



# Advocacy Brief Package 2023

## Contents:

Expanding the BC Student Loan Forgiveness Program

Supporting the BC Student Housing Loan Program

Introducing Racial Representation Within The Here2Talk Service



**Erin Co – Vice President External Affairs (AMS)**

**Priscilla Ng – Associate Vice President External Affairs (AMS)**

**Alexandra Bailey – Political Research and Student Support Commissioner (AMS)**

**Violeta Fabiani – Vice President External Affairs (GSS)**





## The AMS and GSS of UBC (Vancouver)

The Alma Mater Society (AMS) and the Graduate Student Society of the University of British Columbia (UBC) Vancouver represents over 71,000 undergraduate and graduate students and is incorporated under BC's Societies Act on the traditional and unceded territory of the Musqueam, Squamish, and Tsleil-Waututh Nations. In our efforts to improve the quality of students' educational, social, and personal lives, we advocate for affordable, accessible, and equitable post-secondary education in BC. This submission highlights key areas in which the province can improve to better meet the collective needs of students as we exit the pandemic and readjust to a new normal. The provincial government can take several immediate steps to achieve those goals, and the AMS and GSS are proposing the following:

### **Expanding the BC Student Loan Forgiveness Program**

- Recommendation: Create a third category under the BC Loan Forgiveness Program for those working in health care and social assistance to help mitigate the health care shortage by incentivizing more post-secondary and graduate students to pursue these career paths, thereby addressing the anticipated labor gap.

### **Supporting the BC Student Housing Loan Program**

- Recommendation: Continue with consistent annual investments to the BC Student Housing Loan Program and standardize the funding process for public post-secondary institutions, ensuring more on-campus housing can be built for students.

### **Introducing Racial Representation Within The Here2Talk Service**

- Recommendation: Add an option in the Here2Talk Program that allows users to be able to choose to speak with a practitioner of their own race and/or ethnicity.

## Expanding the BC Student Loan Forgiveness Program

**Recommendation:** Create a third category under the BC Loan Forgiveness Program for those working in health care and social assistance to help mitigate the health care shortage by incentivizing more post-secondary and graduate students to pursue these career paths, thereby addressing the anticipated labor gap.

With the ongoing opioid crisis, a rapidly expanding aging population, and the COVID-19 pandemic, British Columbia has been experiencing a severe shortage of healthcare workers. Due to the shortage, existing workers are being stretched to their limits and are experiencing burnout and stress, leading to increasing turnover and retirement rates.<sup>1</sup> Approximately 1 in 5 British Columbians do not have a family physician. Additionally, the increased wait times for primary and emergency care have resulted in fatal consequences.<sup>2</sup> In the next 10 years, 40% of BC's family doctors will retire, further exacerbating a nearly-unfillable gap.<sup>3</sup> Complementing the recent release of the provincial governments New Health Workforce Strategy<sup>4</sup> by adding relief from these graduates' education-incurred financial burdens would drastically benefit the healthcare industry and thus benefit the Canadian population and the province long-term.

Graduates who work in publicly-funded facilities in underserved communities or who work with children in occupations with an identified labor shortage are currently eligible to receive forgiveness on their student loans through the BC Loan Forgiveness Program. This program forgives 20% of one's loan each year when working in the specified fields, with the possibility of forgiving 100% of the loan over a 5 year period.<sup>5</sup> The recommended third category for healthcare workers could be set-up and run in the same way.

In 2021, WorkBC released their Labor Market Outlook which predicts that the healthcare and social assistance sector will have the most job

openings in the next decade. These sectors will need 57,200 new workers and an additional 85,700 jobs will require replacements, totalling to 142,900 new job openings.<sup>6</sup> The shortage of healthcare and social assistance workers justifies the expansion of the current BC Loan Forgiveness Program to include those entering these sectors as well.

By including the healthcare and social assistance sector in this program, students are more financially incentivized to pursue higher education in these fields. Not only does the completion of degrees in these sectors require large investments of time and money but the training also takes a large toll on one's mental health. At the University of British Columbia (UBC), the Advanced Master of Social Work (MSW) program costs upwards of \$25,000<sup>7</sup> and a 4-year doctor of medicine degree costs at least \$90,684.39.<sup>8</sup> In the 2021 Academic Experience Survey of UBC students, it was reported that over 50% of graduate students faced financial hardship in relation to tuition and other costs, and that 22% of them may need to abandon their studies due to financial concerns.<sup>9</sup> By including them in the BC Loan Forgiveness Program, students in these fields can have a contingency plan for their finances upon graduation which helps provide immense financial stability, especially for those who may shy away from professions in these fields due to financial worries.

