

# BRIGHT HORIZONS

Bringing meaningful change to Ontario's  
post-secondary education sector

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# 350,000

## **UNDERGRADUATE, GRADUATE & COLLEGE STUDENTS UNITED.**

With more than 350,000 members at 38 students' unions in all regions of the province, the Canadian Federation of Students–Ontario is the voice of post-secondary education students in Ontario. The Federation represents students at the college, undergraduate and graduate levels, including full- and part-time students.

January 2016

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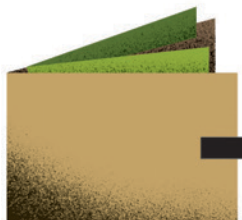


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# Summary of Recommendations: Expenses

## Affordability and Accessibility



### Grants Not Loans

Eliminate the provincial portion of student loans and replace them with up-front, needs-based grants using the same OSAP assessment model.

Eliminate provincial tuition and education tax credits and re-direct the money into up-front, needs-based grants.

#### **COST**

\$350 million annual investment; \$15 million annual investment if tax credit funds are used to cover costs

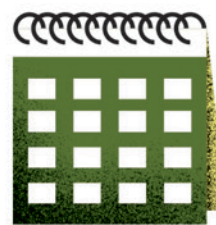


### Tuition Fees

Guarantee access to post-secondary education by reducing tuition fees for all students, including international students, and for all programs, by 50 per cent.

#### **COST**

\$2.5 billion, or \$609 million per year over four years



### Post-Residency Fees

Re-introduce post-residency fees in Ontario by reducing tuition fees for all graduate students in the research, thesis or dissertation-writing portions of their degrees by 50 per cent.

#### **COST**

\$134 million



## Equity and Fairness

### Supported Experiential Education Program

Support paid experiential learning opportunities for college and university students in all fields of study through the development of a Supported Experiential Education Program (SEEP).

#### **COST**

\$127.5 million





### Targeted Grants for Marginalized Students

Address the widening gap between high- and low-income earners within Ontario's post-secondary institutions by introducing an Accessibility Grant targeting enrolment growth among low-income and marginalized communities.

#### **COST**

\$56 million



### Protecting and Promoting Aboriginal Languages

Create an Aboriginal Languages Education and Preservation Fund, available to Ontario post-secondary institutions for the development and/or advancement of Aboriginal language courses, programs and teachings.

#### **COST**

\$50 million

## Health, Wellness and Safety



### Improving Mental Health on Campus

Commit sustainable and stable annual funding to support mental health services on college and university campuses.

#### **COST**

\$50 million

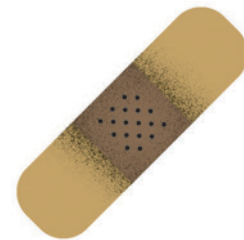


### Sexual Assault on Campus

Create a Sexual Assault Support Division within the Ministry of Training, Colleges and Universities to oversee institutional accountability measures, reporting and supports, including a long-term Sexual Assault Support Resource Fund modeled after the Ministry's Mental Health Innovation Fund that would allow campus groups and stakeholders to apply for funding for their campus, regional or provincially based support project.

#### **COST:**

\$6 million



### OHIP for International Students

Immediately re-integrate international students into public health insurance through the Ontario Health Insurance Plan (OHIP),

#### **COST**

\$8-10 million annual investment, with the possibility of offsetting costs by charging reasonable premiums.



# Summary of Recommendations: Revenue and Savings

## Sector Reform

### HEQCO

End funding for the Higher Education Quality Council of Ontario and redirect savings to pay for additional Ontario Graduate Scholarships.

#### SAVINGS

\$5 million

### Salary Cap

Implement a \$250,000 cap on university salaries and a \$200,000 cap on college salaries.

#### SAVINGS

\$17 million per year

## Revenue Options

### Income Tax

Introduce a two per cent surtax on personal incomes over \$250,000.

#### REVENUE

\$1.3 billion per year

### Corporate Taxes

Restore the corporate income tax rate back to 2009 levels from 11.5 per cent to 14 per cent and restore the capital tax for medium and large corporations to 0.3 per cent for general corporations and to 0.9 per cent for financial corporations.

#### REVENUE

\$3.9 billion per year



# Introduction

An educated population is key to the social and economic development of a society. Unfortunately, the cost of post-secondary education in Ontario has reached record highs and has become a major barrier to accessing college and university education in the province. But in an economy where over 75 per cent of newly posted jobs require some form of higher education, many students make the difficult decision to take on loans to attend university or college for a better chance of having a financially stable future.

Over the past few decades, the cost of education has continuously outpaced inflation and other costs of living such as transportation and rent. In 2015, Ontario's public colleges and universities effectively became privately funded institutions, with tuition fee revenue eclipsing public funding as a greater proportion of system-wide operating budgets. This is in stark contrast to 1992, when government support accounted for over 80 per cent of institutional revenue.

Since the government has systematically underfunded public post-secondary education institutions, the burden has instead fallen onto students and their households to pay for the increasingly inflated cost of higher education. Although pursuing higher education directly corresponds to higher debt-loads, with undergraduates owing upwards of \$28,000 after graduation and post-graduate students owing an average of nearly \$35,000, it does not guarantee meaningful, well-compensated and full-time employment. Adding additional economic uncertainty, poor job prospects and unpaid internships that displace entry-level positions exploit a vulnerable population of people desperate to achieve some semblance of financial stability.

The impact of high tuition fees, subsequently higher debt-loads and poor job prospects after graduation is significantly more burdensome on young people from marginalized communities. Students from low-income households are less likely to pursue higher education, and more likely to take on interest-based loans to pay for it, thereby investing more financial resources in their education than those with the financial means to pay the costs up-front. Additionally, due to pay disparities as the result of systemic racism and misogyny, it takes longer for Aboriginal students, recent immigrants, women and racialized individuals to pay back their loans after graduating, regardless of their educational attainment. Ontario's high fee and debt-based post-secondary education system perpetuates existing inequities that marginalized groups face.

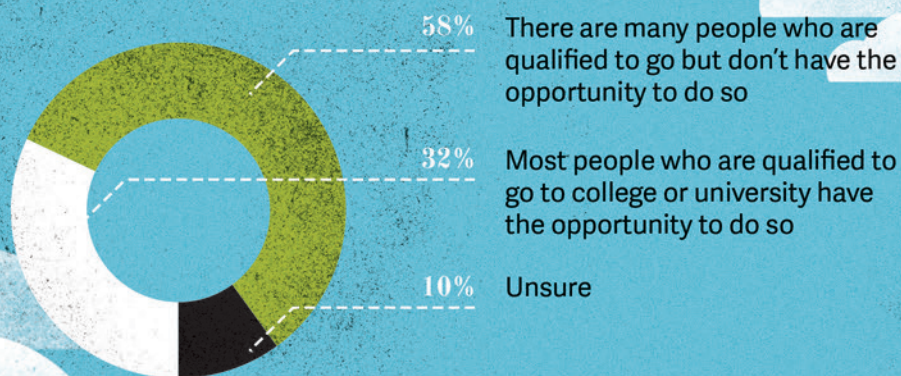
Students from across Ontario are certain of their value in society as educated workers and community members, but are concerned that they may not be able to contribute financially, politically or socially after graduation due to debt-loads and poor job prospects. With these precarious circumstances in mind, students are proposing recommendations that call for the provincial government to renew its commitment to affordable and accessible post-secondary education. They are also encouraging the government to capitalize on the Funding Formula Reviews as a unique opportunity to create a new and sustainable model of funding post-secondary education in the province.



