

SOCIAL CLASS, FINANCES AND CHANGES IN ATTENDANCE
AT THE UNIVERSITY OF GUELPH, 1987-1998

A Thesis

Presented to

The Faculty of Graduate Studies

of

The University of Guelph

by

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In partial fulfillment of requirements

for the degree of

Master of Arts

June, 1999

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ABSTRACT

SOCIAL CLASS, FINANCES AND CHANGES IN ATTENDANCE

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University of Guelph, 1999

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This thesis is an investigation of the rising costs of university attendance on students from modest backgrounds. Two surveys are examined. The Incoming Student Survey (ISS) provides data about the social class background of entering students. The Admitted Student Questionnaire (ASQ) provides information about the class background of students admitted to Guelph (whether or not they chose to attend) and their feelings about the cost of attending university. These data suggest that students from modest backgrounds are more likely to take on debt, worry about paying for their education, be sensitive to cost of attending university, and are less likely to attend the University of Guelph in recent years, compared to their higher-SES counterparts. Qualitative interviews illustrate that students from modest backgrounds are apprehensive about debt, and that lack of money is a source of stress, which negatively affects their academic performance.

ACKNOWLEDGEMENTS

I would like to thank Professor Sid Gilbert for his time and attention over the past three years. As an undergraduate at McMaster, I would not have attended Guelph were it not for his help and encouragement. I came here with hopes of working with him, and am very grateful for this privilege. I would like to thank Sid for being so accommodating and patient throughout this process. His dedication, sense of humour and enthusiasm about sociology have made working on this project quite enjoyable even at the most hectic times. I would also like to thank Professors Ian McMillan and Bill O'Grady for their help and guidance through this process. Their comments on earlier drafts of this thesis were invaluable. I would also like to thank Joanne Duncan-Robinson for her help with the seemingly endless task of data compilation. I would particularly like to thank the six undergraduate students who gave of their time and were so candid and forthcoming in their interviews for the qualitative aspect of this thesis. Without their help, this project would be lacking a certain spirit and vibrancy.

I would also like to extend my thanks to my classmates and my friends, particularly Janet Ngo, for their support. Were it not for my classmates, I am sure I would still be trying to muddle my way through quantitative statistics. My friends have kept me human through this process, allowing me to whisk them off to some handy distraction from the trials of academia, or just listening to my frustrations and triumphs. Were it not for my friends, both at Guelph and away, I would not have lived so well, and with such good company. I would like to extend my gratitude to Trevor Gough, without whose support this thesis would have been a much more difficult achievement. Through his ability to diffuse my stress, and uncannily knowing when to prod me through my procrastination, Trevor has been a constant source of love and support.

Finally, and in particular, I would like to thank my family for their encouragement, love and support. In particular, if not for my parents' help, financial and otherwise, my attendance and

success at the University of Guelph might not have been possible. Their financial support has allowed me the luxury to devote my energy primarily to this degree. As well, their understanding and support for a balanced life have allowed for my years in Guelph to be two of the best I have experienced. Their hard work and example in placing such a high value on education has provided me with a foundation not only for achieving this degree, but presumably, my life's work.

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INTRODUCTION

University attendance has taken on increasing importance in Canadian society. A university degree has taken the place of a high school diploma as the base qualification for increasing numbers of "good" jobs. It is forecast that new jobs to be created over the next few decades will increasingly require workers to have some post-secondary education. Those who do not attend university are predicted to earn lower incomes, and generally enjoy a lower standard of living than their university-educated counterparts. In short, a university education has become valuable currency in the uncertain economic climate of the 1990s and beyond. As a university degree is important to an individual's chances to secure a good future, it is important that all groups in society have equal access to university.

If Canada claims to be a truly meritocratic society, then each citizen should have equal chances to compete for unequal rewards. As a university degree is a primary means to economic success, individuals should have equal opportunity to attend university. This concept of equality of opportunity, a central ideal for Western nations, amounts to social justice. Godfrey suggests that not attending university is "an intolerable social and economic barrier to advancement in Canada" (1987, 49). What Harvey and Lennards wrote in 1973 is no less relevant today:

In an industrial society, where differences in reward rest primarily on occupational position and where placement within the occupational structure is greatly determined by educational attainment, the educational system becomes a major instrument for promoting social justice. Equality of opportunity requires, in effect, equality of educational opportunity (1973, 61).

Allowing for all individuals who have the capacity and desire to attend university is not only in the best interests of individuals, but of society at large:

Where those who survive to the upper levels of the educational system are less able than many who drop out of it, the investment in education...is being wasted and the most valuable resource of human talent is being squandered. A society which refuses to remove barriers to educational opportunity is falling short of the democratic ideal (Porter 1965, 167).

In short, a university degree is a crucial factor in an individual's chances for occupational and other forms of success.

What Happened in the 1960s

It was recognized in the 1960s that much needed to be done in order to ensure equality of educational opportunity in Ontario. Universities were created and expanded in order to make them more accessible. While student fees such as tuition rates rose, university enrolments increased dramatically, by 151% between 1960 and 1969 (Statistics Canada 1980). Women, Francophones and older students increased their participation in higher education, while other background factors such as socio-economic status¹ (SES) remained related to educational attainment. In the 1960s, greater numbers of students than ever attended university, and they were more likely to have come from economically and educationally privileged backgrounds (Guppy 1984).

How Changes in the 1960s were Interpreted

The public perceived increases in university enrolment as an indication that Ontario universities were sufficiently accessible, and that equality of educational opportunity had been achieved. High participation of young people in university was seen by many as evidence that university was now open to all students, including women, visible minorities, and (due to bursaries, grants and Ontario's loan program) those from low-income families. This assumption is articulated by the President of King's College in Halifax, who asserted that in light of the financial aid available to Canadians:

I do not believe that there is an 18 year old in the country who has both the ambition and the talent to go to university and is currently being denied a place...In short, the case for any significant increase in accessibility to Canadian universities at the present moment is a weak one (Godfrey 1987, 52).

1

"Socio-economic status" or SES is defined as "one's general status within an economic hierarchy, based on income, education and occupation" (Krahn 1995, 2.28).

CONTEXT: What Has Happened since the 1960s

How have things changed since the 1960s? First of all, in the 1990s, governments assume less financial responsibility for universities than they did in the 1960s. Since the 1970s, both the federal and provincial governments have been contributing less and less to universities (Little 1997). Secondly, students shoulder a greater portion of the financial burden of attending university in the 1990s. Tuition fees and other costs of attendance have been increasing greatly; by an average of 11% yearly in the 1990s (Statistics Canada, *Education Quarterly Review*, (5)2, 1998, 57). As well, household incomes have not been increasing quickly enough to keep pace with these changes to the cost of university; since 1980, tuition fees in Canada have risen by 115%, while average family income has grown by only 1% (Clark 1998; Statistics Canada 11-008). Bursaries and grants were eliminated in the early 1990s, as student assistance shifted from “non-repayable” government sources, to student loans. Students’ reliance on loans, and subsequent debt, has increased substantially (Clark 1998).

The proportion of young people in the population has been declining for years, yet until now, an increasing proportion of young people have been attending university. After decades of steady growth, full-time enrolments have levelled off. In terms of part-time studies, enrolments have been declining since 1992. This fact is particularly significant, because part-time programs were specifically designed to encourage non-traditional students, women, older students, etc., to participate in university. Thus, does the decrease in numbers of those participating in university part-time indicate that accessibility to university is declining?

Overall, the climate surrounding university attendance in the 1990s differs significantly from that of the 1960s; governments are contributing less to universities, students are paying more, have higher debt-loads, while full-time enrolments have levelled off. This decline in enrolment is not happening across the nation, however. Between 1997-98 and 1998-99, Ontario,

which had the highest average undergraduate arts tuition increase of all the provinces, experienced a 1.4% decline in enrolment, while British Columbia, with the lowest tuition increase, had a 15% increase in full-time enrolment (Statistics Canada *The Daily*, 10/11/98).

How Changes since the 1960s have been Interpreted

Rising student fees, the abolition of grants and the withdrawal of government financial support to universities have prompted widespread demonstrations and protest from student groups and others. These groups claim that rising tuition rates will prevent students (particularly those from low-income families) from attending university. Without data, these groups are asserting that accessibility is being threatened. How can we test out this proposition?

Rather than interpreting rising participation rates overall as evidence that a system is more open, we need instead to look at how well the composition of a student body reflects the larger society. If we only look to enrolment numbers, we do not receive an accurate assessment of how representative the institution is. To determine whether an institution is becoming more or less accessible, it is necessary to measure how well the members of that institution mirror the diversity of general society. Increases in the numbers of people who attend university say nothing about the composition of incoming cohorts of students. For instance, Ontario may witness increasing enrolment numbers in the 1990s, but these students may be overwhelmingly drawn from the highest income bracket, which results in a more exclusive, less accessible system.

Having determined that it is necessary to examine the composition of universities, which variables are the most important ones to compare incoming cohorts with? Rather than insisting on equal representation of all groups in society (i.e. it is rare that those in their 50s and 60s attend university; we do not expect universities to draw from all age brackets; instead, they draw mainly from the 18-24 age group) universities should be representative in terms of social background

variables such as gender, race, and social class.

What are the implications of a university being substantially over-represented by a certain group, such as having two thirds of its undergraduate body as female? Ultimately, any significant over or under-representation of certain races, social classes or gender, suggests that the institution in question is more attractive or even accessible to certain groups in society and not to others. For instance, if half the population of Ontario was Aboriginal, and only 5% of students at the University of Guelph were Aboriginal, we would suspect that there exist barriers of some sort to prevent the full participation of Aboriginal students. Thus, any deviation of the composition of incoming university student cohorts from the general population of Ontario should make us suspect that the institution in question is not accessible. In other words, equality of opportunity can only be achieved if the composition, in terms of social background factors such as gender, race and SES, of incoming student cohorts in Ontario universities, is representative of the Ontario population in general. The reasons for any under or over-representation may be due to several factors: financial, attitudinal, cultural, etc..

Since the 1960s, Ontario has witnessed a change in the climate surrounding university attendance and rising tuition rates. In light of these changes, we cannot assume anything about the composition of incoming student cohorts. It is crucial to know the composition of universities today, in terms of social background characteristics of students. Who is attending university in the late 1990s? Why have full-time enrolments stopped rising after decades of growth? Are universities becoming more exclusive over time? With dramatic increases in tuition, are students from low-income families attending university in fewer numbers? We aim to address these questions by examining the composition of one Ontario university.

THEORETICAL PERSPECTIVES

Two schools of thought can be outlined with respect to education in general: structural functionalism and conflict theory. Structural functionalism claims that education is a fair and meritocratic process where individuals are sorted and progress through the system according to merit and talent. Alternately, conflict theory posits that the education system serves as a mechanism of status transmission, through which class structure is reproduced. This section will examine these two theories: how they explain social stratification, and how schools or universities function in society. Functionalist theory holds that schools should be meritocratic systems which allocate status solely on the basis of achievement. If this is true, then universities certainly would be accessible institutions providing opportunity for all who have the talent and desire to attend university. Conflict theory suggests that schools serve as mechanisms of class transmission; students from disadvantaged families would be least likely to attend university at the best of times. The rising financial cost of attending university, according to this view, prescribes that university will increasingly become the preserve of the middle- and upper-classes. These two perspectives offer differing hypotheses related to the research question at hand. Structural functionalism assumes a weak correlation between students' enrolment in university, and their social class. Conflict theory assumes a strong relationship between students' social class and their educational attainment, meaning that universities perpetuate the existing class structure.

Inequality and Opportunity in Societies

All societies can be conceived of as being based on two fundamental characteristics: inequality and opportunity. Societies differ in the degree to which inequality and opportunity shape individual's lives. "Inequality" is inequality of condition, where there are unequal rewards in terms of income, wealth, power, prestige, etc. for different individuals within a group or groups

within a society. It is “a constant feature of the human condition”¹. For example, the most advantaged 20% of households receive over 40% of all income in Canada, while the most disadvantaged 20% of households earn only 5% of Canadian income (Krahn 1995, 15).

“Opportunity” is defined as the likelihood or chance for advancement, or to change one’s position either up or down in a hierarchy of social status. For example, an individual who does not have a high school diploma, or is functionally illiterate, has less opportunity to attain a well-paying job than a person with credentials such as a university degree.

Different societies can be uniquely identified in terms of the extent to which their members enjoy high or low levels of inequality and opportunity. In other words, ascribed characteristics (such as socio-economic status or SES, race or gender) are correlated with achievement to varying degrees in different societies. In order to place issues of inequality and opportunity in context, it is helpful to use an “ideal-typical” typology of how societies differ in terms of inequality and opportunity. This typology illustrates four different “ideal types”, based intersections of inequality and opportunity on a high-low scale:

1

Marshall, Gordon, ed. The Concise Oxford Dictionary of Sociology. Oxford: Oxford University Press, 1994.

Table 1. Inequality and Opportunity in Different Types of Societies²

		<i>INEQUALITY</i>	
		High	Low
<i>OPPORTUNITY</i>	High	<u>Meritocracy</u> (ascribed characteristics are uncorrelated with achievement; differences in standard of living)	<u>Egalitarian</u> (high opportunity, but similar standard of living for all society members)
	Low	<u>Stratified</u> (ascribed characteristics are correlated with achievement, differences in standard of living)	<u>Communal</u> (low opportunity for social advancement, with similar standard of living)

As seen in Table 1, a “meritocratic” society is one in which there is both high inequality, and high opportunity. In such a society, there can be large differences in status or standard of living. However, these differences are based on individuals’ individual talents or achievements, as there is high opportunity for advancement. Ascribed characteristics, such as SES or gender, are generally uncorrelated with achievement in a meritocracy.

A microcosm of a meritocratic competition can be seen in the form of the Olympic games³. An athlete may be wealthy and privileged in his or her home society, but these characteristics do not matter in the Olympics. Olympic competition has traditionally been based on individual achievement, not background characteristics as the basis for status. Typically, each athlete has an equal chance to win the race. In the example of the 100m dash, each runner starts on the same track, and the best individual wins. The winner is awarded the highest status symbol, the gold medal. In this example, there is inequality, as only one athlete can be awarded the gold

² Source: Gilbert, Sid and Hugh A. McRoberts, 1975.

³ Some athletes’ use of performance-enhancing drugs, and recent allegations of bribery and corruption on the part of some International Olympic Committee members notwithstanding.

medal. There is also high opportunity, as each athlete has an equal chance to compete for the gold medal. Thus, the Olympics are an example of a meritocratic competition.

Canada strives to be a meritocracy, where an individual's status is based on achievement alone, as opposed to ascribed characteristics such as social class, gender or race. There is a high degree of inequality in Canadian society. For instance, in Canada, bank presidents earn substantially large salaries. At the other end of the spectrum, homeless people generally rely on spare change or soup kitchens in order to eat. However, Canadian society espouses equal opportunity for all members of society. For instance, the Supreme Court bases legal decisions on the Canadian Charter of Rights and Freedoms, which denounces discrimination based on ascribed characteristics⁴. One might infer from the existence of this document that in reality, all people in Canada enjoy equal rights and opportunities for success. For instance, it states in the Charter that all people, regardless of their gender, are to be treated equally.

A "stratified" society (see Table 1) is one where there is high inequality and low opportunity. In this society, ascribed characteristics such as SES, gender or race, might be strongly correlated with achievement. For instance, traditionally "female" jobs tend to be undervalued in society. Specifically, women's groups are still battling for equal pay for work of equal value. While recognized by law as equal, women do not enjoy some of the same opportunities in Canadian society that men do. Inequality is a fundamental aspect of stratified societies. While inequality also exists in meritocratic societies, in a stratified society, there is low opportunity for individuals to improve their station in life.

In a stratified society, strata are relatively permanent. Social stratification is defined as "persistent patterns of social inequality within a society, perpetuated by the manner in which wealth, power and prestige are distributed and passed on from one generation to the next" (Krahn

⁴Possible exceptions include discrimination based on age, i.e. mandatory retirement at age 65.

1995, 28). Krahn suggests that the nature of stratification is the “cornerstone” of sociology, and that studies of Canadian society which do not refer to its stratified structure would be misleading and inadequate (Krahn 1995, 28). One example of a stratified society would be a “caste” system, as has existed in India. A “caste” is one of several strata in a society into which people are born. The caste system is a closed stratification system with rigid rules regarding the type of work that members of different castes can perform (Krahn 1995).

A society with both low opportunity and low inequality is a “communal” one. In such a society, inequality is low. People have similar status and standards of living. There is also low opportunity for social mobility or advancement. For instance, a communal society might be a small agrarian tribal society, where resources are shared between all members. Lastly, an “egalitarian” society is one where people enjoy a similar standard of living, and inequality is low. In an egalitarian society opportunity is high, but there are no differential rewards for achievement, as the level of inequality in this society remains low. An example of an egalitarian society might be a socialist one, where people have unlimited opportunity to perform a variety of tasks. However, regardless of what role individuals play, their status or standard of living would remain relatively the same. For instance, in such a society, any individual can perform a highly valued role, such as that of a surgeon. However, in theory, this surgeon would not enjoy a standard of living different from that of a garbage collector.

The “Inheritance of Disadvantage” in Stratified Societies

There are several bases of comparison and competition in society; material, intellectual, cultural, etc.. Parents use their resources to best equip their children to compete in society. Some families have greater material resources than others. Often their children inherit this wealth. Parents not only pass on their own material wealth or capital, but “intellectual capital”, or values,

attitudes and behaviours. Financial resources are just one aspect of the home environment of students. Although parents from all income classes value higher education for their children, middle-class parents may have higher education themselves, and can “speak both enthusiastically and knowledgeably about the ins and outs of college and university life” (Gomme 1995, 21). Middle and higher-education parents might be more likely to support and encourage their children in school, resist negative labelling, and enrich their children’s school experiences with exposure to museums, film and travel (Gomme 1995, 21). Lower-income parents, alternately, may rely on teachers to educate their children. Their organizational strategies, language skills and values might be less compatible with the school than are those of middle-class parents (Gomme 1995, 20-21). The literature suggests that social classes differ not only in the material resources they can pass on to their children, but value systems, attitudes and preferences.

Anisef et al. (1985) describe the “inheritance of disadvantage”, prevalent in stratified societies as the “tendency for families to pass on social and economic advantages (or disadvantages) to their children [which] makes the provision of equality of opportunity problematic” (Anisef et al. 1985, 9). Thus, this inherited privilege contradicts the meritocratic principle, that all individuals begin in life with equal chances for success.

Structural Functionalism

The discussion now turns to theories of how ascribed and achieved variables are seen as weighted, or connected to an individual’s attainment. Structural functionalism, which arose in reaction to the theories of Marx and Weber, emphasizes order and consensus in society (Krahn 1995, 9). Reflecting post-WWII optimism, it seeks to explain social institutions in terms of their function for society (Krahn 1995, 9). To functionalists, because social inequality exists, it is a necessary aspect of society. Inequality is intended to function as an incentive or motivation for

individuals to use their talents to improve their station in life. For instance, a young child may see a homeless person panhandling for money, and a wealthy business executive walking down the street, and decide that to prevent being homeless and to ensure a comfortable lifestyle, they will work hard to be self-sufficient.

A second aspect of a society for functionalists is a perfect opportunity for social mobility (either up or down the social hierarchy) for individuals. Functionalist theory is based on the premises that ideally, inequality functions as incentive, and that there *should* be perfect opportunity for individuals to achieve social mobility. Functional theory sees society as ideally *meritocratic*, “high-status positions should be achieved on the basis of merit rather than passed on from parent to child” (Hurn 1993, 45). This idealistic view of society as meritocratic has important implications for how structural functionalism conceives of higher education in a stratified society.

Davis and Moore (1945) argue that society has an array of diverse occupational roles to be filled, some less pleasant and more vital than others. In order to recruit the most determined and capable individuals, society uses differential rewards (i.e. prestige, income) to compensate individuals who spend necessarily more time and effort training for their position. According to functionalist theory, this reward system is marked by shared values and consensus, as all members of society endorse this hierarchy, and feel that it is fair (Krahn 1995, 10).

According to structural functionalism, schools ideally function to foster equality of opportunity, as a sorting mechanism, where ability and merit, rather than ascribed characteristics determine a person’s status (Hurn 1993, 43). Hurn notes that:

...the functional paradigm views the close relationship between schooling and future status in contemporary society as an essentially rational process of adaption: a process where the needs of the increasingly complex society for talented and expert personnel are met by outputs from the educational system in the form of cognitive skills and the selection of talented individuals (Hurn 1993, 47).

In other words, functionalists hold that the education system should function to prepare the most capable individuals to perform the most important roles in society. Thus, the functionalist point of view sees schools ideally as accessible, open systems, where students of all background have equal access to attend university.

Human capital theory is an extension of structural functionalism. Gomme (1995) describes this as “the theory that investing resources in people’s education and training, as opposed to simply pumping money into plants and machinery, will contribute substantially to economic growth” (1995, 12.30). This perspective is directly relevant to our research concerning whether or not universities serve to reproduce the class structure of society.

Economists, using the human capital theory, hold that students choose whether or not to attend university in terms of a “cost-benefit” analysis, based on the financial returns that a university degree provides (Hurn 1993, 48). This view sees prospective university students as rational actors, with full knowledge of the job market and the occupational options that await them. With respect to tuition rates, human capital theory predicts that as long as the long-term benefits of attending university outweigh the short-term costs of tuition fees and foregone earnings, students will continue to attend university. Stager (1994), for example, predicts that changes in tuition fees would have a minimal effect on the overall positive rates of return associated with attending university:

...a dramatic increase in tuition fees would have a limited effect on rates of return. Doubling tuition fees would reduce the private rate of return for males by approximately 1.5 per cent. Eliminating tuition fees increases the rate of return by only two per cent...tuition fees could be increased substantially before a declining rate of return could be expected to have an effect on enrolment (1994, 2).

As higher education is becoming increasingly important, or even necessary to secure a good standard of living, human capital theory holds that as a university degree becomes potentially more lucrative, students will gladly pay greater and greater amounts of tuition to obtain this

investment in their futures.

In addition to preparing individuals to perform tasks in society, functionalists argue that schools “erase barriers to the mobility of talent” as the expansion of schooling increased equality of opportunity, increasing the numbers of “poor but talented students who reach high-status positions” (Hurn 1993, 47). The structural functionalist view holds that with educational credentials acting as society’s dominant method of attributing status, fair, universal methods of testing and other evaluation ensure that the education system is *accessible*, and that high-status parents do not pass on their status to their children:

...as adult status increasingly depends on success in school these relative advantages should diminish...talented and energetic children from disadvantaged backgrounds will be more successful than untalented or lazy children from more privileged backgrounds (Hurn 1993, 108).

Overall, functionalist theory predicts that firstly, both the correlation between parents’ social status and their children’s, and the correlation between parents’ social status and their children’s educational achievement, will *decrease* over time (Hurn 1993, 109). Secondly, the correlation between educational and occupational status will *increase* over time (Hurn 1993, 109). We will explore whether students act as rational economic players. We will examine the extent to which the education system serves to reproduce the existing class structure by looking at the changing social class composition of one university and the possible role of increasing tuition fees.

Conflict Theory

Rather than emphasizing integration, consensus and order in society, as structural functionalism does, conflict theory sees “conflict or the potential for conflict as normal, and permeating all aspects of life...social peace is merely a continuation of war by other means” (Menzies 1995, 9). Hurn (1993) notes that:

If the functional paradigm sees schools as more or less efficient mechanisms for

sorting and selecting talented people and for producing cognitive skills, the conflict paradigm sees schools as serving the interests of elites, as reinforcing existing inequalities, and as producing attitudes that foster acceptance of this status quo (1993, 56).

Conflict theory sees schools as unmeritocratic, and perpetuating inequality of opportunity in society. Conflict theory traditionally takes its cues from Marxist theories which stress the conflict between groups in society, i.e. those who own the means of production have more economic power than the proletariat (Krahn 1995, 7). Weber saw a more complex stratification system, from the increasingly complex occupational structure during his lifetime. He, like Marx, stressed the economic bases of social inequality, and emphasized the differential life chances that different positions in the occupational structure offered (Krahn 1995, 8).

Social reproduction theories are more recent conflict theory models which strive to explain the “mechanisms that keep inequality intact over time” (Hurst 1995, 242). Rather than trying to examine the origins of inequality, these theories seek to explain how social institutions perpetuate inequalities, how the class structure is reproduced over generations (Hurst 1995, 249). Bowles and Gintis’ (1976) landmark study, heavily influenced by Marxist theories, suggests that the educational system:

...is best understood as an institution which serves to perpetuate the social relationships of economic life through which these patterns are set, by facilitating a smooth integration of youth into the labor force...Schools foster legitimate inequality through the ostensibly meritocratic manner by which they reward and promote students...They create and reinforce patterns of social class, racial and sexual identification among students which allow them to relate “properly” to their eventual standing in the hierarchy of authority and status in the production process (1976, 11).

In other words, instead of promoting genuine social mobility and equality of opportunity, the education system, run by those in power, serves to reproduce the existing class structure in the United States.

Bowles and Gintis (1976) propose that schools in the United States function to prepare

students for their positions as labourers for the economy, through funnelling students from different classes into the streams which will prepare them for their respective positions in the occupational hierarchy (Hurst 1995, 251).

