



POLICY PAPER

Tuition and Post-Secondary Education Affordability

Introduction

Tuition is post-secondary education (PSE)'s most popular, well-known and divisive issue. The fundamental disagreement on tuition stems from differences in the principle and reality of tuition costs (Wellen 2005). While some, including universities, have typically argued that tuition is a necessary component of university funding, others, such as students, believe that tuition creates and places a large, unfair financial barrier to PSE – an increasingly necessary resource in today's society (Wellen 2005).

In Ontario, successive governments have attempted to regulate tuition in different ways over time (Boggs 2009). Various balances of funding formulas have been struck, with the current regulatory framework beginning in 2013 and lasting until 2017 (Nazar 2013). This ongoing framework caps undergraduate tuition increase at three per cent institutional averages, while also aligning Ontario Student Assistance Program deadlines and payments such that students may avoid late penalties (Nazar 2013). In addition, the government of Ontario has coupled this framework with the Ontario Tuition Grant, where certain students are able to receive a grant worth up to 30% of their tuition (Ontario Undergraduate Student Alliance 2015).

One key function of Ontario's frameworks is to strike a balance between public and private funding of PSE (Boggs 2009). For universities, an entirely public system places their health at the whim of elected politicians and creates issues of academic freedom, institutional autonomy, accessibility, quality of education, and financial stability (Levin 1990). Meanwhile, a completely private system where universities can charge whatever fees they deem necessary, puts many students in burdensome debt loads or even in danger of being unable to afford higher education completely (Wellen 2005).

Coupled with ancillary fees, which are "imposed or administered... in addition to regular tuition fees which a student is required to pay in order to enrol in or successfully complete any credit course," tuition in Ontario is the highest in Canada (Ministry of Training, Colleges, and Universities 2009; Loney 2014). In fact, in 2014, Ontario students paid \$7,539 on average for tuition and ancillary fees, nearly one thousand dollars more than the next province (Saskatchewan, \$6,659) (Loney 2014). Furthermore, a recent Ontario Undergraduate Student Alliance (OUSA) survey showed two-thirds of all surveyed students, and 86% of low-income students, indicated that they were concerned about their ability to finance their education (Carter et al. 2015).

While the current framework has made some improvement from its predecessors, the MSU staunchly believes more is needed to ensure our society and our students have access to affordable education. In 1980, students contributions substantiated less than 20% of all university revenue (Carter et al. 2015). Now, it amounts to over 50% (Carter et al. 2015).

In the face of rising provincial and federal debt, tighter university budgets, and a difficult economy, government and educational institutes may face the temptation to throttle funding to higher education and shift the cost of institutions further on to students (Wellen 2004). Such an endeavour is short-sighted and fails to capture the benefits of PSE to not only the individual receiving higher education, but to Ontario. Ontarians with a post-secondary degree are likely to live longer, be healthier, commit fewer crimes, vote in larger numbers, donate to charity, and volunteer in their communities (Alexander and Lascelles 2004). Furthermore, they contribute 50% of income tax, despite constituting only 27% of the population.¹ These numbers, while only

¹ Calculated via a custom tabulation utilizing Statistics Canada CANSIM data.

scratching the surface of the many benefits post-secondary education brings to a society, are a compelling reason for the continued public funding of higher education institutes.

This document represents the long-term and short-term evidence-based view of the McMaster Students Union (MSU) on the issue of tuition. It highlights the principles that the organization believes in, the concerns it sees in the tuition landscape, and recommendations to tackle those concerns. While the topic of tuition may appear divisive, the MSU believes strongly in the ability of dialogue and compromise to create tuition policy in Ontario and at McMaster that strikes a balance between competing interests and protects students from cumbersome and inaccessible student debt.

I. Long Term Vision

Principle: All willing and qualified students, regardless of socioeconomic status, must be able to access and excel within Ontario's system of post-secondary education.

Concern: Tuition costs pose an apparent and immediate barrier to accessing post-secondary education.

Recommendation: The government should create a strategy to adopt a publicly funded no upfront tuition model.

The MSU believes that every discussion about tuition must consider the link between tuition and accessibility in post-secondary education. Policymakers in tuition must focus on ensuring students are able to afford the costs.

Some post-secondary stakeholders have sought to deny a link between tuition and accessibility. A recent report on tuition from the Higher Education Quality Council of Ontario (HEQCO) claimed "Canadian research finds no consistent relationship between tuition fees and post-secondary participation and persistence rates" (Norrie and Lennon 2011). However, such reports simplify the connection between tuition and affordability, examining only small decreases in tuition while ignoring the connection between motivational barriers and affordability. Reports show that students from disadvantaged groups – racialized, non-Canadian-born women, relying primarily on student loans, with low levels of parental education – are less likely to be enrolled in professional programs in Ontario (Barakat 2023).^{2 3 4}

Moreover, using participation as the sole measure of accessibility ignores the increased strain that rising tuition places on student budgets as well as its effect on student choices. Many students are forced to work long hours, attend only institutions close to home, or attend with a lightened course load in order to cope with rising costs. Additionally, reports such as HEQCO's fail to address demographic shifts and the lack of representation of low-income groups in post-secondary education.

² <https://policyoptions.irpp.org/magazines/january-2023/public-education-barriers/>

³ "Income Advantage for University Graduates." 2015. *How Canada Performs*. <http://www.conferenceboard.ca/hcp/provincial/education/incadvan-university.aspx>.

⁴ Barakat, Grace. The Unfair Barrier to Public University Education. 2023. *Policy Options*. <https://policyoptions.irpp.org/magazines/january-2023/public-education-barriers/>

The MSU advocates for a PSE system that requires no tuition to be paid upfront by any student qualified enough to be admitted to McMaster University. We understand that such an ambitious vision requires a substantial commitment and investment from the Provincial and Federal Government. However, the MSU is an organization that lobbies for the best interests of its current and future members and we believe that tuition fees in any format pose a challenge of accessibility to our members. High education attainment for any and all willing members of society is a fundamental principle upon which many nations are built and having a fully accessible system of universities is paramount to that. Any future policy change by the government should be towards the direction of reducing the cost of education rather than towards increasing the current financial burden borne by students.