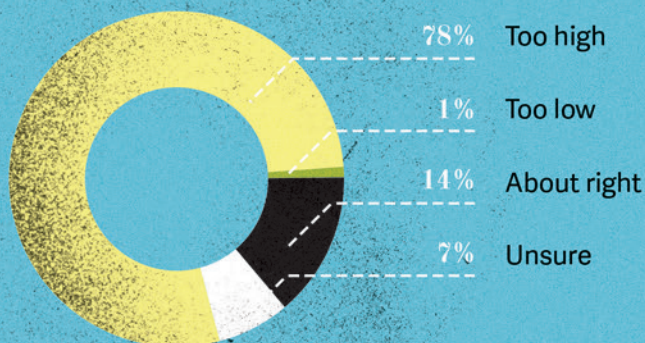
# Public Opinion:

## How do Ontarians feel about access to post-secondary education?

Do you believe that currently, in Ontario, most people who are qualified to go to college or university have the opportunity to do so, or do you think there are many people who are qualified to go but don't have the opportunity to do so?

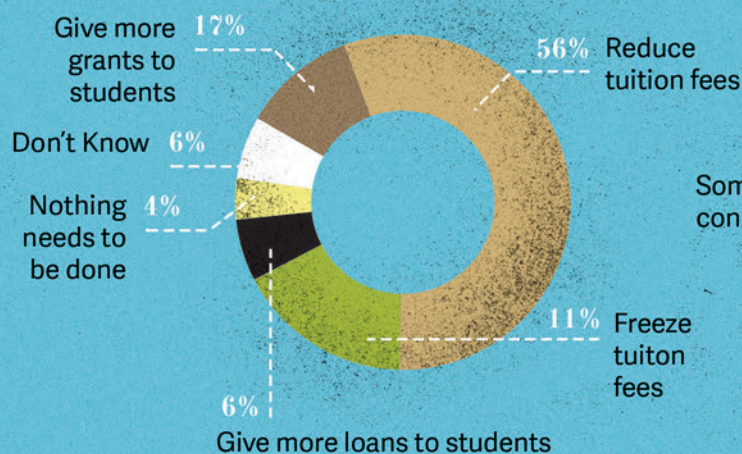


Do you think tuition fees in Ontario are...

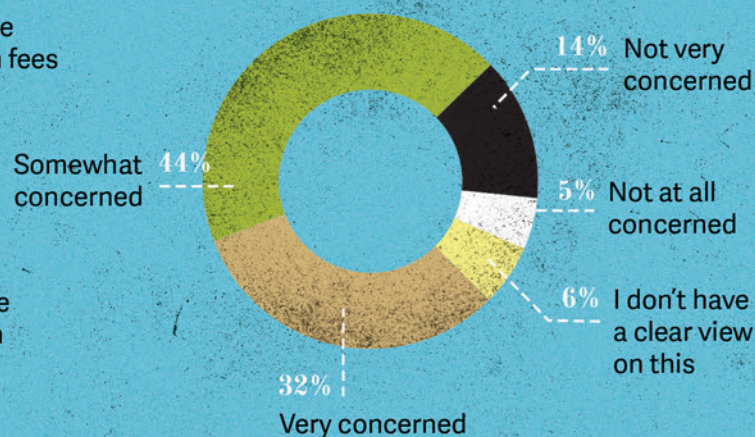




Which of the following do you think is the best way for the government of Ontario to help students afford to go to college or university?



To what extent are you concerned that some Ontarians will not be able to afford college or university education even if they are qualified to do so?

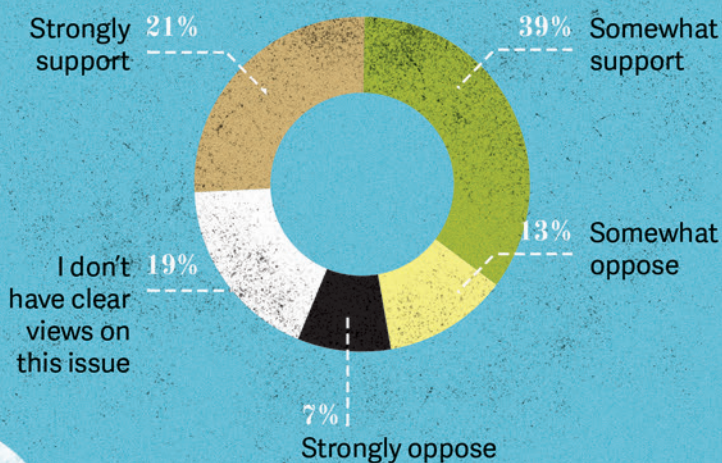


Our survey was conducted online with 1,000 respondents in Ontario from January 14 to January 19, 2016. A random sample of panelists was invited to complete the survey from a large representative panel of Canadians, recruited and managed by Research Now, one of the world's leading provider of online research samples.

The Marketing Research and Intelligence Association policy limits statements about margins of sampling error for most online surveys. The margin of error for a comparable probability-based random sample of the same size is +/- 3.1%, 19 times out of 20 for each province's sample. The data were weighted according to census data to ensure that the sample matched Ontario's population according to age, gender, educational attainment, and region. Totals may not add up to 100 due to rounding.

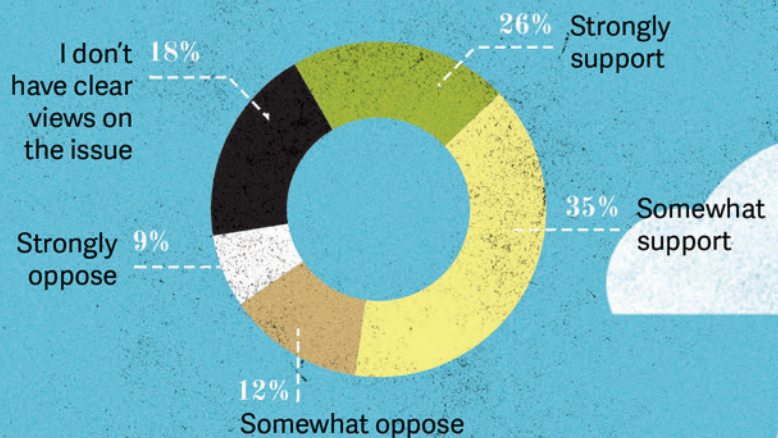


In 2014, the Government of Ontario spent over \$335 million on tuition and education related tax credits which a study has shown do not increase post-secondary enrolment or fairly provide financial support to post-secondary students in need when they need it. Would you support or oppose the Government of Ontario eliminating tuition and education tax credits and redirecting the money towards grants that will help students and families who need help paying for tuition?



Provincial and federal levels of government jointly fund student loans in Ontario, which are distributed through the Ontario Student Assistance Program (OSAP). In 2014-15, Canada Student Loans issued about \$1.7 billion of repayable assistance through OSAP to Ontario college and university students. In the same year, Ontario Student Loans issued about \$356 million in repayable assistance through OSAP.