How does this relate to our question about whether or not universities in Ontario serve to reproduce the existing class structure? University students would presumably have successfully passed through the class-biassed school system that Bowles and Gintis characterize. According to Bowles and Gintis' theory, working class students have very little hope of reaching university; only students from highest-status families would likely attend university. How accurate would this prediction of the social background of university students be? We will investigate whether this theory is supported by empirical data. We will then see if the actual social class composition of universities is as Bowles and Gintis (1976) suggest.

In Canada, Clement (1975) theorizes that educational systems perpetuate inequality, arguing that "the working class hardly ever get into university, having been screened out in secondary school" (1975, 267). For their part, universities act as a filter, screening out low-income students from high-status positions (Murphy 1979, 110). Clement argues that private schools and universities are breeding grounds which allow for "the formation of elite connections, lasting associations, and therefore social networks" which serve the interests of the upper classes in Canada (Murphy 1979, 110). We will investigate the extent to which Clement's suggestions that Ontario universities are composed of "elite" students, are supported by empirical data.

Both Clement (1975) and Collins (1979) see educational credentials as social exclusion mechanisms, and education "as a means of promoting solidarity and a shared culture among members of a status group" (Murphy 1979, 116). Collins (1979) argues that rather than proving necessary to perform most jobs in society, educational credentials, like a university undergraduate degree determine access to increasing numbers of jobs in society (Hurn 1993, 64). While

individuals may suspect that the information they glean from their studies is largely irrelevant for performing a job later in life, to compete with others, they must gain educational credentials, largely to impress others and obtain a desirable job (Hurn 1993, 65). Educators and universities, according to this theory, have a strong stake in promoting the necessity of schooling (Hurn 1993, 65). Nearly twenty years after Collins articulated this theory, it suggests that educational systems reproduce inequality. According to Collins, rather than effectively teaching cognitive skills, schools most efficiently inculcate middle-class culture and values. If Collins' theory is accurate, many students from low-income families are exposed to the dominant group's promotion of higher education, but due to a lack of "intellectual capital", the inability to finance this endeavour, or other reasons (i.e. class-based attitudes, preferences and values), they will select themselves out of the process.

If structural functionalist theory is accurate, we would expect to find a weak correlation between parents' status and their children's educational achievement. In other words, if Ontario universities do not reproduce the existing class system, those who attend university should be drawn equally from all backgrounds. If conflict theory is accurate, we would expect to find a strong correlation between parents' status and their children's achievement, illustrating that universities do act to perpetuate existing class structures.

Empirically, it is unlikely that our findings will confirm either of the above theoretical extremes. This leaves us with a dilemma; how should we interpret our results if the correlation between parents' status and their children's educational achievement is located approximately in the middle of the extremes that functionalism and conflict theory predict? What would it mean to the question of accessibility if there was a correlation of .3, or .5? Ultimately, achieved and ascribed characteristics, taken together, may not be sufficient to explain the complexity of social relations. It may be necessary to investigate the extent to which other variables affect students' educational attainment.

LITERATURE REVIEW

The literature of the 1960s demonstrates the optimism with which universities were seen as capable of providing equality of educational opportunity. Education was seen as a viable vehicle whereby Canadians would collectively reap the benefits of the potential skill of Canadian youth. The prevailing perspective in the literature seemed to be that if universities were more accessible, students who were previously unlikely to attend would enter university and thrive.

In the late 1990s, universities are struggling financially. Tuition rates are increasing dramatically, while full-time enrolments have levelled off (Little 1997). The most recent literature of the 1990s focuses on who is attending university, and the concern that universities are not sufficiently accessible. The literature also outlines the debate about who (i.e. students, governments, taxpayers, etc.) should pay for university. There are attempts to identify reasons why students do or do not attend university, to determine what role financial costs play in this decision. Having outlined the two very different contexts which surround university education in the 1960s and the 1990s, we now move to a review of the literature, and how it was interpreted, over the past 30 or so years.

1960s

During the 1960s enrolments rose 192% (Statistics Canada 81-229, 1972). There was also a dramatic rise in Canadian expenditures on education. In 1950, 2.4% of Canada's GNP was spent on education, compared to 9% by 1970 (Gilbert 1989, 107).

In Ontario in 1960-61, 10% of those aged 18-21 attended university at the undergraduate level. By 1969-70, this number had nearly doubled, to 19% (Statistics Canada 81-229, 1972, 402). In the 1960s, women were nearly one and a half times less likely than men to be attending school at the post-secondary level in Canada. For instance, in 1961, 0.9% of women aged 15-24,

compared with 1.3% of men held a university degree (Guppy and Davies 1998, 85). Between 1965 and 1969, there was only a minimal increase in tuition for arts and science students in Ontario, from \$460-480 (Statistics Canada 81-219).

Fleming (1971) argues that the prevailing attitude among Ontario university officials during the early 1960s was that “any student who was worthy of admission was worthy of support” (1971, 412). It was believed that for any student who was talented and motivated enough to attend university, a place should be made available.

The implementation of equality of opportunity was approached at the educational policy level as a question of accessibility. Provincial governments committed themselves to ensuring that a place would exist a university for every qualified student (Gilbert 1989, 107-8).

There was mounting concern that financial barriers had prevented students from attending university. In 1964 Ontario based its operating grants on the premise that tuition fees would rise that year by \$50 per student (Fleming 1971). At this time, the Ontario universities’ Committee of Presidents, “while accepting the necessity for such an increase...expressed concern about the social effects of raising the already forbidding financial barrier to higher education” (Fleming 1971, 412).

To finance their education, students in the 1960s relied on money from their families, work earnings, or student aid that was either repayable or non-repayable (Association of Universities and Colleges 1965, 33). The Association perceived that students should receive more support from student aid, to prevent them from having to “fall back too heavily” on parents and earnings from work (Association of Universities and Colleges 1965, 33). The Association placed responsibility for students’ financial support on the federal government:

...to achieve the enrolment which most Canadians seem to accept as a reasonable objective will require very large sums of money. We have argued that Canada can afford these sums, and even that Canada cannot afford not to invest these sums (Association of Colleges and Universities 1965, 63).

The trend was toward student aid in the form of loans; in 1957-58, one third of government student aid was in the form of loans, while in 1964-65, this figure was two thirds (Association of Colleges and Universities 1965, 32).

University students in Canada have traditionally come from exclusive backgrounds. For instance, between 1920-1950, half of Newfoundland university students came from the 10% of families who comprised the highest socio-economic status (SES) category in the province (Axelrod and Reid 1989). Female university students in particular were more likely to come from higher-income families (Axelrod and Reid 1989). In the early twentieth century, female students at Queen's University, much more than males, tended to come from wealthier backgrounds (Axelrod and Reid 1989). The same phenomenon was found at Dalhousie University in the late nineteenth century, where fathers of female students were most likely members of the clergy, or businessmen (Axelrod and Reid 1989).

In *The Vertical Mosaic* (1965), Porter outlined the Canadian view of access to university as an uninformed one. The prevailing view was that university is available to all who are willing to work during the summers and be thrifty in their spending (1965, 4). However, Porter pointed out that there are socio-economic barriers to low-income students' participation in university. He stressed that higher education in Canada had always been "prohibitively expensive" (Porter 1965, 168). Porter suggested that Canada's record of improving students' chances for educational achievement was weak, "In Canada little has been done to remove the barriers imposed by social conditions on the individual's educational opportunity" (1965, 173).

Porter suggested that both social and psychological barriers inhibit students' participation in post-secondary education (1965). Social barriers such as SES, region of origin, or religion, were "built into the Canadian social structure as it has developed" (Porter 1965, 168). Psychological barriers are "the attitudes and values which individuals have and the motives with

which they are either endowed or inculcated to become educated” (Porter 1965, 168). Social barriers are more easily identified and addressed than psychological ones (Porter 1965). Porter found the desire to stay in school to be strongly related to class background.

In the 1960s, students were disproportionately drawn from middle to upper-class white, Anglo-Saxon backgrounds (Gilbert 1989, 108). In their study of 8,700 Ontario high school students, Fallis and Kent (1969) found SES to be related to educational attainment. Compared with higher-income students, lower-income students tended to have lower ambitions in terms of educational achievement, and leave school earlier (Fallis and Kent 1969; Pike 1970). Low-income students were also less likely to enter the “Grade 13” stream¹ necessary to enter university (Fallis and Kent 1969).

The effects of SES were felt much earlier than the last year of high school. Rather than this class effect “determining whether a student goes on to a post-secondary education appearing at the end of high school, it appeared at the beginning” (Fallis and Kent 1969, 58). Low-income students were perceived to be most at-risk for making decisions which would hamper their chances of succeeding in high school in Grade 9 (Fallis and Kent 1969, 58).

Those low-income students who did reach Grade 13 did not differ significantly from their higher-income counterparts in terms of ambition and ability: “These students are clearly the ones who have made it” (Fallis and Kent 1969, 56). The authors stressed the difficulty of recruiting high-ability, low-income students to not only complete high school but attend university: “Only the very brightest, highly motivated lower class student[s]” (Fallis and Kent 1969, x) tended to progress through Grade 13, and on to university. However, the authors suggested that student aid could have a “significant effect” on this small number of students (Fallis and Kent 1969, x).

¹

Successfully completing Grade 12 resulted in a high school diploma, and was sufficient for entering a community college in Ontario. However, completion of Grade 13 was a pre-requisite for being admitted to Ontario universities.

Porter, Porter and Blishen (1973, 1979), using data from their 1971 "Survey of Ontario Students' Aspirations" found a relationship between class and students' educational expectations. They found that the "educational and occupational horizons of Ontario high school students are bounded by the class structure of the society in which they live" (Porter, Porter and Blishen 1979, xvii). Students' family income was closely associated with their expectations and aspirations (Porter, Porter and Blishen 1979).

Low-income students were more likely to aspire to leave school after completing Grade 12 (Porter, Porter and Blishen 1982). This decision was related to the occupational status of the students' fathers (Porter, Porter and Blishen 1982, 57). Those whose fathers had lowest occupational status aspired to terminate their education at Grade 12, compared with those whose fathers had higher occupational status (Porter, Porter and Blishen 1982). The authors found the Ontario school system "reasonably meritocratic", as mental ability was more important than social class in students' educational decision-making (Porter, Porter and Blishen 1982, 313).

How Changes in the 1960s were Interpreted

The prevailing perspective in the 1960s seemed to be that much could be done to increase students' participation in university. Universities perceived it as the government's responsibility to provide funding to build new universities across the province. Also, it was seen as the responsibility of governments to furnish bursaries and grants to enable students to attend these new universities (Associations of Colleges and Universities 1965). The onus in the 1960s was firmly placed on government bodies to clear a path for students to attend university (Association of Universities and Colleges of Canada 1965; Porter 1965). This was to be done by providing financial support to students. There was a hesitancy to expect students to rely "too heavily" on their parents, and summer or part-time work as a source of revenue.

In 1965, the Association of Universities and Colleges recognized the need for greater financial resources to be set aside for university students. While recognizing the risk of interfering in areas of provincial jurisdiction, the Association cited the federal government as a source of revenue (1965, 7). The authors predicted that more money would be needed to ensure access to university for young Canadians:

We expect the amounts of government grants needed per student to continue to rise during the coming decade because the increased enrolments in Canadian universities must mean an increase in the proportion of students coming from the lower income groups. Rising incomes will only partially offset this trend. We can see the average amounts needed per student from all sources rising...provided that tuition fees rise no more rapidly than do personal incomes (Association of Universities and Colleges 1965, 34).

For their part, universities were to be partners with governments in doing all they could to remove barriers to students' attendance. Universities interpreted student fees as potential barriers to attendance. They saw themselves as responsible for providing education at the lowest cost to the student (Fleming 1971).

A policy of universal accessibility was seen as the best way to involve as many Canadians as possible in post-secondary education. Repayable student aid (i.e. loans) was considered a potential barrier to access, and was to be avoided. In 1958, when Ontario created the "Provincial Student-Aid Loan Fund", there was considerable opposition voiced in the province (Fleming 1971, 409). Ontario university officials felt that "loans should be used only for emergencies" (Fleming 1971, 412).

Loans, it was argued, could not equalize educational opportunity. There was fear that if students had to rely on loans, accessibility would be threatened. For instance, those considering graduate school might be hesitant to take on increased debt levels (Association of Universities and Colleges 1965; Fleming 1971, 409). Women in particular, it was argued, should be protected from student debt, which constituted a "negative dowry", making females less attractive to

prospective marriage partners (Pike 1970, 111; Fleming 1971, 409).

With respect to student aid, Fallis and Kent (1969) argued in favour of a “salary scheme” aid programme to encourage students to attend university. Such a plan was to cover all living and tuition costs for students (Fallis and Kent 1969). This method was favoured as it prevented low-income students from having to incur debt as a result of attending university. The authors contended that “students from low income backgrounds should not have to endure hardships to attain their education that upper income students do not” (Fallis and Kent 1969, xi). The “salary scheme” was found to be most effective (as opposed to the other methods, which involved student loans) in encouraging Grade 9 and 10 students, the ones most vulnerable to school-leaving, to continue their education (Fallis and Kent 1969).

Through his landmark study, *The Vertical Mosaic*, Porter drew attention to the urgency of attending to problems of access in the education system. He portrayed post-secondary education in Canada as being mismanaged:

...where those who survive to the upper levels of the educational system are less able than many who drop out of it, the investment in educational plant is being wasted and the most valuable resource of human talent is being squandered. A society which refuses to remove barriers to educational opportunity is falling short of the democratic ideal (167)...No society in the modern period can afford to ignore the ability which lies in the lower social strata (Porter 1965, 197).

Rather than perceived as insurmountable, barriers to students’ participation in post-secondary education were seen as manageable, with co-operation on the part of governments. For instance, Porter optimistically argued that increased government funds could actually remove the economic barriers to university that some students face (1965, 194-5).

1970s

During the 1970s, the trends witnessed in the 1960s continued. Enrolments increased; in Ontario in 1970-71, 20% of those aged 18-21 attended university at the undergraduate level. Attendance rose to 22% of the 18-21 age group by 1979 (Statistics Canada 81-229, 1981, 124). In the 1970s, women were still less likely than men (by a factor of 1.3) to be attending school at the post-secondary level in Canada. In 1971, 2.8% of women aged 15-24 and 3.6% of men held a university degree (Guppy and Davies 1998, 85). In 1976, women earned 46% of all undergraduate degrees awarded in Canada (Statistics Canada 81-229).

During the 1970s, Ontario post-secondary institutions relied more heavily on provincial governments, and less on the federal government than they did a decade earlier (Statistics Canada 81-229). The share of total federal government expenditures allotted to education declined from a peak of 22% in 1968 to 17% by the end of the 1970s (Gilbert 1989; Statistics Canada 1982). As well, while 9% of the GNP was devoted to education in 1970, by 1980, this number had dropped to 7.5% (Statistics Canada 1985).

Institutions also relied less on student fees during this period as a source of funds for expenditures. In 1970-71, Ontario student fees were a source of 9% of expenditures on post-secondary education, compared with 5% in 1979-80 (Statistics Canada 81-229, 1981, 183). Between 1970 and 1979, tuition increased approximately \$200 (40%) for Ontario undergraduate arts students (Statistics Canada 81-219)

The province of Ontario published the Wright Report in 1972. This document illustrated the Government of Ontario's commitment to accessibility. It documented the shift in emphasis from providing financial support based on academic achievement, to support based on need. The Wright Commission recommended that student aid be based on a "realistic consideration" of students' needs (1972, 146). This change in emphasis was motivated by the desire to increase

accessibility to Ontario universities (The Wright Commission 1972, 146). Specifically, this change was intended to target low-income students whose marks were high enough to warrant admission to university, but not necessarily high enough to secure academic scholarships. It was suggested that:

The guiding principle of the province's policy of financing post-secondary education should continue to be universal access to appropriate educational services for all who wish and are able to benefit from them. All financial barriers to accessibility should be progressively abolished (The Wright Commission 1972, 147).

This document stressed the importance of achieving the goal of equality of educational opportunity in the form of access to Ontario's universities.

Ontario's Fisher Commission (1981) emphasized the areas where the goal of access had not been met by the 1970s. It recognized that "much remains to be accomplished" in terms of access to university in Ontario (1981, 11). The Commission stressed that while accessibility was still a priority of the provincial government, "access to university education remains far from equal across all social and economic groups in the province" (1981, 11).

The Fisher Commission drew a direct correlation between tuition levels and access to university. It suggested economic barriers may prevent those who live in Northern Ontario from attending university. It recommended that free tuition for Northern Ontario residents be offered at Ontario's two northernmost universities, in an attempt to improve their participation in university (The Fisher Commission 1981, 12).

The Fisher Commission recommended that accessibility could also be improved by increasing government resources available to the universities (1981). For instance, the universities could devote resources to recruiting certain under-represented groups, such as Franco-Ontarians and those from Northern Ontario (The Fisher Commission 1981). However, this optimism was tempered by an emphasis on the limitations of such initiatives. Government and university

initiatives:

...will not guarantee that all social and economic groups will be adequately represented among the students enrolled in our universities. Interest in university education is affected by many attitudinal and motivational factors that cannot directly be influenced by the universities. These include family attitudes, peer group pressure, adequacy of early schooling... (The Fisher Commission 1981, 11-12).

While stressing that the province of Ontario still held accessibility to university as a priority, the Fisher Commission (1981) recognized the necessity of tuition increases, even while Ontario's tuition was among the highest in Canada (The Fisher Commission 1981, 24). However, the Commission quickly pointed out that student fees represent 15% of total university revenue, which is far less than the proportion of the cost of university that students paid 20 years earlier (The Fisher Commission 1981, 24). The Commission seemed resigned to the fact that tuition fees would rise. Instead of opposing this rise, the Fisher Commission's only suggestion was that student aid would complement impending tuition increases:

If operating grants do not meet necessary increases in operating costs, tuition fees may have to rise. Such fee increases should be offset by increased student assistance (The Fisher Commission 1981, 24).

In spite of insufficient financial resources, accessibility remained a prime concern for universities. For instance, when the provincial government raised the yearly standard fee for graduate students by 50%,

...the universities, believing such a fee to be unreasonable and punitive, chose not to charge the increase to the students. Instead, in spite of being financially hard-pressed, they have absorbed the loss (Council of Ontario Universities 1976, 2).

The COU demonstrated a marked uneasiness about passing along universities' own financial hardship onto students. It illustrated a serious apprehension against students carrying a disproportionate share of the total cost of attending university.

Any increase in tuition fees, the COU (1976) stressed, should be coupled with a similar increase in non-repayable student aid: "Whatever changes occur in tuition fees, government should

maintain its effective level of constant dollar grant support per student at no less than present” (COU 1976, 6). The COU expressed concern that even if fee increases were offset by student aid increases, this might be a “disincentive” for students to attend universities (1976, 4). They suggested that students from disadvantaged families might be particularly hesitant to undertake student debt (1976, 4). Overall, in their consideration of tuition fees and access to university, the COU concluded:

To the extent that able students opt not to attend university because of higher fees, such fees would defeat the universities’ and the province’s commitment to improved accessibility (COU 1976, 4).

It stressed that in setting fees,

...the primary consideration should be accessibility, not future financial returns, or the institutional costs of particular programmes (COU 1976, 8).

The goal of accessibility was clearly set out. The COU realized the necessity for changes in the cost of university to students. However, it insisted that any increase in student fees be consistent with the universities’ overall goal of accessibility (1976, 8).

The literature of the 1970s illustrates that educational attainment is related to students’ social class. von Zur-Muehlen (1978) found that parents’ education had a positive effect on students’ educational attainment. Between 1968-1975, Canadian university students’ parents were more likely to be university-educated themselves (von Zur-Muehlen 1978). This effect grew stronger over time, between 1974-75 compared with 1968-69 (von Zur-Muehlen 1978). When compared with the Canadian population, parents of university students were found to be substantially more educated. For instance, 19% of fathers of university students had only an elementary school education, compared with 47% of the general population aged 45-64 (von Zur-Muehlen 1978, 46).

Parents of university students tended to be significantly more educated than parents of community college students (von Zur-Muehlen 1978, 46). The educational achievement of

college students' parents more closely matched that of those in the general population (von Zur-Muehlen 1978, 46; Selleck 1980; Anisef et al. 1980). von Zur-Muehlen suggested that while greater access to post-secondary education had not been realized at the university level, it seemed to have occurred in the community college sector (1978, 56).

Pascal and Kanowitch (1979) found that students who withdrew from university were more likely to have fathers with low levels of education, compared with those who stayed in school (1979, 27). Many students were withdrawing from Canadian universities due to financial reasons. Though financial concern did not appear as the top reason given for student withdrawal, "it did appear in many studies as a major factor contributing to student withdrawal" (Pascal and Kanowitch 1979, 24-5).

In the 1970s, parents' income had a positive effect on students' educational attainment. Those students from lower-income homes were less likely to attend university (Selleck 1980, Anisef et al. 1980). Pike (1970) and the OFS (1981) found that students from low-income families were under-represented at Ontario universities. In the late 1970s, those from lower-income families experienced a decline in university enrolment (OFS 1981, 14-15). The OFS cited a study which found that 14% of Carleton students come from homes with a family income of less than \$10,000, while 36% of Canadian families earned this amount (OFS 1981, 15). Studies conducted at University of Western Ontario and Waterloo University also reported that their students were disproportionately drawn from upper and middle-income families (OFS 1981, 16-17).

In the 1970s, women were less likely than men to participate in university (Guppy and Pendakur 1989). Women who did attend university in the 1970s were more likely than their male counterparts to come from more highly-educated families. Between 1971 and 1981, women made significant gains in terms of university attendance (OFS 1981). However, this increase in

women's participation did not signal a move toward increased access for low-income students; those women who attended university tended to come from wealthy backgrounds (OFS 1981).

Post-secondary educational attendance varied across the province in the 1970s.

Attendance was highest in larger cities, and lowest in rural areas (Anisef et al. 1980, 110; Selleck 1980). Rural inhabitants tended to be disproportionately drawn from the lowest SES groups, creating a "double hardship" towards gaining access to post-secondary education (Anisef et al. 1980, 110). Lastly, rural students were more dependent on financial aid than their urban counterparts, suggesting that good paying summer jobs were more scarce in rural areas (Anisef et al. 1980, 110).

Students in lower-SES groups were found to be more reliant on financial aid. On average, the main source of financial support for all groups was summer earnings, followed by parental support, then financial aid (Anisef et al. 1980, 120). Among low-income students, 20-25% relied on OSAP or a Canada Student Loan as their most important source of funding (Anisef et al. 1980, 121). Students in the lowest SES groups reported receiving more financial aid from government sources than from their parents (Anisef et al. 1980, 121).

Pike warned against assuming that if student aid is simply available to students, then financial barriers to university would be thereby eliminated (1970). He stressed the limited ability of student aid to solve problems of educational inequality (Pike 1970). Instead, Pike argued for the need to address non-financial barriers to university attendance, such as values and attitudes. Pike suggested that instead of financial barriers acting to prevent low-income students from attending university, the

...old stereotype of university as "a place for rich people's kids" may well remain a psychological obstacle for some groups of students, even if enough student aid is available to eliminate costs as a major economic obstacle (Pike 1970, 113).

How Changes in the 1970s were Interpreted

During the 1970s that the relationship between SES and education attainment was made clear. Pike suggested that “class differentials in chances of access to the universities would appear, therefore, to be more remarkable for their dogged persistence than for their diminution over time” (1970, 58). Similarly, von Zur-Muehlen reported that

The comparison of students’ parents with the general population seems to indicate that hopes of achieving greater equality in educational opportunities have not been realized; social barriers seem to have been more formidable than originally anticipated (1978, 51).

Several authors noted that while college students were not disproportionately drawn from exclusive backgrounds, university students are. This seemed to be interpreted as a sign that like colleges, universities could be made more accessible.

Accessibility to university was championed as a prime concern for governments and universities during the 1970s. Access was considered more important than universities’ financial returns (COU 1976). Throughout the literature, tuition fees seemed to be considered as “punitive”, or a disincentive for attending university. Authors viewed the university participation rate as somewhat precarious, as if enrolments would suddenly decline if universities were to request students to pay more for their education.

Barriers to access seemed to be interpreted mainly as financial barriers. Authors in the 1970s emphasized student aid as the primary route by which to achieve access to universities. This emphasis demonstrates the fact that barriers to education were perceived as social (particularly financial), rather than attitudinal or psychological. Student aid seemed to be considered the intervening variable which would ensure accessibility to universities, even with imminent tuition increases.

Pike (1970) refuted the prevailing view during the 1970s that student aid was the panacea to the problem of access. He stressed the limitations of government initiatives such as increasing

student aid. As well, he suggested that student aid programmes may not be publicized well enough for students to be able to take advantage of them (1970, 107). Alternately, not all students may be willing to accept student aid (1970).

1980s

In the 1980s, Canadian full-time university enrolments increased by 38% (Little 1997). University enrolments continued to rise in Ontario. The proportion of 18-21 year olds in Ontario who were attending university rose from 21% in 1980 to 34% in 1990 (Statistics Canada 81-229). By the 1980s, women's participation in university in Canada had surpassed that of men's. For example, in 1981, 3.5% of women aged 15-24 had a university degree, compared with 3.1% of men (Guppy and Davies 1998, 85). In 1980, women earned 50% of undergraduate degrees awarded in Canada; in 1986, they earned 53% (Statistics Canada 81-229).

