



SUBJECT	Student Affordability Task Force Report and Recommendations (Affordability Plan)
SUBMITTED TO	Finance Committee
MEETING DATE	March 22, 2022
SESSION CLASSIFICATION	Recommended session criteria from Board Meetings Policy: OPEN
REQUEST	IT IS HEREBY RESOLVED that the Finance Committee recommends to the Board of Governors approval of the Affordability Plan as recommended by the Student Affordability Task Force
LEAD EXECUTIVE	Ainsley Carry, Vice-President Students
SUPPORTED BY	Andrew Szeri, Provost and Vice-President Academic, UBC Vancouver Rehan Sadiq, Provost and Vice-President Academic pro tem, UBC Okanagan Dale Mullings, Associate Vice-President Students, UBC Okanagan

EXECUTIVE SUMMARY

In 2019, UBC committed to developing a comprehensive plan to address affordability challenges that students face. This work is being led by a task force of students, staff, and faculty from both campuses and was prompted by student concerns about affording the total cost of attending the university.

The Student Affordability Task Force began meeting in June 2021 and has focused on two related goals:

1. To clearly define what UBC means by “affordability” and the scope of the university’s commitments in addressing student affordability; and,
2. To develop recommendations to address the challenges that UBC students face in terms of affordability. These include:
 - the financial aid process;
 - food insecurity;
 - housing costs;
 - cost of educational materials (over and above tuition and fees);
 - the availability of scholarships; the allocation of financial aid between merit-based and need-based aid,
 - tuition and aid for international students;
 - student loan and debt burden; and
 - financial literacy and proper distribution of finance-related information to students to enable optimal financial decisions.

Student perspectives and an extensive review of relevant literature (see Appendix A) formed the basis for understanding affordability issues at UBC. This briefing presents a set of objectives and recommended actions that focus our collective efforts toward removing affordability barriers for our students.

Objectives	Recommendations
Enhance Student Financial Decision Making	1. Develop a Multi-Year Tuition Framework 2. Provide Tools to Help Students Make Informed Financial Decisions
Engage Students in Decisions Regarding Tuition	3. Revise the Annual Tuition Consultation Process
Support Financial Wellness	4. Minimize Costs of Education Materials 5. Address Cost of Living Challenges (Food Insecurity, Housing, and Child Care) 6. Update Student Aid Processes and Procedures 7. Expand Need-Based Aid for Continuing International Students 8. Increase Fundraising for Need-Based Aid
Focus Efforts Through Incisive Metrics	9. Develop Indicators to Monitor and Assess Student Affordability Over Time
Advocate for Student Affordability	10. Advocate for Increased Student Financial Assistance

Defining “Affordability” at UBC

In developing the recommendations in this report, the Task Force defined an affordability problem as existing from the perspective of the university when a student cannot meet necessary expenses (including a moderate standard of living) without taking on excessive debt after taking into account federal grants and loans.

The development of the recommendations drew on the expertise of the UBC community. Collectively, the recommendations seek to enhance existing efforts to make UBC an affordable institution, to identify gaps, and to focus our collective efforts where we can do more. Together, the objectives and recommendations highlight UBC’s commitment to making progress on affordability concerns as expressed by students. The primary focus of the Student Affordability Task Force was affordability challenges that the general student population face, and ongoing work is needed to address challenges faced by various groups of the student population.

The content of this report has been prepared by the Student Affordability Task Force for the UBC Board of Governors and the UBC community.

APPENDICES

1. Student Affordability Task Force Final Report and Recommendations (March 2022)

**STUDENT AFFORDABILITY TASK FORCE
FINAL REPORT AND RECOMMENDATIONS
MARCH 2022**

TABLE OF CONTENTS

Executive Summary.....	3
Overview of Student Affordability at UBC.....	5
Recommendations.....	9
Next Steps.....	13
Appendices	
Appendix A: Materials Considered by the Student Affordability Task Force.....	14
Appendix B: Student Affordability Task Force Members and Terms of Reference.....	15
Appendix C: Task Force Recommendations Submissions	
1. Develop a Multi-Year Tuition Framework.....	17
2. Provide Tools to Help Students Make Informed Financial Decisions.....	20
3. Revise the Annual Tuition Consultation Process.....	22
4. Minimize Costs of Education Materials.....	25
5. Address Cost of Living Challenges (Food Insecurity, Housing, and Child Care.....	27
6. Update Student Aid Processes and Procedures	33
7. Expand Need-Based Aid for Continuing International Students.....	35
8. Increase Fundraising for Need-Based Aid.....	39
9. Advocate for Increased Student Financial Assistance.....	41
10. Develop Indicators to Monitor and Assess Student Affordability Over Time.....	44
Appendix D: PhD Funding at UBC.....	47
Appendix E: Student Housing and Meal Plan Rate Comparisons.....	49
Appendix F: Child Care Initiatives.....	50

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The Student Affordability Task Force began meeting in June 2021 and has focused on two related goals:

1. To clearly define what UBC means by “affordability” and the scope of the university’s commitments in addressing student affordability, and
2. To develop recommendations to address the challenges that UBC students face in terms of affordability. These include:
 - the financial aid process;
 - food insecurity;
 - housing costs;
 - cost of educational materials (over and above tuition and fees);
 - the availability of scholarships; the allocation of financial aid between merit-based and need-based aid,
 - tuition and aid for international students;
 - student loan and debt burden; and
 - financial literacy and proper distribution of finance-related information to students to enable optimal financial decisions.

Student perspectives and an extensive review of relevant literature (see Appendix A) formed the basis for understanding affordability issues at UBC. This report presents a set of objectives and recommended actions that focus our collective efforts toward removing affordability barriers for our students.

Objectives	Recommendations
Enhance Student Financial Decision Making	<ol style="list-style-type: none">1. Develop a Multi-Year Tuition Framework2. Provide Tools to Help Students Make Informed Financial Decisions
Engage Students in Decisions Regarding Tuition	<ol style="list-style-type: none">3. Revise the Annual Tuition Consultation Process
Support Financial Wellness	<ol style="list-style-type: none">4. Minimize Costs of Education Materials5. Address Cost of Living Challenges (Food Insecurity, Housing, and Child Care)

	6. Update Student Aid Processes and Procedures 7. Expand Need-Based Aid for Continuing International Students 8. Increase Fundraising for Need-Based Aid
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Defining “Affordability” at UBC

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A detailed overview on affordability can be found in the following section.

The development of the recommendations drew on the expertise of the UBC community. Collectively, the recommendations seek to enhance existing efforts to make UBC an affordable institution, to identify gaps, and to focus our collective efforts where we can do more. Together, the objectives and recommendations highlight UBC’s commitment to making progress on affordability concerns as expressed by students. The primary focus of the Student Affordability Task Force was affordability challenges that the general student population face, and ongoing work is needed to address challenges faced by various groups of the student population (see “next steps” for recommendations).

The content of this report has been prepared by the Student Affordability Task Force for the UBC Board of Governors and the UBC community. Further information on the Task Force Terms of Reference and its members can be found in Appendix B.

OVERVIEW OF STUDENT AFFORDABILITY AT UBC

The following considerations were used to shape the recommendations put forward:

1. That UBC is a public university with a stated purpose to advance a more just society.
2. That higher education plays a direct role in creating a more just society through affecting the roles people will inhabit in society and in the economy, i.e., opening doors or building and maintaining hierarchies.
3. That a just higher-education policy will make sure that everyone has truly equal opportunity to pursue higher education, not just a legal right to participate in higher education. In principle, this should mean that university attendance and completion should be independent of parental background and resources¹.

Understanding Affordability at UBC

The total cost of a UBC education is a significant investment students make in their future. Students can access three main sources of revenue to pay for their necessary expenses:

- The students themselves (and their families);
- The government (both provincial and federal); and
- The university.

Students and Their Families

From the point of view of students and their families, education can be regarded as an investment in the future. And it is an investment with a very large return. Recent work using Canadian tax and Census data shows that university graduates earned \$250,000 more over the 20 years of their working life from age 35 to 55 than college graduates and \$730,000 more than high school graduates (Frenette, 2014). Putting these together with both direct and indirect costs of attending university, standard estimates of annual rates of return to university education are on the order of 10%. Given that rate of return, and who benefits from that return, it is reasonable to expect that students and their families plan and save or take on some amount of debt to fund the investment (or, equivalently, that families cut back on consumption of other goods in order to free up money to pay for the student's expenses).

The Government

Of course, families do not have an equal ability to save and/or borrow for such an investment. To address this, the federal and provincial governments have developed a robust grant and loan program to support students. Under this system, the governments compare a bundle of costs (including tuition, student fees, books, a cost-of-living allowance, and child care) with expected revenue sources based on student and parental income and assets. Importantly, the cost-of-living allowance is based on a "moderate standard of living". The governments, in other words, are concerned that students do not need to take on excessive debt relative to their resources in order to meet necessities. Discretionary spending above a moderate

¹ This is not currently the case in Canada. Results from a study using Canadian data show that children from families with income over \$100,000 are 25 percentage points more likely to participate in post-secondary education than children from families with income under \$20,000. (Belley, Frenette and Lochner (2014))

level (for example, on, a car when the student can live along a bus route) is the responsibility of the student or their family.

The federal government also has the Repayment Assistance Plan (RAP) under which graduated students do not pay more than 20% of their income in debt servicing in a year and if their income is persistently low, the government eventually assumes the loan. This is intended to ensure that students do not shy away from debt out of fear that they will have low earnings that will make that debt an impossibly large burden after graduation.

The University

If students and their families bear responsibility for using savings or taking on a reasonable debt load to cover necessary expenses (and for any extra, discretionary spending), and governments make up short-falls relative to that reasonable debt load (including insuring against lower income later through RAP), then there should be no remaining role for the university. Unfortunately, the government loan and grant amounts have not kept up with inflation, implying that there remains a gap for some students that UBC assesses and offers to meet through its Bursary program. UBC can observe financial distress among students more directly than the government and has taken on responsibilities based on those observations. It is likely efficient, in this sense, for UBC to be the vehicle of delivery of some supports but the ultimate financial responsibility should remain with the government.

Defining “Affordability” at UBC

In defining affordability, the Task Force referred to the goals and revenue sources listed above. From the perspective of the university, an affordability problem exists when a student cannot meet necessary expenses while attending university (tuition and educational materials but also food, housing, transportation, and clothing costs including a moderate standard of living) without taking on excessive debt after taking into account government funding and other resources.

Given the goals listed above, the Task Force was particularly concerned about such a gap causing people from lower income backgrounds either not to attend university or to drop out after they enroll.

Importantly, this definition implies that the simple existence of student debt does not indicate that there is an affordability problem. Given the substantial returns to a university education, it is reasonable for students to take on some debt to finance the educational investment. Moreover, the current level of government/university supports and/or family resources for domestic students is sufficiently high that debt loads for graduating BC undergraduate students are not substantial in general. Fifty per cent of undergraduate students graduate with no debt (for Masters and PhD students that proportion is even higher). Median debt among those who had debt is approximately \$18,000 (i.e., the 75th percentile of

student debt is \$18,000) (Galarneau & Gibson, 2020). On top of that, RAP ensures that students do not bear an excessive burden relative to their income in repaying the debt after graduation.

In spite of this debt landscape, students appear to have overly strong fears about their debt situations. According to the 2021 AMS Academic Experience Survey (2756 participants), undergraduate students anticipate having a median debt of \$40,000 at graduation. Based on the numbers above, this is dramatically higher than what actually happens. The Task Force's interpretation is that student debt as it currently exists is not an indication of an affordability problem and that there needs to be an information campaign to inform students about the actual debt levels (and how they differ from popular accounts originating from the US).

It is possible that students can experience financial distress – distress that can affect their studies and their probability of completion – even if they do not meet the definition of lack of affordability. Students, in fact, have expressed high levels of financial distress in recent years. In the 2021 AMS Academic Experience Survey, 1/3 of student respondents say they have “ever been concerned about running out of money to buy food.” This suggests a potentially high degree of food insecurity.

