

# **Towards a Representative Post-Secondary Community**

**Increasing Access to Alberta Rural and Aboriginal Communities**

**Council of Alberta University Students**  
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## Executive Summary

On June 4<sup>th</sup>, 2012, Premier Alison Redford released her mandate letter to cabinet ministers. Among the ambitious goals presented in the letter to all Ministers, is closing the participation gap between underrepresented groups in post-secondary. One way of achieving this impressive goal is through a new bursary program, announced during the last provincial election, aimed at rural and aboriginal students. The project would start in 2013/14 with \$18 million and would gradually increment to \$25 million by 2021/22. The goal of this paper is to look at how to best utilize the money from this new bursary. Specifically the questions are: Who gets to access the bursary? How to deliver it? And what's the best form and size of the award?

In trying to achieve this goal, this paper first looks at some of the previous literature regarding financial aid, factors affecting participation, and a look at both of our target audience. The findings show that while financial aid has a real affect on access, and persistence in post-secondary, financial aid must be coupled with other cultural factors in order to tackle the under representation of some groups in post-secondary. Factors such as parental expectations, educational aspiration, and engagement in high school, all have strong bearings on the decision to pursue post-secondary.

Next this paper looks at the Millennium Access Bursaries that were introduced between 2005 and 2009 to increase access among low-income, rural, and aboriginal students. The paper particularly targets the Millennium Alberta Rural Incentive Bursary that was not as successful at increasing access as was hoped. One such reason cited is the vague definition of rural students, being anyone who resides outside of Edmonton and Calgary.

By using the longitudinal survey on low-income students that surveyed students who received those bursaries, the paper finds some tangible data regarding the backgrounds of our two target audiences. First the data shows that those who come from rural backgrounds have more sources of income to finance post-secondary than aboriginal students. This is particularly true here in Alberta where summer employment is more abundant and lucrative. Next the data finds that aboriginal students are likely to incur the highest amounts of debt and, unlike rural students, have the least amount of income sources for post-secondary financing. What both groups have in common is that they are the most likely to leave post-secondary education without completion.

The paper then offers six recommendations for the Government of Alberta to aid with their ambitious goal. First one is to work with Alberta education to aid K-12 students to prepare them for post-secondary admission, and success. While some of the governments work is targeted at grades ten through twelve, too often students have made their decision on whether or not to pursue before grade ten. The next recommendation is to utilize the Alberta Student Loans application for accessing the bursary is the best way for students to receive the award. As for eligibility, only students who come from communities with less than a population of 10,000 and anyone who self identifies as aboriginal should be eligible for the bursary.

Having low persistence levels, rural and aboriginal students should be able to access the bursary throughout their post-secondary career. The new bursary should be limited to those who are in programs with at least two-years length, but eligible to up to four years of post-secondary. The last recommendation is to offer the bursary in the form of non-repayable grant, with \$2,500 to rural students, and \$4,000 to aboriginal students. Since we are dealing with two very different backgrounds, a one-size award for both rural and aboriginal students would not achieve as much as tailoring the award to each group.

**Recommendations:**

1. Alberta Enterprise and Advanced Education work with Alberta Education to better prepare students in K-12 for University and College admission, educational success, and work habits.
2. Applying for the new bursary becomes a part of the same application as student loans.
3. Limit the eligibility of the new bursary to rural students living in areas under 10,000 in population.
4. Allow North American Indian, Treaty/Registered/Status Indian, Non-Status Indian, Métis or Inuit, who self identify in student loans application, access to the bursary.
5. Allow students to be eligible for the bursary for up to four years of post-secondary education, in programs that are at least 2 years of length.
6. The size of the award should be \$2,500 for rural students, and \$4,000 for aboriginal students per academic year

## Literature Review

In the following paragraphs we examine what some of the literature has to offer regarding student aid, and rural and aboriginal participation.

### The Effectiveness of Financial Aid

The effectiveness of our student financial system is hard to measure, as a result policy makers focusing on student aid always have to rely on semi-scientific hypotheses when designing a student aid program. This is due to how one chooses measurements and the choice of instrumental variables. In *A Tangled Web: The Relationship Between Persistence and Financial Aid*<sup>1</sup>, Kathleen Day argues that the effectiveness of scholarships are difficult since the relationship between strong background in academics and persistence in post-secondary is high. Making those students who already receive scholarships in an advantageous position to persist in post-secondary. When looking at the effectiveness of loans the results are similarly inconclusive. This is due to the fact that those students who access student loans are usually from the lowest income brackets and as such cultural affects such as family income, and family expectation come into play.

Lesley Andres and Maria Adauti-Trache<sup>2</sup> took a close look at Student Financial Aid in British Columbia and found that *“In terms of policy implications, it appears clear that to ensure timely degree completion, adequate student financial assistance – through scholarships, bursaries, student loans that can be repaid without causing undue hardships for students who are becoming increasingly involved in other facets of adult life, or a combination of all of the above – is necessary. This requires adequate student services within post-secondary institutions to assist students who have difficulties in planning their way through the system in terms of academic and financial need, but also in relation to their career and life course plans.”* This changes the framework of the debate, from one that previously relied on financial aid alone, to one that takes into account on top of financial barriers and the social realities of students in this age.

This approach was used in developing LE,NONET programs in the University of Victoria. LE,NONET<sup>3</sup> offered multiple programs aimed at both students and staff to increase the chances of aboriginal success. First a bursary program aimed at aboriginal students that offered up to \$5,000 (minimum \$1,000) in non-repayable aid. Supplementary to this program, an Emergency Relief Fund offered \$750 to those students who face financial crisis. On the social side of the equation, every aboriginal student in LE,NONET was paired with a an older experienced student through a Peer Mentor Program. LE,NONET also offered a course called Preparation Seminar that focused on aboriginal history and culture, as well as two other programs for community engagement and research apprenticeship. Finally a Staff and Faculty Aboriginal Cultural Training program offered a series of online modules and workshops, for those staff and faculty supervising the research apprenticeship program.

The report *Student Aid and University Persistence: Does Debt Matter* examines the persistence levels among those who received loans only, those who received loans and grants, and those who only received grants. The study examined students six

universities from Quebec, Ontario, and British Columbia. It found that while the higher amounts of aid received the lower the persistence level, those who received both loans and grants were more likely to persist than those who received the same amount of aid in the form of loans only<sup>4</sup>.

When looking at literature concerning Grants alone, the evidence that grants having an effect on persistence is strong from across the world<sup>5</sup>. However the evidence for grants increasing access is a lot less conclusive. This is likely due to the fact that it is easier to model drop out rates data than it is to model enrollment data.

However, in *Grants for Students: Equal Access to Post-Secondary Education Requires More Than a Student Loan Program*<sup>6</sup>, Lorne Carmichael and Ross Finnie argue that students from lower family income background respond greater to changes in cost of post-secondary than their counter-parts from middle and higher income family background. Utilizing data from YITS-A and YITS-B they found that grants have an optimal affect on students from low-income backgrounds.

#### Cultural Factors Affecting Decision to Participate

Finnie and Mueller used multinomial logit models in their paper *The Effects of Family Income, Parental Education and Other Background Factors on Access to Post Secondary Education in Canada: Evidence from the YITS* to unlock some of the myths on Access in PSE. They found that while parental income is positively related to participation in higher education, the effects are more significant on university education rather than college education<sup>7</sup>. On top of that when factoring parental education, parental income becomes significantly reduced, although income remains as an independent factor. Students with parental income of over \$100,000 had a 19% increase in probability of attending university<sup>7</sup>. That figure dropped to just 6% when parental education is included<sup>7</sup>. Parental education is then used as an important indicator of the culture that prepares you to post-secondary. Finnie and Mueller argue then that policies focusing on this culture, while a long-term goal, might have more impact on increasing access.

Similar studies in the US show that credit constraints illustrate that family resources in a child's formative years positively affect the child's cognitive and non-cognitive skills. *"What is known about cognitive ability is that it is formed relatively early in life and becomes malleable as children age. By age 14, intelligence as measured by IQ tests seems to be fairly well set... Noncognitive skills appear to be malleable until the late adolescent years."*<sup>8</sup> Academic reasons followed closely by financial reasons are the two most cited reasons for not participating in post secondary, and research is starting to show less and less that these factors are independent.

One other cultural factor often missing from participation analysis is the effect of engagement in high school. Finnie and Muller's research again showed that it is a determinant to university participation, although not college participation<sup>7</sup>. The most important indicator for engagement was academic participation, a measure of attending school, doing homework etc. as opposed to academic identification, a measure of valuing and belonging to school.

## Rural Students

It is well established that rural students are underrepresented at post-secondary institutions. Multiple explanations have attributed this phenomenon to the physical distance between rural students and post-secondary institutions (Andres and Looker 2001; Butlin 1999; Corbett 2000, 2007; Christofides et al., 2001; Looker 2007, 2003, 2001, Witko et al. 2006). This is particularly evident when it comes to university participation, since universities are more likely to be located in urban centers. But other factors have also been looked at, such parental educational attainment (Looker 1994) and educational aspirations (Andres and Looker 2001).

In *Regional Differences in Canadian Rural-Urban Participation Rates in Post-Secondary Education* Looker utilizes Youth In Transition Survey Cohort-A cycle 4 (YITS-A) data, those who were 15 at the first cycle of the survey, and finds that the overall participation differences between youth urban and rural students is 76% and 67%, respectively. At the time those student had reached the age of 22<sup>9</sup>. That number dropped to 58% to 46%, urban to rural, when only looking at participation in university<sup>9</sup>.

The cost of living is also a barrier for rural students. Utilizing Longitudinal Survey on Low Income Students (L-SLIS) data, Ross Finnie et. al. in *Large Urban, Small Urban, and Rural Students*, has found that students who live in areas greater than 100,000 in population are more likely than those who live in areas with lower population to stay at home with their parents in their first year of post-secondary<sup>10</sup>.

## Aboriginal Students

Here in Alberta, aboriginals forms 6% of our population, the third highest in the country after Manitoba and Saskatchewan. And while having the fastest growing population becoming more urbanized, aboriginal post-secondary educational attainment in Alberta is still 17% below our non-aboriginal population in 2006<sup>11</sup>.

