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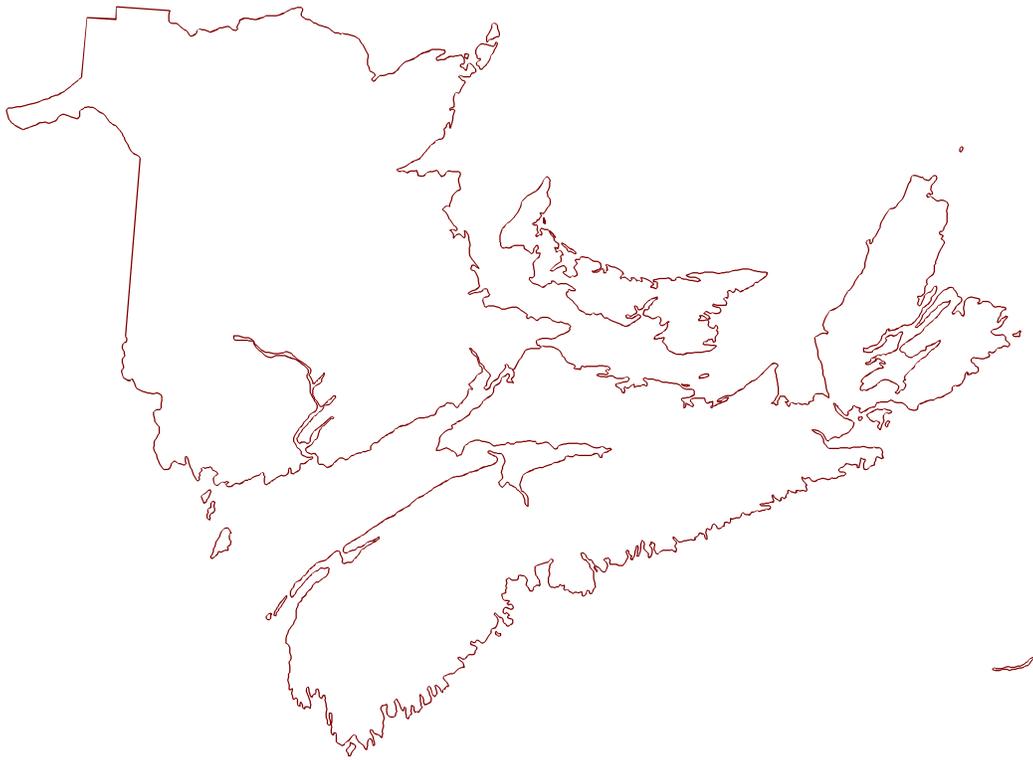
commission de l'enseignement
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Accessibility to Post-Secondary Education in the Maritimes

Report prepared by the Angus Reid Group

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FOREWORD

At its October 27-28, 1996 meeting, the members of the Maritime Provinces Higher Education Commission met with student and faculty groups. The major issue raised during the discussion was that of accessibility to post-secondary education in general and its costs to students in particular. Following that meeting, the Commission agreed to proceed with a study of barriers to post-secondary education in the Maritimes.

A Steering Committee, chaired by Raymond Ivany, and comprised of Karen Gatién, Dave MacPherson, Roe McFarlane, Judith Murray, Lisa Penney, Louise Polland, Peter Rans and Shawn Rouse, was struck to direct the study. The contribution of the Committee members to this study was impressive and I take this opportunity to thank them for their excellent work in bringing this project to fruition.

The New Brunswick Department of Advanced Education and Labour, the Nova Scotia Department of Education and Culture, and the Prince Edward Island Department of Education co-sponsored the study. This initiative is another example of a fruitful regional cooperation.

The intent of the study was to assist the Commission, students, governments, institutions, and other stakeholders in post-secondary education in better understanding the dynamics at play when choosing to pursue, or not to pursue, a post-secondary education. Particular emphasis was put on the financial barriers (or disincentives) to post-secondary education. A three-prong research programme was devised to reach this objective.

