



### University Students' Council Standing Policy

<b>Affordability</b>	<b>SP 12.1(II)</b>
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## Land Acknowledgment

Western University is situated on the traditional territories of the Anishinaabeg, Haudenosaunee, Lunaapeewak and Attawandaron peoples, who have longstanding relationships to the land and region of southwestern Ontario and the City of London. The local First Nation communities of this area include Chippewas of the Thames First Nation, Oneida Nation of the Thames, and Munsee Delaware Nation. In the region, there are eleven First Nation communities and a growing Indigenous urban population. Western University values the significant historical and contemporary contributions of local and regional First Nations and all of the Original peoples of Turtle Island (North America).

## Key Terms

**Financial Strain:** is defined as the level of stress experienced by an individual from their assessment of upcoming circumstances such as perceived financial inadequacy, financial concerns and worries, adjustments to financial change, and projected financial situation.<sup>1</sup>

**Financial Insecurity:** refers to the inability to make ends meet, either in the present or in event of an unanticipated adverse event.<sup>2</sup>

**Marginalized sociodemographic group:** are a particular group or groups of people who may be systematically excluded from meaningful participation in economic, social, political, cultural and other forms of human activity in their communities and thus are denied the opportunity to fulfil themselves as human beings because of a sociodemographic characteristic or other aspects of their identity (e.g., race, gender or gender identity, socioeconomic status, age, religion, etc.).<sup>3</sup>

**Intersectionality:** Kimberle Crenshaw coined the term intersectionality in 1989 to describe the way that multiple oppressions are experienced. It is important to use an intersectional lens in an affordability policy paper because individuals from different sociodemographic groups may experience financial strain and insecurity differently, and it is important this is reflected in policy recommendations.<sup>4</sup>

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<sup>1</sup> Jeffrey R. Hibbert, Ivan F. Beutler, and Todd M. Martin, "Financial Prudence and Next Generation Financial Strain," *Association for Financial Counseling and Planning Education* (2004): 52, <https://afcpe.org/assets/pdf/vol1526.pdf>.

<sup>2</sup> Hope Corman, Kelly Noonan, Nancy E. Reichman, and Jennifer Schultz, "Effects of Financial Insecurity in Social Interactions," *The Journal of Socio-Economics* 41.5 (2012): 574, <https://doi.org/10.1016/j.socec.2012.05.006>.

<sup>3</sup> "Western's Mental Health and Wellness Strategic Plan Draft," retrieved from [http://studentexperience.uwo.ca/student\\_experience/strategic\\_planning/mental\\_health\\_strategic\\_plan/MH\\_Stratplan\\_DRAFT.pdf](http://studentexperience.uwo.ca/student_experience/strategic_planning/mental_health_strategic_plan/MH_Stratplan_DRAFT.pdf).

<sup>4</sup> Kimberle Crenshaw, "Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics," *University of Chicago Legal Forum* (1989): <https://chicagounbound.uchicago.edu/uclf/vol1989/iss1/8>.

## Introduction and Overview

All eligible students in Ontario, regardless of socioeconomic status and household income, should be able to access a post-secondary education. Since the 2010-2011 Academic Year, undergraduate Canadian tuition and ancillary fees at Western has increased in the faculties Arts and Humanities, Science, Social Sciences, Music, Health Sciences and the Faculty of Information and Media Studies by approximately \$2000, while increasing approximately \$5000 for Engineering students. Professional undergraduate programs have increased variably, with the largest increases seen in Medicine (approx. \$9000), Dentistry (increasing from \$10,000 to \$20,000 depending on which year of the program), and law (\$7000).<sup>5</sup> If these programs had increased at an inflationary rate, there would have been more modest increases in most undergraduate degree programs (\$709), while varying for professional undergraduate degree programs and Engineering.<sup>6</sup> The Ontario Undergraduate Student Alliance previously recommended if tuition has to increase, it should not increase beyond the rate of inflation in March 2015<sup>7</sup>, and yet in reality tuition has continued to outpace inflation, particularly at Western University. Students report tuition as one of their biggest financial concerns, but they also struggle to afford living and other educational related expenses (such as textbooks) while they attend Western University. Financial insecurity and strain are related to decreased academic performance and wellness.<sup>8</sup> Currently, Western's Financial Aid Program exacerbates these difficulties through limited payment options, late payment charges, limited options for students that do not meet eligibility criteria, and a lack of general awareness of the different financial aid options at Western University. This paper focuses on changes that Western administration can make to ensure that Western University is accessible and affordable to all students.

Survey results mentioned in this paper were gathered from a survey administered electronically by the University Students' Council in January 2018. The survey was completed through convenience sampling with 337 respondents. This survey reflects a 95% confidence level and +/- 6 margin of error for Western University's undergraduate population.<sup>9</sup>

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<sup>5</sup> "The University of Western Ontario Tuition and Ancillary Fee Schedule For 2010-2011," retrieved from [http://www.registrar.uwo.ca/student\\_finances/fees\\_refunds/pdfs%20fee%20schedule%20fallwinter2010\\_ugCanadianFT.pdf](http://www.registrar.uwo.ca/student_finances/fees_refunds/pdfs%20fee%20schedule%20fallwinter2010_ugCanadianFT.pdf); "The University of Western Ontario Tuition and Ancillary Fee Schedule For 2017-2018," [http://www.registrar.uwo.ca/student\\_finances/fees\\_refunds/pdfs%20fee%20schedule%20Fall%20Winter%202017-2018%20UGRD%20fee%20schedule%20CDN.pdf](http://www.registrar.uwo.ca/student_finances/fees_refunds/pdfs%20fee%20schedule%20Fall%20Winter%202017-2018%20UGRD%20fee%20schedule%20CDN.pdf).

<sup>6</sup> "Inflation Calculator," retrieved from <http://www.bankofcanada.ca/rates/related/inflation-calculator/>.

<sup>7</sup> Bristow, A. and Nestico-Semianiw, S. (2014). *Paying Our Way: A Look At Student Financial Assistance Usage in Ontario*. Toronto: Ontario Undergraduate Student Alliance, 20.

