



Closed doors:

Barriers to equitable access to post-secondary education for lower-income and first-generation students in Canada

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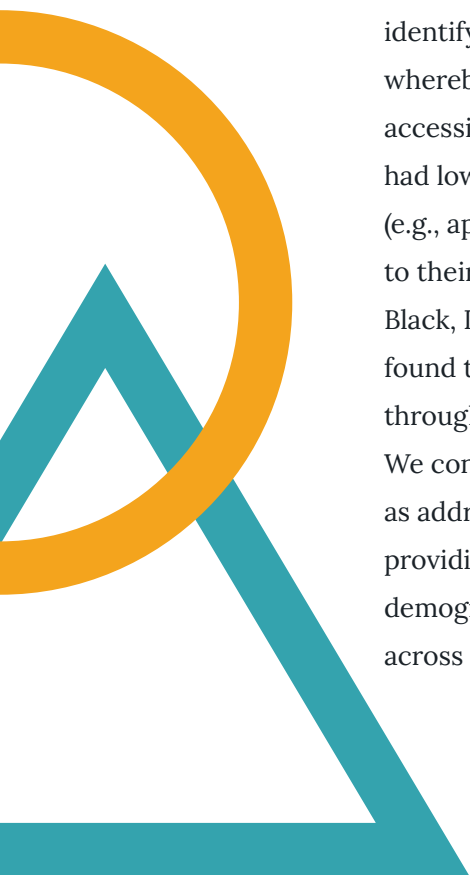


Executive Summary

In Canada, both the K-12 and PSE education systems operate under the jurisdiction of the provinces and territories. These two systems function independently of each other, which in turn creates roadblocks for students transitioning from K-12 schools to PSE. These roadblocks are especially challenging for students from underserved groups. The literature has found that within Canada's post-secondary education system, underrepresented groups include students who are

- lower income (Ashtiani & Feliciano, 2018; Deller et al., 2019; Frenette, 2019; Vaccaro, 2012),
- first-generation (Finnie & Mueller, 2017; Weingarten et al., 2015),
- Black, Indigenous, and/or racialized (Chatoor et al., 2022; Robson et al., 2018),
- immigrants and newcomers to Canada (Shakya et al., 2010),
- living with disabilities (Finnie et al., 2012),
- student parents or sole-parent mothers (Statistics Canada, 2016; van Rhijn et al., 2011),
- living in rural, isolated, or remote communities (Zarifa et al., 2018), and
- adults without a high school diploma (Chatoor et al., 2022; Deller et al., 2019).

This review highlights the barriers students face in accessing and navigating PSE to identify the inequities in the education system. Under an intersectional equity-based lens, whereby we recognize the multiple and intersecting barriers students experience when accessing PSE, we found that across Canada lower-income and first-generation students had lower enrolment and retention in PSE, and were more likely to report early financial (e.g., application fees, high costs of tuition) and social (e.g., application process) barriers to their education that limited their opportunities. These barriers were exacerbated for Black, Indigenous, and other racialized students, who in addition to less access were found to be subject to systemic biases about their ability and achievement, for example through academic streaming, ultimately leading to pathways away from higher education. We conclude with some recommendations to improve equitable access to PSE such as addressing academic streaming, reframing the role of schools boards to PSE access, providing early financial interventions to PSE, increasing access to disaggregated and demographic data, greater allocation of funding, and improving internet and tech access across Canada.



Introduction

Post-secondary education (PSE) plays a key role in developing the knowledge, skills, attitudes, and values to establish tools for societies to manage economic, social, and environmental challenges to create a more equitable world. It increases social progress through economic advancement, increased well-being, and promotes social mobility for individuals while contributing to raising living standards and shaping a better world for all. Although Canada has one of the highest rates of PSE participation in the world, access to PSE remains inequitable and unrepresentative of Canada's diversity, especially for individuals in lower-income families and first-generation students.

Scope of this Report

This report offers a high-level scan of existing academic and grey literature publications to identify barriers and challenges faced by students across Canada, and the limitations that hinder their opportunities for equitable access to PSE. In recognizing community enablers, barriers, challenges, and opportunities of addressing access and navigation to PSE, the **Canadian Scholarship Trust Foundation** has partnered with faculty member Dr. Cristina Guerrero from the Bachelor of Child and Youth Care program in the Faculty of Social and Community Services at **Humber College** and our community partner **Wordswell Association for Community Learning**.

This report is a unique combination of insights from the literature and from our lived experiences as community members engaging with and supporting students on their PSE journey. We offer recommendations that are informed by research and community-led experience in addressing equitable access to PSE.

Who We Are

The Canadian Scholarship Trust Foundation (CSTF) has a history and a legacy of over 60 years in helping make PSE possible. CSTF's current focus is to support equitable access to post-secondary education for students from lower socioeconomic status and those who are from first-generation families attending PSE. To achieve this, we work with dozens of organizations across Canada as we believe collaborating with community partners across the country is essential to improve educational outcomes for lower-income families in Canada.

Wordswell Association for Community Learning, established in Toronto, Ontario in 2007, is a non-profit organization with the goal of supporting youth during significant life transitions. The programs offered by Wordswell are guided by participatory action research and geared towards making youth active members of their communities. With



the guiding principles that youth represent a vast reservoir of capacity and when well nurtured they live rewarding lives while contributing to society, Wordswell recognizes that developing individual capacities and service to community are inseparable facets of life. Central to Wordswell's programs is the idea of a twofold purpose: that youth must attend to their own growth and development, and contribute to the wellbeing and progress of their communities. Wordswell is guided by the belief that all human beings, regardless of background or social position, have an innate desire to learn and to contribute, have a thirst for knowledge and have a part to play in building a united and prosperous world. Wordswell offers an approach to learning that seeks to empower participants to act as protagonists of change in their families and community.

Humber College, established in 1967, is a public institution of applied arts and technology in Toronto, Ontario. As a leader in polytechnic education in Canada, it offers a wide array of Bachelor's degree, diploma, and certificate courses in subjects like Criminal Justice, Child and Youth Care, Business, and Industrial Design. Humber's 5-year Strategic Plan (2018-2023), which is informed by numerous consultations with various communities, outlines commitments to three pillars in particular: career-ready citizens, accessible education, and a healthy and inclusive community (Humber College, 2018). Within these pillars are deep commitments to anti-oppression, Indigenous education, and global innovation in education. The Faculty of Social and Community Services offers a Bachelor of Child and Youth Care degree. The program and its faculty focuses on building relationships to support children and youth in crisis or going through experiences of challenge and change.