A survey of First Nations people in reserve in *Changing Course: Improving Aboriginal Access to Post-Secondary Education in Canada* has shown that 70% of first nations people aged 16 to 24 hoped have some kind of post secondary education. However when asking what were some of the barriers they faced, 46% said that they were not academically prepared to pursue post-secondary, and 28% said that they don't feel welcome on university and college campuses<sup>12</sup>. For those who decided not to pursue 59% cited supporting family through, while 27% said that they did not to leave their community.

## Part A - The Millennium Alberta Rural Incentive Bursary

In the spring of 2006 the Government of Alberta announced a new three-year joint program with the Canada Millennium Scholarship Foundation: The Millennium Alberta Rural Incentive Bursaries (MARIB), part of the nation wide Millennium Access Bursaries. Beginning in the 2006/07 year 8,100 post-secondary students from rural Alberta who are enrolled in Year 1 or Year 2 of an undergraduate program of at least two years in length were eligible to receive \$1,000 each. Grants were awarded one year at a time and were assessed again every year – meaning an award in Year 1 did not automatically carry over Year 2, and it was possible to receive an award in Year 2 without being awarded in Year 1. Students who apply for Alberta student loans, whose postal code were identified as rural, would receive the award. The aim of the program was two-folds; first to increase access among under-represented rural students in post-secondary. The Foundation also pledged to study how a grant dedicated to rural Albertans will affect access and completion rates in post-secondary.

The bursary never reached its goal of 8,100 rural student uptakes during the three years it ran; Table 1 shows the number of students receiving the award and the program cost. During the same period of time – from fall 2006 to spring 2009 – the headcount of rural students enrolled in Alberta post-secondary only increased by 0.79% or 380 students<sup>11</sup>. Whereas the overall enrollments of Albertan post-secondary institutions increase was 3.3%. Only 31% of recipients of the MARIB were enrolled in a university in 2006/07<sup>13</sup>, by far the lowest proportion among Millennium Access Bursaries across Canada. Although Alberta had one of the lowest incidences of unmet need among recipients at 8%, with an average amount of \$1,534<sup>13</sup>. Most Millennium Access Grants were targeted at students with low-income families, and while MARIB was the only Millennium Access Grant targeted at rural students, the average parental income of among recipients was \$27,934 in 2006/07 was \$27,934<sup>13</sup>. No studies were issued by the Foundation following the end of the bursary.

Academic Year	Number of students receiving the award	Total Costs
2006/07	4,574	\$4.4 Million
2007/08	6,884	\$6.6 Million
2008/09	7,162	\$6.9 Million

**Table 1 – Millennium Alberta Rural Incentive Bursaries Awards<sup>14</sup>**

This section of the paper will look at the reasons why the bursary did not achieve its purpose so as to not repeat the same mistakes. While there are many variables affecting such a program, this paper will focus on two key areas:

1. The definition of rural student
2. The size of the award

## The definition of a rural student

The Millennium Alberta Rural Incentive Bursaries had a very simple definition of who is eligible for the award. Students who lived in rural Alberta for the past 12 months, who were not from Edmonton, Calgary, Sherwood Park, or St. Albert were considered eligible for the bursary<sup>14</sup>. Such a vague definition offers a simple administrative process for identifying rural students. It also gave many Albertans access to the Millennium Access Bursary. The Longitudinal Survey on Low Income Students (L-SLIS), which surveyed 813 MARIB recipients, showed that only 60% lived in towns smaller than 10,000 in population. However, if our focus is to truly support students from underrepresented groups, a tighter definition needs to be developed. In the next paragraphs, we will examine some of the definitions of rural from various organizations and provinces. While there are many definitions of what rural means it is important to note that any answer depends on the issues addressed.

### 1. OECD Definition

The OECD developed a methodology based on population density for the Rural Indicators Project, part of the OECD Rural Development Programme<sup>15</sup>. The OECD two-step approach starts by defining local units; that is a municipality with population density below 150 per square kilometer. Then, communities are classified in one of the 3 categories:

- Predominantly Rural region (PR): if more than 50% of the population of the region is living in rural local units;
- Intermediate Region (IR): if 15% to 50% of the population of the region is living in rural local units; and
- Predominantly Urban region (PU): if less than 15% of the population of the region is living in rural local units.

### 2. Rural and Small Town (RST) Definition

Statistics Canada prefers using a definition known as Rural and Small Town (RST) areas<sup>16</sup>. RST refers to the population living outside the commuting zones of larger urban centers – specifically outside Census Metropolitan Areas (CMA) and Census Agglomerations (CA).

A CMA is an urban core population of at least 100,000, and includes all neighbouring municipalities where:

- 50% or more of the employed labour force *living* in the municipalities commutes to work in the urban core, or
- 25% or more of the employed labour force *working* in the municipalities commutes to work from the urban core.

A CA holds the same commuting thresholds, the only difference is that a CA population is smaller: between 10,000 and 99,999 people.



A RST is thus defined as a non-CMA/CA municipality. This definition was preferred not only because the building blocks are relatively small, but also because it takes into account the degree of integration with large urban centers. Another reason for utilizing RST is that definition of urban becomes simply non-RST. A British Columbia Task Force report on rural education (K-12) prefers the use of RST<sup>17</sup>.

### 3. Saskatchewan

The new Saskatchewan Student Loan Forgiveness Program is being considered for doctors, nurses and nurse practitioners encourages health professionals to work in rural and remote areas in the province. The program would forgive up a portion of the Saskatchewan Student Loans over a five-year period. The definition, at the timing of writing this paper, being considered is towns with population under 10,000<sup>18</sup>.

### 4. Manitoba

The Rural/Northern Bursary is a new initiative that the government of Manitoba is funding to offset the increased cost of post-secondary<sup>19</sup>. Each rural Manitoba student is automatically considered for the \$600 per year award by completing the student loan application. If you are relocating within Manitoba from a rural area that is more than 50 kilometers from an educational institution, you are eligible for the \$600 grant<sup>20</sup>.

### 5. Ontario

The Ontario Distance Grant identifies rural Ontario students as those who live more than 80 kilometers away from a post-secondary institution. However, even if you are attending a post secondary institution that is more than 80 kilometers away, you are ineligible for the \$500 per term grant if you live within 80 kilometers of any Ontario post-secondary institution<sup>21</sup>. The rationale for the distance of 80 kilometers is likely based on a study found that students living in excess of 80 kilometers from a university were 58% as likely to attend a post-secondary institution as students who live within 40 kilometers of an institution<sup>22</sup>.

## **The Size of the Award**

The Millennium Access Bursaries signaled a departure from traditional student aid in Canada, one that offered income-based grants rather than needs-based grants. This change came following the revelation that needs-based grants students – by pursuing high-cost programs, being independent or having children – actually squeeze out low-income student<sup>13</sup>. The Millennium Access Bursaries were delivered across the country. Each Access Bursary was unique to the province receiving the bursaries, with award size varying from at least \$1,000 to a maximum of \$5,000, with some province like Nova Scotia that offered them as a form of debt reduction, while other offered awards regardless of the amount of lending. Some Provinces only extend the award to first year students while other allowed 2<sup>nd</sup> and 3<sup>rd</sup> year students to apply. The thresholds for eligibility to the Millennium Access Bursaries were also radically different from province to another. Table 2 shows all the bursaries launched, the threshold for eligibility, and the size of the award.

Province	Eligibility	Years in Effect	Number of students eligible per year	Bursary Value- 2006/07
Alberta	1st and 2nd year rural students eligible for student aid	2006-2009	8,100	\$1,000
British Columbia	1st year student with less than \$1,000 parental contribution	2005-2009	2,800	\$3,000
Manitoba (Adult Learner)	Graduates from Adult Learning Centers. Threshold set by province and Foundation	2005-2009	100	\$5,000 (in first year diminishing thereafter)
Manitoba (Opportunities)	1st year single, dependent National Child Benefit / Independent Aboriginal students eligible for student aid	2006-2009	450 single dependent, 300 Aboriginals	50% of tuition (max. \$3,000) for low-income students; 100% of tuition or assessed need (max.\$4,000) for Aboriginal students
New Brunswick	1st, 2nd, and 3rd year student. National Child Benefit	2005-2009	700	\$1,000 (Y1)
				\$2,200 (Y2)
				\$1,800 (Y3)
Newfoundland	1st year single, dependent with less than \$1,000 parental contribution	2006-2009	650	\$1,000 debt relief; from \$500 to \$2,500 unmet need
Nova Scotia	1st year single, dependent with less than \$1,000 parental contribution	2005-2009	1,000	\$1,000 debt relief; from \$500 to \$2,500 unmet need
Ontario	1st year single, dependent with award depending on family size and income	2005-2009	16,000	25% to 50% of tuition (max. \$3,000)
Prince Edward Island	2nd year dependent. National Child Benefit	2005-2009	267	\$1,000
Quebec	1st year single, dependent with the lowest-income student eligible for student aid	2005-2009	3,000	\$3,000 (approx.)
Saskatchewan	1st and 2nd year Aboriginal students eligible for student aid	2005-2009	700	\$2,000 (2005-2007) \$3,500 (2007-2009)

**Table 2 – Millennium Access Bursaries**

In this section we will take a look at how each Millennium Access Bursary was implemented taking a particular look at size of the award and implementation. The vast diversity of Access Bursaries offers a room to investigate different implementations of a bursary aiming increase access.

### 1. British Columbia

In February 2005 British Columbia was the first province to reach an agreement with the Foundation for the BC Millennium Access Bursary. The \$26 million bursary program was targeted at first year students from low-income family. The eligibility threshold was a dependent student having a parental contribution of less than \$1,000 per year<sup>23</sup>. The calculations for expected parental contribution were driven by a fairly complicated algorithm that took into account not only parental income and family size, but also varied from province to province to account for different taxing structures and cost of living<sup>24</sup>. The size of the award was \$3,000 and the grant was delivered with no reduction in loans, meaning it ignored what resources were in student's calculation. This was the case with Millennium Access Bursaries in Alberta and Manitoba. The average parental income among recipients was \$26,366 in 2005/06 and \$31,440 in 2006/07<sup>13</sup>.