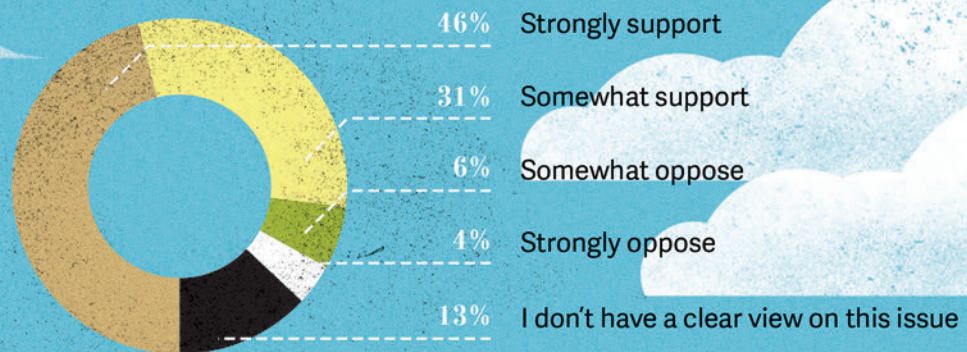
The province of Newfoundland and Labrador announced in 2015 that it would eliminate issuing provincial student loans and replace this portion of financial assistance with non-repayable, needs-based grants. To what extent do you support Ontario emulating this policy by eliminating the provincial portion of OSAP loans and replacing them with non-repayable grants?





In early 2015, the Government of Ontario unveiled a new action plan to combat sexual violence and harassment in the workplace and on college and university campuses. The action plan calls for legislation that would: Require colleges and universities to work with students to develop formal, stand-alone sexual assault policies and to review and renew those policies every four years. Require colleges and universities to have clearly stated complaints procedures and response protocols in place, effective training and prevention programs, and support services for survivors of sexual assault available around the clock. Require them to track and report publicly all incidents of sexual violence on their campuses.

Would you support or oppose the provincial government creating an Accountability Division within the Ministry of Training, Colleges and Universities to oversee compliance with these recommendations?





# Grants Not Loans

## Eliminate the provincial portion of student loans and replace them with needs-based grants

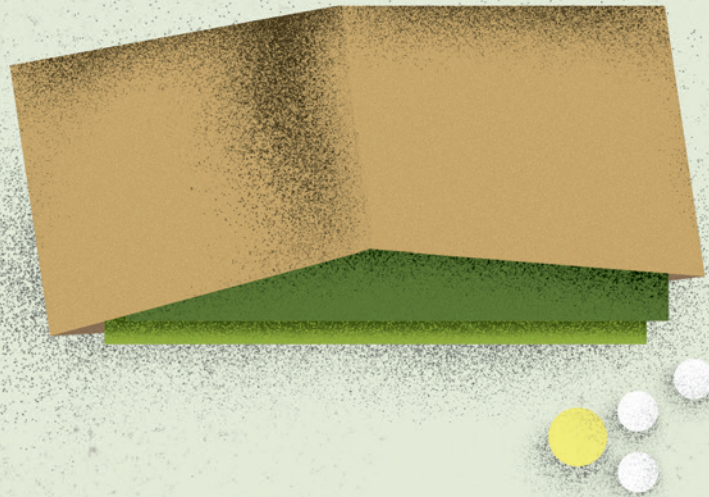
For seven years, Ontario has ranked as the most expensive province in which to pursue post-secondary education. Tuition fees in the province have risen steadily over the last decade, outpacing inflation and most other costs of living. As a result, students are forced to take on an alarming amount of debt to finance their education from both public and private lenders. The Ontario Student Assistance Program (OSAP) delivers a blend of repayable and non-repayable financial assistance to students based on a mechanism that assesses a student's need and their financial circumstances. Like most public financial assistance programs, OSAP is delivered in partnership with the federal government, through the Canada Student Loans Program (CSLP) and the Canada Student Grants Program (CSGP), which make up about 60 per cent of total repayable and non-repayable assistance issued in Ontario.<sup>1</sup> While both federal and provincial levels of government frequently point to grants and bursary programs as evidence of their generosity, the reliance on loans-based financial assistance in the province – and Canada more generally – has created a very real debt crisis for college and university students.

Collectively, Canada's students owe upwards of \$17 billion to the federal government and in Ontario, students owe \$8 billion to the provincial government. The average Ontario student graduates with \$28,000 of debt to repay after a traditional four-year bachelor degree. As costs continue to rise, students are increasingly turning to private loans on top of public loans to ease the financial burden of attending higher education, with debt to private lenders increasing by 53 per cent over the last decade. Sizeable debt loads hinder graduates' ability to participate fully in social, economic and cultural life and delays important life milestones such as buying a car, owning a house, starting a family or owning a business – making student debt not only a burden for those who carry it, but on the provincial economy as a whole.

While loans-based financial assistance programs are often touted as pathways to ensure access to post-secondary education for low- and middle-income students, the reality is that access to debt actually penalizes those students who do not have the financial means to cover the costs of their education up-front. Due to the accrual of interest on outstanding loans, students on financial assistance often end up paying more for their post-secondary education than those who can rely on their own savings accounts or family income to pay for tuition fees and associated costs. Moving towards an entirely needs-based, non-repayable model of financial assistance would ensure that access to post-secondary education is not hindered or burdened by one's socio-economic circumstances.

The transition towards an entirely non-repayable system of financial assistance would be logistically simple. Ontario can already use existing OSAP infrastructure for assessment and delivery of funds. The province could learn important lessons from Newfoundland and Labrador, which announced in 2015 it would eliminate the provincial portion of student loans and replace them with needs-based, non-repayable grants. The move was widely celebrated by students in the province, and proved to be logistically simple and cost-effective for the province, allocating just an additional .035 per cent of its annual gross domestic product towards the program.<sup>2</sup>

Emulating Newfoundland and Labrador's move away from loans-based financial assistance would also be cost effective for Ontario. In the 2014-15 academic year, Ontario distributed about \$356.5 million in repayable financial assistance, and over \$1 billion in non-repayable grants and bursaries such as the Ontario Tuition Grant, Ontario Access and Distance Grants, Ontario Student Opportunity Grants and other scholarships.<sup>3</sup> Repayable assistance only made up about 26 per cent of provincial contributions to student aid – a small cost that could easily be absorbed by the province,



alleviating a significant portion of debt owed by Ontario's college and university students. Indeed, the Ontario government could even save money through the elimination of the provincial portion of student loans, as it currently spends .019 per cent of its GDP – or \$42.9 million – to pay for bad debt as a result of defaulted loans and bankrupt private career colleges.<sup>4</sup>

The existing grant structures should also be re-shaped to ensure aid is going to students who need it the most. The Ontario Tuition Grant, for example, does not apply universally to all students and rather than being based on need, the grant is contingent on students meeting a variety of arbitrary economic and demographic conditions. A family income cap of \$160,000 means that students from vastly different socio-economic circumstances are receiving the exact same grant, even if they don't need it. The province should follow the example of the federal government and restructure some of its more restrictive grants programs into a needs-based assessment model. A new grant program could also increase the value of non-repayable aid by investing money that goes towards provincial tuition and education tax credits. In 2014, the province spent \$335 million – almost as much as it issued in loans – on these tax credits that overwhelmingly benefit higher income households at the expense of low- and middle-income families.<sup>5</sup>

If Ontario was truly invested in helping Ontario's most vulnerable communities gain access to college and university education, it should end the reliance on loans-based financial assistance and create a streamlined, cost-effective financial aid system of needs-based grants.

