

The Price of Knowledge

Access and Student Finance in Canada

Conclusion: From Research to Action



From Research to Action

The Canada Millennium Scholarship Foundation was created in 1998 with a \$2.5 billion fund and a mandate to “improve access to post-secondary education so that Canadians can acquire the knowledge and skills needed to participate in a changing economy and society.” It was directed to achieve this mandate by granting scholarships “to students who are in financial need and who demonstrate merit.” This led to the establishment of two flagship programs: a bursary program, which by and large helped reduce the amounts of money students with high levels of financial need had to borrow, and a merit scholarship program, which recognized academic achievement, community engagement, leadership and social innovation. By the time its ten years of providing bursaries and scholarships is completed at the end of 2009, it will have delivered \$3.2 billion in awards to post-secondary students across Canada.

As instruments of public policy, however, foundations such as the Canada Millennium Scholarship Foundation were intended to do more than deliver funds to clients. They were expected to innovate, to harness the insight of experts and to focus it on specific policy issues (KPMG, 2007, 19). This—and concern that access-related policy was being made in the absence of comprehensive data and research about who was and was not participating in post-secondary education and why—prompted the Foundation to create the Millennium Research Program in 2001. By the time its work is done, the Program will have commissioned dozens of studies and published over 80 reports, including this volume—the fourth and final edition of *The Price of Knowledge*.

In the early days of the Program, a number of questions were identified for investigation. These included questions about who does and does not attend post-secondary education and why, about the amounts provided to students through student financial assistance programs, about the effectiveness of these programs, about the importance of

financial barriers relative to other types of barriers to post-secondary education and about the situations of different types of student, including the different ways they pay for their college or university studies (Canada Millennium Scholarship Foundation, 2001 and 2003). Subsequently, through the development of the Millennium Pilot Projects, a number of questions were asked and investigations conducted to determine whether specific interventions could be demonstrated to have a positive and cost-effective impact on access or persistence. More recently, the Program has sought to deepen our understanding of the behaviour of particular groups of students (notably students from low-income families and Aboriginal students), of the various pathways that young people follow after high school and of the impacts of different types of financial aid programs. It has also highlighted how the country’s changing demographics mean that efforts to increase the post-secondary participation of under-represented groups of students are more important than ever.

It would be reassuring to think that each of the research questions noted above had been answered definitively. Unfortunately, social science is rarely able to solve policy puzzles the way mathematicians can solve equations. Questions are seldom answered definitively. Each study adds to our knowledge but raises new issues for exploration that were previously overlooked. The more we learn, the more we wish we knew.

Despite this, it is important to acknowledge the progress that has been made. There is no doubt—as is hopefully evident from the material presented in the preceding chapters—that we know more about post-secondary students, the factors affecting access and persistence and the workings and effects of student support policies than we did a decade ago. We know more about who accesses post-secondary education and who doesn’t, and we even know quite a lot more about why. We know how much the

14 governments involved in delivering student financial assistance in Canada spend on different programs and how these programs interact to the benefit or detriment of their clients. We know more about the goals and needs of different groups of students and are better able to appreciate what distinguishes college students from university students, older students from younger students, Aboriginal students from non-Aboriginal students, students from lower-income families from students from higher-income families, and so on. When the final results of the Millennium Pilot Projects become available, we will know more about which policies are likely to result in greater participation and success in post-secondary studies and which ones are not.

No one would ever pretend that this progress has stemmed uniquely from the Foundation's own efforts. Many others have been active in the field, including those who were researching access long before the Foundation was created. In particular, the development of new data sources by Statistics Canada over the course of this decade has underpinned important advances in our understanding of young Canadians' pathways into and out of the education system. The Foundation's contribution has been not only to commission research studies to complement those conducted by others, but to collect and organize findings from a variety of sources with the goal of better informing policy discussions related to participation in post-secondary studies. What's more, the Foundation's own research activities were only possible because it was able to work with a wide range of partners, whether other researchers or research agencies, provinces, schools, colleges or universities.

So where have these efforts brought us? As mentioned, most of the research questions remain open for continued exploration. At the same time, partly on the basis of the research the Foundation and others have conducted in recent years and partly on the basis of the Foundation's first-hand experience as an agency interacting with students, post-secondary institutions and governments, a number of important lessons have been learned. The inescapable need to continue research must not pre-empt us from drawing conclusions that can inform action.

First and foremost, it has become clear that access is not an issue that arises at a single moment in time, such as the moment following high school graduation when young people decide whether they will continue their studies or not. Access is an issue that must be addressed long before high school is complete and long after the first day of college or university classes has begun.

In short, all the work we have done to date has led us to conclude that an effective access policy must have three pillars:

- Better outreach to and preparation of students well before they reach post-secondary education;
- More effective student financial assistance programs;
- Improved support programs for students once they have enrolled in post-secondary education.

