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REPORT TO THE SENATE SUBCOMMITTEE  
ON POST-SECONDARY EDUCATION

FEBRUARY 1997

TABLE OF CONTENTS

1. INTRODUCTION ..... 1

2. ECONOMIC BENEFITS OF THE UNIVERSITIES ..... 2

    2.1 ECONOMIC BENEFIT TO THE STUDENT ..... 2

    2.2 ECONOMIC BENEFIT TO THE COMMUNITY ..... 5

3. ABILITY OF GOVERNMENTS AND UNIVERSITIES TO RESPOND TO CHANGING TIMES ..... 6

4. ACCESSIBILITY AND AFFORDABILITY ..... 8

    4.1 GENERAL ..... 8

    4.2 OTHER ACCESSIBILITY ISSUES ..... 10

5. STUDENT AID ..... 12

6. IMPORTANCE OF RESEARCH ..... 14

7. CONCLUSIONS ..... 16

APPENDIX 1

    CHANGES IN UNIVERSITY SPENDING ..... 18

APPENDIX 2

    PROPORTIONS OF GENERAL OPERATING REVENUES AND EXPENSES, 1994-95  
    (BEFORE COST RECOVERIES) ..... 20

APPENDIX 3

    STUDENT AID BY INSTITUTION, 1995-96 ..... 21

APPENDIX 4

    STUDENT AID - TOTAL ASSISTANCE PROVIDED TO STUDENTS, RESIDENT OF  
    A MARITIME PROVINCE, STUDYING IN CANADA, 1982-83 TO 1995-96  
    (1995-96 DATA ARE ESTIMATES) ..... 22

APPENDIX 5

    DIRECT STUDENT COSTS (\$) 1996-97 ..... 23

## 1. INTRODUCTION

The Maritime Provinces Higher Education Commission (MPHEC) appreciates being given the opportunity to address the Senate Subcommittee on Post-Secondary Education.

The MPHEC was established in 1973 with its cited purpose:

“to assist the Provinces and the institutions in attaining a more efficient and effective allocation of resources in the field of higher education in the region.”

The Commission consists of members from all three Maritime provinces, with representation from the Provincial Governments, faculty and students from the universities, and the public at large. This brief therefore represents a broad view of the existing situation and its problems, rather than the perspective of one particular interest group.

The university system in the Maritimes has many relatively small institutions which focus principally on teaching with limited graduate programmes, together with Dalhousie, the University of New Brunswick, the Atlantic Veterinary College, and l'Université de Moncton, which offer Doctoral and professional programmes.

The region is characterised by relatively low incomes and high rural population compared to the rest of Canada. University participation rates have always been high, while participation in the College system has been relatively low in Nova Scotia and New Brunswick. It should be noted that the Commission has only minor involvement with the community college system, and this document is focussed on the university sector.

Canada's first universities were established in this region in the 18<sup>th</sup> Century, and have played an important economic and social role in the development of the region ever since.

While education in Canada is a provincial responsibility, participation in financing of post-secondary education (PSE) by the Government of Canada has been essential in the past, and the level of funding from that source will continue to be critical in the future. The Government of Canada has occupied

an important role in the field of training, and in recent years the boundary between education and training has become increasingly blurred.

In addition, there are many areas of public policy in which the actions of the Federal Government have a major impact on the post-secondary system. These include mobility, immigration policy, research, and student aid.

In a society where the economy is increasingly driven by knowledge-based industries, education is a concern to all governments and citizens. We welcome this opportunity to present to you our views on the future role of the Federal Government in PSE. We will address the social and economic impact of the university system, research, university response to limited funding, accessibility, and student aid.

## **2. ECONOMIC BENEFITS OF THE UNIVERSITIES**

### **2.1 ECONOMIC BENEFIT TO THE STUDENT**

Numerous well publicised studies have documented the fact that a university education increases the employability and earning power of an individual. Table I provides a comparison of unemployment rates by level of education, for Canada as a whole, as determined by Statistics Canada.

**Table I**  
**Unemployment rate by level of education (percent)**

	<b>1993</b>
Total	11.2
0 to Grade 8	16.7
Some Secondary Education	17.0
Graduated from High School	11.4
Some Post-secondary	11.6
Post-secondary Certificate/Diploma	9.5
University Degree	5.7

Table II shows the results of a Statistics Canada survey of students who graduated in 1990, two years after graduation.

**Table II**  
**Income of 1990 graduates 2 years after graduation**

<b>Income Range</b>	<b>University</b>	<b>College</b>
0-\$20,000	26.5%	54.2%
\$21-\$40,000	55.0%	42.5%
>\$40,000	18.5%	3.3%

The Commission undertook a survey of students who graduated from Maritime universities in 1995. Table III shows their employment status in the last week of June, 1996.<sup>1</sup>

**Table III**  
**Employment status of 1995 graduates in June 1996**

<b>Activity</b>	<b>Overall (weighted)</b>	<b>PEI</b>	<b>NB</b>	<b>NS</b>
Employed full-time	68%	71%	65%	69%
Employed part-time	11%	8%	10%	12%
Waiting job start	2%	4%	3%	2%
Unemployed	11%	9%	14%	9%
At home	3%	3%	3%	3%
In school	4%	4%	4%	4%
Disabled/retired	1%	1%	1%	1%

The survey also looked at their earnings for that week; Table IV shows the mean gross earnings as reported.

**Table IV**  
**Mean Weekly Gross Earnings, 1995 graduates in 1996**  
**Maritimes Universities**

<b>Average wages</b>	<b>Overall</b>
Full-Time Employment	\$536.93
Part-Time Employment	\$241.58

This shows that, at a time when employment was difficult to obtain, 68% of 1995 graduates had found full-time employment one year later.