If the combination of government financial aid and UBC bursaries are designed to meet necessary expenses without excessive debt, then what is the source of the financial distress that students express? Trying to understand this disconnect has been one of the main points of discussion for the Task Force.

International Students

One key element appears to involve international students. The Canadian government support system is not available for them. Given representations that students need to make to enter Canada on a student visa, the government and the university assume international students have the resources to meet their needs. But this may not be true, in part because students are only required to show that they have \$10,000 to cover expenses in the first year. In particular, the students may not have access to further supports if they face higher than expected costs or lower revenues. The university is not able to check into resources for international students but it can examine ways to provide a clearer picture of the costs the students will face after arrival.

Willingness to Take on Debt

A second element could be that students and their families are extremely risk averse and unwilling to take on even small amounts of debt, with the result that students cut their consumption below even a moderate level in order not to have to take on any debt. This notion is supported by the 2021 AMS Academic Experience Survey data showing that students far overestimate the debt they are likely to accumulate, on average. This may arise, in part, from a lack of information about expected returns and risks after graduation. Casual observation indicates that students know little about RAP, for example. The university can play an active role in disseminating that information but, it appears to us, does not bear responsibility for addressing excessive risk aversion among students. That risk aversion would be a

problem if it is disproportionately felt by lower-income families but it seems sensible to see this as a societal level issue to be addressed by governments rather than universities².

Emergencies

A third point of disconnect between financial distress and taking on the debt to relieve it arises from emergencies. Students may face short term spikes in costs or drops in income that are hard to adjust to in the short run. The recent jumps in rents facing students at UBCO, in particular, is an example of this. We might reasonably see these short-term shortfalls as falling under the purview of the general government income support system, but students do not have access to either Employment Insurance or Income Assistance. UBC has responded to this through its Emergency Bursary program, intended to address immediate shortfalls. Combining this with financial advising and a reassessment of permanent bursary needs would make for a robust insurance system. That the university implements such a system is likely efficient since it is in the best position to assess the immediate need, but the ultimate financial responsibility should lie with the provincial government. Of course, to the extent that the university is responsible for some of the unexpected cost jumps (e.g., through tuition increases), it should address those directly and that is part of what we recommend.

Financial Planning

A final point of potential disconnect may arise from inexperience with financial planning on the part of students. That is, their income sources may be sufficient to meet their necessary expenses in a month, but they over-spend at the start of the month or splurge on discretionary items so that by the end of the month they are running short on money for food. Here, the responsibility lies with the student, but the university can take an active part in helping educate students in responsible budgeting. Emergency bursaries are available for students in this position since the university has a role to help make sure its students are not in distress even if through actions of their own. Those bursaries, though, should come with strings attached such as a requirement to take a course on financial planning and wellness.

Our list of recommendations involves both gathering more information on the exact nature of the disconnect between the financial distress expressed by students and the system of supports that appears to substantially reduce affordability problems and providing specific suggestions for meeting some of the problems (informational and otherwise) described so far.

² UBC does, though, take an active role in addressing this through its Access Promise program through which qualified students from lower income backgrounds are tracked and supported.

RECOMMENDATIONS

This report presents the recommendations that were developed by the Student Affordability Task Force. In developing these, the Task Force recognized that any work to address affordability must be done in ways that give students a real voice in the decisions that affect them. Student affordability challenges were reaffirmed through student perspectives and form the basis for the objectives and recommendations put forward. Each recommendation considers ongoing engagement with students needed in order to implement them.

The recommendations are summarized below. Additional details on each can be found in Appendix C, which provides more extensive background information, timelines and approaches, student consultation plans, financial implications and other resource considerations, and outcome metrics.

ENHANCE STUDENT FINANCIAL DECISION MAKING

A university education is a substantial investment students make in their future and supporting them to plan how they will pay their expenses through their entire program is critical to their success. According to the 2021 Undergraduate Experience Survey (5,847 respondents), 84% of students can afford to pay their tuition and living expenses, or say they are unsure but have a concrete plan to pay. 13% do not have a concrete plan or have not done any planning. The 2021 AMS Academic Experience Survey (Vancouver) reports that 60% of students agree they can manage their overall finances.

To advance financial literacy and wellness across our prospective and current student populations, we will improve student's awareness about the cost of attendance during their full period of study and expand financial supports.

RECOMMENDATIONS

Develop a Multi-Year Tuition Framework: Reduce uncertainty around tuition increases for students by considering setting Board of Governors approved tuition rates over multiple years so that admitted students can plan for their tuition costs for all the years of their degree. Understanding how tuition costs will change will help students develop a financial plan, particularly international students whose tuition is not covered by the province's tuition limit policy.

Provide Tools to Help Students Make Informed Financial Decisions: Continue or enhance information on university costs provided to prospective students and financial planning services offered to all UBC students, such as financial wellness workshops; expand the UBC cost calculator to calculate multi-year costs; include a financial wellness module in Academic Essentials (Vancouver) and UBC101/105 (Okanagan), a course offered to newly admitted undergraduate students.

ENGAGE STUDENTS IN DECISIONS REGARDING TUITION

Fostering a culture of meaningful engagement is foundational for a just response to student affordability challenges. Responses to surveys suggest that students currently do not feel that they are sufficiently engaged when it comes to decisions regarding tuition increases and the corresponding investments in student affordability. A comprehensive engagement process is required to understand where students prioritize investments in affordability and to gauge preferences for balancing tuition increases with maintaining the services the university provides. This process involves a commitment to increasing student participation in decisions around how the university will focus its resources.

RECOMMENDATION

Revise the Annual Tuition Consultation Process: Deepen engagement with elected student leaders through the university's budget process to understand priorities, financial restraints and trade-offs and engage in in-depth discussions regarding tuition; develop a robust student survey to better understand their financial position and needs in order to inform the university budget, priorities, and tuition and mandatory fee increases; implement a comprehensive communications strategy to keep all students informed of the university's budget.

SUPPORT FINANCIAL WELLNESS

Despite numerous initiatives to lower university expenses, affordability remains a challenge for students because of the rising cost of living and educational materials. These rising costs for living expenses – food, housing, transportation, clothing, etc. – are not unique to UBC; recent CPI data indicates the cost of living increased by 4.8% in late 2021. We will address affordability challenges through enhanced programs, processes, policies, and resources and/or expand access to available resources.

RECOMMENDATIONS

Minimize Costs of Education Materials: Develop a formal policy to limit the required cost of Digital Learning Materials through the Academic Policy Committee of the Vancouver Campus, to align with *UBCO Policy O-131.2*; ensure continuation of funding streams for the adoption of Open Educational Resources into credit-based courses and resource an annual award to incentivize the use of open educational resources; create a cross-campus working group to explore opportunities for large-scale publisher negotiations on textbooks and/or digital assessment resources, resulting in reduced costs for students.

Address Cost of Living Challenges (Food Insecurity): Open and operate permanent spaces for ongoing physical Food Hubs on both campuses; expand UBC's Meal Share Program; initiate Community-Led Food Security Grant Program

Address Cost of Living Challenges (Housing): Increase existing need-based housing initiatives for first-year students who live on-campus, in line with the annual housing fee increase; introduce a new housing bursary to support continuing international students living off campus, tied to the annual rate of increase in rent; develop AMS and GSS-led low-cost or co-op student housing; increase 'Nano units' offerings in future student housing developments; prioritize spaces for need-based and/or emergency housing; create a new long-term student housing strategy for both campuses; allocate a larger portion of the SHCS contribution to Student Financial Aid for housing bursaries; advocate to the provincial government to allow institutions to obtain competitive borrowing rates to finance new student housing to reduce the cost of borrowing and, as a result, rents.

Address Cost of Living Challenges (Child Care): Expand the inventory of UBC-operated child care on the Vancouver campus; open new centres in Brock Commons Phase 2, adding 37 spaces in infant, toddler and 3-5 aged care; initiate UBC-operated child care and expand child care on the UBC Okanagan campus; continue advocacy with the provincial and federal governments to expand \$10 per day childcare, enhance low income bursaries for families in need and provide capital funding to support affordable growth of child care spaces.

Update Student Aid Processes and Procedures: Launch an online emergency funding application on the Vancouver campus and assess the need to extend the availability of one for the Okanagan campus; strengthen communications around financial resources, combatting student loan misinformation and lower barriers for students to access financial aid; maintain flexibility in bursary funding to support students as new situations arise, such as technology supports and mandatory quarantine assistance, include a student financial profile component in IRP Student to measure and evaluate student financial need.

Expand Need-Based Aid for Continuing International Students: Investigate how UBC can support international students who have financial need through possible amendments to [Policy LR10](#) or through the implementation of a separate policy; explore reallocating merit-based funding for first-year and continuing international students towards continuing international students to support need-based financial support; determine a mechanism to assess financial need for international students and also financial resources available to them and how to support them equitably.

Increase Fundraising for Need-Based Aid: Prioritize need-based funding (bursaries and hybrid awards) for fundraising for student awards; implement a \$2 million matching program to incentivize philanthropy.

ADVOCATE FOR STUDENT AFFORDABILITY

As a publicly funded university, working with the federal and provincial governments is a critical component of UBC's capacity to address affordability challenges for students. We will work with government to enhance, advance, or sustain programs and resources that support student affordability.

RECOMMENDATION

Advocate for Increased Student Financial Assistance: Ensure more students benefit from access to sufficient aid by advocating at the provincial and federal government level for expanding and extending existing government programs and increasing loan maximums and award amounts; build a coalition with post-secondary institutions and student groups to advocate for larger-scale student financial aid reform.

FOCUS EFFORTS THROUGH INCISIVE METRICS

Without a systematic method of evaluation, the university is unable to effectively assess the efficacy of the recommendations aimed to address student affordability, nor whether finite funds are being invested in the areas that have the biggest impact and that reach the students who need support. To foster effective and responsible investment in institutional efforts aimed at addressing student affordability, we will align robust student data with metric-driven evaluation of institutional initiatives and programs.

RECOMMENDATION

Develop Indicators to Monitor and Assess Student Affordability: Establish metrics for existing affordability initiatives and all approved recommendations in this report to provide a baseline against which to measure UBC's progress towards addressing student affordability and make decisions to ensure finite funds are invested in areas that have the biggest impact and that reach students who need support.

NEXT STEPS

The recommendations in this report should be used as a tool to guide ongoing work and the development of implementation plans for addressing affordability challenges at UBC. Moving forward, ongoing research and data collection is needed to further shape the direction of the recommendations and their implementation, particularly for student loan take-up rates.

While most of the recommendations in this report, such as those addressing child care, food insecurity, multi-year tuition framework, or improved financial planning tools and financial literacy training, will benefit all students at UBC, the report acknowledges that many recommendations focus on affordability challenges related to undergraduate students. More work needs to be done to understand how affordability challenges impact specific populations of the student body, such as international students. Further, the additional complexity of graduate student funding sources requires special focus and specific expertise. Appendix D provides an overview of recent gains on minimum funding guarantees for doctoral students, and is intended as a tool for future discussions. As new working groups are formed that are dedicated to student affordability implementation, these topics should be further examined.