To some, this observation is but common sense, yet it is important to acknowledge that most policy discussions around access still deal only with the financial element and do not seriously engage with the questions of how to ensure more youth from under-represented backgrounds can be readied for the academic and social challenges of campus life and how they can be supported to succeed and excel once their classes start. Even discussions about the financial element do not always focus in a serious way on which types of financial support are likely to be most effective in improving access and persistence.

Beyond these three pillars, a number of specific lessons can be identified that help to define what an effective access policy should look like.

- Since students from segments of the population currently under-represented at the post-secondary level face a complex set of interacting barriers, policy responses must be comprehensive, which means they must include financial assistance as well as academic and other forms of student support.

- Support programs should take effect long before the student has completed high school. Many students could benefit from being recruited into outreach programs as early as elementary school or the first years of high school.
- Student financial assistance programs should be modernized to ensure not only that they reach students early enough to influence their educational aspirations and planning, but also that they are easy to access and navigate, that they deliver the best types of aid to the students who need it most, that they adequately covers costs and that they keep debt levels in check.
- Strategies to improve access to post-secondary education should include career development initiatives. Career development can provide students, including those from under-represented groups, with the information, skills and strategies they need to help them navigate the transitions from secondary to post-secondary education to the labour market.
- Institutional outreach initiatives must go hand-in-hand with “in-reach.” This means that colleges and universities must go beyond the question of access to address the question of how best to support different types of learners during their studies to ensure success. Most importantly, post-secondary institutions must recognize that better education outcomes require changes to the institutions themselves—in terms of the way they relate to students at every stage of their journey through the education system—and not just changes to the students.
- Governments should seek to maximize value for money by directing their financial support for students to programs that are likely to have a positive impact on the objective of improving access and student success (such as grants for students facing financial barriers). Since public resources are limited, such programs should be given priority over expensive programs that do little to improve education outcomes, such as universal tax credits or rebates.
- Appropriate government programs are the backbone of any access strategy, but governments acting alone cannot achieve the progress that is required. Community organizations, businesses and post-secondary institutions all must play their parts in reaching out to young Canadians to encourage them to raise their aspirations and to equip them with the skills and resources they need to succeed in higher education.
- “One size fits all” approaches are rarely appropriate. Students (or prospective students) from different parts of the country or from different groups face different challenges and are likely to respond differently to particular programs. Moreover, it is not only young people finishing high school who stand to benefit from programs to facilitate transitions into higher education and the labour market; access strategies should focus on adult learners as well. Program design and delivery must be flexible enough to respond to these realities.
- Programs must be evaluated to ensure they are having the intended impact. In practice, too few policies to improve access and student success programs are properly evaluated. Governments and non-governmental organizations must embrace a “culture of evidence” that leads them to collect and analyze the data needed to reach conclusions about whether their programs are achieving the expected results.
- The country’s diversity should be used to its advantage. Rather than lament the lack of a federal ministry of education, Canada should take full advantage of the learning and partnership opportunities that stem from having 13 different education systems within one country.

As the Foundation closes, then, it leaves behind these observations, along with the many other findings summarized in this volume, in the hope that they can form a coherent starting point for subsequent policy-making to improve access to post-secondary education—a starting point of the type that was lacking when the Foundation itself opened its doors. Clearly, this list is hardly a detailed “how to” manual, one that is easy to implement and that can guarantee success. Rather, it is a general guiding framework that

can point policy-makers and practitioners in the right direction to ensure that gradual progress can be made.

Meanwhile, the research itself should continue. As mentioned above, it is possible to celebrate the advances in knowledge that have been made while being conscious of how much we still do not know. It would be a mistake to think that all the questions have been answered. At the very least, changing economic conditions and the continuing evolution of government programs make it necessary to stay on top of trends in post-secondary participation and persistence. Equally important is the dissemination of research in a manner that makes it accessible and useful to practitioners. Research on access must continue, but it must not continue simply for the benefit of researchers.

At the same time, while new data should continue to be collected, there is also the need to make better use of the data that already exist. These include not only national survey data such as those collected by Statistics Canada, but also provincial and institutional administrative data which might hold many lessons about how programs affect particular students in particular circumstances, if only they could be accessed for this purpose. Thinking about how

to broaden the range of data that is collected is important, but so is asking the right questions of the information that is already at hand.

This book ends, therefore, with two messages that hopefully appear complementary and not contradictory. First, research must continue in order to inform action. Second, we do not need to wait for more research in order to act intelligently. We hope that the research conducted by the Foundation has not only established the rationale for action—the connection between the country's future economic prosperity and quality of life and its ability to improve access to and success in post-secondary education—but that it has also succeeded in establishing the general directions that policy needs to take.

At the end of the day, however, research on its own does not solve problems. Progress is made through the actions of dedicated individuals in all sectors who seek to provide opportunities in higher education to Canadians from all backgrounds. These individuals work in a variety of settings: in legislatures; in government departments and offices; in schools, colleges and universities; in community organizations; and in businesses. We wish all of them the best of luck, for Canada needs them to succeed.

