



# Education Justice 2018

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CANADIAN FEDERATION OF STUDENTS  
FÉDÉRATION CANADIENNE DES ÉTUDIANT-E-S

# INTRODUCTION



Since its founding in 1981, the Canadian Federation of Students has recognized that achieving its goal of a post-secondary education<sup>1</sup> system that is accessible to all is, fundamentally, a struggle for social justice.<sup>2</sup> What this means is that winning fully accessible education is inseparable from efforts to eradicate social inequality and the many forms of oppression<sup>3</sup> within our society that create, reinforce, and deepen inequalities.

In a variety of ways, inequality and oppression serve as barriers to post-secondary education, in terms of both gaining access to post-secondary education and the ability to persist to completion of one's studies. Our movement for accessible education therefore requires that we fight social inequality and oppression, both on our campuses and in wider society. In recent years it's been a trend for neoliberal institutions to appropriate language of equity and

anti-oppression to applaud their own band-aid policy reforms that fail to provide systemic change to systemic problems. For example, this March 2018, the Trudeau government released what was branded as the "Gender Budget,"<sup>4</sup> lacking any commitment to the principles of universality in pharmacare, childcare, or post-secondary education. Equity cannot be achieved by making investments in boutique programs that allow a minority of individuals to access opportunities; we need investment in transforming public services to achieve systemic change.

Our belief in the need for equity to achieve accessible education is what we call education justice. We believe that education is a right and should be treated as a public good. It is a pathway to human development and well-being, social and civic participation, social mobility,<sup>5</sup> community development, social solidarity, economic prosperity, and liberation from oppression.



<sup>1</sup> For the purposes of this paper, "post-secondary education" (or "higher education") refers, generally, to any program of study beyond secondary school, including: apprenticeship or trades certificates or diplomas; college, CÉGEP, or other non-university certificates or diplomas; university certificates or diplomas below the bachelor level; and, a university degree, or a university certificate or diploma above the bachelor's degree.

<sup>2</sup> Constitution and Bylaws of the Canadian Federation of Students, June 2017.

<sup>3</sup> Iris Young has delineated the "five faces of oppression" as exploitation, marginalization, powerlessness, cultural imperialism, and violence. For a broader discussion of the meanings of "justice" and "oppression," see: Young, Iris. 2003. "Five Faces of Oppression." *Oppression, Privilege, and Resistance: Theoretical Perspectives on Racism, Sexism, and Heterosexism*. Edited by Lisa Heldke and Peg O'Connor. New York, NY: McGraw-Hill, pp. 37-63.

<sup>4</sup> See *Government of Canada's Budget 2018* (<https://www.budget.gc.ca/2018/docs/plan/toc-tdm-en.html>) and related news release (<https://www.fin.gc.ca/n18/18-011-eng.asp>).

<sup>5</sup> A fuller discussion of the extent to which education promotes social mobility is beyond the scope of this paper, but it is worth distinguishing between "absolute" social mobility and "relative" social mobility. The former refers to a situation in which "new employment is created at a level that benefits all who are looking for work" while the latter refers to "a situation in which there are not enough good jobs for all and in which the upward mobility of one person means the social demotion of somebody else." The second type — i.e., relative social mobility — will, as a win-lose outcome, tend to result in social tensions. Source: Lehmann, Wolfgang, ed. 2016. *Education and Society: Canadian Perspectives*. Don Mills, ON: Oxford University Press, p. 10.



## SETTING THE CONTEXT: EDUCATION FOR THE ELITE

We are one of the most educated countries in the world: 86 percent of the adult population has completed secondary school and 65 percent has completed some form of post-secondary education.<sup>6</sup> However, looking behind these numbers, we find that people from lower-income backgrounds continue to be under-represented in colleges and universities. In 2014, 79 percent of 19-year-olds from families in the top after-tax income quintile enrolled in post-secondary programs. The enrolment rate for those in the bottom income quintile was 47 percent.<sup>7</sup>

The reality is the post-secondary education system is designed in such a way that it entrenches and deepens inequality — often compounding the harmful effects of other forms of oppression. This is in line with a post-secondary establishment that was not originally intended as a vehicle of liberation. Historically, post-secondary institutions “...trained the children of the political elites; [and] served as a finishing school for their daughters and prepared their sons for admission to the liberal professions.”<sup>8</sup>

<sup>6</sup> Compared to other OECD countries, however, Canada is falling behind in terms of attainment of university qualifications. Source: Association of Universities and Colleges of Canada. 2011. *Trends in Higher Education: Volume 1 — Enrolment*. Ottawa, ON: Association of Universities and Colleges of Canada.