## Recommendation

*Eliminate the provincial portion of student loans and replace them with up-front, needs-based grants using the same OSAP assessment model.*

*Eliminate provincial tuition and education tax credits and re-direct the money into up-front, needs-based grants.*

### COST

\$350 million annual investment; \$15 million annual investment if tax credit funds are used to cover costs.

1. Government of Ontario, Ministry of Training, Colleges and Universities, Student Financial Assistant Branch, "2014-15 Repayable and Non-Repayable Assistance," 2015
2. Canadian Federation of Students-Ontario, "Free Post-Secondary Education: The case for eliminating tuition fees," December 2015
3. Government of Ontario, Ministry of Training, Colleges and Universities, Student Financial Assistant Branch, "2014-15 Repayable and Non-Repayable Assistance," 2015
4. Government of Ontario, Ministry of Training, Colleges and Universities, "The Estimates," 2014-15
5. Government of Ontario, Ministry of Finance, "Transparency in Taxation, 2014," 2014 Ontario Economic Outlook and Fiscal Review, 2014



# Tuition Fees

## Guarantee access to post-secondary education by reducing tuition fees for all students

For seven years in a row, Ontario has been ranked as the most expensive province in Canada in which to pursue post-secondary education. According to Statistics Canada, average tuition fees for the 2015-16 academic year were \$7,868 for undergraduate students, up from \$7,539 in 2014-15. For graduate students, fees increased to \$8,971, up from \$8,759 last year.<sup>6</sup> College programs vary widely in their costs, with diploma programs averaging at \$2400 per year, graduate certificate programs averaging at \$3600 per year and some specialized or semi-professional programs costing tens of thousands of dollars.<sup>7</sup>

The continuing rise of tuition fees has been a decades-long trend under provincial governments of all political stripes. But even though Ontario students pay more than their counterparts in other provinces, they get less. Ontario's college and university students learn in the largest class sizes, have the worst student-teacher ratio and the lowest per-student funding allocation in all of Canada.<sup>8</sup>

In 2013, the provincial government introduced a new four-year tuition fee framework. Under this framework, tuition fees can increase by three per cent for most programs and five per cent for graduate and professional programs. By 2016-2017, tuition fees will have increased up to 108 per cent since the Liberals first took office in 2003.

As with previous frameworks, the current plan allows tuition fee increases in professional programs at a higher rate than other programs. This compounds the already significant increases some programs saw in the 1990s and early 2000s. During this period, fees for law school tripled, fees for medicine nearly quadrupled, and fees for dentistry increased almost five fold. The sharp rise in professional program tuition fees has created significant barriers for low- and middle-income students looking to pursue legal, medical or dental education and training.

Tuition fees for international students remain unregulated and are often four to five times more expensive than domestic tuition fee rates.<sup>9</sup> Colleges and universities have been aggressively recruiting international students to make up for lost revenue as government funding diminishes and tuition fee caps for domestic students limit private contributions. International students have faced increases of as much as 50 per cent in the last nine years.

The Ontario government justifies tuition fee increases by pointing to financial assistance options that include tax credits, student loans, targeted grants programs and institutional scholarships and bursaries. These programs are touted as ways to support students from marginalized communities attend post-secondary education. But a look at enrolment data from Statistics Canada reveals a persistent socio-economic divide on college and university campuses. In 2011, 52 per cent of university enrolments came from the highest income quartile, while barely 10 per cent came from the lowest. The college student population during that same year, often lauded as more socio-economically diverse, saw 43 per cent of enrolment come from the highest income quartile, while just over 10 per cent came from the lowest.<sup>10</sup> Indeed, one of the cornerstones of Liberal post-secondary education policy – the Ontario Tuition Grant – is largely useless for college students, where the average age of applicants stands at 23.4 years, violating one of the grant's principle eligibility requirements.<sup>11</sup>

In 2015, university funding hit a worrisome milestone as tuition fee revenue eclipsed government funding as a proportion of university operating budgets, eroding the public nature of public education.<sup>12</sup> A university funding formula review – and a subsequent review of college funding – will also drastically alter how post-secondary education is financed in Ontario, and



the government must ensure that new funding models do not place further financial strain on students and their families.

The province can ease the financial burden of post-secondary education by committing to more substantial and predictable funding for colleges and universities. Using cost data from Statistics Canada and enrolment numbers from Colleges Ontario and the Council of Ontario Universities, a 50 per cent reduction in tuition fees for all students in Ontario would cost about \$2.5 billion, or just over \$600 million per year over the course of four years. Though this is a significant investment, studies have shown consistently that up-front investment in post-secondary education reaps equally significant economic rewards. A Conference Board of Canada report demonstrated that for every dollar spent on post-secondary education, \$1.36 is returned.<sup>13</sup> This means that a \$2.5 billion up-front investment in post-secondary education in Ontario would reap almost \$1 billion in extra revenue.

In 2004, the Liberal government made good on their promise to freeze tuition fees for all students in Ontario. Twelve years later, they could be remembered as the government that doubled the cost of going to college or university. A decade of tunnel-vision has created a province where one's best hope of a stable future rests in attending post-secondary education, yet accessing that education has never been more expensive. In order to ensure the economic strength of our province and guarantee financial stability for students and their families, Ontario must offer a real tuition fee reduction for all students.

## Recommendation

*Guarantee access to post-secondary education by reducing tuition fees for all students, including international students, and for all programs, by 50 per cent.*

### COST

**\$2.5 billion annual investment, or \$609 million per year over four years.**

6. Statistics Canada, "Weighted average undergraduate tuition fees for Canadian full-time students, by province," and "Weighted average graduate tuition fees for Canadian full-time students, by province," 2015
7. Ontario Colleges, "Paying for College: Tuition and Financial Assistance," <http://www.ontariocolleges.ca/colleges/paying-for-college>
8. Colleges Ontario, "Trends in college funding – continued," in Colleges Resources: Environmental Scan 2015; and Council of Ontario Universities, "Interprovincial Comparison of University Revenue," 2012.
9. Association of Universities and Colleges Canada, "Tuition Fees by University 2012-2013."
10. Data requested as custom report from Statistics Canada, February 2014
11. Colleges Ontario, "Learner demographics and characteristics," in Student and Graduate Profiles: Environmental Scan 2015
12. Council of Ontario Financial Officers – Universities of Ontario, "Financial Report of Ontario Universities 2013-14," January 2015
13. Conference Board of Canada, "The Economic Impact of Post-Secondary Education in Canada," p.48, November 2014

# Post-Residency Fees

## Improve the graduate student experience by introducing post-residency fees

Over the last decade, the provincial government has highlighted the need to boost graduate studies and increase graduate enrolment in Ontario. However, the disparity in the cost to pursue graduate studies in the province compared to the rest of Canada continues to limit the potential of graduate programs in Ontario universities. Graduate students in Ontario pay the most to study at \$8,971 per year, which is drastically above the national average.<sup>14</sup> The high up-front cost of graduate education is a large barrier since graduate students often carry debt from their previous degrees and are foregoing lost earnings in the job market by continuing with their studies. It is worth noting that graduate students cite financial difficulties as the primary reason for taking longer to complete their programs or for withdrawing entirely.<sup>15</sup> There is a need to ensure graduate students can finish their degrees in good standing to create openings for new graduate students. However, average completion times for doctoral programs have increased in all disciplines except health sciences.<sup>16</sup>

In order to increase completion rates and recognize that students use less institutional resources during the thesis-writing and research phase of their degree, most graduate programs across the country reduce tuition fees during this period. In some jurisdictions, these reductions are known as post-residency fees. This system also recognizes that graduate students make significant labour and research contributions to the university. Similar fee structures in Ontario were largely eliminated during the 1990s. In addition to paying the highest tuition fees in the country, Ontario graduate students are further disadvantaged by continuing to pay full fees during the later stages of their studies. Students have a much greater financial incentive to pursue their graduate studies outside of Ontario where it is more affordable.

