

## Barriers to Post-secondary Education

Post-secondary education is vital to the economic health of both individuals and the nation as a whole. Canada cannot afford to be complacent about access to colleges and universities. In theory, the system is open to all. In practice, the system is closed to many.

The good news is that, compared to other nations, Canada does relatively well in terms of advanced education.

The 2006 Census reported that 66 percent of Canadians aged 25 to 34 had completed some form of post-secondary education. In fact, Canada has the highest level of educational attainment among OECD countries. This achievement is due primarily to college completion; university participation is closer to the middle rank.

But national averages mask the fact that certain populations are under-represented at the post-secondary level. Aboriginals, persons with disabilities and youth from low-income households have lower overall rates of participation.

Compared with other Canadians, aboriginal peoples are twice as likely to have stopped their education before completing high school. They are three times less likely to have a university degree.

Social assistance recipients face an especially hard climb if they are interested in pursuing advanced education. Their challenges are discussed in the commentary *Welfare Routes to Post-Secondary Education*.

Fortunately, the access imbalance is less pronounced when it comes to college education. College students are represented across all income levels. But students from lower-income households are under-represented in universities.

Students from lower-income backgrounds face a complex interplay of information, motivational and academic obstacles, which create a long and winding road to universities in particular. Another significant problem, not surprisingly, is limited income relative to cost.

Barriers related to academic ability, high school quality and parental influence account for 84 percent of the university participation gap between low- and high-income youth.

Lack of adequate information and preparation before the end of high school are significant door-closers.

The challenge of going or returning to post-secondary education is especially difficult for older learners. There is a lack of accessible information about adult educational opportunities. While most jurisdictions have websites intended for adult learners, these sites can be hard to navigate and often employ challenging text rather than plain language.

Parents' income and education exert a strong influence on educational choice. Young adults from families earning over \$100,000 a year are more than twice as likely to go to university as those from families earning less than \$25,000 a year.

Children of parents who have completed post-secondary education are substantially more likely to enroll in higher education than those whose parents' educational attainment did not exceed high school.

Of young people whose parents had attended university, 50 percent are enrolled in university themselves. That figure is nearly three times the participation rate for children of parents who never attended university.

Another barrier involves the pull of employment arising from the immediate availability of well-paying jobs. High

school graduates in regions with booming economies are often lured away from post-secondary education to the job market instead. In selected regions and certain periods in an economic cycle, the longer-term financial rewards of pursuing post-secondary education are far less powerful a driver of behaviour.

Affordability is another significant barrier to post-secondary education. Between 1997-98 and 2008-09, average inflation-adjusted university tuition, other than in Newfoundland and Labrador, Québec and Manitoba, increased by 65 percent – a growth of 37 percent in real terms. Over the same period, average inflation-adjusted college tuition fees outside those three jurisdictions increased by 62 percent, a rise of 35 percent in real terms.<sup>1</sup>

It should come as no surprise, then, that there is a significant need for student aid. Yet students from low-income households often receive relatively small amounts of aid, especially if they live at home or work significant hours to help make ends meet.

Much of the recent growth in government transfers for advanced education had little impact on extending access to lower-income students. Over the past decade, governments have relied to a great extent on income tax credits as a means of providing more financial support.

While tax breaks help some households, they disproportionately benefit those that do not require financial assistance. Because the tax credits are non-refundable, they are of little or no value to students from lower-income families who have low taxable income and thus pay little or no income tax.

Moreover, tax breaks are delivered only once a year at income tax time. Students must pay year round for essentials such as housing, food and transportation. Tax breaks provide required assistance only months after rent and other basics are paid.

To make ends meet, many students must assume a higher debt load or increase their participation in the labour market, which takes time away from their studies.

Unfortunately, most low-income Canadians are unaware of education-related assistance made available by the federal government. At last count, only 16 percent of households took advantage of the Canada Learning Bond to help them save for their child's post-secondary education.

There are some positive signs in recent years that average debt load has begun to level off. The scholarships and bursaries provided through the now-defunct Canada Millennium Scholarship Foundation led to a reduction in some provinces in average student debt. The new federal student aid program is intended, at least in theory, to pick up the resulting gap.

Enabling the participation of under-represented groups in higher education will not happen unless multiple barriers are reduced and ideally removed. The commentary *Proposed Reforms to Post-Secondary Education* considers the range of possible options.

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#### **Endnote**

1. For a more detailed discussion of tuition costs, see Berger, J., A. Motte and A. Parkin (eds). (2009). *The Price of Knowledge: Access and Student Finance in Canada – Fourth Edition*. Montreal: Canada Millennium Scholarship Foundation, Chapter 4.

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