<sup>7</sup> Frenette, Marc. 2017. *Postsecondary Enrolment by Parental Income: Recent National and Provincial Trends*. Economic Insights, no. 070. Statistics Canada Catalogue no. 11-626-X. Ottawa, ON: Statistics Canada.

<sup>8</sup> H.B. Neatby, “The Historical Perspective”, *Governments and Higher Education: The Legitimacy of Intervention* (Toronto: Higher Education Group, Ontario Institute for Studies in Education, 1987).

Low- and middle-income students didn't receive access to post-secondary education, until after World War II when the federal government extended grants for free tuition and living costs to 35,000 returning veterans.<sup>9</sup> Almost immediately, our PSE system changed. Enrolment increased by 71 percent over the 1940s, as access to tertiary education was no longer gate-kept for the elite. This included a notable rise in the portion of women attending post-secondary education.<sup>10</sup>

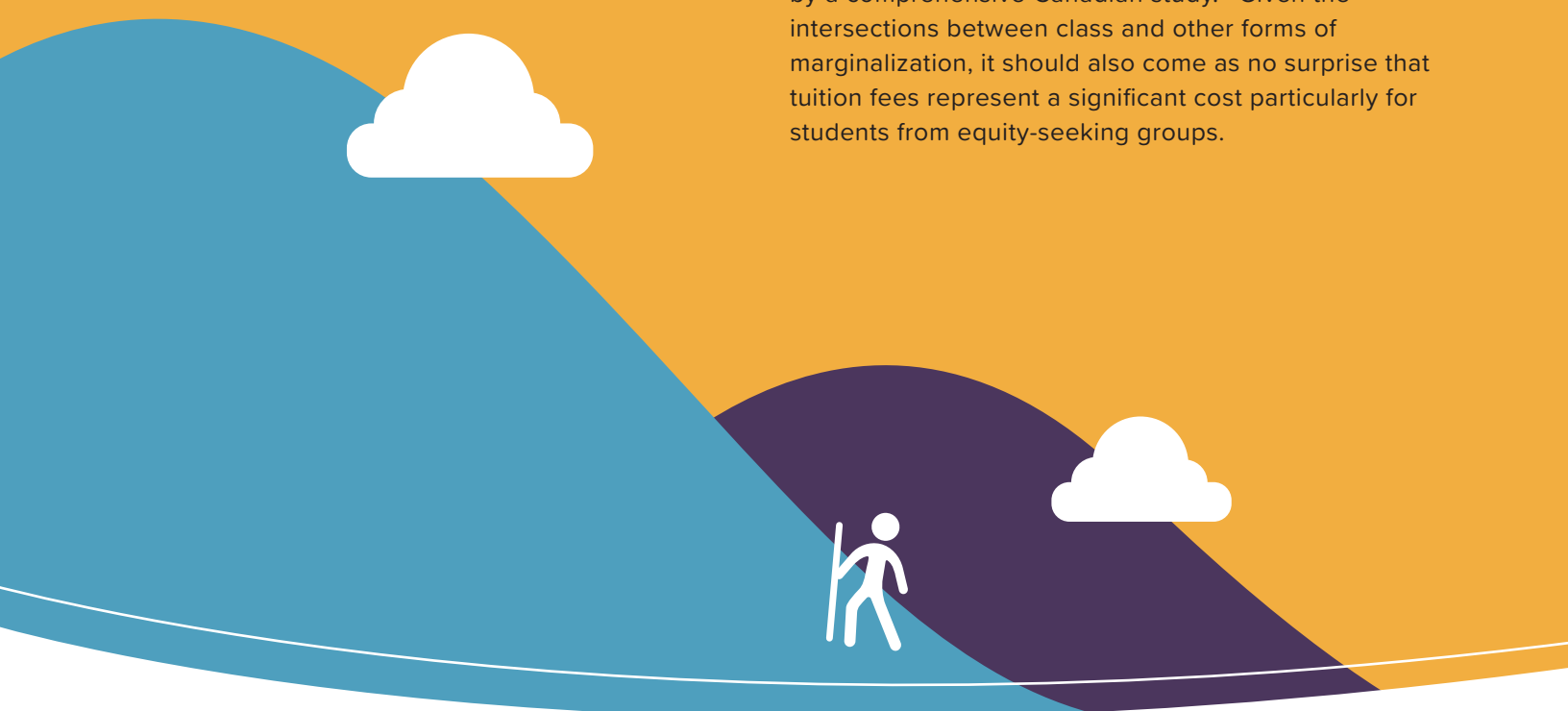
The Federation's report *Time to Think Big: The Case for Free Tuition* (2016) states:

Over the next two decades, an intense struggle ensued between student groups and politicians. Students demanded a low-cost system (based on the veterans' example), while most politicians preferred tuition fees and student aid for "those in need."

