

Affordability

RESULTS FROM THE

2020 ONTARIO UNDERGRADUATE STUDENT SURVEY

about OUSA

OUSA represents the interests of over 150,000 professional and undergraduate, full-time and part-time university students at eight institutions across Ontario. Our vision is for an accessible, affordable, accountable, and high quality post-secondary education in Ontario. To achieve this vision we've come together to develop solutions to challenges facing higher education, build broad consensus for our policy options, and lobby government to implement them.

CONTENTS

Executive Summary

1

Introduction

3

Methodology

5

Results

8

Discussion

19

Conclusion

27

EXECUTIVE SUMMARY

The Ontario Undergraduate Student Alliance (OUSA) proudly acts as an advocacy group for more than 150,000 professional and undergraduate students across the province, centring and amplifying student voices on a variety of topics within the post-secondary sector. To best achieve this, OUSA conducts a biennial survey known as the Ontario Undergraduate Student Survey (OUSS, formerly the Ontario Post-Secondary Student Survey), which highlights student perspectives on issues and potential improvements to post-secondary, and results from these surveys subsequently inform our advocacy. This report is one of three that reviews the data collected from the current survey, looking specifically at post-secondary affordability and assesses the primary areas of concern related to educational funding. This report also considers the impacts to student finances in relation to the 2019 changes to OSAP and the COVID-19 pandemic.

This iteration of the OUSS was conducted in November 2020, surveying students from OUSA's eight member schools: Brock University, Laurentian University, McMaster University, Trent University, Queen's University, the University of Waterloo, Western University, and Wilfrid Laurier University. At Western University and Brock University, the survey was run as a quality assurance study.


We gathered 5,697 complete responses, with surveys being considered complete if the respondent answered at least 30 percent of the questions asked. The vast majority of respondents were domestic students: 91 percent identified as Canadian citizens, and 2 percent identified as permanent residents. 7 percent of our sample indicated they were international students in Canada on a visa. Results were weighted by institution.

Continuing with trends from the 2015 and 2017 sur-

veys, affordability remains a top concern for students. When asked to select any number of policy initiatives that needed the most improvement at their institution, 47 percent selected tuition and 34 percent selected financial assistance. 61 percent of domestic students reported that they were "somewhat" or "very" concerned about having enough money to complete their education. Among domestic students who selected having some form of debt, 49 percent anticipated this to be "very" burdensome and 37 percent anticipated this to be "somewhat" burdensome.

Personal and family contributions remain unchanged as the primary funding source for students, with 73 percent of familial contributions received as a gift and 9 percent received as a loan. 52 percent of respondents reported receiving government loans and grants as a source of funding, a noticeable decrease from 2015 and 2017. In 2019-20, 38 percent of respondents received less OSAP funding than the previous year, and in 2020-21, 33 percent of respondents received less OSAP assistance than the previous year. To that end, 47 percent of students who were concerned about having enough money to complete their education attributed this to the reduced funding in OSAP they received as compared to previous years.

The Canada Emergency Response Benefit (CERB) and the Canada Emergency Student Benefit (CESB) were temporary financial aid resources introduced during the pandemic to support student finances during an economically turbulent time that saw stark disruptions to household and personal incomes. 26 percent of our student sample received CERB and 44 percent received CESB, with proportions of both indicating the aid provided was insufficient to cover living expenses (18 percent and 32 percent, respective to each Benefit).



International student tuition was analyzed separately from domestic tuition, given the differences in its structure and government regulation. Just over half of international students reported having difficulty paying for their tuition (56 percent). A large portion of international students (85 percent) reported not receiving any form of financial support from their home country.

Earning money to pay for their education remained the primary reason students engaged in employment, whether over the summer or in-study. 50 percent of respondents had one paying job over the summer (a sharp decrease from the 2015 and 2017 surveys), and 37 percent had one paying job while in-study. Among those who did not look for employment, 37 percent cited COVID-19 as their reason for this, while for in-study employment, 79 percent cited academic commitments. Under half of students working over the summer (42 percent) and in-study (45 percent) earned minimum wage, which was \$14 an hour at the time the survey was administered. Almost two-thirds of respondents worked summer and in-study jobs that were not related to their field of study (61 percent and 60 percent, respectively), and 41 percent of those with in-study employment stated that it was hurting their academic performance.

Evidently, OSAP changes in 2019 and the COVID-19 pandemic in 2020 were two unfortunately timed, sequential events that had severe financial impacts on students. Comments submitted throughout this survey

highlighted the inextricable link between post-secondary affordability and mental health, with many experiencing heightened levels of stress and worry about paying for their education. In order to alleviate some of these concerns the provincial government can re-evaluate the changes made to OSAP, such as the higher proportion of loans-to-grants that are currently distributed to students and determine ways to mitigate the effects of this on student debt following graduation. Further, the provincial government should implement various measures including a return to the four-year threshold that defines an “independent” student under OSAP. Additionally, the provincial government should extend the moratorium on OSAP loan repayments and interest accrual; when the COVID-19 pandemic has subsided, the government should also implement a permanent, two-year interest-free grace period. Considering that international tuition continues to skyrocket, the provincial government should also regulate these fees so that they increase at a maximum of 5 percent per year for incoming students and 3 percent per year for in-cohort students.

Post-secondary affordability is a pressing issue that OUSA has, and will continue to, advocate for to ensure students from a variety of backgrounds have equitable access to their education, and we are hopeful that the results of this survey will serve as evidence to support this concern.



INTRODUCTION

Increasing the affordability of post-secondary education is a cornerstone of the Ontario Undergraduate Student Alliance's (OUSA) advocacy on behalf of undergraduate and professional students in Ontario, and as a student-led, student-driven organization, the Ontario Undergraduate Student Survey (OUSS) is one tool we use to better understand the concerns, needs, and values of our membership. The OUSS is unique in its focus on Ontario's undergraduate and professional students and is one of the most comprehensive surveys of this population, collecting student voices on the quality, accessibility, accountability, and affordability of their education.

The OUSS (formerly the Ontario Post-Secondary Student Survey) began in 2009 as part of a multi-institutional survey through a national collaboration. The goal of that project was to provide data to various leaders – national and provincial, student and government – to help inform their efforts to improve post-secondary education in Canada. Since then, OUSA has continued to survey our membership biennially as a means of gathering up-to-date information from across the province to inform our policy recommendations and advocacy.

In the 2017 iteration of the survey, OUSA gathered data on the affordability of post-secondary education, the results of which provided a snapshot of the financial reality of many undergraduate and professional students in Ontario at the time. This data was analysed in 2019 when the provincial government had just announced changes to the Ontario Student Assistance Program (OSAP) that were predicted to have a significant impact on the financial support available to students, and by extension, the affordability of post-secondary education.

Specifically, students were concerned about the elimination of the targeted free tuition program through Ontario Student Grants (which increased the proportion of loans-to-grants), a tightening of eligibility thresh-

olds, and a reduction in provincial OSAP expenditure from \$1.37 to \$2.04 billion. They were also concerned with changes to the definition of an independent or “mature” student, the elimination of the six-month interest-free grace period, and the increase in expected contributions from \$3,000 to \$3,600.¹

To capture the effects of these changes, OUSA decided to run the biennial OUSS in 2020, rather than in 2019 when the next iteration was due. This allowed students to experience one full academic year under the new OSAP framework before they were asked about the adequacy of student financial aid.

When we decided to run the survey in 2020 rather than 2019, we were unaware of the global pandemic that would soon come, but the timing of the survey development and administration meant that we were able to gather data about the impact of the pandemic on the affordability of post-secondary education, including students’ perspectives on the federal and provincial financial relief measures that were put in place in response to COVID-19. Specifically, the Canada Emergency Response Benefit (CERB) and Canada Emergency Student Benefit (CESB) had been available to eligible students, and both the provincial and federal governments had put a moratorium on OSAP payments and interest. These supports ended in September 2020, two months prior to our survey.

At the time the survey was administered, the federal government had extended the moratorium on the federal portion of OSAP and had doubled its investment in Canada Student Grants with the intent of increasing the maximum amount at \$6,000 per student, and \$10,000 for students with disabilities. In theory, this investment should have increased the amount of financial aid that students were receiving, however when the provincial budget was released in the Spring of 2021, it revealed that the provincial government had clawed back its spending on student financial aid by

\$400 million, which meant that students in Ontario did not receive a net benefit from the federal investments during the 2020-2021 academic year.

The data shared in this report provides a student perspective on their experiences accessing affordable education during a global pandemic and under a new OSAP framework. However, student financial aid, while important as a means to ensure students are given the direct support they need to access and continue their education, only makes up one part of the solution to affordable post-secondary education. As this data confirms, we are far from our goal of realizing a truly and equitably affordable education for students in this province. Importantly, the scope of this survey means that the data only reflects the experiences of those students who were able to access and/or continue their education in the Fall of 2020, which suggests that the affordability concerns highlighted here only scratch the surface.

METHODOLOGY

The OUSS was conducted in November 2020, surveying students from OUSA's eight member schools (Brock University, Laurentian University, McMaster University, Queen's University, Trent University Durham GTA, the University of Waterloo, Western University, and Wilfrid Laurier University). This was the fifth iteration of this survey, formerly the Ontario Post-Secondary Student Survey run in 2011, 2013, 2015, and 2017.²

While the OUSS is typically a biennial survey, the expected 2019 iteration was postponed until 2020 to capture significant changes to OSAP that were made in 2019. The delay also allowed for the questions and analysis to focus on and account for the experiences of students during COVID-19.

Research ethics board approval was granted at Laurentian University (#6020782), McMaster University (#2538), Queen's University (GEXT-064-20; TRAQ #6030378), Trent University Durham GTA (#26358), the University of Waterloo (#42334), and Wilfrid Laurier University (#6588). At Western University and Brock University the survey was run as a quality assurance study.

Participants & Recruitment

Survey participants were recruited using a non-random sampling method to capture a voluntary response sample. On November 2, 2020, email invitations containing a link to the survey were sent to all eligible students at each participating university. Where possible, these initial invitations were followed by three reminder emails, with a final email sent on November 26, the day before the survey closed. Email invitations and reminders were sent to students' university emails and were sent from their respective student association. Some student associations also shared invitations to participate on their social media channels. OUSA advertised the survey on social media pages but did not provide any direct invita-

tions or links to the survey to students.

If students decided to take part in the survey, they were directed to a detailed letter of information that explained the risks and benefits of participating, as well as the steps taken to keep students' identities and responses private and confidential. They were informed that responses would only be recorded after they clicked "submit" at the end of the survey, that they could skip any question or invalidate their responses by exiting the browser at any time, that survey responses would be anonymous, and that their participation was entirely voluntary.

To incentivize participation, respondents were invited to enter a draw for a chance to win one of ten \$100 gift cards of their choice. Participants were asked to provide their email addresses on the final page of the survey if they were interested in entering the draw. All voluntarily submitted email addresses were stored separately from survey responses to maintain respondents' anonymity. Prizes were administered by CCI Research Inc. OUSA never had access to students' email addresses.

Survey Instrument

The survey questionnaire had 77 total parent questions and 107 total sub-questions, although not all respondents were asked every question. For example, students who responded that they were an international student in Canada on a visa were not asked questions related to domestic student financial assistance, and domestic students were not asked questions specific to international students.

