

After the Freeze:

Restoring University Affordability in Saskatchewan

By Paul Gingrich



CCPA
CANADIAN CENTRE
for POLICY ALTERNATIVES
CENTRE CANADIEN
de POLITIQUES ALTERNATIVES

Saskatchewan Office
Suite G – 2835 13th Avenue
Regina, SK S4T 1N6

www.policyalternatives.ca

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By Paul Gingrich

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About the Author

Paul Gingrich was a faculty member in the Department of Sociology and Social Studies at the University of Regina from 1972 to 2007. He is retired and lives in Regina. He was the author of two Canadian Centre for Policy Alternative – Saskatchewan (CCPA – SK) studies in 2009, *A Reappraisal of University Access and Affordability 2009* and *Boom and Bust: The Growing Income Gap in Saskatchewan*. He can be reached at paul.gingrich@sasktel.net.

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Executive Summary

Concern about growing student debt and the cost of university education again becoming less affordable or unaffordable has led the Canadian Centre for Policy Alternatives – Saskatchewan (CCPA – SK) to re-examine the issue of university affordability and access. This report updates *A Reappraisal of University Access and Affordability 2009* and the 2004 report *Improving Access to Affordable University Education in Saskatchewan*, both published by CCPA – SK.

Tuition. Since 2009, tuition for full-time Saskatchewan undergraduates has increased by 10.6 per cent, a 3.4 per cent annual rate. For the 2011-2012 academic year, average tuition for full-time Saskatchewan undergraduates is \$5,601. These increases follow a 137 per cent increase in the 1990s, a 38 per cent increase between 2000 and 2004, and a four year tuition freeze. Even after correcting for price increases, current tuition is 2.4 times the 1990 level.

University education in Saskatchewan became more affordable over the past six years as a direct result of the four-year tuition freeze and growing after-tax income. With tuition frozen at the 2004-2005 level, undergraduate education became more affordable through 2008. Since then, income growth in the province has improved affordability, tempered by three successive tuition increases.

Tuition at Saskatchewan's universities exceeds the Canadian average — it is fifth highest among provinces, as compared with sixth highest in 2008. Three provinces have distinctly lower tuition — Newfoundland, Quebec, and Manitoba. By 2009, the cost of tuition, as compared with average incomes, was 30 per cent greater in Saskatchewan than in Manitoba.

University financing. Provincial government funding remains the primary source of revenue for the two provincial universities, accounting for more than one-half of university operating revenues and much of capital expenditures. Such funding has more than doubled since 2000 although funding for universities as a percentage of total provincial government expenditure dipped during the early 2000s. Beginning with the 2006 Budget, university funding has increased at an average annual rate of 8.8 per cent, well above the inflation rate. For 2010-2011, university funding totalled \$420 million, returning to the percentage of total provincial government expenditures of 1999-2000.

The federal government's Canadian Social Transfer to Saskatchewan is estimated at \$353 million for 2011-2012, increasing at an average annual rate of 2.6 per cent since 2004. Most of this occurred between 2004 and 2008, with an increase of only \$12 million since 2008.

From under 15 per cent of total revenues in the late 1970s and early 1980s, by the end of the 1990s tuition revenue doubled in importance as a revenue source for Saskatchewan universities, accounting for almost 30 per cent in 2004. In 2009, just after the freeze, tuition still accounted for 25 per cent of provincial operating revenue for Saskatchewan universities.

University revenue from all sources — tuition and fees, research grants, and provincial funding — has greatly increased in the past decade, while undergraduate student enrolment has declined. Massive revenue growth in the past five years has benefited university administrations and non-academic programs while the portion of university expenditures allocated to academic

salaries has declined more or less continually since the late 1970s.

Living costs. Since *Reappraisal* was published in 2009, the three major items in a student's budget — food, accommodation, and tuition — have increased by more than the rate of inflation. From mid-2008 to mid-2011, the Saskatchewan CPI increased by 4.1 per cent but food prices rose by 11 per cent, residence costs by 16 per cent (with rental costs increasing even more), and tuition by 11 per cent.

Among Canadian provinces, Saskatchewan has the largest proportion of students living outside commuting range of universities. 45 per cent of University of Regina and 60 per cent of University of Saskatchewan students must find rental housing during the academic year. Since 2006, average rents have increased by 53 per cent in Saskatoon (10.7 per cent per year) and 43 per cent in Regina (9.0 per cent per year). Average monthly rent in April 2011 for a two-bedroom apartment was \$897 in Regina and \$936 in Saskatoon. Residence costs have increased by 16 per cent (over 5 per cent per year) since 2009. Transportation costs have also risen, especially the cost of gasoline, which negatively affects affordability.

For the 6 to 10 per cent of university students with young children, child care is expensive and difficult to find — there are long waiting lists for child care spaces at each university. The provincial government is assisting the University of Saskatchewan in creating an additional 110 childcare spaces; no additional spaces for University of Regina day cares are scheduled.

Improved provincial wages increase the opportunity cost of university education — income that a potential student must give up in order to attend university — making it less attractive to attend university. Faced with a choice of going

into debt by \$15,000 for first year of university or, for those with full-time employment, earning close to \$30,000 annually, it is not difficult to understand why some potential students might choose full-time employment over university.

Financial assistance. Student loans from the Canadian and Saskatchewan governments are the cornerstone of student financial assistance — many grants and bursaries are available only to students who have applied for and received student loans. The average size of a student loan for Saskatchewan undergraduates increased from \$8,000 in 2003-2004 to \$9,800 in 2005-2006 and has remained above \$9,000 since. Over a four-year program, a student could graduate with a debt load of almost \$40,000. Saskatchewan students average \$6,072 per year in Canada Student Loans, an amount exceeded only by British Columbia, Newfoundland and Labrador, and Prince Edward Island. The 2011 Saskatchewan Budget allocated \$97.8 million in support for post-secondary students through Student Loans, Scholarships, Grants, Bursaries, the Provincial Training Allowance, the Apprenticeship Training Allowance, the Skills Training Benefit and the Graduate Retention Program.

One-half of all Saskatchewan post-secondary students graduate with a student debt of \$10,000 or more. Saskatchewan students who use the Canada Student Loans Program graduate with \$14,700 as the average balance owed, an amount exceeded only in Prince Edward Island and Nova Scotia. Saskatchewan university students graduating with more than a \$20,000 debt increased from 27 per cent in 2003 to 39 per cent in 2009, and may be higher today.

Saskatchewan's Graduate Retention Program (GRP) provides tuition tax credits of up to \$20,000 over seven years for post-secondary graduates who remain in the province. Since the program's implementation in 2008, more than

48,000 GRP certificates have been issued, with a potential total value of \$329 million. This is a large potential liability for the province.

The debt counter maintained by the Canadian Federation of Students on its web site will soon reach \$14 billion — the amount students or former students across Canada owe in Canada Student Loans. Debt from provincial loan programs, perhaps another \$10 billion, is in addition to this.

Barriers to attendance. Family income continues to be a key factor in determining who attends university in Saskatchewan and across Canada. Low-income youth are more likely to encounter all the barriers to post-secondary studies, often skipping post-secondary education. From a 2009 survey of Saskatchewan high-school graduates not attending university, 17 per cent of respondents cited financial and affordability issues as the primary reason for their decision not to pursue post-secondary education. First generation university students — those from families where no one has attended university — find attending university is difficult. They are twice as likely to rely on government student loans.

Between 1,200 and 1,600 of each year's Saskatchewan high school graduates may not be attending university because of income differences in participation.

Aboriginal enrolment at the two Saskatchewan universities increased from 2,609 in 2004 to 2,757 in 2010. But individuals reporting Aboriginal ancestry have lower attendance rates at post-secondary educational institutions than do non-Aboriginal students. From a mid-2000s cross-Canada survey, by age 21, 30 per cent of Aboriginal youth had attended university, as

compared with 47 per cent of non-Aboriginal youth. The percentage of Saskatchewan Aboriginal 25-34 year olds completing a university degree was 7.7 per cent in 2006; the comparable completion rate for non-Aboriginal 25-34 year olds was 23.7 per cent.

There are few programs to provide funding and support for improving educational attainments of Aboriginal people, and of supporting Aboriginal students. In Saskatchewan, there is no provincial system of bursaries or grants targeted at Aboriginal students. Limiting the federal Post-Secondary Student Support Program (PSSSP) for Status Indian students to 2 per cent annual funding increase makes the program ineffective, creates lengthy Aboriginal student waiting lists, and fails to meet the needs of First Nations students.

Barriers to university participation are persistent — those from a low income or Aboriginal background are less likely to have family members and friends who have attended university than those from middle or higher income or non-Aboriginal backgrounds. In Saskatchewan, the barriers of income, uncertain financial supports, distance, and relocation to an unfamiliar city combine with individual and social factors to inhibit university participation. These barriers to attending university, along with an improved labour market, in the form of more jobs and higher wages, have reduced university participation among young people in the province. With the exception of some Atlantic provinces, a smaller percentage of Saskatchewan adults than in other provinces have completed a university degree. Improved post-secondary and university participation in Saskatchewan will require the joint efforts of governments, universities, communities, families, and individuals to remove these barriers.

Conclusion

Successive provincial governments in the past decade have created a variety of policy responses to make university more affordable. These responses include increasing the amounts students may borrow, tinkering with student loan program requirements, freezing tuition for short periods, increasing student bursaries and scholarships, providing rebates to graduates, increasing provincial grants to universities, and providing special subsidies to unique student cohorts. Clearly governments recognize that tuition and student debt are long term problems. The results of these initiatives, however, have not been impressive. Tuition is still very high when compared to other provinces, student debt continues to increase, the administrative bureaucracy managing the student loan system continues to grow, and government debt obligations required to fund the Graduate Retention program (now \$329 million) will inflate as promises to provide additional graduate rebates are made.

University can be made more affordable by implementing a straightforward program of managed tuition reductions for undergraduate and graduate programs. It is time to take seriously the principle that government support to universities and students is a critical public investment.

Summary of Recommendations

The provincial government should develop a program of managed tuition reductions, phasing this in over several years. Two examples of specific targets for tuition reduction are as follows.

- **Tuition as a percentage of total university revenue.** When university tuition revenue reaches more than 30 per cent of total university revenues, tuitions ramp up and debt grows more rapidly. Tuitions could be

gradually rolled back until they reach a total of 15 per cent of total university revenue.

- **Make Saskatchewan a low tuition province.** Another alternative could be reducing tuition fees until they approximate those of the three provinces that have adopted a low tuition model — Newfoundland and Labrador, Quebec, and Manitoba. The Manitoba university system operates well on undergraduate tuitions that average over \$1000 less than Saskatchewan.

Implementing this policy would benefit all students equally and would in the long run reduce the amounts owed by students. It would also lower financial barriers to university for those Saskatchewan families and individuals identified in this report. The policy would likely require the provincial government to increase its grants to universities and would require the universities to manage growth more moderately. And, as this report shows, total university revenues from all sources are at a very healthy level.

In addition, in Section 6, the report also recommends:

- More housing for students at affordable rental rates.
- More child care spaces for students with children.
- Reduced reliance on student loans with more assistance to lower income students at the time they are attending university.
- Expand scholarships for undergraduate students.
- Reduce non-financial barriers to university attendance.
- Remove the 2 per cent cap on PSSSP funding for First Nations students.
- Create a provincial program of grants and bursaries targeted at Aboriginal students.
- Carefully monitor the total debt obligations accrued by the Graduate Retention Program.

Section 1

Introduction

Highlights

- From 2000 to 2004, tuition for Saskatchewan undergraduates rose by 38 per cent, following a 137 per cent increase in the 1990s. In 2005, the provincial government froze tuition at the 2004-2005 level.
- Since the four year freeze ended in 2009, tuition has increased by 10.6 per cent, a 3.4 per cent annual rate. For the 2011-2012 academic year, average tuition for full-time Saskatchewan undergraduates is \$5,601.
- Since 2006, provincial government funding for Saskatchewan universities has increased at an average annual rate of 8.8 per cent. These increases are above the 2.1 per cent average annual rate of increase in prices and above the 4.2 per cent average annual rate of increase in provincial funding from 2000 to 2005. Increases have been lower in each of the last four years, falling from a 10 per cent increase in 2008 to 7.3 per cent in 2011.
- The 2011 Budget allocated \$97.8 million in support for post-secondary students through Student Loans, Scholarships, Grants, Bursaries, the Provincial Training Allowance, the Apprenticeship Training Allowance, the Skills Training Benefit and the Graduate Retention Program.
- The federal Canadian Social Transfer to Saskatchewan is estimated at \$353 million for the 2011-2012 budget year, increasing at an average annual rate of 2.6 per cent since 2004. Most of this occurred between 2004 and 2008, with an increase of only \$12 million since 2008.
- Funding for the Post Secondary Student Support Program, providing assistance to Status Indian and Inuit students was \$305 million in 2005-2006, supporting 23,000 post-secondary students across Canada. Increased funding for the Program “has been capped at 2 per cent annual growth since 1996”.

Overview

Concern about growing student debt and the cost of university education again becoming less affordable or unaffordable has led the Canadian Centre for Policy Alternatives – Saskatchewan (CCPA – SK) to re-examine the issue of university affordability and access. This report updates *A Reappraisal of University Access and Affordability 2009* (Gingrich, 2009a — after this referred to as *Reappraisal*). The 2009 report followed the 2004 report by John F. Conway, *Improving Access to Affordable University Education in Saskatchewan* (Conway, 2004 — after this referred to as *Improving Access*). Both earlier reports were published by the CCPA – SK.

Improving Access was a success in that the Saskatchewan government accepted two of its key recommendations — freezing university tuition at the 2004-2005 level and organizing a public review of accessibility and affordability of post-secondary education (McCall, 2007). *Reappraisal* demonstrated that in spite of the freeze, debt of university students continued to increase and university education remains unaffordable for many potential students and their families. The tuition freeze ended in 2009, with average annual tuition increases of 3.4 per cent since then.

The perspective adopted in this report remains the same as in *Reappraisal* (Gingrich, 2009a, p. 5):

This report is based on the premise that there should be equal opportunity for all Canadians to obtain access to universities and colleges. While there are many ways that people can participate in post-secondary education — attending a local college or university, relocating to a city with a university, correspondence or distance education — access to these may be blocked by background and experiences, family situation, educational achievement, geographic location, and limited finances. Not all may choose to enrol in a post-secondary educational institution, but it is our position that access to universities and colleges should be provided in a way that parallels the access Canadians have to health care and to primary and secondary education. The Canadian Association of University Teachers (CAUT) defines accessibility as “post-secondary education must be open to all qualified persons on uniform terms and conditions” (CAUT, 2002).

From this perspective, financial barriers should be removed for all those qualified and willing to participate in post-secondary education.

Government Policies

1. Government of Saskatchewan

The provincial government is the primary source of financing for Saskatchewan’s two universities, the University of Regina and the University of Saskatchewan. Along with the federal government, it funds students through student loans and grants. During this decade, the following developments in provincial funding have taken place.

- **Tuition.** From 2000-2001 to 2004-2005, average tuition for full-time Saskatchewan undergraduates rose by 38 per cent, following a 137 per cent increase in the 1990s. After a four-year tuition freeze, there was a 10.6 per cent increase from 2008-2009 to 2011-2012. Statistics Canada reports average undergraduate tuition fees for Saskatchewan undergraduates rose from \$5,064 in 2008-2009 to \$5,601 in 2011-2012. This is above the Canadian average of \$5,366 in 2011-2012 (Statistics Canada, 2011h, Table 1).
- **Funding of universities.** Provincial government funding for Saskatchewan universities increased slowly in the first five years of the past decade. From 2000 to 2005, funding to universities increased by an average of 4.2 per cent per year, just above the 2.5 per cent average annual rate of increase in the Consumer Price Index (CPI) for Saskatchewan. A major shift occurred with the 2006 provincial budget. Since then funding has increased at an average annual rate of 8.8 per cent, well above the 2.1 per cent average annual increase in the CPI for the province. At the same time, these increases have been lower in each of the last four years, falling from 10.0 per cent in the 2008 budget to 7.3 per cent in the 2011 budget. Saskatchewan’s universities have also benefited from provincial government investment, research grants, and increased student fees.
- **Graduate Retention Program.** Initially announced in the 2008 Budget, this program provides for “a refundable income tax credit to rebate up to \$20,000 of tuition fees paid by post-secondary graduates who choose to live in Saskatchewan for seven years after graduation.” For the 2009 taxation year, the program provided for \$18.5 million in tax rebates (SAEEI, 2010, p. 23). While this program benefits recent post-secondary graduates who remain in the province, assistance is available

only for those who graduate and comes long after these students had to find a way to finance their undergraduate education and resulting student debt.

- **Grants and loans.** The provincial government partners with the federal government in the provision of student loans to university students. For post-secondary students, the 2011 Saskatchewan Budget allocated “\$97.8 million in support for students” (SAEEL, 2011e). While a large portion of this total is aimed at university students, through student loans, scholarships, grants, and bursaries, it is primarily non-university students who benefit from the Provincial Training Allowance, the Apprenticeship Training Allowance, the Skills Training Benefit. All post-secondary graduates are eligible for tax benefits from the Graduate Retention Program.

2. Government of Canada

Education is the responsibility of provincial and territorial governments. The federal government does not directly fund university operations but provides funding to provincial governments through the Canadian Social Transfer, to students through the Canada Student Loans and Grants programs, and to First Nations students through the Post-Secondary Student Support Program. In addition, federal government departments provide research grants to universities and taxpayers receive tax reductions for contributions to Registered Education Saving Plans and for tuition.