Eventually, politicians achieve successive funding cuts through 1980s and 1990s that drastically altered the landscape of post-secondary education in Canada. In 1974, government funding represented 92 percent of revenues in university operating budgets.<sup>11</sup> By 2012, that figure had dropped to 55 percent,<sup>12</sup> As a result, the cost of post-secondary education has been downloaded onto the backs of students in the form of ever-increasing tuition fees.

The reality is that, for many, higher education remains out of reach owing to steadily rising tuition fees.<sup>13</sup> Many are either unable to raise the financial resources necessary to pay for post-secondary education, or unwilling to assume massive debts in order to do so.

That rising tuition fees are correlated with increasing student debt loads, and relatively lower enrolment of lower-income students, was recently confirmed by a comprehensive Canadian study.<sup>14</sup> Given the intersections between class and other forms of marginalization, it should also come as no surprise that tuition fees represent a significant cost particularly for students from equity-seeking groups.



<sup>9</sup> Glen Jones, "An Introduction to Higher Education in Canada", in K.M. Joshi and Saeed Paivandi, eds., *Higher Education Across Nations Vol 1* (Delhi: B.R. Publishing, 2014), p.12.

<sup>10</sup> Statistics Canada, "Education in Canada" [Archived Tables, Descriptions], (1974, 1975, 1976).

<sup>11</sup> Michael Weisenthal, "Section W: Education" Archived Content.

<sup>12</sup> Canadian Association of University Teachers, *CAUT Almanac of Postsecondary Education in Canada 2014-2015* (Ottawa: CAUT, 2016), 1-3.

<sup>13</sup> Frenette (2017, p. 1) notes that costs, parental and peer influences, and academic achievement all play important roles in determining whether students pursue a postsecondary education, but that "[f]rom a policy perspective ... family income is generally a key target in the student financial aid system." Further, he explains that "[m]any initiatives have been implemented at the federal and provincial levels to offset the costs of attending postsecondary institutions for lower-income youth."

<sup>14</sup> Hajer, Jesse and Zac Saltis. 2018. *Rising Tuition: Implications for Access and Career Choice for Manitoba Students*. Winnipeg, Manitoba: Canadian Centre for Policy Alternatives – Manitoba.

# THE DIFFERENTIAL IMPACT OF TUITION FEES

As the cost of post-secondary education has increasingly been downloaded onto the backs of students in the form of up-front user fees,<sup>15</sup> tuition fees and student debt are burdens that disproportionately impact students from otherwise marginalized identities/experience. Students from marginalized communities are more likely to come from lower-income backgrounds and communities with historic cycles of poverty.

**The Premise? Tuition fees diminish access to education for students from marginalized communities who struggle to or do not afford fees.**

Many Indigenous<sup>16</sup> peoples — especially those living on reserves — continue to suffer inadequate housing, geographical isolation, disproportionate incarceration, high unemployment, domestic abuse, high suicide rates, addiction, and significant health problems. Fleras and Elliot (2007) state: “[n]early four hundred years of colonial contact have plunged many Aboriginal peoples into disarray and despair” leaving them “as a group ... at the bottom of the socio-economic heap.”<sup>17</sup> Poverty is an enormous challenge:

With one exception (Inuit women), men and women belonging to Aboriginal groups have lower income and earnings than British-origin people. This holds true even when controlling for age and education. This suggests that Aboriginal people are poorer than can be explained by their low education levels and relative youth.<sup>18</sup>

<sup>15</sup> Canadian Federation of Students. 2016. *Time To Think Big: The Case for Free Tuition*. 10.