The survey included several screening and demographic questions to allow for more targeted analyses based on institution, year of study, program of study, enrolment status, and demographic identification. Background information regarding the type of neighbourhood respondents grew up in was also explored to see if differenc-



es were found among students who grew up in rural, Northern, or urban communities or on First Nations Reserves.

While many questions remained the same from previous iterations to allow for longitudinal analysis, specific changes were made to account for contextual changes and to fill in gaps from previous survey instruments. For example, questions about student financial aid were added and/or amended to capture changed made to OSAP in 2019. Some questions were amended, removed, or added to reflect the fact that students were responding to the survey while attending university virtually due to COVID-19. Questions were also added to better understand student mental health and access to supports which was missing in previous versions.

The questionnaire was uploaded to a secure online web platform hosted by CCI Research Inc. The survey tool was available in English and an option to complete the survey over the phone was provided for students requiring accommodations or assistance. The online survey tool was designed in accordance with the Web Content Accessibility Guidelines,³ compatible with screen readers and that allows for respondents to view questions using larger sized fonts.

Data Analysis

All data were weighted by institutional enrolment to provide a more accurate representation of the OUSA membership at large. Data was analyzed using SPSS software which helped to organize responses and illustrate trends.

In addition to observing differences in descriptive statistics, statistical testing was used to compare means and the independence of selected variables from one another. A chi-square test for independence was used to show the relationship between variables, and $p < 0.05$ was used as the threshold for determining a statistically

significant relationship. These data analysis techniques helped reveal meaningful patterns in the dataset.

Longitudinal analysis was also conducted on questions that remained the same from previous iterations of the survey. Trends were identified and notable contextual factors are discussed.

Limitations

The biggest limitation with this study is evident in the response rate. While the sample pool has not decreased in size from previous iterations of the survey, the response rate was significantly lower (5,697 respondents) compared to previous years (8,037 in 2017 and 9,197 in 2015). This decrease in participation rates can, in part, be attributed to survey fatigue – this survey was administered in the Fall of 2020 following and during a spike in data collection and feedback opportunities from a variety of stakeholders seeking student perspectives on the impact of COVID-19. Another factor that may have contributed to lower response rates was difficulty getting invitations to students due to barriers that delayed and/or prevented planned email blasts going out to all students.

In addition to a lower overall response rate, this study is also limited in its ability to provide a complete and accurate depiction of the experiences of Indigenous students. Due to a “history of abuse and colonized methodology used to exploit Indigenous people...[and] a history of abuse through the collection of data from Indigenous people...students may be uncomfortable with participating in a [survey of this nature].”⁴ Additionally, because the survey was only available in English, students whose first or preferred language is not English may have participated at lower rates.

There were also limitations in how questions about racial and religious identity were framed. Specifically, respondents were asked whether they identified as

a racialized person prior to being asked more specific questions about their racial identity. We heard from a small number of respondents that they were concerned about this framing because while they selected that they were not a racialized person, they recognized that in many contexts they would be considered racialized. These concerns suggest that, although limited, there are some slight inaccuracies in the racial demographic results. Additionally, respondents were asked whether they wore a visible religious symbol or an item that identifies their religious affiliation or beliefs. The intention behind this framing was to explore the experiences of visibly religious students, however this means that the results of the survey do not provide information about the experiences of religious students who do not wear visible identifiers.

Low response rates overall and from specific demographic groups meant that many relationships could not be validated based on statistical significance. However, we chose to highlight notable trends, with a disclaimer where they were not statistically significant, to illustrate relationships that we felt to be important to understanding the experiences of the respondents in our sample.

Another limitation in this study, inherent in all survey research, lies in the nature of self-reported data: OUSA must rely on respondents to be honest, truthful, and forthcoming in their responses. However, while we trust that participants responded honestly, there is necessarily a risk that responses may be impacted by a misinterpretation of questions or measurement of responses, or by a social desirability bias that pushes respondents to skew their answers to match perceived desirability results.⁵

Additionally, as students were not required to answer every question, less insight is provided in certain areas where some students elected to provide no response. There was also some confusion about questions specific to campus climate given that some respondents only had experience with remote learning due to COVID-19 restrictions. Specifically, questions that asked about safety and comfort on campus did not clearly define “campus” to include or exclude online spaces, which could have resulted in different interpretations of the question.



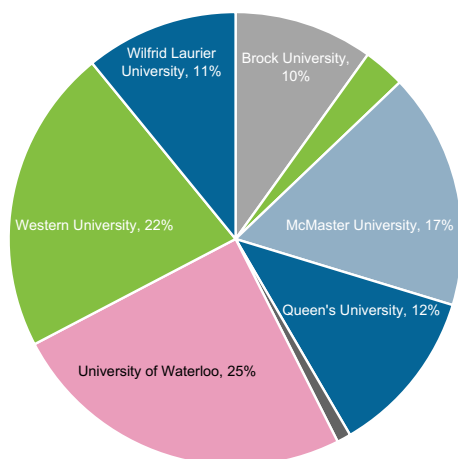
RESULTS

SURVEY PARTICIPATION

Over 5,500 undergraduate and professional students participated in the 2020 OUSS. Out of the total number of participants, 5,697 complete responses were gathered. Surveys were considered complete if the respondent answered at least 30 percent of the questions asked.

Results were weighted by institutional enrolment to ensure results would be representative of OUSA's membership. The weighted count and proportion of participants by institution is illustrated in the table below.

FIGURE 1: SURVEY PARTICIPATION BY UNIVERSITY, n = 175



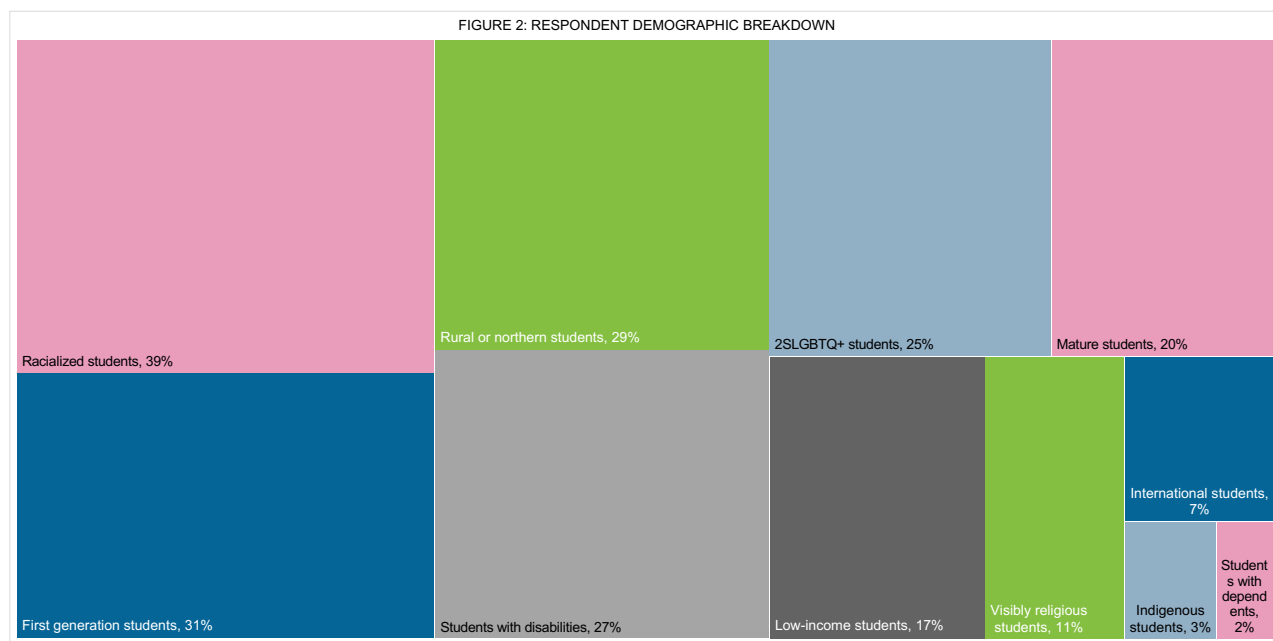
A large majority (94 percent) of respondents were completing a University Bachelor's Degree; 3 percent of respondents were completing a University Undergraduate Certificate or Diploma, 2 percent were completing a Professional Degree in Medicine, Dentistry, Veterinary

Medicine, Law, or Optometry, and 1 percent were completing a credential "other" than the options listed. Respondents who selected they were completing a Master's or Doctorate Degree were disqualified and deemed ineligible as they did not meet the survey criteria to be either an undergraduate or professional student.

Participants were relatively evenly distributed across academic year: 25 percent were in their first year, 23 percent were in their second year, 25 percent were in their third year, and 23 percent were in their fourth year. Only 4 percent of respondents were in their fifth (or more) year of study. Notably, the 25 percent of respondents who indicated that they were in their first academic year would have only had the opportunity to study remotely due to COVID-19 restrictions.

The top fields of study reported included: Health and Related Fields (19 percent); Physical and Life Sciences, and Technologies (13 percent); Social and Behavioural Sciences, and Law (12 percent); Business, Management, and Public Administration (11 percent); and Engineering, Architecture, and Related Technologies (10 percent). 8 percent of respondents selected "other" when asked about their field of study, and generally the responses given were specific subject areas that were fairly evenly distributed among the higher-level subject areas listed above. However, some respondents indicated that they were in a general program and had not yet chosen a specific program or they were in an interdisciplinary studies program.

A large majority (96 percent) of respondents were enrolled full-time. Of the 4 percent of respondents enrolled part-time, 32 percent selected "balancing work and school" as the most applicable reason they were enrolled part-time, and 22 percent selected "personal preference." 38 percent of respondents selected "other," and the top reasons given were being on a co-op or work term; disability, health, or mental health related reasons; only needing a few credits to complete their



credentials; and COVID-19 related reasons.

Participant Demographics

When asked about their immigration status, a large majority (91 percent) of respondents indicated that they were Canadian citizens, and 2 percent said they were a permanent resident. 7 percent of respondents were international students in Canada on a visa. Of the international student respondents, 17 percent were living in China when they applied to study in Canada, 15 percent were living in Canada already, and 11 percent were living in India.

79 percent of respondents were considered “traditionally aged” students, and 20 percent were considered “mature students.” As there are no standardized definitions for “traditionally aged” or “mature” students, this classification stems from criteria used by OSAP for “independent students” based on the federal calculation, specifically whether a respondent had been out of high school for 4 or more years at the start of their study period.⁶ Based on the common age for graduating high school (~17 years old), for the purpose of this survey, any respondent born before 1999 is considered a mature student.

Respondents were asked to select the highest post-secondary credential held by either their parent(s) or legal guardian(s) to determine whether they were a first-generation university student (i.e., a student whose parent(s) or legal guardian(s) do not have a Bachelor’s degree or higher education certification): 31 percent of respondents were first-generation university students, while a majority (64 percent) were not considered first-generation university students.

