

EDUCATION BUILDS A NATION



**Securing Canadian Prosperity,
Productivity, and Innovation
through Post-Secondary Education**



CASA
Canadian Alliance of
Student Associations

ACAE
Alliance canadienne des
associations étudiantes



**UNION ÉTUDIANTE
DU QUÉBEC**

Students from Across Canada Take Parliament Hill



Canadian Alliance of Student Associations

The Canadian Alliance of Student Associations (CASA) is a non-partisan, not-for-profit advocacy organization representing students at 26 student associations across the country. Through our partnership with the Union étudiante du Québec (UEQ), CASA represents over 400,000 students across Canada. CASA advocates for accessible, affordable, innovative, and high-quality post-secondary education in Canada.



Union étudiante du Québec

The Union étudiante du Québec (UEQ) represents over 117,000 students from 15 student associations across Quebec. The UEQ's mission is to defend the rights and interests of the student community, its member associations, and of their members, by promoting, protecting, and improving the conditions of students and those of local and international communities.

Land Acknowledgement

We respectfully acknowledge that the lands on which we do our work are the traditional, ancestral, and often unceded shared lands of Nations whose territories fall within the borders of Canada. We also recognise the thousands of years of labour and stewardship that have gone into the care of these territories, and our responsibility as residents on these lands to commit to working towards reconciliation, decolonization, and Indigenization.

CASA's policy development and advocacy are guided by the belief "Nothing for us, nothing without us", in that we will not undertake any policy without the full and direct participation of members impacted by that policy.

Summary of Recommendations

1 Maintain the value of the Canada Student Grant Program by increasing the maximum grant levels to \$5 000, and increasing maximum loan levels to \$360 per week.

2 Address the skilled labour shortage by ensuring that federal infrastructure and housing project contribution agreements mandate that a minimum of 10% of worksite hours be worked by apprentices.

3 **Ensure Canada remains competitive** in retaining top research talent by securing Budget 2024 investments and incorporating adjustments to CPI to tri-council graduate research scholarships.

4 Deliver a Canada Student Housing Strategy through Build Canada Homes, comprising \$1 billion in grants and loans for residences and non-profit student housing.

5 **Prioritize the retention of talent in Canada** by doubling the Express Entry Program immigration points given to those with a Canadian post-secondary credential in Part D of the Comprehensive Ranking System.

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Close the Socio-Economic Post-Secondary Access Gap

Maintain the value of the Canada Student Grant Program by increasing the maximum grant levels to \$5 000, and increasing maximum loan levels to \$360 per week

CASA believes that an accessible and affordable post-secondary system in Canada is a fundamental ingredient for economic growth and equitable prosperity. All Canadians benefit from an education system where students with the desire to pursue post-secondary studies do not face any kind of barrier, financial or otherwise. Over the long-term, post-secondary education, whether in the arts or STEM (Science, Technology, Engineering, and Mathematics), leads to an employment and earnings bump representing skills in-demand in the workplace [1][2].

Educational Attainment	2020	2021	2022	2023	2024
High school graduate	9.90%	8.40%	5.60%	5.60%	6.30%
Postsecondary certificate or diploma	7.80%	6.60%	4.20%	4.10%	4.70%
University Degree	6.30%	4.80%	3.70%	3.90%	4.70%

Figure 1. Source: Statistics Canada. Table 14-10-0020-01: Unemployment rate by educational attainment, annual. Reproduced and distributed on an "as is" basis with the permission of Statistics Canada.

When qualified individuals can access post-secondary education, their lifetime earnings increase, along with tax revenues and businesses' access to skilled labour [3].

However, access to post-secondary education in Canada is not financially equitable, with affordability remaining a barrier to access for many. Those with parents earning in the bottom fifth of Canadians are still 43% less likely to attend post-secondary education.