<sup>16</sup> Statistics Canada uses the term “Aboriginal identity” to refer to whether a person is identified with the Aboriginal peoples of Canada. “This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band. Aboriginal peoples of Canada are defined in the Constitution Act, 1982, Section 35 (2) as including the Indian, Inuit and Métis peoples of Canada.” Source: Statistics Canada. 2017. “Aboriginal ancestry.” *Dictionary, Census of Population, 2016*, October 25. In Canada, “Indigenous” is a word that is generally synonymous with “Aboriginal” and is reflective of usage within the United Nations Declaration on the Rights of Indigenous Peoples (2007).

<sup>17</sup> Fleras, Augie, and Jean Leonard Elliot. 2007. *Unequal Relations: An Introduction to Race, Ethnic, and Aboriginal Dynamics in Canada*. 5th ed. Toronto, ON: Pearson Canada, pp. 171-172. “Colonialism” refers to “[a] specific era of European expansion and settlement on so-called unused or underutilized lands. European powers forcibly exploited Indigenous peoples by appropriating land and resources, extracting wealth, and capitalizing on cheap labour, while invoking racial doctrines to justify and explain the colonization of indigenous peoples” (pp. 355-356).

<sup>18</sup> Aboriginal Affairs and Northern Development Canada. 2013. “Aboriginal Income Disparity in Canada.”

While it is true that, in recent years, “[t]he number of Indigenous degree holders is increasing both absolutely and proportionally,” it is also the case that “the increase in non-Indigenous university completion is even greater” and that “[t]his gap is slowly widening; from 12 percentage points in 1996 to 16 percentage points in 2011.” In short, Indigenous students are being squeezed out of the system owing to the high cost of tuition fees and government under-funding of their treaty-guaranteed right to post-secondary education.<sup>19</sup>

Racialized students are also widely underrepresented on post-secondary campuses.<sup>20</sup> On average, racialized<sup>21</sup> people also find themselves as lower-income earners. In 2010, the Canadian Federation of Students – Ontario published a report entitled “The Racialised Impact of Tuition Fees” in which it explained that:

[...] poverty among racialised communities is growing, leading to what has been called by many, the “racialisation of poverty.” Between 1980 and 2000, while the poverty rate for the non-racialized population fell by 28 percent, it rose for racialized families by 361 percent.<sup>22</sup>

Racialized people are economically marginalized by systemic discrimination within the labour market. Their participation rates in the labour market are substantially lower compared to the total Canadian population, and both Canadian- and foreign-born racialized people earn substantially less than non-racialized people.

Tuition fees are also a significant barrier to post-secondary education for some queer and trans people.<sup>23</sup> Heterosexism, homophobia, and transphobia result in many queer and trans youth being rejected by, and estranged from, their families. Consequently, many are unable to access the financial resources necessary to pay for tuition fees and other post-secondary education costs. Many find themselves isolated and in poverty.

The BC Poverty Reduction Coalition reports that one in four queer and trans youth are forced out of their homes as a result of severe family conflict. Homeless youth are disproportionately queer and trans: one in three females and one in ten males identify as LGBTQIA+.<sup>24</sup> Those who are also racialized or Indigenous are among the most marginalized and vulnerable to abuse.

Students with disabilities tend to face higher tuition and living costs, as they tend to take longer to complete post-secondary studies and require accommodations that are often not present on campus.<sup>25</sup> Further, students with disabilities expect to graduate with debt loads similar in size to those of students without disabilities — in part because of the high cost of assistive devices.<sup>26</sup>

<sup>19</sup> Gordon, Catherine, and Jerry White. 2016. “An Overview of Indigenous Educational Attainment in Canada” in *Education and Society: Canadian Perspectives*, edited by Wolfgang Lehmann. Don Mills, Ontario: Oxford University Press, p. 130.

<sup>20</sup> The Association of Universities and Colleges of Canada. 2015. Trends in Higher Education: Volume 1 – Enrolment. 19-21. <https://www.univcan.ca/wp-content/uploads/2015/11/trends-vol1-enrolment-june-2011.pdf>

<sup>21</sup> The term “racialized” refers to non-white/non-Caucasian, non-Indigenous people and is used to acknowledge “that attaching a race label to minorities reflects a socially constructed process rather than a description based on alleged biological differences.” Source: Fleras, Augie, and Jean Leonard Elliot. 2007. *Unequal Relations: An Introduction to Race, Ethnic, and Aboriginal Dynamics in Canada*. 5th ed. Toronto, ON: Pearson Canada, p. 362.

<sup>22</sup> Canadian Federation of Students–Ontario. 2010. *The Racialised Impact of Tuition Fees*. Toronto, ON, p. 4.

