In recent years Canadian policy-makers and politicians of all persuasions have stressed the virtues of an accessible, affordable system of higher education to meet the demands of an increasingly complex economy and society. While their commitment may be clear, achieving this goal has been easier said than done, owing in part to the fact that, until recently, there was relatively little policy research on the barriers to post-secondary education in Canada. Policy-makers seeking evidence on which to base their decisions had little to go on. The gap, however, is being filled. Canadian post-secondary policy has in recent years benefited from a slew of interesting and innovative studies on access to higher education. These include the February 2007 report on the inequality in university participation prepared by Statistics Canada’s Marc Frenette, Why Are Youth from Lower-income Families Less Likely to Attend University? Evidence from Academic Abilities, Parental Influences, and Financial Constraints, whose conclusion about the relative unimportance of financial constraints sparked considerable controversy. This controversy, however, could not have come at a more opportune time. The federal government is presently reviewing its student aid program, a number of provinces have commissioned reviews of their higher education sectors, tuition policy is being hotly debated and the Canada Millennium Scholarship Foundation, a key source of bursaries for undergraduate students, is approaching the end of its 10 year mandate. In such a context, new research findings about access to post-secondary education are bound to find a particularly receptive audience.

Unfortunately, too many commentators either rushed to endorse Frenette’s paper or dismissed it out of hand without taking the time to consider all of his conclusions. More specifically, a cursory reading of the paper lent itself too easily to attempts to uphold or deny the importance of particular types of barriers to post-secondary education, without considering the connections among them. While it would be nice if there were a single “killer” variable that explained
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what we wanted to know — such as why youth from low-income families are so much less likely to enter university — policy-making will be better informed if we take a less hasty and more realistic approach.

Frenette's paper breaks new ground in the search to identify the reasons why certain students do or do not pursue higher education. Earlier research has described who studies at the university level, concluding that

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students from low-income families or from families whose parents did not study at college or university are the least likely to pursue studies beyond high school. Frenette undertakes to go further by quantifying the relative influence that a variety of factors have on university enrolment. This leads to the report's key finding — the one that has generated so much discussion — which is as follows: “Differences in long-term factors such as standardized test scores in reading obtained at age 15, school marks reported at age 15, parental influences and high-school quality account for 84 percent of the gap. In contrast, only 12 percent of the gap is related to financial constraints.”

Put differently, academic factors and parental support appear to have a stronger impact than money on explaining why lower-income students are less likely than their higher-income counterparts to go to university.

It would be wrong to conclude from this, however, that financial constraints don't matter. First of all, we need to be precise about Frenette's conclusion: he argues that a lack of financial constraints reduces an individual's likelihood of enrolling in university by 30 percentage points. Clearly, then, the importance of financial barriers cannot be ignored.

Second, Frenette's analysis is conducted against the background of the existing costs of a post-secondary education and the availability of student financial assistance. It would be wrong to conclude, therefore, that because financial constraints are less important than other factors in explaining the enrolment gap, tuition could be left to rise or student financial assistance scaled back without consequence. The consequence presumably would be that financial factors would begin to account for a greater share of the enrolment gap between income groups. This would seem to have been the case in the US, where research has begun to show that rising tuition and less financial aid in the past years have led to greater inequality in post-secondary participation today.

Finally, while media commentators were quick to pick up on the idea that seemingly “non-financial” factors largely account for the gap between wealthy and less-well-off youth, fewer commentators, unfortunately, discussed another important conclusion — that reading scores, grades, parental expectations and high school quality are all directly or indirectly correlated with family finances. Money clearly affects access to post-secondary education, but sometimes in ways we might have ignored in the past.

Frenette's paper, then, is important because it clearly shows that factors such as academic ability and parental influence play a large role in shaping the educational pathways that young adults eventually follow. It would be a mistake, however, to use it to justify an “either/or” approach that focuses only on these types of factors and ignores financial ones, which remain important. Certainly, more investment in support of children and learning at a young age will pay off but this must be in addition to, rather than instead of, the support given to students as they transition out of high school and into college or university.

In place of the “either/or” approach, we prefer one that keeps all of the barriers students may face in focus and, moreover, acknowledges how these barriers interact. We must turn our attention to what is perhaps best conceived as a web of barriers — academic, financial, informational and motivational in nature — that prevent many youth from beginning or completing a post-secondary education.