APPENDIX A: ILLUSTRATIVE LIST OF MATERIALS CONSIDERED BY THE STUDENT AFFORDABILITY TASK FORCE

1. 2020 Annual Report on Student Retention
2. Retention and Gradation DASHBOARD
3. Annual Student Financial Support Report 2020-21
4. 2020 Tuition peer comparisons and benchmarking
5. 2019 Okanagan Graduate New to UBC survey
6. Undergraduate Experience Survey (UES) 2021_Student Finance & Affordability UBCO
7. Undergraduate Experience Survey (UES) 2021_Student Finance & Affordability UBCV
8. AMS Academic Experience Survey (AES)
 - 2021 AES Summary Report
 - AES Supplemental Data
9. FY2021 Emergency Bursary Data
10. Student Aid BC 2021-22 Student Guide
11. UBC Supports for Students with Disabilities

APPENDIX B: STUDENT AFFORDABILITY TASK FORCE MEMBERS AND TERMS OF REFERENCE

TASK FORCE MEMBERS

SATF co-chairs

Ainsley Carry, Vice President, Students, UBC

Ananya Mukherjee Reed, Provost and Vice-President, Academic, UBC Okanagan

(succeeded by Dale Mullings, Associate Vice-President, Students, UBCO – February 2022)

Andrew Szeri, Provost and Vice-President, Academic, UBC Vancouver

SATF members

Ahmed Ahmed, Undergraduate student representative, SUO VP External, UBCO

Eshana Bhangu, Undergraduate student representative, AMS Vice President Academic and University Affairs, UBCV Senate Student representative, UBCV

Lesley Charter-Smith, Director, Strategy and Decision Support

David Green, Professor, Vancouver School of Economics

Karamjeet Heer, Comptroller

Kimani Karangu, Graduate student representative, GSS President, UBCV

Stephanie McKeown, Chief Institutional Research Officer, Planning and Institutional Research (PAIR)

Dale Mullings, Associate Vice President, Students, UBCO

Pam Ratner, Vice-Provost and Associate Vice-President, Faculty Planning, UBCV

Samantha Reid, Executive Director, Office of the Vice President Students, UBCV

Kate Ross, Associate Vice President, Enrolment Services & Registrar

Teresa Tsang, Associate Registrar and Director of Finance, Student Financial Management, UBCV

Project Management

Janet Kalesnikoff, Senior Manager, Strategic Projects, UBCO

Terms of Reference

The broad goal of the system-wide Student Affordability Task Force (SATF) is to understand the affordability issues at UBC, and develop a means to evaluate programs and make prioritized, costed recommendations for consideration by the broader administration, by the Senates, and by the Board of Governors. It will also identify the limitations/constraints of the university in addressing some aspects of affordability, and recommend advocacy strategies with the government and other public bodies as relevant.

Specifically, the SATF will seek:

- To identify a conceptual definition of affordability, as relevant to UBC.
- To develop a framework for understanding the dimensions of student affordability at UBC, considering its different elements (tuition and fees; financial aid; housing; food insecurity;

educational materials; employment; transportation; child care etc.). Adopting an intersectional lens, the framework will consider how the varied student demographic groups may be impacted differentially.




- To conduct an inventory of current services, initiatives, programs, and policies at the university, as relevant to affordability issues.
- To identify any limitations/constraints of the university in addressing some aspects of affordability. In those cases where university resources are limited, the SATF should identify advocacy strategies that are required – e.g., with the government and other public bodies.
- To make recommendations, prioritized and with costs estimated, of mechanisms to address aspects of affordability that the university can address.

APPENDIX C: STUDENT AFFORDABILITY TASK FORCE SUBMISSIONS

This appendix presents the submissions of the Task Force members. Below, each recommendation is broken into the following sections:

- Introduction
- Unknowns
- Approach
- Student consultation plan
- Outcome metrics
- Financial implications and other resource considerations (noted in blue).

Additionally, each recommendation notes where new initiatives will be involved (which may require additional funding or resources, as indicated), where process improvements are required (which will utilize existing resources), and where advocacy to the provincial and/or federal government will be required:

Recommendations involve new initiatives	
Recommendations require process improvements	
Recommendations require advocacy to the provincial and/or federal government	

ENHANCE STUDENT FINANCIAL DECISION MAKING

RECOMMENDATIONS

1. DEVELOP A MULTI-YEAR TUITION FRAMEWORK

Introduction

UBC can bring clarity and predictability to students around tuition during all the years of their degree, at the time when they are admitted. Currently, when students are admitted to a degree program at UBC, they are only informed about the tuition for their first year. There is a note posted in the academic calendar that states, “Tuition fees are reviewed annually by the Board of Governors. In recent years, tuition increases have been 2% for continuing domestic students and between 2% and 5% for continuing international students.” Perhaps in conjunction with progress on Recommendation 2, a limit on uncertainty such as this can be sufficient for predictability. However, more can be done to address uncertainty, particularly for international students whose tuition is not covered by the province’s tuition limit policy.

The aim of the recommendation is to consider developing a multi-year tuition framework, so that Board of Governors-approved tuition (and other related fees, if possible) could be set for all the expected years of the student’s degree program at the time the student is admitted. In other words, for the purposes of the tuition they

are assessed for their degree program, students are grouped by cohort admitted at the same time. When they are admitted, the students in the tuition cohort are notified that, their tuition will increase on a pre-set schedule, say, by 3% in their second year, 2% in their third year, and 2% in their fourth year in the case of international students in the cohort.

Finally, it should be stressed that the recommendation is to consider developing a multi-year tuition framework – that is – to develop the means to support the Board to consider and approve tuitions over multiple years. This recommendation specifically does not include anything about what those tuitions should be, or how tuitions might change over time. That would be the topic of individual multi-year tuitions that the Board would consider under the proposed multi-year tuition framework.

Unknowns

There are unknowns in departing down the path of developing a multi-year tuition framework. Foremost is this: what requirements will the Board of Governors have on the administration in preparing the proposal to establish tuition for multiple years? The administration already does multi-year forecasting of budgets, however the accuracy of these naturally diminishes as one looks further into the future. Enrolments and credit loads of students are inherently difficult to predict, and there can be unexpected eventualities that may alter the course of finances at a broader scale – inflation, pandemics, recessions, and so on. Even if one accepts there must inevitably be a degree of uncertainty in multi-year budget projections, there are also multi-year knowns that do help to constrain the uncertainty – such as multi-year labour contracts. Hence an early requirement to move forward on this recommendation would be an earnest series of conversations between the Board and the administration (led by the Board’s Finance Committee Chair and the Vice-President, Finance and Operations) to establish what the requirements would be for a proposal to establish tuition over multiple years. Depending on what Board requirements are developed for a multi-year tuition proposal, the implementation may require added analytical capacity in the office of the VPFO and added analytical capacity in PAIR and SDS.





A second unknown is the type or manner of student consultation that would be required on a multi-year tuition proposal. Although current students could be consulted, the tuition would not apply to them. The tuition would apply to students not already admitted to the degree program. This suggests the need to think through the student consultation requirements spelled out in Policy LR4. This would require conversations between the Board and the administration (led perhaps by the Board’s Finance Committee Chair and the Vice-President, Students) about what the form of student consultation should be. If necessary, the OUC can be engaged to revise Policy LR4. Depending on the resolution of the questions about the need to update Policy LR4, there may be a need to expand capacity in the office of the Vice-President, Students, to undertake a different form of student consultation.

A third unknown is what modifications or elaborations of the rules around tuition assessment need to be developed. For example, how should UBC handle students who persist in their degrees longer than anticipated, or who go on leave for a year to return to the same program, or who switch degree programs after their initial enrolment? In cases like these, there may be uncertainty about what tuition should be assessed in a multi-year tuition framework. These issues need to be considered by Enrolment Services – Student Financial Management. If policies need to be updated for relevance in a multi-year tuition framework, this will have to be pursued.


A fourth unknown is whether the AMS and SUO will work with the administration to change their practice to provide a multi-year increase in advance, as well. Currently, they approve the AMS and SUO fees with their own board approval/referendum each year. Likewise, the U-Pass fee is determined by TransLink and BC Transit and the associated fee increase is determined annually as well.

Approach


Short-term (Academic Year 2022-23)

1. Launch a discussion led by the Board Finance Committee Chair and the VPFO to consider what the Board would require of a multi-year tuition proposal, in the face of the unknowns in the foregoing.	
2. Launch discussion led by the Board Finance Committee Chair and the VPS to consider what form student consultation should take in the process to consider multi-year tuition proposals. Engage OUC to initiate a process to change policy LR4 if necessary.	
3. Launch an exploration by Enrolment Services (Student Financial Management) into what rules may need to be established or modified to resolve uncertainties about tuition assessment in a multi-year tuition framework. One proposal would be that there are no more than 7 grand-parented rates for any given program. If students stay beyond 7 years of study, the lowest available rate would be applied to them, except where it exceeds an increase of 15% (current limit of Legacy Rules).	
4. Launch an exploration with the AMS and SUO including TransLink and BC Transit to see whether their fees could be agreed on a multi-year basis.	

Medium-term (Academic year 2023-24)

5. Bring into being the financial modelling capacity to satisfy the Board's requirements and develop a draft multi-year tuition proposal. Have this reviewed by Board, revised as necessary, and approved. The multi-year tuition proposal should specify, for students who are new the following year (domestic and international) what tuition they will be assessed, and what the assessments will be for all the years of their degree. Enrolment Services will have established administrative rules for addressing anomalies in students' progress (e.g., switching from higher to lower cost programs and the converse; significantly prolonged time to completion; lengthy leaves).	
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Long-term (Academic year 2024-25 and beyond)

6. Once a first multi-year tuition proposal has been approved, refine the proposal requirements, and develop a new proposal for each successive year.	
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Student consultation plan

Students should be included in the work to set up the multi-year tuition framework (items 1 and 4 in the approach). Students should also be consulted about how to update *Policy LR4* (item 3 in the approach). Students should be consulted on individual tuition proposals (items 5 and 6 in the approach), according to the updated *Policy LR4*.

Outcome metrics

Metrics to assess this recommendation include the following:

- whether or not the Board and administration can agree on requirements for a multi-year tuition proposal;
- whether or not the rules around tuition assessments can be modified to accommodate multi-year tuition framework;
- whether or not the AMS and SUO including TransLink and BC Transit fees can be assessed in a multi-year framework;
- whether or not the Board can approve a modified policy LR4 to accommodate a multi-year tuition framework; and, ultimately,
- whether or not the Board approves a first multi-year tuition proposal.

In addition, questions exploring the state of students' level of financial stress should be gathered from existing surveys, or inserted in surveys, to see whether the predictability of the multi-year tuition framework is associated with a decrease in stress.

Financial implications and other resource considerations

- Consider whether additional analytical capacity in VPFO, PAIR, SDS or elsewhere is required to develop such a proposal.
- At this point, it is not possible to develop cost information for implementation of this proposal, as the costs will depend on the outcomes of planning discussions between the Board and administration, advised by students as described.

2. PROVIDE TOOLS TO HELP STUDENTS MAKE INFORMED FINANCIAL DECISIONS

Introduction

Within Enrolment Services, Student Support & Advising (Vancouver) and Admissions & Awards (Okanagan) offer financial planning services to all UBC students. A philosophy of proactive planning exists and is evidenced in communication strategies around financial information, a one-on-one approach to financial advising, and the availability of financial planning tools and resources. Financial wellness workshops are regularly offered to students and are customized for specific audiences.

According to the Undergraduate Experience Survey 2021, 85% of students can afford to pay their tuition and living expenses, or say they are unsure but have a concrete plan to pay. 12% do not have a concrete plan or have not done any planning.

The 2021 AMS Academic Experience Survey (Vancouver) reports that 60% of students agree they can manage their overall finances.

Unknowns






Unknowns exist around the following:

- how effectively students plan for their education (in instances where planning has taken place), including planning for unexpected costs;
- what tools do students use to enable their planning, if any;


- whether or not students see the value in participating in financial wellness activities, or being provided new tools to enable financial planning; and
- whether affordability concerns persist for students who have engaged in UBC’s financial wellness programming.

Approach

Short-term and medium-term

1. Continue Financial Wellness Workshops on the Vancouver campus.	
2. Broaden financial wellness offerings on the Okanagan campus to benefit a greater number of students, while also improving access to financial literacy resources for specific student groups. <ul style="list-style-type: none"> ○ <i>Budget request for additional staffing in Enrolment Services, Admissions & Awards</i> 	
3. Expand the UBC cost calculator to provide students with an estimate of their tuition, housing costs, food, book costs and other costs for all the years of their degree for better financial planning. Enrolment Services (Student Support and Advising and Admissions & Awards) will work with International Student Initiative (ISI) on this and include the new cost calculator as part of the financial literacy resources, as well as bringing this to the attention to the new students during the orientation to the campuses.	
4. Continue and evolve information provided to domestic prospective students about tuition costs, scholarships, and timelines for applying for Band funding, student loans and bursaries.	
5. Continue to incorporate clear, transparent information to prospective international students about the cost of living in Vancouver and Kelowna and the need to plan appropriately for the duration of the degree.	