<b>Program Year</b>	<b>Number of Recipients</b>	<b>Average Bursary per Recipient</b>	<b>Total Value of Bursaries</b>
2005/2006	8	\$2,200	\$17,600
2006/2007	2,044	\$3,000	\$6,132,000
2007/2008	1,938	\$3,000	\$5,814,000
2008/2009	1,248	\$3,000	\$3,744,000

**Table 3 – The British Columbia Millennium Access Bursary Awards<sup>25</sup>**

### 2. Manitoba (Opportunity)

The Millennium Manitoba Opportunities Grants announced in 2006, was offered to Aboriginal, First Nations, Inuit and Métis students who apply to Manitoba Student Aid. Students who are enrolled in a program that is more than one year in duration with no previous experience in post-secondary received 50% of their tuition up to \$3,000 if they came from a family whose combined income was below the National Child Benefit cut-off (which in 2005-2006 was \$35,595 for a family of four). A 100% of tuition, and up to \$4,000, was paid to independent aboriginal students who have identified need under the Manitoba Student Aid criteria<sup>26</sup>. At the time of the announcement it was estimated that 450 dependent students from low-income families and 300 aboriginal independent students would receive the award annually. Table 3 shows the number of actual awards given to low income and aboriginal Students each Academic year.

The Millennium Manitoba Opportunities Grant						
	Low-income			Aboriginal		
Academic Year	Number of Awards	Amount Awarded	Average Bursary	Number of Awards	Amount Awarded	Average Bursary
2006/07	288	\$448,560	\$1,558	110	\$256,946	\$2,336
2007/08	311	\$484,942	\$1,559	115	\$283,755	\$2,467
2008/09	281	\$435,078	\$1,548	95	\$234,358	\$2,467

**Table 4 – The Millennium Manitoba Opportunities Grant Awards<sup>27</sup>**

### 3. Manitoba (Adult Learner)

The other Manitoba Millennium Access Bursary was offered to a very small group of student who graduated as a mature high school student from an Adult Education Centre. Offered to up to 100 students every year this group of students was not necessarily low-income, however adult learners are an underrepresented group. The Millennium Adult Learner Bursary offered \$5,000 for 1<sup>st</sup> year students, \$4,000 for 2<sup>nd</sup> year students, \$3,000 for 3<sup>rd</sup> year students and \$2,000 for 4<sup>th</sup> year students<sup>28</sup>. Similar to MARIB the award was given with no reduction in lending<sup>24</sup>. The Manitoba Adult Learner Bursary was the only Millennium Access Bursary to take age into account, with student having to be 19 years old or older. The Manitoba Adult Learner Bursary was the only Millennium Access Bursary that was not automatically applied through the provincial student loan application; instead recipients were identified and recommended by staff in Adult Learning Centers.

The Millennium Adult Learner Bursary			
Academic Year	Number of Awards	Amount Awarded	Average Bursary
2005/06	33	\$157,050	\$4,759
2006/07	47	\$200,000	\$4,255
2007/08	50	\$211,000	\$4,220
2008/09	33	\$131,000	\$3,970

**Table 5 – The Millennium Manitoba Adult Learner Bursary Awards<sup>27</sup>**

### 4. New Brunswick

The \$4.8 Million New Brunswick Millennium Access Grant was the only Millennium Access Bursary to offer students from low-income background support for up to 3 years. But unlike MARIB it was not possible to be awarded the grant in your 2<sup>nd</sup> or 3<sup>rd</sup> year if you did not receive it in your first year. Similar to Manitoba (Opportunities) the grant utilized the National Child Benefit as the threshold for eligibility<sup>24</sup>. Starting 2005/06 academic year students who were applying through for New Brunswick Student Loans were eligible to receive \$1,000 in their first year, \$2,200 in their second year, and \$1,800 in their third year making for a maximum award of \$5,000 over the three year. Similar to MARIB an award in first year did not guarantee an award in second or third year if circumstances change<sup>24</sup>.

<b>The New Brunswick Millennium Access Grant</b>		
Academic Year	Number of Awards	Amount Awarded
2005/06	556	\$558,000
2006/07	843	\$1,221,650
2007/08	505	N/A
2008/09	596	N/A

**Table 6 – The New Brunswick Millennium Access Grant<sup>29</sup>**

### 5. Newfoundland

Announced in 2006, the Millennium Newfoundland Access Bursary offered students with expected parental contribution less \$1000 per year a grant. The bursary provided a mixed delivery for the award: \$1000 to reduce student loan debt, and up to \$2,500 to reduce unmet need<sup>13</sup>. This was also the case in Nova Scotia, with the rationale being that in this province unmet need was common<sup>24</sup>. The award was only given to first year dependent student<sup>30</sup>.

### 6. Nova Scotia

The Nova Scotia Millennium Access Grant is identical to that of Newfoundland's. It ran from 2005 to 2009, the 1.5 Million per year bursary offered 1,000 students from low-income background the exact same mixed delivery award to first year dependent students<sup>31</sup>.

### 7. Ontario

In 2005, the Millennium Ontario Access Grant was a \$100 million joint initiative between the Ontario Government and the Canadian Millennium Scholarship foundation. It was targeted at low-income students up to \$3,000 to 16,000 first-year college and university students. Students were automatically considered through applying for the Ontario Student Assistance Program (OSAP). The size of the award was calculated by factoring in parental income, and family size<sup>32</sup>. The threshold was to parents who qualified for the National Child Benefit supplement, which was \$36,440 for a family of three in 2006/07<sup>13</sup>.

Number of dependent children	Percentage of tuition costs funded by grant		
	50%	50% to 25%	25%
1	\$36,440 or less	\$36,441 to \$47,000	\$47,001 to \$70,100
2	\$36,440 or less	\$36,441 to \$52,500	\$52,501 to \$74,800
3	\$36,440 or less	\$36,441 to \$57,500	\$57,501 to \$79,800
4	\$41,336 or less	\$41,337 to \$62,000	\$62,001 to \$84,800
5	\$46,267 or less	\$46,268 to \$65,500	\$65,501 to \$89,800

**Table 7 - Millennium Ontario Access Bursary Thresholds<sup>32</sup>**

<b>The Millennium Ontario Access Bursary</b>		
Academic Year	Number of Awards	Total Amount Awarded
2005/06	13581	\$22.7 M
2006/07	26826	\$39.8 M
2007/08	26461	\$41.4 M
2008/09	46931	\$43.9 M

**Table 8 – Millennium Ontario Access Bursary Awards<sup>33</sup>**

#### 8. Prince Edward Island

Prince Edward Island was unique in that first year students were not eligible for the Prince Edward Island Millennium Access Grant<sup>24</sup>. Second year dependent student from low family income background were the only one eligible for the \$1,000 award as it was seen that the Canada Study Grant for Low-Income first year student, and P.E.I. offered an Island Grant for 3<sup>rd</sup> and 4<sup>th</sup> year students. The Millennium Access Grant utilized the National Child Benefit to assess low-income students<sup>34</sup>.

#### 9. Quebec

The Millennium Access Bursary in Quebec was targeted at first year students from low family income background. The definition of first-year was extended to student in their 1<sup>st</sup> year of CEGP<sup>24</sup>. The threshold for low income was not concrete, since the Foundation was already awarding \$3,000 to Quebec students in a program that cost roughly \$12 million per year. The Government of Quebec identified 4,000 dependent 1<sup>st</sup> year students from the lowest family income brackets who applied for student aid. The awards were also not concrete in amount but were about \$3000 each.

#### 10. Saskatchewan

The Millennium Aboriginal Access Bursary was launched in 2005 to target first year aboriginal students. Students applying for Saskatchewan Student Loans, who self identified as aboriginal, were automatically considered for a \$2000 award<sup>35</sup>. Similar to Manitoba Millennium Opportunities Grant, the definition of aboriginal included North American Indian, Treaty/Registered/Status Indian, Non-Status Indian, Métis or Inuit<sup>36</sup>. In 2006/07 the eligibility of the bursary was expanded to include second year students in a multi year program, and in 2007/08<sup>37</sup> the award increased to \$3,500<sup>38</sup>. Similar to MARIB the bursary program did not identify students from low-income family but used the status aboriginal as a proxy for low-income families. Saskatchewan had the highest incidence of unmet need with 39%, and average amount of unmet need at \$5,720 among Millennium Access Bursaries across Canada<sup>13</sup>. Although the target for number of recipients was 700 students each year, the bursary was never successful at achieving it. Table 9 shows the number of recipients each academic year.

<b>Millennium Aboriginal Access Bursary</b>			
Academic Year	Award	Number of Awards	Total Amount Awarded
2005/06	\$2,000	392	\$778,558.00
2006/07	\$2,000	562	\$1,123,694.00
2007/08	\$3,500	335	\$1,172,500.00
2008/09	\$3,500	134	\$469,000.00

**Table 9 – The Millennium Aboriginal Access Bursary Awards<sup>39</sup>**

Further Analysis of the Millennium Access Bursaries below will shed some light on what the size of the award should be, with a particular look at Alberta, and Saskatchewan's access bursaries as they pertain to populations that this paper aims to target.

## **Part B - Analysis of the Longitudinal Survey of Low-Income Students<sup>40</sup>**

The Longitudinal Survey of Low-Income Students surveyed 10,511 students out of all those who have received the Millennium Access Bursaries and some students who did not receive the awards as control group. Only the province of PEI was left out of this survey as the province refused to share the contact information for their recipients. Most of the students surveyed were between the ages of 18-19, as only Saskatchewan did not restrict their bursary to first and second year students. 62% of the sample was female and 38% were male. In terms of place of origin, 29% identified themselves as living in communities of 10,000 or fewer people, with significant differences from province to province.

It is important to note that this sample is not geographically representative of the population of students across Canada, as the survey was based on Millennium Access Recipients with each province having different eligibility rules for their respective bursary.

### **Millennium Alberta Rural Incentive Bursary**

#### **1. Demographics**

Looking at the survey from MARIB recipients, 813 fully completed in the first round, about 18% of the total recipients that year. As mentioned earlier only 60% of recipients lived in communities with less than 10,000 populations. To give perspective, Newfoundland, Nova Scotia and New Brunswick where Access Bursaries were not targeted at rural students, averaged 72%, 71% and 61% respectively living in area with lower than 10,000 population.