One of the defining criterion for the countries using a publicly funded no upfront Tuition Model, is a lack of tuition fees assessed to students. Instead, the government finances the post-secondary system almost entirely. Denmark, Finland, Greece, Norway, Slovakia, Sweden, and most recently Germany have shifted to this model.

We believe that for a fair and accessible PSE system, a merit-based system irrelevant to an individual's ability to afford tuition is necessary. The OUSA Paper on Alternate Cost Recovery Models covers these various models in detail.⁵ Countries such as Ireland, Sweden, Norway, France and Brazil have completely eliminated tuition fees, while other countries like Australia and New Zealand have adopted a model where students pay no upfront tuition fees but are put in a higher tax bracket after graduation until the repayment of their student loan.

No upfront tuition models may also be achievable through an increased and dedicated Post-Secondary Education Social Transfer and progressively higher cost sharing by both the provincial and federal government.

II. Short Term Vision

Equal Contribution to Post-Secondary Education

Justification: There is currently a tuition freeze on most programs in Ontario however, the ministry is allowing tuition increases in limited programs for 2023-24.

Principle: The student contribution to post-secondary education should not exceed one dollar for every dollar each from the provincial and federal governments.

Concern: Student contributions to McMaster's operating budget are increasing substantially and have surpassed government contributions.

Recommendation: The federal and provincial government should increase operating grants to institutions annually to cover inflationary cost increases.

Recommendation: The provincial government should implement a tuition freeze applicable to all publicly funded post-secondary programs in all future tuition frameworks until federal and provincial governments each contribute one dollar for each dollar of student contribution.

⁵ For further reading on this paper, please visit <http://www.ousa.ca/dev/wp-content/uploads/2009/10/Global-Examination-of-Post-Secondary-Education-Cost-Recovery-Models.pdf>

While this might appear to be a contradiction to Principle One, the MSU recognizes that students must push towards their eventual goal of no upfront tuition through a step-by-step process. Economic constraints and competing political ideologies stand in the way of achieving this goal at the present. Reducing the ratio of student contributions to a university budget is the first step.

This principle acknowledges the reciprocal relationship between the tremendous private benefits accrued by individuals who attend higher education, and the substantial benefits higher education brings to the society as a whole. Over the span of 40 years, the earning premium for individuals who have achieved post-secondary education ranges from several hundred thousand dollars to over one million, depending on the degree and extent of education (Alexander and Lascelles 2004). On average, these individuals also encounter lower unemployment rates than the average high school graduate. Furthermore and as previously mentioned, individuals with higher education also account for a proportionally larger share of income tax than those without higher education. In addition to greatly contributing to government revenue, Ontarians with a post-secondary degree are more likely to be employed, live longer, be healthier, commit fewer crimes, vote in larger numbers, donate to charity, and volunteer in their communities (Alexander and Lascelles 2004). Thus, the responsibility for ensuring the sustainability of post-secondary education should be shared by the government and those who are attending.

As the Ontario economy becomes increasingly dependent on jobs that require a post-secondary credential, it will become vital, from both an economic and equity standpoint, that the post-secondary system is easily accessible to individuals of high and low income (Wolfe and Gertler 2001). Ontario's Colleges and Universities Ministry reveals that every \$1 invested in postsecondary education generates a positive economic return on investment estimated at \$1.36 (Ontario Colleges & Universities Ministry, 2023). Both the provincial and the federal government partner in funding higher education and are responsible for ensuring the well-being of society as a whole. Therefore, this principle affirms that for every dollar of student revenue, each level of government should contribute one.

However, several years ago, the federal and provincial governments contributed a greater portion of the operating budget at every institution than students did through tuition and other fees. However, as government contributions have declined, McMaster students are now contributing more operating funding than the government is.

In the past, Ontario universities, including McMaster, have received the least per-student funding among the ten provinces (University of Windsor 2015). Universities in Ontario receive 65% to 75% of the average level of the rest of Canada in per-student funding from provincial grants (Council of Ontario Universities 2012). The funding difference is so great that it translates to approximately a \$768 million gap. It is important that the government contributes to decrease this funding gap, and promote post-secondary education.

It is important that the sector widely acknowledges the fact that over the last 30 years, an enormous shift in university financing has occurred, with no clear plan articulated to reverse this trend (Boggs 2009). Most recent reports show that for the 2020/21 academic school year, McMaster University received \$437.4 million in tuition fees, a five percent increase from the year prior (McMaster University, 2022). McMaster University is seeing an increase in relying on students for substituting its declining revenue. The total revenue for the 2020/21 school year saw a \$100 million dollar decline. International and out of province students are facing the burden especially as they are not covered under the current tuition freeze, and face a possible tuition increase by five percent (CTV, 2023). It must also be noted that reductions in federal funding for post-secondary institutions diminishes the quality of education and increases tuition fees (Carter

et al. 2015). As a result, there has been a large increase in university class sizes in recent years, an increase in part-time and sessional instructors for undergraduate classes, and thus an increase between the student and full time faculty member ratio (Boggs 2009).

A need exists to rebalance the scales of post-secondary funding. An increased government contribution would do many things. Firstly, it would remove pressure on institutions to increase tuition to meet rising costs. Institutions often argue that their costs increase at a rate higher than inflation, and as a result they must be allowed to increase fees by more than inflation. Students have been subject to tuition increases well beyond inflation since 2006, and believe that the rising cost of post-secondary education could be more fairly shared with the government. If the government would absorb some of the financing burden of higher education through an increase to base operating funding, it would relieve both institutional pressure to raise tuition and reduce the cost and debts students would acquire. Secondly, increased government funding would allow institutions to devote more resources towards funding quality education. While the government has made commendable efforts devoting the majority of new funding towards growing the system, the amount of per-student resources to enhance the quality of education over the last two decades has suffered a decline. Increasing the amount of per-student funding would allow institutions to invest in quality resources to match the impressive growth that has occurred over the last decade.