Tuition fees increased by 7% across Canada during the 1980s (Little 1997). Ontario tuition fees increased from approximately \$700 in 1980 to \$1,314 in 1988 (Statistics Canada 81-219). Government grants to Canadian universities increased by only 11% during this time, while universities experienced a 17% increase in operating expenses (Little 1997). This increase would normally have put universities in a tight economic position. However, much of this shortfall was balanced by the increase in enrolments, tuition fees and the proportion of revenues derived from student fees (Little 1997, 12). Overall, universities in the 1980s relied less on government sources, and more on student fees as sources of revenue.

Ontario released the Bovey Report (*Ontario Universities: Options and Futures*) in 1984. In this document, the goal of access to university was presented as less vital than it had been championed in previous years. Instead, the need for universities to strive for excellence and quality was considered paramount (The Bovey Commission 1984). The ability of Ontario

universities to be adaptive and compete internationally (in terms of research, etc.) with other institutions was given priority over meeting the goal of access (The Bovey Commission 1984).

The Commission perceived the goal of accessibility as being at odds with the goal of quality:

...reaching an internationally competitive level of excellence...set against the relatively broad access already achieved, requires a strategy which in the immediate future gives priority to quality and adaptability over the further enhancement of accessibility (The Bovey Commission 1984, 5).

This document marked a turning point in the urgency with which the goal of access was seen by the provincial government. The goal of access for Ontario universities seemed to have been eclipsed by the government's emphasis on the need for universities to strive for internationally recognized "excellence".

The Bovey Commission recognized that the goal of accessibility had not yet been met. It stressed the need to involve non-traditional students, such as those over age 25, Aboriginals, and those in remote regions of Ontario. Overall, however, it reported that Ontario had done an adequate job of attempting to be accessible:

...although there are areas where accessibility requires improvement, it is nonetheless the case that in comparison with other provinces, Ontario is meeting the *general* accessibility objective more adequately than any other province (1984, 17).

The Bovey Commission expressed satisfaction with "adequately" meeting the accessibility objective.

The Bovey Commission (1984) sent a clear message that students should be made to bear a greater financial responsibility for their education. It recommended that "a larger proportion of total costs to be borne by tuition fees in recognition of the added personal benefits that users receive" (The Bovey Commission 1984, 17). It recommended raising tuition fees over a five year period. This increase would result in 16% to 25% increase in the cost of education to be paid by students (Stokes 1988, 41).

The relationship between SES and students' educational attainment, documented in the 1960s and 1970s, was largely maintained throughout the 1980s. Guppy (1984) found that universities became only marginally more accessible than in the past. There was very little progress in making universities more representative in terms of social class (Guppy 1984, 82). For instance, Guppy and Pendakur (1989) reported that students with highly educated parents were more likely to attend university than those whose parents had low education levels (1989, 59, 55).

Parents' income was found to be related to students' educational attainment in the 1980s. In her study of accessibility to Ontario universities, Davis (1984) found financial issues had a moderate impact on students' decisions whether or not to attend university. Of those who had been accepted to Ontario universities, 22% of respondents reported that they "could not afford to go" as a factor in their decision (Davis 1984, 12). Thirty-seven per cent of respondents rated "finances" as a very important reason why they made the educational choice not to attend university (Davis 1984, 18).

Selleck noted a lack of accurate data on those "who are prevented from attending university simply because they cannot afford it" (1980, 11). Selleck stressed that it is difficult to determine the point (if there is only one) at which financial barriers to university attendance deter students. For instance, the cost of foregone income and tuition fees are obstacles which occur at the point of entrance to university. Other hindrances are more indirect, affecting students earlier in their lives (i.e. the lack of an adequate place to study in the home) (Selleck 1980, 9-10).

In the 1980s, the gender gap in university enrolment disappeared (Guppy 1984; Guppy and Pendakur 1989, 55; Fortin 1987a, 5). Fortin suggested that Canada has won "the battle of numbers", but that "we have not succeeded to the level where all groups, regardless of their origin or characteristics, enjoy equal access to post-secondary education and its advantages" (1987b, 71).

How Changes in the 1980s were Interpreted

During the 1980s, many authors still argued for the importance of achieving the goal of access (Guppy 1984; Gaskell 1985; Fortin 1987a). However, it seems as if governments and university officials lost interest in this goal. Rising rates of participation in university seemed to be interpreted by the provincial government as evidence that access has been “adequately” achieved (Bovey Commission 1984).

The Bovey Commission (1984) documents the point at which the primacy of the goal of access is eclipsed by a new goal of “excellence” and “adaptation”. It also marks the beginning of a clear philosophical division between the people and government of Ontario. Anisef (1985) notes that the reactions to the Bovey Commission among the public were largely negative. During the 1980s, public support for increased spending on education increased substantially. In 1980, less than one third of Ontarians favoured a real increase in government spending for universities. By 1990, over half of the population favoured such an increase (Hart and Livingstone 1993, 120). The Canadian Association of Teachers considered it Ontario’s attempt to reduce access to university (Anisef 1985, 87). Anisef argued that the Bovey Commission, with its stress on increased tuition, would reduce access, “particularly for the socially and economically disadvantaged” (Anisef 1985, 91).

Deteriorating finances provoked universities in the late 1980s to seek ways to bolster their financial health. The Council of Ontario Universities “launched a sustained publicity campaign to alert the public to the ‘underfunding’ crisis” (Hart and Livingstone 1993, 124). By 1990, two thirds of Ontario residents cited either lack of funding or tuition fees as the most important problem facing Ontario universities (Hart and Livingstone 1993, 124). This perception of Ontario universities as floundering financially may be responsible for the public’s increased support for government spending to benefit universities (Hart and Livingstone 1993, 137).

By the 1980s, it was generally accepted by universities and governments that tuition fees, and students' share of the cost of university, should increase. Student loans were seen as a viable route by which all students could participate in university. The government seemed to consider the methods (i.e. providing student aid) they had employed to fight unequal access to date as appropriate. Student aid was championed as the solution to any outstanding issues of barriers to access. This assumption was articulated by the President of King's College in Halifax, who asserted that in light of the financial aid available to Canadians:

I do not believe that there is an 18 year old in the country who has both the ambition and the talent to go to university and is currently being denied a place...In short, the case for any significant increase in accessibility to Canadian universities at the present moment is a weak one (Godfrey 1987, 52).

It seemed generally accepted throughout the literature of the 1980s that tuition fees must rise, in order to ensure universities' financial health. Stokes (1988) contrasted the growth in university enrolments and expenditures in the 1960s with the situation by the late 1980s: "the fear of under-investment in post-secondary education in the early 1960s was replaced by an apprehension about the declining rate of return on educational investment" (1988, 39). Canadian critics of the educational system in the 1980s questioned the rising cost of maintaining the educational system (Fortin 1987a). These critics questioned "the necessity and usefulness of a policy of openness and accessibility", unlike those in the 1960s who sought to develop and expand post-secondary education (Fortin 1987a, 11).

Not all authors interpreted the rising enrolments of the 1960s-1980s as evidence that universities in Ontario were sufficiently accessible. The literature demonstrated the recognition that in spite of all efforts to create an accessible university system, the goal of access had not been met in Canada. Guppy interpreted the development of post-secondary education as a further entrenchment of exclusivity, rather than access. He suggested that the effects of higher educational expansion during this century "would seem to have operated to preserve the place of

privilege at the university level” (1984, 89). Guppy insisted that the educational gains made during this century were precarious, and could be threatened by financial cutbacks by universities under pressure from governments (1984, 89).

Gaskell (1985) interpreted women’s traditionally lower participation rate in Canadian universities as evidence that the university was a potentially uncomfortable place for women. She wrote that university faculty create a “chilly climate” for women when they either consciously or inadvertently treat male and female students differently (1985, 52). Sexism in the classroom occurred when female students’ work is devalued and when language which “excludes women’s experience” is used (Gaskell 1985, 52). The absence of female teachers can discourage women from entering such programs, while numbers of women enrolled in a program can encourage or discourage women from attending school:

The existence of a critical mass of women changes the interpersonal dynamics of the classroom, as it does in the workplace. Achieving this should be a primary objective of policy. (Gaskell 1985, 52).

Lastly, there is some discussion about the appropriate share of the cost of education that students should pay. In the 1960s, it was generally accepted that governments should bear the brunt of the financial cost of students’ university attendance. Conversely, in the 1980s, there is a debate about the shifting of financial responsibility from the “public” purse, or governments, to the “private”, whereby students are seen as largely financially responsible. Fortin notes that there has been no consensus on the “fair share” that students should pay for their education (1987a, 15). Fortin points out that tuition fees only represent the most visible portion of the total cost to students, and that rising tuition rates may deter students from low-income families (1987a, 15).

Selleck interprets low tuition rates, and higher taxpayers’ subsidization of students’ education as disadvantageous to lower-income families. She notes the contradiction in the debate surrounding the appropriate level for tuition fees (Selleck 1980; Stokes, 1988). Low-income

students are found to be more sensitive to university price changes (Selleck 1980). Middle and higher-income students overwhelmingly participate in university. As tuition rates increase, low-income students are more likely to opt not to attend university. Those from higher-income families are less likely to be deterred from attending university due to rising student fees (Selleck 1980). This means that low tuition rates disproportionately benefit middle and higher-income families, as their children overwhelmingly use this public service (1980, 15):

...raising tuition is justified because at present low-income tax payers support a system that mainly benefits middle-class students, who can afford to pay more and will attend anyway. Children from low-income families don't take advantage of higher education even with subsidized tuition. Improved financial aid should persuade more poor students to attend, but because the selection process begins long before high school graduation, the effectiveness of aid at the point of university entrance is in doubt (Selleck 1980, 24).

Unlike the relative consensus which we witnessed in the 1960s (i.e. a policy of universal access was widely accepted), discussion in the 1980s embodied a higher degree of controversy. Accessibility was still a goal of the province and universities of Ontario. However, the primacy of this goal was eclipsed by the goal of universities striving for international "excellence". Some authors perceived rising enrolments as evidence that accessibility had been sufficiently attained. Yet, other researchers lamented the extent to which Ontario had fallen short of the goal of accessibility. While tuition fees were generally accepted, the degree to which they should be increased was debated. Some authors cited rising tuition fees as a barrier to low-income students' attendance, while others argued that higher tuition fees would result in a more equitable system of contributing to students' education. Overall, changes in enrolment, tuition levels and government funding of the 1980s were not interpreted uniformly, leaving many debates unresolved by the close of the decade.

1990s

In the 1990s, full-time university enrolments in Canada have begun to level off.

Undergraduate enrolment at Canadian universities rose steadily for 17 years (independent of population size or demographics), then stopped in 1993 (Little 1997). Between 1992-93 and 1997-98, undergraduate full-time enrolments remained stagnant at approximately 497,000 across Canada (Statistics Canada 1998). There was a 0.6% increase in the full-time participation rate of 18-24 year olds in Canada between 1992-93 and 1997-98 (Statistics Canada 1998). The participation rate of 18-24 year olds rose slightly from 14.2% in 1992-93 to 14.8% in 1997-98 (Statistics Canada 1998). By the 1990s, women in Canada were nearly one and a half times more likely than men to attend university. Specifically, 5.3% of women aged 15-24, and 3.9% of men held university degrees in 1991 (Guppy and Davies 1998, 85). In 1995, women earned 64% of undergraduate degrees in Canada (Statistics Canada 81-229).

Full-time enrolments have actually declined in Ontario. In 1992-93, 230,600 students were enrolled full-time in Ontario universities. In 1997-98, this number dropped by over 0.1% to 227,200 (Statistics Canada 1998). In Ontario, between 1990-91 and 1995-96 the proportion of 18-21 year olds attending university full-time at the undergraduate level remained constant at approximately 34% (Statistics Canada 81-229, 1997).

Tuition fees and other costs of attendance have been increasing by an average of 11% yearly in the 1990s (Statistics Canada *Education Quarterly Review*, (5)2, 1998, 57). Average undergraduate arts tuition fees in Canada for 1997-98 stand at approximately \$3,100 (Statistics Canada *The Daily*, 25/8/97). Tuition is highest in Nova Scotia, at \$3,737. Tuition in Nova Scotia had risen nearly 7% since 1996-97 (Statistics Canada *The Daily*, 25/8/97). Tuition is

lowest in Quebec², at \$1,726. Quebec is the only Canadian province where tuition rates did not increase between 1996-97 and 1997-98 (Statistics Canada *The Daily*, 25/8/97). Statistics Canada notes that:

Tuition fees have soared in every province since 1985, far outpacing the rate of inflation as determined by the Consumer Price Index (CPI). Between 1985/86 and 1995/96 (the latest year academic year for which data is available for the CPI), tuition fees in arts programs have more than doubled, while the cost of living has increased by 37% (Statistics Canada *The Daily*, 25/8/97).

Ontario experienced a 10% tuition increase between 1996-97 and 1997-98, the second highest increase of all the provinces (Statistics Canada *The Daily*, 25/8/97). The 1990s signalled the first time tuition fees in Ontario met or exceeded the previous post-WWII peak set in the mid-1960s (Advisory Panel of Future Directions for Post-Secondary Education 1996, 26). Ontario's average tuition stands at \$3,234 for 1997-98 (Statistics Canada *The Daily*, 25/8/97). However, tuition is not the only fee students must pay. Taking into account the costs of fees for athletics, health services, student associations, other compulsory fees and university residence costs, Ontario students can pay \$8,000-10,000 to attend university for one year (Statistics Canada *The Daily*, 25/8/97).

With respect to financial support of post-secondary education, Ontario is "at or near the bottom of the rankings of Canadian provinces" (Advisory Panel of Future Directions for Post-Secondary Education 1996, 25). The portion that the government sets aside for post-secondary expenditures has declined over the years. It has dropped from 8% in 1977-78, to approximately 5% in 1996-97 (Advisory Panel of Future Directions for Post-Secondary Education 1996, 25).

Universities are increasingly relying on tuition fees as a source of revenue. Student fees covered 24% of universities' operating costs in 1995, compared to roughly 16% in both 1985 and

²

Quebec universities charge out-of-province students a differential fee. Full-time students pay an additional \$1,200, for a total of \$2,900 for 1997-98. This brings costs roughly in line with fees in the rest of Canada (Statistics Canada *The Daily*, 25/8/97).

1975 (Little 1997, 11). As in Canada overall, the proportion of Ontario universities' operating revenue derived from tuition fees has increased significantly over time. In 1986-87, student fees accounted for 18% of total operating grant and tuition fee revenue for universities, compared to 33% in 1996-97 (Advisory Panel of Future Directions for Post-Secondary Education 1996, 26).

In the 1990s it has become more expensive for universities to educate students (Little 1997, 13). Between 1990 and 1995, Canadian universities experienced a 15% rise in operating costs, while enrolments only grew by half this figure (Little 1997, 13). Government grants increased by only 4%, leaving universities struggling to contend with higher operating costs, and a shortfall with respect to declining government grants (Little 1997).

This trend of higher operating costs paired with diminishing government grants continues in the late 1990s. To finance their daily operations, Canadian universities rely primarily on government grants. In 1992-93, universities received \$9,074 in government grants per full-time student (Statistics Canada 1998). By 1996-97, universities received only \$7,674 per full-time student from government grants (Statistics Canada 1998). Little suggests that "...Even after allowing for higher university operating costs...students are now paying more for their university education primarily because governments are paying less" (Little 1997, 14).

It has become increasingly difficult for Canadian families to offer financial assistance to students. Average family incomes in Canada have risen 1% since 1980, while tuition rates have increased 115% during this time (Clark 1998). Due to the recession of the early 1990s, the average Canadian family's income declined by 5% between 1989 and 1994, while tuition rates increased by 52% during this time (Little 1997, 17).

Between 1989 to 1994, the proportion of the average family income needed to pay one student's fees increased from 3.1% to 4.9% (Little 1997, 17). In 1975, the average family needed to devote 3.6% of their earnings in order to finance one university student. In 1982, families had

to save 2.9% of their yearly income for the same result (Little 1997, 17). Little remarks, "By the mid 1990s, student fees were therefore less affordable for an average family than at any time during the previous 20 years" (Little 1997, 18). Students who are unable to turn to family members for financial assistance must compete for scarce employment, and/or undertake large debts in order to finance their education (Little 1997, 18).

In the 1990s, there is general acceptance of the principle that students must bear more of the financial costs associated with post-secondary education (Advisory Panel on Future Directions for Post-Secondary Education 1996, 31). The individual benefits of obtaining post-secondary education are well-documented, and the government of Ontario takes these benefits into account when determining tuition fee policy (Advisory Panel on Future Directions for Post-Secondary Education 1996, 31).

However, the goal of accessibility to Ontario universities has not been abandoned. The Panel advocates

...a healthy balance between the need to help ensure accessibility for students from all economic and social backgrounds and the need to allow institutions to set their fees at a level that will help promote excellence (Advisory Panel on Future Directions for Post-Secondary Education 1996, 33).

Tuition fee policy in Ontario, while guided by the desire for accessibility, is currently based on the notion that it is students', not the government's responsibility to finance university education (Advisory Panel on Future Directions for Post-Secondary Education 1996).

As in previous decades, literature in the 1990s reports a relationship between students' social class and educational attainment. International research indicates that there has been little change over time in the relationship between educational attainment and SES (Guppy and Davies 1998, 117). Guppy and Davies (1998) describe the relationship between parents' SES and their children's educational attainment as an "enduring link" (1998, 117). For instance, those whose fathers were either in farming, or unskilled jobs were much less likely to attend university:

...fathers' occupation has a significant bearing on the likelihood of his children studying at the university level. These differences far outweigh any effects of sex or ethnicity (Guppy and Davies 1998, 119).

As mothers' education levels increase, their daughters are much more likely to have post-secondary education (Guppy and Davies 1998, 117). This relationship appears to be diminishing over time. For example, 30 years ago, daughters of university-educated mothers were ten times more likely to have post-secondary education themselves, compared with those whose mothers had only elementary education (Guppy and Davies 1998, 117). By 1994, daughters of university-educated mothers were only twice as likely to have post-secondary education, compared with those with elementary-educated mothers (Guppy and Davies 1998, 118). In other words, the effect of mothers' education on their daughters' educational attainment seems to be declining over time. However, the same is not true for fathers and sons; the effects of fathers' status (as measured by either education or occupation) on their sons' educational attainment have not declined over time (Guppy and Davies 1998, 118).

Parents' education has an impact on their children's experiences with taking on student loans. For instance, Canadian students' participation in student loan programs decreases as their parents' education increases (Clark 1998). Those whose fathers had less than a high school education were more likely to borrow (56%) than those whose fathers had a graduate degree (43%) (Clark 1998, 25). Canada was one of 11 industrialized nations where individuals' educational attainment was positively and strongly correlated with their parents' educational attainment (de Broucker and Underwood 1998, 35). In Canada, those whose parents had post-secondary education were two and a half times more likely to attain this level themselves than if their parents had not completed high school (de Broucker and Underwood 1998, 38). However, the authors found that:

...a parent with little formal schooling but a high socio-economic status occupation can also see his children earn high level educational

qualifications...parents provide a sound learning environment for their children -- extracurricular activities, books, lessons and so on -- if they can afford to do so (de Broucker and Lavalee 1998, 28).

The children of fathers with low levels of education were more likely to have lower educational attainment. However, if fathers with little education had relatively high status occupations, their children tended to achieve higher levels of education (de Broucker and Lavalee 1998).

Parental income is still found to be linked to their children's educational attainment in the 1990s. York University in Toronto found that the proportion of enrolled students from families earning less than \$20,000 fell from 17% to 10% between 1991 and 1994 (Carey 1997).

Similarly, Guppy and Arai (1993) found that students from blue-collar backgrounds were less likely than their white-collar counterparts to proceed through successive stages of schooling (Guppy and Arai 1993).

According to Delaney (1998), low-income students are more concerned about the financial cost of university. She noted significant differences in the criteria on which high and low-income American students base their decisions to attend college. For instance, students from higher income backgrounds were more concerned with the surroundings of a university, while low-income students were more concerned with the financial cost of attending university, and the opportunities for paid internships once enrolled in university (1998, 6). Differences were also found between enrolling and non-enrolling students (Delaney 1998, 10).

The Maritime Provinces Higher Education Commission (MPHEC) found that the real cost of participating in post-secondary education has been steadily escalating for the last decade and a half (1997, 18). Participation rates in the Maritimes have been climbing since the late 1980s. However, students are worrying about their prospects of attending university (1997, 18). When graduating high school students (who intended to continue on to post-secondary education) were surveyed, 76% reported being "very" or "somewhat" concerned about their ability to pay for their

future education (MPHEC 1997, 19).

MPHEC suggests that the rising cost of university is having a particularly negative effect on those from low-SES families:

...there are clear indications of systemic social inequality affecting accessibility, with students from lower socio-economic backgrounds being disadvantaged in their ability to meet the financial demands of attending post-secondary institutions (MPHEC 1997, 17).

Overall, 45% of parents of high school students expressed some reservations about the cost of attending college or university (MPHEC 1997, 19). However, low-income students and parents expressed significantly more reservations about the cost of education. Half of lower-income students reported that they were “very concerned” about financing their education, compared with one in five higher-income students (MPHEC 1997, 19).

Students from low-income families tend to borrow more money in terms of students loans than those from higher-income backgrounds (MPHEC 1997). Not surprisingly, high school students from low-income families express greater concern about the amount of student debt they will likely incur. Twenty-eight per cent of low-income high school students reported that they think “all the time” about how much debt they will have at the end of their studies (MPHEC 1997, 36). Comparatively, 12% of high income students expressed this level of concern about student debt (MPHEC 1997, 36).

MPHEC reports that overall, students seem resigned to taking on student debt in order to participate in post-secondary education. Moreover, they suggest that because students associate post-secondary education with personal aspirations for financial stability, students are unlikely to forego university due to lack of money (MPHEC 1997, 39). Of those who hesitated about attending college or university because “they did not have enough money”, 82% reported that “they would be more likely to change their mind and continue their studies if they could get enough financial aid to do so” (MPHEC 1997, 12).

American parents' willingness to pay for their children's post-secondary education increases with their SES (Steelman and Powell 1991). Parents with higher incomes are more likely to feel it was their duty to help their children with school (Steelman and Powell 1991, 1517). Those parents "with more education, greater educational aspirations, and fewer children are more likely to believe that children should be relieved of financial responsibility" for their education (Steelman and Powell 1991, 1517).

Parents who are married, with more income and education, and fewer children are more willing to go into debt themselves to finance their children's education (Steelman and Powell 1991, 1520). Those parents who themselves received financial help from their parents not only saved more money for their children's education, but were more willing to contribute to their children's schooling (Steelman and Powell 1991, 1505). This suggests some continuity over generations. Parents were less confident about their daughters' ability to pay for post-secondary school than they were about their sons', which may be due to the fact that women can realistically expect to earn less than men throughout their lifetimes (Steelman and Powell 1991, 1525-6).

Stager (1994) uses a cost-benefit model to explain changes in university enrolments. He reports that since the mid-1980s, students have been experiencing increases in individual rates of return to university education. Stager argues that variations in enrolment are best explained by changes in the rate of individual return for university education (1994). He claims that it is the rate of return for students, more so than changes in tuition fees or family income, that is responsible for fluctuations in enrolment (Stager 1994). For example, Stager argues that the enrolment boom of the 1960s is more a product of rising rates of return than the swelling of the university-aged population in Ontario (Stager 1994, 3).

According to Stager, students could withstand an substantial cost increase before Ontario would see declining enrolment as a result (Stager 1994, 11). For instance, doubling of tuition fees

would increase the private share that individuals pay to 40% of the "total direct cost", which would place an individual's private rate of return after university between 10-20% for most academic programs (Stager 1994, 11). Conversely, the abolition of tuition fees would have a very minimal impact on enrolments, increasing the rate of private return by only 2% (Stager 1994, 11). Rates of return are higher for women than men. In 1990, women averaged a 17.6% return for all bachelor programs, while for men this number is 13.8% (Stager 1994).

Heller (1997) reports that tuition has grown at rates that have outpaced American students and their families' ability to pay for university. Heller reports an inverse relationship between tuition and enrolment rates. On average, a \$100 rise in tuition is met with a drop in enrolment of between ½ and 1 percentage point (1997).

Students from low-income families are more sensitive than higher-income students to tuition increases (Heller 1997). Instead of systematically plotting out their financial choices, students are not always rational economic actors. Heller found that students may react differently to various forms of financial aid and tuition changes, even if the dollar figure is the same (1997). For instance, taking on loans to offset rising tuition levels is not always appealing, particularly to low-income students (Heller 1997).

Those graduating in the 1990s seem to be more adversely affected by student debt than those who graduated in the 1980s (Hiscott 1996; Clark 1998; COU 1999). Since financial assistance shifted from grants to loans in 1992-93, average student debt levels in Ontario have doubled (COU 1999). Hiscott (1996) found that those who graduated in 1990 reported substantially higher debt loads compared to an earlier cohort, who graduated in 1986. Hiscott attributes this to the fact that 1990 graduates faced an economic recession upon leaving school, as shown in the prevalence of lower employment and higher underemployment of 1990 graduates (1996, 41-42). As well, 1990 graduates were additionally disadvantaged, compared with the 1986

cohort, as tuition rates rose approximately 60% between 1985-86 and 1989-90 (Hiscott 1996, 42-43). Compared with the class of 1982, the class of 1995 owed 140% (after adjusting for inflation) more to government student loans by the time they graduated (Clark 1998, 25).

