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# Postsecondary Participation and Household Income

Reuben Ford, Taylor Shek-wai Hui  
and Cam Nguyen  
Social Research and Demonstration Corporation



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1 Yonge Street, Suite 2402  
Toronto, ON Canada, M5E 1E5

Phone: (416) 212-3893  
Fax: (416) 212-3899  
Web: [www.heqco.ca](http://www.heqco.ca)  
E-mail: [info@heqco.ca](mailto:info@heqco.ca)

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## Executive Summary

This project aims to assess how well Ontario students from lower-income families — who access aid primarily through the Ontario Student Assistance Program (OSAP) — have fared relative to higher-income students and students in other jurisdictions in their ability to access postsecondary education (PSE) between 1995–96 and 2015–16. Over these two decades, OSAP has undergone several reforms aimed squarely at improving equity of access and it is reasonable to infer success for these reforms if students from lower-income families are more able to access PSE in recent years compared to earlier years, both absolutely and relatively. The evidence of success will be especially convincing if the pace of increase in access has been faster in Ontario than in other jurisdictions that have made fewer policy and program reforms structured in ways that might be expected to improve equity of access.

Social Research and Demonstration Corporation (SRDC) has structured the research in two stages. First, it undertook a policy review considering how student financial aid (SFA) and related policies have changed over the 1995–96 to 2015–16 period in different Canadian jurisdictions. Second, it undertook original analysis of the relationship between family income and PSE access using successive years of census data. The position of Ontario’s youth relative to those in other jurisdictions was then assessed in relation to what might have been expected given inter-provincial variations in policy.

### Results from the Policy Scan

The report thus starts with a consideration of how changes in the Ontario system of SFA and related supports for students from lower-income families compare to equivalent changes in other jurisdictions. The review documents key changes to SFA programs at both the federal and provincial levels, whereas the analysis of tuition fees provides a general picture of tuition regulations, including tuition freezes. The implications drawn from both are intended to shed light on PSE affordability in Ontario and other jurisdictions in Canada, as well as help to inform subsequent analyses of this project. In summary:

**1995–96** saw major changes in the structure of the Canada Student Loans Program. The New Brunswick government signed a risk-sharing agreement with five financial institutions and adjusted its SFA policies to support students living in rural areas who might incur higher transportation costs in order to attend PSE. The majority of the other provincial and territorial governments did not implement new policy that changed their SFA programs during this year.

**1996–97 to 2000–01** saw substantial changes at the federal level. Most notably, in the middle of the period in 1998–99, the \$2.5 billion Canada Millennium Scholarship Foundation was founded — often considered the last major investment in needs-based aid made by the federal government for a decade. During this period, tuition fees in Ontario rose substantially, not associated with any remarkable change in SFA policies. Several other provinces were more active in adapting their student aid programs. Most notable was

Newfoundland and Labrador, whose government made its loan program more generous by increasing the maximum weekly loan limits, and implementing a two-year bridging program to the Canada Millennium Scholarship Program, providing assistance to students with high financial needs. British Columbia and New Brunswick also expanded their loan programs, increasing their maximum weekly loan limits. In British Columbia, the maximum student assistance was increased by \$25 a week — approximately \$850 more for the average 34-week program. In 1999, the province signed an agreement with the Canada Millennium Scholarship Foundation to provide grants that averaged \$3,600 per student to third- and fourth-year students, reducing their debt when previously B.C. students were only eligible for grants in their first two years at college or university.

**2001–02 to 2005–06** brought more students from middle-income families into eligibility for federal student aid and the Canada Access Grant was expanded to enhance PSE access for students from low-income families. Several provinces worked with the Canada Millennium Scholarship Foundation to establish a provincial Millennium grant. Manitoba and Alberta increased their loan limits and Alberta introduced more loan-relief measures. Newfoundland and Labrador expanded its loan repayment assistance programs at the beginning of the period, implementing a new debt reduction program and enhancing interest relief measures. Nunavut established the Financial Assistance for Nunavut Student (FANS) program, which automatically assessed students for up to the maximum amount of eligible funding. Quebec modified a number of SFA measures in 2004–05, but reversed the policies in 2005–06 following a student strike.

**2006–07 to 2010–11** saw more innovative Canada Millennium Scholarship Foundation/provincial collaborations before the phase out of all foundation activities at the end of the period. In 2009, the federal Canada Student Grant was established to increase PSE participation and completion rates among underrepresented groups, including students from lower-income families. Ontario implemented a number of changes to SFA policies during this period, many of which aimed to address the financial barriers of particular groups of students. The Access Grant was extended to include more students from middle-income families. A bursary to mitigate the financial burden of students who were the first generation in their families to go to PSE was established. In 2010, a number of measures related to the loan portion of OSAP were modified, making PSE more accessible to students in Ontario in general. Several provinces in the West, excluding British Columbia, also implemented new policies to enhance PSE access for students. New Brunswick introduced multiple measures to enhance the provincial student loan program, mainly to assist with the repayment of debt. For PEI, this period marked the implementation of a suite of bursaries for eligible students, provided regardless of family income or assessed financial need. Nova Scotia implemented a repayment assistance program. Quebec reduced required parental contributions, and gradually increased the income thresholds at which the parental contribution would be exempted.

**2011–12 to 2015–16** culminated in Budget 2015 that included a strong commitment at the federal level to increase PSE affordability for low- and middle-income families. In Ontario, a major change in 2012 was the creation of the 30% Off Ontario Tuition Grant, which continued to be expanded throughout the period to keep pace with rising costs. This program helped alleviate the tuition costs for students from families with annual incomes of \$160,000 or lower. The student loan limit was also increased, and various other measures to help students manage debt were created during these years. In this period, Ontario was among the most active provinces in terms of creating policies and programs to improve PSE access for lower-income families. Alberta initiated a Low-Income Grant in 2013 and more than doubled the amount of the grant in 2015–16. New Brunswick implemented the Student Grant for Students from Low-Income Families in 2012–13 and changed its approach to a number of universal assistance measures, including introducing a non-needs-based bursary in 2013–14. Other provinces such as British Columbia and Manitoba focused on debt management and loan repayment measures during this period. Quebec increased living allowances for SFA recipients. Manitoba, PEI, and Nova Scotia moved to eliminate interest on provincial student loans entirely.

**Over the entire period of 1995 to 2016**, the Ontario government froze tuition fees only once, keeping 2004–05 tuition fees at the 2003–04 level. The province was more likely to use tuition increase ceilings, capping increases at 2% between 1999 and 2003 and 5% between 2005 and 2012. Comparatively, tuition fees were not as heavily regulated in Ontario as in a number of other provinces. Most notable was Quebec, where tuition regulations were extensively used to control costs of PSE during the period. Newfoundland and Labrador also stands out as a province that heavily regulated tuition fees, with at least one of two postsecondary institutions in the province freezing tuition between 1998–99 and 2015–16. Alberta had some form of tuition regulation throughout the entire period. The province froze 2005–06 tuition at the 2004–05 level and later froze 2015–16 tuition at the 2014–15 level, and regulated increases during the rest of the period. Three other provinces were also more active than Ontario in regulating tuition including British Columbia, which froze tuition during the first five years of the period and capped increases during the last 10 years, and Saskatchewan and New Brunswick, which regulated tuition fees with either a freeze or a cap on increases during the latter half of the period. In contrast, both Nova Scotia and Nunavut used tuition regulations even less often than Ontario, capping tuition increases to a certain extent and for a short period of time during the last 20 years.

In summary, the results of the review prompt several hypotheses. If student aid and tuition policies are the main influences on the relationship between access and family income, we might expect to see PSE access changing on different measures at different times. The ratio of low-income to high-income families accessing PSE would be expected to change following major changes to direct measures in support focused on low-income families. The patterns identified in this review suggest that type of change would be seen for Ontario more than for other provinces due to its policy changes from 2005 onwards. In Alberta, changes favouring access for students from low-income families would begin much more recently. Access for low- and high-income families might increase for Ontario relative to other jurisdictions due to its broader

measures to reduce costs of PSE since 2012. That type of change would be seen for B.C. at the beginning of the 20-year period and for Manitoba over the middle 10 years but less so recently.

### Results from the Empirical Analysis

The review produced hypotheses about the impact of changes in Ontario’s student aid policy. The empirical test of the hypotheses represents the second phase of the project. SRDC has examined trends in the relationship between PSE participation and income for Ontario relative to other jurisdictions, taking advantage of micro-level census and National Household Survey data for the period 1995–96 to 2015–16.

This data confirms the broad trends as follows:

- University attendance of graduates fresh out of high school is positively related to household income and other indicators of advantaged socioeconomic status. Demographic and socioeconomic characteristics account for more than half of the observed income differences in university attendance.
- Non-university postsecondary attendance is also related to socioeconomic status, but not as strongly associated with income. For Ontario, the adjusted attendance rates of those with the lowest incomes increased from 46.2% in 1995 to 51% in 2015, while the adjusted attendance rates for those with average income increased from 50.9% to 56.1%. The income effect on postsecondary attendance — termed the “elasticity” of postsecondary attendance — remained low at 0.49 percentage points per \$10,000 of family income.

Relative to other provinces (excluding Quebec), Ontario is the only province to see improvements in attendance rates in both university and non-university postsecondary education for students with any level of family income in the past 20 years. The improvements were particularly substantial in recent years. Ontario experienced the highest postsecondary attendance among those with lowest income and the second-lowest income elasticity of postsecondary attendance in 2015. While there is still room for improvement and other explanations cannot be fully ruled out, through successive policy changes, Ontario appears to have created one of the more favourable environments in Canada for supporting the postsecondary education of its high school graduates from lower-income families.



## Introduction

The main objective of student financial aid (SFA) such as the Ontario Student Assistance Program (OSAP), the Canada Student Loans program (CSLP) and other provincial and territorial student aid programs is to ensure students in need have sufficient financial resources to access and complete postsecondary education (PSE). The programs do so primarily by performing a “needs assessment” of the difference between each student’s financial resources and the costs he or she faces. Traditionally, aid is made available in the form of subsidized but repayable loans to help pay for unmet financial need during the years of study. However, to an increasing extent over time — yet varying by jurisdiction — aid programs have been providing grants to those with lower and middle incomes (and other defined needs) to offset the amount of loan required. Ontario students have benefited considerably from this trend as both aid programs available to them — OSAP and CSLP — have been increasing the generosity and coverage of grants.

The success of SFA programs in fulfilling this objective can be measured in terms of the extent to which they provide for otherwise unmet financial needs. Policy gaps may arise when some groups of students — such as learners from low-income families — are discouraged from accessing the system or are left with financial needs post-assessment that they cannot meet. They may be less likely to access or complete PSE as a result. Thus a key indicator of success in any attempt to improve SFA is how well the primary intended target group — students from low-income families — is able to access PSE. Improvements can be measured in absolute terms (such as when the proportion of low-income students attending PSE is increasing) and also relative terms (when the proportion who attend PSE begins to approach the equivalent proportion of students from higher-income families who can meet the financial needs of attending PSE even in the absence of SFA).

This report presents the results of a research project that aims to assess how well Ontario students from low-income families — who access aid primarily through OSAP — have fared (relative to higher-income students and students in other jurisdictions) in their ability to access PSE between 1995–96 and 2015–16. In the first phase of the project, SRDC conducted an environmental scan and policy review of SFA programs in Ontario and elsewhere in Canada from the past 20 years. These results are presented first. In the second phase of the project, SRDC conducted a quantitative analysis of trends in the relationship between PSE participation and income to shed light on how well Ontario’s SFA programs may be supporting access among low-income families. This work takes advantage of micro-level census and National Household Survey data for the period 1995–96 to 2015–16. Over these two decades, OSAP has undergone several reforms aimed squarely at improving equity of access and it is reasonable to infer success for these reforms if students from low-income families are more able to access PSE, both absolutely and relatively in recent years compared to earlier years. The evidence of success will be especially convincing if the pace of increase in access has been faster in Ontario than in other jurisdictions that have made fewer policy and program reforms that might be expected to improve equity of access. The results from the first phase of the research inform interpretation of results from the second phase empirical findings. We consider how changes in the Ontario system of SFA

and related supports for students from low-income families — including manipulation of the needs side of the equation (such as restrictions or freezes on tuition) as well as the provision of increased resources with different repayment expectations (grants versus loans, with and without forgiveness) — compares to equivalent changes in other jurisdictions.

### Rationale for the Study

Empirical studies almost universally identify parental income as a significant correlate of children’s PSE participation (PSEP). While Canadian research over the past 20 years has resulted in a much more nuanced understanding of the relationship between PSEP and income, it remains the case that the majority of those missing out on PSEP come from lower-income families.

Our understanding of why problems of access persist despite SFA reforms is largely based on longitudinal data sources that have provided new information on both parent and child inputs to human capital development. The Youth in Transition Survey (YITS) and the National Longitudinal Survey of Children and Youth (NLSCY) catalyzed new research focusing on the teen years and early childhood development, respectively. A series of papers by Finnie and Mueller (2008, 2009) have demonstrated that the explanatory power of income in relation to PSEP is greatly reduced in the presence of information about parents’ aspirations for and inputs to their children’s education, as well as their children’s aspirations, academic performance and measured competencies, among other factors. Zhao came to similar conclusions using a different set of indicators from the NLSCY. These results indicate that any credible study of the PSEP-income relationship must exploit all available information on parental education and inputs and children’s education aspirations, activities and competencies.

One of the main impetuses for income-PSEP studies prior to the YITS/NLSCY-related boom was a general trend of increasing PSE tuition rates in the 1990s and a more specific deregulation of rates in several “professional” university fields of study in Ontario. Using cross-sectional and/or shorter-horizon longitudinal surveys, researchers found an initial decrease and then a recovery in the PSEP rate of lower-income youth during the 1990s — see, for example, Corak, Lipps & Zhao (2003) — followed by a period of stability in the early 2000s (Berger, Motte & Parkin, 2009). Frenette (2005) took a more specific approach, looking at bachelor graduates enrolled in first professional degree programs and found changes related to parental education: changes in enrolment by parental education categories were greatest in Ontario, which also had the largest increases in tuition. Relative enrolment increased the most among students whose parents had graduate or professional degrees but also increased among those whose parents had no PSE.

Increasingly over this period, surveys have faced sample size issues when trying to examine impacts on specific target groups within specific regions. For that reason, as well as the sun-setting of longitudinal survey programs, more researchers have been turning to the analysis of administrative data sources, including King, Warren, King, Brook and Kocher (2009), Dooley, Payne and Robb (2009), and Frenette (2005).

These researchers have been able to present results that vary across fields of study and small-area socioeconomic status (SES) characteristics in both expected and unexpected ways, but the administrative data sources they rely upon are rarely designed with policy impact evaluation in mind, and only sometimes permit the reporting of population-relevant outcomes. Only rarely — in the presence of some localized manipulation of policy such as in an experiment — can they supply the evidence to paint a consistent and accurate picture of the impact of policy.

Other than Frenette’s (2005) natural experiment framework, studies based on longitudinal surveys and administrative data relate their results to policy or program changes through the presence of coincidental or lagged changes in tuition costs or student financial assistance policies. More compelling evidence has also emerged from policy experiments focused on identifying the impact of specific interventions on the participation of disadvantaged groups, such as the Future to Discover project’s early promise of grants in New Brunswick (Ford, Hui & Kwakye, 2018). Using combined program-based, survey and administrative data sources, several such projects have considered the contribution of informational, financial and behavioural factors related to PSE access. While the study results to date indicate that all of these factors can be addressed to increase PSE application and enrolment rates, it is still financially-related interventions — like the early promise of grants — that have the strongest and most persistent effects. The Future to Discover project found such grants to have large effects on PSE registration, persistence and graduation rates for youth from low-income families (Ford, Hui & Kwakye, 2018). On the other hand, a proprietary student academic engagement program — AVID — tested in British Columbia high schools had little impact on postsecondary access (Ford et al., 2014; Ford & Hui, 2018).

However, experiments and single-cohort longitudinal surveys would not be sufficient to address the relationship between SFA reform and long-term trends in PSEP. For those, another data set is required. The long-form census provides detailed snapshots of the social, economic and educational status of individuals, families and households every five years. The sample of one in every five households is large enough to provide detailed information on all groups of interest and the data covers the period of interest. Unlike Ontario-only administrative data, the census (including, in 2011, the National Household Survey or NHS) data allows for interprovincial comparisons of the PSEP-income relationship and can be used to construct counterfactuals to estimate the impacts of changes to Ontario student financial aid that took place in each intercensal period.

Quantitative analysis of the data in this report addresses the following six research questions to determine the relationship between PSEP and income over time relative to provincial policy changes:

1. What is the relationship between household income and PSEP in Ontario and the rest of Canada?
2. What is the relationship between other indicators of family SES and PSEP in Ontario and the rest of Canada?

3. How do results in recent years compare to historical trends extending back to the mid-1990s?
4. What are the characteristics of students who come from disadvantaged economic backgrounds?
5. Do these characteristics overlap with those of students who typically do not move on to PSE?
6. How have policy changes made in Ontario since the mid-1990s, especially those affecting SFA, influenced the relationship between household income and PSE participation rate?

In order to support the last question in the empirical analysis, SRDC undertook a policy review and analysis of trends in tuition fee policy. The policy review documents key changes to SFA programs at both the federal and provincial levels, whereas the analysis of tuition fees provides a general picture of tuition regulations, including tuition freezes. The implications drawn from both shed some light on PSE affordability in Ontario and other jurisdictions in Canada, as well as helping to inform interpretations of the results from later quantitative analyses.

## Review of Federal and Provincial Student Financial Aid Policy Changes

### Overview

The key goal of this review is to highlight the potential consequences of SFA policies on PSE access for students from low-income families. Key changes in Ontario are the focus, and the way trends in other jurisdictions in Canada may differ from or match Ontario are highlighted. Federal policies are also examined. While federal changes would affect all jurisdictions that participate in the Canada Student Loans Program, they are relevant in order to see any interaction that may occur as a result of both federal and provincial changes.

A considerable volume of documents has been reviewed, including research studies, financial reports, annual operational reports, government news releases and blog posts from experts. SRDC consulted with provincial and territorial staff responsible for the administration and implementation of student financial assistance who helped verify and/or add to our policy documentation. We are very grateful to them.

Specifically, the focus of SRDC's examination has been on the following types of policy changes:

- Introduction of new financial assistance programs that affect all students and/or students from families with incomes below a certain threshold. This includes new loans, grants, interest relief, debt reduction, repayment assistance programs and related financial instruments;
- Changes in the eligibility criteria, assistance amount, duration, etc. of such programs;
- Changes in definitions and criteria of needs assessments, including income exemptions, parental contributions, living allowances;
- Changes to regulations related to tuition fees.

To contain the scope of the review, SRDC excluded the following types of changes:

- Changes applicable only to students in specific areas of study: for example, changes that affect students in medicine only or science and technology fields only are not included;
- Changes limited to students in specific institutions: special measures may have been provided to students in certain institutions in a given year, if there were extenuating circumstances such as labour strikes at the institutions. These changes were not part of the review;
- Changes applicable to other underrepresented groups: specifically, changes aimed solely at enhancing access for Indigenous students and students with disabilities are not included.

The details of these key policy changes are presented next, with a discussion of where Ontario stands relative to other jurisdictions in terms of implementing policies and programs that aim to improve PSE access for students with financial struggles. The next five subsections present these changes by jurisdiction, in chronological order, according to five intercensal periods between 1995–96 and 2015–16. These periods correspond to each of the stages of analysis in the later phase of the project. For each subsection, changes to federal programs are listed first, followed by changes to programs in Ontario. Other provinces are listed in the order of their geographical location from west to east.

### Key New Policies Implemented in 1995–96

Table 1 summarizes the key policies that were implemented in 1995–96. This was the year in which major changes in the structure of the Canadian Student Loans Program were made. The New Brunswick government also signed a risk-sharing agreement with five financial institutions and adjusted their SFA policies to support students living in rural areas who might incur higher transportation costs when attending PSE. The majority of the other provincial and territorial governments did not implement new policy that changed their SFA programs during this year. No information was available for Alberta, Saskatchewan, Nova Scotia or the Yukon.

**Table 1: Key SFA Policies, 1995–96**

Jurisdiction	Policy changes
<b>Federal</b>	In 1995: <ul style="list-style-type: none"> <li>▪ The Government of Canada stopped guaranteeing new loans and formalized a risk-sharing agreement with several financial institutions (Raaflaub, 2006). These institutions would now take full liability when borrowers defaulted; in return, the government of Canada paid the financial institutions an annual risk premium of 5% of the value of the loans. The risk premium was designed to compensate financial institutions for the high number of student loan defaults. These arrangement were set to expire in 2000 (Parliament of Canada, 2008).</li> <li>▪ The Canada Study Grants — non-repayable grants administered by participating provinces on the government’s behalf — were established (Office of Chief Actuary, 2006). These grants were taxable, to assist students with permanent disabilities, high-need part-time students, women pursuing certain doctoral studies and students with dependents.</li> </ul>
<b>Ontario</b>	No new policy was implemented.
<b>British Columbia</b>	No new policy was implemented.
<b>Alberta</b>	No information on policy changes was found during this period.

Jurisdiction	Policy changes
<b>Saskatchewan</b>	No information on policy changes was found during this period.
<b>Manitoba</b>	No new policy was implemented.
<b>Quebec</b>	No information on policy changes was found during this period.
<b>New Brunswick</b>	<p>In 1995–96:</p> <ul style="list-style-type: none"> <li>▪ The New Brunswick government signed risk-sharing agreements with five financial institutions.</li> <li>▪ The province followed the federal needs assessment methodology (including needs-assessment tables, allowances, exemptions) with the exception of one element of the criteria: Due to the number of New Brunswick students living in rural areas, the province did not include vehicles as an asset in the needs assessment.</li> </ul>
<b>Prince Edward Island</b>	No new policy was implemented.
<b>Nova Scotia</b>	No information on policy changes was found during this period.
<b>Newfoundland and Labrador</b>	No new policy was implemented.
<b>Yukon</b>	No information on policy changes was found during this period.
<b>Northwest Territories</b>	<p>No new policy was implemented.</p> <p>It is important to note that the Northwest Territories (NWT) Student Financial Assistance program opted out of the Canada Student Loans Program prior to 1990. The NWT SFA program does not review household income in determining eligibility for full-time studies. Funding is based on residency and student category.</p> <p>To give an overview of the program, as of 1995–96:</p> <ul style="list-style-type: none"> <li>▪ Non-Indigenous students qualified for two semesters of tuition, travel and monthly living allowances through a forgivable loan for every three years of schooling completed in the NWT during Grades 1 through 12.                             <ul style="list-style-type: none"> <li>○ Monthly allowance for a single student was \$400/month (remissible loan).</li> <li>○ Lifetime loan limit was \$26,000.</li> </ul> </li> <li>▪ Indigenous students qualified for unlimited semesters of tuition, books, travel and monthly living allowances.                             <ul style="list-style-type: none"> <li>○ Monthly allowance for a single student was \$675/month (supplementary grant)</li> </ul> </li> </ul>

Jurisdiction	Policy changes
	<ul style="list-style-type: none"> <li>○ Lifetime loan limit was \$26,000</li> <li>▪ Residents (not schooled in the NWT) qualified for forgivable loans based on years of residency and repayable loans.</li> <li>○ Lifetime loan limit was \$36,000.</li> </ul>
<b>Nunavut</b>	No new policy was implemented.