- **Canada Social Transfer (CST).** Each year, the federal government transfers funds to assist the province in paying for post-secondary educational institutions. “The CST is a federal block transfer to provinces and territories in support of post-secondary education, social assistance and social services, and early childhood development and early learning

and childcare.” In 2011-2012, the CST for all provinces and territories is forecast to be \$11.5 billion, of which \$3.5 billion is to help meet the cost of post-secondary education. (Canada. Department of Finance, 2010). For 2011-2012, the CST revenue for the Saskatchewan government is estimated to be \$353 million, an increase of \$10 million from 2010. Since 2004, the CST for Saskatchewan has increased from \$264 million to an estimated \$353 million for the 2011-2012 budget year, an average annual increase of 2.6 per cent. Most of this increase occurred between 2004 and 2008, with an increase of only \$12 million since 2008 (Saskatchewan Finance, 2005-2011, General Revenue Fund, Schedule of Revenue).

- **Canada student loans and grants.** Up to \$210 in loans per week of study are provided to eligible post-secondary students. “An estimated 4.3 million students have received almost \$32 billion in Canada Student Loans since the CSLP was created in 1964. In 2006-2007, the CSLP provided over \$1.9 billion in full- and part-time student loans to approximately 345,000 students” (HRSDC, 2011b). In Saskatchewan, federal loans are coordinated with provincial loans through the Canada-Saskatchewan Integrated Student Loans Program. The federal government also has a Repayment Assistance Plan to assist students in managing their student loan debt (CanLearn, 2011).

Following the end of the Canada Millennium Scholarship Fund in 2008, the federal government established the Canada Student Grants Program (CSGP) for post-secondary students. Grants for students from low-income families are \$250 per month and, for those from middle-income families, are \$100 per month, both during the period of study. “The new CSGP is expected to provide support to over 245,000 students starting in the 2009-2010 school

year” (HRSDC, 2011a). In addition, grants are provided to students with dependents and who are permanently disabled.

- **Post-Secondary Student Support Program (PSSSP).** The PSSSP is a federal program that provides non-repayable financial assistance to eligible post-secondary Status Indian and Inuit students. The program is administered by individual First Nations with students applying to their band office for support (AANDC, 2010). The Program “is intended to cover the costs of tuition, books, supplies, travel and living allowances for students and their dependents” along with “tutorial, guidance and counselling services to eligible students enrolled in post-secondary education programs” (Usher, 2009, p. 10). In 2005-2006, funding for the program was approximately \$305 million, supporting 23,000 post-secondary students across Canada. Increased funding for the Program “has been capped at 2 per cent annual growth since 1996” (House of Commons, 2007, Section C.3).

Outline of Report

Reappraisal should be reviewed by readers in conjunction with this report — here the financial situation of students is updated, with the situation for 2011-2012 compared to that in 2008-2009. With the lifting of the tuition freeze, tuition costs have increased, as have other costs, especially those of accommodation. Student debt has also continued to increase and has reached record levels.

The structure of this report follows that of *Reappraisal*. Following a discussion of tuition and financing (Section 2) and living costs for university students (Section 3), an analysis of student financing is contained in Section 4. Barriers associated with low income and Aboriginal ancestry are examined in Section 5. Section 6 concludes the report with recommendations. The appendices include background tables, with additional notes — these include a description of the Consumer Price Index (CPI) and a short review of the Saskatchewan economy.

Section 2

Tuition and Financing at Saskatchewan Universities

Highlights

- Undergraduate tuition at Saskatchewan's two universities increased by 10.6 per cent since 2009, an average annual rate of 3.4 per cent. Real tuition costs declined from 2004 to 2008, the period of the tuition freeze. Since then tuition rates have increased more than the rate of inflation. After correcting for increased prices, current tuition is 2.4 times the 1990 level.
- University education in Saskatchewan became more affordable over the past six years as a direct result of the four-year tuition freeze and the growth of after-tax income. The tuition freeze made undergraduate education more affordable from 2005 through 2008. Since then, income growth in the province has improved affordability, tempered by three successive tuition increases.
- The dramatic increase in tuition during the 1990s, continuing through 2004, makes university education less affordable now than in the 1980s and early 1990s.
- Tuition at Saskatchewan's universities is above the Canadian average, fifth highest among provinces.
- By 2009, the cost of tuition, as compared with average incomes, was 30 per cent greater in Saskatchewan than in Manitoba.
- From under 15 per cent of total revenues in the late 1970s and early 1980s, by the end of the 1990s, tuition revenue doubled in importance as a revenue source for Saskatchewan

universities, accounting for almost 30 per cent in 2004. By 2009, just after the freeze, tuition still accounted for 25 per cent of provincial operating revenue for Saskatchewan universities.

- The portion of university expenditures allocated to academic salaries has declined more or less continually since the late 1970s, while in contrast, expenditures on full-time equivalent administrative, clerical, technical, and other support staff has grown.
- University revenues from all sources, tuition and fees, research grants, and provincial funding, have greatly increased in the past decade, while undergraduate student enrolment has declined. Massive revenue growth in the past five years has benefited university administrations and non-academic programs. Students and faculty members have not benefited proportionately.

Tuition Freeze Helps Students

Attending university in Canada has become an expensive, often unaffordable, proposition for young people. Saskatchewan is no exception although a tuition freeze and improved incomes have moderated this over the last five years.

Between 1990 and 2004, tuition costs for Saskatchewan undergraduates rose at an average annual rate of 8.5 per cent, well above the average annual rate of increase of 2.5 per cent in the



CPI (see Table 2.1). Incomes grew slowly so that those attending university had to devote a much larger portion of their income, or their family's income, to tuition.

Table 2.1. Average tuition for Saskatchewan undergraduates, current and 2002 dollars, 1990-2011

Year	Average Saskatchewan undergraduate tuition	
	Current dollars	2002 dollars
1990	1,545	1,971
2000	3,668	3,845
2004	5,063	4,836
2008	5,064	4,438
2009	5,173	4,522
2010	5,431	4,662
2011	5,601	4,668*

Source: Adapted from Statistics Canada, 2011e, Table 8E.1a); Statistics Canada, 2011h, Table 1; data in 2002 dollars using the Consumer Price Index for Canada (SBS, 2011b);

*Estimated 3 per cent price increase for 2011.

Recognizing that a “significant number of Saskatchewan people experience financial and non-financial barriers to post-secondary education” in the form of “tuition, living costs, and fear of debt,” the 2005 Budget allocated funds to the province’s two universities to “maintain tuition fees at the 2004-05 level” (Saskatchewan Finance, 2005, pp. 5-6). Three subsequent budgets maintained these tuition levels. With the 2009 Budget, the tuition freeze ended. The 2009 and 2011 Budgets called for 3 per cent tuition increases (Saskatchewan Finance 2005-2011); the 2010 Budget called on the universities “to keep tuition increases to a minimum” (Saskatchewan Finance, 2010). **Tuition at the two universities has increased by 10.6 per cent, an annual rate of 3.4 per cent, since the end of the tuition freeze.** The last column of Table 2.1 corrects for inflation by estimating tuition costs in 2002

dollars. Real tuition costs declined from 2004 to 2008, the period of the tuition freeze, followed by increased tuition costs that have been above the rate of inflation. After correcting for increased prices, current tuition is 2.4 times the 1990 level.

From Table 2.2, tuition at Saskatchewan’s universities exceeds the Canadian average — it is fifth highest among provinces, as compared with sixth highest in 2008. Three provinces have distinctly lower tuition — Newfoundland, Quebec, and Manitoba. Worthy of note are Manitoba’s three largest universities, where tuition for arts students averaged \$1,600 lower than at Saskatchewan universities in 2009-2010 (Statistics Canada, 2011e, Table 1).

Affordability

The affordability index developed for this report compares annual tuition cost with average Saskatchewan incomes. The index is constructed for three different family types — lone-parent families, families with two or more persons, and two-parent families with children. The index is the percentage of an average Saskatchewan family’s yearly after-tax income required for a year’s tuition, assuming the family had one undergraduate student to support. The average used in the index is median after-tax family income, the income with one-half of families below this and one-half above this, that is, the middle value of income for each family type. Trends in the affordability index are shown in Figure 2.1 — a higher value for the index means education costs are increased, thus reducing the affordability.

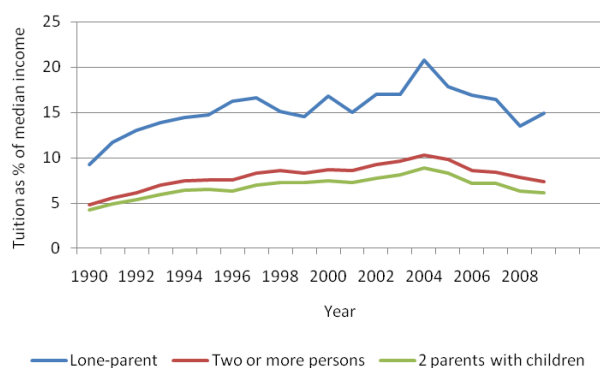
The indexes of Figure 2.1 demonstrate how university education became much less affordable for all three family types after 1990, with the cost of tuition relative to income reaching a peak on 2004. By that time, the percentage of income

Table 2.2. Average undergraduate tuition and additional fees, in current dollars and percentage changes, Canada and provinces, 2000-2001 to 2010-2011

Region	Tuition Fees		Additional Fees		Total Fees			
	2000-01	2010-11	2000-01	2010-11	2000-01	2010-11	Rank in 2010-11	Percentage change, 2000-10
Canada	3,447	5,138	437	702	3,884	5,840		50
NL	3,373	2,624	366	499	3,739	3,123	9	-16
PE	3,499	5,131	396	500	3,895	5,631	6	45
NS	4,631	5,495	315	642	4,946	6,137	2	24
NB	3,585	5,516	182	407	3,768	5,923	4	57
QC	1,819	2,415	387	633	2,206	3,048	10	38
ON	4,256	6,307	537	807	4,792	7,114	1	48
MB	3,219	3,588	324	428	3,542	4,016	8	13
SK	3,668	5,431	397	435	4,065	5,866	5	44
AB	3,907	5,318	430	818	4,336	6,136	3	42
BC	2,592	4,802	350	516	2,943	5,318	7	81

Source: Adapted from Statistics Canada. 2011e. Tables 8E.1a) and 10E.2.

Figure 2.1. Affordability index: Average Saskatchewan university tuition fees as a percentage of median family income, three family types, 1990-2009



Source: Statistics Canada 2011e, Table 8E.1a); Statistics Canada 2011d, Table 202-0605

required to pay tuition was approximately double that required in 1990. **With the tuition freeze, affordability improved for all family types after 2004.** After years of stagnant incomes, provincial incomes grew between 2004 and 2009 — median income for each family type increased 30 per cent. The tuition freeze, along with improved average incomes, made tuition more affordable for Saskatchewan families. Increased tuition in the last three years has moderated improvements in affordability; for lone-parent families, affordability worsened in 2009.

If the extreme increases in tuition that occurred in the 1990s and early 2000s had continued through 2009, affordability would have worsened, even with economic growth in the province. In fact, average tuition would have been well over \$8,000 per year, and the highest in Canada.

Affordability in Manitoba began to improve much earlier than in Saskatchewan. With average

Manitoba tuition reaching a peak in 1999, affordability dramatically improved over the next five years and continued to improve through 2008. **By 2009, for each family type, tuition cost as compared with average income was at least 30 per cent greater in Saskatchewan than in Manitoba.** In contrast, in Alberta and Canada as a whole, where tuition freezes were not common, affordability did not improve in the last five years.

With uncertain prospects for future income growth and tuition that, since 2008, is increasing more than three per cent per year, affordability in Saskatchewan is unlikely to improve in the next few years.

Other Fees

Faculty and program. In Saskatchewan, undergraduate tuition in Engineering and Administration averages close to \$1,000 more than in arts and science. But it is the professional programs of Medicine and Dentistry that have much larger fees (over \$12,000 and \$32,000 annually). The Saskatchewan pattern of fees by program and faculty generally parallels that across Canada as a whole (see Appendix Table A2). Such high tuition levels may mean that only students from high income families enrol in high cost professional programs.

Graduate tuition at the two Saskatchewan universities is approximately two-thirds that of the Canadian average and among the lowest in Canada (Statistics Canada, 2011h, Table 2). In contrast, some specialized graduate programs have very high fees. The fee for the Executive Master of Business Administration program at the University of Regina is \$35,000 over three semesters (University of Regina, 2011f); the Edwards School of Business at the University of Saskatchewan charges \$23,950 for Canadian

students and \$35,925 for international students for the Master of Business Administration program (University of Saskatchewan, 2011g).

International students. While enrolments at the two Saskatchewan universities have been stable over the last ten years, the number of international students attending each university has grown (Appendix Table A1). Tuition fees for these students have also increased dramatically. For 2011-2012, the University of Regina assesses tuition for international students at 3 times that for Canadian undergraduates (University of Regina, 2011c); the University of Saskatchewan sets the rate at 2.6 times (University of Saskatchewan, 2011b).

Provincial Government Funding

Provincial government funding remains the primary source of revenue for each of the two provincial universities, accounting for more than one-half of university operating revenues and much of capital expenditures. From Table 2.3, such funding has more than doubled since 2000, as has total provincial government spending (see Table A3 for yearly changes).

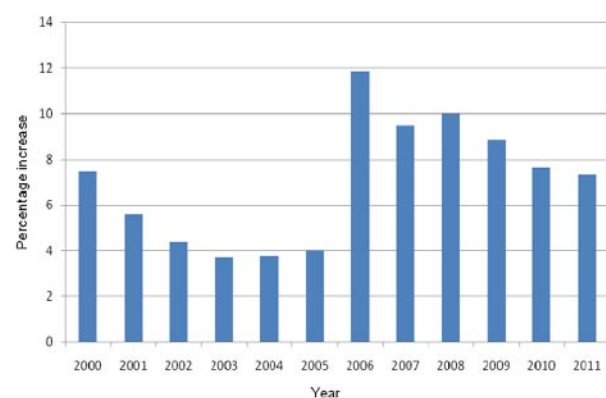
As a percentage of total provincial government expenditure, funding for universities dipped in the early 2000s. Limited funding for the period 2001-2002 to 2005-2006 meant that Saskatchewan universities received only 3.5 per cent of provincial expenditures, down from 3.8 per cent in 1999 and 2000. Figure 2.2 shows annual percentage increases — in 2006, university funding increased, although each year's annual increase has been smaller than the year before. In 2010 and 2011, university funding returned to the percentage of total expenditures of 1999-2000.

Table 2.3. Provincial funding for Saskatchewan universities and total provincial expenditures, millions of dollars, 2000 to 2011

Budget year	Provincial funding for Saskatchewan universities in millions of dollars	Total provincial spending in millions of dollars	University funding as percentage of provincial spending
2000-2001	200.9	5,290	3.8
2004-2005	238.3	6,749	3.5
2008-2009	333.9	9,117	3.7
2009-2010	363.5	10,245	3.5
2010-2011	391.2	10,124	3.9
2011-2012	419.9	10,679	3.9

Source: Table A3

Figure 2.2. Annual percentage increase in provincial government funding for Saskatchewan universities, 2000-2011



Source: Table A3

Saskatchewan traditionally devoted a smaller percentage of provincial government expenditure to post-secondary education than have other provinces. More recently the situation has changed, with Saskatchewan now ranking third, trailing only Alberta and Nova Scotia (CAUT, 2011, Table A2). During the years of the tuition freeze, provincial government grants increased to offset the tuition revenues that universities would have received had it not been for the freeze.

Other Funding Issues

Tuition revenues a large proportion of university revenues. During the 1990s, when provincial governments across Canada starved the university sector, universities found a new source of revenue — tuition fees. For universities, increased tuition fees became a key source of revenue and Saskatchewan’s two universities were no exception. From less than 15 per cent of total revenues in the late 1970s and early 1980s, by the end of the 1990s tuition revenue doubled in importance as a revenue source for Saskatchewan universities, accounting for almost 30 per cent in 2004. During the tuition freeze this percentage declined to 25.2 per cent of university operating revenue for Saskatchewan universities in 2009 (Appendix Figure A1).

Table 2.4 Revenues from student fees, Saskatchewan universities, millions of dollars, 2000- 2010

Year	University of Regina	University of Saskatchewan
2000-2001	27.0	57.8
2001-2002	30.6	68.8
2002-2003	33.3	76.2
2003-2004	36.6	82.1
2004-2005	38.8	84.9
2005-2006	38.7	86.8
2006-2007	39.5	88.0
2007-2008	38.3	89.2
2008-2009	38.3	90.6
2009-2010	42.5	95.5
2010-2011	47.5	na

Source: University of Regina, 2001-2010; University of Saskatchewan, 2001-2010

na: not available

The last decade’s tuition revenues for Saskatchewan’s two universities are summarized in Table 2.4. While tuition revenues changed little from 2004 to 2008, when the freeze was in effect, the lifting of the freeze has again meant increased revenues. In addition to being

a large revenue source for universities, tuition revenues are dependable, since students must pay these fees. While undergraduate enrolment has declined over the last ten years (Appendix Table A1), higher tuition fees for the growing number of international students have become an important revenue source.

Research funding. Research revenues differ from other revenues in that they are restricted in terms of use. However, universities are eager to increase research revenues since these allow expanded research activities and graduate programs. Table 2.5 shows that from 2000 to 2010 the province’s two universities were successful in expanding research revenues, coming close to doubling them.

Table 2.5 Research revenues of Saskatchewan universities, millions of dollars, 2000- 2010

Year	University of Regina	University of Saskatchewan
2000-2001	12.2	100.5
2001-2002	19.4	120.6
2002-2003	20.5	115.8
2003-2004	22.8	107.1
2004-2005	22.4	109.4
2005-2006	22.0	106.9
2006-2007	22.0	140.6
2007-2008	21.9	204.8
2008-2009	23.1	170.6
2009-2010	25.0	185.7

Source: University of Regina, 2001, p. 12 and 2010a, p. 7. University of Saskatchewan, 2001-2010.