The Ontario Confederation of University Faculty Associations (OCUFA) also shares a similar stance with the MSU as it urges the provincial government to reinvest in post-secondary education (Wellen 2005). The association recognizes that the government is in a constrained fiscal position, but nonetheless should begin to increase funding to ensure that the quality of Ontario's post-secondary education does not diminish. The 30% off tuition grant implemented in 2012 was a good first step towards increasing government funding, however many student populations remain ineligible, including older students, part time students, and graduate students. Many associations agree that an increase in government funding is the best option for Ontario universities including McMaster. The government should take action to increase funding for Ontario's universities through operating grants to preserve the quality of education and match rising inflation.

Ensuring Affordability of Potential Tuition Increases

Justification: Ontario is amid a tuition freeze. A continuation of the freeze has not yet been announced, but the freeze has been an effective move put in place by the Ford government. However, this freeze means an increase in the tuition of international students which is unfair for them, since they are heavily affected by inflation too. I propose to extend this freeze to international students until the rate of inflation goes back to pre-pandemic levels.

Principle: Ontario tuition should continue to be kept frozen for all students

Principle: International students should be subject to the same tuition freeze as Ontario students

Concern: The rate of inflation in Ontario is so high that it is not feasible for students to pay an inflated tuition on top of other inflated goods such as food and housing.

Concern: International students are being taken advantage of as there is an overdependence of their tuition fees

Recommendation: Continue the tuition freeze. If tuition must increase, the maximum increase should be no more than inflation as measured by the Consumer Price Index (CPI).

Recommendation: Freeze tuition for international students for as long as the Ontario tuition freeze is in place. When the tuition freeze ends, have international tuition be raised the same percentage as Ontario tuition.

The responsibility for financing a healthy public education system in Ontario should be shared in good faith between the government and students. Part of this good faith must be an understanding that families have a limited amount of resources with which to pay for the costs of higher education, and cannot absorb limitless increases above the rate of inflation.

In 2019-2020, the provincial government reduced tuition by 10% and froze it so Ontario universities cannot increase their tuition with the rate of inflation. Tuition has been frozen for the last 3 academic years, and has saved Ontario students \$660 per year and \$450 million total per year.⁶ This policy has made Ontario university tuition relatively more affordable compared to the rest of Canada, Ontario has improved from having the second highest tuition compared to other provinces in 2021, to having the fourth highest tuition in the 2022/23 academic year.^{7 8}

However, the policy is only extended for in-province students, and out-of-province and international students are subjected to much higher tuition prices. In 2021, international students made up 30% of the Ontario student population and contribute 68% of all tuition revenue. In that same year, tuition rose 4.9% for international students.^{9 10} Ontario universities have become over reliant on international tuition to fill the gap of revenue left by the tuition freeze, however discriminating against these students is not the answer. International and out-of-province students should be subject to the same tuition freeze. Saudi Arabia has gone as far to ban their students from studying in Canada because of the tuition inequality.¹¹

It is recognized that tuition cannot stay frozen forever, and is a band-aid solution. However, CPI is at an all-time high since 1982. In 2022, CPI rose 6.8%.¹² and 2.9%¹³ increase in education prices. The freeze should be instated until the CPI decreases to an economically favorable value such as what it was in 2021 (3.4%). When this point is reached it is stated in the OUSA Tuition Policy that if there is an increase in tuition, this increase should never be more than the rate of inflation - inflation largely influences the ability of students and/or families to pay for PSE (Carter

⁶ Rushowy, Kristin. Ontario extends tuition freeze for colleges and universities for another year. 2022. *Toronto Star*. <https://www.thestar.com/politics/provincial/2022/03/23/tuition-freeze-extended-to-2022-23-school-year-ontario-government-says.html>

⁷ Statista Research Department. Average tuition fee for full-time Canadian undergraduate students in Canada in the 2022/23 academic year, by province. 2022. *Statista*. <https://www.statista.com/statistics/733512/tuition-fee-for-full-time-canadian-undergraduates-by-province/>

⁸ Usher, Alex. The State of Postsecondary Education in Canada. 2021. *Higher Education Strategy Associates*. https://higheredstrategy.com/wp-content/uploads/2022/01/HESA_SPEC_2021.pdf

⁹ Friesen, Joe. Bulk of college tuition in Ontario comes from international students, Auditor-General says. 2021. *The Globe and Mail*. <https://www.theglobeandmail.com/canada/article-bulk-of-college-tuition-in-ontario-comes-from-international-students/>

¹⁰ Viggo, Stacey. 2021. Canada: average international tuition rises 4.9%. *The Pie News*. <https://thepienews.com/news/canada-average-international-tuition-rises-4-9-in-202122/>

¹¹ Friesen, Joe. Bulk of college tuition in Ontario comes from international students, Auditor-General says. 2021. *The Globe and Mail*. <https://www.theglobeandmail.com/canada/article-bulk-of-college-tuition-in-ontario-comes-from-international-students/>

¹² ---. 2022. Consumer Price Index: Annual review, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/230117/dq230117b-eng.htm?indid=9305-1&indgeo=0>

¹³ ---. 2023. Latest Snapshot of the CPI. <https://www150.statcan.gc.ca/n1/pub/71-607-x/2018016/cpi-ipc-eng.htm>

et al. 2015). RSM Canada, a Canadian audit firm, predicts that the CPI will decrease to 2%¹⁴ in 2024.