17 percent of respondents were classified as low-income based on the most recently available data from Statistics Canada’s Low-Income Measure (2019) for total income (before taxes).⁷ Individual income was based on a 1-person household and family income was based on a 4-person household. Respondents who selected at least one of the following were asked questions about their individual income: they had been out of high school for 6 years or more at the start of their study period; they had worked full-time for at least 24 months in a row at the start of their study period; their parents were deceased; they were a child in extended society care or in the care of the Crown just prior to age 18; or they were receiving Continued Care and Support for Youth program allowance from their Children’s Aid Society. Respondents who selected any of these options, whose estimated income before taxes was \$25,000 or less,

were considered low-income. Respondents who selected none of the listed criteria above were asked about their family's income. Respondents whose estimated combined income of their parent(s) or legal guardian(s) before taxes was \$50,000 or less were considered low-income.

Respondents were also asked if they had any dependents. A large majority (94 percent) said they did not have dependents, and only 2 percent said they did have dependents. Of those who did have dependents, 74 percent had either 1 or 2 dependents, 12 percent had three dependents, 9 percent had four dependents, and 5 percent had 5 or more. The most common dependents were children under 12 years old (54 percent), followed by adults and seniors (35 percent), children over the age of 18 (18 percent), and children over the age of 12 (15 percent). A majority (59 percent) of respondents whose dependents were children under the age of 18 said their dependents were not in part- or full-time childcare, while 32 percent were in part- or full-time childcare, either on (5 percent) or off (27 percent) campus.

25 percent of respondents identified as Two Spirit or LGBTQ+ and 71 percent identified as cisgender (cisgendered and heterosexual). When asked to select the term that best described their gender identity, a large majority (96 percent) selected "cis-woman" (70 percent) or "cis-man" (26 percent); 1 percent selected "non-binary," and 2 percent selected "prefer not to say." For respondents who selected "a gender identity not listed here," responses included "agender," as well as "female" and "male" (not specifying cis or trans). When asked to select the term that best described their sexual orientation, 74 percent selected "heterosexual/straight," 13 percent selected "bisexual," 2 percent selected "gay," 2 percent selected "questioning," 2 percent selected "pansexual," 1 percent selected "lesbian," and 1 percent selected "asexual." For respondents who selected "a sexual orientation not listed here," common responses included "demisexual" and "queer."

When asked if they identified as a "person of colour" or "racialized person," 58 percent said "no" and 39 percent said "yes." Those who answered "yes" were then able to specify by selecting a racial identity from a predetermined list. The most commonly selected responses were "East/Southeast Asian" (48 percent), followed by "South Asian" (33 percent), Black (9 percent), and "Multiracial, Mixed-Race, or Biracial" (7 percent). Respondents could also select "other" to specify any racial identities not listed, with common responses including African, Caribbean, West Indian or Indo-Caribbean, Indian, Central Asian, and White.

Respondents were asked if they identified (or had ancestry as) an Indigenous person, which included Status and non-Status First Nations, Métis, or Inuit. A small percentage (2 percent) of respondents did identify as an Indigenous person. Of respondents who identified as a "person of colour" or "racialized person", 1 percent identified as Indigenous.

When asked if they wore a visible religious symbol or item that would identify their religious affiliation or beliefs, 11 percent said "yes" and 86 percent said "no."

Respondents were provided with a list of disability types and asked to select any that they would describe themselves as having. 59 percent of respondents selected "no" to indicate that none of the disability types applied to them, and 27 percent selected one or more disability types from the list provided. Disability types were based on definitions from the National Educational Association of Disabled Students and included:⁸ psychiatric disability, or disability resulting from a mental illness (selected by 40 percent of respondents who selected one or more disability type), visual impairment (selected by 26 percent), intellectual or learning disability, or a disability affecting the ability to learn tasks or process information (selected by 21 percent), physical disability, or disability affecting mobility or dexterity (selected by 5 percent), hearing impairment (selected by 5 percent), and neurological disability, or disability associated with damage to the nervous system (selected by 3 percent).

When asked to select any of the responses that best described the type of community they grew up in, the most commonly selected response was "urban community" (71 percent), followed by "rural community" (24 percent), "northern community" defined as one located in northern Ontario or other northern parts of Canada (5 percent), and First Nations Reserve (15 respondents). 4 percent of respondents selected "other" with the most common responses being "suburbs" or "suburban community," specifying a country or city outside of Canada or Ontario, and "moved around a lot."

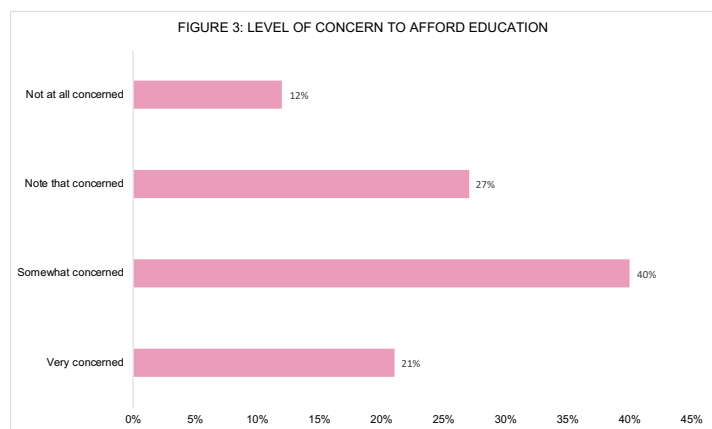
Finally, 96 percent of respondents preferred to communicate or receive information in English. 29 respondents selected French, 2 respondents selected "I speak an Indigenous language", and 5 respondents selected Sign Language. 1 percent of respondents selected "other," with the most common responses being "Chinese" (as well as, more specifically, "Cantonese" and "Mandarin"), "Korean," and "Hindi." Less common responses included "Tamil," "Spanish," "Punjabi," and "Arabic."

AFFORDABILITY & STUDENT DEBT

Student respondents were asked to identify three initiatives that they felt needed the most improvement at their institution. The top three responses were tuition (47 percent), mental health support services (40 percent), and financial assistance (34 percent). Tuition was a common concern raised by both international and domestic students, and financial assistance was a common concern raised by domestic students.

Domestic students were asked about their level of concern about having enough money to complete their education: 61 percent responded that they were “somewhat” or “very” concerned about having enough money to complete their education, while 39 percent responded that they were “not that” or “not at all” concerned.

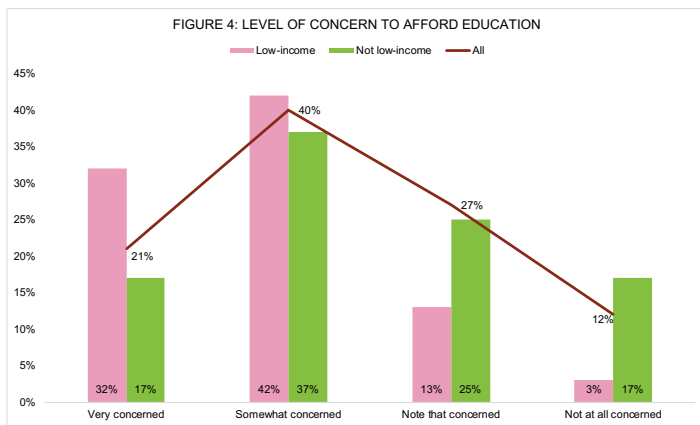
While there were no statistically significant relationships between any demographic groups and level of



concern with having enough money to complete their education, there were some notable trends.

A greater percentage of low-income students (32.2 percent) said they were “very” concerned about having enough money to complete their education compared to students who were not low-income (17.3 percent). However, both low-income and non-low-income respondents most commonly said they were “somewhat” concerned (35.6 and 37.1 percent, respectively).

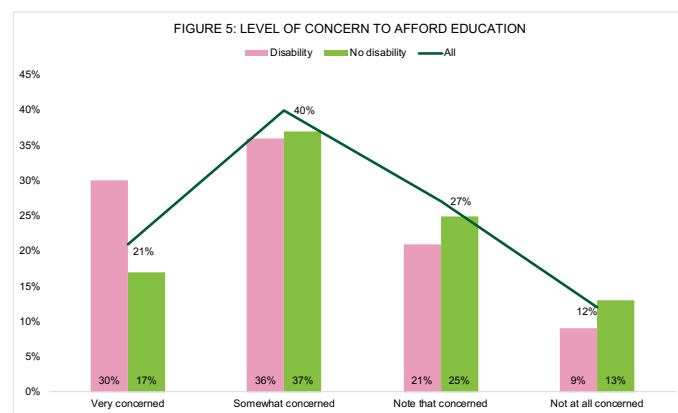
A greater percentage of first-generation students (30.2 percent) said they were “very” concerned about having enough money to complete their education compared to students who were not first-generation (14.4 percent). However, both first-generation and non-first-generation respondents most commonly said they were “some-



what” concerned (41.9 and 37 percent, respectively).

A greater percentage of students with disabilities (29.8 percent) said they were “very” concerned about having enough money to complete their education compared to students who did not have a disability (19.5 percent). However, both respondents with disabilities and respondents who did not have a disability most commonly said they were “somewhat” concerned (36.3 and 36.9 percent, respectively).

When asked about debt, 44 percent of domestic students indicated that they had no accumulated debt, an increase from 2017 when 36 percent of respondents indicated having no debt of any kind.⁹ Respondents who reported having some form of debt anticipated their total student debt to be “very” burdensome (49 percent), “somewhat” burdensome (37 percent), and “not that” or “not at all” burdensome (14 percent). The most common source of debt was from government loans (51 percent), of which respondents reported an average (mean) of \$16,378 in debt to date. This is comparable



to the average government loan debt reported in 2017 at \$16,898.¹⁰ The next most common sources of debt included credit cards (22 percent), bank loans (21 percent), and family loans (21 percent). The highest average reported debt was from a line of credit (16 percent) at \$18,785.

While there were no statistically significant relationships between any demographic groups and how burdensome they felt their debt would be after they graduated, there were some notable trends.

A majority (60 percent) of low-income students who had accumulated some form of student debt said that this debt would be “very” or “somewhat” burdensome after they graduated, compared to 33 percent of students who were not low-income. Only 3.3 percent of low-income students said that this debt would be “not that” or “not at all” burdensome.

A greater percentage of first-generation students who had accumulated some form of student debt said that this debt would be “very” or “somewhat” burdensome after they graduated (47 percent), compared to 27 percent of students who were not first-generation. Only 8 percent of first-generation students said that this debt would be “not that” or “not at all” burdensome.

A slightly higher percentage of students with disabilities who had accumulated some form of student debt said that this debt would be “very” or “somewhat” burdensome after they graduated (41 percent), compared to 33 percent of students who did not have a disability. Only 4 percent of students with disabilities said that this debt would be “not that” or “not at all” burdensome.

A slightly higher percentage of racialized students who had accumulated some form of student debt said that this debt would be “very” or “somewhat” burdensome after they graduated (42 percent), compared to 30 percent of non-racialized students. Only 5 percent of racial-

ized students said that this debt would be “not that” or “not at all” burdensome.

LEARNING MATERIALS COSTS

Respondents were also asked about some of the costs associated with their education. In addition to tuition payments, respondents reported spending an average of \$563 on textbooks and course packs in the Fall of 2020. When asked whether they bought all of their required textbooks and course packs, respondents were fairly evenly split, with 51 percent saying “yes” and 49 percent saying “no”.