Post-Secondary Enrolment rates of 19-year-olds by parental income

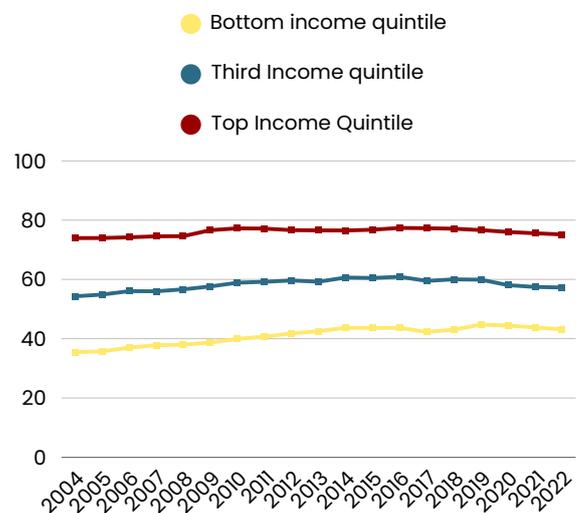


Figure 2. Post-Secondary Enrolment rates of 19-year-olds, Canada. Source: Statistics Canada. Reproduced and distributed on an "as is" basis with the permission of Statistics Canada.

Tuition rates, housing costs and food costs, among others, means that there is a financial hurdle for those without savings or parental support to access post-secondary education. This leads to people with disabilities, low-income families, Indigenous students, and rural students all being underrepresented in post-secondary education [4][5].

Many students who do attend post-secondary still find that they face poverty. In May 2024, CASA polled on poverty indicators for students, finding in the most recent semester, at least **29% of domestic students had opted out of buying textbooks due to financial struggles**, 21% had skipped a class to work, 23% had missed paying a bill, **14% had used a food bank, and 3% experienced homelessness** [6].

The Canada Student Financial Assistance Program is the federal policy response to these issues, taking an estimation of student costs and covering 60% of estimated need through loans and grants, with provinces being expected, but not obligated, to cover the remaining 40%. The federal portion has a hard cap on grants at \$4 200 per year and loans at \$300 per week. This is based on local housing rates, generalized tuition amounts, and family income, among other factors [7]. Amounts disbursed are never higher due to a student choosing a more expensive housing or grocery options.

In Budget 2025, the government indicated \$4 200 grant level and weekly \$300 loan level ending July 2026, but these amounts have not been adjusted in light of large increases in cost of living since 2019. These amounts have also only been renewed on a year-to-year basis, giving relatively low predictability to both students and the sector.

Monthly expenditures, exclusive of tuition, for post-secondary students in Canada

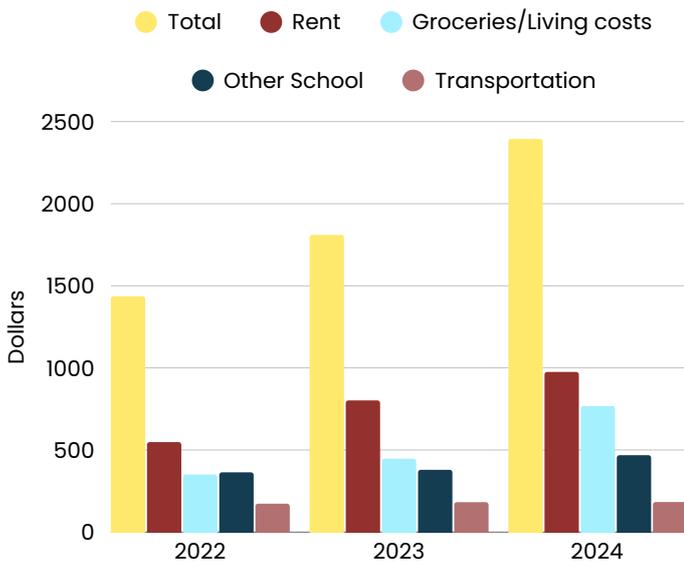


Figure 3. Monthly expenditures, exclusive of tuition, for post-secondary students in Canada. Data collected by CASA in partnership with Abacus Data, May 2024.

CASA supports the increase of both the grant and loan amounts. Loans help with the liquidity issue for students attending post-secondary education, but debt can also be a major hindrance to students after graduation. There is compelling international evidence that higher debt loads lead to slower rates of family formation [8] [9], including possibly through issues in being able to afford rentership or ownership of homes with sufficient space to raise a family. If debt levels are predictive of household formation, it shows that a decrease in support has the potential to remove personal, family and economic agency from young Canadians.

Students have however become increasingly reliable at repaying these loans [10]. While increases in student grants in 2016 and 2020 have helped keep debt levels steady in real dollars [11], the most recent data is from 2020, prior to subsequent increases in youth unemployment that decrease income during study, and before the most recent increases in rental and food living costs.

To ensure post-secondary education in Canada remains affordable, and therefore accessible to low- and middle-income students, maintaining the value of Canada Student Grants (CSG) is critical.