The Certificate to Bachelor's Ratio was the highest out of any province at 58 to 42, reflecting the likelihood of rural Albertans pursuing college rather than university. Part of the reason why that might be the case is because 5 of our universities are located in large urban areas, while Athabasca University has most of its students from outside the province. 83% lived with both their parents during high school 14 points higher than all respondents' average. Thus policy makers targeting rural Albertan students need to take into account the fact that many of our students will be leaving their home for the first time, especially if they are pursuing a university degree.

#### **2. Grades**

Students were asked in the survey about their high school grades. MARIB recipients had among the lowest grades, with 41% averaging with grades above 80% when compared to the rest of the provinces at 60%. Alberta was second only to Saskatchewan (30%) and trailing behind Manitoba (47%). There exists a correlation between the Prairie Provinces grades and hours spent studying in high school. Recipients in Prairie Provinces were about 14% more likely than their counterparts to spend less than 5 hours studying outside the classroom. The Prairie Provinces also scored the lowest for those who plan to obtain additional degrees, diplomas or certificates after the current program.



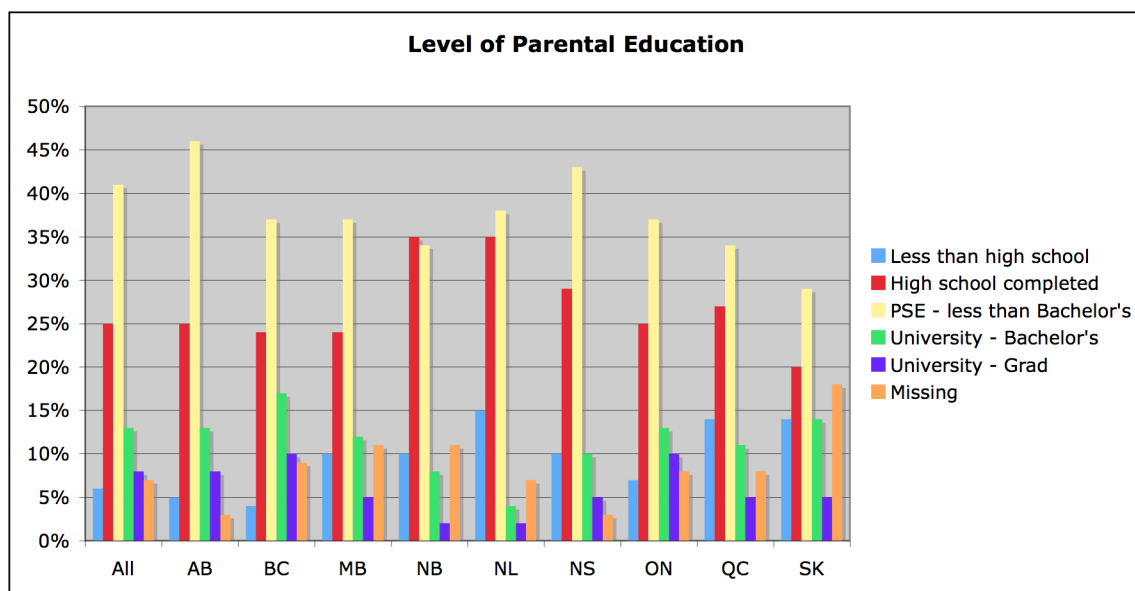
While Alberta's grades in high school were lower than average, the survey results on current GPA painted a different picture. 42% of survey respondents ranked their GPA as closer to 4.0 than 3.0, a full 10 points higher than the overall average in Canada, and second only to Quebec. The mean GPA for Alberta was 3.3, 0.2 higher than all respondents. This is in line with a study made by the University of Saskatchewan that surveyed 12,000 first-year students, and found that in Alberta students' grades drop by 6.4% when they enter post-secondary, whereas the drop in grades in other provinces dropped as high as 19.6%<sup>41</sup>.

Finnie and Mueller in their paper *The Effects of Family Income, Parental Education and Other Background Factors on Access to Post Secondary Education in Canada: Evidence from the YITS*<sup>7</sup> found that while grades positively affects university attendance; it is negatively correlated with college attendance.

### 3. Factors Affecting Decision to Participate

MARIB recipients were on par with other L-SLIS respondents when it came to parental education attainment, as Figure 1 shows. Alberta students were more likely than other millennium access recipients to have had parent with some sort of PSE. Lambert et al.<sup>42</sup> showed that YITS 83% of respondents who pursued PSE had parents obtain some sort of post-secondary certificate or diploma, making it one of the two most important factors for pursuing PSE. L-SLIS data showed that our demographic of low-income, rural and aboriginal are about half as likely as the rest of Canadians to have parents with some sort of PSE.

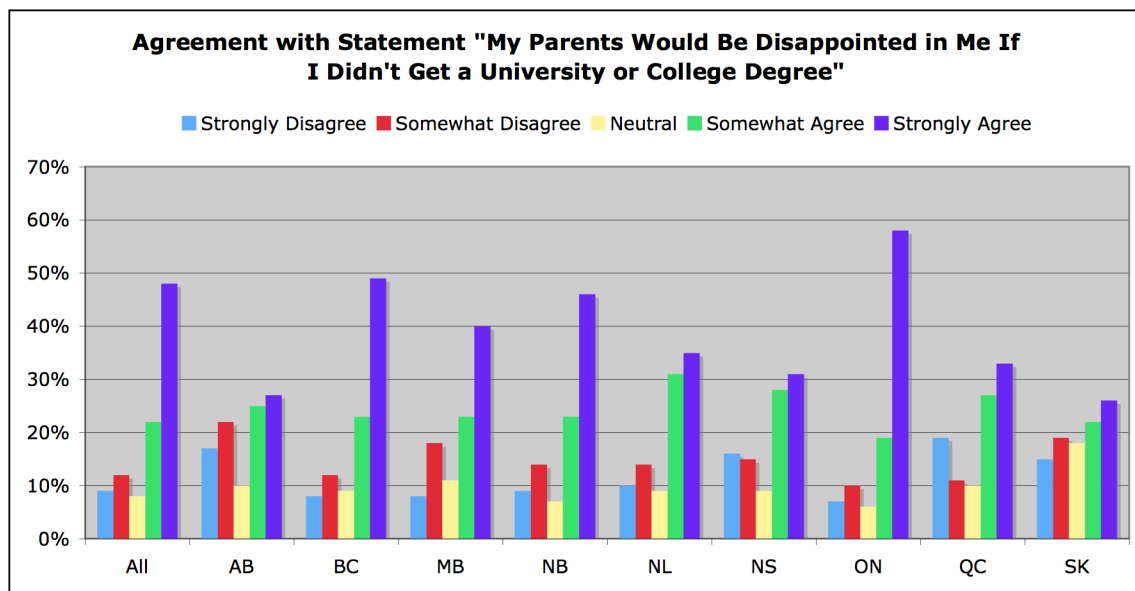
There was a correlation between time spent studying and time spent on extracurricular activities in secondary schools, with the prairie provinces again offering among the most students who did not participate in any extracurricular activities.



**Figure 1- Parental Educational Attainment Bursary Recipients**

To contrast Alberta's rates of educational attainment, Alberta students had the lowest average for agreeing with the statement "My parents would be very disappointed in me if I didn't get a University or College Degree". A study made by Lambert et al.<sup>42</sup> that parental value in PSE constitutes the other key factor in deciding to pursue post-secondary. YITS data showed that 76% of those who participated in PSE, had parents who saw pursuing PSE as important, while only 37% pursued PSE whose parents saw PSE as not important.

While some might have believed that parents having PSE and valuing PSE goes hand in hand, L-SLIS data shows that for Alberta rural students the factors are independent. This ties back to the theme of the importance of "culture" when it comes to question of access.



**Figure 2 - Parents Attitude towards PSE**

The survey also asked student to list when they have made the decision to pursue PSE. 22% of Alberta respondents have answered that they have decided after they have graduated from high school, more than double of all respondents in L-SLIS, although both Quebec and Saskatchewan had higher averages in the same category as Figure 3 shows.

Interestingly, Alberta also scored the lowest out of all respondents for strongly agreeing with the statement "Most of my friends think it's important to get a PSE". This goes on to agree a study done by the Alberta Students' Executive Council (ASEC)<sup>43</sup> that show that the decision to move away from rural communities to get a PSE is hard one to leaving your friend circle behind.

## **Saskatchewan Millennium Aboriginal Access Bursary**

### 1. Demographics

The Millennium Saskatchewan Access Bursary recipients were probably the most unique demographic of Access Bursaries recipients. 22% of bursary recipients completed the L-SLIS survey. As mentioned earlier self-declared North American Indian, Treaty/Registered/Status Indian, Non-Status Indian, Métis or Inuit accessed this bursary. First, Saskatchewan had the highest female to male ratio at 73 to 27, whereas the overall respondents sample was 62% Female. This is expected, as it is known that the ratio of aboriginal female to male students is high.

Saskatchewan had 16% of its students growing up without either biological parent, the highest average out of all provinces. 26% lived with mother only, while only 57% lived with both parents. The average number of secondary schools attended before moving on to post-secondary was higher in Saskatchewan than anywhere else. This could be because urban aboriginals are more likely to be mobile.

48% of aboriginal recipients from Saskatchewan lived in communities with less than 10,000 in population. Reflecting the fact that aboriginal students are likely to live in urban centers. Saskatchewan had much lower rate than Alberta when it comes to the Certificate to Bachelor's ratio, with 33 to 67. This could be a resultant of a higher percentage of Saskatchewan recipients coming from urban centers.

### 2. Grades

As mentioned before Saskatchewan had the lowest grade in secondary schools compared to other recipients. Only 30% had grades averaging above 80%. This is important since Alberta has many scholarships offered based on secondary grades. Policy makers creating an aboriginal bursary should not take into account aboriginal students receiving those scholarships as a part of their formula.

Saskatchewan's overall GPA for their post-secondary degree was on par with the average for Canadians. 31% received an A, where all respondents' average was 32%. Slightly more Saskatchewan recipients received C's rather than B's compared to the rest of the respondents, however they averaged the same for grades below C's. So while secondary grades might disadvantage aboriginal students, once they enter the system of post-secondary they fare well when it comes to grades.