When asked if they were required to pay any fees to purchase additional software (even if bundled with a textbook) to complete mandatory tests, assignments, or examinations, 50 percent of respondents said they were required, 43 percent said they were not required, and 6 percent said they were unsure. Of those who said that they were required to purchase additional software, 45 percent had to purchase this software for 1 course, 28 percent for 2 courses, 17 percent for 3, 6 percent for 4, and 4 percent for 5 or more.

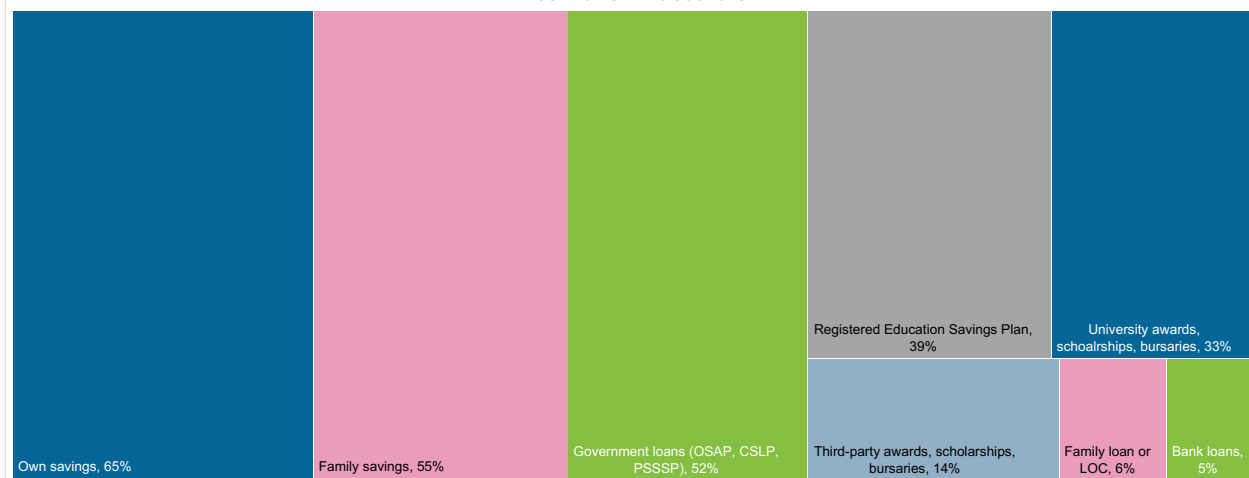
FUNDING SOURCES

Domestic students relied on a variety of funding sources to help finance their education, including personal and family contributions, government loans and grants, awards, scholarships and bursaries, and bank loans.

Personal and Family Contributions

Personal (65 percent) and family (55 percent) savings were most commonly reported as a source of financial support for students. Six percent of respondents indi-

FIGURE 6: FUNDING SOURCES



cated that they used their family's line of credit or loan, and 39 percent used a Registered Education Savings Plan (RESP) to fund at least part of their education.

A majority of familial contributions were in the form of gifts (73 percent) for an average of \$5,052, followed by a combination of a gift/loan (17 percent). Notably, fewer respondents reported that the family contribution they received was a loan (9 percent) compared to previous iterations of the survey when around one-quarter of family contributions were reported as a loan.¹¹ Family loan amounts were reported to be an average of \$4,541. For students who received family contributions in the form of a loan, the majority reported that it was interest-free (86 percent).

For respondents who used an RESP, 85 percent reported that only their family contributed to the RESP, 14 percent said both they and their family contributed, and only 2 percent indicated that they were the sole contributor. Respondents who used an RESP reported using an average of \$5,807.

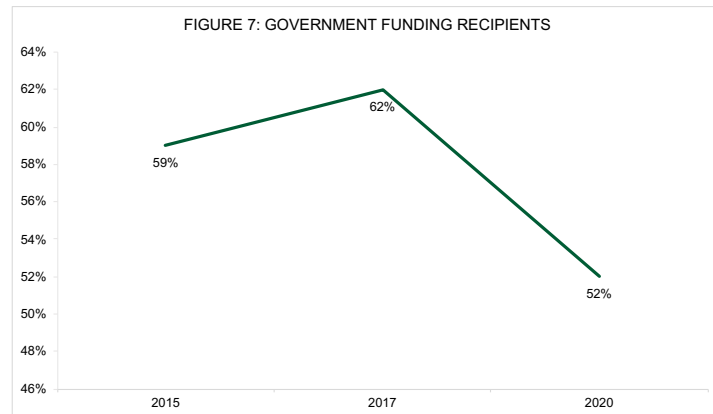
Government Loans & Grants

Next to personal and family contributions, government loans and grants were the next most commonly reported source of financial support for students. These included OSAP, the Canada Student Loans Program (CSLP), and the Post-Secondary Student Support Program (PSSSP).

52 percent of respondents reported that they received government funding in the form of OSAP and CSLP (51 percent) and/or PSSSP (1 percent) funding. This is a noticeable decrease from 2015 and 2017 when 59 and 62 percent of respondents reported receiving OSAP and CSLP, and/or PSSSP funding, respectively.¹² The average amount received in government loans, specifically OSAP and CSLP, was \$5,937, \$4,154 for government grants and/or bursaries, and \$7,760 from the PSSSP.

Of the 114 respondents who identified as Indigenous, only 26 indicated that they received funding through the PSSSP. This means only 23 percent of Indigenous students received financial support through this program. However, this is a significant increase from the 2015 iteration of this survey which found that only 3.8 percent of Indigenous students used this program.¹³

Of those who did not receive government loans, 81 percent said they did not apply, with the most commonly reported reasons for not applying being not thinking they would qualify (40 percent), not needing financial assistance (37 percent), and not wanting any debt (12 percent). These were also the most commonly reported



reasons for not applying for government loans in the 2015 and 2017 iterations of this survey.¹⁴

Of those who completed a government loan application, 41 percent found the process to be easy, 32 percent found it to be neither easy nor difficult, 15 percent found it to be very easy, and 10 percent found it to be difficult.

While there were no statistically significant relationships between any demographic groups and how difficult they found the government loan application process, there were some notable trends.

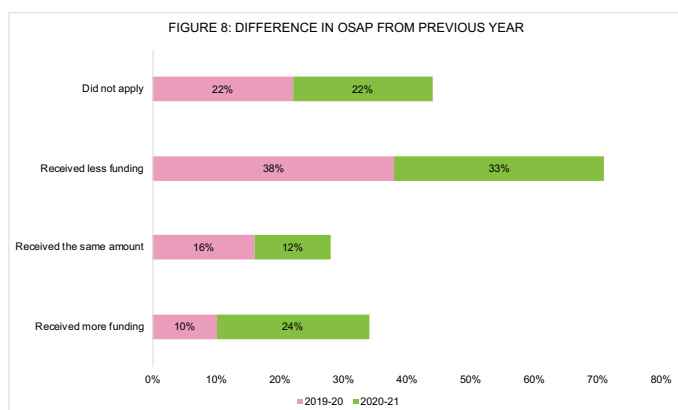
Of those who received OSAP, the greatest percentage of students who grew up in rural or northern communities, or First Nations Reserves found the application process to be “neither easy nor difficult” (24.4 percent), while the greatest percentage of students who grew up in urban centres found the application process to be “easy” (23.6 percent).

For students who applied for a government loan (including OSAP and CSLP), the greatest percentage of students with disabilities found the application process to be “neither easy nor difficult” (21 percent), compared to students without a disability who found the application process to be “easy” (24 percent). For both students with and without disabilities, the smallest percentage of respondents found the application process to be “difficult” or “very difficult” (10 and 6 percent, respectively).

Respondents were asked questions about OSAP funding for both the 2020-21 and 2019-20 school years. 52 percent of respondents received OSAP funding in 2020-21, compared to 40 percent who received funding in 2019-20 (notably not all respondents were students in the 2019-20 school year).

Of those who received OSAP funding in 2020-21, 33 percent received less funding than they did in 2019-20,

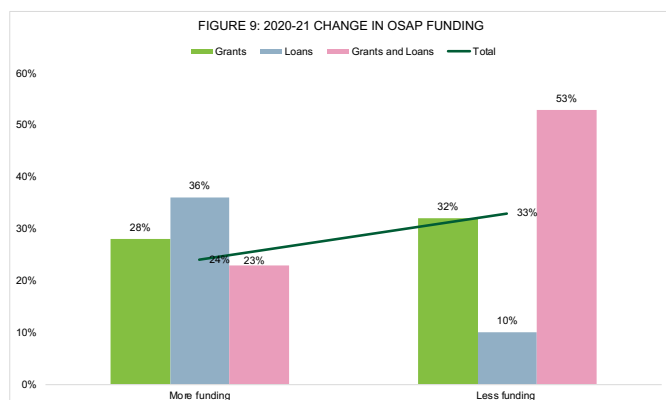
24 percent received more funding, 12 percent received the same amount, and 22 percent did not apply for OSAP during the 2019-20 school year. Of respondents who received less funding in 2020-21, 53 percent received less funding in grants and loans, 32 percent in grants, and 10 percent in loans. Of respondents who received more funding in 2020-21, 36 percent received



more funding in loans, 28 percent in grants, and 23 percent in both grants and loans.

While there were no statistically significant relationships between any demographic groups and whether a respondent received OSAP funding during the 2020-21 school year, there were some notable trends.

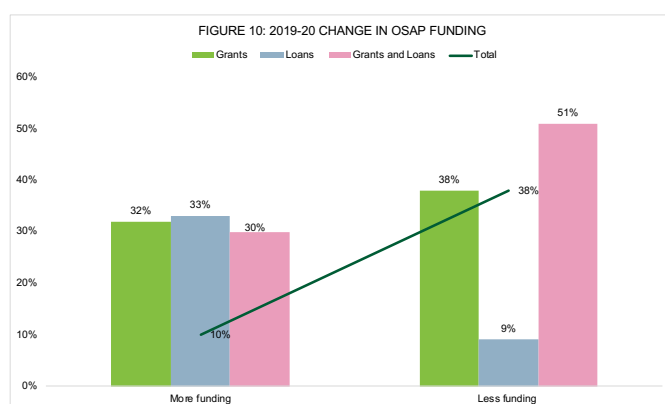
A greater percentage of low-income students (74.2 percent) received funding from OSAP during the 2020-21 school year, compared to 43.9 percent of students who were not low-income. Of all demographic groups analysed, low-income students had the greatest percentage of respondents who said that they received OSAP during the 2020-21 school year.



Among all respondents who received OSAP funding in the 2019-20, 38 percent received less funding than they did in 2018-19, 10 percent received more funding, 16 percent received the same amount, and 22 percent did not apply for OSAP during the 2018-19 school year. Of respondents who received less funding in 2019-20, 51 percent received less funding in grants and loans, 38 percent in grants, and 9 percent in loans. Of respondents who received more funding in 2019-20, 33 percent received more funding in loans, 32 percent in grants, and 30 percent in both grants and loans.

When asked about their level of concern about having enough money to complete their education, 61 percent were “somewhat” or “very concerned”, 47 percent of whom said that this concern was related to a reduction in the amount of funding they received through OSAP.

Respondents were also asked if they received money from CESB or CERB. 44 percent of respondents received CESB, of which 32 percent said the amount received was not enough to pay living expenses (such as rent, groceries, utilities, etc.). 26 percent of respondents received CERB, of which 18 percent said the amount received was not enough to pay living expenses. 30 percent of respondents received neither CESB nor CERB.