Canadian students are the future of this country: they will help build the houses we need, deliver healthcare services we lack, design the products we use, push Canadian innovation forward, and build tomorrow's families [12][13][14]. However, they can only do this if they get the support they need.

Recommendation #1
 CASA calls on the government to permanently renew the program at maximums of \$5 000 in grants annually and \$360 per week standard for student financial aid, and proportionately increase the separate limits for students with disabilities and students with dependents.

For grants, this would cost approximately \$1.4 billion per year relative to the budget baseline, or \$700 million compared to 2024 spending. For loans, the government would see increased outlays of \$700 million, but would see most of that amount repaid over time.

Address the Skilled Labour Shortage

Address the skilled labour shortage through federal infrastructure and housing project contribution agreements that mandate a minimum of 10% of worksite hours be worked by apprentices.

Apprenticeships are a vital tool for equipping aspiring journeypersons with the skills needed for meaningful, in-demand careers in the skilled trades. They combine on-the-job experience with technical training, helping learners transition into employment in sectors essential to Canada's economic and social development.

Despite this potential, Canada's apprenticeship system is underperforming. Completion rates in Canada also remain low; in some Red Seal trades, the completion rate is below 50%, with significant disparities among demographic groups [15]. These trends persist despite growing demand for skilled workers across multiple sectors, particularly in construction and energy. One of the main issues is not a lack of interest, but that many aspiring tradespersons report difficulty securing employer sponsors [16][17], creating a bottleneck in the apprenticeship system that continues to limit the number of qualified journeypersons the system can produce.

Between 2012 and 2022, total **apprenticeship enrolments in Canada saw a decline of around 4.8%** – a trend that contrasts sharply with the **United States, which experienced a 64% increase in new apprentices** between 2012 and 2021 [18].

While federal programs such as the Apprenticeship Service was introduced to encourage employer participation by offering financial incentives, barriers to completion persist [19]. Simultaneously, the federal government has scaled back and sunsetted supports like the Apprenticeship Incentive Grant in 2024 and is not currently intaking new applications for the Apprenticeship Service [20]. A new generation of tools is needed to build back a federal response to the shortage, and jobs are the bottleneck.

Canada faces a dual crisis: a chronic skilled labour shortage and a national housing emergency.

In this context, there is a low-cost, high-impact opportunity for the federal government to help address both issues mandating that a minimum of 10% of worksite hours on federally funded infrastructure and housing projects be completed by registered apprentices.

Rather than rely on voluntary agreements or economic incentives, this approach would integrate apprenticeships training directly into the execution of federal infrastructure projects, ensuring that public investment in housing and infrastructure also supports workforce development.

A mass buildout of housing makes apprenticeships essential – not optional.

This proposed policy directly aligns with the federal government's priority of "supercharging Canada's housing plan" to address affordability and accelerate supply, as well as the usage of contribution agreements to advance training opportunities for youth [21][22]. In Fall 2025, the federal government launched the Build Canada Homes initiative to transform how the government works with the private sector, using modern construction methods, public land, and Canadian Labour to address the housing crisis [23].

Mandating apprentice-hour requirements have also been implemented in different jurisdictions. Several Canadian provinces have implemented similar regulations. Nova Scotia requires that firms bidding on provincially funded construction projects over \$1 million be active participants in the apprenticeship system. Alberta requires that government-funded construction projects exceeding \$15 million or lasting two years or longer hire at least one apprentice. In the state of Washington, public works contracts must ensure that 15% of journey person hours in apprenticeable trades are completed by registered apprentices, leading to massive increases in apprentices since 2005 [24][25]. These models demonstrate that apprentice-hour requirements are feasible, scalable, and effective in integrating workforce development in public procurement.

