

Policy Recommendations and Briefs
Submission to Members of the BC Legislature
March 2018



About

The Alma Mater Society of the University of British Columbia - Vancouver (AMS), Simon Fraser Student Society (SFSS), and the University of Victoria Students' Society (UVSS) are non-profit student societies incorporated under the BC Societies Act. The UBC AMS, SFSS, and UVSS, are pleased to welcome the Alliance of BC Students (ABCS) in this joint advocacy effort. The ABCS is comprised of student societies from across the Province.

These four organizations collectively represent over 156,000 undergraduate, graduate, and vocational students studying, living, and working in British Columbia. Their mandates center around improving the quality of all aspects of student life. As such, advocacy efforts are a central tenet of these societies. They advocate to their respective post-secondary institutions and all levels of government regarding issues that affect its constituents. The student societies also provide a range of free services to their membership, run a number of student-operated initiatives, and organize high quality social events.

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Preamble

Post-secondary education is a primary path to unlocking higher economic mobility, contributing to research and innovation, attracting talent to BC, and aligning knowledge to industry mobilization. For this reason, accessibility and affordability of post-secondary education remains a key concern for students across the province. Further, the wellbeing and success of students during their academic tenure has been identified as a key priority by post-secondary institutions. As such, targeted support systems and institutional accountability are instrumental in promoting academic, personal, and professional excellence.

The recommendations of the AMS, UVSS, SFSS and ABCS have three primary aims. First, they move towards the elimination of barriers to accessing postsecondary education. Second, they seek to ensure that this education remains as affordable as possible, and finally, hope to provide students with essential protections and support during their educational pursuits at post-secondary institutions.

Summary of Recommendations

1. Adopt the recommendations concerning student residences on campus, and create a policy under the Ministry of Advanced Education, Skills and Training to protect student tenancy rights.
2. End the accumulation of interest during the six-month grace period immediately as a step towards the complete elimination of interest charged on BC student loans.
3. Improve information accessibility regarding student loans by updating the Student Aid BC website. These improvements should include simple tutorials, an accurate loan calculator that reflects cost of living, and estimates of potential funding eligible students would receive.
4. Redirect the proposed \$1000 post-secondary completion grants towards the institution of up-front needs-based grants targeting low- and middle-income students.
5. Provide dedicated funding to support the successful implementation of sexual misconduct policies at BC's public post-secondary institutions. This funding should take into account the population size that each institution will be serving (including faculty and staff), as well as access to community organizations that may be able to provide similar support, to ensure comparable support.
6. Adopt a data-driven approach to issues concerning sexual violence, harm reduction, and mental health. This includes directing public post-secondary institutions to track instances of student suicide, overdose, and campus sexual violence. Institutions must provide annual reports of aggregate statistics to the Ministry of Advanced Education, Skills and Training.

Student Rental Rights

The recent 2018 BC Provincial Budget announcement committed \$450 million towards student housing in B.C. This is an unprecedented step in addressing the general housing shortage and ensuring students in B.C. have access to affordable accommodations. The AMS, SFSS, and UVSS are pleased to see the government addressing housing as one of the key issues affecting students in the province.

The exemption of student housing from the BC Residential Tenancy Act (RTA) in 2002 left thousands of student tenants without rental rights. As a result, student housing contracts have become one-sided, lack procedural fairness, and often ignore the rights of the tenant in favour of the institution. Student housing is treated as university property, often overlooking the fact that they are also the homes of students living there. Examples of absent tenancy rights include the right to reasonable privacy in student residence, and the right to due process and an unbiased appeals process. These deficiencies are especially concerning in light of the significant power imbalance that currently exists between post-secondary institutions and its students - the institution holds ultimate control over the academic future and living arrangements of the student.



Student Housing Contracts have become one-sided, lack procedural fairness, and often ignore the rights of the tenant in favour of the institution.

As this funding is allocated and dispersed to various B.C. post-secondary institutions for student housing capital projects, the province will see rapid urbanization on campuses. Currently, there are approximately 14,200 students on waitlists for student residence at UBC, UVic, and SFU.² However, the demand for on-campus housing continues to grow exponentially as campuses continue to expand and building projects are completed.

For example, UBC oversaw 8,200 beds in 2013, and committed to significantly increase their residence capacity.³ As of 2017, UBC has delivered 11,000 beds dedicated to student housing.⁴ At the same time, waitlists for student housing at UBC exploded from an average of 2,000-3,000 students to 6,200 students during periods of peak demand. This rapid growth will impose stress upon the operational capacity, of post-secondary institutions, and highlights the enormous number of individuals who reside in these RTA-exempt accommodations. This further emphasizes the need for entrenched tenancy rights, and a minimum standards of rental rights. Given that institutions with existing on-campus housing continue to face operational challenges, cases of mismanagement and abuse of student tenants will only continue to rise due to institutional shortcomings and inexperience. As such, addressing the absence of student tenancy rights is an incredibly time-sensitive issue.