Awards, Scholarships, and Bursaries

The next most common source of funding for respondents were awards, scholarships, and bursaries – 44 percent of respondents received an award, scholarship, and/or bursary from their university, and 14 percent received one from a third-party.

Respondents who received a university award, scholarship, or bursary received an average of \$2,640. A majority of recipients received their university award,

47% of respondents who were concerned about having enough money to complete their education said this was because they received less funding through OSAP than they had in previous years.

scholarship, or bursary on the basis of academic or extracurricular merit (69 percent), while 17 percent received it on the basis of financial need and 14 percent were a mixture of merit- and needs-based. University merit-based awards, scholarships, and bursaries averaged \$2,338, and needs-based awards, scholarships, and bursaries averaged \$2,275. However, fewer respondents received university awards, scholarships, or bursaries that were a mixture of merit- and needs-based compared to 2017 (23 percent).¹⁵

Respondents who received a third-party award, scholarship, or bursary received an average of \$3,247. A majority of recipients received their third-party award, scholarship, or bursary on the basis of academic or extracurricular merit (79 percent), while only 6 percent received it on the basis of financial need and 14 percent were a mixture of merit- and needs-based. Third-party merit-based awards, scholarships, and bursaries averaged \$2,787, and needs-based awards, scholarships, and bursaries averaged \$1,995.

Bank Loans

Bank loans were the least common funding source reported by respondents at 5 percent and averaging \$20,457.

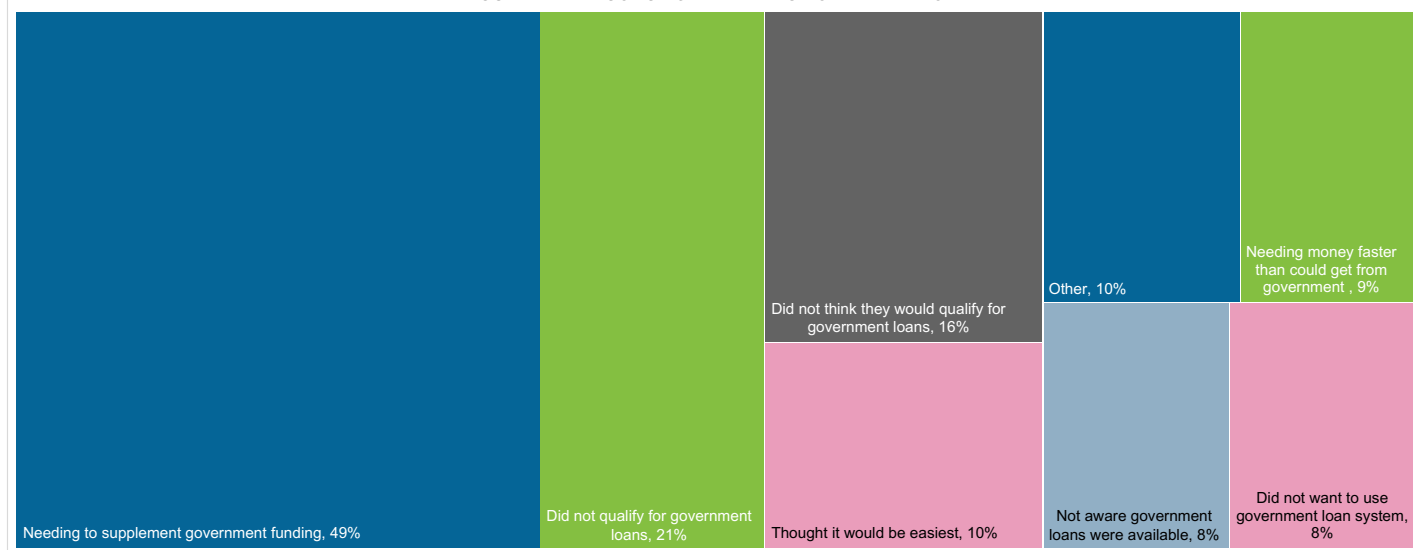
Only 2 percent of respondents reported having applied for a bank loan. Of those who applied for a bank loan, the most common reasons for doing so included needing to supplement funding received from the government (49 percent), not qualifying for government loans (21 percent), and not thinking they would qualify for government loans (16 percent). This is consistent with the reasons respondents in 2017 reported applying for bank loans, including needing to supplement funding received from the government (48 percent) and not qualifying for government loans (23 percent).¹⁶

INTERNATIONAL STUDENTS

Fewer than half of international student respondents (42 percent) reported that they found their tuition fees to be predictable from year-to-year, while 58 percent said that their tuition fees were not predictable. In 2015, 60 percent of international student respondents said they found their tuition fees to be predictable from year-to-year, and in 2017, 66 percent found their tuition fees to be predictable, indicating that a smaller percentage of students found their tuition fees to be predictable in 2020 compared to previous years.¹⁷

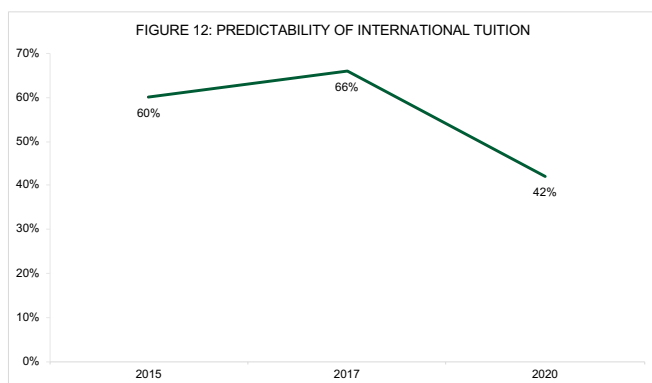
More than half of international student respondents (56 percent) reported having difficulty affording their tuition compared to 44 percent who said they did not have difficulty. This is comparable to international student respondents in 2017, 55 percent of whom said they had

FIGURE 11: REASONS FOR APPLYING FOR A BANK LOAN



difficulty affording tuition, but higher than 2015 where 49 percent had difficulty.¹⁸

A majority of international student respondents (85 percent) said that they did not receive money in the form of loans, scholarships, grants, etc. from their home government or an organization in their home country to help them pay for their education, compared to 15 percent who did receive this type of financial support. Of those who did receive this type of financial support, 38 percent are required to return to their home country after they complete their academic program as a condition of their funding.



The amount of funding that international student respondents received from their home government or an organization in their home country in the form of a loan ranged from \$2,000 CAD to \$250,000 CAD, with \$200,000 CAD being the most common amount, followed by \$50,000 CAD.

56% of international student respondents reported having difficulty affording their tuition.

The amount of funding that international student respondents received from their home government or an organization in their home country in the form of grants or scholarships ranged from \$250 CAD to \$500,000 CAD, with the majority of respondents reporting that they received \$2,000 CAD.

STUDENT EMPLOYMENT

Rates and Status of Employment

During the summer of 2020, 50 percent of students in our survey had one paying job, 9 percent had more than one paying job, and 40 percent did not have a paying job – this is a larger decrease from the 2017 survey than the decrease seen between 2015 and 2017.¹⁹ Among students in the current survey who did not have a pay-

ing summer job, 72 percent were looking for work while 28 percent were not.

For in-study employment, 37 percent had one paying job, 8 percent had more than one paying job, and 55 percent did not have a paying job. Among students who did not have in-study employment, 43 percent of students were looking for work while 57 percent were not, a reversal of the pattern seen with summer employment.

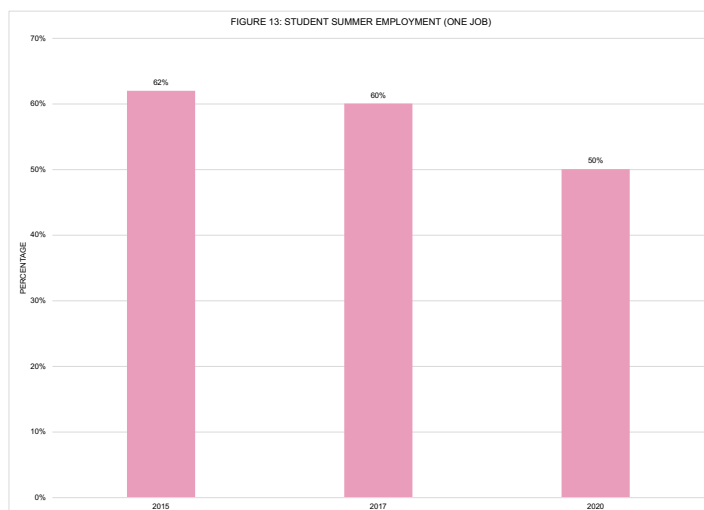
61 percent of students worked full-time over the summer while 17 percent worked full-time in-study. On the contrary, 39 percent of students worked part-time over the summer while 83 percent worked part-time while studying. This is similar to results seen in the 2017 survey where 87 percent of students were working part-time while studying.²⁰

While there were no statistically significant relationships between any demographic groups and whether a respondent worked in the summer or while studying, there were some notable trends.

When looking at general participation in summer and in-study employment, low-income students identified having these jobs at a lower percent than non-low-income students – 43.3 percent of low-income students had one summer job, while this number was 55.6 percent for non-low-income students. For in-study work, 35.5 percent of low-income students had one job whereas 42 percent of non-low-income students had one job.

Mature students and traditionally aged students had slightly different levels of in-study employment. Mature students had slightly higher levels of participation in working one job than traditionally aged students at 45.7 percent and 34.8 percent, respectively.

For both summer and in-study employment, there were more students with dependents who did not work than those with dependents who did work. Examining summer employment specifically, students with dependents had lower percentages of participation than those with-



out dependents, at 33.3 percent and 50.9 percent, respectively.

Students who grew up in rural or northern communities, or on First Nations Reserves had a higher percentage of participation in summer employment (one job) than students who grew up in urban centres, with these figures at 58.7 percent and 47.7 percent, respectively. This trend was similar for in-study employment with 42.2 percent of students who grew up in rural or northern communities, or on First Nations Reserves working one job, while 35.5 percent of students from urban centres worked one in-study job. Notably, while the former had a higher percentage of students working in-study than the latter, intra-group comparisons indicate that larger proportions within each did not work compared to those who did work.

There was a slightly higher percentage of Two Spirit and LGBTQ+ students who reported having one job over the summer compared to cishetero students, with 56.8 of the former reporting this and 48.4 percent of the latter reporting this.

Looking at employment among Indigenous students in our sample, more students within this group worked over the summer than those who did not, while in-study employment saw an even distribution of Indigenous students working and not working.

There was an even distribution of racialized students who worked and did not work one job over the summer. However, when compared to non-racialized students, our sample saw a slightly smaller percentage of racialized students working one summer job at 53.5 percent and 47.7 percent, respectively. This was also seen for students working one job while studying, where 34.8 percent of racialized students and 38.8 of non-racialized students were employed.

Student Compensation and Reasons for Working or Not Working

42 percent of respondents reported that they earned minimum wage (\$14 per hour) at their summer job, while 54 percent earned more than minimum wage; the average earnings for summer employment equalled to \$6,657, slightly up from earnings in 2017 (\$5,658).²¹ Similarly, for in-study jobs, 45 percent indicated that they were earning minimum wage while 51 percent stated they were earning more.