Who Our Audience Is

Although this review will focus on recognizing the most pressing barriers for lower-income and first-generation students, it will also highlight the root causes of reduced access to PSE by gaining insights from communities that are represented as lower-income and first-generation to better understand their unique needs and thus provide recommendations for policy makers, funders, and community stakeholders as they work to address challenges faced by PSE students across Canada.

This report collaboration is grounded in the belief that everyone should have an equal chance for success. It is our hope that the recommendations outlined in this literature review will inform our work and other organizations' work and practices.

Terminology

Equitable Access to Post-secondary Education: The process of applying, entering, navigating, staying in, and completing PSE. Equitable access requires the removal of barriers that lower-income and first-generation students encounter in relation to accessing and completing PSE.

First Generation Student: Students whose parent(s) / caregiver(s) did not attend any form of post-secondary education and/or higher education.

Intersectionality: A framework that recognizes that an individual's identity markers do not exist in isolation from each other. Intersectionality recognizes that individuals' various identities intersect with each other and result in a particular set of experiences and/or outcomes (Crenshaw, 1989; Henderson, 1997).

K-12: The primary and secondary school system in Canada (Kindergarten to Grade 12).

Lower-Income Student: Students that come from families marginalized by poverty.

Post-Secondary Education (PSE): Refers to any education after obtaining a high school diploma or the equivalent credit to enter university, college, polytechnic, apprenticeships, and trades. For the purposes of this report we focus on university and college. Throughout this report we also use the term 'higher education' to refer to post-secondary education.

Post-Secondary Navigation: The process of successfully navigating from high school to post-secondary education. This includes planning, preparing for, and accessing post-secondary opportunities, as well as transitioning into and becoming oriented with the experience.

Racialization: The processes through which people define themselves, and are designated into racial categories and then treated accordingly across social, political, economic, and other domains based on the attributes associated with those categories. McDermott (2018) emphasizes that racialization is an active and ongoing "process that is largely the outcome of policies by governments and institutions with power that seek to control [and/or exclude] people on the basis of their skin colour" (p. 624). In alignment with the terminology adopted by the Ontario Human Rights Commission, this review will use the term "**racialized person**" or "**racialized group**" to refer to non-White people to identify the barriers they face due to their racialization¹.

Socioeconomic Status (SES): Goes beyond income to also consider one's educational attainment, financial security, and subjective perceptions of social status and social class. SES is usually described as high, medium or low, and can encompass quality of life attributes as well as the opportunities and privileges afforded to people within society. Poverty, specifically, is not a single factor but rather is characterized by multiple physical and psychosocial stressors (American Psychological Association, 2017).

¹ While White people are also racialized, they may not see themselves as part of a race, but still hold authority and power to name and racialize "others" often due to colonial history. In many countries, whiteness is maintained as the "norm" that other races are measured against (Alberta Civil Liberties Research Centre, 2021).

Section 1

Access to PSE can be defined in two ways: a growth model which focuses on accommodating everyone attending PSE and an equity-of-access model that focuses on recognizing students' unique challenges and historical barriers in accessing PSE (Deller et al., 2019). This review explores PSE access opportunities for lower-income and first-generation students under the equity-of-access model. Identifying these students can involve a consideration of various factors but the first step is improving their access and providing appropriate resources to ensure PSE attainment and success.

Defining Access

Identifying Lower-Income Students and First-Generation Students

In Canada, there are three main tools to measure poverty: the Market Basket Measure (MBM), the Low-Income Measure (LIM), and the Low Income Cut-off (LICO). While each threshold has its own strengths and weaknesses,² Canada's first Poverty Reduction Strategy, released in 2018, named the Market Basket Measure (MBM) as Canada's Official Poverty Line (Employment and Social Development Canada, 2018). Throughout this report we cite literature and existing research which use a variety of low-income measures. Since this report serves to explore trends and the experiences of lower-income communities in general, we are able to extrapolate learnings from the literature without needing to confine to a single low-income measure.

According to Statistics Canada (2016), Canadians that are more likely to be living in poverty include single people aged 45-64, lone parents, recent immigrants, and people with disabilities. Deller et al. (2019) state that children from lower-income families are less likely to pursue higher education than their peers from higher-income families. However, other

² For a review of these three measures of poverty see: Aldridge, H. (2017). *How do we measure poverty?* Maytree. https://maytree.com/wp-content/uploads/How_do_we_measure_poverty_May2017.pdf

factors can also work in tandem with income to help us identify lower-income individuals and better understand the barriers they face in accessing PSE. The most significant factor influencing access to PSE, above and beyond income, is parental education. Children with parents who attended any PSE institution (i.e., non-first-generation) were more likely to pursue PSE themselves.

Systemic Forces

Access to PSE for lower-income and first-generation students differs across Canada, with some regions having greater access over others. For example, some communities experience historical effects of marginalization overall in addition to being lower-income and/or first-generation (Clandfield et al., 2014; Dei, 2003; James & Turner, 2017; Maynard, 2017). The literature has found that within Canada's post-secondary education system, underrepresented groups include students who are

- lower income (Ashtiani & Feliciano, 2018; Deller et al., 2019; Frenette, 2019; Vaccaro, 2012),
- first-generation (Finnie & Mueller, 2017; Weingarten et al., 2015),
- Black, Indigenous, and/or racialized (Chatoor et al., 2022; Robson et al., 2018),
- immigrants and newcomers to Canada (Shakya et al., 2010),
- living with disabilities (Finnie et al., 2012),
- student parents or sole-parent mothers (Government of Canada, 2016; van Rhijn et al., 2011),
- living in rural, isolated, or remote communities (Zarifa et al., 2018), and
- adults without a high school diploma (Chatoor et al., 2022; Deller et al., 2019).

As such, we must recognize the historical effects of multiple intersecting forms of marginalization and poverty for these underserved groups to acknowledge the structural, systemic, and compounding barriers that create conditions for them to be denied equal opportunities to access resources. Historical and current experiences of ableism, racism, sexism, colonialism, and xenophobia throughout one's life course significantly influences access to PSE opportunities.

