

“Access 2004”

**Submission to the Rae Review
from the Student Association of George Brown College**



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Executive Summary

The Student Association of George Brown College (GBC), representing 12,000 full-time and over 45,000 part-time students, is committed to the pursuit of quality education, supporting students in the struggle for their rights and the provision of services in a safe and equitable environment. We feel it is of the utmost importance to present a submission based on our students at GBC.

Currently, college students receive the least amount of funding per student in Ontario. Over the past 10 years, we have seen huge provincial cuts to post-secondary education that correlate to an incredible increase in tuition fees and leave students with higher debt loads and limited access. The introduction of income contingent loan repayment programs will further increase student debt and make post-secondary education even less accessible.

To meet the needs of current and potential students, supports must be put in place to ensure the tools for success are available while studying at GBC. At the very least, we need a restoration of funding for cooperative education and remedial programs such as math and English.

In this submission, we will outline the issue of financial accessibility that is of great concern to current and potential students here at the college. In addition, we will provide recommendations for high-quality, accessible education for all students in Ontario.

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Methodology and Preamble

This report is based on a survey developed by the Student Association of George Brown College (SA) regarding the post-secondary experience of College students. A random sample group of over 700 students that attend George Brown College's three campuses filled out this survey on an anonymous basis.

All students were asked to fill out Section A, which dealt with quality of education, evaluation of the College's resources and access to the College and its education. Additionally, the survey contained sections specific to international students and part-time students.

The recommendations outlined below are based on the comprehensive data of the completed surveys. The SA also interviewed students, faculty and staff concerning educational quality and barriers to accessibility.

The report is comprised of four sections, based on the structures of both the **Rae Review** workbook and the Student Association survey:

1. Access and Funding
 - a. Government Funding
 - b. Tuition Fees and Deregulation
 - c. Loans and Income Contingent Repayment Programs (ICLRP's)
 - d. International Students
 - e. Part-time Students
2. Quality
3. Additional Recommendations
 - a. Cooperative Learning and Placement
 - b. Credit Transferability
 - c. Millennium Scholarship Funds
4. Summary of Recommendations

The SA presents this report as an addition to the current discussion on the establishment of a sustainable future funding policy and plan for Ontario's public post-secondary education system. We strongly urge the **Rae Review** to realize the importance of ensuring that any recommendations made to government reflect the needs of current college and post-secondary students *as students have voiced them*.

Access and Funding

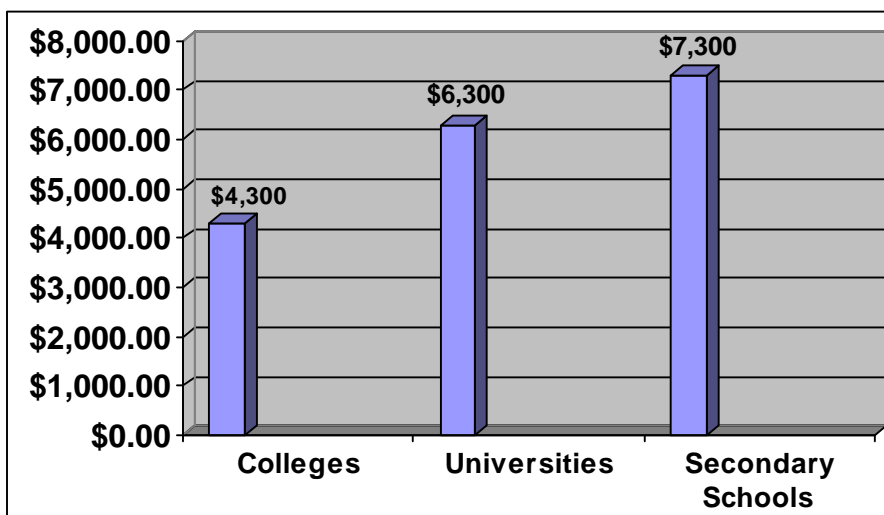
Certainly, access to adequate counseling services in order to make informed choices about what educational path to follow, and how best to stay in a post-secondary program, are very important components of a positive experience for students in colleges and universities.

