

Moving Mountains



**Student Resilience Against
Cost of Living Pressures**

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CASA
Canadian Alliance of
Student Associations

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Alliance canadienne des
associations étudiantes

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Foreword by Universities Canada

Universities Canada is the voice of Canadian universities at home and abroad. We are a membership organisation providing university presidents with a unified voice for higher education, research, and innovation. Universities Canada advances the mission of our member institutions to transform lives, strengthen communities and find solutions to the most pressing challenges facing our world.

Universities Canada shares in many of the advocacy priorities of the Canadian Alliance of Student Associations, and also

supports efforts to bolster university research and innovation, preserve educational fair dealing, strengthen Canadian talent, and improve student mental health. The report, *Moving Mountains: Student Resilience Against Cost of Living Pressures*, identifies important challenges and presents critical recommendations to address the pressures faced by students.



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Executive Summary

This paper is a summary of public opinion research that surveyed post-secondary international students across Canada from July 6 to 20, 2023, with an additional qualitative assessment of international students conducted from Sept 18 to 21, 2023. The results are meant to capture a snapshot of the post-secondary student experience in Canada. It also serves as a follow-up to CASA's 2022 report, *The New Abnormal*:

Post-Secondary Students Two Years into COVID-19. Accordingly, this paper reflects how the challenges, gaps, and barriers presented in 2023 have evolved over the past year, as well as identifies new or persistent concerns and priorities.

This public opinion research was commissioned by the Canadian Alliance of Student Associations (CASA), and was conducted by Abacus Data.

Methodology

The survey was conducted with 1,500 post-secondary education students in Canada from July 6 to 20, 2023. A random sample of panellists was invited to complete the survey from a set of partner panels based on the Lucid exchange platform. These partners are typically double opt-in survey panels, blended to manage out potential skews in the data from a single source.

The margin of error for a comparable probability-based random sample of the same size is +/- 3.3%, 19 times out of 20.

The data were weighted according to census data to ensure that the sample matched Canada's post-secondary education population according to age, gender, language, and region. Totals may not add up to 100 due to rounding.

Introduction

In September 2022, CASA published *The New Abnormal - Post-Secondary Students Two Years into COVID-19*, a report examining the effect that COVID-19 was having on students and their post-secondary education, as well as how the challenges, gaps, and barriers identified had evolved during the past year. In that report, CASA found that an overwhelming majority of students were worried about the impact of the pandemic on their financial situation, mental health, and post-secondary studies.

Two-thirds of respondents reported that the pandemic had made affording post-secondary education more difficult, and nearly 2 in 5 of students were worried about their ability to pay for their educational expenses, including tuition. The *New Abnormal* highlighted that a third of students reported their mental health as “poor”, with the majority of students showing a significant increase in negative mental health outcomes, including worsened pre-existing conditions (78%), newly developed mental health challenges (61%), and difficulties connecting with family and friends (70%). Finally, most respondents indicated that their educational experience had been negatively impacted by COVID-19, with academic

workload (38%), educational costs (37%), and online learning structure (27%) ranked as the top factors negatively impacting student learning outcomes¹.

Overall, The New Abnormal report depicted a student population facing significant mental health, financial, and educational challenges, and feeling left behind.

On May 5th, 2023, the World Health Organization declared the COVID-19 pandemic to have officially ended². Despite this announcement, the impact of COVID-19 continued to be felt on the post-secondary experience in Canada. 1 in 3 students reported their mental health as “poor” in 2023, with negative mental health outcomes most disproportionately found amongst young students (ages 17-19), students from Atlantic Canada, students with no personal income, LGBTQI+ students, and students living with a disability.

While negative mental health continues to be an ongoing burden for Canada’s post-secondary students, new concerns have emerged over the past year. Students entered their academic year with record inflation rates (eg 6.9% in September 2022³) elevating student

financial challenges across the board, including rent: (+46%), living expenses (+27%), transit (+5.4%), and school-related costs (+4.2%). Additionally, significant reductions in student financial aid supports (including a 30% cut in Canada Student Grants⁴) have influenced students to seek alternative financial sources.

Currently, nearly three-quarters of the average post-secondary student's cost of education is paid from personal income, parental savings, and employment earnings.

Despite these ongoing cost of living pressures continuing to negatively impact student finances, students continue to show resilience. Two-thirds of all post-secondary students report having either a full-time or part-time job during the academic year, working to fill critical gaps in Canada's key sectors, including retail (19%), health-care and education (14%), and construction (9%). Additionally, international students as a demographic displayed among the highest levels of student employment, with three-quarters having Canadian work experience, and the vast majority expressing their plans to transition into Canada's workforce post-graduation. Understanding these issues has

been crucial to informing CASA's work over the past year. As ongoing challenges began to disrupt students' experiences, CASA immediately responded to their needs, working extensively to ensure that students would be properly and adequately considered in subsequent federal government policies.

Unfortunately, the 2023 Federal Budget did not provide the same significant, direct investments in post-secondary students as it did the previous year. Instead, the 2023 Budget made several minor re-announcements and concerning reductions to existing programs, including reducing Canada Student Grant amounts by 30% from 2022 levels.⁵

The new investments announced in the 2023 Federal Budget were comparatively small, confined mainly to student employment programs, with no new funding included for Indigenous learners, student mental health, or graduate students. Announcements included a one-time \$813.6 million investment in Canada Student Grants, \$197.7 million invested in the Student Work Placement program for 2024-25, and the doubling of the Tradesperson's Tool Deduction maximum from \$500 to \$1,000⁶. Finally, while

no funding was provided either for university research or the Tri-Agencies, \$108.6 million over 3 years (starting in 2023-24) was provided into the College & Community Innovation Program to support applied research opportunities⁷. Though these investments are welcomed, strong and sustained investments in student financial aid, Indigenous education, mental health, and graduate research are essential to mitigate the rising cost of living for Canada's students.

As a follow-up to CASA's previous work, *The New Abnormal*, this report serves as an important reminder that students are still facing significant challenges related to affordability and accessibility. Having experi-

enced years of negative mental health outcomes in the wake of COVID-19, the rising cost of living, and cuts to financial aid supports, students are feeling left behind.

Many of the same concerns continue to afflict students, from those surrounding their mental and financial well-being, to their educational costs and work experiences. Even with inflation levels recovering from record levels in late 2022, student struggles should neither be minimized nor downplayed. Students need continued support in order to solve Canada's innovation challenges, and ease their transition into the Canadian workforce as the leaders of tomorrow.

Key Findings

Student Mental Health

- » 1 in 3 students rated their mental health as either “bad” or “very bad”, up 3 percentage points from last year
- » Students living with a disability, low-income students (under \$10,000), LGBTQI+ students, female students, and students from visible minorities reported the lowest mental health outcomes
- » Top mental health services accessed over past year included: informal mental health resources (32%), self-directed programs (28%), off-campus counselling (22%), and on-campus counselling (22%)

- » Three-Quarters of all funding for post-secondary education comes from parental savings (33%), personal savings (22%), and employment earnings (14%)
- » Reliance on personal and private funding sources is up 11 percentage points from last year
- » Reliance on government funding has declined 6 percentage points from last year, with only 1 in 4 students accessing Canada Student Grants (26%) and less than a quarter accessing Canada Student Loans (24%)
- » 2 in 3 students expect to graduate with student debt, including a third with high debt (above \$15,000)

Student Finances

- » Student expenses have surged over the past year, impacting rent (+46%), living expenses (+27%), transit (+5.4%), and school-related costs (+4.2%)
- » Total annual cost of living for students is \$21,238.20, plus an average tuition of \$6,361.99 per semester
- »

Jobs & Employment

- » The majority of students are employed during their studies (66% during the academic year, 77% during summer)
- » The average student spends 11.2 hours/week working
- » Two-thirds of students work during the year, either full-time (20%) or part-time (46%)

- » 3 in 4 students have summer jobs, either full-time (52%) or part-time (25%)
- » A quarter of students work either in Construction (9%) or Healthcare & Education (14%); this increases to nearly a third in the summer term

Academics & Learning

- » Students spend 26 hours on academics per week, with nearly half that time spent completing academic work outside of class
- » On-campus study spaces and library services were the most frequently accessed campus resources
- » Students showed strong academic performance in 2022-23, with two-thirds earning an A grade or higher (80%+)
- » 88% of students indicate their academic courses will positively impact their ability to secure a job in their field of study

International Students

- » The average international student spends \$9,580.81 per semester on tuition, nearly double the amount domestic students pay
- » Finding housing and finding a job were ranked the most challenging aspects of being an international student
- » The majority of international students (77%) have Canadian work experience, with nearly 2 in 5 working in either construction (17%) or healthcare & educational services (18%)
- » Students indicated their top two reasons to work are to pay for expenses/bills (100%) and to gain Canadian work experience (86%)

Student Mental Health

Over the past year, the cost of living has had a strong impact on the physical, mental, and emotional well-being of Canada's post-secondary students. Students entered their academic year at record inflation levels (e.g. 6.8% in September 2022) which had significant impacts on all elements of student life. Average rent has risen 46% since last year, along with a 27% increase in living expenses (including groceries).