Comparable to the 2015 and 2017 iterations of this survey, the top reason students had for working over the summer and during their studies was to earn money to

pay for their education. Interestingly, the second highest reported reason among each period of employment was different, with more in-study student workers wanting disposable income and more summer student workers wanting work experience. Among students who were not looking for summer work, COVID-19 was reported as the primary reason (37 percent) followed by enrolment in summer courses (30 percent). Most students not looking for in-study employment attributed this to their academic commitments, not wanting work to detract from their studies (79 percent).

While there was no statistically significant relationship between having summer employment and level of concern for affording education, a higher percentage of students working more than one job over the summer were “somewhat” concerned about having enough money to complete their education at 46.7 percent compared to 37.8 percent for those working one job and 37.1 percent for those not working. Among students who worked one job over the summer, a larger proportion were both “very” and “somewhat” concerned about having enough money to complete their education than those who were “not that” or “not at all” concerned.

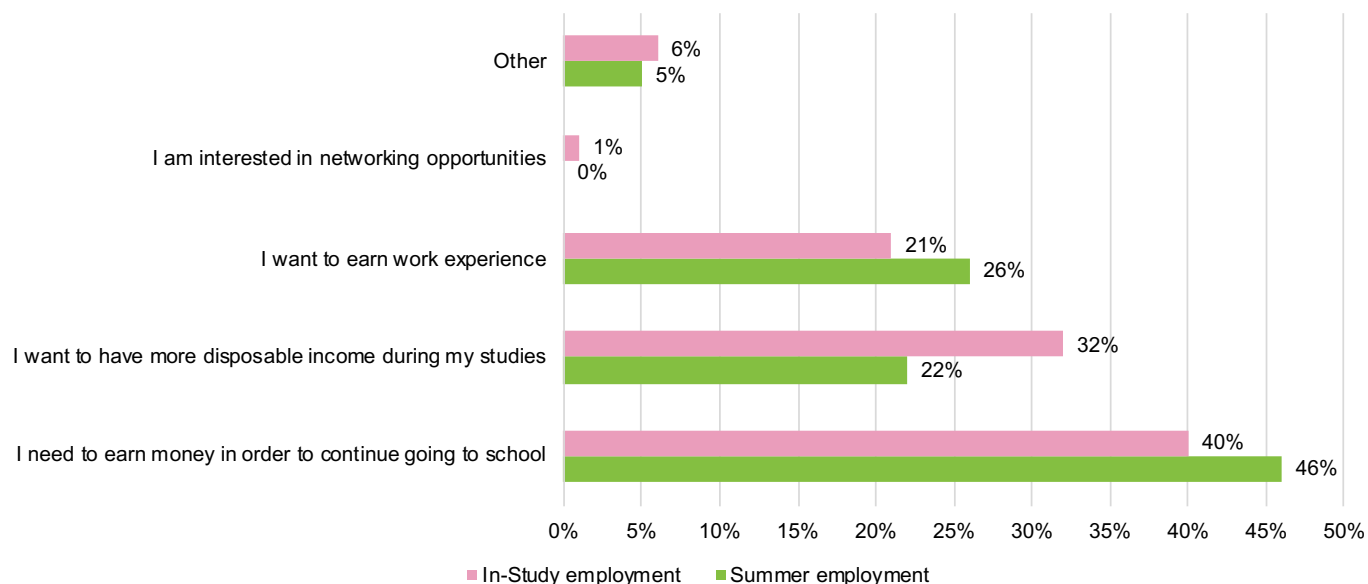
While there were no statistically significant relationships between any demographic groups and the reasons for working, there were some notable trends.

When looking at the need for more money to afford school as a reason for employment, similar figures were found among low-income and non-low-income students. For summer employment, low-income students cited this reason at a slightly lower percentage than non-low-income students at 30 percent and 32.9 percent, respectively. However, the opposite was found for in-study employment, with 22.6 percent of low-income students reporting this reason while 19.8 percent of non-low-income students selected this reason.

A higher percentage of first-generation students (65.6 percent) selected financing their university education as a reason for working over the summer than non-first-generation students (36.7 percent). This trend was similar for in-study employment, where 60.8 percent of first-generation students needed money to pay for school while 31.3 percent of non-first-generation students selected this reason.

When attributing the need to work during the summer in order to pay for post-secondary education, 52.3 percent of mature students selected this reason whereas 44.4 percent of traditionally aged students selected this. For in-study employment, 52.9 percent of mature students reported needing money for education while 36.2 percent of traditionally aged students reported this. Addi-

FIGURE 14: REASONS FOR WORKING DURING THE SUMMER AND IN-STUDY



tionally, the number of traditionally aged students who had in-study employment was the same among those who worked to pay for school and those who wanted disposable income during their studies, whereas greater numbers of mature students worked in-study to pay for their education over wanting disposable income.

Students who grew up in rural or northern communities, or on First Nations Reserves reported needing to work over the summer to pay for school fees at a higher percentage (58.1 percent) than students who grew up in urban centres (41.3 percent). Further, 50 percent of students from the former group indicated this as their reason for in-study employment while 38 percent of students from the latter group cited this as their reason. Responses from students who grew up in urban centres saw an even distribution between needing money for school and wanting more disposable income during their studies, while students who grew up in rural or northern communities, or on First Nations Reserves had a higher proportion of students working to earn money for school.

55.2 percent of students with disabilities indicated needing to work a summer job to finance school while 46.5 percent of students without disabilities reported this. This difference was also seen for this reason among in-study employment, with 45 percent of students with disabilities and 41.8 percent of students without disabilities citing this reason, respectively.

When looking at participation in summer employment to earn money for school, 32.4 percent of racialized students cited this reason, while 54.6 percent of non-racialized students did. When looking at this reason for

working while studying, 27.6 percent of racialized students reported this compared to 47.8 percent of non-racialized students.

Impact of Employment on Academic Performance and Relation to Field of Study

Many of the jobs students were working over the summer or while in school were not related to their academic program. For summer employment, 61 percent of respondents indicated that the two were unrelated and for students working in-study, 60 percent stated they were unrelated. Notably, among students who had in-study employment, 41 percent stated that it was hurting their academic performance and 45 percent stated it had no effect on their performance.

79% of students not looking for in-study employment attributed this to academic commitments and among those who did hold in-study jobs, 41% stated that it was hurting their academic performance.



DISCUSSION

AFFORDABILITY & STUDENT DEBT

Affordability has consistently been a top concern for students, and changes to student financial aid frameworks and COVID-19 financial relief measures have not met students' needs. With this context it is unsurprising that students cited affordability as one of their top concerns, and tuition and student financial aid as two of the top three initiatives that needed the most improvement.

Overall, respondents felt that affordability “should never be a barrier to education” and that “education should be accessible to everyone regardless of their financial position.” They spoke about affordability, both as an access issue as well as something that had a great impact on their health, telling us that “financial and academic issues lead to mental health and other health-related problems. This is not surprising given the well-documented link between anxiety and financial stress.”²²

“*I am so stressed out about money that it affects my physical health.*”

They shared how “fees and financial well-being contribute a great deal to students' mental health. If a student doesn't have to worry about that, they will almost always be better off.” They spoke about the importance of strong financial support as, “if there were more financial support systems in place to help these students, I think it would lessen the stress and anxiety associated with the struggle to pay such high fees.” They shared that alleviating finance-related anxiety and stress “would allow [students] to focus on school and improve their mental health by not worrying about needing to work to pay for school.”

When the provincial government introduced changes to

the student financial aid framework in 2019, they also introduced a 10 percent reduction in domestic tuition, followed by a two-year tuition freeze from 2020-2022. Prior to these changes, Ontario had the highest domestic tuition rates in the country. However, even with these changes, students continue to cite tuition as a top area that needs improvement, suggesting that the tuition reduction and freeze has done little to address students' concerns.

One reason that students continue to cite tuition as needing the most improvement even after these changes could be linked to the fact that the changes do not account for the fact that students continue to contribute disproportionately to university operating revenue, as tuition makes up more than half (60.2 percent) of university operating revenue. OUSA advocates for a fairer cost-sharing model where the provincial government increases operating grants to universities until students are contributing a maximum of one-third of universities' total operating revenue.

Another reason students are concerned about affordability is a result of inadequate student financial aid. Like tuition, students have long been concerned with student financial aid frameworks and funding levels. The results in this survey, coupled with student advocacy on this issue, reveals that the 2019 changes to OSAP have not addressed these concerns, and, in the context of the pandemic, the provincial OSAP clawback has not allowed students to benefit from federal investments intended to support students directly.

The combination of inadequate student financial aid and high tuition, along with broader concerns around access to employment, makes it unsurprising that a majority of respondents were concerned about having enough money to complete their education. For specific demographic groups, our results, while not statistically significant and therefore not generalizable or indicative of a relationship between demographic groups and level of

“The cost of tuition needs to be reduced to ease financial strain on students or it needs to be paid by the government. Studies show that countries with free or low-cost post-secondary education have a much more educat[ed] population.”

concern, did follow some predictable trends. Specifically, more low-income, first-generation, and disabled respondents were concerned about having enough money to complete their education than those who were not low-income, not first-generation, and not disabled, respectively.

Unsurprisingly, low-income students were most concerned with having enough money to complete their education. As these students are the most likely to require financial support, without adequate student financial aid, low-income students will continue to face inequitable access to post-secondary education and increased concern about having enough money to complete their education. This has impacts beyond access to a university degree – affordability barriers not only impact their ability to access and continue their education, but, by extension, limit employment opportunities and opportunities for economic mobility. In fact, while there are positive “earnings premiums” tied to post-secondary education for youth from all income backgrounds, “the relative premium is considerably larger for youth from the bottom income quintile than for their counterparts from the top income quintile.”²³

First-generation students also face inequitable access to post-secondary education and the ability to afford to continue in their post-secondary education. This is also unsurprising given the relationship between postsecondary education and earnings or return on the labour market, which suggests an overlap between students who are the first in their families to attend university and low-income students.²⁴

Additionally, more students with disabilities were concerned about the ability to afford their education compared to students without disabilities, which reflects the fact that people with disabilities are disproportionately low-income – 23 percent of adults with disabilities are low-income compared to 9 percent of adults without

a disability.²⁵ For students with disabilities who are low-income, the ability to afford post-secondary education is exacerbated by increased financial barriers not experienced by low-income students without a disability. For example, students with disabilities may take longer to complete their post-secondary education and face increased barriers to employment, which both increases the cost of post-secondary and limits access to financial resources.²⁶ According to a 2011 study by the Higher Education Quality Council of Ontario (HEQCO), “40 per cent of the students with disabilities were altering their postsecondary pursuits due to educational debt or financial barriers.”²⁷

Debt


Students also raised concerns about how much debt they would need to pay off following graduation. A large majority of respondents who had accumulated debt found their debt to be either very or somewhat burden-

“...this place is a money grab that gives us poor kids no chance.”

some. While respondents reported accumulating debt from a variety of sources including bank loans or lines of credit, credit cards, and family loans, government loans were the most common source of debt for students, averaging \$16,378.

