

Section 6

Key Findings and Recommendations

Key Findings

1. **University tuition and fees** in Saskatchewan are higher than what is reasonable and are not affordable for many students and their families. This discourages many youth and older adults from attending university.
2. The **costs of living** away from home to attend university are a significant barrier to access for a large number of students and their families in Saskatchewan. This is especially the case for low-income and Aboriginal students as well as older adults seeking lifelong learning opportunities.
3. The **financial assistance** presently available is not adequate to provide for equality of opportunity to attend university for all capable Saskatchewan people who desire a university education.
4. Too many Saskatchewan students are graduating from university with too much debt. Since 2004, students are still amassing **increased debt loads** even though tuition has been frozen. Increasing loan limits for students will further increase student debt.
5. **Grants and bursaries** based on financial needs of students are insufficient to ensure equitable access to a university education in the province. Benefits from tax credits are only available to graduates and do not assist students at the time they must pay their bills.
6. Compared with other provinces, Saskatchewan has a smaller proportion of adults with a university degree. Despite this, **enrolment** at Saskatchewan universities continues to decline.
7. A university education is a productive investment for both the province and for individuals. High levels of tuition, increasing living costs, and inadequate financial assistance mean that there has been a **shift from public investment** in university education to greater reliance on financing by students and their families.

The analysis and findings in this report amplify and support the key findings and recommendations of the CCPA-SK report *Improving Access* (Conway, 2004). Following its publication, the provincial government took action in the form of freezing tuition at the 2004-2005 level and establishing the Post-Secondary Education Accessibility and Affordability Review. The Review found there were serious problems of accessibility and affordability for Saskatchewan individuals considering attending university; the seven key findings of this report further substantiate more public financial support for students.

The tuition freeze was extended though 2008-2009, but the provincial government and the universities are planning to increase tuition levels this year. From the findings of this reappraisal of student finances, **it is inappropriate to end the tuition freeze** at the present time.

A Framework for Further Action

The following recommendations for further action on the part of the provincial and federal governments and the universities emerge from the analysis and findings of this report.

1. **No increase in tuition and fees.** The provincial government and the universities should make a commitment that they will not increase tuition levels and set a goal of reducing tuition for all students.
2. **Reduce institutional barriers of access and make a university education affordable for all.** The provincial and federal governments, and the universities, should recognize and reduce barriers of access for low-income and Aboriginal youth, those living distant from universities, and adults who would participate in lifelong learning at university.
3. **More upfront financial assistance and reduced reliance on tax credits.** Financial assistance should take into account financial need and barriers to attending university. There should be an improved and expanded set of programs to provide funding to those who need financial assistance to meet the cost of attending university. This means reduced reliance on tax credits and rebates so that assistance is available to students at the time they must meet bill payments.
4. **Reduce reliance on student loans.** The federal and provincial governments should make a commitment to reduce the reliance of Saskatchewan and Canadian students on student loans as the primary source of financial assistance. For those who currently have large student debts, debt relief programs should be expanded.
5. **Construct financial assistance programs to provide equitable access.** This involves both more assistance based on financial need and more scholarships based on merit. There should be improved and expanded programs to meet the full range of student living expenses. Implementation of the following recommendations would improve the accessibility and affordability of Saskatchewan universities.
 - a. **Grants for low- and middle-income students.** The provincial government should establish a student grant program that parallels the new federal Canada Student Grants program (which will provide up to \$250 per month for low-income students and \$100 a month for middle-income students). The provincial grant program should at least match the federal amounts and grants should be sufficient so tuition fees are not a barrier to enrolment.
 - b. **Improved and expanded assistance to Aboriginal students.** The findings of this report support the following recommendations from the University of Regina (2008b) with respect to post-secondary education funding:
 - The immediate elimination of the 2 per cent annual cap on budget increases;
 - Funding of the Post-Secondary Student Support Program (PSSSP) sufficient to ensure that every eligible First Nations and Inuit learner obtains adequate funding based on actual costs for tuition, travel and living expenses, including child care, special needs, and special shelter;
 - Special funding to address the existing backlog of deferred eligible students;
 - The extension of the PSSSP to other Aboriginal post-secondary students (Métis and Non-Status First Nations).
 - c. **Financial assistance increases to meet the special needs of single parents.** Revisions to assistance must recognize current living

expenses and special circumstances of single parents. This means replacing student loans and tax credits with grants to support increased part-time and full-time university participation by single parents.

- d. **Greater support to lifelong learners.** In association with the universities and the public, Saskatchewan Advanced Education, Employment and Labour should establish a task force to identify institutional, financial, and personal barriers to lifelong learning and improve access to university for Saskatchewan individuals who have been away from school for several years. Among the issues that should be addressed are reducing financial and institutional barriers to lifelong learning and examining the effect of distance and responsibilities for supporting families on university participation. Aims of the study should include finding ways to assist adults to obtain access to part-time and full-time learning at the university level and recognize prior learning. Additional funding to improve adult access should be seen as a public investment in credit and non-credit lifelong learning; lifelong learning programs should not be structured so they must recover full costs of delivery or continue to evolve into profit centres for the universities.
- e. **Continue to increase scholarships.** In this decade, Saskatchewan universities have made progress in increasing scholarships, bursaries, and prizes. This positive development should be continued, with the universities establishing a long-term scholarship/bursary program building on gains made to date. One goal could be a doubling in the real value of

university scholarships and bursaries over the next decade.

6. **Increase university participation.** Governments and universities should work to increase the proportion of high school graduates who attend university. There should be a commitment to changing those parts of the institutional culture of universities that make some feel unwelcome and placing greater emphasis on undergraduate teaching and enhancing undergraduate programs.
7. **Public investment in university education.** There should be a renewed commitment to public investment in university education at the undergraduate level, with improved equality of access for all. One means of implementing this commitment is to maintain the freeze on tuition and fees until tuition accounts for no more than what it was prior to the 1990s, approximately fifteen per cent of university revenues. Such a policy would be directed toward expanding public investment in undergraduate university education, shifting the costs away from the individual to Saskatchewan government general revenues, so university funding is provided in a manner similar to the provision of health care and primary and secondary education in Saskatchewan and Canada.

The above recommendations are workable — some involve immediate action (R1, R3-5), others are medium- to longer-term policy and program commitments on the part of governments, universities, and individuals (R2, R6, R7). Implementation of these recommendations would improve university accessibility and affordability and would benefit the people of the province.