<sup>8</sup> Katrina M Walsemann, Gilbert c. Gee and Danielle Gentile, "Sick of Our Loans: Students Borrowing and the Mental Health of Young Adults in the United States," *Social Science & Medicine* 124 (2015): 85-93 [https://ac.els-cdn.com/S0277953614007503/1-s2.0-S0277953614007503-main.pdf?\\_tid=0037317a-0858-11e8-8602-00000aab0f27&acdnat=1517603649\\_e1d13056df3b167a529090dbd9f487e8](https://ac.els-cdn.com/S0277953614007503/1-s2.0-S0277953614007503-main.pdf?_tid=0037317a-0858-11e8-8602-00000aab0f27&acdnat=1517603649_e1d13056df3b167a529090dbd9f487e8).

<sup>9</sup> Catherine Dunne and Inam Teja, USC Employment & Affordability Survey, February 11, 2018, Raw data, University Students' Council, London.

## Recommendations

The University Students' Council proposes the following recommendations in an effort to improve affordability and access for undergraduate students at Western University:

1. Western University should implement more flexible fee schedules that give students the option to select a monthly, quarterly, per-term, or sum payment plan.
2. Western University should eliminate late payment charges.
3. Western University should implement an appeals process for late payment charges associated with administrative delays.
4. Western University should implement a grace-day period before late payment charges are added to accommodate students varying financial needs.
5. Western University should utilize a comprehensive model that considers a student's entire financial and consequential situation in determining aid.
6. Western University should not increase tuition more than the annual Consumer Price Index (CPI).
7. Western University should commit to, at minimum, maintaining their current ratio of needs-based aid to merit-based forms of aid, and streamline donations into increasing more needs-based aid scholarships, grants and bursaries.
8. Western University should implement a student emergency fund and a short-term loan model to assist student with acute periods of financial insecurity.
9. Western University should commit to data collection on what students need throughout acute periods of financial insecurity.
10. Western University should coordinate with other on-campus resources, such as psychological services, Indigenous Services, and equity and human rights, to pair and direct applicants for specific demographic related criteria to resources to support them while attending post-secondary studies.
11. Western University should implement an online financial assistance tool to assist students in determining their eligibility for certain forms of aid, their net tuition, and other applicable resources.
12. Western University should ensure students applying understand how their financial assistance may be affected by entering, and exiting, affiliate schools throughout their undergraduate career.

## Improving Western's Financial Aid System

**Principle:** All willing and qualified students, regardless of socioeconomic status, race, nationality, gender identity, sexuality, should be able to access an affordable post-secondary education.

**Principle:** Students should not have to sacrifice essential needs, such as food and toiletries, to cover educational-related expenses.

**Principle:** Financial aid should address need on an individual basis.

**Principle:** Students should not incur additional financial burdens for late fee payments.

**Concern:** Unexpected expenses (ie. health, death in the family, etc.) or a delay in loans exaggerate negative symptoms of financial strain.

**Concern:** Students currently do not have adequate resources to cover their educational-related expenses and are financially insecure.

**Concern:** Students have difficulty meeting their postsecondary and living-related expenses costs with financial aid, family help, and work opportunities available to them.

**Concern:** Students whose parents or guardians do not assist them and do not qualify for financial assistance are not able to cover their living and post-secondary costs.

**Recommendation:** Western University should implement more flexible fee schedules that give students the option to select a monthly, quarterly, per-term, or sum payment plan.

**Recommendation:** Western University should eliminate late payment charges.

**Recommendation:** Western University should implement an appeals process for late payment charges associated with administrative delays.

**Recommendation:** Western University should implement a grace-day period before late payment charges are added to accommodate students varying financial needs.

**Recommendation:** Western University should utilize a comprehensive model that considers a student's entire financial and consequential situation in determining aid.

**Recommendation:** Western University should not increase tuition more than the annual Consumer Price Index (CPI).

Financial insecurity is a problem at post-secondary institutions, like universities and are a symptom of the high-tuition, high-aid system currently in place in Canada and broadly across North America.<sup>10</sup> The changes to the Ontario Student Assistance Program (OSAP) provide hope that more qualified and willing students will have access to post-

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<sup>10</sup> Michele Biss, "The Cycle of Student Debt - And How We Aren't Ending It," September 15, 2017, <http://www.cwp-csp.ca/2017/09/the-cycle-of-student-debt-and-poverty-and-how-we-arent-ending-it/>.

secondary education and ensure financial security. However, it is likely that some students who do not meet the income criteria for certain forms of post-secondary financial assistance in low and middle income families will continue to be left without adequate assistance. Underrepresented student groups (especially Indigenous students and first generation students) are often the most debt averse students. Students with few alternative funding sources other than student loans will perceive post-secondary education as unaccessible and refrain from enrolling.<sup>11</sup> There are a number of changes Western University can make to address students that might be falling through the cracks of this system. Historically, students at the most risk for financial insecurity are middle income students whose expected parental contribution is slightly higher than the cut-off for the financial aid formula.<sup>12</sup> Further, 40% of Canadian post-secondary students are considered food insecure, composing 3.1% of food bank users, and 50% of post-secondary students report having to choose between food, rent, books or tuition. In a survey conducted by the University Student's Council, several students reported depending on monthly paychecks for financing their educational and living related costs.<sup>13</sup> The current financial system must improve and adapt to the financial situation of Western students in order to best serve their needs and ensure that all willing and qualified students studying at Western University are available to afford post-secondary education without compromising financial security.

Currently, students at Western can pay their tuition in two installments (on the 15th of August and the 1st of December for the 2017/2018 Academic year). This is in accordance with the provincial government regulation that requires universities to offer students the option to participate in per-term billing with no additional cost to students.<sup>14</sup> Further, tuition can be deferred for students receiving OSAP as long as they have submitted the required documentation by the correct date, until they receive funding from the provincial government.<sup>15</sup> If the assessment does not meet the full amount of the first tuition installment, the student must pay the difference. Since OSAP assessments do not have to be decided until August 15, this leaves little time for students to anticipate their responsible funds by the due date.<sup>16</sup> While students can negotiate a payment plan with a student aid officer,<sup>17</sup> many students reported in the USC survey they are not aware of these payments and face increased financial security as

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<sup>11</sup> Bristow, A. and Nestico-Semiani, S., *Paying Our Way: A Look At Student Financial Assistance Usage in Ontario*, 19.