Student societies recognize that the RTA is not suitable to the nuanced structure of housing operated by post-secondary institutions, primarily because the RTA does not allow for the exclusive reservation of accommodations

1 This is an estimate based on the number of applicants to UVic Student Housing against the number of beds available at UVic, and the cumulation of the waitlists at UBC and SFU.

2 UBC Campus and Community Planning, Housing Action Plan 2: Student Housing.

3 Ibid.

4 Ibid.

for students. Nevertheless, residents in student housing should still be afforded the same protections as their peers living off-campus or in market housing. Alternative action is therefore required to ensure equal protection under the law for students living in student housing, as is afforded to all other renters in B.C.

The Alma Mater Society at UBC (AMS), in partnership with the University of Victoria Students Society (UVSS) and the Simon Fraser Student Society (SFSS), have developed nine recommendations to form the basis of a ministerial policy to protect student tenancy rights. The Alliance of BC Students (ABCS) has also extended their formal support.

These organizations recommend the provincial government institute legal rights for those residing in student housing provided on behalf of academic institutions in B.C. By mandating a policy containing a set of minimum standards institutions must abide by, the government can align with its commitment to provide stronger rental protection for renters. The nine recommendations for the minimum standards are designed to balance the need for student tenancy rights with the administrative challenges that post-secondary institutions face as operators and landlords of student housing. Each recommendation is based on rights guaranteed by the RTA, and adapted to fit the unique structure and environment of student housing.



Recommendation #1.

Adopt the recommendations concerning student residences on campus, and create a policy within the Ministry of Advanced Education, Skills and Training that protects student tenancy rights.

Student Loans

The recent reduction of the student loan interest rate from prime plus 2.5% to prime has brought the interest rate in BC closer to the national average. However, after years of one of the highest student loan interest rates in the country, students are still graduating with immense debt loads. In 2015, the average BC student debt load was \$30,586 compared to the national average of \$26,819.⁸ This burden of debt is preventing students from getting ahead once they enter the job market by making it more difficult for them to save, invest, and enter the housing market.

A 2010 study by Statistics Canada displays the stark difference in net-worth and assets between borrowers and non-borrowers.⁹ This analysis shows that graduate borrowers are less likely to have savings and investments compared to non-borrowers (39% vs 47%), less likely to own a home (71% vs 74%) and have lower average assets (\$60,700 vs. \$106,300). These measures demonstrate how student debt impacts the finances of post-secondary graduates well after they complete their degrees.

With almost every other province offering grants or a free tuition guarantee for low-income students, BC's students are being left behind in this regard.

A substantial portion of students are relying on student loans and other sources of credit to finance their education. Simultaneously, an

increasing numbers of students report that financial stress is impacting their studies.¹⁰ Across Canada, approximately 50% of students graduate with debt incurred in order to pay for their education; 30 - 40% relied on government student loans.¹¹

	Borrower	Non-borrowers
Savings and Investments	39%	47%
Home owners	71%	74%
Average Assets	\$60,700	\$106,300

In 2016/2017, a B.C. student with no loans paid an average of \$17,696 in tuition for a four-year undergraduate degree.¹² Consider a domestic student, enrolled in an average tuition program using student loans. If they completed repayment over ten years, they would pay \$1,882 in interest on the provincial portion of their loans and an additional \$3,590 on their federal student loan. After accounting for interest, a student using government student loans pays \$5,472 more for tuition than those who could afford the up-front cost. Essentially, those who rely on student loans pay 35% more for their education.¹³ The provincial government could further reduce this disparity by eliminating the interest on provincial student loans altogether.

8 Luong, May, "The financial impact of student loans," Perspectives on Labour and Income 11, no. 1 (2010).

9 BC Statistics, [Summary of Lifetime Earnings: Analysis by BC Stats](#).

10 BC Stats, 2015 Baccalaureate Graduates Survey Report of Findings: The Class of 2013 Two Years After Graduation, March 2017.

11 Ibid.

12 Note that this compares only the cost of tuition, whereas the median amount of government student loans borrowed by BC students is \$23,000 (according to the BC Stats report 2015 Baccalaureate Graduates Survey Report of Findings: The Class of 2013 Two Years After Graduation).