- It is clear that median household income has had limited increase and tuition is rising much more rapidly - increasing above inflation. If this trend continues the changes will become exponential - PSE will become less affordable each year and encompass a greater percentage of a family's household income. Statistics Canada's "Rising prices and the impact on the most financially vulnerable: A profile of those in the bottom family income quintile " by Sharanjit Uppal highlights the following numbers pertaining to debt, income and assets (Uppal 2023): In April 2022, more than six in ten (63%) Canadians in the lowest household income quintile reported being very concerned about their ability to meet everyday expenses. This was 1.5 times higher than those in the third quintile (42%) and over 3 times higher than those in the top quintile (19%).¹⁵
- About one in five (19%) individuals in the bottom household income quintile reported that they had to often borrow money from friends or relatives or take on additional debt to meet day-to-day expenses. This compares to less than one in ten (8%) among people in the other income quintiles.
- Living in the bottom income quintile families was more common among women, the young and old, lone parents, those who were separated, divorced, widowed, those with lower levels of education, Indigenous people and recent immigrants.
- In 2019, the median after-tax income for economic families and unattached individuals in the bottom income quintile stood at \$21,000, much lower than the median for all Canadians of \$62,900.
- For the majority of families in the bottom income quintile (62%), the major source of income was government transfers. Another 27% had wages and salaries as the major source of income and 7% of families had income from self-employment. In comparison, for all other quintiles, the major source of income was wages and salaries (68%), with government transfers representing 9%.
- Families in the bottom income quintile are additionally vulnerable due to their low net worths and high debt-to-asset ratios. In 2019, the median net worth of families in the bottom quintile was \$20,000, compared to the overall median of \$329,900 and the median debt-to-asset ratio was 0.32 compared to 0.24.

Because of large family debt increases over the past decade and on, the rate of McMaster and Ontario tuition increases, coupled with the highest provincial average tuition fees, places a large burden on families of (a) PSE student(s).

Solutions to system-wide affordability issues cannot occur meaningfully without price controls on tuition. Tuition regulation is an important pact that the government holds with students to ensure predictability, fairness and affordability in higher education. While students have not always approved of regulations completely, the most important priority of students is that they remain in place. Time and time again, deregulation schemes have been implemented at great cost to students and little benefit to universities. It is not uncommon for policymakers to mistakenly apply free-market principles to universities in the hope that competition and deregulation will help keep prices down for students and encourage efficient use of resources.

¹⁴ Turner, Abigail. 2023. Canada's inflation rate could drop by half by end of year, firm predicts. CTV News. <https://bc.ctvnews.ca/canada-s-inflation-rate-could-drop-by-half-by-end-of-year-firm-predicts-1.6285388>

¹⁵ Uppal, Sharanjit. 2023. Rising prices and the impact on the most financially vulnerable: A profile of those in the bottom family income quintile. Statistics Canada <https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00002-eng.htm>

However, significant barriers to new providers, an unquantifiable product and a culture of high fees being equated with quality create an oligopoly that is largely insulated from market forces, thus creating pressure for all institutions to increase their prices.

Tuition increasing by 6.9% is simply unsustainable for McMaster students and their families, so tuition should continue to be frozen until the CPI is at a healthy economic rate. International students and out-of-province students face the same problems as in-province students and should be included in the tuition freeze for the sake of equity and inclusion, a fundamental McMaster principle. S

Students recognize that universities face cost pressures but believe that the best way to meet these costs is through increasing the value of government grants or by finding new efficiencies, not increasing tuition beyond inflation. Limiting tuition increases should be part of a plan to return towards a more equitable cost-sharing model where the government contributes to university operating budgets.

Predictable Tuition

Justification: McMaster University has outdated statistics present on its website with regards to tuition breakdown with many breakdowns presenting inaccurate information.

Principle: Year-to-year tuition in every program of study should give a full tuition breakdown of all costs associated with a program at least one school year prior to the beginning of the program so students can budget effectively.

Concern: The current tuition framework exacerbates cost discrepancies between programs, allowing programs with larger base tuition fees to increase at rates disproportionate to others.

Concern: McMaster University's website is currently out of date with tuition breakdowns for various programs. The prices listed are far below what students actually pay.

Recommendation: To flatten the escalating disparities that exist between programs and to provide clarity on year-to-year increases, all tuition increases should be consistent across all programs and years.

Recommendation: McMaster University should update their website to showcase tuition per every three units instead of per unit cost as it can be misleading.

Aside from its tendency to keep costs controlled, tuition regulation can help ensure that increases are predictable for students. Students can budget properly for future years of education if they can anticipate exactly what their tuition and fees will be in their next year.

Students can currently view potential tuition costs by accessing the Undergraduate Fees section on the McMaster Registrar's office website. This website allows for students to view tuition fees by faculty. For example, if you belong to the Commerce faculty it will showcase the tuition per unit for any given grade level. Students are left on their own to determine the calculations based on how many units they are taking, and ancillary fees associated with their program.

The tuition fees showcased on the Registrar's Office website many times do not reflect what a student sees on Student Centre in Mosaic. Students should be able to see a breakdown of their

potential tuition on Mosaic as well. Currently Mosaic, provides no tuition breakdown other than showing students what they owe for the fall and winter semesters. Students should be able to see an exact course breakdown like on the Registrar's Office website.

With regards to the Registrar's Office, as of April 2023 students cannot view possible costs, they will incur in the upcoming fall semester and Winter 2023. Students should be able to view possible costs associated with their program exactly one year prior to the term beginning to allow for financial planning. This will assist both international and out of province students immensely as they fall vulnerable to tuition hikes as they are not protected by the current tuition freeze in Ontario. The Registrar's Office also displays the current tuition breakdown on a per unit basis, this may leave new students with the impression each course at the university is one unit, while its three units for almost all classes. This means the number they are seeing per unit is three times higher when calculating per course. The university should highlight this on the page or reflect the numbers in a more accurate fashion which will allow students to then appropriately prepare for their tuition payment.

The current tuition framework does not articulate why there are differing caps placed on undergraduate, and professional and graduate programs or provide evidence that costs in all professional programs are increasing faster than general undergraduate programs. It is therefore concerning that certain programs have been allowed to increase at exponentially greater rates.

The convoluted nature of the current tuition framework has made the predictability of future costs impossible for students. While this framework has some advantages, it has a number of disadvantages from a predictability and fairness perspective. To address this, tuition increases should be absolutely, rather than relatively, uniform across programs and years of study.

Debt Mitigation

Justification: Despite tuition not rising, the Ford government severely underfunds post-secondary education. Ontario ranks last compared with other Canadian provinces for post-secondary funding

Principle: Families and students should be able to access post-secondary education without the need to take on unmanageable student debt.

