

Tackling the Post-Secondary Affordability Crisis: In a post-COVID world

A comprehensive analysis of financial barriers, economic impact, policy implications and sustainable solutions for post-secondary students.

Authored by: Kelvin Fredua-Agyeman, B.A

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Executive Summary

The price of goods in Canada has increased significantly following the COVID-19 pandemic and this change has negatively impacted the quality of life of many households in Canada. The cost for essential and everyday items such as food, gas, and housing has risen to unprecedented levels, and it has become a source of worry and stress for many Canadians. Although this has impacted the vast majority of Canadians, discussions about how this issue has affected post-secondary students has been severely limited. This is surprising given the fact that post-secondary students are more likely to face financial insecurity than the average Canadian. Students have highly limited earning potential as most of their time is dedicated to schoolwork, and this makes them more vulnerable to the effects of the affordability crisis. Historically speaking, federal and provincial governments paid a significant percentage (70%) of post-secondary costs and as a result the issues surrounding post-secondary affordability were less prevalent in the past. Over time and with the implementation of policies which merged funding for post-secondary education with other forms of social spending, overall expenditure by the government on post-secondary education has decreased. The federal government has created policies such as the affordability act which was focused on providing housing, grocery, or health top ups for individuals impacted by the affordability crisis. Such policies are meant to only address the issue of affordability broadly and have not been formulated to specifically address the issue with specific vulnerable populations such as post-secondary students in mind.

Research surrounding how to best address the issues caused by the affordability crisis is limited and so, the Southern Alberta Institute of Technology Student Association (Saitsa) created a survey with the specific aim of helping identify and address the issues caused by the affordability crisis. The survey is multiple choice and asks respondents questions related to their finances as well as food security. The resulting conclusion from the survey is:

1. The vast majority (70%) of students surveyed do not have any kind of access to emergency financial support. Respondents who came from minority backgrounds were more likely to report having a lower likelihood of having access to emergency financial support.
2. 36% of respondents stated that they missed meals sometimes and 8% of re-

spondents said that they frequently missed meals. This illustrates the idea that food insecurity does not exist within a binary but is rather on a spectrum.

3. 30% of respondents reported that they were unable to buy enough fresh fruits and vegetables to eat, which indicates that access to high quality food is limited within the student population.

Keeping the results of the survey in mind, the following three policy recommendations were formulated.

1. Student Associations should work alongside post-secondary institutions to expand free or discounted food programs.
2. The Alberta government should increase minimum wage to a living wage.
3. The federal government should permanently remove the 20 hour per week work cap for international students.

These recommendations were specifically formulated for implementation by the provincial and federal government, post-secondary institutions, and student associations in Canada. Poverty reduction is a viable strategy that has been suggested by prior literature and research as a viable method of addressing the affordability crisis. This is the rationale why the following recommendations were suggested. Granted that Student Associations have limited capacity to truly solve the issue of affordability, their recommendation was suggested as a way for them to better deal with managing the symptoms of the crisis. The following two recommendations to the federal and provincial government were recommended to help increase the amount of income students have access to which will in turn reduce poverty and thus have a greater impact on reducing the affordability crisis on post-secondary students.

Introduction

The pursuit of a post-secondary education or formal training from a post-secondary institution has historically been linked to upward economic mobility (Nazimuddin, 2015). Having successfully completed a degree or certification has been shown to provide the benefit of increased likelihood of financial stability (Nazimuddin, 2015). Research has shown that unemployment rates amongst people with a bachelor's degree is about half of that of people who do not have a post-secondary degree

(Ma et al., 2019). The median annual earnings for people with a bachelors' degree is also \$24,900 higher than those with only a high school degree (Ma et al., 2019). Given these benefits many Canadians choose to pursue a post-secondary education and about 30% of all Canadians hold a university degree (University of Waterloo, 2023). However, in order to acquire a university degree, prospective students have progressively been asked to shoulder more of the associated costs that come with a post-secondary education. A report by the Canadian Center for Policy Alternatives (CCPA) revealed that post-secondary education costs have tripled when comparing current day tuition costs to costs in the 1990's (Shaker & Macdonald). Federal and provincial governments have pulled back substantially when it comes to shouldering the cost of a post-secondary education. From funding 90 percent of post-secondary costs in the 1960s and 1970s, to 55 percent in 2013 to 50 percent by 2018 (Davison, 2015). In response to this, post-secondary institutions have been increasing tuition and requiring more out-of-pocket money from both domestic and international students. According to a report by Statistics Canada, tuition has increased by an average of 2.6 per cent for the 2022-2023 academic year and this represents the fourth consecutive year where tuition has increased (Statistics Canada, 2022). Given this context, it is clear that the issue of affordability is becoming more of a problem for students; specifically, those who come from low-income or underprivileged backgrounds. At its core there are 3 key issues that pertain to affordability that affect post-secondary students and they are:

- A) Food insecurity
- B) Tuition
- C) Housing

These problems are well documented as they have been affecting post-secondary students for a long time but due to the affordability crisis, the prevalence of these issues has become considerably magnified. The cost-of-living crisis has not gone unnoticed by government officials and alarm bells have been raised at all levels of government and this has caused the issue to gain significant traction in recent times. The term 'affordable' or 'affordable living' is often used as a catch all term in discussions pertaining to the cost-of-living crisis. However, in the context of applying it to post-secondary students it is unclear what it means to have an affordable post-secondary education. What does it mean for education to be truly affordable for Canadian students? And how can the government implement policies that positively affect post-secondary affordability? Considering that this topic is not one that is typically

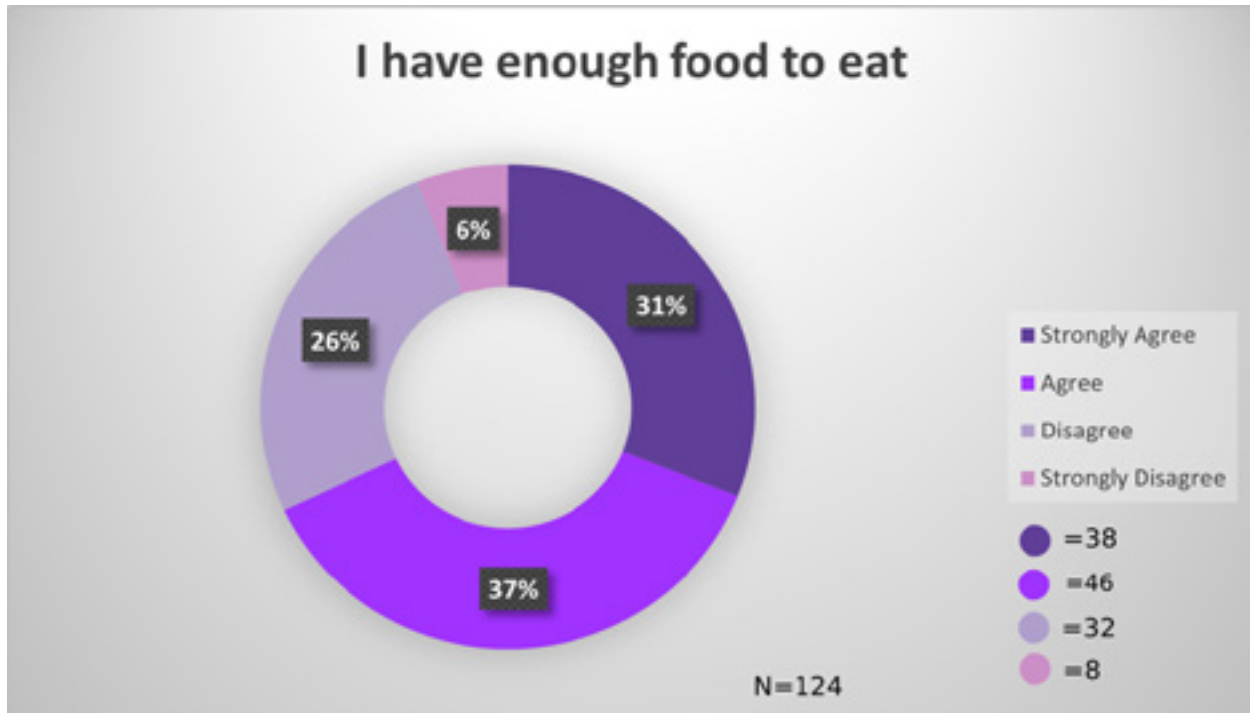
discussed, the purpose of this paper will be to identify and analyze current affordability issues and trends that are negatively impacting post-secondary students in Canada. Using a research survey conducted by Saitsa, this paper will provide policy recommendations to help address some of the key concerns.

Food Insecurity

Health Canada defined food insecurity as “the inability to acquire or consume an adequate diet quality or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so” (Health Canada, 2020). According to the latest food report by Dalhousie university, food prices are expected to increase by an average of 5% to 7% for the 2023 year (Dalhousie University, 2022). This news is particularly devastating to university students who according to this report are also 20 to 50 percent more likely to struggle with food insecurity. Food insecurity is a common issue amongst post-secondary students as a 2017 report from the University of Manitoba revealed that more than 40% of students in Canada suffer from food insecurity (Entz et al., 2017). This number is likely only growing larger as access to affordable food has become increasingly harder for students as prices for food has grown substantially in 2023. Figure 1.0 illustrates the prevalence of food insecurity as 32% of the students surveyed by Saitsa admitted that they did not have enough food to eat. Students will often prioritize things such as rent, tuition, and textbook fees over food when budgeting. Exemplifying this issue is the cultural norm that experiencing food insecurity is normal and a routine part of being a post-secondary student, and this means that students who are struggling from this issue are far less likely to reach out for help or support (Hattangadi et al., 2019). Food insecurity undoubtedly impacts the overall wellbeing of students and can also negatively impact their performance in school. Public policies often do not directly target food insecurity as food insecurity is a symptom of a much larger problem. The problem at its core being a lack of income or poverty, as individuals who are financially stable can address the issue of food insecurity themselves if they have an adequate amount of money. This is why policymakers often focus on policies that focus on reducing overall poverty rather than specifically targeting the issue of food insecurity. Some of these strategies implanted by policymakers can found in the 2018 report submitted by Canada Without Poverty (CWP) to the federal government during pre-budget consultation (Canada Without Poverty, 2018). In the report, they recommend the introduction of a more progressive tax system, providing more support in the form of

Child benefit plans, and the provision of more affordable childcare as ways of reducing poverty in Canada.

Figure 1.0: Saitsa Free Breakfast Survey Data 2023



Source: Saitsa Governance & Advocacy Department.

