

Eduflation and the High Cost of Learning

David Macdonald and
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Eduflation and the High Cost of Learning

Introduction

As tuition fees continue to rise — almost without exception — from province to province, analysis turns to the “cost vs. value” arguments about higher education. High enrolment rates are used to refute claims that higher tuition fees render post-secondary education unaffordable to more and more families across the country. Yet, if people choose to pursue a degree or diploma, clearly the tuition costs must not be prohibitive, nor should an additional financial burden be placed on students and their families when they graduate with excessive debt loads. These hardships, however, are rarely taken into consideration. Instead, some researchers¹ cite Ontario’s high post-secondary participation rates in order to “prove” that high tuition fees do not limit accessibility.

On the contrary, skyrocketing tuition fees do play a significant role in deciding whether or not to pursue a degree, particularly among students from low-income families. The extra costs (more than \$5,000) associated with attending a university away from home tend to reduce enrolment among lower-income students who would have had to relocate to attend.² According to research from Statistics Canada, “slightly more than one half (50.2%) of youth from families in the top quartile of the income distribution attend university by age 19, compared to less than a third of youth from families in the bottom quartile (31.0%).”³

The links between income and pursuing an education are evident; nearly 30% of 18–24 year olds indicated that they did not pursue further education and training for financial reasons (and an additional 4.8% because they “could not get a loan”).⁴

Provincial governments and supporters of higher tuition fees maintain that fees must reflect changes in the cost of living — although tuition fee increases have in fact far outpaced inflation since 1990. Between 1990 and 2011 the average increase in tuition fees and ancillary fees was 6.2% (ranging from 3.4% in Newfoundland and Labrador to 7.5% in Alberta) while inflation over roughly the same period was 2.1%. If these fee increases had kept pace with inflation, they would currently be at an average of \$3,096 rather than the 2011–12 national average of over \$6,186. However, this does not really begin to address the issue of “affordability,” but only the speed and intensity at which fees have risen.

To address the issue of costs more realistically, the analysis must include incomes for middle- and low-income families over the same period. This gives an indication of the financial impact of tuition fees on families in each province, based on their incomes.

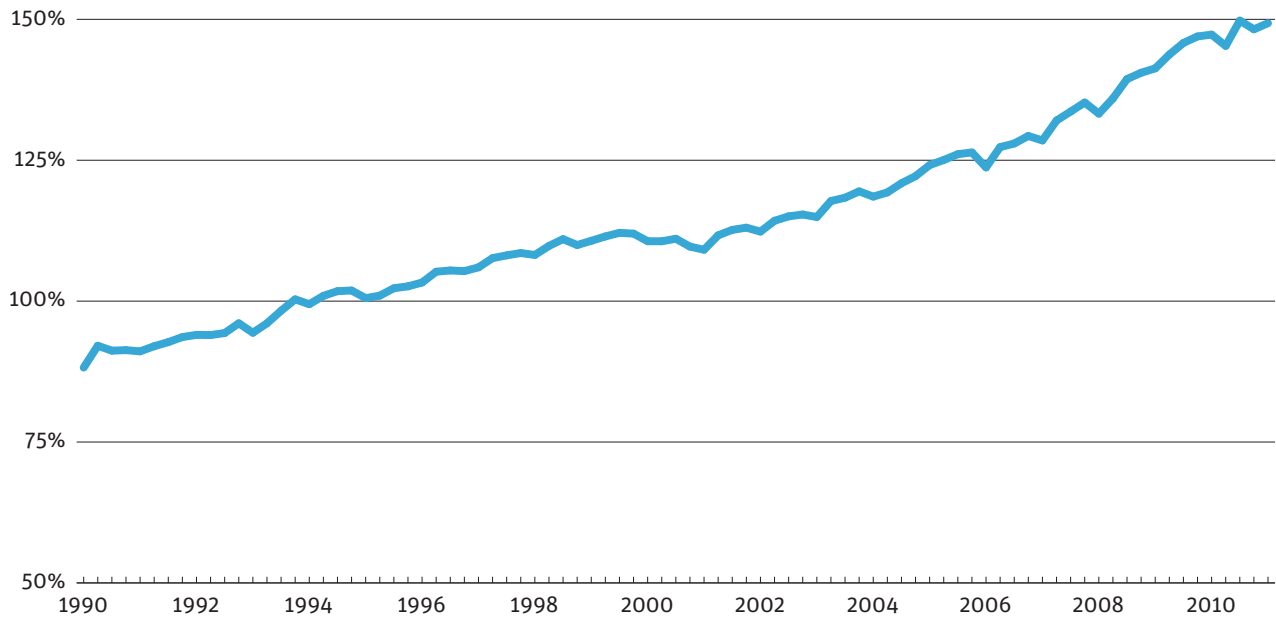
The cost of higher education for middle-income and lower-income families has profound ramifications for the consumer spending and retirement savings of a significant portion of the population. As the cost of higher education represents and “eats up” a greater percentage of family income, less money is left for other necessities, and household debt⁵ is already over 150% of disposable income.

In other words, since 1990, with very few exceptions, the tuition fee burden across the country has been increasing relative to income, at a time when many families have less money to spend and are more deeply in debt.

In our 2011 study *Under Pressure*, we explored the impact of tuition fee increases in conjunction with stagnant incomes, rising levels of household debt, and the resultant game of “priority roulette” many families were forced to play in trying to spare their children from student debt.⁶

In this year’s study, we project provincial tuition and other compulsory fees for the next four years (until 2015–16) based on provincial government policy announcements, legislation, or previous trends. We use these fees and projections to establish a Cost of Learning Index which gives an indication of the impact of increasing or decreasing affordability of university education for two types of families. The Index helps identify trends in affordability, as well as highlighting the impact of education finance and economic policy shifts at the provincial level.

FIGURE 1 Personal Debt to Disposable Income



Upfront or After-the-Fact Assistance

There is no question that all levels of government contribute to the cost of university education, although the percentage of university revenue from government sources has declined quite significantly over the past two decades. Conversely, the percent of university revenue from other sources (tuition fees, sales of goods and services, other revenue, etc.) has been increasing.

Tuition fees as a percentage of total operating revenues for universities range from a low of 11% in Newfoundland and Labrador to a high of 44% in Ontario (2010–11). And when net tuition (both credit and non-credit) and student fees are calculated as a percentage of net fees and provincial operating grants, it ranges from 13% in Newfoundland and Labrador to 47% in Ontario. In other words, the amount in tuition and other fees that Ontario students are paying for university is almost as much as the public share.⁷

As tuition and other fees continue to rise across the country (with few exceptions) to compensate for insufficient public investment, so too has student debt. The proof of increasing financial pressures on students and their families is palpable. When federal student debt pushed up to the \$15 billion mark — \$20 billion when provincial and commercial bank loans are included⁸ — the response of the federal government was not to increase fi-

nancial support for higher education. Instead, it raised the legal limit to \$19 billion,⁹ allowing students to go more deeply into debt (the previous ceiling of \$5 billion was raised by amendment in 2000). Significantly, 60% of Canadian students graduate with debt at an average of \$27,000 for an undergraduate degree, which does not include private debt.¹⁰

We know that the effects¹¹ of debt loads on students are particularly troubling. Student loan borrowers are less likely to be home-owners than other graduates; those who do own a home are more likely to have a mortgage; and their income is significantly below that of their non-borrowing counterparts. In other words, leaving school with debt will retard the accumulation of wealth and, the deeper the debt, the longer the delay in wealth accumulation¹². Studies have also suggested that debt aversion is strong among university non-attendees in Canada. Additionally, negative psychological effects are associated with student debt, including depression.¹³

It is interesting that, with very few exceptions, governments have overwhelmingly chosen to give piecemeal financial assistance for post-secondary education rather than tackling the affordability problem directly with a straight reduction of upfront costs¹⁴. There are several possible reasons for this. Such policies make for useful election-campaign-friendly media announcements and are more visible — and often more frequent — than a simple tuition fee reduction or freeze, especially as people become accustomed to tuition fee levels. They are also, in general, far more complex than a simple reduction in fees, and therefore require more time to parse out their implications, including who does and does not qualify. They also can be altered or cancelled and replaced more stealthily than a public announcement about a fee increase; Ontario's new rebate, for example, led to the termination of other programs on which students relied.

The end result is a highly complex aid system. Students can miss out entirely on assistance for which they may qualify, simply because they do not understand the programs available to them¹⁵. Additionally, the assistance students are eligible to receive in the form of debt relief can change or be eliminated from year to year, depending on requirements, making it extremely difficult for cash-strapped students and their families to plan ahead.

Several provinces have implemented repayment policies that may provide some debt relief to graduates: Newfoundland and Labrador and Prince Edward Island, for example, have a zero interest policy on provincial loans; Ontario, Nova Scotia, and New Brunswick have a “debt cap” which limits the degree to which students can go into debt; Manitoba has a “bursary” program that similarly limits the amount of debt students incur, although the

money provided to this program varies from year to year; Newfoundland and Labrador has needs-based grants and debt forgiveness; and Saskatchewan offers financial incentives for graduates who choose to work in the province (Graduate Retention Program). There are also several provincial and federal tuition tax credits for which students and their families may be eligible, and which, if and when their incomes are high enough, can be claimed.¹⁶

However, with the exception of needs-based grants — and not all of these are up-front — these programs are applied retroactively to the costs of higher education. Students and their families must still come up with the full costs at the beginning of each semester. If students cannot afford to pay out of pocket, they must be prepared to assume the loan for which they qualify (which often does not cover the full cost of their education), as well as the risk that less of their debt may be forgiven upon graduation than they anticipated, depending on provincial policy shifts. And the fact remains: tuition and other compulsory fees cannot be paid for with tax credits. For this reason, the Cost of Learning Index only takes into consideration financial assistance made available to help cover the upfront costs students incur, not relief after the fact.

On the One Hand: Quebec and Newfoundland and Labrador

Some provinces have in fact attempted to address affordability concerns through tuition fee freezes and rollbacks. Quebec's low fee policy is perhaps the best known because the provincial Liberal government, before the recent election, had passed legislation to increase tuition fees 82% over the next seven years. The response to this policy included a long student strike and provincial mobilization.

Since 1990, in spite of some modest increases — from \$500 in 1990 to \$1,668 in 1994, to the present — Quebec's tuition fees have been consistently the lowest in the country,¹⁷ particularly for in-province students¹⁸ (although when additional compulsory fees are included, Newfoundland and Labrador has been the least expensive province since 2009–10). Consequently, Quebec students are the least indebted in the country, with average debt loads of approximately \$15,000 compared to an average of \$27,000 in other provinces.¹⁹

Less known, but in some ways even more impressive given the levels to which fees had already risen in that province, has been Newfoundland and Labrador's decision in 1999–2001 to first freeze, then roll back fees by

25% (2002–05) and then freeze them at 1996–97 levels. Consequently, Newfoundland and Labrador now has the second lowest fees in Canada, and is on track to have the lowest tuition fees as of 2014–15 if the Parti Québécois revokes the current hike in Quebec and ties fee increases to inflation.

With remarkable economic growth, predominantly since 2007, Newfoundland and Labrador is now the most affordable province for university education, both for median and low-income families. Interestingly, other compulsory fees have also declined since 2008–09, suggesting that Memorial University has not needed to download additional costs onto students to compensate for reduced revenue.²⁰

The impact of this fee reduction and freeze is even more striking when contrasted with the choice of other Atlantic provincial governments to allow fees to rise to more than double what they are in Newfoundland and Labrador.²¹ According to Memorial University’s analysis, between 1997 and 2009 the number of Nova Scotians attending MUN increased by over 1,000%, and the number of New Brunswickers by 800%. Further, in 2010, of Memorial’s 14,000 full-time undergrads, 2,342 were from out of province (up from 137 in 1997); and the reason most cited among migrant students for choosing Newfoundland and Labrador was low tuition.²²

This past spring, the provincial government announced that, in spite of a rising budget deficit resulting from less offshore oil money and declining federal transfers, the fee freeze would be maintained for this school year (2012–13), at the lowest levels in Canada. The policy will be reviewed annually, although the current government pledged continued support for this policy in its 2011 budget, and also announced it would be replacing loans with needs-based grants. However, as there are no specifics at this point to the phase-in process, we have not included grants in Newfoundland and Labrador’s performance in the Cost of Learning Index.

And On the Other Hand...

Ontario’s fees have consistently been among the highest in the country. After a short freeze in 2004–06 when Nova Scotia’s fees became the highest, they began to rise steadily well above the average national increase and the rate of inflation. Nova Scotia rolled back fees in 2007, but Ontario’s fees continued to climb to their current level – the highest in the country.

FIGURE 2 Tuition and Compulsory Fees 1990 to 2015–16, \$ Current

	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Quebec
1990–91	\$1,422	\$2,120	\$2,147	\$2,016	\$1,115
2011–12	\$2,861	\$5,764	\$6,443	\$6,283	\$3,278
2015–16e	\$2,893	\$6,743	\$7,252	\$7,107	\$4,472/\$3,664
	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
1990–91	\$2,105	\$1,676	\$1,591	\$1,551	\$1,982
2011–12	\$7,513	\$4,065	\$6,192	\$7,061	\$5,511
2015–16e	\$9,231	\$4,400	\$6,990	\$8,827	\$6,133

In 2011, the Ontario government implemented a “30% Tuition Rebate”²³ which refunds students who qualify 30% of the cost of their tuition fees each year.