Recent research has shown that post-secondary students, typically classified as between 18 to 25 years of age, are particularly vulnerable to developing mental health disorders, and that high prevalence of mental health concerns amongst students has led to a mental health crisis across Canadian campuses.^{8,9,10,11,12}

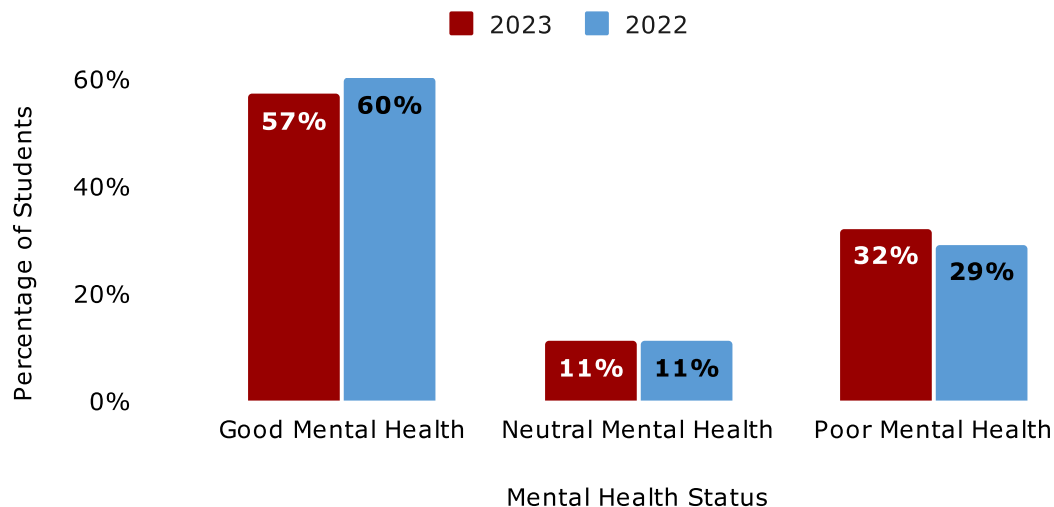
"The study load, assignments, exams are definitely affecting students in a negative way, the worst thing is working part time to be able to earn a livelihood and managing it with studies."
- College/CÉGEP Student, aged 20-22 years old¹³

According to the Centre for Innovation in Campus Mental Health (CICMH), 75% of mental health-related problems are first diagnosed between the ages of 16 and 24, when many are going through post-secondary education¹⁴. The New Abnormal report found that three-quarters of post-secondary students struggle with their mental health during the course of their studies, with 61% reporting they developed new mental health challenges over the past year¹⁵.

"The jump from high school to university can be quite hectic. The drastic increase in the workload on top of an increase in other responsibilities (eg work) can become so overwhelming."
- Undergraduate Student, aged 20-22 years old¹⁶

However, not all student demographic groups were impacted equally by these pressures. Our survey results indicated that 1 in 3 students rated their mental health as "poor" or "very poor", three percentage points higher than those from last year.

Figure 1 - Change in Mental Health Outcomes for Post-Secondary Students in Canada



Those most likely to report poor mental health outcomes included: students living with a disability, low-income students (income under \$10,000), LGBTQI+ students, female students, and students from visible minorities. In terms of improving their mental health, students reported that their top contributing factors included: relationships with friends (71%), relationships with family (69%), and stable housing (65%). Conversely, poor sleep habits (39%), relationship with substances (22%), and housing situation (16%) were considered to be the factors most negatively impacting student mental health in 2023.

"With discrimination and all the other issues they face, the stigma of mental health is another one that keeps [Indigenous students and people of colour] from accessing these services. Also, as low-income students and international ones as well. The system doesn't see or even acknowledge their issues and even when it does, it writes about them but doesn't actually take any action. Life circumstances such as the stigma, not having enough time, limited knowledge about their issues, and more."
-Undergraduate student, aged 17-19 years old¹⁷

To address these concerns, students primarily sought out informal mental health resources, self-directed programs, and campus counselling services. Regarding campus mental health services, a third of students accessed either informal mental health services (32%) or self-directed programs (28%).

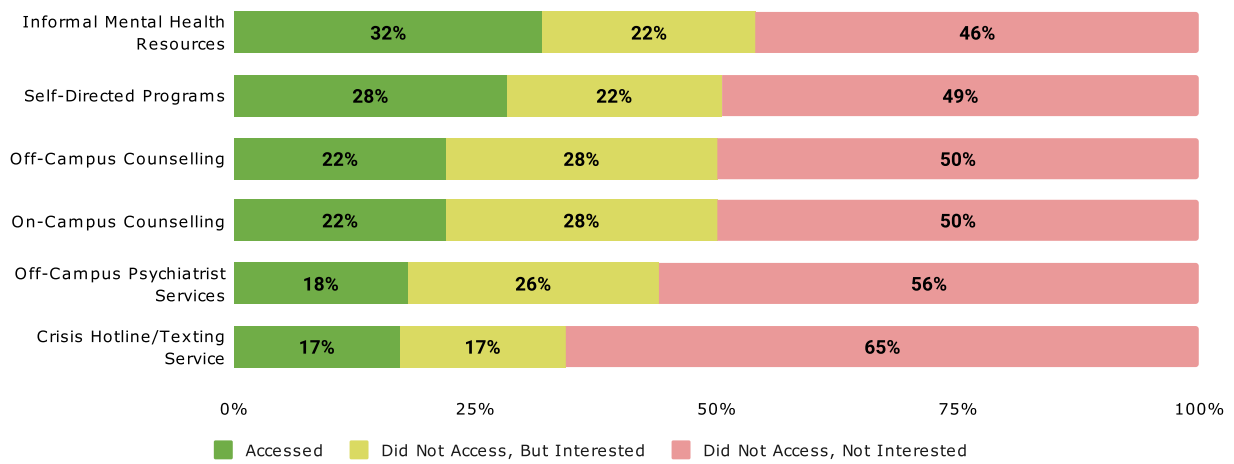
Nearly 1 in 3 students have thought about accessing off-campus counselling (28%), psychiatrist services (26%) or on-campus counselling (28%), but have been unable to do so.

"The implicit biases we have about people of different backgrounds and identities are also evident in how we view people with mental health issues or people who ask for help. I have also experienced this, in my culture (I'm black), mental health is almost nonexistent. If I am sad, my mom says that I shouldn't have those issues because I have a roof over my head and food on the table, which is totally valid but also diminishes issues other than poverty and hunger."
-Undergraduate student, aged 17-19 years old¹⁸

"After trying to make an appointment, there is a huge backlog causing you to only get an appointment months later. This large gap makes people hesitant to even book an appointment since they might fool themselves into thinking that things might get better after a few months."
-Graduate Student, Aged 26-30 years old¹⁹

"A harder solution would be to hire a lot more counsellors. This costs significant resources but is simply essential to implement anything else in the long term."
- College/CÉGEP student, aged 26-30²⁰

Figure 2 - Student Access to Mental Health Services by Category



Student Finances

Over the past year, students have faced numerous changes to their finances. Significant changes to tuition levels, cost of living expenses, and financial aid resources have substantially impacted how students paid for their post-secondary education.

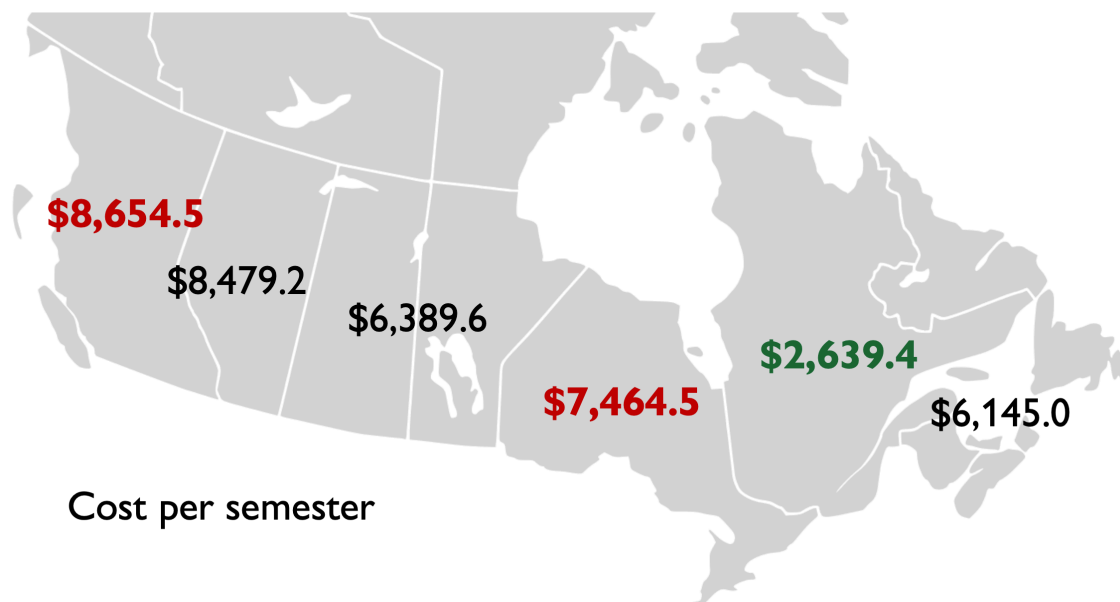
Tuition

First, tuition levels have seen a strong increase over the past year. The average cost for one semester was \$6,361.99, although tuition was found to vary greatly by region, type of insti-

tution, field of study, and status as either domestic or international student. The following figure shows tuition varies by geographic region, with students in British Columbia and Alberta paying the highest tuition levels in the country.

