



Lobby Week 2021

Just Recovery For All: Just Education For All

**Student Recommendations on
Funding Ontario's Future**



The Canadian Federation of Students-Ontario

The Canadian Federation of Students-Ontario is the oldest and largest student organization in the province, representing over 350,000 college, undergraduate and graduate students from Thunder Bay to Windsor.

Canadian Federation of Students-Ontario
225 Richmond Street West, Suite 302, Toronto ON M5V 1W2
Phone: 416.925.3825 | federation@cfsontario.ca | cfsontario.ca

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Content Warning

The following lobby document contains and mentions anti-Indigenous racism, mental health, suicide, gender-based oppression and sexual violence along with issues that people have experienced resulting from the COVID-19 pandemic.

EXECUTIVE STATEMENT

Just Recovery for All: Just Education for All

The COVID-19 pandemic has deeply exacerbated pre-existing issues within post-secondary education (PSE) in Ontario. For years, post-secondary education has been impacted by high-tuition fees and lack of sustainable funding for public colleges and universities. With a further decrease in the quality of education, students, faculty and teaching assistants face severe challenges in teaching and learning online, as well as the mental health and workload challenges experienced in the midst of a pandemic.

Post-secondary education in Ontario is not only unaffordable for students today, it also creates a cycle of debt for future generations to come. Ontario has some of the highest tuition fees in the country. Despite the 10% tuition fee reduction and freeze introduced in 2019, it does not systemically address nor provide a long-term solution, as the financial barriers in accessing education continue to worsen. Meanwhile, the Ontario Student Assistance Program (OSAP) faced the largest financial cut in history, leaving students with significantly larger debt loads.

The Federation has long called for a public and fully-funded education system that is free for all students, including domestic and International students. The call for free education is supported by students across the province and across the country; at both colleges and universities. In the absence of proper and long-term public funding, students worry about the quality of their education and their futures.

The future of Ontario's education system must include a plan for International students who are vital to the economy of the province. The differential fees that International students are charged in Ontario is an unsustainable way to privately fund the education system and is a predatory practice which leaves International students with an even greater burden of debt.

The exclusion of International students from the public services such as the Ontario Health Insurance Plan, a program which they pay taxes towards, has been an unfair practice since International students were removed from it in the 1990s. The province has a role to play in supporting International students who are a large part of the future of Ontario.

Throughout the pandemic, students have watched as government and big businesses place profits before people, and the dangerous effects of decades of underfunded healthcare. The lack of funding for mental health resources both on and off campus has further contributed to the lack of support available to students, especially during the difficult shift to online learning and the stress of the pandemic. Now more than ever, provincial support for a national pharmacare program for all students is necessary.

The time to create a sustainable future for our post-secondary education system is now. This is a chance for our governments to take action and truly invest in students and in the future of Ontario. Students have put together the following recommendations so that post-secondary education in Ontario can truly be accessible, equitable and just.

Sébastien Lalonde, Chairperson
Kayla Weiler, National Executive Representative
Sarah Abdillahi, Treasurer



LOBBY BRIEF

The COVID-19 pandemic has presented numerous challenges for the post-secondary education (PSE) sector in Ontario. Students and graduates already struggling with some of the highest tuition costs, OSAP and other loan repayments are now also faced with record unemployment, financial uncertainty, insolvency, homelessness, food insecurity, increasing mental health needs, economic instability, and more. The pandemic has deeply exacerbated pre-existing issues within PSE in Ontario.

Yet, the predicaments faced by students have been too easily ignored. Students have done their part but are still waiting over a year later for the much needed support. Students need tangible, meaningful action, and they need it now. There is no reconstructing our provincial economy without students.

High quality, well-funded, and accessible post-secondary education is an essential precondition for Ontario to flourish post-pandemic. It is time for the Ontario government to demonstrate how much they value education and are willing to support students now and as we move forward through the pandemic. We believe the Ontario government can meet this essential task, it is just a matter of will. Ontario's MPPs can choose to be champions for the 'just recovery for all' approach and invest in the future of Ontario. Students need strong partners in the provincial government who will listen to their lived realities and who they can work together with.

Our 2021 lobby document includes a longer list of practical and necessary recommendations that are needed by students. From those recommendations, we wanted to highlight five key recommendations that we believe will make an immediate impact on student well-being in Ontario. We know that with immediate and meaningful action a just COVID-19 recovery for all is possible; will you invest in students?

Recommendation 1



The provincial government must freeze OSAP payments at 0% interest until the end of the pandemic, after all students have access to a vaccine, at no cost.

Recommendation 2

A 25% reduction in tuition fees for the next 4 years, towards the progressive elimination of tuition fees for all is the only way to assure justice for marginalized and especially racialized students in Ontario.



Recommendation 3



The province must immediately reinstate OHIP to all International students, including those who are on implied status and remove the requirement of having a full-time job to access OHIP while on a Post-Graduate Work Permit.

Recommendation 4

The government must eliminate all differential fees for International students.



Recommendation 5



The provincial government needs to immediately repeal the Student Choice Initiative policy to ensure that funding for campus student health, services and survivor supports are restored.

Introduction

The COVID-19 pandemic has impacted all aspects of life across Ontario. Post-secondary education (PSE) is no exception. In these unprecedented times, students have met many challenges. They have stayed home when asked to, shifted to online learning, wrote exams in their bedrooms, had research projects cancelled, became caregivers while meeting the demands of coursework, and managed their mental health while lacking much-needed supports. Many were laid off from work, yet still deemed ineligible for financial aid. Numerous others had to choose between paying rent and food, or paying their OSAP loan repayments. Yet, the predicaments faced by students have been too easily ignored. Students have done their part but are still waiting a year later for needed support as daily case numbers remain unacceptably high and a September reopening looks more and more unfeasible.