Principle: tuition should not require students to take on unmanageable in-study employment burden.

Principle: Solutions to system-wide affordability issues cannot occur meaningfully without price controls on tuition that occur in a fair and progressive manner.

Concern: The percentage of households reporting debt attributable to post-secondary education has increased dramatically, most observable in middle-income households.

Concern: Increasing investments in financial assistance are often seen as justifications for tuition increases.

Recommendation: McMaster University and provincial and federal government should increase funding for and better promote the availability of needs-based scholarships, grants, and bursaries.

The fact that increasing tuition is a major driver of student debt is well known and widely accepted. Meanwhile, it is unlikely that repayable financial assistance will completely disappear in the near future. As such, it is incumbent upon stakeholders in higher education to consider where student loans turn from tools to help students afford higher education into disincentives for participation. When student debt is substantial enough to dissuade students from participating in higher education in the first place, or when debt levels affect a student's ability to persist to completion, it is a sure sign that the higher education playing field is becoming less accessible. While many choose to attack the mechanism of student loans themselves, bringing this discussion back to tuition gets at the foundation of student debt as it is the reason students are engaging with financial assistance.

Meanwhile, in an economy currently struggling to sustain well-paying jobs, it may seem strange to characterize student employment as a burden. Certainly, the necessity for students to take on summer work to pay tuition, living costs, and other expenses is widely accepted by students, universities and government. However, as the costs of education have risen and wages have stagnated, summer employment is no longer sufficient to cover the costs of a year of university, and students are working increasing numbers of hours during the academic year to meet ends-meet.¹⁶

Employment burden refers to the degree to which in-study employment negatively impacts academic performance. As costs continue to rise and students attempt to find new revenue sources to fund tuition increases, the need for greater amounts of in-study employment increases. The burden associated with this trend is well documented in terms of completion rates. Working a job that exceeds 10 hours a week has been shown to have a negative effect on academic performance compared to students who worked less than 10 hours a week (Zhang and Liangcheng 2020).¹⁷ Even more troubling, evidence shows that working 20 or more hours of week contributed to a higher dropout rate among undergraduate students, and students who worked full time were 10% less likely to receive an undergraduate degree compared to students who worked part-time or who did not work at all (Zhang and Liangcheng 2020).¹⁸

Intuitively this makes sense, university is a stressful and time-consuming pursuit only further complicated by the need to work multiple hours per week to cover costs. There is a great deal of dispute over the threshold at which employment begins to hurt academic performance and persistence, though most experts agree that working for a limited number of hours can be helpful but working too many can be harmful (Zhang and Liangcheng 2020).¹⁹

Despite efforts made by students and families to pay for tuition, 52% of Ontario graduates were in debt at an average of \$30,000 from all sources (Statistics Canada 2019).²⁰ People who were in debt after graduation are less likely to be satisfied with their jobs, and more likely to work outside

¹⁶ Derived by calculating the tax-free income (\$8400) of an individual working full-time (35 hours/ week) for 16 weeks (the maximum length of summer employment).

¹⁷ Zhang, Xinyu and Yang, Liangcheng. 2020. The effects of employment on undergraduate student academic performance. *American Society for Engineering Education*. <file:///Users/albiangjeli/Downloads/the-effects-of-employment-on-undergraduate-student-academic-performance.pdf>

¹⁸ Ibid

¹⁹ Ibid

²⁰ ---. 2019. Student debt from all sources, by province of study and level of study.

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710003601&pickMembers%5B0%5D=1.7&pickMembers%5B1%5D=3.1&cubeTimeFrame.startYear=2000&cubeTimeFrame.endYear=2015&referencePeriods=20000101%2C20150101>

of their field. It was also associated with a higher initial wage but low wage growth (Velez et al 2019).²¹

Despite more than half of Canadian in need of student loans, OSAP was subject to \$1 billion worth of cuts from the Ford government in 2019.²² Dependent students whose families make \$140,000 or more are now excluded from OSAP. Additionally, dependent students only receive 10% of their funding as loans, while the rest needs to be paid back with interest. These cuts have decreased students using OSAP from 450,000 student in 2019 to 420,000 in 2022 (Government of Ontario 2019, Government of Ontario 2023).²³ A 7% decrease in OSAP utilization is concerning since students are receiving their financial assistance elsewhere and are susceptible to higher interest rates.

In 2017, the Ford government also cut the the Ontario Student Opportunity Grant (OSOG), a program that effectively caps a student's debt at \$7,300. The exclusion of the program allows debts to sky rocket for individuals in need.

According to Statistics Canada, at the time of graduation, 54% of college graduates, 52% of bachelor graduates, 47% of master's and 36% of doctorate graduates relied on government or non-government student loans (private, family and bank loans), to help finance their education (Statistics Canada 2019). College graduates owed the least at \$15,700. Student loans for both bachelor and master's graduates were just over \$26,900, and \$33,000. Doctorate graduates owed an average of \$34,800 at the time of graduation (Statistics Canada 2019).²⁴

In 2020, Ontario had 621,948 undergraduate students graduate; 44% of graduating students in Canada graduate in Ontario (Statistics Canada 2022)²⁵. There has also been a 20% growth in university enrolment since 2012 and a 3% increase in the number of new first-year full-time applicants to Ontario universities' undergraduate programs since 2014 (Ontario Universities' Application Centre 2023).²⁶ ²⁷. (University of Windsor 2015). Despite this growth in enrolment, education is not equally available to all students as an examination of the composition of the student population reveals that family income plays a role in university participation. Despite Ontario drastically improving on this, there are still inequities between middle income and low-income families. According to the HEQCO, the adjusted attendance rates of students from the lowest income families rose to 51% in 2015 from 46% in 1995, the adjusted attendance rates of

²¹ Velez, Erin, Melissa Cominole and Alexander Bentz. 2019. Debt burden after college: the effect of student loan debt on graduates' employment, additional schooling, family formation, and home ownership, *Education Economics*, 27:2, 186-206, DOI: [10.1080/09645292.2018.1541167](https://doi.org/10.1080/09645292.2018.1541167)

