**Executive Statement**

Students in Ontario are struggling. Across the province, students are taking on more debt, balancing multiple jobs and relying heavily on public services and assistance programs.

In a province where over 75 per cent of new jobs require a post-secondary education, the government needs to invest more public funding in post-secondary education and reduce the burden of debt on students. Ontario students cannot afford to be burdened with debt that limits their ability to purchase homes, start families and businesses, buy locally and participate in the economy.

For decades, the Canadian Federation of Students has lobbied for the reduction and elimination of tuition fees. The current ten per cent tuition fee reduction is not just a victory, but an admission that the cost of attending post-secondary education is too high. The announcement is a confirmation that loans are not sufficient enough to make education accessible for all. The provincial government must move beyond a reduction and freeze in tuition towards a free post-secondary education for all students in Ontario.

The 2017 reforms to the Ontario Student Assistance Program (OSAP) which covered the “average cost of tuition”, saw the removal of red-tape that burdened a bureaucratic and bloated system. While in no ways perfect, the reforms saw increased access to non-repayable grants, centralization of funding and an overall increase in access to student financial assistance.

The current reform to the OSAP program will replace non-repayable grants with loans, limit increases to funding opportunities, remove the six-month interest-free grace period on student loans and reintroduce bureaucratic red-tape that made access to post-secondary extremely difficult for marginalized communities. In a time where more students are accessing post-secondary education than in the past, this reform misses the mark and makes education less achievable.

Further reforms such as the Student Choice Initiative proposes to make ancillary fees optional. If passed, the Initiative will pose a great detriment to the programs and services that support student success outside of the classroom. For example, ancillary fees that fund students’ associations ensure that programs such academic appeal support, campus group funding, orientation and equity service centers are able to serve the diverse student populations on Ontario’s campuses. Additionally, ancillary fees for student centers, campus press, campus radio, student initiative grants and much more provide services that students may not always identify with until they have the opportunity to engage in those initiatives.

Beyond the government announcement, there are also outstanding systemic issues in post-secondary education. The province does not currently collect in-depth data regarding First Nations, Métis and Inuit students which would help improve the Indigenous student experience and ensure supports for the well-being and academic success of Ontario’s First Nation, Métis and Inuit students. Furthermore, French-language education continues to see a shortfall of support throughout the province, most notably in the recent cut to the *Université de l’Ontario français*.

The future of post-secondary education in Ontario is at a crossroads. Ontario still faces the highest tuition fees in the county and recent government proposals will straddle students with greater loans, interest and debt. Cuts to funding will reduce services, programming and opportunities for students on campus. Moreover, the most marginalized groups will bear the greatest impact of all these changes.

Now is the time for the province to invest in students by increasing public funding. The Canadian Federation of Students along with the 350,000 members in this province look forward to bringing recommendations on the state of Ontario’s post-secondary education system to decision-makers at Queen’s Park.

**Nour Alideeb – Chairperson**

**Sami Pritchard – Ontario National Executive Representative**

**Mary Asekome – Treasurer**

**Tuition Fees in Ontario**

**A Turning Point**

The ten per cent tuition fee reduction has made it clear that the Ontario government can no longer deny that the high cost of education needs to be addressed. While this modest reduction does not make up for fifteen straight years of tuition fee increases, it is important to reflect on the fact that this policy-change potentially marks a turning point.

Promoting access to post-secondary education by reducing the upfront cost of tuition is the best way to cut red-tape. The past 20 years have demonstrated that even with financial aid systems in place, the high cost of tuition limits access from low-income students and students from marginalized backgrounds. The provincial government can find efficiencies by funding institutions directly with public resources to reduce tuition fees and, at the same time, reduce the need for student loans.

**Legacy of Underfunding**

For over a decade, Ontario’s colleges and universities have received the least amount of government funding in Canada on a per-student basis - roughly 40 per cent less than the national average.[[1]](#endnote-1) This has led institutions to steadily increase tuition fees far beyond the rate of inflation for both domestic and international students. Even with the proposed ten per cent reduction, domestic students in Ontario will be closely tied with students in Nova Scotia in paying the highest tuition fees in Canada.