For instance, Black and Indigenous youth have experienced a legacy of racial discrimination in schools, resulting in perceptions of them to be largely negative and their relationship with institutions to be exacerbated by feelings of distrust (Milne, 2006). Additionally, academic institutions have historically played a significant role in colonialism, segregation, and slavery (Banaji et al., 2021), resulting in the exclusion of marginalized communities in PSE. These structural barriers, coupled with especially high poverty rates for Black and Indigenous people (OECD, 2021) can significantly reduce their access to PSE not only financially but systemically as well. We encourage readers to keep these compounding barriers in mind when considering PSE access.

National Context of PSE in Canada


Within a national educational context, it is important to recognize the similarities in the way each provincial system operates, the unique challenges faced by each jurisdiction in addressing systemic structures, and how regional differences influence individuals' access to and navigation of higher education. Post-secondary education students are not homogenous, so improving access across Canada should include considerations of the unique challenges of each region. These include geographical location, students' identities, financial resources, allocation, and distribution of provincial funding.

Rural vs. Urban Experiences

Within Canada, students' access to PSE differs across rural and urban regions. For instance, results from the Youth in Transition Survey found that there were significant differences in the PSE participation rates of rural youth compared to urban youth (Zarifa et al., 2018). Geographic distance to PSE is also inextricably linked to income where inequality can be explained by lower socioeconomic levels among rural residents (Zarifa et al., 2018). Additionally, lower and middle-income families living in rural areas were found to be 37% less likely to attend PSE, often due to commuting, as compared to higher-income families (Zarifa et al., 2018). Internet connectivity also poses a challenge for rural communities, especially for Indigenous families. For instance, First Nations reserves have poorer access to internet connectivity compared to both the Canadian average and the typical rural household (OECD, 2021). It is important to keep these regional barriers in mind when navigating the national context of PSE.

Northern Canada

Northern Canada is defined by the Task Force on Northern Post-Secondary Education (2022) as Yukon, the Northwest Territories, Nunavut, northern Manitoba, and northern Newfoundland and Labrador. The region has one of the largest gaps in higher education, compared to the rest of Canada. Much of northern Canada is Indigenous. For example, in 2016, 23.4% of Yukon, 50.6% of Northwest Territories, and 85.7% of Nunavut identified



as Indigenous (Statistics Canada, 2021b). With only seven post-secondary institutions within the region (some with multiple campuses), the Task Force (2022) also identified that Northern and Indigenous students must travel long distances to access PSE and face continued systemic, cultural, financial, and social barriers throughout their entire educational experience. Additionally, across all Northern regions, students require wrap-around support such as safe housing, food security, and culturally sensitive mental health support to improve their PSE experience (Task Force, 2022). For example, food insecurity is especially prevalent in the territories, with the highest rate for Nunavut where 57% of households are food insecure (OECD, 2021). Like many other isolated communities across Canada, internet connectivity and access to technological hardware pose a significant barrier for those accessing resources. This problem was only heightened by the pandemic when many resources moved online, increasing the gap between students in cities and those in remote areas in their access to PSE.

Western Canada

Western Canada comprises British Columbia (B.C.), Alberta, Saskatchewan, and Manitoba. In 2017, Western Canada had the second lowest university participation rate in Canada, with Quebec being the lowest (Finnie & Mueller, 2017). In British Columbia for the 2019-2020 academic year, PSE participation decreased 6.1% from the previous year, a decrease reflective of the last decade as entry transition rates dropped each year (Heslop, 2019). Financial barriers play a significant role in PSE access for lower-income students. In fact, in B.C. 23.3% of students who did not access any type of PSE cited financial reasons, a rate second only to Ontario at 24.5% (Finnie & Mueller, 2017). Alberta has the lowest on-time high school completion rate of all provinces, a very low direct transition rate into PSE, and in the 2021/2022 academic year, saw a 7.5% increase in tuition costs (Government of Alberta, 2015; Statistics Canada, 2021b). In Western Canada, first-generation students have a PSE attendance rate that is 46.6% lower than students with families who have attended at least some PSE (Finnie & Mueller, 2017).

Eastern Canada

Eastern Canada is comprised of Nova Scotia, New Brunswick, and Prince Edward Island (PEI). Eastern Canada has a higher university participation rate than the other provinces, but the lowest rate of college participation in Canada (Finnie & Mueller, 2017). Despite this, enrolment levels differ across the region. For example, in the 2020-2021 academic year, the home participation rate³ was 16.1% in Nova Scotia, 14.7% in New Brunswick, and 11.1% in PEI (Maritime Provinces Higher Education Commission, 2022). Low PSE participation in Eastern Canada, in addition to other factors such as fewer PSE institutions within the region, might

³ Home participation rate refers to the extent to which a province's typical university-aged population accesses university education within the province, for 18-24-year-olds.

also be related to the poverty rates within the region being the highest compared to the rest of Canada (OECD, 2021). For example, 32.97% of families/individuals in rural New Brunswick are under the Low-Income Measure (Dutton & 18 Emery, 2019). The Atlantic region has an even greater difference between lower-income and higher-income students' university access rates (36.1% and 64.4% respectively). This may in part be due to higher tuition fees (with increases for each province for the 2021/2022 academic year; Statistics Canada, 2021b) and lower incomes across the region relative to the rest of the country (Finnie & Mueller, 2017). These barriers are heightened for Black and Indigenous communities. For instance, although Nova Scotia generally has a larger proportion lower-income residents in comparison to provinces in Western and Central Canada, the effects of poverty are disproportionately felt within Mi'kmaq and Black Nova Scotian communities, with 75% and 50% child poverty rates respectively (Houck et al., 2022).

Due to Quebec's unique cégep system⁴, in which students can only access university after receiving a cégep diploma of college studies, they lag in university participation rates, but lead the country in college participation.

(Finnie & Mueller, 2017)

Central Canada

Central Canada includes Ontario and Quebec and is often considered the PSE hub of Canada. Compared to other provinces and territories, Ontario has the most publicly funded colleges and universities. Additionally, Ontario leads in PSE participation and attainment both within Canada (Deller et al., 2019) and globally (OECD, 2019). Provinces in central Canada overall have seen growth in university enrolment in the 15-25% range between 2005-06 and 2015-16 (Usher, 2018).