### Key Policy Changes from 1996–97 to 2000–01

Presented in Table 2 are key changes to SFA policy between 1996–97 and 2000–01. Some of the most substantial changes at the federal level happened in the middle of the period in 1998–99. Notably, the \$2.5 billion Canada Millennium Scholarship Foundation was established. In retrospect, this was seen as the last major investment in needs-based aid made by the federal government for a decade (Junor & Usher, 2007). The year 1996–97 marked the beginning of a period during which the federal government increased the role of tax credits as a way to distribute student assistance universally to all students, regardless of level of financial need. Starting at \$80 per month in 1996, the education tax credit amount for full-time students rose substantially to \$400 per month by the end of the period. Other government of Canada measures were designed to help existing borrowers repay their debts, such as an extension of the interest relief period in 1997, an extension of the repayment period and an introduction of a new Debt Reduction in Repayment Measure in 1998.

During this period, tuition fees in Ontario rose substantially (Junor & Usher, 2007), but were not associated with any remarkable change in SFA policies. The most notable change in this period in Ontario was the establishment of the Ontario Student Opportunity Grant in 1998–99, which reduced student loan burdens. Quebec also coordinated with the Canada Millennium Scholarship Foundation to provide measures to mitigate student debts at roughly the same time. In contrast, other jurisdictions seemed to be more active in adapting their student aid programs. Most notable was Newfoundland and Labrador, whose government not only made its loan program more generous by increasing the maximum weekly loan limits, but also implemented a two-year bridging program to the Canada Millennium Scholarship Program, providing assistance to students with high financial needs. British Columbia and New Brunswick also expanded their loan programs by increasing their maximum weekly loan limits. The NWT SFA program, which does not review household income in determining eligibility for full-time studies but provides funding based on residency and student category, increased non-repayable SFA both for Indigenous students (supplementary grants) and non-Indigenous students (remissible loans) at the end of the period. For the rest of the country, SRDC did not find any information on SFA policy changes during this period.



**Table 2: Key Changes to SFA Policy, 1996–97 to 2000–01**

Jurisdiction	Policy changes
Federal	<p>Since 1996 to at least 2006:</p> <ul style="list-style-type: none"> <li>▪ Government tax expenditures rapidly became an important avenue for government spending on PSE. This had important policy implications, making financial assistance more universal and less needs-based (Junor &amp; Usher, 2002). Particularly in 1996, the monthly education tax credit amount for full-time students was increased from \$60 per month to \$80 per month.</li> </ul> <p>In 1997:</p> <ul style="list-style-type: none"> <li>▪ The maximum period for interest relief was extended from 18 months to 30 months (Office of Chief Actuary, 2006).</li> </ul> <p>In 1998:</p> <ul style="list-style-type: none"> <li>▪ Canada Millennium Scholarship Foundation was established, providing non-repayable bursaries and excellence awards to eligible students (Employment and Social Development Canada, 2013). The Canada Millennium Scholarship Foundation distributed three main types of bursaries: Millennium Bursaries, Access Bursaries and Millennium Excellence awards. Access Bursaries and Excellence Awards addressed the need to provide up-front financial assistance to students from across Canada who were entering PSE (Fry, 2007).</li> <li>▪ Income thresholds were increased so that more students would be eligible for interest relief.</li> <li>▪ Interest relief could now be obtained at any point during the life of the loan.</li> <li>▪ Repayment period extension increased from 10 to 15 years.</li> <li>▪ Interest relief extended from a maximum of 30 to 54 months.</li> <li>▪ A new Debt Reduction in Repayment Measure provided that up to \$10,000 of the Canada Student Loan (CSL) could be forgiven once interest relief had been exhausted.</li> <li>▪ Canada Study Grants for students with dependents were also introduced (Office of Chief Actuary, 2006).</li> <li>▪ The monthly education tax credit amount for full-time students was increased in stages from \$80 per month to \$200 per month (Junor &amp; Usher, 2007).</li> <li>▪ The Canada Education Savings Grant provided a matched contribution to RESPs.</li> </ul>

Jurisdiction	Policy changes
	<p>In 2000:</p> <ul style="list-style-type: none"> <li>▪ The CSLP was shifted from the risk-shared financing arrangement to a direct student loan financing plan. The government of Canada provided the necessary funding to students, and a private sector service provider administered the loans (Employment and Social Development Canada, 2013).</li> <li>▪ The monthly education tax credit amount for full-time students doubled to \$400 per month (Junor &amp; Usher, 2007).</li> </ul>
<p><b>Ontario</b></p>	<p>In 1996–97:</p> <ul style="list-style-type: none"> <li>▪ New policies were implemented whereby students with children must provide documents supporting custody of each child in order to obtain child care support grants.</li> <li>▪ Loans instead of bursaries were provided for the student’s first two children.</li> <li>▪ Child care receipts were no longer required for the student’s first two children (Ministry of Education and Training, 1997).</li> </ul> <p>Until 1997–98:</p> <ul style="list-style-type: none"> <li>▪ Ontario was the only province that had not yet implemented the federal needs assessment criteria, revised in 1994. The adoption of the criteria was postponed in 1995–96 because the federal government did not finalize the criteria in time for effective implementation, and in 1996–97 because of a public service strike. These were adopted in 1997–98 (Ministry of Education and Training, 1997).</li> </ul> <p>In 1998–99:</p> <ul style="list-style-type: none"> <li>▪ The Ontario Student Opportunity Grant (OSOG) was introduced to replace the Loan Forgiveness Program.<sup>1</sup> An OSOG limits the amount of debt that a student would be required to repay to \$7,000 for two terms of study and \$10,500 for three terms. This reduced the student loan payable for students at the completion of each academic year (Ministry of Training, Colleges and Universities, 2003).</li> </ul>

1 The Loan Forgiveness Program was started in the 1993–94 fiscal year, limiting the amount of loans student would be required to repay for each two terms of study to \$6,000 (Ministry of Education and Training, 1997).

Jurisdiction	Policy changes
<b>British Columbia</b>	<p>In 1996:</p> <ul style="list-style-type: none"> <li>▪ The maximum student assistance was increased by \$25 a week — approximately \$850 more for the average 34-week program (Ministry of Education, Skills and Training, 1997).</li> </ul> <p>In 1999:</p> <ul style="list-style-type: none"> <li>▪ The B.C. government signed an agreement with the Canada Millennium Scholarship Foundation to provide grants that averaged \$3,600 per student to third- and fourth-year students, reducing their debt (Ministry of Education, Skills and Training, 1999a). Previously, B.C. students were only eligible for grants in their first two years at college or university (Ministry of Education, Skills and Training, 1999b).</li> </ul>
<b>Alberta</b>	No information on policy changes was found during this period.
<b>Saskatchewan</b>	No information on policy changes was found during this period.
<b>Manitoba</b>	<p>In 1998:</p> <ul style="list-style-type: none"> <li>▪ A new Interest Relief and Debt Reduction Program totaling \$1.6 million was introduced (Britton, 2006).</li> </ul>
<b>Quebec</b>	<p>In 1996:</p> <ul style="list-style-type: none"> <li>▪ The province announced its intention to increase tuition fees, but ultimately backed down from the proposal due to the possibility of a student strike. However, a series of measures were implemented to tighten the program such as no longer deeming students with more than 90 credits as financially independent.</li> </ul> <p>In 1999–00:</p> <ul style="list-style-type: none"> <li>▪ The province reached an agreement with the Canada Millennium Scholarship Foundation regarding the Millennium bursaries. Instead of transferring money for those bursaries to the province, the foundation provided the province with a contribution of \$70 million. Half of the money was then used to reduce student debt by reducing the maximum loan amount.</li> <li>▪ In addition, the parameters of the program were indexed and a committee focused on the accessibility of the student financial aid program.</li> </ul> <p>In 2001:</p> <ul style="list-style-type: none"> <li>▪ The province restored financial independence for students with more than 90 credits.</li> </ul>

Jurisdiction	Policy changes
<b>New Brunswick</b>	<p>In 1998–99:</p> <ul style="list-style-type: none"> <li>▪ New Brunswick Student Loan increased from \$80 (implemented in 1993–94) to \$110 per week of study.</li> <li>▪ New Brunswick Bursary increased from \$35 to \$50 per week of study (for students without dependents).</li> <li>▪ A provincial interest relief program was introduced to mirror the federal program.</li> <li>▪ Student loan borrowers could claim a 17% federal tax credit on the interest portion of the amount paid in the current year on the student loan.</li> </ul> <p>In 1999–2000:</p> <ul style="list-style-type: none"> <li>▪ New Brunswick implemented the Debt Reduction in Repayment program to mirror the federal program.</li> </ul>
<b>Prince Edward Island</b>	No information on policy changes was found during this period.
<b>Nova Scotia</b>	No information on policy changes was found during this period.
<b>Newfoundland and Labrador</b>	<p>In 1996:</p> <ul style="list-style-type: none"> <li>▪ The weekly maximum available to single students was increased from \$94 to \$110 (Government of Newfoundland and Labrador, 1996).</li> </ul> <p>In 1997:</p> <ul style="list-style-type: none"> <li>▪ Students started to be able to apply for a loan remission, which was announced by the province in 1994–95 but was not in effect until 1997. A student who completed an approved academic program within a year of the normal scheduled completion date and had a combined debt (Canada Student Loan and Newfoundland Student Loan) in excess of \$22,016 would have the excess debt paid by the province. While the Canada Student Loan and the Newfoundland Student Loan debt was used in the calculation of the loan remission amount, the loan remission was applied only to loans issued under the Newfoundland Student Loan Program.</li> </ul> <p>In 1998:</p> <ul style="list-style-type: none"> <li>▪ The Government of Newfoundland and Labrador created a \$4 million awards fund to assist students with high financial need to attend university and public college programs on a full-time basis. The awards program was a two-year bridging program to the federal government's Canada Millennium Scholarship Program (Government of Newfoundland and Labrador, 1998).</li> </ul>
<b>Yukon</b>	No information on policy changes was found during this period.

Jurisdiction	Policy changes
<b>Northwest Territories</b>	<p>In 2000, the NWT SFA program underwent a significant redesign.</p> <ul style="list-style-type: none"> <li>▪ Basic Grant-Tuition was increased from \$1,250 to \$1,750 per semester, and Basic Grant Books was increased from \$200 to \$300 per semester.</li> <li>▪ Supplementary Grant was increased from \$675 to \$700 per month.</li> <li>▪ Remissible loan was increased from \$400 to \$700 per month.</li> <li>▪ Repayable loan was increased from \$660 to \$1,100 per month.</li> <li>▪ Lifetime loan limit was increased from \$26,000 for residents and \$36,000 for non-residents to \$47,000 for both.</li> <li>▪ Canada Millennium Bursary was also available to eligible students in the amount of \$3,000.</li> <li>▪ The maximum number of semesters for which students could receive funding was capped at 20.</li> </ul>
<b>Nunavut</b>	<p>In 1999:</p> <ul style="list-style-type: none"> <li>▪ After Nunavut became a separate territory, the Nunavut Government adopted the SFA program directly from the Northwest Territories, which continued to be administered by the Government of NWT until 2001 (Office of the Auditor General of Canada, 2007).</li> </ul>

### Key Policy Changes from 2001–02 to 2005–06

Key changes to SFA policies happening between 2001–02 and 2005–06 are presented in Table 3. At the federal level, the end of this period — the years 2005 and 2006 — marked the implementation of new policies that could substantially influence the affordability of PSE. Particularly, more students from middle-income families were now eligible for the CSLP, as the upper limit of the program’s income threshold was increased. Middle-income families also saw their required parental contributions reduced. Furthermore, the Canada Access Grant was expanded to enhance PSE access for students from low-income families.

In Ontario, 2005 was also the year of major changes in SFA policies. The Millennium-Ontario Access Grant was established to support students from low-income families. A number of changes were made to assessment criteria within the loan program, making student loans more generous to a wider range of students in Ontario.

New Brunswick and Alberta were active in adapting their SFA policies to make PSE more accessible to students from low-income families. In New Brunswick, a number of needs-based measures were implemented during this period. Specifically, the government of New Brunswick worked with the Canada

Millennium Scholarship Foundation to establish a provincial Millennium Access Grant as a debt reduction measure for students in the province, varying the grant amount based on students' level of financial need. It also substantially increased its needs-based loans throughout these years, raising the maximum weekly loan limit from \$50 per week of study at the beginning of the period to \$140 per week of study at the end of the period. Several policies that distributed SFA universally to all students were also introduced, most notably the Tuition Tax Back Credit, introduced in 2005–06.

Alberta continued to adapt its SFA policies to make PSE more affordable to students. The annual loan limit was increased to reflect the rising costs of PSE starting from the beginning of the period. Toward the end of the period, more loan relief measures were implemented, and a bursary was established to encourage participation in PSE for students in rural areas.

In comparison, fewer policy changes were implemented in other provinces during this period. British Columbia did not undertake major changes in SFA policies. The province provided more repayment assistance during this period and made changes to assessment criteria within the loan program, but no policy was implemented specifically targeting students from low-income families. Saskatchewan increased the maximum student loan limit in 2005–06. Nova Scotia reduced the required parental contribution in 2005–06. Manitoba established a loan remission program that effectively reduced student debt for eligible students upon successful completion of the academic year. Its maximum weekly loan limit also increased. Newfoundland and Labrador expanded its loan repayment assistance programs at the beginning of the period, implementing a new debt reduction program and enhancing interest relief measures. The Northwest Territories provided a new Canada Millennium Access Bursary to eligible students. Nunavut established the Financial Assistance for Nunavut Student (FANS) Program, which remained in effect in 2018. The program did not provide funding based on the applicant's income. Instead, students were automatically assessed for up to the maximum amount of eligible funding. The only time family income was assessed was when students had applied for a needs-assessed loan on top of what they have already been approved to receive through FANS. The policy changes in Quebec during this period were short-lived — the province modified a number of SFA measures in 2004–05, but reversed the policies in 2005–06 following a student strike.

**Table 3: Key Changes to SFA Policy, 2001–02 to 2005–06**

Jurisdiction	Policy changes
Federal	<p>In 2003, changes were implemented to the following measures:</p> <ul style="list-style-type: none"> <li>▪ In-study income exemption.</li> <li>▪ Interest relief.</li> <li>▪ Debt Reduction in Repayment debt management measures (Human Resource and Skills Development Canada, 2004).</li> </ul> <p>Effective 2005–06:</p> <ul style="list-style-type: none"> <li>▪ Weekly loan limit was increased to \$210.</li> <li>▪ Computers were now included in the student expense column of needs assessment.</li> <li>▪ Parental contributions expected from middle-income families were reduced. Eligibility criteria also changed to extend the upper limit of the family income range, so that more individuals now qualified for some amount of assistance.</li> <li>▪ Canada Access Grants, which replaced the Canada Student Grants, were available not only for students with permanent disabilities as before but also for students from low-income families. For those from low-income families (generally with household income under \$35,000), the grant covered half of tuition, up to a maximum of \$3,000 for their first year of PSE. Grants reduced the amount of federal student debt that borrowers would otherwise incur (Office of Chief Actuary, 2006).</li> <li>▪ Income thresholds for interest relief rose by 5% to further assist borrowers experiencing difficulty in repayment (Junor &amp; Usher, 2007).</li> <li>▪ Borrowers who remained in financial difficulty after exhausting interest relief saw the Debt Reduction in Repayment Measure increased from \$20,000 to \$26,000 (Raaflaub, 2006; Junor &amp; Usher, 2007).</li> <li>▪ Starting this school year, the Canada Millennium Scholarship Foundation rolled out a series of jurisdiction-specific, income-targeted needs-based grants (Junor &amp; Usher, 2007).</li> <li>▪ The Access Bursary — a four-year initiative — was designed to provide additional grant assistance over the course of its existence (Junor &amp; Usher, 2007).</li> <li>▪ An additional Canada Education Savings Grant provided additional matched grant payments into the RESPs of low-income families. Low-income families with an RESP for a child under the age of 15 could also receive a grant payment annually into the RESP called the Canada Learning Bond that was unconditional on their contributions.</li> </ul>

Jurisdiction	Policy changes
<p><b>Ontario</b></p>	<p>In 2001:</p> <ul style="list-style-type: none"> <li>▪ Two service providers selected by the federal government — one for publicly funded colleges and universities and one for private postsecondary schools — began administering all loans. Although students were expected to repay their loans after leaving school, the ministry paid the interest on their student loan balances while the students attended school. The ministry also guaranteed repayment of the OSL principal should students default on their loans (Ministry of Training, Colleges and Universities, 2003).</li> <li>▪ The debt relief program was modified, increasing the interest relief period under OSAP from 30 months to 54 months, and allowing students to have access to a one-time reduction in OSAP debt to bring it to an affordable level.</li> <li>▪ Students in a college or university could receive up to \$1,700 from bursaries and part-time work over a typical two-term study period before OSAP amounts were affected. If a student was a scholarship recipient, the maximum total exemption for study period income became \$3,500, of which up to \$1,700 could be in the form of bursaries and part-time earnings. Previously a student would have had the first \$600 of income exempted plus 20% of the balance (Ministry of Advanced Education and Skills Development, 2001).</li> <li>▪ The Ontario government signed an agreement with the government of Canada to integrate the delivery of student loan programs in the province (Human Resources and Skills Development Canada, 2004).</li> </ul> <p>In 2005:</p> <ul style="list-style-type: none"> <li>▪ The Ontario government and the Canada Millennium Scholarship Foundation signed an agreement to establish the Millennium-Ontario Access Grant, delivering more resources to students with the lowest family incomes. The grant provided eligible students up to half the cost of their tuition to a maximum of \$3,000. When combined with the Canada Access Grant — the federal government's new low-income grant — these students could receive up to \$6,000, or the full cost of their first year of tuition (Berger, Motte, &amp; Parkin, 2007; Ministry of Advanced Education and Skills Development, 2005a).</li> <li>▪ Living allowances were increased in needs assessments.</li> <li>▪ Eligibility for student loans expanded.</li> <li>▪ Ontario weekly loan amounts were increased from \$110 to \$140 for single students.</li> <li>▪ The amount middle-income parents were expected to contribute to their children's education was reduced.</li> </ul>



Jurisdiction	Policy changes
	<ul style="list-style-type: none"> <li>▪ Middle-income students with high need would be able to access up to 27% more assistance through OSAP with no increase in their debt.</li> <li>▪ The government also increased the income thresholds for interest relief by 5% so that 6,000 more graduates could qualify for this assistance.</li> <li>▪ Costs, such as computers, were recognized and included when determining needs (Ministry of Advanced Education and Skills Development, 2005b).</li> </ul>
<p><b>British Columbia</b></p>	<p>In 2002–03:</p> <ul style="list-style-type: none"> <li>▪ First-year non-repayable grants to students were replaced with B.C. student loan funding. Grants to students in their second, third or fourth year of postsecondary studies remained in place.</li> <li>▪ An increased level of funding was available to eligible students without dependents under the student assistance program. The maximum level was raised by \$15 per week of study (Ministry of Advanced Education, 2002).</li> </ul> <p>In 2003–04:</p> <ul style="list-style-type: none"> <li>▪ In-study income exemption was tripled. Under the old guidelines, the first \$600 a student earned during the school year would be exempt, after which 80% of their earnings would be deducted from their student loan eligibility. Under the new limits, students could now receive up to \$50 per week in income exemptions, depending on type of income (Ministry of Advanced Education, 2003).</li> </ul> <p>In 2004–05:</p> <ul style="list-style-type: none"> <li>▪ Loan reduction was introduced. All students who were eligible for loans and grants under a previous program automatically received the same funding but solely in loans. However, each year a threshold for loan remission would be established, and any loans the student had beyond the threshold would be forgiven upon successfully completing the year's studies. For 2004–05 the estimated threshold was \$225 per week of study. For a student taking a typical 34-week course load, that meant any loan they had beyond \$7,650 would be forgiven if they successfully completed their courses. This was later called the Completion Grant (Ministry of Advanced Education, 2004a; Ministry of Advanced Education, 2004b).</li> </ul> <p>Starting 2005–06:</p> <ul style="list-style-type: none"> <li>▪ The provincial government reduced the amount of parent contributions, expanding access to the student financial assistance program.</li> </ul>

Jurisdiction	Policy changes
	<ul style="list-style-type: none"> <li>▪ Computer-related expenses were also included in needs assessments starting this year (Ministry of Advanced Education, 2005).</li> </ul>
<b>Alberta</b>	<p>In 2002:</p> <ul style="list-style-type: none"> <li>▪ Annual loan limit was increased by \$300 to reflect the rising costs for postsecondary students (Alberta Finance, 2002).</li> </ul> <p>As of 2003–04:</p> <ul style="list-style-type: none"> <li>▪ Alberta Student Loan Relief Benefit and Loan Relief Program Completion Payment were put in place to reduce students' debt burdens in the first and final years of study (Finnie, Usher, &amp; Vossensteyn, 2004).</li> </ul> <p>In 2005–06:</p> <ul style="list-style-type: none"> <li>▪ In partnership with the Canadian Millennium Scholarship Foundation, the province established the Millennium Alberta Rural Incentive Bursary (Alberta Advanced Education, 2006b).</li> </ul>
<b>Saskatchewan</b>	<p>In 2001:</p> <ul style="list-style-type: none"> <li>▪ The Saskatchewan government signed an agreement with the government of Canada to integrate the delivery of student loan programs in the province (Human Resources and Skills Development Canada, 2004).</li> </ul> <p>In 2005–06:</p> <ul style="list-style-type: none"> <li>▪ The provincial bursary increased to \$110, which increased support for students without increasing their Saskatchewan student loan debt levels (Ministry of Advanced Education, Employment and Labour, 2006).</li> </ul>
<b>Manitoba</b>	<p>In 2001:</p> <ul style="list-style-type: none"> <li>▪ The Student Aid Act was passed, which established the Manitoba Student Aid Program (formerly the Student Financial Assistance Program), consolidated existing regulations of the Education Administration Act.</li> <li>▪ This also legislatively established the Manitoba Bursary, provided a higher level of program accountability, and promoted key principles of accessibility and affordability of PSE for Manitoba students (Britton, 2006). The Manitoba Bursary program was established to complement the Canada Millennium Scholarship Bursaries. It was a loan remissions program that focused on reducing student debt for qualifying students upon successful completion of the academic year.</li> </ul>