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<sup>1</sup>Survey of 1995 Graduates, Baseline Market Research Ltd for MPHEC, 1996

Actual salaries for full-time employment varied with the level of qualification. Table V shows the different levels for different qualifications.

**Table V**  
**Weekly earnings by level of qualification**

<b>Degree Granted</b>	<b>Overall</b>
Certificate 1 <sup>2</sup>	\$421.08
Certificate 2	\$540.10
Bachelor	\$479.66
First Professional	\$656.50
Masters	\$846.32
Doctorate	\$829.63

Employment was difficult for the graduating class of 1995, who encountered a work world in which there were no guarantees, with adaptability to change being the guiding premise. A university education provides them with the flexibility and the tools to adapt to the challenges of the work world.

While the survey suggests that the 1995 graduates may often be under employed (especially at the bachelor's level), they are not necessarily under paid. On average, a bachelor's level graduate, working in a full-time position, earns approximately \$480 dollars per week or \$24,960 per year.

Wages increased in relation to the degree received, suggesting that a university education continues to be a good financial investment from a wage perspective.

While the majority of graduates are more likely to earn more money than other new workforce entrants, many still have to prepare at least initially for temporary or seasonal employment and hourly rather than salaried positions.

In addition to the analysis of employment, the survey asked questions on other aspects of the graduates' university experiences.

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<sup>2</sup>These are primarily one year certificates at NSAC and UCCB.

Ninety-two percent (92%) of graduates indicated that they were either very or somewhat satisfied that the university programme was worth the investment of time; and 83% indicated that they were either very or somewhat satisfied that the university programme was worth the financial investment.

## 2.2 ECONOMIC BENEFIT TO THE COMMUNITY

The university system contributes directly to regional economic growth and stability, as well as to the specific community where each institution is situated. In a Report by the Nova Scotia Council on Higher Education<sup>3</sup> it was pointed out that the contribution occurs through:

**Direct expenditures** (expenditures of universities and individuals who are involved in activities related to the universities);

**Connected income** brought into the province by out-of province students, research grants, visitors;

**Induced expenditures** (those who receive funds from university, student and visitor expenditures in turn spend those funds);

**Opportunities** (social, cultural and sports programming and facilities);

**Services** (medical, dental, legal, consulting, continuing education and programming, services to local businesses). University services include the stimulating effect of the university cultural presence and R&D activities. The universities' presence prompts additional revenue flows through technology transfers, co-location of business by virtue of the availability of specific expertise, etc.; and

**Long-run returns** on the investment of human resource development (enhanced employability, quality of life, and salary levels).

There have been numerous studies of the economic impact of universities in the region. As an example, the University of Prince Edward Island is estimated<sup>4</sup> to generate over \$100 million in the local economy, a figure representing about 5% of the Gross Provincial Product. It is also estimated that it is responsible for over 1,650 jobs, over 3% of total Island employment. A study of Nova Scotia

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<sup>3</sup>“University Financing- Past and Present”; NSCHE, June 1995.

<sup>4</sup>Data taken from “The Impact of the University of Prince Edward Island”; Ann Spears, UPEI, 1994.

universities<sup>5</sup> in 1995 estimated household income generated at \$572 million, and that the system maintained 15,643 full-time jobs. The total economic impact of the universities in the Maritimes is estimated to be about one and a half billion dollars.

Cities and towns which are home to universities obtain social and cultural benefits from universities, as well as economic benefits. The Nova Scotia study cited above identified 746 facilities in the Province available for community use, and 3,600 programmes open to the community during a one year period.

### **Recommendation #1**

The economic benefits to the student and the community from universities are considerable. In making public spending decisions the impact of any reduction on those benefits should be considered.

### **3. ABILITY OF GOVERNMENTS AND UNIVERSITIES TO RESPOND TO CHANGING TIMES**

Transfers from the Government of Canada for health and post-secondary education have lagged behind inflation since the mid nineteen eighties. Total cash transfers for PSE to the Maritime provinces, which were \$160,218,000 in 1983-84, had increased to approximately \$185,820,000 in 1994-95, an increase of \$25,602,000. During the same period, contributions to university funding in the Maritimes increased from \$247,332,000 to \$366,756,000, an increase in of \$119,424,000. Despite this remarkable effort by the provincial governments, actual funding for universities has not kept pace with either enrolments or inflation. As a result, over the past ten years the funding available for each full-time equivalent student has declined by 2% in New Brunswick, 9.1% in Nova Scotia, and 13.9% in Prince Edward Island. Changes in application of funding are shown in Appendix 1.

The decline would have been much greater had student fees not been increased from an average of \$1,700 per annum to an average of \$2,700 per annum over the same period. The contribution from fees has increased from approximately 19% to 27% of university general operating income. At the same time as students' contributions have increased, universities have been forced to reduce the

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<sup>5</sup>"Beyond the campus"; Andrew Harvey, John D'Orsay, Stephen Macdonald and Averlyn Pedro, Saint Mary's University, 1995.



number of full-time faculty to reduce costs, and replace some by sessional and contract professors who may not be able to provide the same level of student service.

Universities have also faced a major problem with the deterioration of the physical plant, much of which was constructed during the expansionary period of the nineteen sixties and earlier. A study carried out in 1990 of about half of the university buildings in the region identified a need for an additional \$80,000,000 to repair the buildings surveyed. The recent Federal Infrastructure programme has provided some significant assistance to some institutions in dealing with building problems.

To meet the challenges of the nineties will require extraordinary adaptation to new realities: the articulation of programmes between universities and community colleges, the development of completely new programmes built on a complementary use of the resources available at both universities and community colleges, more entry points and increased mobility among institutions. To facilitate this adaptation, financial stability is imperative. The institutions need to be aware as soon as possible of any changes to the public contributions to their operating grants.