Despite this, access to PSE for lower-income and first-generation students can be limited. For instance, a 2017 report found that students from lower-income families, as measured by a combined parental income of \$50,000 or less, had an overall rate of PSE attendance that was 15.5% lower than students from higher-income families in Quebec and 14.3% in Ontario (Finnie & Mueller, 2017). Additionally, the PSE participation rate of first-generation students (28.9%) was less than half of non-first-generation PSE students (71.1%) in Ontario (Finnie & Mueller, 2017). Given that central Canada has the highest representation of PSE, challenges for lower-income and first-generation students continue to be prevalent in comparison to the rest of Canada.

⁴ Cegep is a publicly funded college providing technical, academic, vocational or a mix of programs.

Section 2

Community Enablers: The Backbone to PSE

Community systems involve several factors that can support or impede students from lower-socioeconomic status and those who are first-generation to access to PSE. “Community” can represent important forces in an individual’s life (i.e., the family unit, community culture/values, and larger systemic forces) that work together to facilitate success or not. However, for communities marginalized by poverty, they are generally perceived under a deficit lens and their unique experiences are relative to others in their environment, limiting their opportunities for social mobility.

The Family Unit

At its most individual level, community can refer to the family unit and include a consideration of family income, education, parental engagement, and youth obligations. Research has identified the significant role of family-based social capital, in particular the effect of parental education level, on higher education access, above and beyond family income (Ashtiani & Feliciano, 2018; Deller et., 2019). In Canada, students with both or one parent(s) who attended some form of PSE were more likely to pursue PSE themselves, regardless of their family income (Finnie & Mueller, 2017). Parental education also influences the type of education youth pursue, with children more likely to attend university over college if their parents were university educated. Relatedly, youth with post-secondary-educated parents are more likely to receive parental support when navigating PSE (i.e., application support, course selection etc.) compared to first-generation students (Robson et al., 2016). This may in part be due to lower-income and first-generation youth having

more family responsibilities. This is exacerbated for certain groups of students, for example, recent immigrants who often provide parents with emotional support and advocacy, language brokering, financial support, and sibling caretaking (Covarrubias et al., 2019), and thus have less parental support navigating the education system, including post-secondary opportunities.

Social and Community Capital

Students who exist in contexts that encourage strong resource-rich social relationships have a better likelihood of experiencing positive outcomes in general (Ashtiani & Feliciano, 2018) which can in turn support their access to PSE. Access to social capital promotes access to knowledge about, and socialization into, the PSE system (Ashtiani & Feliciano, 2018). However, in communities where there is low perceived value of PSE, students may not recognize the benefits of PSE or feel motivated to attend. In communities where the percentage of adults with a university education is relatively low, students will have few role models to follow in pursuing higher education, in addition to fewer job opportunities and connections that require higher skills and higher levels of education.

Community Support Systems for PSE

Community-centred approaches, such as those applied by Wordswell, can play a role in supporting access to PSE. Community-based organizations can assist in filling the gaps and providing holistic support that considers academics, community culture, and an understanding of the system students are trying to navigate.

“Students who attend Wordswell programming report experiencing difficulties with the school curriculum (i.e., relevance of content to the needs of their families and community), school climate (i.e., competitive nature resulting in anxiety and decreased connection to school), and difficulties at home (i.e., children assuming parental roles).”

– Executive Director of Wordswell

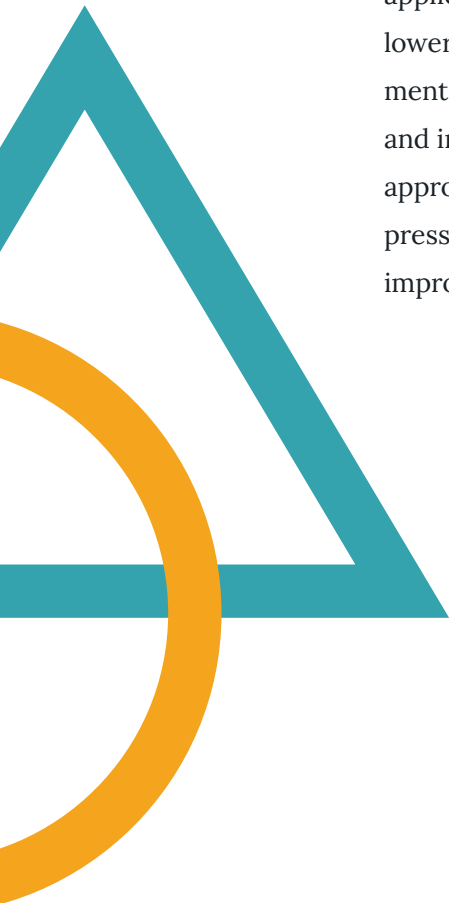
Students from lower-socioeconomic status tend to underperform on standardized reading, mathematics, and science tests, and have lower marks overall compared to students from higher-income families (Frenette, 2019), thereby limiting their PSE opportunities. Early intervention programs, such as those that Wordswell offers middle and high-school students who experience marginalization, can improve their access to PSE through mentoring, counselling, academic enrichment, parental engagement, scholarships, bursaries, awards, and more.

Community support systems such as local mentors can provide students with advice, guidance, and information on how to prepare for, apply to, and navigate PSE and can also encourage educational success by example (Ashtiani & Feliciano, 2018).

“At Wordswell, mentors are actively engaged with students’ experiences and explore themes beyond foundational skill development, such as the purpose of education and service to the community.”

– Wordswell Program Coordinator

In general, for students entering PSE, mentors provide additional support with applications, course selections, and PSE navigation, which are essential for students from lower-socioeconomic households and those who are first-generation. Under this model of mentorship, students benefit individually and collectively, building community social capital and in turn offering support and resources for future generations. As such, a community approach that complements what is being learned in formal settings and responds to pressing needs in the community is a fundamental tool that can act as a backbone to improving access to PSE.



Section 3

What Access and Navigation Look Like

This section explores the roles of K-12 and PSE institutions in creating barriers to PSE students from lower-socioeconomic status and those who are first-generation. The academic literature documents at least two decades of research on the topic of institutional access to post-secondary programming for first-generation and/or lower-income students (see, for example, Canadian Policy Research Networks, 2002). Due to our positionality, such that all authors work in and engage with the Ontario community, we highlight experiences unique to the Ontario context. However, where possible we acknowledge the applicability of these experiences to provinces across Canada.