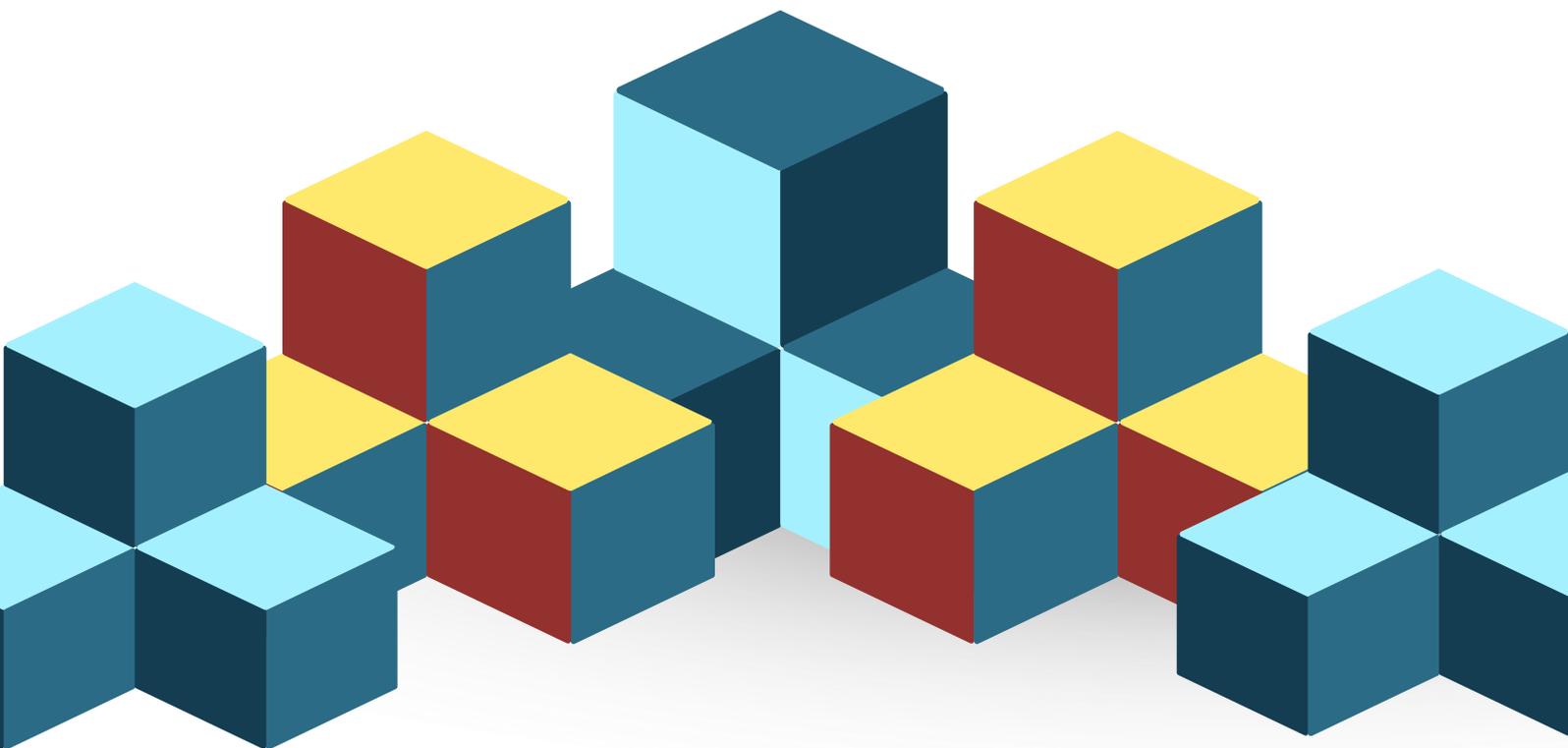
This requirement should apply to federally procured construction and maintenance contracts, and to recipients of federal housing program funds, including the Affordable Housing Fund, the Apartment Construction Loan Program, and the Federal Lands Initiative.

By mandating this apprentice-hour standard at a 10% pilot rate, the federal government can create thousands of new training spots in the skilled trades, without the need for new spending.

Recommendation #2:

CASA therefore calls on the federal government to implement a regulatory requirement that at least 10% of hours worked on federally funded infrastructure and housing projects be completed by registered apprentices, with available exceptions for remote and Northern communities, and for workplaces unsuitable for apprentices.

This approach strengthens the apprenticeship system, contributes to solving the national housing crisis, and helps build the skilled workforce needed to meet Canada's long-term infrastructure goals.



Ensure Global Research Competitiveness

Ensure Canada remains competitive in retaining top research talent by securing Budget 2024 investments and incorporating adjustments to CPI to tri-council graduate research scholarships.

Increasing Canadian worker productivity is the key to building a modern economy. Graduate students are a vital part of unlocking productivity gains and form a cornerstone of Canada’s research ecosystem, providing leadership, support, and education in critical research across the country. Canadian master’s and PhD graduates are leading projects to increase productivity in the private sector, with polling showing 18–65 year olds with graduate degrees are more likely to lead projects in the workplace [26]. They also represent the beginning of the pipeline that ensures that the country can meet the goal from the speech from the throne to become “the world’s leading hub for science and innovation.” [27].