Expanding the BC Loan Forgiveness Program would result in an increase of the number of social workers and healthcare professionals long term which greatly increases healthcare access for students, and ultimately the whole province. Many UBC students have reported accessibility issues in accessing primary care resulting in many unnecessary trips to the emergency room solely to treat mild colds and infections or refill prescriptions which places a further strain on the already over-capacity healthcare system. In BC, primary care facilities are half-staffed at 53% compared to targets and within the Vancouver Coastal Health region, only 54% of the target is met. Investing in healthcare and social assistance decreases

barriers for students and British Columbians alike when accessing same-day, urgent, and primary care.<sup>10</sup>

Long-term, investing in BC healthcare and social assistance graduates decreases the amount of freshly graduated students who migrate to the United States for better job and financial opportunities. This keeps our graduates working in Canada- contributing to the filling the labor shortage and benefitting the BC economy. It is no secret that many Canadians in these sectors seek out opportunities in the US and it has been reported that Canadian nurses now account for over a fifth of all foreign nurses working in the US.<sup>11</sup> Similar rates can be reported for social workers, doctors, and other healthcare professionals. In addition, many doctors are moving to other provinces as BC's average remuneration for family doctors lags far behind provinces such as Ontario and Alberta.<sup>12</sup> By offering to completely forgive loans through expanding the BC Loan Forgiveness Program to encompass healthcare and social assistance jobs, the provincial government can retain Canadian graduates in these fields for at least five years. In these years, they would have already built a career and a life and would most likely continue to do so. By incentivizing students to pursue these fields and providing financial stability as they transition into employment, healthcare accessibility is increased and worker turnover rates are decreased which directly works towards mitigating the ongoing healthcare shortage.



## Supporting the BC Student Housing Loan Program

**Recommendation:** Continue with consistent annual investments to the BC Student Housing Loan Program and standardize the funding process for public post-secondary institutions, ensuring more on-campus housing can be built for students.

We thank and appreciate the provincial government for their ground-breaking \$450 million investment into the BC Student Housing Loan Program, which has helped build over 5,000 new on-campus student housing units.<sup>13</sup> Before the BC Student Housing Loan Program was initiated in 2019, post-secondary institutions were not able to take loans from the provincial government to build new housing projects and are still now prohibited from borrowing from private banks. The cost of building student housing fell to the institutions themselves, resulting in a lack of necessary growth. The BC provincial government adopted this program to loan post-secondary institutions the capital to build cost-effective housing for students, as housing affordability challenges continue to increase.

However, this program has further illustrated the need for consistent and standardized funding. While the BC Student Housing Loan Program is a resounding success and has benefited both students and public post-secondary institutions, there is still a province-wide housing crisis. The Canada Mortgage and Housing Corporation (CMHC) estimated that Canada needs to produce 3.53 million more homes, than currently forecasted, in the next decade. Specifically, the province needs to build 570,000 more homes, an increase from 2.64 million to 3.21 million.<sup>14</sup> This is why the CMHC strongly recommends that the government work with developers to create more rental housing supply. While the 5,000 new student housing units are a step in the right direction, it is simply not enough. Therefore, the government needs to begin consistently funding the BC Student Housing Loan Program to respond to this crisis as well as enabling post-secondary institutions to grow.

Although the University of British Columbia (UBC) is able to loan money from the UBC Endowment, this comes at nearly double the interest rate of the BC Student Housing Loan Program. The difference between interest rates costs the university, and thereby students, tens of millions of dollars more, wasting funds that could have alleviated many of the other issues students face (such as food insecurity, educational resources, and more). In addition, this vast difference in interest rates forces UBC to raise capital elsewhere, namely through increasing student fees. Consistently funding the BC Student Housing Loan Program and allocating these funds more effectively would lower the cost to students, who are already suffering an increase in the cost of living.<sup>15 16</sup>

Enabling public post-secondary institutions to build more affordable student housing would directly benefit both undergraduate and graduate students in finishing their degrees. A portion of this funding needs to finance the building of family-style student housing, as this equitable type of housing is currently extremely limited at post-secondary campuses. At UBC, 58% of graduate students experienced financial hardship due to housing costs. This same survey reported that 22% of graduate students may need to abandon their studies due to financial concerns.<sup>17</sup> In addition, many graduate students with families are unable to afford their education unless they can access student housing, which is offered at a discounted rate. However, due to the lack of family-style housing, options are extremely limited, and waitlists for these types of housing can exceed 3 years.