Andrew Parkin
Montreal
October 2009

Bibliography

- Allard, Real, Rodrigue Landry and Kenneth Deveau. 2009. *And After High School? A Pan-Canadian Study of Grade 12 Students in French-Language Schools in Minority Settings — Executive Summary*. Montreal: Canada Millennium Scholarship Foundation.
- Allen, Mary, and Chantal Vaillancourt. 2004. *Class of 2000: Profile of Post-Secondary Graduates and Student Debt*. Ottawa: Statistics Canada.
- Asher, Lauren. 2007 *Going to the Source: A Practical Way to Simplify the FAFSA*. Berkeley: The Institute for College Access and Success.
- Association of Universities and Colleges of Canada. 2007. *Trends in Higher Education: Volume 1—Enrolment*. Ottawa: AUCC.
- Association of Universities and College of Canada. 2009. “Universities Matter: How Canada’s Universities Contribute to Economic Recovery and Long-Term Prosperity.” Pre-budget Submission to the House of Commons Standing Committee on Finance, August 14, 2009 (www.aucc.ca/_pdf/english/reports/2009/prebudget_08_14_e.pdf).
- Baldwin, Noel. Forthcoming. *The Limits and Opportunities for Simplifying Student Aid in Canada*. Montreal: Canada Millennium Scholarship Foundation.
- Baldwin, Noel, and Andrew Parkin. 2007. “The Case for Modernizing Student Financial Assistance in Canada.” *Policy Options*. 28(10): p.47-53.
- Baum, Sandy and Saul Schwartz. Forthcoming. *Toward a Realistic Concept of Post-secondary Affordability*. Montreal: Canada Millennium Scholarship Foundation.
- Bayard, Justin, and Edith-Elizabeth Greenlee. 2009. *Graduating in Canada: Profile, Labour Market Outcomes and Student Debt of the Class of 2005*. Ottawa: Statistics Canada.
- Beatty, Perrin, and Claire M. Morris. 2008. “The Key to Meeting Canada’s Crucial Skills Challenge.” Web-only commentary published by *The Globe and Mail* (www.aucc.ca/publications/media/2008/oped_globe_02_26_e.html).
- Belzil, Christian, and Jorgen Hansen. 2006. *Educational Attainment in Canada: Effects of Individual Attributes and Expected Outcomes*. HISSRI Working Paper 2006 C-11.
- Berger, Joseph. 2007. *A New Kind of Student Aid: Creating, Implementing and Assessing the Millennium Access Bursaries*. Montreal: Canada Millennium Scholarship Foundation.
- Berger, Joseph. 2008a. “*Why Access Matters Revisited*”: A Review of the Latest Research. Millennium Research Note #6. Montreal: Canada Millennium Scholarship Foundation.
- Berger, Joseph. 2008b. *A New Kind of Student Aid: Creating, Implementing and Assessing the Millennium Access Bursaries*. Millennium Research Note #7. Montreal: Canada Millennium Scholarship Foundation.

- Berger, Joseph, Anne Motte, and Andrew Parkin. 2007. *The Price of Knowledge: Access and Student Finance in Canada*. 3rd ed. Montreal: Canada Millennium Scholarship Foundation.
- Berger, Joseph, and Andrew Parkin. 2008. *Ten Things You Need to Know about Financial Support for Post-Secondary Students in Canada*. Millennium Research Note #5. Montreal: Canada Millennium Scholarship Foundation.
- Boarini, Romina, and Hubert Strauss. 2007. *The Private Internal Rates of Return to Tertiary Education: New Estimates for 21 OECD Countries*. OECD Economics Department Working Paper No. 591.
- Boggs, Andrew Michael. 2009. "Ontario's University Tuition Framework: A History and Current Policy Issues." *Canadian Journal of Higher Education* 39(1): 73–87.
- Boothby, Daniel, and Torben Drewes. 2006. "Returns to University, College and Trades Education." *Canadian Public Policy* 32(1): p. 1–21.
- Brooks, Bradley. 2005. *Chronic Unemployment: A Statistical Profile*. Ottawa: Statistics Canada.
- Canada. 2008. *Canada Education Savings Program: Annual Statistical Review*. Ottawa: Human Resources and Social Development Canada.
- _____. 2009. *Canada Student Loans Program Annual Report 2006-2007*. Ottawa: Human Resources and Social Development Canada.
- Canada Millennium Scholarship Foundation. 2001. *Does Money Matter?* Montreal: Canada Millennium Scholarship Foundation.
- Canada Millennium Scholarship Foundation. 2003. *Does Money Matter? II (2003-2004)*. Montreal: Canada Millennium Scholarship Foundation.
- Canada Millennium Scholarship Foundation. 2006a. *The Impact of Bursaries: Debt and Student Persistence in Post-Secondary Education*. Millennium Research Note #4. Montreal: Canada Millennium Scholarship Foundation.
- Canada Millennium Scholarship Foundation. 2006b. *Closing the Access Gap: Does Information Matter?* Montreal: Canada Millennium Scholarship Foundation.
- Canadian Career Development Foundation. 2007. *Applying the Construct of Resilience to Career Development: Lessons from Curriculum Development*. Montreal: Canada Millennium Scholarship Foundation.
- Canadian Council on Learning. 2007. "Canada's PSE Performance: File under 'M' for Missing" (www.ccl-cca.ca/CCL/Newsroom/Releases/20070920ReleaseCanadasPSEperformance.htm).
- CanLearn. 2009. "Repayment Assistance Plan." (www.canlearn.ca/eng/after/repaymentassistance/rpp.shtml).
- Carmichael, Lorne, and Ross Finnie. 2008. "Family Income, Access to Post-Secondary Education and Student Grants: Why Equal Access Requires More Than Loans." In *Who Goes? Who Stays? What Matters?: Accessing and Persisting in Post-Secondary Education in Canada*. Eds. R. Finnie, R.E. Mueller, A. Sweetman, and A. Usher. Montreal and Kingston: McGill-Queen's University Press.
- CBC.ca. 2009. *Universities seek students, private contracts amid funding crunch*. CBC.ca News, April 17.