The first phase of the programme was to analyze existing data from a variety of sources already collected by the MPHEC and provincial governments.

The second phase involved conducting 19 focus groups in ten locations across the three provinces, with the following segments of the population: graduating grade 12 students in the process of deciding about their future; first-year post-secondary students (including both community college and university students), students with high levels of debt still enrolled in a post-secondary institution; and students who had left their university or community college without completing their programme.

The third phase of the programme was a telephone survey of the graduating grade 12 student population of the Maritimes and of their parents.

The report that follows synthesizes the results of the three phases. The research clearly demonstrates that the cost of post-secondary education and increasing debt levels are significant factors in the decision students make about whether or not to continue their studies beyond high school. Even more significant is the finding that students from lower income households are much more likely to be affected by financial issues when deciding to pursue or not to pursue their education beyond high school. There is a very serious problem of student indebtedness in the Maritimes --- a problem which is growing and is probably disproportionately affecting students from lower income households. The study also establishes that, although the reasons motivating

a student to pursue a post-secondary education are multiple and varied, improved employment opportunities remains the single most important reason behind this decision.

I encourage the reader to review this thought-provoking study. In commissioning this research, we had hoped to add some hard evidence to the body of knowledge on barriers to accessibility to post-secondary education. We also wanted to assist decision-makers in resolving the issues in the current debate on accessibility and debt load. I believe we have certainly done the former. We will have to wait to see if the latter becomes a reality.

*David M. Cameron
Interim Chair*

I.0 INTRODUCTION (Page 1 of report - extract)

The public policy debate in Canada on access to post-secondary education has a long history, one marked by recurring themes and questions, and sharp political and philosophical schisms. Studies and analyses have been conducted over time by groups and individuals, all of whom address key questions from particular perspectives and from the specific objectives of a program or research study. Despite a wealth of data, analysis and debate, there are still deficiencies in our understanding of the factors affecting the decision to attend or not attend university or college, or some other post-secondary institution. There are markedly different opinions on the subject and even disagreement over fundamental measures and trends in the system.

In the debate over access to post-secondary education, accessibility is pitted against quality, tuition fee increases are described as the devil of accessibility, or more intransigent factors, such as level of parent's income and education, are proposed as the cause of particular demographic groups' lower participation rates. To complicate matters further, all of these factors are inter-related, making it particularly difficult to single out one issue which impacts most strongly on accessibility.

The Maritime Provinces Higher Education Commission (MPHEC) has played a critical role over the past three decades in guiding the debate on issues in post-secondary education in the three Maritime provinces, and has been a significant contributor to our understanding of the issues in Canada as a whole. The Angus Reid Group was commissioned by the MPHEC to undertake a study of the accessibility to post-secondary education and the equity of access. The purpose of this research was to better understand the dynamics at play for Maritime students when they decide to pursue or not pursue post-secondary education. Through this research, information was gathered to help the Commission, students, governments, and other stakeholders identify some of the barriers, potential and real, to post-secondary education, and derive possible solutions to alleviate some of these barriers.

Following is an integrated report of the findings of a three-phase research program undertaken by the Angus Reid Group. This program involved secondary data analysis of existing statistical information provided by the MPHEC, qualitative research through focus groups with students at all levels of the education system, and a quantitative telephone survey of the 1997 graduating high school class in all three Maritime provinces. In this report, we provide an overview of the key findings, pulling together the main trends and analyses, and we outline some of the implications for directions that post-secondary education might take in the Maritime provinces. More detailed results of each of the three phases are in the reports prepared separately for the secondary data analysis, the focus groups, and the quantitative survey.

6.0 CONCLUSIONS AND IMPLICATIONS (Page 39 of report - extract)

Findings from the three phases of the research program dealing with accessibility to post-secondary education in the Maritime provinces provide key insights into the complexity of issues that join together to affect whether high school students decide to pursue or not pursue a post-secondary education. In this final section, we outline some of the key conclusions of the study, and suggest implications for policy and program development.