Distance education coupled with new technologies can be a powerful and direct means of addressing accessibility to knowledge and life time learning. The rapid changes in technology and its application to learning environments have removed more barriers relating to access over the last two years than any other development. While the technology is available, it requires a significant investment in equipment, as well as appropriate course development, to exploit it to its full potential. In the present situation of financial stringency, it is difficult to make these investments.

### **Recommendation #2**

It is important that federal contributions to post-secondary education be maintained or increased, predictable and stable.

### **Recommendation #3**

In conjunction with the provinces, the Federal government should share in the cost of the major maintenance projects that need to be undertaken at the region's universities.

### Recommendation #4

The federal government, together with the provinces, should assist in the development of the infrastructure of new technologies, such as distance education.

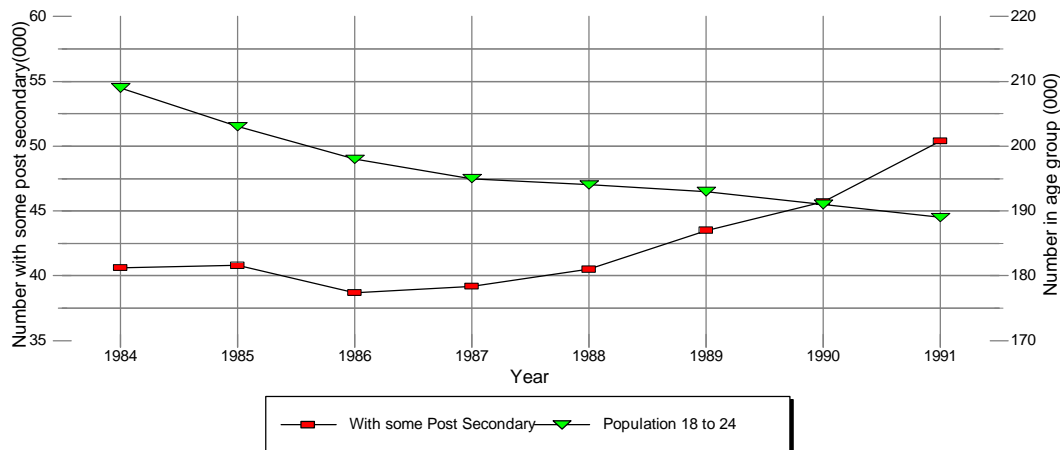
## 4. ACCESSIBILITY AND AFFORDABILITY

### 4.1 GENERAL

While the population in the 18 to 24 year old age group, which makes up the largest proportion of undergraduates, has been declining steadily in the region, the number of students at university has continued to climb, as shown by Figure 1 (includes Community Colleges). The participation rate (the percentage of the population attending university) among the 18 to 24 age group has increased from 17 % to 24% since 1987.

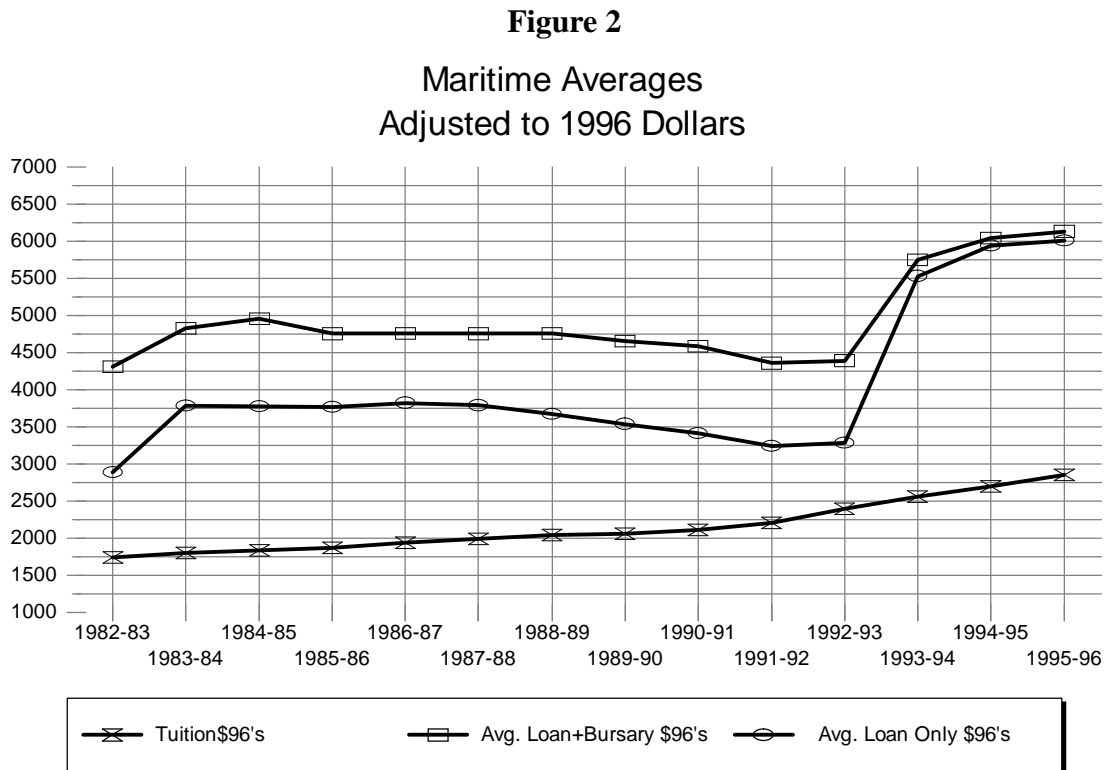
**Figure 1**

18 to 24 Age group, Maritime Provinces  
Population and Education



While the proportion of high school students going to university has continued to increase, a number of factors may limit accessibility at Maritime universities in the future. The increase in fees that has occurred over recent years has increased the cost of university attendance, and this trend appears likely to continue. While the total amount of student assistance available has increased, the bursaries that were previously available from the provinces are fewer in number and smaller in amount. Although

some loan remission and incentive programs have been introduced, students are now facing a much greater debt load. Figure 2 shows a plot of student fees, and average annual loans made to students who received government financial assistance.