If we just look at employment alone to illustrate the scale of the problem, students and young workers were hit particularly hard in 2020 across the globe and in Canada⁵⁷. Unemployment rates are almost the highest in Canadian postwar history with Ontario having a 9.5% unemployment rate in December 2020. Students and youth are at the wrong edge of the curve, with Ontario youth aged 15–24 (likely one of the last groups to be vaccinated) seeing an unemployment rate was 20.9% in December 2020⁵⁸. Nationally the loss of employment for youth is almost three times worse than the decline in the core working-age cohort (25 to 54 year olds) as students and young workers have more precarious and less secure jobs (part-time workers, like many students lost jobs at almost three-times the pace (over 30%) of full-time workers)¹.

Still worse, economists have warned us of underreporting, and that the true figures would be 2.5 times higher at a 33% unemployment rate nationally¹. This would put Ontario students in the youth category at a 52% unemployment rate. Among prospective graduates 52%



For every \$1.00 invested in higher education by Canadian governments, the economic value added to the Canadian economy is \$1.36

Source: The Conference Board of Canada, 2014

are experiencing cancelled or delayed work placements (impacting graduate's integration into the workforce and their future career prospects)². So, it comes as no surprise then that over two-thirds (70%) of continuing post-secondary students were very or extremely concerned about the pandemic's financial impacts on their lives³.

This record unemployment is compounded by a myriad of factors faced by students. For example, between October 2019–20, Ontario witnessed the largest increase in average rents nationally at 4.8%, and vacancy rates are primarily up only at the expensive end of the market (In Toronto, vacancy rates remained below 2% for units going for less than \$1,400 per month)⁴. Today's students in Ontario will live in the wake of the pandemic for many years to come.

Past recessions have taught us that not only does youth unemployment increase significantly at the beginning of economic crises, but that it remains high long after⁵. Entering the labour market during a recession can shape student's outcomes for a decade or more⁶. It is estimated that this year's college and bachelor's degree graduates could lose \$25,000 to \$44,000 over the next five years and these losses are compounded by the average debt load of postsecondary graduates which is at least as large⁷. Further, women's employment recovery continues to lag behind men's and their economic security remains fragile⁸.

Colleges and universities are vital institutions within our communities and are key contributors to Ontario's economic, social, and cultural health. Students are the cornerstone to rebuild our economy post-pandemic. They are the foundation of our future and our collective recovery. Yet, Ontario students face increasing barriers, including some of the highest tuition fees in the country, in a job market where 70% of jobs now require some level of PSE⁹.

There is no reconstructing our provincial economy without students. High quality, well-funded, and accessible PSE is an essential precondition for Ontario to flourish post-pandemic (yet through Q2, post-secondary spending was \$477 million below planned spending despite the pandemic)¹⁰.

The Conference Board of Canada has calculated that for every \$1.00 invested in higher education by Canadian governments, the economic value added to the Canadian economy is \$1.36¹¹. Building back better is a challenge inevitably led by the government. If we look at some of the most challenging chapters in our history, it was not programs of austerity that led to recovery but expanded public investment in programs and services. Unfortunately, Ontario is committing only 1% of GDP to direct spending on COVID-19 measures (spending \$9,800 per person on direct COVID-19 measures, 94% of this money is coming from the federal government)¹².

Only 69% of Black women had obtained a post-secondary certificate, degree or diploma as opposed to 75% of non-Black women⁵⁵.



Only 51% of Black men had obtained a post-secondary certificate, degree or diploma as opposed to 62% of non-Black men⁵⁵.



Students need tangible, meaningful action, and they need it now. In the following sections we highlight areas and recommendations imperative for a just recovery for all students. It is time for the Ontario government to demonstrate how much they value education and are willing to support students now and as we move forward through the pandemic.

We are asking for a Just Recovery for All: Just Education for All.

Students are the cornerstone to rebuild our economy post-pandemic. They are the foundation of our future and our collective recovery.

¹Jim Stanford. 2020. "Ten Ways the COVID-19 Pandemic Must Change Work... For Good"

²Statistics Canada. 2020. "COVID-19 pandemic: Impacts on the work placements of postsecondary students in Canada"

³Statistics Canada. 2020. "COVID-19 Pandemic: Financial impacts on postsecondary students in Canada"

⁴Hannah Aldridge and Ricardo Tranjan. 2021. "Rents keep going up, pandemic or not"

⁵International Labour Organization. 2020. "Preventing exclusion from the labour market: Tackling the COVID-19 youth employment crisis"

⁶ibid

⁷Statistics Canada. 2020. "To what extent might COVID-19 affect the earnings of the class of 2020?"

⁸Canadian Centre for Policy Alternatives et.al. 2020 "Recovery through Equality: Developing an Inclusive Action Plan for Women in the Economy"

⁹Education For All Campaign. Canadian Association of University Teachers, the Canadian Federation of Students, the Canadian Union of Public Employees, the Public Service Alliance of Canada, and the National Union of Public and General Employees.

¹⁰The Financial Accountability Office. 2020. "Expenditure Monitor 2020-21: Q2"

¹¹Conference Board of Canada. 2014. "The Economic Impact of Post-Secondary Education in Canada."