- Certified General Accountants Association of Canada. 2007. *Where Does the Money Go: The Increasing Reliance on Household Debt in Canada*. Burnaby: Certified General Accountants Association of Canada.
- Chambers, Tony, Mahadeo Sukai, & Melissa Bolton. Forthcoming. *Assessment of Debt Load and Financial Barriers Affecting Students with Disabilities in Canadian Post-Secondary Education*. Montreal: Canada Millennium Scholarship Foundation.
- Charbonneau, Léo. 2007. "Busting the Myth of an Enrolment Bust," *University Affairs*, April 10, 2007.
- Charron, Jocelyn. Forthcoming. *The Genesis of the Millennium Pilot Projects Program*. Montreal: Canada Millennium Scholarship Foundation.
- Chawla, Raj K. and Ted Wannell. 2005. "Spenders and Savers." *Perspectives on Labour and Income* (March): 5-13.
- Chemin, Matthieu (2009). *Does Student Financial Aid Cause More Participation In and Graduation From University? Evidence from the Quebec Student Aid reform*. A MESA Project Research Paper. Toronto, ON: Educational Policy Institute.
- Chung, Lucy. 2006. "Education and Earnings," *Perspectives on Labour and Income* 7(6): p. 5–12.
- Church, Elizabeth. 2008. "Students Chart Zigzag Routes, Study Finds." *The Globe and Mail*, July 14.
- College Board. 2008. *Fulfilling the Commitment: Recommendations for Reforming Federal Student Aid*. New York: The College Board.
- Côté, James E., and Anton L. Allahar. 2007. *Ivory Tower Blues*. Toronto: University of Toronto Press.
- Day, Kathleen. 2008. "A Tangled Web: The Relationship between Persistence and Financial Aid." In *Who Goes? Who Stays? What Matters?: Accessing and Persisting in Post-Secondary Education in Canada*. Eds. R. Finnie, R.E. Mueller, A. Sweetman, and A. Usher. Montreal and Kingston: McGill-Queen's University Press.
- Dehaas, Josh. 2009. "Let's Make University Elite Again," *Macleans OnCampus*, March 19 (oncampus.macleans.ca/education/2009/03/19/lets-make-university-elite-again/).
- Demers, Marius. 2008. *Rate of Return on a Bachelor's Degree: For Individuals and for the State*. Education Statistics Bulletin No. 38. Quebec City: Government of Quebec.
- Doray, Pierre, France Picard, Claude Trottier, and Amélie Groleau. 2009. *Transitions—Educational Pathways: Some Key Concepts*. Montreal: Canada Millennium Scholarship Foundation.
- Drewes, Torben (2009). *The University Gender Gap: The Role of High School Grades*. MESA Project Research Paper. Toronto, ON: Educational Policy Institute.
- Drolet, Marie. 2005. *Participation in Post-Secondary Education in Canada: Has the Role Changed over the 1990s?* Ottawa: Statistics Canada.
- Dubois, Julie. 2008. Outcomes for Alternate Pathways. Strategic Policy and Research Report SP-784-05-07E. Gatineau, Human Resources and Social Development Canada.
- Dynarski, Susan and Judith Scott-Clayton. 2007. *College Grants on a Postcard: A Proposal for Simple and Predictable Federal Student Aid*. Washington, D.C.: The Brookings Institution.