Ontario graduate students also face limited funding opportunities. Graduate students are

excluded from the Ontario Tuition Grant and Ontario Graduate Scholarships reach only five per cent of graduate students in the province. To address the financial gap, students recommend introducing a system of post-residency fees for graduate students that would be applied by universities to graduate programs.

## Recommendation

*Introduce a system of post-residency fees for graduate students.*

### **COST**

**\$124 million per year for a 50 per cent reduction for students in the post-residency phase of their graduate degree.**

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14. Statistics Canada, 2012.

15. Canadian Association for Graduate Studies. November 2004. The completion of Graduate Studies in Canadian Universities : Report and Recommendations.

16. Larivière, V. (2013) Ph.D. students' excellence scholarships and their relationship with research productivity, scientific impact and degree completion. Canadian Journal of Higher Education. 43(2), 27-41.



# Supported Experiential Education Program

## Facilitate paid work opportunities for college and university students

College and university students across Ontario are facing skyrocketing tuition fees and mortgage-sized debt loads leaving them with no choice but to rely on precarious work to finance their education and make ends meet. Data from Statistics Canada show that, depending on the time of year, between 70 and 90 percent of full-time students are employed on a part-time and precarious basis<sup>17</sup>. While mitigating some of the debt students take on, these part-time and precarious jobs do not function to provide a basis of employment for students post-graduation.

Supported experiential education requires a sustained investment by forming alliances with students, employers and the communities in which they exist. An experiential education program would encourage employment, either on-campus or off-campus, in fields related to a student's area of study. Such a program has the potential to: (1) Help those with unmet need, already reliant on student loans, to contribute toward the cost of studies without incurring more debt; (2) Increase retention and graduation rates through on-campus and off-campus employment opportunities; (3) Provide an important step in transitioning students into the work-force upon graduation.

Supported experiential employment aligns with findings of the Final Consultation Report on Ontario's University Funding Model, which pointed out that "job-ready graduates, transferable skills [and] work-related training was required" and that taking measures to become "more competitive in the knowledge economy ... is not resource-neutral."<sup>18</sup> As such it is proposed that a Supported Experiential Education Program be funded through a provincial grant administered by post-secondary institutions based on their proportion of students on the Ontario Student Assistance Program.

Funding for this program would rely on the assumptions that: (1) the program would seek to

assist 5% to 10% of full-time students enrolled in the Ontario Student Assistance Program; (2) an average employment cycle would last 34 weeks at ten hours per week; (3) the hourly rate of remuneration would be \$15. Individual post-secondary institutions would implement the program most conducive to the employment climate in their respective communities: fewer jobs at more hours (e.g. intensive summer work) or more numerous small jobs with a higher number of participants. An annual report providing spending details on recipients as well as an evaluation of program impact will constitute part of the monitoring process of the program.

## Recommendation

*Support paid experiential learning opportunities for college and university students in all fields of study through the development of a Supported Experiential Education Program.*

### **COST**

**\$127.5 million**

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17. Statistics Canada. Employment by age, sex, type of work and province (Ontario). Tables 282-0087 and 282-0089.

18. Herbert, Suzanne. (2015). Focus on Outcomes, Centre on Students: Final Consultation Report. Ministry of Training, Colleges and Universities.



# Targeted Grants for Marginalized Students

Introduce an Accessibility Grant that targets enrolment growth from low- and middle-income communities

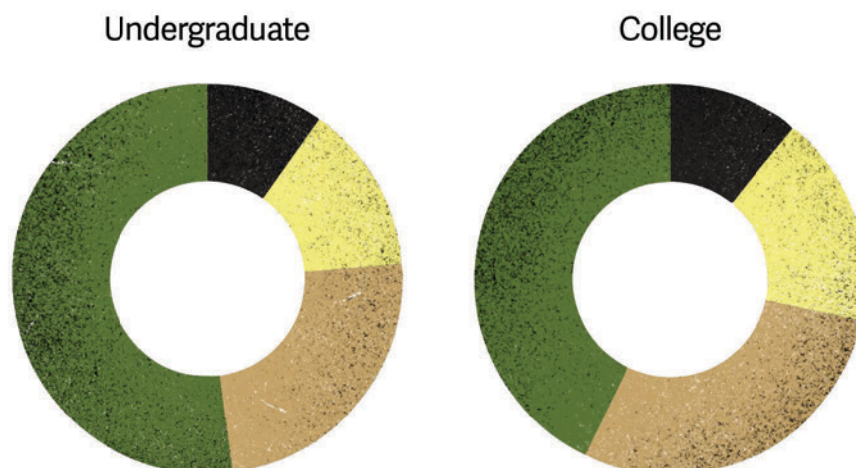
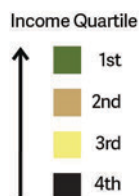
Post-secondary education has long been regarded as the great social equalizer, providing pathways to economic stability and social mobility for the most vulnerable members of our society. However, skyrocketing tuition fees and the prospect of mounting student debt has undermined many people's ability access to post-secondary education, regardless of their ability or desire to learn. While the last 15 years have seen massive enrolment increases by way of economic necessity and government policy, it is important to note that this has not been the reality for all Ontarians.

Data from Statistics Canada paints a concerning picture of the socio-economic divide at Ontario's colleges and universities. In 2011, 52 per cent of university enrolments came from the highest income quartile in the province, while the lowest income quartile accounted for barely ten per cent. This concerning trend holds true even for Ontario's college institutions which are often regarded as more socio-economically diverse. In the same year 43 per cent of enrolment for colleges came from the highest income quartile, while just over ten per cent came from the lowest.

High tuition fees in Ontario have produced record levels of debt and negatively impact the ability of



## Campus Population by Income Quartile



low- and middle-income students to access post-secondary education. On average, students who need to take on loans to access post-secondary education, graduate with \$28,000 debt. In some cases, students who need to take the maximum allowable amount of government financial assistance will end up paying 50 per cent more for their education than a student who can afford the costs up-front. The current model of financial aid effectively penalizes the most vulnerable members of our society and limits their participation in higher education. For a government that has long touted its programs that help the province's most vulnerable attain higher education, the enrolment rates for low-income Ontarians is worrisome and should be viewed as an urgent call for action.