Increased administrative costs. As universities have become larger enterprises, with expanded research activities, research parks, links with industry, and information technology, the size of university administration has expanded disproportionately. New administrative offices have been established with new vice-presidents or associate vice-presidents. A growth in the size of administrative staff has accompanied this. Services for undergraduates — counsellors,

assistance for disabled students, and student services — have undoubtedly improved. It is not clear that expanded administration has improved the quality of teaching and learning.

- **Academic salaries.** The Canadian Association of University Teachers (CAUT) compares spending on academic salaries with total university spending. Appendix Figure A2 traces trends from the 1970s to 2009 — university expenditures in Canada increase each year. But the portion of these allocated to academic salaries has declined more or less continually since the late 1970s. Since 2006, there has been a small recovery in the percentage of spending on academic salaries but, at under 20 per cent of total expenditures, academic salaries now account for much less than their 30 per cent plus of expenditures in the late 1970s.
- **Growth in administrative staff.** Data from the University of Saskatchewan indicate that the number of academic staff has grown little in the last decade. From 984 in 2003-2004, the number of full-time equivalent academic staff increased to 1,119 in 2009-2010. In contrast, the number of full-time equivalent administrative, clerical, technical, and other support staff grew from 2,993 in 2003-2004 to 3,986 in 2009-2010. No comparable data for support staff are available from the University of Regina, with academic staff numbers growing from 390 in 2003 to 438 in 2008.

These trends to increased administrative costs parallel those found in *Reappraisal* (p. 18).

Conclusion

Universities have come to rely on tuition as a source of increased revenues, a trend that university administrations are unlikely to alter. Since the tuition freeze began, the Saskatchewan government has recognized and accepted this by providing universities with funds to

compensate for reduced tuition. In the 2011-2012 Saskatchewan Budget, the provincial government provided “\$24.6 million to help our post-secondary institutions limit tuition increases to an average of three per cent” (Saskatchewan Finance, 2011a). Students can expect tuition costs to continue increasing, making it more difficult for undergraduates to afford a university education.

For families whose income increases as the provincial economy expands, affordability is improved. But not all Saskatchewan residents benefit equally from economic growth, leaving university unaffordable for many. While forecasts of continued growth of the Saskatchewan economy and labour force are steady, turmoil and recession in the world economy could disrupt these forecasts and threaten the province’s economy.

Section 3

Living Costs

Highlights

- Among Canadian provinces, Saskatchewan has the largest proportion of students living outside commuting range of universities. Distance is a key factor in increasing costs of attending university and inhibiting attendance.
- 45 per cent of University of Regina and 60 per cent of University of Saskatchewan students must find rental housing during the academic year.
- Since 2006, average rents have increased by 53 per cent in Saskatoon (10.7 per cent per year) and 43 per cent in Regina (9.0 per cent per year).
- Average monthly rent in April 2011 for a two-bedroom apartment was \$897 in Regina and \$936 in Saskatoon.
- Residence costs have increased by 16 per cent (over 5 per cent per year) since *Reappraisal* was published in 2009.
- A 2010 estimate of average spending of Canadian students for wireless devices was \$52 per month; the average for telephone, wireless and internet services, and cable TV was \$93 per month. The latter total amounts to \$744 over eight months.
- For the 6 to 10 per cent of university students with young children, child care is expensive and difficult to find — there are long waiting lists for child care spaces at each university. The provincial government is assisting the University of Saskatchewan in creating an additional 110 childcare spaces; no additional spaces for University of Regina day cares are scheduled.
- Improved provincial wages also increase the opportunity cost — the income that a potential student must give up in order to attend university — making it less attractive to attend university. Faced with a choice of going into debt by \$15,000 for first year of university or, for those who can find full-time employment,

earning close to \$30,000 annually, it is not difficult to understand why some potential students might choose full-time employment over university.

- In the three years since the publication of *Reappraisal*, the cost of attending university has increased rapidly. Food, accommodation, and tuition expenses, the major items in student budgets, have increased by over double the increase in the CPI.

Introduction

Students face rising costs of goods and services, just as all individuals and families experience increased prices for daily living. The mix of items entering student budgets, though, is different. Students unable to live at home while attending university must rent an apartment or pay for the cost of on-campus residence. Others are able to live at home but have long and costly commutes. Textbooks and computers are required items for students attending university. And students who are parents may require costly care for their children. Often overlooked as a cost is the income students are not able to earn while attending university. In Saskatchewan, an improved job market over the last five years appears to have attracted some young people who would otherwise have attended university.

In this section, these major costs faced by students are examined with three hypothetical cases of students described in more detail.

Distance

Distance from a university is a key factor in determining the cost of attending. With only two universities in the province and many students living in rural areas, on reserves, in the north, and in small towns and cities, relocation to Regina or Saskatoon is often necessary. This means renting an apartment or living in residence — more or

less doubling the cost of attending university as compared with those students who are able to live at home.

Using a standard of eighty kilometres as the limit for commuting, Marc Frenette (2003, p. 3 and Table 2) finds that, among Canadian provinces, **Saskatchewan has by far the largest proportion of students living distant from universities**. As many as 45 per cent of University of Regina students and 60 per cent of University of Saskatchewan students must find rental housing during the academic year. This estimate is based on the finding that 55 per cent of University of Regina students live with parents (42 per cent) or in their own home (13 per cent): the corresponding figures for the University of Saskatchewan are that 40 per cent live with parents (28 per cent) or in their own home (12 per cent) (CUSC, 2009a, b; 2011a, b).

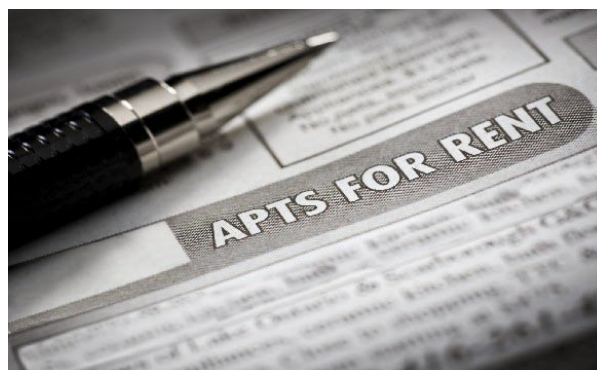
Price Increases

Increased prices faced by Saskatchewan students for major living costs are summarized in Appendix Table A9. Between 2005 and 2010, the Consumer Price Index (CPI) for Saskatchewan increased by an average of 2.1 per cent per year (11 per cent over five years), down slightly from 2.5 per cent yearly between 2000 and 2005. (See Appendix Note 1 for a short description of the CPI). But for food and shelter, major expenditure items for students living away from their usual home, price increases were greater over the last five years. Since 2005, food prices increased by an average of 3.2 per cent per year (17.1 per cent over five years); shelter costs are up by 4.9 per cent per year (28.0 per cent over five years). The index for transportation declined slightly (Appendix Table 3.9) although it is sensitive to the fluctuating price of oil and gas. For students who have long daily commutes by car, a 6.7 per cent increase in gasoline prices over the last year is a heavy tax on them (SBS, 2011e, August).

Table 3.1. Average annual percentage increase in Saskatchewan Consumer Price Index (CPI) items, 2000-2010

Period	Annual percentage increase in CPI		
	All items	Shelter	Food
2000-2005	2.5%	3.7	2.0
2005-2010	2.1%	4.9	3.2

Source: Table A9



Skyrocketing Rental Costs

Low housing prices, as compared with larger centres across Canada, characterized Saskatchewan for many years. This changed in 2006, when vacancy rates for apartments declined to below one per cent, first in Saskatoon and then in Regina. As shown in Table 3.2, increased rents soon followed, and since 2006, rents have increased by an average of 10.7 per cent per year in Saskatoon (a 53 per cent increase in four years) and 9.0 per cent per year in Regina (a 43 per cent increase). While availability of rental apartments has improved in Saskatoon, there has been no decline in average rents; rents continue to rise in 2011. In Regina, with a vacancy rate

continuing at or below 1 per cent, it is extremely difficult to find an affordable apartment.

Limited housing options and high rents are the reality for students who must relocate to Regina or Saskatoon to attend university. While finding an apartment off campus, sharing space and rents with friends, was once a way for students to limit costs of attending university, this option is no longer inexpensive. An increased supply of affordable housing has not materialized, even though vacancy rates are low and rents are high and increasing.

For students who rent, the cost of utilities and apartment maintenance must also be met regularly. Over the last five years, price increases

Table 3.2. Rental and vacancy rates, Regina and Saskatoon, October 2006 to April 2011

	October 2006	October 2007	October 2008	October 2009	October 2010	April 2011
Regina						
Apartment vacancy rate	3.3%	1.7%	0.5%	0.6%	1.0%	0.7%
Bachelor — average monthly rent	\$376	\$389	\$456	\$497	\$522	\$539
Two bedroom — average monthly rent	\$619	\$661	\$756	\$832	\$881	\$897
Annual increase in average rent	2.2%	7.3%	14.5%	9.5%	6.6%	na
Saskatoon						
Vacancy rate	3.2%	0.6%	1.9%	1.9%	2.6%	3.4%
Bachelor — average monthly rent	\$395	\$435	\$518	\$568	\$599	\$616
Two bedroom — average monthly rent	\$608	\$693	\$841	\$905	\$934	\$936
Annual increase in average rent	3.7%	13.7%	20.4%	10.9%	3.1%	na

Source: CMHC, 2006-2010a and b; 2011

for electricity (up 22 per cent) and water (up 46 per cent) increased more rapidly the CPI; the index for natural gas and telephone and internet services has fallen slightly over this time. Regardless of whether these have increased or decreased, the cost for each utility must be met each month, putting a strain on the budgets of students who rent.

Residence. For students who must relocate to attend university, residence living can be a way of establishing friendships with fellow students and finding their place at the university. This is especially the case for first year students, who may not be familiar with Regina or Saskatoon.

While residence living can be an attractive option, it is not inexpensive and can cost more than living with friends in an apartment. The cost of a room and meals for a student living at a university residence is close to \$1,000 per month (Table 3.3). The May 2010 University of Regina Board of Governors meeting reports “The average room rate is around \$575.00 per month for a one bedroom unit, within a two to four bedroom suite, which is comparable to the market rates offered in Regina and the surrounding University area” (University of Regina, 2010d, item 5.3). **Residence costs have increased regularly for many years, with increases of as much as 8 per cent in some years, and increases of 5 per cent per year scheduled for each of the next two years. In the three years since Reappraisal, residence costs increased an average of approximately 16 per cent, an average of approximately 5 per cent per year.**

Residence space is also limited. At the same May 2010 Board of Governors meeting, it was reported that there is a 98 per cent occupancy rate at University of Regina residences during the academic year and a 40 per cent rate in the summer months (University of Regina, 2010d, item 5.3). As noted in the following paragraphs, more residence spaces are planned for the University of Saskatchewan, although it is unlikely

that these new spaces will reduce residence rates. And no new spaces are currently scheduled to be built at the University of Regina.

Table 3.3. Cost of residence for eight months, Universities of Regina and Saskatchewan

	University of Regina		University of Saskatchewan, Voyageur Place
	2008-09	2011-12	2011-12
Room	\$3,488-6,048	\$4,192-7,544	\$7,031 double
Meals	\$2,000-3,000	\$2,100-3,150	\$7,858 single
Total	\$5,488-9,048	\$6,292-10,694	Both include room and meals

Source: University of Regina, 2011d and University of Saskatchewan, 2011a

Provincial Housing Strategy

In August 2011, the Saskatchewan government announced a new housing strategy for the province. The major directions outlined in the strategy are increasing the housing supply, improving housing affordability, and supporting individuals and families in greatest housing need, in addition to strategic planning, coordination, communication and education (Saskatchewan Social Services, 2011a, p. 10). While the plan sets out directions and goals to benefit the people of the province, the strategy is weak on specifics concerning achieving these. For Saskatchewan university students, increased rental housing and lower rents in Regina and Saskatoon would be beneficial. Other than the previously announced increase of 400 spaces at University of Saskatchewan residences (Saskatchewan Social Services, 2011a, p. 27), there appears to be little in the strategy that will benefit students in the near future.

For the most part, the provincial government does not anticipate direct involvement in financing, constructing, or regulating housing.

For example, while the strategy recognizes that an increasing number of households are in “core housing need (pay too much and/or live in crowded conditions and in units in need of repair)” (Saskatchewan Social Services, 2011a, p. 14), there is no mention of rent controls or roll-backs to improve affordability or support those in need (Saskatchewan Social Services, 2011a, pp. 29-34). While some argue that rent controls inhibit construction of rental housing, to date low apartment vacancy rates and higher landlord revenues have not brought forth new construction of affordable rental units.

The strategy recognizes that federal funding for affordable housing has declined but makes no major provincial commitment to new funding, arguing that “other mechanisms to fund housing are required such as private investment, public-private partnerships and market-based models.” (Saskatchewan Social Services, 2011a, p. 17). The strategy aims to increase the supply and availability of single family dwellings, with the argument that this will assist the rental market. While one hopes this will be the case, it could be several years before these effects are realized. Current immigration and population trends (see Appendix Note 2) make it likely that vacancy rates will remain low and rents will continue to increase.

The number of rental units in the province has declined by 2,900 between 2006 and 2010, with a loss of over 400 rental apartment units in Regina and over 2,100 in Saskatoon (CHMC, 2006 and 2010, Table 1.1.3). The 406 new rental housing starts in 2010 (Saskatchewan Social Services 2011a, p. 42), even if continued each year for the next six years, would only replace the units lost over the last five years. As was the case when Reappraisal was published, students will face housing challenges for the foreseeable future.

Without a greater degree of intervention from all levels of government, including financial support, it appears likely that, in Saskatchewan, decent, affordable housing will be in short supply for the foreseeable future.

Other Costs

While some may not consider living expenses as costs of attending university, in that they must be met in any case, these are expenses that are incurred by students at the time they attend university. And this is often a time when student incomes are nonexistent or limited to part-time or summer employment. Some of the main costs are as follows.

- **Food.** For students living in residence, alone, or with a roommate, food and accommodation are the major monthly non-education expenses. A 2001-2002 survey found that students living alone or with a roommate spent an average of \$180 to \$193 per month on food (EKOS, 2003, Figures 67.3 and 67.4). Updating for price increases over the last decade, this amounts to \$235 to \$250 per month for the 2011-2012 year. A 2009 survey of students found that those attending university spent an average of approximately \$260 per month on food and non-alcoholic beverages (Studentawards, 2009, slides 6 and 7). Given that this amounts to only \$8-9 per day, these estimates may be on the low side. From these estimates, students can expect to spend at least \$2,000 per academic year for food.
- **Transportation.** Students at the University of Saskatchewan can pay \$140.50 as part of student fees to obtain a Saskatoon Transit pass (University of Saskatchewan, 2011b). Such an option is not available at the University of Regina. A Regina Transit student pass

costs \$53 per month, or \$424 over eight months (Regina Transit, 2011). Students who commute from outside Regina or Saskatoon must pay automobile expenses plus gas and maintenance. Bus travel to and from these two cities is available from the Saskatchewan Transportation Corporation with an approximate 10 per cent discount for students, the same as for seniors (Saskatchewan Transportation Corporation, 2011). The transportation component of the CPI for Saskatchewan declined slightly from 2005-2010. However, this component is sensitive to the price of oil and gas, which can change quickly and by large amounts. The 2001-2002 survey of student spending found that students on the Prairies typically spend \$117 monthly on transportation (EKOS, 2003, Figure 74.3). Updating this by using the transportation component of the CPI for Saskatchewan gives a figure of approximately \$130 per month. As an average, this may be low for those who own and use a car but high for those who use public transportation.

- **Textbooks and supplies.** The cost of textbooks and supplies differs by program and course and there appears to be no reliable index of textbook prices. In *Reappraisal*, various estimates were cited — what is clear is that textbook prices have risen much more rapidly than the CPI. On the other hand, with the advent of more materials online, some students may be bypassing textbooks entirely or using electronic versions, thus cutting costs (Johnson, 2009). The University of Regina estimates an annual cost of \$2,000 to \$3,000 for books and supplies (University of Regina, 2010b).

An expenditure item emerging in the last fifteen years is the cost of a computer, software, printer, internet connection, and associated hardware and software. Again, no systematic

estimate of their cost appears available. While computer costs continue to decline, users are often forced to purchase a new computer to operate new software. This is especially so for students, since some academic programs require students to use specialized software. And with lessons, lectures, reference materials, assignments, and even examinations on-line, having ready access to computer and internet has become essential. Wireless devices, while not usually required, are common — these are often expensive and, perhaps more important, require subscription. A 2010 estimate of average spending of Canadian students for wireless devices was \$52 per month; the average for telephone, wireless and internet services, and cable TV was \$93 per month (Studentawards, 2010, p. 10). The latter total amounts to \$744 over eight months.

- **Personal expenses.** This includes items individuals require on a regular basis — clothing, shoes, entertainment, sports and recreation, personal care, and household operation. There is no single spending pattern for these since individuals differ greatly in what they require or choose. For the student budgets of Table 3.4, the 2001-2002 survey of student spending indicates an average of \$213 monthly spent on these items by students from the Prairies (EKOS, 2003, Figure 74.3). Accounting for a 23.4 per cent increase in prices since then, this is \$263 per month, or \$2,103 annually. A 2010 survey of students finds an average expenditure of approximately \$210 monthly for these items (Studentawards, 2010, p. 10).
- **Child care.** For undergraduate students who have young children, child care is an expensive and stressful venture. Low-income students with children are generally eligible for child care subsidies from the provincial government, but these do not cover all child care costs. For example, monthly fees at the two day cares



on the University of Regina campus range from \$605 for toddlers to \$440 for school age children aged 6 to 12. Provincial subsidies range from \$440 monthly for toddlers to \$275 monthly for school age children (Awasis, 2011 and Wascana, 2011). This leaves between \$90 and \$175 per child that parents must pay monthly to supplement the subsidy payment. Over the eight months of the academic year, this totals from \$720 to \$1,400 per child in child care expenses. In addition, infant child care is not available and parents must find and pay babysitters for evening or weekend care. Further, the provincial subsidy is reduced for families with higher income — if one partner is employed, no subsidy may be available.