Firstly, student decisions to pursue or not to pursue post-secondary studies are multi-dimensional. At work is a complex maze of motivations and barriers dealing with a range of issues from personality traits to socio-economic background to the cost of post-secondary education, and debt loads. There are varying inter-relationships and compounding effects between these issues any one of which can surface at any time as a major factor in student decision making. To simplify the decisions students make about post-secondary education down to a single issue, such as the more utilitarian "dollars and cents" concerns, academic performance, or the more nebulous attitudinal and motivational drivers, all to the exclusion of other issues, is to miss the point entirely. In actual fact, it is understanding **how** all of these issues interact with each other which is of paramount importance.

The clear implication here is that decisions made with respect to improving access to post-secondary education should take care not to focus exclusively on one particular issue or concern. Rather, it is clear that any specific focus on debt load, for example, as a barrier to access must be put within the context of a broader picture that includes such things as socio-economic background, personal motivation, and academic performance. This is quite a challenge, because the weight accorded a specific issue or concern is likely to vary considerably from individual to individual, and across the different provinces.

Secondly, the research clearly demonstrates that the cost of post-secondary education and debt load are significant factors in the decision students make about whether or not to continue their studies beyond high school. However, because students tend to view post-secondary education as a means to enhance their chances of securing employment in a very competitive labour market, immediate concerns about costs and debt load are displaced somewhat by personal aspirations for longer term financial and economic stability. The predominant view is that while the cost of studies and the debt load incurred are definitely problematic, they do not seem to be reason enough to forego studies beyond high school. Indeed, when given the choice between incurring debt and not attending college or university, most students are prepared to pay what it takes and incur debt, because they see post-secondary education as an absolute requirement for today's economy, particularly as far as securing employment is concerned. Still, some caution is required in "disconnecting" debt loads completely from participation rates and accessibility, given that debt loads have increased dramatically only over the past few

years; it may well be too early to arrive at any definitive conclusion as far as the impact of debt on participation rates over the long term.

Nonetheless, the implication of this conclusion is that for all the attention paid to the implied financial barriers students face due to debt load and the cost of post-secondary studies, it is as important to consider what students will face once they complete their studies. Ultimately, given the importance students attribute to higher education, accessibility *per se* is perhaps less an issue than is having opportunities for secure employment upon graduation. This analysis of the importance of debt as a barrier suggests that the focus of program design related to debt loads should include ways to help students deal with debt loads **once they have completed their studies**, and not focus exclusively on mitigating debt load as an upfront barrier to access.

Thirdly, and very importantly, the research shows clearly that financial issues of costs and debt load are more likely to affect the decision to pursue or not pursue post-secondary education of students from lower income households, who tend to express a greater degree of anxiety about these issues than do their better off counterparts. There is indeed an enhanced fear of debt and a heightened sense of being unable to pay for post-secondary studies among students in the lower income strata. This is compounded by the reality that they are more likely to need to borrow funds, and thus are more likely to be carrying heavy debt loads upon graduation.

The implication here is that the "debt issue" can potentially become a social issue, whereby the weight of student debt is unequally borne by those in less fortunate financial circumstances. In this regard, it is not so much accessibility to post-secondary education *per se* which is the issue, as ensuring that certain types of students - in this case, those from lower income backgrounds - are not disproportionately burdened by the financial requirements of pursuing post-secondary education.

Fourth, future job security surfaces as the **single most** important motivation driving students' decision to continue their studies beyond high school. Moreover, getting a good job is a motivation which tends to reduce, if not eliminate, the impact of any significant barriers people might otherwise see in their way. This covers the full range of roadblocks, from debt load to cost to personal motivation. Students are so concerned about their future, they are prepared to overlook any financial or personal shortcomings just to give themselves an opportunity to make a better life for themselves.