Clark (1998) reports that university students owe more money to student loan programs than in the past. The class of 1995 borrowed more from student loan programs than any group of graduates in the past 15 years (Clark 1998, 28). As well, university students in 1995 tended to owe more than their college counterparts. University students rely heavily on loan programs. Forty-two per cent of 1995 university graduates listed student loans as their primary sources of funds (Clark 1998, 24-25).

How Changes in the 1990s are being Interpreted

In the 1990s, the relationship between social class and educational attainment is repeatedly confirmed. As well, the rising cost of university attendance, and the levelling-off of full-time enrolments are well-documented. A negative relationship between tuition and enrolment levels is noted (Heller 1997). These factors are interpreted by some authors as evidence that accessibility is threatened, particularly for those from low-SES backgrounds (MPHEC 1997).

The tone of the literature from the 1990s contrasts with the unfettered optimism of the 1960s. In the 1990s, the prevailing perception is that governments and universities have no choice but to have students pay a greater share of their education. Some authors argue that "postsecondary education cannot and should not be supported by the public purse" (Advisory Panel on Future Directions for Post-Secondary Education 1996, 31). Authors such as Stager (1994) stress that it is the students', not the government's responsibility to pay for the cost of university. Stager (1994) emphasizes the eventual financial return that individuals derive from attending university as a justification for students taking on increasing financial responsibility for

their education. Thus, higher tuition fees and rising student debt are seen as the students' financial investment in their future (Stager 1994; MPHEC 1997), rather than an assault on access.

Stager contends that dramatic tuition fee increases would have a limited effect on students' rates of return on their investment in their education (1994, 2). Stager advocates an increase in private costs to individual students, as "tuition fees could be increased substantially before a declining rate of return could be expected to have an effect on enrolment" (Stager 1994, 2). Stager suggests that "the recent high enrolments of female students may be attributed in part to the higher expected rates of return for women than for men in most programs" (Stager 1994, 8).

Stager argues that while investment in university is wise for both provincial and federal governments and individuals, "this does not necessarily mean that the current sharing of costs between students and taxpayers is at the appropriate level" (1994, 11). Stager proposes that tuition fees are such a minimal segment of a student's cost of attending university, and that because "major changes in tuition fees have little effect on the rate of return...a major change in the level of fees would likely have very little impact on enrolment" (1994, 12).

Within the literature of the 1990s, there are conflicting interpretations of the shifting of financial responsibility for education from governments to students. Not all authors consider student fees as appropriate "educational investments". In contrast to Stager's (1994) argument outlined above, Allen (1997) suggests that students are not overly subsidized, even though they are often perceived as a heavily subsidized group. The current discussion surrounding post-secondary education encourages a shifting of the financial burden from taxpayers to students through raising tuition fees (Allen 1997). After graduating from university, students tend to earn more than those who do not attend university, and subsequently, pay higher taxes (Allen 1997). Therefore, Allen concludes, "students more than pay for their education" (Allen 1997, 1).

Allen (1997) argues that the economic growth which results from having an educated

populace exceeds the level of growth that would have occurred if the money allocated to universities had been used elsewhere in the economy (1997, 3). Allen (1997) also points out that university graduates are less likely to be unemployed, and more likely to earn more money than their counterparts who have only a high school diploma (1997, 6). As a result, students pay much more for their education than their degrees cost, and tuition fees are an additional tax which students must pay in order to graduate, earn higher salaries, and therefore, contribute more in taxes than their non-university educated counterparts (Allen 1997).

Discussions of who should pay for the cost of university, or the question of the “fair share” of their education that students should pay overlooks the fact that all students may not be able to pay more for their education. Acquiring a university degree may be a good financial investment in one’s future. However, are low-income students able to make this financial investment? Unlike higher-income students, low-income students are unable to rely on their families as a primary source of income. Thus, the question is not whether all students should pay more or less for their education. Instead, the question is one of access. Are low-income students in a position to attend university, given the financial cost involved? Faced with the prospect of taking on increasing amounts of debt, as the cost of attending university increases, low-income students may not be able to make the “investment” in their future that higher-income students make. The major question of this study is that in light of the dramatic costs of attending university in recent years, are students from low-SES backgrounds attending university in fewer numbers over time?

METHODOLOGY

This thesis uses both existing secondary data and qualitative data. This study draws on three data sources, two of which are quantitative surveys: the "Incoming Student Survey", and the "Admitted Student Questionnaire"¹. The third data source is comprised of personal interviews with undergraduate students. These interviews were conducted specifically for this project. Lastly, data from the Incoming Student Survey provide for a comparison of the University of Guelph with a small number of selected Ontario universities.

The Incoming Student Survey

The Incoming Student Survey (ISS) is an internal survey conducted by the University of Guelph. It has been administered each year since 1987. Entering students complete the ISS once, on registration day of their first year. The survey produces large samples of 1100-1400 responses, with a response rate of approximately 50%.

The ISS questions students about a variety of topics. Students are asked about their high school grades, the highest academic degree they intend to achieve, how far their home community is from the University of Guelph, where they prefer to live during the school year, and the probability that they will work part-time during the school year. Students are also asked to indicate their age, gender, mother tongue, citizenship and race. These data furnish the University of Guelph with information about some of the background characteristics of the population from which they draw their students.

The ISS also provides information about students' social class. For instance, the survey

1

Data from both surveys were tested for statistical significance using chi square. Statistically significant ($p < .05$) cross-tabulations are identified (in the appendix) by an asterisk.

asks students about their parents' education and income. These data allow an analysis of the socio-economic status (SES) of incoming cohorts of students. Instead of providing only one measure of SES (i.e. parents' income), the ISS provides three measures: father's education, mother's education, and parental income. Some university students may not know their parents' combined yearly income. Students who replied "Don't Know" when asked for their parents' income level were excluded. Students are more likely to know their parents' highest level of schooling than parental income, making these measures somewhat more reliable. Reliance on three traditional measures of SES allows for greater confidence in students' assessment of their social class background².

The survey also asks students about the sources of their educational funding, and the extent to which they are concerned about financing their education. These responses were analysed, controlling for students' social class. In other words, students' responses about the degree to which they are worried were cross-tabulated against socio-economic variables such as father's education, in order to determine whether responses differ according to social class. While this information is confidential, the survey is not anonymous and students can be linked through their student identification numbers to their grades, registration and completion status.

Depending on the year, from 4 to 6 Ontario universities³ conducted the ISS (the universities vary from year to year) on their incoming students. These data are available for comparative purposes. These data allow for a comparison of the composition of incoming cohorts of students at the University Guelph, compared to a limited number of other Ontario universities.

2

"Low-income" is defined for the purposes of the study as a combined parental income of less than \$40,000 yearly.

3

Nipissing University, the University of Western Ontario, University of Ottawa, Brock University, Laurentian University, King's College and the University of Toronto conducted the ISS in 1994 and/or 1995.

The Admitted Student Questionnaire

The Admitted Student Questionnaire (ASQ) is another internal survey conducted at Guelph. It was administered in 1993 and 1996 to students who were admitted to the university, whether they enrolled or not. Response rates are high for enrolled students (67%) and lower for those who do not enrol (48%).

The ASQ questions students about their impressions of Guelph, compared to the other universities that offered admittance. Students are asked to identify what attributes made the University of Guelph attractive to them. They are asked to rank qualities they associate with Guelph in terms of how important these qualities are to them, compared to other universities. Respondents are queried about how they have acquired their knowledge of the University of Guelph (i.e. through a campus visit, talking to alumni, etc.), and are asked to rate Guelph in terms of reputation and academic quality. Respondents also evaluate the other universities that offered them admittance.

The ASQ provides data on the background characteristics of admitted students. Students are asked to indicate their gender and race. The ASQ is not as thorough as the ISS in gathering information on students' background characteristics. For example, the ASQ does not include questions about students' mother tongue or citizenship status.

The ASQ also provides information about students' social class background, namely, their parents' income. Parental income is the only SES variable included in the questionnaire. Unlike the ISS, the ASQ does not include questions about the educational background of respondents' parents. Consequently, this allows for a more limited analysis of students' social class background than the ISS offers.

The ASQ asks students to rate the University of Guelph in terms of its cost of attendance, specifically, its total and net costs. Students are asked whether they see the University of Guelph

as “expensive”, and how financial aid figures in their decision to attend a certain institution. As with the ISS, these responses were analysed, controlling for students’ social class. Students’ responses about how they rated the cost of attending Guelph, and whether they saw Guelph as expensive were cross-tabulated against students’ parental income. This was to ascertain whether students saw the cost of attending differently, or were more “cost-sensitive”, depending on their social class background. The questionnaire allows for comparison of those students who chose to enrol at Guelph with those who opted not to enrol. This information is helpful in discerning whether students from modest backgrounds decide not to attend Guelph, based on financial reasons.

Qualitative Interviews

The registrar’s office selected approximately 40 undergraduate students from low-SES backgrounds, using data from students’ information files. Students were sent a letter on March 17, 1999 to their on-campus mailboxes⁴. These letters invited students to participate in either a personal interview or a focus group, to discuss their educational experiences in light of financial resources and the cost of attending university. Students were asked to communicate their interest through e-mail or by phone.

All of the students took part in one-on-one personal interviews⁵. Interviews took place at the Centre for Educational Research and Assessment, on the university campus. The respondents were all over age 18, and gave written, informed consent. Students were asked questions relating to how they were able to finance their education, financial assistance, how they cope with the costs

4

All undergraduate students at the University of Guelph, whether they live on-campus or elsewhere, are assigned a student mailbox. These mailboxes are the university’s primary means of communicating with students.

⁵Quotes from these interviews are included in appendix 2.

of attendance, and whether their financial situation has caused them stress, or affected their studies. Respondents were also asked if they had to make any physical, social or other adjustments (i.e. working for pay) due to their financial situation. Students were also asked to offer advice for potential university students. Students' responses were then compiled around certain themes (i.e. worry about carrying student debt) which emerged from the interview process.

FINDINGS

What has traditionally been the composition, in terms of social class and other background characteristics, of students at the University of Guelph? Secondly, has this social class composition changed over time? Are Guelph students more or less representative of the general population? Can we attribute any changes in the social class background of students over time to tuition and other financial costs of attendance? Finally, with respect to being representative of the general population, how does the University of Guelph compare to other Ontario universities? How do these findings at the University of Guelph and other Ontario universities compare with what is happening in the university system across Canada?

I - Incoming Student Survey

The Incoming Student Survey provides information about the social class and background characteristics of students entering the University of Guelph. It provides several measures of ethnicity, such as students' mother tongue, citizenship and visible minority status. It also asks students their parents' highest level of education, and their parents' combined income. These measures allow for a fairly thorough outline of students' ethnic and social class background. The survey also questions students about their sources of educational funding (i.e. parents, OSAP), and the degree to which they are worried about their ability to finance their university education. This survey has been given to all new, entering students since 1987. The following section will report the traditional composition of students at the University of Guelph, how this composition has changed over time, and the current composition of entering students at the University of Guelph.

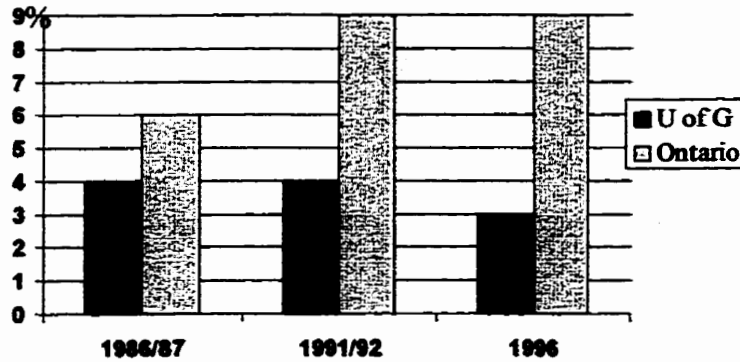
THE CHANGING BACKGROUND CHARACTERISTICS OF UNIVERSITY OF GUELPH STUDENTS

The student population at the University of Guelph is very ethnically homogenous. The proportion of visible minorities, non-Canadians and those whose mother tongue is neither English nor French has traditionally been low at Guelph. In 1987, only 4% of students entering the University of Guelph reported that they were not Canadian citizens¹. In 1986, 6% of Ontario residents were not Canadian citizens (Statistics Canada, 1986 census). Based on these figures, non-Canadian students were somewhat under-represented, compared to the proportion of non-Canadian Ontario residents in 1987 (Table 5.3; Fig 5.1).

There has been marginal improvement in the ethnic composition of students at the University of Guelph over time. Visible minorities, non-Canadians and those whose mother tongue is neither English nor French are still under-represented in 1996, compared to the proportion of visible minority, non-Canadian and non-English/French speakers in the general population in Ontario. University of Guelph students are under-represented by factors of 1.6, 2.0 and 3.0 for visible minority, non-English/French and non-Canadian students, respectively in 1997 (Table 5.1-5.3). For instance, in 1997, 3% of entering students at the University of Guelph were not Canadian citizens, compared to 9% of Ontario residents in 1996 (Statistics Canada, 1996 census). Therefore, the University of Guelph would have needed three times as many non-Canadian students in 1997, in order for it to be representative of the proportion of non-Canadians in Ontario's general population. While there has been marginal improvement in the ethnic composition of Guelph students over time, the proportion of visible minorities, non-Canadians and those whose mother tongue is neither English nor French at Guelph has also increased in Ontario overall. Consequently, the University of Guelph has not become *more* representative of

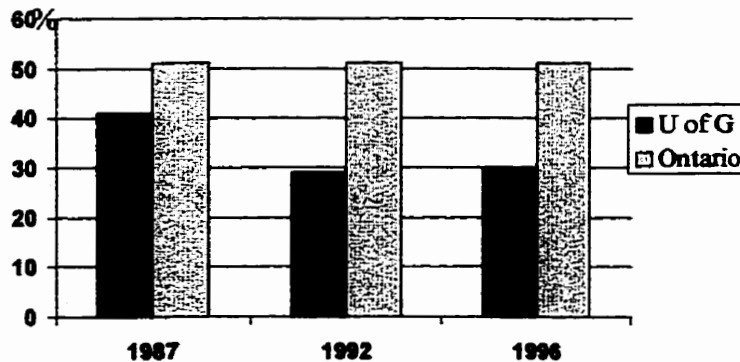
¹Visa students excluded

Fig 5.1: Per Cent of Non-Canadian Students Entering the University of Guelph Compared to Per Cent of Non-Canadian Ontario Residents



Source: Guelph Incoming Student Survey 1987, 1992 and 1996; 1986, 1991 and 1996 census, Statistics Canada

Fig 5.2: Per Cent of Males Entering the University of Guelph Compared to Per Cent of Ontario Males aged 18-24



Source: Guelph Incoming Student Survey; Postcensal Annual Estimates of Population and Annual Demographic Statistics, Statistics Canada

the general population over time.

In terms of the gender composition of students, Guelph students have traditionally been more likely to be female than male. In 1987, 41% of incoming students were male, compared to 51% of Ontario residents aged 18-24 (Statistics Canada, Postcensal Annual Estimates of Population, 1987). Male students were therefore under-represented by 10%. This under-representation has doubled over time. In 1997, only 30% of entering students are male, compared to 51% of males aged 18-24 in Ontario (Table 5.4; Fig 5.2).

In terms of social class, it appears that fewer students from modest backgrounds have been attending the University of Guelph over time. This pattern is seen based on students' father's education, mother's education, and parental income. Substantial numbers of students at the University of Guelph were drawn from modest backgrounds in 1987. For example, in 1987, 52% of entering students came from low-education² families (based on father's education). In Ontario in 1987, 56% of males aged 45-64 had low education levels or high school or less³ (Statistics Canada, 1986 census). Therefore, students from low-education families (based on father's education) entering the University of Guelph were under-represented by only 4% in 1987.

In 1997, the proportion of students from modest backgrounds entering the University of Guelph was dramatically lower than a decade earlier. For example, students from low-education families (based on father's education) went from being under-represented by 4% in 1987, to 19% in 1997. Levels of educational attainment rose in the general population between 1986 and 1996;

²For our purposes, a "low" level of education means high school or less.

³

The proportion of Ontario residents between the ages of 45-64 with high school education or less were used to compare the educational levels of mothers and fathers of Guelph students.

in 1996, half of Ontario males aged 45-64⁴ had low levels of education (Statistics Canada, 1996 census). In 1997, only 31% of entering students at the University of Guelph had fathers with low levels of education (Table 5.5; Fig 5.3).

The under-representation of students from low-education families (based on mother's education) increased from 13% in 1987 to 28% 1997 (Table 5.6). In 1996, 60% of Ontario females aged 45-64 had low levels of education (Statistics Canada, 1996 census). In other words, in 1997, Guelph would have needed nearly twice as many entering students whose mothers have low levels of education, for the university to be representative of the general population in Ontario. The same pattern is evident in terms of parental income. Students from low-income families⁵ went from being over-represented by 7% at the University of Guelph in 1987, to being under-represented by 7% by 1997, compared to Ontario low-income families headed by individuals aged 45-64 (Table 5.7; Fig 5.4).

To summarize, students attending the University of Guelph have traditionally been white, English, Canadian, and female. In terms of social class, students from modest backgrounds have traditionally been slightly under-represented, compared with the class composition of Ontario families in the late 1980s. This social class composition has changed dramatically over time. Guelph students are less representative of the general population in terms of their fathers' and mothers' education, and their parents' income. Over time, the gap between the socio-economic

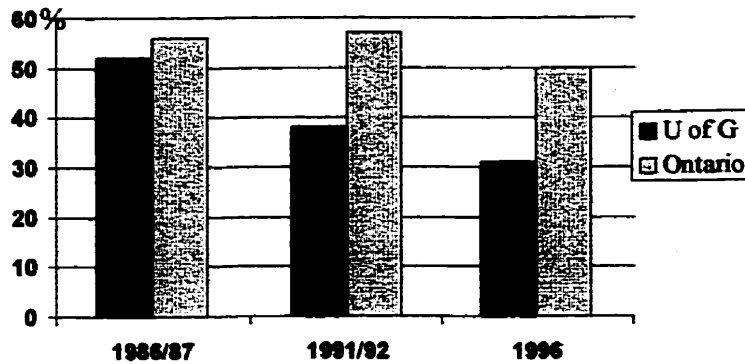
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In order to compare the socio-economic composition of University of Guelph students with the overall population in Ontario, parents of Guelph students are compared (in terms of educational attainment and yearly income) with Ontario residents aged 45-64. It is assumed that this 45-64 age group most closely matches the average ages of parents of university-aged children.

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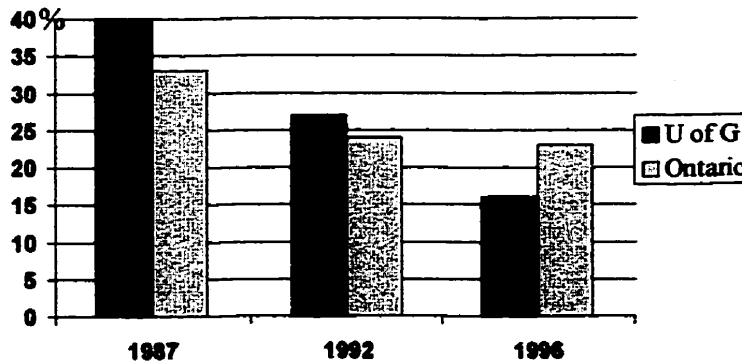
For our purposes, we categorize families with a yearly income of less than \$40,000 as "low-income". "Parental income" tends to be a less reliable measurement of socio-economic status than fathers' or mothers' education, as respondents may be unsure of their parents' combined income, but they are more likely to know their parents' highest level of education.

Fig 5.3: Per Cent of Students from Low-Education Backgrounds* Entering the University of Guelph Compared to Per Cent of Ontario Residents with Low Education



*Based on father's education, high school or less
 Source: Guelph Incoming Student Survey 1987, 1992 and 1996; 1986, 1991 and 1996 census, Statistics Canada (Ontario males aged 45-64 with high school education or less)

Fig 5.4: Per Cent of Students from Low-Income Backgrounds* Entering the University of Guelph Compared to Per Cent of Low-Income Families in Ontario



*"Low-income" refers to parental income of less than \$40,000
 Source: Guelph Incoming Student Survey; General Social Survey, Statistics Canada (Ontario families with age of head 45-64 with income of less than \$40,000)

composition of incoming cohorts of students and the socio-economic composition of the general population in Ontario has widened substantially. Specifically, in 1997, students from modest backgrounds are drastically under-represented, compared to these groups in the Ontario population.

STUDENTS FROM MODEST BACKGROUNDS: TAKING ON DEBT AND WORRYING ABOUT COSTS

Can we attribute these changes in the social class background of entering students over time to tuition and other costs of attendance? In addition to students' background characteristics, the Incoming Student Survey includes queries about students' sources of educational funding, and the degree to which they are concerned about financing their education. This survey uncovered substantial differences in the attitudinal and educational experiences of low and high socio-economic status (SES) students. Students from modest backgrounds who are unable to rely on their parents as a primary source of financial support must be willing to take on student debt in order to attend university. In other words, low-SES students who are not willing to take on debt in the form of student loans as a prerequisite for attending university, may not attend at all. Thus, access to university may be blocked for those students who are unwilling to take on high levels of student debt.

Students' Sources of Educational Funding

Clear differences exist by social class in students' reliance on parents versus OSAP as a source of educational financing. Students from modest backgrounds are much less likely than their high-SES counterparts to receive money from their parents to cover educational expenses. This pattern is seen based on mother's education, father's education and parental income. In

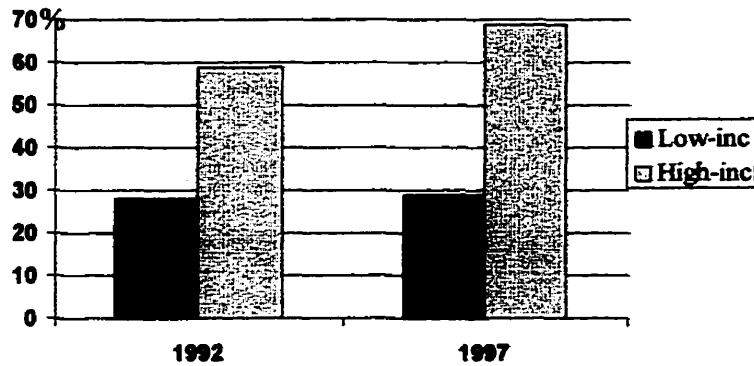
1992, 28% of students from low-income families received more than \$3,000 from their parents, compared to 59% of high-income students. Low-income students were half as likely, compared to their high-income counterparts, to receive more than \$3,000 from their parents. In 1997, this gap widened. Twenty-nine per cent of low-income students, compared to 69% of high-income students received more than \$3,000 from their parents (Table 5.8; Fig 5.5). Unlike low-income students, high-income students are much more likely to receive more than \$3,000 from their parents over time.

Over time, high-income parents are more likely than low-income parents to contribute to their children's education. In 1992, low-income students were nearly three times more likely to receive no money from their parents, compared with high-income students. This gap had increased slightly by 1997. Similar patterns are seen based on both father's and mother's education.

Overall, students from modest backgrounds do not seem to be more likely to receive money from their parents over time. Students from higher socio-economic backgrounds are considerably more likely to receive financial assistance from their parents. It appears as if those parents who can afford to help their children financially, are doing so (Table 5.8-5.10).

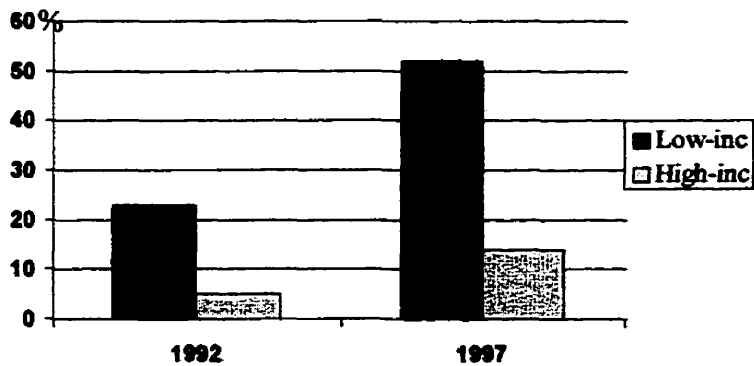
Given that they receive less money from their parents than their higher-SES counterparts, it is not surprising that low-SES students rely more heavily on OSAP loans to finance their education. In 1992, 23% of low-income students and 5% of high-income students received OSAP compared to 52% and 14% respectively in 1997 (Table 5.11; Fig 5.6). In other words, in 1992, low-income students were nearly five times more likely to receive OSAP, compared to high-income students. In 1997, it appeared as if this gap is diminishing somewhat, as low-income students were nearly four times as likely to receive OSAP, compared to high-income students. This is evident with respect to mother's and father's education (Table 5.12-5.13).

Fig 5.5: Per Cent of Students Entering the University of Guelph who Received more than \$3,000 from Parents to Cover Educational Costs By Parental Income*



*"Low-income" = under \$40,000; "High-income" = \$40,000 or over
 Source: Guelph Incoming Student Survey; results significant at $p < .05$

Fig 5.6: Per Cent of Students Entering the University of Guelph who Received OSAP By Parental Income*



*"Low-income" = under \$40,000; "High-income" = \$40,000 or over
 Source: Guelph Incoming Student Survey; results significant at $p < .05$

Low-income students differ by gender in their reliance on OSAP. In 1992, 26% of low-income females relied on OSAP as a primary source of educational funding. Low-income males in 1992 were half as likely to do so. This gap has nearly disappeared over time, as males have been increasingly likely to rely on OSAP (Table 5.14; Fig 5.7). All students were more likely to rely on OSAP as a source of educational funding in 1997, compared with 1992. While students from modest backgrounds were twice as likely to rely on OSAP in 1997, compared to 1992, high-SES students were nearly three times as likely to do so (Table 5.11-5.14).