<sup>12</sup> Jen Carter, Jamie Cleary, Joyce Wai, and Colin Zarzour, *Policy Paper: Tuition* (Toronto: Ontario Undergraduate Student Alliance, 2015), 16.

<sup>13</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

<sup>14</sup> Jen Carter, Jamie Cleary, Joyce Wai, and Colin Zarzour, *Policy Paper: Tuition* (Toronto: Ontario Undergraduate Student Alliance, 2015), 5.

<sup>15</sup> Western University, "Need To Defer Your Tuition to OSAP?" [http://www.registrar.uwo.ca/general-information/features/need\\_to\\_defer\\_your\\_tuition\\_to\\_osap/index.html](http://www.registrar.uwo.ca/general-information/features/need_to_defer_your_tuition_to_osap/index.html)

<sup>16</sup> Western University, "Need to Defer Your Tuition to OSAP?" [http://www.registrar.uwo.ca/general-information/features/need\\_to\\_defer\\_your\\_tuition\\_to\\_osap/index.html](http://www.registrar.uwo.ca/general-information/features/need_to_defer_your_tuition_to_osap/index.html)

<sup>17</sup> Western University, "Academic Calendar 2017: Tuition Fee Payment Deadlines," <http://westerncalendar.uwo.ca/2017/pg142.html>.

a result.<sup>18</sup> If students cannot meet the payment deadlines, late payment charges will be added.<sup>19</sup> Further, the university has the right to add academic sanctions for non-paid tuition fees, including the sealing of one's academic account, and the removal of the ability to register in courses, view grades, receive transcripts or a degree diploma, or obtain admission or readmission.<sup>20</sup> Current late payment charges for full-time undergraduate domestic students are \$147, and are \$396 for full-time undergraduate international students.<sup>21</sup> These funds could alternatively have been used towards rent or groceries, and are unnecessarily contributing to financial insecurity.

Some students are unable to produce the up-front sum of tuition in August,<sup>22</sup> due to reliance on short-term loans, summer jobs, or other assistance and should not be penalized for their socioeconomic situation. According to a 2012 study conducted by Higher Education Strategy Associates, on average students working 40 hours per week make an average of \$460/week.<sup>23</sup> It is important to recognize men on average made \$500/week on average, while women employed made \$440, and thus a gender gap exists even at the post-secondary level, preventing women from being as well equipped to afford post-secondary studies.<sup>24</sup> If students were to work all 18 weeks in the summer, they would make \$8280. Accounting for inflation, this means students would be making \$8935.82. However, it is critical to recognize the costs of post-secondary education are more than tuition - textbooks, rent, and food also accumulate, causing students to choose between meeting academic and basic needs. Furthermore, the average cost to attend post-secondary is \$19,498.75.<sup>25</sup> With the increase in minimum wage in Ontario to \$14/hour (2017-2018) and \$15/hour (2018-2019), students working full-time can expect to make \$10,080 and \$10,800 if they are employed full-time in the 2018 and 2019 summer terms respectively. However, this is not the situation for all undergraduate students. It is important to recognize that the number of students employed may decrease with this increase minimum wage, some students may not be able to take on full time employment in the summer due to mental

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<sup>18</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

<sup>19</sup> Western University, "Online Tuition Account," [http://www.registrar.uwo.ca/student\\_finances/fees\\_refunds/online\\_tuition\\_account.html](http://www.registrar.uwo.ca/student_finances/fees_refunds/online_tuition_account.html)

<sup>20</sup> University Secreatariat, "Academic Sanctions," [http://www.uwo.ca/univsec/pdf/academic\\_policies/appeals/academic\\_sanctions.pdf](http://www.uwo.ca/univsec/pdf/academic_policies/appeals/academic_sanctions.pdf).

<sup>21</sup> Western University, "Supplemental Fees and Other Charges," [http://registrar.uwo.ca/student\\_finances/fees\\_refunds/pdfs%20fee%20schedule%20Supplemental%20%20Fees%20and%20Other%20Charges%202017-18.pdf](http://registrar.uwo.ca/student_finances/fees_refunds/pdfs%20fee%20schedule%20Supplemental%20%20Fees%20and%20Other%20Charges%202017-18.pdf).

<sup>22</sup> Carys Mills, "Late Tuition Fees Proving Costly to Area University Students," last revised May 20, 2014, <http://ottawacitizen.com/news/local-news/late-tuition-fees-proving-costly-to-area-university-students>.

<sup>23</sup> J. Lambert, and A. Usher, (2011) *Making the Most of It: Canadian Student Employment in Summer 2012*, Toronto: Higher Education Strategy Associates, <http://higheredstrategy.com/wp-content/uploads/2012/07/Intelligencebrief6-employment-2012.pdf>, 9.

<sup>24</sup> J. Lambert, and A. Usher, (2011) *Making the Most of It: Canadian Student Employment in Summer 2012*, Toronto: Higher Education Strategy Associates, <http://higheredstrategy.com/wp-content/uploads/2012/07/Intelligencebrief6-employment-2012.pdf>, 9.

<sup>25</sup> Mark Brown, "The Cost of a Canadian University Education in Six Charts," October 19, 2017, <http://www.macleans.ca/education/the-cost-of-a-canadian-university-education-in-six-charts/>.



health, taking summer credits, or other circumstances. Students not employed in Ontario will not be guaranteed to be meeting this income.<sup>26</sup>

Moreover, money earned in the summer is not fully used as funding for university. One study demonstrated half of these earnings were spent on living expenses in the summer.<sup>27</sup> These sums are also calculated at the end of the summer; meaning students would have two weeks less of work to come up with a lump sum of over \$4000 (for full-time domestic undergraduate first-entry degree students; this figure rises considerably for other programs and for international students).<sup>28</sup> This is not practical for students who use their summer income to finance their living expenses in the summer as well as for the next year's educational expenses, or for students who are not able to work full-time in Ontario in the summer months. Due to the fact that 65.58% of Western students reported intending to use summer employment as covering their educational related expenses,<sup>29</sup> the USC believes Western administration should abolish late payment charges as a punitive measure; this is reiterated in OUSA's position on late payment charges that universities should not use late payment charges as a punitive, dissuasive or revenue-generating method.<sup>30</sup> Combined with the implementation of a flexible payment method, this could ensure that Western can account for tuition revenues, while ensuring unnecessary financial strain and burden are not added to students.