Clearly, the \$1,600 amount is not 30% of the average weighted full-time undergraduate tuition fees of \$6,640 as calculated by Statistics Canada. Thirty percent of the Statistics Canada figure is \$1,990. The Ontario Ministry of Training, Colleges and Universities performs its own calculations based on “average first entry Arts and Science tuition for Ontario universities” for the “base amount” of \$5,400 in 2011–12. However, as these calculations are not public, our report applies the rebate of \$1,600 to the fees as calculated by Statistics Canada, with tuition fee projections for future years based on the 5% annual increase allowed under current legislation.

For the first semester the program was implemented (January 2012), the rebate amounted to \$800; for 2012–13 the rebate is \$840 per semester or \$1,680 for the full year. The base amount of \$1,600 is used to determine future annual rebate amounts by matching it to the amount that tuition fees are allowed to rise at approximately 5% in Ontario.

Although the rebate is not an upfront reduction in fees — many students still have to pay the full amount — it still does represent a significant difference in the overall cost for students who do qualify and for which they are reimbursed at the beginning of the school year. Consequently, we have adjusted the Cost of Learning Index to reflect the impact on students who do receive the rebate and for those who do not.

Strikingly, our analysis demonstrates that, even for the students who qualify, the rebate only minimally improves Ontario’s provincial ranking

on the Cost of Learning Index, especially for low-income families, because the fees were already so high to begin with.

The Cost of Learning Index: Where Do the Provinces Stand?

We talk about the “high cost of living,” but the “high cost of learning” is often much more staggering. Since 1990, some provincial governments have enacted measures that, taken with the rate of income growth, have made university relatively more affordable or less affordable.

Rather than focusing on the impacts of rising tuition fees and the resultant debt levels on Ontario families, this study provides a method of determining the Cost of Learning, province by province, since 1990, and how provincial government action (or inaction) impacts performance on the Cost of Learning Index.

The Cost of Learning Index looks at how much more (or less) affordable university has become since 1990 for the average family, and for a family on the poverty line.

The Cost of Learning Index for the average family takes tuition and ancillary fees in a given province and then adjusts for any increased earnings for the median family with children in that province. So, if tuition and ancillary fees are increasing by 5% a year and median incomes of families with children are also going up 5% a year, the Index would neither rise nor fall. For the family right at the poverty line (\$29,996), incomes would only adjust for annual inflation.

For the purposes of this Index, the Canadian average in 1990 is fixed at 100, with the starting point for each province relative to that 100 point. Provincial “scores” cannot be compared between each Index: a lower provincial score on the LICO Index than on the Median Index does not mean it is cheaper for LICO families to attend university in that province than it is for median families; it is only more affordable relative to the Canadian 1990 average on that specific Index.

The Index is not an attempt to pinpoint the “right” level of affordability. It provides an opportunity to better understand how incomes and tuition and other compulsory fees interact for median-income and low-income families and how this (and other trends) must be taken into consideration in any discussion about university affordability.

The Index establishes a baseline measurement for two types of families (one at the annual median income, one at the Low Income Cut-Off²⁴) in re-

FIGURE 3 Provincial Score on Cost of Learning Index

Province	Median Family 1990–91	Median Family 2011–12	LICO Family 1990–91	LICO Family 2011–12
NF	98	72	82	107
PEI	138	191	122	216
NS	138	200	123	241
NB	133	177	116	235
QC	70	98	64	123
ON	110	197/176	121	281/251
MB	106	114	96	152
SK	102	145	91	232
AB	85	170	89	264
BC	105	147	114	206
Canada	100	167	100	232

lation to tuition and other compulsory fees over the past 22 years and projecting forward to 2015–6. This allows us to see the tangible steps that have (or have not) been taken by provincial governments towards making higher education more or less affordable for median and low-income Canadian families, or the degree to which affordability has changed. Additionally, we have provided provincial context to help explain the significance of the Index in relation to education-funding policy and economic trends.

There are other trends, however, that the Cost of Learning Index uncovers: the immediate impact of tuition hikes on affordability; the vastly different experiences between median-income and low-income families, particularly in provinces where fee increases far surpass inflation; the striking effect of rollbacks, particularly in high-growth provinces; and the provinces for whom affordability is not a priority in spite of above-average income growth.

According to the Index, in 1990–91 for the median family, Quebec’s Cost of Learning was the most affordable in Canada, and P.E.I. and New Brunswick’s were the least affordable. In 2011–12, Newfoundland and Labrador’s was the most affordable, and Nova Scotia’s the least, followed closely by Ontario when the province’s 30% Tuition Rebate is not considered.

For the 1990–91 LICO family, Quebec again has the most affordable Cost of Learning, followed by Newfoundland and Labrador’s. In 2011–12, however, Newfoundland and Labrador is by far the most affordable province for low-income families to pursue university (almost as affordable as the 1990–91 Canadian average), and Ontario the least affordable (although,

when the 30% Tuition Rebate is included in the calculation, Alberta becomes the least affordable).

Provincial Analysis

Newfoundland and Labrador

Throughout the 1990s, Newfoundland and Labrador's tuition fees were at approximately the Canadian average, but in 1999–2000 the province implemented a freeze, and then from 2002–05 rolled back fees a total of 25% to 1996–97 levels and froze them there.

Median incomes²⁵ for an average family with children in Newfoundland and Labrador have steadily risen from \$48,900 in 1990 to \$82,783 for 2011 (2010\$) — the fastest rate of income increase of any Canadian province.

According to the Index, in 1990–91 Newfoundland and Labrador's Cost of Learning for median families was 2% lower than the Canadian average in 1990, and by 1998–99 was double the 1990 Canadian average. With the 1999–2000 freeze and subsequent rollback, coupled with income growth, the Cost of Learning then plummeted, and Newfoundland and Labrador replaced Quebec as the province where university education is the most affordable. By 2015–16, if current trends continue, it will be twice as affordable for median-income families to go to university in Newfoundland as it was for the average Canadian family in 1990.

For families with two children living on the poverty line, Newfoundland and Labrador had the second lowest rank on the Cost of Learning Index in 1990–91, rising to the middle of the pack in 1999–2000. At its high point, the Cost of Learning in Newfoundland and Labrador was more than twice what it was in 1990. With the reductions in tuition fees and economic growth, since

2009–10 the province has been the most affordable in Canada for low-income families. If current trends continue, it is expected to become even more affordable — even as the Cost of Learning for families at the poverty line in most other provinces is projected to rise.

After-the-Fact Debt Relief

Newfoundland and Labrador was the first province to eliminate interest on the provincial portion of student loans in 2009. It also has a debt forgiveness policy for the provincial portion of the student debt.

FIGURE 4 Cost of Learning Index, Median Family, Newfoundland and Labrador

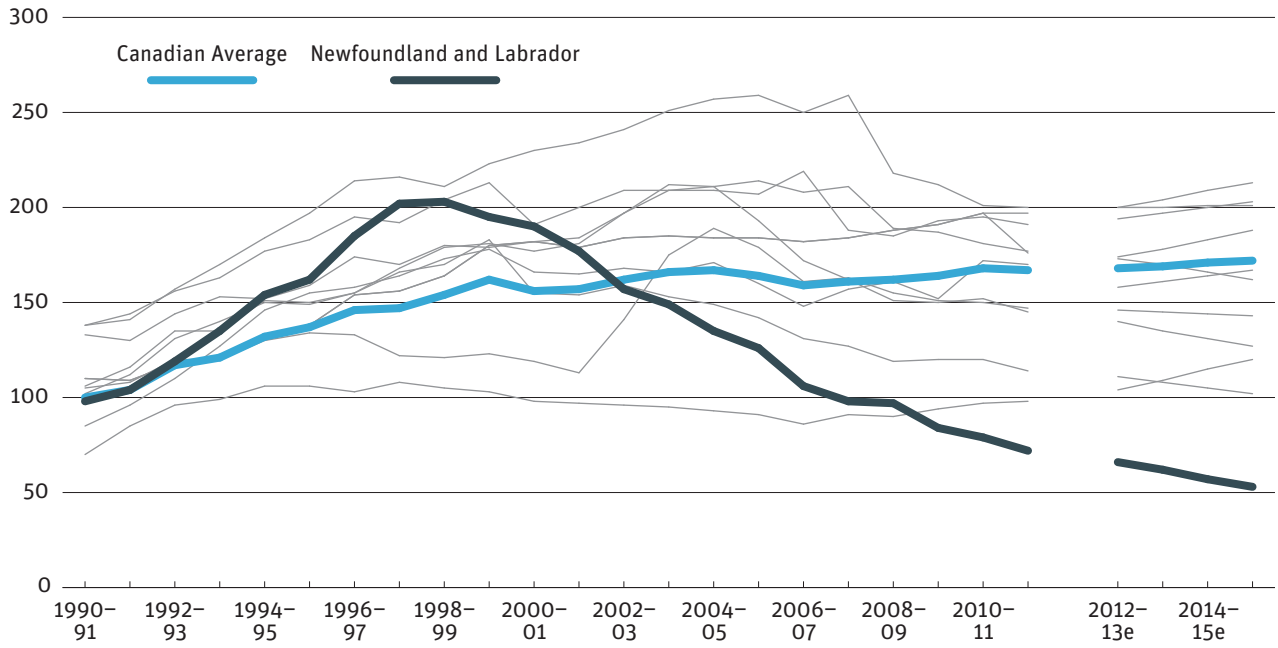
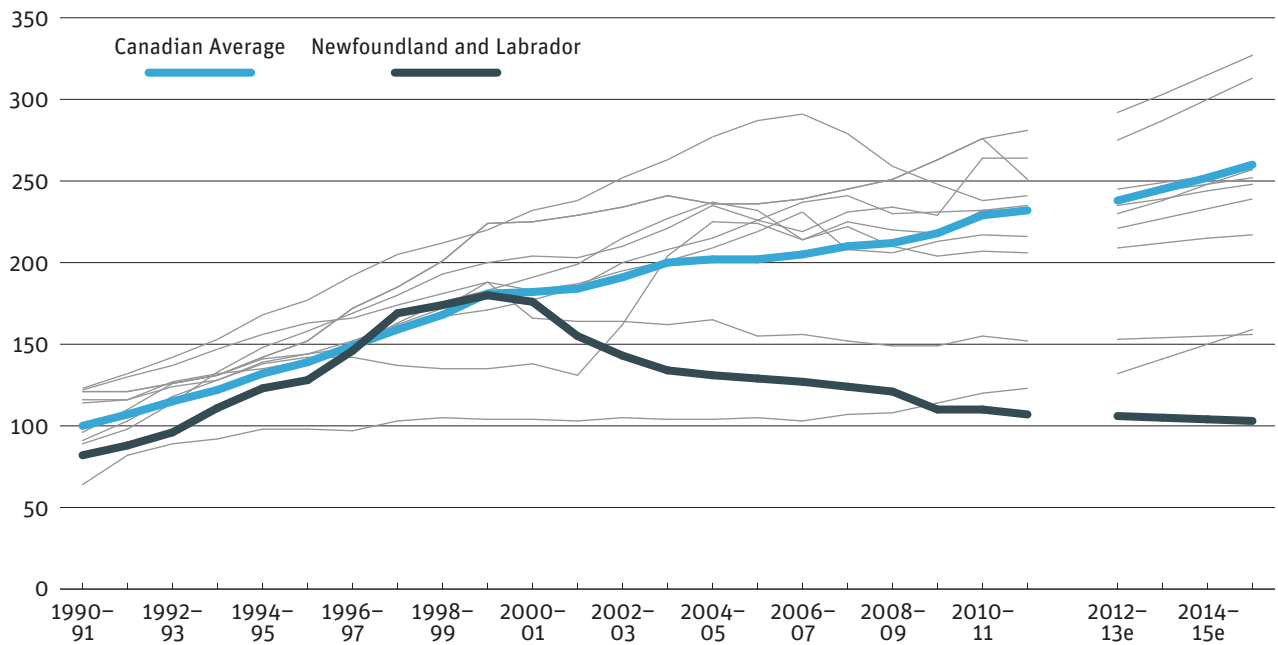


FIGURE 5 Cost of Learning Index, LICO Family, Newfoundland and Labrador



Prince Edward Island

In 1990, P.E.I.'s tuition fees were the second highest in the country, and steadily increased until 2007–08 when they were rolled back for one year, but then continued to climb, most recently at an annual rate of approximately 4% for tuition and other compulsory fees. During the brief rollback, several other provinces “caught up” so that, by 2011–12, P.E.I.'s tuition and other fees are \$5,764 (\$5,591 in 2010\$). Fees are projected to rise to \$6,743 by 2015–16 (\$6,194 in 2010\$), the fifth highest in the country.