<sup>23</sup> BC Poverty Reduction Coalition, “Poverty is a Queer and Trans Issue” (2015). For a national report of a similar nature, see: Egale Canada Human Rights Trust, “Every Class in Every School: Final Report on the First National Climate Survey on Homophobia, Biphobia and Transphobia in Canadian Schools”, (2011).

<sup>24</sup> BC Poverty Reduction Coalition. 2013. *Poverty is a Queer and Trans Issue*.

<sup>25</sup> Standing Senate Committee on Social Affairs, Science and Technology, “Opening the Door: Reducing Barriers to Postsecondary Education in Canada” (December 2011), pp. 28-31; Liam Kilmurray, Neil Faba, and Laurie Alphonse, “Access to Academic Materials for Postsecondary Students with Print Disabilities”, Report for the National Educational Association for Disabled Students (May 2005).

<sup>26</sup> Chambers, T., Sukai, M., M. Bolton. 2011. *Assessment of Debt Load and Financial Barriers Affecting Students with Disabilities in Canadian Postsecondary Education – Ontario Report*. Toronto: Higher Education Quality Council of Ontario.

## What's the impact?

Struggling to afford tuition fees deteriorates one's post-secondary experience. Students who work multiple jobs – often in precarious, part-time positions – have greater stress, more distractors from course work and see adverse effects on their grades. High tuition fees can also have adverse effects on a student's mental health. A recent Bank of Montreal (BMO) study shows that students find financial stress greater than academic stress associated with their studies.<sup>27</sup>

A 2016 study found that nearly two in five students struggle with food insecurity – defined as “limited or inadequate access to food due to insufficient finances” – which is another indicator of the extent to which students are struggling.<sup>28</sup> The same study also found that “Aboriginal and racialized peoples, off campus dwellers, and students that primarily fund their education through government student financial assistance programs experience exceptionally high rates of food insecurity.”<sup>29</sup>

As the evidence mounts, the bottom line becomes clearer and clearer: as tuition fees have skyrocketed, those in already marginalized positions are the most disadvantaged. For too many students, overcoming tuition fees as a financial barrier to accessing post-secondary education, means additional obstacles such as the negative effects of having to work while studying, the added stress of ballooning debt loads, and food insecurity.

<sup>27</sup> 2013 BMO Student Survey: Canadian Students Relying Less on Family to Finance Higher Education. Bank of Montreal, 2013.

<sup>28</sup> Ibid.

<sup>29</sup> Ibid.

# Differential Impact of Student Debt

While it is true that student loans and grants help some people from lower-income backgrounds gain access\* to post-secondary education, grants remain insufficient and, for reasons that will be detailed in the next section of this paper, student loans are an unfair burden on people from lower-income backgrounds.

\*A note on the term “access”. While “access” is often used to describe the fact of enrolment in studies (i.e. “getting through the door”), it is important to consider true access beyond this narrow parameter. When the Federation discusses “access”, we mean access that is tuition- and debt-free. For example, when governments expand access to debt, we do not generally contend that they are expanding true access to post-secondary education.

Repaying student loans means that borrowers are immediately disadvantaged upon graduation because they will have less disposable income and, because of interest payments, they ultimately pay more for their education than those who had the means to pay for their education upfront.

**The Premise: Students who take on loans pay more for their degree, due to the burden of student debt interest. As established above, this intersects with other marginalized identities. In addition, marginalized students struggle more to pay off their debt.**

Women account for 60% of Canada Student Loan recipients and 66 percent of Repayment Assistance Program users.<sup>30</sup> A woman who must take out a \$30,000 student loan to finance her education will pay \$10,318 more over 10 years. Typically, women will also struggle more to pay back loans, due to the gender wage gap.

Statistics Canada reports that “women earned less than men at every level of education in all provinces and territories, except in Nunavut, where women with a high school diploma as the highest level of education had earnings similar to those of comparably educated men.”<sup>31</sup> In Ontario, the wage gap is 30 percent for all women. However, when intersectional factors are considered, the gap widens. The gender wage gap is 32 percent for racialized women, 39 percent for immigrant women, and a whopping 57 percent for Indigenous women and women with disabilities.<sup>32</sup>

<sup>30</sup> Canadian Federation of Students. 2017. *The Political Economy of Student Debt*.