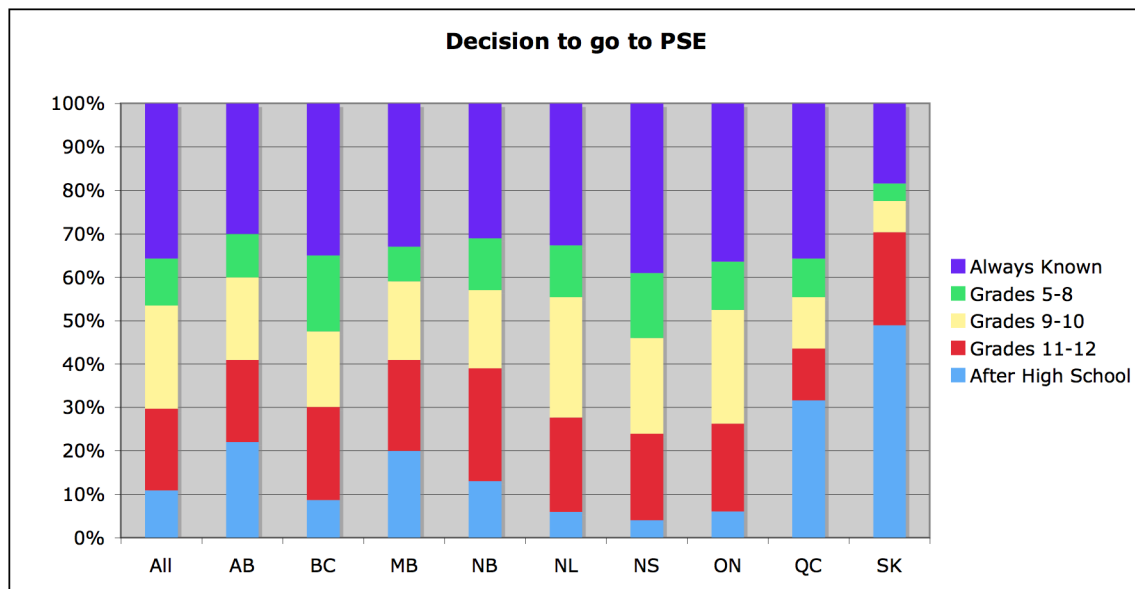
Aboriginal students who received the bursary scored the lowest amounts of time spent on studying on homework, outside of class in secondary school. With 44% studying less than four hours per week. Although those same student study habits were on par with the rest of Canada when they studied for post-secondary, again showing that once in the system aboriginal students are not facing the same academic disadvantage.

### 3. Factors Affecting Decision to Participate

Figure 1 shows that parental attainment was substantially lower in Saskatchewan than in any other province. With 14% of parents not completing high school, and 20% only

completing high school. Saskatchewan was second only to Alberta for somewhat disagreeing or strongly disagreeing with the statement “My parents would be very disappointed in me if I didn’t get a University or College Degree”. Although Saskatchewan scored higher than average for students agreeing with the statement “I have role models at home or at school that represent where I hope to go in my career”, which speaks to the importance of role models in aboriginals’ life.

Probably the most striking factor about aboriginal students from Saskatchewan was when they decided to participate. Overwhelmingly almost half decided to participate after finishing high school, 38 points above all respondents’ average. This again ties back to the importance of culture when it comes to participating in post-secondary. 71% of all respondents have decided to go to PSE before Grade 11. Government of Alberta policies that aim at transitioning student into post-secondary usually targets Grade 11-12 students, well after the majority of secondary students decide to participate.



**Figure 3 - Time at which decision to go to PSE was made**

Saskatchewan also had the lowest participation in extracurricular activities in secondary school with 29% participating for 10 points higher than all respondents.

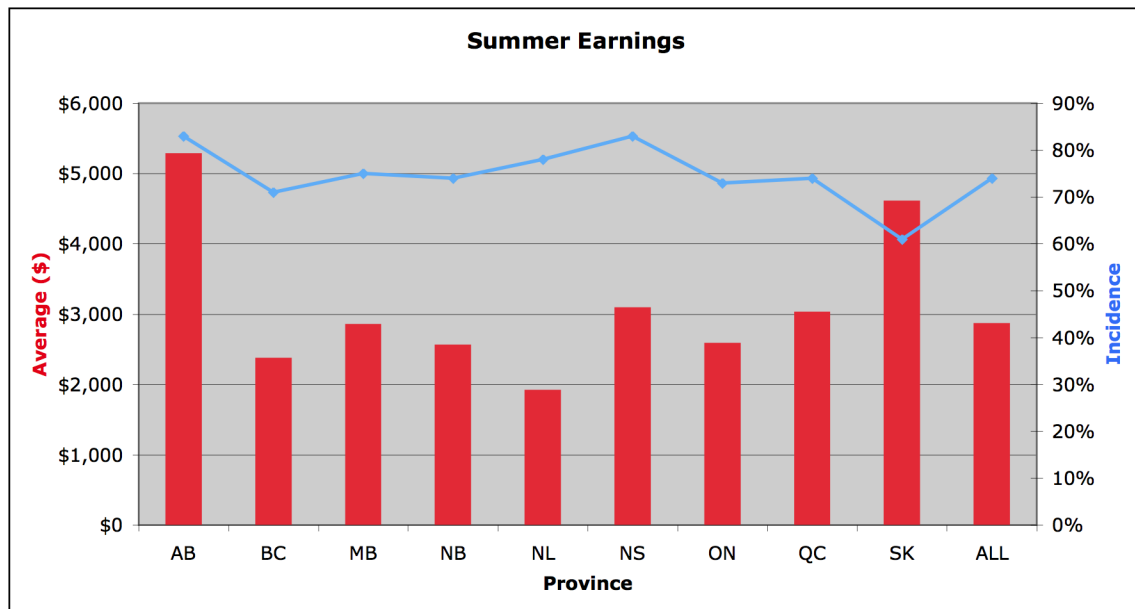
### Sources of Funding

In this section we will take a look at the sources of funding available to Millennium Access Recipients, again with an emphasis on Alberta and Saskatchewan. We will first look at the data from 2006/07, followed by 2007/08.

#### 1. 2006/07 Survey

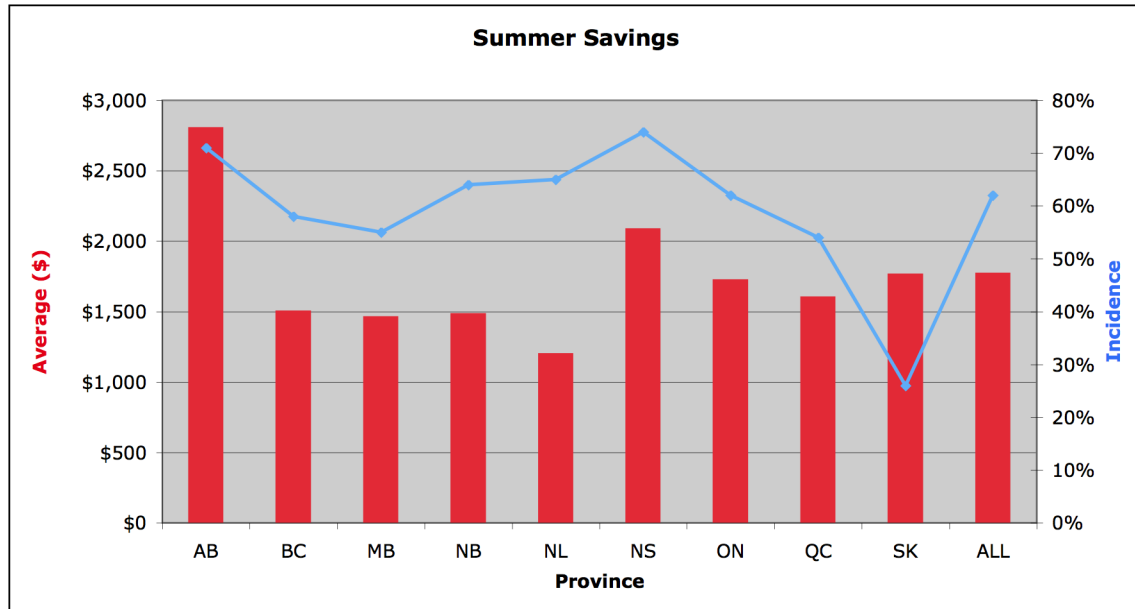
Looking at Figure 4 we see the Alberta advantage over other provinces when it comes to paid employment. The red columns represent the average summer earnings and the dotted blue line represents the incidence of students who have worked during the

summer. 83% of rural Albertans surveyed worked during the summer, almost 9 points more than the average Millennium recipients. The mean summer earnings in 2006 was \$5,289, by far the highest out of any province. Aboriginal students in Saskatchewan mean summer earnings were the second highest at \$4,616. That being said Saskatchewan had the lowest participation in summer jobs with only 61% reporting to have worked during the summer.



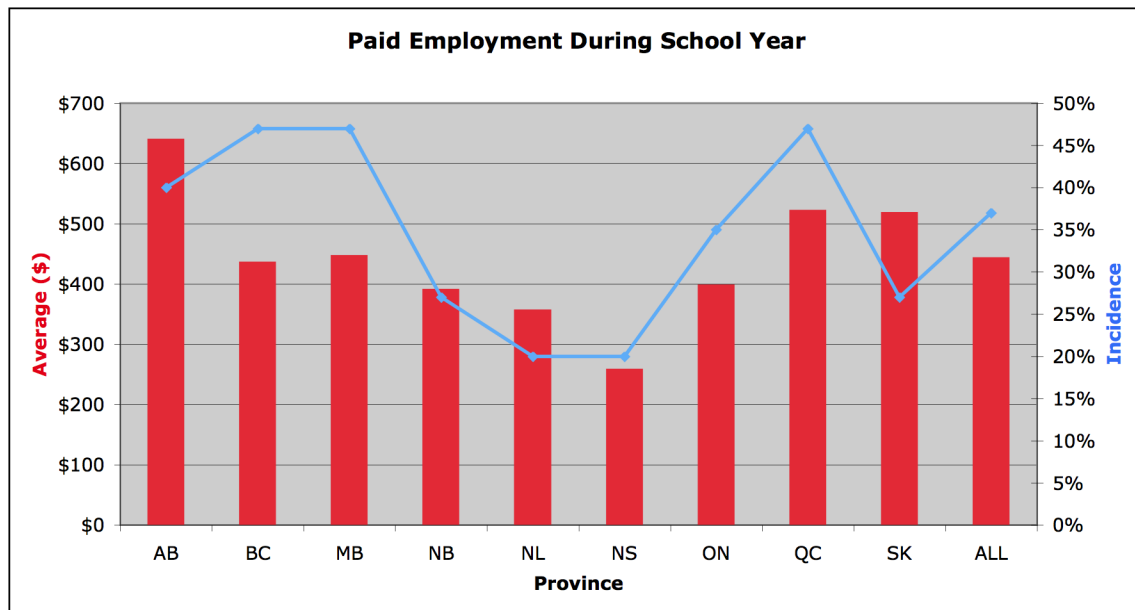
**Figure 4 - Summer Earnings**

It is expected that summer earning transfer to summer savings. 71% of rural Albertans saved the most with an average of \$2,810. The average Millennium Access recipient saved \$1,777, and while this is about as many students from Saskatchewan saved, only 26% saved money from their summer earnings. In all other provinces the drop between those who worked, and those who saved from their summer earnings is between 10% and 20%. Less than half of those who worked in the summer in Saskatchewan saved for this post-secondary. This reflects the fact that the aboriginal population is more likely to be older, and have family.