Demographic trends point to slowing, stagnating or declining enrolment at Ontario's colleges and universities, which means that the current policy incentivizing large enrolment increases may be fruitless. While this may be true, the government can still work to prioritize targeted enrolment growth among the province's most vulnerable communities, recognizing their low participation levels. While students strongly support maintaining existing grants designed to enhance access for marginalized groups such as Aboriginal students, first generation students and students with disabilities, an additional grant targeting enrolment increases from low-income communities would strengthen these equity efforts and improve participation in college and university education from Ontario's most vulnerable populations.

To address the widening gap between high- and low-income earners, government and institutions should negotiate reasonable multi-year targets for

enrolment and retention, which would be reviewed and reported on an annual basis to ensure money from this grant is primarily being used to recruit and support students from low-income families. Institutions should also be encouraged to conduct comprehensive census data collection to track progress made across the institution. An investment in such a grant would not only provide some moderate enrolment growth for institutions, but could be part of a robust anti-poverty strategy for the province and would be considered an investment in Ontario's economic future.

## Recommendation

*Address the widening gap between high- and low-income earners within Ontario's post-secondary institutions by introducing an Accessibility Grant targeting enrolment growth among low-income and marginalized communities.*

### COST

\$56 million



# Protecting and Promoting Aboriginal Languages

## Create a fund for the education and preservation of Aboriginal languages in post-secondary institutions

From the province's main urban centers to its most northern communities, Ontario is home to large and diverse First Nations, Métis and Inuit populations. According to Statistics Canada, eight in ten Aboriginal people live in Ontario and in the western provinces, with nearly 250,000 of the over 1.1 million Aboriginal people in Canada living in Ontario in 2006<sup>19</sup>, a number that has undoubtedly grown by leaps and bounds since. These communities are an important part of Ontario's cultural diversity, and by extension, Aboriginal students bring important perspectives and experiences to the province's post-secondary institutions.

These communities continue to survive and honour traditions and culture despite hundreds of years of ongoing colonialism, residential schools, the mass removal of Aboriginal children from their families during the Sixties Scoop and daily racism faced by First Nations, Métis and Inuit peoples. Historical cultural genocide has become a factor in the extinction of Aboriginal languages in this country. In fact, according to a 2006 Statistics Canada census, only 22% of Canada's total Aboriginal population spoke an Aboriginal language<sup>20</sup>. The need to revitalize Aboriginal culture and languages has become an important discussion point in Ontario and across the country. Many of the Calls to Action published within the Truth and Reconciliation Commission's (TRC) report of June 2015 pointed to the revitalizing of culture and languages as one of the first steps towards reconciliation. Further, the TRC report identified the education system as an important place for this work to happen.

The government of Ontario has demonstrated that it understands the importance of ensuring that post-secondary institutions are spaces where Aboriginal students can thrive through initiatives

such as the Aboriginal Post-Secondary Education and Training (APSET) policy framework. In order to encourage a similar understanding within Ontario colleges and universities, the Federation recommends that the government create a fund for the education and preservation of Aboriginal languages. This fund would be available to post-secondary institutions within the province that seek to create or enhance Aboriginal language courses and programs. This would, in turn, play a significant role in furthering the successes of Aboriginal learners in higher education, would make Ontario's institutions more attractive to potential Aboriginal students and demonstrate the province as an eager participant in the Truth and Reconciliation process.

## Recommendation

*Create an Aboriginal Languages Education and Preservation Fund, available to Ontario post-secondary institutions for the development and/or advancement of Aboriginal language courses, programs and teaching.*

### **COST**

**\$50 million**

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19. Statistics Canada, "Aboriginal Statistics At a Glance – Provincial/territorial distribution", 2006

20. Statistics Canada, "Chart 8 - Proportion of Aboriginal identity population with knowledge of at least one Aboriginal language", 2006



# Improving Mental Health on Campus

## Support student wellness through sustainable funding for campus mental health services

Over the past few years, student mental health on campus has come into sharp focus as an area of concern for college and university administrators, students' unions and policy-makers. What was once considered par-for-the-course stress that accompanied high academic expectations and exam crunch-time has finally been revealed for what it truly is: a mental health crisis. Studies have shown that treating mental health issues early on have serious impacts on recovery or, in the event that the issue is persistent or recurring, one's ability to cope with it throughout their lifetime. College and university students are in particularly precarious positions being at a time in life that can be disruptive, transformative and sometimes emotionally turbulent. This is true for students at all levels of study, but the challenges are unique to each cohort and individual. Through the Federation's *Not in the Syllabus* campaign, graduate students were asked to take an anonymous survey about their own mental health and the results were shocking. There is a clear lack of support for graduate student mental health, where juggling multiple roles as students, teachers and researchers presents obstacles to seeking proper help. As discussions about depression, substance abuse and other mental health issues are an increasingly prevalent part of public dialogue, meaningful government intervention is crucial to addressing mental health concerns on our campuses.

In response, many colleges and universities have equipped themselves to address mental health issues by offering a variety of on-campus services such as peer support, health and wellness programs, exam de-stressors and therapy. However in recent years, the demand for these services – particularly professional therapists – has far outpaced institutions' ability to deliver them. Waiting lists for therapy and other on-campus mental health services can often be months

long and in light of surging demand, colleges and universities have had to reluctantly institute rules that limit and restrict access to these programs. These are the result of institutions attempting to fund and provide services they never anticipated administering. While access to free, on-campus mental health services is clearly vital to student success as well as their own health and wellness, the government must commit stable funding for these services to make them responsive, proactive and accessible.

The Government of Ontario has already recognized the importance of tackling the campus mental-health crisis, announcing in 2012 it would create a Mental Health Innovation Fund that made available \$6 million annually for a number of years to fund mental health projects in the post-secondary education sector. The fund was renewed for another two-year term in 2014. However, while funding mental health projects in the sector is a laudable and greatly appreciated first-step, the government must recognize that colleges and universities simply do not have the financial capacity to support such crucial programs. There must be sustainable, stable and committed funding for on-campus mental health services such as counseling and therapy that is free-of-charge to all students.

## Recommendation

*Commit sustainable and stable annual funding to support mental health services on college and university campuses.*

### **COST**

\$50 million



# Sexual Assault on Campus

## Make Ontario colleges and universities leaders in sexual assault prevention

Campuses are a reflection of greater society and as such are not immune to the systemic issues that plague our communities at large. However, campuses are unique in that post-secondary students experience a greater number of sexual assaults compared to the general population.<sup>21</sup>

One in five women experience sexual assault while attending a post-secondary institution and gender-based violence continues to be a serious issue at every single college and university campus in Ontario.<sup>22</sup> Universities and colleges possess unique tools to prevent, mitigate and address sexual assault. From lecture halls to dorm rooms, post-secondary institutions have numerous avenues to implement mandatory consent education programs and clearly outline and enforce rules and procedures aimed at combatting sexual assault.

Unfortunately, because college and university administrators operate under a public relations framework, institutions often prioritize their reputations over the safety of students on campus. A 2014 CBC survey found that 30 schools received zero reports of sexual assault, and 16 schools did not have a single report of sexual assault for six consecutive years despite studies showing that campus climates often foster higher rates of gender-based violence.<sup>23</sup>

For decades, students have been at the forefront of combatting sexual assault on campuses across the country. Since 1981, the Canadian Federation of Students has led the charge against sexual assault and rape culture through its *No Means No* campaign. What originally began as a campaign to address the prevalence of date rape on campuses has now evolved into building a culture of consent.