²² ---. 2019. Published plans and annual reports 2019-2020: Ministry of Colleges and Universities. <https://www.ontario.ca/page/published-plans-and-annual-reports-2019-2020-ministry-colleges-and-universities#section-2>

²³ ---. 2023. Published plans and annual reports 2022-2023: Ministry of Colleges and Universities. <https://www.ontario.ca/page/published-plans-and-annual-reports-2022-2023-ministry-colleges-and-universities>

²⁴ ---. 2019. Student debt from all sources, by province of study and level of study. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710003601&pickMembers%5B0%5D=1.7&pickMembers%5B1%5D=3.1&cubeTimeFrame.startYear=2000&cubeTimeFrame.endYear=2015&referencePeriods=20000101%2C20150101>

²⁵ ---. 2022. Postsecondary graduates, by institution type, status of student in Canada and gender. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=3710002001#timeframe>

²⁶ ---. 2023. Undergraduate Application Statistics. *Ontario Universities' Application Centre*. <https://www.ouac.on.ca/statistics/ugrad-application-statistics/>

²⁷ ---. 2023. Undergraduate Application Statistics — February 2023. *Ontario Universities' Application Centre*. <https://www.ouac.on.ca/statistics/ugrad-application-statistics/uapp-february/>

attendants from average income households rose to 56% to 51% in the same time period (Ford 2019).²⁸

A proposal to level the playing field has been the conversion of many of McMaster's merit-based scholarships, totaling in excess of \$4 million dollars, into needs-based scholarships. At the same time, Ontario must consider a shift from student loans to non-repayable grants. Newfoundland became the first province to execute such a transfer and many in Ontario are now looking to our province to follow suit (Ontario Undergraduate Student Alliance 2015). While Ontario does have similar methods of debt relief, the system can be improved and better setting students up for success by providing up-front relief (Ontario Undergraduate Student Alliance 2015). Currently, Ontario only has 3 forms of non-repayable loans: the first generation bursary, the Aboriginal bursary, and the Ontario Student Grant (OSG). The most significant being the OSG. Due to the Ford government's cuts the OSG now services 281,199 Ontarians a year compared to in 2019 where it serviced 442,259 (Ontario Universities 2019).²⁹ Lastly, McMaster and government must ensure students are better aware of needs-based scholarships, grants, and bursaries to ensure proper utilization of these resources.

Indicated by the Higher Education Quality Council of Ontario, a mix of grant and loan programs can be used to create a balance between tuition increases and financial assistance. Providing upfront funds and implementing/ promoting financial assistance are strategies which can be used to aid debt-averse and underrepresented populations (Gazette Canada 2017)³⁰ The MSU is concerned that these perspectives are overrepresented in the political realm, and that real concerns associated with tuition and access will not be raised with decision makers in a meaningful way.

Student financial assistance is designed to reduce costs for those students demonstrating the greatest need, research indicates that these students may be less likely to use financial assistance and are more likely to be price-sensitive to high tuition costs. For example, a study of price-sensitivity and debt aversion amongst underrepresented groups— low-income, Aboriginal, first generation, and disabled students — reveals that these groups have less knowledge in financial literacy and are less likely to know how to access these programs (Eichelberger 2017).³¹

This discourages students from investing in post-secondary education, and thereby discouraging students from investing in better futures, and is concerning to the MSU. We encourage students to invest in post-secondary education so that they can reap more benefits from the labour market, reduce their risk of unemployment, and receive higher earnings as compared to other levels of education. For example, full-time employees with a bachelor's degree in Ontario can expect to earn \$144.2 for every \$100 earned by a high-school graduate (How Canada Performs 2015). In order to encourage students to invest in post-secondary education — gaining credentials that are useful in the labour market — tuition must not serve as a barrier to prospective students.

²⁸ Ford, Reuben, Taylor Shek-wai Hui, and Cam Nguyen. 2019. Postsecondary Participation and Household Income. *Higher Education Quality Council of Ontario*. <https://heqco.ca/pub/postsecondary-participation-and-household-income/>

²⁹ ---. 2022. Student Financial Assistance. *Ontario Universities*. <https://ontariosuniversities.ca/wp-content/uploads/2022/03/Table-2-Ontario-Student-Assistance-Program-OSAP-Provincial-Non-Repayable-Assistance-Issued-1.pdf>

³⁰ ---. 2017. Regulations Amending the Canada Student Financial Assistance Regulations. <https://gazette.gc.ca/rp-pr/p2/2017/2017-07-12/html/sor-dors126-eng.html>

³¹ Eichelberger, Brenda, Heather Mattioli, and Rachel Foxhoven. 2017. Uncovering Barriers to Financial Capability: Underrepresented Students' Access to Financial Resources. *Journal of Student Financial Aid*. 47;3;5 <https://ir.library.louisville.edu/cgi/viewcontent.cgi?article=1634&context=jsfa>

While some may argue that investing in universities is outside of Ontario's fiscal reality, it is important to recall that these institutions are "economic engines that deliver social and economic prosperity for individuals, communities, the province, and the country" (University of Windsor 2015). Indeed, by investing in post-secondary education the government can expect higher tax revenues and fewer social transfer costs ("Income Advantage for University Graduates" 2015).

When discussing high-tuition, high- financial aid post-secondary systems, economist Hugh Mackenzie notes that "implicit in the argument for targeting [financial assistance] based on family income is that there is a well-defined very low-income group whose participation in post-secondary education might be adversely affected by substantial tuition increases or for whom higher tuition could create affordability problems" (Mackenzie 2005).

From here, he points out that the relationship between accessibility and affordability is oftentimes not simple enough to reduce to a simple target (Mackenzie 2005). Students who fall outside income targets may have circumstances wherein their parent's assets are tied up, or where they are unwilling or unable to fund their child's education (Mackenzie 2005). Lower- middle-income families whose parents only have marginally more income than the income target or slope are left without adequate assistance.