¹²David Macdonald. 2021. "Picking up the tab A complete accounting of federal and provincial COVID-19 measures in 2020"

⁵⁷International Labour Organization. 2020. "COVID-19 and the world of work"

⁵⁸Statistics Canada. 2020. "Labour Force Survey"

STUDENT HEALTH

The skyrocketing cost of tuition fees are far from the only barrier college and university students face. Access to healthcare and mental health services are major issues that more often than not affect the most marginalized students. Since the beginning of the COVID-19 pandemic, 1 in 5 visible crowdsourcing participants indicated that they perceived harassment or attacks based on race, ethnicity and skin colour that occurred sometimes or often in their neighbourhood¹³. Students from marginalized communities including; Indigenous, Black, racialized, migrant, queer, trans, women and low-income households are systemically disadvantaged as they face more social inequities and oppression both on campuses and in society as a whole. With the pandemic, these communities are even further disadvantaged when seeking support for their physical and mental health. Investment in public healthcare and safety is a necessary and just solution to achieving systemic change.

Mental Health Matters - Supports and Resources for a Just Recovery

In 2016, the Canadian Mental Health Association (CMHA) surveyed students indicating that 89.5% of them felt overwhelmed by their workload. The study also highlighted that young people aged 15 to 24 are more likely to experience mental health issues than other age groups¹⁴ which significantly impacts their social connections, educational goals and workforce participation. Studies of students show as many as 1 in 5 met the diagnostic criteria for a mental health disorder and 30% to 50% of students reported experiencing overwhelming stress, anxiety, and depressive symptoms during their postsecondary years¹⁵. The burden of mental illness and addiction in Ontario is more than 1.5 times the burden of all cancers, and seven times the burden of all infectious diseases¹⁶. In December 2020, CMHA findings on mental health impacts indicated that 61% of those with a pre-existing mental health issue (up from 59% in first wave) faced a deterioration in their mental health following the second wave¹⁷.

During the pandemic, the effects of isolation, resulting from being away from family and other support networks have had a negative impact on mental health. Other data highlights 14.6% of people indicated that they lived in a household where there was food insecurity in the past 30 days. Poor mental health and severe anxiety symptoms are substantially higher among individuals in households with moderate food insecurity (45.3% and 45.0%, respectively) and severe food insecurity (51.0% and 70.5%, respectively)¹⁸.

As the financial reality of many students worsen during the pandemic, many are now employed as casual and precarious workers who do not have access to paid sick days. According to a recent survey, 58% of workers in Canada do not have access to any paid sick days and for workers in low-wage jobs, that number rises to 70%¹⁹. The call for paid sick days is vital for the health and safety of students who are working low-wage and precarious jobs to prevent the spread of COVID-19. Along with other members of the Ontario Universities and Colleges Coalition, we support the Decent Work and Health Network's call on the provincial government to immediately legislate Bill 239, *Stay Home if you are Sick Act* that include 7 permanent and 14 additional paid sick days during the pandemic and other public health outbreaks.



The burden of mental illness and addiction in Ontario is more than 1.5 times the burden of all cancers, and seven times the burden of all infectious diseases¹⁶.

We cannot expect students to live with such financial precarity, to sustain previous levels of academic workload and performance standards, and face further marginalization without recognizing the toll on their mental and physical health. Relying on heavily inundated campus counselling centres or paying for exorbitant off campus psychiatric services is a far cry from what is necessary to support students.

The provincial government needs to immediately legislate Bill 239, Stay Home if you are Sick Act that include 7 permanent and 14 additional paid sick days during the pandemic and must eliminate out-of-pocket costs for counselling and psychiatric services.

Recommendation

National, Public and Universal Pharmacare

Ontario needs to support the call for national, public, single payer universal pharmacare as a fundamental resource for students. Canada has the unique distinction of being the only country with a universal national public health care plan that does not include prescription drug coverage. Provincial leadership is needed to make this change. 91% of Canadians support a universal pharmacare plan and a universal pharmacare program could lower total spending on prescription drugs by approximately 30% and as much as \$11 billion annually²⁰. Our current private plans are unsustainable and students continue to face a major impact in their coverage. Total spending on prescription drugs has nearly quadrupled since the 1990s²¹.

UNIVERSAL PHARMACARE

91% Canadians support a universal pharmacare plan.

A Universal Pharmacare program could lower total spending on prescription drugs by approximately 30% and as much as \$11 billion annually.²⁰

We call not only for universal coverage of prescription drugs, but the needed inclusion of programs and services to the Ontario Health Insurance Plan (OHIP). The provincial government needs to factor key services that are paramount to address physical and mental health, this includes; paramedical services, dental, vision, ergonomic therapy, nutrition and physical therapy. With a majority of post-secondary education moved to online learning, students are studying at home which can be both a physical strain and mental toll.

The provincial government needs to support the call for national, public and universal pharmacare as a fundamental resource for all students. As well, an expansion of funding, programs and services to OHIP coverage (including paramedical services, dental, vision, ergonomic therapy, nutrition and physical therapy).

Recommendation

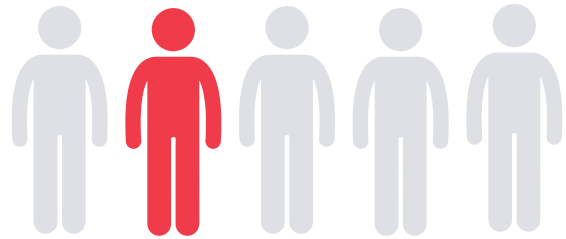
Gender-Based Oppression, Mental Health & the Student Choice Initiative

Since the beginning of the pandemic, there has been a rise in gender-based oppression and sexual violence, in particular, domestic violence with again, a greater impact on marginalized communities²². Addressing gender-based oppression and sexual violence is an essential part of creating barrier-free education and campuses. With COVID-19, this extends beyond the campus with online education. Student groups have always provided for programs and services through women and trans centres, equity centres, pride centres and hotlines which provide essential support for students. These student groups play an essential role in advocating for mental health and mandatory sexual violence policies at post-secondary institutions which now exist across the province.