Students' Class-Based Concern about Financing Their Education

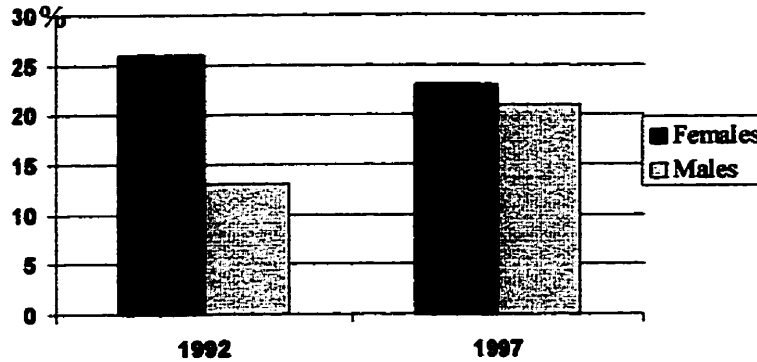
There are substantial social class differences in how students worry about their ability to finance their education. Students from modest backgrounds are considerably more likely to have serious concerns about paying for their education, compared with high-SES students. Whether based on parental income, father's education or mother's education, low-SES students were roughly twice as likely, compared to high-SES students to have "major" concerns about financing their education in both 1992 and 1997 (Table 5.15-5.18). Specifically, in 1997, 39% of low-income students in 1997 reported having "major" concerns about financing their education, compared with 16% of high-income students (Table 5.15; Fig 5.8).

Between 1992 and 1997, students from all social class backgrounds became increasingly worried about financing their education⁶. High-SES students (based on father's education) were more than one and a half times more likely to have major worries in 1997 (at 16%) as they were five years earlier (10%) (Table 5.16). Compared with high-SES students, those from modest backgrounds are consistently more worried. Students from modest backgrounds (based on

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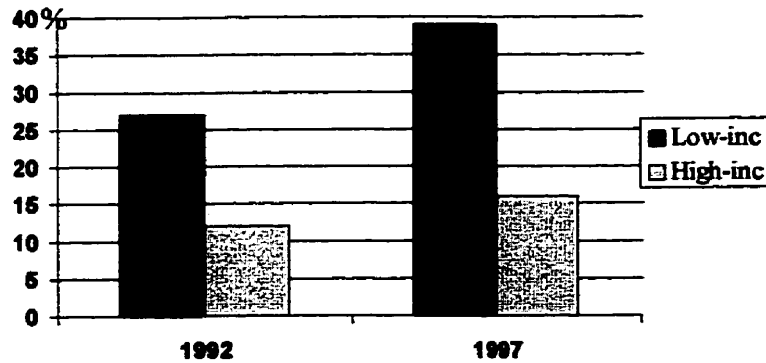
Low-income females tend to worry more than low-income males about financing their education. This trend is decreasing, as low-income females appear to be becoming less worried over time.

Fig 5.7: Per Cent of Students Entering the University of Guelph who Received OSAP By Gender



Source: Guelph Incoming Student Survey;
 1992 results significant at $p < .05$; 1997 results statistically insignificant

Fig 5.8: Per Cent of Students Entering the University of Guelph who had "Major" Concerns about Financing their Education By Parental Income*



*"Low-income" = under \$40,000; "High-income" = \$40,000 or over
 Source: Guelph Incoming Student Survey; results significant at $p < .05$

parental income, mother's or father's education) are consistently less likely, compared with high-SES counterparts, to have no worries about finances.

In summary, between 1987 and 1997, the social class composition of students entering the University of Guelph changed dramatically. By 1997, the proportion of low-SES students had decreased considerably over time. Overall, students from modest backgrounds were less likely to attend Guelph in 1997, than they did a decade earlier. The situation is bleak for those low-SES students who do attend. Compared to higher-SES students, low-SES students are less likely to receive money from their parents. This gap has widened since 1992. As a consequence, low-SES students rely more on OSAP than higher-SES students, and are more concerned about their ability to pay for their education. Overall, data from the ISS suggest that not only are fewer students from modest backgrounds attending Guelph, but those that do attend are likely to be resilient and determined, in order not to be deterred by the rising costs of attendance.

II - The Admitted Student Questionnaire

The Admitted Student Questionnaire provides information about the social class and background characteristics of students admitted to the University of Guelph. It also questions students about their impressions about the cost of attending university at the University of Guelph, compared to other Ontario universities. This survey was given to all students who were admitted to the University of Guelph in 1993 and 1996, whether or not they registered at the University of Guelph.

THE CHANGING BACKGROUND CHARACTERISTICS OF ADMITTED UNIVERSITY OF GUELPH STUDENTS

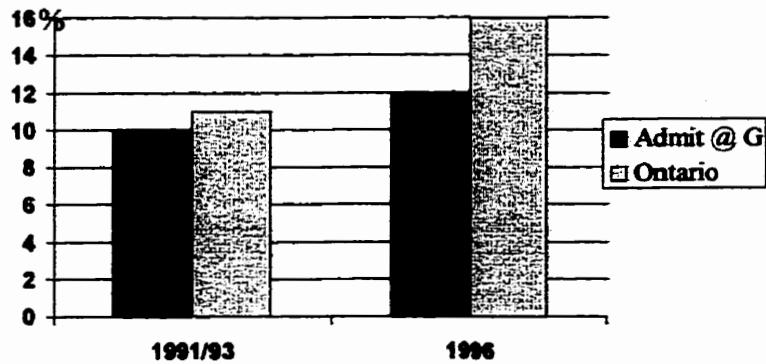
Results about the social class backgrounds of students admitted to the University of Guelph are consistent with those reported in the Incoming Student Survey. Visible minority, male, and low-income students are under-represented, compared with the proportions of these groups in the Ontario population⁷.

Compared with the general population, admitted students became less racially representative between 1993 and 1996 (Table 5.19; Fig 5.9). Admitted visible minority students were roughly representative of the proportions of visible minorities in Ontario in 1993. This was not the case three years later. In 1996, 12% admitted students were members of a visible minority. In Ontario in 1996, 16% of residents were members of a visible minority (Statistics Canada, 1996 census). In other words, visible minority students admitted to the University of Guelph were under-represented (compared to the general population) by a factor of 1.3 in 1996.

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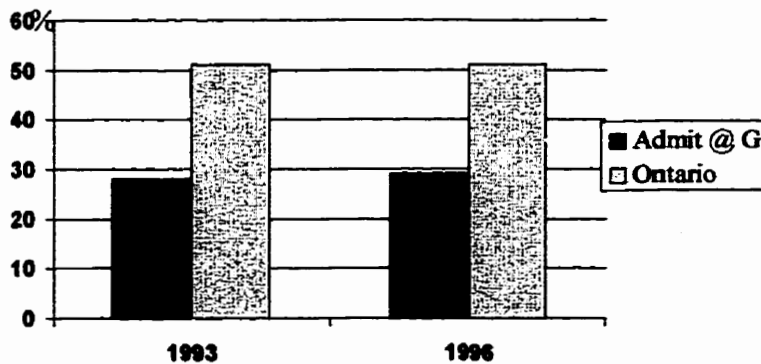
The Admitted Student Questionnaire asks only about three background characteristics: race, gender and social class. Social class is measured by parental income, with "low-income" referring to a yearly income of \$40,000 or lower.

Fig 5.9: Per Cent of Visible Minority Students Admitted to the University of Guelph Compared to Per Cent of Visible Minority Ontario Residents



Source: Guelph Admitted Student Questionnaire 1993 and 1996; 1991 and 1996 census, Statistics Canada

Fig 5.10: Per Cent of Males Admitted to the University of Guelph Compared to Per Cent of Ontario Males aged 18-24



Source: Guelph Admitted Student Questionnaire; Annual Demographic Statistics, Statistics Canada

Twenty-nine per cent of admitted students were males in 1996, making them under-represented by more than 20%, compared to the proportion of males in the general population (Table 5.20; Fig 5.10).

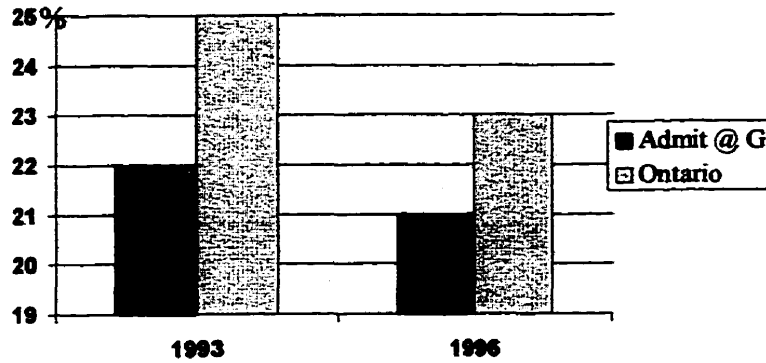
In terms of social class, admitted students from low-income backgrounds were slightly under-represented, compared to the proportion of low-income families in Ontario. In 1993, 22% of admitted students came from low-income backgrounds, compared to 25% of Ontario low-income families headed by someone aged 45-64. In 1996, this pattern had not changed considerably, with 21% compared to 23% (Table 5.21; Fig 5.11). Admitted students are therefore somewhat under-represented in terms of students from modest backgrounds (based on parental income).

Students from Modest Backgrounds Sensitive to Total Cost of University

Sensitivity to the cost of university varies with social class background. Low-income students are more sensitive than their high-income counterparts to the cost of attending university (Table 5.25-5.27). In 1993, 47% of low-income and 30% of high-income students rated aid or cost as a significant factor in their decision to enrol in university. By 1996, this gap had widened; 55% of admitted low-income students reported that either aid or cost was a significant factor, compared with 33% of admitted high-income students (Table 5.25; Fig 5.12). In other words, low-income students were 1.7 times more likely in 1996, compared to high-income students, to see aid or cost as significant. In 1993, low-income students were 1.3 times more likely than their high-income counterparts to rate the net cost of attendance as "very important". This difference increased by 1996, when low-income students were nearly one and a half times more likely than high-income students to rate the net cost of attendance as "very important" (Table 5.26).

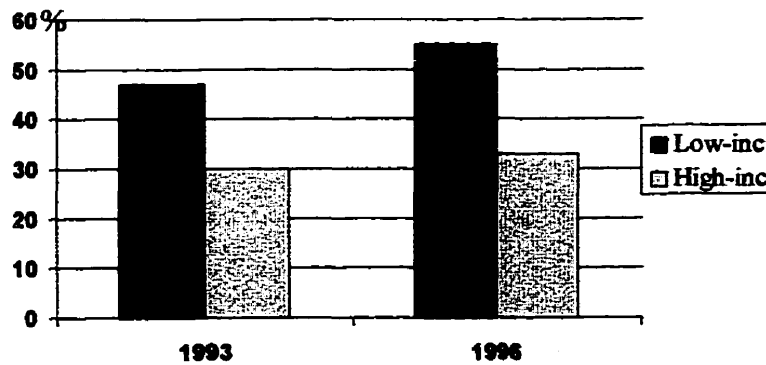
When asked about the characteristics they associate with the University of Guelph, there

Fig 5.11: Per Cent of Students from Low-Income Backgrounds* Admitted to the University of Guelph Compared to Per Cent of Low-Income Families in Ontario



* "Low-income" refers to parental income of less than \$40,000
 Source: Guelph Admitted Student Questionnaire; General Social Survey, Statistics Canada (Ontario families with age of head 45-64 with income of less than \$40,000)

Fig 5.12: Per Cent of Students Admitted to the University of Guelph who Rated Either Financial Aid or Cost of Attending as a Significant Factor in their Decision to Attend University by Parental Income*



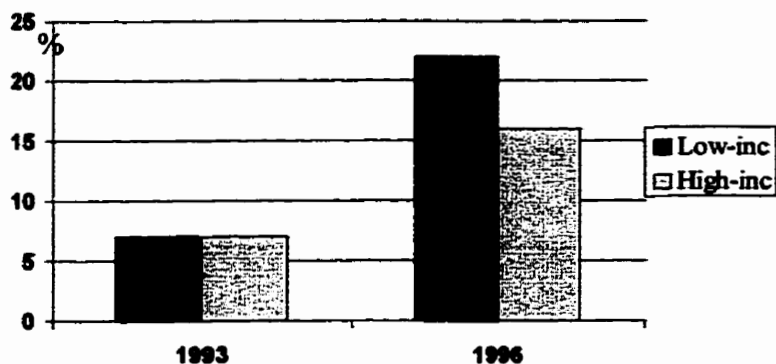
* "Low-income" = under \$40,000; "High-income" = \$40,000 or over;
 Source: Guelph Admitted Student Questionnaire; significant at $p < .05$

were no social class differences in the proportion of students who saw Guelph as “expensive” in 1993; 7% of admitted students from all income groups felt Guelph was “expensive”. By 1996, there were substantial social class differences; 22% of low-income students saw Guelph as “expensive” compared with 16% of high-income students (Table 5.27; Fig 5.13). By 1996 low-income students were nearly one and a half times more likely to view Guelph as expensive, compared with their high-income counterparts.

When students were asked about the net costs of attending Guelph, there were no apparent differences between social classes. In 1993, roughly 10% of all admitted students, regardless of their social class background, rated the net cost of attending Guelph as high. In 1996, students were more likely to respond in this way, but low-income students did not rate the net costs of attending Guelph differently than did their higher-income counterparts. For instance, 16% of admitted students from a low-income background rated Guelph costs as “very high” compared to 17% of high-income students. Fifteen per cent compared to 13% rated net costs as “poor/fair” (Table 5.28-5.29). These results are relevant to the overall question of accessibility. Students from modest backgrounds are more sensitive to the overall costs of attending university than are high-income students. Yet, if low-income students are offered student aid, this sensitivity disappears; if aid is made available to low-income students, the issue of “cost” is no longer more significant than it is for high-income students.

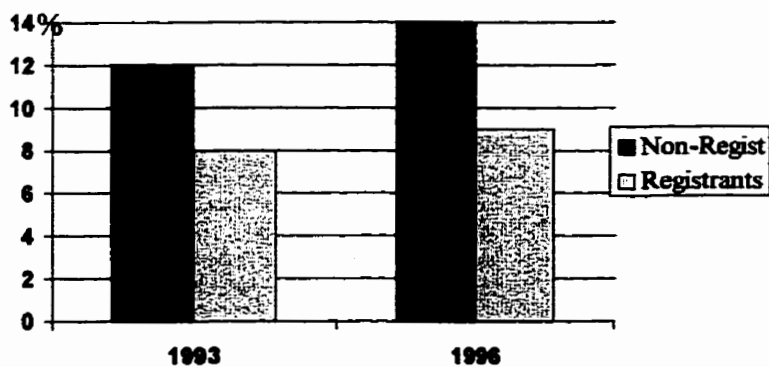
In summary, low-income students are more likely than high-income students see the University of Guelph’s *total* costs as expensive (compared to other Ontario universities). This class-based difference in students’ responses disappears when students rate the net costs of attending the University of Guelph. In other words, low-income students seem sensitive to the overall costs of attending university, but in terms of the *net* costs (after subtracting financial aid offers) of attending, students of all income backgrounds rate the University of Guelph similarly.

Fig 5.13: Per Cent of Students Admitted to the University of Guelph who Rated Guelph as "Expensive" By Parental Income*



*"Low-income" = under \$40,000; "High-income" = \$40,000 or over
 Source: Guelph Admitted Student Questionnaire;
 1996 results significant at $p < .05$; 1993 results statistically insignificant

Fig 5.14: Per Cent of Visible Minority Students Admitted to the University of Guelph By Registration Status



Source: Guelph Admitted Student Questionnaire

Students from modest backgrounds who, if offered scholarships and bursaries would gladly attend the University of Guelph, might otherwise be deterred by the gross or total costs of attending Guelph. In other words, student aid is one solution: if low-income students are offered aid at the University of Guelph, then cost is no longer a barrier, or even an issue.

Guelph Registrants more Tolerant to Costs; Non-Registrants Cost-Sensitive

By controlling for registration status, the Admitted Student Questionnaire can differentiate between the characteristics of those students who were admitted and later attended the University of Guelph, and those who were admitted, but did not attend or enrol at Guelph. Focussing on those students who opt *not* to attend the University of Guelph can help to examine reasons why students from modest backgrounds might be deterred from attending.

Those who did not register at the University of Guelph differ in terms of race, from those who register. More students who did not enrol at Guelph were visible minority students (12% in 1993 and 14% in 1996) than those who registered at Guelph (8% in 1993 and 9% in 1996) (Table 5.23; Fig 5.14).

Those who do not enrol at Guelph, or “non-registrants” are more sensitive to the cost of university than those who register. For instance, in 1996, 41% of non-registrants cited “aid or cost” as significant in their decision to attend, compared with 31% of registrants⁸. Non-registrants were also more likely than registrants to see the University of Guelph as “expensive”. When admitted students were asked to rate the net⁹ costs of attending Guelph, there were no differences based on registration status. While non-registrants seemed more sensitive to the overall cost of

⁸University of Guelph. Student-Environment Study Group, 1997.

⁹

“Net” costs refer to the amount that students must pay after subtracting financial aid offers from the total cost of attending; in other words, total costs less financial aid offers.

attending Guelph, all admitted students rated the net costs of attending Guelph similarly, whether they enrolled or not.

Low-Income Non-Registrants most Cost-Sensitive

By holding both social class and registration status constant, we can compare the responses of low-income students who later attended the University of Guelph, with those who did not attend. The following section reviews the responses of low-income students only. The data suggest that among low-income students, there are considerable differences between those who enrol, and those who do not.

Low-income non-registrants tend to be more sensitive to the cost of university than registrants. Non-registrants were more likely than registrants to rate Guelph as expensive¹⁰, and aid or cost as important (Table 5.30-5.32). Low-income non-registrants were also more likely in 1996¹¹ to choose a specific university because the cost of attending was lower. Non-registrants were four times more likely than registrants to attend a specific university because the costs of attending were lower there. Eleven per cent of non-registrants, compared to 3% of registrants reported that they would attend the university that was their first choice because costs were lower there (Fig 5.15). Similarly, non-registrants were nearly three times more likely, at 33%, to attend a university that was not their first choice, if the cost of attending was lower, compared with 12% of registrants (Table 5.35)

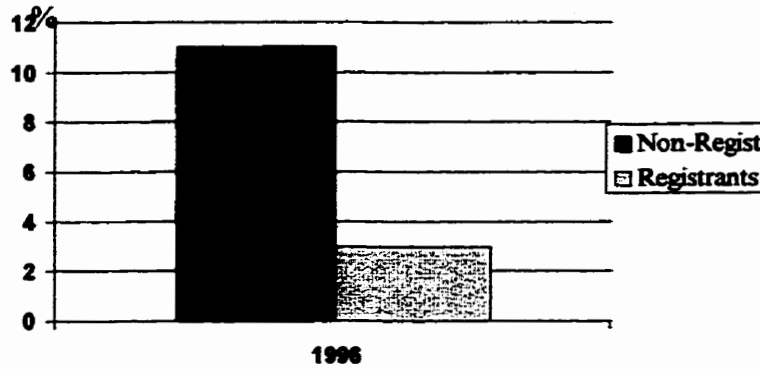
Compared to low-income registrants, non-registrants were more sensitive to both total and net costs of attending university. In 1993, 14% of non-registrants rated the net cost of attendance

¹⁰This pattern was not present in 1993.

¹¹

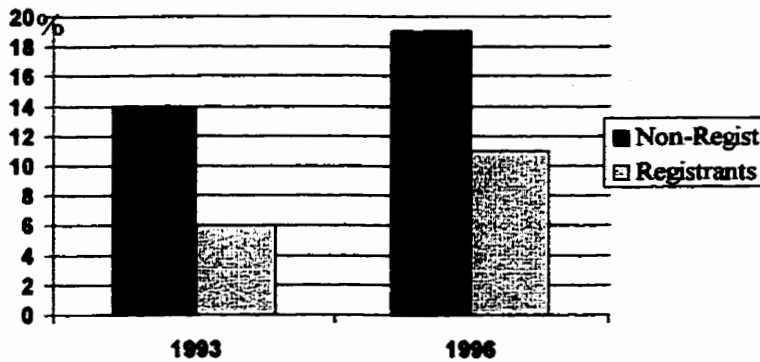
Data for questions regarding students' decision whether or not to attend a specific university because of "lower cost" were not available for 1993.

Fig 5.15: Per Cent of Students from Low-Income Backgrounds* Admitted to the University of Guelph who Cited "Lower Cost" as Reason for Attending University which is their 1st Choice



*"Low-income" refers to parental income of less than \$40,000
 Source: Guelph Admitted Student Questionnaire; significant at $p < .05$

Fig 5.16: Per Cent of Students from Low-Income Backgrounds* Admitted to the University of Guelph who Rated Net Cost as "Poor/Fair" By Registration Status



*"Low-income" refers to parental income of less than \$40,000
 Source: Guelph Admitted Student Questionnaire; significant to $p < .05$

at the University of Guelph as “poor/fair”, compared to 6% of registrants. Nineteen per cent compared to 11% rated net cost “poor/fair” in 1996 (Table 5.33; Fig 5.16). Low-income non-registrants appeared to be nearly twice as sensitive, compared with registrants, to net costs of attendance.

Overall, these data suggest that over the past decade, access to university education is being threatened. Students from low-income families are coming to the University of Guelph in fewer numbers. Low-income students are clearly at a disadvantage when it comes to financing their education. Compared with their higher-income counterparts, they cannot turn as readily to their parents for money, and as a result must rely more heavily on OSAP as a means for financing their education. As a consequence, they appear to be more worried over time about being able to pay for the cost of university. Low-income students appear to be more sensitive than higher-income students to the cost of attending university. Of students from modest backgrounds, those who opt not to attend the University of Guelph seem to be more sensitive to the cost of attending university, compared with those who enrol at the University of Guelph.

III - Qualitative Results

The qualitative aspect of this study involves six personal interviews¹² with undergraduate students¹³ at the University of Guelph who come from modest backgrounds. These students have made it to university. These respondents comprise not only a small sample size, but a self-selected group. These qualitative results are not intended to generalize about the experiences of students from modest backgrounds. Instead, the purpose of including this material is to illustrate these six students' experiences. This information will be helpful in complementing and enriching the quantitative results described above.

The qualitative results suggest that students from modest backgrounds are concerned about the cost of university, and their ability to finance these costs. Unable to rely on parents, respondents relied heavily on OSAP, and were uneasy about the amount of student debt that they will incur, as a result of attending university. While concerned about their ability to pay for university, they seemed determined not to let their financial situation deter them from finishing.

¹²These interviews were conducted specifically for this study.

¹³

Five of the students were in their first year, while one student was in third year. Five of the students were female.

Students' Relying on OSAP as Primary Source of Educational Financing

Five out of six students received OSAP. Half of the respondents relied on OSAP as their primary source of educational funding. These students stressed that without receiving OSAP, they would simply not be able to attend university:

If I didn't get OSAP, I couldn't go to school.

I don't make enough in the summer to finance the entire year, so I definitely rely on OSAP...I need full OSAP to go to school. When you're away at school, you don't make enough in the summer to pay for school, and if people do, I'd like to know how they do it.

All respondents were not able to rely on their parents for financial help. Another student surmised, as she knew she would be responsible for paying for her education, that “*I knew I couldn't rely on that crutch...mom's not giving me money*”. Another student remarked “*It's every parent's dream to send their kids to university and my parents can't fulfil it*”.

Two respondents relied partially on OSAP and their own savings. One of these students worked full-time for one year between finishing high school and starting university in order to save money. She expressed frustration with the rising costs associated with attending university, suggesting that students from modest backgrounds have to go to great lengths in order to make ends meet:

This is not fair. If they're encouraging a university education, why are they increasing these funds? It limits so many students. If I didn't take a year off, there's no way I could come here.

One respondent did not receive OSAP because she had saved enough money to cover her first year of university. Another respondent remarked that “*Somehow I covered it all, and I have chump change left*”.

Respondents had generally received a \$1,500 entrance scholarship from the University of Guelph, a scholarship that was based both on academic marks and need. These students also applied for, and were awarded needs-based bursaries of \$750 upon their arrival at the University

of Guelph. These bursaries were made available to them the following January. Some students expressed frustration at the difficulties involved with obtaining financial assistance: *“Overall, scholarships and bursaries are bloody hard to get”*. Another respondent complained that the process of applying for bursaries was a time-consuming one: *“It takes a lot of time to search through and see if you qualify”*. Another student felt that bursaries were not publicized well enough, and that *“lots of students don’t know”* about how to apply for bursaries. One respondent cited the process of applying for a bursary as one which helped her organize her finances, and estimate how much money she had to spend for the year.

Respondents typically worked full-time during summers and part-time during the years prior to university. One student reported working full-time (between two different part-time jobs) during her last year of high school. Financial problems in her household prevented her from devoting this income to her education. Of the money she earned in the previous year, she was only able to devote half to paying for university. As her family was experiencing financial trouble, she devoted the other half of her earnings to her family’s household income.