According to the Repayment Calculator for Full-time OSAP Loans, a student who had \$16,378 in government loans would have to pay an additional \$2,660 in interest (based on an average repayment period of 9 ½ years).²⁸ This is also factoring in the current moratorium on the federal portion of OSAP, which means that when the moratorium ends, interest rates will increase significantly, and interest payments will also increase. Consider shouldering \$19,038 for almost a decade following graduation, or an even higher debt which is a reality for students.

We should not be expecting students and their families to be shouldering thousands of dollars of debt in order to access their education. Debts like these are not only stressful, but they can further inequities, preventing graduates from achieving life milestones and contributing to the economy.



“As a student with a disability, I find there is not sufficient financial support available through my institution. This became more evident when I was unable to receive OSAP grants this year as they were cut.”

Burdensome debt is not a new concern for post-secondary students – we’ve seen similar results in the past – but it does raise questions as to why the six-month interest-free grace period was eliminated in 2019, and why a moratorium on the provincial portion of OSAP payments has not continued despite the fact that the pandemic continues to impact students financially and the federal moratorium has been extended. It also speaks to the need to re-evaluate the current OSAP framework to increase the proportion of grants-to-loans.

The fact that respondents also cited debt from non-governmental sources, including from credit cards and lines of credit where interest rates are often significantly higher than interest rates on government loans, also suggests the need to expand OSAP, both in terms of eligibility and in funding calculations, to ensure students who need financial support are not reliant on private lenders.

Like concerns around affordability, the trends we found related to debt and demographic groups were unsurprising. Specifically, a greater percentage of low-income, first-generation, and disabled respondents who had accumulated debt said that this debt would be very or somewhat burdensome compared to those who were not low-income, first-generation, or disabled, respectively. This aligns with what respondents shared about their concerns around affordability.

For students with disabilities, there is an added layer to concerns around debt repayment, specifically, that they face disproportionate employment barriers. According to a 2021 HEQCO report, “recent PSE graduates with disabilities are significantly more likely to say they feel overqualified for their job” or to be unemployed when compared to graduates without a disability.²⁹ Racialized students who had accumulated debt were also more likely than non-racialized students to say that their debt was either very or somewhat burdensome. Like students with disabilities, some racialized students – Black

students in particular – face higher unemployment rates and lower salaries.³⁰

FUNDING SOURCES

Like previous years, respondents primarily relied on a combination of safe, low-risk funding sources to finance their education. Personal and family contributions, whether gifts, loans, savings, or RESPs, were the most commonly reported source of financial support, followed by government loans and grants, then awards, scholarships, and bursaries. Familial contributions were often gifts, interest-free loans, or RESPs. Government loans offer a relatively more flexible repayment than banks or private lenders and grants do not require repayment, similar to awards, scholarships, and bursaries, which makes these lower-risk funding sources.

Unfortunately, these safe, low-risk funding sources are not available to all students who need them. Awards, scholarships, and bursaries were more commonly reported as being merit- rather than needs-based, and students may not be able to rely on their families for financial support if their family is low-income or has chosen not to provide them with financial support.

Respondents also shared concerns about the accessibility of university awards, scholarships, and bursaries, and the inconsistencies across institutions.

Government loans and grants are also not always available or sufficient for students who need them as a result of strict eligibility requirements, inadequate funding formulas, and decreased investment from the provincial government. Some respondents chose to explore riskier funding sources like bank loans to supplement the funding they received from the government or because they did not qualify. While respondents were able to secure, on-average, higher loan amounts through banks than through some of the lower-risk funding sources, this is not always a feasible, accessible, or manageable option for students who require financial support.

Overall, students believed that it was important to have access to government-funded financial aid to address their concerns about the affordability of post-secondary education. One student shared that, “financial assistance is important because many students struggle to afford university and without financial assistance would not be able to attend university.” However, our findings make it clear that government-funded financial aid is neither accessible, nor sufficient to meet student needs.

One of the barriers to accessing government funding is the application process itself. Overall, respondents who

“[The] bursary website is not very clear or easy to navigate, so I usually don’t bother searching pages for a scholarship I can actually qualify for.”

applied for OSAP told us that they found the process to be easy or that it was neither easy nor difficult. However, a lesser percentage of respondents who grew up in rural or northern communities, or First Nations Reserves, found the application process to be easy, compared to those who grew up in urban centres, and a lesser percentage of students with disabilities found the process to be easy compared to students without disabilities.

While our survey did not explore what barriers respondents faced during the OSAP application process that made it less easy for them, we do know that – particularly for students from rural and northern communities, and First Nations Reserves³¹ – there is a lack of targeted outreach efforts, and high school students are not provided with enough information on student financial aid before they apply to university.³² Students need information about the financial aid application process so that they can make informed decisions and not face unnecessary barriers to receiving the financial support they need.³³

However, knowing how to apply and being able to make smart financial decisions is only a small part of ensuring student financial aid is accessible to students, and does little to address concerns around the adequacy of the funding provided. To paint a more complete picture, we asked respondents about their OSAP funding, and our findings reaffirm what we have been hearing from students for years and the fears we had in response to the 2019 changes to OSAP.

2019 OSAP Changes

There are two main concerns that we often hear from students, and that were highlighted by respondents in this survey – that OSAP funding is not enough to meet student needs, and eligibility requirements leave many students without access to OSAP despite their financial need.

The 2019 changes to OSAP, coupled with the financial impact from the COVID-19 pandemic and the 2020-2021 provincial clawback of OSAP expenditures have

exacerbated what students have long been concerned about, specifically that “financial assistance has been getting lower and making it harder to pay for school. Meanwhile tuition is staying the same or decreasing the smallest amount.” Almost half of all students who were concerned about their ability to afford their education cited the fact that they were receiving less funding through OSAP than they had in the past, a concerning finding given that low-income students – who are already underrepresented in post-secondary education – are the primary recipients of OSAP funding. For these students, OSAP may be one of few available means to afford their education and if they are not receiving enough they may have to drop out, further contributing to their underrepresentation in post-secondary education.

One of the concerns students had when the provincial government announced it would be changing OSAP in 2019 was that they would receive less funding than they had received under the previous framework, especially given that provincial OSAP expenditures dropped from \$2.04 billion to \$1.37 billion.³⁴ According to our findings, these concerns were realized as almost 40 percent of respondents who received OSAP in 2018-2019 (prior to the changes) were given less funding in

“Almost all students are struggling financially, so improving OSAP...is a huge deal.”

2019-2020 (when the changes were in effect). This is a significant proportion of OSAP recipients, just over 90 percent of whom received a lesser amount in grants, or loans and grants together. In 2020-2021 – during the pandemic when the province-wide financial disruptions should have resulted in more OSAP funding – one-third of OSAP recipients received less funding than they had in the previous year and these respondents also primarily received lesser grant funding, or overall funding.

The fact that students are receiving less funding and that this funding decrease is primarily targeting grant funding means that not only are students not receiving the financial support they need, but they are receiving a greater proportion of funding that will contribute to their debt following graduation which has an inequitable impact on low-income, first-generation, disabled, and racialized students.

The increased proportion of loans-to-grants makes it especially important that the provincial government put measures in place to alleviate the burden of student debt that is tied to receiving a loan versus a grant. As a response to COVID-19, both the provincial and federal governments introduced a moratorium on loan repayments which was a necessary measure to address the financial impact of COVID-19 on those with student debt. However, the provincial moratorium ended in September 2020, despite the fact that students and graduates continue to feel the financial impact of the pandemic. While we navigate and recover from the COVID-19 pandemic, the provincial government should support students by reinstating the moratorium on OSAP payments and interest accrual. However, the burden of student debt existed long before the pandemic and will continue long after if measures are not taken to enhance the affordability of post-secondary education. Until such time, introducing a permanent, two-year grace period after graduation would help ensure that recent graduates are in a financial position to manage their loan repayment.³⁵

Since 2017 we also saw a significant drop in the percentage of respondents who received government funding, dropping by ten percent between 2017 and 2020. This aligned with our predictions given that the 2019 changes to OSAP tightened eligibility requirements and thresholds. Specifically, the eligibility threshold for receiving an Ontario Student Grant dropped from \$175,000 to \$140,000, meaning that dependent

“...financial aid made changes to my OSAP without telling me which left me with transferred grants to loans.”

students whose family earned more than \$140,000 became ineligible.

While dependent students whose family incomes are higher than \$140,000 are not considered low-income, these students still face financial access barriers to post-secondary education. One respondent shared, “costs are almost unrealistic especially with OSAP cuts. It’s virtually impossible for middle class students to attend university without paying out of pocket. You will need a job if you want to study. This is hard when you

want to pursue full time studies. You ultimately have to choose between the two. If you don’t, you will sacrifice your mental health.”

This is especially true for students who are considered “dependent” according to the OSAP definition, but who do not receive any financial support from their families. This was a common complaint from respondents: “My biggest complaint is that stuff like OSAP is only considered based off of the financial information of the parent. I don’t believe this is fair as it is an extremely inaccurate representation of the actual financial situation a student is in.”

While OSAP does allow a student to appeal a decision to be considered independent through a Family Breakdown Review, a “family breakdown” is narrowly defined as “when you are estranged from your parent(s) due to documented mental, physical, sexual, and/or emotional abuse or drug or alcohol addiction in your family.”³⁶ Not only is the burden placed on students to “prove” they are estranged from their family which is an added barrier and fails to take a trauma-informed approach, but it also fails to consider other reasons a student may not be receiving financial support from their families.

Prior to the 2019 OSAP changes, a student was considered “independent” if they had been out of high school for four or more years at the start of their study period.³⁷ This excludes a majority of traditionally aged undergraduate students who will complete their undergraduate degree within four years of their high school graduation. These students are therefore assessed based on their parental income, and “many students don’t qualify for OSAP due to parental income, but they do not have their financial support. It forces many people to pick up jobs to cover the costs of tuition or living.”

In 2019, the provincial government expanded the definition of “independent” student from four years to six years, meaning a student now has to be out of high school for six years at the start of their study period to be assessed on their personal rather than parental income. This is unnecessarily limiting and only serves to prevent more students from accessing the financial aid that they require. OUSA advocates for a return to the previous four-year threshold for independent students, although it is clear from our respondents that this would still leave many at-need students ineligible.³⁸

INTERNATIONAL STUDENTS

International students face unique concerns related to the affordability of their post-secondary education. Predictably, international students were most concerned

with the cost of tuition. International tuition was deregulated in 1994 and since then institutions have increasingly relied on international tuition as a revenue source to compensate for both domestic tuition freezes and decreased funding from the provincial government.

Currently, Ontario has the highest international tuition rates in the country, averaging \$40,525 for the 2020-2021 academic year – which continues to increase at \$42,195 for the 2021-2022 academic year. This is close to five times more expensive when compared to the domestic tuition rate in 2020-2021 at \$7,938 and is over \$10,000 more than British Columbia's average international tuition which is the second highest in the country at \$28,342.³⁹

Given this context, coupled with the fact that 85 percent of international student respondents did not receive any financial aid from their home government or an organization in their home country, it is unsurprising that this was a top concern for international students and a majority reported difficulty affording their tuition. Respondents also shared their concerns about not having access to financial supports from both their home country, but also from their institutions, the province, and the country more generally. One respondent highlighted that, “especially with COVID, things have become extremely difficult financially. Scholarships are very limited and almost non-existent for international students.”