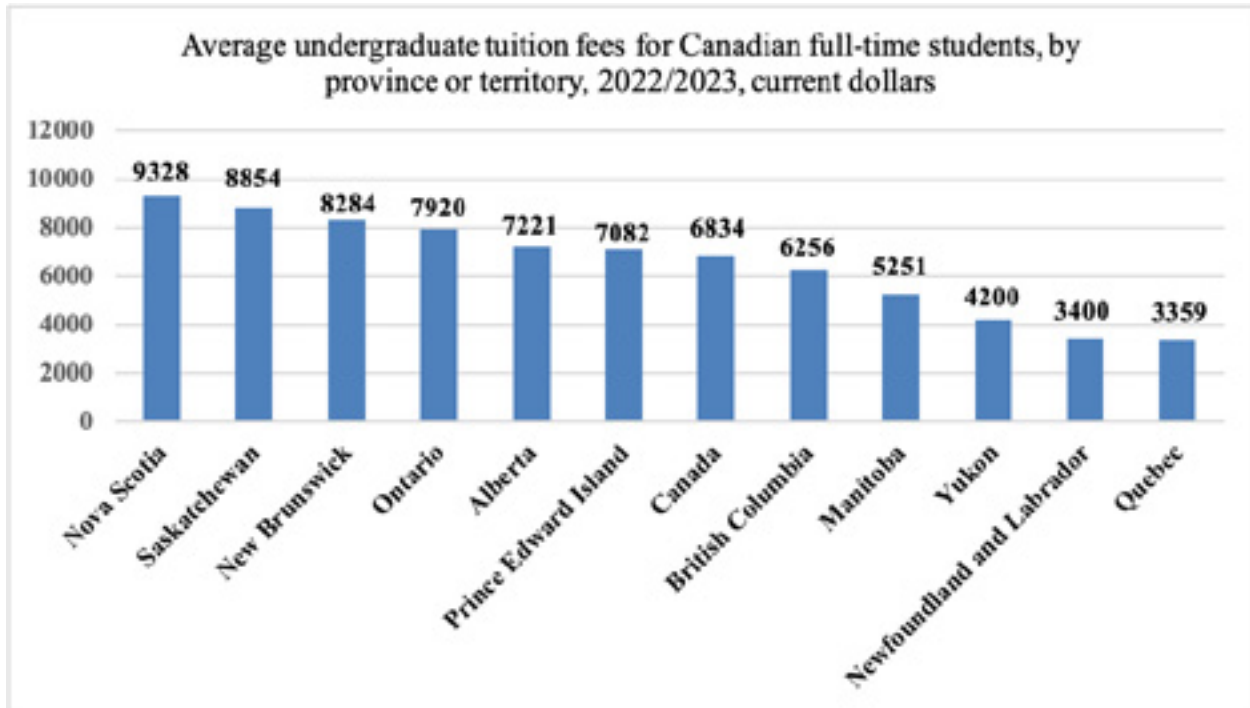
Tuition

The average cost of tuition for an undergraduate student in Canada is \$6,834 and tuition costs represent the single largest expenditure for most post-secondary students (Statistics Canada, 2022). When looking at figure 1.2, Nova Scotia, Saskatchewan, and New Brunswick have some of the largest tuition costs in Canada. This is in stark contrast to Quebec which has the lowest tuition cost out of all the provinces. Since the late 1990's, tuition costs in Quebec have been subject to a price freeze and as a result post-secondary students in Quebec pay about half of the national average in tuition. Tuition costs are even more expensive for students pursuing graduate programs such as a master's or PhD. Graduate students are often enrolled in a year-round program which means that they must pay tuition for an additional four months. The argument could be made that international students have it the worst

out of the post-secondary student demographic. On average, international undergraduate students pay a staggering \$36,100 per year in tuition costs (Statistics Canada, 2022). The reason why it is so expensive for international students is that there is very little regulation by provincial governments on international tuition fees. Since tuition costs are essentially uncapped for international students, international tuition costs are often triple or four times higher than that of domestic students.

Although tuition has increased in Canada in the past 30 years, increased tuition fees has not necessarily resulted in a decline in overall enrolment. University enrollment has actually increased substantially in the last couple years, provinces like Manitoba, Saskatchewan, and the territories have also experienced the most growth in post-secondary enrollment (Statistics Canada, 2022). A study by Coeli found that a \$1000 dollar increase in tuition fees resulted in lower post-secondary education participation from students from low-income families (Coelli, 2009). Compared to individuals from lower-income families, the report found that tuition raises did not appear to deter students from middle to high income families from enrolling. This means that raising tuition fees will result in lower enrolment from low-income students relative to that of high to medium income students which will lead to a widening of the wealth and income gap. Ensuring that post-secondary education continues to be affordable will be critical in helping address the growing wealth inequality between high- and low-income households in Canada.

Figure 1.2: Average Undergraduate Tuition Fees for Canadian Full-Time Students, by Province or Territory, 2022/2023, Current Dollars



Source: Statistics Canada (2023).

Housing Costs

The cost of housing is the most significant expense for students and can sometimes be almost the same cost as yearly tuition. In places like Vancouver, it costs \$3,013 a month to rent a one-bed room apartment and in Toronto it will cost approximately \$2,592 a month (Rentals, 2023). Even in a more “affordable” province like Alberta, it is estimated that accommodation for students who choose to school in Edmonton or Calgary can range from \$1,197 to \$1,718 a month for a one-bedroom apartment without factoring in the cost of utilities (Rentals, 2023). A report by the Business Council of Alberta (2023) also stated the following, “Housing supply is failing to keep up with population growth, putting pressure on house prices (especially in Calgary) and rents (across Alberta)”. This growth has been driven by calls to action like the “Alberta is calling” campaign. More than 50,000 people in 2022 from Ontario and BC have opted to move to Alberta due to housing being more affordable in comparison to cities like Toronto or Vancouver.¹⁶

When looking at the 2022 report by Statistics Canada, the cost of a four-year degree is approximately \$96,000 for students who have to live in residency. Comparatively, for students who are able to live at home it costs them \$48,074 (Statistics Canada, 2022). This means that living accommodations have a profound effect on the affordability of education as having to live in residency or independently can effectively double the cost of post-secondary education for students. For rural students or international students this issue is even more amplified since they are less likely to find housing accommodations that are comparable to the costs of those who are able to live with family or relatives at home. Given this information, housing costs play a considerable factor in post-secondary education affordability and can even be the determining factor of whether or not prospective students can even choose to pursue a post-secondary education.

Background

For many Canadians, living in Canada has increasingly become unaffordable. The price for essential commodities such as housing, food, and energy has skyrocketed and is a source of worry and concern for the average Canadian (Angus Reid Institute, 2023). Households are forced to pick and choose which basic needs can be met and which ones can be temporarily neglected. One-third of Canadians struggle to afford essential every-day products and currently, one in four Canadians would be unable to afford an unexpected cost of \$500 dollars (Statistics Canada, 2023). Despite Alberta being marketed as one of the most desirable provinces to live in for Canadians struggling to afford the high cost of living in Canada, the negative effects of the cost-of-living crisis can still be felt within the province. Albertans experience the highest rates of food insecurity in Canada and according to data from Food Banks Canada, 1 in 5 Albertans regularly experience some form of food insecurity (Tarasuk et al., 2021). In discussions surrounding the cost-of-living crisis, a key demographic of Canadian society is overlooked. There are over 2.1 million full and part time post-secondary students in Canada (Statistics Canada, 2022), and yet the impact of the crisis on this population is not often highlighted nor widely acknowledged.

Though the cost-of-living crisis has negatively impacted all households in Canada, studies have found that young Canadians are more vulnerable to the effects of financial hardship. Young adults aged 18 to 34 tend to experience financial hardship at

higher rates than that of older adults. Given that the median age of a post-secondary student is 23, one can stand to reason that young adults who are pursuing post-secondary education in Alberta are more likely to experience the negative effects of the cost-of-living crisis more harshly (Statistics Canada, 2022). A report by the Angus Reid institute found that younger adults were more likely to report poorer financial health than older adults (Angus Reid Institute, 2023). This claim is collaborated by another study performed by Western University (2023) where in a survey they found that one in five young adults live in unaffordable housing and also spend 30 percent or more of their pre-tax income on housing costs (Choi & Ramaj, 2023).

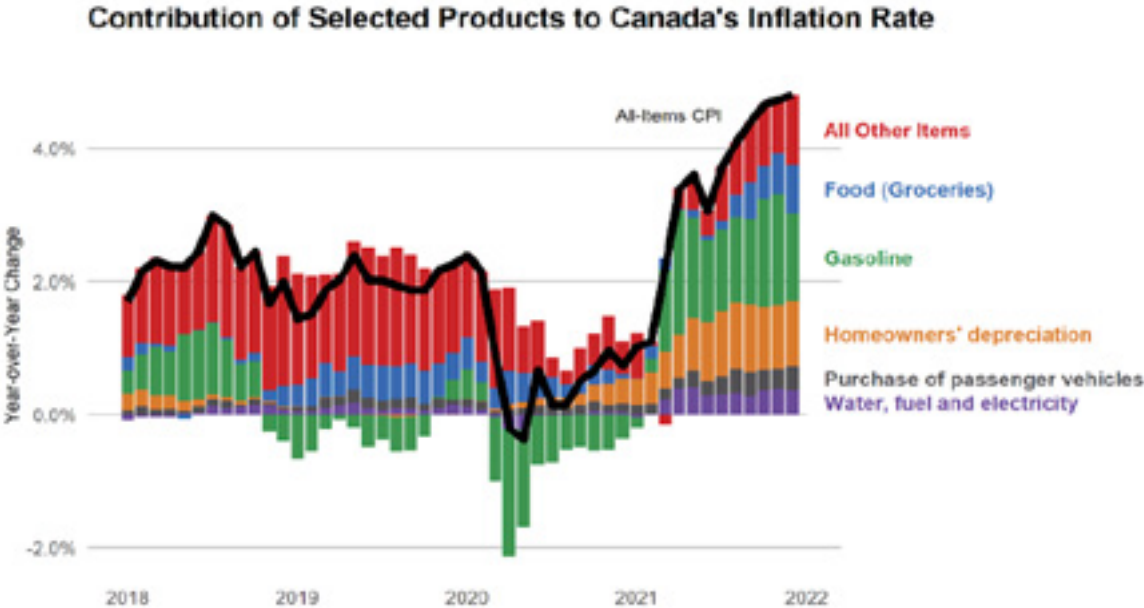
Young adults are far more likely to experience mental illness at rates higher than any other age demographic. This is why nearly half (49 percent) of all young Canadians have reported being stressed about money and 46 percent of young adults have reported mental health challenges as a result of financial stress (Financial Planning Canada, 2023). The impact of financial stress on mental health can also manifest itself in physical ways and has been proven to:

- D) Cause anxiety and depression (Sohrab & Levy, 2017)
- E) Make individuals more likely to suffer from heart disease or other chronic illnesses (Carlsson et al., 2014)
- F) Strain personal relationships (Patricia, 2016)

The latest *Financial Stress Index* report by FP Canada revealed that inflation's impact on the cost of goods and services specifically gas and grocery prices has been the greatest contributor to stress in Canadians (Financial Planning Canada, 2023). The question of why the cost of living has increased in such a rapid manner is one that is not very easy to answer. The root cause of why the cost of living has risen in such a dramatic fashion appears to be a combination of many different factors occurring at once. Economists have attributed the increase in the cost of living to inflation, which has been affected by several major world events. The Consumer Price Index (CPI) is a measure that can be used to measure the cost of living. The groupings from the CPI which predominantly affect post-secondary affordability are housing, education, and food (Statistics Canada, 2023). When viewing figure 1.3, it is clear to see how the year-over-year change of the all-item CPI has increased significantly following the COVID-19 pandemic (Chen & Tombe, 2023). Prices for commodities such as gas and timber dramatically fell during the start of the COVID-19 pandemic (Statistics

Canada, 2021). However, during the end of the pandemic and the loosening of restrictions, global supply chains buckled under the pressure of the sudden and rapid increase in demand. Another important factor to consider when examining current prices is Russia’s invasion of Ukraine which has also been a significant contributor to the surge in the price of energy in both Canada and around the world (Ali, 2022). These shocks to global supply are some of the major reasons as to why inflation growth has been rampant and global prices have increased.

Figure 1.3: Contribution of Selected Products to Canada’s Inflation Rate



Source: Chen, Y., & Tombe, T. (2023).

Affordability Versus Accessibility

It is important to differentiate between the term “affordability” and “accessibility”. Affordability within this context can be defined as “the ability to pay for education” and accessibility can be defined as the ability of people from all backgrounds to obtain the postsecondary education they desire” (Council of Ministers of Education, 2007). Accessibility is a much more complex issue since it has many intertwining variables which also include affordability. This report will specifically be focused on examining policies that impact students’ ability to pay for a post-secondary education.

Returns on Post-Secondary Education

Expenditure on post-secondary education is important because it reflects how much importance a country places on its education. When compared to other countries in the OECD, Canada is ranked third in post-secondary expenditure. Canada spent 5.7 percent of its gross domestic product (GDP) on post-secondary education in comparison to the OECD average of 4.9 percent. Generally speaking, when compared to the rest of the world, Canada places a great deal of importance on its post-secondary education (Markus, 2022). This is because there are substantial societal gains to be made from having a populace with a higher level of education. When looking at various studies it is clear that individuals who have post-secondary education are more likely to be employed, earn more money than their non-post-secondary educated counterparts, require less government support, and generally lead higher quality lives (Williams & Swail, 2005).

The History of Post-Secondary Financing in Canada

The ability of post-secondary students to reasonably pay for education is largely affected by a number of external factors. Since post-secondary institutions are primarily funded by provincial governments, government policies and directives have the largest impact on post-secondary affordability. Provincial & territorial governments in Canada have exclusive power with regards to making laws that regulate education. Under section 93 of the Constitution Act, 1867, the funding, regulation, and the coordination of post-secondary education falls under the jurisdiction of provincial governments. Since the federal government has no direct role in shaping or directing post-secondary education, post-secondary educational systems have evolved to fit the unique and specialized needs of each province & territory. Though the federal government has no direct role in regulating post-secondary education, the federal government still plays an extremely important role in other areas that indirectly influence post-secondary education. Section 91 of the Constitution Act, 1867 gives the federal government jurisdiction over matters that concern economic development, national defense & security, external affairs, and all areas that pertain to national interest. Although not directly, these various policy areas have a significant impact on the affordability of post-secondary education.

The federal government has also historically been responsible for helping provinces fund post-secondary education. Following the conclusion of World War 1 in 1918, the federal government began directly funding post-secondary institutions by providing per-capita based grants (Kirby, 2007). By making it more affordable for world war veterans to go university, the federal government was attempting to make its workforce more productive and competitive through vocational and technical training. However, this direct funding model was opposed by provinces as they felt that it violated provincial autonomy. In order to address the issue of provincial autonomy, the federal government shifted to a cost sharing model in the 1960s where transfer payments were directly supplied to provinces instead of post-secondary institutions. By 1972 this model would be replaced by the Federal-Provincial Fiscal Arrangements Act, and the federal government would agree to split postsecondary educational costs 50/50 with provinces.

Federal Government Decline in Post-Secondary Funding

The creation of the Established Programs Financing system (EPF) in 1977 marked the steep decline of the federal government's involvement in funding post-secondary programs. Funding for post-secondary education would now be packaged together alongside federal health care and social services funding. Provinces would be given a lump sum of money and were now allowed greater discretion for what they wanted to prioritize in funding. Granted that this provided provinces with greater flexibility, they now also had to carefully consider which programs that they wanted to prioritize with funding now also being limited. Things would only get worse for post-secondary institutions as the Canadian budget was in a deficit during the 1990's and required severe budget cuts (Henderson, 2022). Funding for post-secondary education would ultimately be cut as a result.

The federal government proposed to replace the cash transfers from the EPF system with an Income Contingent Loan (ICL) program. The ICL was a policy where tuition would be increased but repayment for student loans would then be on a scale linked to earned income after graduation (Wellen et al., 2012). This policy was extremely unpopular and was met with staunch opposition from both students and student associations and as a result it was never implemented.

In 1995, the federal government would combine the EPF system alongside the Canada Assistance Plan (CAP) into the Canada Health and Social Transfer (CSHT) program. The CSHT program was a massive cash-transfer program by the federal government to the provinces provided that they would adhere to the conditions set forth by the Canada Health Act.³⁷ The CHST funding was set at \$12.5 billion but by 2004, the total cash transfer to provinces would rise by 9.8 billion-bringing the total up to \$22.3 billion. By 2004, CHST program would then be split into the Canada Health Transfer (CHT) and the Canada Social Transfer (CST) program. CHT would specifically be used for funding health expenditures, and the CST program would be dedicated to funding post-secondary education, social assistance, and childcare expenditures. It is important to note that provinces and territories are not directed on how the CST funds should be spent, so expenditure on post-secondary education can fluctuate tremendously depending on provincial goals and priorities.

The federal government would also continue on to establish grants such as the Canadian Millennium Scholarship Foundation (CMSF) in 1998 and the Canadian student grants program in 2008 in order to provide students with scholarships and bursaries. Generally speaking, these programs have done very little to address the overall issue of rising tuition. The last significant transfer to support post-secondary education from the federal government came in the form of the Post-Secondary Institutions Strategic Investment Fund back in 2016 (Government of Canada).

A Brief History of Post-Secondary Funding in Alberta

As discussed previously, the federal government was primarily responsible for funding post-secondary institutions in Alberta in the early 1960s. By 1966, the province began to get more involved in postsecondary education and did so by providing operating grants to postsecondary institutions (Hauserman & Stick, 2005). The formula for operating grants heavily factored enrollment rates for payouts. With the creation of the Department of Advanced Education in 1972 to oversee government expenditure of postsecondary funds, the operating grants system would be scrapped in 1973 and replaced by a grant system that was based on 3-year projections of post-secondary institution operating costs. Following the publishing of *Post-secondary operating grants in Alberta: An equity study* by Dupre, there would be a significant shift in how the provincial government would fund post-secondary education (Dupre, 1987). The study made the argument that funding post-secondary education

based on enrollment rates was neither fair nor equitable. This is because some post-secondary programs were more expensive to run than others and also had limited enrollment space. This study would force the Alberta government to change the lens by which it viewed post-secondary funding. The Alberta government would now provide a base operating grant that would also include supplemental funding for more expensive academic and vocational programs (Hauserman & Stick, 2005).

The 1990s signaled a significant shift in direction as the provincial budget would require deficit spending. Declining oil prices would result in the creation of the Government Accountability Act which was passed by the Ralph Klein administration to address concerns regarding government expenditure on public services. The new budget would tighten government spending and require a 21% cut in government expenditure over three years (Government of Alberta, 2000). Furthermore, as part of the province's deficit reduction strategy and despite increasing enrollment numbers, tuition fees would no longer be capped and were allowed to be raised by up to 30% (Taft, 1997). This decision to operate under a deficit was not limited to only Alberta as this choice would also coincide with federal finance Minister Paul Martin's announcement of federal government cuts to intergovernmental transfer payments.

Once the deficit was recovered and price of natural gas began to increase, there would be a large injection of government transfers from 2000 to 2011. Gas prices around this time peaked at around 9 dollars per barrel which meant that the provincial government had a total surplus of over \$3.6 billion (Government of Alberta, 2011). This cash injection would mean that the provincial government would be able to provide greater funding to post-secondary institutions. Generally speaking, the funding of post-secondary education in Alberta has followed the boom & bust cycle of oil prices, and so from the mid 2000's up until now, the slow decline of provincial funding of postsecondary education can be correlated to oil and gas prices being on the downturn.

How Has This History Affected Current Day Post-Secondary Affordability?

From analyzing the history of post-secondary funding policy from both the federal and provincial government perspective, there are a few interesting trends that

shed some light on why post-secondary affordability is the way that it is at its current state. For example, during the 1990's which is after the federal government implemented the CSHT program, the federal government's contribution on a per post-secondary student basis was approximately \$3,291 (Canadian Union of Public Employees, 2022). In comparison to that, by 2015 the per post-secondary student contribution was now only \$2,007. This means that in approximately 25 years, federal government per student spending has been effectively reduced by almost 40 percent (Canadian Union of Public Employees, 2022). In addition, the federal government's cash transfers to provinces for post-secondary education was approximately 0.41 percent of its GDP during the implementation of the CSHT (1990s) but when looking at it in more recent years (2022), the same cash transfers now only account for 0.19 percent of GDP (Canadian Association of University Teachers, 2022). This isn't taking into consideration the fact that the cost of living has been subject to inflation which means that the cost of living is much higher than it was back in the 1990's. This means that students are only being provided with half of the funding while the cost of living is much higher than during the time periods where post-secondary students were given more funding from the federal government. Given the impact of the previously discussed global events (COVID-19 & the Russia-Ukraine conflict), it should be no surprise that the impact of the affordability crisis has been so severe on post-secondary students.