However, restricting the concept of access to adequate counseling, as the possible recommendations in the 'Access' section of the Rae Review workbook do, ignores the fact that both students and the general public view the question of 'access' as one of affordability. Moreover, the downloading of the cost of an education onto students in the form of tuition fees necessitates that access and funding be discussed simultaneously.

a. Government Funding

The College system has been chronically under-funded over the past decade in Ontario. As a result of the system-wide cuts that began at the beginning of the 1990s in Ontario, tuition fees, and thereby the 'share' or percentage of the cost of an education paid by students increased dramatically. Ontario colleges rank last in a provincial comparison of revenue per student. Ontario colleges receive about 70% of the national average revenue per student, the lowest in Canada.¹

Fig. 1 Funding per Student in Ontario



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While students have been faced with increasing tuition fees to accommodate for the lack of inputs from public funds, full-time faculty positions have been eliminated. Similarly, administrations are increasingly asked to do more with

less. Students are being taught in larger classrooms, by faculty members who offer less time to dedicate to students due to budget constraints.

Both colleges and universities in Ontario must report to the government Key Performance Indicators (KPI) in order to facilitate the ranking of schools according to rates of graduation, graduate employment, student satisfaction, graduate satisfaction, employer satisfaction and student loan default. George Brown is historically one of the lowest scoring schools in the province. Ironically, of the 700 plus students who filled out our survey, less than 5% actually know what the abbreviation KPI stands for. The significance of these surveys in terms of tied funding is obviously not known to our general student population, as most are likely being filled out without any thought to potential future repercussions for the college. Students want to see their programs improve, after submitting critical evaluations of them, not disappear. Programs that do not fare well in these evaluations would benefit from a boost in funds to facilitate improvements rather than reducing funding as punishment for honest evaluations.

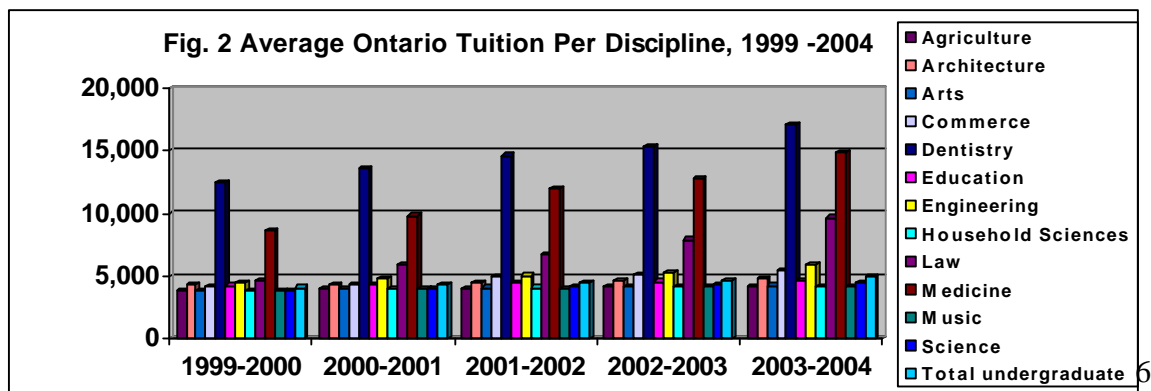
The figures are clear, and demonstrate a glaring neglect of Ontario's College system by recent provincial governments.

Recommendations

- Increase Ontario's college sector funding per student at least to that of the national average.
- Establish a system of up-front, needs-based grants for students.
- Utilize the progressive system of taxation to increase public funds for education, in essence reducing lifelong debt sentences for students.
- Eliminate the portion of tied-funding that is linked to KPIs.
- Increase funds for schools that score lower on KPIs.

b. Tuition Fees and Deregulation

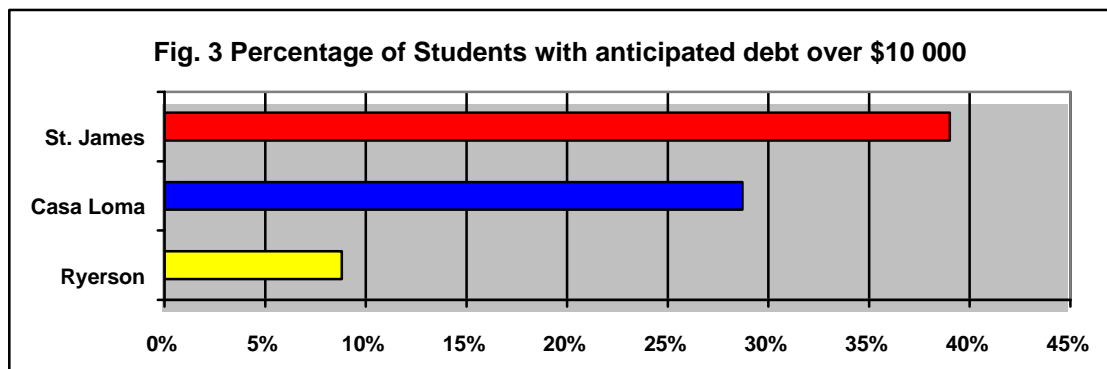
Currently, roughly 40% of the cost of an education in a regulated program for a domestic student is paid from the public coffers. Even though the share has been increased a number of times over the decade, and despite public opinion demonstrating opposition to increased tuition fees, the current discussion of post-secondary funding again is centered around the question of 'How much of an education should a student pay'?