Do you, in your job, lead projects
(% answering yes)

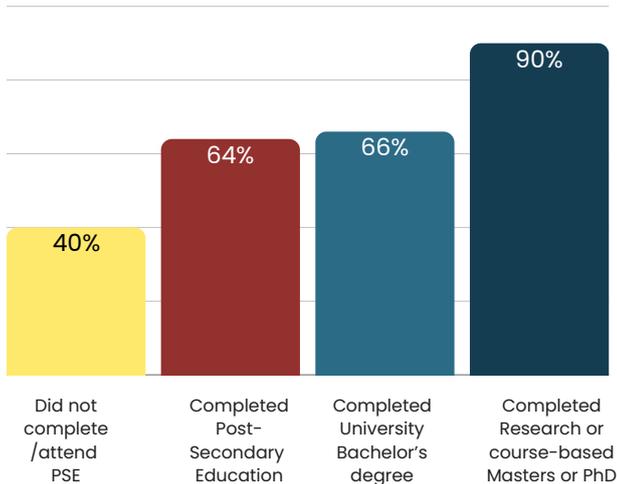


Figure 4. The Value of Post-Secondary Education, Survey Report. Canadian Alliance of Student Associations in partnership with Abacus Data. 2025.

Research-based graduate students do not receive needs-based federal grants in Canada, but top students receive a set of merit-based scholarships through the Canada Research Training Awards Suite (CTRAS) [28].

Ensuring top graduate students receive adequate funding is pivotal to maintaining talent in Canada, supporting knowledge production and cementing Canada’s reputation as a global leader in research and innovation.

These are administered by the Government of Canada’s Tri-agencies, which consists of The Canadian Institutes of Health Research (CIHR), Natural Sciences and Engineering Research Council (NSERC), and Social Sciences and Humanities Research Council (SSHRC).

Budget 2024 saw a major change to funding of top graduate students in Canada, by raising amounts that had not changed in over 15 years to provide \$27,000 per year for Master’s students and \$40,000 for doctoral candidates through CTRAS to support them while they conduct high-value research [29]. Considering the living expenses for an individual living in large urban centers, this initiative raised thousands of graduate students above the poverty line. Previous master’s-level funding did not reach living wages in some communities. Funding increases means that even in the absence of external work—which is not advised for this calibre of researcher—Master’s students should now in most cases be able to avoid poverty. Budget 2024 also promised an increase in the number of awards given, meaning approximately 1,720 more graduate students and postdoctoral fellows are now able to be supported by federal funding [30].

These crucial investments incentivize graduate students to do research in Canada instead of taking their knowledge and effort to higher-paying roles in other countries. In so doing, award recipients can address some of Canada’s greatest challenges.

One recent doctoral scholarship recipient measured the effectiveness of Canada’s counterterrorism policy tools [31]. Another master’s scholarship recipient is currently investigating how artificial intelligence could predict how cancer patients’ genetic traits influence their responsiveness to various treatment options [32], while another is researching how to build Canada’s urban spaces to be more resilient to extreme heat and wildfires [33].

The return on the investment in these individuals is not linked to their graduate research alone. These scholarships not only increase Canada’s retention of top talent and the timely completion of research degrees, but they have also been shown to increase Canada’s capacity to meet the demand for highly qualified personnel in universities as well as in the public and private sectors [34].

For example, a 2007 research recipient studying aeronautics is now a product engineer developing new aircraft engine designs in Canada, a 2011 recipient in rural sociology now leads a successful farm drainage company, and a 1990s recipient has since become a world-renowned expert in artificial intelligence, earning the 2018 Turing Award, known as the “Nobel Prize of computing.” [35].

Given these proven benefits to Canada and in line with this government’s goal to become a global leader in science and innovation, we urge that the federal government maintain the long-term value of graduate research scholarships offered through CTRAS. This, alongside the Budget 2025 investments will bolster the tri-council research ecosystem.

It is important that these crucial investments are not eroded in the coming years by inflation. Therefore, we urge the federal government through the Treasury Board Secretariat and Innovation, Science and Economic Development Canada to incorporate adjustments for (Consumer Price Index) CPI to the Tri-Council Agency student programs for future years.