Students across the province have demonstrated that they take sexual assault seriously and are committed to working on the front lines to combat gender-based violence. The York Federation of Students, for example, recently implemented mandatory equity and consent training for thousands of students during orientation and

established a Sexual Assault Support Line to serve students everyday. Students are using the limited amount of resources they have to the fullest extent, but they need more funding and support to serve and protect their peers.

More recently, after considerable input from the Canadian Federation of Students-Ontario, the Government of Ontario has demonstrated leadership on this issue. Premier Wynne has committed to legislative changes to the Ministry of Training, Colleges and Universities Act to mandate colleges and universities to adopt stand-alone sexual assault policies and to involve students in this process. The Sexual Violence and Harassment Action Plan states that institutions must ensure each campus has clearly stated complaint procedures and response protocols, effective training and prevention programs and services and supports for survivors available 24/7. Institutions are now required to provide students with information about preventing sexual violence and harassment, and inform students continuously throughout their studies of the resources and supports that are available to them. Additionally, the action plan requires colleges and universities to publicly report on incidences of sexual violence, as well as the effectiveness of initiatives underway to address sexual violence and harassment.

In order to ensure that the action plan recommendations are effectively implemented, students are calling for the creation of an official division within the Ministry of Training, Colleges and Universities to oversee the execution of the mandates. These accountability measures exist in other jurisdictions – such as Title IX in the United States – and may be used as examples. The proposed accountability division would oversee a Sexual Assault Support Resource Fund, collect data, enable students to document their institution's inaction to reports of sexual assault, and ensure that students are given the support and accommodations they need.





Although the policies that Premier Wynne has mandated post-secondary institutions to adopt will build a foundation for safer campuses, no oversight or accountability measures currently exist to ensure that colleges and universities fulfill these responsibilities. Students may report on incidences of sexual assault, but should universities and colleges fail to address such

reports, they will not face any consequences. The accountability division students are proposing would hold colleges and universities' responsible when they receive reports of gender based violence on their campuses and also evaluate the effects of the prevention programming that the Premier's plan has mandated.

## Recommendation

*Create a Sexual Assault Support Division within the Ministry of Training, Colleges and Universities that would oversee institutional accountability measures, reporting and supports, including a long-term Sexual Assault Support Resource Fund. The cost of implementing this division would be minimal, as an accountability division already exists within the Ministry of Training, Colleges and Universities. This division would administer a Sexual Assault Support Resource Fund that would allow campus and community groups and stakeholders to apply for funding for their campus, regional or provincially based support project.*

### **COST**

\$6 million

21. Statistics Canada. Measuring violence against women: Statistical trends. 2013.

22. Toronto Star, "Involving 'bystanders' to fight sexual violence on campus", March, 2014.

23. CBC News, "Schools reporting zero sexual assaults on campus not reflecting reality, critics, students say", November, 2015.



# OHIP for International Students

## Reintegrate international students into public health insurance

Although they were previously covered under public health insurance in the province, international students were removed from OHIP eligibility in 1994. Since then, international students studying at Ontario's colleges and universities must enroll themselves and any dependents in one of two privately administered medical insurance plans, depending on the type of study being pursued: the College Health Insurance Plan (C-HIP) or University Health Insurance Plan (UHIP). Both medical insurance plans are administered by Sun Life Financial. Aside from processing claims and payments, Sun Life Financial coordinates and equips a network of health care providers (clinics, hospitals, labs, dentists) throughout Ontario to accept C-HIP and UHIP insurance holders. It is important to note that the number of health care providers within the network varies by municipality and hospital emergency rooms are often used as a place to receive primary care services.

Both private plans are prohibitively expensive, costing between \$500 and \$2000 annually depending on the size of the covered party. Beyond the financial burden, the largest complaint international students have about these plans are their limited coverage and bureaucratic red tape. Too often, international students find themselves unable to find a doctor, clinic or specialist that will accept their coverage. This problem persists in all Ontario communities, even large urban areas such as Toronto and Ottawa and becomes more acute in smaller, isolated municipalities. During its *Fairness for International Students* campaign launch, the Federation heard many stories of students needing specialists or even primary care, but being unable to locate a provider willing to accept their insurance coverage. In one instance, an individual was unable to find a gynecologist in Toronto after she had gotten pregnant. On top of the often prohibitive – but mandatory – costs of these plans,

these factors dissuade international students from going to see medical professionals even if they need help, while others find themselves in emergency rooms seeking assistance for issues that could easily and more affordably be resolved at walk-in clinics or with family physicians.

Health-care providers also routinely demand up-front payments and additional fees to those not on OHIP, forcing international students and their family members to pay large sums out-of-pocket before they can receive medical treatment. Since these plans will not cover more than what OHIP would pay, these up-front, out-of-pocket costs are not always reimbursed to the student.

Ontario is out of step with the majority of Canadian provinces when it comes to international student healthcare. Six out of ten provinces – British Columbia, Alberta, Saskatchewan, Manitoba, Nova Scotia and Newfoundland and Labrador – all offer public health insurance to international students, provided they meet certain eligibility requirements, such as committing to stay in the province for a majority of any twelve-month period. Of these provinces, only British Columbia charges a premium to access these services and only Nova Scotia asks students to wait for a certain amount of time before receiving public coverage. Each of these provinces offers public healthcare in recognition of the tremendous contributions international students make to public and academic life. Indeed, international students contribute \$3 billion annually to the Ontario economy through paying tuition fees, basic living expenses and consumer spending. Additionally, international students constituted 75 per cent of the Ontario provincial nominees immigration program in 2013. The province already recognizes international students as a target population for immigration growth. Re-integrating them into public health insurance would make



Ontario a more attractive destination to live, work and study.

Given existing healthcare infrastructure, the transition from private to public health insurance coverage for international students in Ontario would be relatively seamless and cost-effective for the province. Using data from Statistics Canada and the Canadian Institute for Health Information, it is estimated that it would cost just over \$6 million annually to reintegrate international students into OHIP, including dependents such as spouses and children. Providing additional funding to cover logistical costs and other unexpected expenses would mean that the entire transition would cost roughly \$8-10 million annually – a minor financial commitment for a population with a huge economic, academic and cultural impact. The province could charge reasonable premiums of \$100 per international student and this would more than cover the expected costs while delivering reliable and affordable health coverage for all.