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Furthermore, a recent survey conducted by ten student unions across BC showed that 42% of BC post-secondary students are not sure whether interest is charged during the grace period following graduation and a further 29% believe it is not.¹⁴ Grace period interest costs \$254 for the average student; an amount that only 30% of students are aware is accumulating.¹⁵ The grace period accommodates for the time recent graduates take to establish themselves in the labour market and begin earning steady income in order to afford regular loan payments. In BC, the average length of unemployment in 2016 averages at 4.5 months.¹⁶ Implementing a truly interest-free grace period with a continuation of the in-school interest subsidy will offset a portion of the costs that students face as they transition from studying to working and allow them to seek employment without worrying about the additional debt that they are accumulating.

Using a mixed-methods approach that combines survey data provincially and focus group data from UBC, students are facing increasing concerns surrounding both the affordability and accessibility of student loans. The focus group has echoed the statistical evidence previously collected, such as concerns about having the funds to repay loans, working multiple jobs to maintain a decent standard of living, and uncertainty about interest rates. The participants provided a series of recommendations that the province could implement in order to provide greater access to information. Most notably, the Student Aid BC website would benefit from easily digestible instructions that are reader friendly, video workshops and/or tutorials to help guide the process of navigating forms and frequently asked questions, as well as an online automatic loan calculator to demonstrate to students the

amount they could expect to receive from the government before applying.

Recommendation #2.

End the accumulation of interest during the six-month grace period immediately, as a step towards the complete elimination interest charged on BC student loans.

Recommendation #3.

Improve accessibility to information of student loans, by updating the Student Aid BC website to include easy to follow tutorials and a loan calculator that accurately reflects cost of living in BC, and demonstrates potential loan amounts an eligible student would receive.

14 AMS Student Society of UBC Vancouver, Student Issues Survey, November 2016.

15 Ibid.

16 Statistics Canada, Table 282-0048 - Labour force survey estimates (LFS), duration of unemployment by sex and age group, annual (persons unless otherwise noted), CANSIM (database).

Needs-Based Grants

The elimination of BC's student grant program in 2004 left a significant gap in the efficacy of BC's post-secondary financial support programs. Almost every other province offers grants or free tuition guarantees to low-income students; B.C. students pursuing post-secondary education are being left behind.

While student loans and grants are both important forms of financial aid, they are not analogous and both are essential for different reasons. Delaying the fiscal burden of paying for post-secondary education through student loans will not inherently increase access to these programs. In other words, the existence of student loans merely delays payment, and does not address the magnitude of the financial burden taken on by low-income individuals in the pursuit of post-secondary education. As such, there must be other methods through which to reduce the financial barriers of lower-income students in funding their academic pursuits. This would provide the key to upward economic mobility and greater lifetime earnings. An assessment by BC Statistics shows that obtaining an undergraduate degree leads to additional lifetime earnings of at least \$577,000 over a high school diploma.¹⁷

Students and families with the least financial resources are forced to borrow the most to pay for a post-secondary education. Consequently, students with less financial means end up paying more for their education than those who can afford the up-front cost. It has been repeatedly demonstrated that university education results in higher lifetime earnings; however, as income inequality continues to rise, university education is easily accessible to only some Canadians.

Students from lower-income families are likely to have fewer financial resources. As a result, financing post-secondary education disproportionately falls on these students who are less likely to have a financial contribution from their parents. Studies also show that students from lower-income neighbourhoods are less likely to attend post-secondary institutions and those that do are significantly less likely to enrol in university compared to students from higher-income neighbourhoods.¹⁸ While financial considerations are not the only barrier for lower-income students to access post-secondary education, the provision of up-front needs-based grants will help to reduce the impact of this particular road block.

Alongside the expanded Canada Student Grant program offered by the federal government, a provincial grants program that uses the lowest income cut-off as a starting point would aid in providing post-secondary access and reducing the debt load that many students are forced to shoulder in order to complete their education. At the cost of \$23.5 million annually, the BC government could provide a modest up-front grants program for students most in need through the redirection of the \$1,000 completion grant. BC should follow the lead of the other jurisdictions across the country by providing up-front financial assistance to those students who need it most.

Recommendation #4.

Redirect the proposed \$1000 post-secondary completion grants towards the institution of up-front needs-based grants targeting low- and middle-income students.

17 J. Berger, A. Motte & A. Parkin, *The Price of Knowledge: Access and Student Finance in Canada – Third Edition*, Montreal: Canada Millennium Scholarship Foundation, 2007.

18 Dooley, M.D., Payne, A.A., Robb, L., "Understanding the Gaps in Postsecondary Education Participation Based on Income and Place of Birth: The role of high school course selection and performance," Toronto: Higher Education Quality Council of Ontario, 2016.