In coming years, inflation will continue to erode the value of these awards, which could lead to brain drain, poverty, and decreased productivity for graduate students in the near future, putting the impacts of the Budget 2024 investments at risk.

Budget 2024’s expansion of both the value and number of graduate research scholarships represents a historic, multi-partisan investment in Canada’s research and innovation future. To preserve the impact of this achievement, it is essential that these scholarships be safeguarded against erosion by inflation.

Recommendation #3:

CASA therefore calls on the federal government to incorporate adjustments for CPI to the Tri-Council Agency graduate student funding programs to maintain competitiveness for quality talent.

Deliver a Canada Student Housing Strategy

Deliver a Canada Student Housing Strategy through Build Canada Homes, comprising \$1 billion in grants and loans for residences and non-profit student housing.

Canada is experiencing a housing shortage, and students are facing intense housing pressures as a result. Students, like many Canadians, want to see more homes being built. Students are at the frontline of increases in rent, rarely getting rental protections due to their short tenure leases in urban centres with low vacancy rates. It is therefore unsurprising that a quarter of students struggle to pay rent [36]. For domestic students, rent is often a larger expense than tuition [37]. Because students often live in these urban rental markets, addressing student housing is key to improving affordability in Canadian cities, especially for those at the bottom of the property ladder.

Of the 1.3 million students 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 [38].

This is an issue of national importance. Students pursuing limited housing supply within a city can drive up costs not just for themselves, but also other residents. In extreme cases, it can even lead to institutions advising students to defer their studies [39]. High housing costs can also potentially prevent talented, but low-income, students from moving to a city for their preferred post-secondary institution. It is important to expand housing supply, and expanding housing supply for students can relieve local housing market pressures. This can be done through tools that support the government's goal of generating co-investment in infrastructure.

The government has committed \$2 billion to support housing initiatives, with an emphasis on student and senior housing [40][41].

CASA would like to see \$700 million of that funding committed to incentivizing new post-secondary residences, and \$300 million in a zero-interest revolving loan fund for the addition of student-focused non-profit and cooperative housing, with a goal of adding over 15 000 new beds by inducing post-secondary co-investment.

Recommendation #4:

CASA calls on the federal government to deliver a Canada Student Housing Strategy through Build Canada Homes, comprising \$1 billion in grants and loans for residences and non-profit student housing.

Student Residences

Student residences are among the lowest cost socially controlled housing options available, with units costing as little as \$150 000-300 000 per person [42][43]. Provincial grants in British Columbia have shown that the government can successfully induce post-secondary co-investment in this type of housing [44][45]. However, existing federal policies that offer construction loans to institutions are insufficient. Most educational institutions are limited in their ability to take on external debt by their provinces, as the public expects zero institutional failures [46].

CASA also believes that a \$35 million portion, or 5%, should be dedicated specifically to Indigenous student housing floors or residences, roughly in line with the Indigenous portion of the Canadian population. Indigenous student leaders at CASA have also emphasized that residences can be ideal for delivering housing for Indigenous students while promoting community and centralizing wraparound supports.

Student-focused non-profit and co-operative development

Non-profit housing providers can also play an important role in addressing student housing. Student housing co-operatives in Guelph and Waterloo, as well as student housing non-profits like Utile in Quebec and Student Housing Nova Scotia all have impressive track records of providing affordable student housing [47]. These organizations are financially sustainable in the long term, but often lack upfront capital to scale up their operations.

Recently, many student associations have run referendums to address this capital shortfall to make up for lack of government funding. Construction of new student housing with long-term funding commitments through student fees is a path more student associations are looking to. However, it may take over a decade for these fees to accumulate to a level that can support these constructions.

CASA believes that if the government made a dedicated loan fund available, this would not only allow projects to go forward more quickly, but also lead to more student associations running referendums to build the affordable housing stock, in partnership with existing and new non-profits and housing co-operatives.

Students often have different housing needs than the general rental market. Single-room occupancy dorms and rooming houses have long provided affordable options, and while they may not suit most families today, they remain well-suited for student housing. However, previous programs under the National Housing Strategy have limited funding eligibility for both single-room occupancy units and larger shared accommodations with more than four bedrooms. Establishing a revolving loan fund dedicated to student housing could enable the government to support these housing types specifically, improving the efficiency of program delivery.