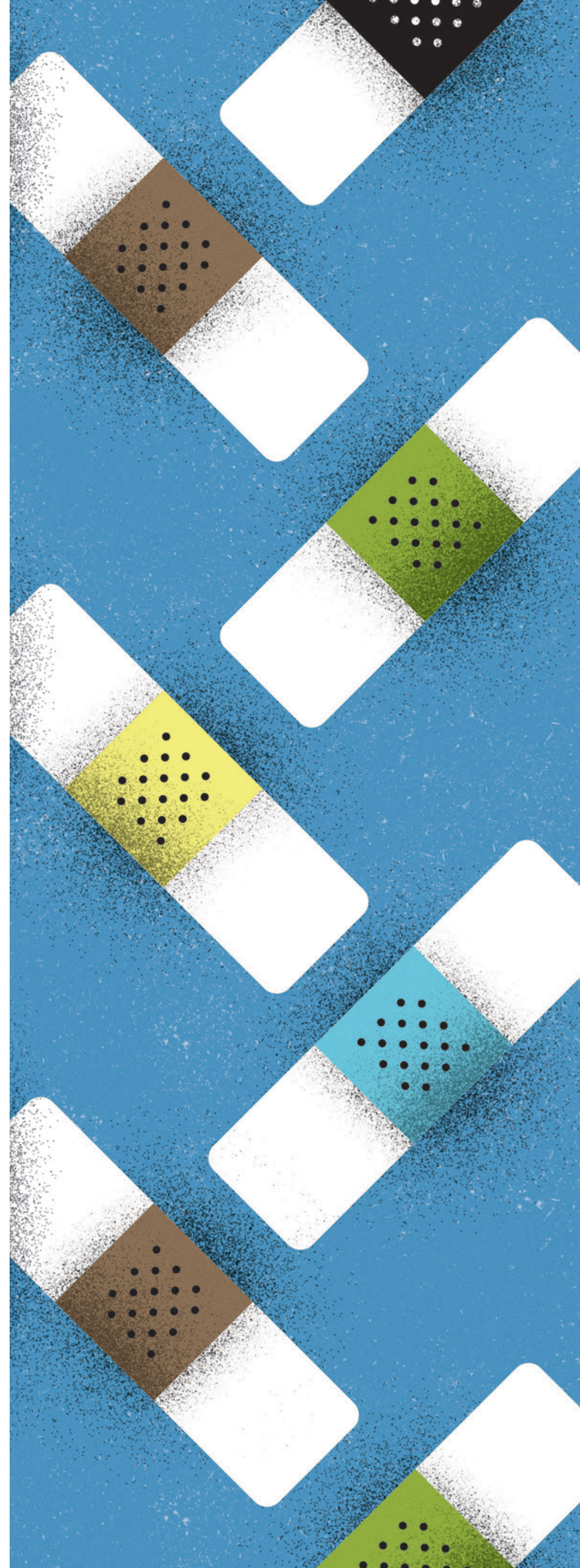
To become a more attractive destination for higher education and in the interest of justice and fairness for all, the province should move swiftly to re-integrate international students into the Ontario Health Insurance Plan.

## Recommendation

*Immediately re-integrate international students into public health insurance through the Ontario Health Insurance Plan (OHIP).*

### **COST**

\$8-10 million annual investment, with the possibility of offsetting costs by charging reasonable premiums.





# Paying for our Priorities

The Ontario Budget is a reflection of the priorities of a given government at a given time. Unfortunately, when reviewing how to provide high quality public services for people in Ontario, the revenue options available to the government are often ignored. Students understand the importance of not only proposing thoughtful and practical solutions to the challenges the post-secondary education sector faces, but also being honest about how we can pay for those solutions. The cost of the proposals contained in this submission could easily be addressed by implementing certain cost-saving measures and improving the fairness and progressivity of the Ontario tax system.

## Sector Reform

### HEQCO

The Higher Education Quality Council of Ontario (HEQCO) is an arms-length body that undertakes research on post-secondary education in Ontario. HEQCO should provide much-needed insight into pressures in the post-secondary education sector and policy options and alternatives that can improve or strengthen the college and university education system. Instead, HEQCO has consistently prioritized research that aligns with the government's agenda for sector transformation and refused to explore the concerns raised by students, staff and faculty about the state of college and university education in Ontario.

The Council's research practices have also come into question as researchers subcontracted by their institutions to work on HEQCO projects have sounded the alarm about limits to their academic freedom. In particular, researchers at Queen's University publicly condemned HEQCO when the

results of their research were significantly altered to fit with the policy recommendations desired by the council and the university. The authors were not even informed about the changes prior to the release of the findings.

At the same time, HEQCO has ignored the need to do research on important issues like the impact of high tuition fees, long completion times, low retention rates, the proliferation of contract faculty and other issues, despite calls from students, staff and faculty to investigate them further.

#### **Recommendation**

*End funding for the Higher Education Quality Council of Ontario and redirect savings to pay for additional Ontario Graduate Scholarships.*

**SAVINGS:** \$5 million

### Salary Cap

While chronic government underfunding has led to the privatization of post-secondary education by stealth, it remains important that colleges and universities are transparent and accountable in their use of public funds and tuition fees paid by students. Students support the capping of executive compensation at colleges and universities. Capping college and university administrative salaries would not only redirect money within the system to benefit students, but would ensure a balance between reasonable compensation and institutional expenses.

#### **Recommendation**

*Implement a \$250,000 cap on university salaries and a \$200,000 cap on college salaries.*

**SAVINGS:** \$17 million per year



# Revenue Generating Options

## Personal and Corporate Income Taxes

Investing in a system of post-secondary education that is affordable, accessible, and high-quality would have positive effects on the health, community development, civic engagement and economy of Ontario. By increasing the province's revenue, students' recommendations and other investments could be made to improve public, post-secondary education and other public services in Ontario.

Students applaud the steps made in the 2012 Ontario Budget that introduced a surtax on personal incomes of \$500,000 and froze the planned cut for the fiscal year, recognizing the need to retain this revenue. Building on these measures by including more people under this surtax and restoring corporate taxes could substantially build on the province's ability to maintain and expand public services in Ontario.

### **Recommendation**

*Introduce a two per cent surtax on personal incomes over \$250,000.*

**REVENUE:** \$1.3 billion per year

### **Recommendation**

*Restore the corporate income tax rate to 2009 levels of 14 per cent and restore the capital tax for medium and large corporations to 0.3 per cent for general corporations and to 0.9 per cent for financial corporations.*

**REVENUE:** \$3.9 billion per year





# Conclusion

Over a decade ago, Premier Dalton McGuinty abruptly ended a two-year tuition fee freeze put in place after the Liberal Party won an election promising to make education more affordable in the province. Since then, Ontario has failed to recommit to taking steps to make education accessible for all. Instead of reducing tuition fees and alleviating student debt, the government has been investing resources in ineffective and unfair financial assistance programs. Funding that should be allocated to public post-secondary institutions is instead being reallocated to programs like the “30% off Ontario tuition” scheme that two-thirds of Ontario students are ineligible for, or blanket tax credits that go to households that never needed them in the first place.

With the recent federal elections, Ontario has the favourable position of having majority governments both provincially and nationally, each of which has made explicit promises to use their majority positions to make government more responsible and relevant. Students are urging the governments they elected to use this opportunity to collaborate and make meaningful strides on student issues.

Year after year, Ontario’s youth contemplate whether it is worth investing in an expensive college or university education that often guarantees graduating with mortgage-sized debts, but does not secure meaningful and well-compensated employment to pay off those debts. It is becoming increasingly difficult for young people to commit to being students and debt-burdened precarious workers. For Ontario, this can mean lower participation rates in all areas of society including health, community development, civic engagement and the economy. As students lose, Ontario also stands to lose vital contributions to economic, social, academic and cultural life.

*The high cost of post-secondary education is the largest barrier to college or university and disproportionately affects those who cannot afford to pay up-front. Representing the needs of its student membership, the Canadian Federation of Students-Ontario has developed key recommendations that, if adopted, will substantiate a commitment to education as a fundamental human right free of any and all social, political and financial barriers.*