Equally relevant is the evidence for loan aversion among students: between 20 and 40 per cent of students display some degree of loan aversion (Boatman 2017).³² This is particularly acute amongst Aboriginal and first generation students (Palmeta and Voyer 2010). The relatively high prevalence of loan aversion overall suggests that a number of individuals, especially those who have few alternative funding sources other than student loans, may find PSE to be unaffordable and refrain from enrolling. Often these concerns are well- founded: Aboriginal students may be intending to return to an Aboriginal community after graduation where employment levels and compensation are low, making debt-repayment difficult. Low-income students may have witnessed first-hand, parents and other family members struggle with credit issues and are unwilling to begin their adult life indebted.

Student concerns over the use of financial aid to justify tuition increases are in no way intended to imply that students do not welcome targeted financial assistance, without which post-secondary education in Ontario would be far less accessible. Rather, it is an admission that targeted student aid alone is not the solution to ensuring affordability.

Accessible Payment Mechanisms

Justification: Updated financial stats as McMaster University has since increased deferral and late fees.

Principle: McMaster University should facilitate students paying their tuition through a financially equitable process.

Concern: McMaster University increased its late fee from \$35 to \$75 and charges 1.2% interest monthly interested on unpaid tuition. This charge forces students on OSAP and bank loans who otherwise cannot meet up-front payments to pay extra deferral fees.

³² Boatman, Angela, Brent Evens, and Adela Soliz. 2017. Understanding Loan Aversion in Education: Evidence from High School Seniors, Community College Students, and Adults. *AERA Open*, 3(1). <https://doi-org.libaccess.lib.mcmaster.ca/10.1177/2332858416683649>

Recommendation: Tuition deadlines should not be placed well before students have the resources to effectively pay their fees.

Recommendation: McMaster University should provide a flexible payment plan that does not require extra deferral fees and charges such as the current \$80 fee.

Not all students are able to pay the entirety of their tuition upfront before McMaster's current term deadlines (the 25th of the first month). In the 2018-2019 year, 358,669 full-time students in Ontario required student loans, and many more have financial difficulties that prevent them from paying the entire sum upfront (Government of Canada, 2022).. McMaster currently automatically charges a \$75 late fee for any student who fails to meet the fee deadline. Similarly there is a 1.2% interest charge per month for any unpaid tuition (Student Accounts & Cashiers 2015). We believe that such charges create an unnecessary burden to students with financial difficulties and unfairly profits from their situation. The MSU is concerned that through the \$35 late fee, McMaster students who rely on OSAP or are otherwise unable to afford the large upfront term payment are forced to pay unnecessary fees.

However, the MSU does support McMaster's recent shift to a free of cost term-based payment system because it allows students to more appropriately pay for their tuition in accordance with OSAP release. This system also allows low-income students and families, as well as students working part-time to pay for their education, to more easily afford education.

The median individual income from ages 16-24 in Ontario hovers around \$18,000 yearly (Government of Canada, 2022) The average cost of tuition at McMaster University hovers around \$6000 with monthly rent costing up to \$1800 in some cases (Hewitt, 2023) and residences going from \$6000 to over \$10,000 (McMaster University, 2024. As student income is below the poverty line, it is not reasonable to set a September 25th tuition deadline. Students should have the opportunity to opt into a payment plan without additional costs, and deterrents from the university. With rising inflation from food to housing, the university should support student experience through offering a variety of methods when making payments to the university, this can include weekly, biweekly, and monthly payments.

Moreover, the approximately 50 percent of students dependent on OSAP usually cannot access funds prior to the release of OSAP in September, thus causing these students to fail in meeting early fee deadlines (Martin 2012). It is also important to note that for some institutions lacking a deferral policy, debt adverse students from low-income backgrounds could drop out of university as opposed to accruing interest and fees. In consideration of these issues, the MSU recommends the provincial government require institutions to make it possible for students to defer half of their tuition and fees to the winter term at no financial cost. Furthermore, the MSU encourages McMaster voluntarily continue to maintain this system.

The majority, around 60%, of Canadian students work during the academic year at an average of eighteen hours a week (Garcia, Li, and Martin 2013). Such a high in-study employment load suggests that students are struggling to make ends meet. Regulating flexible and realistic tuition payment deadlines would be a revenue-neutral way to ease an increasing amount of financial stress. Even if this measure were to be an opt-in process, allowing the institution to collect full fees in the summer from students fortunate enough to have the funds, it would provide an important alternative option for students who do not. It is important to stress that students should have a choice in their financial plan and that the terms and conditions of each should be explained as clearly and transparently as possible.

Activity Based Funding Model

Justification: McMaster has an excellent budgeting summary; however it is not specified how tuition vs government funding is being spent. There is still a need for an activity-based funding model. Additionally, McMaster released a Strategic Mandate Agreement in 2019 that will be followed from 2020-2025. In this document McMaster stated that it will use a performance-based funding model, where the university gets funding based on course completion, retention, and degree completion. I propose that this model is inequitable and prioritizes short-term goals, instead of prioritizing students' learning and experience. An alternative is an enrollment-based approach which funds McMaster based on yearly enrollment. This way professors have more freedom on how to structure courses and get the most learning out of students. This is not directly related to tuition per se, but it has big implications on how tuition will be spent.

Principle: Students should know how their tuition is being allocated for expenditure.

Principle: Market based performance funding measures undermine McMaster's values to support, and inspire students' learning

Concern: McMaster does not have a clear funding model that students can access to see how their tuition is utilized.

Concern: Performance-based funding, will lead to different tuition spending, which has not been made clear to students. Performance-based funding incentivizes universities to prioritise short-term gains at the expense of academic quality and student well-being.

Recommendation: To make the use of tuition dollars accountable and transparent to students, McMaster University should implement an activity-based funding model.