Medium and long-term

6. Include a financial wellness module in Academic Essentials (Vancouver) and UBC101/105 (Okanagan), being cognisant of related new programming from the Canada Student Financial Assistance (CSFA) Program. <ul style="list-style-type: none"> ○ <i>Staff resources from Student Support and Advising (Vancouver) and Admissions & Awards (Okanagan) will be required</i> 	
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Student consultation plans

The financial wellness peers are a key group to continue to engage and collaborate with on any financial wellness initiatives. Additional student groups to include in consultation include the AMS/GSS and SUO as well as student clubs that have recently begun to collaborate with the Enrolment Services on the topic of financial wellness.

Every financial wellness workshop is followed up by a survey to attendees. This data will be further analyzed for opportunities and questions may be adjusted to obtain additional feedback.

Any student feedback from the current iteration of Academic Essentials and UBC101/105 modules will help support the planning of a financial wellness module.

Outcome metrics

- Financial wellness workshop attendees will continue to be surveyed for their feedback after each session.
- Outcomes of the Undergraduate Experience survey may provide insights if additional questions about student understanding of finances and affordability are added.
- Outcomes of the New to UBC survey may provide insights on how prepared students are financially, how they understand financial resources in their transition from prospective student to current student.
- Review data and outcomes of the Student Demographic Project, which includes a set of affordability questions.
- Add a quiz to any financial wellness module developed for Academic Essential (Vancouver) and UBC101/105 (Okanagan) to promote completion and knowledge retention. Data can also be used to analyze areas where answers are frequently incorrect so that correlating information can be improved or strengthened elsewhere.

Financial implications and other resource considerations

- Staff resources from both campuses may be required in order to further develop and expand financial wellness programming and to support a peer-based model.
- *See items in the approach above noted in blue.*

ENGAGE STUDENTS IN DECISIONS REGARDING TUITION

RECOMMENDATION

3. REVISE THE ANNUAL TUITION CONSULTATION PROCESS

Introduction

UBC has a well-established [Tuition Consultation Policy \(LR4\)](#) which outlines the process for consultation with elected student leadership and its students. Proposed tuition increases and mandatory fees must follow the Tuition Consultation Policy prior to submission to the Board of Governors for consideration and final approval.

Over the past three years the process and communication tactics were reviewed and modified to support increased engagement of the general student body. During this timeframe we have seen student participation in the process increase. In 2019, less than 2,000 students (out of 65,000) provided input in the consultation process. In 2021, more than 6,000 students (nearly 10% of the student body) provided input during the tuition consultation process. In both cases, more than 90% of students disapproved tuition increases. However, increased student participation provides important data for understanding affordability challenges.

The current Tuition Consultation Process does not (1) help students feel heard in the process or (2) successfully communicate the institution's financial pressures. Students who participate in the consultation indicate feeling that their voice and financial pressures are unheard. Concurrently, students request more programs, services, and facilities that have financial implications. The Tuition Consultation Process does not provide adequate information about institutional financial pressures. Students demand more programs, services, facilities, and quality instruction, yet request no tuition increases. The consultation process does not fill any information gap, but it does generate growing frustrations. Student expectations about tuition increases do not always align with financial realities. The university relies on elected student leaders to help make decisions about tuition increases and corresponding investments.

Unknowns

- Understanding of student financial pressures, affordability concerns
- Student understanding of UBC's budget process and university financial pressures

Approach

The revised tuition consultation approach would follow the current Tuition Consultation Policy as outlined, with more focus on enhanced in-depth engagement with elected student leadership, understanding of student priorities and students being better informed of the university's budget. Specifically, this revised approach would include a more comprehensive engagement with elected student leaders to:

- Allow for a deep dive into the university's budget and budget process
- Understand student priorities linked to budgetary needs
- Engage in in-depth discussions regarding tuition

The revised annual tuition consultation approach would consist of the following:

Annual student survey (January - February; Analysis March - April)



Understanding the student priorities, financial sources and needs are important and are informative in the university's planning and budget process.

The Offices of the Provosts, Vice President Students, and PAIR will jointly explore and develop a robust survey that focuses on key questions of the students to better understand their financial pressures, financial sources, financial needs, and how students are engaging with the various financial aid programs (i.e., financial wellness workshops, financial aid, meal share). This information will be informative in the development of the budget, priorities and informing proposed tuition and mandatory fee increases and should be scheduled accordingly to allow data collection and analysis to take place in advance to inform the budget and tuition processes. These questions could be combined with other surveys such as the New to UBC Survey or the Undergraduate Student Experience Survey.

Annual engagement with elected student leaders



The university administration would establish a schedule of formal meetings with the elected student leadership that would be comprised of:

- Step 1: Budget 101 (May – September)
- Step 2: Understanding Administrative Operations (May – September)
- Step 3: Understanding Academic Operations (May – September)
- Step 4: Focus on Student Priorities (September – December)
- Step 5: Discussion of proposed tuition and mandatory fees and discussion of consultation process (September – December)
- Step 6: Discussion of the university budget for the upcoming fiscal year and budget asks (January - February)

Presentation to the Board of Governors of the budget & proposed tuition and mandatory fee increases (March)

Engagement with the student body (year-round)



The university administration would implement a comprehensive communications strategy that would include:

- Established website that provides budget 101 details (overview of the universities budget, financial pressures); , overview of meaningful investments to advance key priorities of the UBC Strategic plan; overview of the tuition consultation policy and process
- Highlighting details of investments that university has made throughout the year to advance the priorities of the UBC Strategic plan and meeting the priorities and needs of students
- The comprehensive communications strategy would be implemented year-round to continue to engage students throughout the year and support keeping students and the community informed

All of the elements outlined above are aimed to support increased engagement with the elected student leaders to enhance engagement, inform students, and inform the university in budget planning.

Student consultation plan

- Continued and ongoing engagement and consultation with the AMS/GSS/SUO (as outlined above).
- Student to be consulted with in the development of the student survey questions
- Students to be consulted with in the development of the comprehensive communication strategy

Outcome metrics

- Uptake and engagement in the student survey to better understand student financial pressures, sources and needs, engagement with financial wellness programs
- Informed budget and priority process
- Increased student understanding of university budget, financial pressures
- Community clarity in budget allocations and impact

Financial implications and other resource considerations

- Resources to develop survey and data analysis
- Resources to support the development and implementation of comprehensive communications strategy and ongoing support

RECOMMENDATIONS

4. MINIMIZE COSTS OF EDUCATION MATERIALS

Introduction

Despite considerable savings realised through UBC Library and UBC Bookstore partnerships and shared initiatives (beginning with major changes to course pack approaches in 2013), affordability remains a challenge for students through increasing costs of educational materials. Not only is this the rising costs of academic textbooks, but also the widespread adoption of digital learning materials, for example online homework systems, that require paid access to complete course assessments. These resources are often bundled with print or electronic textbooks, creating an additional financial burden on students that cannot afford them. Such costs have been considerably reduced by the widespread adoption of Open Educational Resources (OERs), that have been supported through grant funding programs across both campuses.



According to data reported in the 2020 AMS Academic Experience Survey, the average amount UBC undergraduate students spent annually on textbooks was \$884 with one in five undergraduate students reporting that they spent \$1,000 or more. Nearly 90 per cent of students indicated that they had bought a textbook or other course resource and didn't use it, or rarely used it. The survey also found that 77 per cent of undergraduate students reported that they have been assessed in courses through online portals that required paid access.


Unknowns

- Incomplete data on the costs of learning materials for students – in part because the learning materials used change frequently as faculty change and enhance course designs; registering course materials (and their costs) through the Bookstore is voluntary; and publishers continue to use direct-to-faculty approaches.
- Course syllabi are typically only made available after registration for a course (and sometimes after the course starts).
- Some data on the cost of learning materials, and the way in which they are used, are captured through the annual Undergraduate Experience Survey.
- UBC Okanagan is currently in the process, through an undergraduate research project, of creating a comprehensive dataset representing one academic year's educational materials cost.


Approach

Short-term

<p>1. Continue and complete the work to develop a formal policy to limit the required cost of Digital Learning Materials through the Academic Policy Committee of the Vancouver Campus, to align with <i>UBCO Policy O-131.2</i>. (Implement for September 2022)</p>	
<p>2. Create a cross-campus working group to explore potential opportunities for large-scale publisher negotiations on textbooks and/or digital assessment resources, resulting in</p>	

reduced costs for students. This will involve collaborative work between partners in respective Provosts' Offices, the Library, CTLT, and the UBC Bookstore. (Initiate Fall 2022)	
3. Resource an annual institutional Open Education champion award for individuals or teams who have made a significant contribution to the use of open educational resources. Nominations from both UBC campuses should be considered by a committee struck by both Provosts, with at least one award granted to a qualified application on each campus. The award should support the recipient(s) to further enhance use and adoption of open educational resources (OERs). (Implement for 2023)	

Medium-term

4. Ensure continuation of funding streams for the adoption, adaptation, creation and/or integration of OER into credit-based courses. This could take the form of a central institutional funding pool shared between campuses, but recognize the need for local, contextual implementation through existing and familiar funding streams (i.e., UBC OER Fund on the Vancouver Campus and OER Focus stream of the ALT-2040 Fund on the Okanagan Campus). Processes should include specific consideration for resources that facilitate replacement of fee-based digital assessment tools. <ul style="list-style-type: none"> o <i>Continue Excellence funding for 2024-25+:</i> <ul style="list-style-type: none"> i. <i>\$250K over 3 years, 22-23 is the last year for UBCV</i> ii. <i>\$50K/year for 5 years, starting 2021 for UBCO</i> 	
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Student consultation plan

Student groups (AMS and SUO leadership, student senators) have been partners in the work around advocating for adoption of OERs, and in developing proposals to limit the cost of required digital learning materials.

Outcome metrics

We will continue to track the uptake and impact of OERs on students, and the estimated costs saved over time (as compiled annually through funding opportunities and the UBC Open Snapshot dashboard). Specifically, this will include:

- Number of courses / students impacted by OERs that reduce course costs
- Distribution of these across faculties
- Fraction of funded projects (TLEF, ALT-2040) that contain an OER component

Financial implications and other resource considerations

Funding to support OER development and adoption is provisioned through annual competitive teaching enhancement funding opportunities across both campuses (TLEF and ALT-2040). In addition, the OER Fund (UBCV) will specifically support OER projects until the current funding allocation expires in 2023.

- *See items in the approach above noted in blue.*

5. ADDRESS COST OF LIVING CHALLENGES

Introduction

Students are not exempt from inflation and the increasing cost of living challenges that so many in our communities are facing. In addition to annually increasing cost of living expenses – food, housing, transportation, clothing, etc. – students also experience increasing costs of tuition, student fees and course materials. A small percentage of UBC students are also parents and face rising childcare costs. International students also face fluctuating currency values and limited employment options that can amplify the impact of cost increases. Although UBC Vancouver offers at- or below-market rate housing to more than 12,800 students and \$1.5 million housing bursary for students in need, some students still experience food and housing insecurity. UBC Okanagan provides housing to more than 2,100 students, however, there is no housing bursary for Okanagan students.

Across Canada the cost of food, shelter, and child care continues to grow at above normal rates in recent years. Recent CPI data indicates the cost of living increased by 4.8% in late 2021. This puts an added burden on the institution to make efforts to keep annual cost increases to a minimum while also continue to cover the rising costs associated with offering these services.

Unknowns

- It is not known how quickly the impact of affordability solutions will translate into relieving a student's financial constraints, however research indicates that increased financial support via social policy equates to improved overall food security status.
- Additionally, the cost of inflation and future interest rate changes are also unknown; however, current trends are leaning towards higher inflation rates, increased costs of living and, possibly, increasing interest rates in the months and years ahead.