Today, institutions in Ontario are heavily reliant on charging international students high tuition fees to subsidize the funding shortfall created by previous governments. This is not a sustainable solution to address government underfunding, nor is it moral to exploit international students, who contribute $8 billion a year into Ontario’s economy and often go on to become Canadian citizens.[[2]](#endnote-2)

**High Tuition, High Debt**

According to a recent survey conducted by IPSOS,[[3]](#endnote-3) the average post-secondary student in Ontario graduates with over $20,500 in debt. This prevents many graduates from starting families and purchasing homes, posing significant long-term risks to the economy. High levels of student debt also stifle entrepreneurship and force people to work longer, stressing the unemployment rate.

To address the student debt crisis, a new tuition fee framework must be developed that works to reduce the upfront cost of tuition for all students, including international students, and the need for student loans. This would involve increasing public funding to post-secondary institutions in order to preserve the quality of education.

**A New Tuition Fee Framework**

The idea of free post-secondary education has become increasingly popular across North America in recent years. Most party platforms now include efforts to scale back the cost of tuition, whether that is through upfront reductions in tuition fees or through increased targeted-grants programs. High levels of student debt are creating a drag on economic growth at a time when young people are facing unprecedented challenges relating to employment and home ownership. In this context, the elimination of tuition fees must be seen as an investment in the Ontario economy.

A new tuition fee framework starting in 2020/2021 could eliminate tuition fees in a decade for domestic students and significantly reduce tuition fees for international students by implementing annual ten per cent tuition fee decreases based on current rates. The government would be asked to refocus existing funding for loans-based financial aid programs towards funding institutions, while maintaining some form of needs-based assistance for underrepresented groups. With this plan, international students would see their tuition fees reduced to domestic rates and scaled down accordingly.

A well-educated population is Ontario’s greatest asset. By reducing tuition fees for all students, the provincial government has the opportunity to make Ontario a global leader in post-secondary education, promote economic growth by reducing student debt and begin to address systemic inequality.

**Recommendation:**

* **Eliminate tuition fees for all students;** Implement a ten-year tuition fee framework with annual ten per cent tuition fee decreases starting in 2020/2021.

**Proposed Changes to OSAP**

**A Shift in Student Assistance**

In January 2019, the provincial government proposed changes to the Ontario Student Assistance Program (OSAP) further increasing financial barriers for students. Students who now seek financial aid will face more repayable loans and less non-repayable grants. In particular, middle- and low-income families will feel the burden of having to pay more for their education.

**Grants and Loans**

Since the reform of the OSAP program in 2017, more than 40 per cent of 593,296 full-time domestic students who sought financial assistance received a non-repayable grant totaling the average cost of tuition fees.[[4]](#endnote-4) While it did not address the underlying issue of Ontario students paying the highest fees in the country, this financial aid system offered middle-and low-income families a higher proportion of non-repayable grants to repayable loans. With the changes to OSAP, students will now be forced to take out a loan as part of their financial assistance, rather than a non-repayable grant covering the average cost of tuition.

Upon graduation, it takes longer for Indigenous, women, recent immigrants and racialized students to pay back their loans regardless of their educational attainment.[[5]](#endnote-5) Changes to the Ontario portion of student loans will allow for interest to accumulate on student loans immediately after graduation. The original six-month grace period allowing students an opportunity to secure employment is being eliminated and students who are the most in need will be paying more for education in the long run.

**Dependent, Mature and Part-Time Students**

Dependent students are currently defined as those who rely on family support. A student will now be classified as a dependent if they have been out of high school for less than six years instead of four. In 2017-2018, 55 percent of those who received financial aid were dependents and 43 per cent were mature students.[[6]](#endnote-6) The number of mature students who received OSAP increased by 33 percent between 2016 to 2018.[[7]](#endnote-7) Changing the definition of who is considered a dependent means that mature students will have their parental income factored in the OSAP needs assessment, regardless of whether or not they are economically independent, thereby affecting their access to grants.

OSAP eligibility does not currently extend to part-time students. In many cases, students are forced to drop to part-time status in order to reduce immediate educational expenses and increase work-related earnings. In some instances, students with dependents, family or personal obligations study part-time because of their circumstances. Mature students who no longer can afford to take on high levels of debt may be faced with the difficult decision to drop down to part-time status forcing them to become ineligible for OSAP. Students, regardless of their status, should have equal access to financial assistance, with the principle that eligibility should be based on financial need, not course load.

With tuition fees continuing to sky-rocket resulting from chronic underfunding into post-secondary institutions, the flawed assumption that family income should determine how much financial aid a student should receive is unsustainable. Not all families, regardless of income, are in the position to invest money in a student’s education. Students cannot afford to graduate with mortgage-sized debts.