Currently, there lacks institutional accountability for raising awareness that accommodations can be made for late payment charges, and therefore in the interim if late payment charges continue to exist, Western University should implement an appeals process to address concerns of administrative delays resulting in late payment charges. Furthermore, first installment of tuition is not standardized across the province. Some universities do not require tuition payments until the beginning of the term or into the first month,<sup>31</sup> and henceforth Western University should implement a grace period where late payment charges are not added until the beginning of the first term, should they continue to exist, in order for students to accumulate financial resources from remaining summer employment and alternative sources and avoid additional and unnecessary financial burden.

Students are increasingly attaining part-time in-study employment to assist with the costs of living and post-

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<sup>26</sup> Government of Canada, "Current And Forthcoming Minimum Hourly Wage Rates For Experienced Adult Workers in Canada," <http://srv116.services.gc.ca/dimt-wid/sm-mw/rpt1.aspx>.

<sup>27</sup> Ontario results of the Canadian Student Survey, Report One: Summer Work and Paying for Post Secondary Education (Toronto: Canadian Education Project: 2010).

<sup>28</sup> Office of the Registrar, "Fee Schedules," [http://www.registrar.uwo.ca/student\\_finances/fees\\_refunds/fee\\_schedules.html](http://www.registrar.uwo.ca/student_finances/fees_refunds/fee_schedules.html).

<sup>29</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

<sup>30</sup> Jen Carter, Jamie Cleary, Joyce Wai, and Colin Zarzour, *Policy Paper: Tuition* (Toronto: Ontario Undergraduate Student Alliance, 2015), 41.

<sup>31</sup> Jen Carter, Jamie Cleary, Joyce Wai, and Colin Zarzour, *Policy Paper: Tuition* (Toronto: Ontario Undergraduate Student Alliance, 2015), Appendix A.

secondary education. According to a study done by Statistics Canada, over the past 35 years, the employment rate among full-time postsecondary students increased from approximately one in four to just under one in two. Students are also working more hours while studying; in 2009, students worked 16 hours a week on average while balancing post-secondary studies.<sup>32</sup> This demonstrates students rely on their in-study earnings to pay for post-secondary education, and consequently many students would likely benefit from more flexible fee schedules. This is in line with findings from a survey conducted by the University Student Council's affordability survey where 59.23% of students reported in-study employment. Of those students, almost a third of student respondents (32.44%), reported working 10-29 hours per week.<sup>33</sup> This correlates to anecdotal evidence from the survey that students are living from paycheck to paycheck, and have difficulty affording food, tuition and housing. Therefore, the USC argues Western's Financial Assistance Program should offer flexible payment plans to be sensitive to the varying financial needs of students.<sup>34</sup> In particular, the University should consider monthly and quarterly plans in addition to the bi-term plans already in place so that students can make payments in line with their work. Although financial officers at Western can currently work individually with students to arrange payment plans,<sup>35</sup> many students are unaware of their options. Therefore, these plans should be offered to students in a transparent and accessible way, and the financial aid office should take proactive steps to ensuring students are aware of their options and should assist students in setting up their plans.<sup>36</sup>

The survey administered by the USC also demonstrated concern of financing education. Recurring qualitative themes from the survey data report that students are concerned with financing their education and are barely able to cover their expenses. 39.74% of students claim their in-study employment negatively impacted their academic performance, while 34.10% report it having an impact on their wellbeing.<sup>37</sup> Despite these concerns and their inability to make ends meet, students are told they do not qualify for Western's financial aid program. Students that do not qualify report that their parents are choosing not to help them with their studies, despite the fact that parental income is included to determine in aid eligibility, or that their parents are unable to help them due to other payments or debt. Hugh Mackenzie has highlighted that "implicit in the argument for targeting [financial assistance] based on family income is that there is a well-defined very low-income group whose participation in post-secondary education might be adversely affected by substantial tuition increases or for whom higher tuition could create affordability problems". However, the relationship between accessibility and affordability is not straightforward, as illustrated by

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<sup>32</sup> Katherine Marshall, "Employment patterns of postsecondary students," *Perspectives on Labour and Income*. Vol. 11, no. 9, September 2010, Statistics Canada Catalogue no. 75-001-XIE, <https://www.statcan.gc.ca/pub/75-001-x/2010109/article/11341-eng.htm>.

<sup>33</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

<sup>34</sup> Carter, Jen, Jamie Cleary, Joyce Wai, and Colin Zarzour, *Policy Paper: Tuition*, 5.

<sup>35</sup> Glen Tigert and Valerie Sakarny (Office of the Registrar) Interview by Catherine Dunne, *University Students' Council*, December 18, 2017.

<sup>36</sup> Jen Carter, Jamie Cleary, Joyce Wai, and Colin Zarzour, *Policy Paper: Tuition* (Toronto: Ontario Undergraduate Student Alliance, 2015), 46.

<sup>37</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

the anecdotes cited from Western students,<sup>38</sup> and Mackenzie's research. He demonstrates that students that do not meet the criteria such as lower- middle-income families with marginally more income than the income range are left without adequate assistance.<sup>39</sup> Students that do not meet criteria for these loan and bursary programs often take up additional work in order to fund their studies, which then limits the financial assistance they can receive from Western and other financial institutions. Therefore, the USC recommends that Western's Financial Counselling and their Financial Aid Systems adopt a more comprehensive system to address aid eligibility, that takes into account individual circumstances. These circumstances might include, as aforementioned, real (rather than expected) parental contribution and this system should recognize that students are taking on in-study employment in order to cover the costs of post-secondary. In-study employment should not disqualify them from certain bursaries and grants; instead it should consider the impact employment is having on a student's wellbeing and academics, and consider what positive impact a grant combined with decreasing working hours could potentially have on an overall student's wellness.