In 1982-83, approximately 68% of students in the Maritime region were receiving student loans averaging \$2,700 per year, \$1,800 in loan and \$900 in bursary. In 1994-95, 65% of students were receiving an average amount of \$5,800, all in loan except for an average bursary of \$300 in NB. While a student incurred an average debt of \$7,200 for a four year programme in 1982-83, a student in 1994-95 could have a debt, after remission, of over \$22,000. The decline in the percentage of students taking loans may also be significant. The Commission has undertaken a study of barriers to PSE to investigate, among many other issues, this trend.

Tuition fees are only one of the financial considerations facing university students. Students incur both direct and indirect costs when they enrol. Direct costs include such things as tuition and other fees, books and living costs. In addition, there is the indirect “opportunity” cost of wages not earned while studying. The average yearly total direct costs of attending a Maritime university at the undergraduate level was estimated to be \$9,775 in NB, \$10,330 in NS and \$10,476 in PEI. The costs at each institution are shown in Appendix 5.

**Recommendation #5**

All levels of government must ensure that students with the ability and motivation for PSE are not barred from accessing the system because they cannot afford it.

**Recommendation #6**

The adequacy of total financial resources available to post-secondary education needs to be examined to ensure that the quality and accessibility of the current PSE sector, currently under severe pressure, be at least maintained and hopefully enhanced.

**4.2 OTHER ACCESSIBILITY ISSUES*****Student mobility***

The sharing of experiences and student life by people from all parts of the country is an important contribution to the education process, as well as to national unity. Any actions that militate against this mobility are bad for the nation.

Recent actions by some provincial governments have limited student mobility in two ways. Some provinces are charging higher fees to out-of-province students. In other situations provinces will only provide student aid to students who study in their own province. These actions are not in the best interests of the students or the country.

**Recommendation #7**

The Government of Canada should consider withdrawing funding resources for post-secondary education from provinces that restrict pan-Canadian mobility either by charging excessive fees to out-of-province students, or restricting loans to students who study outside their home province.

***International students***

The presence of international students on campus is enriching for Canadian students, a source of revenue to the country, and an opportunity for Canada to make future friends to help us with trade relations abroad. The Federal Government is encouraging the marketing of Canadian universities abroad, and the inclusion of university Presidents in the recent “Team Canada” visit to Asia was a positive action. Notwithstanding a national policy to encourage foreign students, there are frequent problems with the federal authorities for overseas students seeking visas to study in Canada.

**Recommendation #8**

The Government of Canada should speed up the processes involved in the provision of student visas.

***Credit Transfer***

The transferability of course credits between universities at all levels of undergraduate study is the stated objective of the Council of Ministers of Education of Canada. In addition there should be articulation between programmes at colleges and universities, so that no student has to successfully complete the same course twice. Transfer between first and second year courses is now widely available, but credit recognition is hindered by the lack of any form of national student identification programme.

**Recommendation #9**

It is recommended that the Federal Government work with the provinces to develop a national credit registry and a common student identification number.

***Gender Equity***

In order to encourage the participation of women in non-traditional fields of study, programmes were set up by the Government of Canada and some provincial governments to give additional financial assistance to women entering these fields. Unfortunately, the programmes have not lasted as long as the problem, and several of them have been abandoned before the objective has been achieved.

**Recommendation #10**

It is recommended that non-traditional study paths continue to be promoted to women and that scholarships and other incentives be restored and enriched to ensure that enrolment of women continues to increase in these areas.

**5. STUDENT AID**

Recent changes to the federal student aid programmes have seen:

- ? loan limits increased;
- ? targeted aid in the form of loans and grants for part-time students;
- ? assistance for students with permanent disabilities;
- ? special opportunity grants for female doctoral students; and
- ? special arrangements with banks.

The Canada Student Loan Programme continues to represent a major source of financial support for post-secondary education.

An urgent review of the federal student loan programme is required to increase loan relief options and to minimize loans in the future. Unmanageable debt and an uncertain job prospect after graduation, may deter qualified students from enrolling in PSE studies. Simply raising loan limits is not the answer, it has to be done in a way that provides for loan repayment in a practical manner. The Federal Government has an obligation to find means of improving access to those groups that are presently under represented.

Student aid programmes in the Maritimes have undergone fundamental changes in policy and practice during the last few years. The thrust has been to make more money available to students by transforming grants to loans, thus increasing debt. In 1993-94, New Brunswick's bursary programme was replaced with a loan/bursary programme. In the same year, Nova Scotia moved from a provincial bursary programme to a provincial loan programme with remission. In 1994-95, Prince Edward Island adopted a student aid programme similar to that of Nova Scotia. Figure 2 in the section on accessibility shows how annual loans to students have increased in recent years.

The proportion of students requiring loans, and the amount they borrow varies widely among institutions. Appendix 3 provides data for loans at each institution. At the Shippagan campus of l'Université de Moncton, 68% of full-time students received student loans, while at the University of Kings College, only 29.3% received loans. Average assistance ranged from \$6,699 at Mount Allison University to \$4,562 at the University College of Cape Breton.