This does not mean students do not get bothered by debt loads or other perceived barriers; it's just that they have resigned themselves to a given reality: having a post-secondary education is a required step to secure added opportunities in the job market. And, they are prepared to pay the price now in order to secure those opportunities in the future.

The implication here seems to be that while debt load may sit as a burden on students' shoulders, it is unlikely to weigh that heavily as they decide whether or not to pursue post-secondary education. Indeed, one senses an appreciation of debt for university

or college as an investment in one's future, one which is believed to have a good return. This tends to mitigate its importance as a barrier to access to post-secondary education. Students are almost accepting of taking on debt for their education, because of their belief that it will help them achieve lifestyle and life goals. In this, "good debt" is almost a requirement for the "good life". Moreover, they realize that debt will be a way of life for them in terms of purchasing other more consumer-related goods (car, house, etc.), which only reinforces their more positive perceptions of education debt.

However, there is also a perceived lack of choice in students' resignation about debt, and this causes a good deal of frustration for students. They feel caught somehow in a vicious circle: university or college means debt which means needing a "good" job to pay for it in order to pay back the debt incurred. Hence, they may not decide against post-secondary education for financial reasons, but they are very much attentive to the implications of debt load for their future.

Fifth, despite the fact that debt load and accessibility may not be as closely linked as previously thought, findings from the research definitely suggest there is a growing debt "problem" among the Maritime student population. Indeed, average student debt load has been increasing dramatically over the past decade, but particularly over the past few years, and it is projected to continue to do so into the next millennium. Meanwhile, a greater number of Maritime students are taking on heavier and heavier debt loads, with the result that many will be in a very tight financial straightjacket upon graduation. Of particular note is the evidence that the impact of higher debt loads is likely to affect students from lower socio-economic backgrounds disproportionately as they are more dependent upon student loans, and tend to borrow a greater amount of money.

The clear implication of this finding is that there will be greater pressure for students to find "good" jobs in order to pay back the loans, else many will find themselves in difficult circumstances or will need to default on their loans. This would have particularly troubling social implications for students from lower income backgrounds as it might well work to limit their social mobility. Governments seem to have realized there is a student debt problem, given their moves to design and implement loan remission programs which help alleviate excessive student debt; whether or not they will be sufficient to deal with the debt issue is too early to tell. These programs may well need to be revamped in light of projected cumulative debt loads.

A broader implication of the debt "problem", is the extent to which the current high "value" placed on post-secondary education can be ultimately compromised when students begin to face the reality of having to pay back \$40,000 or more just as they enter the workforce (if they enter the workforce?). It is not too difficult to see the emergence of a heightened degree of cynicism among students about what they are really obtaining by spending time and money to get a university degree or college diploma. Moreover, one can expect a greater scrutiny of the "quality" of education received, especially if students continue to find it difficult to secure good jobs.

Sixth, the changing structure of available government financial aid appears to be contributing, perhaps unwittingly, to the growing debt problem. Indeed, the elimination of bursaries in most provinces has been coupled with increases in the amount in loans students can obtain from government. Because most students are prepared to borrow what it takes to continue on to the post-secondary level, and since we know student loans make up the largest single source of income for most students, it is evident that making bursaries a less important part of the government aid package is sure to have an impact on student debt.

The implication here is that government policy on financial aid may require a second look if indeed it is systematically increasing student debt load. Strangely, loan remission programs designed to alleviate students' financial burden seem to work in much the same way as the bursary program in the sense of offering students "free" money, except that with loan remission there is more control for government at the back end in terms of eligibility criteria. However, by offering an "after-the-fact" reduction in debt burden, the debt "problem" appears to take on greater proportions initially; indeed, in the absence of bursaries, debt levels are "artificially" increased in the public's mind, because students are receiving more money in the form of loans. Loan remission makes a "correction", but only after-the-fact. Thus, with loan remission, student debt load can be seen to be *more* of a barrier to accessibility than it is in reality. An important caveat here is that is still too early in the life of loan remission programs to accurately measure their impact on student debt.