Median income growth for the average family in P.E.I. has been poor: current annual rates are at 1%. Relatively slow growth, combined with somewhat higher fees, means that the Cost of Learning in P.E.I. has risen. In fact, between 1990 and 1992, the Cost of Learning Index for P.E.I. was the highest in Canada, and remained second highest until 2002–03, where it stabilized, and New Brunswick became less affordable. The Index demonstrates some clustering as fee increases in P.E.I., New Brunswick, Saskatchewan and Ontario take effect. The impact of the rollback was a short improvement in affordability, but then, as fees increased, so did the province's position on the Cost of Learning Index. For median families, P.E.I. is third highest on the Cost of Learning Index for 2011–12 and, if current rates continue, will rise to second on the Index in 2015–16 (highest, when the Ontario rebate is included in the calculation).

For low-income families, the Index looks quite similar: steady increases, a modest improvement with the rollback in 2007–08, and then a resumption of the upward trend. Interestingly, the relative lack of affordabil-

ity in P.E.I. is mitigated only by the worse performance on the Cost of Learning Index of several other provinces where the Cost of Learning has increased even more drastically for low-income families.

After-the-Fact Debt Relief

Prince Edward Island has a zero interest policy on provincial student loans.

FIGURE 6 Cost of Learning Index, Median Family, Prince Edward Island

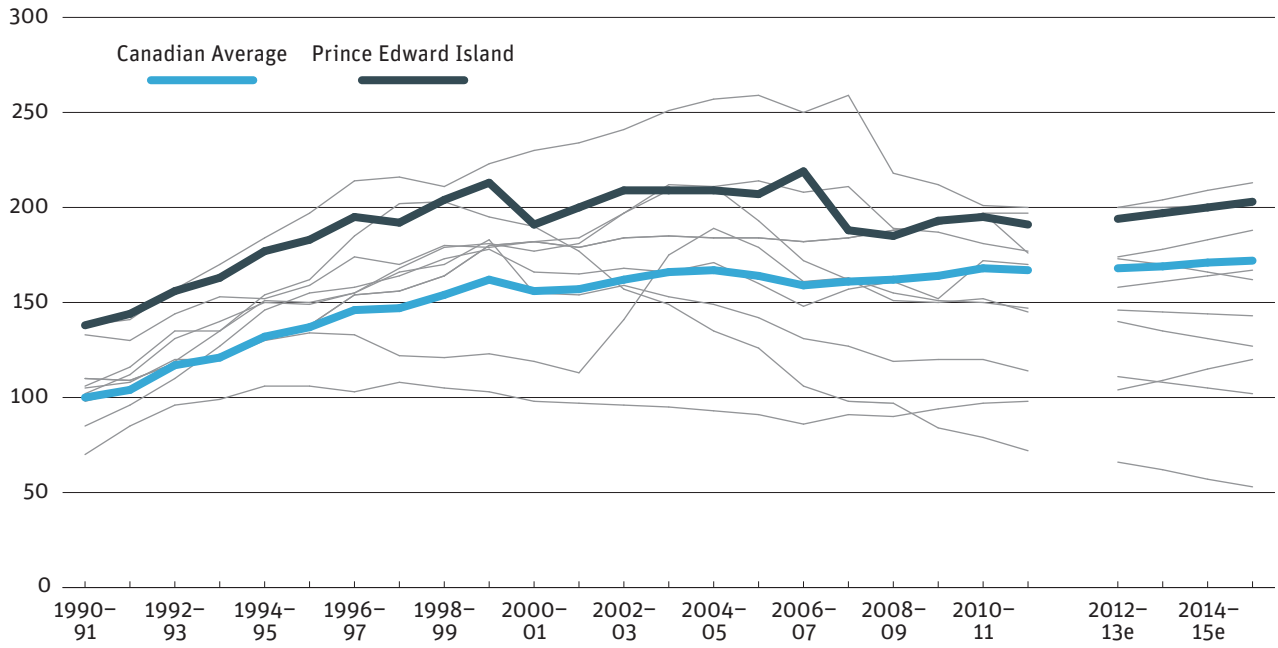
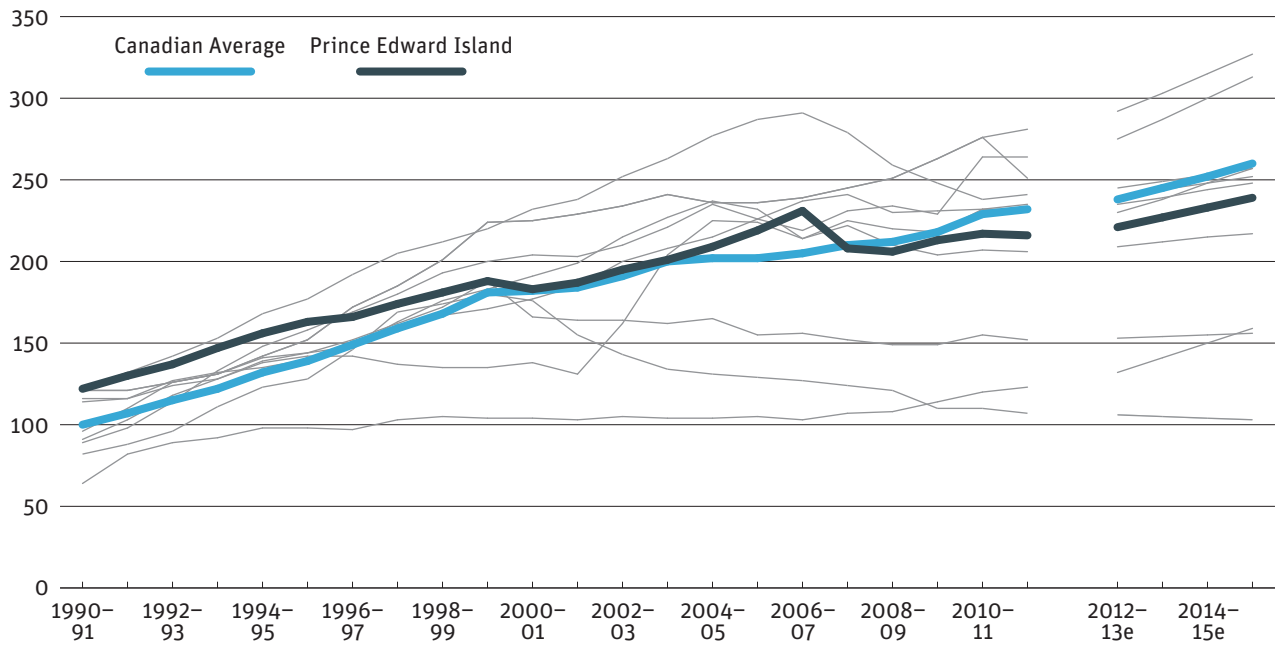


FIGURE 7 Cost of Learning Index, LICO Family, Prince Edward Island



New Brunswick

New Brunswick's fees, consistently above the national average, have risen steadily since 1990, at which point they were among the highest in the country. Between 2007 and 2011, they were frozen, a policy which ended in 2011–12 after which fees were allowed to rise \$200 annually. Consequently, for 2011–12, tuition and ancillary fees are \$6,283 (\$6,094 in 2010\$) and at current rates are estimated to rise to \$7,107 in 2015–16, making the province the fourth most expensive in the country.

Median-income families in New Brunswick are experiencing a higher than national average in income growth: 4% if current rates continue. On the Cost of Learning Index, this means that New Brunswick started high and continued upward, although Newfoundland briefly overtook it before the rollback and freeze resulted in much more affordable university in that province. 2005–06 saw New Brunswick reach its highest point on the Cost of Learning Index (the second highest rank in the country), after which it gradually declined as incomes rose and tuition fees were temporarily frozen.

New Brunswick is projected to continue slowly reducing its Cost of Learning as income increases outpace tuition fee increases, moving to fifth place in four years' time as other provinces climb the Index as a result of their higher fee increases.

The picture is similar for low-income families. In 1990, New Brunswick's position on the Cost of Learning Index is approximately in the middle of the pack; it steadily increases until, in 2007–08, it challenges Nova Scotia and Ontario for the highest Cost of Learning. The freeze results in a temporary

After-the-Fact Debt Relief

New Brunswick has a "debt cap" of \$26,000, but students must complete their education in the required period in order to qualify. This is called the New Brunswick Timely Completion Benefit.

dip, but the Cost of Learning begins to climb again soon afterwards. If current trends continue, the Cost of Learning for low-income families in New Brunswick will soon rival that of Nova Scotia.

FIGURE 8 Cost of Learning Index, Median Family, New Brunswick

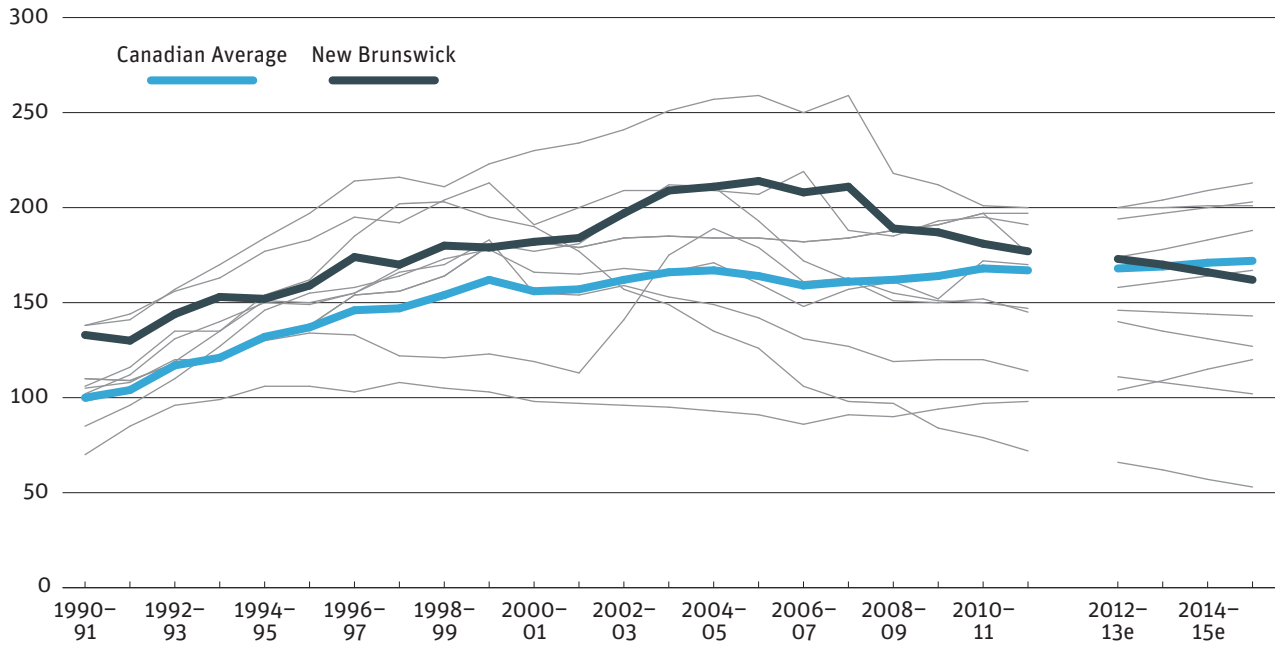
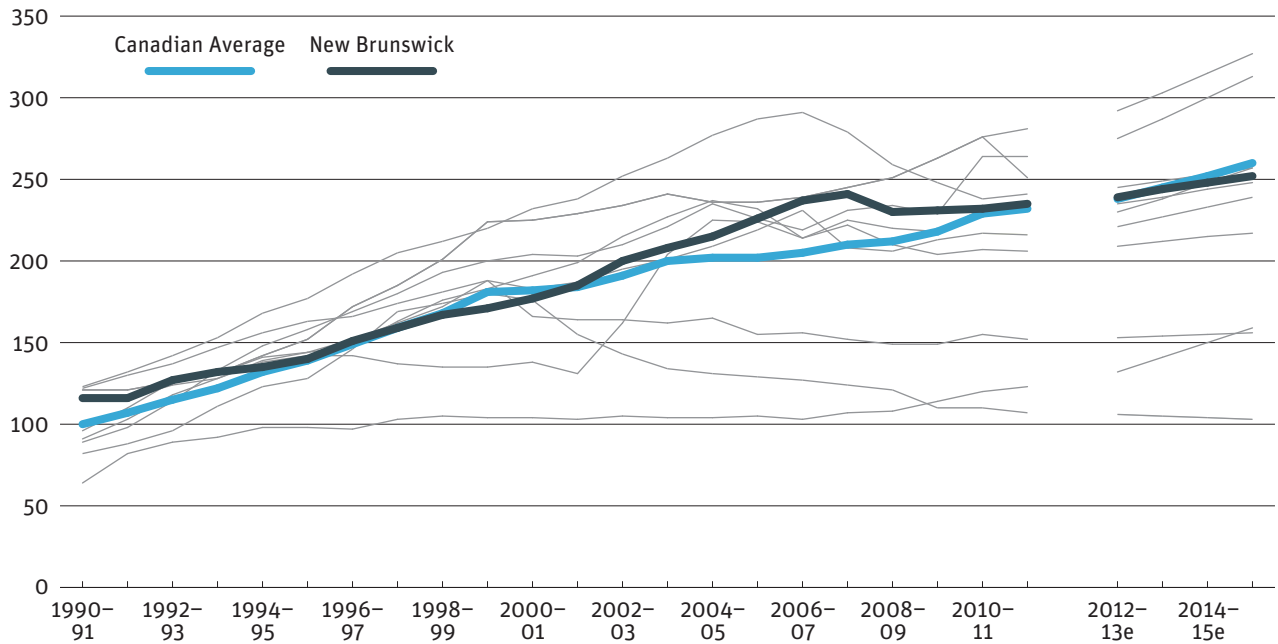


FIGURE 9 Cost of Learning Index, LICO Family, New Brunswick



Nova Scotia

From 1990 until 2009, Nova Scotia's tuition fees have been the most expensive in the country. In 1992–93, it became the province with the highest combined tuition and other fees as well, surpassing Ontario and P.E.I. Even with a rollback between 2007 and 2011, Nova Scotia's tuition fees remained the highest until 2009–10, when Ontario claimed that position. For 2011–12, tuition and compulsory fees are \$6,443 (\$6,249 in 2010\$), and projected to be \$7,252 in 2015–16 (\$6,661 in 2010\$).