<sup>31</sup> Statistics Canada. 2017. “Does education pay? A comparison of earnings by level of education in Canada and its provinces and territories.” *Census in Brief* (Census of the Population, 2016).

<sup>32</sup> NEED REFERENCE – Equal Pay Coalition of Ontario

<sup>33</sup> <http://transpuseproject.ca/wp-content/uploads/2015/06/Trans-PULSE-Statistics-Relevant-for-Human-Rights-Policy-June-2015.pdf>



When discussing women's participation in the labour market, it is also important to acknowledge the experiences of members of trans communities. A research project conducted in Ontario between 2006 and 2010 found that, though 44 percent of respondents had a post-secondary education, the median income of respondents was \$15,000 per year as a result of employment barriers and discrimination.<sup>33</sup> A strategy to strengthen the economic security of women must address the experiences of trans women across Canada.

A recent study published by Statistics Canada reports that people with disabilities “have lower median incomes” and “are less likely to be employed.”<sup>34</sup> Of the one in five Canadians aged 25 to 64 who have at least one disability, 23% of them report low income compared to 9% of people without a disability. Further, just under half of those with a disability are employed compared to nearly eight in ten people without a disability. People with disabilities make up 41% of the low-income population compared to 18% of the non-low-income population. For people with disabilities who are also lone parents or living alone, the low-income rate is over 50%.

More recent data, from the 2016 Census, reveal that earnings disparities persist for racialized people.<sup>35</sup> The median employment income of non-racialized persons was found to be \$35,299 while, for racialized persons, it was \$28,504. For racialized men, the median employment income was \$32,589 — compared to white men at \$42,003. Racialized women were paid \$24,990 — amounting to 84 percent of white women's earnings (\$29,635) and 59 percent of white men's earnings. Further, 21 percent of racialized persons live below the poverty line — compared to 12 percent of non-racialized persons.

For a new immigrant, it takes an average of two decades to earn almost as much as someone from Canada of the same sex, age, and education level.

<sup>34</sup> Wall, Katherine. 2017. “Low income among persons with a disability in Canada.” Insights on Canadian Society. Ottawa: Statistics Canada. “Low income” means “earning less than one-half of the median Canadian income, adjusted for household size” while a “disability” is defined as “a physical or mental impairment that is not accommodated by one's surrounding environment, making it more difficult to perform daily activities.” Further, the report delineates three types of disabilities: (1) physical-sensory (the most common type), (2) mental-cognitive, and (3) combined. The report classified disabilities as either mild or “more severe” (i.e., moderate, severe, or very severe). Women are more likely than men to have a disability.

<sup>35</sup> Press Progress. 2017. “New Census Data Shows Canadians Get Paid A Lot Less Based On the Colour of Their Skin.” October 26.

## Precarious Work: Making Matters Worse

To make matters worse, women, Indigenous peoples, racialized people, people with disabilities, and queer and trans people continue to face discrimination, harassment, and lower wages in the labour market. In Ontario, the Law Commission of Ontario found that approximately 22% of jobs meet the definition of precarious work — that is, jobs that “are characterized by low wages [defined as less than 1.5 times the minimum wage] plus two of the other three indicators of precariousness: no pension, no union and/or small firm size.”<sup>36</sup> Further, women, racialized people, people with disabilities, Indigenous peoples, and youth find themselves disproportionately working in precarious jobs.

## What’s the impact?

The burden of debt places limitations on one’s credit, ability to receive a mortgage or business loan, buy a home, accumulate capital, start a family, or fund their children’s education. Therefore the burden of student debt perpetuates a cycle of poverty.

Unsurprisingly, in recent years, the burden of student debt has been making headlines.<sup>37</sup> Carrying a large debt load puts limitations on one’s ability to access credit, including, for example, mortgages, car loans, and business loans. Consequently, student debt significantly impacts one’s ability to save for and buy a home (an important form of equity), one’s mobility (which may impact, for example, employment options and choices), and one’s ability to explore entrepreneurship and capital investment. It also affects family planning — with some people choosing to delay having a family — and the ability to save, whether for the post-secondary education of one’s children or for retirement.

While such consequences are experienced as negative and unfair by indebted individuals, they also have broader social and economic implications. The burden of student debt perpetuates cycles of poverty — especially within certain communities — and siphons away hard-earned income that could otherwise be spent in local economies, stimulating economic growth. Perhaps worst of all, student debt serves to entrench and deepen social inequalities which, in turn, weaken social solidarity as communities become more and more divided by financial barriers.