Approach

Students need dignified solutions to food and housing insecurity and access to child care services. The following short- and long-term initiatives focus on (1) food insecurity, (2) need-based housing [or increase bursary aid, (3) low-cost housing, and (4) childcare. Data on providing need-based and targeted solutions to food and housing insecurity is not plentiful; however, it is beginning to be captured through new surveys and programs evaluation. Over the next three years (2022-2025), further analysis will be conducted to learn more about food, housing, and educational materials costs, and a long-term strategy will be developed by the university and student unions.

FOOD INSECURITY

Introduction

Food insecurity (defined as “inadequate or insecure access to food due to financial constraints”) is a good indicator of overall cost of living challenges, as it is usually the first expense to go during times of financial hardship. Research has shown that 30-40% of students at Canadian higher education institutions experience some degree of food insecurity and that equity-deserving groups are disproportionately affected³. At UBC, 1 in 3 students responded in a recent AMS survey (with a response rate of XX%) that they have “ever been concerned about running out of

³ Bruening M, Argo K, Payne-Sturges D, Laska MN. The Struggle Is Real: A Systematic Review of Food Insecurity on Postsecondary Education Campuses. *J Acad Nutr Diet*. 2017 Nov;117(11):1767–91

money to buy food.” This suggests a potentially high degree of food insecurity. Usage of food bank-type services continues to rise at UBC, and research shows only 20% of those experiencing food insecurity access food banks. This indicates this is a real and significant issue at UBC and new and enhanced solutions are required.

Snapshot: UBC Food Security Initiative

Being food insecure is of particular concern for the university student population due to the negative impact it has on learning, academics, work, and health outcomes over time.

After long-standing student action and advocacy on food insecurity, the UBC Food Security Initiative (FSI) was launched in 2019 as an institution-wide collaboration to support a health promoting, community-led approach with three goals:

- Alleviate immediate pressures of food insecurity and enhance community food security at UBC
- Foster knowledge exchange and advocacy efforts within UBC and beyond to improve fundamental systems and structures
- Deepen our understanding of food security within the university context

Through initial one-time funding and grants, further amplified in 2021/22 with over \$1.1M in student tuition surplus funds for food security, FSI launched many initiatives including: Meal Share program, a digital Food Hub (foodhub.ubc.ca), a Canadian network of campuses addressing food insecurity, numerous student and faculty projects, and added capacity for a range of low-cost and emergency food solutions across both campuses.






Approach

The Food Security Initiative, following significant community engagement and research, has identified investing in Food Hubs as the next critical evolution. Food Hubs facilitate capacity building, self-sufficiency and advocacy efforts for systems change rather than a sole reliance on emergency food support. They have become the best practice approach to promote food secure communities / campuses in a way that supports equity, inclusion, reconciliation, decolonization, sustainability, positive student experience, and health and wellbeing.



Building on the success of UBC’s existing digital Food Hub, new funding for Community Food Hubs on each campus would create both new physical spaces (with programming, services, amenities and community meeting space) and a coordinating body for food programs, services, events, and collaborations on and off campus, including:

- Food skills workshops and opportunities for students to gain food literacy skills
- Food Hub web resources (foodhub.ubc.ca) including UBC Meal Share
- Access to healthy affordable food e.g., Food outlets
- Community-led Food Security Grant Program
- Advocacy planning and collaboration for partnerships and high impact programs
- Community connection and meeting space – food as a connector
- Student-led research, education, and experiential learning
- Canadian campus coalition/network development

Short-term (now and academic year 2022-23)

1. Complete student-led community engagement to inform Food Hub vision on both campuses.	
2. Develop a Community Food Hub plan including: scoping of a physical space, partnership conversations, governance, space renovations and equipment sourcing, programming planning, piloting (Vancouver: led by the Office of Wellbeing Strategy in partnership with SHCS as part of FSI; Okanagan: led by Campus Health, Campus Wellness & Education, SUO, and UBCO Food Strategy Committee).	
3. Pilot temporary Food Hub spaces on both campuses.	
4. Complete phase 2 implementation and evaluation of the Meal Share program on both campuses. <ul style="list-style-type: none"> o UBCV: FY22/23 \$500k FY23/24 \$400k FY24/25 \$300k o UBCO: \$100K/yr *3yrs 	
5. Initiate Community-Led Food Security Grant Program to support a range of student & community-led existing and emerging initiatives, such as Fooood (2-3 outlets providing \$3-5 meals); AMS Food Bank (emergency food 2x/week); Agora & Sprouts (low-cost meals); Acadia Park Hamper Program (food supplies 3x/mth). <ul style="list-style-type: none"> o UBCV: \$200k/yr * 3 years o UBCO: \$100k/yr * 3 years 	

Medium and long-term (academic years 2023-24 and 2024-25)

6. Open and operate permanent spaces for ongoing physical Food Hubs. <ul style="list-style-type: none"> o UBCV: \$325k one-time (renos/equip); \$145k ongoing (1 staff, 4 student staff, programs) o UBCO: \$100k one-time (renos/equip); \$125k/yr ongoing (1 staff, programming funds) 	
7. Continued implementation of Meal Share Program and Community-Led Grant Program.	

NEED-BASED HOUSING

Introduction



For domestic students, housing support is provided through the UBC Bursary program, and Moderate Standard of Living Costs include shelter in monthly allowable costs in student loan funding. Additional need-based housing initiatives have been in place for first-year students who live on campus: [Student Housing Supplemental Grant](#) and Student Housing Assistance Grant. For continuing domestic students with need on housing/shelter, they are already assessed and supported by combination of Canada Student Financial Assistance Program and UBC Bursary,

particularly through the Access Promise initiative that provides domestic students from low-income families who did not submit bursary application before deadline.

For international students, housing support has been provided to those who have demonstrated financial need during their application for hybrid-based entrance scholarships. For those international students not selected for full-ride entrance scholarships by International Student Initiative (ISI), they are strongly advised to only attend UBC if they have the financial resources to support studying and living in Vancouver for their intended period of study (i.e., 4 years for undergraduate). The continuing international students who did not receive housing support and do not have the necessary financial resources to live off campus could be a student group eligible for further housing support.

Recently, students have experienced significant increases in off-campus housing costs. This has been unexpected and had an impact on students managing their expenses. Costs of UBC residence are lower than the market in the Lower Mainland and the Okanagan, therefore students staying on campus wouldn't be included in the approach outlined below.

Approach

<p>1. Continue Student Housing Supplemental Grant and Student Housing Assistance Grant for first-year domestic students to ensure a successful transition and attachment to the institution. The current cost for just first-year domestic students is approximately \$600K annually and rising with annual housing fee increase. These programs may be expanded to UBC Okanagan campus, subject to availability of funding (to be explored by Enrolment Services [Vancouver and UBCO] and SHHS).</p> <ul style="list-style-type: none"> o <i>UBCO: \$500k-\$700k (estimate)</i> 	
<p>2. Introduce a new housing bursary to support continuing international students living off campus. This could be tied to the annual rate of increase in rent (for those who live outside of UBC residence) calculated using a price index (e.g., Market Basket Measure, or a newly created index for UBC, subject to investigation)⁴.</p> <ul style="list-style-type: none"> o <i>Total cost implication is approximately \$7M⁵, subject to availability of funding source. This is a very high-level estimate, based on the method outlined above, and is subject to the index being chosen, inflationary costs, and the number of students who apply and are eligible.</i> 	

⁴ For example, the bursary per student can be very roughly calculated using the rate of a studio apartment in Vancouver, multiplied by the year over year increase using the pricing index chosen (as an example) for rental accommodation ([link](#)), multiplied by 12. Example for Vancouver for 2020: \$ 1,600 (average monthly rent) x 2.3% (MBM increase YoY) x 12 = \$440 per student per year

⁵ The total number of UBC international students to be supported for this housing bursary is approx. 15,000, funded at ~\$440 each (based on the method outlined above), total estimated cost of the proposed housing bursary program is about \$6.6M-7M. This is a high estimate as many students continue to live on campus.

<ul style="list-style-type: none"> ○ <i>If an international student bursary initiative is approved and implemented, it can replace this initiative, since international student bursary would include housing support.</i> ○ <i>Staff resources from Enrolment Services (Student Financial Management) will be required.</i> 	
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Financial implications

It is uncertain how the institution will fund this additional housing bursary, and it is challenging to estimate the number of eligible students without a defined criterion to find students in financial need. It will also be challenging to limit the number of students who would qualify if the restrictions are low barrier. Further consultation with ISI would be required to ensure the right student groups are being targeted and their award funding is not overlapping with this bursary. A cap or limit may need to be applied, depending on funding available. This may first apply to students at higher year levels as a pilot. If a bursary program is established for international students, it would be important to revisit this bursary as to whether it would continue to be needed.




LOW-COST HOUSING




Introduction

UBC, via Student Housing and Community Service, currently provides at- or below-market housing on both campuses (see Appendix E for CMHC local rental rate and peer Canadian institution rate comparisons). Anything lower than current rates would result in the need to create subsidized housing. Student Housing will continue to maintain rates as low as possible while meeting its financial responsibilities. Current rates are in compliance with Policy 11 of UBC’s Housing Action Plan (HAP).

Approach

In addition to initiatives that support housing access and affordability already referenced in the UBC Housing Action Plan - [Housing action plan \(ubc.ca\), policies 9-12](#) - there are a variety of other initiatives for UBC to consider:

<p>1. Low-cost (or co-op) student housing - this would be AMS / GSS and students-at-large led, student-invested, student-run low-cost, no-frills student housing alternative. This model may be able to offer lower rates, but land values, construction costs and operating costs would be a significant challenge.</p>	
<p>2. Future student housing expansion will consider additional Nano units which offer a lower rental rate than traditional studio or shared units. This is now being considered for Old Armouries Commons.</p>	
<p>3. As part of the forthcoming HAP 5-year review process create a new long-term student housing strategy for both campuses that considers ranges of costs/options and principles that will take us into the future.</p>	

4. As needed, consider prioritizing additional bedspaces for need-based and/or emergency housing.	
5. Current new student housing is financed through UBC’s endowments under a fund called the Student Housing Endowment Fund. The borrowing rates is significantly higher than market rates, thereby driving up the cost of borrowing and, as a result, also increasing rents to cover these incremental costs. It is recommended that UBC continues to advocate the provincial government to allow institutions, where the business case allows, to borrow from the marketplace in order to obtain competitive borrowing rates.	
6. Consider higher density student and neighbourhood rental housing in campus master planning processes (e.g., Campus Vision 2050 planning process))	




CHILD CARE

Introduction

Supporting affordable child care comes in two forms: 1) increased access through growth and partnerships and 2) advocacy with the Provincial and Federal Governments.

Please refer to Appendix F for current initiatives within child care that support greater access and affordability.

Approach

1. Continue to strategically grow the inventory university operated child care on the Vancouver campus in order to lessen waitlist times and expand access. The next new centres will be located at Brock Commons Phase 2, adding 37 spaces in both infant toddler and 3-5 aged care.	
2. Initiate UBC operated child care on the UBC Okanagan campus and expand the inventory to meet expected growing needs. Initial discussions are underway now.	
3. Continue advocacy with the provincial and federal governments to expand \$10 per day child care, enhance low income bursaries for families in need, and provide capital funding to support affordable growth of child care spaces.	

Student consultation plan

- Ongoing communication and consultation will continue with the AMS, GSS, SUO and other interested parties for all cost of living initiatives.
- For Food Insecurity specifically, continue to conduct student and researcher-led community engagement.

Outcome metrics

- Reduced waitlists for student housing and child care spaces
- Reduced food insecurity and dependency of food banks and financial aid. Specific targets include:
 - Household food insecurity prevalence measured bi-annually via the Canadian Campus Wellbeing Survey (CCWS)
 - Emergency food program usage rates (AMS Food Bank, UBCO Pantry, Meal Share etc.)
 - Food Hub space commitment on each campus and the # of students accessing these hubs.
- Additionally, surveys such as the EUS and CCWS can look at related variables such as changes to students' reporting levels of financial stress, academic performance, and overall mental health.

Financial implications and other resource considerations

- Budget implications are noted in each section above.