Respondents primarily are not able to rely on their parents for financial help. First-year students generally came to university with savings from summer and part-time jobs throughout high school. One student even delayed entering university for one year, in order to earn as much money as possible before attending. Nevertheless, respondents were unable to shoulder the economic burden of attending university, and had to rely primarily on student loans in the form of OSAP. Once attending the University of Guelph, respondents reported that bursaries and scholarships they received from the university helped to cover some of their costs.

Students Underestimate Costs of Attending University

Students initially responded that university life, and its associated costs had more or less turned out as they expected. Two respondents were surprised that they had not received more OSAP. One respondent said that she was generally not surprised by the costs associated with attending university:

Books were more expensive, but I was kind of prepared. I have an older sister that went to university, so I had an idea that a textbook could cost \$100.

While students seemed to have expected that attending university would be an expensive endeavour, they were surprised by some of the costs of attendance. One student did not take into account that the meal plan only covered first term, and that he would have to pay again for a new meal plan in term two. This student also responded that he was not aware of some of the extra fees, such as athletic fees, etc.: *"When I got here, all the prices went up"*. Other students echoed this sentiment: *"I was expecting it to cost a lot...I think generally university cost more than I was expecting"*, *"I didn't really know how much things are going to cost"*.

One student responded that although he thought that he had enough OSAP money, he nearly ran out of money in his first term. Another student pointed out that while tuition rates are rising *"OSAP isn't at all"*. A third year student expressed that while she knew that attending university would be expensive, it was not until she was actually enrolled in and attending Guelph that she fully realized the financial expenditures involved:

\$10,000 is the number that everyone has in their head to go to university and live away from home. I didn't think realistically about it...all of a sudden you get a bill for \$4,000. I don't think that I thought about it too realistically until I actually wrote the cheque.

This student, who is in her third year of her undergraduate program, had to make some substantial borrowing adjustments in her second year at university. That year, she had not received enough OSAP to cover her residence fees. She had only been able to secure 10 weeks of work that

summer, and had not been able to save very much money. As a result, she had to appeal OSAP's loan decision. This was a lengthy and time-consuming process, but she was successful in her appeal. The following year (her third, and current year), this student received enough money from OSAP to cover her costs.

When asked whether or not university life and its associated costs had turned out as they had expected, students first reported that the costs of attending university were in line with what they had expected. Once they described their experiences, respondents admitted that some costs had caught them by surprise: on-campus meal plans, books, etc.. Some respondents admitted that overall, attending university had turned out to be more expensive than they had anticipated. Generally, respondents "under-estimated" the cost of attending university.

Respondents Worried and Frustrated about Cost of University

It's inevitably going to happen. The costs are probably going to go up, so keep working and slug it out.

Students expressed frustration and concern about the rising cost of attendance. Some students cited specifically, the increases in tuition rates:

I don't understand why B.C. has a tuition freeze, why can't we have that here?

You feel like you're getting robbed. Tuition for sure is way too high. It makes you wonder where the money's going.

When asked if rising tuition rates might deter them, or cause them to cease attending school full-time, respondents did not seem to consider this (i.e. taking time off to work, dropping down to part-time studies). Students seemed motivated and determined to finish their degree, while they recognized that costs were increasing each year. When asked what she would do if she were denied OSAP, one student responded that she would make some arrangements with the university, rather than dropping down to part-time studies, or leaving school temporarily. Another student,

recognizing the rising costs associated with attending university, wished to complete her studies as soon as possible:

At the rate of how expensive it is to come here, if I could afford it, I would study all through the summers to get out of here quicker.

This student clearly articulated how the cost of university can be a considerable concern for herself, but a barrier for other students from modest backgrounds who may not attend university due to financial reasons:

If I don't get OSAP, I can't come back. And that makes me really upset. And I'm not the only one. There are so many students out there who have the potential to do so many things. Because of this big restriction of financial support, it doesn't even give them the chance.

Some respondents came from cities (i.e. London, Toronto, Ottawa) where they could have stayed at home with their families and attended university in their home community. These students chose to attend Guelph, knowing that this would be a much more expensive endeavour. One student admitted that, in light of his financial situation, “*Sometimes I think I should have gone to Western so I could have lived at home*”. Another student replied that her program was only available at Guelph, while another simply wanted to move away from home:

I got a scholarship from U of T and I still didn't go, and I could have lived at home and commuted to school, which would have saved a lot. It would have been a lot easier to stay at home, but I wanted to go to Guelph, so I didn't really factor finances into my decision.

However, this student admitted that if she were to obtain a second degree, her financial situation would dictate that she would have to live with her family in Toronto and attend York University or the University of Toronto. This suggests that the rising costs of attending university may hinder or prevent students from modest backgrounds from continuing on to graduate work.

Respondents were frustrated by the rising cost of attending university. They were distressed about the cost of university, particularly because costs resulted in higher levels of student debt for them. Students seemed resigned to accept the rising cost of attending university.

They seemed resilient, motivated and determined not to let their lack of finances deter them from completing their degrees.

Students' Methods of Coping

Students used various methods of coping with their limited finances. One student purchased the smallest meal plan available, as a way to save money. This student reported that if she had more money, she would have chosen a larger meal plan. When asked if her eating habits would be different if she had more meal plan points, she replied: "*Oh yeah, I'd eat more fruits and vegetables*". To cope, she was "selective", choosing side dishes, such as rice and vegetables, as substitutes for a main, more expensive dish. Other respondents also expressed concern about what they interpreted as the high prices of food in the campus cafeterias. One student has a brother who lives in Guelph, and sometimes shares meals with his brother, as a way to save meal plan points. Another student's parents would sometimes bring her food, as a cost-saving measure.

Students employed various strategies to save money. Generally, they curtailed their spending, i.e. not eating out in restaurants, using e-mail rather than making long-distance phone calls. One student reported that she had "*kept every single receipt for every dollar*" that she had spent, which helped her cut down on her spending.

I'm always trying to save a buck here and there, like clipping coupons for things...Basically, I've been scrimping and saving...It all comes down to money - any activity, how much is it going to cost me?

I have to sit here worrying about next year. I can't spend \$20 this semester when I know it might be the difference for next semester...I hardly go out...that probably hurts too. I go for walks on campus, free stuff.

How much I have at the start of the year has to last the entire year. There's always "I want a new pair of jeans", but I know that I can't buy anything until I start work in the summer.

One student expressed that while she felt that she should decrease her spending, she wasn't

particularly rigorous in that respect:

I don't think I cut back that much. I mean, I have cable, I make long distance calls. I don't think I'm particularly good at financing money. I could save a lot more if I tried...Towards the end of the year, I have to be careful about what I spend. Starting around February or so, I have to make sure I have enough money to pay the phone bill.

Other strategies students used were obtaining used books, rather than new ones. Another student considered moving out of her on-campus residence, which required her to purchase a meal plan, in order to save money.

Two of the six students interviewed worked part-time during the school year. Both of these students, while they enjoyed their jobs, responded that if they did not need the money for school, they would not have worked during the school year.

I really wish I didn't have to work. Knowing that you don't have a choice makes it even worse...it's another stress in life.

The other four students expressed concern about being able to manage the demands of balancing working for pay with the academic work required in university. One third-year student wished she had had a part-time job earlier in her university career, both for extra money throughout the year, and to build up some money to pay back her student loan.

The three first year students who did not work part-time during the school year seemed to have afforded themselves one year to adjust to university life. These students had foreseen that they would likely have to work the following year(s). One student remarked:

I'm afraid I'm not going to get the amount I need in OSAP, or the scholarships, and I will be forced, sometime in second year, to get a part-time job...Money sucks. There's certain things that I have to push myself to do. If it means flippin' burgers, obviously I don't have a choice.

Students expressed frustration at the dilemma of pitting long-term, career-related experience against earning money needed to attain the short-term goal of attending university. A third-year student expressed her frustration at having to choose between government-sponsored

jobs that, while giving her career-related experience, do not pay as well as other jobs (i.e. waitressing):

Government jobs are great, because they are in my field, but they only pay minimum wage, which will not fund university tuition. I'd like to get some experience, but I have to think about paying for school.

One first-year student, who worked part-time at the university library during the year expressed frustration at having to take a job which was unrelated to her academic program. She remarked that if she had not needed to work, she would have participated in campus sports or inter-mural teams, or volunteered in the community. This student would have preferred, if she could have afforded it, to have volunteered in positions that might have given her experience relevant to her academic program, instead of working for pay. She expressed frustration at how working part-time had curtailed her ability to become involved in other on-campus activities: "*There's tons of stuff I wish I could be doing if I didn't have to work*".

Respondents used creative and practical methods of saving money, once enrolled in university. Students' lack of finances pervaded their eating habits, prompting them to choose the least expensive meal plan, or relying on family or friends to share or bring food. Students generally pared down their spending, "clipping coupons" and taking part in free social activities. Some respondents also worked part-time during the school year.

Recognizing the plight of students from modest backgrounds, many Ontario universities offer "free food essentials and...clothes to needy students" (*Guelph Mercury* "Students top up with donated food" 8/2/99). The number of student food banks at Ontario universities has grown from roughly a dozen in 1994 to 29 in 1998 (*Guelph Mercury* 8/2/99). The Canadian Federation of Students report that universities in every province are helping needy students, thus making food banks a "campus institution" (*Guelph Mercury* 8/2/99). While some of the cost-saving measures reported by respondents could be irksome and frustrating, relatively speaking, these measures are

not as bad as can be expected. Researchers expected that financially strapped students may visit food banks, steal food, or go without food. Larger sample sizes of in-course students from modest backgrounds might reveal that Guelph students are having to rely on more severe methods of saving money, such as going without food, in order to attend university.

Lack of Finances Negatively Affects Academic Performance

No matter how many students say that having a job doesn't affect your homework, it does. Whether they want to admit it or not.

The previous section outlined the experiences of students who worked part-time during the school year. These students expressed that they were having difficulties balancing their studies with working for pay. For instance, one student felt tired after working for pay throughout the day, and found it difficult to motivate herself to work on school work:

When I come home after a day of class and work, I'm exhausted...Working has definitely put a crunch on school work.

This student felt that having a part-time job during the school helped her to “get focussed”, and organize her time more efficiently. Another student held a part-time job in her home community, fifteen minutes away. This necessitated her making a 20-minute trip back and forth to her home community each weekend. She felt that working each weekend took its toll on her studies: “*It's hard. A lot of people get a lot of work done on the weekends*”. This student felt that in general, because she worked on the weekends, she was not as “productive” as she could have been. Working for pay interfered with her ability to perform well in school: “*You can't concentrate on school, you don't sleep, you think you should be working*”.

Another respondent felt that although she did not work for pay during the school year, her financial situation had negatively affected her studies. This student had taken a year off to work full-time before starting university. She found that this year-long break from attending school

full-time mitigated against her, making the transition from work to school a difficult one:

I would come straight from high school if I could. I really had to struggle. My marks reflect that.

Another student related that she had intended to put her academic well-being ahead of her finances. She had arranged a short-term loan from her parents, in order to pay tuition for a summer course. She would then repay her parents once she had started working during the summer: *"I can't really afford to pay to take this summer course I'm taking, but I'm doing it anyway"*. This student did recognize that there was a limit to how far she could progress, academically, given her financial situation.

I've been thinking about grad school, and that would be where my financial situation comes into play, because I already have such a big loan. I don't know how high I want them to get. If I did go to grad school, I would have to live at home and go to York or U of T, because I can't, I don't want to keep accumulating loans. That's where money plays more of a factor, grad school. After I get a degree, I don't know if I'd be so willing to just keep getting OSAP to continue my studies.

Overall, students who worked during the year reported having difficulties balancing the demands of both school and work. These students were clearly at a disadvantage, in that they had less time to devote to their studies, and in the time they had allotted to studying, they reported feeling "exhausted". After taking academic performance into account, delaying university to work for pay was not found to be a good solution to students' economic troubles. Students who had taken time away from school to work found the transition back to attending school full-time difficult. In the long-term, high levels of debt that students must take on to complete their undergraduate degree may hinder their chances for continuing their education at the graduate level. Respondents' comments suggest that students' finances can have a negative impact, both on their current and future studies.

Students Hesitant to Assume Debt and Concerned About Paying it Off

Students seem to be somewhat “debt-averse”, or apprehensive about taking on student debt:

It would have been nice if I had more money starting out, I wouldn't have to borrow as much.

I'd rather work for it now, and not have to pay it back later.

At first I didn't want to apply for OSAP, but why should I let my temporary financial situation hold me back from what I can do?

While being hesitant to take on debt, respondents realize that taking on student loans is a means to an end. Students realize that if they want to attend university, they cannot avoid taking on debt:

I knew that I wanted to be here, there was no other way around it.

I know its going to get a whole lot worse before I can get out, but there's no way I can do without it.

A third-year student remarked that when she was making her decision to attend university, she knew that she would be relying on OSAP. However, she admitted that she did not give much consideration to the amount of debt that she would incur throughout her studies: “*I just assumed I would get OSAP. In high school I really didn't think about the whole “have-to-pay-it-back” thing*”. Overall, students' concern about paying back their debt was a constant source of stress; they worry about how to pay back their debt:

It really scares me. It's another stress factor and insecurity I have. I'm not really thinking about it now because I'm in first year, but when I'm in 3rd or 4th and graduating with a debt the price of 2 cars, it really scares me that I have a debt to pay with money I don't have.

I have an enormous student loan to pay off when I graduate. I have this hanging over my head, that I have a \$25,000 loan to pay off. It's not very reassuring to be starting out with a huge loan to pay off. I think about it more now because I'm going into my last year, and I have to think about how I'm going to pay it off.

This student felt that her student loan was having a pervasive effect on her life. She admitted that she and her partner would like to get married, but that her financial situation made this next to

impossible. Respondents generally accepted that they would need to go into debt in order to graduate. They were “debt-averse”, or uneasy about taking on debt. Several respondents noted that they would rather work and save, in order to pay for their education upfront, rather than accumulating debt. Concern about their ability to repay their student loans seemed to increase as respondents’ became closer to graduating.

Students’ Lack of Finances Source of Stress

Respondents reported that they felt that in addition to feeling anxious about student debt in particular, they felt that their general financial situation was a constant source of stress:

Definitely. Especially for next year. I’m so afraid. It’s always in my head, in some shape or form, no matter where you go...That’s a big stress in my life, the stress about money. That shouldn’t even be a factor for students, but it’s only getting worse.

It’s an underlying stress that’s always there. It’s a real burden and it’s really worrisome to have to worry about money all the time. I would have had a much more relaxing year if I didn’t have to worry about money...Things seem to be going okay, but it’s constantly a burden, because I can’t rely on my parents for anything.

One student, who was in third year, seemed much more relaxed about her financial situation: “I just accept the fact that I need OSAP to go to university, so I don’t let it worry me all that much”.

However, this student admitted: “I think there’s a lot of stress based on finances”.

Respondents often expressed uneasiness, and a recognition that their financial situation extended to other areas of their life: “It affects you in more ways than you realize...You feel like you’re constantly mooching off friends”, “The things you have to do to really save can really get you down sometimes”. Students also expressed worry not only about the long-term effects of their financial situation, but the day-to-day frustration of coping with their finances. For instance, one student, whose home community was Ottawa, felt that her limited finances were a constant source of stress. She was uneasy about unexpected expenses, such as the \$118 train fare needed to see

her family in the event of a family emergency: *“Will I have enough? Will I be okay, just in case something happens at home, that I can get a train home?”*. Another student remarked that her finances prevented her from buying everyday items which would make her life as a student more pleasant: *“There’s a lot of simple things you’d like to do or go out and buy to make things easier, like an extra set of sheets, or more socks”*.

Overall, respondents felt that their financial situation created stress for them. This stress took the form of a chronic concern about how to pay back their student loans. As well, this stress was more acute, as it took the form of a general frustration about coping day-to-day, with limited financial resources.

Advice for Potential University Students

If you can get the money to come here, that’s half the battle. The marks are nothing compared to getting the money together.

When asked what advice they might have for potential university students, respondents were quick to suggest that university candidates save as much money as possible:

Get as good a job as you can, work as many hours as you can. Try to find a better job than Tim Horton’s.

Get a job, a good paying job.

Start saving early, my mom always drilled that into me, bring up your marks and apply for scholarships.

Respondents also stressed that saving money was preferable to having to take out OSAP:

Do as much to pay for it yourself. I would be a lot better if people could pay for it themselves, so they don’t have that extra worry of a loan when they graduate...Try and save up as much money as you can. Try not to borrow as much from OSAP.

Had I not saved this much, I would have had to get more OSAP.

Another student stressed that incoming students may not have an accurate idea of the actual costs

involved in paying for university: *“They don’t realize how much money they need until they have to come up front and pay it”*. Another respondent remarked that she found it helpful to see her money in terms of the amounts she needs to get by, living as a student:

Once you have a goal, you can equate things, like \$300 is 3 months of food for next year, and that sort of keeps you going.

Respondents suggested that potential university students get part-time jobs as early as they can (in high school), seek information on bursaries, budget their money, and find a job on campus to work for pay part-time throughout the year once they are attending university. Students also suggested that potential students should sell some of their belongings for extra money, and buy the smallest meal plan, as the “full” meal plan can be *“money down the drain”*. This student also suggested that students should buy used books if possible.

Overall, while students experienced frustration and stress due to their finances, they seemed happy with their decision to attend the University of Guelph, and were optimistic about the future:

I don’t want to look back on life and say I wish I took the chance and went to Guelph.

That’s my plan, and nothing’s going to get in my way, even though I don’t have the money, I’ll work, apply for bursaries, and I’ll graduate and likely do graduate work...Even though I have to work and have to save, there’s going to be a reward for me at the end.

Overall, students’ responses resonated strongly with the general themes which emerged from the Incoming Student Survey and the Admitted Student Questionnaire. Respondents were generally not able to rely on their parents for financial support. These findings were consistent with those taken from the Incoming Student Survey, which suggested that students from modest backgrounds were much more likely, compared to their high-SES counterparts, to receive no financial help from their parents. Just as the Incoming Student Survey reported that students from

modest backgrounds instead relied on OSAP for educational funding, most students interviewed relied primarily on OSAP as a source of educational funding. While those whose parents could afford to financially assist their children did so, the parents of the students interviewed could not provide this help. The above responses illustrate the experiences of those students from modest backgrounds who were unable to rely on their parents and had to rely on OSAP in order to finance their education.

The interviews with students, supported by the quantitative surveys, suggest that students from modest backgrounds relied on OSAP, and consequently, took on debt in the form of student loans. However, the qualitative interviews revealed that while students accepted the fact that they needed to receive OSAP in order to attend university, they were somewhat “debt-averse”. As a result, the process of taking on debt seemed to be a stressful one. Respondents were generally confident about receiving OSAP, yet, they ultimately did not want to take on debt in order to finance their education¹⁴. This situation placed such students in a difficult position; student loans seemed to be a “necessary evil” that students from modest backgrounds must face in order to complete their education. Respondents’ determination to finish their degrees in the face of rising costs was consistent with the results from the Incoming Student Survey, which reported that students from modest backgrounds were equally likely, compared to high-SES students, to finish their degrees.

Consistent with the findings of the Admitted Student Questionnaire, respondents viewed the total costs of attending Guelph as high, or expensive. Several respondents came from other

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It is not clear whether students from modest backgrounds are any more or less “debt-averse” than students from higher-SES backgrounds. High-SES students typically can rely on their parents, and rarely take on student loans. Conversely, students from modest backgrounds cannot rely on their parents for financial help, and must rely primarily on OSAP. In other words, compared to students from modest backgrounds, high-SES students do not generally find themselves in debt. If higher-SES students experienced student debt as frequently and severely as do students from modest backgrounds, they may be just as “debt-averse”.

Ontario cities where universities were located. These students could have chosen to live at home, and attend these universities in their home communities, which would have been a much more inexpensive endeavour than relocating to attend the University of Guelph. However, all of these students knowingly and willingly took on this additional cost for personal reasons. In terms of the net costs of attending Guelph, respondents generally received \$2250 from the University of Guelph, in the form of non-repayable scholarships and bursaries. Respondents reported that this aid seemed to make a considerable difference in their quality of life. This finding is consistent with the suggestion from the Admitted Student Questionnaire, that after student aid offers are taken into account, students from modest backgrounds do not rate the net costs of attending Guelph differently than those from high-SES backgrounds. In summary, the results of the qualitative surveys were consistent with, and complemented the results garnered from the Incoming Student Survey and the Admitted Student Questionnaire.

Additionally, many themes emerged from the interviews which did not appear in the qualitative surveys. The ISS and ASQ do not ask respondents specifically about their feelings about debt, the cost of tuition, finance-related stress, or methods they employ to cope with limited finances. In short, the quantitative data reveal very little about students from modest backgrounds' day-to-day quality of life. The qualitative surveys demonstrate that respondents seem to be coping, but that their financial situation is a source of stress, and is negatively affecting their academic performance. The quantitative surveys suggest that students from modest backgrounds are concerned about their ability to finance their education. Students' interview responses add to this knowledge, suggesting that students from modest backgrounds are apprehensive about taking on debt, and that their lack of money causes them aggravation and stress.

IV - Other Ontario Universities; Systemic Changes in Accessibility

It appears as if accessibility is being threatened at the University of Guelph. Is this phenomenon unique to Guelph, or is it indicative of what is happening to accessibility across Ontario, or Canada? The Incoming Student Survey is conducted not only at the University of Guelph, but at a small number of other Ontario universities. Although the specific identities of these institutions remain secret, these data can be used to compare the University of Guelph to other Ontario universities. National data sources also suggest that changes in accessibility to university are systemic, occurring across Canada.

Guelph vs. Other Ontario Universities

Do students who attend the University of Guelph differ in terms of background characteristics, from those who attend other Ontario universities? Certain¹⁵ other Ontario universities have used the Incoming Student Survey to learn more about the characteristics of their entering students. By comparing the results of the Incoming Student Survey at the University of Guelph, to those conducted at other Ontario universities, we can to a limited degree determine whether Guelph students were representative of the “norm”, or the “average” student attending university in Ontario. The University of Guelph consistently had proportionally fewer students from modest backgrounds than other universities, while the other universities had proportionally fewer students from modest backgrounds, compared to the proportion of low-income families in Ontario.

Compared to students attending universities across Ontario, the data suggest that Guelph students tended to be white, English-speaking, and Canadian (Table 5.36-5.38). For example, in

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Between 4 and 6 other Ontario universities participated in 1994 and 1995. Other Ontario universities also participated in 1993, but University of Guelph data for 1993 were unavailable.

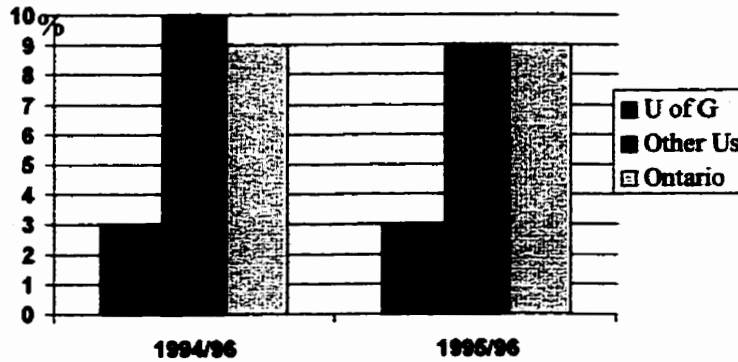
1995, 3% of entering students at the University of Guelph were not Canadian citizens. Among those attending other Ontario universities on average, 9% were non-Canadian¹⁶ (Table 5.38; Fig 5.17). In other words, entering Guelph students were three times less likely to be non-Canadian, compared with students at some other Ontario universities.

In Ontario, 9% of residents were not Canadian citizens in 1996 (Statistics Canada, 1996 census). Compared to the proportion of non-Canadians in Ontario, non-Canadians entering Guelph were under-represented by a factor of 3 in 1995. Non-Canadians were perfectly represented at other Ontario universities who participated in the ISS, compared to the proportion of non-Canadians in Ontario. These Ontario universities were roughly representative in terms of the proportion of entering students whose mother tongue was neither English or French, and over-represented in terms of visible minority students, compared to the proportion of non-English/French and visible minorities in the Ontario population (Table 5.36-5.37).

Students from modest backgrounds (in terms of both fathers' and mothers' education) were under-represented at both the University of Guelph, and certain Ontario universities on average. In both 1994 and 1995, students from low-education families were much more under-represented at the University of Guelph, compared to the other Ontario universities who participated in the ISS, on average. For instance, in 1995, 32% of students entering the University of Guelph had fathers with low levels of education, compared to 38% of students attending other Ontario universities (Table 5.39; Fig 5.18). In Ontario, 50% of men aged 45-64 had low levels of education (Statistics Canada, census 1996). In other words, compared to the proportion of men with low levels of education in the province, students from modest backgrounds (based on father's education) entering Guelph and other Ontario universities were under-represented by a factor of 1.6 and 1.3, respectively. A similar pattern is found for mother's education (Table 5.40; Fig

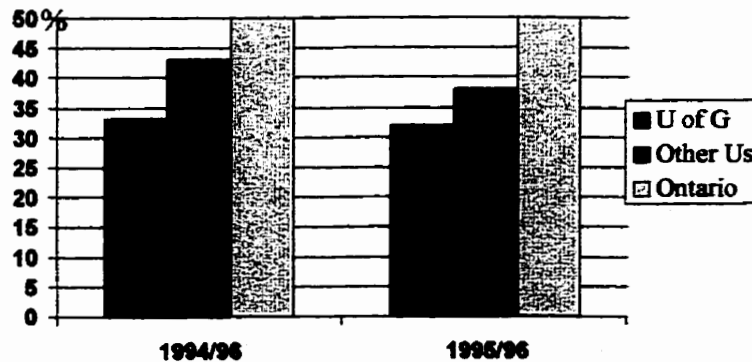
¹⁶A similar pattern is seen in 1994.