Jurisdiction	Policy changes
	<p>In 2005–06:</p> <ul style="list-style-type: none"> <li>▪ Manitoba Student Loans eligibility increased from a maximum of \$110 to \$140 per week of study.</li> </ul>
<b>Quebec</b>	<p>In 2004–05, major changes were made to the program:</p> <ul style="list-style-type: none"> <li>▪ Financial aid would be provided through monthly installments in an effort to help students pay for expenses as they came up.</li> <li>▪ Required contributions from students and their households were reduced, taking into account the months when they were not in school.</li> <li>▪ The number of months students were in studies was taken into account when calculating the loan portion.</li> <li>▪ In September 2004, the breakdown between the grant and loan portions was modified. The loan portion was increased by the value of tuition fees charged by the education institution.</li> </ul> <p>In 2005–06:</p> <ul style="list-style-type: none"> <li>▪ Following a student strike, the measures introduced in 2004–05 were reversed. The Canada Millennium Scholarship Foundation increased its contribution by \$40 million for two years.</li> </ul>
<b>New Brunswick</b>	<p>In 2001–02:</p> <ul style="list-style-type: none"> <li>▪ New Brunswick Bursary increased from \$50 to \$75 per week of study (for students without dependents).</li> </ul> <p>In 2002–03:</p> <ul style="list-style-type: none"> <li>▪ New Brunswick Bursary increased from \$75 to \$80 per week of study (for students without dependents).</li> </ul> <p>As of 2003–04:</p> <ul style="list-style-type: none"> <li>▪ New Brunswick Bursary increased from \$80 to \$90 per week of study (for students without dependents).</li> <li>▪ A provincial Millennium Access Grant was introduced as a four-year pilot as a debt-reduction measure for students in the province (Finnie, Usher, &amp; Vossensteyn, 2004). The value of the Millennium Bursary varied between \$2,000 and \$4,000 based on the recipients' levels of financial need.</li> </ul>

Jurisdiction	Policy changes
	<p>In 2005–06:</p> <ul style="list-style-type: none"> <li>▪ The province signed an agreement with the federal government to integrate New Brunswick’s student financial assistance program with the CSLP (Human Resources and Skills Development Canada, 2005). This represented a move to a direct lending environment.</li> <li>▪ The New Brunswick Tuition Tax Cash Back Credit was introduced. The New Brunswick government provided a tax rebate equal to 50% of the tuition amount paid since January 2005, with a maximum yearly rebate of \$4,000 and maximum lifetime of \$10,000 (Training and Employment Development, 2005).</li> <li>▪ The New Brunswick Student Loan increased from \$110 to \$140 per week of study.</li> <li>▪ The province removed borrowers’ responsibility for payment of grace-period interest on New Brunswick loans to mirror the federal handling of grace-period interest.</li> </ul>
<b>Prince Edward Island</b>	No policy change was implemented during this period.
<b>Nova Scotia</b>	<p>In 2005:</p> <ul style="list-style-type: none"> <li>▪ The province reduced the expected parental contribution by 25% for dependent students.</li> </ul>
<b>Newfoundland and Labrador</b>	<p>In 2002, the following changes went into effect:</p> <ul style="list-style-type: none"> <li>▪ New debt reduction program: Up to the full amount of each Newfoundland and Labrador Student Loan could be converted into a non-repayable grant.</li> <li>▪ Enhanced interest relief: Interest relief assistance, to a maximum of 30 months, up from 18 months, was made available at any point during the repayment of the loan; an additional 24 months of assistance was made available within the first five years of repayment for those who experienced extreme financial hardship;</li> <li>▪ Increased in-study income exemption: The assessment of resources was amended such that students would contribute only 50% of their study period income while in school;</li> <li>▪ New eligibility requirements with special consideration of extenuating circumstances: Students must enrol in at least 80% of a full course load (Youth Services and Post-secondary Education, 2002).</li> </ul>

Jurisdiction	Policy changes
	In 2004: <ul style="list-style-type: none"> <li>▪ Government of Canada and government of Newfoundland and Labrador signed a student loan integration agreement (Youth Services and Post-secondary Education, 2004).</li> </ul>
<b>Yukon</b>	No information on policy changes was found during this period.
<b>Northwest Territories</b>	In 2003: <ul style="list-style-type: none"> <li>▪ A Canada Millennium Access Bursary was made available to eligible students in the amount of \$1,500.</li> </ul>
<b>Nunavut</b>	In 2001: <ul style="list-style-type: none"> <li>▪ The current Financial Assistance for Nunavut Students program (FANS) was established, providing the following financial aid measures to students (Office of the Auditor General of Canada, 2007):                             <ul style="list-style-type: none"> <li>○ For Nunavut Beneficiaries (Residents of Nunavut):                                     <ul style="list-style-type: none"> <li>▪ Basic Grant: maximum \$1250/semester for tuition plus travel benefit</li> <li>▪ Supplementary Grant: \$200/semester for books plus living allowance</li> <li>▪ Needs-assessed Loan: up to \$165/week</li> </ul> </li> <li>○ Non-Nunavut Beneficiaries (with previous schooling in Nunavut):                                     <ul style="list-style-type: none"> <li>▪ Basic Grant: maximum \$1,250/semester for tuition plus travel benefit</li> <li>▪ Primary Loan: \$3,200 or \$4,400/year; forgivable based on northern residency</li> <li>▪ Needs-assessed Loan: up to \$165/week</li> </ul> </li> <li>○ Non-Nunavut Beneficiaries (without previous schooling in Nunavut):                                     <ul style="list-style-type: none"> <li>▪ Primary Loan: \$3,200/year; forgivable based on northern residency</li> <li>▪ Secondary Loan, for students not eligible for Primary Loan: \$4,400/year</li> <li>▪ Needs-assessed Loan: up to \$165/week</li> </ul> </li> </ul> </li> </ul>

## Key Policy Changes from 2006–07 to 2010–11

Key policy changes implemented between 2006–07 and 2010–11 are presented in Table 4. At the federal level, Canada Millennium Scholarship Foundation activities were phased out starting in 2008–09. In 2009, the federal Canada Student Grant was established to increase PSE participation and completion rates among underrepresented groups, including students from low-income families.

The Ontario government implemented a number of changes to SFA policies during this period, many of which aimed to address the financial barriers of particular groups of students. The Access Grant was extended to include more students from middle-income families. A bursary to mitigate the financial burden of students who were the first generation in their families to go to PSE was established. In 2010, a number of measures related to the loan portion of OSAP were modified, making PSE more accessible to students in Ontario in general.

With the exception of British Columbia, provinces in the West also implemented a suite of policies to enhance PSE access for students between 2006–07 and 2010–11. The government of Alberta may have been slightly more active than Ontario in this case, as Alberta developed an Affordability Framework at the beginning of the period and introduced changes to enhance student aid policies throughout the period. These changes mainly affected the loan portion of student assistance measures in the province. However, unlike Ontario, no non-repayable grants specifically tailored toward the needs of students from low-income families were introduced in Alberta.

Two western provinces made changes comparable to Ontario during this period: Saskatchewan and Manitoba. Saskatchewan implemented a wide range of assistance measures. New grants for eligible low- and middle-income students were introduced in 2009. A bursary was introduced in the same year to cap student debt at \$210 per week of study. Other changes to enhance the loan program were also made, notably an increase in the weekly loan limit, changes in assessment criteria and a reduction in interest rates on repayable loans. Debt management tools were also transformed during this period with a more comprehensive Repayment Assistance Plan replacing previous interest reliefs and debt reduction programs.

In Manitoba, the beginning of this period was marked by the introduction of the Millennium Manitoba Opportunities Grant for low-income students. Multiple other needs-based assistance measures were also implemented during the period, aiming to boost PSE access for students from low-income families and families from rural areas. In addition, the province introduced an income tax rebate as a way to distribute assistance to students universally.

In the East, the government of Newfoundland and Labrador may also have been slightly more active than Ontario, introducing multiple measures that could have influenced the affordability and accessibility of PSE for low-income students in meaningful ways. Particularly, the provincial aid package was shifted to include more non-repayable grants and fewer repayable loans. A new Millennium Access Bursary was established at

the beginning of the period. Newfoundland and Labrador also reformed the assessment criteria for its loan program. Finally, it eliminated interest rates on provincial loans, so students effectively paid no interest on the provincial portion of their loans.

The rest of the country was less active than Ontario during this period. In New Brunswick, multiple measures were introduced to enhance the provincial student loan program, mainly to assist with the repayment of debt. The tuition tax rebate was also doubled. For PEI, this period marked the implementation of a suite of George Coles bursaries, given to eligible students regardless of family income or assessed financial needs. Nova Scotia implemented a repayment assistance program. Quebec made a number of changes to reduce required parental contributions, and gradually increased the income threshold at which the parental contribution would be exempted. The Northwest Territories once again expanded its Basic Grants to increase the amount awarded to eligible students to cover their tuition and book costs.

**Table 4: Key Changes to SFA Policy, 2006–07 to 2010–11**

Jurisdiction	Policy changes
Federal	<p>In 2006, the federal government:</p> <ul style="list-style-type: none"> <li>▪ Added a new tax credit of \$60 per month for textbooks, which was simply an addition to the existing monthly education tax credit amount in all but name (Junor &amp; Usher, 2007).</li> <li>▪ Eliminated the \$3,000 limit on the amount of scholarship, bursary and fellowship tax-free income a student can receive while in studies.</li> <li>▪ Reduced expected parental contribution for all Canada Student Loans Program borrowers. Junor and Usher (2007) estimated the improvement would enable an additional 30,000 students from families with incomes in the \$65,000–\$140,000 range to gain access to student assistance. It was also expected to allow 25,000 current student borrowers to increase the amount of the loans they received.</li> </ul> <p>Budget 2008 included the following changes:</p> <ul style="list-style-type: none"> <li>▪ Reduced the expected spousal contributions from 80% to 70% of a spouse’s disposable income while in study.</li> <li>▪ Made federal loans more attractive to part-time students by allowing deferred payments on the loan principal and accumulated interest until six months after completion, as well as increasing the maximum loan amount available (from \$4,000 to \$10,000) (Employment and Social Development Canada, 2016).</li> <li>▪ Phased out the Canada Millennium Scholarship Foundation starting 2008–09 (Employment and Social Development Canada, 2013).</li> </ul>

Jurisdiction	Policy changes
	<p>In 2009:</p> <ul style="list-style-type: none"> <li>▪ The Repayment Assistance Plan combined elements of the Interest Relief and Debt Reduction in Repayment programs (Mitchell, 2009b). RAP helped eligible people manage the repayment of their Canada Student Loans by allowing them more affordable monthly payments. RAP eligibility was based on a student loan borrower’s family income, family size and outstanding loan balance. There was also a feature in the RAP for student loan borrowers with a permanent disability.</li> <li>▪ The Canada Student Grant was also established, replacing Canada Study Grants, Canada Access Grants, and grants/bursaries previously offered by the Canada Millennium Scholarship Foundation (Employment and Social Development Canada, 2016). The CSGP was aimed at increasing PSE participation and completion rates among underrepresented groups, including students from low-income families. Particularly, full-time students from low-income families would be eligible to receive \$250/month, available for all years of undergraduate university, college or trade school programs, provided the entire program is a minimum of 60 weeks in length. Part-time students would be eligible for up to \$1,200 per academic year.</li> </ul>
<p><b>Ontario</b></p>	<p>In 2006:</p> <ul style="list-style-type: none"> <li>▪ Access Grants were extended to students from middle-income families earning below \$75,000 a year, covering 25–50% of their tuition. Previously, the grants were only available to students from low-income families.</li> <li>▪ Students were now considered independent four years out of school, instead of five, aligning the definition with the one used in CSLP (Ministry of Advanced Education and Skills Development, 2006).</li> </ul> <p>In 2007:</p> <ul style="list-style-type: none"> <li>▪ The Ontario First Generation Student Bursaries were created to help eligible first-generation students with financial needs (Ministry of Advanced Education and Skills Development, 2007).</li> </ul> <p>In 2010:</p> <ul style="list-style-type: none"> <li>▪ Allowance for book, supplies and equipment indexed to inflation to ensure that it reflected the real costs faced by students and their families.</li> <li>▪ Student income exemption was doubled.</li> <li>▪ In addition to the existing six months waiver of payment, the government initiated paying interest charges during the first six months after graduation. This made the Ontario</li> </ul>



Jurisdiction	Policy changes
	<p>portion of all OSAP loans interest free and payment free for the first six months for all graduates.</p> <ul style="list-style-type: none"> <li>▪ Student loan maximum would increase to \$150 per week for single students. The weekly loan limit for married students and students with children was increased up to \$350 per week.</li> <li>▪ Required contributions from spouses were reduced by 10%.</li> <li>▪ For married students and students with dependent children, the OSAP vehicle exemptions were doubled so that vehicles worth up to \$10,000 would not affect students' OSAP assessments.</li> <li>▪ A provincial Repayment Assistance Program was established, to be administered in conjunction with the federal RAP, to provide students more help in repaying their Ontario student loan. Under the program, no graduate would be asked to pay more than 20% of their family income toward their loans. After 15 years, any remaining student loan debt would be forgiven (Ministry of Advanced Education and Skills Development, 2010).</li> </ul>
<b>British Columbia</b>	No policy change was implemented during this period.
<b>Alberta</b>	<p>In 2006, the Affordability Framework was developed, including a comprehensive set of strategies to enhance student aid. Key components of the framework were:</p> <ul style="list-style-type: none"> <li>▪ Eliminating the existing gap between actual living costs and student financial assistance living allowances and allowing for annual increases.</li> <li>▪ Relaxing exemptions for vehicles, part-time earnings and scholarships/bursaries.</li> <li>▪ Increasing financial supports for part-time learners.</li> <li>▪ Reducing interest rates on student loan borrowers in repayment.</li> <li>▪ Extending interest-free status to learners on parental leave (and, although out of scope, those completing residence requirements in medical school).</li> <li>▪ Allowing lifetime loan limits to be re-extended to returning students that repaid all or a portion of their loans (Alberta Advanced Education, 2006b).</li> </ul> <p>In 2007–08, enhancements to the SFA program were implemented as part of the Affordability Framework. These included:</p> <ul style="list-style-type: none"> <li>▪ Increasing living allowances by 14%.</li> <li>▪ Eliminating vehicle restrictions.</li> </ul>

Jurisdiction	Policy changes
	<ul style="list-style-type: none"> <li>▪ Increasing the annual student loan limit from \$12,440 to \$13,000.</li> <li>▪ Reducing expected parental contributions (Advanced Education and Technology, 2008).</li> </ul> <p>In 2008–09, more initiatives developed from the Affordability Framework were implemented, including:</p> <ul style="list-style-type: none"> <li>▪ Increasing living allowances by 5%.</li> <li>▪ Increasing the annual loan limits to \$13,300.</li> <li>▪ Increasing the part-time earnings exemption to \$800 per month.</li> <li>▪ Removing restrictions on scholarship income.</li> <li>▪ Reducing the variable interest rate on Alberta direct student loans to the prime lending rate and the fixed rate to prime plus 2% (Advanced Education and Technology, 2009).</li> </ul> <p>In 2010, a provincial repayment assistance plan was established along with federal repayment assistance plan (Advanced Education and Technology, 2010).</p>
<b>Saskatchewan</b>	<p>In 2007:</p> <ul style="list-style-type: none"> <li>▪ Expected parental contributions for dependent students were reduced.</li> <li>▪ Debt management tools, such as Interest Relief, Extended Interest Relief, Debt Reduction in Repayment and the Permanent Disability Benefit were made available to assist borrowers experiencing difficulties repaying their loans (Ministry of Advanced Education, Employment and Labour, 2008).<sup>2</sup></li> </ul> <p>In 2008:</p> <ul style="list-style-type: none"> <li>▪ The Graduate Retention Program was created. PSE graduates who stayed in Saskatchewan would be able to receive the full amount of their tuition back — up to \$20,000 — through a reduction in their provincial income tax. They would have up to 10 years to use this tax reduction (Minister of Finance, 2015).</li> </ul>

<sup>2</sup> The report also commented that within the past few years, with the exception of Ontario, all provinces experienced declines in the uptake of government student loans, assumed to be a result of the strong economy, increased savings for PSE, and increased numbers of loan products from private lenders.

Jurisdiction	Policy changes
	<p>In 2009:</p> <ul style="list-style-type: none"> <li>▪ Grants were introduced for low- and middle-income students in one-year programs and for low-income families with dependents aged 12–18.</li> <li>▪ Provincial maximum weekly loan limit was increased from \$110 to \$140 per week of study;</li> <li>▪ The Saskatchewan Student Bursary was increased to maintain debt levels at \$210 per week of study;</li> <li>▪ The Repayment Assistance Plan (RAP) was implemented, replacing the previous Interest Relief Program and the Debt Reduction in Repayment program (Ministry of Advanced Education, Employment and Labour, 2009).</li> </ul> <p>In 2010:</p> <ul style="list-style-type: none"> <li>▪ Full-time students could earn as much as they chose during their study period without affecting their eligibility for financial assistance.</li> <li>▪ Interest rates were reduced to prime on repayable loans.</li> <li>▪ Ownership of vehicles by students would no longer affect the level of financial assistance (Ministry of Advanced Education, Employment and Labour, 2010).</li> </ul>
<b>Manitoba</b>	<p>Beginning Fall 2006:</p> <ul style="list-style-type: none"> <li>▪ First-year PSE students from low-income families would receive up to \$4,000 each in new Millennium Manitoba Opportunities Grants. This new funding for Manitoba students was the result of a three-year joint initiative between the Canada Millennium Scholarship Foundation and the government of Manitoba (Manitoba Government, 2006).</li> </ul> <p>In 2009:</p> <ul style="list-style-type: none"> <li>▪ Interest rate on Manitoba Student Loans was reduced from prime plus 2.5% to prime plus 1%.</li> <li>▪ The Manitoba government boosted its investment to bursary and access programs by \$2.5 million (Manitoba Government, 2009).</li> <li>▪ The Rural and Northern Bursary was also announced, providing approximately 1,000 students with additional non-repayable financial support recognizing that relocation or commuting expenses may present a barrier for rural and northern students wishing to pursue PSE (Manitoba Government, 2010).</li> </ul>

Jurisdiction	Policy changes
	<p>In 2010:</p> <ul style="list-style-type: none"> <li>▪ The Student Success Grant program was announced. This program aimed to help students in undergraduate programs who had unmet financial needs beyond their combined and maximum student-loan amounts. Students who qualified could receive up to \$10,000 in additional support.</li> <li>▪ The 60% Tuition Fee Income Tax Rebate was enhanced by providing college and university students with earlier access to a portion of the rebate while they were still in school (Manitoba Government, 2010).</li> </ul>
<b>Quebec</b>	<p>In 2007–08, several new measures were implemented to improve the calculation of financial assistance, including:</p> <ul style="list-style-type: none"> <li>▪ Indexing calculation parameters until 2011–12.</li> <li>▪ Decreasing the required contributions from parents.</li> <li>▪ Increasing the amount of financial assistance granted to students to cover the increase in tuition fees.</li> </ul> <p>In 2013, the government put in place the following measures:</p> <ul style="list-style-type: none"> <li>▪ Improving the transitional thresholds for exemption of parental contributions. This exemption threshold was \$28,000 in 2013–14 and would be increased to \$45,000 by 2015–16.</li> <li>▪ Replacing the non-refundable tax credit for tuition fees with a non-refundable tax credit of 8%.</li> <li>▪ Maintaining planned improvements to the Deferred Payment Plan, by extending the eligibility period and the qualifying period to benefit from the program.</li> </ul>
<b>New Brunswick</b>	<p>In 2007–08:</p> <ul style="list-style-type: none"> <li>▪ The assessment of parental and spousal income was eliminated from eligibility calculations for New Brunswick Student Loans. Applicants not providing parental or partner income information received New Brunswick Student Loans only.</li> </ul>

Jurisdiction	Policy changes
	<p>In 2009–10:</p> <ul style="list-style-type: none"> <li>▪ The New Brunswick Bursary was increased from \$90 or \$80 per week of study for students with or without dependents, respectively, to \$90 per week of study for all applicants.</li> <li>▪ The Timely Completion Benefit was introduced to address accumulated student loan debt and encourage successful completion of studies. Eligible applicants with federal and provincial student loan. larger than \$26,000 had 100% of their provincial student loan in excess of \$26,000 forgiven;</li> <li>▪ The provincial Repayment Assistance Program was established (Mitchell, 2009b). Students were expected to repay their loans based more closely on what they could afford. Borrowers were not expected to make payments exceeding 20% of their income. Any payment would end 15 years after the last loan consolidation date, and the provincial government would assume any remaining debt at that time. There were also provisions for borrowers with a permanent disability;</li> <li>▪ The New Brunswick Tuition Rebate (formerly called Tuition Tax Cash Back Credit) was doubled, to \$20,000. New Brunswick PSE graduates who lived and worked in the province, paying New Brunswick personal income tax, were eligible for a non-taxable rebate of 50% of their tuition costs, up to a maximum lifetime rebate of \$20,000.</li> </ul>
<b>Prince Edward Island</b>	<p>In 2008:</p> <ul style="list-style-type: none"> <li>▪ The province rolled out the George Coles bursaries, awarded to students enrolling in public and private PSE institutions in the province, other than career colleges. Bursary amounts were between \$1,200 and \$2,200, depending on the tuition fees of the program and the institution of enrolment. These bursaries are given to eligible students regardless of family income or assessed financial needs.</li> </ul>
<b>Nova Scotia</b>	<p>In 2008:</p> <ul style="list-style-type: none"> <li>▪ The province implemented the Repayment Assistance Program for borrowers as a debt management measure to assist with loan repayment.</li> </ul>
<b>Newfoundland and Labrador</b>	<p>In 2006:</p> <ul style="list-style-type: none"> <li>▪ New Millennium Access Bursaries were established, providing first-year students from low-income families up to \$3,500 (Education, 2006).</li> </ul>

Jurisdiction	Policy changes
	<p>In 2007:</p> <ul style="list-style-type: none"> <li>▪ The amount parents were required to pay toward the cost of college and university was reduced.</li> <li>▪ The upper limit of family income increased, giving access to student loans to more students of middle-income families.</li> <li>▪ The interest paid on loans would drop by 2.5% (Education, 2007).</li> <li>▪ The province introduced Up-Front grants (\$70 per week) and reduced the maximum provincial loan from \$140 to \$70 per week.</li> </ul> <p>In 2009:</p> <ul style="list-style-type: none"> <li>▪ The province increased grant amounts to \$80 per week and reduced loan amounts to \$60 per week.</li> <li>▪ It also reduced the interest applied on provincial loans to 0% on current and future student loans.</li> </ul>
<b>Yukon</b>	No information on policy changes was found during this period.
<b>Northwest Territories</b>	<p>In 2006:</p> <ul style="list-style-type: none"> <li>▪ Basic Grant-Tuition was increased to \$1,925 per semester, and Basic Grant-Books was increased to \$400 per semester.</li> </ul> <p>In 2007:</p> <ul style="list-style-type: none"> <li>▪ The monthly limit of repayable loan was increased to \$1,400.</li> <li>▪ The lifetime loan limit was increased to \$60,000.</li> </ul> <p>In 2009:</p> <ul style="list-style-type: none"> <li>▪ The Canada Millennium Bursary and Canada Millennium Access Bursary were discontinued.</li> </ul>
<b>Nunavut</b>	No policy change was implemented during this period.