Appendix 4 provides data on loans by province and the region since 1982-83. During this period the average annual total loan has increased from \$1,807 to \$5,858.

In the Maritime survey carried out of 1995 graduates in the summer of 1996, the following data was obtained on how students paid for their education:

- ? approximately 64% claimed personal responsibility for the cost of his/her university education;
- ? 10% suggested financing had been a shared responsibility between the graduate and his/her parents;
- ? 20% indicated that the costs had been the sole responsibility of a parent or spouse; and
- ? 6% suggested that the costs had been covered by someone other than a graduate or a parent/spouse.
- ? Graduates used the following sources in order to cover the cost of a university education:
  - 52% had received a scholarship or bursary;
  - 49% had borrowed money through a government student loan programme;
  - 12% received funding through an employer;
  - 10% had borrowed money through a lending institution;
  - 6% had participated in a co-op programme; and
  - 5% had borrowed money/obtained loans from family members.

### **Recommendation #11**

The Federal Government, together with the provinces, should review living allowances allotted to students under the student aid system, within the existing loan maxima.

**Recommendation #12**

The Government of Canada should find means to encourage savings for the purpose of paying for an education, through incentives in the tax system, either through specific savings schemes or through transferability from existing ones such as RRSPs. Proposals made in December by the House of Commons Finance Committee, and recent proposals made by the Association of Universities and Colleges in Canada in conjunction with students and faculty, have several possible options which should be considered urgently.

Changes in student aid programmes are helpful in making more money available to the students, but debt levels are mounting. Optional income-contingent loan repayment schemes could help; a greater effort by employers, including governments, to hire more students in the summer would be even more helpful.

**Recommendation #13**

While the amount available for student loans has increased, very little has been done to recognise the problems created by rapidly increasing student debt. The Federal Government must recognise its responsibility to help students repay their loans, through tax incentives or direct remission. Income contingent loan repayment plans are one of several options that should be available.

**6. IMPORTANCE OF RESEARCH**

One distinguishing feature of a university is the interdependence of teaching and research. Within that context, university research has the following broad purposes (benefits):

- i) to inform instruction/teaching, thereby increasing teaching quality;
- ii) to train future research practitioners and other highly qualified personnel;
- iii) to produce outcomes, both as a contribution to public knowledge and to create a knowledge infrastructure for business, the public sector, and the local community.



There are notable examples in all three provinces of successful businesses that have been spun off from university research projects. Diagnostic Chemicals Ltd. in Prince Edward Island, Satlantic Inc. in Nova Scotia, and Universal Systems Ltd. in New Brunswick compete successfully in international markets.

The Maritime region has fewer research organisations than are found in the rest of the country. Main research activities are limited to the universities, the Provincial Research Councils, and agencies of the Federal Government. While the Universities spend about \$77 million a year on research, the Provincial Research Councils spend only \$14 million. The federal research stations run by the departments of Fisheries and Oceans and Agriculture have suffered even greater cut backs than the Federal Granting Councils, so the importance of universities in research in the region continues to increase.

While university research programmes receive significant support from the Federal Granting Agencies, this source of funding does not cover the overhead or infrastructure costs required to support sponsored research including equipment, administrative support, and support personnel. In a region that depends primarily on universities for its research activity, the lack of research overhead funding is particularly damaging.

Many of the faculty involved in research are aging, and also required to carry considerable workloads beyond their research activities. In a similar manner, new faculty with major teaching workloads find it difficult to compete for increasingly scarce funds from the granting agencies.

Students who are trying to work towards a career in research are limited in their access to funds, and may decide to choose a career path which will lead them to quicker returns.

Universities are our primary source of research in the region, but are not always well informed about research activities in other universities around the world, or in federal agencies, particularly those outside the region. It is necessary to improve communication networks in research, and to ensure closer collaboration between Federal government researchers and those in the university community.

**Recommendation #14**

The Government of Canada, in conjunction with the provinces, should provide financial support to research infrastructure through such measures as the new proposed infrastructure programme.

**Recommendation #15**

Federal Granting Councils should receive increased funding to enable them to contribute to the cost of research overheads at a level that at least enables them to keep pace with costs.

**Recommendation #16**

The Federal Government, in conjunction with the provinces, should introduce a programme to provide support for new researchers during their first three years of appointment. This would establish them on a reasonable basis to compete for research funds. Support for graduate students should also be increased.

**Recommendation #17**

The Federal Government should assess the total withdrawal of funding and personnel from their research facilities in the region, and make this information available to the provinces.

**7. CONCLUSIONS**

The Maritime universities are an important resource to the region. They represent an important asset to the young people of the area who are looking for an education, and are an important economic factor in their own right. In the face of substantial cutbacks in the cash transfers for Health and Education from the Federal Government, provincial governments have increased their contributions, but they have not been able to maintain a level of financing that would offset the growth in enrolment and inflation. Universities have had to carry out some restructuring, and in some cases reduce programmes to compensate for the reduced funding.

A survey of students who graduated in the region in 1995 showed that most of them were satisfied with their education, and felt that it was worth the time and money.