Fig 5.17: Per Cent of Non-Canadian Students Entering the University of Guelph and Certain Ontario Universities Compared to Per Cent of Non-Canadian Ontario Residents



Source: Guelph Incoming Student Survey 1994 and 1995; 1996 census, Statistics Canada

Fig 5.18: Per Cent of Students from Low-Education Backgrounds* Entering the University of Guelph and Certain Ontario Universities Compared to Per Cent of Ontario Residents with Low Education



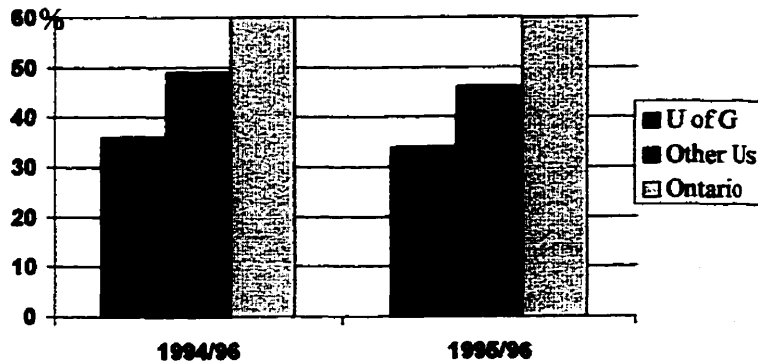
* Based on father's education, high school or less
 Source: Guelph Incoming Student Survey 1994 and 1995; 1996 census, Statistics Canada
 (Ontario males aged 45-64 with high school education or less)

5.19). Overall, in terms of social class, students entering Ontario universities who participated in the ISS tend to come from exclusive backgrounds. This pattern is more dramatic at the University of Guelph.

Students entering the University of Guelph tend to come from more exclusive backgrounds, compared to students attending specific other Ontario universities. For instance, 18% of students entering the University of Guelph in 1995 came from low-income families, compared to 27% of students at other Ontario universities who participated in the ISS (Table 5.41; Fig 5.20). Students entering the University of Guelph were one and a half times less likely to come from modest backgrounds, compared to students entering other universities in the province. Other Ontario universities studied, on average, were representative in terms of students from low-income families, compared to the proportion of these families in Ontario. For instance, in 1995, 26% of Ontario families were low-income (Statistics Canada, General Social Survey, 1995). This figure is 1% lower than the proportion of low-income students entering those Ontario universities who participated in the ISS in 1995. The figure for Guelph is nearly one and a half times lower than the figure for low-income families in Ontario.

Overall, the socio-economic composition of students at the University of Guelph suggests that accessibility is being threatened there, more so than in specific other Ontario universities. Compared to the proportion of low-income families in Ontario, universities other than Guelph seem to be somewhat representative of students from modest backgrounds in terms of parental income. Conversely, with respect to fathers' and mothers' education (which are typically more accurate measures of SES than parental income), all institutions that participated in the ISS, both in 1994 and 1995, were shown to be falling short in terms of meeting the goal of access. In summary, while other universities in Ontario seemed to be in a good position with respect to some background characteristics of their students (i.e. ethnic background), there is cause for concern.

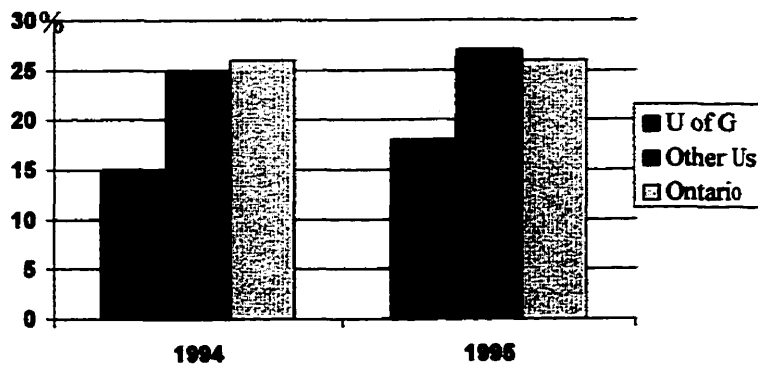
Fig 5.19: Per Cent of Students from Low-Education Backgrounds* Entering the University of Guelph and Certain Ontario Universities Compared to Per Cent of Ontario Residents with Low Education



* Based on mother's education, high school or less

Source: Guelph Incoming Student Survey 1994 and 1995; 1996 census, Statistics Canada (Ontario females aged 45-64 with high school education or less)

Fig 5.20: Per Cent of Students from Low-Income Backgrounds* Entering the University of Guelph and Certain Ontario Universities Compared to Per Cent of Low-Income Families in Ontario



* "Low-income" refers to parental income of less than \$40,000

Source: Guelph Incoming Student Survey; General Social Survey, Statistics Canada (Ontario families with age of head 45-64 with income of less than \$40,000)

Systemic Changes in Accessibility

Several national surveys indicate that the problem of access to university is not unique to Ontario. The International Adult Literacy Survey, the National Graduate Survey and the General Social Survey all conclude that since the late 1980s, accessibility to post-secondary education for students from modest backgrounds has diminished. Using the International Adult Literacy Survey (IALS), de Broucker and Underwood suggest that in spite of increasing levels of educational attainment in Canada generally, Canada is experiencing "...an increased polarization of educational opportunities due mainly to the greater difficulty for those with less-educated parents to rise to postsecondary achievements" (de Broucker and Underwood, *Statistics Canada*, 1998: 42). The authors stress that while accessibility to university has not decreased for students from high-education backgrounds, it has decreased for students from low-education backgrounds (de Broucker and Underwood, *Statistics Canada*, 1998). The National Graduate Survey (NGS) suggests results which are consistent with the IALS. Across Canada, there are fewer graduates from low-education backgrounds over time, compared to the proportion of individuals from low-education backgrounds in Canada overall.

Similarly, data from Statistics Canada's General Social Survey (GSS) suggest that students from middle-SES families were much more likely to attend university between 1986 and 1994¹⁷, while the same was not true for students from low-SES families. As a result, the gap between the university participation rate for low-SES students and middle and high-SES students has widened considerably in the 1990s (*Statistics Canada*, GSS, 1986 and 1994). These results are consistent with those found by the Incoming Student Survey (both at Guelph, and other universities in Ontario) and the Admitted Student Questionnaire at the University of Guelph.

¹⁷

The university participation rate for students from the highest SES group were already quite high.

DISCUSSION AND CONCLUSION

In the 1990s, tuition and other costs of attending university have increased dramatically. Conversely, Canadian families' ability to pay the costs associated with attending university has not increased. Students who cannot turn to their families for financial assistance must take on student debt in order to attend university. This is due, in part because non-repayable forms of student assistance (i.e. grants) have been replaced by loans. Since grants were replaced by loans in 1992-93, average student debt levels have doubled (Council of Ontario Universities 1999). In short, the convergence of these factors creates a climate in which it may be increasingly difficult for many students from modest backgrounds to attend university in Canada.

Accessibility at the University of Guelph has been reduced in the past decade. Access has diminished at some Ontario universities, but this pattern is more evident at the University of Guelph. Students from modest backgrounds have been coming to the University of Guelph in fewer numbers since the late 1980s. All students have become more sensitive to, and worried about the total cost of attending university in recent years. Unsurprisingly, students from modest backgrounds are more cost-sensitive and concerned about their ability to pay for university, compared to their higher-income counterparts.

Students from modest backgrounds are relying less on their parents, and more heavily on OSAP over time. While they are taking on more debt in the form of student loans, they are uneasy about carrying it. Scholarships and needs-based bursaries given by the University of Guelph do help to ameliorate this situation. Students from modest backgrounds who are in attendance seem to be somewhat resilient, and determined to continue in their studies. Among students from modest backgrounds, the ones who do opt to attend the University of Guelph seem more tolerant of the cost of university, compared to those students who opt to attend other universities. What implications do these findings have? How do the findings of this study fit with

the two traditional theoretical schools of thought (i.e. structural functionalism and conflict theory)?

Ontario residents overwhelmingly see universities as public resources which should be open to all who are academically qualified to attend (COU 1999). A recent publication by the Council of Ontario Universities suggests that 88% of Ontario residents feel that “any qualified student should be able to access university education” (COU 1999, 11). Ontario residents feel that universities should be open institutions where students of all backgrounds have equal access to attend. Structural functionalism holds that educational systems should be meritocratic and accessible (Hurn 1993). This view predicts that the correlation between parents’ social status and their children’s educational achievement, will *decrease* over time (Hurn 1993, 109). The findings of this study suggest a different scenario than what structural functionalists would forecast. University of Guelph data suggest that access is being threatened, as the proportion of students from modest backgrounds has diminished considerably in recent years. In contrast to what structural functionalists would predict, there does seem to be a (negative) correlation between students’ socio-economic status and their concern about and sensitivity to the cost of university. In recent years, this pattern has become more entrenched.

Human capital theory predicts that prospective university students will continue to attend university as long as the long-term benefits of a university education outweigh the short-term costs of attending (i.e. foregone earnings, tuition fees). This view holds that potential students make informed, rational decisions, based on a full knowledge of the costs of attending university, and their chances for employment following university. According to human capital theory, as higher education becomes more vital to securing a good standard of living, students will gladly pay greater and greater amounts of tuition to “invest” in their futures. The findings of this study do not confirm this view. Students from modest backgrounds do recognize the benefits that a

university education will accrue. They do not have an in-depth knowledge or understanding about their chances for employment (and subsequent ability to repay substantial student loans) that human capital theory premises its claims upon.

The general public, and university students in particular, are largely unaware of the prospects available to university graduates, versus college graduates. The vast majority of respondents, 95%, believing that trade school or college programs provided potential students with the best chances for finding employment, were unaware that compared to non-university graduates, university graduates were the most likely to find employment (Angus Reid Group 1999). Many respondents in a recent Angus Reid poll, even after being informed that university graduates are least likely to be unemployed, “viewed the statistics with cynicism” (Angus Reid Group 1999, 14). The general public, both students and non-students alike, believe that immediately following graduation, “college and trade school graduates will find employment with greater ease” compared to university graduates (Angus Reid Group 1999, 14). Potential university students may be among the large numbers of Ontario residents who believe that college or trade school offers them the best chances of employment after graduation. Specifically, students from modest backgrounds, debt-averse and sensitive to the cost of university, may opt to explore other avenues, rather than attending university.

The decision to attend university is not a sterile process, whereby students have all relevant information at their fingertips. Just as some students in this study clearly underestimated the financial resources necessary to attend university, students from modest backgrounds may overestimate, or be deterred from attending university by the total visible “sticker price” (Heller 1997). Potential university students do not always act as rational economic players. Human capital theory assumes that potential students from modest backgrounds, knowing that university is ultimately a good investment, will not be “debt-averse” or reluctant to take on student debt.

Overall, human capital theory is not sufficient to explain why the University of Guelph has become less accessible, during a time when a university degree has risen in value as a commodity. The structural functionalist view assumes open access, or a weak correlation between students' social class and their educational attainment. Access to university is in worse shape at the University of Guelph than the structural functionalists predict. Consequently, findings from the University of Guelph do not confirm the structural functionalist point of view.

Conflict theory assumes an alternate explanation of the relationship between educational attainment and social class. This perspective does not see universities as meritocratic, but as serving the children of the elite, and reinforcing existing inequalities (Hurn 1993). Bowles and Gintis (1976) assume that rather than promoting equality of opportunity, the education system, biassed against students from modest backgrounds, reproduces the existing class structure. Students from modest backgrounds would have very little hope of reaching university, as the school system is organized for the benefit of the children of the elite (Bowles and Gintis 1976). Clement (1975) held that "the working class hardly ever get into university, having been screened out in secondary school" (1975, 267). In other words, conflict theory assumes that there is a very strong correlation between parents' SES, and their children's educational attainment.

The findings from the University of Guelph do not confirm the conflict perspective. According to authors such as Bowles and Gintis (1976) and Clement (1975), students from modest backgrounds rarely, if ever, attend university. This is simply not the case at the University of Guelph, in various Ontario universities, or in Canada overall. While access has deteriorated in the past decade, in 1987-88, four out of ten entering students at the University of Guelph came from low-income families. At that time, students from low-income homes were *over*-represented at the University of Guelph, compared to the proportion of low-income families in Ontario. Even in the mid-1990s, students from low-income backgrounds were well-represented at specific

Ontario universities¹, compared to the proportion of low-income families in Ontario. Conflict theory cannot explain these phenomena. If the conflict perspective were accurate, predominantly wealthy students would attend university, as students from modest backgrounds would either terminate their education after high school, or opt for a less-expensive avenue, such as college. While access has diminished at the University of Guelph, access at certain other Ontario universities is better. In other words, things are not as bad in Ontario as the conflict theorists would predict.

While the conflict perspective is not perfectly able to explain the findings at the University of Guelph, some conflict theorists' views are confirmed by the University of Guelph data. For instance, Collins (1979) suggested that due to their inability to finance university attendance, class-based attitudes or values, students from modest backgrounds will select themselves out of the university system. This is a fairly accurate assessment of what has happened at the University of Guelph over the past decade. As costs rise, many students from modest backgrounds, due to their preferences and values (i.e. being hesitant to take on debt), will opt not to attend the University of Guelph, as it is a relatively high-cost institution. Instead, these students presumably choose to save money by attending university in their home community, if an institution exists there. Alternately, students from modest backgrounds may postpone enrolling in university after graduating from high school in order to work to save money.

Neither structural functionalism nor the conflict perspective are wholly confirmed by the findings at the University of Guelph. If structural functionalism had been accurate, a weak correlation would have been found between parents' status and their children's educational achievement. If Ontario universities do not reproduce the existing class system, those who attend university would be drawn equally from all backgrounds. This is certainly not the case, as

¹with the exception of the University of Guelph

students at the University of Guelph were not drawn equally from all social class backgrounds in the late 1980s, and the situation has worsened since then. If conflict theory had been accurate, there would have been a very strong correlation between parents' status and their children's achievement, illustrating that universities do indeed perpetuate existing class structures. Yet, the association between students' SES and their university attendance has *not* been as strong as conflict theorists might predict. Students from modest backgrounds, while attending in fewer numbers in recent years, are attending the University of Guelph. Moreover, larger proportions of students from modest backgrounds are attending certain other Ontario universities, compared to those at the University of Guelph. Consequently, one can conclude that neither structural functionalism, nor conflict theory is confirmed by the findings on accessibility at the University of Guelph.

If neither structural functionalism nor conflict theory are confirmed by findings on accessibility, then what is happening? Things are not as bleak as conflict theorists would assume. However, structural functionalism's assumption that access should not be in jeopardy is also false. There is cause for concern. The situation at the University of Guelph and certain other Ontario universities in the 1990s reflect the fears of authors writing in the 1960s. The Canadian Association of Universities and Colleges, and the Council of Ontario Universities saw student fees as a barrier to attendance. Authors warned that increases in fees may act as a "disincentive" for potential university students to attend, and that students should have access to grants and bursaries, to avoid having to rely "too heavily" on their parents for financial support. Authors also cautioned that students from modest backgrounds may be debt-averse, or hesitant to take on loans, particularly when it came to considering graduate school. Particular concern was expressed for female students, as the perception in the 1960s was that student debt would represent a "negative dowry", making these women less attractive as potential marriage partners.

Findings from the University of Guelph suggest that what these authors forecast thirty years ago, has occurred. Fees do appear to be a potential barrier, or “disincentive” for students from modest backgrounds. Students from modest backgrounds are simply not able to rely on their parents, and as a result, are relying on student loans. While females at the University of Guelph do not report seeing their student debt as a “negative dowry”, students from modest backgrounds, as predicted, are hesitant to take on debt. One student, when interviewed, specifically expressed that while she would like to attend graduate school, she was hesitant to keep taking on debt to finance her education.

In the 1960s, authors such as Porter (1965) argued that barriers to low-SES students’ participation in higher education were either socio-economic, having to do with money or value-based, having to do with motivation. Authors (Porter 1965; Fallis and Kent 1969; Porter, Porter and Blishen 1973) stressed that much could be done to eradicate economic barriers to access if non-repayable student aid were provided to students from modest backgrounds. Meanwhile, authors such as Pike (1970) emphasized that such reforms would not improve psychological barriers, stressing motivation as a barrier to low-SES students’ attendance at university.

The findings from the University of Guelph are not broad enough in scope to address the question of to what extent money or motivation affect low-SES students’ decisions to attend university. This study does target students from modest backgrounds, in an attempt to determine to what extent finances affected their decision to attend university. It appears that money is a problem for these students, yet they compensated for this by taking student aid, in the form of loans. This study cannot provide information about those potential students who did not attend, due to financial reasons, or those students for whom motivation was a barrier.

If costs to students, such as tuition fees and other costs of attendance were suddenly abolished, not all academically qualified Ontario students would suddenly attend. The absence of

students from low-SES backgrounds has traditionally been due in part to some individuals' lack of motivation (Willis 1977). In the 1960s, students were offered non-repayable student aid, and generally did not have to incur debt as a result of attending university. Qualified students who did not attend university were assumed to have made their decision based on attitudinal or psychological barriers, such as a lack of motivation (Pike 1970). In the 1990s, we can assume that qualified high school students opt not to attend university for attitudinal or motivational reasons. Unlike in the 1960s, students from modest backgrounds in 1990s have to incur debt to attend university. Students from modest backgrounds may also be deterred from attending university due not to a lack of motivation, but a lack of money. In the 1990s, it appears as if *both* money and motivation affect low-SES students' decisions whether or not to attend university.

To complicate matters, "money" and "motivation" are not mutually exclusive categories. While students may not have enough money to attend university, they do have access to student loans. They may choose, due to their attitudes or values, not to take on student debt. As a result, socio-economic and attitudinal barriers overlap. If student aid was offered in the form of non-repayable grants only, students for whom motivation or attitudes posed a barrier to attendance could be more clearly identified. Currently, as aid is offered to students in the form of loans, the line between "economic" and "attitudinal" barriers becomes blurred. For instance, it would be difficult to classify potential students who did not have the finances, but were also debt-averse (as students from modest backgrounds tend to be), as hindered by either economics or class-based values. By drawing on a self-selected population (students attending university), it is impossible to garner information on those students for whom money and/or motivation was enough of a deterrent to prevent them from attending university. To circumvent this problem, future research on accessibility should incorporate high school students from all social class backgrounds, to ascertain their views on university, and its associated costs. Further insight could be gained by

determining whether high school students' plans to attend university are associated with their social class background. A longitudinal study, following cohorts of students through the high school system could determine whether students follow through on their plans.

In the late 1980s, before tuition and other costs rose dramatically, the proportion of incoming low-SES students at the University of Guelph was nearly representative of the proportion of low-SES families in Ontario. Compared to the University of Guelph (a relatively high-cost institution), other Ontario institutions have a larger proportion students from modest backgrounds in attendance. While class-based values cannot be discounted, these findings suggest that it is money, or rather increasing costs which are posing a barrier at the University of Guelph to students from modest backgrounds. Low-SES students may be more willing to attend university if the cost of attending was lower. Specifically, low-income students tended to see the total cost of attending the University of Guelph as high, compared to higher-income students. When student aid offers were subtracted from this total cost, low-income students were not more likely, compared to higher-income students, to rate the net costs of attending Guelph as high. In other words, financial assistance, particularly scholarships and bursaries offered by the University of Guelph², are a great incentive for students from modest backgrounds³.

It would be in the University of Guelph's best interest to actively recruit academically qualified students from modest backgrounds, to ensure that they are aware of the scholarships and

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To its credit, the University of Guelph has increased the amount of non-repayable student aid they offer to students. In 1992-93, the university offered \$3.2 million. In 1998-99, it offered \$7.6 million. Since 1995-96, increases in the University of Guelph's expenditures on student assistance have outpaced increases in tuition rates (<http://www.uoguelph.ca>).

3

The question of why visible minority students are more likely to attend Ontario universities other than the University of Guelph remains yet to be explored. Also, gender differences in students' reliance on OSAP and worries about financing their education also warrant further investigation. However, an in-depth study of issues relating to ethnicity and gender is beyond the scope of this study.

bursaries available to them, once they are enrolled at Guelph. Moreover, it would be advisable to increase the amount of non-repayable financial assistance available to students from modest backgrounds, and to market and publicize this aid.

It is predicted that demand for university in Ontario will increase in coming years. For instance, an increase in the "university aged" population and changing workplace requirements virtually guarantee that demand for university will increase by 40% by 2010 (COU 1999, 15). Currently, Ontario residents perceive the cost of university to be a possible barrier to attendance; 77% cited money/lack of financial support or the cost of tuition as factors most likely to deter potential students from attending university (COU 1999, 23). As increasing numbers of young people in Ontario vie for increasingly scarce first-year spaces in undergraduate programs, students from modest backgrounds are in a most difficult situation. Low-SES students are already "at-risk", in that they are more likely to be deterred by the rising cost of university, compared to their higher-SES counterparts. The situation for students from modest backgrounds is a precarious one. While those currently attending university appear to be resilient, not all potential students may be willing to enter into debt in order to attend university. Students who are academically qualified, but do not have the financial means may opt not to attend university. Faced with the prospect of not only taking on debt, but heightened competition to secure themselves a place in an undergraduate program, potential students from modest backgrounds may sidestep the process entirely. Should academically qualified students opt not to attend university due to the financial cost involved, they would be placed at risk for insecure employment and a reduced standard of living over time, compared to university graduates.