The problems encountered by students associated with affordability are symptoms of a systemic problem that requires a system-wide change. Students reportedly state tuition is one of their biggest concerns. Although upcoming changes to OSAP may help to alleviate some of the financial burden for lower and middle income families, research demonstrates that the sticker price is one of the most important factors in deciding to attend post-secondary education for low-income students.<sup>40</sup> Tuition increases are outpacing the university's contributions for financial assistance per student. Adjusting for inflation, from 2001/2002 academic year to 2017/2018 academic year, financial assistance administered per student by Western University increased by 45.75%.

In that same period, tuition revenues per student increased by 143.02%, and overall tuition increased by 76.10% (accounting for only domestic students and first entry degree programs).<sup>41</sup> Clearly increases in financial assistance

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<sup>38</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

<sup>39</sup> Hugh Mackenzie, *The Tuition Trap*, Ontario Confederation of University Faculty Associations (OCUFA), 2005, [https://ocufa.on.ca/assets/tuition\\_trap.pdf](https://ocufa.on.ca/assets/tuition_trap.pdf).

<sup>40</sup> Carter, Jen, Jamie Cleary, Joyce Wai, and Colin Zarzour, *Policy Paper: Tuition*, 1.

<sup>41</sup> Increase in financial assistance per student was calculated by adjusting the amount of financial assistance allocated in 2001/2002 for inflation and dividing by the amount of undergraduate and professional degree students enrolled; by dividing the amount of financial assistance allocated in 2017/2018 by the amount of undergraduate and professional degree students enrolled and finding the percentage increase. Increases in tuition revenue per student was found by adjusting tuition revenues in 2001/2002 for inflation, dividing by the number of undergraduate and professional students enrolled in 2001/2002; dividing the tuition revenues for 2017/2018 by the number of students enrolled in 2017/2018 and finding the percentage increase. Numbers found at:

[https://www.ipb.uwo.ca/documents/2017\\_tuition\\_fee\\_rates.pdf](https://www.ipb.uwo.ca/documents/2017_tuition_fee_rates.pdf)

[https://www.ipb.uwo.ca/documents/2002\\_tuition\\_fee\\_rates.pdf](https://www.ipb.uwo.ca/documents/2002_tuition_fee_rates.pdf)

[https://www.ipb.uwo.ca/documents/2002\\_scholarships\\_awards\\_financial\\_aid.pdf](https://www.ipb.uwo.ca/documents/2002_scholarships_awards_financial_aid.pdf)

[https://www.ipb.uwo.ca/documents/2017\\_scholarships\\_awards\\_financial\\_aid.pdf](https://www.ipb.uwo.ca/documents/2017_scholarships_awards_financial_aid.pdf)

are not making up for the tuition increases, or increases in other costs associated with post-secondary education, and therefore as per OUSA's recommendations, the USC strongly believes that if the university must increase tuition, it should never increase more than the Consumer Price Index. Predictable tuition increases with the CPI are the only way students can effectively budget university accordingly.<sup>42</sup>

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[https://www.ipb.uwo.ca/documents/2017\\_budget.pdf](https://www.ipb.uwo.ca/documents/2017_budget.pdf) Table 13

[https://www.ipb.uwo.ca/documents/2001\\_budget.pdf](https://www.ipb.uwo.ca/documents/2001_budget.pdf) Table 11

Calculations:

Increase of 76.10% in tuition =  $\frac{[(\text{Average tuition for first entry undergraduate programs in 2017: } \$7607.40) - (\text{Average tuition for first entry undergraduate programs in 2002: } \$4320)]}{(\text{Average tuition for first entry undergraduate programs in 2002: } \$4320)} \times 100\%$

Tuition revenues per student 2017/2018 =  $\$14728.71 = \frac{[(\text{Undergraduate tuition revenues 2017/2018: } \$379,500,000)]}{(\text{Undergraduate and professional students enrolled 2017/2018: } 25766)}$

Tuition revenues per student 2001/2002 adjusted for inflation =  $\$6060.74 = \frac{[(\text{Undergraduate tuition revenues 2001/2002 adjusted for inflation: } \$118,948,096.51)]}{(\text{Undergraduate and professional students enrolled 2001/2002: } 19626)}$

Tuition revenues per student increase of 143.02% =  $\frac{[(\text{Tuition revenues per student in 2017/2018: } 14,728.71) - (\text{Tuition revenues per student in 2001/2002 adjusted for inflation: } \$6060.74)]}{(\text{Tuition revenues per student in 2001/2002 adjusted for inflation: } \$6060.74)} \times 100\%$

Needs-based aid per student 2017/2018 =  $\$24,410,868/25766 = \$947.41/\text{student}$

Needs-based aid per student 2001/2002 adjusted for inflation =  $\$12,757,700.21/19626 = \$650.04/\text{student}$

Increase of 45.75% in needs-based aid/student =  $\frac{[(947.41-650.04)]}{650.04} \times 100\%$

<sup>42</sup> Carter, Jen, Jamie Cleary, Joyce Wai, and Colin Zarzour, *Policy Paper: Tuition*, 13.

## Wellness and Financial Security

**Principle:** Financial insecurity should not be a contributing factor to detrimental mental health for students.

**Principle:** Students should not have to drop out of post-secondary education because of financial insecurity or associated stressors.

**Principle:** Student's academic performance should not be impacted by their socioeconomic status or financial security.

**Principle:** Financial aid should be allocated towards students that need it most.

**Concern:** Students report employment having a negative impact on their wellbeing and their academic performance.

**Concern:** Students from lower-income households are more likely to take on in-study employment.

**Recommendation:** Western University should commit to, at minimum, maintaining their current ratio of needs-based aid to merit-based forms of aid, and streamline donations in the Western Fund into increasing more needs-based aid scholarships, grants and bursaries.

**Recommendation:** Western University should implement a student emergency fund and a short term loan model to assist students with acute periods of financial insecurity.

**Recommendation:** Western University should commit to data collection on what students need throughout acute periods of financial insecurity.

**Recommendation:** Western University should coordinate with other on-campus resources, such as psychological services, Indigenous Services, and equity and human rights, to pair and direct applicants for specific demographic related criteria to resources to support them while attending post-secondary studies.