For students with young children — 6 to 7 per cent of University of Saskatchewan students and as many as 10 per cent of University of Regina students (CUSC, 2011a and b, p. 8) — finding a day care and ensuring that the child is able to cope with the day care is a stressful experience. Day cares on both campuses are

filled, with waiting lists that can be as long as a year.

Long waiting lists demonstrate that there are insufficient day care spaces available. The two day cares at the University of Regina have a total of 90 spaces and the two at the University of Saskatchewan a total of 110 spaces. In its March 2011 Budget, the provincial government announced that it would be assisting the University of Saskatchewan with creating an additional 110 child care spaces (University of Saskatchewan, 2011f), although it is not clear when these will become available. No additional spaces are currently scheduled to be built at the University of Regina.

Opportunity Costs

Economic expansion has led to a growing Saskatchewan population and a labour force with increased wages and incomes (see Appendix Note 2). A side effect is that some young people are opting for jobs rather than attending university. While there are many possible reasons for this, the opportunity cost of attending university is undoubtedly one factor. The opportunity cost is the income that a potential student gives up in order to attend university. With improved wages over the last five years, some young people undoubtedly decide that taking a job is their best course of action. For some, this may be a good decision, others may decide to attend university after they are in the twenties, and some may end up in jobs with few career possibilities.

From 2005 to 2010, wages for Saskatchewan 15-24 year olds employed full-time surpassed the Canadian average and increased by 38 per cent for both males and females. This followed years of slow growth in wages in the province. In 2010, the average hourly wage for 15-24 year old males employed full-time was \$17.07 per hour and the average weekly wage was \$703. For females, the

comparable averages were \$15.15 hourly and \$577 weekly (Statistics Canada, 2011a, Table 282-0070).

In terms of annual earnings, the most recent data available refer to 2009. Following years of stagnating incomes for young individuals, after 2005 wages and salaries rose dramatically, especially for young males. From 2005 to 2009, annual wages and salaries jumped by 48 per cent for males aged 20-24 and 22 per cent for females aged 20-24. And these averages are in constant 2009 dollars, correcting for price increases. **In 2009, males aged 20-24 averaged \$29,500 in wages and salaries and females aged 20-24 averaged \$18,600** (Statistics Canada, 2011d, Table 202-0407). **This compares with \$4,000-6,000 in median earnings of undergraduates from summer employment and employment during the academic year** (CUSC 2011a and b, Table 48).

Another opportunity for high school graduates is apprenticeship programs. Young people are encouraged to enter these and provided with subsidies for doing so. With the cost of attending post-secondary institutions such as the Saskatchewan Institute of Applied Science and Technology (SIAST) being lower than university, secondary school graduates have been opting for shorter SIAST programs, as evidenced by SIAST enrolment growth (SIAST, 2011).

For older individuals, who would like to return to school, not only is financing a difficult matter, but foregone income can be much greater than for students who have just graduated from high school. For Saskatchewan 25-34 year olds in 2009, average wages and salaries were just

above \$40,000 (Statistics Canada, 2011d, Table 202-0407). For those who have not attended university but have a full-time job, the cost of attending university for the first time, or returning to university can be a daunting adventure, one that many undoubtedly decide not to pursue.

Adding the opportunity cost of attending university to the cost of tuition and fees, books and supplies, and living expenses makes university an expensive proposition. **Faced with a choice of going into debt by \$15,000 for first year of university or, for those who can find full-time employment, earning close to \$30,000 annually, it is not difficult to understand why some potential students might choose full-time employment over university.**

Conclusion

Expenses of attending university have increased by more than the rate of inflation since *Reappraisal* was published. From mid-2008 to mid-2011, the Saskatchewan CPI increased by 4.1 per cent, an average of 1.3 per cent per year. But the three major items in a student's budget have all increased by much more. Over this time, food prices rose by 11 per cent, residence costs by 16 per cent (with rental housing prices increasing even more), and tuition by 11 per cent. Over this three year period, other costs associated with a student's budget may have paralleled those of prices generally. But for undergraduate students, especially those living away from home, a typical increase of 11 per cent over three years, or 3.5 per cent per year, has occurred. Price increases faced by students have been double the increase in the CPI.

Three Hypothetical Students

To illustrate the difficulties and students might face when attending university in Saskatchewan, the cases of three hypothetical students is provided. Chelsea is a first year student from a rural background, Rebecca is a second year student of Aboriginal background, and Sam is a third year student living at home. Following section 4, the situation these students might face in the year 2015 is discussed. Table 3.4 provides a summary of the budget of each of these three students.

Chelsea – First year student attending University of Saskatchewan

Chelsea graduated from secondary school in Nipawin in June 2011. Her academic record was very good and she plans to enrol in the Faculty of Arts and Science at the University of Saskatchewan in Mathematics and Statistics, a subject in which she excels. Chelsea's parents are supportive of her choices but, given the family farm's current shaky finances and commitments to her two older siblings, they are unable to provide much financial assistance. They hope to assist with tuition expenses whenever possible.

Chelsea plans to live in residence for her first year on campus, with a roommate to limit residence costs. She also hopes to find an apartment with friends after first year to reduce living costs. Still, the cost at Voyageur Place for 2011-2012 is \$7,031 for room and meals. Her budget for coffee, drinks, and an occasional meal out or pizza with friends is \$75 per month, about \$2.50 a day.

Transportation between Nipawin and Saskatoon by bus will cost \$240 for three return trips — once at the start and end of each semester and once for the February break. She plans to pay the \$140.50 in student fees that allow her to use Saskatoon Transit. Chelsea is allocating \$2,100 for personal and related expenses — clothes, personal items, entertainment, charitable donations, etc.

For tuition and fees, Chelsea is budgeting \$5,716, a sum that includes full tuition plus fees to pay for local transportation and health and dental insurance (since her family does not have the latter). She plans to purchase a new computer and hopes that this and textbooks will not cost more than \$2,000 for the first year.

Chelsea has been fortunate in having a good summer and part-time year round job in Nipawin, one that allowed her to save \$7,000 over the past year and a half. Unfortunately, she will not have this job while attending university, although she hopes to find some part-time work during the school year while in Saskatoon. As a result, she plans to take out the maximum permitted in student loans. The loans will give her \$11,900 which, along with her savings, should be enough to meet her anticipated total expenses of \$17,890 for the year. If things improve on the farm, her family will assist her and she is also hoping to obtain a provincial grant. However, both of these are at present uncertain.

Rebecca – Second year Fine Arts student at University of Regina

Rebecca had a good first year at the University of Regina, enrolling in the Visual Arts program, and gaining the attention of a faculty member who is keen to have her succeed. She was also able to find part-time work at a Regina restaurant to help pay her first year's expenses. Her parents were only able to pay \$4,000 of her tuition, so she

had to take a student loan of \$8,000 to complete the year. Fortunately she has been able to turn the part-time employment into a summer job in Regina, even though this means not being able to live with her parents and three siblings in Estevan during the summer. After paying for rent, food, and personal expenses in the summer, she estimates that she will be able to save \$3,000 for the coming academic year.

Rebecca comes from a Métis family that lives in Estevan and she is the first member of her family to attend school beyond grade 12. During high school, her artistic work drew the attention of her teachers and they encouraged her to continue by studying visual arts at a university. Reluctant to move out of the province, Rebecca decided to attend the University of Regina, a decision that both she and her parents consider to have been the correct one.

For the 2011-2012 year, Rebecca plans to continue living with the roommate she met through her part-time job. Worried about the limited number of apartments available in Regina, they snapped up a two-bedroom apartment when it became available in May. Rent, including utilities, is \$1,000 per month so Rebecca's share is \$500 per month. Economizing on food, the two roommates plan to budget \$234 each for food, coffee, and snacks monthly. The apartment is not near campus or work so Rebecca has to pay \$424 for a Regina Transit student pass. As with Chelsea, Rebecca is budgeting for \$263 per month for personal expenses.

Tuition and fees will cost Rebecca \$5,620 for the 2011-2012 year. While she hopes spend no more than \$2,000 for books and supplies, from discussions with other Visual Arts students, she is aware that art supplies may boost this.

Going into first year, Rebecca had some savings from a summer job. But even with contributions from her parents, she had to borrow \$8,000 to meet her first year's expenses. She anticipates the

coming year will be little different. Her parents hope to pay her full tuition this year, she has \$3,000 in savings, and as time allows she plans to continue part-time restaurant job. Even so, she anticipates having to apply for \$7,500 or more in student loans for the coming year.

Sam – Third year Engineering student at the University of Regina

Sam is from a family that most people would consider middle class. His father graduated from an Engineering program at the University of Saskatchewan and is employed with SaskPower in Regina. After being out of the labour force for several years, his mother has landed a part-time primary school teaching job. The problem Sam faces is that his parents have had to support their parents and have not been able to save for Sam's university education. In addition, Sam has two siblings who are several years younger than him. Since his mother took the teaching job, Sam has had to take on some of their care, and is unable to continue the part-time and summer jobs he counted on to finance his university education.

First year began well for Sam after having a summer job with the City of Regina that allowed him to save \$4,000. However, he found the Engineering program much tougher than expected. His grades for first year were acceptable, but not spectacular, and Sam continues to struggle with the heavy workload expected in his program. Finances were no problem the first year. Living at home, using a student pass on Regina Transit, and having a part-time job during the school year allowed him to finance the first year with no debt.

Problems started to appear in the second year. Given his family situation, he was unable to take on the summer job he expected to have. The problems continued during the school year in

that Sam was unable to take on much part-time work. He was able to find a job with very flexible hours, that he could take on when not assisting his family or studying, but given these irregular hours, this job paid only enough to meet some of his personal expenses. In order to pay for tuition, books, and supplies, Sam had to take out a student loan of \$8,500. Part of this was for a new computer, one with the special capabilities required for his Engineering program.

Going into third year, Sam is discouraged — his academic work has not been up to the standards he expected to achieve and his finances are in disarray. He hopes to receive \$10,000 in student

loans for the 2011-2012 year and, if he is eligible for this amount, this should be sufficient to get him through. He is hoping that the family situation will improve so that his parents can assist him financially or allow him to take on a part-time job during the school year followed by a summer job. However, this is very uncertain at the present time and Sam is worried that he will end up with close to \$30,000 in student debt by the time he graduates, something he never anticipated. Sometimes Sam wonders whether he would have been better to take a job in the oilfields, where he could have earned over \$30,000 directly out of high school.

Table 3.4. Expenses for three hypothetical students, 2011-2012, in dollars

Expenditure item	First year rural student in residence	Second year Aboriginal student Metis from Estevan	Third year middle-class Engineering student
	Chelsea – University of Saskatchewan	Rebecca – University of Regina	Sam – University of Regina
Food	7,831	1,873	1,072
Housing		4,000	0
Transportation	240	599	424
Personal and other	2,103	2,103	2,103
Total living costs	10,174	8,575	3,599
Tuition and fees	5,716	5,620	5,600
Books and supplies	2,000	2,000	2,000
Educational costs	7,716	7,620	7,600
Total of all expenses	17,890	16,195	11,199

Source: Appendix Table A4

Section 4

Financial Assistance

Highlights

- The average size of a student loan for Saskatchewan undergraduates increased from \$8,000 in 2003-2004 to \$9,800 in 2005-2006 and has remained above \$9,000 since then. A student who took the average loan each year of a four-year program would graduate with a debt load of almost \$40,000.
- While the average size of Canada Student Loans per student does not differ greatly across provinces, the Saskatchewan average of \$6,072 per year is exceeded only by British Columbia, Newfoundland and Labrador, and Prince Edward Island.
- One-half of all Saskatchewan students graduate with a student debt of \$10,000 or more. The percentage of Saskatchewan post-secondary students graduating with more than \$20,000 in debt has increased from 27 per cent in 2003 to 39 per cent in 2009.
- In 2009, average total debt for those students who graduate with some debt was \$28,900 for University of Saskatchewan students and \$27,300 for University of Regina students. These debt loads are among the greatest in Canada.
- Saskatchewan's Graduate Retention Program provides tax credits for up to \$20,000 in tuition for post-secondary graduates who remain in the province. Since the program's implementation in 2008, more than 48,000 GRP

certificates have been issued, with a potential total value of \$329 million. This is a large potential liability for the province.

- The default rate on student loans in Saskatchewan is 12.4 per cent, slightly less than the Canadian average of 14.0 per cent.
- Saskatchewan students who use the Canada Student Loans Program graduate with \$14,700 as the average balance owed. This is exceeded only by graduating students in Prince Edward Island and Nova Scotia, and is approximately \$1,500 more than the Canadian average.
- The debt counter maintained by the Canadian Federation of Students on its web site will soon reach \$14 billion — the amount students or former students across Canada owe in Canada Student Loans

Financing attendance at university is a creative process for students — one that requires them to patch together funds from a variety of sources. Students rely on financial assistance from their families, earnings from summer and part-time jobs, savings, bursaries, scholarships, grants, and loans. It is the latter that has become the cornerstone of student financial assistance from governments in Canada, and one that plunges many students into a debt spiral that they find difficult to escape.

This section of the report outlines the major sources of financial assistance for undergraduate students in Saskatchewan, with a discussion of the debt load that many students build.

Student Loans

Student loans from the Canadian and Saskatchewan governments are the primary source of funding for most students who are unable to finance attendance at university by themselves or with the help of their families. While some student debt is eligible for debt reduction benefits or tax credits, students are required to build debt first. **Only after applying for and receiving student loans do students become eligible for debt reduction in the form of provincial and federal bursaries, grants, and tax credits.** The system is confusing, with much paperwork, and is means-tested, requiring reports on personal and parental income. While the system has been streamlined, government financial assistance remains a patchwork of programs that fails to meet the needs of many students, making it difficult for them to concentrate on their studies.

Canada-Saskatchewan Integrated Student Loans are the main source of funding for students who cannot finance an undergraduate education on their own. For eligible undergraduates, Canada



Student Loans provides a maximum of \$210 per week. In addition, the Saskatchewan portion is to a maximum of between \$140 and \$198 per week, depending on family income; medical students are eligible for a larger amount. At the maximum rate, over thirty-four weeks in two semesters this amounts to \$13,872. A small extra amount of up to \$47 per child per week is available to low-income students with dependents.

Table 4.1 summarizes the size of the loan program. The 2003-2010 decline in the number of students taking on student loans (approximately 40 per cent) is partially a result of declining undergraduate student enrolment from 2004 to 2008 (Appendix Table A1); other factors could be fear of taking on too much debt and improved affordability (Section 2). But the average size of loan increased from approximately \$8,000 in 2003-2004 to \$9,800 in 2005-2006 and has remained above \$9,000. A student who took the average loan each year of a four year program would graduate with a debt of close to \$40,000. Declining undergraduate enrolments suggest that students may be delaying or spreading out their time at university in order to reduce debt.

In 2010-2011, there was a 20 per cent increase in the number of students who received Saskatchewan Student Loans, to over 12,000 students, with the average size of loans declining. In the latest annual report of Saskatchewan Advanced Education, Employment and Immigration, the explanation given for this is:

Participation in the student loan program increased by 13 per cent as at March 31, 2011 compared to the same time last year. While some of the growth may be attributed to the enhancements that were implemented on August 1, 2010, the introduction in the 2009-10 loan year of new federal and provincial grants combined with increased loan and bursary limits may have also contributed to the uptake in the program. (SAEEI, 2011a, p. 13).

Table 4.1. Canada-Saskatchewan Integrated Student Loans, number of students and authorized amount to post-secondary Saskatchewan students, millions of dollars, 2003 to 2011

Fiscal year	Canada Student Loans		Saskatchewan Student Loans		Total amount of authorized loans, millions of dollars	Average loan amount per student in dollars
	Number of students	Amount in millions of dollars	Number of students	Amount in millions of dollars		
2003-4	16,474	71.9	16,449	59.7	131.6	8,000
2004-5	16,150	71.3	16,151	60.0	131.3	8,100
2005-6	13,756	79.5	13,756	54.6	134.1	9,800
2006-7	12,612	71.6	12,654	47.8	119.4	9,400
2007-8	11,337	65.1	11,369	42.9	108.0	9,500
2008-9	9,884	57.0	9,908	37.5	94.5	9,600
2009-10	10,704	54.2	9,963	40.1	94.3	9,100
2010-11	12,000*	65.0*	12,037	45.7	110.7*	9,200*

Source: Saskatchewan Student Aid Fund, 2004-2010; 2011, p10.

*Estimates by author assuming an approximately equal number of students obtain loans from each source; total estimated by roughly extrapolating average loan per student.

Enhancements include an increased loan limit, not assessing student earnings during the academic year, and reducing interest rates (Saskatchewan Student Aid Fund, 2011, p. 6). Federal figures for 2010-2011 in Table 4.1 are rough estimates.

The most recent data for provincial comparisons is provided in Table 4.2 (HRSDC, 2010); these figures are for Canada Student Loans only, not including provincial amounts. **While the average size of loans per student does not differ greatly across provinces, the Saskatchewan average is one of the higher, at \$6,072 per year, exceeded only by British Columbia, Newfoundland and Labrador, and Prince Edward Island.** Not only is the average loan greater in Saskatchewan than in Manitoba or Alberta, but a larger percentage of Saskatchewan students receive loans than in Manitoba (last column). From these data, a large group of Saskatchewan students are heavily reliant on student loans.