Median family incomes have been increasing at the rate of 2%, or about the rate of inflation. Nova Scotia has consistently been the least affordable place to go to university, peaking between 2005 and 2007 when the rollback comes into effect and the Cost of Learning declines. However, because its Cost of Learning was so high to begin with, it's position on the Index will only be overtaken by Ontario (without the 30% Tuition Rebate) in 2013–14, and by P.E.I. in 2015–16.

For low-income families, in 1990 Nova Scotia starts out as the least affordable province, is briefly challenged by Ontario in 1999–2000, and then once again becomes least affordable, peaking in 2006–07 at which point the rollbacks begin to take effect and there is a noticeable drop in the Cost of Learning. Ontario becomes the most unaffordable province in 2009–10 for low-income families. If current trends continue, Nova Scotia's position on the Cost of

After-the-Fact Debt Relief

Nova Scotia currently has a "debt cap" of \$28,560.

Learning index will stabilize at third highest and by 2015–16 will share this position with Ontario when the rebate is included in the calculations.

FIGURE 10 Cost of Learning Index, Median Family, Nova Scotia

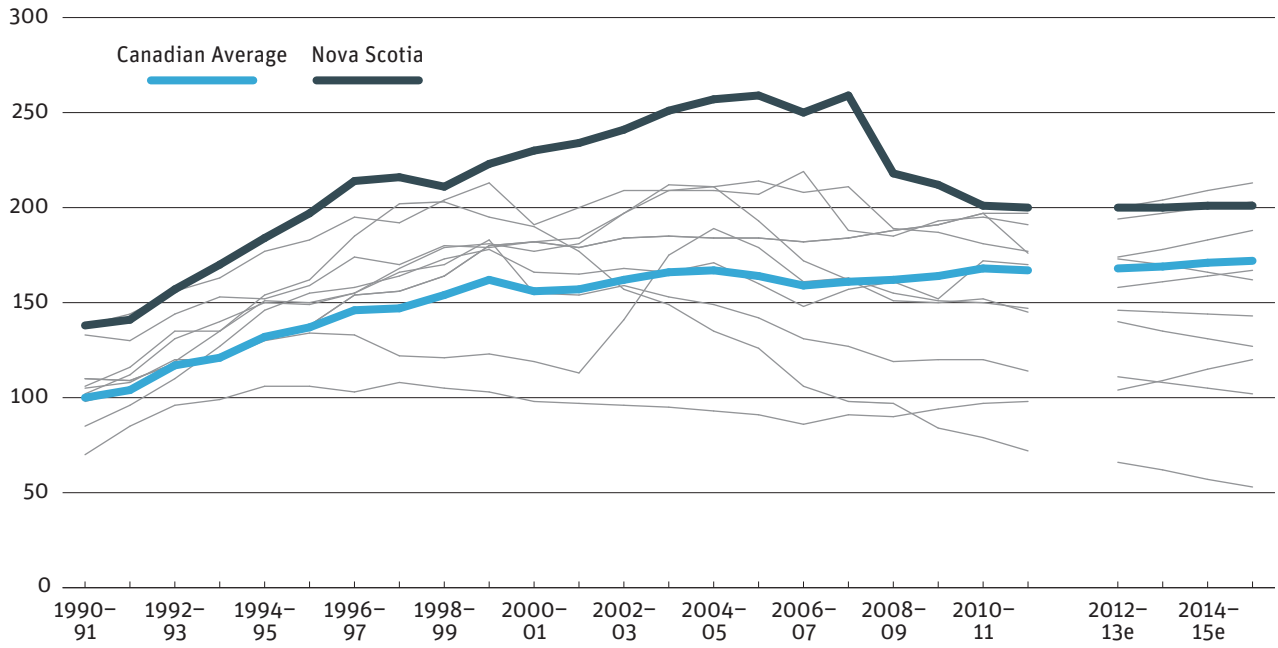
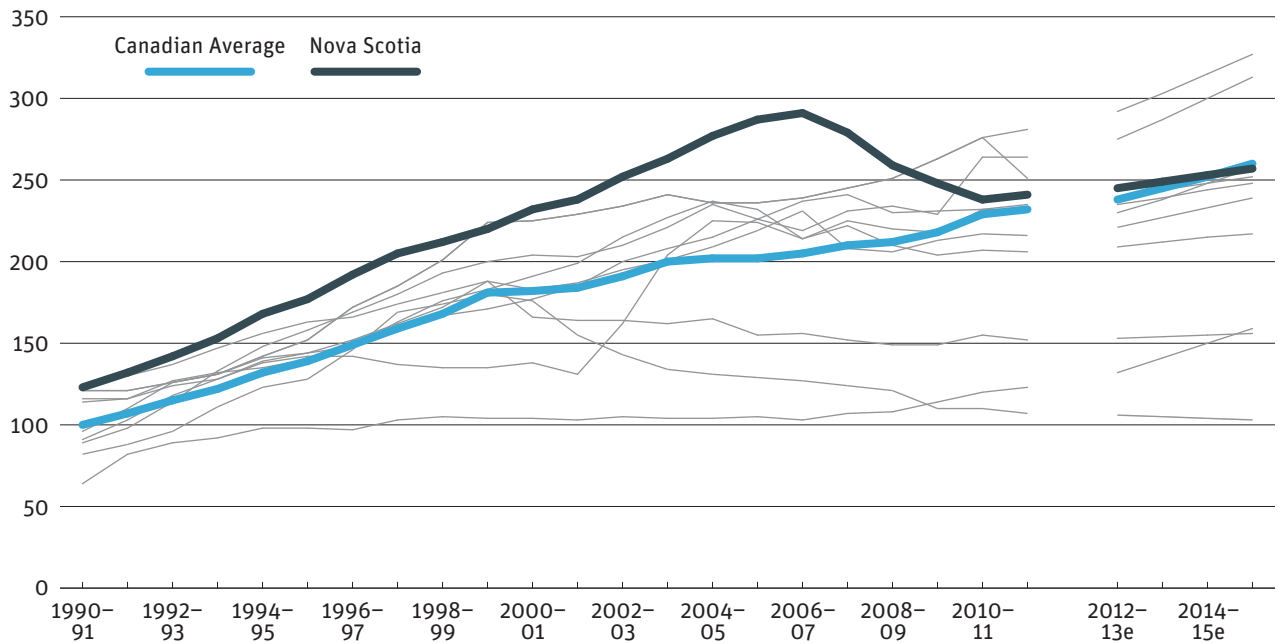


FIGURE 11 Cost of Learning Index, LICO Family, Nova Scotia



Quebec

Quebec's education system has recently been in the media spotlight due to the provincial government's controversial decision to end the current low-tuition-fee policy, and the resultant student unrest. At the time of writing, the Quebec tuition fee increase (under the Liberal government) is still on the books. The incoming minority Parti Québécois has announced they will repeal the increase but the timeline has not been confirmed. During the election campaign, Pauline Marois announced that, if elected, she would hold a summit on funding universities, and if a fee increase was recommended a PQ government would tie increases to inflation. Consequently, in this study we have included two scenarios — one with the Charest fee hikes, and one with an annual 2% increase — in our tuition and compulsory fee tables, the Quebec-focused analysis, and in the Cost of Learning projections.

In spite of some modest increases over the past two decades, Quebec's university tuition fees since 1990 have been consistently the lowest in Canada, although not when other compulsory fees are included. The Charest government's decision to raise fees (\$1,779 over seven years) would bring tuition and other fees from \$3,278 in 2011–12 (\$3,336 in 2010\$) to \$4,472 in 2015–16 (\$4,108 in 2010\$). Under a PQ scenario, we project tuition and other fees to increase to \$3,664 in 2015–16 (\$3,366 in 2010\$), the second lowest in the country.

The impact of the Charest government's fundamental policy shift is seen more starkly on the Cost of Learning Index. The Index demonstrates how Quebec in 1990–91 was by far the most affordable place to pursue a university education. Fee increases in the mid-to-late '90s saw a jump in the Cost of Learning, followed by a decline as the subsequent freeze allowed incomes to “catch up” to the Cost of Learning. With the recently legislated fee hike, however, and assuming median income trends continue at a projected 1% annual increase, Quebec's Cost of Learning ranking sharply rises: by 2015–16, Quebec will have moved from the most affordable province for university to third, behind Newfoundland and Labrador and Manitoba. However, under a PQ scenario, the Cost of Learning would flatline, while Newfoundland and Labrador's continues to decline steadily. In fact, if trends in both provinces continue, by 2015–16 it is estimated that for median income families the Cost of Learning in Quebec would come in just under Manitoba's, and would approach twice that of Newfoundland and Labrador's.

Quebec's policy of low tuition fees ensured that families living at the poverty line were better able to pursue university than low-income families in other

FIGURE 12 Cost of Learning Index, Median Family, Quebec

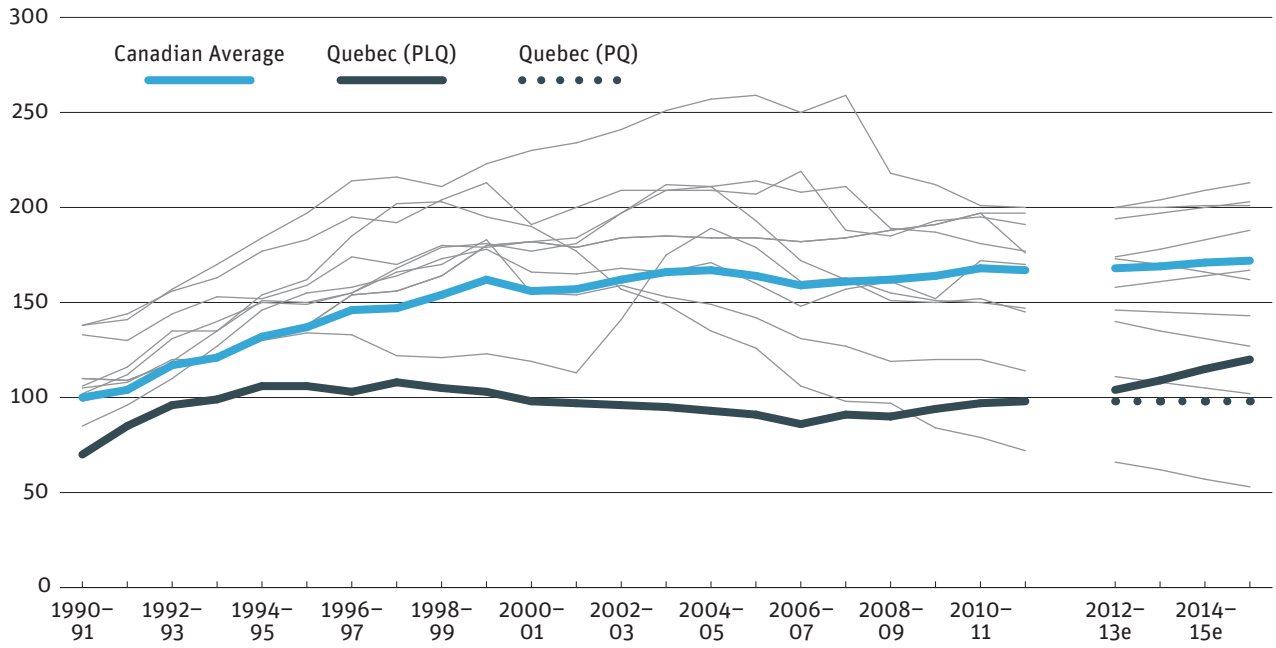
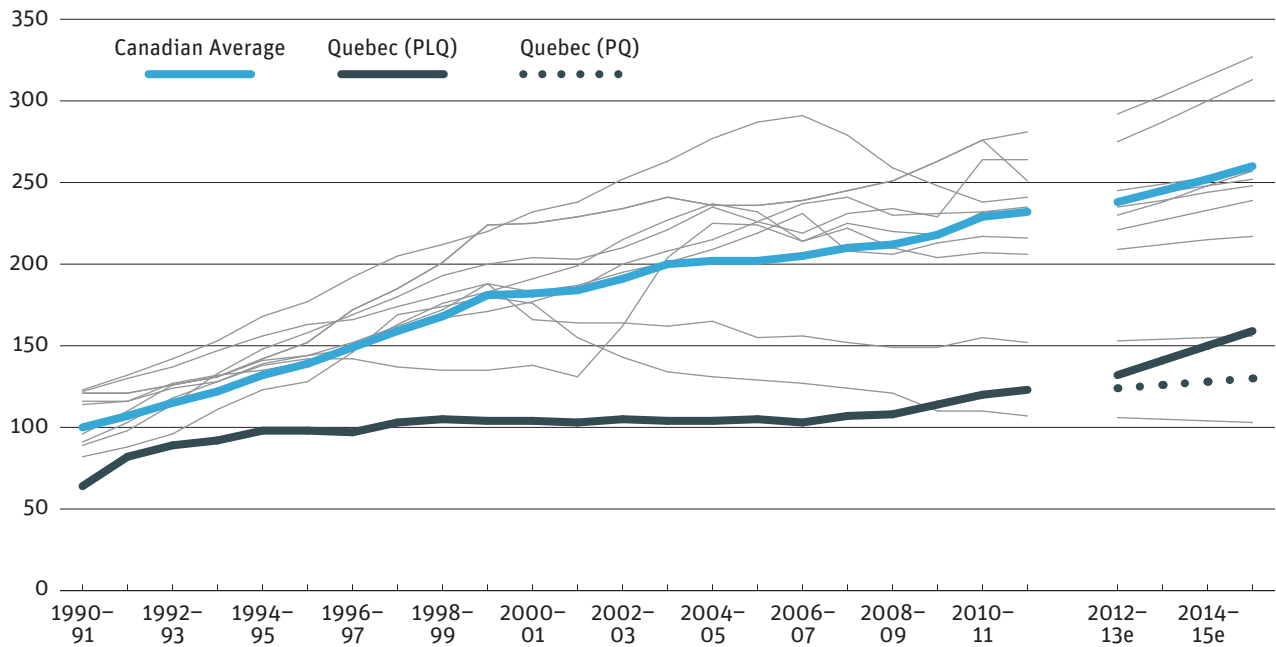