Furthermore, tuition levels varied widely across student demographic groups, with higher tuition rates found amongst international students (\$9,580.81), students from visible minorities (\$7,923.18), and Indigenous students (\$7,876.98), as shown in Figure 3.

Figure 3 - Average Tuition Cost per Semester in Canada

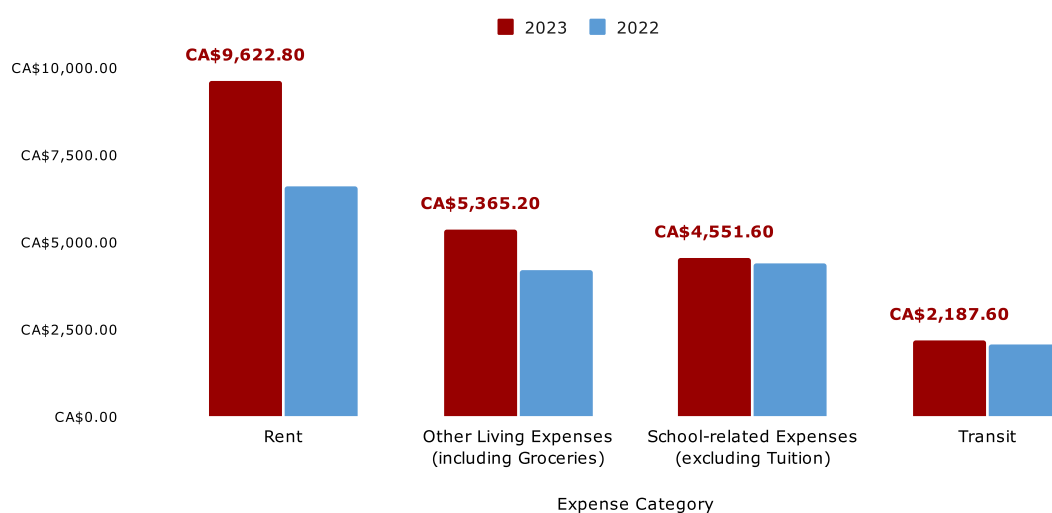


Cost of Living Pressures

Secondly, Canada's record inflation rates (reaching 6.9% in September 2022²¹) have elevated student financial challenges across the board.

This includes rent: (+46%), living expenses (+27%), transit (+5.4%), and school-related costs (+4.2%), as shown in Figure 4.

Figure 4 - Annual Student Expenses by Category

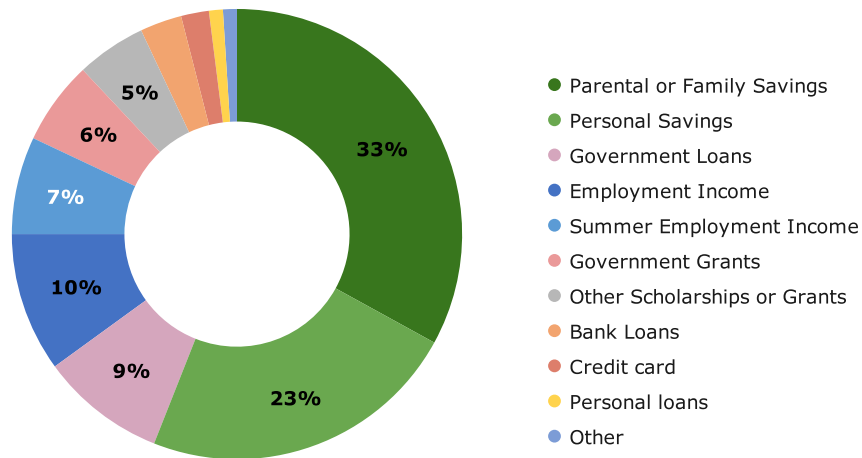


Funding Sources

Thirdly, student finances have been significantly impacted by changes to student aid. Budget 2023 introduced 30% cuts to previous Canada Student Grant (CSG) amounts, decreasing the total value of government grants substantially, and causing students to seek alter-

native financial aid sources. As a result, students' reliance on government grants dropped four percentage points to 8%. Currently, two-thirds of the average student's education is paid from parental income (33%), personal savings (23%), and employment earnings (14%).

Figure 5 - Funding Post-Secondary Education by Source of Income

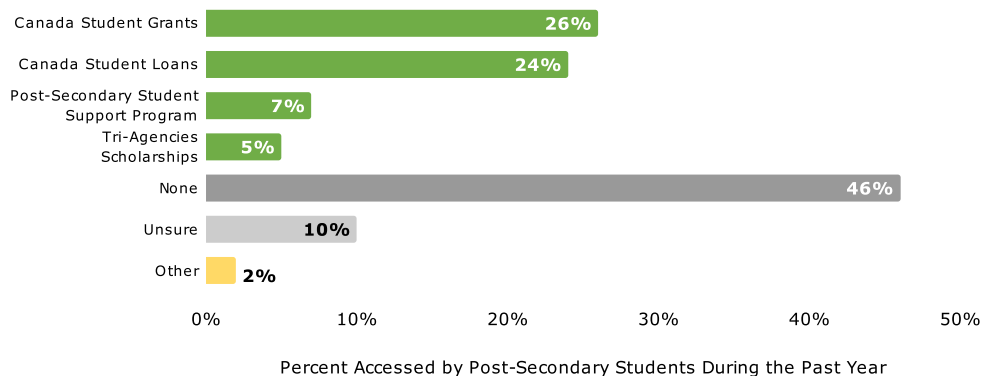


Student Debt

Greater financial stressors, along with declining non-repayable student aid sources, has further impacted student debt levels. Two-thirds of students anticipated graduating with student debt, with an additional 2 in 5

students citing they will graduate with over \$10,000 in student debt. Currently, government grants and loans help fund only 16% of the average student's cost of education. Figure 6 shows the sources of financial aid accessed by students.

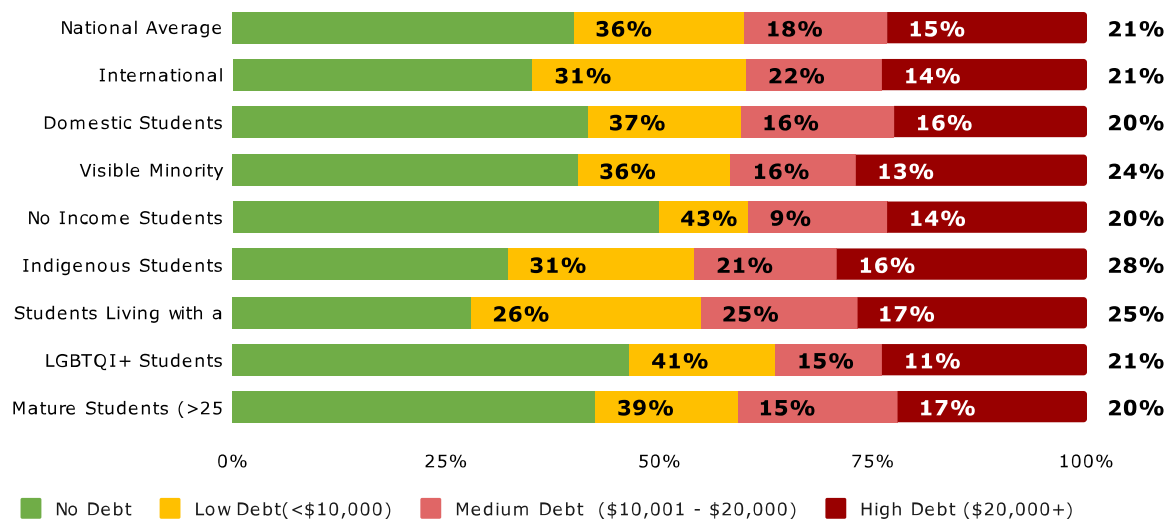
Figure 6 - Student Access to Financial Aid Sources Over the Past Academic Year



Students most at-risk of having medium debt levels include: mature students (17%), students living with a disability (17%), and Indigenous students (16%). Most concerning, students most

at-risk of having high debt levels (\$20,000+) are: Indigenous students (28%), students living with a disability (25%), and visible minority students (24%), as shown in Figure 7.

Figure 7 - Debt Expected At Graduation by Student Demographic Group

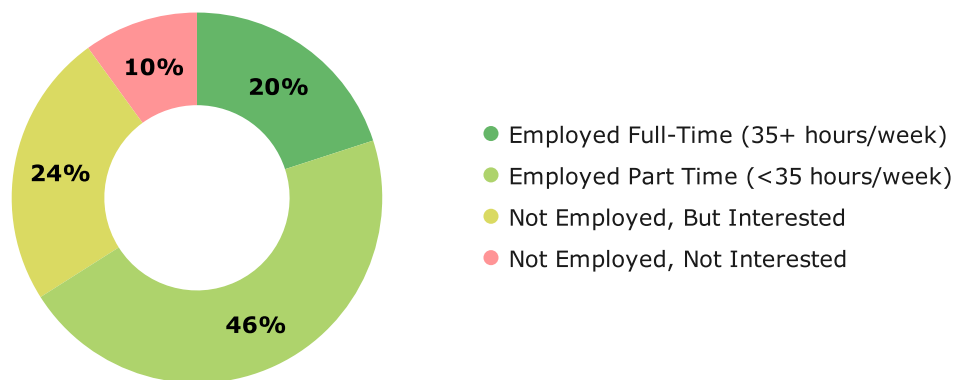


Jobs & Employment

As mentioned previously, three-quarters of the average student's post-secondary education is paid from parental income, personal savings, and employment earnings. Much of this private funding is generated

through significant levels of student employment. In fact, two-thirds of students worked during the 2022/23 academic year, with 1 in 5 working full-time jobs and 1 in 2 working part-time jobs. Preference for full-time vs part-time employment also shifted across student demographics.