Now when looking at the issue from the provincial side, we can see that in 1984, Alberta was ranked 1st in per capita spending on post-secondary education (Hauserman & Stick, 2005). When looking at provincial government expenditures now on post-secondary education it is ranked 9th out of all 10 provinces (Confederation of Alberta Faculty Associations, 2000). This is a fairly dramatic fall, going from first place to nearly last is a considerable drop, but how did Alberta get to this point? This has been a trickle-down effect caused by the federal government reducing post-secondary tuition funding. The cuts to post-secondary education by the provincial government also coincided with the federal governments. In order to ensure that post-secondary institutions could still acquire the money needed to stay afloat, the provincial government has intentionally kept tuition uncapped for international students. International students as a result have been tasked with shouldering the burden associated with these cuts. Both the federal and provincial government have essentially off-loaded the costs of post-secondary education onto international students. This is why during the peak of the COVID-19 pandemic post-secondary institutions were panicking as international travel was halted and international students were unable

to enroll for post-secondary programs abroad.

It is important to note that funding for post-secondary education by the federal government was at its peak when it was detached from other policy programs. By combining funding for post-secondary education with other policy programs (ex. CSHT & CST), there has been a noticeable drop in how much money has been dedicated and set aside towards post-secondary education. However, the argument could be made that provincial governments are prioritizing other areas ahead of post-secondary education and they have been granted the right to do so by the constitution. Though the relationship between the federal and provincial government with regards to post-secondary education appears at first glance to be paradoxical, by understanding the history of post-secondary education policy, it makes it easier to understand the current day context.

Response to Cost of Living Crisis

Federal Government Response to the Cost of Living Crisis

The *Cost of Living Relief Act, No. 2 & 3*, and the *Dental Benefit Act* (CLRA) was created by the Canadian federal government in response to the cost-of-living crisis by addressing the areas of health (Canada Dental Benefit), food affordability (grocery rebate), and housing (Rental Housing benefit Act). The *Dental Benefit Act* (DBA) was created to lower dental costs for eligible families. Parents of children under the age of 12 who do not have access to private dental insurance are entitled to \$260 to \$650 to help cover dental expenses. The rationale behind this benefit is that the federal government believes that many Canadians do not access dental services because they are cost prohibitive. When people face financial hardship, they usually sacrifice things which they deem as non-essential. Being able to afford the mortgage or rent, food, and other necessities is typically seen as more essential than proper dental hygiene. Estimates show that 11 to 16 percent of post-secondary students have at least one dependent child. This benefit is tremendously helpful for post-secondary students who have are children and lack insurance coverage and this

can allow them to save money in other areas whilst still receiving dental care. The *Cost of Living Relief Act, No. 2*, (CLRA) *Rental Housing Benefit Act* (RHBA) provided eligible applicants with a one-time payment of \$500. Since housing and food tend to be the largest expense for individuals, the RHBA directly targets the core issue by addressing housing affordability through the benefit. The *Cost of Living Act, No. 3* was given royal assent and passed on May 2023, and provided \$234 to single Canadians and up to \$467 for households with multiple children. The federal government has been careful in not overstepping any jurisdictional boundaries but has taken a calculated and measured approach in helping Canadians through this difficult time.

Provincial Government Response

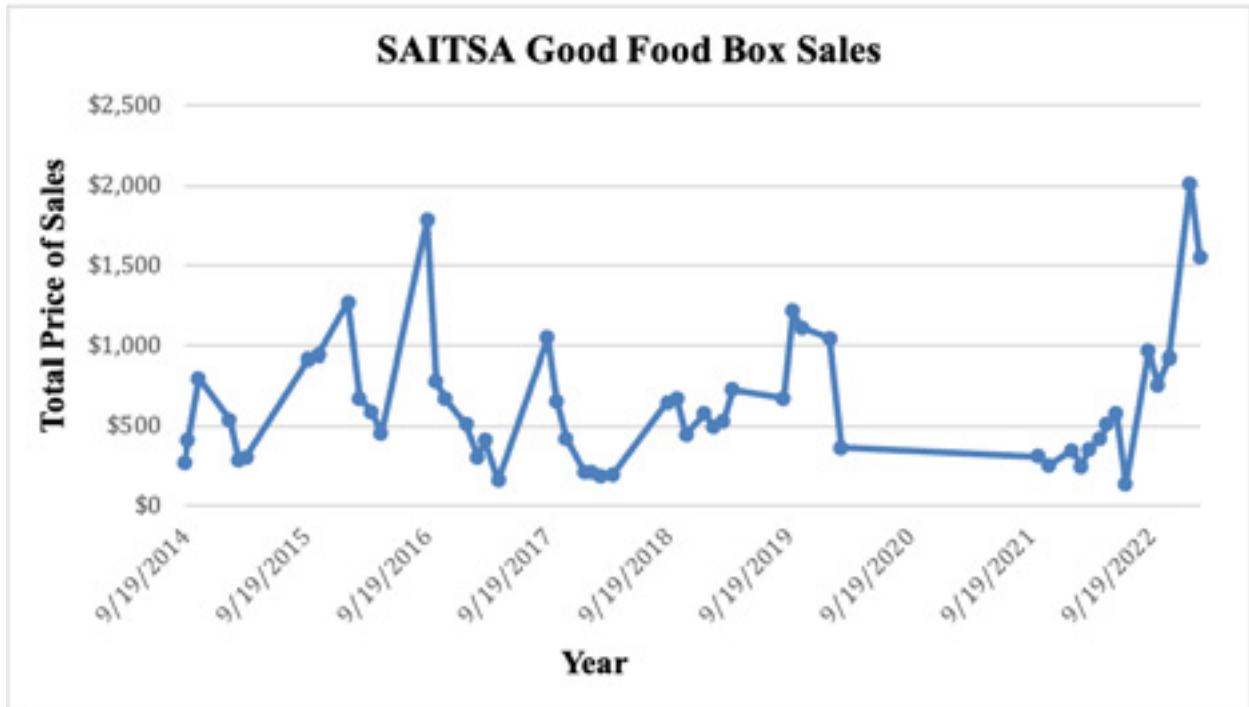
The Albertan provincial government has also responded to the cost-of-living crisis in several different and unique ways. The Affordability Action Plan is the provincial strategy to lower overall costs of goods such as gas and utility through rebates. The Fuel Tax Relief program was implemented to temporarily stop the collection of a gas tax on the purchase of gas (Government of Alberta, 2022). This will save Albertans 13 cents per liter on gas for the rest of the calendar year. The Electricity Rebate program was also implemented by the province to help.¹ Although this program is meant to help homeowners save money on energy costs, these savings are also passed onto renters as it will allow them to save money on the cost of utilities. The joint agreement with the implementation of the new childcare agreement will help lower the costs of childcare. The implementation of these programs was not directly intended to help a specific group of individuals but was done to help the 'average' Albertan through this crisis. However, the provincial government has made more targeted policy decisions that affected post-secondary students. A cap on future tuition hikes as well as a reduction on the interest rate paid on student loans have been introduced. The government also increased the income threshold for repayment assistance from \$25,000 to \$40,000 for students who are struggling to make monthly payments on their student loans (Government of Alberta, 2022). The Alberta student grant was also increased to \$475 which provided a boost to the 10,000 low-income students who receive funding.⁵⁰ It is important to note that these benefits were only provided for domestic students, and international students were not included.

Post-Secondary Response

Well-being programs at post-secondary institutions are typically managed by Student associations (SA) or unions. This is because SA have adapted over time to better serve the specific or unique needs of their student populations. The student associations at the University of Calgary, Mount Royal University, and the Southern Alberta Institute (SAIT) have made creative efforts to address the growing issue of food insecurity. Many of these different programs at these institutions attempt to address the issues caused by the cost-of-living crisis. For example, in-house food banks or pantries, grocery cards attempt to address the issue of food insecurity by providing students with heavily discounted or free food. Some institutions such as SAIT provide a food box program which is run by student volunteers. Typically, a box of food will cost a dollar per pound with the largest box averaging 40 lbs. As evident in figure 1.4, there has been a significant rise in the yearly amount of “Good Food Box sales” following 2022 when classes resumed fully in person.

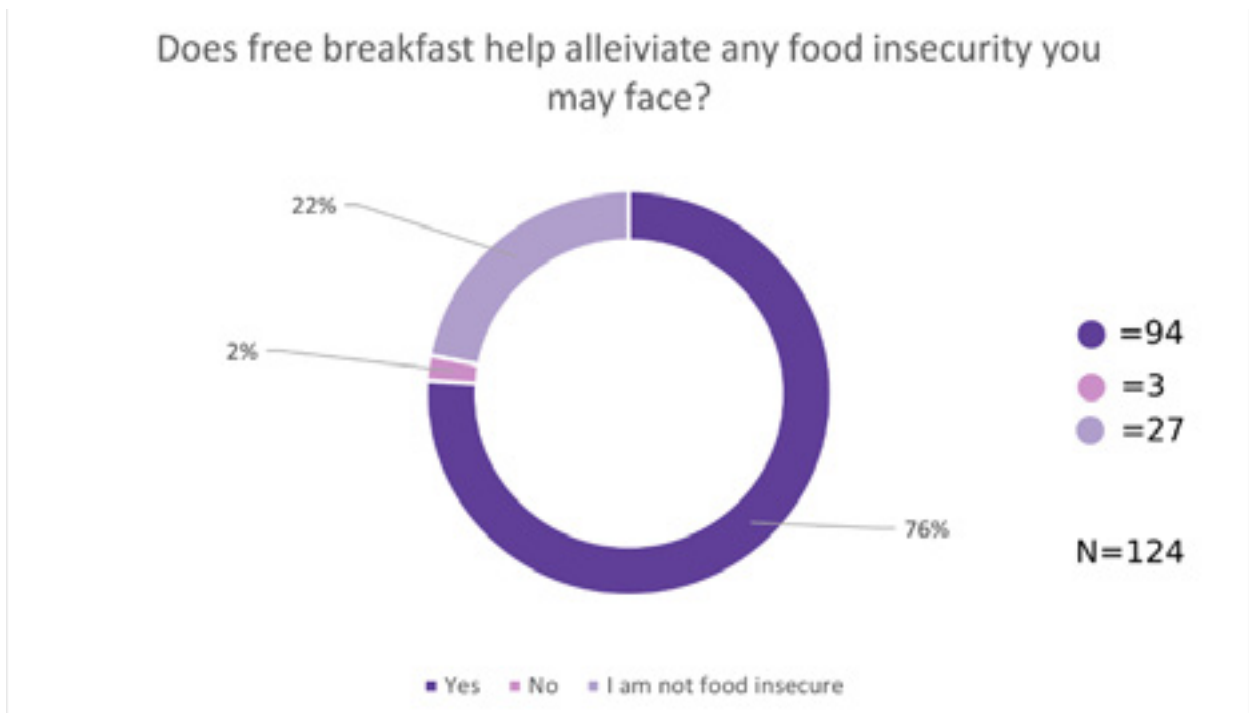
For example, in 2021, the Student Association at Mount Royal University (SAMRU) implemented five food pantries across Mount Royal campus in a bid to address food insecurity concerns. As shown by the figure, following the COVID-19 pandemic there has been a dramatic increase in students accessing the free breakfast program at SAIT. Saitsa established a “Wellness Wednesday” program where students are provided with free breakfast every Wednesday for both the fall and winter semester. Looking at figure 1.5, in a survey of 124 students, 76% of students agreed that the free breakfast program overwhelmingly been helpful in alleviating food security. It is becoming evident that universities have been called to action to play a more active role in overseeing the nutritional health of their student population.

