

WHO GOES? WHO PAYS?

Part 1: An Examination of Social
Barriers to Postsecondary Access

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Abstract

Building on Students Nova Scotia's values of accessibility and affordability, this report examines the intersection of informational, attitudinal, and financial barriers to postsecondary access, particularly for students from underrepresented groups. Significant past research has emphasised the role of financial barriers in access to postsecondary education, yet less research in the province has focused on examining the other determinants of postsecondary access, including attitudinal, informational, and demographic factors. The first instalment of our examination of postsecondary access focuses on social determinants of access, with the subsequent instalment focusing on the financial barriers to postsecondary in the province.

In the first instalment, we examine enrolment and persistence trends at Nova Scotia postsecondary institutions, as well as retention following graduation. We acknowledge the importance of placing equal value upon all postsecondary options available to students in creating an inclusive and accessible educational climate in Nova Scotia.

In the second instalment, we will discuss the various costs associated with postsecondary, how these fees are regulated and how they have evolved over time. We analyse the financial assistance programs available to students at both a provincial and federal level; we examine financial aid program uptake, as well as potential uptake barriers and ways in which deterrents can be combated. A focus is placed upon unmet need - in which students face levels of need beyond financial aid program maximums – and potential strategies to address this pressing issue as affordability pressures grow in the wake of the COVID-19 pandemic.

These topics are viewed through a multi-dimensional lens, acknowledging the importance of understanding the social and financial barriers involved in postsecondary access and how these barriers interact, particularly for underrepresented groups. Through this lens, we hope to address the informational barriers youth face throughout the postsecondary decision-making process. We also seek to identify areas for improvement in the financial programming available to these students once they have made the decision to access postsecondary education.

Statement of Values

Students Nova Scotia is built upon the belief that post-secondary education can play a fundamental role in allowing both the individual and society to realise their full potential. Students Nova Scotia's values are pillars built upon this foundation. They give direction to Students Nova Scotia's work and reflect our organisational goals.

ACCESSIBILITY

Every qualified Nova Scotia student who wishes to pursue postsecondary education should be able to do so, irrespective of their financial situation, socioeconomic or ethnic background, physical, psychological, or mental ability, age, sexual orientation, geographic location, or any other factor exogenous to qualification.

AFFORDABILITY

The cost of postsecondary education in Nova Scotia should not cause undue hardship upon any student, during or after their time at a postsecondary institution, restrict their ability to pursue the career path they choose, or make them financially unable to live in the community of their choice.

QUALITY

Policies, programs, and services in postsecondary education should meet student expectations to help prepare them for lifelong success, including in their citizenship, careers, and personal wellbeing.

STUDENT VOICE

Nova Scotia students must be empowered to actively participate in influencing their postsecondary system's development via engagement through their respective student body representatives, within their postsecondary institutions themselves, and through the broader democratic process.

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Abbreviations

CBU	Cape Breton University
CESG	Canada Education Savings Grant
CESP	Canada Education Savings Program
CLB	Canada Learning Bond
CMEC	Councils of Ministers of Education, Canada
COL	Cost of Living
CSG	Canada Student Grants
CSLP	Canada Student Loan Program
EECD	Education and Early Childhood Development
GDP	Gross Domestic Product
MOU	Memorandum of Understanding
MPHEC	Maritime Provinces Higher Education Commission
MSVU	Mount Saint Vincent University
NEET	Not in Education, Employment or Training
NSCAD	Nova Scotia College of Art and Design
NSCC	Nova Scotia Community College
NSSAP	Nova Scotia Student Assistance Program
NSSG	Nova Scotia Student Grant
OECD	Organisation for Economic Cooperation & Development
OER	Open Educational Resources
PSE	Postsecondary Education
PSI	Postsecondary Institution
PSSSP	Postsecondary Student Support Program
RESP	Registered Education Savings Plan
SFA	Student Financial Assistance
SMU	Saint Mary's University
STFX	Saint Francis Xavier University