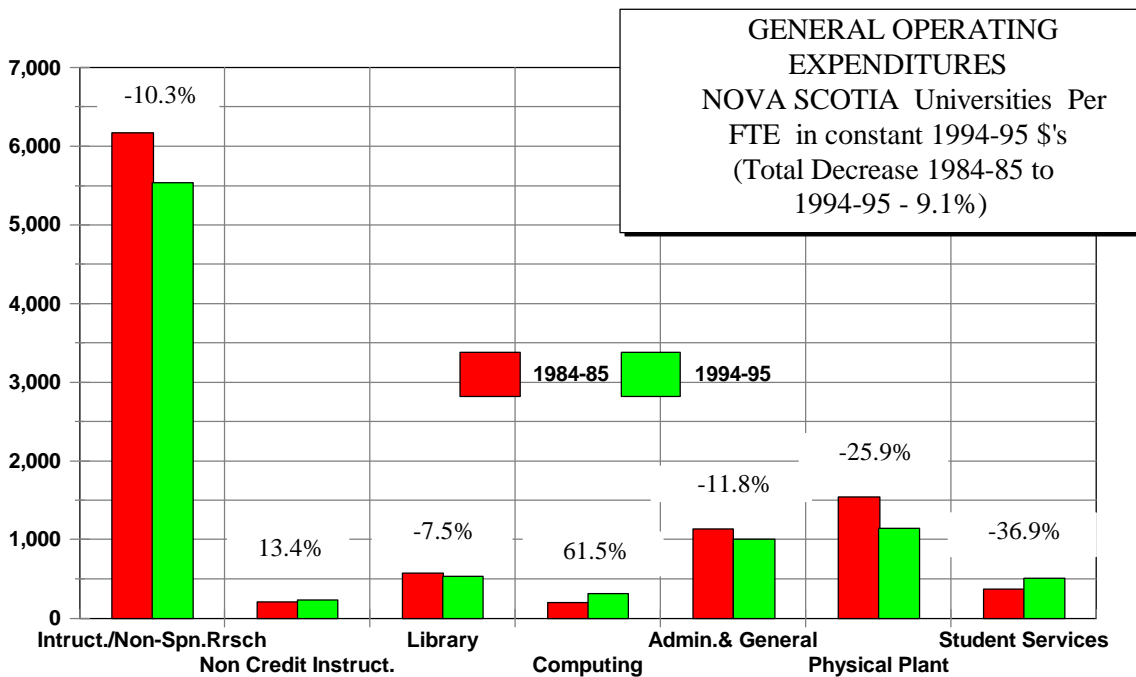
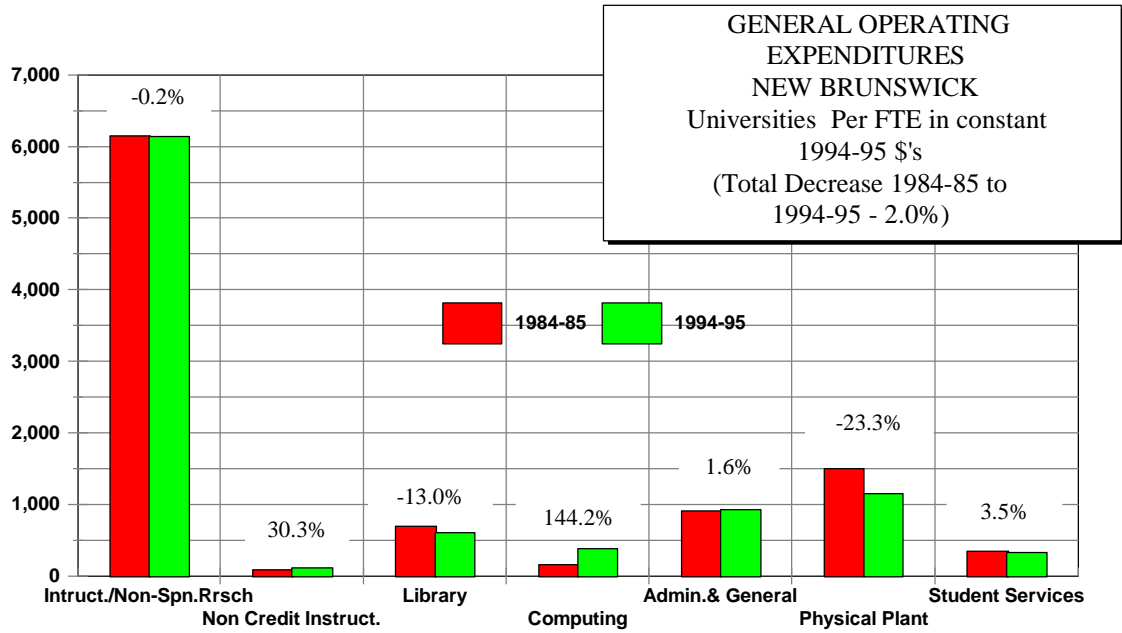
The physical infrastructure of the universities in the region is in need of repair. At the same time investment is necessary in new technologies for options such as Distance Education. The Federal Infrastructure Program should assist with these items.