Ontario’s high fee and debt-based post-secondary education system perpetuates existing inequalities and leaves marginalized groups without proper access to a college or university education. For truly accessible post-secondary education system, the provincial government must strive to eliminate financial barriers for all students. It is more important now than ever to value grants over loans.

**Recommendations**

* **Maintain existing OSAP targeted grants** program for low-income students.
* **Expand targeted grants** to include part-time students.
* **Provide greater aid for students** in professional programs.
* **Continue the six-month grace period** on interest post-graduation.

**Protecting Students’ Right to Organize**

**Explaining Ancillary Fees**

In addition to paying tuition, students pay mandatory “ancillary fees”. These are fees which cover the costs of items not paid for by institutions out of their operating or capital revenue, such as student clubs, athletics fees, and health and dental plans.

Over the years, policies have been put in place to protect students from being forced to pay additional ancillary fees for services that should be funded by the institution from tuition fee revenue. That is why only students and student governments have the power to establish new ancillary fees, through referendums of the student body.[[8]](#endnote-8) Students and student governments also exclusively hold the power to decide to eliminate certain ancillary fees through a similar referenda process.[[9]](#endnote-9) In this way, students are empowered to make choices democratically around how to fund projects and services on campus.

**The Student Choice Initiative**

In January 2019, the Ministry of Training, Colleges and Universities (MTCU) created a new framework governing ancillary fees, known as the Student Choice Initiative.[[10]](#endnote-10) According to this new framework, all existing ancillary fees will soon be divided into two categories: essential and non-essential.

Most ancillary fees that provide funding for services offered by the institution, such as student ID cards, transcripts, athletics, and graduation, have been deemed essential by the MTCU and will therefore continue to be mandatory. Meanwhile, ancillary fees established by the students themselves through referenda have been deemed non-essential and will be optional for students. Examples of non-essential fees include student-run service centers, campus food banks and most notably, membership in students’ associations.

Rather than voting on which services to fund through democratic referendums, students will now make these decisions individually through an online process. These changes have raised major ethical, financial and logistical concerns from both students and institutions regarding the long-term impacts on existing operations, particularly campus students’ associations.

**Independent Students’ Associations**

Students’ associations exist at every public post-secondary institution in Ontario. Each one is a not-for-profit organization that collects membership fees to provide services and advocacy for students and contribute to campus life.

Membership in students’ associations has always been mandatory, for good reasons. Students’ associations are democratic organizations, which allow students to make group decisions, enter into collective agreements and elect leaders to represent the student body on institutional councils. The Student Choice Initiative will undermine these democratic processes by making students’ associations no longer representative of all students.

Through students’ associations, elected leaders can be held accountable for the decisions they make on behalf of the student body. In the same way, students’ associations are effective in holding institutions responsible for their financial decisions. This relationship promotes accountability and leads to a greater sense of responsibility from both parties in the governance of the campus community.

**What’s at Stake?**

Through the redistribution of membership fees, students’ associations fund clubs, professional student societies, campus newspapers, radio stations, academic appeals support, equity centers, events, and provide cost-saving services for students. Without consistent funding from membership fees, it may be impossible to maintain these operations in the future.

For most students, the first time they get involved on campus is through their students’ association. These networks provide valuable skills-training opportunities, community spaces for marginalized students, as well as social and cultural supports to help students succeed academically. Institutions are simply not in the position to replace these services or absorb them financially. Without funding from students’ associations, these essential services will be less common and campuses across Ontario will suffer.

**Lessons from Abroad**

By looking at the impacts of similar changes to students’ association memberships in Australia and New Zealand, we can infer that Ontario’s new ancillary fee framework will have comparable, disastrous consequences. In Australia and New Zealand, voluntary membership led to major reductions in services and the near or total collapse of many students’ associations, especially at smaller institutions. Students’ associations quickly became less vocal, less effective, and less relevant.[[11]](#endnote-11) Associations lost legitimacy because they no longer represented the entire student body. Those that were supported by the institution lost the independence to advocate for students.