Figure 1.4: Saitsa Good Food Box Sales Tracker



Source: Saitsa Peer Support Department.

Figure 1.5: Saitsa Free Breakfast Survey 2023



Source: Saitsa Governance & Advocacy Department.

Methodology

Most of the information that is available on current student wellbeing and affordability is pre-COVID, and usually the existing information is often times not conducted on Polytechnic Institutes (PI). Additionally, the sources that can be found relating to PI's are often from the United States. Saitsa has therefore identified that there is a gap in knowledge of the current climate of students at Canadian polytechnics. Taking that into consideration, Saitsa has chosen to conduct a research survey as a way to help bridge this gap in knowledge. By gathering demographic data through a survey and using a mixed-methods approach, it is the goal of Saitsa to survey the landscape of its student demographic in order to better understand and serve its student population.

Purpose of Study

The purpose of this study is to assess the current climate of post-secondary affordability at SAIT. The results of this study could be used as being indicative of the current climate of other post-secondary institutions in Alberta and in Canada. The following questions were based on affordability and will be used in the analysis section of this report:

1. Do you have access to emergency financial support?
2. Please select if you agree or disagree with the following statement: I have enough fruits and vegetables to eat.
3. I have consistently missed meals due to not being able to afford food.

The following questions listed below dealt with demographic data and was used for analysis within this report:

1. How old are you of the time of taking this survey?
2. What gender do you identify with?

3. What is your student status?

These are the 6 main questions that were used to help understand the current climate of the affordability crisis at SAIT.

Ethics Approval

Ethics approval for this survey was granted by SAIT's Research Ethics Board (REB). The identification tag for this project is 100123.

Setting

Given the nature of the research (post-secondary student well-being), this survey took place both online and on the SAIT campus.

Participants

The survey was open to any full or part time students who currently attended SAIT. Recruitment for participants in this survey was random. Recruitment for the survey was conducted in the following manner: posters advertising the survey were placed around SAIT campus, and the link to the survey was advertised on Saitsa's social media platforms, webpages, and included within the Saitsa weekly newsletter. Student clubs were also notified about this project and were provided with a link to the survey. No identifying data was collected from the survey, and so participants were informed at the beginning of the survey that they are unable to withdraw participation at a later date. Given the sensitive nature of the topic, students were allowed to skip all questions, and were debriefed after the survey on a conclusion page and given resources in case they experienced any mental discomfort from completing the survey.

Instruments

The following research survey was created and administered via Survey Monkey and consisted of questions that touched upon varying issues that affect the overall well-being of students. The questions covered a wide range of topics and were mainly multiple-choice, but students were given the opportunity to follow up to each question in an open-ended manner in case the multiple-choice options available were not suitable or applicable to them. Some of the sample questions from the overall survey include the following:

1. How would you rate your overall health?
2. Please state whether you agree or disagree with the following statement: I have a good school life balance.
3. Please let us know if you agree with the following statement: SAIT is an accessible campus.

The variables that are being measured by the other questions in the survey involve how SAIT students generally feel about their own mental and physical well-being.

Data Collection

The data for this research project was collected during the 2023 winter semester (February 1st, 2023, to April 30th, 2023). Only named researchers on the ethics approval document were given access to the data. Survey Monkey was used to collect the data, specifically a Survey Monkey Enterprise account. This is because Survey Monkey Enterprise keeps recorded data stored on a Canadian server rather than one based in the United States. Since the servers are domestically based, there is higher confidence in data security. Survey Monkey Enterprise accounts also come along with more advanced analysis and integration tools such as Office Reports. It is also generally well established in Canada for universities in Canada to use a Survey Monkey Enterprise as an acceptable survey company due to their privacy and data storage policies. All digital data that was exported externally was kept on an encrypted laptop that was password protected to maintain privacy. Any hard copies of data were also shredded within 12 months of the completion of the project.

Data Analysis

Data analysis and statistical comparison for the survey was conducted through a mixture of Survey Monkey, Office Reports, and Excel. The data was analyzed via SPSS (Statistical package for the social sciences) and then visualized via Excel and Survey Monkey.

Results

This section shows the results obtained by analyzing the data through SPSS. The survey had a total of 532 respondents to the 153 questions presented in the survey. There are a couple of important things to note when looking at the respondent demographic data. The majority (n=402, 79%) of all respondents fell between the ages of 18 to 34, and 21% (n=107) of respondents were aged between 35 to 54 (Appendix A). What is interesting to note about this distribution is that since SAIT is a Polytechnic institution, individuals who are older and well established within their careers are more likely to return back to the institution to learn a new trade or skill. This could mean that there may be a higher representation of older individuals within this data set. The overwhelming majority (n=431, 89.23%) of students who responded to the survey were full-time students, 7.66% (n=37) of the students are part-time, and 2.69% (n= 13) of students were working on completing their apprenticeship (Appendix C). With regards to gender, 59.5% (n=297) of respondents identified as being female with 36.8% (n=184) percent self- identifying as being male, and 3.6% of respondents choosing to skip the question or identify as the 'other' category (Appendix B). The self-reported race demographics of the sample size can be broken down in the following order: 36.42% (n=185) white, followed by 27.36% (n=139) Asian, then 16.14% (n=82) Southeast Asians, 3.74% (n=19) Indigenous, 2.95% (n=15) black and then 8.86% (n=45) of the respondents were classified as 'other' as they did not fit the pre-determined 5 predominant race categories (Appendix M).

The affordability section of the survey had a total of 453 responses to the 3 following questions:

- 1) Do you have access to emergency financial support?
- 2) Please select if you agree or disagree with the following statement: I have

enough fruits and vegetables to eat.

3) I have consistently missed meals due to not being able to afford food.

In response to the first question, 30.24% (n=137) of students answered 'yes', 61.5% (n=277) of students responded 'no' and 8.61% (n=39) preferred not to answer (Appendix D). Looking at the responses to this question prompt, it is clear that the majority of students do not have access to emergency financial support. This means that most students are extremely vulnerable to unforeseen financial hardship and challenge. This result is not a complete surprise as most students are unable to work full-time hours (40 hours) while attending school. By having limited or no working hours, most students are unable to save enough money for an unforeseen financial crisis and are typically using their meager earnings to live month to month. This financial vulnerability is even more pronounced in students who self-identify as being part of a minority group (Asian, South-Asian, Black, and Indigenous). When looking at the figures from Appendix E, it is clear to see that students who identify as being part of a minority group are far less likely to have emergency financial support in comparison to their white counterparts. In the case of international students (Appendix F), the argument could be made that they are even more likely to be financially vulnerable when compared to other student groups. In analyzing the responses for only international students, 23.56% (n=41) said yes to having financial support, with 67.81% (n=118) saying no to having financial support and 8.63% (n=15) preferring not to say. Given that grants and subsidies provided by the provincial and federal government are usually only afforded to domestic students, it means that international students are more likely to be isolated from receiving external financial support. In addition to this, up until October 2022, there was a 20 hour-per-week cap on international students which also severely limits their working potential. However, this cap was recently lifted by the Canadian government to help aid the post-pandemic labor shortage. There is room to future explore in future surveys involving international students if the removal of the work-week cap helped alleviate any financial stressors.

Another recurring trend seen within the affordability section of the survey has to do with the severity and frequency of food insecurity within the student population. Approximately 41% of the student body faces some level of food insecurity at SAIT. 52.63% (n=240) of students said they never consistently missed meals due to not being able to afford food, 35.96% (n=164) of students said that they sometimes missed meals, 8.33% (n=38) reported that they often missed meals, and 3.07% (n=14) of students preferred not to say (Appendix K). Although most students are

classified as not extremely food insecure, there is still a large minority of students who are still having to routinely skip meals due to financial constraints. These findings are consistent with what has been discussed in the food insecurity section of this report. When looking at the data set and isolating international students, international students are again more overrepresented. 6.81% (n=12) reported that they often missed meals due to not being able to afford food, 36.93% (n= 65) stated that they sometimes missed meals, 51% (n=91) said that they never missed meals due to financial constraints, and 4.54% (n=8) preferred not to answer (Appendix L). Nearly half of international student respondents admitted to not skipping meals or food due to them not being able to afford them. When looking at it by racial ethnicity, Asian and Southeast Asian students specifically were also far more likely than other students to report higher cases of having food insecurity (Appendix L). It is important to note that SAIT has a large international student population from southeast Asian countries, and this could be reflected in their over-representation within the data set. International students are also less likely to have financial support because their families are often relying on them to send money back to their respective countries.

Lastly, it is not enough for students to simply have access to food, the quality of the food that they are eating also matters. In the 3rd question asking if students have enough fresh fruits and vegetables, 20.61% (n=94) of respondents 'strongly agreed to having enough fresh fruits and vegetables', 48.46% 'agreed' (n=221), 20.83% 'disagreed' (n=95), 8.99% 'strongly disagreed' (n=41), and 1.10% (n=5) preferred not to say (Appendix G). Again, a strong minority of approximately 30% of respondents felt that they were unable to buy enough fresh fruits and vegetables to eat. What is interesting is that when looking at Appendix H & Appendix I, it appears to be an issue that affects students broadly and isn't heavily skewed towards any particular demographic.

To recap, there are three important findings from the results of the survey:

1. The vast majority of students do not have access to emergency financial support. International students or students who come from minority communities are also less likely to have access to or receive emergency financial support.
2. There is a high level of food insecurity occurring within the student population. Although most students are food secure, there is a strong minority population who fluctuate between from being food secure to being food insecure. This

indicates that food security does not exist within a binary (you are either food insecure or you are not) and exists within a spectrum.