The province already lags behind other provinces in graduate student enrollment rates, where enrollment in BC increased by only 15% compared to Ontario, Quebec, and Alberta which increased by approximately 50%.<sup>18</sup> By tackling affordability and accessibility issues through alleviating housing concerns for students with dependents, BC will be able to better support graduate students equally. There is no doubt that graduate students continue to make immense contributions towards the improvement of our economy. Among UBC PhD graduates from 2005-2015, 51% are now in careers

of higher education with the majority employed in research stream positions.<sup>19</sup> Therefore, it is imperative that we recognize graduate students with dependents and adequately and equitably support them through increasing family-sized housing options.

It is also integral that the BC government assess how to further develop this program to ensure that funding is allocated efficiently amongst the province's universities based on student housing demand and growth potential. Additionally, through implementing a standardized process, public post-secondary institutions will be able to plan ahead and envision what their campuses will look like in both the near and far future. This allows institutions to be more conscious of their sustainability, affordability, and growth projections.

The provincial government made a strong start in prioritizing student housing and must continue to do so. Through further funding of the BC Student Housing Loan Program, the government can continue to finance the building of on-campus student housing units, in order to address the growing housing crisis and increasing costs to students.

## Introducing Racial Representation Within The Here2Talk Service

**Recommendation:** Add an option in the Here2Talk Program that allows users to be able to choose to speak with a practitioner of their own race and/or ethnicity.

For therapy to be successful, there needs to be trust between the client and the practitioner. For many Black, Indigenous, and people of color (BIPOC) people having to explain the feelings behind racial discrimination and the microaggressions they experience in everyday life can become a recurring barrier when trying to build trust. Reliving one's traumatic experiences to multiple practitioners until they find the best fit can be mentally exhausting and push people away from accessing services.<sup>20</sup> Therefore, it is extremely important for British Columbians to have access to a therapist who shares the same race or ethnicity. At UBC, 61% of all students come from non-white cultures and ethnicities demonstrating the importance of including culturally relevant mechanisms within any service or program designed to support their mental health of British Columbia.<sup>21</sup>

Here2Talk is a successful and comprehensive platform for counseling, however, although online practitioners claim that users are able to request to speak to someone who shares their race, the user has to specifically ask for this for the option to be known. Therefore, many users would be unaware of this possibility, making it inaccessible; especially when considering practitioners seem unable to adequately direct users on how to achieve this match. Therefore, we ask the provincial government to implement a user-centered function that allows Here2Talk users to easily request to speak with a mental health practitioner of the same race and/or ethnicity.

Creating a welcoming space for all British Columbians has never been more important. In a post-pandemic world, 58% of Canadians aged 12 or older continue to rate themselves as having poor

mental health.<sup>22</sup> Those suffering from 'long-COVID' report symptoms of anxiety, depression or Post-Traumatic Stress Disorder (PTSD),<sup>23</sup> which could be managed better by the Here2Talk service. Statistics Canada reported that visible minorities reported an increase in frequency of race-based harassment,<sup>24</sup> which has had severe impacts on their mental health as well, only adding to their need for therapy. Moreover, those aged 15 to 24 were twice as likely as seniors to report racial discrimination over the pandemic.<sup>25</sup> Therefore, increasing this type of mental health accessibility is especially important for online platforms such as Here2Talk especially since it has been proven that young adults prefer online therapy to traditional in-office options.<sup>26</sup>

Instances of racial discrimination can only be truly understood by those in the marginalized group likely share these experiences, so discussing your mental health with a therapist who has a similar racial and/or ethnic background is more beneficial both upfront and in the long-term.<sup>27</sup> In addition, it is important for practitioners to understand the cultural differences that impact and influence the patients' specific needs.<sup>28</sup> "Cultural competence"<sup>29</sup> is necessary to avoid the burden of having to spend time explaining to a practitioner why something may affect the patient differently than how the practitioner understands it themselves. This can create a sense of isolation for the patient,<sup>30</sup> as the practitioner, would be unwittingly and unintentionally creating more barriers for the patient. Studies show that having access to a practitioner who shares the patient's cultural traditions and has the same beliefs surrounding healing (or understands the traditional stigma around mental health) supports better outcomes in BIPOC patients.<sup>31</sup>