On campus services such as these are already suffering due to lost revenues from the government's unlawful Student Choice Initiative policy. The provincial government cannot claim to care about student health while bringing in a policy that is directly leading to staff reductions and a loss of services for students' wellbeing. The policy is a direct attack on student groups and services that have long provided support and advocacy for survivors. If we are to take mental health and gender based violence seriously during this pandemic, the government must immediately repeal the Student Choice Initiative.

The provincial government needs to immediately repeal the Student Choice Initiative policy to ensure that funding for campus student health, services and survivor supports are restored.

Recommendation



Since the beginning of the COVID-19 pandemic, **1 in 5** visible crowdsourcing participants indicated that they perceived harassment or attacks based on race, ethnicity and skin colour that occurred sometimes or often in their neighbourhood.

Source: Statistics Canada, 2020¹³

¹³Statistics Canada. 2020. "COVID-19 and visible minority groups' perceptions of safety."

¹⁴Caryn Pearson, Teresa Janz and Jennifer Ali. 2013. "Mental and substance use disorders in Canada".

¹⁵Hamza et.al. 2020. "When Social Isolation Is Nothing New: A Longitudinal Study Psychological Distress During COVID-19 Among University Students With and Without Preexisting Mental Health Concerns".

¹⁶Institute for Clinical Evaluative Science, Public Health Ontario. 2012. "Opening Eyes, Opening Minds: The Ontario Burden of Mental Illness and Addictions Report".

¹⁷Canadian Mental Health Association and University of British Columbia. 2020. "Mental Health Impacts of COVID-19: Wave 2".

¹⁸Statistics Canada. 2020. "Food insecurity during the COVID-19 pandemic".

¹⁹The Partnership for Work, Health and Safety (PWHS). 2020. "Ability to work from home and paid sick leave benefits by precarious employment and socioeconomic status".

²⁰Michael Butler, The Council of Canadians. 2016. "A Prescription for Better Medicine: Why Canadians need a national pharmacare program".

²¹Michael Butler, The Council of Canadians. 2016. "A Prescription for Better Medicine: How universal pharmacare would give Canada an economic advantage".

²²The Learning Network, Centre for Research & Education on Violence Against Women & Children. 2020. "COVID-19 and Gender-based violence in Canada".

International STUDENTS

COVID-19 has deeply impacted the lives of everyone in Ontario, and International students cannot be left behind. In April 2020, when all students across Canada were facing severe losses in their incomes, the Government of Canada extended the Canada Emergency Student Benefit (CESB) to all, but not International Students. Unlike their peers, International Students could not ‘stay at home’ and protect themselves from exposure to the virus. Instead with the removal of the 20 hour/week work restriction, International students became a part of Ontario’s essential workforce and front-line workers²³.

International students today are helping others ‘stay at home’. They are our health care workers, providing critical infrastructure, supplying food and other critical goods to us all. International students’ immigration remains central to the Canadian economy and labour force, as over 60% intend to apply for permanent residency and stay in Canada upon completion of their studies²⁴. The role of International student graduates has become so crucial to Canada’s post-pandemic recovery, that in January 2021, the Federal government permitted the extension of Post Graduate Work Permits (PGWP) beyond 2 years²⁵. Despite the critical role played by International students in Ontario and Canada, they have time and time again been left behind.

Ontario's Recovery: Just Recovery for International Students

During 2017–2018, there were more than 11,000 International students enrolled in health-care programs. This means around 4% of health-care students in that period are now qualified health-care workers in Ontario²⁶. Improving conditions for International students is not only the right thing to do, but necessary for Ontario’s future. International students make the largest contribution to Ontario’s GDP with \$6.3 billion (49.7% of \$12.8 billion) a year and help build a uniquely diverse labour force, which makes Ontario attractive to many²⁷.

“Whether as nurses on the pandemic’s front lines, or as founders of some of the most promising start-ups, International students are giving back to communities across Canada as we continue the fight against the pandemic”

Marco Mendicino, Minister of Immigration, Refugees and Citizenship

The province needs to acknowledge the role International students have always played in Ontario’s economy and along with the Federal government, permanently remove all barriers including the 20hr/week work restrictions on study permits. As part of the Federation’s Fairness for International Students campaign, students for decades have been advocating for the reinstatement of OHIP for ALL students. Access to healthcare is a human right, but International students have not had access to OHIP since 1994, leaving them dependent on private health care plans and out of pocket costs, which do not give them access to preventative health care. This has left International students in emergency rooms with conditions which could have been prevented from worsening with regular and timely care. This treatment is inhumane, and unacceptable.

The province must immediately reinstate OHIP to all International students, including those who are on implied status and remove the requirement of having a full-time job to access OHIP while on a Post-Graduate Work Permit (PGWP).

Recommendation



For universities, International tuition fees represented nearly 20% of total operating revenues in aggregate in 2018-19.