3. Regardless of race or gender demographics and generally speaking, post-secondary students struggle to afford fresh fruits and vegetables.

Discussion

The concluding results of the survey are consistent with the findings that were discussed earlier in the introduction and background section of this report. When comparing the results of the survey to other reports conducted on post-secondary students regarding food insecurity, this survey's findings are also consistent with current day literature. For example, in a 2017 literature review by Bruening came to similar conclusions. The report was a systematic review of peer-reviewed and gray literature to examine the factors, and prevalence of food insecurity in post-secondary institution. The report found that the rates of food insecurity at post-secondary institutions were extremely high (Bruening, 2017). On average, they reported that one-third to one-half of students in the post-secondary institutions assessed struggled with food insecurity (Bruening, 2017). This is consistent with this survey's findings as 30% of respondents reported that they were unable to afford fresh fruits and vegetables. Furthermore, the report also found that students of color, students with children, and students who lived independently were more likely to report higher rates of food insecurity (Bruening, 2017). Again, this is in line with the Saitsa survey as the survey did find that people from minority or underprivileged backgrounds were more likely to be food insecure. The report did state that more research was needed on the efficacy of food pantry programs in addressing food insecurity. Furthermore, it also stated that during the literature search there was not a single peer-reviewed report that examined how effective food pantry programs were at reducing food insecurity. This means that there is a significant gap in knowledge in how food pantry programs affect the prevalence of food insecurity. Building upon this idea, a study by Reynolds (2018) looked at the various strategies used to cope with food insecurity between domestic and international students. Within this study they found that 37.5% of students were food insecure with 25.7% of students being considered moderately food insecure and 11.5% of students being considered severely food insecure (Reynolds, 2018). These rates are similar to the ones stated within this survey. What was interesting about this survey was that they found that international students were far less likely than domestic students to ask friends or relatives for assistance with food

(Hanbazaza et al., 2017). This raises an interesting point as it could be factor as to why the rates of food insecurity are so much higher in international students in comparison to those of domestic origin. The report also found that the primary source of income for domestic students came in the form of government loans (54.8%) and for international students it was research assistantships (33.3%). This divide in income sources can also highlight why international students are more likely to face affordability issues. Government loans are far less conditional than research assistantships. Since funding for international students is conditional on them providing research help, if anything were to jeopardize that funding, it is more likely that they would face financial hardship.

A 2021 article by PROOF addressing household food insecurity raised some interesting points which can help in formulating policy recommendations to address the issue of affordability (PROOF, 2022). Within this report they found that black (39.2%) and Indigenous households (33.4%) reported the highest levels of food insecurity. This is still consistent with the survey and the other reports discussed within this section. However, in addressing the issue of food insecurity, PROOF does not see food pantries or food programming as a viable solution to addressing food insecurity. According to the PROOF report, placing more emphasis on raising income through raising the minimum wage is a much more salient way of tackling the issue. The PROOF report cited that a 2019 report found that food bank use was actually the least common strategy used by food insecure households (PROOF, 2022). This is counter intuitive as one would assume that the individuals who are the lowest on funds would be the most likely to access food banks. This could mean that the stigma attached to using food banks is felt more intensely by those who would benefit the most from the help of a food bank. According to the report, they would prefer to ask for financial help from close friends or family than access a food bank. PROOF also makes the argument that food banks only address the symptoms and not the root cause of food insecurity which is poverty. The report maintains the stance that there is no evidence that food charity can move households out of food insecurity, and the article cited studies that showed that food bank visitors continue to remain food-insecure even with food bank use. The report uses the 2007 to 2012 Newfoundland Poverty Reduction strategy (NPRS) as an example poverty reduction implemented successfully. The NPRS was created to specifically enrich middle to low-income households in a few meaningful ways:

- It eliminated or lowered provincial taxes
- Increased the minimum wage by \$4 an hour over a 4 year time period
- Indexed social assistance rates to that of the rate of inflation.

The report stated that the prevalence of food insecurity decreased by 44% between 2007 and 2012. Following 2012 Newfoundland did not choose to continue the program. PROOF reported that the rates of food insecurity would rise to rates comparable to those seen before the implementation of the NPRS.

Study Strengths and Limitations

A clear strength of this study was its focus on food insecurity with regards to asking questions about food affordability as well as access to emergency funding for post-secondary students. However, there are some limitations within this study that could potentially be addressed in future surveys. Keeping in mind that the survey was originally designed to focus on student well-being as opposed to affordability, it would have been interesting to ask questions that specifically relate to housing & tuition affordability since those also can directly affect student well-being. For instance, questions regarding how much students pay for rent, if they live alone vs in shared accommodation, who they live with, what general sentiments were about tuition prices, or how tuition prices in general affect their personal lives are some of the questions that would have helped paint a better picture of the current day status of the issue.

Recommendations

In addressing the issue of affordability, the following recommendations were formulated taking into consideration the Saitsa survey results, as well as what has already been suggested by pre-established literature. Poverty reduction is the main strategy that has been agreed upon as a viable solution for this issue. This strategy has already been implemented by the Canadian federal government (Government of Canada, 2022). Taking that into consideration, the recommendations below will focus on addressing the affordability crisis through reducing general poverty in the student

population.

Recommendation #1: Student Associations Should Work Alongside Post-Secondary Institutions to Expand Free or Discounted Food Programs

Student associations (SA) such as Saitsa should consider either expanding the free breakfast to multiple days a week or supplementing the one day a week free breakfast program with an extremely low-cost food program. From analysis of the survey data, it is clear that having food pantry programming would allow students to prioritize other needs. This allows students to prioritize their money on other basic needs, such as housing. When looking at Appendix L, it is clear to see that food insecurity is a common problem amongst the student population and although the provision of free or discounted food programs is a band aid solution for this issue, it can still help bridge gaps that are being left unfilled by the provincial and federal government. As discussed previously, the efficacy of food pantry programs is still uncertain. Since the efficacy of food pantry programs has been called into question by organizations like PROOF, it will be important to measure the rates of food insecurity prior to the implementation of food programming to measure the impact of the program on food insecurity rates.

Student associations often operate independent of the post-secondary institution that they are based in. SA's should work alongside the university institutions that are based in so they can leverage the branding, reputation, and resources of said post-secondary institution that they reside in to better provide discounted food programming for students. For instance, SA's and post-secondary institutions could partner together to reach out to food delivery services such as "Hello Fresh" to petition the company to provide students with a discount. Universities have strong brand identities and a marketable population which makes them an appealing target for many local and regional businesses. By reaching out to and partnering with different local and regional food focused companies, it will open up more opportunities to address food insecurity in different and unique ways.

Universities and SA's alone cannot resolve the issue of food insecurity as they can only provide short-term solutions, and while they continue to do their best, there is

still much action required from the federal and provincial government to specifically address food insecurity for post-secondary students.

Recommendation #2: Minimum Wage Increase

Policy initiatives must not only be undertaken by only post-secondary institutions. Policy changes are also required at a higher level by the federal and provincial government in order to adequately address the growing affordability crisis problem. Given that many of the issues associated with the living wage crisis can be addressed by increasing the amount of income students can generate, it is recommended that minimum wage be increased by \$7.40 dollars. The current minimum wage in Alberta is \$15.00 an hour which was last raised in 2018 (Government of Alberta). According to a report from Living Wage Alberta, an increase of the minimum wage by \$7.40 bringing the minimum wage up to 22.40 an hour would provide the average worker the wage needed to cover basic expenses as well as maintain a modest standard of living (Alberta Living Wage Network, 2021). A report by the University of Calgary School of Public Policy, found that increasing the real value of minimum wage can help reduce the rates of poverty amongst the “working poor” (Kneebone et al., 2021). The working poor are defined in the report as individuals who are employed but earn too small of an income to be placed above the poverty line. Most post-secondary students fit within this definition. By allowing students to earn more money through work, they will be able to simply afford more of the goods that they are currently lacking. The issue of affordability ultimately boils down to income, and this is one of the most direct ways to address the issue. Since most students work part-time, the increase of the minimum wage would increase the per hour value of their working hours which means they would not be obligated to work as long hours and can divert this saved time to their studies. If the provincial government is unable to lower tuition or provide additional funds for post-secondary institutions, then they should reward hardworking students with an increased hourly wage.

Recommendation #3: The Federal Government Should Permanently Remove the 20 Hour per Week Work Cap for International Students

The federal government should consider permanently removing the workweek cap for international students after 2023. Given the labor shortage that followed the COVID-19 pandemic, international students have stepped up and proved their worth by filling the gaps left in the Canadian labor market. Canada lost almost \$13 billion over the past year due to a nationwide labor and skill shortage in the manufacturing sector (Press, 2022). 80% of manufacturers have stated that they are also facing labor and skill shortages. The increase in work-week hours will permit more flexibility for international students as they will be able to work more hours during weeks where their school workloads are lighter. As shown by the survey and other discussed literature, many of the benefits provided to domestic students are unavailable for international students, it only makes sense to allow them to work more hours to ensure that they can provide for themselves. Removing the cap will also allow international students to gain more work experience while studying and increase the likelihood of them having jobs after they have finished their studies.

Conclusion

Over time government decisions have led to rise in post-secondary cost in Alberta and Canada. Unanticipated events like the COVID-19 pandemic and the Ukraine-Russia conflict have only worsened the situation for the average Canadian. Post-secondary students have been neglected for far too long by the government and there needs to be a significant change. University students are the cornerstone and future of Canada, and it is the responsibility of the government to ensure that they are kept in mind and uplifted during times of chaos or strife. In an ever-competitive global environment, assisting domestic and international students while they are in school helps Canada in the long run as a highly educated populace will help Canada stay on top in an ever-competitive global environment.

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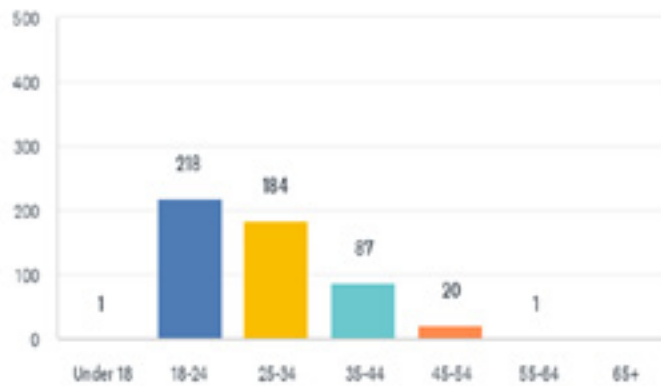
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Appendix

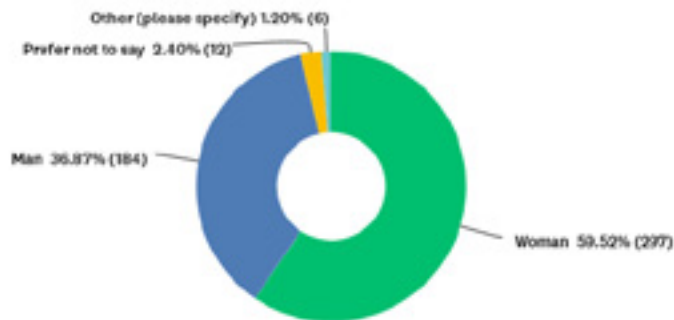
Appendix A: Age Demographics

Q3 How old are you at the time of taking this survey?