6. UPDATE STUDENT AID PROCESSES AND PROCEDURES

Introduction

A comprehensive financial aid package is available to domestic students through a combination of government student aid and UBC bursary. International students must demonstrate the ability to pay for the costs of attendance as a condition of obtaining a study permit. Both domestic and international students are eligible for emergency-based funding to help bridge short term financial shortfalls when other resources are exhausted.

Yet, many students still experience food and housing insecurity as well as the inability to cover tuition and fees. We also recognize that some students indicate a mistrust of government aid, and some students experience stigma in asking for financial assistance.

According to the 2021 Undergraduate Experience Survey, 29% of domestic student respondents, and 39% of international student respondents, worry regularly about how to pay for tuition and living costs.

Unknowns

- Level of understanding, perceptions, and barriers to accessing student loans and grants amongst domestic students.
- Level of understanding, perceptions, and barriers to accessing UBC General Bursary.
- How students define an emergency and how they see themselves reflected in an emergency scenario for the UBC Emergency Bursary.
- Stigma associated with asking for financial assistance. However, we do not know what measures are most effective in reducing stigma.
- Whether students plan and budget effectively with the current tools provided by UBC, or with other tools, or what tools would help this process.

Snapshot: Financial Aid at UBC

In 2020/21, over 30,800 (or 41% of) full-time students received at least one form of financial assistance, and UBC allocated approximately \$107M to students in the form of non-repayable financial assistance (bursaries, scholarships, awards and fellowships).



Two types of bursary funding are available, including “UBC General Bursary,” which is tied to student loans and “Emergency Bursary,” which is case by case for any eligible student.

The pandemic introduced new and expanded bursary funding to support international and domestic students with a wide range of expenses, such as child care, rent, food, technology requirements, relief during natural disasters and quarantine costs. This includes:


- Technology Bursary: one-time need-based bursary to help students meet the basic requirements of online learning.
- Quarantine Bursary: one-time need-based bursary help students off-set the costs of mandatory quarantine.
- Emergency Bursary: new, flexible, lower barrier approach introduced to support students in financial distress.


Approach

Short-term


1. Work is currently underway to launch an online Emergency Bursary application early in 2021 Winter Term 2 (Vancouver campus). The application is being designed to reduce stigma.	
2. Work is currently underway to assess the need to extend the availability of an online application for emergency funding (Okanagan campus). To date, the campus has deployed an online application at times when many students are facing financial strain due to unexpected circumstances (e.g., the outset of the pandemic, community evacuation due to wildfire, localized flooding, and road closures). The ongoing availability of an online application for emergency bursary will be explored with the goal of providing students a convenient and private means of soliciting financial help.	

Medium-term

3. Communications - more work is needed to ensure students are aware of financial resources available to them, lower barriers for students to access financial aid, and to combat student loan misinformation. A review of the current communications strategy will be conducted to identify gaps and new opportunities. This review will be in partnership with Student Communications and Enrolment Services with consultation with the AMS, GSS, and SUO.	
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<p>4. Maintain a flexible, lower barrier approach to supporting students in financial distress in the medium term through flexible bursary funding that was introduced in the pandemic. This includes Emergency, Quarantine, and Technology Bursaries (see descriptions in “snapshot” above.</p>	
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Long-term

<p>5. Award Cloud: IRP Student will support a student financial profile component. This will offer students the opportunity to add and update their financial costs and resources and will be a valuable tool for Enrolment Services to measure and evaluate student financial need.</p>	
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Student consultation plan

- Continued consultation with the AMS/GSS (Vancouver) and UBCSUO (Okanagan) with a renewed focus on student communications.
- Enrolment Services to work with PAIR to revisit the Undergraduate Experience Survey questions about finances. For example, it may be possible to explore how students understand finances, their perceptions of government student loans and RAS, and their awareness of emergency bursary.

Outcome metrics

- Uptake of the emergency bursary application will be monitored for the ratio of students who received bursary funding as a result of applying through the application versus initial contact with an Enrolment Services Advisor (Vancouver) or Admissions & Awards (Okanagan).
- We may consider surveying students who used the emergency bursary application for insight into their motivation and experience for accessing funding this way.
- Key links in SISC communications can be tracked for click rates on links. Additional metrics may be recommended by Student Communications.
- Outcomes of the Undergraduate Experience survey may provide insights.

Financial implications and other resource considerations

- Improved communications may drive uptake in applications for bursaries.
- The online emergency bursary application may result in increased applications, which may impact staff resources to review applications through the current case-by-case approach to evaluation.
- Disbursements for any bursary type may increase as communications and access points increase.

7. EXPAND NEED-BASED AID FOR CONTINUING INTERNATIONAL STUDENTS

Introduction

UBC’s Financial Aid Policy ([Policy LR10](#)) assures qualified domestic students that their education will not be interrupted for financial reasons, but does not provide similar assurances for international students (see sections 2.1 and 3.4 of the Policy). This Policy has not been reviewed since 2005.

Currently, 7.42% of undergraduate international tuition is allocated to support the recruitment of international students. Twenty-five per cent of these funds support hybrid-based awards to recruit students who have high potential and significant need.

For the remaining international student body, it is expected that they fund the full cost of attendance and living costs when they arrive to Canada. While UBC has a comprehensive need assessment mechanism in place for domestic students who take out provincial and federal loans – with food, housing, and living expenses included in student loans and bursary assessments – no such mechanism is in place for international students.


To date, UBC has not considered the question of establishing a bursary program for international students, other than for emergency expenses that are one time or exceptional in nature. It is recommended that UBC investigate the feasibility of establishing a bursary program for international students.



Unknowns

- Whether there is broad support to create a bursary for international students is a key question and, if so, determining what expenses would be eligible and the extent to which unmet need would be funded. It is likely that, in addition to any policy work, the development of new supports for international students who have financial need will require the allocation or re-allocation of resources and a potential cap on unmet need. Therefore, the funding sources that are available at UBC to support international student financial aid must be identified and analyzed.
- With the current domestic student bursary program, we assess students based on their eligibility of loans and grants, student and family income, and family size. An equivalent mechanism for assessment of unmet need for international students does not exist and would need to be developed.
- It is also unclear how to create a financial standard for student assessment from different countries, each with different taxation frameworks and legal jurisdictions, and with supporting documentation in various languages. It is also challenging to verify income and the financial resources available to international students and their families.
- A significant amount of funding will be required to provide new, need-based support to international students. From the 2020 Enrolment Report, international students accounted for 26% of total UBC student population, which was 17,918 international students out of 70,024. To provide further need-based support to students, it is unknown whether funding reallocation is possible and how this may impact merit-based support and recruitment of international students.
- It is unknown how funding will become available to support need based international student financial support.
- Student financial aid is impacted by a number of external factors, including existing federal and provincial support programs. International students are also subject to federal immigration and visa requirements. These external factors must be identified and analyzed.




Approach



Short-term (less than 1 year)

<p>1. <i>Policy LR10</i> review: The Provosts' Offices, the Registrar, and the University Counsel jointly explore in what ways, through possible amendments to the Policy or through the implementation of a separate policy, UBC can support international students who have financial need. Progress on this is predicated on resolving how to assess the financial resources available to international students and their families, which – together with the costs they face at university – will determine the unmet need that could be covered by a bursary program. University Counsel would consult with the Provost and Vice-President,</p>	
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<p>Academic (UBC Vancouver) as the responsible executive for this Policy to determine the prioritization of the review of the Policy in the context of the overall portfolio of Board policies. Following prioritization, due diligence into the questions outlined in the “unknowns” section above would be undertaken. A working paper based on that conceptual framework would then be used as a starting point for the policy drafting process.</p>	
<p>2. UBC Price Index: investigation is to be undertaken (with assistance by the Student Decision Support team) to explore the possibility to create a UBC price index, or find an appropriate price index to be used to apply for the proposed housing bursary program (proposed in Cost of Living, Housing Recommendation), and the newly proposed international housing bursary program.</p>	
<p>3. Housing Bursary: Explore the possibility of the International Housing bursary (proposed in Cost of Living, Housing Recommendation) as the first step in supporting international students unexpected off campus housing costs.</p> <ul style="list-style-type: none"> ○ Review the existing Emergency Bursary program for additional opportunities. Work is underway to launch an online emergency bursary application for Vancouver students. This initiative supports the reduction of stigma associated with asking for help and provides students with an additional way to connect with an Enrolment Services Advisor. Further collaboration with campus partners such as Student Housing and the Meal Share program can be done to support high need students or groups. 	

Medium-term (1 to 2 years)

<p>4. Enrolment Services, the Provost’s Office and International Student Initiative (ISI) to explore the possibility of reallocating merit funding for first-year entrance /continuing international students towards continuing international students to support need based financial support.</p>	
<p>5. <i>Policy LR10 Review</i>: The normal policy drafting process is outlined in the Regulatory Framework Policy (GA2). The normal practice would be for the OUC to convene a policy development committee to either review the existing <i>Financial Aid Policy</i> or to create a proposal for a separate International Financial Aid Policy. The policy development committee would comprise representatives from key stakeholder groups, including Enrollment Services and international students. The resulting proposal would be published with a call for comments from the broader community. The nature of the feedback from community stakeholders, especially students, would inform further revisions to the proposal, following which it would be presented to the Board of Governors for approval.</p>	
<p>6. Propose and develop an international bursary mechanism to support international students with financial need (subject to Policy LR10 review and funding available). Determine mechanism to assess financial need for international students and how to support them equitably. Enrolment Services to develop in consultation with Strategic Decision Support (SDS).</p>	

<p>7. A potential assessment mechanism would be to compare moderate standard of living costs (food, housing, transportation, and miscellaneous cost of living) against the maximum student loan and grant funding an equivalent domestic student would receive. Similar to SFU which offers international bursary, tuition cost would not be covered. A cap may be set to reduce costs, and a pilot program could be launched to support third year and fourth year international students. See tables under Financial Implication section for examples.</p> <ul style="list-style-type: none"> ○ <i>Budget request for additional staffing in Enrolment Services, Student Financial Management</i> 	
<p>8. Expected contribution from international students is expected to be higher to cover higher cost of tuition and account for resources international students are supposed to have when applying for study permit.</p> <ul style="list-style-type: none"> ○ Seek additional funding towards need based support for international students. 	

Long-term (> 2 years)

<p>9. Implement international bursary model using the new Student Financial Assistance point solution being implemented as part of IRP Student upon approval and funding available.</p>	
<p>10. Refine the international bursary mechanism/model and check against the metrics</p>	

Student consultation plan

- As per the policy development procedures outlined above, the entire UBC community, including students, would be invited to provide input regarding the policy proposal. Student feedback would be considered with feedback from other community stakeholders by the Policy Development Committee to inform any potential revisions to the proposed changes.
- Forming focus groups with students for consultation on international bursary mechanisms.

Outcome metrics

- How many and how much support international students receive after implementation of the international bursary
- Student survey result – changes in number of students with concerns over food and housing insecurity

Financial implications and other resource considerations

- The financial implications are likely to be significant but have not been ascertained at this time. A high-level and very rough cost estimate is approximately **\$11 million** (plus administration costs). This assumes the same proportion of international students as the percentage of the domestic student population who have received bursary and multiplied by the 2021 average bursary amount.
- Unknown in terms of total cost of bursary and administrative support – depends on what the need-based mechanism looks like for international bursary and emergency support, and what kind of support to be provided. The magnitude can change depending on whether there is additional donors funding provided.
- If international student bursary program is approved, additional staffing would be required to support this new program, with at least 1 FTE for M&P and 1 FTE for CUPE to support in SFM in Enrolment Services.

Depending on the mechanism for need assessment created and the ability to utilize systems to support implementation the number of staff needed is unknown and would need to be determined. Current processes and technology solutions are inadequate and implementation could not probably be implemented till after IRP Student goes live.