### Key Policy Changes from 2011–12 to 2015–16

Key policy changes implemented during the final five years of the period under examination are presented in Table 5. At the federal level, the key policies at the beginning of the period mainly were designed to ensure a smooth transition after the dissolution of the Canada Millennium Scholarship Foundation. Toward

the end of the period, Budget 2015 included a strong commitment at the federal level to increase PSE affordability for low- and middle-income families.

In Ontario, a major change in 2012 was the creation of the 30% Off Ontario Tuition Grant, which continued to be expanded throughout the period to keep pace with rising costs. This program helped alleviate the tuition costs for students from families with annual incomes of \$160,000 or less. The student loan limit was also increased, and various other measures to help students manage debts were also created during these years. In this period, Ontario was among the most active provinces in terms of creating policies and programs to improve PSE access for lower-income families.

Alberta and New Brunswick also launched initiatives targeting PSE access in this period. Alberta initiated a Low-Income Grant in 2013 and more than doubled the amount in 2015–16. Alberta also introduced changes to enhance the provincial loans program during the period. In New Brunswick, the Student Grant for Students from Low-Income Families was implemented in 2012–13. As well, the province changed its approach to a number of universal assistance measures, including introducing a non-needs-based bursary in 2013–14 and eliminating its tax rebate program in 2015–16.

Other jurisdictions were less active than Ontario during these years. The government of Saskatchewan made it a priority to focus on the issues of affordability and accessibility of PSE for students with high financial needs. However, concrete changes were yet to be implemented. Other provinces such as British Columbia and Manitoba focused on debt management and loan repayment measures during this period. Quebec increased living allowances for SFA recipients. Manitoba, PEI, and Nova Scotia moved to eliminate interest on provincial student loans entirely. The Northwest Territories increased the Supplementary Grant and remissible loan for both Indigenous and non-Indigenous students in 2013, and increased its Basic Grant in 2015.

**Table 5: Key Changes to SFA Policy, 2011–12 to 2015–16**

Jurisdiction	Policy changes
<b>Federal</b>	Budget 2011 announced the following changes, to be fully implemented by all participating jurisdictions before the end of the 2012–13 academic year: <ul style="list-style-type: none"> <li data-bbox="565 1465 1458 1570">▪ For full-time students: Doubling the in-study income exemption from \$50 per week to \$100 per week. This would allow full-time students who worked while in school to earn additional income without impacting the amount of CSL they might be eligible to receive.</li> <li data-bbox="565 1591 1458 1738">▪ For part-time students: Increasing the income thresholds used to assess eligibility for part-time Canada Student Loans and Grants and reducing the in-study interest rate to 0%, bringing these measures in line with full-time students (Employment and Social Development Canada, 2012; Higher Education Strategy Associates, 2011).</li> </ul>

Jurisdiction	Policy changes
	<ul style="list-style-type: none"> <li>▪ Disbursement of transition grants to former recipients of Canada Millennium Scholarship Foundation bursaries continued, to ensure that they received the same level of assistance after the dissolution of the foundation. This continued until 2012–13 (Employment and Social Development Canada, 2013).</li> </ul> <p>Starting 2014:</p> <ul style="list-style-type: none"> <li>▪ Vehicles were no longer to be considered in the CSLP needs-assessment process, benefiting students who owned or leased vehicles, who were more likely to live in rural areas and western provinces (Higher Education Strategy Associates, 2014).</li> </ul> <p>Budget 2015 committed to:</p> <ul style="list-style-type: none"> <li>▪ Expanding eligibility for the Canada Student Grant for Low-Income Students and Middle-Income Students to students in programs with a minimum duration of 34 weeks instead of 60 weeks.</li> <li>▪ Changing CSLP needs assessment guidelines. These changes were characterized as aiming to increase PSE affordability for the middle class and recognizing the student-aid-related challenges of balancing school and work.</li> <li>▪ Removing in-study income contributions increased the loan amount for a considerable proportion of students (Higher Education Strategies Associates, 2015).</li> </ul>
<p><b>Ontario</b></p>	<p>In 2012:</p> <ul style="list-style-type: none"> <li>▪ The 30% Off Ontario Tuition Grant was created. The maximum amount of grant was \$950 per term or \$1,900 per academic year. Eligibility criteria included having a gross family income of \$160,000 or less (Ministry of Advanced Education and Skills Development, undated).</li> </ul> <p>In 2013–14:</p> <ul style="list-style-type: none"> <li>▪ The 30% Off Ontario Tuition Grant was increased to \$1,730 for university or college degree programs and \$790 for college diploma or certificate programs.</li> <li>▪ The amount of OSAP debt students would need to repay was increased to \$7,300 for a two-term academic year (\$10,950 for three terms) (Ministry of Advanced Education and Skills Development, 2014a).</li> </ul>



Jurisdiction	Policy changes
	<p>In 2014–15:</p> <ul style="list-style-type: none"> <li>▪ The value of the 30% Off Ontario Tuition Grant was increased to keep pace with tuition costs. For students in degree programs, it was worth up to \$1,780, while for those in diploma or certificate programs it was worth up to \$820 (Ministry of Advanced Education and Skills Development, 2014b).</li> </ul> <p>For the 2015–16 school year:</p> <ul style="list-style-type: none"> <li>▪ The Ontario student loan limit was increased by \$5 to \$155 per week for single students and to \$355 per week for students who were married or who had dependent children.</li> <li>▪ A new loan rehabilitation program was launched. With this new program, borrowers who defaulted on the Ontario portion of their Canada-Ontario student loans could rehabilitate the Ontario portion to good standing with OSAP by showing commitment to repay (Ministry of Advanced Education and Skills Development, 2014c).</li> <li>▪ Previously, OSAP made a determination of how much each student was expected to contribute using a complex formula based on factors such as length of pre-study period, student type, marital status and dependents, and actual and anticipated earnings. From 2015–16, students were expected to contribute a fixed amount of \$3,000 from summer earnings, assets, or a part-time job during school. As part of moving to fixed student contributions, Ontario exempted the first \$3,000 of a student's assets from its assessment of resources. Married and sole-support students were fully exempt.</li> <li>▪ Vehicles would no longer be considered an asset in assessment.</li> <li>▪ The province would cap student debt through the Ontario Student Opportunity Grant. Starting this school year, the grant threshold above which student loans would be forgiven was indexed to annual inflation (Ministry of Advanced Education and Skills Development, 2015).</li> </ul>
<p><b>British Columbia</b></p>	<p>In 2012:</p> <ul style="list-style-type: none"> <li>▪ The provincial student assistance program was integrated with CSLP (Student Aid B.C., 2012).</li> <li>▪ A new Repayment Assistance Program, which included adjustments to align the existing provincial loan relief program with the federal program, was launched. Under the new plan, those unable to repay their loans could apply for Stage 1 relief, in which the province paid a portion of the borrower's interest. After five years on interest relief — or if someone had been repaying their loans for 10 years in total — they could apply for Stage 2, at which point the government would pay down a portion of the principal on the</li> </ul>

Jurisdiction	Policy changes
	<p>loan. If the full amount of the loan was not paid after 15 years, the government would waive what remained (Rodgers, 2012).</p>
<p><b>Alberta</b></p>	<p>Effective August 2012:</p> <ul style="list-style-type: none"> <li>▪ A flat-rate student contribution of \$1,500 (reduced to zero for single parents) was introduced.</li> <li>▪ Savings, RRSP, part-time earnings or parental contributions were no longer included in determining loan eligibility.</li> <li>▪ Forced parental contributions based on income were removed from provincial eligibility calculation for dependent students.</li> <li>▪ Computers costing up to \$200 were allowed in the provincial eligibility assessment.</li> <li>▪ Interest charges were eliminated during the six-month grace period before repayment and for students who dropped to part-time studies.</li> <li>▪ The Alberta Completion Incentive Grant replaced the previous remission program (Loan Relief) that provided students who held loans with grants between \$1,000 and \$2,000 upon graduation.</li> <li>▪ Allowable child care costs were increased.</li> <li>▪ An annual increase of income thresholds, used to determine eligibility for Alberta Low Income Grants (see below), was implemented.</li> </ul> <p>In August 2013:</p> <ul style="list-style-type: none"> <li>▪ The Alberta Low Income Grant was initiated. (Innovation and Advanced Education, 2014). Students not eligible for the Canada Student Grant for Low Income Families were eligible for \$120 per month if enrolled in programs of one year or less.</li> </ul> <p>In 2015–16:</p> <ul style="list-style-type: none"> <li>▪ The Completion Incentive Grant was discontinued (Student Aid Alberta, 2015). The grant was eliminated because several reviews found that it was poorly targeted. It was not provided on the basis of income, socioeconomic status or financial need. It was also not particularly effective in incentivizing postsecondary students to complete their studies (Advanced Education, 2016).</li> <li>▪ Alberta Low-Income Grant more than doubled from \$120 to \$250 per month of study (Advanced Education, 2016).</li> </ul>

Jurisdiction	Policy changes
	<ul style="list-style-type: none"> <li>▪ Living allowances were increased. Provincial living allowances aligned with federal living allowances from this point forward.</li> <li>▪ Annual loan limits and lifetime loan limits were increased. Loan limits increased to \$7,500 per semester.</li> <li>▪ Employment Insurance benefits, forced spousal/partner contributions, and Tax Free Savings Accounts were removed from provincial eligibility assessment.</li> <li>▪ Allowable child care costs were increased.</li> </ul>
<b>Saskatchewan</b>	<p>In 2013:</p> <ul style="list-style-type: none"> <li>▪ Saskatchewan developed an affordability and accessibility framework for students to support the participation and completion of eligible learners with financial needs. Concrete changes have yet to be implemented (Ministry of Advanced Education, Employment and Labour, 2013).</li> </ul>
<b>Manitoba</b>	<p>In 2012–13:</p> <ul style="list-style-type: none"> <li>▪ Mirroring the federal government in its assistance to students facing difficulties paying back their loans, Manitoba repealed the previous Interest Relief and Debt Reduction Program and introduced the Repayment Assistance Plan. Manitoba established RAP Stage 1, RAP Stage 2, and RAP–Permanent Disability Programs.</li> </ul> <p>In 2013:</p> <ul style="list-style-type: none"> <li>▪ Manitoba lowered the interest rate on Manitoba Student Loans to prime rate.</li> </ul> <p>In November 2014:</p> <ul style="list-style-type: none"> <li>▪ Manitoba eliminated provincial interest on all Manitoba student loans.</li> <li>▪ The province also removed an eligibility requirement on the student loan application, which previously determined students who owned a vehicle worth over \$10,000 to be ineligible for a student loan (Manitoba Government, 2014).</li> </ul>
<b>Quebec</b>	<p>In 2016:</p> <ul style="list-style-type: none"> <li>▪ Living expenses increased for all beneficiaries of the student financial assistance program.</li> </ul>
<b>New Brunswick</b>	<p>In 2011–12:</p> <ul style="list-style-type: none"> <li>▪ Parental and spousal contributions were reinstated.</li> </ul> <p>In 2012–13:</p> <ul style="list-style-type: none"> <li>▪ The New Brunswick Student Grant for Students from Low-Income Families was implemented. Students who met the eligibility criteria for federal low-income grant and</li> </ul>

Jurisdiction	Policy changes
	<p>who had remaining unmet need were automatically assessed to receive up to \$3,000 per academic year.</p> <p>In 2013–14:</p> <ul style="list-style-type: none"> <li>▪ The New Brunswick Bursary was increased from \$90 to \$130 per week of study for all applicants.</li> </ul> <p>In 2015–16:</p> <ul style="list-style-type: none"> <li>▪ The assessment of parental and spousal income was eliminated from eligibility calculations for the New Brunswick Student Loan.</li> <li>▪ Effective January 1, 2016, the New Brunswick Tuition Rebate program was eliminated. Those who qualified could submit their tax credits for the tuition rebate for 2014 until December 31, 2015.</li> </ul>
<b>Prince Edward Island</b>	<p>In 2012:</p> <ul style="list-style-type: none"> <li>▪ The province eliminated interest on student loans (Mitchell, 2014).</li> </ul> <p>In 2015–16:</p> <ul style="list-style-type: none"> <li>▪ Provincial loans were increased from \$165 to \$175 per week of study.</li> </ul>
<b>Nova Scotia</b>	<p>In 2012:</p> <ul style="list-style-type: none"> <li>▪ A \$1,283 bursary was available to every Nova Scotian university student.</li> <li>▪ The weekly assistance allowance was increased to \$170 a week. Students would also now receive 35% of their student assistance in non-repayable grants.</li> <li>▪ The province's debt cap limited the amount of debt for a student to \$28,560, a reduction of 36% (Labour and Advanced Education, 2012).</li> </ul> <p>In 2013:</p> <ul style="list-style-type: none"> <li>▪ The weekly assistance allowance was increased to \$180. Students now would receive 40% of their student assistance in non-repayable grants.</li> </ul> <p>In 2014:</p> <ul style="list-style-type: none"> <li>▪ The province eliminated interest on student loans (Mitchell, 2014).</li> </ul>
<b>Newfoundland and Labrador</b>	<p>In 2014:</p> <ul style="list-style-type: none"> <li>▪ The province increased grant amounts to \$100 per week (and reduced maximum per week loans to \$40) for students studying at a designated institution in the Newfoundland</li> </ul>

Jurisdiction	Policy changes
	<p>and Labrador, for graduate students and for students studying programs outside Newfoundland and Labrador that were not available to them in the province;</p> <ul style="list-style-type: none"> <li>▪ For students not qualifying for the enhanced provincial grant, funding was still available through provincial financial assistance mixing loans and grants (\$60 in loans and \$80 in grants, to a maximum of \$140 per week in provincial funding).</li> </ul> <p>In 2015:</p> <ul style="list-style-type: none"> <li>▪ The province increased its maximum grant to \$140 per week (and reduced per-week loans to \$0) for students studying at a designated institution in Newfoundland and Labrador, for graduate students, and for students studying programs outside Newfoundland and Labrador that were not available to them in the province.</li> </ul> <p>In 2016:</p> <ul style="list-style-type: none"> <li>▪ The province decreased its maximum grant to \$100 per week (and increased per week loans to \$40) for students studying at a designated institution in the Newfoundland and Labrador, for graduate students, and for students studying programs outside Newfoundland and Labrador that were not available to them in the province.</li> <li>▪ For out-of-province students not qualifying for the provincial grant, funding was still available through provincial student loans to a maximum of \$140 per week.</li> </ul>
<b>Yukon</b>	No information on policy changes was found during this period.
<b>Northwest Territories</b>	<p>In 2013:</p> <ul style="list-style-type: none"> <li>▪ The Supplementary Grant for single student was increased to \$850 per month for a maximum of 12 semesters.</li> <li>▪ Non-Indigenous students also qualified for a higher amount of remissible loan — \$850 per month — equivalent to one semester for every year of schooling completed in the NWT (grades 1 through 12).</li> </ul> <p>In 2015:</p> <ul style="list-style-type: none"> <li>▪ Basic Grant-Tuition was increased to \$2,400 per semester, Basic Grant-Books was increased to \$550 per semester.</li> <li>▪ The cap on the number of semesters for which students were eligible for funding was removed.</li> </ul>
<b>Nunavut</b>	<p>In 2013:</p> <ul style="list-style-type: none"> <li>▪ A 30-day grace period was provided for late applications.</li> </ul>

Jurisdiction	Policy changes
	<p>In 2014, new changes were implemented that:</p> <ul style="list-style-type: none"> <li>▪ Clarified which types of outside income or funding had an impact on an applicants' eligibility for funding</li> <li>▪ Clarified what was covered under the FANS Travel Benefit</li> </ul>

## Tuition Regulations

SRDC documented provincial regulations related to tuition fees increases where possible. These regulations include freezes that keep tuition at fixed levels and caps that limited increases.

**Table 6: Tuition Freeze Timeline by Province, 1995–2015**

Jurisdiction	Tuition Regulations
<b>Ontario</b>	<p>1995–1998: No tuition regulation</p> <p>1999–2003: Tuition increases capped at 2%</p> <p>2003–04: Tuition freeze started</p> <p>2004–05: Tuition frozen at 2003-04 level</p> <p>2005–12: Tuition increases capped at 5%</p> <p>2012–15: No evidence of tuition regulation</p>
<b>British Columbia</b>	<p>1995: Tuition freeze started</p> <p>1996–2002: Tuition frozen at 1995–96 levels</p> <p>2002–05: Tuition de-regulated</p> <p>2005–15: Tuition increases capped at rate of inflation</p>
<b>Alberta</b>	<p>1995–2003: Tuition regulated at an average of 30% of program delivery costs</p> <p>2004: Tuition freeze started</p> <p>2005–06: Tuition frozen at 2004–05 levels</p> <p>2006–13: Tuition increases capped at rate of inflation</p> <p>2014–15: Tuition freeze started, keeping fees at 2014–15 levels up until at least 2017</p>
<b>Saskatchewan</b>	<p>1995–2004: No tuition regulation</p> <p>2004–05: Tuition freeze started</p>

Jurisdiction	Tuition Regulations
	2005–08: Tuition frozen at 2004-05 levels 2009–15: Tuition increases capped at 3%
<b>Manitoba</b>	1995–1999: No evidence of tuition regulation 2000–01: Tuition fees were reduced by 10% from the 1999–2000 levels, tuition freeze started 2001–09: Tuition frozen at 2000–01 levels 2009–15: Tuition increases capped at 4.5%
<b>Quebec</b>	1995–2006: Tuition frozen at 1994–95 levels 2007–12: Tuition freeze lifted 2013–16: Annual indexation of tuition
<b>New Brunswick</b>	The New Brunswick government does not have regulatory power over tuition, but universities tend to respect its recommendations regarding tuition 1995–2006: No tuition regulation 2007–08: Tuition freeze started 2008–11: Tuition effectively frozen at 2007–08 levels as the province provided Grant for Tuition 2011–12: Tuition fees were recommended to increase by \$200 2012–13: Tuition fees were recommended to increase by \$175 2013–14: Tuition fees were recommended to increase by \$150 2014–15: Tuition fees were recommended to increase by 3% 2015–16: Tuition fees were recommended to be frozen at 2014–15 level
<b>Prince Edward Island</b>	Information was not available
<b>Nova Scotia</b>	1995–2010: No tuition regulation 2011–15: Tuition increase capped at 3% 2015–16: Tuition cap was removed

Jurisdiction	Tuition Regulations
<b>Newfoundland</b>	<p>Memorial University:</p> <ul style="list-style-type: none"> <li>▪ 1995–2000: No tuition regulation</li> <li>▪ 2001: Tuition fees reduced by 10% from 1999–2000 levels, tuition freeze started</li> <li>▪ 2002–04: Tuition frozen at 2001 levels</li> </ul> <p>The College of the North Atlantic:</p> <ul style="list-style-type: none"> <li>▪ 1995–1998: No tuition regulation</li> <li>▪ 1998–99: Tuition freeze started</li> <li>▪ 1999–2004: Tuition frozen at 1998–99 levels</li> </ul> <p>2004–05: Tuition freeze started at both institutions</p> <p>2005–15: Tuition frozen at 2004–05 levels for both institutions</p>
<b>Yukon</b>	Not available
<b>Northwest Territories</b>	<p>Under the Aurora College Act, tuition increases would require ministerial approval to maintain the accessibility of public postsecondary institutions in the NWT (Government of Northwest Territories, 2018). Throughout the period, the following tuition levels were approved:</p> <p>1995–2000: \$1,250 per semester</p> <p>2000–05: \$1,750 per semester</p> <p>2006–14: \$1,925 per semester</p> <p>2015: \$2,400 per semester</p>
<b>Nunavut</b>	<p>1995–2014: No tuition regulation</p> <p>2014–15: Tuition increased by 86%, up to a maximum of \$6,855 for tuition, books and other fees per year</p> <p>2015–16: No tuition regulation</p>



As shown in Table 6, the Ontario government froze tuition fees only once during the period, keeping 2004–05 tuition fees at the 2003–04 level. The province was more likely to use tuition increase ceilings, capping increases at 2% between 1999 and 2003 and 5% between 2005 and 2012. Comparatively, tuition fees were not as heavily regulated in Ontario as in a number of other provinces. Most notable was Quebec, where tuition regulations were extensively used to control costs of PSE during the period. Newfoundland and Labrador also stands out as a province that heavily regulated tuition fees, with at least one of two PSE institutions in the province freezing tuition between 1998–99 and 2015–16. Alberta had some form of tuition regulation throughout the entire period. The province froze 2005–06 tuition at 2004–05 level and then again 2015–16 tuition at 2014–15 level, and regulated increases during the rest of the period. Three other provinces were also more active than Ontario in regulating tuition including British Columbia, which froze tuition during the first five years of the period and capped increases during the last 10 years, and Saskatchewan and New Brunswick, which regulated tuition fees with either a freeze or a cap on increases during the latter half of the period. In contrast, both Nova Scotia and Nunavut used tuition regulations even less often than Ontario, capping tuition increases to a certain extent and for a short period of time during the last 20 years.

## A Systematic Look at the Past 20 Years

The previous section provided a period-by-period comparison between Ontario and other jurisdictions. For the project’s subsequent analysis, it will be helpful to provide a big picture overview of the SFA policy landscape in Canada over the past 20 years, comparing Ontario to the rest of the country. To facilitate this comparison, SRDC has sorted the policy changes listed in Tables 1 through 6 into the following four categories, based on the extent to which they were likely to affect the PSE access of students from low-income families:

- **Direct measures aiming to increase access for students from low-income families (green in Figure 1):** The measures included are non-repayable grants specifically designed for students from low-income families. These measures are expected to have the greatest influence, directly enhancing PSE affordability for students from low-income families and consequently increasing their access.
- **Direct measures to reduce upfront costs of PSE (yellow in Figure 1):** Measures in this category include increases in amount of upfront, non-repayable grants, tuition freezes, fixed tuition payments, etc. This type of assistance may be universal without a specific focus on low-income families, but is expected to have substantial influence on low-income students’ PSE access because of their increased sensitivity to price and the reduction in upfront costs.