Students, along with 82% of polled Ontarians, believe the answer to that question is 'Less than they are paying now'. In other words, there is widespread support for tuition fee freezes and reductions. Figures from Statistics Canada and the Millennium Scholarship Fund demonstrate that access to post-secondary education is affected by tuition fees, with lower income family participation rates decreasing.ⁱⁱ

In programs where provincial regulations on tuition fees have been removed, the above mentioned situation is more pronounced. While tracking figures for low income participation in de-regulated programs in the College system are lacking, figures from the University sector indicate that low income student participation in de-regulated programs has experienced a significant drop.ⁱⁱⁱ

It is not surprising then, that our survey demonstrates a direct correlation between de-regulation and debt. As Figure 3 demonstrates, at our St. James campus, where most of the College's de-regulated programs exist, 39% of students with loans anticipated having a debt over \$10 000 at graduation compared to 28.7% at the Casa Loma campus and 8.8% at the Ryerson campus.



Recommendations

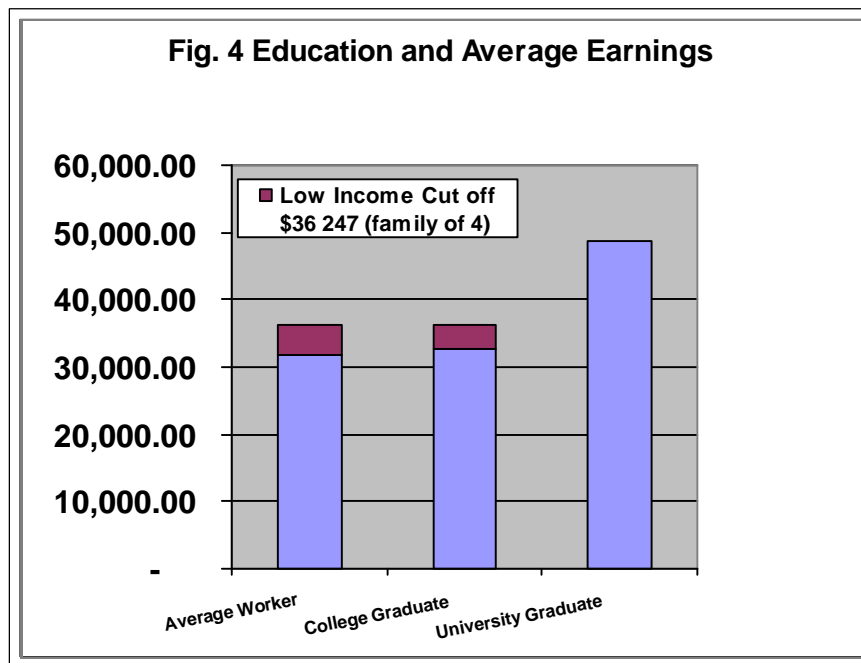
- Continue to freeze tuition with a goal of reducing it, to improve access to post-secondary education.
- Regulate all programs that have had their tuition fees de-regulated in the past, and lower fees to pre-de-regulation levels.

c. Loans and Income Contingency Repayment Programs

Over 70% of George Brown students surveyed indicated that they are receiving student loans in order to attend college and over 60% of these have been issued government loans. Over 40% of respondents have taken on bank and personal loans to finance their education, while some students who are eligible for OSAP have also taken on personal loans due to the insufficient loan amounts available to them during their time of study.

When asked to make a statement to decision makers on the topic of affordability of education, 90% of respondents said they would recommend lowering tuition fees and increasing up-front needs-based grants.

Students who earn less money after graduating will take longer to pay back their loans than those who earn more while incurring more interest, if a system of ICLRPs is implemented. On average, college graduates can expect an annual income level of \$32,736. In comparison, university graduates can expect an annual income of \$48,648.^{iv} As Canada does not have a “poverty line”, we will compare these figures to the Low-Income Cut Off. For a family of four, this cut off is \$36,247, leaving the average college graduate \$3,511 below the low-income cut off.