Figure 8 - Post-Secondary Student Employment Rates by Level of Employment

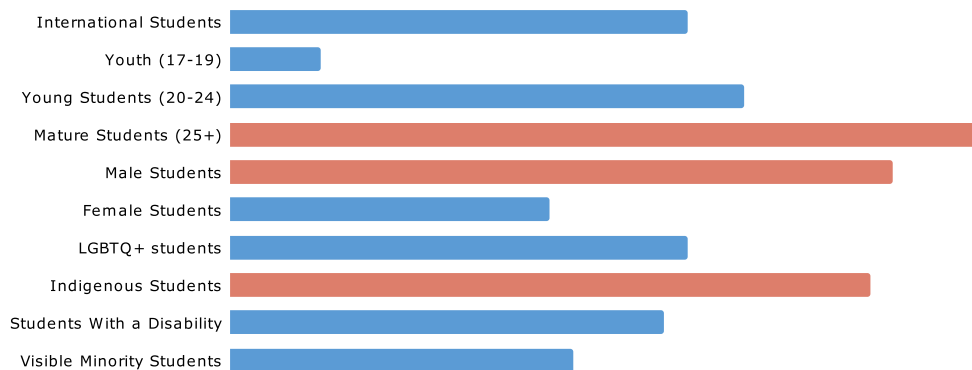


Full Time Employment

As previously mentioned, 1 in 5 students in Canada indicated they worked full time (35+ hours per week) during the academic year. In particular, male students, mature students (25 years or older), and Indigenous students were more likely to work full-time jobs during the academic year, as shown in Figure 9. Nota-

bly, these trends heavily shifted in the summer term in favour of full-time work, with 1 in 2 students in Canada working a full-time job. Mature students (aged 25+), male students, Indigenous students, and students living with a disability were more likely to work full-time hours during the summer.

Figure 9 - Full-Time Employment Rates by Student Demographic Group



Part Time Employment

In contrast, nearly 1 in 2 students worked part-time jobs over the last academic year. Female students, graduate students, students with a disability, and Indigenous students were more likely to seek part-time employment during the academic year. This trend shifted in the summer

term to a quarter of all students working part-time. Female students and LGBTQI+ students had the highest rates of part-time summer employment, with the number of youth (ages 17-19) employed part-time surging by 13 percentage points over the national average.

Figure 10 - Part-Time Employment Rates by Student Demographic Group

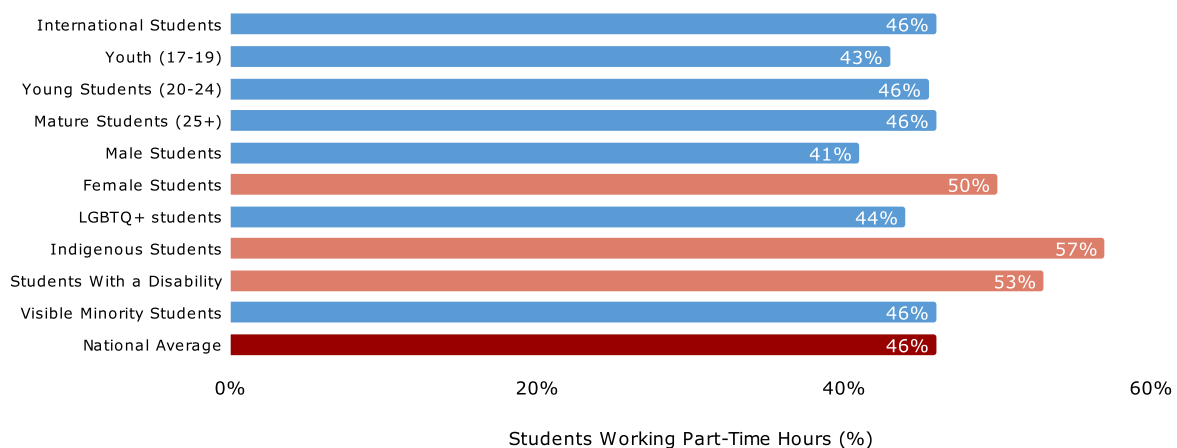
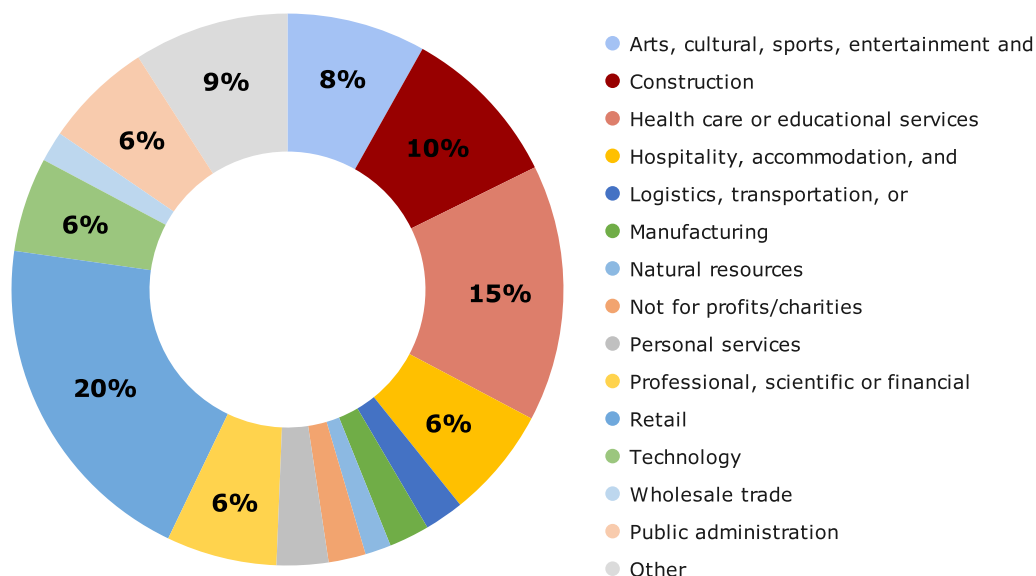


Figure 11 - Student Employment by Labour Sector in Canada

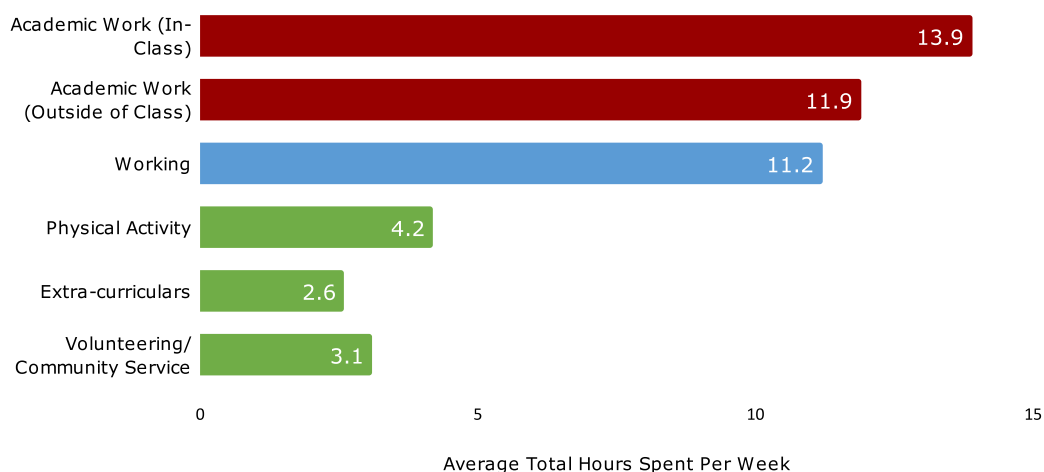


Employment Sectors

Not only did post-secondary students show high levels of both part-time and full-time employment over the past year, but also they worked in critical sectors to fill workforce gaps, with a

quarter of all students working in healthcare/educational services (15%) and construction (10%), as shown below. This share grew to nearly a third during the summer term.

Figure 12 - Student Hours Spent Per Week by Type of Activity



Academics and Learning

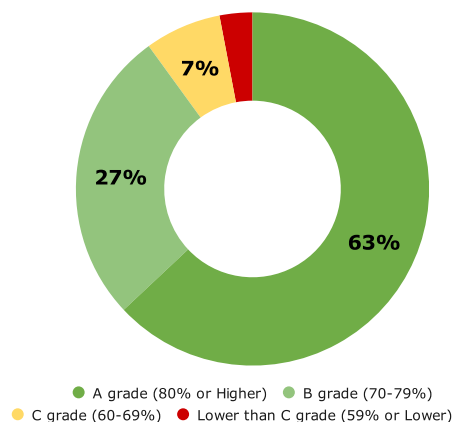
Despite high levels of employment over the past year, students performed well across the board academically, and expressed positive reviews of their academic programs and training.