- Educational Policy Institute. Forthcoming. *MESA Annual Report 2008*. Montreal: Canada Millennium Scholarship Foundation.
- EKOS. 2009. *An Examination of Barriers to Pursuing PSE and Potential Solutions*. Montreal: Canada Millennium Scholarship Foundation and Toronto: Council of Ministers of Education, Canada.
- Emery, Herb. 2005. "Total and Private Returns to University Education in Canada: 1960–2030 and in Comparison to Other Post-Secondary Training," in Charles M. Beach, Robin W. Boadway and R. Marvin McNinn (eds.), *Higher Education in Canada*, John Deutsch Institute, p. 77–112.
- Fédération étudiante universitaire du Québec. 2008. *Student Financial Assistance (SFA) Kit*. Ed. Daniel Pierre-Roy and Benjamin Laplatte. Montreal: FEUQ.
- Ferrer, Ana M., and Alicia Menendez. 2009. *The Returns to Flexible Postsecondary Education: The Effect of Delaying School*. Canadian Labour Market and Skills Researcher Network Working Paper No. 17. Ottawa: Human Resources and Social Development Canada.
- Ferrer, Ana M., and W. Craig Riddell. 2002. "The Role of Credentials in the Canadian Labour Market," *Canadian Journal of Economics* 35(4): p. 879–905.
- Finnie, Ross and David Johnson. Forthcoming. *Taking a Gap Year: Evidence from YITS-A*. MESA Project Research Paper. Toronto, ON: Educational Policy Institute.
- Finnie, Ross, and Richard E. Mueller. 2009. *Access to Post-Secondary Education in Canada Among the Children of Canadian Immigrants*. MESA Project Research Paper. Toronto: Educational Policy Institute.
- Finnie, Ross and Richard E. Mueller. Forthcoming. *Access to Post-Secondary Education in Canada: Differences Between Provinces*. MESA Project Research Paper. Toronto: Educational Policy Institute.
- Finnie, Ross, and Hanqing Theresa Qiu. 2008. "Is the Glass (or Classroom) Half-Empty or Nearly Full? New Evidence on Persistence in Post-Secondary Education in Canada" In Ross Finnie *et al.*, eds., *Who Stays? Who Goes? What Matters? Accessing and Persisting in Post-Secondary Education in Canada*. Kingston: McGill-Queen's University Press.
- Finnie, Ross and Hanqing Theresa Qiu. 2009. *Moving Through, Moving On: Persistence in Post-secondary Education in Atlantic Canada—Evidence from the PSIS*. Ottawa: Statistics Canada, Centre for Education Statistics.
- Finnie, Ross and Hanqing (Theresa) Qiu. Forthcoming. "Persistence in Post-Secondary Education in Canada: Background Effects." Unpublished manuscript.
- Frenette, Marc. 2002. *Too Far to Go On?: Distance to School and University Participation*. Ottawa: Statistics Canada.
- _____. 2003. *Access to College and University: Does Distance Matter?* Ottawa: Statistics Canada.
- _____. 2008. "Why Are Lower-Income Students Less Likely to Attend University?: Evidence from Academic Abilities, Parental Influences, and Financial Constraints." In *Who Goes? Who Stays? What Matters?: Accessing and Persisting in Post-Secondary Education in Canada*. Eds. R. Finnie, R.E. Mueller, A. Sweetman, and A. Usher. Montreal and Kingston: McGill-Queen's University Press.
- _____. Forthcoming. *What Explains the Educational Attainment Gap between Aboriginal and Non-Aboriginal Youth?* Unpublished manuscript.

- Frenette, Marc, and Klarka Zeman. 2008. "Understanding the Gender Gap in University Attendance: Evidence Based on Academic Performance, Study Habits, and Parental Influences." In *Who Goes? Who Stays? What Matters?: Accessing and Persisting in Post-Secondary Education in Canada*. Eds. R. Finnie, R.E. Mueller, A. Sweetman, and A. Usher. Montreal and Kingston: McGill-Queen's University Press.
- Globe and Mail. 2005. "Why Quebec Should Let Its Tuition Fees Rise," *The Globe and Mail*, February 14, A12.
- Grayson, J. Paul, and Kyle Grayson. 2003. *Research on Retention and Attrition*. Montreal: Canada Millennium Scholarship Foundation.
- Groux, David. 2007. *Portrait statistique de la participation aux études postsecondaires des jeunes Canadiens en 2004-2005*. Unpublished manuscript.
- Hango, Darcy, and Patrice de Broucker. 2007a. *Postsecondary Enrolment Trends to 2031: Three Scenarios*. Ottawa: Statistics Canada.
- _____. 2007b. *Education-to-Labour-Market Pathways of Canadian Youth: Findings from the Youth in Transition Survey*. Ottawa: Statistics Canada.
- Hansen, Jorgen. 2007. *Education and Early Labour Market Outcomes*. Ottawa: Human Resources and Social Development Canada.
- Heisz, Andrew. 2007. *Income Inequality and Redistribution in Canada: 1976 to 2004*. Ottawa: Statistics Canada.
- Hossler, Don, Mary Ziskin, Sooyeon Kim, Osman Cekic, and Jacob P.K. Gross. 2008. "Student Aid and Its Role in Encouraging Persistence." In Sandy Baum, Michael Macpherson and Patricia Steele, eds., *The Effectiveness of Student Aid Policies: What the Research Tells Us*. New York: The College Board.
- Human Resources and Social Development Canada, 2007. *The Review of Canada Millennium Scholarship Foundation Bursaries: A Macro Study*. Ottawa: Human Resources and Social Development Canada.
- Institute for Higher Education Policy. 1998. *Reaping the Benefits: Defining the Public and Private Value of Going to College*. Washington, DC: Institute for Higher Education Policy.
- Junor, Sean, and Alex Usher. 2004. *The Price of Knowledge: Access and Student Finance in Canada*. 2nd ed. Montreal: Canada Millennium Scholarship Foundation.
- Kapsalis, Constantine. 2006. *Factors Affecting the Repayment of Student Loans*. Ottawa: Statistics Canada.
- KPMG Advisory Services. 2007. *Final Report: Evaluation of Foundations*. Ottawa: Treasury Board Secretariat.
- Kroes, Geneviève. 2008. *Aboriginal Youth in Canada: Emerging Issues, Research Priorities, and Policy Implications*. Ottawa: Policy Research Initiative.
- Labrie, Normand, Sylvie Lamoureux and Denise Wilson. 2009. *L'accès des francophones aux études postsecondaires en Ontario : le choix des jeunes*. Toronto : Centre de recherche en éducation franco-ontarienne.
- Lachance, Marie, Pierre Beaudoin and Jean Robitaille. 2006. "Quebec young adults' use of and knowledge of credit." *International Journal of Consumer Studies*, 30, 4 July, pp347-359.
- Lambert, Mylène, Klarka Zeman, Mary Allen, and Patrick Bussière. 2004. *Who Pursues Postsecondary Education, Who Leaves and Why: Results from the Youth in Transition Survey*. Ottawa: Statistics Canada.