Targeted Funding for Support Services and Institutional Accountability

Mental health, harm reduction, and sexual violence continue to remain at the forefront of student issues across educational institution campuses in BC. There remains a significant gap in knowledge surrounding the prevalence, determinants of, and circumstances surrounding these issues. Existing statistics have been criticized as outdated and incomprehensive. Nevertheless, the magnitude of these issues, and their ubiquitous impact on campus culture, is undeniably prevalent.

For example, the opioid crisis, a culture of heavy drinking, and substance use on post-secondary campuses has resulted in an increased risk of overdose from illicit substance use. In the 2017 report by the BC Coroners Service, fentanyl was detected in 81% of overdose deaths due to illicit substances.¹⁹ From January to August 2017, deaths from overdoses increased by 151% from the same period in 2016.²⁰ Despite these startling statistics, these measures fail to indicate the prevalence of substance use across post-secondary students. Campuses are not exempt from this spike in overdose deaths; students have the capacity to be at the forefront of educational and practical measures to combat lethal drug use. Other survey data suggests that one in five residents of BC will experience a significant mental health challenge in their lifetime; one in four women, and one in sixteen men will be sexually assaulted throughout the course of their post-secondary education.

Both the provincial and federal governments have taken initial steps to address these issues through

consultations, campaigns, and focus groups with post-secondary institutions. We appreciate the opportunities to engage with the province in the prevention of sexual violence, and are thankful for collaborative commitments concerning mental health and substance dependence. As a result, we recommend the provincial government formally adopt a data-driven approach as a means of combating endemic sexual violence, pervasive challenges to mental health, and substance abuse at post-secondary institutions.

Moreover, the lack of empirical evidence concerning suicide continues to be problematic in even assessing the magnitude of the issue. Though it is invalid to equate suicide as a benchmark of mental health, the existence of suicide clusters at post-secondary institutions continues to present itself as reason for significant concerns about campus culture, and institutional failures to aid struggling students. From September 2017 to March 2018, there have been at least five student deaths by suicide at UBC, with no mention, data, nor redress by the institution. We recommend the province direct post-secondary institutions to undertake research into suicide prevalence amongst its students, and track aggregate data on the issue.

// **Suicide clusters at post-secondary institutions continues to present itself as reason for significant concerns about campus culture, and institutional failures to aid struggling students.**

19 British Columbia Coroners Service, Fentanyl-Detected Illicit Drug Overdose Deaths 2012-2017 YTD, (Ministry of Public Safety and Solicitor, 2017). <https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/death-investigation/statistical/fentanyl-detected-overdose.pdf>

20 Ibid. .

The provincial government has made critical advances in addressing sexual violence through the passage of Bill 23 in 2016, and committing to funding initiatives affecting women and children in the 2018 budget. Following Bill 23, post-secondary institutions across the province have adopted stand-alone sexual violence policies and begun to implement the provision of these policies. Many institutions are expanding education and prevention programming across their campuses, as well as setting up dedicated offices to deal specifically with issues of sexual violence. Developing comprehensive and effective sexual violence education and prevention tactics requires a significant investment of time and expertise at each campus. In addition, providing support services to survivors, including provisions for reporting and investigations, in a trauma-informed manner is a complex undertaking; one which many institutions have completely reimagined in light of their new sexual misconduct policies. Finally, we note that the additional costs of finding and building infrastructure to support the space needed for these resources may be significant, and pose the greatest financial barrier to adequate implementation.

Quebec's government recently committed \$23 million over 5 years to counter sexual violence in post-secondary institutions, as part of a broader strategy to combat sexual violence in the province. While BC is ahead of Quebec in institutional responses to sexual violence, there has been no funding committed to support post-secondaries in implementing their sexual misconduct policies. Financial support from the provincial government to aid in the implementation of sexual misconduct response and prevention will not only help to alleviate some of the funding pressures that post-secondary institutions are already facing but will also ensure that student

survivors across the province are receiving comparable levels of support, regardless of where they choose to undertake their education.

Recommendation #5.

Provide dedicated funding to support the successful implementation of sexual misconduct policies at BC's public post-secondary institutions. This funding should take into account the population size of each institution (including faculty and staff), as well as access to community organizations that provide similar services, to ensure comparable support.

Recommendation #6.

Adopt a data-driven approach to issues concerning sexual violence, harm reduction, and mental health. This includes mandating post-secondary institutions to track instances of student suicide, overdose, and campus sexual violence. Institutions must provide annual reports of aggregate statistics to the Ministry of Advanced Education, Skills and Training.