**Recommendation**

* **Protect all student voices** by repealing the Student Choice Initiative**.**

**First Nations, Inuit and Métis Student Success**

**A Historical Context**

Despite education being a fundamental right for First Nations, Inuit and Métis people, there exists a significant gap in educational attainment between Indigenous and non-Indigenous populations in Ontario. Of the over 374,000 First Nations, Inuit and Métis peoples in Ontario, only 16,000 are enrolled in the province’s public colleges and universities.[[12]](#endnote-12)

Possible graph: Educational attainment gap

University: 29.3 per cent of the non-Indigenous population has a university degree, while only 11.3 per cent of the Indigenous population has a university degree. [[13]](#endnote-13)

\*\*There is not a significant difference in college-level attainment, where fees are on average one-third of university tuition fees.

It is difficult to fully assess the situation of Indigenous learners in Ontario’s postsecondary education system as there is little to no data collected on the specific experiences of First Nations, Inuit and Métis students.

Significant barriers such as lack of funding, ongoing harms of colonialism, intergenerational traumas of residential schools and the ‘60s Scoop have made Ontario’s colleges and universities unattainable for the vast majority of potential Indigenous learners. For enrolled Indigenous students, campuses become sites of violence and alienation.

**The Funding Gap**

In a country where obtaining employment is associated with achieving a post-secondary education, raising just First Nations graduation rates to be comparable to the Canadian population would lead to an economic benefit of $401 billion (2006 dollars), and $115 billion in reduced government spending.[[14]](#endnote-14) The government of Ontario has a responsibility to ensure that the province’s publicly-funded colleges and universities are accessible to potential Indigenous learners where they feel supported throughout their academic lives, understood in their experiences and reflected in campus life.

Providing incoming Indigenous students with the tools and skills they need to succeed as well as creating Indigenous-specific support services and programming on campuses are small steps this government can take towards closing the educational attainment gap between Ontario’s Indigenous and non-Indigenous populations. Students who are able to access government funding and a college or university education become leaders in their field and continue on to provide meaningful contributions in their communities.

**Recommendations:**

* **Legislation mandating in-depth data collection on First Nations, Inuit and Métis student recruitment, enrollment and retention** in Ontario’s post-secondary system.
* **A fully funded Transitional Year Program** to support Indigenous learners in bridging between high school and Ontario’s public post-secondary education system**.**
* **Designated First Nations, Inuit and Métis student support services fund in order to create programs,** such as, academic support services, mental health services, Elders in residence programs and culturally-specific programming.

**The Case for a French-Language University**

**The State of Ontario**

With over 611,500 Francophones in the province, Ontario boasts the largest francophone population in Canada outside of Québec.[[15]](#endnote-15) However, out of the 46 publicly-funded post-secondary institutions in Ontario, only two colleges are francophone, La Cité collégiale and Collège Boréal, and just one university, l’Université de Hearst. A lack of options in post-secondary institutions often forces Francophones in Ontario to leave their home communities, and sometimes even their home province, in order to study in French.

Possible graph: number of Ontario institutions (46) vs. number of franco institutions (3) vs. bilingual institutions (3)

Francophone students at bilingual institutions, such as Laurentian University or the University of Ottawa, arrive on campus expecting to complete their studies in French but find that not all courses and course materials are actually offered in the language. This creates significant barriers for Francophones to succeed during their studies. The lack of available core and elective courses in French has reinforced student perception that French-language education is not deemed as important as English-language education. Furthermore, the lack of appropriate French-language education has created a signification impact on completion rates, adding at least two years to an already lengthy program because core and elective courses are not available in French.[[16]](#endnote-16) Due to the increased length of program completion times, Francophone students end up paying more in the long-run to be educated than Anglophone students, which impedes their right to accessing education in one of Canada’s two Official Languages.

**Student Interest and Demand**

In light of these challenging circumstances, Francophones in Ontario have spent decades fighting for a publicly-funded French-language university. In August of 2017, Francophones saw a major victory when the previous government announced dedicated funding for l’*Université de l’Ontario français*, set to open in 2020. At this time, along with the NDP and Liberals, the Progressive Conservative government also expressed support for the creation of a new Francophone university.[[17]](#endnote-17) Unfortunately, in November 2018, the newly elected Progressive Conservative government reneged on the promised funding despite the fact that thousands of dollars and years of planning had already been poured into the project. This decision has forced the l’*Université de l’Ontario français* to rely on grants funding; an incredibly unsustainable revenue source which puts at risk the quality of education this university will be able to provide.

**Recommendations**

* **Reinstate funding to the U*niversité de l’Ontario français*.**
* **Include the U*niversité de l’Ontario français* in all future government funding for post-secondary education.**
* **Ensure that funding is not pulled from current existing funds used for Ontario’s post-secondary institutions.**
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