

THE RACIALISED IMPACT OF TUITION FEES

ASSESSING
THE SOCIAL
COST OF POST-
SECONDARY
EDUCATION

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Canadian Federation of Students–Ontario

With more than 300,000 members at 37 students' unions and in all regions of the province, the Canadian Federation of Students is the voice of post-secondary students in Ontario. Founded in 1981, the Federation represents students at the college, undergraduate and graduate levels, including full and part-time students.

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THE RACIALISED IMPACT OF TUITION FEES

ASSESSING THE SOCIAL COST OF POST- SECONDARY EDUCATION

Introduction

Post-secondary education has long been considered to be the great social equaliser, capable of opening up new pathways to higher income earnings and social mobility for underprivileged members of society. This is a democratic ideal that envisions post-secondary education as being accessible to anyone with the ability and desire to learn, and not simply the means to afford the hefty price tag.

The goal of social and financial mobility and the promise of equal opportunity are among the primary motivations for many people who immigrate to Canada. However, Canada's deep income divide along the lines of race and ethnicity tells a different story in which opportunity is apportioned based on wealth and privilege. These inequalities threaten to become more deeply entrenched as labour market demands shift in the favour of skilled labour and a well-educated workforce.

Racialised people find themselves as lower income earners, on average. For them, the opportunities available through accessing post-secondary education are undermined by the current trend of skyrocketing tuition fees at Ontario's schools and ballooning student debt. Rather than increasing public investments to colleges and universities to make education universally accessible, the past two decades have seen a retreat of public funding that has left students and their families struggling to pay the highest fees on record. Downloading the cost of post-secondary education from the public and onto individual students undermines the role that education can play in furthering socio-economic equity and, in contrast, stands to deepen existing inequities.

In just under 20 years, average undergraduate tuition fees have more than tripled—from \$1,818 in 1991-1992 to \$5,951 in 2009-2010.¹ This rate of increase in tuition fees is four times faster than the rate of inflation.² Tuition fees in Ontario are the highest in the country and have increased from between 20 to 36 percent since the tuition fee freeze was lifted in 2006.³ As a result, graduate debt loads accrued through public loans can now reach as high as \$28,000 for a four-year programme. This debt can take years to pay off and has long-term negative financial implications for students who borrow.

In the current labour market, where 70 percent of all new listed jobs require some form of post-secondary education, access to education is a requirement for middle-income employability and a precondition for social and economic mobility. Today's substantial up-front cost of post-secondary education constitutes a barrier to the access of what has become a basic necessity – a barrier that is greater for racialised people.

The purpose of this paper is to investigate the available evidence of the discriminatory effects of rising tuition fees and to argue that increased public investment in higher education is necessary to ensure that Ontario achieves the democratic objectives that its citizens expect.

- 1 CAUT *Almanac 2009-2010*. Canadian Association of University Teachers. 2009; Statistics Canada, *University Tuition Fees, 2009/2010*. Government of Canada. 2009.
- 2 Bank of Canada Inflation Calculator.
- 3 Statistics Canada. *University Tuition Fees, 2009/2010*. Government of Canada. 2009.