Knocking on the Doors to PSE

First door: Barriers in the K-12 system

The value of PSE to students is emphasized very early on and is reproduced across various social domains, including the family, the classroom, and the neighbourhood. Conceptions about PSE as the only option tend to be established among children from a very young age (Vaccaro, 2012). For example, among individuals who attended university in Canada, 40% declared that they had always known they were going to pursue university, another 40% indicated that they decided by Grade 9 or 10, and the remaining 20% decided in their senior years of high school (Finnie, 2012). However, this is not always the case for lower-income and first-generation students. In Ontario, multiple barriers exist that hinder participation and attainment of PSE, due to challenges and barriers faced through the K-12 system. These barriers have a greater impact on students marginalized by poverty, and/or who are Black, Indigenous, or racialized (e.g., Follwell & Andrey, 2021), often due to opportunity gaps, or the unequal distribution of resources and learning opportunities

(Milner,2012). The opportunity gap recognizes that lower rates of educational achievement for marginalized and racialized people are often the consequence of historic economic, socio-political, and cultural dimensions of inequality (Fraser, 2005).

In line with the opportunity gap, these barriers can be exacerbated by the limited access that students of lower-socioeconomic status have during their K-12 experience when accessing extracurricular activities to enhance their academic journey. Significant examples of this are reflected in exclusive programs offered by universities and private organizations which offer a wide range of programs for children as young as 8 years old in fields like sports, business, and engineering.

The University of Toronto Mississauga offers a range of summer camp programs that cost from \$300 for sports to \$400 – \$600 for science and leadership, per week.

(University of Toronto Mississauga, 2020)

These programs are costly and thus prohibitive for many lower-income families. Such inequities of access from an early age contribute to the creation and widening of gaps in building the social capital necessary to learn the processes involved in PSE. These structural barriers, coupled with especially high poverty rates for Black and Indigenous people (OECD, 2021) can significantly reduce their access to PSE not only financially but systemically as well. Recognizing these unaddressed challenges can inform fairer resource allocation to find solutions that are founded on equitable access for all.

Second door: Secondary school journey - Academic streaming

One major barrier students face when trying to access meaningful academic programs is academic streaming, or “the practice of grouping students based on perceived ability and/or presumed post-secondary destination” (Queiser & de Araujo, 2017). While the practice of streaming can begin as early as Kindergarten, it often happens in formal and overt ways starting in high school when students are separated into academic and non-academic courses. Streaming contributes to racial and class-based imbalances by limiting the social and economic mobility of certain groups, thus reproducing systemic biases that uphold intergenerational poverty and disadvantage (Brunello & Checchi, 2007; Quieser & de Araujo, 2017). These implicit biases include recommending a disproportionate number of Black, Indigenous, and racialized, students with a disability or exceptionalities into the

Applied streams, which in turn limits their access to university (Parekh, 2013; To et al., 2017). Although destreaming efforts are underway, Ontario is the only province where streaming begins as soon as students enter secondary school (Follwell & Andrey, 2021). As Figure 1 below illustrates, the other provinces and territories engage with different practices. While Quebec, Newfoundland and Labrador, Prince Edward Island, Northwest Territories, Nunavut, and Alberta begin streaming all core courses in Grade 10, Nova Scotia, Manitoba, Saskatchewan, British Columbia, and the Yukon only stream Grade 10 mathematics. New Brunswick streams the latest in terms of core courses at Grade 11, while Yukon, British Columbia, Saskatchewan, Manitoba, and Nova Scotia stream Grade 11 Science. Nova Scotia also streams Grade 11 English. While these provinces and territories still practice streaming, albeit in different forms and with different timelines, they all provide their students with the opportunities to begin high school at the same academic level. This equity of opportunity is especially important for students from various underrepresented communities, who continue to face numerous barriers related to systemic biases and discriminatory practices.

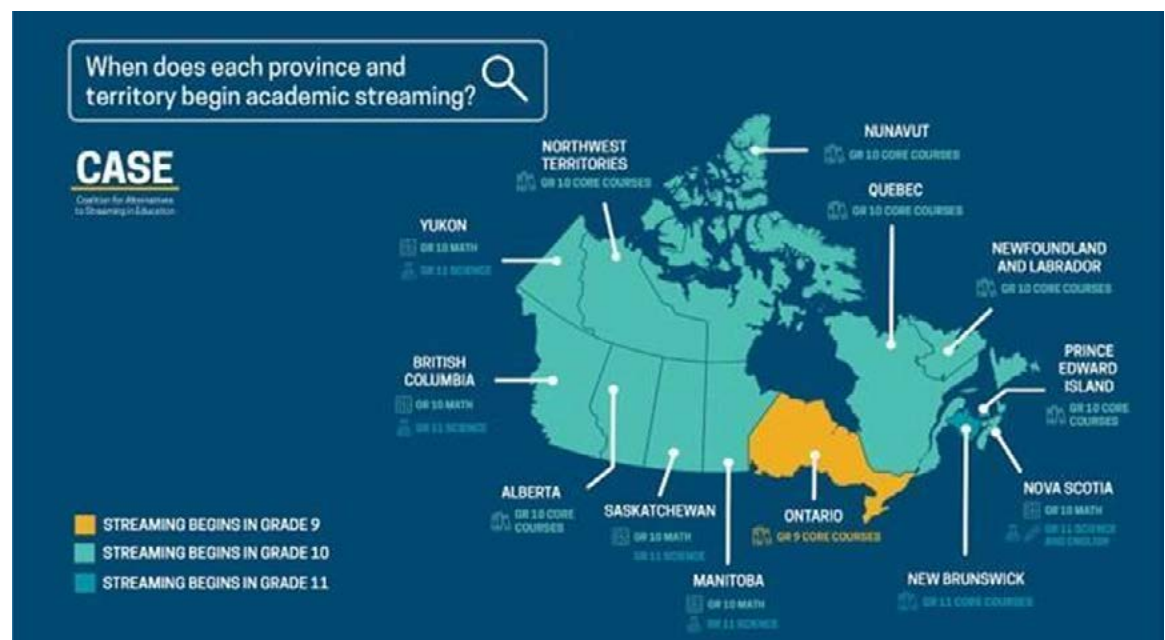


Figure 1. Overview of streaming across Canada.
Source: Coalition for Alternatives to Streaming in Education (2021)

Research indicates that across Ontario, students from lower-socioeconomic status face a greater likelihood of being streamed into the Applied and Essentials Programs of Study (POS⁵) and a significant correlation between income and POS. For instance, a report from the the Toronto District School Board (TDSB), indicate that the average family income in the 10 percent of schools with the highest proportions of enrolment in Applied mathematics is \$61,720, while the average family income in the 10 percent of schools with the lowest proportions of enrolment in Applied mathematics is \$112,420 (Yau et al., 2013; Hamlin & Cameron, 2015).