- **Direct measures to reduce unmet needs (red in Figure 1):** This includes increases in the maximum amount of loans or grants, increases in in-study income exemptions, reduction in parental contributions, increases in monthly living allowances and so on. These measures may not be designed to target specific income groups, but are expected to have considerable implications for students' ability to manage cash flows — a potentially important factor in the decision to pursue PSE among students from low-income families.
- **Indirect measures to reduce costs and/or unmet needs (blue in Figure 1):** This includes measures related to interest relief, interest-free periods, debt reduction, repayment assistance, etc. Although these measures may not help students' financial situations while they study, they are important in reducing the overall costs of PSE and therefore may influence PSE access of students from low-income families.

Figure 1 summarizes the timeline of such categorical policy changes and illustrates how the Ontario government used a wider range of policy measures to provide financial assistance to students throughout the years 1995–96 to 2015–16 than other provinces. Of note was academic year 2005–06, when all four types of policy measures were implemented. Alberta was probably the only other province that had a comparable range of policy initiatives to support PSE students financially. Ontario also started to use measures that directly targeted students from low-income families (the green boxes) relatively early in the period, in 2005–06. Such programs in Alberta, for example, were implemented in 2013–14 and 2015–16.

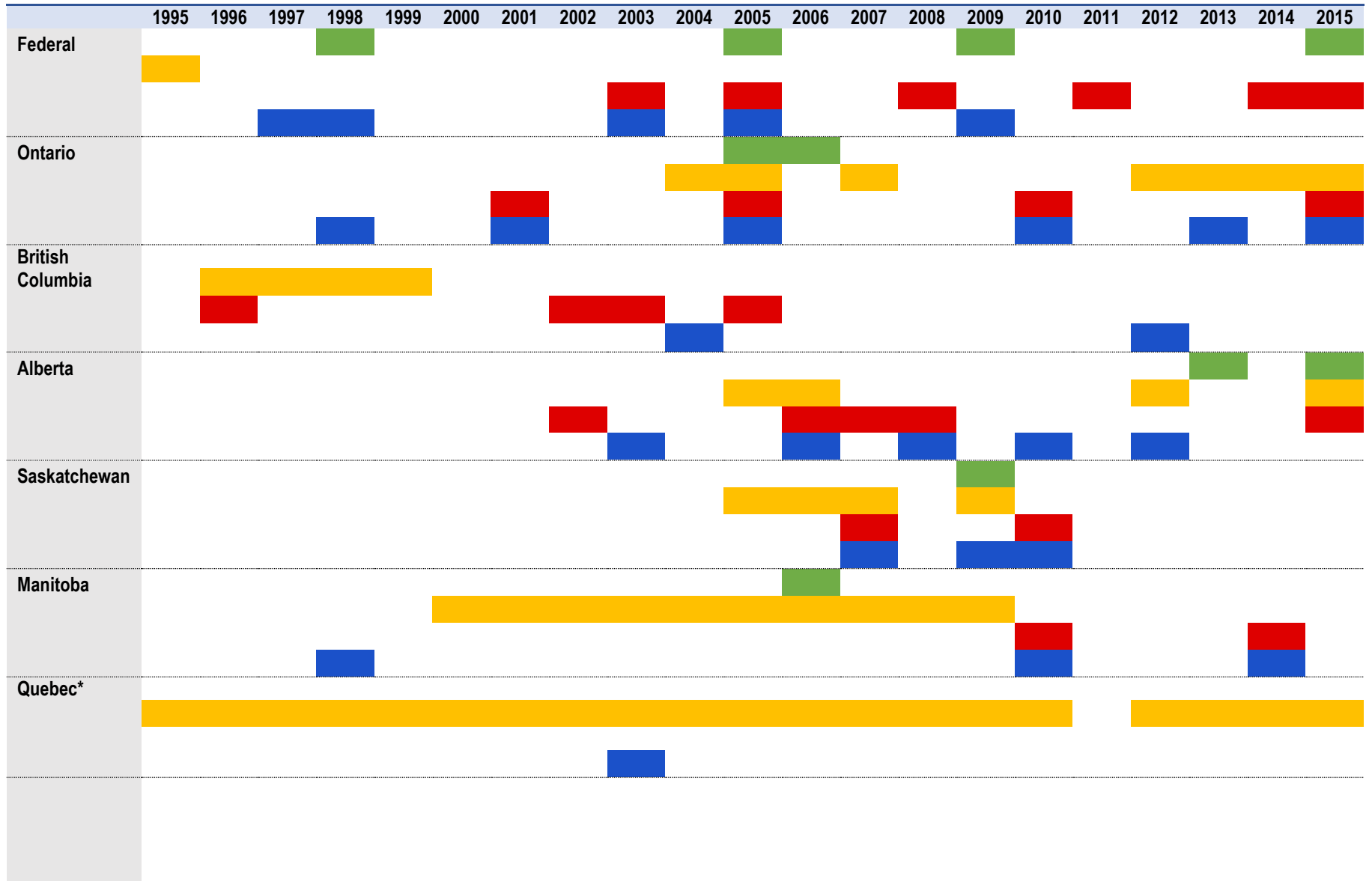
In terms of tuition regulations, Ontario did not have extensive tuition regulations, compared to other provinces. While tuition freezes were in effect for extended periods of time in Manitoba, British Columbia, Quebec, and Newfoundland and Labrador, Ontario tended to reduce upfront costs for students by using other direct measures. The implementation of the 30% Off Tuition Grant for students from families earning an income below \$160,000 a year was one example of such a measure in Ontario.

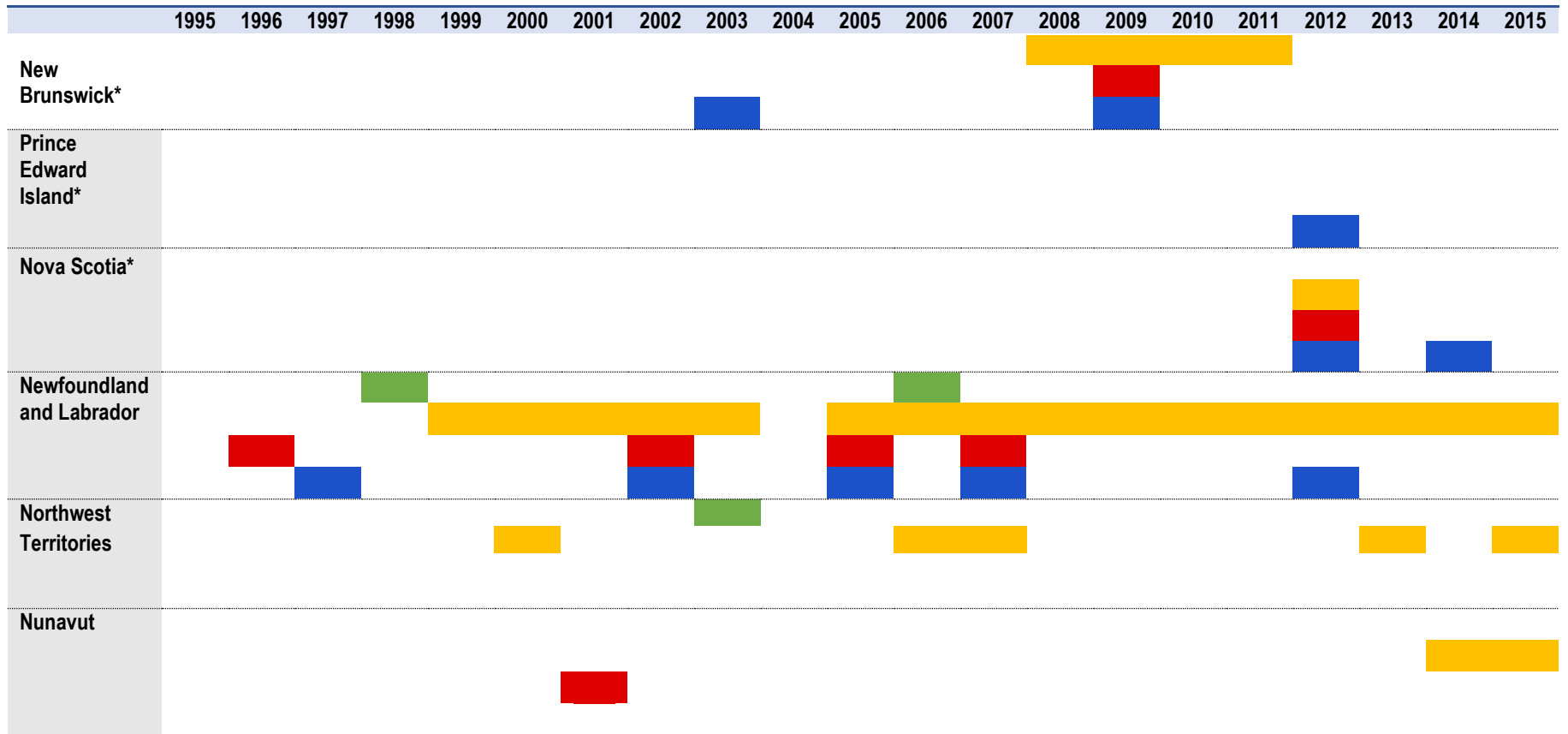
Finally, direct measures to reduce unmet needs (red) as well as indirect measure to reduce costs and/or unmet needs (blue) tended to be implemented simultaneously in Ontario throughout the period. British Columbia, by contrast, seemed to focus more on reducing unmet needs in the first half of the period, implementing more changes in indirect measures in the second half.

In summary, if student aid and tuition policies are the main influences on the relationship between access and family income, we might expect to see access changing on different measures at different times. The ratio of lower-income to higher-income families accessing PSE would be expected to change following major changes to direct measures in support focused on low-income families. The patterns in Figure 1 would suggest that type of change would be seen for Ontario more than for other provinces due to its policy changes from 2005 onward. For Alberta, such changes favouring access from low-income families would begin much more recently. Access for lower and higher income families might increase for Ontario relative

to other jurisdictions due to its broader measures to reduce costs of PSE since 2012. That type of change would be seen for B.C. at the beginning of the 20-year period and for Manitoba over the middle 10 years but less so recently. The empirical test of such hypotheses will come in the second phase of the project.

Figure 1: Policy Changes that are Needs-based in Nature, by Province, 1995 to 2015





Notes: (\*) Information for these jurisdictions is relatively more limited than others.

- Direct measures aiming to increase access for students from low-income families:** grants for students from low-income families
- Direct measures to reduce costs:** grants to help pay for tuition, tuition freeze, fixed tuition payment, grant increases and loan reductions
- Direct measures to reduce unmet needs:** increase maximum amount of loans, in-study income exemption, reduce parental contributions, increase assessed needs
- Indirect measures to reduce costs and/or unmet needs:** interest relief, interest-free period, debt reduction, repayment assistance, loan reduction

## A Quantitative Analysis of Postsecondary Participation

SRDC's quantitative analysis makes use of microdata from four waves of Canadian census data (the so-called long-form data from 1996, 2001, 2006 and 2016) and the 2011 National Household Survey (a voluntary survey based on the 2011 census with a similarly designed questionnaire to the long-form census). The analysis focuses on *potential* postsecondary students: youth who had just graduated from high school in the year before the survey. It examines how PSEP varies by family income, student and family characteristics, year and province. It addresses the following six research questions, to determine the relationship between PSEP and income over time relative to provincial policy changes:

1. What is the relationship between household income and PSEP in Ontario and the rest of Canada?
2. What is the relationship between other indicators of family SES and PSEP in Ontario and the rest of Canada?
3. How do results in recent years compare to historical trends extending back to the mid-1990s?
4. What are the characteristics of students who come from disadvantaged economic backgrounds?
5. Do these characteristics overlap with those of students who typically do not move on to PSE?
6. How have policy changes made in Ontario since the mid-1990s, especially those affecting student financial aid, influenced the relationship between household income and PSE participation rate?

The data analysis begins with a simple depiction of the relationship. SRDC undertook a bivariate analysis between PSEP, household income, indicators of student characteristics and family socioeconomic status for each province and each of the five waves of data. The results partially answer the first three research questions. The analysis also calculates bivariate statistics between low-income status, household income, indicators of student characteristics and family socioeconomic status, for each province and each of the five waves of data to answer research question number 4.

It is expected that some characteristics related to income (such as parents' educational attainment) are also going to be associated with youths' PSEP. To isolate the marginal effect of family income on PSEP, the common confounding factors should be identified and controlled for. The comparison of the results from all the bivariate analyses help us to answer research question number 5 as well as formulate the specification of the subsequent multivariate analysis.

The multivariate analysis model pools together all five waves of samples to estimate (a) the levels of PSEP across provinces and time and (b) how participation varies with income in each province and time, while controlling for various demographic characteristics and socioeconomic status through linear regressions. The regression model predicts how PSEP (included on the left-hand side of the regression as a dependent variable) varies relative to changes in income *and* demographic characteristics *and* socioeconomic status (on

the right-hand side as independent variables). It estimates coefficients for demographic characteristics and socioeconomic status that reflect the element of the relationship between indicators of family SES and PSEP in Ontario and the rest of Canada that is independent of differences in family income. Thus, the estimated coefficients provide the final parts of the answers to research questions 1 and 2.

Changes in the regression-adjusted mean PSEP rate in each year and province for those with the lowest level of family income will help to demonstrate how Ontario's PSE access policies affected PSEP in the 20 years since the mid-1990s compared to other provinces. The regression coefficients for income in each year and province will also show how the relationship between income and PSEP evolved in Ontario and other provinces over the period. The results answer research question number 3, and together with the documented policy changes in the first part of the study, provide the report's answer to the final research question.

The next subsection describes the data sources used in the quantitative analysis. It is followed by the results of the bivariate analysis. The fourth subsection presents the results of the multivariate analysis with answers to five of the six research questions. The final subsection summarizes the findings and discusses the implications.

### *Data Source*

The census data sets are representative of the Canadian population at their respective times of collection. As a result, variations in postsecondary attendance across different provinces and territories at each period should reflect the jurisdictional differences in influences on PSEP while the variation from 1996 to 2016 within each jurisdiction should also reflect the influences of changes in demographic factors, economic factors and postsecondary policies over time.

There are three major advantages of using these data sets. Firstly, aside from the 2011 National Household Survey, the response rates to the census are extremely high and the resulting data is considered of very high quality in terms of coverage and representation. Secondly, each of the five data sets contains a large number of observations, which means the generated statistics have excellent statistical power to facilitate identification of small differences. Finally, the sampling unit for these data is households with all individuals in the households included. Given the census features considerable care in question design, the analysis is able to identify the details of parents and siblings in the family of a student.

There are also some challenges in using this data. Firstly, they provide a snapshot of the Canadian population in a reference week of May of the census year (which is usually after the winter term in postsecondary programs), meaning postsecondary attendance is not perfectly captured. In 1996 and 2001, respondents were only asked whether they attended a school between September of the previous year and May of the census year. There was no information on whether the respondent was attending high school or a PSE institution. The only way to infer postsecondary attendance is to combine the school attendance

information with information on the length of postsecondary completed (where this is greater than zero years) captured from the survey. The instrument was subsequently changed from 2006 onwards when it began to ask respondents specifically what educational program they attended. As a result, the differences may cause a shift in the percentage of postsecondary attendance in 2006. Secondly, Statistics Canada cross-validated this microdata with information from the Labour Force Survey and found that some older adults overreported school attendance as they misread the question as “Have you ever taken an educational program?” Therefore, it is questionable whether the data captures postsecondary attendance reliably for those beyond schooling age. Thirdly, the coding schemes for industries and occupations were changed in 2001, respectively from Standard Industrial Classification (SIC) to North American Industry Classification System (NAICS) and from Standard Occupational Classification (SOC) to National Occupational Classification Statistics (NOC-S). Although there are some similarities, there is no perfect concordance to provide a consistent coding to earlier waves of census data. Since the 2001 census provides the industrial and occupational information in both the old coding schemes and the new coding schemes, it is possible to impute the industrial and occupational codes for the 1996 census data using a probabilistic concordance (controlling for census sub-divisions) based on the 2001 census. Finally, income was captured as nominal value. However, a dollar in 2016 is of different value from a dollar in 1996. This analysis converted the nominal value to a real value (in 2017 dollars) using Statistics Canada’s published annual Implicit Price Index.<sup>3</sup>

### *Sample Definition*

Given the potential misreporting of education attendance by adults older than the typical postsecondary age and the fact that the majority of postsecondary students are under 25 years of age, it is prudent to restrict the sample to focus on the relationship between family income and PSE among youth of immediate postsecondary age. Unfortunately, census and NHS data do not capture the year of high school graduation nor the year of postsecondary attendance at the time of the census. As a result, the working definition can only make use of the age information and assume the typical age of high school graduation to define an analysis sample comprised of people who had just graduated from high school in the year before the census/NHS.

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<sup>3</sup> It is also possible to apply Consumer Price Index (CPI) to convert nominal value figures into the real values. However, there are generally two issues associated with CPI in this context: CPIs reflect prices of goods and services consumed by consumers in urban centres and there are multiple CPIs with different inclusions of goods and services. Typically, core inflation is calculated without the inclusion of energy prices, but it is likely to understate the true cost of living particularly among those with lower incomes. Implicit Price Index covers all goods and services purchased by consumers, businesses, government, and foreigners, but not importers, and so it probably include some changes of prices unrelated to cost of living of Canadians. Fortunately, the prices in Canada have been relatively stable during the period of study and the choice of deflator does not affect much of the results.



The analysis sample is intended to include all *potential* first-year postsecondary students in economic families in the year before the survey with the following selection criterion:<sup>4</sup>

- A member of the economic family, and
- Has obtained high school diploma or equivalent at the time of census (or NHS), and
- Is in the common age range for starting PSE, based on age calculated with reference to September 1 of the year before the survey year. The age ranges differ by provinces or territories and the census:
  - Ontario: Age 18–19 for 1996 census and 2001 census (to account for the Ontario Academic Credit), Age 17–18 for 2006 census, 2011 NHS and 2016 census
  - Quebec: Age 17 (typical age for graduating from high school) for all waves
  - Other provinces and territories: Age 17–18 for all waves

Although the two-year age window outside of Quebec is likely to include some people who graduated from high school over one year earlier (including some who were in the secondary year of the postsecondary study), this definition produced estimates closest to the published Grade 12 student population (Table 7). Because of the small sample sizes, the territories are not included in the analysis.

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<sup>4</sup> Economic family refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex.

**Table 7: Number of Final Secondary Year Students/High School Graduates by Province Using Different Sources of Information**

	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
<b>From Statistics Canada's figures of enrolment</b>										
1999–00	9,084	2,205	11,682	10,281	68,484	147,741	23,013	15,060	48,819	49,905
2004–05	7,644	1,986	11,781	9,330	59,802	199,110	16,278	15,540	54,099	49,146
2009–10	6,582	1,959	11,451	9,564	61,392	223,248	15,855	14,499	59,028	50,418
2014–15	5,898	1,749	10,194	8,577	54,366	202,605	16,698	14,703	63,993	52,545
<b>From SRDC's calculations</b>										
2000	8,155	2,005	10,245	10,105	59,980	197,345	12,580	11,800	40,270	55,935
2005	7,510	2,460	12,195	9,940	60,200	188,835	15,810	12,790	52,195	67,715
2010	7,805	2,415	13,540	10,845	69,410	231,865	18,835	15,045	58,625	74,780
2015	6,925	2,215	11,100	9,495	60,800	208,080	17,455	13,275	59,055	65,635

Sources: (1) Table 37-10-0007-01 Number of students in regular programs for youth, public elementary and secondary schools, by grade and sex. (2) SRDC calculations using 2001, 2006 and 2016 censuses and 2011 National Household Survey.

Since Quebec students who aspire to attend university typically attend Collèges d'enseignement général et professionnel (CÉGEPs are colleges of general and vocational education and they are treated as non-university postsecondary institutions) for two years before moving on to university education, their non-university postsecondary participation rate is substantially higher than the rest of Canada and the university attendance rate is very small for the defined age group. Because of this distinctive two-step pathway to university attendance, Quebec is excluded in the multivariate analysis.

### *Definitions of Postsecondary Participation*

The long form of the 1996 and 2001 censuses asked, “In the past eight months (that is, since last September), was this person attending a school, college or university?” It did not ask for the level of education. With the narrowly-defined sample of people who are in the typical age for first year PSE for those with high school diploma or certificate, it is possible to define PSEP for the 1996 and 2001 census data as:

those who had attended a school, college or university (as indicated in variable ATTendr) and completed a non-zero length of university (variable PS\_UVR) or college education (variable PS\_OVR).

The school attendance question was substantially changed in the 2006 census (and subsequent censuses and the NHS used the same structure): “Has this person attended a school, college, CÉGEP or university at any time since September 2005?” The choices of answer include the level of education. As a result, indicators of PSEP can be derived from the answers directly (as indicated in variable ATTSCH). However, through cross-validation with other sources of data, Statistics Canada noticed that some people (particularly older adults) misread the question as “has this person *ever* attended a school ...” and the answers could overestimate the school attendance. Indeed, Statistics Canada warned against the comparability of the school attendance rates for those calculated from recent censuses or NHS to those from 2001 or before. With the narrowly defined sample used for this analysis, the question change may have a more limited impact when comparing the levels of PSEP.

### *Deriving Income Variables*

The microdata from censuses or the National Household Survey captures both the personal income and family income in the calendar year before the survey. All income figures were converted to 2017 dollars using implicit price deflators. In cross tabulations, the real income variables are converted to categorical. For research question number 3, there is a need to define membership of a lower income group. Since larger families require more resources than smaller families (all else equal) to meet basic needs, it is important to adjust for household size in defining the low-income group. For the identification of low-income families, total family income is adjusted by the household size factor used in the calculation of the Low Income Measure.<sup>5</sup> People whose adjusted family income is below the 25<sup>th</sup> percentile of households are considered a member of the lowest income group.<sup>6</sup>

The income variable used in the multivariate analysis is the real income of the rest of the family (i.e., total family income without the income of the potential postsecondary student) grouped in units of \$10,000. Given that income could be negative or extremely high for a few, the real income of the rest of the family is top coded at 20 (meaning income over \$200,000 is capped at \$200,000) and bottom coded at 0 (negative income is assumed to be \$0) to prevent undue influence of outliers on results. Since student financial assistance policies are virtually irrelevant to families with high income (beyond \$200,000 a year), capping the range of income variables is not unreasonable. Importantly also, Statistics Canada has imposed

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5 In essence, the family income is divided by the adjusted household size factor which weights the first person in the family as a unit of 1, the second person as a unit of 0.4, each subsequent adult as a unit of 0.4, and each subsequent child as a unit of 0.3.

6 Typically, the threshold of the Low Income Measure is defined as half of the median adjusted family income. However, the numbers of people defined as low income under the Low Income Measure are too small for inference in some provinces. The use of the 25<sup>th</sup> percentile ensures that a sufficient number of observations are used in analyses.

dominance rules on income variables in the 2016 census. Top coding represents one method to ensure that results fully protect respondent privacy.