Academic Performance

During the average week, students spent 26 hours on academics, with just under half this time focused on academic work outside of scheduled classes, such as completing assignments and studying (11.9 hours). Unsurprisingly, students reported the most frequently-accessed institutional services were on-campus study spaces and library services, ahead of food services, fitness facilities, and sports/recreation programs.

In terms of academic performance, nearly two-thirds of students earned an A grade or higher (average of 80% or above), with an additional quarter of students earning a B grade (average 70-79%), as shown in Figure 13. Additionally, students performed well across all demographic groups, including ethnicity, income, geography, field of study, gender, and immigration status.

Figure 13 - Post-Secondary Student Academic Averages by Grade Category



Learning Environments

Overall, students rated their post-secondary educational experience very highly. The vast majority of students (86%) were either “satisfied” or “very satisfied” with the quality of instruction in their program. Four in five students reported that their degree had a positive experience in impacting skills/knowledge related to their field of study. A further three-quarters of students indicated their

degree had a positive impact on their soft skills, such as teamwork and communication. Lastly, 85% of students agreed that the courses taken in their program will help prepare them for a career in their field of study. This effect was further amplified for students in high in-demand fields, including mathematics/engineering/computer science programs (92%), as well as for Indigenous students (89%).

International Students

Over the last decade, international students have played an increasingly essential role in the Canadian post-secondary education system. Canadian post-secondary institutions have heavily relied on international student recruitment and revenues, and this certainly has impacted challenges faced by international students across Canada²².

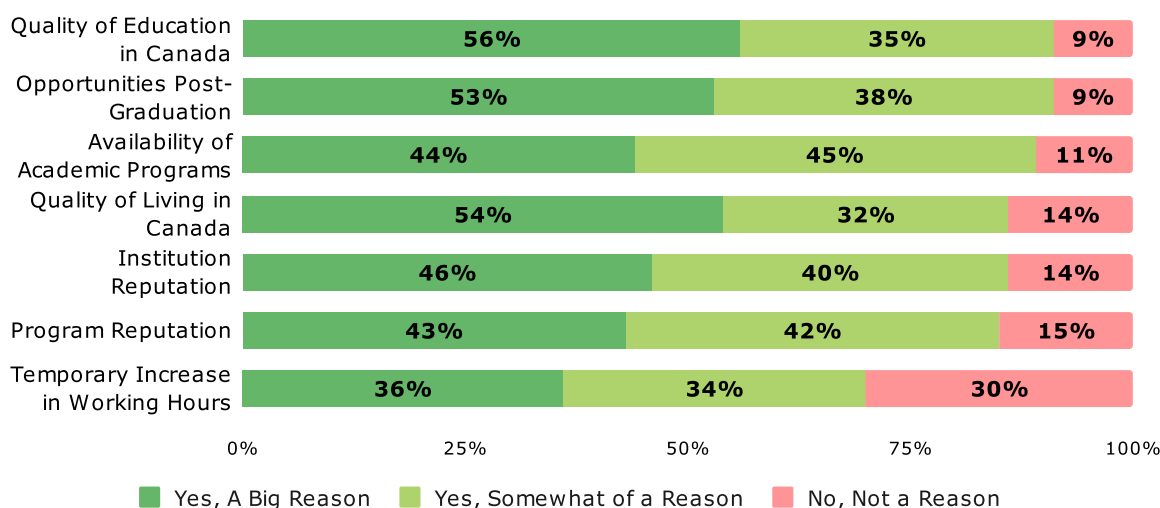
students indicated that their top three reasons for choosing Canada were: the quality of education, opportunities post-graduation, and the quality of living.

"I love the environment here in Canada and would love to explore what it is like to work here. I also want to stay with friends and family here."
-BC undergraduate student, enrolled less than a year

The Formal Application Process

When making the decision to study in Canada, international

Figure 14 - Reasons to Study in Canada for International Students by Category



students reported vastly different application experiences depending on whether or not they had family or friends already in Canada prior to applying. Students that had a family member already in Canada indicated that their application and transition to Canada was much easier, as they were able to lean upon their family members to help navigate these complex processes.

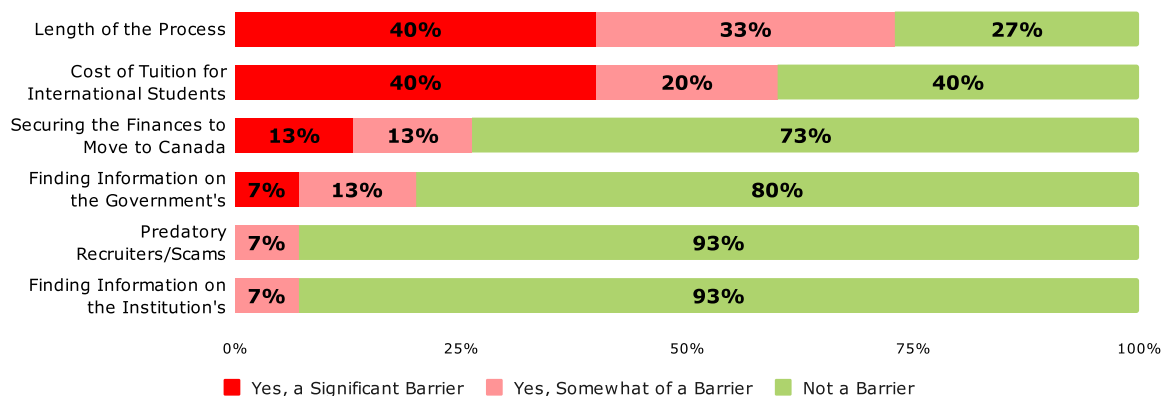
For those with no family or friend connections in Canada, 1 in 3 students mentioned using an agent or recruiter to assist them with the application process. The majority of these students reported they had positive experiences with recruiters, who were able to help them with applying for a study permit and to universities/colleges, as well as providing information on what to expect living in Canada.

While students largely applauded their post-secondary institutions for having a straightforward application process, students universally cited their main obstacle was the government application process. In particular, three-quarters of students ranked the length of the application process as their top barrier when applying to study in Canada. Due to these long processing periods, some students reported they were rejected and had to re-apply more than once, and also pay additional fees due to their application being classified as “late”.

“I used a recruiter to streamline my process of searching, applying to college and visas and had an overall positive experience with them.”

-BC College student, enrolled 1 to 2 years

Figure 15 - International Student Challenges When Applying to Study in Canada



Furthermore, while 3 in 4 international students indicated the government of Canada website was useful as a source of information, they said the application portal was not reliable and many, if not all, have experienced the website crashing, leading to additional stress for students.

International students expressed that clarification and additional information in general on the application process would greatly improve student experiences, especially given the long timelines and lack of clarity with how applications are progressing.

"The federal government should work on the backlog in applications because it takes so long for people to hear back from the immigration office."

- University of PEI undergraduate international student

"I think many stages of the process need more explanation and clarification. For example, for the Visa process, the required documents were unclear, and everyone put different types of documents which was a great confusion for many students."

- BC, College student, enrolled 1 to 2 years

The International Student Experience

Once enrolled in post-secondary, students identified several challenges with the international student experience in Canada. Respondents indicated that the process of finding a job, and the process of finding housing were the most difficult aspects of their experience.

(1) The Application Process

Housing, in particular, was reported as one of the biggest challenges facing international students. One quarter of students rated the process of finding housing as “poor” or “very poor”. Respondents reported vastly different experiences finding housing in Canada, largely driven by whether students had assistance from family and friends who

“I could not find a comfortable place to live, since many houses near the universities are in poor condition, there are so many people in the house, and I have to share the bathroom and kitchen with them”

- Ontario undergraduate student, enrolled 2 to 3 years

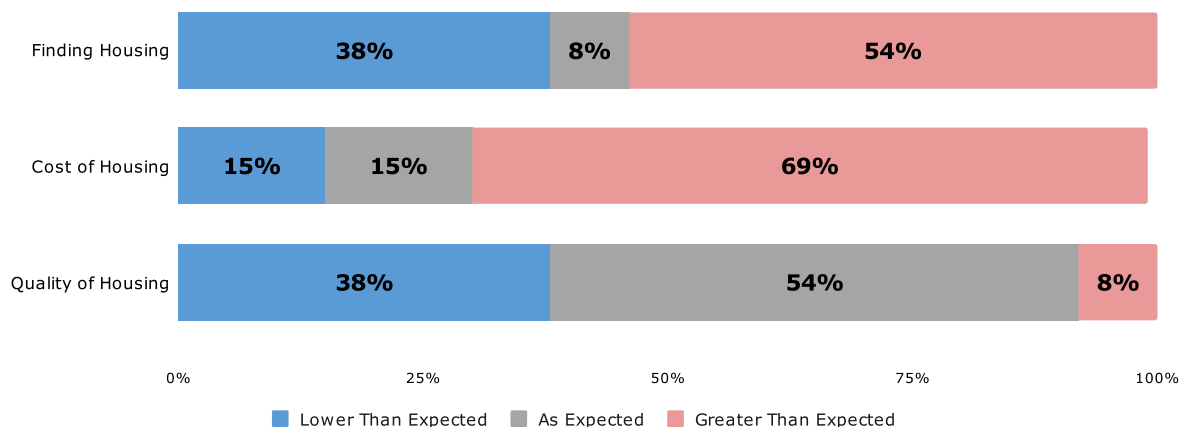
already lived in Canada and had gone through the process of securing a place to live. These students found the experience largely seamless, in sharp contrast to international students with no previous contacts to lean on.