Source: OCUFA, 2020³²

Ontario's Unsustainable Postsecondary Education System

By 2016-17 International students made up 13.6% of University students and 9% of College students in Ontario²⁸. Ontario remains the most common choice for International students provincially, at 43%²⁹. From 2000 to 2016, the proportional increase of International students in Ontario was 265%, higher than the combined growth rate in England, Australia and the US (239%)³⁰. As the province with the lowest per student public funding for post secondary education and the highest attendance rate of International students, Ontario needs to address its predatory practice of using International students to sustain its PSE system. According to the Federal Government's International Education Strategy, International students in Canada spent approximately \$21.6 billion on tuition and other expenses. In fact, the strategy notes, "educational expenditures by International students have a greater impact on Canada's economy than exports of auto parts, lumber or aircraft"³¹. Using International students to fund Ontario's post secondary education is not only unfair, it's unsustainable.

This increased dependence of the Canadian post-secondary system on the backs of International students has resulted in a system without resiliency and susceptible to enrollment swings. For universities, International tuition fees represented nearly 20% of total operating revenues in aggregate in 2018-19³². Faced with a decline in International enrollment due to the COVID-19 pandemic, many institutions are experiencing significant revenue shortfalls, while others are even contemplating closure.

Especially after the news of Laurentian University's filing for court protection under the Companies' Creditors Arrangement Act, it is clear that Ontario's post-secondary institutions are struggling to keep themselves afloat.

For the same quality of education, why are International students made to pay exorbitantly higher fees than domestic students in Ontario? The average undergraduate tuition fees are more than four and a half times the sticker price for Canadian undergraduates. In 2020-21, the average undergraduate tuition fees for International students are \$32,019³³. This predatory practice is deeply unjust and leaves International students further marginalized compared to domestic students. International students receive the same level of classroom education but face severe stigmatization and xenophobia on campuses. To be true to its claims of diversity and multiculturalism, the province must work towards equity for all its immigrants.

The government must eliminate all differential fees for International students.

Recommendation

²³Immigration, Refugees and Citizenship Canada. 2020. "Removing barriers for International students working in essential services to fight COVID-19."

²⁴Elena Neiterman. 2017. "'We want to be seen as partners, not vultures of the world:' perspectives of Canadian stakeholders on migration of International students studying in health professions in Canada".

²⁵Immigration, Refugees and Citizenship Canada. 2021. "The Government of Canada announces new policy to help former International students live in, work in and continue contributing to Canada".

²⁶Immigration, Refugees and Citizenship Canada. 2020. "Removing barriers for International students working in essential services to fight COVID-19".

²⁷Government of Canada. 2017. "Economic impact of International education in Canada".

²⁸Statistics Canada. 2018. Table 37-10-00118-01. "Postsecondary enrollment, by registration status, institution type, status of student in Canada and sex".

²⁹Elena Neiterman. 2017. "'We want to be seen as partners, not vultures of the world:' perspectives of Canadian stakeholders on migration of International students studying in health professions in Canada".

³⁰Sá, C. & Sabzalieva, E. (2016). "Public Policy and the Attraction of International Students".

³¹Global Affairs Canada. 2019. "Building on Success: International Education Strategy 2019-2024".

³²Ontario Confederation of University Faculty Associations (OCUFA). 2020. "COVID-19 and the Academy".

³³Statistics Canada. Table 37-10-0045-01 Canadian and International Tuition Fees by Level of Study.

TUITION

93% of Canadians said they would have pursued post-secondary education after high school if they had not needed to pay tuition. Tuition fees are the largest barrier to accessing post-secondary education in Ontario and the COVID-19 pandemic has intensified this major issue. Since 1980, whilst accounting for inflation, the average domestic undergraduate tuition has increased by 215% and the average domestic graduate tuition has increased by 247%. The average graduate student today is paying \$5,200 more per year in tuition compared to the average graduate student in 1980-81³⁵. Compared to the rest of the country, undergraduate tuition fee levels in Ontario are an astounding 58% higher than the average for the rest of Canada³⁶. As a result of high tuition fees and the pandemic, recent data shows 44% of post-secondary students are concerned about paying for current expenses, 46% are worried about paying next term's tuition and 43% worried about their ability to afford next term's accommodation³⁷.

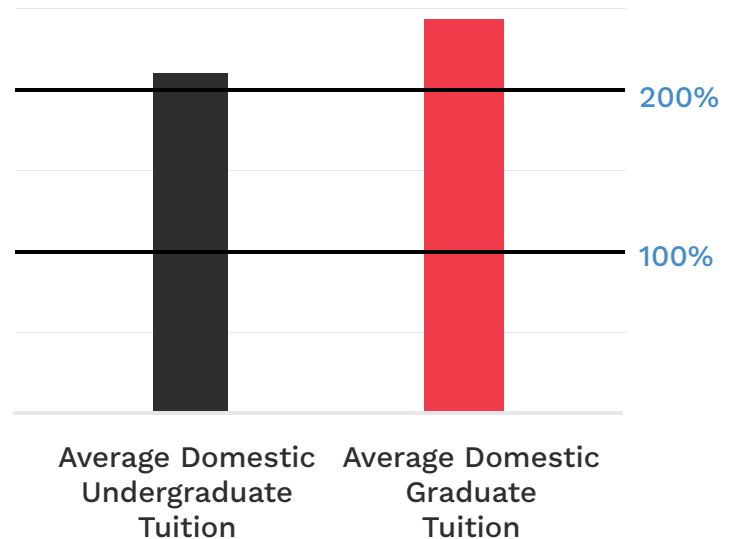
The unsustainable funding practices, including increased dependence on tuition fee as well growing privatization and corporatization of postsecondary education through performance-based funding is making Ontario's PSE highly unstable. These practices are especially hurting marginalized and immigrant students by jeopardizing their chance to a healthy and secure future. The Ontario government can change these alarming trends, by providing public funding within the sector, and thereby reducing the stress on students to carry the burden of funding public institutions through their exorbitantly high tuition fees.