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**Appendix 1: Data from Incoming Student Survey,
Admitted Student Questionnaire**

Table 5.1: Per Cent of Visible Minority Students (*number*) Entering the University of Guelph Compared to Per Cent of Visible Minorities in Ontario

	<u>91/92</u>	<u>96</u>	<u>98</u>
U. Guelph	7 (84)	10 (98)	11
Ontario	11 (1.1)	16 (1.7)	

Guelph data unavailable before 1992; Guelph N for 1998 unavailable; Most recent (1998) figure for Guelph shown, corresponding Ontario figure unavailable; Source: Guelph Incoming Student Survey, 1992, 1996 and 1998; 1991 and 1996 census, Statistics Canada (Ontario numbers in millions)

Table 5.2: Per Cent of Entering Students (*number*) whose Mother Tongue is neither English nor French at the University of Guelph Compared to Per Cent of Ontario Residents whose Mother Tongue is neither English nor French

	<u>86/87</u>	<u>91/92</u>	<u>96</u>	<u>98</u>
U. Guelph	4	5 (56)	9 (88)	5
Ontario	11 (83.8)	18 (131.7)	18 (251.5)	

Guelph Ns not available for 1987 and 1998; Guelph data unavailable for 1986 and 1991; Most recent (1998) figure for Guelph shown, corresponding Ontario figure unavailable; Source: Guelph Incoming Student Survey, 1987, 1992, 1996 and 1998; 1986, 1991 and 1996 census, Statistics Canada (Ontario numbers in thousands)

** Indicates cross-tabulations significant at $p < .05$ using chi square*

Table 5.3: Per Cent of Entering Students (*number*) at the University of Guelph who are not Canadian Citizens Compared to Per Cent of Ontario Residents who are not Canadian Citizens

	<u>86/87</u>	<u>91/92</u>	<u>96</u>	<u>97</u>
U. Guelph	4	4 (44)	3 (26)	3
Ontario	6 (570.2)	9 (865.7)	9 (948.4)	

Guelph Ns unavailable for 1987 and 1997; Guelph data unavailable for 1986 and 1991; Most recent (1997) figure for Guelph shown, corresponding Ontario figure unavailable; Source: Guelph Incoming Student Survey, 1987, 1992, 1996 and 1997; 1986, 1991 and 1996 census, Statistics Canada (Ontario numbers in thousands)

Table 5.4: Per Cent of Male Students (*number*) Entering the University of Guelph Compared to Per Cent of Ontario Males aged 18-24

	<u>87</u>	<u>92</u>	<u>96</u>	<u>97</u>
U. Guelph	41	29 (349)	30 (309)	30
Ontario	51 (543)	51 (514.8)	51 (530.5)	51

Guelph Ns not available for 1987 and 1997; Source: Guelph Incoming Student Survey, 1987, 1992, 1996 and 1997; 1987 and 1992 Postcensal Annual Estimates of Population, Statistics Canada, 1996 and 1997 Annual Demographic Statistics, Statistics Canada (Ontario numbers in thousands)

Table 5.5: Per Cent of Students (*number*) from Low-Education Backgrounds Entering the University of Guelph Compared to Per Cent of Ontario Residents with Low Education**

	<u>86/87</u>	<u>91/92</u>	<u>96</u>	<u>98</u>
U. Guelph	52	38 (457)	31 (312)	27
Ontario	56 (502.8)	57 (565.2)	50 (566.7)	

****Based on father's education, high school or less**

Guelph Ns unavailable for 1987 and 1998; Guelph data unavailable for 1986 and 1991; Most recent (1998) figure for Guelph shown, corresponding Ontario figure unavailable; Source: Guelph Incoming Student Survey, 1987, 1992, 1996 and 1998; 1986, 1991 and 1996 census, Statistics Canada (Ontario males aged 45-64 with high school education or less) (Ontario numbers in thousands)

Table 5.6: Per Cent of Students (*number*) from Low-Education Backgrounds Entering the University of Guelph Compared to Per Cent of Ontario Residents with Low Education**

	<u>86/87</u>	<u>91/92</u>	<u>96</u>	<u>98</u>
U. Guelph	54	40 (480)	32 (330)	30
Ontario	67 (619)	69 (693.4)	60 (701.3)	

****Based on mother's education, high school or less**

Guelph Ns unavailable for 1987 and 1998; Guelph data unavailable for 1986 and 1991; Most recent (1998) figure for Guelph shown, corresponding Ontario figure unavailable; Source: Guelph Incoming Student Survey, 1987, 1992, 1996 and 1998; 1986, 1991 and 1996 census, Statistics Canada (Ontario females aged 45-64 with high school education or less) (Ontario numbers in thousands)

Table 5.7: Per Cent of Students (*number*) from Low-Income Backgrounds Entering the University of Guelph Compared to Per Cent of Low-Income Families in Ontario**

	<u>87</u>	<u>92</u>	<u>96</u>	<u>98</u>
U. Guelph	40	27 (285)	16 (152)	16
Ontario	33 (295.6)	24 (229.9)	23 (265.3)	

**"Low-income" refers to parental income of less than \$40,000
 Guelph Ns unavailable for 1987 and 1998; Most recent (1998) figure for Guelph shown, corresponding Ontario figure unavailable; Source: Guelph Incoming Student Survey, 1987, 1992, 1996 and 1998; General Social Survey, 1987, 1992 and 1996, Statistics Canada (Ontario families with age of head 45-64 with income of less than \$40,000) (Ontario numbers in thousands)

Table 5.8: Per Cent of Students (*number*) Receiving Amount of Support from Parents By Parental Income

	1992*		1997*	
	<\$40,000	\$40,000+	<\$40,000	\$40,000+
none	27 (78)	11 (89)	29 (49)	10 (87)
<\$3,000	45 (128)	30 (233)	43 (73)	21 (182)
\$3,000>	28 (79)	59 (460)	29 (49)	69 (595)

Source: Guelph Incoming Student Survey

Table 5.9: Per Cent of Students (*number*) Receiving Amount of Support from Parents By Father's Education

	1992*		1997*	
	HS	Univ	HS	Univ
none	23 (105)	11 (55)	20 (67)	17 (53)
<\$3,000	33 (150)	32 (154)	35 (115)	20 (61)
\$3,000>	44 (202)	57 (274)	45 (151)	64 (199)

Source: Guelph Incoming Student Survey

Table 5.10: Per Cent of Students (*number*) Receiving Amount of Support from Parents By Mother's Education

	1992*		1997*	
	HS	Univ	HS	Univ
none	22 (103)	9 (34)	19 (61)	20 (39)
<\$3,000	36 (173)	32 (119)	29 (96)	17 (33)
\$3,000>	43 (204)	58 (215)	52 (171)	63 (123)

Source: Guelph Incoming Student Survey

Table 5.11: Per Cent of Guelph Students (*number*) Receiving OSAP By Parental Income

	<\$40,000	\$40,000+
1992*	23 (66)	5 (42)
1997*	52 (89)	14 (123)

Source: Guelph Incoming Student Survey

Table 5.12: Per Cent of Guelph Students (*number*) Receiving OSAP By Father's Education

	HS	Univ
1992*	15 (69)	5 (23)
1997*	33 (109)	13 (40)

Source: Guelph Incoming Student Survey

Table 5.13: Per Cent of Guelph Students (*number*) Receiving OSAP By Mother's Education

	HS	Univ
1992*	14 (68)	4 (15)
1997*	28 (93)	7 (14)

Source: Guelph Incoming Student Survey

Table 5.14: Per Cent of Guelph Low-Income Students (*number*) Receiving OSAP By Gender**

	Female	Male
1992*	26 (52)	13 (9)
1997	23 (103)	21 (48)

**"Low-income" refers to parental income of less than \$40,000

Source: Guelph Incoming Student Survey

Table 5.15: Per Cent of Guelph Students (*number*) Concerned about Financing Education By Parental Income

	1992*		1997*	
	<\$40,000	\$40,000+	<\$40,000	\$40,000+
none	12 (33)	29 (226)	8 (13)	27 (232)
some	61 (175)	59 (464)	53 (91)	57 (490)
major	27 (77)	12 (92)	39 (67)	16 (140)

Source: Guelph Incoming Student Survey

Table 5.16: Per Cent of Guelph Students' (number) Concerned about Financing Education By Father's Education

	1992*		1997*	
	HS	Univ	HS	Univ
none	20 (92)	29 (138)	19 (63)	29 (83)
some	61 (278)	61 (295)	54 (179)	55 (159)
major	19 (86)	10 (50)	27 (91)	16 (46)

Source: Guelph Incoming Student Survey

Table 5.17: Per Cent of Guelph Students' (number) Concerned about Financing Education By Mother's Education

	1992*		1997*	
	HS	Univ	HS	Univ
none	22 (104)	29 (108)	19 (61)	31 (53)
some	58 (279)	62 (228)	58 (189)	53 (90)
major	20 (97)	9 (32)	24 (78)	15 (26)

Source: Guelph Incoming Student Survey

Table 5.18: Per Cent of Guelph Low-Income Students (number) Concerned about Financing Education By Gender**

	1992*		1997*	
	Female	Male	Female	Male
none	10 (20)	13 (9)	19 (82)	32 (73)
some	59 (116)	70 (51)	58 (254)	51 (117)
major	31 (62)	17 (12)	24 (105)	17 (40)

**"Low-income" refers to parental income of less than \$40,000

Source: Guelph Incoming Student Survey

Table 5.19: Per Cent of Visible Minority Students (*number*) Admitted to the University of Guelph Compared to Per Cent of Visible Minorities in Ontario

	<u>91/93</u>	<u>96</u>
Admit @ G	10 (536)	12 (783)
Ontario	11 (1.1)	16 (1.7)

Guelph data unavailable for 1991; Source: Admitted Student Questionnaire, 1993 and 1996; 1991 and 1996 census, Statistics Canada (Ontario numbers in millions)

Table 5.20: Per Cent of Male Students (*number*) Admitted to the University of Guelph Compared to the Per Cent of Ontario Males aged 18-24

	<u>93</u>	<u>96</u>
Admit @ G	28 (1488)	29 (2010)
Ontario	51 (549.6)	51 (530.5)

Source: Admitted Student Questionnaire, 1993 and 1996; 1993 and 1996 Annual Demographic Statistics, Statistics Canada (Ontario numbers in thousands)

Table 5.21: Per Cent of Students (*number*) from Low-Income Backgrounds Admitted to the University of Guelph Compared to Per Cent of Low-Income Families in Ontario**

	<u>93</u>	<u>96</u>
Admit @ G	22 (958)	21 (1185)
Ontario	25 (257.2)	23 (265.3)

****"Low-income" refers to parental income of less than \$40,000**

Source: Guelph Admitted Student Questionnaire, 1993 and 1996; 1993 and 1996 General Social Survey, Statistics Canada (Ontario families with age of head 45-64 with income of less than \$40,000) (Ontario numbers in thousands)

**Table 5.22: Per Cent of Male Students Admitted to the University of Guelph
By Registration Status**

	Registrant	non-Regist
1993	27 (705)	29 (783)
1996	30 (938)	28 (1072)

Source: Admitted Student Questionnaire

**Table 5.23: Per Cent of Visible Minority Students Admitted to the University of
Guelph By Registration Status**

	Registrant	non-Regist
1993	8 (215)	12 (321)
1996	9 (261)	14 (522)

Source: Admitted Student Questionnaire

Table 5.24: Per Cent of Students from Low-Income Backgrounds Admitted to
the University of Guelph By Registration Status**

	Registrant	non-Regist
1993	22 (462)	22 (496)
1996	22 (566)	20 (619)

****"Low-income" refers to parental income of less than \$40,000**

Source: Admitted Student Questionnaire

Table 5.25: Per Cent of Students (*number*) Admitted to the University of Guelph who Reported that either "Aid" or "Cost" was a Significant Factor in their Decision to Enrol in University By Parental Income**

	< \$40,000	\$40,000+
1993*	47 (433)	30 (972)
1996*	55 (637)	33 (1413)

****Question:** "Was either financial aid or the cost of attending a significant factor in your decision to enrol in the university you plan to attend?"; **Source:** Admitted Student Questionnaire

Table 5.26: Per Cent of Students (*number*) Admitted to the University of Guelph who Rated Net Cost of Attendance as "Very Important"* By Parental Income**

	< \$40,000	\$40,000+
1993*	56 (534)	42 (1426)
1996*	69 (814)	49 (2195)

****Question:** In choosing the university that you will attend, how important is the net cost of attendance; how much you and your family would have to pay after financial aid (if any) is applied to total university costs; **Source:** Admitted Student Questionnaire

Table 5.27: Per Cent of Students (*number*) Admitted to the University of Guelph who Identified "Expensive"* as a Widely-Held Image of Guelph by Parental Income**

	< \$40,000	\$40,000+
1993	7 (71)	7 (244)
1996*	22 (256)	16 (697)

****Question:** Students were asked to identify "expensive" as one of "the most widely-held images of our university"; **Source:** Admitted Student Questionnaire

Table 5.28: Per Cent of Students (*number*) Admitted to the University of Guelph who Rated Net Cost of Attendance as "Poor/Fair"* By Parental Income**

	< \$40,000	\$40,000+
1993	10 (83)	8 (231)
1996	15 (146)	13 (496)

****Question:** Rate Guelph's cost of attendance - how much you and your family would have to pay after financial aid (if any) is applied to total university costs; **Source:** Admitted Student Questionnaire

Table 5.29: Per Cent of Students (*number*) Admitted to the University of Guelph who Rated Net Cost of Attendance as "Very High"* By Parental Income**

	< \$40,000	\$40,000+
1993	9 (79)	11 (324)
1996	16 (173)	17 (675)

****Question:** "After subtracting financial aid offers, if any, please rate the cost of attending each university" on a scale from 1-8, from "Very Low" (1) to Very High (8); **Source:** Admitted Student Questionnaire

Table 5.30: Per Cent of Students (*number*) from Low-Income Backgrounds Admitted to the University of Guelph who Reported Either "Aid" or "Cost" was a Significant Factor in their Decision to Enrol in University*** By Registration Status**

	Registrant	non-Regist
1993*	44 (193)	51 (240)
1996*	51 (282)	58 (355)

**"Low-income" refers to parental income of less than \$40,000

***Question: "Was either financial aid or the cost of attending a significant factor in your decision to enrol in our university?"; Source: Admitted Student Questionnaire

Table 5.31: Per Cent of Students (*number*) from Low-Income Backgrounds Admitted to the University of Guelph who Rated Net Cost of Attendance as "Very Important"**** By Registration Status**

	Registrant	non-Regist
1993	57 (261)	55 (273)
1996	67 (378)	71 (436)

**"Low-income" refers to parental income of less than \$40,000

***Question: Importance of "Cost of attendance - how much you and your family would have to pay after financial aid (if any) is applied to total university costs"; Source: Admitted Student Questionnaire

Table 5.32: Per Cent of Students (*number*) from Low-Income Backgrounds Admitted to the University of Guelph who Rated Guelph as "Expensive"**** By Registration Status**

	Registrant	non-Regist
1993	7 (32)	8 (39)
1996*	19 (108)	24 (148)

**"Low-income" refers to parental income of less than \$40,000

***Question: Students were asked whether "expensive" is one of "the most widely-held images of our university"; Source: Admitted Student Questionnaire

Table 5.33: Per Cent of Students (*number*) from Low-Income Backgrounds Admitted to the University of Guelph who Rated Net Cost of Attendance as "Poor/Fair"**** By Registration Status**

	Registrant	non-Regist
1993*	6 (25)	14 (58)
1996*	11 (52)	19 (94)

***"Low-income" refers to parental income of less than \$40,000

***Question: "Cost of attendance - how much you and your family would have to pay after financial aid (if any) is applied to total university costs": Source: Admitted Student Questionnaire

Table 5.34: Per Cent of Students (*number*) from Low-Income Backgrounds Admitted to the University of Guelph who Rated Net Cost of Attendance as "Very High"**** By Registration Status**

	Registrant	non-Regist
1993*	7 (29)	12 (50)
1996	14 (75)	17 (98)

***"Low-income" refers to parental income of less than \$40,000

***Question: After subtracting financial aid offers, if any, rate the cost of attending each university on a scale from 1-8, from "Very Low" (1) to Very High (8): Source: Admitted Student Questionnaire

Table 5.35: Per Cent of Students (*number*) from Low-Income Backgrounds Admitted to the University of Guelph who Cited "Lower Cost" as Reason for Attending University**

	First Choice:		Not First Choice:	
	Registrant	non-Regist	Registrant	non-Regist
1996*	3 (16)	11 (55)	12 (16)	33 (52)

***"Low-income" refers to parental income of less than \$40,000

"First Choice" = Of those planning to attend university of first choice, proportion who chose university because "cost of attending is lower"; "Not First Choice" = Of those planning to attend a university that was not their first choice, those who responded felt the most important reason was, "cost of attending is lower"; no data for 1993; Source: Admitted Student Questionnaire

Table 5.36: Per Cent of Visible Minority Students (*number*) Entering the University of Guelph Compared to Certain Ontario Universities and the Per Cent of Minorities in Ontario

	<u>94/96</u>	<u>95/96</u>
U. Guelph	8 (94)	9 (94)
Other Us	33 (2237)	42 (1839)
Ontario	16 (1.7)	16 (1.7)

Data only available for 1994 and 1995; Source: Incoming Student Survey 1994 and 1995; 1996 census, Statistics Canada (Ontario numbers in millions)

Table 5.37: Per Cent of Students (*number*) whose Mother Tongue is neither English nor French Entering the University of Guelph Compared to Certain Ontario Universities and the Per Cent of Ontario Residents whose Mother Tongue is neither English nor French

	<u>94/96</u>	<u>95/96</u>
U. Guelph	7 (87)	9 (93)
Other Us	29 (1795)	32 (1273)
Ontario	18 (251.5)	18 (251.5)

Data only available for 1994 and 1995; Source: Incoming Student Survey 1994 and 1995; 1996 census, Statistics Canada (Ontario numbers in thousands)

Table 5.38: Per Cent of Students (*number*) who are not Canadian Citizens Entering the University of Guelph Compared to Certain Ontario Universities and the Per Cent of Ontario Residents who are not Canadian Citizens

	<u>94/96</u>	<u>95/96</u>
U. Guelph	3 (32)	3 (34)
Other Us	10 (641)	9 (348)
Ontario	9 (948.4)	9 (948.4)

Data only available for 1994 and 1995; Source: Incoming Student Survey 1994 and 1995; 1996 census, Statistics Canada (Ontario numbers in thousands)

Table 5.39: Per Cent of Students from Low-Education Backgrounds Entering the University of Guelph Compared to Certain Ontario Universities and the Per Cent of Ontario Residents with Low Education**

	<u>94/96</u>	<u>95/96</u>
U. Guelph	33 (386)	32 (336)
Other Us	43 (2509)	38 (1464)
Ontario	50 (566.7)	50 (566.7)

***Based on father's education, high school or less
data only available for 1994 and 1995; Source: Incoming Student Survey 1994 and 1995; 1996 census, Statistics Canada (Ontario males aged 45-64 with high school education or less) (Ontario numbers in thousands)*

Table 5.40: Per Cent of Students from Low-Education Backgrounds Entering the University of Guelph Compared to Per Cent of Low-Education Students Entering Certain Ontario Universities and the Per Cent of Ontario Residents with Low Education**

	<u>94/96</u>	<u>95/96</u>
U. Guelph	36 (424)	34 (358)
Other Us	49 (2902)	46 (1780)
Ontario	60 (701.3)	60 (701.3)

****Based on mother's education, high school or less**
data only available for 1994 and 1995; Source: Incoming Student Survey 1994 and 1995; 1996 census, Statistics Canada (Ontario females aged 45-64 with high school education or less) (Ontario numbers in thousands)

Table 5.41: Per Cent of Students from Low-Income Backgrounds Entering the University of Guelph Compared to Per Cent of Low-Income Students Entering Certain Ontario Universities and the Per Cent of Low-Income Families in Ontario**

	<u>94</u>	<u>95</u>
U. Guelph	15 (183)	18 (189)
Other Us	25 (1466)	27 (1026)
Ontario	26 (279.1)	26 (286.4)

****"Low-income" refers to parental income of less than \$40,000**
data only available for 1994 and 1995; Source: Incoming Student Survey; General Social Survey 1994 and 1995, Statistics Canada (Ontario families with age of head 45-64 with income of less than \$40,000) (Ontario numbers in thousands)

Appendix 2: In-Depth Interview Comments By Anonymous Respondent

Plans Regarding Financing Education:

- "If I didn't get OSAP, I couldn't go to school". (1)*
- "Money is a stepstone that can be borrowed". (5)*
- "It's every parent's dream to send their kids to university and my parents can't fulfill it". (2)*
- "I knew I couldn't rely on that crutch...mom's not giving me money". (3)*
- "Overall, scholarships and bursaries are bloody hard to get". (3)*
- "This is not fair. If they're encouraging a university education, why are they increasing these funds? It limits so many students. If I didn't take a year off, there's no way I could come here". (5)*
- "I don't make enough in the summer to finance the entire year, so I definitely rely on OSAP" (6)*
- "I need full OSAP to go to school" (6)*
- "When you're away at school, you don't make enough in the summer to pay for school, and if people do, I'd like to know how they do it" (6)*
- "I got a scholarship from U of T and I still didn't go, and I could have lived at home and commuted to school, which would have saved a lot. It would have been a lot easier to stay at home, but I wanted to go to Guelph, so I didn't really factor finances into my decision" (6)*
- "I completely rely on OSAP. I just assume that I will have money to pay for school" (6)*

Expectations of University Life and Associated Costs:

- "Somehow I covered it all, and I have chump change left". (5)*
- "I'm always trying to save a buck here and there, like clipping coupons for things". (3)*
- "Basically, I've been scrimping and saving". (3)*
- "I've always been a penny pincher, it's the same now". (2)*
- "Someone gave me used books, which helped a lot". (1)*
- "I didn't really know how much things are going to cost". (3)*
- "There's no way I can afford these insane prices for textbooks" (5)*
- "When I got here, all the prices went up". (1)*
- "I was expecting it to cost a lot...I think generally university cost more than I was expecting" (6)*
- "\$10,000 is the number that everyone has in their head to go to university and live away from home. I didn't think realistically about it. I knew that there was that \$10,000, but I didn't really think about it, and all of a sudden you get a bill for \$4,000. I don't think that I thought about it too realistically until I actually wrote the cheque" (6)*
- "I just assumed I would get OSAP. In high school I really didn't think about the whole have-to-pay-it-back thing" (6)*
- "Books were more expensive, but I was kind of prepared. I have an older sister that went to university, so I had an idea that a textbook could cost \$100" (6)*

Food, Shelter, Clothing or Other Expenditure Adjustments:

- "Oh yeah, I'd eat more fruits and vegetables" (5)
"Even with food I find myself being very selective". (5)
"I wish I had more meal plan points" (3)
"I didn't realize that the meal plan was only for first semester" (1)
"I'm moving off-campus next year, partly to save money". (3)
"Towards the end of the year, I have to be careful about what I spend. Starting around February or so, I have to make sure I have enough money to pay the phone bill" (6)

Employment/ Work Adjustments:

- "There's tons of stuff I wish I could be doing if I didn't have to work". (3)
"I'm afraid I'm not going to get the amount I need in OSAP, or the scholarships, and I will be forced, sometime in second year, to get a part-time job". (5)
"Money sucks. There's certain things that I have to push myself to do. If it means flippin' burgers, obviously I don't have a choice". (5)
"I really wish I didn't have to work. Knowing that you don't have a choice makes it even worse...it's another stress in life". (5)
"Government jobs are great, because they are in my field, but they only pay minimum wage, which will not fund university tuition. I'd like to get some experience, but I have to think about paying for school" (6)
"I'd rather put school above work" (6)
"I thought about getting a part-time job this year, for extra money" (6)
[If she could do things differently:] "I would have gotten a part-time job during the year, to build up some money to pay back my student loan" (6)

Students' Feelings about Debt:

- "It really scares me. It's another stress factor and insecurity I have. I'm not really thinking about it now because I'm in first year, but when I'm in 3rd or 4th and graduating with a debt the price of 2 cars, it really scares me that I have a debt to pay with money I don't have". (5)
"I know its going to get a whole lot worse before I can get out, but there's no way I can do without it". (4),
"I knew that I wanted to be here, there was no other way around it".
"At first I didn't want to apply for OSAP, but why should I let my temporary financial situation hold me back from what I can do?" (5)
"It would have been nice if I had more money starting out, I wouldn't have to borrow as much". (4)
"I worry about how to pay it all back". (1)
"Tuition is rising, but OSAP isn't at all" (6)
"I have an enormous student loan to pay off when I graduate. I have this hanging over my head, that I have a \$25,000 loan to pay off. It's not very reassuring to be starting out with a huge loan to pay off. I think about it more now because I'm going into my last year, and I have to think about how I'm going to pay it off" (6)

Physical, Social or Emotional Adjustments:

- "There's a lot of simple things you'd like to do or go out and buy to make things easier, like an extra set of sheets, or more socks". (3)*
- "I have to sit here worrying about next year. I can't spend \$20 this semester when I know it might be the difference for next semester". (2)*
- "I hardly go out...that probably hurts too. I go for walks on campus, free stuff". (2)*
- "Instead of going to the mall, we go for a walk through the arboretum instead". (4)*
- "It affects you in more ways than you realize". (2)*
- "Will I have enough? Will I be okay, just in case something happens at home, that I can get a train home?". (5)*
- "It all comes down to money - any activity, how much is it going to cost me?" (3)*
- "You feel like you're constantly mooching off friends". (2)*
- "There's always 'I want a new pair of jeans', but I know that I can't buy anything until I start work in the summer" (6)*
- "I don't think I cut back that much. I mean, I have cable, I make long distance calls. I don't think I'm particularly good at financing money. I could save a lot more if I tried" (6)*

Stress Caused by Finances:

- "Definitely. Especially for next year. I'm so afraid". (5)*
- "You don't sleep, you keep thinking you should be working" (4)*
- "It's always in my head, in some shape or form, no matter where you go...That's a big stress in my life, the stress about money. That shouldn't even be a factor for students, but it's only getting worse". (5)*
- "It's an underlying stress that's always there. It's a real burden and it's really worrisome to have to worry about money all the time. I would have had a much more relaxing year if I didn't have to worry about money". (3)*
- "The things you have to do to really save can really get you down sometimes". (3)*
- "Things seem to be going okay, but it's constantly a burden, because I can't rely on my parents for anything". (3)*
- "I think there's a lot of stress based on finances" (6)*
- "I just accept the fact that I need OSAP to go to university, so I don't let it worry me all that much" (6)*
- "How much I have at the start of the year has to last the entire year" (6)*

Impact of Finances on Academic Performance:

- "No matter how many students say that having a job doesn't affect your homework, it does. Whether they want to admit it or not". (5)*
- "I would come straight from high school if I could. I really had to struggle. My marks reflect that" (5).*
- "Working has definitely put a crunch on school work". (3)*
- "You can't concentrate on school" (4)*
- "It takes a lot of time to search through and see if you qualify" [for bursaries] (6)*
- "I've been thinking about grad school, and that would be where my financial situation comes into play, because I already have such a big loan. I don't know how high I want them to get. If I did go to grad school, I would have to live at home and go to York or U of T, because I can't, I don't*

want to keep accumulating loans. That's where money plays more of a factor, grad school. After I get a degree, I don't know if I'd be so willing to just keep getting OSAP to continue my studies" (6)

"I can't really afford to pay to take this summer course I'm taking, but I'm doing it anyway" (6)

Feelings about the Cost of University:

"At the rate of how expensive it is to come here, if I could afford it, I would study all through the summers to get out of here quicker". (5)

"You feel like you're getting robbed. Tuition for sure is way too high. It makes you wonder where the money's going". (2)

"What does Mordechai do with our money?" (5)

"If any way that this interview convinces the upper people here at this university what a hell situation it is for students to have this financial situation, then I don't mind at all". (5)

"If I don't get OSAP, I can't come back. And that makes me really upset. And I'm not the only one. There are so many students out there who have the potential to do so many things. Because of this big restriction of financial support, it doesn't even give them the chance". (5)

"I don't understand why B.C. has a tuition freeze, why can't we have that here?" (5)

Advice for Potential University Students:

"Get as good a job as you can, work as many hours as you can". (1)

"Get a job, a good paying job". (2)

"Start saving early, bring up your marks and apply for scholarships". (3)

"Try and save up as much money as you can. Try not to borrow as much from OSAP" (6)

"If you can get the money to come here, that's half the battle. The marks are nothing compared to getting the money together". (2).

"They don't realize how much money they need until they have to come up front and pay it". (5)

"Do as much to pay for it yourself. I would be a lot better if people could pay for it themselves, so they don't have that extra worry of a loan when they graduate" (6)

"Buy used books. First semester they suck you in, because it's your first time, you go there and think you're getting deals" (2)