“Finding houses is not a challenge but the process to secure the lease is. Actually, when you are a student and do not have any credit history then the property holder asks for a guarantor, and for someone who does not have anyone, it can be a daunting experience.”

-Manitoba, international undergraduate student, enrolled less than a year

In particular, students clarified that finding housing was not the primary issue but rather securing a lease. Many felt their international student status made it more difficult to secure housing or was used against them in the process of securing stable and fair accommodations.

Figure 16 - Ranked Aspects of Finding Housing in Canada for International Students



Others reported that their status as an international student also left them vulnerable to exploitation and scams.

"Yes, there are a lot of scams and since we're students and have nothing here they ask for 3 or 4 months of rent in advance."

- Ontario College international student, enrolled less than a year

"The tuition and living costs are so high, which makes it impossible not to work."

-BC College international student, enrolled 1 to 2 years

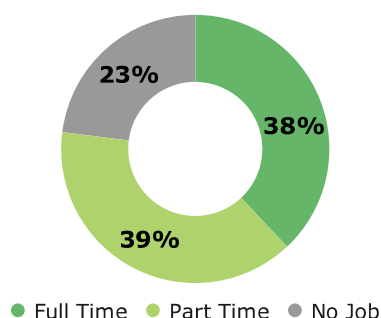
securing a job, with a quarter of all students rating it as "poor" or "very poor".

(2) Gaining Canadian Work Experience

The greatest concern expressed by students about the international student experience in Canada was the process of securing a job, with a quarter of all students rating it as "poor" or "very poor".

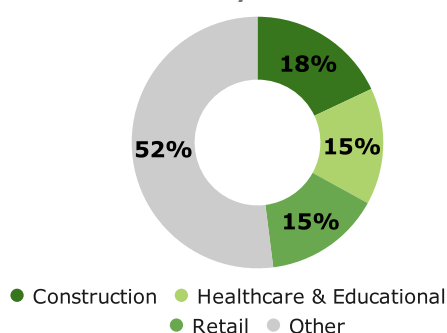
Despite these challenges, three in four international students have Canadian work experience, as shown in Figure 17.

Figure 17 - International Students by Level of Canadian Work Experience



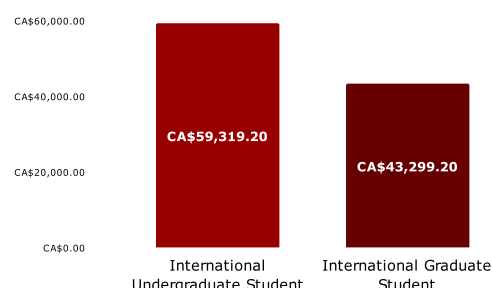
Furthermore, international students reported filing critical workforce shortages, with nearly 1 in 3 students working in either construction (18%) or healthcare and educational services (15%). This proportion shifts in the summer term to nearly 2 in 5 students working in these in-demand labour sectors.

Figure 18 - International Students Working in Canada by Labour Sector



Students also expressed their need to work given their much higher costs of education, especially regarding cost of living and tuition, with the latter being 84% higher than domestic student tuition. International students had an average annual cost of post-secondary education of \$59,319.20 for undergraduate students, and \$43,299.20 for graduate students. Unsurprisingly, 100% of the online communities respondents indicated that they worked to cover expenses/bills.

Figure 19 - Total Annual Cost of Post-Secondary Education for International Students



In order to pay for these significant expenses, students placed high value on finding employment opportunities, stating their belief that gaining Canadian work experience during their studies would lead to better future outcomes and greater potential for staying in Canada long-term.

Figure 20 - Annual Cost for Post-Secondary Education for International Students by Type of Expense

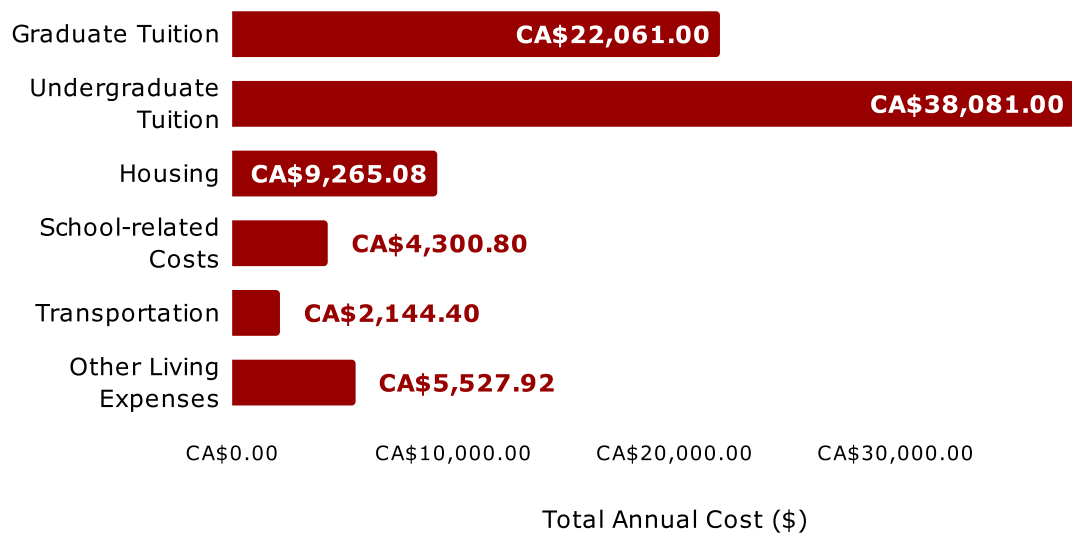
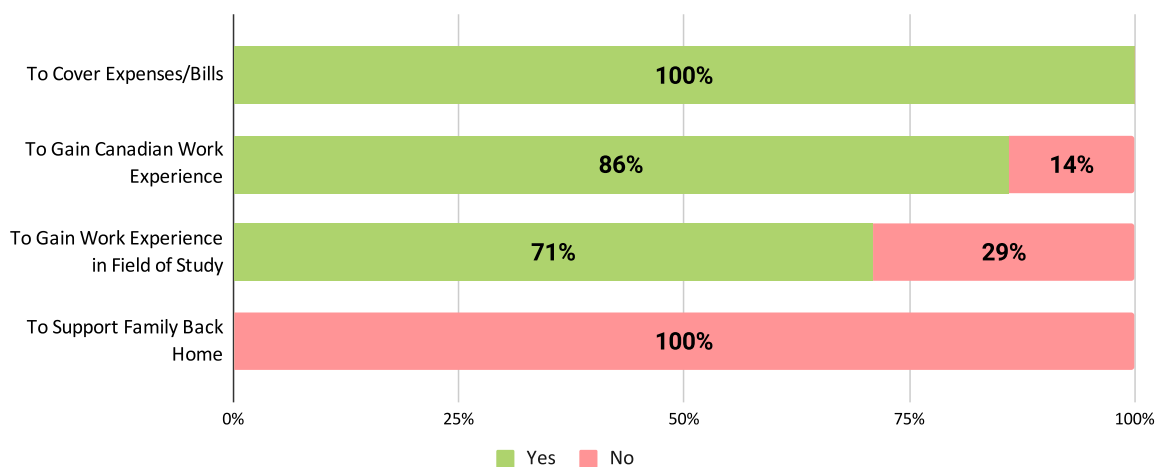


Figure 21 - Reasons Why International Students Work in Canada During Their Studies

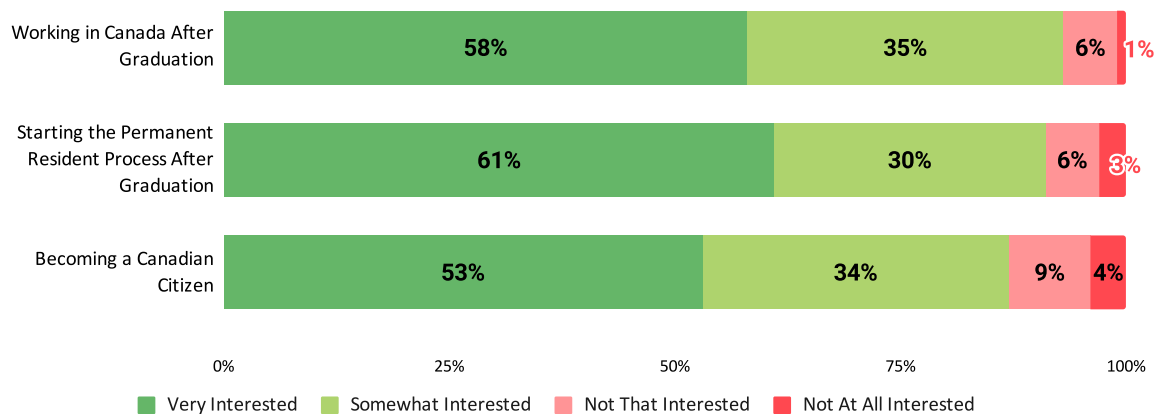


The Post-Graduation Experience

When asked about post-graduation aspirations, international students indicated they have a strong interest in remaining in Canada. Over 90% of students expressed they were either “somewhat interested” or “very interested” in working and beginning the permanent residency (PR) process post-graduation, with nearly the same number expressing similar levels of interest in becoming a Canadian citizen.