While a majority of Canadian youth pursue some degree of post-secondary studies, the opportunity to do so is not available equally to all, as we have discussed. Further, many youth who “access” the system by enrolling in higher education ultimately abandon their studies before graduating. Though we have a clear sense of who is missing out on post-
secondary education, we also need a thorough explanation of why this is the case.

Surveys of individuals at different points in time (during high school, in preparation for post-secondary education and after high school graduation) have identified three main kinds of barriers to post-secondary education: academics, which include both performance, preparation and post-secondary requirements; finances, which in a strict sense include access to the funds needed to pay for schooling and related expenditures such as books and living costs, and in a broader sense capture concepts such as debt aversion; and informational and motivational factors, which include career planning, awareness of post-secondary options and financial support measures, and an appreciation of the perceived costs and benefits of higher education.

Gaining admission to a post-secondary program, particularly at a university, requires an individual to demonstrate a certain degree of academic ability. Consider the following:

- In 2003, 85 percent of university students entered with a high school average of at least 75 percent.
- A recent survey of youth in four provinces conducted two years after they had been enrolled in grade 12 — typically around age 20 — found that more than seven out of ten of those with high school grades of 70 percent or more had enrolled in a college, university or apprenticeship program. Fewer than half of those with grades below 70 percent enrolled in higher education without dropping out.
- A Statistics Canada study on students’ literacy proficiency found a direct correlation between reading ability at age 15 and enrolment in higher education at age 19. Future research will demonstrate whether teenage reading scores can reliably predict post-secondary outcomes (such as graduation, dropping out or changing programs).

There are strong links between socio-economic status and academic ability. Individuals who grow up in households in wealthy neighbourhoods with wealthy schools, where parental educational attainment is reflected in the presence of books in the home or where financial circumstances allow for sustained educational development outside the classroom, are more likely to study at the post-secondary level, especially at university. The point here, however, is that while some of the roots of the problem may lie with socio-economic factors, an effective policy solution for those students struggling academically has to go beyond the provision of financial support.

Still, money remains a concern especially since the cost of post-secondary education has risen substantially in recent years. University tuition regularly increases well above the inflation rate and college programs have become more expensive. Students routinely spend hundreds of dollars each year on books and supplies, and are often at the mercy of expensive housing markets. More and more students are working during the school year and the summer to make ends meet and a majority of students graduate with some level of debt. Paying for post-secondary education has become increasingly complex — in 2003-04, two-thirds of full-time students relied on at least three sources of income (typically a mix of employment, student aid, parental assistance and savings) to pay their bills.

Among high school graduates who do not go on to post-secondary studies, one-third cite finances as a barrier, the most frequent response. Specific financial barriers include debt aversion, not having enough money to attend, the program’s cost, the cost of leaving home and the desire to work right away (respondents could give multiple answers).

In terms of the desire to work rather than study, it should be noted that a booming resource-based labour market has also had an impact on post-secondary planning, luring potential students away from higher education and toward well-paying manual labour. A study of high school graduates in Alberta, Saskatchewan, Manitoba and New Brunswick found that the proportion of youth choosing to work rather than study immediately after high school increased from east to west, in step with the east-west increase in the youth employment rate.

Surveys of high school students and their parents reveal quite a bit about
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“Barriers to post-secondary education are rooted in an individual’s life circumstances — circumstances that encompass family and socio-economic status — and manifest themselves well before the age of 18,” observe Joseph Berger and Anne Motte. Consequently, they say, governments should adopt a life-course approach to increasing participation: “We must envision post-secondary education not merely as something that comes after high school, but as an essential component of an educational pathway that begins in early childhood and continues into adulthood.”

how families approach higher education, particularly the funding of it.

- One-third of students in the upper years of high school who plan to enrol in post-secondary education (including one-fifth in their final year) do not know how much their tuition will cost. Of those willing to take a guess, 60 percent said it would be more than double the actual provincial average that year.

- Less than one in six high school seniors who planned to rely on government financial aid knew at least a fair amount about how these programs work.

- Perhaps most tellingly, while 84 percent of parents talked to their kids about post-secondary education, only 38 percent discussed paying for it and only 13 percent talked about financial aid programs.