The Current State of Ontario's Postsecondary Education

The government does not have a plan yet, on how to relieve students from inequitable tuition fees and the surmounting debt that students are forced into. The Canada Emergency Student Benefit (CESB) was insufficient as the only aid

to students during the pandemic. The issue has been made worse, by Ontario's inclusion of this emergency resource as an 'income' in OSAP eligibility. Students are facing a growing financial crisis - and this model of post secondary education is unsustainable.

Ontario's students are living in dire conditions and facing growing financial uncertainty as the pandemic crosses the first year mark. Tuition rates in Canada have been on an exponential rise, and in the current times of economic strain, this is gravely affecting students and their families. Additionally, Ontario is last in the country in per student and per capita funding³⁸. The only way forward is for the government to increase the funding to PSE institutions, to enable the direct reduction of tuition costs.



Since 1980, whilst accounting for inflation, the average domestic undergraduate tuition has increased by 215% and the average domestic graduate tuition has increased by 247%³⁵.

Education is not for Profit

In 2015, government assistance accounted for approximately 50.2% of University Operating Income, while tuition accounted for 40.5% and other sources of funding account for 9.3%, which have to be recouped through private investments, corporations, donations, or other means. The trend of reducing government assistance to PSE has directly resulted in the rise of tuition fees in Universities and Colleges across Ontario and Canada³⁹. As of 2016-17, tuition fees surpassed public funding as the single largest source of university revenue.

Currently, 55% of Ontario university operating income is provided through student fees (this figure was only 20% in 1990, showing an increasing reliance on user fees and the gutting of the public funds provided to universities over the past three decades)⁴⁰.

The current Strategic Mandate Agreement (SMA-3) will tie 25% of the funding of PSE institutions to abstract performance-based metrics. These metrics which are likely to affect most PSE institutions negatively, will force them to raise tuition fees and seek more income from corporations and other private interests. The effect of corporatization on our institutions means greater emphasis and funding for professional courses, over social sciences and humanities. Furthermore, this also influences the practices, ethics, and outcomes of the research being done at educational institutions. Performance-based funding will also give financial preferences to institutions producing high-earning graduates and effectively defunding non performing programs, and penalizing universities for overall unemployment in the country which has existed much before the COVID-19 pandemic.

Impact of Rising Tuition fee on Marginalized Students

Racialized communities continue to find themselves on the lower end of the socioeconomic ladder, which critically affects their financial ability to access PSE. It is clear that escalating tuition costs as a result of decreased public funding for PSE is keeping marginalized students in Ontario out of the classroom. While multiple Ontario government's claim to value equity, equality of opportunity, and social mobility, their policies and funding priorities tell a different story.

In Ontario, the employment rate difference between Canadians 25 years and older with a university degree compared to those with only high school diplomas was 18% (73.8% and 55.6% respectively). Those without a degree, diploma, or certificate have an employment rate of only 31.9%; more than 40% less than those with a university degree⁴¹.

Access to PSE is fundamentally tied to socioeconomic status and health, thereby disproportionality affecting visible minorities and Indigenous students. The only avenue through which Ontario's PSE system can truly address these systemic injustices is by implementing a free and accessible education for all.

A 25% reduction in tuition fees for the next 4 years, towards the progressive elimination of tuition fees for all is the only way to assure justice for marginalized and especially racialized students in Ontario.

Recommendation

Resulting from high tuition fees and pandemic, Post-Secondary students are³⁷:



worried about their ability to afford next term's accommodation



worried about paying next term's tuition

³⁴Education For All Campaign. Canadian Association of University Teachers, the Canadian Federation of Students, the Canadian Union of Public Employees, the Public Service Alliance of Canada, and the National Union of Public and General Employees.

³⁵Statistics Canada. Table 37-10-0045-01. "Canadian and International tuition fees by level of study".

³⁶Ontario Confederation of University Faculty Associations (OCUFA). 2020. "COVID-19 and the Academy".

³⁷Statistics Canada. 2020. "COVID-19 Pandemic: Financial impacts on postsecondary students in Canada".

³⁸Ontario Confederation of University Faculty Associations (OCUFA). 2020. "COVID-19 and the Academy".

³⁹Canadian Association of University Teachers. 2015. "CAUT Almanac of Post-Secondary Education in Canada".

⁴⁰Ontario Confederation of University Faculty Associations (OCUFA). 2020. "Stable funding, strong universities: OCUFA makes recommendations for 2020 Ontario Budget".

⁴¹Statistics Canada. Table 14-10-0118-01. "Labour force characteristics by educational degree, annual".

OSAP

The \$670 million cut to the Ontario Student Assistance Program (OSAP) in 2019 has had significant impacts on students and their access to education. These changes to OSAP have resulted in an increase of student debt for students (negating any benefits of a tuition freeze)⁴² and the COVID-19 pandemic has exacerbated students' financial precarity. Students and recent graduates are having to choose between paying rent and buying food or making OSAP payments. To actively address the inequities in Ontario's PSE, the government must immediately freeze student loan repayments, increase grants available through OSAP, and collect and annually disseminate race based data.

\$670 million
cut to OSAP in 2019

34,555 students who would have been eligible for OSAP under the previous rules were no longer eligible⁴⁷

Freeze student loan repayments

Job precariousness and future economic uncertainties created by the COVID-19 pandemic, have made OSAP repayment especially detrimental to the overall wellbeing of current students and recent graduates. Students are bracing for potential austerity cuts at both the provincial and federal level. It is extremely negligent of the government to once again place mounting personal debt on the next generation who will build back our economy. Students are the future economy and workforce of Ontario, and they are in desperate need of financial support during this health crisis.