### *Analysis Limitations*

Despite considerable efforts to draw as much reliable information as possible from the available data to understand the effects of policy changes in student financial assistance, the quantitative analysis results are necessarily limited:

- Since the analysis sample does not readily identify any adult learners, the results do not capture the experience of adult learners.
- The analysis excludes territories due to small sample sizes. The sample size for Prince Edward Island is, in theory, sufficient to be included in the multivariate analysis, but results appear sensitive. The Quebec sample is excluded from the multivariate analysis. Therefore, the analysis is not covering a sizeable share of Canadian jurisdictions.
- Although the analysis sample has been constructed to closely resemble graduates fresh out of high school in the year of each Canadian census since 1996, it is not representative of high school graduates.
- Since the focus of the analysis is on graduates fresh out of high school, the analysis is not able to answer questions regarding postsecondary persistence even though some previous research finds student financial assistance to be crucial for postsecondary persistence.
- Since PSEP decisions are not necessary chronological, the analysis ignores those who choose to take atypical career paths (such as those who took a “gap year” before attending a postsecondary program, those who went back to high school for one more year — often dubbed a “victory lap” — as well as some who go overseas for education). The results are clearly limited in focus on only the more typical transition paths.
- Some of the contextual and institutional differences across provinces remain uncontrolled for in the analysis even with the application of multivariate models to control for differences in demographic and socioeconomic factors. For example, the PSEP decision is likely affected by the local economy and business cycle. A booming economy may steer high school graduates away from PSE while a recession may induce more people to pursue PSE. Each province and territory determines its postsecondary capacity, which may provide more postsecondary opportunities in some provinces

than in others. Also, the sizes of postsecondary cohorts vary over time and the variation may change the relative postsecondary opportunity available in a province from one year to another year.

- The quantitative analysis considers the extent to which patterns of postsecondary attendance and income corroborate hypotheses ventured in the project’s first phase about the effects of student financial assistance policy and tuition changes. However, it is likely that the effects of policy lag behind the policy changes since older cohorts (of Grade 11 or 12 students) at the time of the changes may not have sufficient time to change their postsecondary decision. It is not possible to conclusively attribute changes in postsecondary attendance to any particular policy.

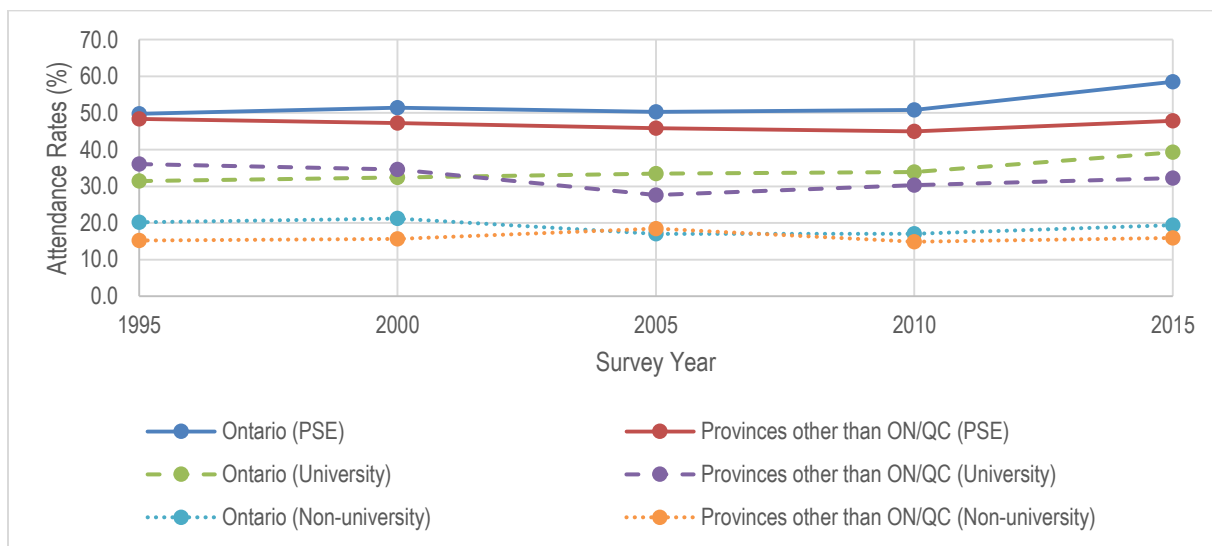
Nevertheless, patterns of postsecondary attendance from 1995 to 2005 across provinces are expected to reflect the general patterns of changes in postsecondary accessibility.

*Results from the Bivariate Analysis*

**Postsecondary Attendance by Province and Survey Wave**

Postsecondary attendance rates varied substantially across provinces and survey waves. Figure 2 shows that the percentages of recently graduated Ontario high school students who participated in PSE increased from 49.8% in 1995 to 58.5% in 2015. The increase was mainly driven by university participation. Canadian provinces outside Ontario and Quebec displayed small increases in non-university participation alongside decreases in university participation.

**Figure 2: Postsecondary Attendance Rates for High School Graduates, by Province and Year**



While not shown in Figure 2, Quebec’s distinct education system is also reflected in the numbers: the percentages transitioning to non-university PSE were high (from 59.3% in 1995 to 81.9% in 2015, see Table 10 of Appendix A) but the percentages transitioning to university PSE were very low (below 2% in all five waves, see Table 9 of Appendix A). Given the unique role of CÉGEP, the results are not surprising. However, any observed difference in postsecondary attendance between Quebec and Ontario will represent not only the effect of the differential PSE access by income but also the structural differences in the postsecondary systems. Because of the substantial differences in PSE structure, the multivariate analysis excludes Quebec.<sup>7</sup>

### Income and Postsecondary Participation

Table 8 shows that postsecondary attendance rates increase with household income regardless of year of survey or province, in general. This pattern is mainly driven by university participation (Table 9 in Appendix A). Non-university postsecondary attendance is not strongly related to household income in Ontario nor many other provinces (Table 10 in Appendix A).

**Table 8: Postsecondary Attendance Rates by Province, Year and Household Income**

	Ontario	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Manitoba	Saskatchewan	Alberta	British Columbia	Quebec
<b>Overall in 2015</b>	<b>58.5</b>	<b>56.1</b>	<b>61.4</b>	<b>54.4</b>	<b>53.5</b>	<b>46.7</b>	<b>45.9</b>	<b>41.6</b>	<b>51.0</b>	<b>82.7</b>
Household Income in 2015										
\$25,000 or less	48.7	36.7	50.0	43.7	23.1	37.2	34.4	27.3	43.0	68.0
\$25,001–\$50,000	48.2	31.1	50.0	36.1	38.9	31.0	28.7	31.5	43.1	69.1
\$50,001–\$75,000	51.1	42.2	43.1	45.8	43.3	40.6	31.9	34.8	45.0	76.1
\$75,001–\$100,000	55.7	50.0	63.2	55.7	50.9	39.5	37.5	37.0	46.8	82.2
\$100,001 and over	63.6	66.0	69.7	62.1	64.4	53.1	52.8	45.0	56.0	87.9
<b>Overall in 2010</b>	<b>50.8</b>	<b>48.5</b>	<b>49.9</b>	<b>45.1</b>	<b>53.6</b>	<b>44.5</b>	<b>39.6</b>	<b>41.6</b>	<b>47.1</b>	<b>79.6</b>
Household Income in 2010										
\$25,000 or less	42.5	30.2	41.9	36.7	39.8	34.2	24.7	34.6	44.0	62.8
\$25,001–\$50,000	42.6	36.5	39.4	33.3	43.5	32.2	21.5	33.9	40.8	68.3
\$50,001–\$75,000	46.1	40.5	60.0	36.8	48.2	38.2	30.8	34.1	44.1	75.2
\$75,001–\$100,000	46.9	40.7	43.5	48.0	51.2	37.7	35.3	37.8	43.7	78.1
\$100,001 and over	55.4	58.4	53.7	50.0	60.8	51.1	46.3	44.8	51.0	85.4
<b>Overall in 2005</b>	<b>50.3</b>	<b>52.3</b>	<b>51.4</b>	<b>52.4</b>	<b>53.7</b>	<b>46.5</b>	<b>45.3</b>	<b>41.0</b>	<b>46.4</b>	<b>74.7</b>

<sup>7</sup> A version of the multivariate analysis with Quebec sample included was very sensitive due to Quebec’s small direct-to-university sample size and the substantial differences in income elasticities between university and non-university postsecondary participation in the province.

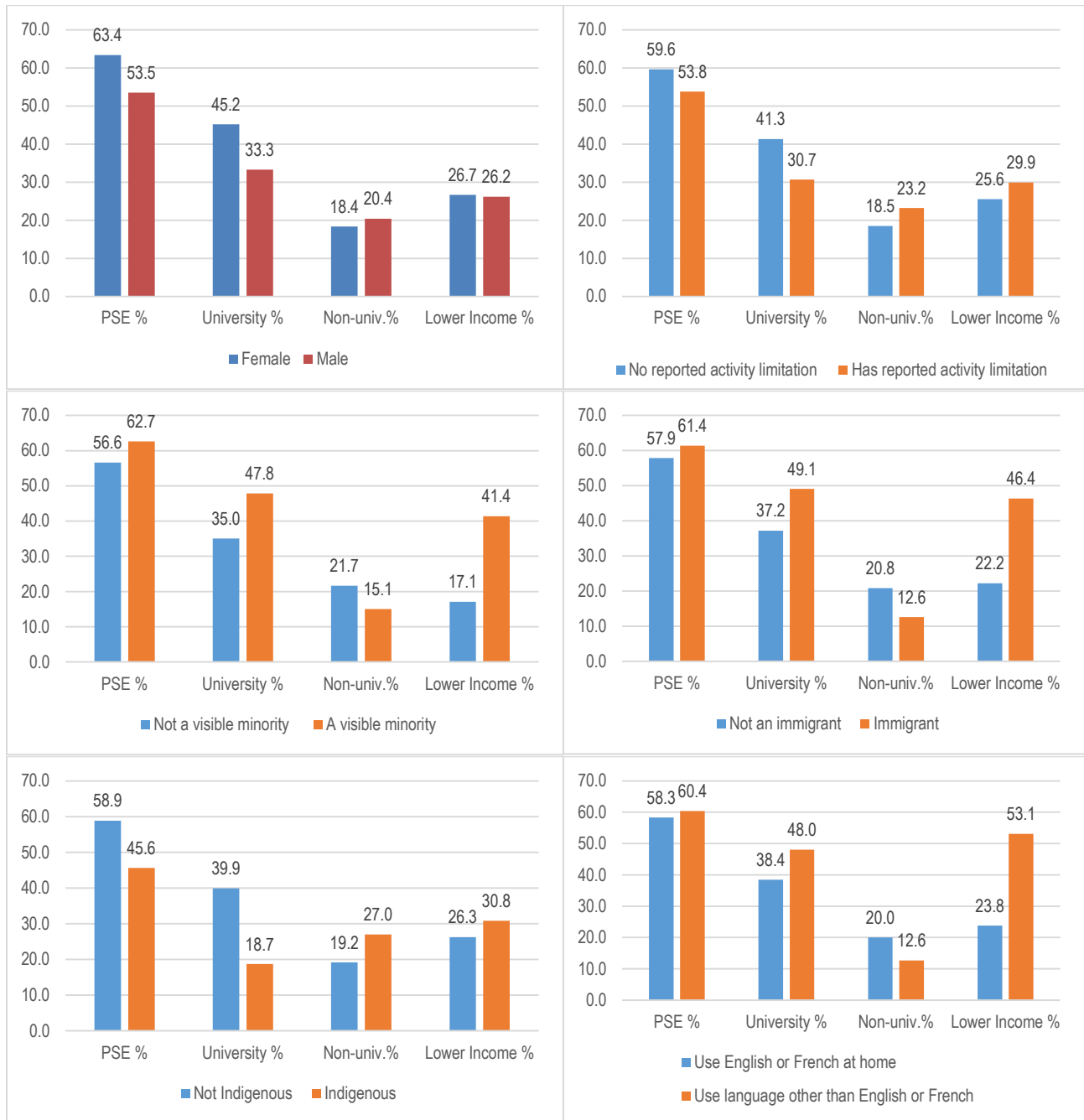
	Ontario	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Manitoba	Saskatchewan	Alberta	British Columbia	Quebec
Household Income in 2005										
\$25,000 or less	42.3	38.6	29.4	44.1	47.3	36.7	33.3	36.8	45.5	63.6
\$25,001–\$50,000	41.0	37.0	33.9	38.2	39.8	31.4	39.0	31.4	41.0	63.7
\$50,001–\$75,000	45.5	42.8	45.9	42.7	50.7	40.5	37.6	32.3	40.8	67.8
\$75,001–\$100,000	45.7	48.0	50.6	52.8	51.1	42.3	41.0	34.1	41.8	73.0
\$100,001 and over	54.9	66.9	61.0	61.4	62.0	53.3	50.3	45.1	50.9	81.9
<b>Overall in 2000</b>	<b>51.4</b>	<b>57.8</b>	<b>51.6</b>	<b>55.4</b>	<b>51.5</b>	<b>48.4</b>	<b>48.2</b>	<b>41.9</b>	<b>46.6</b>	<b>61.4</b>
Household Income in 2000										
\$25,000 or less	44.1	45.8	26.8	39.7	46.1	36.6	41.6	34.8	44.0	51.4
\$25,001–\$50,000	44.1	49.1		40.9	41.6	36.2	44.1	29.4	39.0	54.5
\$50,001–\$75,000	46.6	48.6	43.2	49.7	44.9	47.1	43.7	37.5	42.6	56.6
\$75,001–\$100,000	49.1	59.5	51.4	58.9	46.2	45.9	41.9	36.8	44.8	59.3
\$100,001 and over	55.0	69.5	65.4	63.5	62.1	52.7	53.1	46.0	50.6	68.4
<b>Overall in 1995</b>	<b>49.8</b>	<b>51.2</b>	<b>55.7</b>	<b>55.8</b>	<b>47.2</b>	<b>50.2</b>	<b>49.8</b>	<b>44.0</b>	<b>48.5</b>	<b>60.0</b>
Household Income in 1995										
\$25,000 or less	39.6	30.6	24.0	44.2	26.1	38.1	41.9	30.6	42.3	48.8
\$25,001–\$50,000	43.2	39.6	48.5	43.1	37.3	37.6	42.3	38.1	40.7	52.8
\$50,001–\$75,000	44.1	50.9	52.4	53.7	41.8	42.5	44.3	35.6	44.0	56.7
\$75,001–\$100,000	47.4	52.5	54.2	53.3	46.9	49.0	48.1	39.4	47.2	59.9
\$100,001 and over	55.1	63.7	66.9	65.4	60.3	58.5	55.6	50.4	53.5	68.5

Sources: SRDC calculation using microdata of 1996, 2001, 2006 and 2016 Canadian censuses and 2011 National Household Survey

### Demographic Characteristics, Socioeconomic Status and Postsecondary Participation

Figure 3 and Figure 4 present postsecondary attendance rates and rates of being in a low-income family for youth with different personal characteristics, for Ontario in 2015. The patterns are similar for previous waves. Detailed statistics for all provinces in 2015 are presented in Tables 14 to 15 of Appendix A.

**Figure 3: Attendance Rates and Low-Income Percentages by Personal Characteristics (I)**





**Figure 4: Attendance Rates and Low-Income Percentages by Personal Characteristics (II)**



In general, the postsecondary attendance rate is higher among females, those with no activity limitations, those who identify as belonging to a visible minority, immigrants, those who use non-official languages at home, and those who identify as non-Indigenous. Although participation in PSE and the labour market are not mutually exclusive, those who worked part time in 2015, those who worked the smallest number of weeks in 2015, and those with lower rather than higher employment income were more likely to be in PSE.

The patterns of postsecondary attendance largely reflect patterns of university attendance. Non-university postsecondary attendance does not follow the same patterns. The non-university postsecondary attendance rate is higher for males, those with activity limitations, those who do not identify as from a visible minority, non-immigrants and those who identify as Indigenous. Also, non-university postsecondary attendance does not seem to be related to labour market participation, although it increases with employment income suggesting a higher likelihood of studying while working.

Figures 5 and Figure 6 present the postsecondary attendance rates across different family characteristics in Ontario in 2015. In terms of family structure, those who are in a census family with both parents present were most likely to participate in PSE, while those living independently (particularly those with children) were least likely to take part in PSE. Other socioeconomic status variables correlated with PSEP include: home ownership (particularly without a mortgage), home needing no repairs, residence in an urban area, larger families, and presence of a sibling who has graduated from or who is studying in any PSE.

Again, the patterns of postsecondary attendance reflect largely the patterns of university attendance. There are few substantive variations in non-university postsecondary attendance across various family characteristics (with the exception of young married individuals without children — details in Table 21 of Appendix A).

**Figure 5: Attendance Rates and Low-Income Percentages by Family Characteristics (I)**



**Figure 6: Attendance Rates and Low-Income Percentages by Family Characteristics (II)**

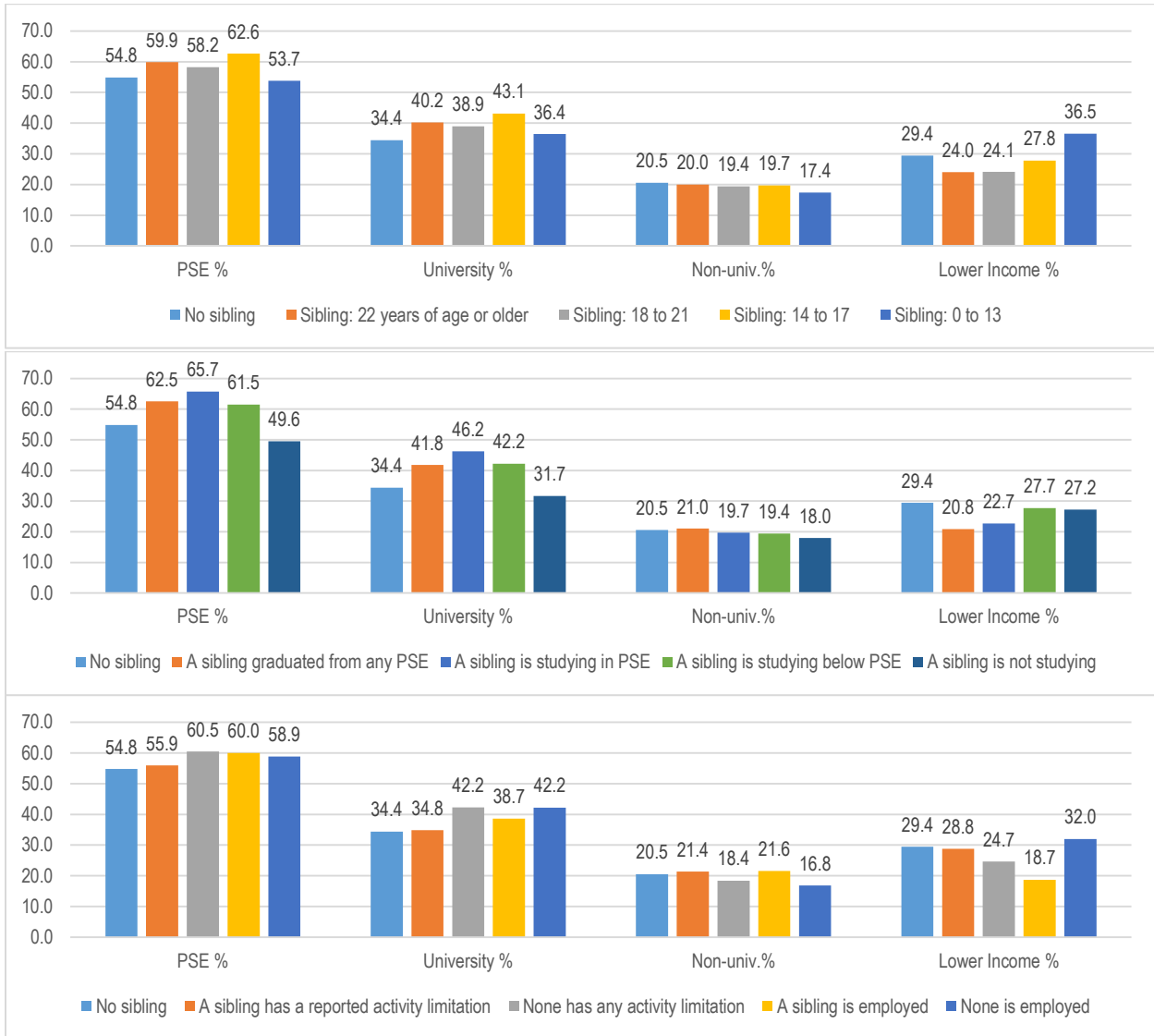
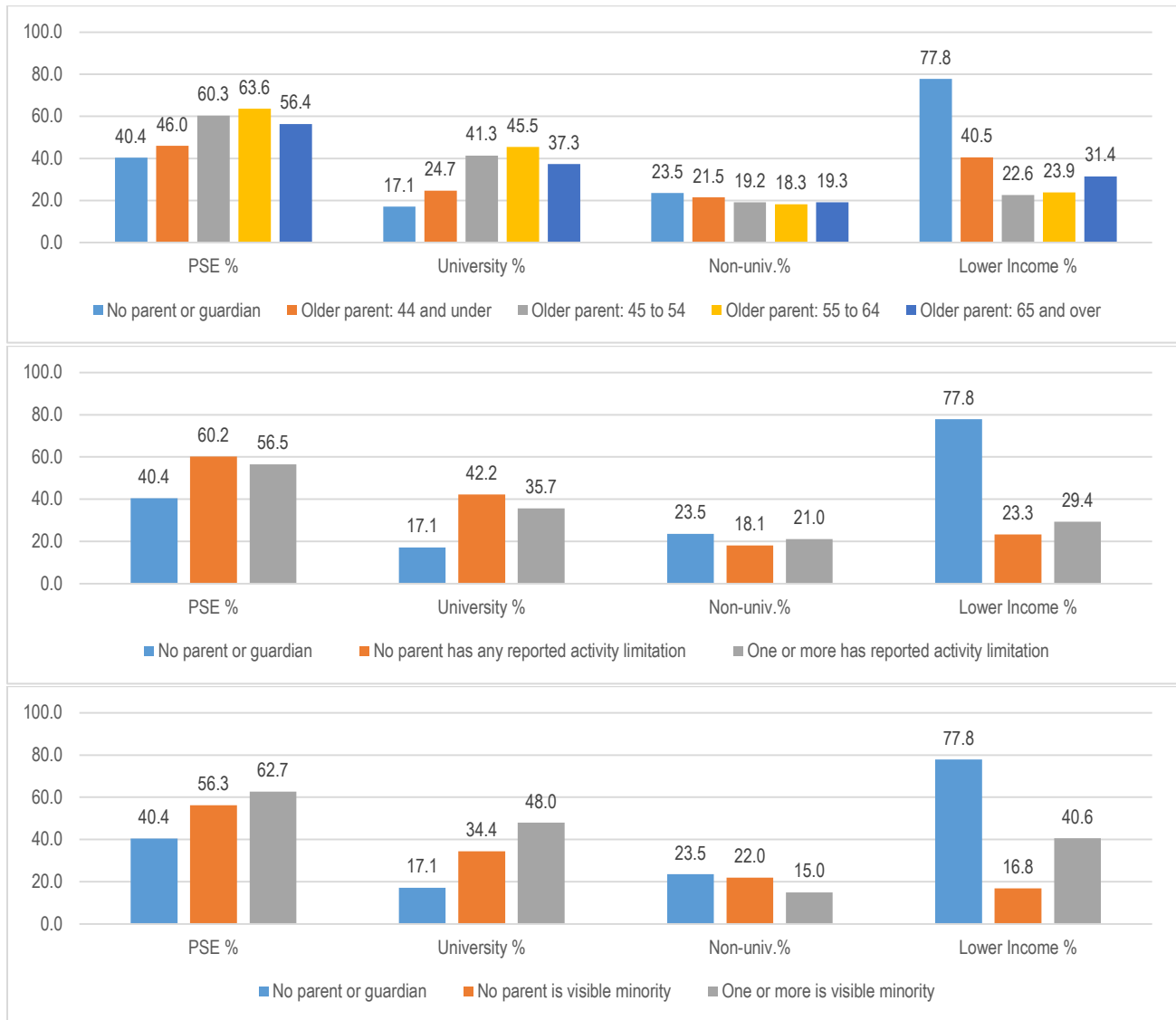
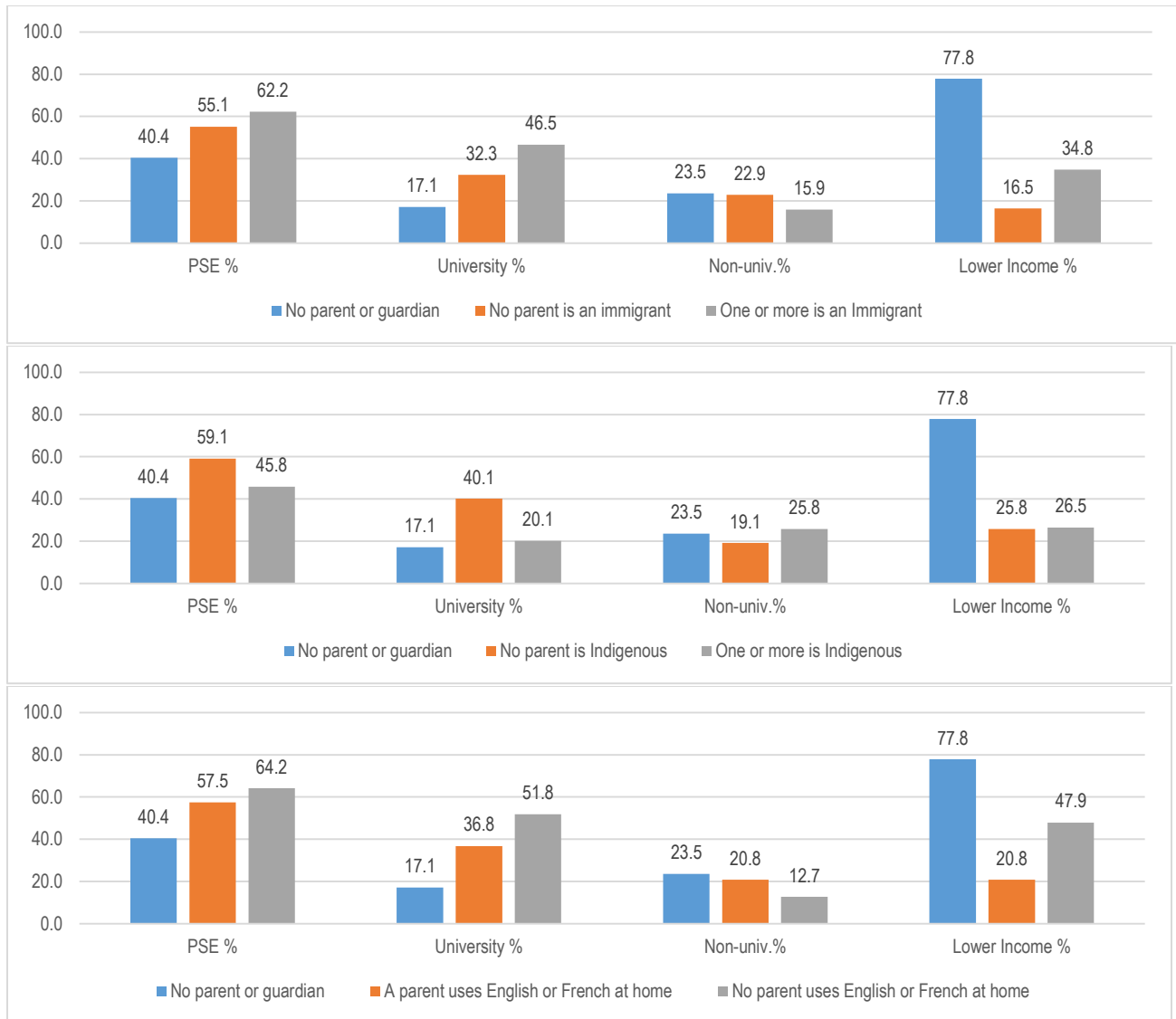