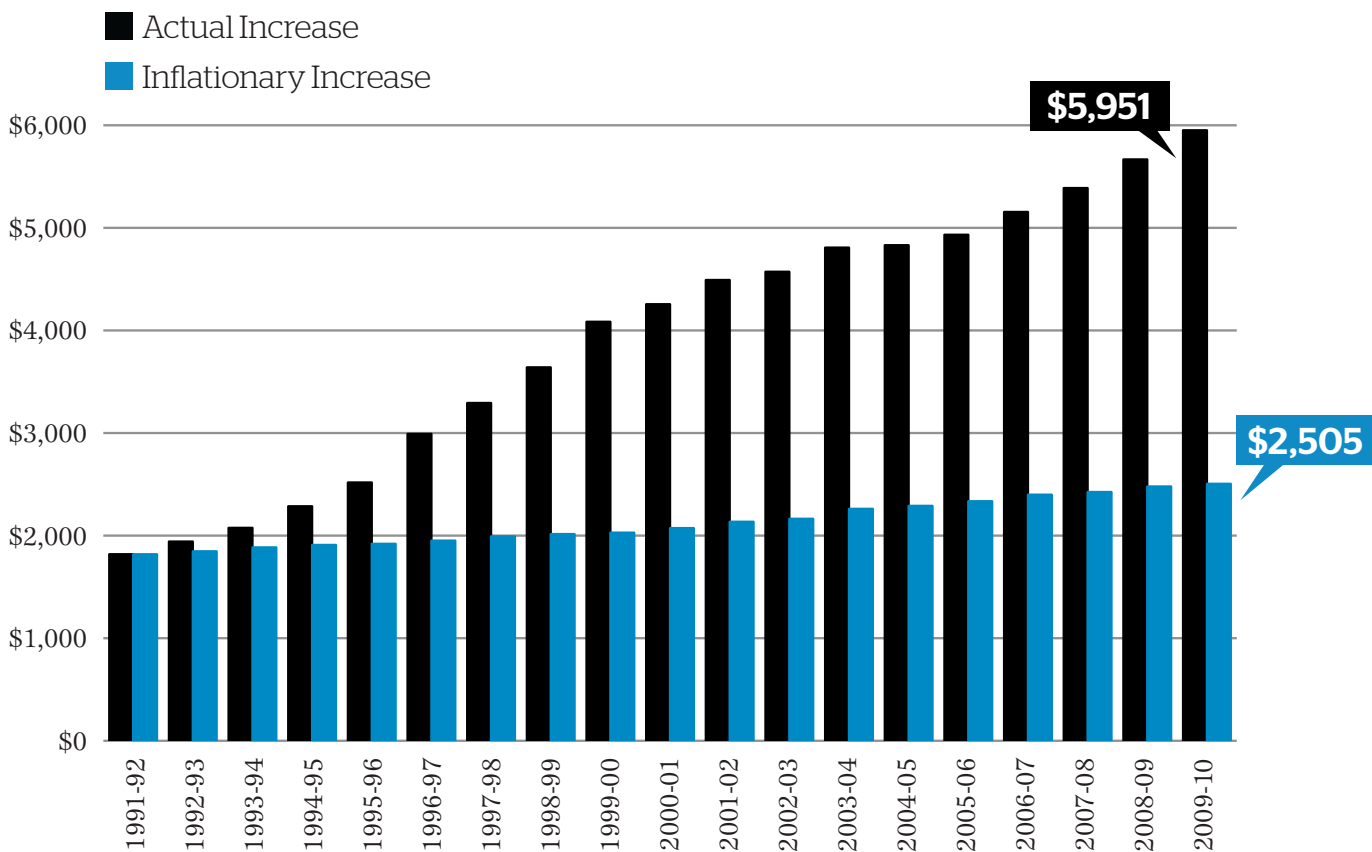
Racism and Racial Discrimination

Racism and racial discrimination can be experienced by an individual or a group of individuals and can be manifested through direct actions or at the systemic or institutional level, whether or not they are consciously intended or designed to discriminate. The Ontario Human Rights Code defines racism as the assumption that one racialised group is inherently superior to others. Systemic, structural and societal racism are manifested through policies, practices and decision-making processes that, intentionally or not, prevent the full and equal participation of all individuals or groups regardless of place of origin and skin colour.

Racialisation refers to the process through which physical traits, as well as geographic, historical, political, economic, social and cultural factors, become the basis for designating distinct groups or “races” to which inferior value is attributed without justification. The use of the term “racialised” rather than “visible minority” or “people of colour” draws attention to this artificial social process through which concepts such as race, racial superiority and racial prejudice are formed. The term “visible minority” will be used with reference to Statistics Canada data, which continues to use this designator. Both terms will refer to foreign-born and Canadian-born people unless otherwise specified.

For the purposes of this document, Aboriginal people will not be included in the description of racialised people in relation to tuition fees. This is due to the distinct nature of the discrimination facing Aboriginal peoples that flows from Canada’s colonial past. The different funding structures that apply to Status First Nations and Inuit students for higher education makes the inclusion of Aboriginal people, as identified by Statistics Canada, too complex for this analysis. Aboriginal people are racialised in Canadian society and experience discrimination on this basis and as a legacy of colonisation, but have a unique relationship with the state.