Statistics Canada studies have anticipated that upon graduation, 50% of students will have a median debt of around \$17,500⁴³. The same study indicated that 47% of students

are concerned about taking on more debt and 44% of students (more than four in ten) are concerned about their ability to keep up with current expenses due to the COVID-19 pandemic⁴⁴. It takes 9.5 years on average to repay student debt currently, and this figure is likely to rise⁴⁵. Students and recent graduates are having to face mounting student debt in an uncertain job market. Students need immediate relief to make it through the public health crisis and be given a fair chance for their futures.

The provincial government must freeze OSAP payments at 0% interest until the end of the pandemic, after all students have access to a vaccine, at no cost.

Recommendation

Provide non-repayable OSAP grants to all

Ontario's tuition fees are one of the highest in the country. Now more than ever, students are struggling to cover their tuition cost as well as living expenses. Limited eligibility in accessing OSAP loans has created unnecessary barriers within Ontario's post-secondary education. In 2018-17 the Ministry of Colleges and Universities (MCU) provided more non-repayable grants than repayable loans. In 2017-18 these were 98% in grants, in comparison to 60% the year prior⁴⁶. After major OSAP changes in the 2019-20 academic year, students have taken on more student debt, both in the form of OSAP loans as well as private student debt. Since eligibility for the Ontario Student Grant (OSG) was reduced as part of the \$670 million dollar cut in 2019, less students have access to non-repayable grants. The family income eligibility threshold for the OSG was reduced from \$35,000 to \$25,000, resulting in less direct funding which heavily impacted access for low-income earners. Putting another major obstacle up for the students facing the most barriers.

The cut to OSAP has also negatively impacted mature students, in which “34,555 students who would have been eligible for OSAP under the previous rules were no longer eligible”⁴⁷. As well, part-time students who are ineligible for OSAP continue to struggle to cover tuition costs. During the pandemic, more full-time students have dropped down to part-time status in response to the stress of online learning and financial precarity - effectively making them ineligible for financial aid. There is currently no available data to show if fluctuations in OSAP applications are a result of more students changing to a part-time status in order to manage pandemic related debt. The Auditor General needs to actively collect data and report on this issue.



Upon graduation, 50% of students will have a median debt of around \$17,500

Source: Statiscan, 2020⁴³

Remarkably, at a time when students are essential for our economic recovery, less students are eligible for OSAP now than ever before. Burdened with less access to financial assistance, costlier loans, and higher amounts of debt, the current system is by definition regressive because those most adversely affected are those already forced to borrow for their education⁴⁸. Providing OSAP non-repayable grants to students is a significantly more sustainable system than OSAP loans for both students and the economy. Despite loan collection improvement as a recommendation from the 2018 Auditor General’s Report, there has been little to no progress⁴⁹. The Ministry of Finance’s previous reliance on utilizing private collections agencies (charging 16% commission to Ontario and costing \$20million over five years), and now the use of the Canada Revenue Agency (charging 1% commission to garnish income-tax refunds), is a practice which furthers the cycle of poverty for low income earners⁵⁰. The reconfiguring of OSAP that has left less students eligible than in previous years. These additional costs in collecting missed payments from struggling students, could have otherwise been directly invested into OSAP as non-repayable grants.

Graduate students have unique challenges with OSAP since they not only hold student debt from their undergraduate program, but are also in need of financial assistance for their studies. Graduate students have less access to grants and end up taking more private loans to cover their tuition costs. With employment rates declining by 4.4% and with loss of over 30,100 jobs in May 2020⁵¹, students need an OSAP that can assist them in covering associated costs of post-secondary education in Ontario.

Overall, unacceptably high tuition fees and lack of financial assistance has also meant that student debt from private sources is rapidly outpacing debt from government-sponsored loans. This type of debt, which is not as well tracked and understood as public student loans, comes with even higher interest rates than public student loans. At one debt advisory firm in Ontario, the number of cases they handled involving student loans increased 38% between 2011 and 2018⁵². While nationally women make up 56% of students but account for 60% of Canada Student Loan holders and 66% of participants in the Repayment Assistance Plan⁵³. Racialized students and students with disabilities are also more likely to have student loans and to take longer to repay student debt. Understanding how systemic racism, especially anti-Black and anti-Indigenous racism, play a role in our systems within and beyond PSE are necessary in understanding why these inequities persist, and why certain groups of people remain in such excessive debt long past the point of graduation⁵⁴.

The government must transition OSAP from a loan to a grants based program and ensure eligibility for all students; domestic, International, graduate, and part-time and continuing education.

Recommendation

Race-based Data Collection and Dissemination

Due to the various barriers to PSE for marginalized students, the level of educational attainment reflects who is prioritized in our current systems and who is left behind. A 2016 study indicates that only 69% of Black women had obtained a post secondary certificate, degree or diploma as opposed to 75% of non-Black women. Whereas, only 51% of Black men had obtained a post secondary certificate, degree or diploma as opposed to 62% of non-Black men⁵⁵. This repeated discrepancy within many racialized groups only speaks to a portion of the experiences and barriers faced by racialized students. Along with their financial capacity to attend PSE, there are substantial on-campus barriers that racialized students face daily. Experiences of racism from classmates, professors, and staff contribute to the educational outcomes of these students, and too little is being done to address this.