The implementation of ICLRPs would be disproportionately detrimental to college graduates, as well as to students from low-income backgrounds. Lower-income graduates will effectively be paying more interest over time for their loans than students who end up earning more upon graduation for the same education. This type of “solution” effectively downloads the cost of education onto the backs of students, allowing debt loads to increase in direct proportion to rising tuition fees. As well, students who come from backgrounds where debt is seen as a significant enough reason to avoid post-secondary education as it stands now, will be additionally prohibited from higher education. If these plans are implemented, they will ultimately result in higher tuitions and higher loan limits.

Recommendation

- Render a new model of funding, such as increased grants. We know that Income Contingent Loan Repayment Programs are inherently inequitable and lead to increased student debt and higher tuition fees and should not be considered as a way of funding post-secondary education.

d. *Part-Time Students*

In a Canada-wide survey, over 70% of high school graduates who had not gone on to post-secondary education listed their financial situation as a primary obstacle. A similar percentage of respondents who had dropped out of a post-secondary program (71.4%) cited financial barriers as a primary reason for not continuing with their education.^v This exemplifies the financial hindrance associated with rising tuition.

Here at George Brown College, the results of our own survey indicate that a large proportion of part-time student respondents are not in school full-time because of the financial burdens that would result if they withdrew from the workforce full-time. Of part-time student respondents, 60.2% stated that financial access influenced their decision to study part-time, while 82.5% indicated that having access to interest-free loans during their time of study (like their full-time counterparts) would significantly benefit them in terms of being able to focus more on studies and less on making ends meet. By charging students interest on their loans during their time of study, the government is effectively taxing students who need to work to survive and therefore can only attend school on a part-time basis. We see this as inherently discriminatory to part-time and low-income students.

Recommendations

- Exempt part-time students from paying interest on their Canada Student Loans like their full-time counterparts.
- Take living costs into consideration when conducting needs assessments in the loan applications for part-time students.
- Establish a system of up-front grants for all students, based on need, regardless of whether they are part-time or full-time students.

e. *International Students*

International students face barriers above and beyond those of domestic full-time students. In September 2004, when students across Ontario saw a tuition fee freeze for the first time, international students were excluded from this freeze -- despite the fact that the provincial government had promised to freeze tuition for *all* students. International students pay upwards of \$10,000 in tuition fees in addition to books and materials, ancillary fees, and the basic cost of living. These exorbitant expenditures are entirely on the backs of students, as they are not eligible to apply for student loans or bursaries.

Of the 12,000 full-time students at GBC, 10% are international students. Of these, only a small number are able to work on campus due to the limited number of jobs available. The inability to work off campus while studying hinders those students from making ends meet. Pilot projects in Manitoba, New Brunswick and Quebec have allowed international students to work up to 20

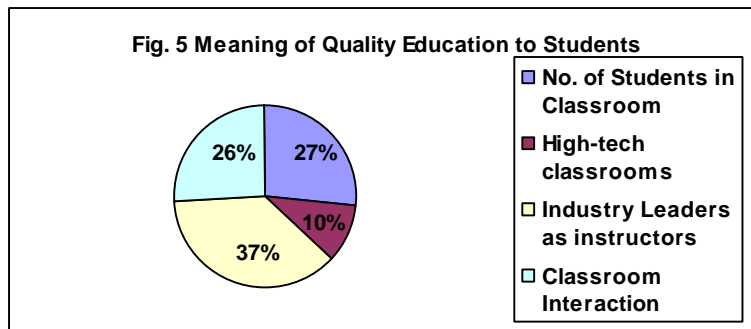
hours per week off campus. If implemented in Ontario, such a plan would make it much easier for students to earn money and thus make it more attractive to study at GBC. Of those international students surveyed, 48% have worked or have known someone that has worked “under the table” in order to earn money while attending GBC. Due to the fact that these students have no rights as workers, they are often subjected to exploitation in their workplace.

Recommendations

- Freeze tuition immediately for all international students.
- Allow international students to work off campus.
- Implement a system of up-front needs-based grants for international students.
- Ensure colleges have the appropriate resources available to implement remedial programs such as English to ensure international student success.

Quality

In order to become the vibrant sector that was initially envisioned, colleges need a reinvestment of funds. Emphasis must be placed on critical thinking and theoretical knowledge as well as on applied learning through apprenticeships and co-operative education. As the graph below shows, 90% of students we surveyed identified the ratio of students to instructors, classroom interaction, and having industry leaders and well-known faculty for teachers as their primary indicators of quality education.



As college students, we understand the importance of having instructors who are leaders in their respected fields as well as the significance of full-time faculty complements. We value the contributions our many part-time and sessional instructors bring to classroom learning, but we also recognize the shortcomings of the system as it is currently set up. To ensure quality, part-time and sessional staff must have the right to collective bargaining that ensures them professional development, benefits, scheduled time with students outside of class, as well as preparation and marking time. We all know that to have an up-to-date, high quality, respected college sector we must have industry leaders teaching students. Of course, this means that not all faculty can be full-time, but it does not intrinsically mean a reduction in quality for students.