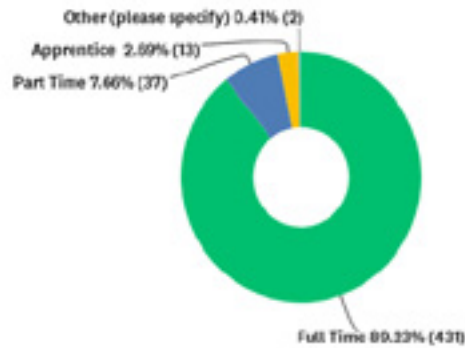
Appendix B: Gender Demographics

Q16 What gender do you identify with?

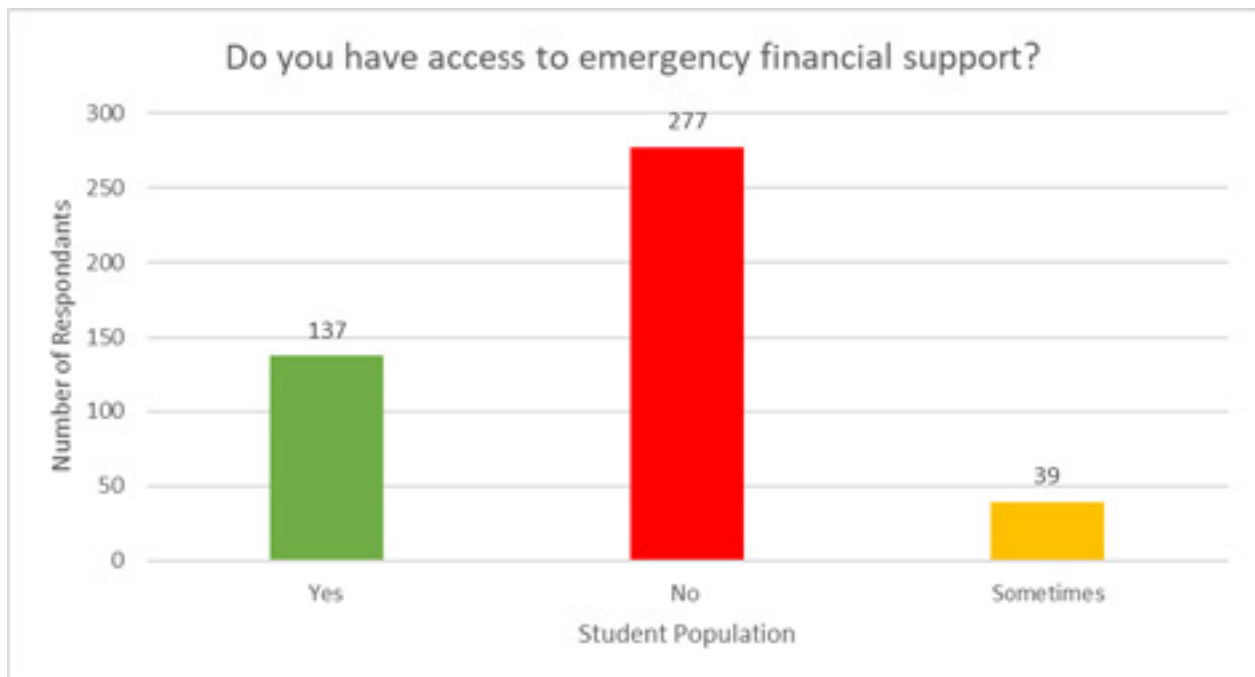


Appendix C: Student Enrolment Status

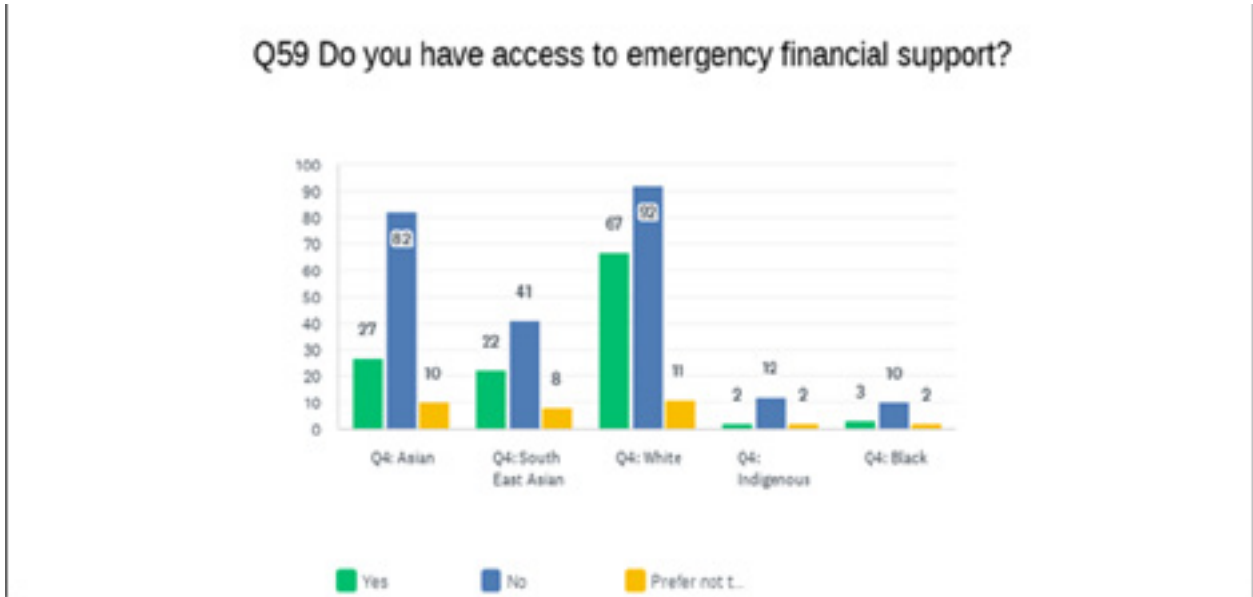
Q26 What is your student status?



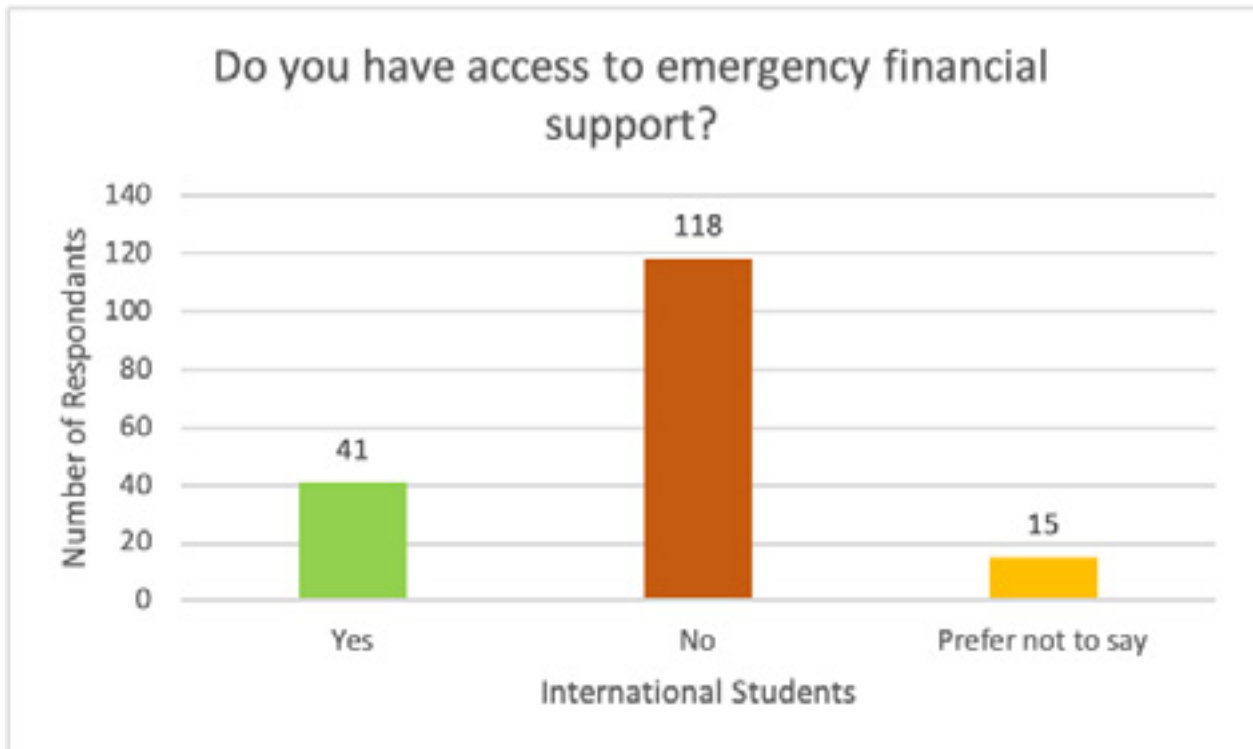
Appendix D: Do you have access to emergency financial support?