<sup>36</sup> Law Commission of Ontario. 2012. *Vulnerable Workers and Precarious Work: Final Report*.

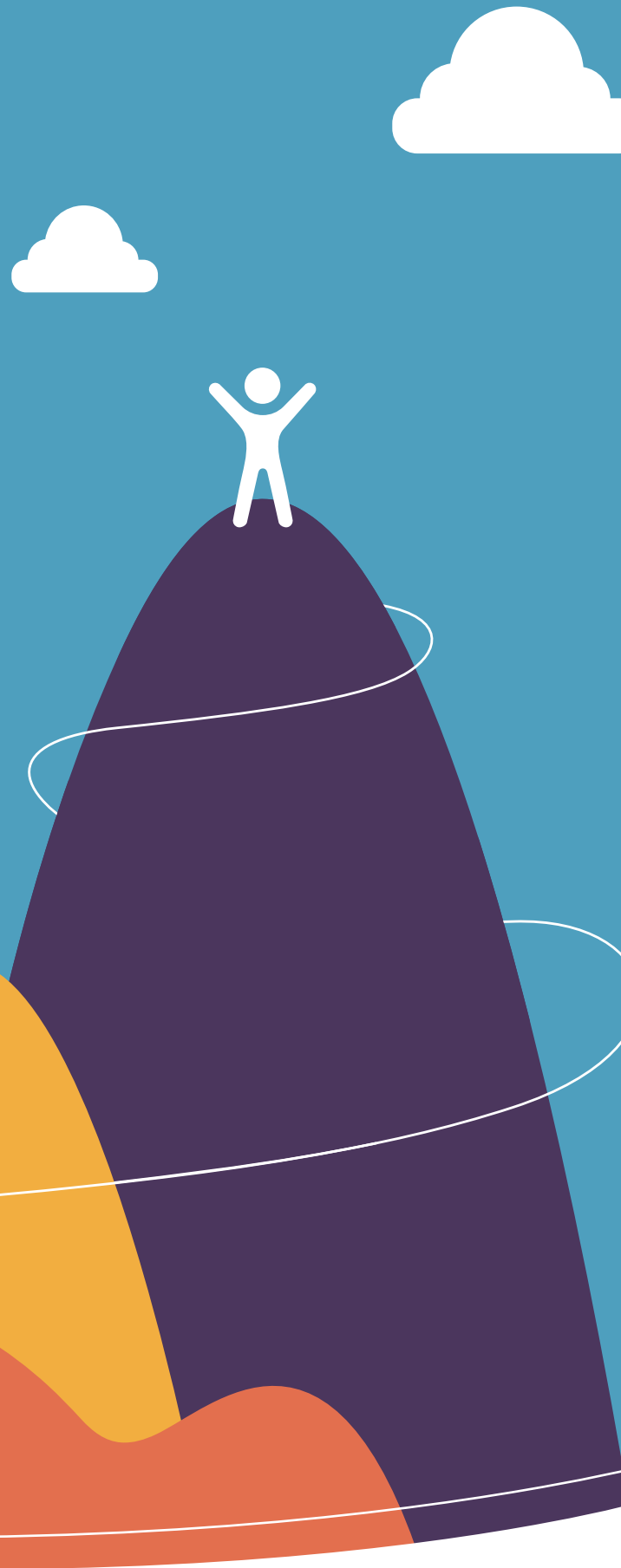
<sup>37</sup> See, for example: Sharratt, Anna. 2017. “When student loans step on your dreams.” *The Globe and Mail*, March 14.

# CONCLUSION

When we say that we demand education justice, we mean that the cost of attaining education should not be a barrier for anyone, and that going into debt should not be a prerequisite, either. We also mean that achieving a truly accessible system of post-secondary education requires that we fight for social justice both on campus and in wider society — that is, for policies and practices that end poverty and discrimination.

Even if students are able to leverage the supports and financial resources necessary to access post-secondary education, they must decide whether a large debt load is a risk that they are willing to take. When in school, marginalized students still have to struggle against systems of oppression that give rise to instances of discrimination and harassment. Additionally, they have to work in paid employment to help cover the cost of their studies — pulling them away from the expectation of a full-time commitment to studying — and live with the stress of a ballooning debt load, year after year.

It does not have to be this way. Students will continue to fight for education justice as part of our fight for universally-accessible post-secondary education.





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