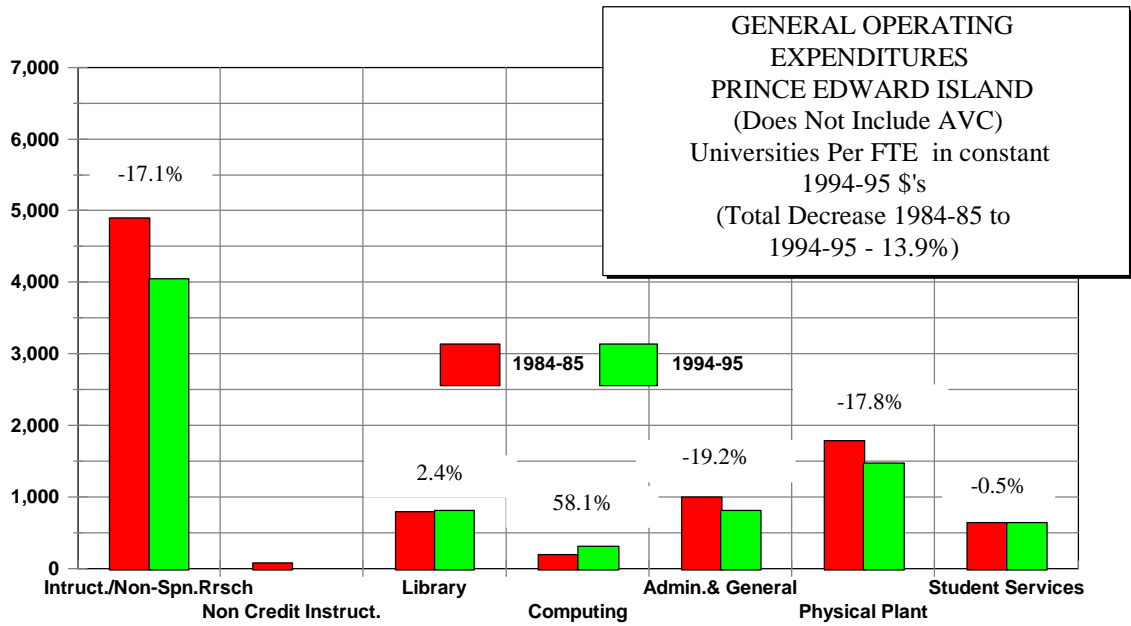
The presence of students from a wide variety of income levels, interests and places of origin is an important part of the educational process. Any action that discourages student mobility within Canada should be prevented, and international students should have ready access. In achieving mobility however, students should not have to repeat their studies, so a reliable national system of credit transfer is required.

Part of the reduction in funding from government sources has been offset by significant increases in the fees paid by students. At the same time, the provinces have reduced their bursary programmes and replaced them by loans. This means that the debt incurred by students without family support has grown significantly in recent years. The Government of Canada will have to find new options for students to pay back their loans, which will involve a financial commitment.

Research is an important role for universities. Cutbacks in funding make it more difficult for graduate students and for new researchers to become established. The Maritimes, because of their special dependence on universities for research activities, are in particular need of assistance to cover the costs of research overheads.

**APPENDIX 1  
CHANGES IN UNIVERSITY SPENDING**





**APPENDIX 2**  
**PROPORTIONS OF GENERAL OPERATING REVENUES AND EXPENSES, 1994-95**  
**(BEFORE COST RECOVERIES)**

	Revenues %			Expenses %	
	Grants	Tuition	Other	Salaries	Other
Mount Allison University	62	34	4	73	27
St. Thomas University	57	42	1	82	18
Université de Moncton	74	23	3	80	20
University of New Brunswick	72	28	0	80	20
Acadia University	58	41	1	74	26
Atlantic School of Theology*	50	18	32	68	32
Dalhousie University	70	28	2	78	22
Mount Saint Vincent University	63	36	1	80	20
NS Agricultural College	87	12	1	67	33
NS College of Art & Design	76	23	1	63	37
NS Teachers College*	80	20	0	77	23
St. Francis Xavier University	56	40	4	73	27
Saint Mary's University	51	48	1	79	21
Technical University of NS	77	23	0	75	25
University College of Cape Breton	60	37	3	77	23
Université Sainte-Anne	59	36	5	70	30
University of King's College	47	41	12	81	10
University of Prince Edward Island	79	20	1	69	31
UPEI excluding AVC*	71	29	0	83	17

Source: CAUBO 1994-95; \*Estimate

**APPENDIX 3**  
**STUDENT AID BY INSTITUTION, 1995-96**

	Total Full-Time Students	Full-Time in Province Students (1)	Full-Time Resident Students Receiving Assistance (2)	Assisted (%)	Total Average Assistance Received (3) (\$)	with Prov. Bursary (%)	with Prov. loan (%)
<b>NEW BRUNSWICK</b>							
Mount Allison University	2,279	763	297	38.9	6,699	19.8	37.9
St. Thomas University	1,883	1,479	754	51.0	6,259	23.1	48.4
Univ. de Moncton - Moncton	4,139	3,670	1,936	52.8	6,318	27.4	51.1
Univ. de Moncton - Shippagan	498	497	338	68.0	6,353	36.2	65.6
Univ. de Moncton - St. Louis Maillet	599	555	286	51.5	5,625	18.9	48.3
Univ. of New Brunswick - Fredericton	7,773	5,388	2,248	41.7	6,087	18.4	39.3
Univ. of New Brunswick - Saint John	1,928	1,803	568	31.5	5,296	10.2	28.6
<b>NB Total</b>	<b>19,099</b>	<b>14,155</b>	<b>6,427</b>	<b>45.4</b>	<b>6,129</b>	<b>20.9</b>	<b>43.2</b>
<b>NOVA SCOTIA</b>							
Acadia University	3,770	2,235	1,100	49.2	6,329	-	48.6
Dalhousie University	9,182	5,374	2,137	39.8	6,300	-	39.2
Mount Saint Vincent University	2,211	1,822	909	49.9	5,525	-	49.5
NS College of Art & Design	504	205	131	63.9	5,484	-	63.4
NS Teachers College	360	360	107	29.7	5,953	-	29.4
Saint Mary' s University	5,006	4,133	1,786	43.2	5,572	-	42.5
St. Francis Xavier University	3,174	2,115	1,189	56.2	6,520	-	56.0
Technical University of Nova Scotia	1,164	789	323	40.9	5,036	-	40.7
University College of Cape Breton	2,668	2,487	1,394	56.1	4,562	-	55.5
University of King' s College	755	372	109	29.3	5,610	-	28.8
Université Sainte-Anne	341	248	128	51.6	5,729	-	51.6
<b>NS Total</b>	<b>29,135</b>	<b>20,140</b>	<b>9,313</b>	<b>46.2</b>	<b>5,781</b>	<b>-</b>	<b>45.7</b>
<b>PRINCE EDWARD ISLAND</b>							
University of Prince Edward Island	2,425	1,796	780	43.4	4,747	-	37.6

Note 1 - Number of students resident of the Province in which the institution is located.