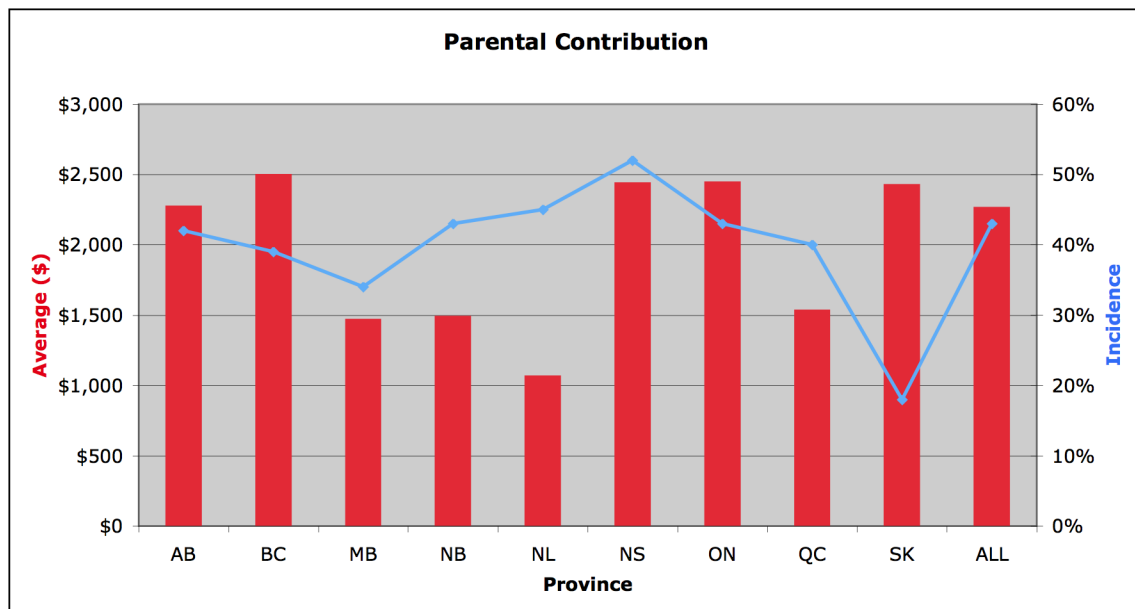
**Figure 5 - Summer Savings**

During the school year students, 37% of Millennium Access recipients had a part-time job. The Alberta advantage is again reflected in the data with an average of \$641 in monthly earnings. Alberta did not have the highest incidence of students working during the school year; averaging three points above all recipients. Saskatchewan, while having a much lower participation in part-time jobs at 27%, was not the lowest province. This illustrates the need for regular income to aboriginal students, especially those who are supporting families.

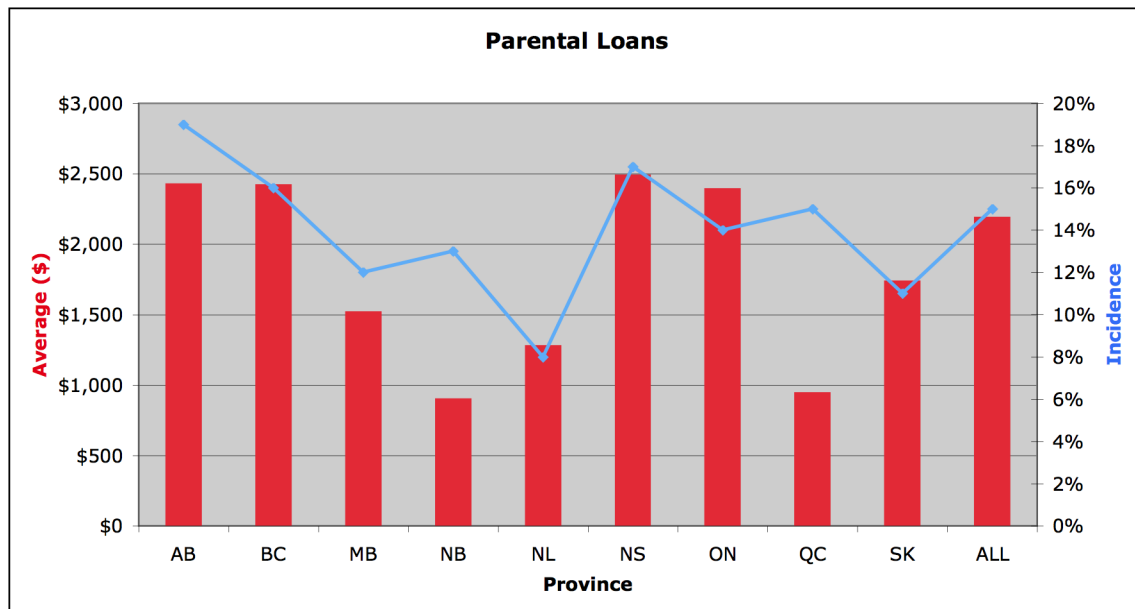


**Figure 6 – Paid Employment During School Year**

Parental contribution is an important source of funding for students, while there are some variations from province to province; families who contribute to their children's education usually contribute a figure between \$2,000 and \$2,500. For rural Albertans 42% of parents contribute an average of \$2,279 to their children's education, both figures are on par with the average for all recipients. Saskatchewan was an outlier with respect to parental contribution. Only 18% of parents contributed to their children's education 35 points below the national average, and 16 points below the second lowest average in Manitoba. As for Parental Loans, 15% of Millennium Access recipients received money from their parents that they expected to pay back. That figure was 19% in Alberta, the highest, and 11% in Saskatchewan.