Average tuition fees increases in Ontario compared to inflationary increases



Source: Canadian Association of University Teachers, 2009; Statistics Canada, 2009; Bank of Canada, 2010

The Myth of Equality of Opportunity

The Racialisation of Poverty

To understand how tuition fees contribute to systemic discrimination, it is necessary to examine how racialised people are positioned within the Canadian economy. Despite the ideal of an equitable and multi-cultural society, the economic reality experienced by racialised people tells a story of socio-economic exclusion. On average, racialised people experience significantly greater and disproportionate rates of poverty than people who are not racialised. This means that racialised people are more likely to fall below the Low Income Cut-Off (LICO) – a measure of financial hardship that is based on the proportion of income spent on basic needs and is often referred to as the “poverty line” – and have related problems like poor health, lower education, and fewer job opportunities than those who are not racialised.⁴

Racialised families are two to four times more likely to fall below the poverty line than families that are not racialised and racialised individuals are three times more likely to fall below the poverty line.⁵ In addition, poverty among racialised communities is growing, leading to what has been called by many, the “racialisation of poverty.” Between 1980 and 2000, while the poverty rate for the non-racialised population fell by 28 percent, it rose for racialised families by 361 percent.⁶ This trend shows that inequity in Canadian society is increasing and is exacerbated by regressive social policy.

Disparity in the Labour Market

Systemic racism in the labour market has led to a lower rate of participation among racialised workers, and a wage gap relative to non-racialised workers. While participation rates in the labour market for the total Canadian population in 2001 were over 80 percent, they were only 66 percent for racialised groups.⁷ According to Census data, both Canadian and foreign-born racialised people earn a median after-tax income that is 13.3 percent less than the comparable income for non-racialised people.⁸ Racialised young men earn an average after tax income 35.5 percent lower than the overall average.⁹

The majority of new immigrants are racialised and are included in these numbers, but lower income rates are not simply a result of recent settlement. On average, it takes about twenty years for an immigrant to make

4 Statistics Canada. Census 2006. Government of Canada. 2006.

5 *Fact Sheet # 6: Income Levels & Social Assistance in 2007.* Colour of Poverty Campaign. 2007.

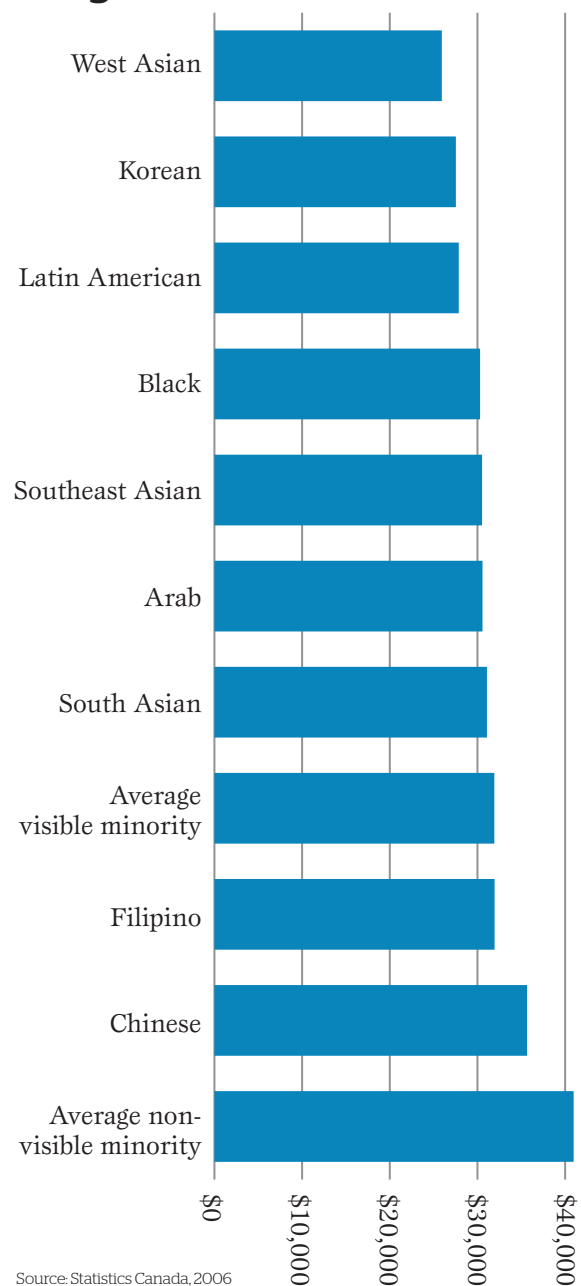
6 *Fact Sheet # 1: An Introduction in 2007.* Colour of Poverty Campaign. 2007.