FIGURE 13 Cost of Learning Index, LICO Family, Quebec



provinces, as indicated by Quebec's fairly constant line from 1997–2008. By 2008–09, however, Newfoundland and Labrador had taken over the position as the most affordable province for low-income families pursuing university. With the recent legislated increase, Quebec's position on the Cost of Learning Index jumps noticeably, well past Newfoundland and Labrador whose freeze results in increasing levels of affordability for low-income families, and is estimated to pass Manitoba by 2015–16. Under a PQ scenario, the Cost of

After-the-Fact Debt Relief

In the past, Quebec has provided less in student loans because more grants have been made available and because fees have been lower to start with.

Learning for low-income families does not jump as sharply, but it would continue to increase, somewhat higher than Newfoundland and Labrador's but less than Manitoba's by 2015–16.

Ontario

In 1990, Ontario's fees were slightly higher than the Canadian average, rose rapidly throughout the 1990s to become the second highest in the country and, after a brief freeze from 2004–06, took over top position, becoming the least affordable province in 2009–10 after Nova Scotia began a rollback in 2007–08. Currently, fees are allowed to increase by 5%²⁶ each year, meaning that by 2015–16 tuition and other compulsory fees are projected to reach over \$9,000 (\$8,480 in 2010\$).

Ontario's "30% Tuition Rebate" refunds students who qualify 30% of the cost of their tuition fees. While the upfront rebate does affect affordability, not all students qualify. Because of this, and because it is not actually a direct reduction in tuition fees, we have included two Index calculations for Ontario starting in 2011–12: one for students who have received the rebate and one for students who have not.

Given the recent trend of approximately 2% a year increases in median Ontario incomes, an interesting picture emerges on the Cost of Learning Index. Ontario (without the rebate) is projected to become the least affordable province for higher education in 2012–13 — tied with Nova Scotia which flatlines in 2011–12 — and then continues its upward trend on the Cost of Learning Index. With the rebate, there is a fairly significant dip in the province's Cost of Learning in 2011–13, and then the upward trend resumes, positioning Ontario at fourth on the Cost of Learning Index. In other words, even with the rebate, the province's rank doesn't change that significantly.

FIGURE 14 Cost of Learning Index, Median Family, Ontario

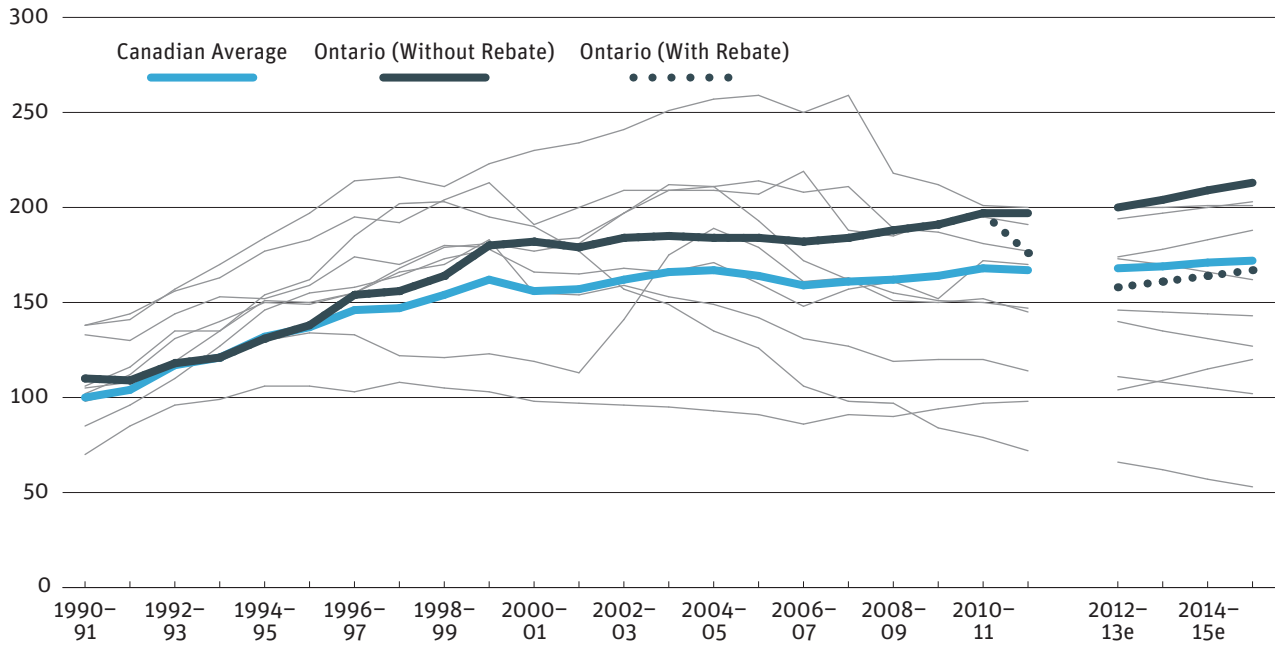
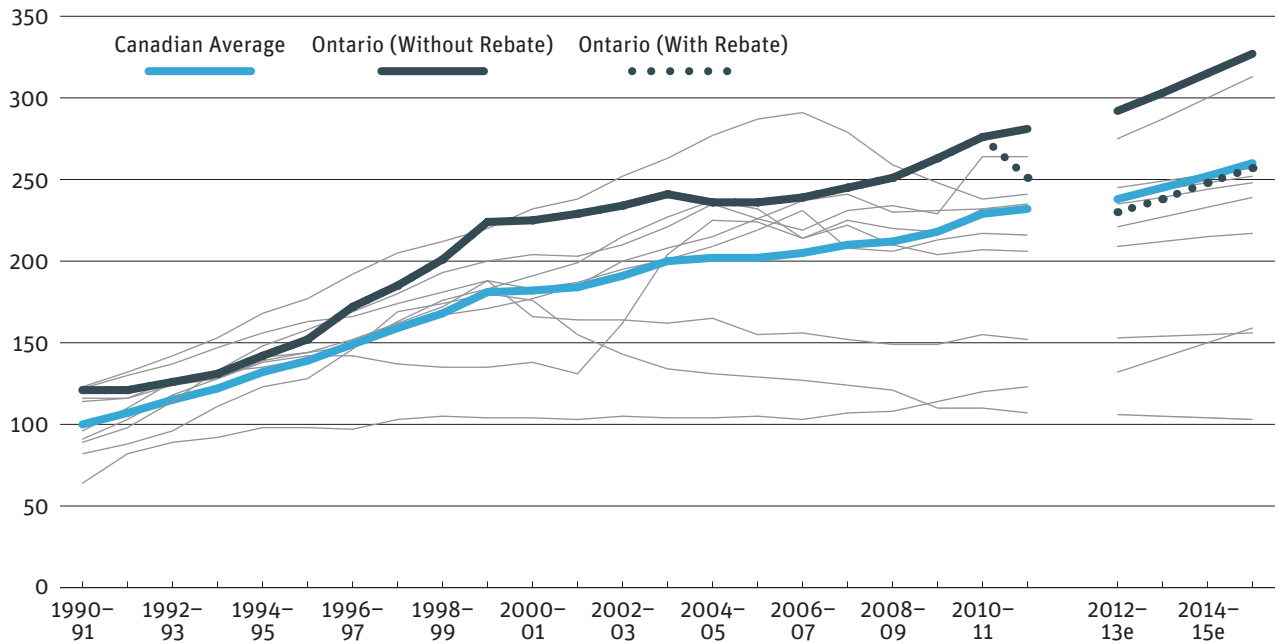


FIGURE 15 Cost of Learning Index, LICO Family, Ontario



The full impact of Ontario's high fees is seen on the Index as it applies to families below the poverty line. Without the rebate, Ontario — not surprisingly, with fees substantially higher than its counterparts — fares the worst on the Cost of Learning Index, rising sharply from its already comparatively high cost in 1990 to more than twice that cost in 2011–12, and is the least affordable province for low-income families. Ontario's position on the Cost of Learning Index for this cohort is projected to be maintained as fees continue to increase, so that, by 2015–16, it will be more than two-and-a-half times more expensive for families at the poverty line to go to university in Ontario than it was in 1990–91.

True, that rank does not include the 30% Tuition Rebate. But, even *with* the rebate (which began to take effect in 2012), Ontario ranks second on the Cost of Learning Index, tied with Nova Scotia, behind only Alberta. Ontario's fees have been so high for so long that even a reduction of 30% in tuition fees for the poorest families does not significantly improve its ranking on the Cost of Learning Index. When the rebate takes effect (from 2011–12 onwards), the Cost of Learning in Ontario is projected to temporarily dip to the middle of the pack

in 2012–13; but, as fees continue to increase above income levels, Ontario's Cost of Learning creeps back up to the second highest in the country, tied with Nova Scotia, for families at the poverty line.

After-the-Fact Debt Relief

Currently, Ontario students have a “debt cap” of \$29,200 (or \$7,300/yr).

Manitoba

Although Manitoba's tuition and compulsory fees from 1990 to 2000 were at about the national average, in the early 2000s the province froze tuition fees, then implemented a 10% rollback and resumed the freeze at the third lowest levels in Canada after Quebec and Newfoundland. For 2011–12, fees are \$4,065 (\$3,943 in 2010\$), and by 2015–16 are projected to be \$4,400 (\$4,042 in 2010\$), due to a legislated annual 2% increase.