Table 4.2. Comparative student loan statistics by province, 2008-2009

Province	Canada Student Loans, 2008-2009		Per cent of students receiving a loan, 2008-2009
	Number of full-time borrowers by province (thousands)	Average amount by province (dollars)	
NL	7.6	5,189	31.5
PE	3.3	6,601	67.9
NS	15.2	6,708	31.5
NB	14.9	5,567	48.6
ON	219.6	5,509	36.6
MB	7.9	5,247	18.0
SK	9.7	6,072	24.2
AB	35.4	5,791	26.8
BC	51.6	6,113	29.9
Canada	365.4	5,687	33.3

Source: HRSDC, 2010, pp. 7-8. CAUT, 2011, Fig. 3.6, p. 41.

Bursaries and Grants

Bursaries, grants, and scholarships are available to undergraduate students from federal or provincial government programs or from universities or other agencies. Some of these are available only to students who take out student loans; others are available to all students. In this section the major provincial and federal government programs are reviewed.

The major components of provincial financial assistance are as follows (Saskatchewan Student Aid Fund, 2011, pp. 6-9).

- **Saskatchewan Student Bursary.** These are available to all students with loan assistance exceeding \$210 per week of study, with a maximum bursary amount of \$140 per week of study, or \$4,760 over 34 weeks of an academic year. In 2010-2011, there were 10,701 awards, totalling \$25.7 million. The amount awarded is credited to the student's Saskatchewan Student Loans account following completion of the academic year.
- **Saskatchewan Student Grants.** These are available to students from low- and middle-income families and to low-income persons with dependent children. The amounts available are \$58 per week (\$1,972 per academic year) for low-income and \$23 per week (\$782 per year) for middle-income. For low-income students with dependents, a grant of \$47 per week (\$1,598 per year) per dependent is available. In 2010-2011, these grants totalled \$3.1 million with approximately 3,000 such grants. These grants are used to reduce the size of student loans following completion of the academic year.
- **Other programs.** The provincial government also provides debt management programs for those with student loans, the Repayment Assistance Plan, the Permanent Disability Benefit, other grants for disabled and part-time students, and a few scholarships.

At the federal level, Millennium scholarships were replaced by the Canada Student Grants Program after 2008, with grants to students from low- and middle-income families. As with Saskatchewan grants, these are available for eligible students who qualify for student loans. For students from low-income families, the grant is \$250 per month of study (\$2,000 per academic year) and for those from middle-income families, the grant is \$100 per month of study (\$800 per year). Grants are paid at the beginning and middle of the academic year.

Also available from the federal government are grants for students with dependents, with permanent disabilities, and for those who study part-time. In 2009-2010, federal support to 8,700 Saskatchewan students totalled \$15.2 million, in the form of grants to students from low- and middle-income families, with dependents, and with permanent disabilities (SAEEI, 2010, p. 12).

A summary of overall loans and debt reduction benefits is provided in Table 4.3. Debt reduction benefits include the Saskatchewan Student Bursary and Study Grants and funds from the federal programs. These are used to reduce the size of student loans, either during or following the academic year. From the last column of Table 4.3, debt reduction benefits increased from approximately one-quarter of the value of student loans in 2003-2005 to approximately one-third of the value of student loans in 2008-2010. Saskatchewan Advanced Education, Employment and Immigration states "Last year, we provided over \$48 million in financial assistance to students from all across Saskatchewan. Nearly two-thirds of that was non-repayable" (SAEEI, 2011b). However, these 2010-2011 figures include only the Saskatchewan portion of student loans. Since the portion of student loans provided by Canada Student Loans is generally greater than the Saskatchewan portion, and since data on federal loans or debt reduction benefits are not available for 2010-2011, it is not clear what portion of total student loans were non-repayable.

Table 4.3. Canada-Saskatchewan student loans, debt reduction benefits, and net loans for Saskatchewan post-secondary students, 2003-2011

Fiscal year	Amount of full-time loans	Debt reduction benefits	Loans minus debt reduction	Debt reduction as percentage of loans
2003-2004	131.6	34.1	97.5	25.9
2004-2005	131.3	31.6	99.7	24.1
2005-2006	134.1	36.4	97.7	27.1
2006-2007	119.4	36.2	83.2	30.3
2007-2008	108.0	31.5	76.5	29.2
2008-2009	94.5	30.2	64.3	32.0
2009-2010	94.3	31.0*	63.3	32.9
2010-2011**	45.7	29.8	15.9	65.2

Source: Saskatchewan Student Aid Fund, 2004-2010; 2011, p. 11.

*Includes \$15.2 million in Canada Student Grants. These were not classified as debt reduction benefits in the 2009-10 report of the Student Aid Fund but they appear to replace the federal portion of earlier years' debt reduction benefits.

**Saskatchewan portion only. Data on federal government debt reduction unavailable.

Graduate Retention Program (GRP)

This program was introduced by the provincial government in 2008. It replaces earlier programs providing income tax credits and exemptions for post-secondary graduates. The GRP provides rebates of tuition fees, to a lifetime maximum of \$20,000, for graduates of approved programs who live in or are moving to Saskatchewan and who file a provincial income tax return. The rebates are spread over a seven year period, beginning in the year of graduation. For example, a student who graduates in 2013, having paid at least \$20,000 in undergraduate tuition would be eligible for rebates of \$2,000 per year in each of 2013 to 2016 and \$4,000 in each of 2017-2019 (SAEEI, 2011c).

The provincial government allocated \$12 million to the GRP in the 2008 Budget with \$23.1 million in rebates issued in 2010, a level that the provincial government anticipates will be maintained in the coming year. For students graduating in 2010, 9,155 GRP certificates were issued. "Since the program's implementation in 2008, more than

48,000 GRP certificates have been issued, with a potential total value of \$329 million" (SAEEI, 2011a, p. 7).

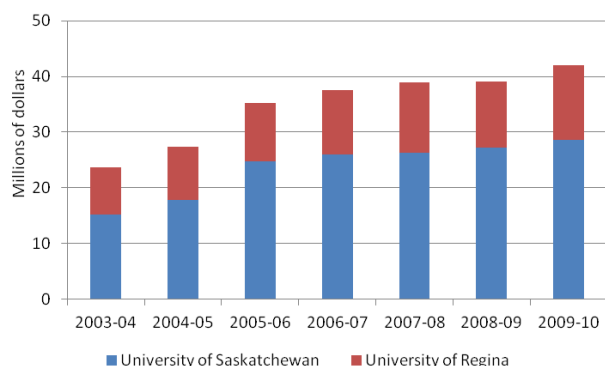
From these figures, it is apparent that graduates of post-secondary programs in the province are taking advantage of the program. However, those who move out of the province or are unable to graduate will lose their potential rebates. In the example above, a student beginning in the fall of 2009 but would not receive her first \$2,000 rebate until 2013; her last rebate would not be paid until 10 years after starting university, after filing 2019 taxes. Yet the student had to find funds to meet tuition and other expenses each year from 2009 to 2012.

University Financial Assistance

The provincial government provided \$2.4 million in scholarships and awards in 2010-2011, with the two universities providing larger amounts of scholarships. As shown in Figure 4.1, financial assistance provided directly by the two universities increased each year, although the increase since

2007-2008 was only 4 per cent per year, to approximately \$42 million. After correcting for price increases, the value of these scholarships and bursaries increased by approximately 50 per cent over the six year period. The University of Regina increased its funding in 2010-2011 to \$18 million, up from \$13.5 million a year earlier. For the most part, these awards are based on merit, not financial need, and are not repayable.

Figure 4.1. Scholarships and bursaries provided by the University of Regina and the University of Saskatchewan, 2003-2004 to 2009-2010



Source: University of Regina, 2001-2011; University of Saskatchewan, 2001-2010

Paying for University

- **Sufficient student financial assistance?** As shown in Table 4.4, for students who are able to live at home while attending university, current loan programs meet overall living and education costs. Even this must be qualified though, since student loan programs require parents to make financial contribution. Students from families unable to contribute may not be able to obtain the maximum loan amount. For students living away from home, in residence, or with roommates, the maximum student loan is unlikely to meet total education and living costs. For single parents who are financing living expenses and a university education on their own, the maximum student loan is insufficient. Given the high costs of attending university, many students have little option but to take loans and build debt; students from families unable to contribute are likely to build the largest debt.
- **How students pay for university.** Students are resourceful in putting together a variety of sources to pay for their university education. From Appendix Table A5, 60 per cent of students receive funds from parents and family, with this source approximately \$5,400 yearly. Government student loans and bursaries provide almost \$8,000 annually for the one-

Table 4.4. Difference between student expenditures and loan assistance, in dollars, Saskatchewan, 2011-2012

Student loan category	Living costs	Average tuition and fees	Books and supplies	Total expenses	Maximum loan amount	Expenditures minus maximum loan
Single student living at home	3,599	5,866	2,000	11,465	13,872	-2,377
Single student not living at home	9,374	5,866	2,000	17,240	13,872	3,368
Single parent student	16,984	5,866	2,000	24,850	15,470	9,380

Sources: Tables 2.1, 3.4; SAEEL, 2011d, pp. 5-6; Reappraisal, Table 3.4.



quarter of students who report this source. Summer employment (average of \$4,100) and personal savings (average of \$2,400) are important sources, with just under one-half of students reporting these. Earnings from employment during the school year are almost as important, with 34 per cent reporting these, and the annual average is \$3,800. University of Saskatchewan students report an average of 16 hours worked per week during the academic year while those at the University of Regina report an average of 20 hours worked per week (CUSC, 2011a and b, Table 30).

Three-quarters of undergraduate students have at least one credit card, with most of these

having relatively small balances on their cards. Approximately 10 per cent of Saskatchewan undergraduates report over \$1,000 in debt; the average credit card debt is approximately \$600 (CUSC, 2011a and b, pp. 40-41).

Other sources reported by students are university financial awards, loans from financial institutions, RESPs, investment income, coop programs, and work-study programs. Some of these provide considerable funding for those using them but only small percentages of students report these sources.

Continuing Increase in Student Debt

The debt counter maintained by the Canadian Federation of Students on its web site will soon reach \$14 billion — the amount students or former students across Canada owe in Canada Student Loans (CFS, 2011). No systematic estimate of the additional amount of student loans provided by provinces appears available: assuming though that the provincial portion of all student loans amounts to at least two-thirds the

Table 4.5. Debt of graduating Saskatchewan students, in current dollars 2003-2009

Amount of debt	Per cent in each category 2009		Saskatchewan average (per cent in each category)		
	University of Saskatchewan	University of Regina	2003	2006	2009
No debt	36	43	37	38	39
Less than \$4,000	3	4		2	3
\$4,000 to \$7,999	5	5		5	5
\$8,000 to \$11,999	6	6		6	6
\$12,000 to 19,999	7	8	33	9	7
\$20,000 or more	43	34	27	36	39
Average in dollars	18,400	15,500	13,400	17,100	17,300
Median in dollars	11,750	6,000	8,900	9,600	9,450

Source: CUSC, 2006a and 2006b, Table 69; CUSC, 2009a and 2009b, Table 81; 2003 data from Conway, 2004, Table 11, p. 28.

Note: The last two columns are weighted averages, with a weight of 0.6 for the University of Saskatchewan and 0.4 for the University of Regina, reflecting proportionate undergraduate enrolment.

federal portion, this adds another \$10 billion to the amount owed in student loans nationally. The Saskatchewan Student Aid Fund's reports that gross student loans receivable total \$130 million. After allowing for uncollectible loans and repayment assistance, along with debt reduction benefits in the form of student grants, the Fund reports the total of student loans receivable as \$68 million. (Saskatchewan Student Aid Fund, 2011, p. 21). While this represents a very large sum that must be repaid after students complete their studies, more relevant for each student is the amount he or she must repay. Tables 4.5 and 4.6 provide a summary of these amounts.

From the first row of Table 4.5, 39 per cent of Saskatchewan students graduate with no debt. In contrast, the percentage graduating with more than \$20,000 in debt has increased from 27 per cent in 2003 to 39 per cent in 2009. It is disturbing that the percentage of students with this high level of debt continued to increase since *Reappraisal* was published, even during the 2005-2008 tuition freeze. Another 10 per cent graduate with between \$10,000 and \$20,000 in debt, meaning that approximately **one-half of all Saskatchewan students graduate with a student debt of \$10,000 or more.**

Table 4.6 gives the average amount of debt accumulated, at the time of graduation, for the approximately 60 per cent of students who take on debt. From \$21,500 in 2003, average student debt increased more than the CPI to 2006, when the average reached \$27,900. Since then, total debt increased by less than the CPI, to an average of \$28,300 in 2009. Student loans and loans from parents and family members became a larger source of student debt, the latest year for which these data are available. Loans from financial institutions and other sources continue to be important sources of financing, with no consistent trend in their relative importance.

The debt load of Saskatchewan students is one of the greatest in Canada. As demonstrated in the second column of Table 4.7, **Saskatchewan students who use the Canada Student Loans program graduate with \$14,700 as the average balance owed. This is exceeded only by graduating students in Prince Edward Island and Nova Scotia, and is approximately \$1,500 more than the Canadian average.** This includes only Canada Student Loans — since Saskatchewan Student Loans are generally two-thirds or more of this amount, another \$9,800 or more can be added to this average to produce an overall average of \$24,500 owed following graduation, a figure consistent with Table 4.6.

Table 4.6. Average debt of Saskatchewan students graduating with some debt, in current dollars, 2003-2009

Source of debt	Average debt in dollars 2009		Saskatchewan average in dollars, by year		
	University of Saskatchewan	University of Regina	2003	2006	2009
Total debt	28,900	27,300	21,500	27,900	28,300
Government student loans	24,900	26,200	18,900	22,900	25,400
Loans by parents/family	17,000	14,300	11,500	13,700	16,000
Loans by financial institutions	10,100	14,000	9,700	15,300	11,600
Other sources	7,400	8,700	5,700	5,200	7,900

Source: CUSC, 2006a and 2006b, Table 71; CUSC 2009, Table 83; 2002-3 data from Conway, 2004, Table 12, p. 29.

Note: The last column is a weighted average, using the same procedure as in Table 4.5

Table 4.7. Canada Student Loans statistics for student borrowers, by province, 2008-2009

Province	Average student loan balance at completion (dollars)	Number of interest relief recipients	Default rates (per cent)
NL	13,166	5,004	20.9
PE	16,588	1,353	16.2
NS	16,061	7,517	22.3
NB	13,206	7,789	14.9
ON	12,638	73,452	13.1
MB	11,266	2,459	33.1
SK	14,699	3,553	12.4
AB	13,369	8,484	10.2
BC	14,338	19,441	13.7
Canada	13,222	129,521	14.0

Source: HRSDC, 2010, pp. 13, 16, 19.

Repaying student loans is obviously a problem for many graduates. From Table 4.7, over 3,500 Canada Student Loan recipients from Saskatchewan were provided with interest relief in 2008-2009. And while the default rate on these loans is lower in Saskatchewan (12.4 per cent) than across Canada as a whole (14.0 per cent), this still means that many Saskatchewan graduates are unable to repay their student loans. The Saskatchewan Student Aid Fund reports \$31.5 million in uncollectible loans, with \$7.9 million allocated for the Repayment Assistance Plan and interest grants to students (Saskatchewan Student Aid Fund, 2011, p. 21). These mean that the provincial government recognizes that many Saskatchewan students are unable to repay student loans. The GRP provides some relief, as do the Repayment Assistance Plan and other forms of interest relief or suspension of payments while incomes are low. However, failing

to repay student loans can damage credit rating or ultimately lead to a declaration of bankruptcy — even this may not eliminate accumulated debt. If bankruptcy is declared within seven years of completing studies, “student loan obligations will survive a bankruptcy even if other debts have been wiped out by a discharge” (Davies, 2008, p. 1)

For students who land good jobs, repaying student loans requires careful budgeting at a time when personal and family expenses are great. For those with low or no income, there is much stress associated with concern over repaying student loans and staying out of bankruptcy.

Conclusion

Student loans remain the cornerstone of Canadian government programs of financial assistance to university students. Students must find the funds to finance their undergraduate education at the time they attend university, and student loans are a key source of such financing. And many government grant programs require students to take out student loans in order to qualify for debt reduction benefits. Some students avoid building student debt while attending university and, for those with student loans, debt reduction benefits, tax credits, and repayment assistance plans help reduce the size of debt that must ultimately be repaid. Despite these assistance plans, student debt, on average, grew from \$13,400 in 2003 to \$17,300 in 2009. By 2009, the average debt of graduates who took on debt was over \$28,300. These undergraduates must find ways of paying off their debts at a time when they are just beginning careers and are likely to have many other financial commitments.

It's 2016 – How are Chelsea, Rebecca, and Sam?

Here is an possible update on the three hypothetical students introduced after Section 3.

Chelsea

From a rural, farm family and beginning a program in Mathematics at the University of Saskatchewan, Chelsea is entering her final semester. Most of the support she expected from her family did not materialize so she adopted two strategies to complete her undergraduate program. As she had done in her first year, she took out student loans each year, close to the maximum allowed in the first two years. Recognizing that she might end up with close to \$40,000 in debt upon completing her Bachelor's degree, after the second year she decided to look for a part-time job and take fewer classes each semester. To some extent, this strategy has worked, in that her third, fourth, and fifth year earnings meant she had to borrow only a few thousand dollars each year. Living with a roommate also cut costs. Given the size of the loans she took out in her first two years, her debt was reduced through the Saskatchewan Student Bursary — just under \$5,000 each of these years. As she completes her studies, her accumulated student debt will be \$25,000 when she graduates. She would like to stay in Saskatchewan but most of the jobs in her field are in other provinces — she is uncertain whether she will receive any tax benefits from the Graduate Retention Program.