Given the urgency of addressing housing pressures, such targeted investments could help unlock an entirely new category of affordable housing supply.



Maximize Retention of Talent by Prioritizing Canadian Education

Prioritize the retention of talent in Canada by doubling the Express Entry Program immigration points given to those with a Canadian post-secondary credential in Part D of the Comprehensive Ranking System.

Effective immigration policy can drive economic growth, and CASA supports measures that unlock this potential. Evidence indicates that selecting former international students for permanent economic immigration maximizes the likelihood of successful integration and long-term contributions to Canada’s economy.

The Government of Canada has set a priority to reduce the number of permanent migrants through lower intakes in the 2025-2027 immigration levels plan [48]. Immigration is a tool for a country’s economic and social goals; with limited spots for permanent residency, it is important that Canada ensure those selected for economic streams are those best-suited for integration into the Canadian economy and society. We are not asking the government to increase the planned number of permanent or temporary immigrants; rather, we urge that these selections prioritize integration potential.

Students across Canada recommend that the Government of Canada revise its allocation of Express Entry immigration points in Part D of the Comprehensive Ranking System (CRS). Which applicants receive permanent residency through the express entry economic stream is decided by a meritocratic, points-based system. Parts A, B, and C give points for education level, age, language ability and work experience. Part D gives additional points for other factors, and whether an educational experience was received in Canada provides a small bonus, currently up to 2.5% of a maximum total score, which we propose raising to 5%.

CRS Points Category	Factors	Maximum Points
A	Core/Human Capital factors (Age, Education Level, Languages, Work).	600
B	Spouse or common-law partner factor	
C	Skill Transferability Factors (Including additional post-secondary points when intersected with other factors)	
D	Additional points (e.g. provincial nomination, arranged employment, Canadian Post-Secondary Credential).	600 (Current Canadian Post-Secondary credential max. 30)

Figure 5. Comprehensive Ranking System (CRS) Criteria for Express Entry programs. Adapted for illustrative purposes from Government of Canada guidelines [49].

This change would not guarantee former international students permanent residency, but would give those trained in Canada who meet the required criterion of at least one year of skilled in-Canada work experience a competitive edge, especially when combined with other factors such as age, work experience in their home country, and bilingualism.

This reflects new data regarding the success of Canadian-trained immigrants compared to foreign-trained immigrants.

Recommendation #5:
 CASA calls on the government of Canada to increase the maximum under this program to 60 points for a three or more year Canadian post-secondary credential, or 30 points for a one or two year Canadian post-secondary credential.

Newcomers with Canadian post-secondary experience consistently outperform new economic immigrants who don't have Canadian credentials, even when compared to those with equivalent qualifications from foreign institutions. In the 10 to 11 years after immigration, those with two to five years of Canadian study earned nine to 12 per cent more than new economic migrants without such experience [50].