Manitoba's Cost of Learning for median-income families rises to a high point in 1999–2000, at which point tuition fees were rolled back. Subsequently, the Cost of Learning declined more or less consistently in the province as median incomes increased at a rate greater than that of tuition fees, which were rising by 2% annually. By 2001–02, Manitoba's Cost of Learning was slightly better than the national average, and by 2003–04 it had become the third most affordable

FIGURE 16 Cost of Learning Index, Median Family, Manitoba

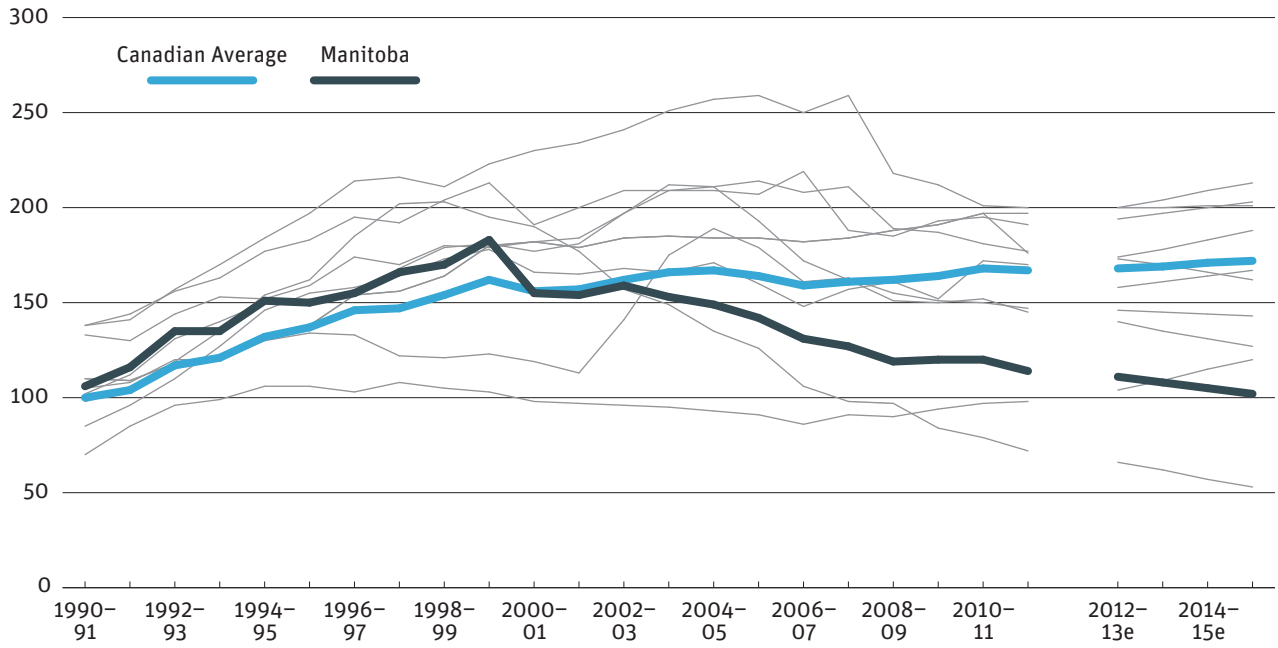
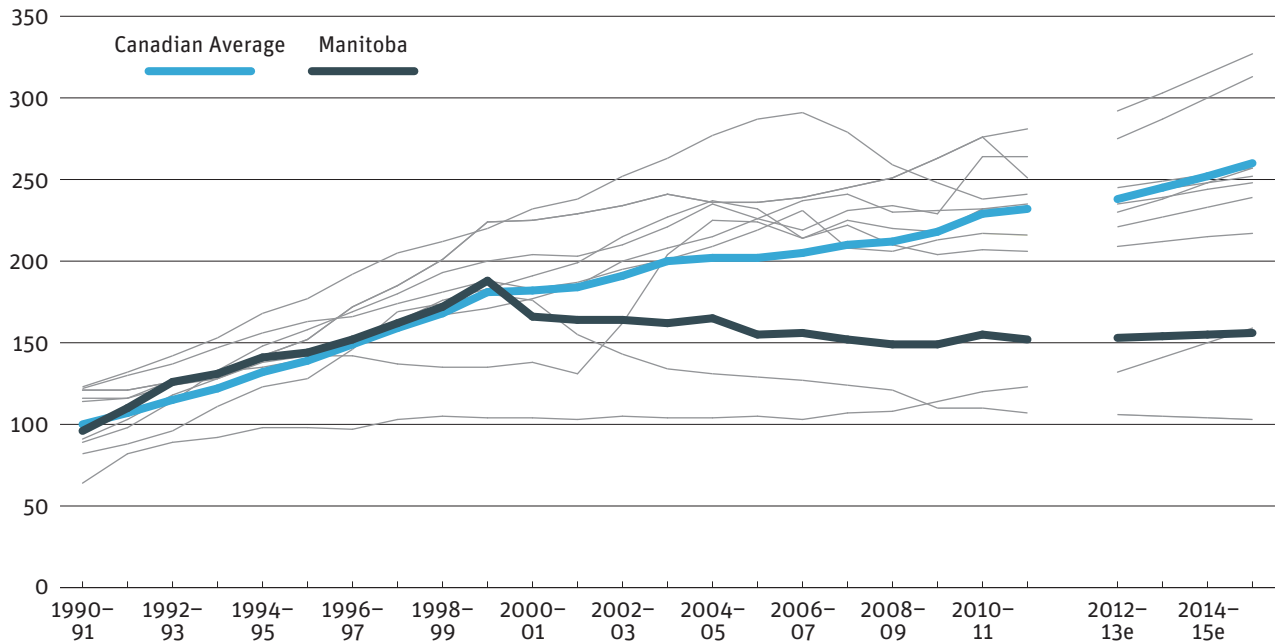


FIGURE 17 Cost of Learning Index, LICO Family, Manitoba



province in which to pursue university. If current income growth trends in the province are maintained at 3% annually, by 2015–16 Manitoba will be second only to Newfoundland and Labrador on the Cost of Learning Index if the Charest government’s legislated increases in Quebec come into effect; under a PQ tuition fee scenario, Manitoba’s position on the Index would be just behind Quebec.

For low-income families, the Cost of Learning in Manitoba increased from 1990 to its highest point in 1999–2000. From that point on, with rollbacks and subsequent freezes, levels remain more or less consistent, with the province

After-the-Fact Debt Relief

There is a Manitoba bursary program designed to limit student debt levels; money is provided directly to the student’s debt. However, the amount of money available changes annually according to how much is in the fund and the number of eligible students.

the third most affordable place for low-income families to pursue university after Quebec and Newfoundland and Labrador. Looking forward to 2015–16, Manitoba’s position on the Index is projected to be maintained, but the Cost of Learning for LICO families will continue to gradually increase.

Saskatchewan

Although hovering close to the national average throughout most of the 1990s, Saskatchewan’s tuition and other fees jumped in 2000–01 at a time when several other provinces implemented freezes and rollbacks. The province lowered fees in 2006–07, and then froze them until 2010–11. In 2011–12, tuition and compulsory fees in Saskatchewan reached \$6,192 (\$6,006 in 2010\$), the fifth highest in the country. If the rate of increase remains constant by 2015–16 total fees in the province will be close to \$7,000 (\$6,421 in \$2101).

Saskatchewan has been experiencing robust median income growth, particularly since 2000, at an average rate of 5%. Its Cost of Learning was highest in 2003–04, second only to Nova Scotia, and then, as incomes increased, the Cost of Learning started to gradually decline. The decline became much more pronounced during the fee freeze; by 2009–10, Saskatchewan, though certainly higher on the Cost of Learning Index than third-place Manitoba, was in fourth position, marginally more affordable than Alberta and British Columbia. This position was maintained for 2011–12, and, if incomes continue to rise slightly more than the projected rate of fee increases, the Cost of Learning will continue to gradually decline.

FIGURE 18 Cost of Learning Index, Median Family, Saskatchewan

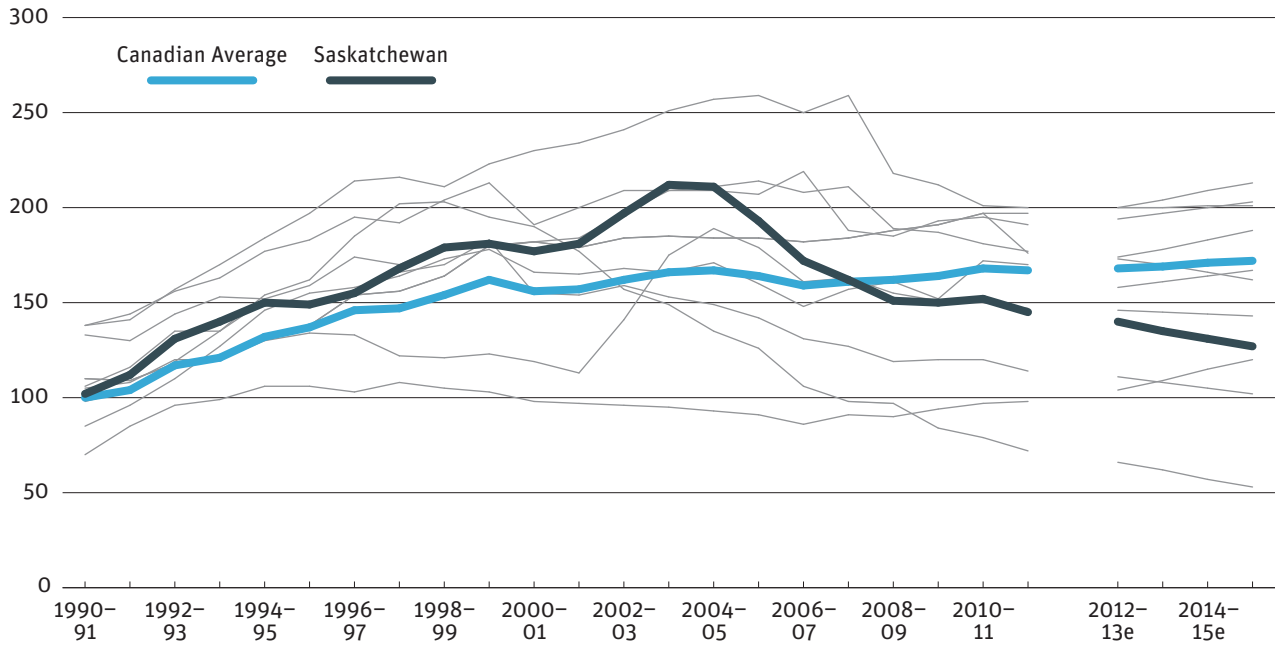
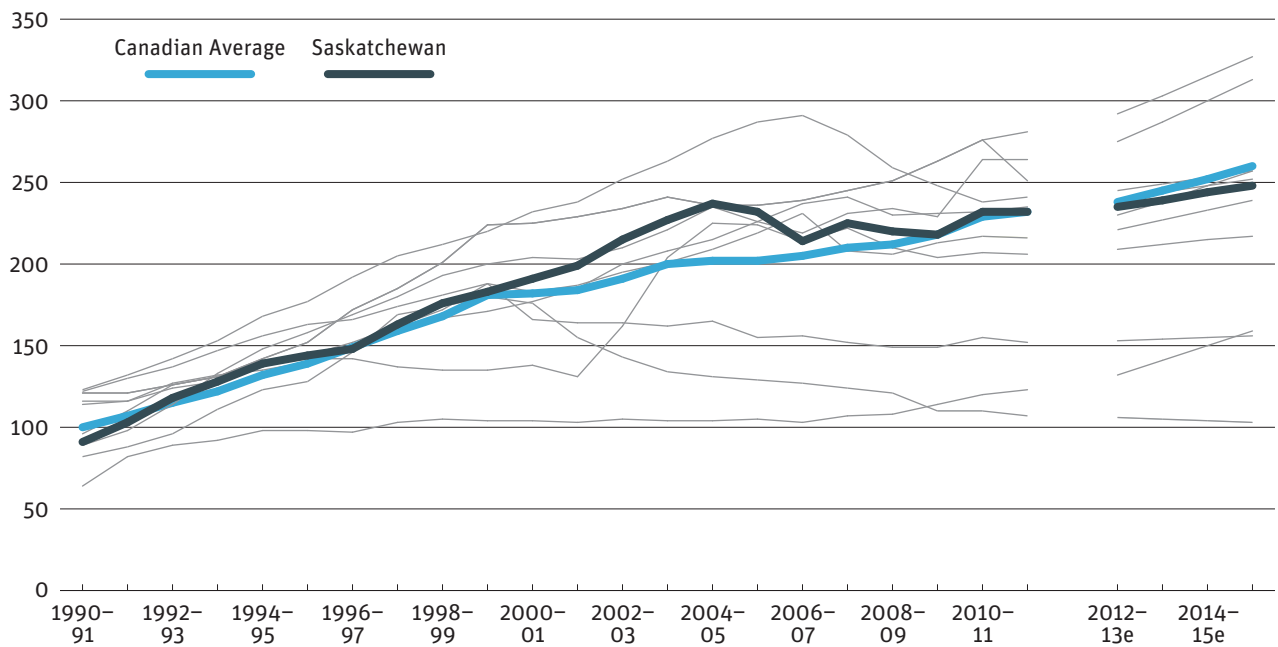


FIGURE 19 Cost of Learning Index, LICO Family, Saskatchewan



However, the provincial picture is quite different for families living below the poverty line. In fact, the Cost of Learning continues to increase until 2004–05 (second highest in the country for low-income families). The province’s rank on the Index drops significantly — although very briefly — with the 2006–07 rollback in fees, but then starts to creep back up during the freeze. However, when the freeze is lifted, there is a noticeable jump in the Cost of

After-the-Fact Debt Relief

All assistance is provided first as a loan. Saskatchewan has a limited bursary program for some students, but money is only applied to the loan at the end of the study period. While the provincial and federal governments pay the interest on the student loans while the student is in school, there is no interest relief offered on loans, even during the six-month grace period after graduation, once the student leaves school.

Learning for low-income families. If current income and tuition fee trends continue, Saskatchewan’s Cost of Learning will continue to rise for this cohort (in contrast to the Cost of Learning for median families whose incomes are growing faster than tuition fee increases) through to 2015–16.