⁵ Program of study refers to the level at which the majority of courses are taken in Grades 9 and 10 (Academic, Applied, and Locally Developed/Essentials; Toronto District School Board, 2019).

James and Turner's (2017) research on the educational experiences of Black youth in the Greater Toronto Area reveals the numerous instances through which students reported that the guidance counsellors assumed they would be enrolling in Applied courses, even though they didn't know them or review their academic records. Some students even reported that although they had selected Academic courses with their parents' signed consent, educators nevertheless enrolled them in Applied courses. Herbert (2017) as well as Parekh et al. (2011) connect academic streaming to systemic biases on the basis of social class, race, and newcomer status. Drawing from years of student achievement data and demographic information from the Toronto District School Board (TDSB), they highlight two areas of concern. First, they emphasize that less affluent schools tend to be more diverse, serve larger numbers of newcomers, and offer fewer courses at the academic/university preparation level. Second, these schools also tend to lack specialized programs in French, the arts, and STEM, which tend to enhance students' future PSE and career prospects.

Third door: Accessing PSE opportunities

Simple and accessible information

Access to simple and reliable information for students interested in PSE is often provided by educators in the K-12 system, such as teachers and guidance counsellors, as well as the PSE institutions themselves. The availability of this information, however, still relies on a system that is not designed for all students. For instance, research on the effectiveness of guidance counsellors for disseminating information about accessing PSE finds that students report information from their peers as more useful for PSE access than information from guidance counsellors (Alexitch et al., 2004).

Many PSE institutions participate in college and university fairs in the early fall to give students time to decide on the programs that interest them. Missaghian and Pizarro Millian (2019) note that these fairs tend to take place in person and in the largest cities in Canada, thus making them largely inaccessible to rural, Indigenous, and remote communities. Additionally, it must be noted that many PSE institutions also visit individual high schools, but due to time and other factors such as distance, they pick and choose which ones they will target, often excluding schools situated in areas of lower-socioeconomic status.

Applying to PSE: A social and cultural process

Given that PSE is under the jurisdiction of the provinces and territories, students and families must understand the relevant application processes that exist from province to province.

First-generation students new to the application process may find it overwhelming to take in the vast amounts of information when trying to determine the post-secondary institutions to which they will apply. In addition to filling out the initial forms and paying the fees, students also must navigate additional requirements that demand social capital, like obtaining strong reference letters and submitting personal statements outlining their achievements and extracurricular activities.

For example, while Ontario uses separate application websites for its colleges (OCAS – Ontario College Application Services) and universities (OUAC – Ontario Universities’ Application Centre), British Columbia utilizes one centrally-administered website for applications to all of its colleges and universities (ApplyBC).

Brown et al. (2019) conducted a preliminary study of students attending the University of Toronto (U of T) for their undergraduate studies and noted significant variances in students’ backgrounds when it comes to neighbourhood, family income, and parental occupation. However, they also found that those differences become less significant upon examination of graduation rates, noting “In other words, once students get into U of T, it matters less what neighbourhood they come from, or what their parents did, or what education levels those parents had, though some differences remain” (p. 3). They relate back to the K-12 setting and assert that while “earlier achievement is decisive for success in university,” (Brown et al, 2019 p.iii) it is also crucial to better understand the factors that pave the way for students to access PSE in the first place. Such factors can include social factors like parental engagement and social capital as well as systemic factors in the K-12 system like academic streaming, and providing simple and accessible information and equitable opportunities for students.

Application Fees

Students from lower-socioeconomic status and who are first generation often experience greater levels of financial challenges when it comes to accessing PSE (Deller et al., 2019). The application process, for example, requires hundreds of dollars in initial and non-refundable fees. Additionally, particular programs that are more likely to promote upward economic mobility, such as computer science and engineering, are not always included in the initial application fees and therefore come at additional costs (OUAC, 2022).

Financial barriers

Tuition Fees

Frenette (2015) notes that while PSE increases lifetime earning potential, tuition fees may pose yet another barrier to lower-income and first-generation students in Canada. During the 2021-2022 academic year, undergraduate students taking humanities and arts programs across Canada paid an average of \$6,693 for tuition (Statistics Canada, 2021b). Business and administration programs at the undergraduate level cost more at an average of \$6,991. Professional programs were offered at the highest cost and ranged from \$10,735 to \$22,731 (Statistics Canada, 2021b). In general, tuition costs the least in Newfoundland and Quebec, and the most in New Brunswick, Ontario, and Nova Scotia.

The rising costs of PSE is also cause for concern for lower-income students. Several decades of research continue to point out that there have been significant increases in tuition fees over the years, even though family incomes have not kept up at the same pace (Canadian Policy Research Networks, 2002; Statistics Canada, 2021b). The multiplicative effects of such increases become even more salient when considering that many PSE programs across both colleges and universities are 3 to 4 years in length. Moreover, all students must also pay for their textbooks, any other necessary course supplies, as well as the ancillary fees for non-academic services not covered in tuition, like athletics and student health insurance.

Fritz and van Rhijn (2019) indicate that the PSE student population continues to be dominated by students from more affluent families. They also state that lower-income

During the 2021–2022 academic year, annual ancillary fees averaged between \$800 and \$955

(OCAS, 2022; Statistics Canada, 2021b)

students, particularly mature students and women, face a multitude of additional challenges when attending a PSE institution. In addition to being more likely than their more affluent peers to attend PSE part-time (and thus prolonging the completion of their program) because they need to continue to work, lower-income students also must contend with additional demands placed on them in their personal lives and in the requirements of their program.