7 Grace-Edward Galabuzi and Cheryl Teelucksingh. *Working Precariously: The impact of race and immigrants status on employment opportunities and outcomes in Canada.* Centre for Social Justice and the Canadian Race Relations Foundation. 2005.

8 Ibid.

9 Ibid.

Average incomes in Ontario among various visible minorities

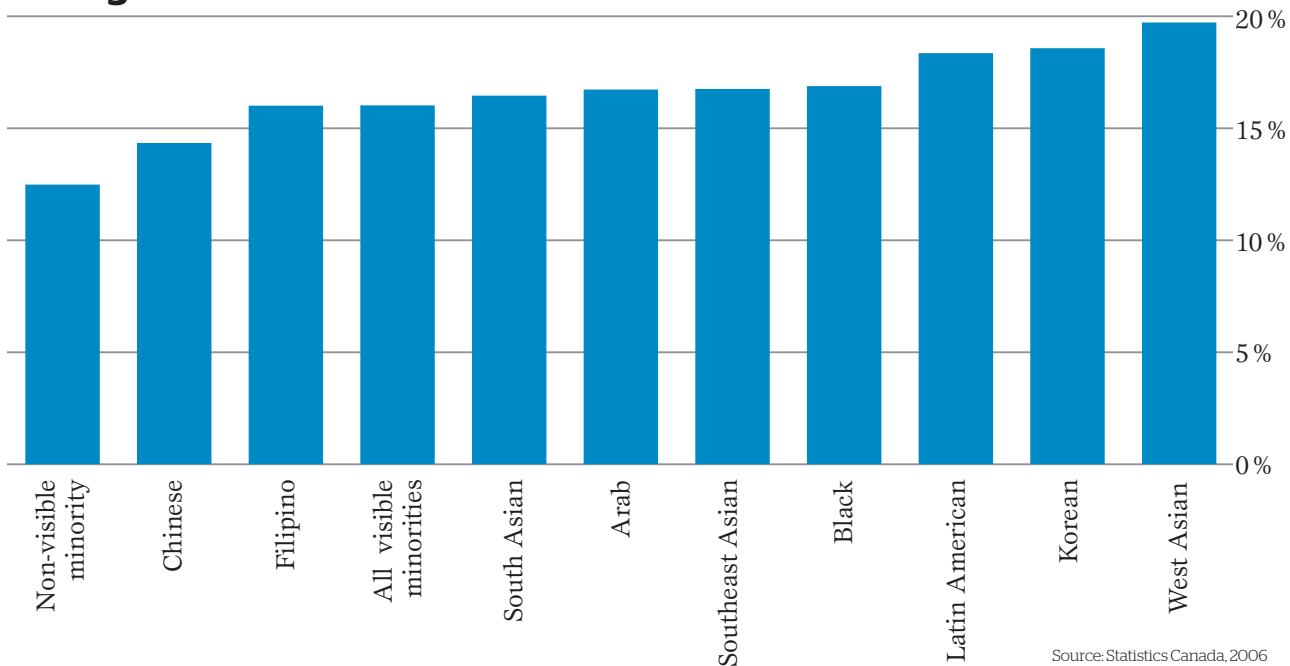


almost as much as someone from Canada of the same sex, age, and education level.¹⁰ In Ontario, despite country of origin, average incomes for visible minority people are 22 percent lower than those who are a non-visible minority.¹¹ The presence and persistence of this double-digit wage discrepancy between racialised and non-racialised people suggests that systemic racial discrimination exists in the labour market and contributes to the economic marginalisation of racialised people.

10 *Fact Sheet # 6: Income Levels & Social Assistance in 2007.* Colour of Poverty Campaign. 2007.