- Lazar, Harvey. 2008. *Displacement in Federal Transfer Payments: Exploring Concept and Practice with Special Reference to the Canada Millennium Scholarship Foundation*. Montreal: Canada Millennium Scholarship Foundation.
- Lefebvre, Pierre and Philip Merrigan. Forthcoming. *Gender Gap in Dropping out of High School: Evidence from the Canadian NLSCY Youth*. Montreal: Canada Millennium Scholarship Foundation.
- Lero, D., T. Smit Quosai, T. van Rhijn. 2007. *Access to Post Secondary Education for Student Parents: Final Report*. Report prepared for Human Resources and Social Development Canada.
- Levin, Ben. 2009. Commission on Tuition Fees and Accessibility to Post-Secondary Education in Manitoba: Report to the Minister of Manitoba Advanced Education and Literacy. Winnipeg: Government of Manitoba.
- Lleras-Muney, Adriana. 2005. "The Relationship between Education and Adult Mortality in the United States," *Review of Economic Studies* 72 (January): p. 189–221.
- Lleras-Muney, Adriana, and Frank R. Lichtenberg. 2002. "The Effect of Education on Medical Technology Adoption: Are the More Educated More Likely to Use New Drugs?" National Bureau of Economic Research Working Paper No. 9185.
- Looker, E. Dianne. 2009. *Regional Differences in Canadian Rural-Urban Participation Rates in Post-Secondary Education*. A MESA Project Research Paper. Toronto, ON: Educational Policy Institute
- Looker, E. Dianne and Victor Thiessen. 2008. *The Second Chance System: Results from the Three Cycles of the Youth in Transition Survey*. Ottawa: Human Resources and Social Development.
- Ma, Xin and George Frempong. 2008. *Reasons for Non-Completion of Postsecondary Education and Profile of Postsecondary Dropouts*. Ottawa: Human Resources and Social Development Canada.
- Malatest, R.A. & Associates Ltd. 2004. *Aboriginal Peoples and Post-Secondary Education: What Educators Have Learned*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2007. *The Class of 2003 High School Follow-Up Survey*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2008. *Survey of Canadian Career College Students*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2009a. *Foundations for Success: Early Implementation Report*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2009b. *Foundations for Success: Early Implementation Report—Executive Summary*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2009c. *Foundations for Success: Short-Term Impacts Report*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2009d. *Survey of Canadian Career College Students, Phase III: Graduate Survey*. Montreal: Canada Millennium Scholarship Foundation.