- *Items in the approach above noted in blue.*

8. INCREASE FUNDRAISING FOR NEED-BASED AID

Introduction

There is currently not enough need-based aid to meet the demands of students with the highest need. UBC’s alumni and friends have demonstrated interest and capacity to help students address the financial burden of post-secondary education, and UBC students could benefit from additional financial support. In order to increase fundraising for need-based aid, UBC is proposing the following:

- Prioritize a \$100 million fundraising goal for need-based student awards (bursaries and hybrid awards) for
- Implement a \$2 million matching program to serve as an incentive for donors to give more and larger gifts to need based awards.
- Build awareness and support for need-based aid as a key feature of the upcoming comprehensive campaign

Unknowns




- Availability of matching funding
- Changes in the university’s approach to need-based funding that may influence the options available for donor-funded awards
- Level of donor interest in areas of greatest need

Approach




Using matching funds as an incentive to attract new donors and encourage larger gifts to need-based aid has proven to be a successful fundraising strategy at UBC and elsewhere, most recently during UBC’s Blue & Gold Campaign, which increased donor funding for awards generally by 35% and increased the number of donors by 19%.

It is recommended that the matching program be launched in September 2022, to capitalize on the attention of the public launch of UBC’s fundraising campaign and the energy of a new school year. The recommended timeframe is one to two years, depending on parameters of match program.


Short-term

1. Identify budget source for match	
2. Identify priority award types, working in consultation with Enrolment Services	
3. Develop marketing materials and fundraising strategies	

Medium-term

4. Provide materials and training to fundraisers on both campuses	
5. Identify new prospective donors	
6. Profile the matching program and priority areas for student support in campaign materials and events	

Long-term

7. Increase annual support for need-based aid to a new level on an ongoing, sustainable basis	
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Student consultation plan

Development and Alumni Engagement (DAE) will consult with students in order to:

- improve communication to students regarding donor-funded awards they have received,
- better share with students how their information is used to thank donors, and
- enhance opportunities for voluntary student engagement with donors

Consultation could include DAE student ambassadors from the Scholars Community, student Senators on the Senate Awards Committee, and representatives from student groups including AMS, GSS, and SUO.

Outcome metrics

Increased

- donations for priority awards
- numbers of new donor-funded awards for priority areas
- numbers of students receiving donor-funded awards in priority areas

Financial implications and other resource considerations

- Matching funds. It is projected that a \$2M match commitment would cover a three year spend. We would need approximately \$500k for the first year and then \$750k/year over the following 2 years.
- Costs related to producing fundraising materials, administration of match, administration of new awards, enhancements to student-facing communications and development of stewardship materials will be covered by existing DAE staff and budgets

RECOMMENDATION

9. ADVOCATE FOR INCREASED STUDENT FINANCIAL ASSISTANCE

Introduction

To help students pay for their post-secondary education, federal and provincial governments provide student aid through a combination of repayable and non-repayable aid (e.g., loans, grants, tuition tax credits, repayment assistance programs). Government student financial assistance is need-based and, currently, the provincial aid system is not intended to fully cover the costs of post-secondary education and associated living costs. It's important to note that, while this recommendation specifically pertains to government advocacy related to student financial assistance programs, the university also considers broader affordability issues and their impact on the cost of living for students when engaging in other conversations and advocacy with government.

In response to the pandemic, the federal government invested heavily in student aid. While the package was initially presumed to be temporary, commitments made in the last federal election indicate that some of these changes are intended to be made permanent.

BC's provincial government has made no changes to the provincial need assessment formula or to loan limits in response to the pandemic. For decades, the federal-provincial student aid partnership has been premised on a 60-40 cost sharing arrangement. The emergency federal investments have significantly tipped the scales, and the absence of corresponding action from the province means this historical cost share is not maintained.

However, there has been some movement on student financial aid provincially, most significant being the introduction of the BC Access Grant in August 2020 and the subsequent commitment to expand it. The grant is structured such that it replaces money that would have been provided as a loan, thereby reducing student debt but not increasing the total amount of aid students receive from the provincial government during their studies. The introduction of this grant represented a significant shift in the provincial government's approach to student aid, which was previously focused almost exclusively on repayable aid (loans) and back-end supports (completion grants and tuition tax credits).

In the short to medium term, advocating for policy changes to the existing student financial aid system that will ensure more students benefit from access to a sufficient amount of aid is more likely to be a successful approach by the university.

Access to higher education and affordability are not single-university issues. Affordability and access challenges require province-wide solutions and sector engagement as part of a long-term strategy. A longer-term strategy, in partnership with post-secondary institutions and student groups across the province, could include advocacy for a reimagining of the student financial aid system in BC. An attractive model for this is the targeted free tuition model; however, explorations of the policy options would need to be refined.

Unknowns




- **Government commitment to student aid reform in the context of pandemic recovery and acute natural disaster relief:** While affordability is generally a strong priority for the current provincial government, the acute health, natural disaster, and economic issues facing the province, as well as strong commitments to improvements in services and affordability across many areas, may take

precedence over improved access to higher education in the coming years. Within a potentially more constrained fiscal environment, further significant investments in student financial assistance may be a lower priority for government, particularly having already taken significant steps toward making post-secondary education more affordable, including by eliminating the interest rate on BC Government-issued student loans in 2019 for all existing and future borrowers. Assessing provincial government interest in and capacity to undertake further significant reform of financial aid will be a necessary first step to understanding potential timelines for advocacy in this area.


- **State of technical capacity and capability to implement reform through StudentAid BC (SABC):** SABC uses an aging IT system and an ongoing upgrade program could take years to complete. The quality of data available to SABC to inform policy development is also currently unknown. Further engagement will be necessary to understand to what extent the government has the technical and human resources capacity to model new approaches to student assistance.
- **Sector-wide support for student aid reform:** As outlined earlier, access and affordability issues are not single-university issues and successful advocacy for large scale system change will require a broad coalition of voices. Understanding the commitment, capacity and differentiated needs of other post-secondary institutions, and sector organizations, to prioritizing student financial aid reform will be an important step in developing proposals and strategies to advance this aim.




Approach

Short-term


1. Begin conversations with StudentAidBC to understand the current state and proposed trajectory of IT modernization.	
2. Continue discussions and advocacy for student aid improvements committed in mandate letters at the federal level. <ul style="list-style-type: none"> ○ The Minister of Employment, Workforce Development and Disability Inclusion’s mandate letter includes the direction to “permanently eliminate federal interest on Canada Student Loans and Canada Apprentice Loans, increase the repayment assistance threshold to \$50,000 for Canada Student Loan borrowers who are single and make appropriate adjustments to the thresholds for other family sizes, and allow new parents to pause repayment of their federal student loans until their youngest child reaches the age of five.” 	
3. Continue to advance and advocate on the recommendation for the federal government to increase award amounts and triple the number of Canada Graduate Scholarships available for master’s students and double the number available for PhD students.	

Medium-term

4. Advocate for the provincial government to continue to expand need-based, up-front grants while also raising loan maximums. The BC Minister of Advanced Education and Skills	
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<p>Training’s mandate includes expanding the BC Access Grant program, and it could be meaningful to advocate for an expansion of the grant to provide higher levels of support to students from lower-income households</p> <ul style="list-style-type: none"> ○ Loan maximums have not increased for many years. As a result, inflation has slowly eroded the value of the total student aid package provided by the provincial government. Similarly, the provincial government’s own need assessment formula shows that students need more support than the province provides. 	
<p>5. Build a coalition with other post-secondary institutions and student groups to advocate for larger-scale provincial student aid reform and refine proposal.</p> <ul style="list-style-type: none"> ○ A promising direction for this reform is a targeted free tuition program, where governments combine tuition fee and student aid policies so that low-income students pay zero net tuition fees. 	
<p>6. Building on previous work to implement and subsequently extend the program, continue to advocate for expansion and permanent reinvestment in the BC Graduate Scholarship Program.</p>	
<p>7. Advocate at the federal level for the permanent expansion of the Canada Student Grant program (currently doubling of the CSG to up to \$6,000 is set to expire in July 2023).</p>	

Long-term

<p>8. Work in collaboration with government to investigate models for student financial aid reform (potentially targeted free tuition and net tuition billing), feasibility and timelines for implementation.</p>	
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Student consultation plan

As with other shared advocacy priorities, UBC will continue to consult with and work with student government partners in the AMS, GSS and UBCSUO to advance conversations and advocacy around student aid reform with government. Students in BC have long advocated for increased financial aid investments from the government and this work would benefit from further support from BC post-secondary institutions. This coalition could be further strengthened if other post-secondary institutions across the province also considered engaging their respective student societies to create a broader, unified voice in support of student aid reform.

Outcome metrics

- Increase in student financial aid maximums.
- Expansion of the BC Access Grant.
- Extension of BCGS (ideally on a permanent basis).
- Increases in Canada Graduate Scholarship award amounts.

Financial implications and other resource considerations

Undertaking this advocacy work at the institutional level will require an allocation and prioritization of staff time to dedicate to this work. In order to ensure that units are adequately resourced to undertake this work, this may require addressing structural deficits and/or staffing levels.

Further, policy changes that impact the provincial need assessment formula will have financial implications for UBC. Increasing loan and grant maximums will reduce the unmet need covered through the UBC bursary program, whereas other policy decisions may add costs to the UBC bursary program. This is an important consideration because government investment in financial assistance for domestic undergraduate students could give UBC additional flexibility to address affordability challenges differently with internal funds.

FOCUS EFFORTS THROUGH INCISIVE METRICS

RECOMMENDATION

10. DEVELOP INDICATORS TO MONITOR AND ASSESS STUDENT AFFORDABILITY

Introduction

While metrics exist for some of the recommendations contained in this report, metrics are currently not in place for all recommendations, and in some cases, existing metrics have not been assessed to ensure that they effectively align with the objective that the recommendation is intended to support. Without a systematic method of evaluation, the university is unable to effectively assess the efficacy of these recommendations aimed to address student affordability, nor whether finite funds are being invested in the areas that have the biggest impact and that reach the students who need support. Without a metric-based evaluation process, the university is unable to respond to and address areas of low impact or reach.

Furthermore, there is an opportunity to utilize metrics as a communication tool to both raise awareness of the types and success of current initiatives, as well as assure students and the broader internal community that the university is a responsive and responsible steward of funds directed to supporting student affordability. They can also be used to update and revise student financial budget and planning programs.






In terms of data, opportunities exist to broaden, improve, and integrate the university's current datasets such that they are sufficiently robust to support the requisite metrics needed to evaluate the approved recommendations. Student financial data are often siloed within different units across the university. Sharing and combining our data more broadly, where possible and appropriate, allows us to understand the nuances in the data and facilitate innovative solutions. We must also examine the differences in postsecondary education affordability by key student subpopulations including, low-income, first-generation, underrepresented, and at-risk students. Affordability metrics should be viewed in the context of a student's life, prior to university, during university and after university. In addition, they should address concerns related to childcare, housing, food insecurity, tuition, education costs (technology, textbooks), and accommodations.

Unknowns






First and foremost, there is a need to develop an inventory of current programs and services in support of student affordability that already exist at UBC. There is also a need to identify gaps where metrics and baselines do not currently exist, or where metrics and/or baselines exist which are not aligned with the new student affordability definition. Furthermore, it is unknown whether the university's current datasets are sufficient to support metrics that will be developed or amended to evaluate the recommendations in this report (e.g., need to do additional intersectionality analysis to identify particular groups/students that are not being adequately supported by current programs).


Approach

Short-term (year one)

1. Create an inventory of student financial support and affordability initiatives that already exist at UBC and identify the metrics and indicators currently in place to monitor and assess these programs and services	
2. Identify gaps where metrics do not currently exist, or where metrics exist which are not aligned with the new student affordability definition	
3. Ensure metrics address financial affordability for students in different circumstances and identify instances where targets may need to be specific to certain demographics of the student population (e.g., Indigenous students that don't have access to funding)	
4. Combine data sets where possible and appropriate to provide a more comprehensive understanding of student affordability	
5. Identify gaps in data availability and design an approach for gathering the data, or identify alternative sources	

Medium-term (years 2-3)

6. Develop affordability metrics and benchmarks for each approved recommendation that align with the task force's definition of affordability.	
7. Identify and gather the data required for each new metric	
8. Define a plan for measurement and a communication strategy	
9. Identify a baseline measurement for each metric, or perform an initial baseline measurement where one is non-existent	
10. Explore creating a fund to support faculty members and/or students to conduct research on student affordability. These grants would support UBC students (undergraduate and graduate) as well as faculty members wanting to access data to conduct detailed analyses and contribute to our understanding of student affordability at UBC.	