Costs of everyday living

Students from remote, rural, and suburban communities who move to be in closer proximity to their post-secondary institution have to incur even more costs as they also need to pay for expenses such as rent, groceries, internet, and transportation. The rising costs of rent, particularly in major urban centres like Toronto and Vancouver, add significantly to the costs of PSE and in many cases, the debt loads of lower-income students upon graduation. Such expenses are usually not covered by lower-income students' families, thus leading them to take on employment during their PSE years and/or incur significant debt. According to the National Student Loans Service Centre (2022), which is the Government of Canada body that collaborates with most provincial and territorial governments for student loan and grant disbursement, students' funding is determined by taking into account several factors. These factors include annual income, living situation, whether the applying student has dependents, tuition, and other PSE program-related costs.

While students are able to work as recipients of student loans, it is the governmental loan provider that determines how much income will impact their eligibility (National Student Loans Service Centre, 2022). It is also important to note that while students can work while receiving student loans, the act of working during PSE programs takes time away from various aspects of their studies, including attending extra tutorials and their professors' office hours, engaging with group work, and other learning-related activities (Davidson & Holbrook, 2014; Fritz & van Rhijn, 2019). Such challenges can be further exacerbated and lead to additional ones such as food insecurity if emergency expenses arise (Meal Exchange, 2021). This is especially applicable to lower-income and first-generation students who may not readily have access to funds to support emergency expenses.

It is important to also consider that some under-represented groups of students are eligible for additional funding. In Ontario, for example, these groups, which include first-generation students, students with disabilities, Indigenous students, and children who were in the foster care system, are eligible for specific grants and bursaries (Government of Ontario, 2022b). While these funding sources are helpful and important, there are secondary tasks for the students to complete, including consulting with their PSE institution's financial aid office, providing documentation, and abiding by the deadlines. These multiple steps in addition to the everyday tasks of school and other life commitments may pose additional challenges for these students.

While emergency bursaries are available, they are often difficult to locate and require extensive paperwork and documentation. For example, prior to applying for the University of Toronto emergency grant it is expected that students will have explored all sources of funding such as family support, savings, OSAP or other government assistance programs, daycare subsidies, and bank lines of credit as appropriate.

(University of Toronto, 2022)

Life After Post-Secondary Education

To improve the representation of lower-income and first-generation students in PSE, academic institutions should strive to offer targeted and improved outcomes post-graduation to said students. This consideration, briefly recommended by the Higher Education Quality Council of Ontario (HEQCO), addresses the relationship between access and quality suggesting that the value of PSE to students includes both what they can do (i.e., skills) and their labour market opportunities (Deller et al., 2019). Lower-income students especially are influenced by this, as their success at PSE can define their ability to secure employment and achieve upward social mobility. It is reasonable to expect that a lower-income student will be more likely to enrol and graduate from PSE if there are long-term benefits that can make-up for the years spent out of the workforce building income and paying tuition fees. Although this is out of the scope of the current review, it is important to acknowledge that positive outcomes of PSE are just as important for students from lower-socioeconomic status and who are first-generation as entering and navigating PSE. As many Canadians struggle to apply the skills and abilities acquired through formal education when trying to enter the workforce, recent graduates experience high unemployment rates and difficulty gaining work experience (OECD, 2020). As such, academic institutions have a significant role to play in supporting students' access to and use of post-secondary education.

Section 4

The pathway to higher education in Canada remains difficult to navigate for communities from lower-socioeconomic status and those considered first-generation in their family when accessing PSE. A targeted approach and allocation of resources to the unique needs and intersections of the experiences and identities of Black, Indigenous, racialized, immigrants and newcomers to Canada, students living with disabilities, student parents, sole-parent mothers, adults without a high school diploma, and students living in rural, isolated, or remote communities – who have been historically underrepresented in accessing PSE – is an important step forward to ensuring equitable access to PSE. To enact this vision, we offer some considerations that can further support the work of policy makers, institutions, community organizations, and funding partners across Canada.

Recommendations: Opening the Door to Possibilities

1. Equitable access to relevant K-12 learning opportunities

We know that aspirations and planning start early in a child's life and are shaped by access to and quality of K-12 learning opportunities. Providing academic upskilling and relevant programming helps to close the opportunity gap and ultimately contributes to increased PSE participation. It is crucial for educators and administrators to create and promote equitable processes for students' transitions between the K-12 and PSE systems. In particular, our review indicates interventions in the following areas.

Address academic streaming

The research clearly demonstrates the negative consequences of academic streaming for marginalized students (see [Section 3. Academic Streaming](#)). While school boards in Ontario are currently phasing out the practice of academic streaming in grade 9, it is imperative that this process is informed by a deep understanding of relevant demographic data and anti-oppressive educational research.

- We recommend that educators and administrators take an intersectional approach that considers the various layers of students' identities, like race, ethnicity, social class, generational status, and dis/ability, and provide a comprehensive set of support so that all students can succeed.
- We recommend that ministries of education, school boards, and school administrators support targeted professional development for educators informed by anti-oppressive frameworks that are inclusive and that recognize the needs of students and their communities. Such frameworks should address both the attitudinal and pedagogical elements of authentically engaging with destreaming.

Reframe the role of school boards in PSE access

The role of school boards is to assist schools and teachers with effective practices to support student success. As documented in this review, decades of research have indicated the multiple barriers faced by lower-income and first-generation students, and the factors that influence students' experiences in the K-12 system.

- We recommend that all jurisdictions' boards consider new initiatives that support the unique needs of Black, Indigenous, racialized, rural, first-generation, and lower-socioeconomic status students in their transition from K-12 to PSE. For example, the TDSB's Centre for Excellence in Black Student Achievement⁶ provides various resources for Black students like culturally relevant programming, summer leadership opportunities, and a team of Graduation Coaches who mentor youth throughout the year and share information that help them plan a clear pathway towards PSE.

2. Financial Supports for Students

In this report we document barriers students experience early on, such as when planning for PSE. As identified in the literature, although the value of PSE is emphasized from a young age, many students from lower-socioeconomic status and who are first-generation are uncertain about pursuing PSE (see [Section 3. Barriers in the K-12 system](#)).