11 Statistics Canada. Census 2006. Government of Canada. 2006.

Tuition fees as a percentage of average income among various visible minorities



Post-Secondary Education and Racialised Students: Lack of Access to Opportunity

Economic Status and Post-Secondary Participation

Despite arguments frequently made by the proponents of a high-fee, high-debt model of education, enrolment rates have not significantly increased over the past two decades, despite the necessity of higher education. Between 1992-1993 and 2006-2007, the participation rate for youth aged 18-24 in university programmes increased from 18 percent to 22 percent. However, among undergraduate students surveyed in 2007, only 19 percent self-identified as a member of a visible minority group and only three percent self-identified as Aboriginal.¹²

It is important for anyone interested in tracking the impact of tuition fee and student financial aid policies to disaggregate enrolment numbers in order to determine who is actually attending Ontario's institutions and investigate why enrolment cuts sharply along socio-economic lines.

Once disaggregated, the available data demonstrates that enrolment rates correlate positively to family income, as the children of families with the lowest income levels are about half as likely to attend university as those in the top income level.¹³ The participation of students from families with incomes above \$100,000 is

80.9 percent, while participation drops to 58.5 percent for those from families below \$25,000.¹⁴

The greater economic burden posed by increasing tuition fees places post-secondary education further out of reach for people from low and middle-income backgrounds and therefore disproportionately affects racialised people.

Tuition Fees as a Barrier for Racialised Students

Census data demonstrates that average undergraduate tuition fees are a higher percentage of the average income earnings of visible minorities than non-visible minorities. While tuition fees are about 11 percent of the average incomes of male non-visible minorities, and 17 percent for female non-visible minorities, they are consistently higher for male and female visible minorities, at about 15 percent and 21 percent, respectively.¹⁵ These figures reach as high as 19 percent for males and 26 percent for females for some visible minority categories.¹⁶ The burden of tuition fees for students who are racialised is substantial and greater than that for non-racialised students. It is also important to identify the significantly lower average incomes of racialised women as there exists a gendered impact of high tuition fees in addition to the impact on the basis of race.

The burden posed by tuition fees has gotten worse, making the racialised impact of tuition fees even more acute. Census data from 2001 and 2006 reveals that

12 CAUT Almanac 2009-2010. Canadian Association of University Teachers. 2009.

13 Fact Sheet # 3: Education & Learning in 2007. Colour of Justice Poverty Campaign. 2007.

14 CAUT Almanac 2009-2010. Canadian Association of University Teachers. 2009.

15 Statistics Canada. Census 2006. Government of Canada. 2006.

16 Ibid.

tuition fees consume a growing percentage of the average wages of both non-visible and visible minorities, but the impact of tuition fee increases is disproportionate for the latter. For example, average undergraduate tuition fees were 14.9 percent of the average annual wages of Black men in 2001, but this increased to 16.9 percent in 2006.¹⁷ Clearly, tuition fees have been rising at a faster rate than wages. While this is true for all people, the increase is higher for visible minorities and particularly women. The average percentage increase of tuition fees to wages was 1.5 percent from 2001 to 2006 for non-visible minority women, but it was as high as 4.9 percent during the same period among some visible minority women.¹⁸ Rising tuition fees are contributing to a deepening economic divide between racialised people and non-racialised people.

The Impact of Student Debt on Racialised Students: The Cost of Access

The Increased Reliance on Loans for Racialised Students

Average student debt has sharply increased for all students for the past two decades and the number of full-time students in Canada who rely on student loans increased by 91.7 percent between 1990-1991 and 2006-2007.¹⁹ Labour market demands make high graduating debt levels a common expectation of most students who are struggling to improve their economic opportunities. Despite the persisting wage gap, many people from racialised communities are continuing to make sacrifices to attend post-secondary education. Those racialised students who are fortunate enough to attend a post-secondary institution are more likely to borrow and incur debt to finance educational costs. A recent study of the Canada Student Loans Program (CSLP) compares the difference between loan rates among immigrant and non-immigrant youth. It found that 45 percent of recent immigrants (1980 and onwards) take out loans for post-secondary education compared to 31 percent of non-immigrants.²⁰ More recent immigrants to Canada are overwhelmingly racialised and arriving in greater numbers from parts of Asia, Africa, Central and South America, and the Caribbean.²¹ The study further shows that the loan uptake gap is exacerbated by the fact that 58 percent of immigrant students have parental income below \$40,000, compared to 29 percent of other students.²²