11. Ongoing measurement of metrics, benchmarks and reporting	
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Student consultation plan

- In 2020 the PAIR team met with student leaders to discuss the questions posed in the UES survey regarding financial concerns and revised these questions based on their feedback.
- In November 2021 the Student Data Demographic Project team at UBC conducted 10 focus groups with 84 students to discuss the question of how to measure student affordability. Students suggested that the concept of affordability should be considered from the student perspective, rather than the parent perspective, including costs incurred beyond tuition and text book fees. They recommended collecting data with a more wholistic understanding of student affordability including, costs for housing, clothing, dependent care, transportation, health, accessibility to disability resources and technology. Students also recommended asking questions on how well students understand their own financial situation and financial planning goals over the course of their student life.
- Continue to meet periodically with students to stay current on emerging trends related with financial affordability and planning needs for students.

Outcome metrics

- This recommendation relates to the establishment of a metric process for existing affordability initiatives and all approved recommendations in this report.

Financial implications and other resource considerations

- Identify short-term staffing resources for the initial assessment and development of metrics once the recommendations are approved.

APPENDIX D: PHD FUNDING AT UBC

PhD students are highly educated individuals who contribute significantly to the research enterprise of the university and beyond, as well as to the education of undergraduate students. Appropriate funding for them is essential given the contributions they make and will make, and the opportunity costs they sustain through their many years of education. Doctoral students are older than undergraduates (average age at UBC is 32) and about 20% have children.

Funding for doctoral students comes from a variety of sources, primarily as research stipends from their supervisors, research and teaching assistantships, and scholarships (internal and external). Funding is not intended to represent or replace full-time employment income, but instead to enable students to focus on their research and education.

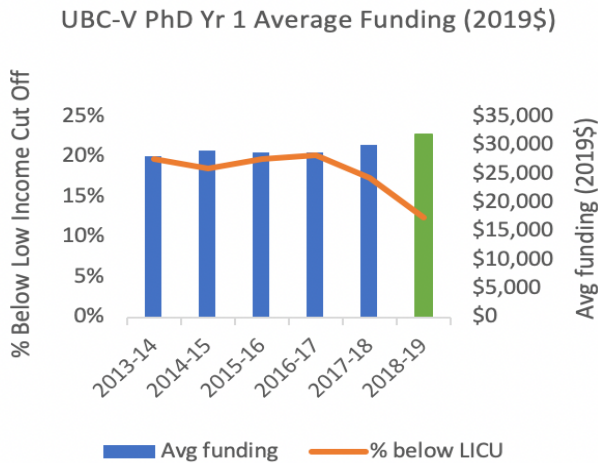
Minimum Funding Guarantees

It was for the above reasons that both campuses introduced a guaranteed minimum funding policy for PhD students for the first four years in their program (\$22,000 at UBC-V as of Sept 2021, up from \$18,000 since 2018; \$20,000 at UBC-O as of Sept 2021). The minimum level at UBC-V is reviewed annually by the Graduate Council, and it is the intention to increase this at least parallel to yearly cost of living increases. It should be noted that the 2019 estimated single person '[Low Income Cut-Off](#)' (poverty line) for urban centres in Canada is \$21,899 after tax.

Most programs have historically offered, and continue to offer, substantially more than this minimum. The average level of PhD funding for years 1-4 across both campuses in 2019-20 was approximately \$30,500^[1]. Funding beyond year 4 drops each year (year 5: \$26,400; year 6: \$20,900). Averages mask a significant variability of funding levels between students and disciplines, and varying sources of funding.

Impact of minimum funding policy at UBC-V

The graph below compares average first year UBC-V PhD inflation-adjusted funding over 6 years. The policy was approved in spring 2017, implemented by some programs in September 2017, and fully implemented in September 2018. The average funding in 2018 increased by \$2900 over the previous 5-year average, and the proportion of students falling below the Vancouver Low Income Cut Off fell to 12% from a 19% average (again, these are overestimates due to data insufficiency). First-year funding for 2019-20 was anomalous due to the pandemic (e.g., TAs were not possible for those outside Canada), and is not shown.



[11](#) The university is unable to track funding that isn't processed through the university (e.g., some foreign scholarships, funding through health authority sites), so these figures are underestimates, likely by less than 10%.

Challenges in maintaining appropriate funding levels

These include:

- Costs of living are rising, without such indexing embedded in funding budgets
- International students have few tri-agency scholarship funding opportunities

Continuing gaps & affordability ambitions

- Many students receive insufficient funding in year 5 → Increase internal award budget to enable more consistency; consider fifth year fellowships or guarantees
- De facto international tuition is higher than domestic, and rises relatively more every year → increase international tuition awards to equalize domestic and international costs
- Tuition costs are challenging when income is minimal → Take further steps towards full tuition awards for PhD students (current awards cover 27% of tuition). Note that this mechanism ensures that any additional funds are directed at enhanced affordability, and are not 'diluted' out among more students.
- Relative funding falls annually without inflation adjustments → Ensure minima are raised frequently, and surpass Low Income Cut Off plus tuition; ensure internal funding budgets are indexed to inflation
- Parental leaves are often unpaid → Institute bursaries for those not covered
- There are insufficient funds to support the specific circumstances of students with disabilities → Institute funding for that purpose

APPENDIX E: STUDENT HOUSING AND MEAL PLAN RATE COMPARISONS

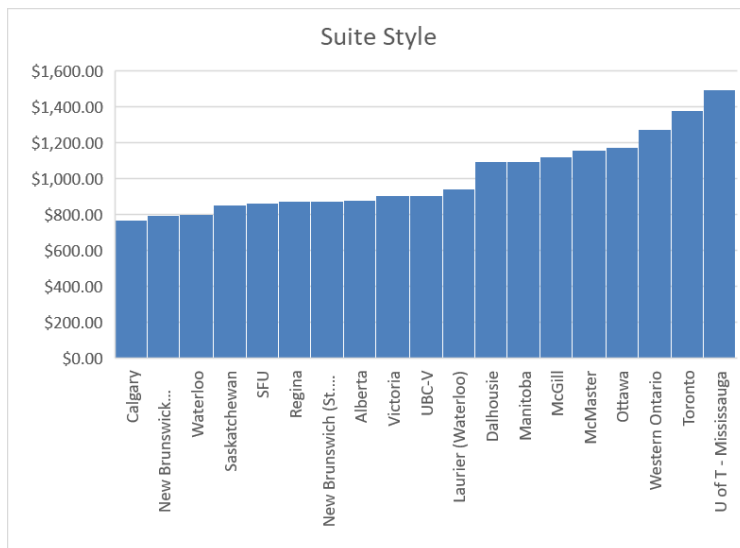
This chart compares UBC rates with average rates across neighbourhoods in the City of Vancouver and to the neighbourhood closest to UBC, the UEL. Note UBC rates include utilities, internet, all maintenance and an array of amenities, services and programming typically not provided in a traditional landlord / tenant arrangement. Additionally, the benefits of living on campus and eliminating the cost and time of commuting to and from campus are not represented in this financial comparison.

The 2 charts below compare UBC Vancouver traditional and suite style rates and mandatory meal plan rates to 17 peer institutions across Canada. The rates used are current year (2021-22) contract period and indicate UBC-V is in the lower to middle of pack despite factors such as local real estate market realities, the amount of investment UBC has made in student housing over the past 11 years and the quality of the housing inventory relative to many peer institutions across Canada.

Traditional Single Room with mandatory meal plan (primarily 1st yr housing):

TRADITIONAL	Room	Food	TOTAL Room & Food
New Brunswick (St. John)	\$5,508	\$4,848	\$10,356
Manitoba	\$6,260	\$5,044	\$11,304
Calgary	\$6,555	\$4,879	\$11,434
Concordia	\$6,592	\$4,975	\$11,567
Victoria	\$6,240	\$5,588	\$11,828
UBC-V	\$6,433	\$5,580	\$12,013
SFU	\$7,440	\$4,660	\$12,100
Waterloo	\$6,697	\$5,600	\$12,297
New Brunswick (Fredericton)	\$7,523	\$4,848	\$12,371
Dalhousie	\$8,626	\$4,383	\$13,009
McMaster	\$8,700	\$4,945	\$13,645
Ottawa	\$7,841	\$6,076	\$13,917
Laurier (Waterloo)	\$8,276	\$6,155	\$14,431
Alberta	\$9,848	\$5,059	\$14,907
Western Ontario	\$8,760	\$6,250	\$15,010
U of T - Mississauga	\$11,372	\$4,450	\$15,822
McGill	\$11,216	\$5,975	\$17,191
Toronto	\$10,976	\$6,550	\$17,526
Average			\$13,374

Suite Style (primarily upper year, 4 bdrm shared):



APPENDIX F: CHILD CARE INITIATIVES

Below are a number of UBC and government initiative that support access to affordable Child Care that UBC, via Student Housing and Community Services (SHCS) and UBC Child Care Services (UBCCCS), is connected to:

BC's 10 year child care plan: <https://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/child-care-strategy>

Existing Programs

- Affordable Child Care Benefit
 - Targeted saving for middle-income families
 - Families earning up to \$111K are eligible
 - Families can save up to \$1,250/month/child
 - Parents can apply online and learn more at www.gov.bc.ca/affordablechildcarebenefit
- Child Care Fee Reduction Initiative
 - Fee Reduction – UBCCCS has already opted in and families are receiving benefit – Current fees reflect reduction of:
 - \$350/month for Infant/Toddler care
 - \$100/month for 3-5 care
 - \$60/month for SA
- Prototype Sites - \$10/day
 - Currently there are two Infant Toddler licenses (24) spaces operating as prototype sites
 - UBCCCS submitted 35 more applications for all of their Programs on September 7, 2021. The Ministry has communicated that they are short staffed and received a large volume of applications, requiring more time to respond.
- New Spaces Capital Fund/Grant
 - UBCCCS received \$3 million in funding for the recently opened modular child care centres, added 96 spaces.
 - UBCCCS will be applying for funding for Brock Commons during the next intake – November 2022 (anticipated)
 - A risk of adding more spaces too quickly is scarcity of qualified Early Childhood Educators.
- Child Care Operating Funding (CCOF)
 - UBCCCS has already opted in
 - Funding assists with the day-to-day costs of running licensed facilities
 - CCOF Base Funding payment is calculated by multiplying the applicable rate for their licence and service type by the number of enrolled children reported on a Monthly Enrolment Report
 - Infant toddler \$12 x above
 - 3-5 \$5.48 x above
 - SA – 2.80 x above
- New Child Care Legislation
 - New early learning and child care legislation, which became law Oct. 27, 2021, will help the Province deliver on its 10-year Childcare BC plan to build an affordable, quality and inclusive early learning and child care system for B.C. families.
 - The Early Learning and Child Care Act will increase transparency and accountability by requiring the Province to produce annual reports on its progress toward building an inclusive, universal child care system.

- The new Early Childhood Educators Act will support quality early learning and child care by creating a public registry of ECEs and approved post-secondary programs, and improving oversight of ECEs. It will reduce barriers to certification by allowing internationally trained ECEs to work while getting certified, making it easier for child care providers to hire skilled educators.
- Quick Facts
 - Since July 2018, the Province has funded more than 26,700 new licensed spaces.
 - The Childcare BC plan has helped tens of thousands of parents save up to \$1,600 a month, per child, through the Affordable Child Care Benefit and Child Care Fee Reduction Initiative.
 - Budget 2021 includes investments to double the wage enhancements for ECEs to \$4 an hour.
 - Budget 2021 investments will also convert about 400 licensed spaces into Aboriginal Head Start spaces that will provide Indigenous-led, culturally relevant and no-cost child care to Indigenous families throughout the province.
 - Budget 2021 includes investments enabling approximately 2,000 more families to access services from Supported Child Development and Aboriginal Supported Child Development programs.