Student affordability continues to be a problem for Canadian undergraduate students. Although over 50% of students are graduating with no debt in Canada overall,<sup>43</sup> at Western University, only 31.6% of graduates in 2016-2017 graduated with no debt.<sup>44</sup> This gap is worrying, particularly in consideration of the gap between average Canadian post-secondary debt is above \$13,000 and when excluding students with no debt, this figure climbs to \$26,000.<sup>45</sup> For Western students, this figure reflects a very different reality: mean debt (including nil) is above

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<sup>43</sup> Statistics Canada, "Student Loans and Debt," <http://www.statcan.gc.ca/pub/81-595-m/2014101/section04-eng.htm>.

<sup>44</sup> Western University, "2016-2017 Survey of Graduating Students," Table 7, [http://www.ipb.uwo.ca/documents/2016-17\\_Survey\\_of\\_Graduating\\_Students.pdf](http://www.ipb.uwo.ca/documents/2016-17_Survey_of_Graduating_Students.pdf).

<sup>45</sup> Erica Alini, "The number of young Canadians going bankrupt is rising - but student debt isn't the whole story," <https://globalnews.ca/news/3336574/the-number-of-young-canadians-going-bankrupt-is-rising-but-student-debt-isnt-the-whole-story/>.

\$28,000 and excluding nil this figure climbs to over \$38,000.<sup>46</sup> Debt is an important indicator because it negatively impacts homeownership, assets, career choices, asset accumulation and networth. Students with student debt have credit scores 24 points lower, on average, compared to students without student debt and loans.<sup>47</sup> It is critical to assess what groups are more prone to accumulating debt in order to ensure post-secondary education is both equitable and accessible. For example, according to research conducted by the McMaster Student Union, the amount of total student debt reported by middle income families had increased by 1.5 billion dollars, in contrast to an increase of 600 million for low-income families. This demonstrates that middle income families are taking out larger loans and more families require the use of them. Additionally, the number of students that applied and qualified for OSAP increased between 2008-09 and 2010-11, the number of students who applied and qualified for OSAP increased by nearly 45,900.<sup>48</sup> Since the majority of needs-based aid at Western is directed towards low-income students, this presents an additional barriers for access for middle-income students.

Furthermore, students that take on additional student loans and consequently increased debt are more likely to suffer from psychological distress and have a negative impact on their mental health.<sup>49</sup> Financial strain is demonstrated to impact psychological distress and depressive symptoms by student debt. In fact, indebtedness has a higher relation to negative mental health compared to socioeconomic position.<sup>50</sup> One study that took place in the United States demonstrates this relationship. The average cumulative debt in the study was over \$5466.80, with the minimum being nil and the max at \$43,800. Since 28.6% students accumulated over \$35000 worth of debt at Western University according to the survey of graduate students in 2016-2016, Walsemann's findings may be applied to Western students.<sup>51</sup> The data demonstrate that poor psychological functioning is related to student loans, while students are in-college, as well as the cumulative effects upon leaving post-secondary studies.<sup>52</sup>

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<sup>46</sup> Western University, "2016-2017 Survey of Graduating Students," [http://www.ipb.uwo.ca/documents/2016-17\\_Survey\\_of\\_Graduating\\_Students.pdf](http://www.ipb.uwo.ca/documents/2016-17_Survey_of_Graduating_Students.pdf).

<sup>47</sup> William Elliott and Melinda Lewis, "Student Debt Effects on Financial Well-Being: Research and Policy Implications," *Journal of Economic Surveys* 29.4 (2015): 614-636, doi: 10.1111/joes.12124.

<sup>48</sup> McMaster Student's Union, *Policy Paper: Tuition and Post-Secondary Education Affordability*, [www.mcmasterunion.ca/generalpolicies](http://www.mcmasterunion.ca/generalpolicies)

<sup>49</sup> Katrina M Walsemann, Gilbert c. Gee and Danielle Gentile, "Sick of Our Loans: Students Borrowing and the Mental Health of Young Adults in the United States," *Social Science & Medicine* 124 (2015): 85-93 [https://ac.els-cdn.com/S0277953614007503/1-s2.0-S0277953614007503-main.pdf?\\_tid=0037317a-0858-11e8-8602-00000aab0f27&acdnat=1517603649\\_e1d13056df3b167a529090dbd9f487e8](https://ac.els-cdn.com/S0277953614007503/1-s2.0-S0277953614007503-main.pdf?_tid=0037317a-0858-11e8-8602-00000aab0f27&acdnat=1517603649_e1d13056df3b167a529090dbd9f487e8).

<sup>50</sup> Walsemann, Gee and Gentile, "Sick of Our Loans," 92.

<sup>51</sup> "Report on the Survey of Graduating Students: 2016-2017," [http://www.ipb.uwo.ca/documents/2016-17\\_Survey\\_of\\_Graduating\\_Students.pdf](http://www.ipb.uwo.ca/documents/2016-17_Survey_of_Graduating_Students.pdf).

<sup>52</sup> Walsemann, Gee and Gentile, "Sick of Our Loans," 91.

Due to the impacts of student debt and the clear indication that many students at Western are affected by financial strain, it is imperative that Western University prioritize needs-based aid, compared to merit-based forms of aid. Currently, Western University allocates a ratio of 3:1 of needs-based aid to merit-based aid.<sup>53</sup>

University	Western	University of Toronto
Undergraduate and professional student population	23,139	70,728
Allocated Needs-based Funding	24,410,868	77,500,000
Allocated Merit-Based Funding	7,500,000	8,700,000
Needs-Based Funding/Student	\$1054.97/student	1095.75/student
Ratio of Needs-Based Funding: Merit-Based	3:1	9:1