Rebecca

A Métis student from Estevan, in 2010 Rebecca enrolled in the Visual Arts program at the University of Regina. Always attempting to limit expenses, she worked at a part-time job during the academic year, in addition to a summer job. But she still had to take out \$5,000 in student

loans each year after borrowing \$8,000 in her first year. Her parents assisted but were only able to pay for part of her tuition each year. As with Chelsea, she received provincial bursaries each year, reducing her debt. She did very well in her program, receiving \$2,500 in scholarships for her final year. Given her academic success, Rebecca decided to enrol in a Master of Fine Arts program and has completed all the course work. She expects to graduate later in 2016, with a student debt will be approximately \$12,000. Job prospects are uncertain in the field Rebecca has chosen — she hopes to find work doing commercial art but may have to scrape by working at part-time jobs and doing volunteer work at a newly established performance centre in Regina, hoping that might land her paying work at the centre. She plans to benefit from the Graduate Retention Program, although with limited earnings, she may not benefit much from a tax credit.

Sam

From a middle class Regina family, Sam entered an Engineering program at the University of Regina in 2009. While his family contributed in-kind to Sam's education by providing him food and accommodation, they were unable to contribute much financially. And Sam had to take care of his younger siblings, so was unable to maintain even a good part-time job. To compound financial problems, Sam found the academic program very demanding and did not succeed, dropping out near the end of his third year. By this time, Sam had accumulated \$14,000 in student debt, although bursaries reduced this debt. After he dropped out, Sam

found a construction job that appeared to pay well, although it was outside Regina. But having to repay his loan and meet living expenses much higher than those he had at home have made it difficult for Sam to save much. After two and a half years working at construction, Sam has saved close to \$10,000, hopes to build his savings by

another \$10,000, and then return to complete his Engineering program. In early 2016 though, this is still a hope. Since he has not graduated, he does not benefit from the Graduate Retention Program, although he is hoping to receive tax benefits after he graduates.

Section 5

Barriers to University Attendance

Highlights

- Family income continues to be a key factor in determining who attends university in Saskatchewan and across Canada. Low-income youth are more likely to encounter all the barriers to post-secondary studies, skipping post-secondary education.
- From a 2009 survey of Saskatchewan high-school graduates not attending university, 17 percent of respondents cited financial and affordability issues as the primary reason for their decision not to pursue post-secondary education.
- First generation university students — those from families where no one has attended university — can find attending university difficult. They are twice as likely to rely on government student loans.
- Between 1,200 and 1,600 of each year's Saskatchewan high school graduates may not be attending university because of income differences in participation.
- Aboriginal enrolment at the two Saskatchewan universities increased from 2,609 in 2004 to 2,757 in 2010.
- Individuals reporting Aboriginal ancestry have lower attendance rates at post-secondary educational institutions than do non-Aboriginal students. From a mid-2000s cross-Canada survey, by age 21, 30 per cent of Aboriginal youth had attended university, as compared with 47 per cent of non-Aboriginal youth.
- The percentage of Saskatchewan Aboriginal 25-34 year olds completing a university degree was 7.7 per cent in 2006; the comparable attainment for non-Aboriginal 25-34 year olds was 23.7 per cent.
- There are few programs to provide funding and support for improving educational attainments of Aboriginal people, and of supporting Aboriginal students. In Saskatchewan, there is no provincial system of bursaries or grants targeted at Aboriginal students.

- Limiting the Post-Secondary Student Support Program (PSSSP) to 2 per cent annual growth in funding makes the program ineffective and fails to meet the needs of First Nations students.
- The percentage of Saskatchewan youth attending educational institutions has declined over the last ten years.

Many individuals in Saskatchewan who consider attending university face barriers that make it difficult or impossible for them to obtain a university education. Some of the barriers are financial while others are social, family related, or individual. Following a brief listing of barriers to university attendance, an analysis of barriers associated with low income and being of Aboriginal ancestry is presented.

The following list of potential barriers comes from *The Class of 2003*, an analysis of a cross-Canada survey following up the high school class of 2003 (Malatest, 2007, pp. 2-3, 17-37). Reference is also made to data from a follow up of 2006-2007 Saskatchewan high school graduates (Insightrix, 2009).

- **Information and motivation.** Students completing secondary school may not have well formed career plans or be indecisive about the future. In addition, information about what a university education involves or how to pursue it may be unavailable and difficult to obtain. Some students do not enjoy attending school and have little interest in pursuing studies beyond secondary school. In the Saskatchewan survey 17 per cent of those not attending a post-secondary institution gave reasons such as “Didn’t know what to do / still deciding / changed career plans” (Insightrix, p. 45).
- **Financial.** Attending university is expensive, and many potential students find it difficult to piece together financing. In *The Class of 2003*, 30 per cent of those who had not attended a post-secondary education program cited

financial reasons, with fear of building too much debt being the most common response (Malatest, p. 2). In the Saskatchewan survey, 17 per cent of those not attending a post-secondary institution stated “didn’t have the money / financial / saving for it” and another 13 per cent stated they took a job (Insightrix, p. 45). The improved provincial job market of recent years has increased the opportunity cost of attending university; that is, with higher wages, young people forego earnings when attending university. In Saskatchewan, with many people living outside commuting distance of Regina or Saskatoon, relocation to attend university can at least double the cost of attending university.

- **Academic.** For those with below average secondary school grades, and those who have struggled with academic issues in their teen years, gaining access to university is difficult. In the Saskatchewan survey, 16 per cent of those not in post-secondary education gave reasons such as “wasn’t accepted / grades weren’t good enough / need more credits” (Insightrix, p.45)
- **First-generation students.** Participation in post-secondary education was not common among older generations in Canada, particularly in rural Saskatchewan. For students who come from families or areas where no one has attended university, especially if they live distant from a university, attending university can be a daunting experience. In *The Class of 2003*, those coming from such first-generation families “were twice as likely as students whose parents had some PSE [post-secondary education] experience to rely on government student loans to finance their education,” in addition to facing greater academic barriers (Malatest, p. 5).
- **Aboriginal ancestry.** Individuals reporting Aboriginal ancestry have lower attendance rates at post-secondary educational institutions

than do non-Aboriginal students. From a mid-2000s cross-Canada survey, by age 21, 30 per cent of Aboriginal youth had attended university, as compared with 47 per cent of non-Aboriginal youth; approximately one-third of each group have attended colleges (Frenette, 2011, p. 7). Many Aboriginal students are also first-generation, in that other family members have not participated in post-secondary programs. Additional reasons for the lower participation are “geographic barriers, financial barriers and social barriers” (Malatest, p. 5).

Low Income

Family income continues to be a key factor in determining who attends university in Saskatchewan and across Canada. While certainly not the only factor in limiting university enrolment, “Low-income youth are more likely to encounter all the barriers to post-secondary studies and, therefore, to skip post-secondary education” (Berger et al., 2007, p. 54). Those coming from low income backgrounds do not have the size or range of financial resources of those from higher income families, and are unable to contribute large sums to their children’s post-secondary education. For those living in Regina or Saskatoon, the parent can contribute in-kind by providing food and a place to live while their children attend university. But lower income families living outside Regina or Saskatoon do not have this option — students must find funds for relocation, living costs, tuition, and supplies.

University participation rates for Canadian young people from the lowest income families are little more than one-half the rates of those from families with the highest incomes (Gingrich, 2009a, p. 50). In Saskatchewan, such income differences in university participation are considerable, although less extreme than in other provinces (Gingrich, 2009a, Table A7, p. 79).



Compared with Canada as a whole though, a smaller percentage of Saskatchewan adults have completed a university degree program (Gingrich, 2009a, Figure A5, p77).

How much do income differences affect university attendance?

If all individuals and families had incomes sufficient to readily afford a university education, larger numbers would very likely attend university. In this section, estimates of the number of students who do not attend university as a result of income differences are presented. These are estimates derived from observed differences in attendance patterns by income and from surveys of young people who did not enter post-secondary programs. Caution should be used in interpreting the estimates — hopefully they illustrate how financial factors can affect university attendance.

Table 5.1. Status of 100 hypothetical 19 year olds from each family income quartile, Saskatchewan

Number of:	Family income quartile			
	Lowest	Second lowest	Second highest	Highest
19 year olds	100	100	100	100
High school graduates	86	89	91	94
Attending university	27	28	36	45

Source: Adapted from Zeman, 2007.

In Table 5.1, consider a set of 100 Saskatchewan 19 year olds from families with the lowest one-quarter of incomes (first quartile). Of these, 86 have graduated from high school and 27 are attending university at age 19. Moving to the second quartile, of 100 young people aged 19, a few more (89) have completed high school and one more is attending university (28). For the third quartile, even more have completed high school (91) and are attending university (36). For the 100 from the one-quarter of families with the highest incomes, 94 have completed high school and 45 are attending university.

For the students from the best off families, 45 per cent attend university; for students from the least well off families in terms of income, only 27 per cent attend university. The middle income groups are in between, with those from the second lowest quartile being similar to those from the lowest quartile in university participation. As noted above, these differences in university participation by income level are not as extreme as in many other provinces. For Canada as a whole, only 25 per cent of those in the lowest income group attended university at age 19; 46 per cent of those in the highest income group attended university.

Consider now what university participation might be if the income gap were eliminated, with all groups participating at the 45 per cent level of the highest income group. If 45 per cent of 19 year olds at each income attended university, this would boost participation by 9 to 11 per cent of all 19 year olds and 10 to 12 per cent of all high school graduates.

An alternative, and larger, estimate of how financial reasons inhibit attendance comes from *Class of 2003*. In that study, 30 per cent of respondents cited financial reasons for not attending a post-secondary education program (Malatest, 2007, p. 2). Using this finding, along with an estimate that approximately one-half of all Saskatchewan students attend a post-secondary program by

age 19, 15 per cent of Saskatchewan 19 year olds are not participating in university for financial reasons (17 per cent of high school graduates). Since “financial reasons” is not well defined, these estimates may be on the high side.

In Table 5.2, the percentages of Table 5.1 are used to estimate the effect of removing income differences in participation. Applying the rate of 11 per cent (average of 10-12) to the number of high school graduates and 10 per cent (average of 9-11) to the number of 19 year olds in Saskatchewan for each year between 2007 and 2010 give the values in the two right columns of Table 5.2. Between 1,200 and 1,600 Saskatchewan young people for each year of age may not be attending university because of income differences in participation. Given that undergraduate programs are generally four year programs, and assuming no drop-outs, this could mean that university attendance might be boosted by 5,000 to 6,000 plus Saskatchewan students by removing income differences in participation. Using the larger estimates from *Class of 2003*, the totals jump to 7,700 to 9,500, although this would include attendance at all post-secondary education institutions — colleges, SIAST, and universities. In either case, given that undergraduate enrolment in the two Saskatchewan universities has been in the 26,000 to 28,000 range for several years, if a large portion of the above estimates could be realized, this would boost enrolment of Saskatchewan undergraduates to well over 30,000.

Government programs. Both the federal and Saskatchewan governments have recognized the negative influence of low income on university attendance. Following the end of the Millennium Foundation Scholarships in 2008, the federal government established the Canada Student Grants Program. The Program aims to “provide more effective support for students and families and help them manage the cost of post-secondary education” (HRSDC, 2011). These grants are aimed at students who come from

Table 5.2. Estimated undergraduate enrolment increases at Saskatchewan universities by eliminating attendance differences by income

Year	Number of Saskatchewan:		Number not attending university using estimate for:	
	High school graduates	Nineteen year olds	High school graduates	Nineteen year olds
2007	11,688	15,860	1,286	1,586
2008	11,451	16,288	1,260	1,623
2009	11,213	15,468	1,233	1,547
2010	10,961	15,574	1,206	1,557
Total	45,313	63,190	4,985	6,313

Source: Table 5.1; Saskatchewan Education, 2010.

low- and middle-income families. In 2009-2010, there were \$15.1 million in such grants provided to Saskatchewan students (Saskatchewan Student Aid Fund, 2010, p. 12).

The Saskatchewan government also directs some of its student grants to students from low- and middle-income families. Grants to the former amounted to \$2.2 million (1,736 grants) and to the latter \$0.4 million (819 grants) in 2010-2011. An additional 391 grants to low-income persons with dependent children totalled \$0.6 million. The bulk of Saskatchewan grants though were in the form of the Saskatchewan Student Bursary (\$25.7 million), available to all students who took on student loans, not only those from low- or middle-income families (Student Aid Fund, 2011, p. 6-7, p. 10).

Aboriginal Students

Post-secondary educational participation for Saskatchewan Aboriginal people appears to have improved in the last five years. But the gap in post-secondary educational attainment between Aboriginal and Non-Aboriginal people is very wide and has narrowed little over the longer term.

The University of Regina reports increased Aboriginal enrolment since 2004, while the University of Saskatchewan reports a small



decline. Together, Aboriginal enrolment at the two universities increased from 2,609 in 2004 to 2,757 in 2010 (Appendix Table A1). Enrolment at the First Nations University of Canada has declined, after reaching a peak of 1,563 in 1997. By 2010, enrolment at First Nations University, a federated college of the University of Regina, was 625 (University of Regina, 2011e).

Table 5.3. Educational attainment of Saskatchewan First Nations and Métis population, ages 15 plus, 2005 and 2010

Educational attainment	2005	2010
Not completed high school	40.2	38.1
High school graduate or some post-secondary	29.5	28.8
Post-secondary certificate or diploma	23.5	23.2
University degree	6.8	9.9

Source: SAEEL. 2011a, p. 20

There is evidence of improved educational attainment of Saskatchewan First Nations and Métis adults over the last decade (Table 5.3). The percentage of First Nations and Métis adults with less than high school education declined from 40 to 38 per cent between 2005 and 2010, while the percentage with a university degree increased from 7 to 10 per cent.

The longer term view is less hopeful. In Table 5.4, educational attainments in 2006 are compared for two generations of Saskatchewan adults — those aged 55-64 and those aged 25-34. Both Aboriginal and non-Aboriginal members of the young cohort had dramatically improved educational attainments over their older counterparts. This is to be expected, as educational levels and post-secondary participation have improved more or less continually over the last fifty years. What is encouraging is that, at the level of completing high school or an apprenticeship or trades program, the younger cohort of Aboriginal people has similar attainment as non-Aboriginal people.

Less encouraging is the continuing gap in attainment for the younger cohort at the college and university level. Compared with their older counterparts (10.7 per cent), a larger percentage of young Aboriginal individuals report completing a college program (13.7 per cent). However, the gap between non-Aboriginal and Aboriginal college completion percentages is greater for the

young cohort (7.4 percentage points) than for the older cohort (4.5 percentage points). And for those who report completing a university degree, the gap has become much wider. **As compared with their older counterparts, there has been little gain in the percentage of Aboriginal people who report having a university degree — for each cohort, between 7 and 8 per cent.** For the young cohort of non-Aboriginal people, 23.7 per cent have completed a university degree, a jump from the 16.4 per cent of their older counterparts. The gap between Aboriginal and non-Aboriginal people has widened from 9.3 percentage points for the 55-64 group to 16.0 percentage points for the 25-34 group. While the data from Table 5.3 are hopeful and, if continued, will begin to reduce this gap, the comparison of these two cohorts is not hopeful.

Government Programs

The primary financial support program for Status Indian and Inuit students in Canada is the federal Post-Secondary Student Support Program (PSSSP). “This program provides financial assistance to Status Indian and Inuit students who are enrolled in eligible post-secondary programs (AANDC, 2010). These include university undergraduate and advanced or professional degree programs. Rather than the federal government providing funds directly to students, for the

Table 5.4. Percentage of Saskatchewan Aboriginal and Non-Aboriginal populations with various educational attainments, cohorts aged 55-64 and 25-34, 2006

Educational attainment	Ages 55-64		Ages 25-34	
	Aboriginal	Non-Aboriginal	Aboriginal	Non-Aboriginal
Not completed high school	50.1	24.2	36.1	11.7
Completed high school	14.1	23.5	28.6	28.2
Apprentice/trades certificate	13.6	14.3	10.6	11.7
Completed college	10.9	15.4	13.7	21.1
Some university	4.2	6.2	3.3	3.6
Completed bachelors	7.1	16.4	7.7	23.7
Total	100.0	100.0	100.0	100.0

Source: Appendix Tables A6 and A7

most part “Administration of the program is done through the First Nation or designated First Nation organization that determines the funding and selection criteria in accordance with national guidelines” (AANDC, 2010).

Student enrolment in the program was 27,000 in 1998-1999 (INAC, 2011a, p. 7) but declined to 21,876 by 2008-2009 (INAC, 2011b, p. 43). Information about participation in Saskatchewan does not appear available. The 2009 audit of the program noted that the cost of attending post-secondary programs was increasing at a rate well above the 2 per cent increase in funding to PSSSP. As a result, the effectiveness of the program is jeopardized and many First Nations people are prevented from pursuing post-secondary education (INAC, 2011a, pp. 7-8).

At the provincial level, various initiatives directed at increasing Aboriginal post-secondary educational participation are in place or have been announced by the Saskatchewan government. Most of these involve post-secondary education institutions and are related to employment and skills training; there is no provincial system of bursaries or grants targeted at Aboriginal students (SAEEI, 2011, pp. 18-20). The Saskatchewan Student Aid Fund reports only two scholarships, totaling \$21,000 annually, for Aboriginal students (Saskatchewan Student Aid Fund, 2011, p. 9).

While both levels of government proclaim the importance of improving the educational attainments of Aboriginal students, and of supporting Aboriginal students, there are few programs providing such supports. **Limiting the PSSSP to 2 per cent annual growth means that the program cannot be effective in meeting the needs of First Nations students.** With very limited direct provincial support, it is not clear how Aboriginal young people are to obtain a university education.

Saskatchewan Student Participation

Over the last ten years, the percentage of Saskatchewan youth attending educational institutions has declined, after increasing for twenty years. The educational participation rate of 15-24 year olds fell from 58 per cent in 2002 to 53 per cent in 2009, increasing slightly in 2010. By 2010, among the four western provinces, Saskatchewan had the lowest educational participation rate for 15-24 year olds and was 8.5 percentage points below the Canadian average. To age 18, most young people are enrolled in secondary school programs and students are not dropping out of these programs early (Saskatchewan Education, p. 85). For 20-24 year olds, participation has declined, especially for males, from 31 per cent in 2002 to 27 per cent in 2010; for females the rate was relatively steady at 34-36 per cent (Statistics Canada, 2011i). This means that smaller percentages in this age group are attending post-secondary educational institutions.