In Northern, rural and Indigenous communities where access to broadband internet and other necessities is limited, the impact on students' mental health is even more significant. We know nationally only 37% of Indigenous people aged 25-64 have a college diploma or university degree, compared to overall attainment of 54% among non-Indigenous people aged 25-64⁵⁶. The provincial government needs to recognize that colonialism and systemic racism have created the social and economic barriers faced by First Nations, Inuit and Métis people. Receiving proper access to education is not just a part of just recovery, it's also a treaty right. The provincial government needs to address the ongoing mental health risk factors, and provide proper access to healthcare, mental health resources and supports, clean water and proper housing conditions. These issues cannot be addressed without the government committing to collect and disseminate race based data of students, staff and faculties to truly begin addressing systemic inequities.

The provincial government must legislate and mandate in-depth data collection and public dissemination of First Nations, Métis and Unuit students and other race-based data to begin actively addressing inequities in PSE.

Recommendation

COVID-19 and PSE Students⁴⁴:

47%

concerned about taking on more debt

44%

concerned about their ability to keep up with current expenses

⁴²Ontario Confederation of University Faculty Associations (OCUFA). 2020. "COVID-19 and the Academy".

⁴³Katherine Wall. 2020. "COVID-19 Pandemic: Financial impacts on postsecondary students in Canada".

⁴⁴ibid.

⁴⁵Education For All Campaign. Canadian Association of University Teachers, the Canadian Federation of Students, the Canadian Union of Public Employees, the Public Service Alliance of Canada, and the National Union of Public and General Employees.

⁴⁶Office of the Auditor General of Ontario. 2018. "Ontario Student Assistance Program Follow-Up on VFM Section 3.10, 2018 Annual Report."

⁴⁷ibid.

⁴⁸Ontario Confederation of University Faculty Associations (OCUFA). 2020. "COVID-19 and the Academy".

⁴⁹Office of the Auditor General of Ontario. 2018. "Ontario Student Assistance Program Follow-Up on VFM Section 3.10, 2018 Annual Report."

⁵⁰ibid.

⁵¹Afroz, Sabrina and Paul Lewis, Financial Accountability Office of Ontario. 2020. "Ontario's Regional Labour Markets During COVID-19 Pandemic."

⁵²Education For All Campaign. Canadian Association of University Teachers, the Canadian Federation of Students, the Canadian Union of Public Employees, the Public Service Alliance of Canada, and the National Union of Public and General Employees.

⁵³Employment and Social Development Canada. 2018 to 2019 Canada Student Loans Program Statistical Review.

⁵⁴Education For All Campaign. Canadian Association of University Teachers, the Canadian Federation of Students, the Canadian Union of Public Employees, the Public Service Alliance of Canada, and the National Union of Public and General Employees.

⁵⁵Martin Turcotte, Statistics Canada. 2020. "Results from the 2016 Census: Education and labour market integration of Black youth in Canada".

⁵⁶Statistics Canada. Table 37-10-0099-01 Distribution of the Population Aged 25 to 64 (Total and With Aboriginal Identity), by Highest Certificate, Diploma or Degree and Age Group.

CONCLUSION

Make no mistake, students are struggling. The COVID-19 pandemic has had a real and serious impact on the education and lives of hundreds of thousands of Ontario post-secondary students. Yet, students are being left in the cold when it comes to addressing the challenges they are facing. Students have done their part and have worked too hard to be left with so little. The provincial government needs to recognize the hardships students currently face and the detrimental impacts on Ontario's economy and future with the continued systems in place. It is long past time for serious action to help students. Students need a strong partner in the provincial government who will listen to their lived realities and who they can work together with.

Only through a holistic approach to the issues facing post-secondary education can the province of Ontario truly heal through a just recovery. Although not exhaustive, our lobby document highlights practical and necessary recommendations that are urgently needed.

Students are not a homogenous body. Each one of us comes with our own unique experiences, not just during our time within postsecondary education, but also with the structural disadvantages many of us face before we can even access higher education, and the struggles we will continue facing after graduation. If our mounting debt wasn't enough already, we are now faced with job precariousness and uncertain futures. If the stigmatization and discrimination we faced before we could even seek admission wasn't enough already, we are now also facing greater infection risks within our racialized neighbourhoods. And if the xenophobia we faced as immigrants wasn't enough, we are now fighting to even get the same level of healthcare as our peers.

The Ontario government can bridge these generational inequalities, it is a matter of will.

The pandemic has exposed many long-standing issues within PSE, created by slow austerity measures undertaken by governments all along the way. Confronted with these past mistakes, the government in good faith can now choose to make students true stakeholders in their education. Ontario's MPPs can choose the 'just recovery for all' approach and invest in the future of Ontario. High quality, well-funded, and accessible PSE is an essential precondition for Ontario to flourish post-pandemic.

Students need tangible, meaningful action, and they need it now. The list of issues raised and the recommendations put forward by student leaders during the Ontario Lobby Week 2021 are imperative for a just recovery for all students. It is time for the Ontario government to demonstrate how much they value education and are willing to support students now and as we move forward through the pandemic. We need a shared sense of purpose and solidarity, and our ability to repair PSE and our province post-COVID is ultimately only limited by our collective ability to work towards a better tomorrow. This pandemic, and our response to it, can be a wake-up call to manifest a more equitable, robust, high quality PSE system in Ontario. Whether we answer this call, in turn, will be the crucial determinant of our success in rebuilding a prosperous, healthy society for all.

So once again we ask, Just Recovery for All, Just Education for All.



Just Recovery For All: Just Education For All

**Student Recommendations on
Funding Ontario's Future**