17 Statistics Canada. *Census 2006*. Government of Canada. 2006.

18 Ibid.

19 Human Resources and Skills Development Canada.

20 Costa Kapsalis. *Who Gets Student Loans?* Statistics Canada. 2006.

21 Statistics Canada. *Census 2006*. Government of Canada. 2006.

22 Costa Kapsalis. *Who Gets Student Loans?* Statistics Canada. 2006.

Loans and Educational Persistence

Studies indicate that there is a relationship between a student's family income background and their progress towards completing their diploma or degree requirements. In particular, students from low-income backgrounds experience lower-than-average completion rates and the type and amount of financial aid available appears to be important factors in determining a student's ability and decision to stay in post-secondary education.

For example, one study showed that for students who receive only government grants, there is no measurable decline in persistence over time. However, for those receiving loans as well as grants, retention declined as their loans accumulated, such that persistence in their programme of study dropped by 30 percent and the likelihood of degree completion dropped by half – from 79 percent to 38 percent.²³ For students who received only loans, the impact was even more stark. Only eight percent of student loan borrowers whose debt accumulated by more than \$10,000 a year completed their studies.²⁴

Since more racialised people come from lower-income backgrounds, they are more likely to rely on student loans to borrow the money, as this money is needed to pay for their education. Once they successfully overcome the up-front financial barriers to accessing a higher education, racialised students are among the most in jeopardy of dropping out because of additional financial pressures, including debt aversion.

Loan Repayment and Entrenching the Divide

Debt Repayment – Racialised Students Pay More for their Education

For the many racialised students entering the workforce with accumulated debt (with or without a degree or diploma to show for it), the current wage disparity disproportionately undermines the opportunities afforded by a post-secondary education. Lower earnings lead to a longer loan repayment period and more accumulated interest. In this way, higher than average debt levels and lower than average wages conspire to mean that racialised people pay more, on average, for their education than do non-racialised people. The current loan repayment system is structurally discriminatory by charging borrowers more for their education than those who have the means to pay up front or pay off their debts more quickly.

The regressive nature of a loan-based system of student financial aid affects racialised people unequally, a tenet of systemic discrimination. The Ontario Student

23 Lori McElroy. *Student Aid and University Persistence: Does Debt Matter?* Canadian Millennium Scholarship Foundation. 2005.

24 Ibid.

Assistance Program (OSAP) provides publicly-funded financial assistance to students who qualify on the basis of financial need. However, rather than providing grants to students in need in order to equalise their access to post-secondary education relative to more affluent students, OSAP allows for borrowing of up to \$28,000 for a four-year degree. Such a large debt is a substantial financial burden for students who are already, by definition, coming from a high-need background. For racialised students with significantly less average incomes, this burden is greater than those of non-racialised people.

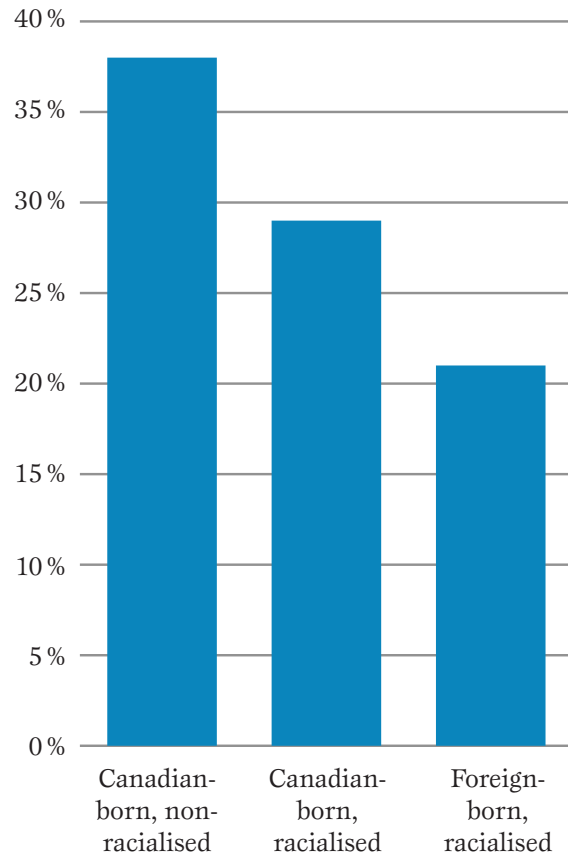
The OSAP Repayment Calculator indicates that a student debt of \$28,000 can take up to 14.5 years to pay off for students who can only afford to pay the minimum of \$241 per month.²⁵ For these students, the actual total repayment amounts to \$41,934, of which \$13,934 – half the amount of the loan principal – is interest. Through this system of repayment, the most vulnerable members of society pay the most for their education through compound interest. Racialised people, who are already marginalised in the labour market, are further penalised by disproportionately bearing heavy student debt for longer and paying more for their education overall. This system not only exacerbates existing socio-economic inequity, but it also inherently favours students from more affluent backgrounds.