Note 2 - All students receiving provincial bursaries or loans have also received CSL assistance. These figures represent the number of students having received CSL.

Note 3 - Average total value of CSL, provincial bursaries and loans.

## APPENDIX 4

**STUDENT AID - TOTAL ASSISTANCE PROVIDED TO STUDENTS, RESIDENT OF A MARITIME PROVINCE,  
STUDYING IN CANADA, 1982-83 TO 1995-96 (1995-96 DATA ARE ESTIMATES)**

	Provincial			Total Average Assistance Received (\$)	Cumulative Increase (%)	Total Average Loans Received (\$)
	Students receiving CSL) (%)	Students receiving bursaries (%)	Students receiving loans (%)			
<b>NEW BRUNSWICK</b>						
1982-83	76.1	57.4	-	2,849	-	1,743
1984-85	81.3	51.6	-	3,336	17.1	2,394
1986-87	75.9	43.7	-	3,736	31.1	2,944
1988-89	74.1	44.5	-	4,011	40.8	3,015
1990-91	73.9	46.5	-	4,301	51.0	3,127
1991-92	74.5	46.6	-	4,386	53.9	3,129
1992-93	72.5	44.8	-	4,502	58.0	3,240
1993-94	67.9	27.7	47.1	5,282	85.4	4,910
1994-95	67.3	24.8	54.9	6,015	111.1	5,778
1995-96	67.9	26.5	58.5	6,094	113.9	5,825
<b>NOVA SCOTIA</b>						
1982-83	61.4	39.1	-	2,610	-	1,905
1984-85	69.6	41.9	-	3,696	41.6	2,954
1986-87	74.5	37.1	-	3,575	37.0	2,942
1988-89	74.6	38.5	-	3,794	45.4	3,004
1990-91	72.0	38.5	-	3,945	51.1	3,013
1991-92	67.9	34.7	-	3,953	51.5	3,074
1992-93	64.5	33.2	-	3,934	50.7	3,044
1993-94	63.1	0.0	56.0	6,007	130.2	6,007
1994-95	63.0	0.0	47.5	5,800	122.2	5,800
1995-96	69.2	0.0	68.5	5,944	127.7	5,944
<b>PRINCE EDWARD ISLAND</b>						
1982-83	70.7	47.7	-	2,378	-	1,578
1984-85	78.7	45.7	-	2,949	24.0	2,240
1986-87	84.0	52.4	-	3,269	37.5	2,453
1988-89	77.8	48.9	-	3,374	41.9	2,531
1990-91	71.6	44.8	-	3,533	48.6	2,543
1991-92	71.6	43.0	-	3,523	48.1	2,544
1992-93	67.4	34.5	-	3,687	55.0	2,875
1993-94	66.8	30.0	-	3,672	54.4	2,981
1994-95	68.2	0.0	-	5,069	113.2	5,069
1995-96	78.2	0.0	-	5,444	128.9	5,444
<b>MARITIMES</b>						
1982-83	67.8	46.9	-	2,694	-	1,807
1984-85	75.0	46.1	-	3,476	29.0	2,649
1986-87	75.8	41.0	-	3,613	34.1	2,900
1988-89	74.7	41.8	-	3,846	42.8	2,968
1990-91	72.7	42.3	-	4,061	50.7	3,022
1991-92	70.9	40.2	-	4,107	52.4	3,056
1992-93	68.0	38.1	-	4,166	54.6	3,117
1993-94	65.4	13.6	48.2	5,523	105.0	5,313
1994-95	65.1	10.1	51.2	5,838	116.7	5,738
1995-96	69.3	10.8	64.3	5,965	121.4	5,858



**APPENDIX 5**  
**DIRECT STUDENT COSTS (\$) 1996-97**

<b>Province</b>	<b>Undergraduate Tuition (Arts &amp; Sciences)</b>	<b>Other costs<sup>(3)</sup> (average)</b>	<b>Total costs (average)</b>
Mount Allison University	3,665	8,029	11,069
St. Thomas University	2,420	6,829	9,019
Université de Moncton	2,430	6,920	9,212
University of New Brunswick	2,840	7,216	9,826
<b>New Brunswick<sup>(1)</sup></b>	2,839	7,249	9,775
Acadia University	3,670	7,332	10,827
Atlantic School of Theology	2,880	6,875	9,475
Dalhousie University	3,395	7,319	10,414
Mount St. Vincent University	3,355	6,925	9,975
NS Agricultural College	3,050	6,844	9,594
NS College of Art & Design	3,400	2,398	5,448
NS Teachers College	2,620	6,692	9,312
Saint Mary's University	3,380	7,024	10,139
St. Francis Xavier University	3,500	7,525	10,700
Technical University of Nova Scotia	3,730	6,996	10,296
University College of Cape Breton	3,210	6,572	9,572
University of King's College	3,395	7,222	10,327
Université Sainte-Anne	3,473	6,978	10,135
<b>Nova Scotia<sup>(1)</sup></b>	3,312	7,177	10,330
<b>University of Prince Edward Island</b>	2,920	7,656	10,476
<b>OTHER PROVINCES<sup>(2)</sup></b>			
Newfoundland	2,670		
Québec	1,695		
Ontario	2,935		
Manitoba	2,550		
Saskatchewan	2,655		
Alberta	3,630		
British Columbia	2,287		

(1) Weighted average.

(2) Estimated average across each province.

(3) Other costs include student union fees, average room and board, and estimated costs associated with books, transportation, clothing, personal and health care and average room and board for those not living at home.

Sources: Statistics Canada and MPHEC