The lack of informed discussion around post-secondary funding strategies is reflected in the fact that both high school students and their parents overestimate the availability of scholarships and government financial programs, leaving open the prospect of surprises when the education bills come due.

Unsurprisingly, these trends are exacerbated in households with the smallest chances that the child will complete a higher education. Low-income families save the least for higher education, worry the most about paying for it and yet rarely talk about financing strategies. So-called “first generation” students (whose parents did not attend post-secondary education) become less likely to plan to continue their studies and more likely to consider joining the labour force as they near the end of high school. They are less likely than their classmates to agree that you need post-secondary education to get a good job, that paying for it is a good investment and that there are other benefits to higher education than a good job.

Lack of motivation can be as important as poor information (although the two are certainly connected). Almost 40 percent of high school graduates who do not enter post-secondary education say it is because they lack interest or a
career focus. Similarly, over half of those who drop out of college or university do so because they are not interested in their studies or because they have little career direction.

We are only beginning to understand how these barriers interact. For example, a high school student who lacks the motivation to pursue post-secondary education might neglect his schoolwork, creating a seemingly academic barrier that is nevertheless rooted in a lack of motivation. Another teenager might not allow herself to dream of studying at a college or university because her parents lack the funds to pay for her education. Lack of motivation might then be rooted in finances.

It is nonetheless becoming increasingly clear that these barriers overlap, which means they seldom manifest themselves in isolation. Upper-year high school students who reported one kind of barrier to post-secondary education were very likely to report another. For instance, of those who said that poor school marks were a barrier, 68 percent reported facing a financial barrier and 66 percent reported a lack of interest or career focus. The individual who lacks the grades to gain entry into a university is also unlikely to have all the funds to pay for it. High school students who have not given much thought to career planning are less likely to be motivated for post-secondary education and, by extension, are less likely to be prepared for its academic demands. Moreover, we have learned that low-income youth, the children of parents with limited or no post-secondary education themselves and Aboriginal teenagers are more likely to report these barriers than are other individuals. These groups of students are underrepresented in post-secondary education precisely because they face the challenge of overcoming not just one type of barrier to access, but many.

Taking all this research into account, a more complete picture starts to emerge. The path to graduation from a post-secondary institution does not begin with enrolment. It begins much earlier and needs careful preparation. The barriers to post-secondary education are rooted in an individual’s life circumstances — circumstances that encompass family and socio-economic status — and manifest themselves well before the age of 18. What’s more, efforts to mitigate the effects of socio-economic factors such as low family income and limited educational attainment in the family require time to succeed.

What this means is that federal and provincial governments as well as other education stakeholders should adopt what we call a “life course” approach to post-secondary education policy. To design efficient policies, we must envision post-secondary education not merely as something that comes after high school, but as an essential component of an educational pathway that begins in early childhood and continues into adulthood. Early interventions are certainly one key component of such an approach and are a sound social investment. We nonetheless need to have other mechanisms in place to support individuals who may, at one point or another as they move from childhood to adolescence and beyond, start to slip through the cracks. It would be foolish to think that every Canadian is ready to benefit equally from a given policy at the same time or age. While some may benefit from support early in life and go on to access higher education with ease, others will still need support as post-secondary studies begin.

Even if policies and programs designed to alleviate the longer-term barriers to higher education were to succeed, the battle would only be half won. Completing post-secondary education is, of course, contingent on being motivated to pursue studies and performing well academically, but it is equally dependent on being able to pay for it. It is therefore necessary to ensure that along with other programs, there is a system of financial support for students, particularly if we are to encourage attendance among an increasing number of youth from low-income backgrounds. Tailoring a better financial aid system is part of the educational policy-making equation.

What we should be striving for, then — and what we mean by a life course approach to policy — is some assurance that at each stage in their life Canadians can rely on programs that will help them achieve their educational goals. Learning supports early on, assistance to parents and families, adequate career and educational counselling, and student financial aid will all play a major role in shaping Canada’s economic and social well-being in the 21st century. This is a point we cannot afford to overlook as governments and citizens seek answers to the challenge of improving access to post-secondary education.

Joseph Berger and Anne Motte are policy and research officers at the Canada Millennium Scholarship Foundation and co-authors of the third edition of The Price of Knowledge. The views expressed in this article are those of the authors and do not necessarily reflect the positions or policies of the Canada Millennium Scholarship Foundation.