Defaulting on Loans

The impact of a heavy debt burden can have disastrous consequences for any struggling graduate, but the dangers are statistically higher for racialised students. If indebted graduates fail to make their payments, they are considered in default and their loan can be turned over to a collection agency while interest continues to accrue on the unpaid balance of their loan. Their default is reported to a credit bureau and their ability to obtain future credit is impaired. Even if payments are recommenced, the graduate is restricted from obtaining further financial assistance – and furthering their education – until their debt is cleared.

For racialised students graduating with debt, struggling to make payments over a longer period of time and with greater interest accrual puts them at greater risk of defaulting on loan payments. In the United States, the Department of Education and loan policy analysts estimate that the maximum manageable threshold of educational debt as a percentage of monthly income is eight percent.²⁶ This threshold is widely used by policy analysts as a benchmark for determining when loan payments become unsustainable. Graduates with debt payments that are greater than eight percent of their monthly income are statistically more likely to default on their student loans. The average employment in-

People with a university degree in the top income quintile



Source: Galabuzi and Teelucksingh, 2005

come for visible minorities in Ontario is \$31,925, as compared to \$40,969 for non-visible minorities, and drops as low as \$21,000 for some racialised groups. Given that the lowest possible monthly payment on a \$28,000 student loan is \$241, most Black and Latino males would lose nearly nine percent of their monthly income to repayments and pass the default threshold.²⁷ For some visible minority groups, the risk of default is significantly higher. For example, minimum monthly loan payments could represent 13.35 percent of the average monthly income for a West Asian woman in Ontario as compared to only 5.75 percent for the average White male.

Graduates in Canada, however, are not permitted to discharge student loans when they successfully declare bankruptcy unless their loans are more than seven years old. This discriminatory policy ties students to loan debt and forces them to maintain rigid repayment schedules, despite demonstrated financial hardship, while continuing to accumulate compound interest on the loan principal. No Canadian data is collected that would document the racial characteristics of those who are defaulting on student loans. However, in the United States, researchers have concluded that “high loan

25 Ontario Student Assistance Program. *OSAP Repayment Calculator*. Government of Ontario. 2009.

26 Derek Price. *Educational Debt Burden Among Student Borrowers*. *Research in Higher Education*, 45(7): 701-737, 2004.

27 Statistics Canada. *Census 2006, special run*. Government of Canada. 2006.

default rates by racial minorities constitutes the most consistent and perhaps most troubling finding across the published studies that have appeared to date.²⁸ As evidence of this, it has been shown that students of African descent and Native American students who come from a family background of low educational attainment have default rates that range from 30 to 60 percent.²⁹ A system of debt accumulation and varying default rates demonstrates the differential impact of tuition fees on racialised students.

Post-Secondary Attainment and Labour Market Realities

The income gap for racialised people is evident regardless of whether an individual attended post-secondary education or not. This means that racialised people benefit less in terms of earnings as a result of post-secondary education when compared to those who are not racialised. The Canadian Council for Social Development found that, despite the fact that visible minorities generally have higher education levels than non-racialised groups, visible minorities still have lower levels of employment and income.³⁰ In particular, foreign-born racialised people experience greater education-occupation discrepancies compared to other groups: less than half of those with a university education have high skill-level jobs.³¹

Of those employed, racialised people are disproportionately represented in low-paying occupations, often characterised by precarious work. These occupations include sewing machine operators, of which 46 percent of workers are racialised, electronics assemblers (42 percent), and textile processing labourers (41 percent).³² Racialised people are underrepresented in better paying and more secure jobs, including professionals (13.8 percent), supervisors (12 percent), and legislators (2.2 percent).³³ This labour market segmentation, together with other labour market indicators, suggests that racialised communities and individuals experience inequity in the labour market that can be attributed to systemic discrimination on the basis of race.