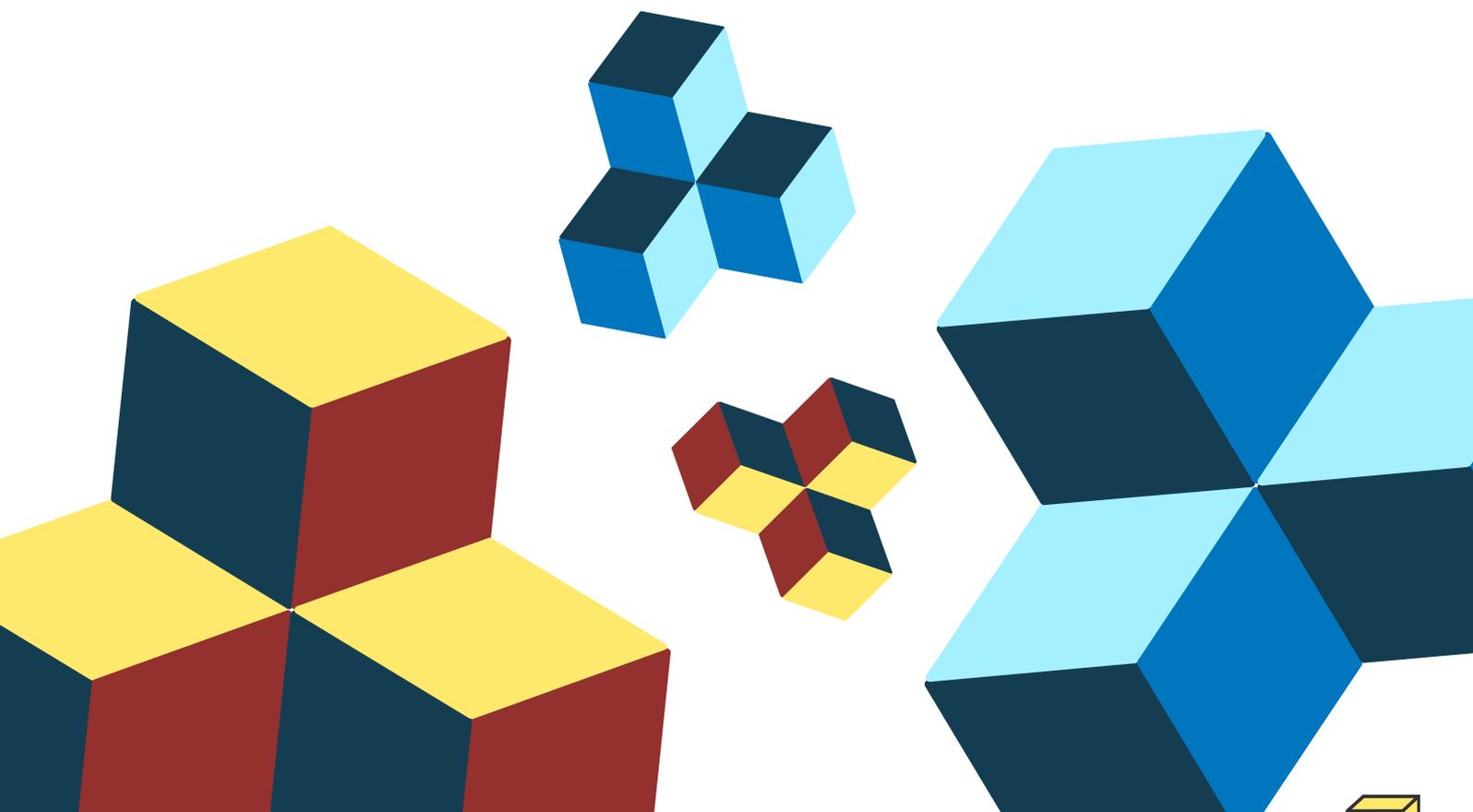
This means these Canadian-educated immigrants will experience a higher quality of life, contribute more substantially to the country's tax base and place less net demand on social services. These outcomes underscore why Canadian educational experience should be treated as a key factor when assessing candidates' eligibility for permanent residency.

Given that graduates of Canadian post-secondary institutions are primed for strong performance in Canada, strengthening their immigration profile is in line with this evidence. In recent years, the Government of Canada has increased the competitiveness of obtaining a spot in the Canadian post-secondary system by imposing a cap on permits and incentivizing post-secondary institutions to submit candidates more selectively.

It has also strengthened the language requirements for participation in the Post-Graduate Work Permit, further ensuring that Canadian-trained international students are primed for cultural and economic integration within the Canadian economy [51].

As Immigration, Refugees and Citizenship Canada (IRCC) noted in regards to the 2025-2027 Immigration Levels Plan, "Research has demonstrated that newcomers within Canada experience have positive long-term success. These skilled, educated newcomers can continue to support the workforce and economy, without placing additional demands on our social services" [52]. For this reason, IRCC has already stated that one of the priority immigration pools is candidates from *inside of Canada*, through the Canadian Experience Class stream of Express Entry [53].

With increased post-secondary selectivity and evidence of positive income and tax outcomes from students becoming permanent residents, increasing the proportion of Canadian-trained talent getting limited permanent residency spots is key to maintaining a productive Canadian workforce.

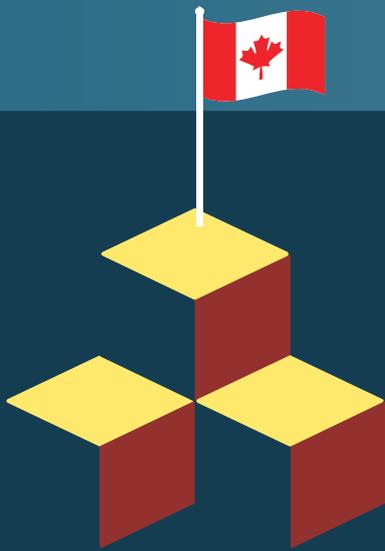


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