However, there can always be improvements. The University of Toronto allocates 9:1 needs-based aid to merit-based aid.<sup>54</sup> Merit-based aid does not increase the attendance of students who could not otherwise attend post-secondary education; in fact, it is disproportionately allocated to higher income students, as they may not be required to work while attending secondary and post-secondary studies, and will be able to allocate more time to academics, and other criteria such as athletics and extracurricular activities.<sup>55</sup> Since 39.74% said in-study employment had a negative impact on their academic performance, giving scholarships on a merit-based criterium continues to prevent the groups the most in need from accessing the aid they require. Furthermore, students in the lowest income bracket were much more likely to work (over 75% compared to the 60% average), and were more likely to take on more hours of work (12.12% working 20-29 hours compared to an average of 5.33% between the other income brackets). Another stark difference is the distribution of funding sources for educational costs. While government loans were used by 77.06%, 81.25% and 84.09% of students in the two lowest income brackets, students in the top income bracket used them 27.63% of the time. This demonstrates students in the lower income brackets are likely to accumulate more debt, and while 46.88% of students in the lowest income bracket had access to non-repayable grants from Western, this figure drops as we look at the income brackets. Anecdotally, students claim that

<sup>53</sup> Western University, "2017-2018 Operating and Capital Budgets," [https://www.ipb.uwo.ca/documents/2017\\_budget.pdf](https://www.ipb.uwo.ca/documents/2017_budget.pdf).

<sup>54</sup> University of Toronto, "Budget Report 2017-2018," <http://www.planningandbudget.utoronto.ca/Assets/Academic+Operations+Digital+Assets/Planning+!26+Budget/budget1718.pdf>.

<sup>55</sup> <https://search.proquest.com/docview/208051669/fulltext/1C1F75AFB6A04887PQ/1?accountid=15115>

when they did receive funding from Western, it was minimal and did not have a significant impact on the financial strain they experienced.<sup>56</sup>

	FAMILY LOANS	GOVERNMENT LOANS	PRIVATE (IE. BANK) LOANS	FAMILY GIFTS	RESP	SUMMER EARNINGS	SCHOLARSHIPS FROM WESTERN	SCHOLARSHIPS FROM THIRD PARTY SOURCES	BURSARIES OR OTHER NON-REPAYABLE GRANTS FROM WESTERN	BURSARIES OR OTHER NON-REPAYABLE GRANTS FROM THE GOVERNMENT	Total
Q4: Over \$125,000	28.95% 22	27.63% 21	11.84% 9	34.21% 26	55.26% 42	71.05% 54	31.58% 24	9.21% 7	3.95% 3	15.79% 12	90
Q4: \$100,001 to \$125,000	27.27% 12	59.09% 26	20.45% 9	29.55% 13	52.27% 23	65.91% 29	25.00% 11	11.36% 5	18.18% 8	29.55% 13	61
Q4: \$75,001 to \$100,000	12.50% 6	77.08% 37	14.58% 7	20.83% 10	47.92% 23	83.33% 40	45.83% 22	16.67% 8	37.50% 18	47.92% 23	75
Q4: \$50,001 to \$75,000	22.73% 10	84.09% 37	15.91% 7	25.00% 11	38.64% 17	61.36% 27	40.91% 18	9.09% 4	27.27% 12	50.00% 22	67
Q4: \$25,001 to \$50,000	9.38% 3	81.25% 26	9.38% 3	6.25% 2	34.38% 11	56.25% 18	34.38% 11	12.50% 4	46.88% 15	65.63% 21	46
Total Respondents	53	147	35	62	116	168	86	28	56	91	

A study conducted in the United States demonstrates that while upper-class students are not positively or negatively impacted in terms of attaining a bachelor’s degree by accessing financial aid or grants, for lower-income and middle-income students this can have a significant impact on raising their university persistence rate, and the attainment of bachelor’s degree attainment in the United States. Further, prioritizing needs-based aid and a more equitable distribution of funds can help to “curb the reproduction of economic inequality.”<sup>57</sup>

Due to the financial insecurity encountered by numerous students, Western should also implement a student emergency assistance fund and short-term loan program. Although these are not systemic solutions to the financial insecurity students face, which requires a broader approach to shifting away from a high-tuition, high-aid framework, these systems may help students to cope with acute periods of financial aid. For example, Queen’s University’s Walter Fenlon and Linda Ann Daly Chaplain's Trust Fund “was established to provide emergency financial assistance for students, at the discretion of the University Chaplain, with first priority to international or indigenous students in any year of any Faculty or School at Queen's University. The intent is to help students dealing with a sudden or serious shortfall of funds needed for items such as but not limited to: emergency travel related to family, groceries, rent or medical/dental expenses.”<sup>58</sup> Currently, Western University has a similar bursary in place, but is restricted to international students.<sup>59</sup> Although the registrar’s office provides that students may make a counselling appointment to discuss emergency financial assistance, this lack of transparency may prevent students from

<sup>56</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

<sup>57</sup> Sigal Alon, “Who Benefits Most From Financial Aid? The Heterogenous Effect of Need-Based Grants on Students’ College Persistence,” 823, [https://journals.scholarsportal.info/pdf/00384941/v92i0003/807\\_wbmfangoscp.xml](https://journals.scholarsportal.info/pdf/00384941/v92i0003/807_wbmfangoscp.xml).

<sup>58</sup> Office of the University Registrar, “Emergency Assistance,” <http://www.queensu.ca/studentawards/financial-aid/queens-financial-aid/emergency-assistance>.

<sup>59</sup> International & Exchange Student Centre, “Financial Assistance from Western,” [http://iesc.uwo.ca/current/Money%20and%20Taxes/financial\\_assistance/index.html](http://iesc.uwo.ca/current/Money%20and%20Taxes/financial_assistance/index.html).



recognizing their available options; having a concrete bursary would provide students with the knowledge of knowing where to go and reassuring them funds are allocated towards providing these types of emergency assistance. The Alma Mater Society also offers an Out-of-City Healthcare Bursary for students to travel to a specialist outside of the city. The University of Toronto provides a similar bursary for living expenses acquired by students.<sup>60</sup> Western administration should commit to researching and recognizing what gaps and barriers our students face in accessing financial security, the trends in acute financial insecurity, and should implement similar bursary programs to counteract these barriers.