For many BIPOC people, their culture and traditions has instituted a stigma surrounding asking for help regarding mental health. This can lead them to believe that counseling is a service made only for and facilitated by Western cultures. Entering a space where one feels like they don't belong can further internalize mental health stigma for the patient, pushing them further away from seeking

help. This is yet another reason why it is important for some BIPOC patients to have a practitioner who mirrors their visible minority.<sup>32</sup> Feeling comfortable discussing racial discrimination or cultural harm - revolutionizing the mental health space for BIPOC patients.

Sharing a piece of one's identity increases trust, the level of comfort, and the ease in which therapy can proceed. The Here2Talk service can increase its impact and effectiveness by allowing BIPOC patients to speak to a practitioner who shares a race and/or ethnicity with them. Feeling understood and validated is necessary in counseling and having shared lived experiences is crucial for this connection.



- <sup>1</sup>Fong, Anthony. “All the trends paint a dire picture’: B.C. facing looming shortage of family physicians”. Healthy Debate. March 13, 2022. Retrieved from: <https://healthydebate.ca/2022/03/topic/b-c-facing-shortage-family-physicians/>.
- <sup>2</sup>CBCNews. “B.C.’s health-care crisis is unrelenting. What can be done to fix it?”. September 19, 2022. Retrieved from: <https://www.cbc.ca/news/canada/british-columbia/bc-health-care-crisis-doctor-shortage-situation-critical-townhall-1.6588286>.
- <sup>3</sup>Fong, Anthony. “All the trends paint a dire picture’: B.C. facing looming shortage of family physicians”. Healthy Debate. March 13, 2022. Retrieved from <https://healthydebate.ca/2022/03/topic/b-c-facing-shortage-family-physicians/>.
- <sup>4</sup>BC Gov News. “New health workforce strategy improves access to health care, puts people first.”. September 29, 2022. Retrieved from: <https://news.gov.bc.ca/releases/2022HLTH0059-001464>.
- <sup>5</sup>StudentAidBC. “B.C. loan forgiveness program”. Retrieved from: <https://studentaidbc.ca/repay/repayment-help/bc-loan-forgiveness-program>.
- <sup>6</sup>WorkBC. “B.C.’S LABOUR MARKET OUTLOOK: 2021 EDITION”. 2021. Retrieved from: <https://www.workbc.ca/labour-market-industry/labour-market-outlook.aspx>.
- <sup>7</sup>UBC. “MASTER OF SOCIAL WORK - ADVANCED (MSW)”. Retrieved from: <https://www.grad.ubc.ca/prospective-students/graduate-degree-programs/master-of-social-work>.
- <sup>8</sup>UBC. “Medical Program Costs”. Retrieved from: <https://mdprogram.med.ubc.ca/student-affairs/financial-support/cost-of-an-md-student/>.
- <sup>9</sup>UBC Vancouver Alma Mater Society. “2021 AMS Academic Experience Survey Report”.
- <sup>10</sup>CBCNews. “Short-staffed urgent and primary care centres are failing to fix B.C.’s family doctor crisis, critics say”. May 27, 2022. Retrieved from: <https://www.cbc.ca/news/canada/british-columbia/bc-upcc-critics-1.6467839>.
- <sup>11</sup>Andrews, Kate. “Why Canadian Nurses Move to U.S. for RN Jobs”. CONEXUS. 2019. Retrieved from: <https://www.conexusmedstaff.com/blog/2019/09/why-are-so-many-canadian-nurses-moving-to-the-us?source=google.com>.
- <sup>12</sup>Montemuro, Suzanne. “Where have all the family doctors gone?”. BC Medical Journal 64, no.3, April 2022. Retrieved from: <https://bcmj.org/letters/where-have-all-family-doctors-gone>.
- <sup>13</sup>BC Housing. “Homes for British Columbia”. July 25, 2022. Retrieved from: <https://www.bchousing.org/projects-partners/Building-BC/homes-for-BC>.
- <sup>14</sup>Chan, Kenneth. “BC needs 570,000 more new homes than expected by 2030 for affordability”. DailyHive. June 24, 2022. Retrieved from: <https://dailyhive.com/vancouver/bc-real-estate-housing-supply-forecast-vancouver-cmhc-2030>.
- <sup>15</sup>Depner, Wolf. “B.C. graduate students pay the second-highest tuitions in Canada”. Vancouver Island Free Daily. September 9, 2022. Retrieved from: <https://www.vancouverislandfreedaily.com/news/b-c-graduate-students-pay-the-second-highest-tuitions-in-canada/#:~:text=Students%20in%20British%20Columbia%20faced,the%20same%20month%20in%202021>.
- <sup>16</sup>Harnett, Cindy. “B.C. premier announces financial aid for cost-of-living increases”. Times Colonist. September 7, 2022. Retrieved from: <https://www.timescolonist.com/local-news/premier-set-to-announce-financial-aid-for-cost-of-living-increases-5789138>.
- <sup>17</sup>UBC Vancouver Alma Mater Society. “2021 AMS Academic Experience Survey Report”.
- <sup>18</sup>Usher, A. “The State of Post-Secondary Education in Canada—2019 (The State of Post-Secondary Education in Canada)”. Higher Education Strategies Associates. 2019. Retrieved from: [https://higherstrategy.com/wp-content/uploads/2019/08/HESA-Spec-2019-Final\\_v2.pdf](https://higherstrategy.com/wp-content/uploads/2019/08/HESA-Spec-2019-Final_v2.pdf)