Saskatchewan’s gap with the rest of Canada in post-secondary educational attainment has also increased during the last decade (Table 5.5). From 2004 to 2009, the percentage of Saskatchewan 25-54 year olds completing a post-secondary program increased from 54.0 per cent to 56.8 per cent. However, the completion rate in Canada increased even more, from 59.1 per cent to 63.6 per cent. The gap in the post-secondary completion rate has increased from 5.1 percentage points in 2004 to 6.8 percentage points in 2009.

Table 5.5. Highest level of educational attainment of 25-54 year olds, Saskatchewan and Canada, percentage with each level, 2004 and 2009

Educational attainment	2004		2009	
	Saskatchewan	Canada	Saskatchewan	Canada
Less than high school	13.2	12.9	10.3	10.4
High school or some post-secondary	32.8	28.0	32.9	26.0
Post-secondary certificate, diploma or degree	54.0	59.1	56.8	63.6
Total	100.0	100.0	100.0	100.0

Source: Saskatchewan Education, 2010, Figure 3a

Conclusion

Barriers to university participation are persistent — those from a low income or Aboriginal background are less likely to have family members and friends who have attended university than those from middle or higher income or non-Aboriginal backgrounds. In Saskatchewan, the barriers of income, uncertain financial supports, distance, and relocation to an unfamiliar city combine with individual and social factors to inhibit university

participation. These barriers to attending university, along with an improved labour market, in the form of more jobs and higher wages, have reduced university participation among young people in the province. With the exception of some Atlantic provinces, a smaller percentage of Saskatchewan adults than in other provinces have completed a university degree. Improved post-secondary and university participation in Saskatchewan will require the joint efforts of governments, universities, communities, families, and individuals to remove these barriers.

Section 6

Recommendations

University is unaffordable or difficult to access for many Saskatchewan youth (Tables 3.4 and 5.2); for those who attend, it is often difficult to finance a university education and is common to be burdened with a large debt load upon graduation (Tables 4.5 and 4.6). The following recommendations are aimed at improving affordability and access, removing financial barriers for all Saskatchewan youth and adult learners qualified and willing to participate in university. These recommendations parallel those of *Improving Access* (Conway, 2004) and *Reappraisal* (Gingrich, 2009).

Tuition. Managed tuition reductions. University can be made more affordable by implementing a straightforward program of managed tuition reductions for undergraduate and graduate programs. It is time to take seriously the principle that government support to universities and students is a critical public investment.

The provincial government should develop a program of managed tuition reductions, phasing this in over several years. Two examples of specific targets for tuition reduction are as follows.

- **Tuition as a percentage of total university revenue.** When university tuition revenue reaches more than 30 per cent of total university revenues (Figure A1), tuitions ramp up and debt grows more rapidly. Tuitions could be gradually rolled back until they reach a total of 15 per cent of total university revenue.
- **Make Saskatchewan a low tuition province.** Another alternative could be reducing tuition fees until they approximate those of the three provinces that have adopted a low tuition model — Newfoundland and Labrador,



Quebec, and Manitoba (Table 2.2). The Manitoba university system operates well on undergraduate tuitions that average over \$1000 less than Saskatchewan.

Implementing this policy would benefit all students equally and would in the long run reduce the amounts owed by students. It would also lower financial barriers to university for those Saskatchewan families and individuals identified in this report. The policy would likely require the provincial government to increase its grants to universities and would require the universities to manage growth more moderately. And, as this report shows, total university revenues from all sources are at a very healthy level.

Living costs. More housing for students at affordable rental rates. Students need affordable rental housing so their living costs are manageable at a time when they have little or no income and must pay tuition. This is especially the case for students who move to Regina or Saskatoon to attend university. Such housing needs to be suitable for married students with and without children, for groups of students who plan to live as roommates in the same apartment, and for students who wish to live alone. It is apparent

that low vacancy rates have not led builders to construct affordable housing. The provincial government, along with municipal governments, the federal government, and universities need to work together to build such housing. In the interim, rent controls and rollbacks could be implemented to reduce accommodation costs.

More child care spaces for students with children. The provincial and federal governments need to expand support to universities to build more day care facilities and spaces. Improved core funding for day cares would improve their quality and stability and make day care more affordable for parents.

Financial assistance. Reduced reliance on student loans with more assistance to needy students at the time they are attending university. Much financial assistance from the provincial and federal governments requires students to take loans and build debt first, before providing debt reduction benefits (Table 4.5). This is a backwards system that deters some from attending university, builds high debt loads, and creates confusion and stress for many who attend. Governments need to find a way to channel assistance to needy students at the time they are attending university and must pay their bills. Universities and governments should continue to **expand scholarships for undergraduate students.**

Barriers to attendance. Reduce financial and non-financial barriers to attendance. More grants to low- and middle-income students without requiring them to take on student loan debt will reduce financial barriers. The aim of such assistance should be to meet not only tuition costs but the full range of living costs of needy students. While this report focuses on financial barriers, for those from low-income families,

those who live distant from a university, and those from families where no one has attended university, programs to reduce both financial and non-financial barriers are necessary to increase university participation. Adult and single parent learners returning to school also need special supports. For Aboriginal students, **removal of the 2 per cent cap on PSSSP funding and creating a provincial program of grants and bursaries for Aboriginal students are key to improving Aboriginal university participation.** Universities have begun to address non-financial barriers to Aboriginal participation by creating programs and offices to provide support for these students (Table 5.5). Such efforts should be expanded and continued.

University financing. Government support to universities should be considered a public investment. Compared with health care, post-secondary education often takes a back seat in terms of public priorities. Since the mid-2000s this began to change in Saskatchewan, as provincial funding increased (Table 2.3). The provincial government needs to continue funding universities adequately, with annual grants carefully assessed and managed to ensure universities are able meet all their goals. This funding needs to be sufficient to reduce tuition, leading to increased enrolment as universities become more accessible and affordable. Within universities, administrators should make it a priority to use expanded revenues to meet the needs of undergraduates and ensure that the quality of an undergraduate education is improved.

It is the view of the Canadian Centre for Policy Alternatives – Saskatchewan that moving in the above direction would improve accessibility and affordability for university students and would benefit the province as a whole.

Appendix 1

Tables and Figures

Table A1. Number of students enrolled at Saskatchewan universities, by category and year, 2003-2010

Student category	Year							
	2003	2004	2005	2006	2007	2008	2009	2010
University of Regina								
Undergraduate	11,295	11,611	11,363	10,978	10,683	10,105	10,525	10,279
Graduate	1,108	1,209	1,292	1,365	1,484	1,449	1,468	1,519
Total	12,403	12,820	12,655	12,343	12,167	11,554	11,993	12,248
International	764	913	968	885	840	814	942	1,046
Aboriginal	na	784	873	977	964	1,041	1,069	1,035
University of Saskatchewan								
Undergraduate	17,005	16,931	16,637	16,486	16,446	16,094	16,285	16,590
Graduate*	2,731	2,853	2,916	2,935	3,219	3,416	3,699	3,925
Total	19,736	19,784	19,553	19,421	19,665	19,510	19,984	20,515
International	na	na	1,218	1,190	1,520	1,579	1,714	1,863
Aboriginal	1,671	1,825	1,834	1,799	1,740	1,561	1,628	1,722

Source: University of Regina, 2010c, 2011b, 2011e; University of Saskatchewan, 2010, 2011h.

Notes: (1) * includes Post Clinical and Non Degree students; (2) Aboriginal enrolment based on self-reporting; (3) na: not available.

Table A2. Weighted average tuition fees, in dollars, for full-time Canadian undergraduate students by faculty and full-time graduate students, Canada and Saskatchewan, 2010-2011

Faculty or program	Canada	Saskatchewan	Ratio of Saskatchewan to Canadian average
Agriculture	4,791	4,866	1.02
Humanities	4,660	4,756	1.02
Administration/Commerce	5,422	5,471	1.01
Education	3,859	4,834	1.25
Engineering	5,881	5,748	0.98
Law	8,697	8,070	0.93
Fine Arts	4,768	4,762	1.00
Physical/Life Sciences	5,041	4,825	0.96
Math/Computer Science	5,550	4,810	0.87
Social/Behavioural Sciences	4,590	4,764	1.04
Medicine	10,244	12,276	1.20
Dentistry	14,701	32,960	2.24
Nursing	4,679	5,141	1.10
Veterinary	5,611	7,020	1.25
Graduate programs	5,182	3,271	0.63

Source: Statistics Canada, 2011e, TLAC, Tables 8E.5 (undergraduate programs by faculty) and 8E.1b (graduate programs).

Table A3. Provincial government expenditures for Saskatchewan universities and total expenditures: Saskatchewan Gross Domestic Product in millions of dollars, 1999 to 2011

Budget year	Provincial funding for Saskatchewan universities		Total provincial spending in millions of dollars	University funding as percentage of provincial spending	Saskatchewan Gross Domestic Product (GDP)	University funding as percentage of GDP
	Total in millions of dollars	Annual percentage increase				
1999-2000	186.9		4,846	3.9	30,930	0.60
2000-2001	200.9	7.5	5,290	3.8	33,763	0.60
2001-2002	212.1	5.6	6,302	3.4	33,337	0.64
2002-2003	221.4	4.4	6,319	3.5	34,656	0.64
2003-2004	229.6	3.7	6,621	3.5	36,806	0.62
2004-2005	238.3	3.8	6,749	3.5	40,282	0.59
2005-2006	247.9	4.0	7,181	3.5	43,727	0.57
2006-2007	277.3	11.9	7,700	3.6	45,441	0.61
2007-2008	303.6	9.5	8,350	3.6	51,004	0.60
2008-2009	333.9	10.0	9,117	3.7	65,367	0.51
2009-2010	363.5	8.9	10,245	3.5	57,611	0.63
2010-2011	391.2	7.6	10,124	3.9	61,200*	0.64
2011-2012	419.9	7.3	10,679	3.9	65,013**	0.65

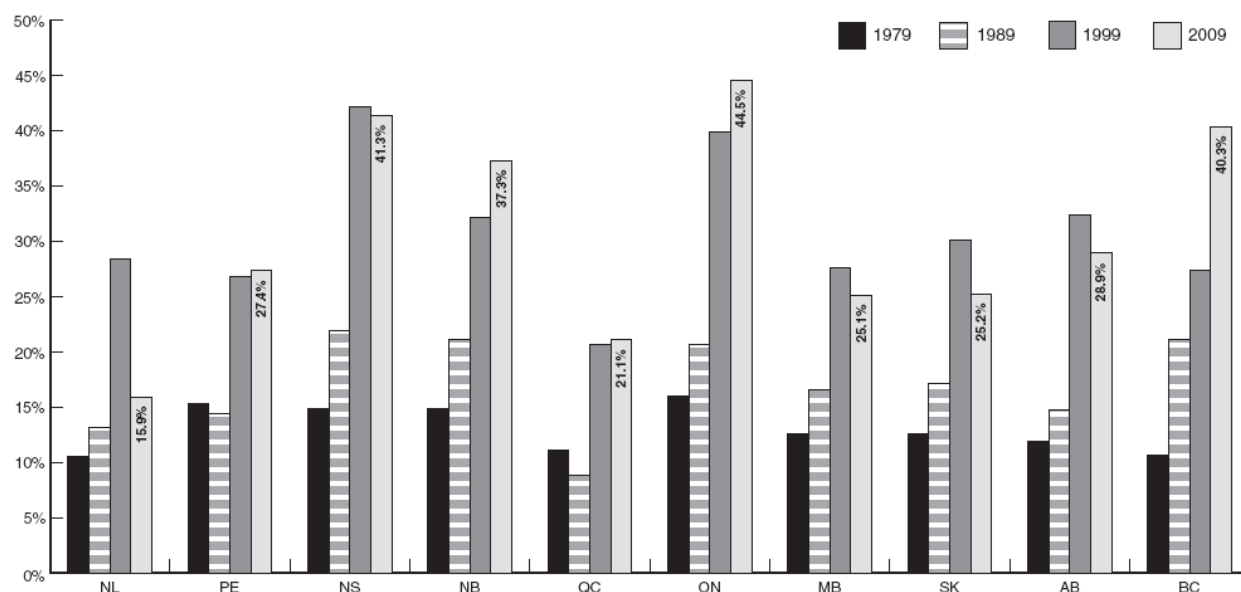
Sources: Saskatchewan, 1999-2011, line "Universities, Federated and Affiliated Colleges" in the "Post-Secondary Education" section of Advance Education, Employment and Immigration (or its predecessor departments), vote 37; SBS, 2010.

Note: Funding for universities includes funding for federated and affiliated colleges.

*Estimate based on preliminary estimate of 4.4 per cent real gross domestic product growth for Saskatchewan in 2010 and 1.8 per cent increase in Canadian CPI. See Statistics Canada 2011c.

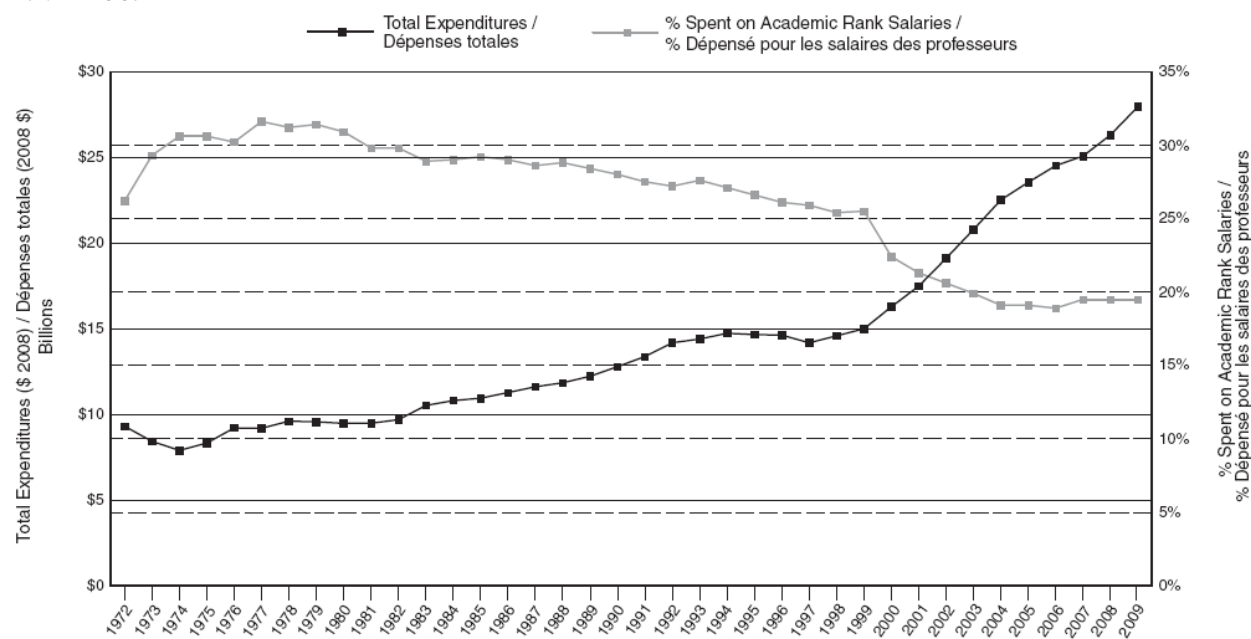
**Forecast assuming the same estimated growth rate for GDP for 2010 to 2011 as for 2009 to 2010.

Figure A1. Tuition as a percentage of university operating revenue by province, 1979-2009



Source: CAUT, 2011, Figure 1.3, p. 3.

Figure A2. Spending on academic rank salaries and total university expenditures, Canada, 1972-2009



Source: CAUT, 2011, Figure 1.5, p. 4.

Appendix Table A4. Derivation of 2011-2012 expenses for Table 3.4

Expenditure item	Chelsea – rural in US residence. Arts. 1st year	Rebecca – UR aboriginal. Faculty of Fine Arts 2nd year	Sam – US Engineering. 3rd year
Food	\$7,858 single, includes meals or \$7,031 double, includes meals. Plus \$75 per month for snacks and meals out. 8 x 75 = \$600 over 8 months.	MEM, Figure 67.4, roommate. \$180 x 1.301 CPI increase = \$234/mo. or \$1873 over 8 months.	MEM, Figure 67.1, living with parents. \$103 x 1.301 CPI increase = \$134/mo. or \$1072 over 8 months.
Housing		Rental two bedroom apartment at \$1,000 per month with utilities, shared with a roommate. \$500 x 8 mo. = \$4000 for year.	No cost. Student living at home with parents.
Transportation	Nipawin to Saskatoon, return. 3 x \$79.85 = \$239.55.	Regina Transit, \$53/mo. x 8 = \$424 per year. Estevan-Regina, 3 trips per year at \$58.35 per trip = \$175.05.	Local transportation included in tuition and student fees.
Personal and other	MEM, Figure 74.3, Average monthly expenditure, Prairies. \$213 personal per month times 1.234 CPI = \$333/mo. x 8 mo.= \$2,103.		
Tuition and fees	\$5,716. Includes dental and health insurance and local transit fee.	Total of 10 courses or 30 credit hours. UR (2011) tuition and fees are \$2657.20 for fifteen credit hours (\$5314.40). Course fees are \$10.20 per credit hour (\$306). Total of \$5314.40 + \$306 = 5,620.40	\$6,957 minus \$225 or \$6,732 for opting out of dental and health insurance. Includes local transit fee. Comparable fees were \$6,515 in 2010-2011.
Books and supplies	\$2,000. Lower end of University of Regina (2010) estimate.	\$2,000. Lower end of University of Regina estimate.	\$2,000. Lower end of University of Regina estimate.