⁶ The Centre of Excellence for Black Student Achievement offers a variety of programs, initiatives and engagement opportunities for students and families. See <https://www.tdsb.on.ca/CEBSA/Programs> for more information.



This, coupled with biases that lead them on pathways away from PSE and the high costs of pursuing PSE, can work to discourage students from pursuing higher education. As such, financial investments can increase the number of students who want to pursue PSE.

- We recommend that institutions, funders, and community organizations strengthen intentional financial investment for students that begins as early as grade 9. Such funds would support students' trajectories to PSE via scholarships, bursaries, and awards, which would accumulate during their time in high school. By the time they begin PSE, the students would have some non-repayable funds available to help them offset the costs of school-related expenses like tuition, text books, housing and food expenses. This funding will be especially impactful in the neighbourhoods and regions in Canada where the need is high.
- We recommend that there be a greater availability of non-repayable grants for lower-income students to help decrease their debt load after graduation.
 - We further recommend that an intersectional approach be taken in the implementation of such grants and that factors such as all the demographic characteristics should be considered.

3. Strategic community support systems

Community support systems, as identified in this report, support PSE access and navigation informally, however, the tasks they take are often the role of academic institutions (i.e., mentorship, application support, PSE navigation; see [Section 2. Community support systems](#)). This disconnect, on the part of the PSE system, places the burden of labour on K-12 educators and community organizations. As such, educational institutions must recognize the essential work and value of K-12 educators and local community organizations offered to families and students, particularly to those serving families with lower-socioeconomic status.

- We recommend an increase in opportunities to facilitate collaboration among the school boards, community-based organizations, and PSE institutions to support students' access to PSE. Such collaboration is crucial so that each of the three actors can share in providing necessary support in areas like mental health, mentorship, as well as the provision of resources related to food security, housing, child care, and after-school care. For example, we recognize that culturally relevant programming is critical for supporting student well-being and success in PSE, and as such we also recommend that these partnerships involve wraparound services to specifically support Black and Indigenous, sole-parent mothers, and Northern communities across Canada.

4. Disaggregated Data

As identified in [Section 1. National Context](#), data collection and availability across Canada continues to be inconsistent. While some jurisdictions are tracking students' progress (e.g., the Maritime provinces), others are lagging in using data to identify systemic barriers. Overall, access to data, particularly disaggregated data, at the national level continues to be a challenge in Canada. In fact, some jurisdictions are not adequately represented in this report, for example data on students in Northern Canada.

- We recommend that legislation or policies be developed for all PSE institutions to collect and publicly disseminate disaggregated demographic data. This data should demonstrate enrollment and graduate rates for various socio-demographic groups. Understanding these trends would support the equitable allocation of resources to mitigate historical and current barriers faced by certain groups of students.

5. Funding for Research and Innovation

Throughout this report we have identified the costs students accrue in the pursuit of PSE, (i.e., application/tuition fees and costs of everyday living; see [Section 3. Financial barriers](#)), and after (i.e., paying back student loans). In addition to this, we identified agents within the K-12 system that do not acknowledge the needs of students (see [Section 3. Barriers in the K-12 system](#)), and the value of collaborative research practices that, when appropriately funded, can help to overcome these challenges. As such, we believe that a targeted and immediate allocation of funding is crucial in the following areas:

- We recommend that governments allocate provincial funding to school boards to address the opportunity gap in specific and tangible ways. Funding should be distributed across school boards to recognize the inequitable opportunities and community supports available to students from lower-income neighbourhoods. Resources could be used for student nutrition programs, school readiness, health and wellness programs, parental engagement and so on.
- We also recommend the creation of longer-term funding research opportunities for community systems that utilize a participatory research approach where student and community voices are centred. Having students as subject matter experts can help inform PSE and other institutions to learn about their experiences, barriers, and challenges related to accessing PSE in Canada. Such multi-year research partnerships can inform targeted approaches and the allocation of resources that will directly address communities' expressed needs.



6. Internet & Tech Access

As educational institutions around the world move toward providing services using online platforms, especially in the wake of the COVID-19 pandemic, it is most pressing that all students are provided with reliable access to the internet and hardware. This is especially applicable to rural, remote, and Indigenous communities as they were identified in this report as having poorer access to the internet than more urban others (see [Section 1. Rural vs urban experiences](#)).

- We recommend that governments lessen the “digital divide” by providing universal access to the internet, regardless of geographical location, thereby providing maximum opportunity for inclusion (Shandler & Canetti, 2019). We urge the federal and provincial governments to realize the right to equitable access to the internet, especially for rural and remote areas, such as Indigenous communities living on reserves.
- We recommend that government and PSE institutions implement programs to support free and low-cost access to the necessary technological devices (such as cell phones and personal computers) for lower-income students and the organizations that support them.

Conclusion

The literature is clear that certain groups of students continue to be underrepresented in post-secondary education across Canada. Such groups include students who are lower-income, first-generation, Black, Indigenous, or racialized, immigrants, newcomers, sole-parent mothers, living with a disability, or living in a rural/remote community. This report has provided a brief, non-exhaustive overview of the current circumstances faced by lower-income and first-generation students in accessing and navigating PSE in Canada. This includes the financial, systemic, and social barriers that affect their ability to enter and succeed in higher education.

To address these unique barriers requires an intersectional, equity-based lens. Students are not homogenous and their intersecting identities must be considered to better understand their realities navigating the education system, starting with their K-12 experience. Barriers to PSE access, as identified within this report, begin early on and are emphasized across social domains (i.e., the family environment, the classroom, and society more broadly). Supporting lower-income and first-generation students within these spaces must involve collaboration between all levels of government, policy makers, researchers, academic institutions, and community organizations, and include close consultation with students and families.

Provincial and institutional efforts to improve PSE access must encompass early interventions for underrepresented students in addition to point of entry and PSE navigation support. As identified in this report, early interventions at the systemic level can improve access for lower-income and first-generation students by increasing their awareness and knowledge of academic opportunities, providing them with enriching extra-curricular programs, and initial and long-term financial support.

Post-secondary education plays a critical role in increasing social progress, promoting social mobility for individuals and contributing to raising living standards for all. Collaboration among all levels of government, academic institutions, and community support systems is an important step for improving access to PSE. These intentional collaborations can contribute to positive outcomes in equitable access to PSE, and support the quality of life for all Canadians.



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