- <sup>19</sup> Statistics Canada. "Table 7-10-0026-01 Revenues of universities and degree-granting colleges (x 1,000) [Data table]". 2020. Retrieved from: <https://doi.org/10.25318/3710002601-eng>
- <sup>20</sup> CCP Therapists. "Black, Indigenous, and People of Color (BIPOC)". Retrieved from: <https://ccptherapists.com/bipoc>.
- <sup>21</sup> UBC Vancouver Alma Mater Society. "2021 AMS Academic Experience Survey Report".
- <sup>22</sup> Statistics Canada. "Self-rated mental health decreases after another year of the COVID-19 pandemic". June 7, 2022. Retrieved from: <https://www150.statcan.gc.ca/n1/daily-quotidien/220607/dq220607e-eng.htm>.
- <sup>23</sup> Government of Canada. "Post COVID-19 condition (long COVID)". Retrieved from: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/symptoms/post-covid-19-condition.html>.
- <sup>24</sup> Statistics Canada. "Experiences of discrimination during the COVID-19 pandemic". September 17, 2020. Retrieved from: <https://www150.statcan.gc.ca/n1/daily-quotidien/200917/dq200917a-eng.htm>.
- <sup>25</sup> Statistics Canada. "Experiences of discrimination during the COVID-19 pandemic". September 17, 2020. Retrieved from: <https://www150.statcan.gc.ca/n1/daily-quotidien/200917/dq200917a-eng.htm>
- <sup>26</sup> Sweeney, Grace, et al. "Logging into therapy: Adolescent perceptions of online therapies for mental health problems". *Internet Interventions* 15, March 2019. Retrieved from: <https://doi.org/10.1016/j.invent.2016.12.001>.
- <sup>27</sup> Ultra. "Why finding a BIPOC/POC therapist is important as a BIPOC/POC". February 22, 2021. Retrieved from: <https://ultranyc.com/bipoc-poc-therapists/>
- <sup>28</sup> CCP Therapists. "Black, Indigenous, and People of Color (BIPOC)". Retrieved from: <https://ccptherapists.com/bipoc>.
- <sup>29</sup> CCP Therapists. "Black, Indigenous, and People of Color (BIPOC)". Retrieved from: <https://ccptherapists.com/bipoc>.
- <sup>30</sup> Hodgens, Tara. "REPRESENTATION: WHY IT MATTERS IN THERAPY". The YMCA, February 9, 2021. Retrieved from: <https://www.ymcasd.org/about-y/news-center/social-services/representation-why-it-matters-therapy>.
- <sup>31</sup> Hodgens, Tara. "REPRESENTATION: WHY IT MATTERS IN THERAPY". The YMCA, February 9, 2021. Retrieved from: <https://www.ymcasd.org/about-y/news-center/social-services/representation-why-it-matters-therapy>.
- <sup>32</sup> Hodgens, Tara. "REPRESENTATION: WHY IT MATTERS IN THERAPY". The YMCA, February 9, 2021. Retrieved from: <https://www.ymcasd.org/about-y/news-center/social-services/representation-why-it-matters-therapy>.