Recommendation: Reverse the performance-based funding scheme and return to solely an enrolment-based funding model

Activity-based funding models are one of an assortment of different budgetary structures that universities can use when describing how their funding is broken down. With this model specifically, the university is able to demonstrate how funding is allocated on an activity basis, which introduces a high level of transparency to the process. For instance, if a student is paying 10,000 in upfront tuition, they would be able to track exactly how this money is allocated through an activity-based funding model. For example, perhaps 10% of their funds was distributed to capital building costs, while 50% went to faculty and staff salaries, and then remaining 40% to student service operation. All of this information would be easily digestible to a student before or after paying their tuition, as it would be available online.

Currently, McMaster University does not have a clear activity-based funding model in place. McMaster's budget process is highly transparent however, and is available online at their McMaster Budget Model website.³³ This model describes exactly how the budget process works, and what the cost drivers and corresponding funding responses are in the McMaster context. Although students applaud the current transparency of this budget breakdown, students would still like to see a shift to a model that clearly breaks down how tuition specifically is used to fund different university practices. This would be a positive change for several reasons. First, as

³³ Available on: <http://budgetmodel.mcmaster.ca/index.html>

students within the Ontario Undergraduate Student Alliance believe, “it seems that students’ obligations to their universities are explicitly expressed, but universities’ reciprocal obligations to their students are overlooked” (Carter et al. 2015). Thus, by introducing this model students can rest at ease that their universities understand this fundamental agreement, and are cognizant of their responsibility to provide value worthy of the significant costs students are paying. Also, this process allows students to be rightly more critical of university spending. As students at McMaster finance nearly half of the entire budget of the university, it is within their right to know how much of their funds are going to particular initiatives, and whether or not they deem these expenditures to be appropriate. As a result, students believe that by introducing this model, these goals would be met by the university.

McMaster is receiving performance-based funding from the provincial government (McMaster 2022).³⁴ Performance-based funding (PBF) allocates university funding based on degree completion, and student retention. This puts Ontario universities on an uneven playing field; universities that do not perform as well will not be able to offer their students the same experience as other universities. The performance-based gaps are driven by difference in socioeconomic status, therefore adding performance-based funding will further widen this gap (Spooner 2021).³⁵ Performance-based funding is generally associated with null or modest positive effects on the intended outcomes of retention and graduation, but there is also compelling evidence that PBF policies lead to unintended outcomes related to restricting access, gaming of the PBF system, and disadvantages for under-served student groups and under-resourced institution types (Spooner 2021).³⁶

Student Representation in University Governance

Principle: As significant contributors to university revenue, students should hold appropriate representation in McMaster University’s governance.

Concern: Students are under-represented on university boards of governors, senate, and planning committees at McMaster University.

Recommendation: Students at McMaster should be represented to a greater degree on university bodies, such as the Board of Governors, Senate, and various committees, than is currently the case.

Recommendation: McMaster Board of Governors committees should each have at least one student voting representative to provide the student voice at vital university decision-making bodies.

Recommendation: McMaster Board of Governors committees should have publicized committee minutes for students to access and have a period where students can join in on the conversation express concerns to the board

³⁴ ---. 2022. 2022-2023 Consolidated Budget. *McMaster University*. <https://financial-affairs.mcmaster.ca/app/uploads/2022/06/2022-23-Consolidated-Budget-FINAL.pdf>

³⁵ Spooner, Marc. 2021. The ugly side of performance-based funding for universities. *Academic Matters: OCUFA's Journal of Higher Education*. <https://academicmatters.ca/the-ugly-side-of-performance-based-funding-for-universities-2/>

³⁶ Ibid

Students are now contributing the most significant portion of university revenue. Many decisions made by university governance, such as by the Board of Governors, the Senate, the Undergraduate Planning Committee, and more, directly impact the experience of students and how their tuition is spent. Student voice and input in these decisions is vital in ensuring they are made with students in mind. Furthermore, students from each academic division have distinct needs and views and accounting for this is necessary to ensure proper representation.

Despite these points, students have only one undergraduate and one board representative on McMaster's Board of Governors council out of a total of 37 members. The resulting governance structure raises significant accountability concerns. When a board or committee is able to appoint the majority of its own members, it cannot meaningfully be held accountable to any of its stakeholders. Students are currently able to contribute in different ways, sometimes even sitting on committees with significant decision-making power.

However, there is only one undergraduate representative on the University Planning Committee, which is responsible for the allocation of student money within the university budget. While students are provided the opportunity to sit on key university committees, even that involvement is severely limited.

This representation does not adequately compensate for a lack of significant contribution elsewhere. The student representation in this context is not enough to change the course of a decision if students had serious objections to a board decision. This is especially relevant because the Board of Governors has the ability to increase or decrease tuition annually apart from other important funding decisions.

University bodies should embody a partnership between the various stakeholders in the university, including a significant percentage of representatives from important constituency groups. Namely, boards should contain meaningful and effective representation from different constituency groups. Student organizations, faculty associations, administrators, government representatives, community groups should all be represented.

However, among these groups, students stand out as the only partner that has significantly increased their contribution to university finances on a per-capita basis. Since 1979, students have increased their contribution to operating budgets from one fifth to almost one half through tuition and ancillary fees. Greater representation, such as the expansion from one seat to several student seats, would allow student voices to reflect this increased contribution. An expansion of student seats should capture the true academic diversity of the student population and span faculties.

In addition, McMaster University should provide more accountability and transparency in their Board of Governors processes by allowing at least one student voting position on each of its committees. McMaster currently has dozens of committees associated with their Board of Governors, and many of these are currently not afforded a student representative, even as a non-voting observer (McMaster University Secretariat 2015). Thus, by providing this position to students, the MSU and other student groups on campus will be better posed to impact the work that is done at Board of Governors, as well as build on the positive relationship that students have already formed with their university administration.

Lastly, students should be able to easily access the decisions made in these governance bodies. Minutes should be publicly available and should include details on deliberations and votes, so

students are able to understand reasons behind tuition-related decisions. Alongside board minutes there should be information publicly available for students to be able to join board meetings for certain periods and both watch and engage with the board to address prevalent student concerns. This increases accessibility between the board and student body and allows for students to engage in public discourse with regards to their education and student experience.

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