- Malatest, R.A. & Associates Ltd. and Blair Stonechild. 2008. *Factors Affecting the Use of Student Financial Assistance by First Nations Youth*. Montreal: Canada Millennium Scholarship Foundation.
- Malick, Heather. 2009. "Time to Shrink the University," CBCNews.ca, February 27 (www.cbc.ca/canada/story/2009/02/27/f-vp-mallick.html).
- Maritime Provinces Higher Education Commission. 2009. *University Participation: Measures of Student Progress and Outcomes* (www.mphhec.ca/en/research/participation.aspx).
- Marshall, Jim. 2007. "Returns to Education: International and National Evidence," *SIPP Briefing Note* 19 (March).
- Martinello, Felice. 2008. "Transitions and Adjustments in Students' Post-Secondary Education." In Ross Finnie *et al.*, eds., *Who Stays? Who Goes? What Matters? Accessing and Persisting in Post-Secondary Education in Canada*. Kingston: McGill-Queen's University Press.
- Martinello, Felice. 2009. "Effects of University Characteristics and Academic Regulations on Student Persistence, Degree Completion, and Time to Degree Completion." A MESA Project Research Paper. Toronto, ON: Educational Policy Institute
- McElroy, Lori. 2004. *The Millennium Bursary in B.C.: Exploring Its Impact*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2005a. *Student Aid and University Persistence: Does Debt Matter?* Montreal: Canada Millennium Scholarship Foundation.
- _____. 2005b. *The Millennium Bursary in Manitoba: Exploring Its Impact*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2008a. *The Millennium Bursary in New Brunswick: Impact on Debt and Persistence*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2008b. *In Pursuit of PSE: Whether and When to Go On*. Montreal: Canada Millennium Scholarship Foundation.
- _____. 2009. *Examination of the Impact of the Provincial Need Assessment Process*. Toronto: Council of Ministers of Education, Canada.
- Mendelson, Michael. 2006. *Aboriginal Peoples and Post-Secondary Education*. Ottawa: Caledon Institute of Social Policy.
- Ministère de l'Éducation, du Loisir et du Sport (MELS). 2008. *Statistiques de l'éducation: Enseignement primaire, secondaire, collégial et universitaire*. Quebec: MELS.
- Morissette, René, and Feng Hou. 2006. "Unemployment Since 1971," *Perspectives on Labour and Income* 7(5): p. 11–16.
- Morissette, René, and Xuelin Zhang. 2006. "Revisiting Wealth Inequality," *Perspectives on Labour and Income* 7(12): p. 5–16.
- Motte, Anne, and Saul Schwartz. 2009. *Are Student Employment and Academic Success Linked?* Millennium Research Note #9. Montreal: Canada Millennium Scholarship Foundation.

- Munroe-Blum, Heather, and Peter MacKinnon. 2009. "Canada's Innovation Deficit." *Policy Options* 30(5): p. 8–10.
- Neill, Christine. 2007. *Canada's Tuition and Education Tax Credits*. Montreal: Canada Millennium Scholarship Foundation.
- Nova Scotia. 2009. "Department of Education: Student Assistance: Managing and Repaying your Loan" (studentloans.ednet.ns.ca/repayment_options01.shtml).
- Organisation for Economic Cooperation and Development. 2008. *Education at a Glance 2008*. Paris: OECD.
- Ouellette, S. (2006). *How Students Fund their Post-Secondary Education: Findings from the Post-Secondary Education Participation Survey*. Ottawa: Statistics Canada.
- Parkin, Andrew, and Noel Baldwin. 2009. *Persistence in Post-Secondary Education in Canada: The Latest Research*. Montreal: Canada Millennium Scholarship Foundation.
- Polytechnics Canada. 2009. "Submission to the House of Commons Standing Committee on Finance's 2009 Pre-Budget Consultations." (www.polytechnicscanada.ca/pdf/publications/publications/pc_fina2009.pdf).
- Prairie Research Associates. 2007a. First-Year University Student Survey prepared for the Canadian Survey University Consortium.
- Prairie Research Associates. 2007b. *Report on Student Debt*. Montreal: Canada Millennium Scholarship Foundation.
- Prairie Research Associates. 2009a. *Graduating Students Survey* (unpublished).
- Prairie Research Associates. 2009b. *Canadian College Student Survey* (unpublished).
- Rae, Bob. 2005. *Ontario: A Leader in Learning—Report and Recommendations*. Toronto: Ontario Ministry of Training, Colleges and Universities.
- Raymond, Mélanie. 2008. *High School Dropouts Returning to School*. Ottawa: Statistics Canada.
- Richards, John. 2008. *Closing the Aboriginal/Non-Aboriginal Education Gaps*. Ottawa: C.D. Howe Institute.
- Riddell, W. Craig. 2006. *The Impact of Education on Economic and Social Outcomes: An Overview of Recent Advances in Economics*. Ottawa: Canadian Policy Research Networks.
- Santiago, Paulo, Karine Tremblay, Ester Basri and Elena Arnal. 2008. *Tertiary Education for the Knowledge Society*, Volume 2. Paris: OECD.
- Schwartz, Saul, and Sandy Baum. 2006. *How Much Debt Is Too Much?: Defining Benchmarks for Manageable Student Debt*. New York: The College Board.
- Shaienks, Danielle, Eisl-Culkin, Judy, and Bussière, Patrick. 2006. *Follow-Up on Education and Labour Market Pathways of Young Canadians Aged 18 to 20—Results from YITS Cycle 3*. Ottawa: Statistics Canada.
- Shaienks, Danielle, and Gluszynski, Tomasz. 2007. *Participation in Postsecondary Education: Graduates, Continuers and Drop Outs—Results from YITS Cycle 4*. Ottawa: Statistics Canada.