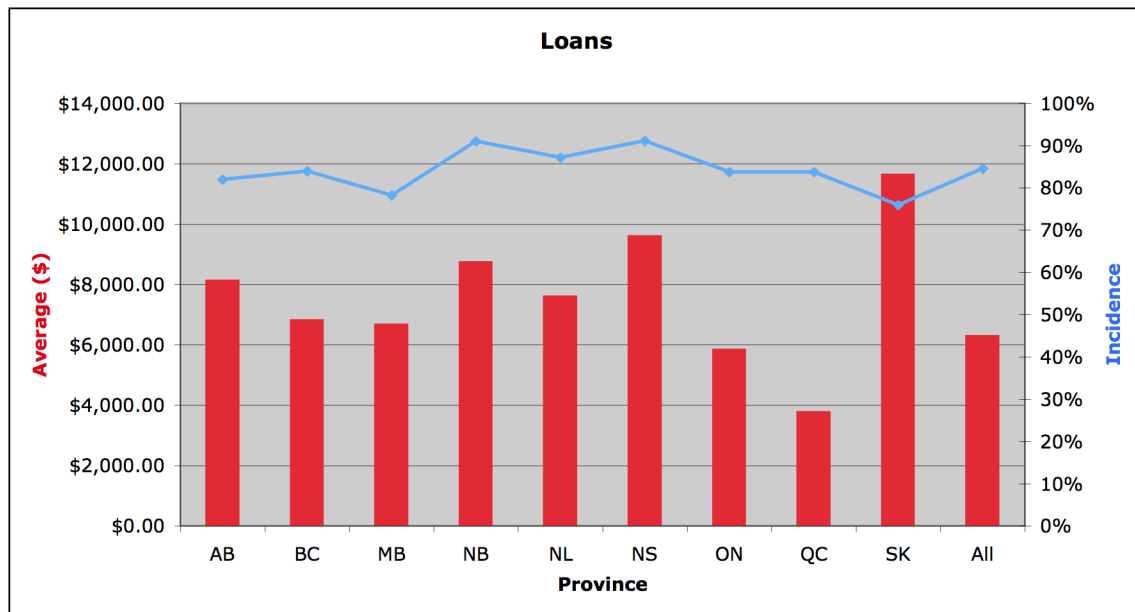
**Figure 7 - Parental Contribution**



**Figure 8 - Parental Loans**

## 2. 2007/08 Survey

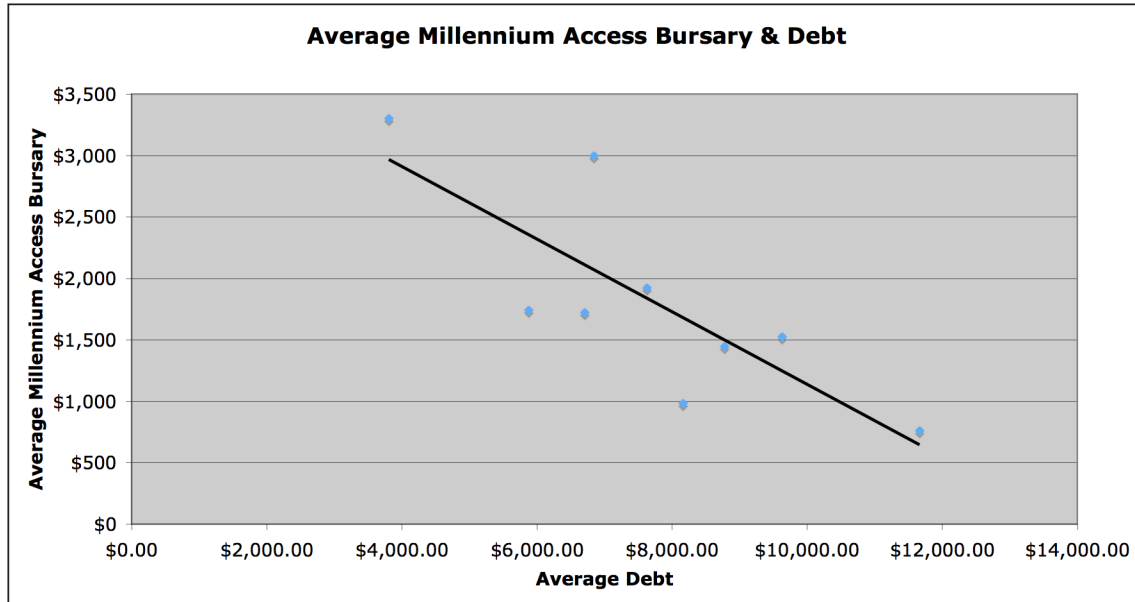
In the 2007/08 data, students were asked more questions regarding their sources of funding. Probably the most interesting piece of data was the amount of loans students took out. Almost 85% of those surveyed in 2006/07 received loans in 2007/08. In Alberta that rate was 82%, however the average amount loaned was \$8,162 reflecting the cost of rural students who move away to pursue post-secondary. While Alberta's figures in 2006/07 regarding income sources looked promising, rural Albertans are still going in debt in spite of stronger than average job market. In Saskatchewan, the average amount loaned was \$11,663, nearly doubling the national average. The incidence of student taking loans out was consistent across the provinces ranging from 78.3% in Manitoba to 91.2% in Nova Scotia.



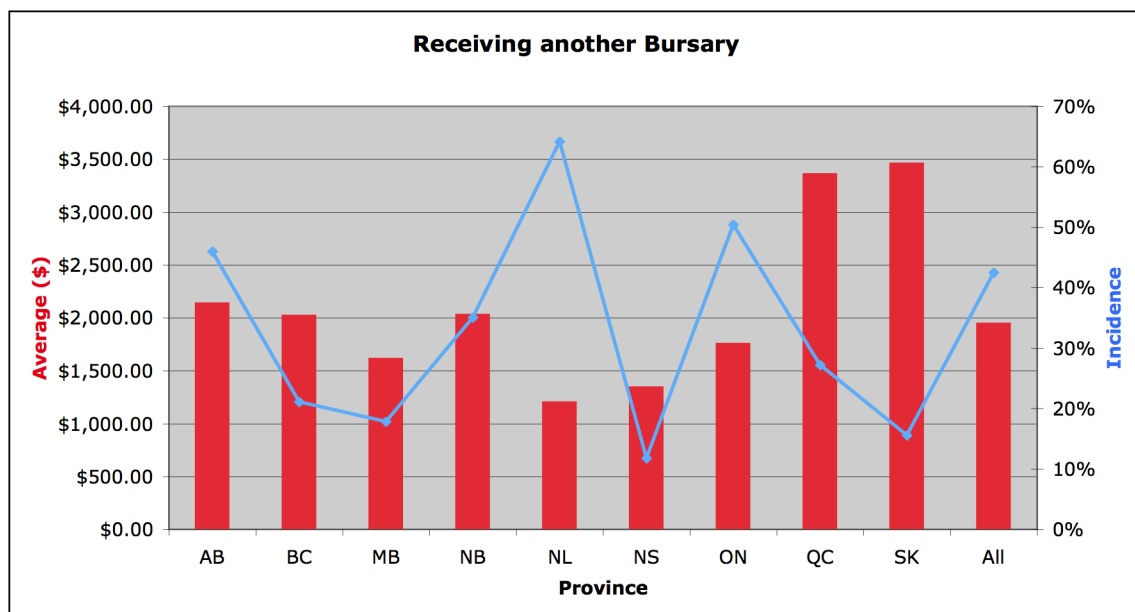
**Figure 9 - Loans**

In Figure 10, we provide a correlation graph of the average amount of Millennium Access Bursary awarded in 2006/07, and the amounts of student debt in the year of 2007/08. With every dot representing a province, the correlation coefficient between the average amounts of Bursary and Debt is 0.8. This figure obviously does not provide the whole picture as not all student received loans in 2007/8. And some student received other forms of non-repayable aid, as Figure 11 shows. Millennium Access Recipients had incidence of 42.5% for receiving different forms of non-repayable aid. That figure was 46% in Alberta, who remains to have the highest amounts of scholarships out of any other province. Those scholarships are, however, merit based and based on the 2006/07 data on students' grades, rural Alberta students are less likely than their counterparts in other to receive those scholarships. The average amount of other bursaries in Alberta was \$2146. Saskatchewan and Nova Scotia had the lowest rates of Millennium Access Bursaries receiving other forms of non-repayable aid. Interestingly, those who received other forms of non-repayable aid in Saskatchewan had the highest amounts of award with an average of \$3,468.





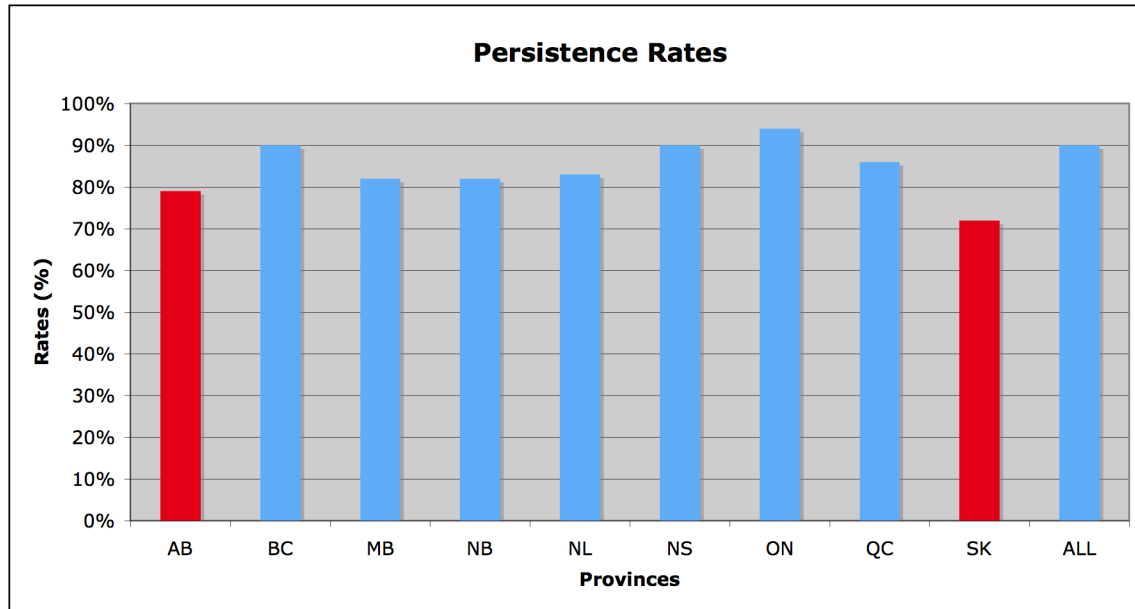
**Figure 10 – Correlation between Average Award and Debt**



**Figure 11 – Students Receiving Another Bursary**

## Persistence

Next we examine persistence in post-secondary in Year 2 of the L-SLIS. The results are of particular interest to this paper as rural and aboriginal students had among the lowest continuation rates. It is important to note that those who have switched programs or institutions were still counted as continuers. Figure 12 shows a continuation rates in for all provinces:

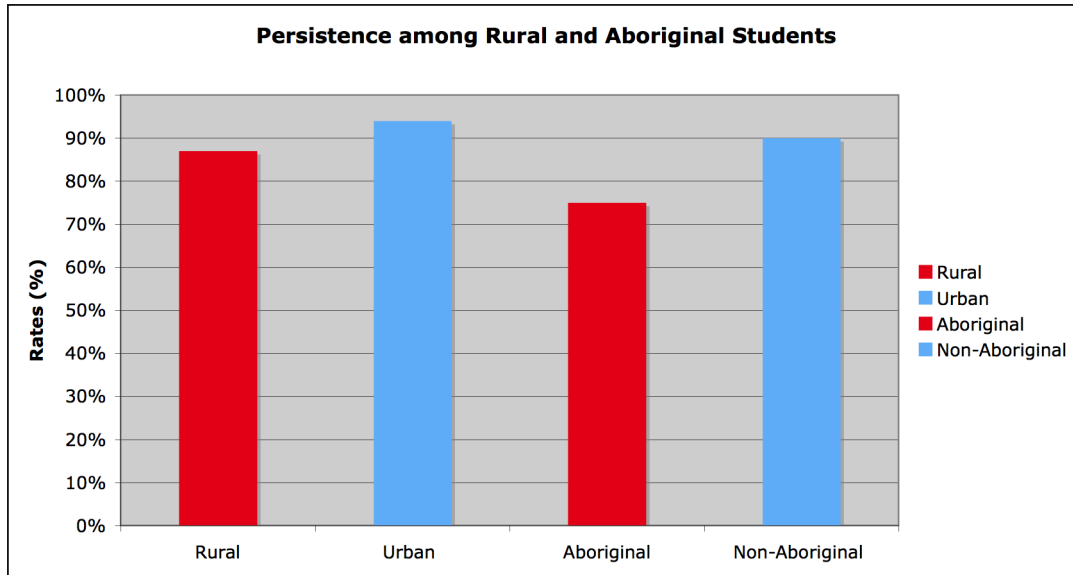


**Figure 12 – Persistence Rates**

The average continuation rates for all Millennium Access Bursaries was 90%, about the same average of the overall population for those who transition from Year 1 to Year 2, at 91%, as surveyed in the YITS-B data<sup>44</sup>. Alberta and Saskatchewan had the two lowest persistence rates at 79%, and 72% respectively.