Notes: Sam and Rebecca. Food. CPI increase of 30.1%, 2002 to 2011-2012. See Table A9.

Sources: MEM refers to the publication Making Ends Meet, see EKOS, 2003. Regina Transit, 2011. Saskatchewan Transportation Corporation, 2011. University of Regina, 2010 and 2011. University of Saskatchewan, 2011a and 2011b

Table A5. How students pay for university: Percentage reporting each source, Canada and Universities of Saskatchewan and Regina, 2010-2011

Source of student income	University of Saskatchewan		University of Regina		Average of two universities	
	Per cent used source	Average amount from source (\$)	Per cent used source	Average amount from source (\$)	Per cent used source	Average amount from source (\$)
Parents, family, spouse	62	5,800	60	4,800	62	5,400
Earnings – summer work	52	4,400	41	3,800	48	4,100
University financial award	29	2,700	21	2,300	26	2,600
Government loan or bursary	26	7,900	21	7,300	24	7,700
Personal savings	47	2,300	42	2,500	45	2,400
Earnings – current employment	30	3,900	40	3,800	34	3,800
Loans from financial institution	13	6,100	13	7,300	13	6,600
RESP	13	5,000	8	3,200	11	4,300
Investment income	6	5,400	4	2,300	5	4,100
Co-op program	4	6,700	7	5,800	5	6,300
Work-study program	2	1,800	1	5,700	2	3,300
Other	5	8,800	10	6,000	7	7,700
Average for all respondents		12,000		10,400		11,400

Source: CUSC, 2011a and 2011b, Table 46, 48.

Notes: All averages rounded to the nearest one hundred dollars. The last column is a weighted average for the two universities, with a weight of 0.6 for the U of S and 0.4 for the U of R, to reflect the approximate proportionate undergraduate enrolment.

Table A6. Percentage of Saskatchewan Non-Aboriginal population, aged 25 to 64, by educational attainment, 2006

Educational attainment	Age group					
	20-24	25-34	35-44	45-54	55-64	15 plus
Not completed high school	12.8	11.7	14.5	17.0	24.2	27.7
Completed high school	51.5	28.2	27.1	29.6	23.5	27.5
Apprentice/trades certificate	7.7	11.7	14.5	14.1	14.3	11.5
Completed college	13.9	21.1	21.3	18.5	15.4	15.2
Some university	2.7	3.6	4.1	5.3	6.2	4.3
Completed bachelors	11.4	23.7	18.5	15.5	16.4	13.8
Population size	54,790	92,730	109,295	131,400	94,160	674,940

Source: Statistics Canada, 2011b.

Note: Data include the on-reserve population, although Statistics Canada states that some reserves were not enumerated in the 2006 Census.

Table A7. Percentage of Saskatchewan Aboriginal population, aged 25 to 64, by educational attainment, 2006

	20-24	25-34	35-44	45-54	55-64	15 plus
< high	43.4	36.1	36.7	37.8	50.1	49.4
High	39.4	28.6	20.4	18.8	14.1	22.0
Apprentice	5.8	10.6	14.3	15.3	13.6	9.8
College	6.8	13.7	15.1	13.7	10.9	9.9
Some U	2.1	3.3	4.6	5.5	4.2	3.1
Bachelors +	2.5	7.7	8.9	8.9	7.1	5.8
Population	11,980	19,350	17,825	13,685	7,110	91,295

Source: Statistics Canada, 2011b.

Note: Data include the on-reserve population, although Statistics Canada states that some reserves were not enumerated in the 2006 Census.

Appendix Note 1: Consumer Price Index (CPI)

The Consumer Price Index, often referred to as the CPI, is a set of numbers constructed by Statistics Canada to estimate how prices change from month-to-month and year-to-year. The CPI provides a comparison, over time, of the cost of a set of goods and services purchased by Canadian consumers. This means that it is “an indicator of changes in consumer prices experienced by Canadians” (Statistics Canada, 2011c).

The set of goods and services purchased by Canadians is referred to as a fixed basket of goods and services. Statistics Canada periodically surveys households across the country to determine how households spend their income. These spending patterns are averaged across households to construct the fixed basket. Each month, Statistics Canada also surveys retailers and other providers of goods and services to obtain prices for consumer goods and services. Again, these prices are averaged and attached to the items in the fixed basket of goods and services. Each month, this produces an estimate of the cost of the goods and services for what might be considered a typical or average Canadian household.

Currently, the cost of the fixed basket of goods and services is set equal to 100 for the year 2002. The monthly or yearly CPI indicates how the cost of the fixed basket compares with its value in 2002. For example, the CPI for Canada was 114.4 in 2009 and 116.5 in 2010. This means that the cost of the fixed basket of goods and services rose by 14.4 per cent between 2002 and 2009 and by 1.8 per cent between 2009 and 2010 (ie. $[(116.5 - 114.4) \div 114.4] \times 100 = 1.8$). Statistics Canada notes that “Since the basket contains goods and services of unchanging or equivalent quantity and quality, the index reflects only pure price change” (Statistics Canada, 2011c).

While the CPI reflects changes in the cost of goods and services for average Canadian consumers, the price changes for an individual consumer can differ considerably from what is indicated by the CPI. A summary of the fixed basket developed by Statistics Canada is given in Table A8. In this basket, the average household is assumed to spend 16 per cent of their budget on food, 27 per cent on shelter, etc. For a household whose spending patterns approximate those of Table A8, the CPI provides a good indication of how price changes affect the spending ability of that household. But for households with different

spending patterns, the effect of price increases can differ from what is indicated by the CPI.

In the case of students, spending patterns can be very different from the fixed basket used for the CPI. For example, shelter costs may account for as much as 40 per cent of the budget of a student living away from home (Ekos, p. 85). Given the large increase in Regina and Saskatoon rental rates in the last five years, price increases as indicated by the CPI underestimate the increased costs faced by Saskatchewan students. And education costs, in the form of tuition, books, and supplies, can account for another 40 per cent of a student’s budget (see Table 3.4), much more than the 11 per cent provided for in the fixed basket. During the years prior to the 2005 tuition freeze, tuition costs increased more than the CPI most years, meaning that the CPI generally understated the price increases faced by students.

Table A8. Weights in fixed basket of goods and services of CPI

Expenditure item	Weight in fixed basket
Food	16
Shelter	27
Household	12
Clothing	5
Transportation	21
Health and personal care	5
Recreation and education	11
Alcohol and tobacco	3
Total	100

Source: Statistics Canada, 2011f

Further Notes on the CPI

- Statistics Canada also produces a CPI for each province and some of Canada’s major urban centres. In constructing these indexes, Statistics Canada uses the same fixed basket of goods and services, but uses the prices in each of the provinces or urban centres. In order to provide comparisons with other provinces, for the most part the CPI for Canada as a whole is used in this report. Summary data on the CPI for Saskatchewan are given in Table A9.
- The fixed basket of goods and services developed by Statistics Canada is much more detailed than the summary presented in Table A8. “There are about 600 goods and services identified to represent the price movement in 170 basic goods and services classes. Sample goods and services are chosen on the basis of representativeness and expected continuous availability” (Statistics Canada, 2011c). For example, the food component includes many diverse items (weight in brackets obtained from Statistics Canada, 2011f) — bread (0.6), tomatoes (0.1), lettuce (0.1), milk (0.5), fast food and take-out (1.2). The recreation and education component includes tuition fees (2.0), textbooks and supplies (0.3), and reading materials (0.5). While this detailed pricing structure produces a refined price index, as noted above, it does not reflect the spending patterns of students.
- The CPI is a generally comprehensive index in that Statistics Canada aims to produce an index applying to both urban and rural Canadian households and students attending post-secondary education. However, the target population excludes people living on Indian reserves and “people living in collective households, such as members of communal colonies, prison inmates, and chronic care patients in hospitals and nursing homes are excluded from the target population” (Statistics Canada, 2011c).

Table A9. Consumer Price Index (CPI), Saskatchewan (2002 = 100), food, shelter, transportation and all items, 2000-2010

Year	Item				Annual percentage increase		
	All items	Food	Shelter	Transportation	All items	Food	Shelter
2000	94.4	95.2	91.4	97.8	2.6	1.4	4.0
2001	97.2	98.0	97.6	98.6	3.0	2.9	6.8
2002	100.0	100.0	100.0	100.0	2.9	2.0	2.5
2003	102.3	102.2	103.1	102.6	2.3	2.2	3.1
2004	104.6	104.5	106.0	105.8	2.2	2.3	2.8
2005	106.9	105.1	109.7	110.7	2.2	0.6	3.5
2006	109.1	107.6	113.5	114.8	2.1	2.4	3.5
2007	112.2	111.2	123.1	115.4	2.8	3.3	8.5
2008	115.9	115.3	135.0	115.4	3.3	3.7	9.7
2009	117.1	122.2	139.3	106.9	1.0	6.0	3.2
2010	118.7	123.1	140.4	110.3	1.4	0.7	0.8

Source: Saskatchewan Bureau of Statistics, 2011

Appendix Note 2: An Overview of the Saskatchewan Economy

Over the last decade, and especially since 2006, many provincial economic indicators have shown an upturn. World markets and economic conditions continue to have a strong influence on Saskatchewan's economy, producing expansion in some years and contraction in others. At the same time, economic growth in the province has been strong since the 2009 downturn and the upturn in population and labour force has continued, with continued growth forecast. In this section, a few of the economic indicators for the province are reviewed.

Gross Domestic Product (GDP)

The size of the Saskatchewan economy has expanded over the last ten years, with the dollar value of production increasing. A large part of this is a result of the increase in prices of the commodities Saskatchewan exports. While pro-

duction of oil, gas, potash, and uranium has changed little in the past decade, the value of this production has doubled as commodity prices on world markets have increased (SBS, 2011a, p. 2). While Saskatchewan has been touted as a leader in economic growth in Canada, total production as indicated by changes in the real gross domestic product (ie. the value of total production in the province, after accounting for price increases) has expanded at approximately the Canadian average over the last ten years. Since 2006 though, Saskatchewan real GDP has increased more than the other three western provinces. The downturn in real GDP in 2009 was more severe in Saskatchewan than in Canada as a whole, with a decline of 4 per cent (SBS, 2011a, p. 2). Most of the 2009 losses were recovered in 2010, with an expansion of 4.4 percent in real GDP (Statistics Canada, 2011a, Table 379-0025). Canadian banks and financial institutions forecast economic growth for this year at 3.9 per cent for the province, with continued growth of 3.4 per cent for 2012 (Saskatchewan Finance, 2011b, p. 35). Continued population growth, higher

commodity prices for minerals, construction, and other investments are among the factors leading this expansion.

Current prospects are for continued economic expansion with growing demand for food products, oil, and potash. However, in late 2011, turmoil in the world economy and the prospect of recession, make future growth uncertain. With Saskatchewan so dependent on agricultural and mineral exports, the price of which can fluctuate dramatically, the Saskatchewan economy will likely show wider swings of expansion and contraction than much of the rest of Canada.

Population and Labour Force

The population of the province has grown steadily since 2006, reaching a record total of 1,058,000 in mid-2011. In 2010, the province's population grew by just over 15,000 persons, with one-third of this accounted for by natural increase (excess of births over deaths), one-half by immigration, and just under one-fifth by interprovincial migration. The latter have been responsible for recent population expansion in the province — for many years Saskatchewan attracted less than 2,000 immigrants annually and lost population to other provinces. In each of 2009 and 2010 there were over 7,000 immigrants and since 2006 Saskatchewan has gained population from other provinces, reversing the previous outflow (SBS, 2011c and 2011d).

Accompanying population growth has been an expansion of jobs. In 2010, the number of employed workers in the province reached an all time high of 524 thousand, with 429 thousand employed full-time. Employment has increased in each year over the last ten years, with an average annual increase of 1.4 per cent in employment and 1.6 per cent in full-time employment. Expansion in employment has been greater than the growth of the population aged 15 and over, the population of labour force age, so the labour force participation rate has increased from 66 per

cent in 2001 to 70 per cent in 2010. At the same time, the unemployment rate has increased, reaching 5.2 per cent of the labour force in 2010 (Statistics Canada, 2011a, Table 282-0001).

Income

Economic expansion means little if it does not translate into growing incomes for individuals and families. After many years of declining or stagnating incomes in the province, since 2006 incomes for large parts of the Saskatchewan population have expanded. At the same time, many are left out of this expansion, with poverty persisting and incomes unequally distributed.

Beginning around 2000, incomes of Saskatchewan families began to increase — at that time they were little greater than twenty years earlier. After correcting for price changes, median after-tax family income increased from \$50,000 in 2000 to \$55,000 in 2005. (The median income is the middle income — for 2005, one-half of families have income of \$55,000 or less and one-half have incomes of \$55,000 or more). And by 2009, the median after-tax family income was \$70,000, a 27 per cent increase in just four years. While the increase for single individuals and single parents was less than this, it was still considerable (Statistics Canada, 2011d, Table 202-0605). Across all age groups, average incomes of individuals grew by at least 15 per cent between 2005 and 2009 (Statistics Canada, 2011d, Table 202-0407). These growing incomes have undoubtedly helped fuel an expansion in the value of retail trade, which expanded by 40 per cent between 2005 and 2010. The well-being of Saskatchewan individuals and families has improved for those individuals and families who have received these increased incomes.

In contrast, to the growth of incomes, there is still persistent poverty in the province, with 9.5 per cent of the population, 92 thousand individuals, having incomes below Statistics Canada's market basket measure line in 2009. And the rate of

poverty for children — those under age 18 — was 13.3 per cent, representing 29 thousand children. Among those aged 18-64, females were more likely to have low incomes (33 thousand females as opposed to 26 thousand males) (Statistics Canada, 2011d, Table 202-0801).

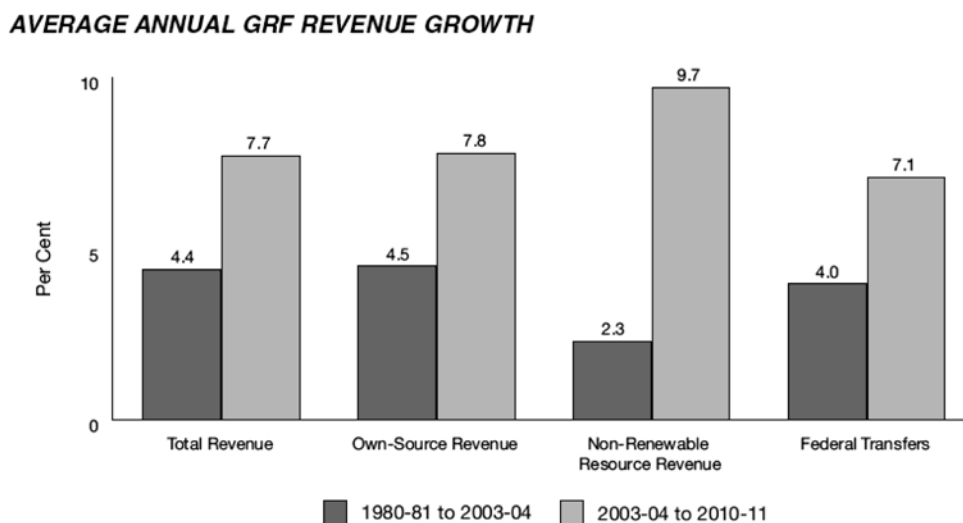
Further, incomes have become much more unequally distributed since the 1970s and early 1980s with the share of after-tax income going to the top 20 per cent of families with children expanding from 36.5 per cent in the mid 1970s to 38.9 per cent by 2003-2006. This gain was at the expense of those families with the lowest 50 per cent of incomes — the share of total income going to the latter declined from 30.3 per cent in the mid 1970s to 27.7 per cent in 2003-2006 (Gingrich, 2009b, p. 28). Since 2006, there is some evidence that income inequality in the province has declined, at least for families with two or more persons — the share of income for the 20 per cent of families with the lowest incomes has increased while the share for the best-off 20 per cent has declined. But income inequality in the province remains greater than in the 1990s (Statistics Canada, 2011d, Table 202-0604).

Government Revenue

Economic expansion has improved the fiscal position of the provincial government. In the 2011-2012 Saskatchewan Budget, it is noted that since 2003-2004, revenues of the General Revenue Fund have “grown from \$6.6 billion to \$11.0 billion in 2010-11, an average annual increase of nearly 7.7 per cent. For comparison, GRF revenue grew 4.4 per cent per year over the 1980-81 to 2003-04 period” (Saskatchewan Finance, 2011b, p. 37). While there are limits to the funds available to the provincial government, revenues from all major sources have increased more rapidly in recent than in earlier years (Figure A3).

Budget Summary also notes that there is volatility from year-to-year in revenues, given fluctuations in “resource prices and global economic performance” (Saskatchewan Finance, 2011b, p. 37). For the medium-term the provincial government estimates that GRF revenue will increase by 4.5 per cent annually, with all revenue categories “projected to increase over the forecast period, with non-renewable resource and taxation revenue growth expected to lead the way” (Saskatchewan Finance, 2011b, p. 45).

Figure A3. Growth of Provincial Government Revenue



Source: Saskatchewan Finance, 2011b, p. 37

References

Acronyms used in the references:

- AANDC Aboriginal Affairs and Northern Development Canada.
- CAUT Canadian Association of University Teacher
- CFS Canadian Federation of Students
- CMHC Canadian Mortgage and Housing Corporation
- CUSC Canadian University Survey Consortium
- HRSDC Human Resources and Skills Development Canada
- INAC Indian and Northern Affairs Canada.
- SAEEI Saskatchewan Advanced Education, Employment and Immigration
- SBS Saskatchewan Bureau of Statistics
- SIAST Saskatchewan Institute of Applied Science and Technology
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