“Working in Canada helps me understand the work culture and the market. Also paying rent and bills is a driving factor to work.” -BC, International college student, enrolled 1 to 2 years

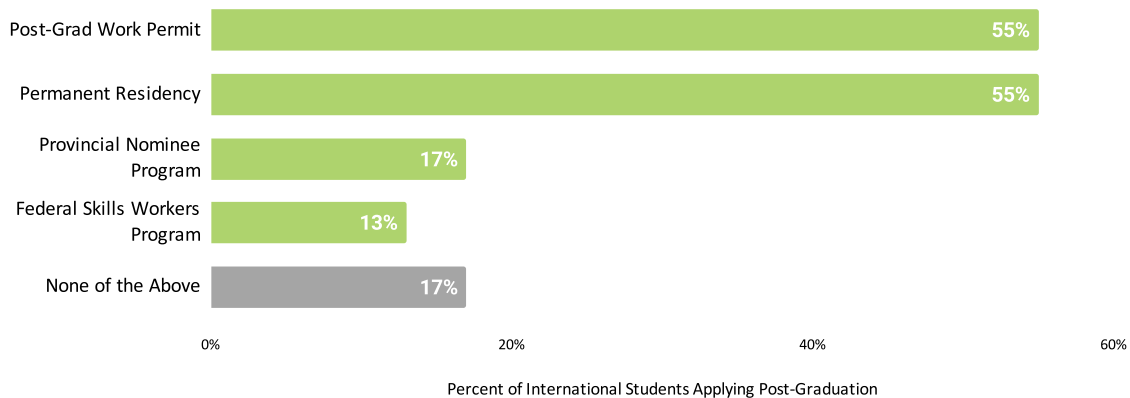
Figure 22 - International Student Interest in Post-Graduation Outcomes by Ranking



Furthermore, more than half of all international students indicated they plan to apply for a Post-Graduate Work Permit (PGWP) or for Permanent Residency (PR) as soon as they graduate. Nearly 1 in 5 plan to apply for the Provincial Nominee Program (PNP), while an additional 13% aim to apply for the Federal Skilled Workers Program (FSWP). Less than one in six international students indicated they did not plan to apply for any of these programs, suggesting these students plan either to return to their home country or seek opportunities in other countries.

"I do plan to stay in the country if I qualify for permanent residence in Canada as I can see the future for myself here in Canada, and getting permanent employment with excellent benefits."
-NB international College student, enrolled 1 to 2 years

Figure 23 - Percent of International Students Applying to Government Immigration Programs Post-Graduation



Looking Ahead

Despite the rising cost of living, shortfalls in student aid, and ongoing housing crisis, Canada's post-secondary students continue to show resourcefulness and resilience in the face of these challenges. Across the country, young people and students are finding alternative ways to finance their education, and have emerged as one of the most highly-employed demographics in the country, frequently filling labour shortages in some of Canada's most critical sectors, including education, healthcare, and construction. Though there is cause for optimism, elevated cost of living challenges will remain with students for some time.

This data illustrates how challenging the past year has been for students. The rising costs of living has had a significant impact on student expenses, including rent (+46%), living expenses (+27%), transit (+5.4%), and school-related costs (+4.2%). Additionally, the 30% cut in Canada Student Grant maximums²³ (which came into effect August 1, 2022) has contributed to students shifting away from government funding, where now more nearly three-quarters of the average post-secondary student's cost of education is being paid for through their personal savings, parental income,

and employment earnings. Certain student demographic groups also face disproportionate impacts of these changes, including students living with disabilities, LGBTQI+ students, female students, and students from visible minorities. As a result, other student factors, including rising educational costs and decline in government grants, have further exacerbated many of these pre-existing challenges and barriers. Indeed, the current stress of living, studying, and working over the past year will certainly have a lasting influence on students²⁴

^{25 26 27}.

That said, students are resilient and have overcome numerous barriers in their pursuit of post-secondary education. As the past year has shown, when faced with the challenges of having to adapt to an ever-changing environment, students have shown an incredible amount of resourcefulness. Despite their proven resilience, it is equally important that students receive the support they need. At CASA, we will continue to advocate for increased supports for students and a post-secondary education sector that is affordable, accessible, innovative, and of the highest quality.

Recommendations

In recent years, the federal government has acknowledged the urgent need to address students' challenges across the country, however government action has seen mixed results in supporting post-secondary education access for students.

Relieving Cost of Living Pressures on Students

(A) Maintaining investments in Canada Student Grants

The recent announcement by the federal government to reduce Canada Student Grant (CSG) maximums by 30% from 2022 levels²⁸ significantly impacted over 567,000 low- and middle-income students relying on student aid to access post-secondary education²⁹. While Budget 2023 provided \$813.6 million to keep grant amounts at current levels³⁰, the federal government plans to reduce CSG maximums by 28.9% in 2024, breaking its Budget 2019 promise to raise amounts to \$4,200 permanently³¹. Given the strong reliance by low- and middle-income students on CSGs, as well as the demonstrated return-on-investment of \$3.50 for every dollar invested in the program³², it is essential that the federal government maintain its support

for Canada Student Grants.

Recommendation #1 - Invest \$813.6 million annually, indexed to the consumer price index, to permanently set Canada Student Grant maximums at \$4,200 per year and maintain weekly loan maximums at \$300/week.

(B) Increasing Indigenous Access to Education.

The Indigenous population is the fastest-growing demographic group in Canada³³, growing four-times faster than the non-Indigenous population^{34 35 36}. However, despite this rapid growth in population, access to higher education has not met this demand, and currently Indigenous peoples have post-secondary educational attainment rates three times lower than the non-Indigenous population^{37 38}. Unfortunately, current funding amounts through the Post-Secondary Student Support Program (PSSSP)³⁹ and Inuit and Métis Post-Secondary Education Strategies only provide enough funding for 19% of First Nations students, 2.85% of Métis students, and 10.5% of Inuit students^{40 41 42}. Besides facing decades of systemic socio-economic, political, and cultural barriers to education, Indigenous students face a much higher cost of education in Canada, and require federal funding support

to redress these historic barriers. With over 130,000 Indigenous learners eligible to attend post-secondary education in Canada this year, it is essential that the federal government support the Post-Secondary Student Support Program (PSSSP) and Métis and Inuit Post-Secondary Education Strategies by announcing multi-year investments to help close the education gap for Indigenous peoples in Canada.

Recommendation #2 - Increase investments to the Post-Secondary Student Support Program (PSSSP) and Métis and Inuit Post-Secondary Education Strategies to support Indigenous students in attending post-secondary education.

(C) Unlocking Housing Supply

Accessible, affordable housing is critical for student success and improving life outcomes. However, thousands of Canadian students continue to face dire housing situations. **Of the 1.3 million students currently in the private rental market, three-quarters report spending 30% or more of their income towards housing costs, and pay, on average, 25% higher rents than all other Canadian households.**⁴³ This has significantly impacted student finances, with many students having to make financial adjustments to their food pur-

chases (68%), emergency savings (57%), investments (49%), and debt payments (51%).⁴⁴ As a result, students often accept inadequate housing out of desperation to complete their education which may exacerbate existing mental and physical health challenges, as well as impact students' ability to feed themselves.

Due to a lack of purpose-built student housing relative to the size of Canada's student population, students are living in housing environments that were designed for other populations - including homeless shelters⁴⁵, and single, detached family homes, where they live beyond their means - not out of greed, but out of lack of choice. Creating housing designed and designated for students unlocks existing housing options for other Canadians across the housing continuum, while embracing the environmental benefits of new, efficient construction, and density.

Through adding much-needed, specialized new construction that is both more dense and at a lower cost than family-oriented housing, Canada can continue action on its emissions reduction targets. Simultaneously, by inducing post-secondary

institutions' investment in housing in their local communities, the Government of Canada is poised not only to improve the living situations of students, but to relieve pressure on Canadian rental markets.

Recommendation #3 - Unlock housing supply by investing \$3.25 billion dollars to support the addition of student-oriented units to be completed within six years.

(D) Preserving Educational Fair Dealing

Access to educational materials is essential to student success in post-secondary education. Educational fair dealing in Canada's current copyright law allows post-secondary institutions the ability to provide the best mix of educational materials to support a student's learning at an affordable price point. Through educational fair dealing, students and professors are able to access up to 10% of a copyright work for purposes of research, education, or study.

Despite usage of fair dealing for over a century, collective societies are now asking Parliament to force institutions to licence materials in one way, rather than update their own business model to adapt to a changing and increasingly digital educational landscape⁴⁶. Fair Dealing is not

Free Dealing. As such, fair dealing as it currently stands allows creators and authors to be fairly compensated for their work while students are empowered to access a wider range of information much more affordably, thus maintaining the balance of Canadian copyright. Under the current Copyright Act, students still pay thousands of dollars on books⁴⁷, and institutions still pay millions to Access Copyright for collections. The removal or limiting of fair dealing would not only substantially limit the amount of educational resources available to Canada's educators and students, but would significantly increase the costs of educational materials for students. It is essential that the federal government protect fair dealing and the critical balanced and modern approach to copyright law.