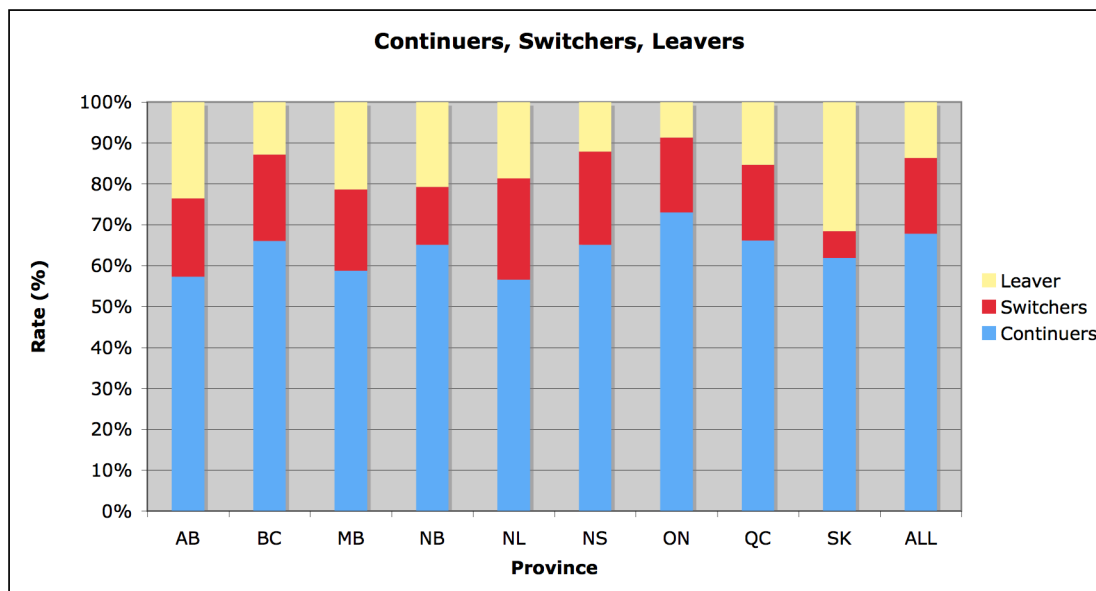
The correlation coefficient between the average size of the award, and those who persisted in post-secondary is 0.6. However when taking Ontario, which had by far the highest persistence rate, out of the equation the correlation coefficient becomes 0.7. This might be due to the fact that while the average award for Ontario was only \$1,741, the award was offered 25% to 50% of tuition. Regardless of what the cause is, there is clear evidence that the size of the award had an affect on persistence, this confirms previous studies, mentioned in the literature review, that grants have a stronger effect on persistence than on access.

Figure 13 takes an exclusive look at students who identified as rural or aboriginal from across the provinces and again the results show a great disparity between rural/urban students, and aboriginal/non-aboriginal students:



**Figure 13 – Persistence Among Rural and Aboriginal Students**

The rates of persistence among those who pursued university (95%) and those who pursued college (83%) were different. This is not surprising since other surveys, including YITS-B, has shown that rates of persistence among university tends to be higher than those in college<sup>44</sup>.



**Figure 14 – Continuers, Switchers, Leavers**

Figure 14 examines the breakdown between Continuers, Switchers, and Leavers. The definition of Switcher here means anyone who has either switched programs or institutions. Saskatchewan had lowest rates of Switchers and the highest rates of leavers. And while Alberta had the second highest rates of leavers, the rates of switchers were on par with other provinces, at 19.8%.

## **Part C - Recommendations**

The following recommendations are based partially on the research provided above, and partially on the financial realities of the new Bursary program. It is important to note that these recommendations are using both quantitative and qualitative arguments to reach their conclusions.

### **Recommendation #1 Work with Alberta Education to better prepare students in K-12 for University and College admission, educational success, and work habits.**

If the Government of Alberta is tackle the problem of having the lowest participation rates in Canada, and tackle the problem of having even lower participation among underrepresented groups money spent solely on loans and grants is not sufficient. This is not to say that we should not spend money on those types of aids, but to rely on student aid alone as the solution would be missing the point since it is a short-term solution. Money should also be spent on long-term effects that affect the culture of a young Albertans. Our policies have hitherto focused on the transition from high school to post-secondary. We need to start earlier.

Our literature review, and data from L-SLIS has shown that most students decide to pursue post-secondary before any financial incentives are offered to them. Working on increasing the numbers of students deciding on pursuing post-secondary before grade 11 must become a long-term strategy for the Government of Alberta.

### **Recommendation #2: Applying for the new bursary becomes a part of the same application as student loans.**

Virtually all Millennium Access Bursaries were applied for through the province's individual student aid program. This system not only allows to filter those student who are most in need of non-repayable aid, but also provide administrative ease on both Alberta Enterprise and Advanced Education and Alberta students. In order to ensure speed of advertising the new bursary, Alberta Student Loans seems to be best route for applications.

### **Recommendation #3: Limit the eligibility of the new bursary to rural students living in areas under 10,000 in population.**

While this paper has explored multiple definitions for what rural means, the simplicity of the definition recommended above makes it the most attractive. As mentioned before each definition of rural must take into account the issues being addressed. Limiting the eligibility of the new bursary to those who live in towns under 10,000 in population strikes the perfect balance between plainness and allowing rural students who are least likely to pursue post-secondary to access the new bursary. This definition was also favoured over using a certain distance from a post-secondary institution, for the sake of ease.

### **Recommendation #4: Allow North American Indian, Treaty/Registered/Status Indian, Non-Status Indian, Métis or Inuit, who self identify in student loans application, access to the bursary.**

This paper has showed that aboriginal students tend to be one of the most under-represented groups in Canada, and this could not be closer to the truth here in Alberta. With only 34.3% of aboriginal Albertans having PSE, compared to 51.2% of non-aboriginal Albertans. That's why this paper recommends self-identification for aboriginal eligibility. This was how Saskatchewan's Millennium Access identified eligibility for their bursary. Allowing anyone who self identifies as North American Indian, Treaty/Registered/Status Indian, Non-Status Indian, Métis or Inuit access to the bursary allows administrative ease and increases the number of potential recipients.

**Recommendation #5: Allow students to be eligible for the bursary for up to four years of post-secondary education, in programs that are at least two years of length.**

The L-SLIS has shown that rural and aboriginal Students are among the lowest to persist in post-secondary. We are dealing with two populations who are more likely to move away from their parents home to access post-secondary, and particularly an aboriginal population who is more likely to be bearing the responsibilities of families. Giving students an incentive to accessing post-secondary in their first year, and then removing this form of aid in subsequent years might do more harm than good. Having the relief of consistent source of non-repayable aid will help lower the burden on those students who are considering leaving post-secondary education. And as mentioned in the literature review, and presented in the L-SLIS data, while evidence for grants affecting access is inconclusive, evidence for grants increasing persistence is not.

While the Millennium Alberta Rural Incentive Bursary only allowed first and second year students' access to the Bursary in programs that are at least two years of length, extending the program to 3<sup>rd</sup> and 4<sup>th</sup> years student will help students in financial risk finish their degree. This formula also allows tightening the bias of those students enrolled in 4-year programs and those students enrolled in less than 2 year programs.

**Recommendation #6: The size of the award should be \$2,500 for rural students, and \$4,000 for aboriginal students per academic year.**

Looking at the different ways of delivering Millennium Access Bursary, providing an up-front grant rather than loan reduction is favorable. First it allows rural and aboriginal students who are not debt adverse to apply for the bursary. And it offers students more cash flow to students.

Our data from L-SLIS has shown that aboriginal and rural students are two different populations, facing different difficulties when it comes to access to post-secondary education. And as such, we cannot have a one-size-fits-all bursary when looking at the upcoming bursary. Rural students are more likely than aboriginal students to have saved from their summer earnings, and are also more likely to work part-time during the school year. As for debt L-SLIS has shown that the aboriginal population is the most indebted, again likely due to the fact that they have families, and are less likely to receive another bursary or scholarship, and decide to participate at a much later time. Aboriginal student were also the less likely to receive parental contribution, or parental loans. All these

factors combined demonstrate the need for a greater sized award for aboriginal students.

Offering a solid number of the award rather than a percentage of tuition, as was the case in Ontario and Manitoba. Here the simplicity of offering a figure to prospect students is favoured to offering a formula for the award. It is also much easier for administrators to award a solid number, rather than having to assess the value of the award on a per student basis.

It is important to note that the sizes of the awards above are estimated due to the fact that the bursary, in its first year, is limited \$18 million, and it will increase by \$1 million each year following. The size of the award takes into account that once the population of rural students is limited to those students' living in areas under 10,000 in population, this will allow less rural students to access a bigger sized award rather than in the Millennium Access Rural Incentive Bursary where anyone outside of Calgary and Edmonton enjoyed a \$1,000 award. The size of the award also takes into account allowing students to access the bursary for up to four years. Here, having a bigger sized award does not outweigh the importance of allowing students access to the bursary over the course of their post-secondary career.

## **Conclusion**

The new bursary for rural and aboriginal students is an important step to increasing access to underrepresented groups. However, to achieve the goal outlined in the mandate letter, policy makers need to go beyond financial incentives to increase access. Too often people decide not to pursue before any government contact regarding post-secondary has been established. The focus on transition then is not from grade 12 to post secondary, rather from Kindergarten to post secondary.

However this call to action, is not supposed to replace existing financial aid support. Financial Aid is integral even if tuition is free. Responding to the recession the Government of Alberta has significantly cut non-repayable aid in favour of loans. This newly announced bursary is but a step to rebalance the loan to grant ratio. However more non-repayable aid is still needed, for those from the lowest income brackets. While one could argue that the cost of post-secondary education in Alberta has not risen since the global economic crash since tuition is tied to inflation, this is not the case. The cost of living and textbooks continue to rise beyond inflation. And Alberta also has got its homemade problem with backdoor tuition increasing; a loophole regarding non-instructional fees has allowed institutions to break the tuition cap.

This paper has used existing data from previous access programs to come up with its recommendations for the new bursary, with the intention of increasing access among underrepresented groups. The last recommendation that is not mentioned above is for the new rural and aboriginal bursary to continue through 2021/22 as promised. When a program has a long history, like the Rutherford Scholarship, its impact becomes stronger. Too often during hard economic times, up-front grants are the easiest target to slash.

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