Seventh, the amount of money students can potentially receive in government financial aid does appear to cover the overall costs of post-secondary education. Indeed, the overall amounts available have increased significantly in recent years. However, with the elimination or reduction of bursaries in all three Maritime provinces, government financial aid usually means student loans, and thus more student debt. Hence, while governments appear to have made it easier for students to be able to pay for their post-secondary studies, they have at the same time made it more likely that student debt loads will increase. By wanting to make upfront entry to the post-secondary level more accessible to more students by breaking down some of the financial barriers, governments seem to be contributing to a debt load problem as students exit the post-secondary system.

Here, the implication is that the question of accessibility becomes less one of "can they get in?" or "can they gain access to the money that's needed to get in?", and more one of "do they want to get in, knowing what they'll be paying once they leave?". And, to alleviate fears of debt, which could impact accessibility, governments have been busy developing new-fangled programs, from loan remission to income contingency. While we do know that students are prepared to take on the debt, seeing it as an "investment in their future", it appears that, in trying to address the question of accessibility, governments have merely traded for an equally sticky dilemma of how to help students deal with their debt loads.

Eighth, there is some evidence to suggest that individual personality traits are driving factors in a person's decision to pursue or not to pursue post-secondary education. These relate to things like self image, personal confidence, the ability or desire to set long term goals, personal views of education and school, and readiness to take on new challenges. The more positive one is on all of these characteristics, it seems, the greater the likelihood of deciding to pursue post-secondary education, regardless of other perceived barriers such as cost or debt load. It is on this level that personality distinguishes itself as a critical factor; it can often act as the deciding influence on the final decision, tipping the balance one way or the other, and mitigating or compounding the importance of other barriers or influences on an individual.

Dealing with the variability of personality as a potential barrier to access means that education policy planning will need to consider ways of identifying problematic personality "markers" among students early, and devising ways to guide them in a more constructive direction. This might mean placing more energies on student counselling, career planning, and mentoring programs, things which are likely to help and encourage students to make informed decisions.

Ninth, in deciding about their future education path, students seem to attach relatively less weight to post-secondary education as an opportunity to learn, or to become a well-rounded person in a "preparation for life" exercise. This aspect of post-secondary studies is certainly not absent, but it does not carry the same weight as the more utilitarian motivation of needing to find a job. Students definitely want to learn, and enjoy doing it; it's just that they're very pragmatic about their education.

This only serves to underscore the importance young people place on their post-secondary education as an investment in their future. What it also does is place pressure on universities and colleges alike to respond to labour market trends by offering up-to-date and relevant courses. Very often, this can mean creating more flexibility in course offerings (more co-op programs, for example) and teaching staff (more professionals).

Tenth, parents and peer groups do seem to have a noticeable impact on the decision to pursue or not to pursue post-secondary education, though the impact is much less direct than other influences. Both are part of the socio-cultural milieu in which students are raised, and can work to encourage or discourage them from pursuing studies beyond high school. While the predominant view is that students always assumed they would go to university, this self-directedness appears to hide an underlying desire to follow one's friends or submit to subtle family pressures. On the other hand, when friends or family have less of an interest in academic pursuits beyond high school, or have little direct experience, this seems to translate into a less enthusiastic embrace of post-secondary education.

Eleventh, there is clearly some attention paid by students to the quality of education they receive. Put into the larger context of access to education, concern for the quality

of education is tied both to a sense of value for their education dollar, but also, and perhaps most saliently, to what they will be able to do with what they've learned once they enter the labour market. Learning, in this sense, becomes paramount to having an edge in seeking job opportunities.

Perceptions of the difference between universities and colleges also surface when it comes to quality of education, with the academic vs. hands-on job training distinction persisting. In most cases, it is not so much a judgement of which is better, as the two institutions offer very different learning experiences.

From this conclusion emerges a number of challenges related to ensuring students feel they are obtaining the best education possible. Anything less could result in more negative sentiments around debt load and costs, particularly if they have difficulties securing employment upon completion.