Based on the fact that both socioeconomic class and financial strain have an impact on poor psychological health, Western has to ensure that financial aid is tied to mental health resources and other support services.<sup>61</sup> Students have difficulty navigating the various resources on campus, and although one of the goals of Western's draft mental health strategic plan is to increase help-seeking behaviours, students are unable to do this effectively if they are unable to find appropriate resources.<sup>62</sup> Furthermore, our student body is unique and diverse, and the supports available to them should reflect this. When students request financial assistance, they should have access to information about resources they might require, and these resources should reflect the diverse needs of marginalized sociodemographic groups, international students and Indigenous students. Additionally, financial aid staff should be trained in mental health training which adopts an intersectional lens. This would follow what York University and the University of Toronto are already doing.<sup>63</sup>

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<sup>60</sup> University of Toronto Financial Aid, "Emergency Assistance Grants," <http://www.future.utoronto.ca/finances/financial-aid/emergency-assistance-grants>.

<sup>61</sup> Katrina M Walsemann, Gilbert c. Gee and Danielle Gentile, "Sick of Our Loans: Students Borrowing and the Mental Health of Young Adults in the United States," *Social Science & Medicine* 124 (2015): 85-93 [https://ac.els-cdn.com/S0277953614007503/1-s2.0-S0277953614007503-main.pdf?\\_tid=0037317a-0858-11e8-8602-00000aab0f27&acdnat=1517603649\\_e1d13056df3b167a529090dbd9f487e8](https://ac.els-cdn.com/S0277953614007503/1-s2.0-S0277953614007503-main.pdf?_tid=0037317a-0858-11e8-8602-00000aab0f27&acdnat=1517603649_e1d13056df3b167a529090dbd9f487e8).

<sup>62</sup> "Western's Mental Health Strategic Plan Draft," 9.

<sup>63</sup> Geny Money, "The Mental Health Impact of Rising Debt: 'A lot of students suffer silently,'" <https://www.theglobeandmail.com/globe-investor/personal-finance/genymoney/post-secondary-schools-look-to-address-mental-health-impact-of-rising-student-debt/article30200722/>.

## Improving Access to Western's Financial Aid System

**Principle:** Students should not face additional barriers to accessing financial aid.

**Principle:** Students should have access to understanding how their academic path may affect the scholarship funding they can access.

**Principle:** Students should be able to choose an academic path dependent on their interests and goals.

**Concern:** Students report not applying for financial aid because they are not aware of assistance.

**Concern:** Students report not applying for financial aid because the process is complicated and difficult to navigate.

**Concern:** Students do not apply for financial aid because they do not believe they will qualify.

**Concern:** A lack of transparency concerning financial assistance exists for students applying to specialized programs at affiliate colleges after first year.

**Concern:** Students may avoid certain academic paths or avoid switching academic paths due to financial need.

**Recommendation:** Western University should implement an online financial assistance tool to assist students in determining their eligibility for certain forms of aid, their net tuition, and other applicable resources.

**Recommendation:** Western University should increase the visibility of existing financial aid resources through information-based campaigns.

**Recommendation:** Western University should ensure students applying understand how their financial assistance may be affected by entering affiliate schools throughout their undergraduate career.

Western University allocated \$32,845,447 for scholarships and bursaries in the 2017-2018 operating and capital budget.<sup>64</sup> 87.72% of Western students reported being concerned in some capacity with financing their education and living expenses while attending post-secondary. Of students surveyed 50.46% reported applying to Western's Financial Assistance Program, but 23.10% reported not receiving aid.<sup>65</sup> Students who did not apply reported not knowing about the aid Western offered, that the process was too time consuming to complete or they were uncertain if they would qualify for aid. Students who had applied were asked to describe their experience with the Financial Assistance Program. One of the primary themes that emerged was the difficulty of using the program. One student reported that it seemed like the program was designed so you would not complete the application. Another theme that emerged was a lack of transparency. Students reported they received a grant in one year of their undergrad, and denied in the next year without an explanation for the decision of the Financial Aid office.

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<sup>64</sup> "2017-2018 Operating and Capital Budgets," [https://www.ipb.uwo.ca/documents/2017\\_budget.pdf](https://www.ipb.uwo.ca/documents/2017_budget.pdf), 28.

<sup>65</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

Furthermore, students report a long wait time to determine the status of their application (up to months), which increased the financial strain they experienced.<sup>66</sup>

Other universities, such as the University of Waterloo, McMaster University and the University of Toronto have different models of cost estimators or budget calculators. These ask students for information - such as household income, number of dependents (and in family), program, if they are living away from home, etc., and help students determine what forms of aid they could be eligible for, and where else they might be able to access different sources of funds. The new OSAP model also uses a similar type of budget calculator to help students determine eligibility. Since Western students report uncertainty concerning what resources exist, what they would be eligible for, and the time related to completing applications for Financial Aid, this model might help students to check their eligibility prior to devoting substantial time in completing the financial aid application, and would raise awareness about the available resources Western has to offer. When asked if students would be interested in a “cost estimator” calculator, 96.09% of respondents (of 307) said they would find this function useful and would increase their inclination to apply for financial assistance at Western.<sup>67</sup>

Moreover, since one of the significant barriers to affordability is awareness about existing financial services, the University should dedicate resources to promoting their existing financial aid services through campaigns, emails and Summer Academic Orientation. This is particularly relevant for students intending on taking specialized programs offered at affiliate colleges in their upper years, such as the School of Social Work at King’s University College. Although it is outlined that students must remain a student on main campus to retain continuing admission scholarships,<sup>68</sup> this information is not communicated sufficiently to students who apply to Western University. Therefore, students may apply to main campus to receive scholarship funding without recognizing they will not be able to keep this funding upon entry into the School of Social Work. Western University should integrate this information into their information packages in order to ensure that students choose an academic path that best suits their academic and career goals as well as their academic needs.

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<sup>66</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

<sup>67</sup> Catherine Dunne and Inam Teja, *USC Employment & Affordability Survey*, February 11, 2018, Raw data, University Students' Council, London.

<sup>68</sup> Western University, “Scholarship Conditions and Information,” [http://registrar.uwo.ca/student\\_finances/pdfs/Scholarship-Conditions-and-Information---2018-19.pdf](http://registrar.uwo.ca/student_finances/pdfs/Scholarship-Conditions-and-Information---2018-19.pdf).