Alberta

Since 1993–94, Alberta’s tuition and other fees have been above the national average, a trend that accelerated in 2003–04. Fees were frozen briefly at 2004–05 levels and then in 2006 they are allowed to rise with the Consumer Price Index. Previous increases were close to 6% annually. Projected tuition and compulsory fees will be \$8,827 in 2015–16 (\$8,108 in 2010\$), the second highest in the country after only Ontario.

Median family incomes in Alberta have increased just 2% on average. This, coupled with consistently high tuition fees, is evident in the province’s Cost of Learning, which increases steadily from 1990–2000 and then gradually declines for the most part till 2010–11, when it reverses and begins to

After-the-Fact Debt Relief

Alberta cancelled its Student Loan Relief (the last day to qualify was July 31, 2012) and replaced it with small sums for students who complete their program (Completion Grants — loans of \$1-2,000) or who go on to work in select occupations in Alberta (Retention Grants — \$2,000).

climb again. By 2015–16, if trends continue, Alberta will have the fourth highest Cost of Learning for median-income families pursuing university; third highest, if we consider the 30% Tuition Rebate in Ontario.

FIGURE 20 Cost of Learning Index, Median Family, Alberta

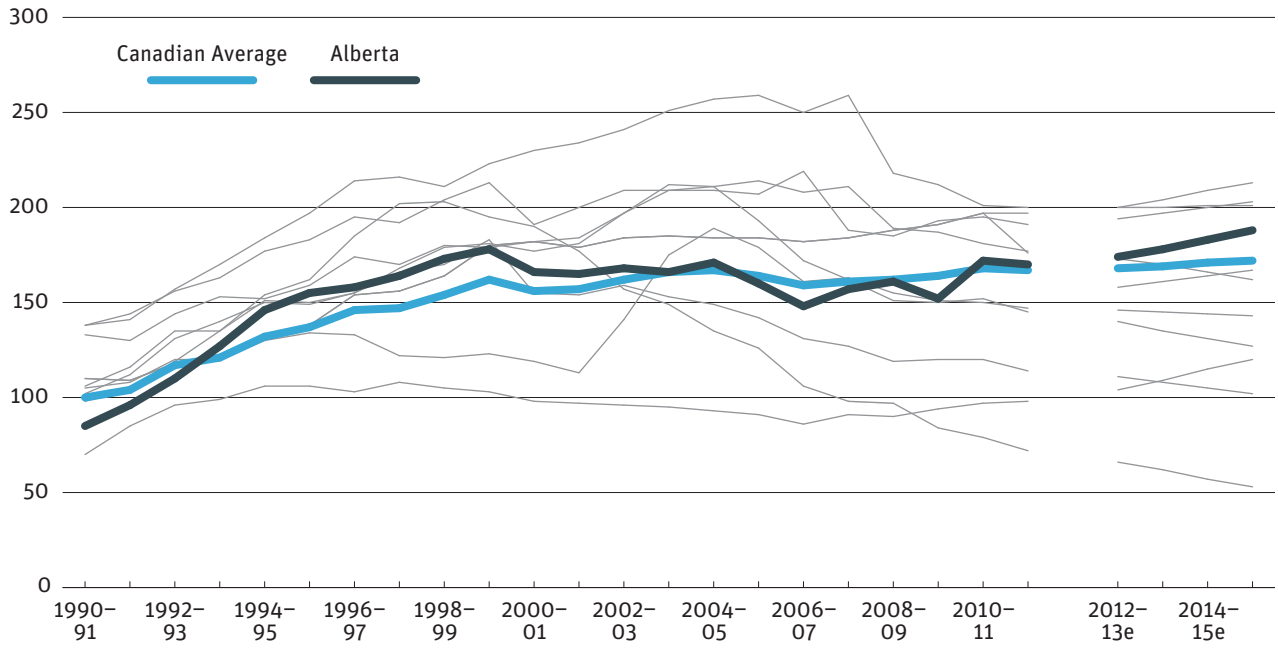
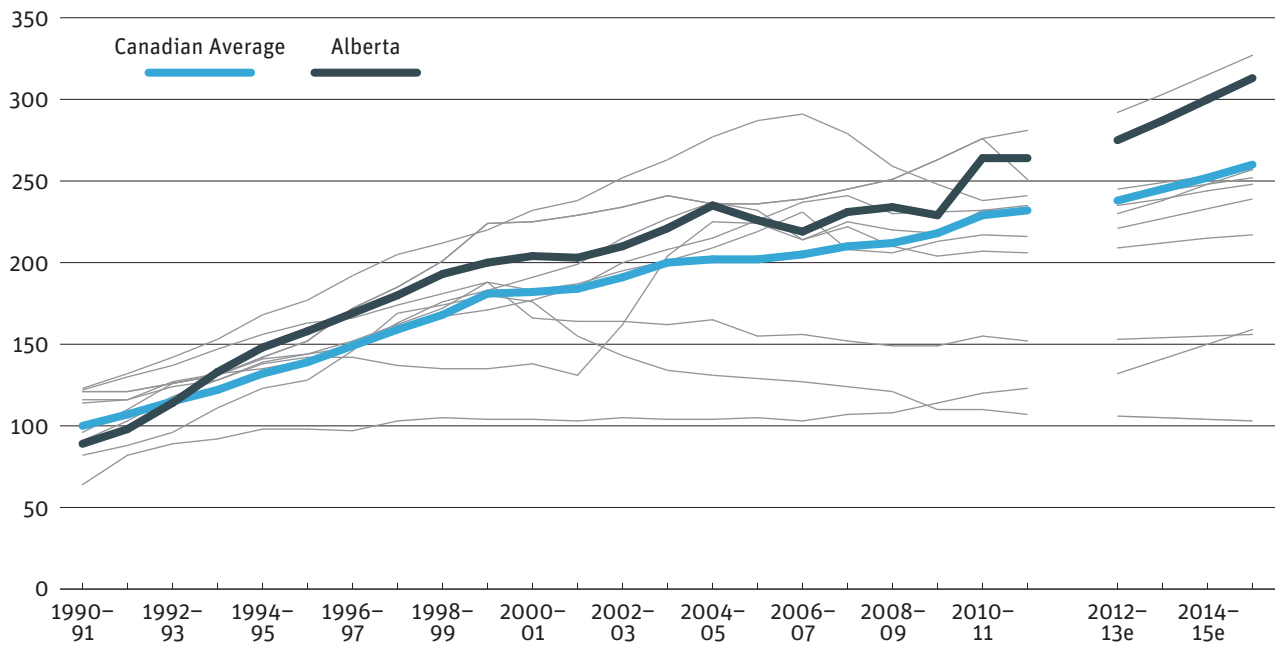


FIGURE 21 Cost of Learning Index, LICO Family, Alberta



The picture is even more stark for families living in poverty. Low incomes, combined with consistently high and rising tuition fees, have resulted in Alberta's Cost of Learning climbing steadily for this cohort. In 2010–11, Alberta took over from Nova Scotia the position of the second most unaffordable province for low-income families pursuing university, slightly behind Ontario. However, if Ontario's 30% Tuition Rebate is taken into consideration, in 2011–12 Alberta becomes the most unaffordable province for low-income families by a significant margin, and is projected to maintain that position through to 2015–16 as the Cost of Learning continues to rise.

British Columbia

British Columbia's tuition fee rollback and freeze from the mid-1990s to 2001–02 kept the cost of university in the province the second lowest in the country. In 2002–03, however, the freeze was lifted and costs immediately increased substantially. Within one year, tuition fees in B.C. were well above the national average, and then leveled off again. Tuition and compulsory fees in 2011–12 were \$5,511 (\$5,345 in 2010\$) and, if past trends continue, will hit \$6,133 by 2015–16 (\$5,634 in 2010\$).

The Cost of Learning Index illustrates what fee-related policies have meant for median-income families in B.C., particularly as other provinces allowed their fees to increase while B.C. maintained a freeze. From 1993–2004, B.C. was the second most affordable province for median-income families to attend university. However, from 2002–06, the Cost of Learning increased significantly as the freeze was lifted. As tuition fee increases began to match inflation in the late 2000s, the provincial trend flatlined, making B.C. the fourth most affordable province on the Index. Until 2015–16, British Columbia's Cost of Learning is projected to remain fairly constant.

After-the-Fact Debt Relief

In 2004–05, British Columbia eliminated needs-based grants, replacing them with loans. Interest rates on provincial loans are the highest in the country. A Repayment Assistance Program was recently announced: in stage 1 the province pays a portion of the interest on the loan and, after five years, in stage 2 the province pays a portion of the principal.

For low-income families, B.C. starts out with a higher Cost of Learning on this Index compared to other provinces. It maintains its trajectory fairly consistently, finding itself second in affordability by 1996–97 as fees in most other provinces (except for Quebec) begin to rise signifi-

FIGURE 22 Cost of Learning Index, Median Family, British Columbia

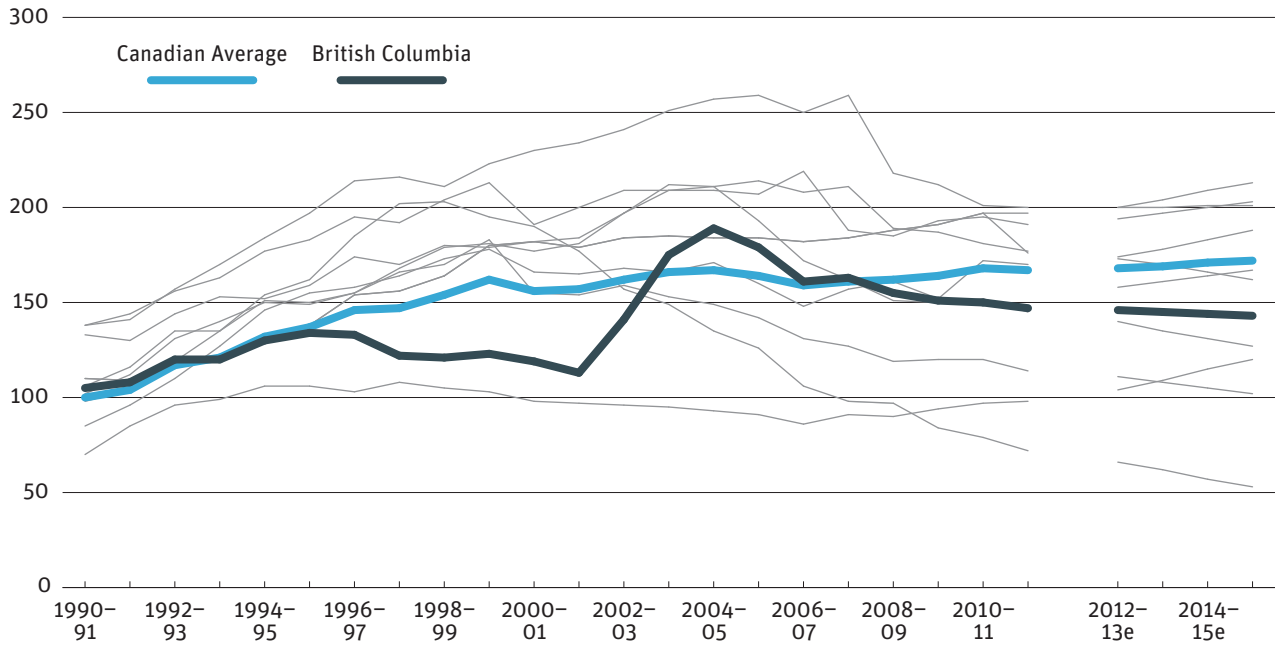
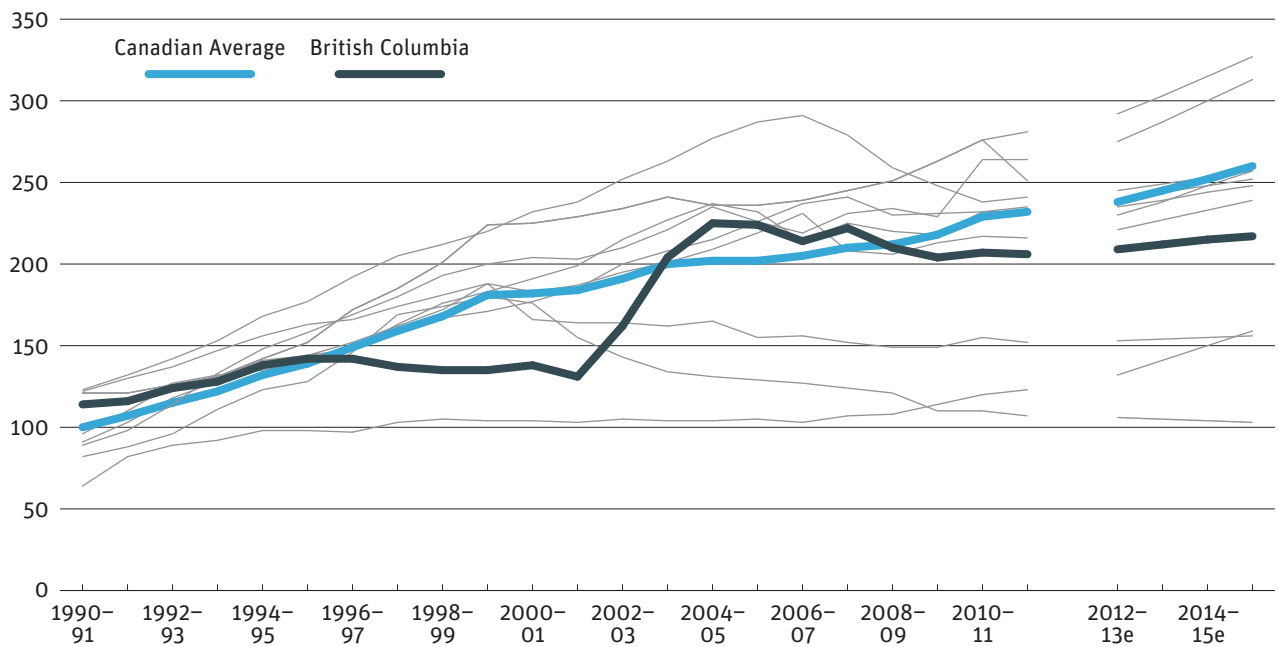


FIGURE 23 Cost of Learning Index, LICO Family, British Columbia



cantly. In 2002–03, when the freeze ends, there is a noticeable spike in the Cost of Learning which continues until fee increases stabilize B.C.’s position relative to most other provinces, although its Cost of Learning is estimated to slowly continue to increase through to 2015–16.