Recommendation #4 - Preserve the current balanced approach to educational fair dealing to continue to support high-quality and affordable post-secondary education.

Solving Today's Labour Market Needs & Retaining Canada's Top Talent

(E) Connecting International Students with Employment Opportunities

Canada, like many OECD nations, is facing a critical labour shortage that is slowing down its economy.⁴⁸

The current workforce shortage, combined with Canada's aging demographic, will likely persist for the foreseeable future.⁴⁹ According to Immigration, Refugees and Citizenship Canada's 2023-25 Immigration Levels plan, temporary residents, including international students, will be key to *"filling labour shortages and closing labour market gaps"*⁵⁰. One pathway to easing shortages is by permanently lifting the cap on off-campus working hours for international students.

International students contribute \$23.5 billion to Canada's GDP, and support over 170,000 jobs, according to Immigration, Refugees, and Citizenship Canada⁵¹. Notwithstanding their immense cultural value and economic potential, and in spite of paying tuition nearly five times higher than domestic students⁵², international students are often

locked out of some of the most valuable aspects of their Canadian education, including opportunities for gaining valuable Canadian work experience.

For years, international students have faced a cap on the number of hours they can work weekly off-campus, meaning that international students were unable to work more than 20 hours without losing their study permit. On October 7th, 2022, Immigration, Refugees and Citizenship Canada (IRCC) announced the temporary removal of this cap, a policy which was further extended to April 30, 2024⁵³. Thanks to the work hours cap removal announcement, international students now have the freedom to choose the work hours they want to work, just as domestic students do. As a result, currently three in four international students have Canadian work experience, and over the past year have filled critical labour sectors, with the top two sectors being construction (18%) and healthcare/education (15%). International students working in these sectors are critical in helping address Canada's housing crisis and healthcare worker shortage.

The federal government has highlighted that skilled immigration is a key driver for growing Canada's post-COVID-19

economy, and Canada plans to welcome 500,000 permanent residents in 2025⁵⁴. Reducing barriers for international students, specifically 20 hour work limits, will not only enhance the educational experience of students who come to Canada to study, but will ensure that Canada has the skilled workers we need for a thriving economy. International students are the key to Canada's sustained growth and international competitiveness, but only if we can help them get the experience and education they need to stay here.

Recommendation #5 - Permanently lift the limit on off-campus working hours for international students.

(F) Retaining Canada's Top Talent

Canada's innovation strategy aims to make Canada a world-leading centre for innovation by leveraging its top talent⁵⁵. Graduate student researchers are a strong driver behind Canada's success so far, generating \$16 billion in research and development (R&D) at Canadian universities⁵⁶, representing 40% of total national R&D^{57 58 59 60}.

One of the most effective support mechanisms for Canada's 279,021⁶¹ graduate student re-

searchers are the Tri-Agencies awards, namely the Canada Graduate Scholarships (CGS)⁶². Unfortunately, only 2% of student applicants⁶³ (4,500 total) are awarded these scholarships each year, providing funding to less than 1 in 50 students^{64 65 66}. Additionally, the value of the Tri-Agency Canada Graduate Scholarships, \$17,500 for Master's students (CGS-Master's)⁶⁷ and \$35,000 for PhD students (CGS-Doctoral),⁶⁸ have not changed since 2003^{69 70 71}. Currently, domestic graduate students face a much higher average annual cost of living (\$28,811.20) than undergraduates. Not only do they pay 12% more in tuition fees⁷², but graduate students are more likely to graduate with higher levels of student debt^{73 74} and to have additional costs due to family responsibilities. Nearly 1 in 5 graduate students are currently raising families^{75 76}, with the majority (57.7%) reporting their financial situation is either "tight" or "struggling"⁷⁷. Despite high costs associated with graduate-level research, many graduate students do not either have the capacity to take on additional work to finance their studies or do not have permission to work outside of their program^{78 79}. Without access to effective funding supports or alternative sources of income, the vast

majority of Canada's graduate students live below the poverty line, especially those fully reliant on Tri-Agency scholarships. Poverty should not be a prerequisite to produce cutting-edge research, yet even those who receive doctoral awards (\$35,000 per year) earn far below the poverty line for all Census Metropolitan Areas⁸⁰. For those who do receive them, Tri-Agency awards have an incredible impact in helping graduate students generate research and innovation across Canada. For example, among the first 10 recipients of the CGS-M and CGS-D for both SSHRC and NSERC in 2022, there were:

- » 3 patent-holders holding 10 patents in nanotechnology, Alzheimer's treatment, and biochemistry;
- » 13 Senior Directors and Managers at Canadian companies, with 3 serving as company CEO or founder;
- » Senior or principal engineers at multiple companies, including multiple current or former aerospace R&D roles, as well as senior analytics managers;
- » Multiple Canadian government research scientists, as well as other government employees in the policy field;

- » An accomplished composer who won 4 SOCAN awards after being funded to pursue music composition at the PhD level;

For those who do receive Tri-Council awards, approximately two-thirds of academics continue to live and work in Canada, conducting research in medicine, technology, and other innovative fields⁸¹.

However, without opportunities to access funding support, Canada's top talent will select other OECD countries to generate their research ideas. As science and innovation increasingly contribute to Canada's global reputation, the federal government needs to ensure that its research top talent is effectively supported by increasing the value and doubling the number of Tri-Agency scholarships awarded.^{82 83 84}

Recommendation #6 - Protect Canadian talent creation by increasing the value of Canada Graduate Scholarships and Post-Doctoral Fellowships by 50%, and doubling the number of these competitive research awards.

Supporting On-Campus Student Mental Health

The Centre for Addiction and Mental Health (CAMH) indicates the annual economic cost of mental illness in Canada at \$50 billion, projected to reach over \$79.9 billion in the coming years^{85 86}. Building on the federal government's commitment to address mental health challenges, the 2022 Federal Budget announced its intention to develop a "new Canada Mental Health Transfer to support the expansion and delivery of high quality and accessible mental health services across Canada."⁸⁷, costed at an initial investment of \$4.5 billion over 5 years⁸⁸. In addition, the Mandate Letter to the Minister of Mental Health and Addictions and Associate Minister of Health called for the Minister to *"Introduce a new fund for student mental health that will support the hiring of new mental health care counsellors, improve wait times for services, increase access overall and enable targeted supports to Black and racialized students at post-secondary institutions across Canada."*⁸⁹

To help address student mental health concerns across Canadian post-secondary institutions,

the federal government must act on its promise to create a new fund for post-secondary student mental health professionals on campuses to support the hiring of new mental health counsellors, improve wait times for services, and increase access to mental health services across Canada's post-secondary institutions.

Investing in student mental health and well-being is not only an effective means of reducing the annual \$50 billion economic burden of mental illness in Canada, but is key to promoting Canada's vision as an innovative, affordable, and equitable leader in post-secondary education.

Recommendation #7 - Invest \$500 million over 4 years to hire 1,200 new post-secondary counsellors across Canada to address the ongoing mental health crisis in Canada's post-secondary institutions.

Conclusion

CASA believes in a quality public post-secondary education system that is properly funded, effective, accountable, cooperatively maintained and enhanced by the federal and provincial governments. Given the ongoing challenges associated with student finances, employment prospects, and health outcomes across the country, it is essential that the federal government enact policies that address the needs of students across Canadian post-secondary institutions, particularly those most disproportionately impacted by elevated cost of living expenses.

Post-secondary students are essential to Canada's economy, society, and global reputation. Given the intensified challenges

faced by students over the past year, there is an urgent need to develop and maintain effective student aid programs and supports, now more than ever. Investing in post-secondary students is not only an effective means of addressing Canada's ongoing workforce, housing, and innovation challenges, but is key to promoting Canada's vision as an innovative, affordable, and equitable leader in post-secondary education.

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 73. Historically, graduate students have demonstrated they not only have higher levels of debt, but are more likely to take on student debt to pay for education. According to Statistics Canada data, 2 in 5 Master's students (41%) will graduate with large debt (\$25,000 or more), as well as 54% of all doctorate students. <https://www150.statcan.gc.ca/t1/tbl/en/tv.ac->

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78. According to survey results from Laframbois et al., 2023, 44.4% of graduate student respondents did not work a job outside of their studies.
79. Many leading post-secondary institutions set direct limits on a student’s ability to work outside of their program. For example, the University of Waterloo sets this limit to no more than 10 hours per week of on-campus work. <https://grad.uwo.ca/resources/regulations/4.html>
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About CASA

The Canadian Alliance of Student Associations (CASA) is a non-partisan, not-for-profit advocacy organisation representing students at 25 student associations across the country. Through our partnership with the Quebec Student Union/Union étudiante du Québec (UEQ), CASA represents 365,000 students across Canada. CASA advocates for accessible, affordable, innovative, and high quality post-secondary education in Canada. CASA has done so successfully through policy and research development, awareness campaigns, government relations efforts, and partnerships with other stakeholders in the education sector.



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