While about 38 percent of Canadian-born non-racialised people with a university education were in

the top income quintile, only 29 percent of Canadian-born racialised people and 21 percent of foreign-born racialised people were in the top income quintile despite having the same educational attainment.³⁴ This reality undercuts the widely held belief that education is the great social equaliser. It demonstrates that the economic opportunities promised by a college diploma or a university degree are not equally afforded to all graduates. The persistence of lower wages for racialised people after graduation suggests the resilience of systemic discrimination in Canadian society.

Ontario's current policy of tuition fee increases, which includes differential increases for professional and graduate students, fails to consider the negative impact of racial discrimination and labour market segmentation on the future earnings of racialised graduates.

Conclusion

As Ontario moves toward a knowledge-based economy, many people have come to realise that a post-secondary degree or diploma have become necessary credentials for economic success in Ontario. However, a cycle of poverty and socio-economic marginalisation accompanies racialised students in their pursuit of higher learning. Rising tuition-fees are a barrier to post-secondary education for all people from low-income and middle-income backgrounds but they have a discriminatory impact on racialised students because of systemic racism and economic marginalisation. This is based on a number of indicators including lower average incomes than non-racialised people, higher rates of poverty and their over-representation in lower-paying, precarious occupations.

Racialised people are, on average, less able to afford the cost of rising fees. In particular, racialised students are more likely to need loans to finance the cost of post-secondary education and incur heavier debt loads. Lower than average incomes persist for racialised people regardless of educational attainment, and result in racialised graduates taking longer to repay their loans and, therefore, paying more for their education. In this way, tuition fees and existing repayment structures exacerbate existing racial inequities and, in fact, contribute to their entrenchment. A high-fees and high-debt model for financing post-secondary education can be seen as a form of systemic discrimination.

Students have long recognised that rising tuition fees, debt-based student financial assistance, and a patchwork of insufficient and unevenly applied grants together constitute regressive government policy, and have called on all levels of government to properly invest in post-secondary education. This includes the implementation of a new funding framework that progressively reduces tuition fees while providing replacement funding to ensure that college and university operating costs are properly covered by public

28 J.F. Volkwein, B.P. Szelest, A.F. Cabrera, and M.R. Napierski-Prancl. *Factors Associated with Student Loan Default Among Different Racial and Ethnic Groups*. *Journal of Higher Education*, 69(2): 206-237, 1998.

29 Ibid.

30 Canadian Council on Social Development. *Unequal Access: A Canadian Profile of Racial Differences in Education, Employment and Income*. Prepared for the Canadian Race Relations Foundation. 2000.

31 Ibid.

32 Grace-Edward Galabuzi and Cheryl Teelucksingh. *Working Precariously: The impact of race and immigrants status on employment opportunities and outcomes in Canada*. Centre for Social Justice and the Canadian Race Relations Foundation. 2005.

33 Ibid.

34 Ibid.

funding. Students have also been calling for reforms to the Ontario Student Assistance Program, including its conversion from a loan-based to a grant-based system. The absence of these measures will ensure that existing socio-economic inequity is maintained and exacerbated by post-secondary education, rather than diminished by it.

The full extent and dimensions of the negative impact of tuition fees and student debt as forms of systemic discrimination requires the collection of clear and consistent data across all educational institutions in order to track the enrolment, success and graduation rates

of racialised students. In addition, comprehensive data must be collected on how people from various Census-defined visible minority categories are affected by student debt loads. This would include tracking loan take-up, debt levels and repayment rates, as well as career, family and economic choices after graduation. Success of graduates in the labour market and type of post-graduate employment should also be tracked in greater detail. Such data would likely further highlight the details of how the rising cost of post-secondary education in Ontario reinforces, deepens, and constitutes systemic and societal discrimination against racialised people.

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