Conclusion

The Cost of Learning Index is not an attempt to define affordability, but rather to identify trends and compare provincial priorities: how economic and education finance policies interact to make university more or less affordable on a provincial basis. What steps have been taken during periods of economic growth or in spite of a market downturn to ease the financial burden of a university education? How different — or similar — are the experiences of middle- and low-income families when trying to navigate educational affordability issues? And how have provincial governments chosen to address their Cost of Learning?

It is worth noting that, instead of reducing tuition fees to improve the Cost of Learning, the majority of provincial governments have chosen to go the route of after-the-fact assistance: debt relief, loans forgiveness, tax credits, or zero interest. While this can provide some modest relief for the students who qualify, it does not help with the upfront costs: you can’t pay your university bill with a tax credit.

Furthermore, existing provincial policy can change²⁷ at any time; it is certainly not a dependable method of budgeting for already financially-strapped students and families. These piecemeal approaches to student aid — or, more accurately, to financial support of university education and the students who pursue it — create a system of financial assistance that is increasingly difficult to navigate²⁸. Because the onus is almost entirely on the student to seek out, research, and apply for assistance, programs can go un-applied for. And in some cases, assistance can be cancelled altogether for students who miss a certain number of classes²⁹, or drop below a required course load.

Ontario’s recently-implemented 30% Tuition Rebate does provide upfront relief to some students, and for this reason we have included it in our Cost of Learning Index; but because not all students qualify, we have indicated both scenarios for Ontario middle- and low-income families. While it is not an insignificant amount of money (and collectively it represents an estimated \$430–\$500 million a year³⁰), what it illustrates about Ontario’s education finance policy with regard to fee increases over the past two decades is arguably even more interesting than the rebate itself.

Ontario also serves as a useful point of comparison to examine provinces that have made very different choices to increase affordability.

Newfoundland and Labrador (since 1999–2000) is perhaps most striking in this regard for its deliberate and consistent focus on ensuring greater financial access to university. It is now almost three times more affordable for median-income families in Newfoundland and Labrador to send their children to university than it is for median-income families in Ontario (more than twice as affordable when the rebate is taken into consideration). By 2015–16, that will have increased to four times more affordable (with the rebate: more than three times). For low-income Newfoundland and Labrador families, university will be nearly two-and-a-half times more affordable than it would be for Ontario families living at the poverty line (2011–12 and 2015–16).

Provincial education expenditures have, for the most part, declined as a percentage of total expenditures; in some provinces they certainly have not kept pace with increasing enrolments. Between 1979 and 2009, the proportion of university operating revenue provided by government sources has declined from 84% to 58% while the proportion funded by student tuition fees has increased from 12% to 35%.³¹

One key result of inadequate levels of public investment is increased debt loads – public and private – for students and their families, who are increasingly expected to compensate for the shortfall as tuition and other fees increase, often far in excess of the cost of living. Salaries are simply not keeping pace as tuition fees rise; household debt continues to accumulate,³² and student debt is at record levels.

Mainstream media, and presumably most provincial governments and university administrators, seemingly work under the convenient assumption that, if university enrolments continue to increase (or at least do not decline), fees are not prohibitive. However, this assumption ignores the fact that obtaining a degree has become a prerequisite for decent employment.

It's an assumption that also relies on the flawed notion that tuition fee increases are somehow the inevitable result of inflation or some predetermined affordability formula, rather than being a direct consequence of the declining public investment in our universities and in the people who attend them.

It also avoids having to address the lasting impacts of debt incurred by the majority of students who do not have the means to pay the entire private portion of their educational costs upfront.

These are key elements that need to be included in any discussion about tuition fees and “affordability” if we are to develop a more accurate picture of who is really paying for declining public investment in universities, and how much it is costing us all.

Technical Appendix

What Does the Index Represent?

The Cost of Learning Index looks at how much more or less affordable university has become for the average family. A second Index looks at how much more or less affordable university has become for a family right on the poverty line.

The Cost of Learning Index for the average family takes the tuition and ancillary fees in a given province and adjusts that total for any increased earnings for the median family with children in that province. So, if tuition and ancillary fees are going up at 5% a year but median family incomes with children are also going up 5% a year, then the Index would neither rise nor fall. The Canadian version of this Index represents 100 in 1990, with the other provinces starting relative to that 100 point.

All values are in current dollars. The formula for the Index in year=y for province=prov is:

$$\text{Cost of Learning Index} = \frac{(\text{Tuition}_{(y, \text{prov})} + \text{Ancillary Fees}_{(y, \text{prov})}) / \text{Median Family Income}_{(y, \text{prov})}}{(\text{Tuition}_{(1990, \text{can})} + \text{Ancillary Fees}_{(1990, \text{can})}) / \text{Median Family Income}_{(1990, \text{can})}}$$

Where:

- Tuition = the weighted average for full-time Canadian undergraduates (Table 8E 1a The Survey of Tuition and Living Accommodation

Costs for Full-time Students at Canadian Degree-granting Institutions (TLAC))

- Ancillary Fees = the weighted additional compulsory fees for full-time Canadian undergraduates (Table 10E2 The Survey of Tuition and Living Accommodation Costs for Full-time Students at Canadian Degree-granting Institutions (TLAC))
- Median Family Income = Median after tax family Income for a two parent family with children. (CANSIM 202-0605)

The second Index for those living at the poverty line again includes both tuition and ancillary fees by province. However, in the second Index, the Median Family Income in the above formula is replaced by the after-tax Low Income Cut Off (LICO 1992) for a two-parent, two-child family living in a 100,000–499,999 person city. (CANSIM 202-0801)

Appendix 2

FIGURE 24 Total Tuition and Compulsory Fees For Canadian Undergraduate Students, \$ Current

	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Quebec
1990–91	\$1,744	\$1,422	\$2,120	\$2,147	\$2,016	\$1,115
2011–12	\$6,186	\$2,861	\$5,764	\$6,443	\$6,283	\$3,278
2012–13e	\$6,454	\$2,869	\$5,995	\$6,636	\$6,489	\$3,573/\$3,369
2013–14e	\$6,734	\$2,877	\$6,234	\$6,835	\$6,695	\$3,870/\$3,464
2014–15e	\$7,026	\$2,885	\$6,484	\$7,040	\$6,901	\$4,170/\$3,562
2015–16e	\$7,330	\$2,893	\$6,743	\$7,252	\$7,107	\$4,472/\$3,664
		Ontario	Manitoba	Saskatchewan	Alberta	British Columbia
1990–91		\$2,105	\$1,676	\$1,591	\$1,551	\$1,982
2011–12		\$7,513	\$4,065	\$6,192	\$7,061	\$5,511
2012–13e		\$7,910	\$4,146	\$6,383	\$7,466	\$5,660
2013–14e		\$8,328	\$4,229	\$6,579	\$7,895	\$5,814
2014–15e		\$8,768	\$4,314	\$6,782	\$8,348	\$5,971
2015–16e		\$9,231	\$4,400	\$6,990	\$8,827	\$6,133

Notes

- 1 <http://www.theprovince.com/business/Tuition+post+secondary+participation+linked/6909597/story.html>
- 2 <http://www.statcan.gc.ca/pub/11fo019m/11fo019m2007295-eng.htm>
- 3 Frenette, Marc. “Why are youth from lower-income families less likely to attend university? Evidence from academic abilities, parental influences and financial constraints.” Statistics Canada, February 2007.
- 4 “Lifelong Learning Among Canadians Aged 18 to 64 Years: First Results from the 2008 Access and Support to Education and Training Survey.” Statistics Canada. November 2009.
- 5 <http://www.theglobeandmail.com/globe-investor/personal-finance/household-finances/canadians-stretched-to-limit-as-moodys-warns-of-sky-high-debt-loads/article4523113/>
- 6 MacDonald, David and Erika Shaker. *Under Pressure: The impact of rising tuition fees on Ontario Families*. CCPA 2011.
- 7 Council of Ontario Universities—Financial data (COFO), *Financial Report of Ontario Universities*. Selected data.
- 8 <http://www.theglobeandmail.com/news/national/debt-ridden-and-unemployed-we-are-the-class-of-2012/article4178388/>
- 9 <http://canadagazette.gc.ca/rp-pr/p2/2012/2012-03-28/html/sor-dors41-eng.html>
- 10 CAUT Almanac 2011. <http://www.caut.ca/pages.asp?page=442>
- 11 <http://www.cfs-fcee.ca/studentdebt/index.html>
- 12 Long, May. Perspectives: “The financial impact of student loans.” Statistics Canada. January 2010.
- 13 *Student Debt in Canada: Education shouldn't be a debt sentence*. Canadian Federation of Students. Fall 2010.

14 Most provinces do offer some modest grants for low income and some middle income students but these must be applied for, and there are other restrictions (the Saskatchewan Student Bursary, for example, is not provided to graduate and medical students).

15 <http://www.newswire.ca/en/story/1023927/for-today-s-high-school-students-higher-education-is-all-about-the-job>

16 According to *Canada's Tuition and Education Tax Credits* (May 2007), a report prepared by Christine Neill for the Millennium Scholarship Foundation, "...many students must wait years, until they are earning a good income, to use the credits rather than using them during their studies, when financial pressures are the heaviest. Those who do benefit from the credits during their studies are those with higher incomes. However, they are in the minority...When income reaches \$20,000 annually, post-secondary students who use their tax credits realize savings of \$500 compared to non-students earning the same amount. However, less than eight per cent of university students and ten per cent of college students are in this earning category."

17 <http://www.globalmontreal.com/quebec+tuition+fee+timeline/6442619736/story.html>

18 For the purpose of this report we use the weighted average fees (as provided by Statistics Canada) which include fees for out-of-province students; these weighted amounts are slightly higher than what in-province students pay.

19 Martin, Eric and Simon Tremblay-Pepin. *Do We Really Need to Raise Tuition Fees? 8 misleading arguments for the hikes*. IRIS. 21011

20 <http://oncampus.macleans.ca/education/2012/04/26/newfoundland-continues-tuition-freeze/>

21 Kirby, Dale et al. *Matriculating Eastward: Maritime student migration to Newfoundland & Labrador*. Faculty of Education, Memorial University of Newfoundland. July 2011.

22 <http://oncampus.macleans.ca/education/2011/11/21/rock-bottom-prices-on-the-rock/>

23 <http://cfsontario.ca/en/section/191>

24 Median income families with two parents and kids; LICO families with two parents and two kids. All data is publicly available from Statistics Canada (CANSIM).

25 Throughout this report we have used real incomes; that is to say all references to median income growth are above inflation.

26 5% is the maximum by which universities in Ontario can increase tuition fees each year (specific programs can increase fees by more or less than that amount) and we have used this figure to calculate our projections.

27 <http://higherstrategy.com/shifting-away-from-need-based-aid-in-alberta/>

28 <http://www.heqco.ca/en-CA/About%20Us/News%20Releases/Pages/Summary.aspx?link=40&title=For%20today%E2%80%99s%20high%20school%20students,%20higher%20education%20is%20all%20about%20the%20job>

29 <https://www.aved.gov.bc.ca/studentaidbc/maintain/responsibilities.php>

30 <http://www.thestar.com/opinion/editorialopinion/article/1132792--drummond-report-axing-tuition-rebate-is-litmus-test-of-dalton-mcquinty-s-leadership>

31 <http://www.caut.ca/pages.asp?page=442>

32 <http://www.theglobeandmail.com/globe-investor/personal-finance/home-cents/the-borrowing-binge-consumer-debt-hits-eight-year-high/article4493866>



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