- Shaienks, Danielle and Gluszynski, Tomasz. 2009. *Education and Labour Market Transitions in Young Adulthood*. Ottawa: Statistics Canada.
- Shaienks, Danielle, Gluszynski, Tomasz, and Bayard, Justin. 2008. *Postsecondary Education: Participation and Dropping Out: Differences Across University, College and Other Types of Postsecondary Institutions*. Ottawa: Statistics Canada.
- Sharpe, Andrew, Jean-François Arsenault, and Simon Lapointe. 2007. *The Potential Contribution of Aboriginal Canadians to Labour Force, Employment, Productivity and Output Growth in Canada, 2001–2017*. Ottawa: Centre for the Study of Living Standards.
- Sharpe, Andrew, Jean-François Arsenault, Simon Lapointe and Fraser Cowan. 2009. *The Effect of Increasing Aboriginal Educational Attainment on the Labour Force, Output and the Fiscal Balance*. Ottawa: Centre for the Study of Living Standards.
- Social Research and Demonstration Corporation (SRDC). 2009. *Future to Discover: Interim Impacts Report*. Montreal: Canada Millennium Scholarship Foundation.
- Stapleton, J. 2007. *Why is it So Tough to Get Ahead? How Our Tangled Social Programs Pathologize the Transition to Self-Reliance*. Toronto: Metcalf Foundation.
- Statistics Canada. Ongoing. Post-Secondary Student Information System. Ottawa: Statistics Canada.
- _____. Ongoing. Survey of Labour and Income Dynamics. Ottawa: Statistics Canada.
- _____. Ongoing. *Estimates of Population, by Age Group and Sex for July 1, 2008, Canada, Provinces and Territories, Annual (Persons Unless Otherwise Noted)*. CANSIM (database) Table 051-0001. Ottawa: Statistics Canada.
- Statistics Canada. 2004. "Distance as a Postsecondary Access Issue." *Education Matters* April (1).
- _____. 2006a. *The Wealth of Canadians: An Overview of the Results of the Survey of Financial Security 2005*. Ottawa: Statistics Canada.
- _____. 2006b. Census of Population. Ottawa: Statistics Canada.
- _____. 2007. "Personal Debt," *Perspectives on Labour and Income* (January): 28–34.
- _____. 2008a. *Earnings and Incomes of Canadians Over the Past Quarter Century, 2006 Census*. Ottawa: Statistics Canada.
- _____. 2008b. *Educational Portrait of Canada, 2006 Census*. Ottawa: Statistics Canada.
- _____. 2008c. *Immigration in Canada: A Portrait of the Foreign-Born Population, 2006 Census*. Ottawa: Statistics Canada.
- _____. 2009a. *2006 Census of Population*. Ottawa: Statistics Canada.
- _____. 2009b. "Labour Force Survey." *The Daily*, May 8, 2009.
- _____. 2009c. *Income in Canada: 2007*. Ottawa: Statistics Canada.

- Statistics Canada, 2009d. Household Spending on Education – Catalogue no. 81-599-X — Issue no. 001
Retrieved, June 3rd 2009: <http://www.cmec.ca/Publications/Lists/Publications/Attachments/195/81-599-x2009001-eng.pdf>
- Thiessen, Victor. 2009. *The Pursuit of Post-Secondary Education: A Comparison of First Nations, African, Asian and European Canadian Youth*. Working Paper No. 19. Vancouver: Canadian Labour Market and Skills Researcher Network.
- Torjman, Sherri. 2009. *Student Aid Meets Social Assistance*. Ottawa: Caledon Institute of Social Policy.
- University of Victoria. 2008. *LE, NONET Project: A Pilot Project to Support the Success of Aboriginal Post-Secondary Students*. Montreal: Canada Millennium Scholarship Foundation.
- U.S. Department of Education. 2009. “Obama Administration Announces Streamlined College Aid Application.” Press release, June 24. Accessed October 5: www.ed.gov/news/pressreleases/2009/06/06242009.html
- Usalca, J. & Bowlby, G. (2006). “Students in the labour market.” *Education Matters*. 3(1).
- Usher, Alex. 2006. *Beyond the Sticker Price — A Closer Look at Canadian Tuition Fees*. Toronto: Educational Policy Institute.
- Usher, Alex, and Patrick Duncan. 2008. *Beyond the Sticker Shock 2008: A Closer Look at Canadian Tuition Fees*. Toronto: Educational Policy Institute.
- Usher, Alex, and Ryan Dunn. 2009. *On the Brink: How the Recession of 2009 Will Affect Post-Secondary Education*. Toronto: Educational Policy Institute.
- Wente, Margaret. 2008. “Who Needs University Anyway?: It’s Not That Too Few Kids Go, But Too Many— We Are Setting Them Up for Failure,” *The Globe and Mail*, May 24, A23.
- Zeman, Klarka. 2008. “A first look at provincial differences in educational pathways from high school to college and university.” *Education Matters* 4(2).



Millennium
Scholarships



Les bourses
du millénaire

CANADA MILLENNIUM SCHOLARSHIP FOUNDATION
FONDATION CANADIENNE DES BOURSES D'ÉTUDES DU MILLÉNAIRE

1000 Sherbrooke Street West, Suite 800
Montreal, QC, Canada H3A 3R2
www.millenniumscholarships.ca

Toll Free: 1-877-786-3999

Fax: (514) 985-5987

E-mail: millennium.foundation@bm-ms.org