Figure 7 and Figure 8 present postsecondary attendance rates across different parental characteristics in Ontario in 2015. Postsecondary attendance is lowest among those without a parent or guardian. The postsecondary attendance rate is higher among those whose parents are in the 55–64 age group, whose parents are not activity limited, whose parents identify as a visible minority, whose parents are immigrants, whose parents are non-Indigenous, whose parents are not using English or French at home, whose parents are university educated, whose parents are in employment, or whose parents work in occupations with higher skill levels.

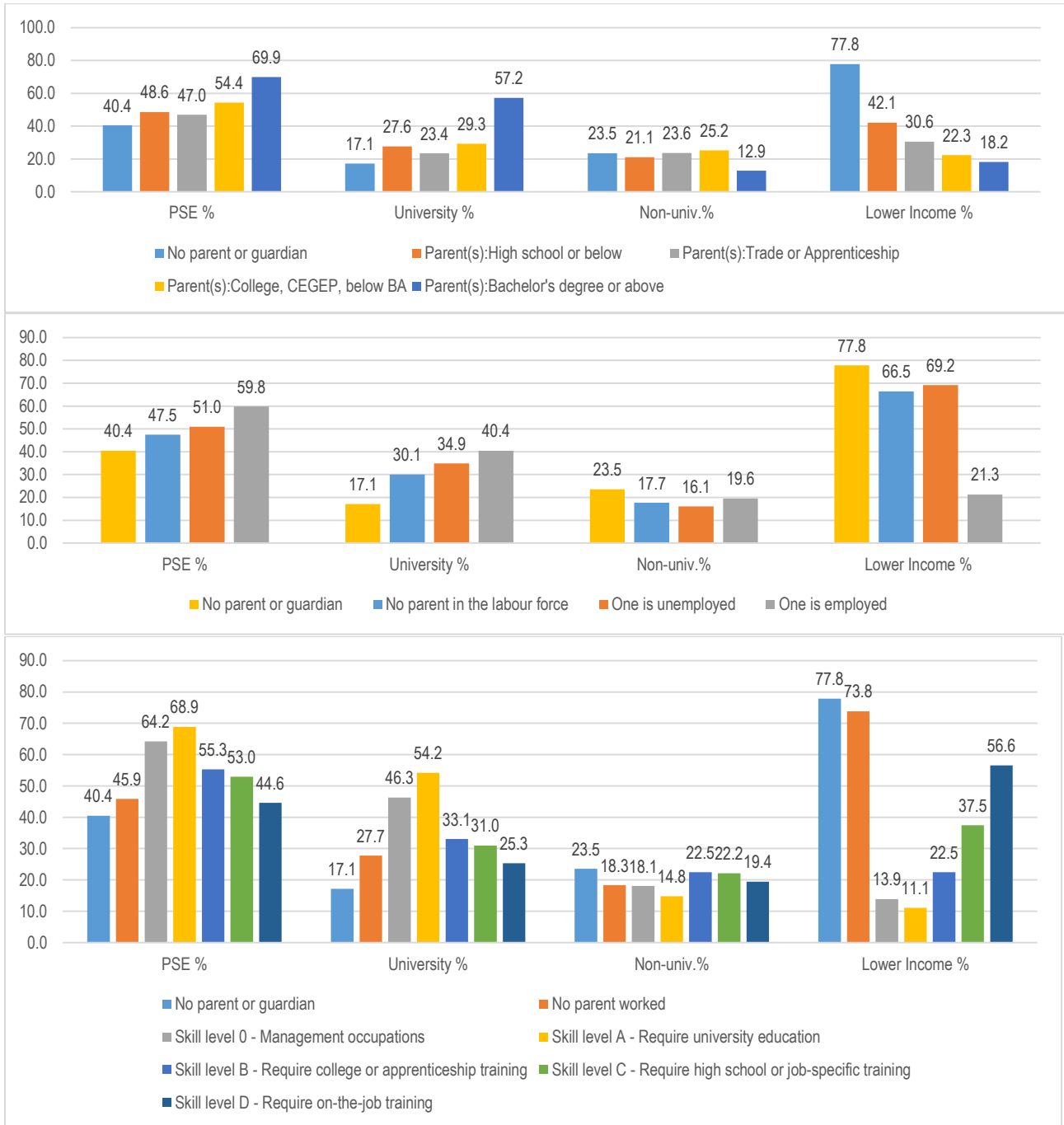
**Figure 7: Attendance Rates and Low-Income Percentages by Parental Characteristics (I)**



Postsecondary Participation and Household Income



**Figure 8: Attendance Rates and Low-Income Percentages by Parental Characteristics (II)**



The patterns of postsecondary attendance across various parental characteristics reflect university attendance. The variations in non-university postsecondary attendance across various parental characteristics are not substantive, although generally in the opposite direction to university attendance rates.

The association between PSEP and various characteristics are similar in Ontario to other provinces (other than Quebec — see Tables 14 to 22 of Appendix). However, these characteristics are not distributed evenly across Canada. For example, the Atlantic provinces have fewer immigrants and a low proportion of the population identifies as belonging to a visible minority. The proportion of high-income families is larger in Ontario, Alberta and Quebec. As a result, some of the observed overall differences in PSEP between Ontario and the rest of Canada could be a result of differences in the distribution of various demographic and socioeconomic characteristics.

Although immigrant and visible minority populations seem to be more likely to participate in PSE in most jurisdictions, this is not the case in Quebec. It should be noted that Quebec holds different immigration admission criteria than the rest of Canada, and the observed PSEP differences between Quebec and the rest of Canada could be related to differences in immigrant source countries.

### **Low-income Status and Various Personal, Family, and Parental Characteristics**

Figures 3 to 8 also include the percentages of high school graduates in low-income families across various characteristics. In terms of personal characteristics, those who have activity limitations, those who identify as a visible minority, immigrants, Indigenous, those who used a language other than English or French at home, those who did not work, or those who earned less than \$5,000 were more likely to be in low-income families. In terms of family characteristics, those who were not living with parents, those whose homes were not owned, those whose homes needed major repairs, those in two-person families, those who had no siblings or young siblings under 14 were more likely to be in a low-income family. In terms of parental characteristics, those whose parents have activity limitations, identified as from a visible minority, were immigrants, did not use English or French at home, were less educated, were not working, or were in lower-skilled occupations were more likely to be in low-income families.

With the exception of immigrant status, visible minority status, and home language (of both the high school graduates and their parents), the characteristics associated with low-income status coincide with the characteristics associated with lower university attendance. As a result, some of the observed lower university or postsecondary attendance associated with lower family income could be attributable to the different demographic and socioeconomic statuses that reduce incomes. As one example, university attendance may be more problematic for those with family responsibilities who marry early, while early marriage also coincides with lower family income. As another example, high school graduates whose parents are less educated or in lower-skilled occupations may not as frequently aspire to, or be able to, help



their children to attend PSE. It is therefore important to control for these differences in characteristics in multivariate analysis in order to understand the net effect of income on postsecondary access.

### *Results from the Multivariate Analysis*

The multivariate analysis starts with a benchmark model where no covariates are included other than province-year specific intercepts and province-year specific family income variables. The full model controls for the following:

- High school graduate's sex
- Activity limitation status
- Immigrant status
- Indigenous status
- Family structure
- Home ownership (with presence of mortgage)
- Home condition
- Residence in a rural area
- Family size
- Presence of siblings
- Siblings' age
- Siblings' attendance in PSE and school
- Siblings' activity limitations
- Presence of parent or guardian
- Older parent or guardian's age
- Activity limitation of parent(s) or guardian(s)
- Immigrant status of parent(s) or guardian(s)
- Highest educational attainment of parent(s) or guardian(s)
- Labour force status of parent(s) or guardian(s)
- Highest occupational skill level of parent(s) or guardian(s)

Statistical tests confirm the observed patterns in the bivariate analysis even after controlling for family income (see tables in Appendix B for the estimates).

The analysis presents estimates of the mean attendance rates at \$0 family income, mean (about \$105,000) and \$200,000 using the estimated regression coefficients while controlling for all other covariates (holding them at the sample average). The attendance rates at \$0 represent accessibility for those with the lowest incomes while the differences between the mean attendance rates at \$200,000 and \$0 represent the “income elasticity” of postsecondary access. The attendance rates at mean family income can be interpreted as the general level of postsecondary accessibility to a typical student. Figures 9 and 10 present these regression-adjusted mean postsecondary attendance rates by year for each of the nine included provinces. Compared to the benchmark model without covariates, controlling for demographic and socioeconomic characteristics increases the attendance rates for those with the lowest incomes and reduces the income elasticity in each year in each province. Indeed, 49% (Newfoundland and Labrador) to 66% (Nova Scotia) of the apparent (or “gross”) income difference in postsecondary attendance can be explained by demographic and socioeconomic factors. On the other hand, some structural differences between provinces remain unexplained. For example, the attendance rates among students from high-income families in the Atlantic provinces remain higher than for other provinces even after controlling for demographic characteristics and socioeconomic status.

It should be noted that the results from the multivariate analysis cannot pinpoint solely the effects of policies on PSE access even with a large number of covariates controlled for. The covariates included in the model do not reflect the economic fortunes of provinces and the availability of jobs which affect high school graduates’ PSEP decisions. Also, a few years may elapse between new programs or policies and their revealed effects among later cohorts. A proportion of those who are Grade 12 students at the time of a policy’s introduction may not have sufficient time to change their education and career decisions. As a result, policy changes introduced just before a survey wave may not have an immediate effect on the cohort selected for the survey wave. At best, results comparing the changes in attendance rates between census waves to policy changes over the same period offer suggestive evidence.

### **Postsecondary Attendance from 1995 to 2000**

The postsecondary attendance rates of those with the lowest incomes in Ontario improved slightly from 46.2% to 47.8% between 1995 and 2000, while the income elasticity decreased over the period from 0.44 to 0.31 percentage points per \$10,000 of income. This improvement likely captured both expanded federal student financial assistance as well as Ontario’s introduction of the Ontario Student Opportunity Grant, although Ontario’s tuition fees also increased substantially in this period. In comparison, New Brunswick experienced a substantial increase in postsecondary attendance (from 40.6% to 47.5%) among the lowest income students, catching up to the level of Ontario after increasing the amounts of loans and bursaries substantially in 1998–99. Nevertheless, New Brunswick’s income elasticity of postsecondary attendance was a high 0.99 percentage points per \$10,000 of income in 2000. Newfoundland and Labrador introduced loan

remission in 1997 and created an awards fund to assist those with high financial need, and the attendance rates of lowest income students increased from 48.6% in 1995 to 55.9% in 2000. British Columbia and Manitoba didn't experience the same improvements in postsecondary attendance among the lowest income students given provincial increases in student financial assistance were marginal during the same period. Alberta, Saskatchewan, Prince Edward Island and Nova Scotia did not experience any changes in provincial policy between 1995 and 2000 and the attendance rates of the lowest income students declined slightly.

### **Postsecondary Attendance from 2000 to 2005**

It is less clear what contributed to the observed changes between 2000 and 2005 in postsecondary attendance. Besides changes in student financial assistance policies, Ontario also eliminated OAC in 2003 (which is captured only as a shift of the age group used in the sample definition) and the census questions on school attendance were substantially revised in 2006 census. With the exception of New Brunswick and Prince Edward Island, the postsecondary attendance rates among youth from the lowest income families in all other provinces decreased by 2005. The postsecondary attendance rates of the lowest income students in Ontario decreased to 43.1% in 2005, and the income elasticity increased to 0.53 percentage points per \$10,000. These changes were the worst in all five waves of surveys, despite several revisions in student financial assistance policies to increase supports (including the creation of the Millennium-Ontario Access Grant to support students from low-income families in 2005, adoption of higher exemption thresholds for income from part-time work and integration with CSLP in 2001, increased living allowances in needs assessments in 2005, expanded student loan eligibility, increased loan amounts, and inclusion of the cost of computers in needs assessments). New Brunswick was the only province with substantial improvements in postsecondary attendance between 2000 and 2005 when the attendance rate for those from the lowest income families increased to 53.2% and income elasticity decreased to 0.54 percentage points per \$10,000. The improvements coincided with a generous increase in the amounts of New Brunswick Bursary from 2001 to 2003 and the creation of the Millennium Access Grant in 2003–04. In contrast, Alberta's increase in annual loan limit, introduction of loan relief programs, and establishing the rural incentive bursary did not seem to improve attendance rates among those from the lowest income families. Slightly more favourable needs assessment policies were also seen in British Columbia, Manitoba, Nova Scotia and Newfoundland and Labrador but the attendance rates of the lowest income groups decreased to 2005 in those jurisdictions.

### **Postsecondary Attendance from 2005 to 2010**

The many improvements to provide more generous financial supports to Ontario students between 2005 and 2010 are reflected in an improvement in the attendance rate (to 44.5%) among those from the lowest income families and a decrease in income elasticity to 0.42 percentage points per \$10,000 income. British Columbia's attendance rate for the lowest income group improved to 43.3 and the income elasticity decreased to 0.27 percentage points per \$10,000, without any apparent change in student financial assistance policies. The improvements in the loan portion of financial supports in Alberta between 2005 and 2010 did not seem to affect attendance rates. Saskatchewan experienced a substantial decrease in

postsecondary attendance to 2010, despite its implementation of a wide range of assistance measures. Manitoba experienced a small decrease in attendance in 2010 even with the introduction of the Millennium Manitoba Opportunities Grant for low-income students and multiple other needs-based assistance measures. Newfoundland and Labrador had almost no change in postsecondary attendance rates among those with the lowest incomes between 2005 and 2010 despite a shift toward non-repayable grants in its student financial assistance program.

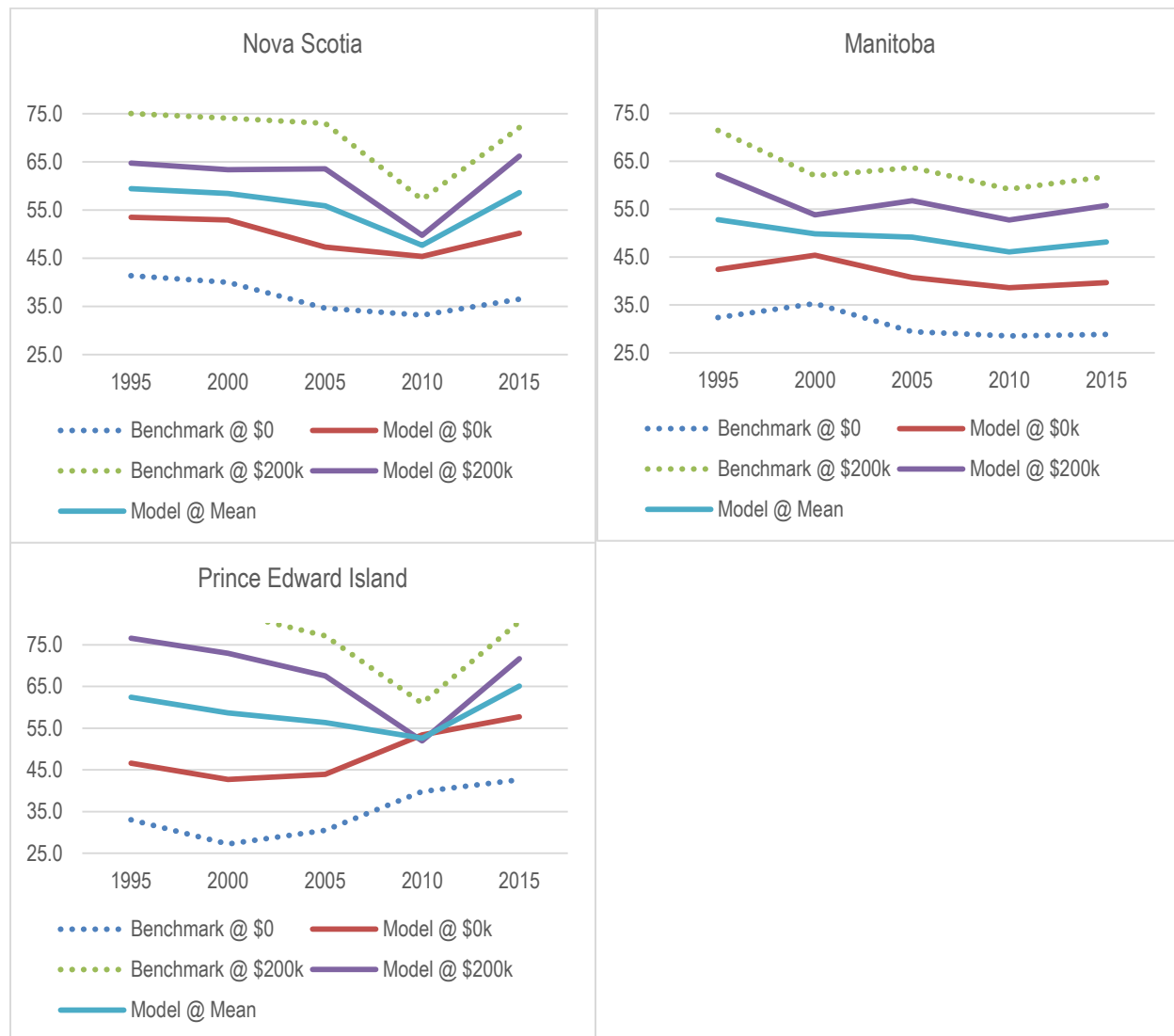
### **Postsecondary Attendance from 2010 to 2015**

Ontario experienced a major improvement in accessibility from 2010 to 2015: The attendance rate of the lowest income group increased to the highest level at 51% while the income elasticity remained just below half a percentage point per \$10,000 income. This is likely to be, in part, the effect of the introduction of the 30% Off Ontario Tuition Grant in 2012 as well as other increases in student financial assistance during the period. At the same time there was an increase in overall enrolment in Ontario colleges and universities to 725,000 students in 2015, up more than 30% from a decade earlier. The five-year high school graduation rate reached more than 80%, up from 68% in 2003. In contrast, Alberta's introduction of the Low-income Grant in 2013 and an increased amount in 2015 did not seem to affect attendance rates in 2015. New Brunswick's attendance rate for those from the lowest income families decreased and income elasticity increased substantially in 2015, despite its implementation of Student Grants for Students from Low-income Families in 2012–13 and a non-needs-based bursary in 2013–14. British Columbia and Manitoba's improvements in policies for debt management did not seem to improve attendance rates. PEI and Nova Scotia experienced slight increases in attendance rates in 2015, which coincided with their elimination of interest on student loans.