Not only are international tuition fees increasing at disproportionate rates, the lack of regulation also means that international students continue to find their tuition fees unpredictable from year-to-year. This is concerning because it means that international students cannot plan their finances effectively and can place unanticipated financial burdens on students who may have to drop out or pause their studies in the face of increased tuition costs. There has also been a significant decrease in the predictability of international student tuition since 2017, with 8 percent fewer students reporting that they felt their tuition fees were predictable from year to year. This decrease in predictability aligns with the timing of the 10 percent domestic tuition decrease and subsequent freeze on domestic tuition in the province.

These results affirm OUSA's stance on regulated international tuition, specifically that the provincial government should regulate international tuition for incoming students at a maximum of 5 percent per year and in-cohort increases to a maximum of 3 percent per year, as well as increase basic operating grant funding for post-secondary institutions to reduce the burden placed on universities to generate revenue through high international tuition fees.⁴⁰

STUDENT EMPLOYMENT

The stark declines in summer employment observed in our survey mirror findings from national and provincial data, where youth unemployment reached all-time highs during the pandemic.⁴¹ Our results revealed that many students did not look for work because of the COVID-19 pandemic, and national data suggests that youth unemployment faced particular impacts because youth (defined as those aged 15-24) are more likely to work in industries which were most affected by pandemic restrictions and lockdowns, including food and accommodation services.⁴²

Given that affordability was a top priority for students in this year's survey, it is important to explore the role that student compensation has in either addressing or alleviating this concern. As stated, average earnings for summer employment for students in our survey totalled to \$6,657. Given that provincial domestic tuition costs

“As an international student, the amount of tuition I pay is astronomical plus there are close to none [sic] financial aids for international students to access.”

an average of \$7,938,⁴³ it is evident that students are not earning enough money from their summer employment to fund one academic year's worth of tuition. The respondents in our sample cited the need to pay for their education as their main reason for working over the summer, suggesting that engaging in this employment is counterproductive to their intentions and expected outcomes.

In written feedback on employment support, many students cited their desire to work as a need to alleviate financial stress related to financing their education and reducing student debt.

The shortfall of funding for post-secondary education from limited summer compensation could be met through provincial financial aid. However, students in our survey were clear that provincial programs were insufficient in meeting their financial needs. The changes to OSAP in 2019 saw a reconfiguration of the program that became loan-heavy and reduced the distribution

of grants to students. Consequently, while students can receive financial assistance from OSAP to make up for education costs not covered by their employment earnings, this funding is more likely allocated as a loan and will eventually have to be repaid with interest.

“Student job opportunities were cut due to COVID and we have not been given any support finding new jobs. We were also fired from these positions a mere few weeks before the term started.”

CESB provided additional funding over the summer of 2020, but notably did not distribute funding to students who earned more than \$1,000 (before taxes) over the 4-week period that CESB was active.⁴⁴

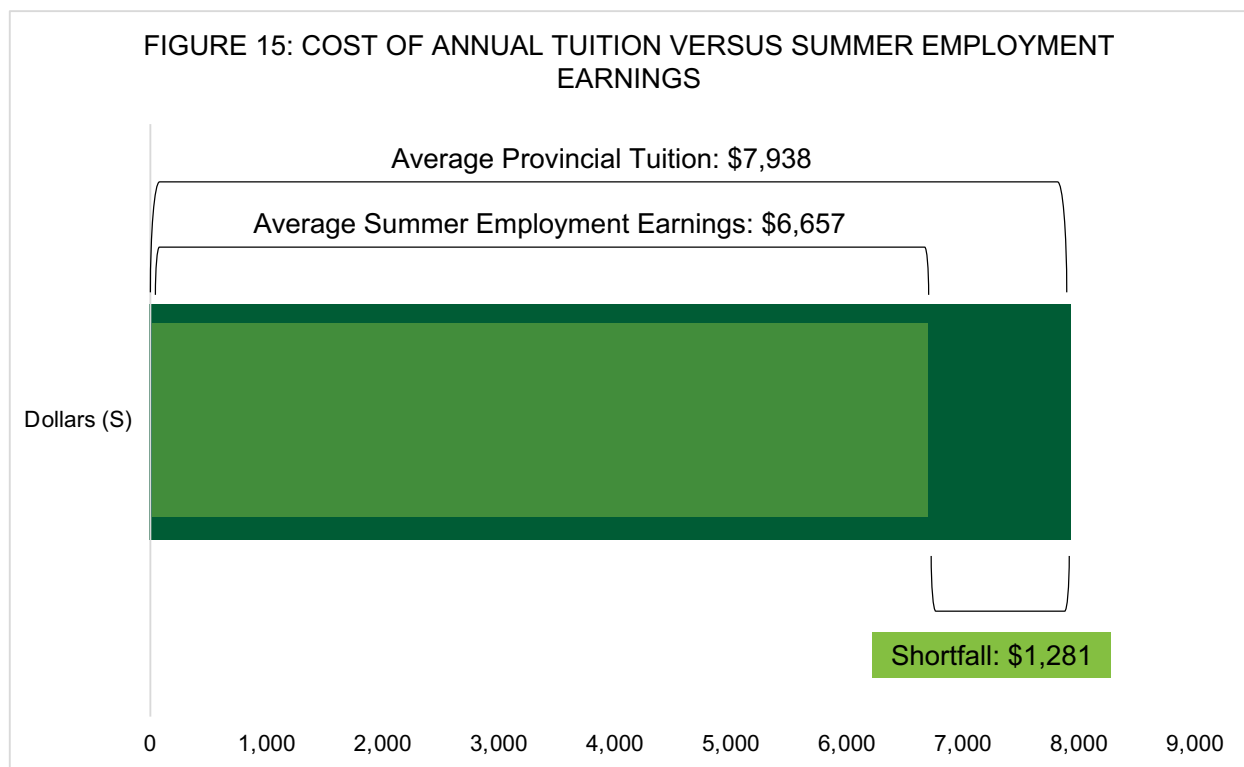
Our results also showed that many students, whether employed during the summer or in-study, were not working in jobs related to their academic field of study.

Given that the primary reason students worked was to earn money to pay for school, this finding suggests that students are willing to work in any given job, irrespective of the experience they gain from it. While this benefits students financially, it is also detrimental to developing relevant skills in their field and equipping them with the experience needed to enter the workforce. In our survey, many students expressed a desire for improvements to employment supports at post-secondary institutions in order to gain more work experience in their field of study. As one student summarized, “... employment opportunities are very selective to certain industries.” Recognizing this, OUSA recommends improvements to work-integrated learning programs and employment supports at universities that would prepare students to gain experience in their field of study and equip them with necessary skills to thrive and succeed in their professional endeavours.⁴⁵

Demographic Groups

While statistically insignificant, our results found some notable trends among student demographic groups and employment.

More first-generation and mature students reported wanting to work in order to save money for their ed-



education than non-first-generation and traditionally aged students. Previous literature has expressed that while family income is not the primary determinant of a first-generation student pursuing post-secondary education, many of these students do come from low-income, racialized, and/or immigrant backgrounds,⁴⁶ suggesting that the need for employment savings designated for education may be more pronounced for first-generation students than non-first-generation students. Further, mature students have told OUSA about the lack of targeted financial assistance that considers their circumstances. In its calculation, OSAP accounts for childcare, transportation, and living expenses as educational costs, but also considers contributions from parental and spousal income, and spousal assets; mature students who technically have these resources may not be able to rely on them to finance their education (for various reasons), and have expressed concern about how these contributions are assessed.⁴⁷ This suggests that employment throughout the academic year may be more necessary to fill in those funding gaps.

Lastly, students with dependents reported working at lower rates than those without dependents which, as

to note that this includes a portion of secondary school-aged students and excludes post-secondary students over the age of 24; thus, in actuality, this average could either be lower or higher).⁴⁸ This limited participation in employment can be described as a “professional penalty,” a subset of the larger “young carer penalty,” as time invested in caregiving tasks (like transportation, assisting with activities of daily living, etc.) detracts from time that could be allocated to other areas of a students’ life.⁴⁹ Specifically in our survey, 59 percent of students with child dependents did not have their child enrolled in full- or part-time childcare, signalling that a majority of caregiving responsibilities may be undertaken by the students themselves or by their support networks, ultimately limiting their ability to participate in employment.

“After completion of post-secondary education, there is no guarantee that the students will get employed within their field of study without substantial field experience. That is where employment opportunities and support improvement can play a role by offering students employment placement during and after graduation.”

“Finances are one of the #1 stressors for students, especially those with children.”

supported by external research, can be due to their caregiving responsibilities. It is estimated that young caregivers (those under the age of 24) spend a weekly average of 14-27 hours doing unpaid caregiving work, comparable to a part-time job (although it is important

CONCLUSION

Affordability has long been a concern for students at OUSA members schools. In 2019 the provincial government made significant changes to the provincial student aid framework by decreasing investments and changing eligibility requirements for OSAP. In 2020 there was a global pandemic that disrupted employment for students and their families and added a new and omnipresent element of financial worry. It was unsurprising then, that respondents cited affordability as a top concern, with almost two-thirds of respondents being concerned about having enough money to complete their education.

OUSA believes that all willing and qualified students should have access to high quality education, and that affordability should never be a barrier to post-secondary education. The benefits of post-secondary education are well-documented, included the relationship between a university degree and access to the labour market, earning potential, and economic mobility. However, these results confirm what we already know – the ability to afford post-secondary education is inequitable, with low-income, first-generation, disabled, and racialized students facing disproportionate barriers. In order to address these inequities, OUSA recommends that the provincial government focus their attention on undoing the 2019 changes to OSAP and working on a stronger, more comprehensive student financial aid framework that equitably addresses student concerns and does not further exacerbate the burdensome debt cited by more than half of our respondents.

Data collected through the OUSS is an important tool to support OUSA's advocacy, both by confirming what students have shared with us anecdotally through consultations and by providing an opportunity to hear from a larger pool of students and ultimately providing a more complete understanding of student concerns and experiences. This data is crucial to informing the evidence-based, student-driven recommendations we bring to the provincial government and sector stake-

holders, and we hope that our partners in the higher education sector will also find this data helpful to further their advocacy and policy development.

This report is one in a series of three reports that look at the accessibility, quality, and affordability of post-secondary education. This report provided the results of our 2020 survey on questions of affordability with a focus on student financial assistance and employment trends. Together, this report series paint a more comprehensive picture of Ontario undergraduate student experiences in the fall of 2020. We know that questions of affordability, accessibility, and quality overlap significantly and we therefore encourage you to explore all reports to better understand what students are concerned about and how we can best respond to their needs.



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ONTARIO UNDERGRADUATE STUDENT ALLIANCE

26 Soho St, Suite 345
Toronto, M5T 1Z7
t: 416.341.9948
w: www.ousa.ca e: info@ousa.ca

PRESIDENT: Eunice Oladejo

EXECUTIVE DIRECTOR: Eddy Avila

COMMUNICATIONS & OPERATIONS COORDINATOR: Irum Chorghay

RESEARCH & POLICY ANALYST: Britney De Costa

RESEARCH & POLICY ANALYST: Malika Dhanani

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