In order to meet the needs of potential and current students, graduates, and future employers in Ontario, colleges must have supports in place to ensure that students have the tools necessary for success during their time in college. This means restoring funding for remedial programs such as English and math, which will help to ensure that once inside the doors of the school, students will not only be able to continue in their chosen program, they will thrive in their field upon graduation.

Recommendations

- Re-invest in cooperative learning programs.
- Ensure part-time faculty members have collective bargaining rights to ensure quality education. Faculty working conditions *are* student learning conditions.
- Ensure college's have the appropriate level of resources available to implement remedial programs to ensure student success.

Additional Recommendations

a. *Co-operative Learning and Placement*

Interviews with students reflect their desire for more co-operative learning and placements as part of a positive college experience. Students generally find 'co-ops' are one of the most practical aspects of a college education, a place where they can apply the skills and information learned in their program.

However, not only do colleges struggle to find placements for students, in most current placements students work a considerable number of hours without remuneration. This fact drives students further into debt, as they are not able to work elsewhere while dedicating unpaid time to their placement.

Recommendations

- Implement province-wide strategy to increase placements and co-operative learning opportunities for college students.
- Implement policy to guarantee remuneration for co-op students, if not through the employer then through grants or other student financial aid.

b. *Credit Transferability*

Many students come to college from another post-secondary institution and find the experience very bureaucratic and unhelpful. No province-wide system of credit transfers exists between colleges -- let alone between public, post-secondary institutions.

Recommendation

- Create province-wide criteria for credit transferability between colleges, as well as between colleges and universities.

c. *Millennium Scholarship Funds*

In Ontario, approximately 40% of the funds of the Millennium Scholarship Foundation are transferred. Under the previous provincial government, less than 15% went back into student financial assistance programs. Unlike other governments that used the fund to expand student aid, the previous Ontario government diverted a large chunk of these funds towards already existing programs. Some of the programs that have been created, such as the Ontario Student Opportunities Trust Fund (OSOTF) endowment, fall short of meeting the needs of students. Moreover, there are a number of restrictions to receiving an MSF scholarship that make many students, including first year students, ineligible.

Recommendation

- Use MSF funds to expand student financial assistance in the form of needs-based, up-front grants available to all students.

Summary of Recommendations

- Increase Ontario's college sector funding per student, at least to that of the national average
- Establish a system of up-front, needs-based grants for full-time, part-time and international students
- Utilize the progressive system of taxation to increase public funds for education, in essence reducing lifelong debt sentences for students.
- Eliminate the portion of tied-funding that is linked to KPIs
- Increase funds for schools that score lower on KPIs
- Continue to freeze tuition with a goal of reducing it, in order to improve access to post-secondary education
- Regulate all programs that have had tuition fees de-regulated in the past, and reduce fees to pre-de-regulation levels
- Render a new model of funding, such as increased grants. Income Contingent Loan Repayment Programs are inherently inequitable and lead to increased student debt and higher tuition fees and should not be considered as a way of funding post-secondary education.
- Exempt part-time students from paying interest on their Canada Student Loans like their full-time counterparts.
- Take living costs into consideration when conducting needs assessments in the loan applications for part-time students.
- Freeze tuition immediately for all international students
- Allow international students to work off campus
- Ensure colleges have the appropriate level of resources available to implement remedial programs such as English to ensure student success
- Re-invest in cooperative learning programs
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Use MSF funds to expand student financial assistance in the form of needs-based, up-front grants available to all students.

Endnotes

¹ Association of Colleges of Applied Arts and Technology of Ontario, <http://www.acaato.on.ca/new/>; *Investing in Ontario's Workforce: Strong Colleges for a Strong Ontario Multi-Year Investment Proposal*, Jan.16, 2004

² Statistics Canada, <http://www.statcan.ca/Daily/English/020109/d020109a.htm>; The Daily, *Participation in postsecondary education and family income*, December 7, 2001.

³ Canadian Medical Association Journal, *Effects of rising tuition fees on medical school class composition and financial outlook*. April 16, 2002.

^{iv} Statistics Canada, Ministry of Finance (Ontario's Public Sector Salary Disclosure.)

^v Human Resource Development Canada and Statistics Canada, *At a Crossroads: First Results for the 18 to 20-Year-old Cohort of the Youth in Transition Survey*, January 2002.