Appendix E: Do you have access to emergency financial support? (Comparison by self-declared ethnicity)

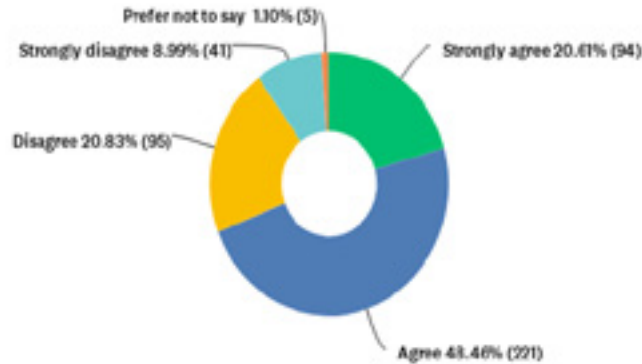


Appendix F: Do you have access to emergency financial support? (International Students)



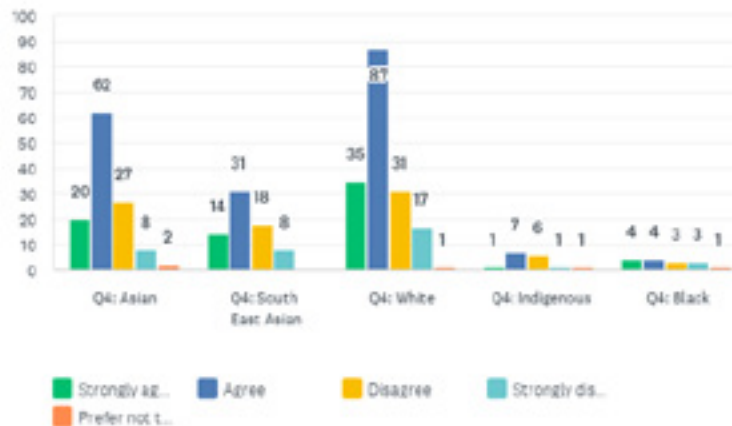
Appendix G: Please select if you agree or disagree with the following statement: I have enough fruits and vegetables to eat.

Q60 Please select if you agree or disagree with the following statement: I have enough fruits and vegetables to eat

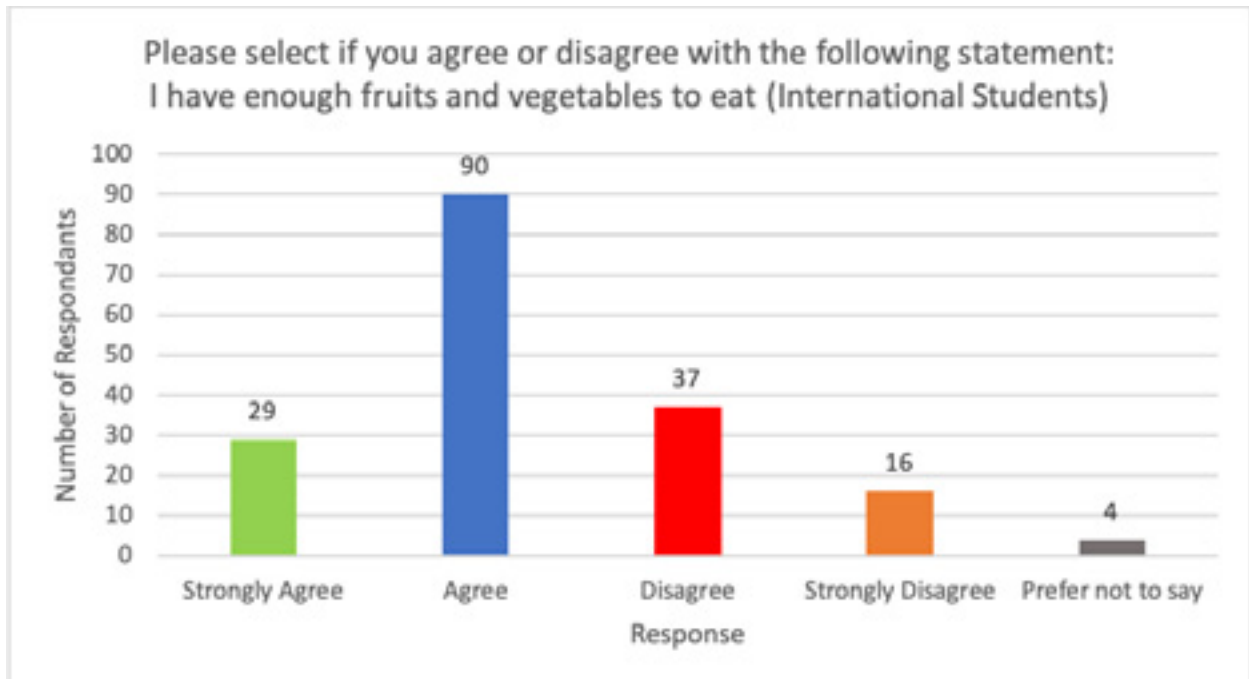


Appendix H: Please select if you agree or disagree with the following statement: I have enough fruits and vegetables to eat. (Comparison by self-declared ethnicity)

Q60 Please select if you agree or disagree with the following statement: I have enough fruits and vegetables to eat

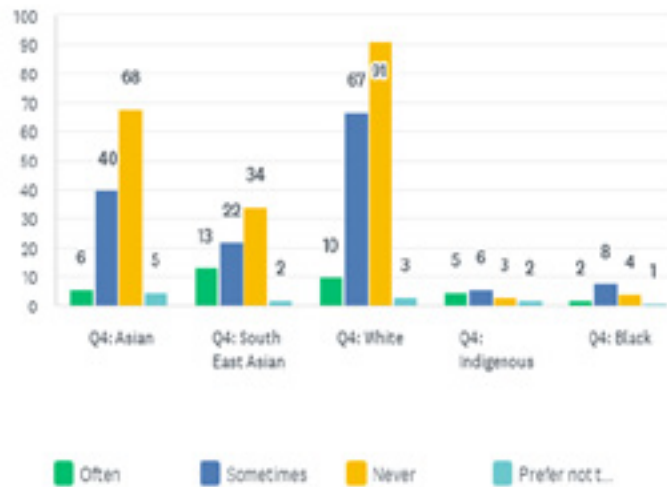


Appendix I: Please select if you agree or disagree with the following statement: I have enough fruits and vegetables to eat. (International Students)



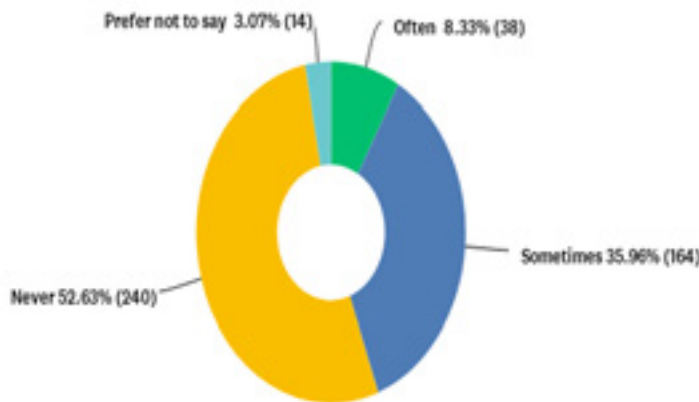
Appendix J: Please think about the following question and answer from the below boxes. I have consistently missed meals due to not being able to afford food. (Comparison by self-declared ethnicity)

Q61 Please think about the following question and answer from the below boxes. I have consistently missed meals due to not being able to afford food

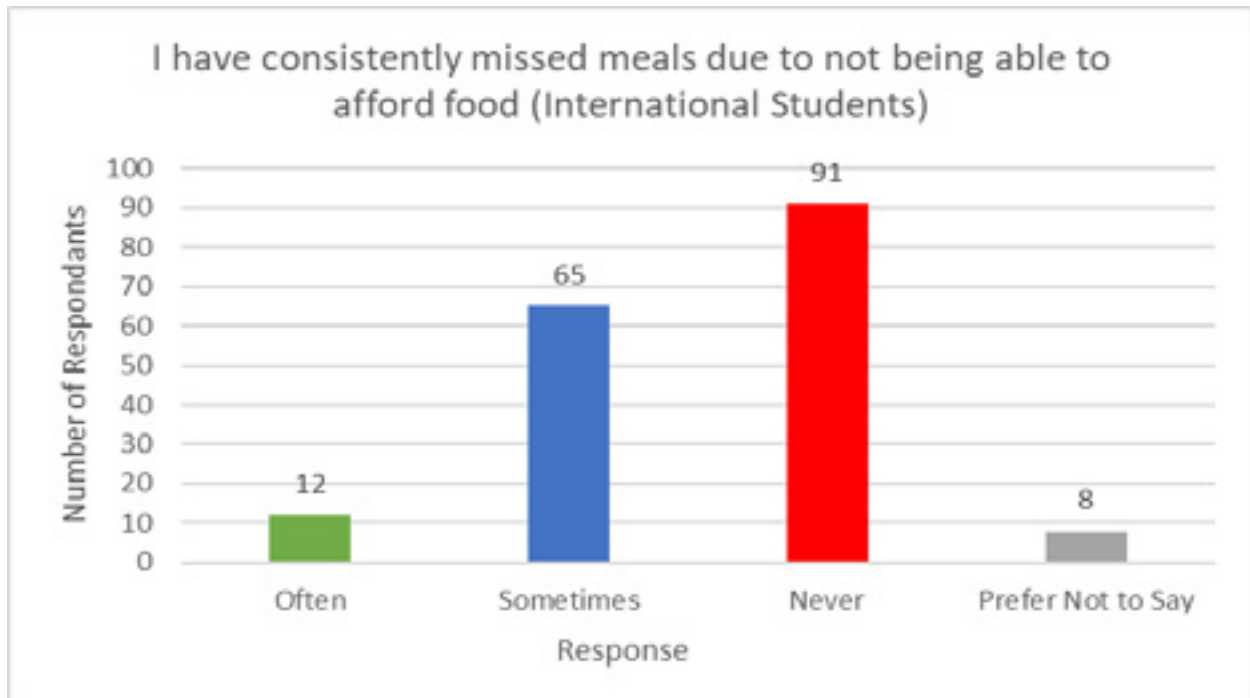


Appendix K: Please think about the following question and answer from the below boxes. I have consistently missed meals due to not being able to afford food.

Q61 Please think about the following question and answer from the below boxes. I have consistently missed meals due to not being able to afford food

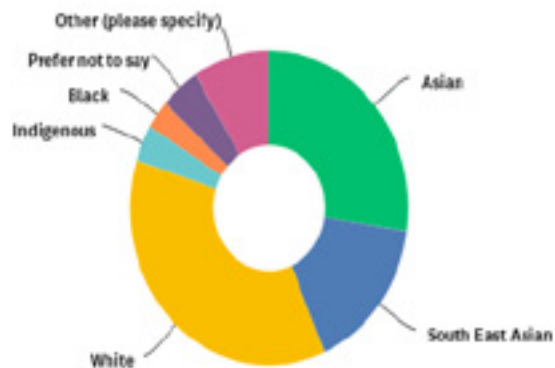


Appendix L: I have consistently missed meals due to not being able to afford food. (International Students)



Appendix M: Please select which race you best identify with.

Q4 Please select which you best identify with





Saitsa*
SAIT Students'
Association