**Figure 9: Regression-adjusted Postsecondary Attendance Rates, by Province and Year – Comparing models including a full range of family characteristics to benchmarks without covariates – (I)**



**Figure 9: (continued) Regression-adjusted Postsecondary Attendance Rates, by Province and Year – Comparing models including a full range of family characteristics to benchmarks without covariates – (II)**



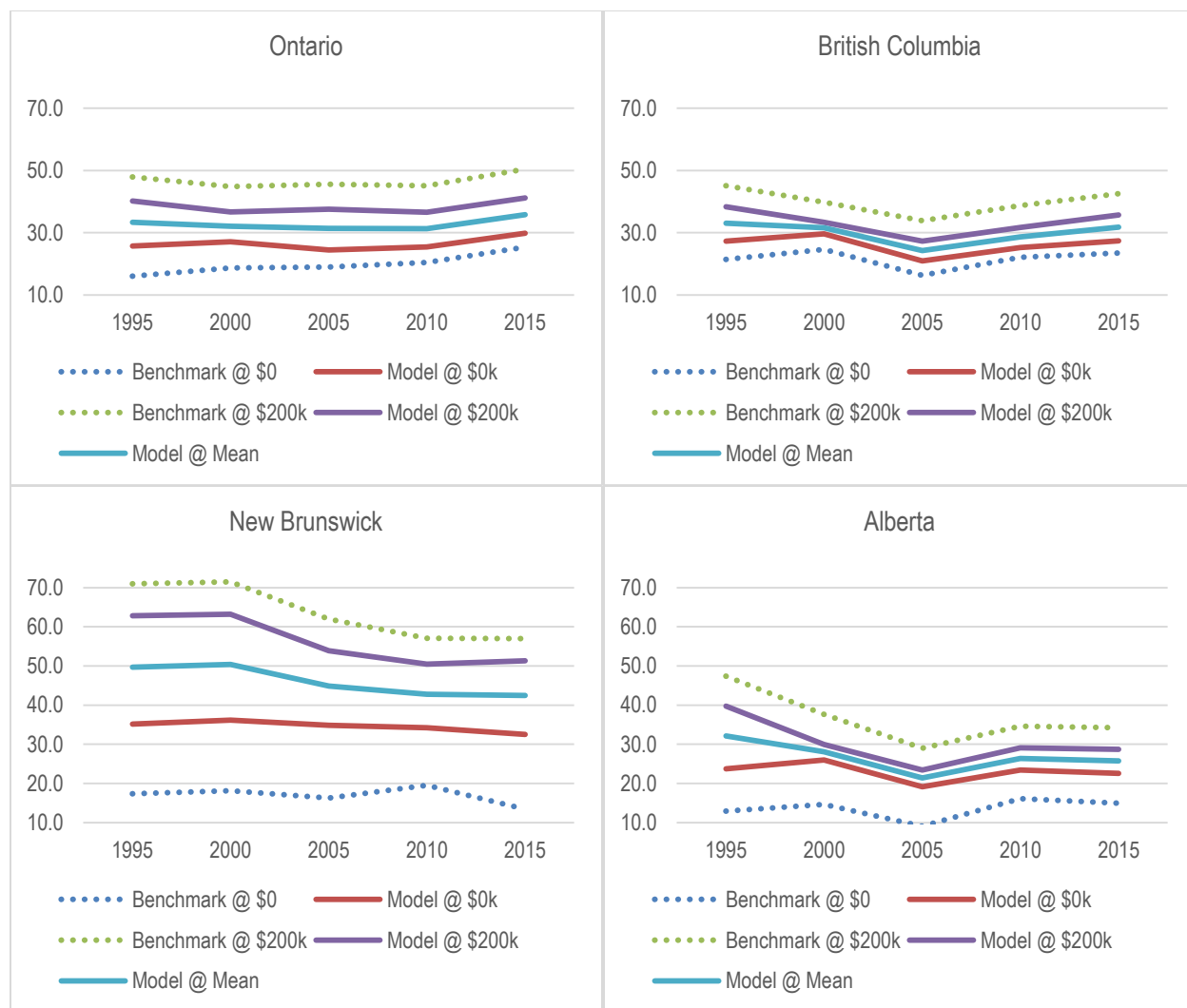
Based on the estimated results, over the period from 1995 to 2015, Ontario, New Brunswick and British Columbia had improved accessibility to PSE for those from families with the lowest incomes and at mean incomes. Out of these three provinces, Ontario had the highest postsecondary attendance rate of students from below-average income families and the lowest income elasticity in 2015.

### University Attendance

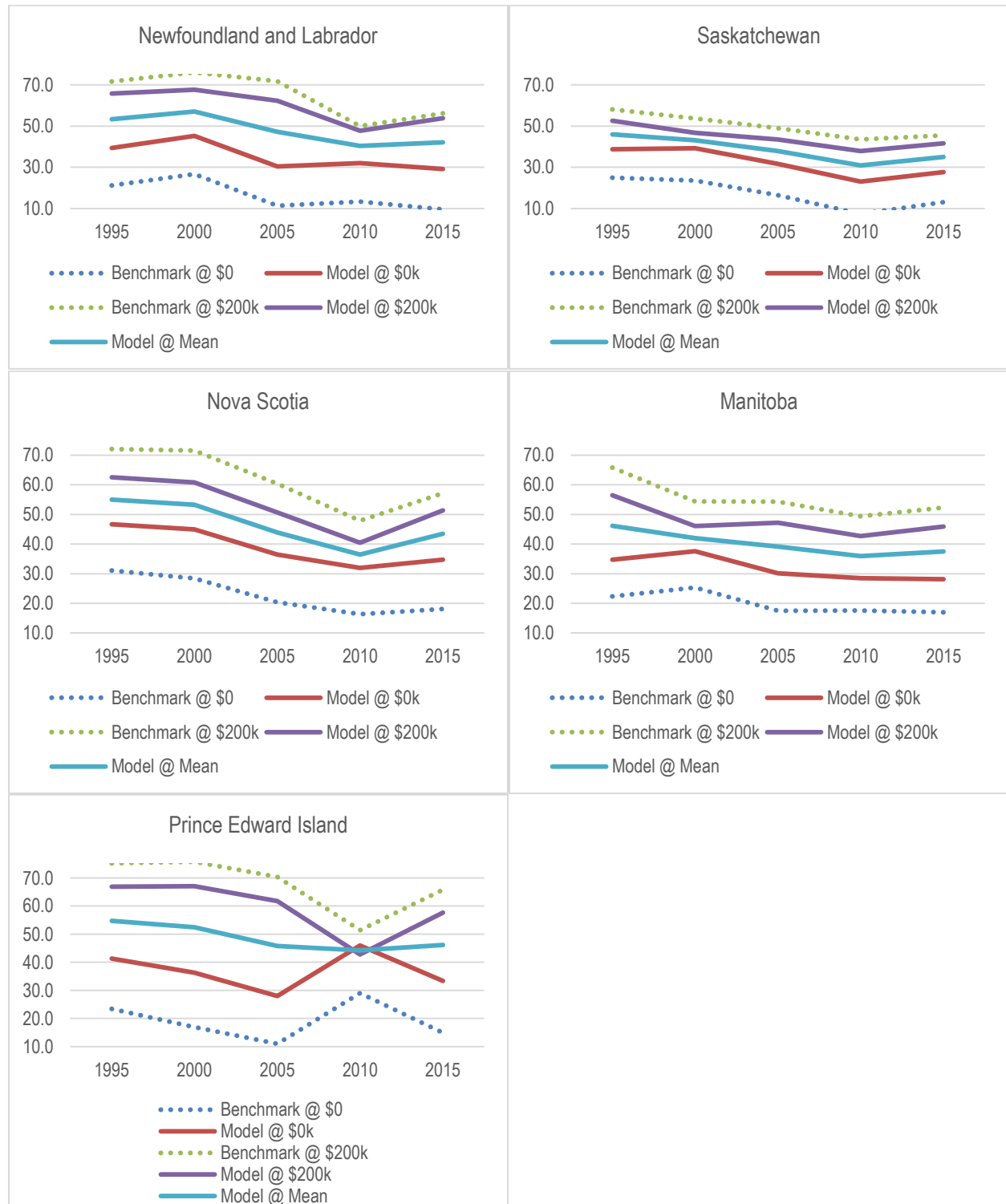
The patterns of university attendance across income, province and year are expected to mimic that of the general postsecondary attendance rates since the majority of postsecondary students in the sample selected

university programs. Figure 10 shows that the patterns share some similarities with general postsecondary attendance rates but there are distinctive differences. For example, only Ontario displayed improved university accessibility for students from the below-average income families from 1995 to 2015. None of the other provinces displayed the same pattern. New Brunswick and Nova Scotia also have higher university attendance rates than Ontario.

**Figure 10: Regression-adjusted University Attendance Rates, by Province and Year – Comparing models including a full range of family characteristics to benchmarks without covariates – (I)**



**Figure 10 (continued) Regression-adjusted University Attendance Rates, by Province and Year – Comparing models including a full range of family characteristics to benchmarks without covariates – (II)**

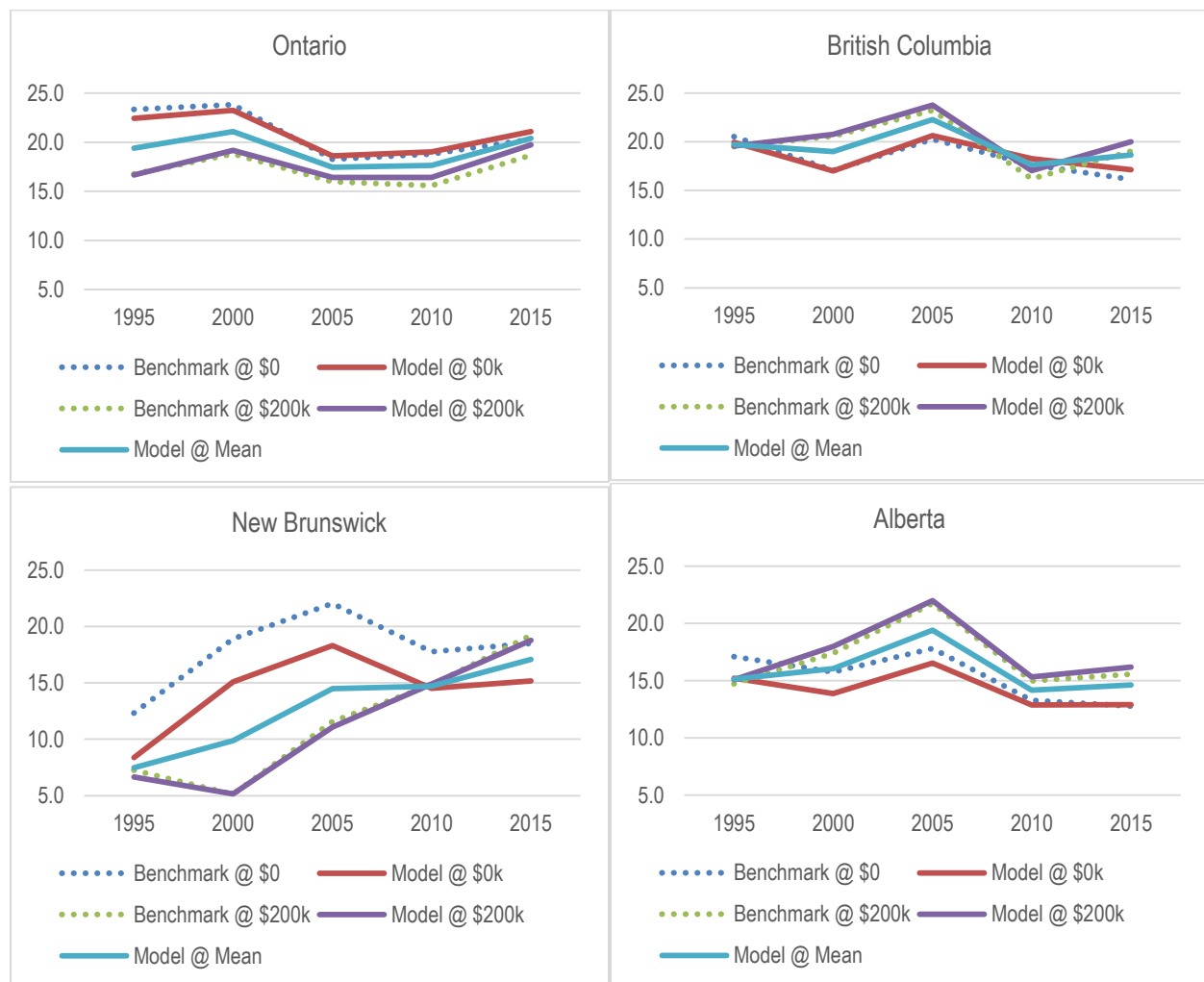




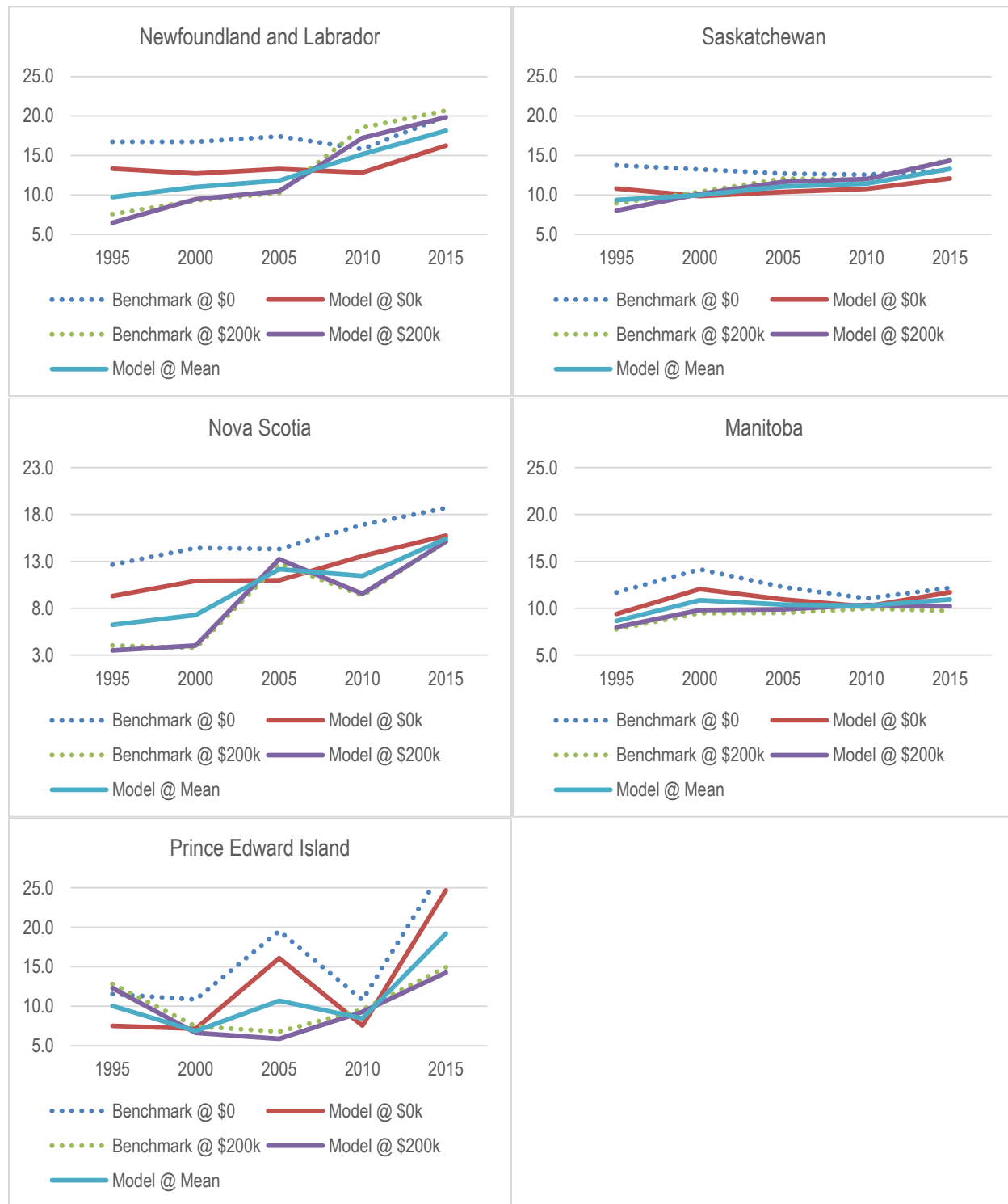
### Non-university Postsecondary Attendance

Figure 11 shows that the patterns of non-university postsecondary attendance are very different from those of university attendance. First, the income elasticity is sometimes negative (when the \$200,000 line is below \$0 line), meaning that students from high-income families were less likely to participate in non-university PSE. Second, demographic and socioeconomic characteristics played little role in explaining the income differences in non-university attendance. Finally, there were substantial increases in non-university attendance, particularly among students from below-average income families from 1995 to 2005 in New Brunswick, Newfoundland and Labrador, and Nova Scotia. These substantial increases in New Brunswick drove improvements in overall postsecondary attendance and masked decreases in university attendance. Non-university attendance, particular for students from below-average families, also improved in Ontario.

**Figure 11: Regression-adjusted Non-university PSE Attendance Rates, by Province and Year – Comparing models including a full range of family characteristics to benchmarks without covariates – (I)**



**Figure 11 (continued) Regression-adjusted Non-university PSE Attendance Rates, by Province and Year – Comparing models including a full range of family characteristics to benchmarks without covariates – (II)**



## *Summary of the Quantitative Analysis*

The quantitative analysis provides some evidence to answer all six of the research questions.

1. University attendance is positively related to household income, in Ontario and in the rest of Canada. The relationship is mixed for non-university postsecondary attendance. Regardless of the level of PSE, the income differential in PSEP shrank between 2005 and 2015 in Ontario, relative to the rest of Canada (excluding Quebec).
2. PSEP is generally associated with positive socioeconomic circumstances within families. The postsecondary attendance rate is higher among females, those with no activity limitations, those who identify as from a visible minority, immigrants, those who use non-official languages at home, and those who identify as non-Indigenous. Other socioeconomic status variables correlated with PSE include independent students, presence of children, home ownership (particularly without mortgage), home needing no repair, residence in an urban area, larger families, and presence of a sibling who has graduated from or studied in any PSE institution. Postsecondary attendance is also lowest among those without a parent or guardian. PSEP is higher among those whose parents are in the 55–64 year age group, are not activity limited, identify as from a visible minority, are immigrants, are non-Indigenous, are not using English or French at home, are university-educated, are in employment, or work in occupations with higher skills levels.
3. Ontario is the only province to see improvements in access to both university and non-university for students from below-average income families between 1995 and 2015. British Columbia performed slightly better but only with respect to university attendance while New Brunswick performed substantially better only for non-university postsecondary attendance.
4. The following characteristics are more common among students who come from disadvantaged economic backgrounds, defined as those from families in the lowest 25% of adjusted household income:
  - a. Those who have activity limitations, those who identify as from a visible minority, immigrants, Indigenous, those who use a language other than English or French at home, those who did not work, or those who earned less than \$5,000 are more likely to be in a low-income family.
  - b. Those who are not living with parents, those whose homes are not owned, those whose homes need major repairs, those in two-person families, those who had no siblings or young siblings under 14 are more likely to be in a low-income family.
  - c. In terms of parental characteristics, those whose parents have activity limitations, identify as from a visible minority, are immigrants, do not use English or French at home, are less

educated, are not working, or are in low-skills occupation are more likely to be in low-income family.

5. A comparison of the characteristics of students who do not participate in PSE and the characteristics of students who come from disadvantaged economic backgrounds reveals that most of these characteristics overlap, with the exception of immigrant status and visible minority status. Many first- and second-generation immigrants and students who identify as from a visible minority (many of whom are immigrants or second-generation immigrants) are from low-income families but they are also more likely to attend university.
6. In general, policy changes made in Ontario since the mid-1990s are correlated with improved access to PSE (for both university and non-university programs) among students from families of below-average income. The adjusted attendance rates of those with the lowest incomes increased from 46.2% in 1995 to 51% in 2015, while the adjusted attendance rates for those with average income increased from 50.9% to 56.1%. The income effect on postsecondary attendance remained low at 0.49 percentage point per \$10,000 family income.

When the attendance rates are compared against policy changes in the past 20 years, it seems that most policy changes did not yield identifiable improvements in access to PSE. In general, policies with a positive effect seemed to include the generous increases in grants specifically for low-income families and direct measures to reduce upfront costs of PSE. For example, the biggest improvements in access occurred between 2010 and 2015 in Ontario where the biggest policy change was the introduction of the 30% Off Tuition Grant. At the same time, overall enrolment in the province rose by more than 30% in 2015 from a decade earlier and the five-year high school graduation rate increased by almost 20 percentage points. New Brunswick saw substantial increases in non-university postsecondary attendance during the 20-year period and the improvements coincided with generous increases in the amounts of student grant and bursary in recent years. Newfoundland and Labrador experienced some substantial increases in attendance at non-university PSE coinciding with the introduction of multiple direct measures to improve access to PSE.

Relative to other provinces (but excluding Quebec), Ontario is the only province with improvements in attendance rates for both university and non-university PSE for students at all levels of family income in the past 20 years. The improvements are particularly substantial in recent years with the 30% Off Tuition Grant. Ontario is also a province with the highest postsecondary attendance among those with low incomes and the province with the second lowest income elasticity of postsecondary attendance in 2015.

## References

The following works informed the policy review, some of which were not directly cited in the report. These works provided extra confirmation that the student financial aid policies in the corresponding province in the corresponding year directly aimed to enhance access for students from low-income families.

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