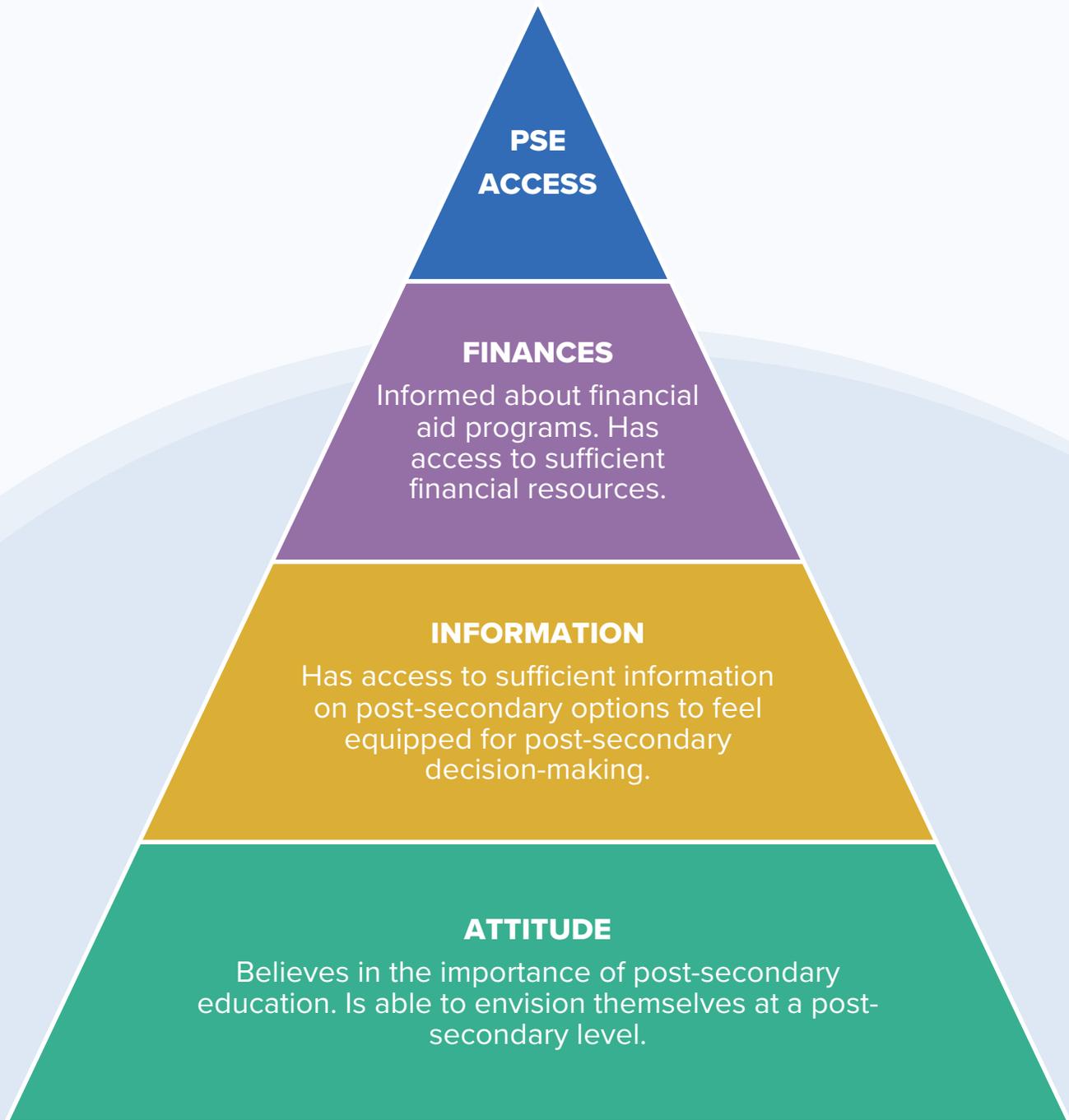
Introduction

There are many factors that influence one's decision to pursue postsecondary education (PSE). Financial barriers are often cited as the primary obstacle to access, but despite efforts to improve financial supports in Nova Scotia, enrolment continues to stagnate. One explanation is that financial barriers are often examined in isolation; aid programs will have little impact if students have not first been convinced of the importance of PSE and have not been given information to aid in their decision-making. As highlighted through this report, students typically seek information on educational costs after they make the choice to access postsecondary.

Indeed, social factors such as familial attitudes, demographic barriers or informational access have become increasingly integral to educational decision-making in Nova Scotia. Often social barriers are interlinked, with attitudinal factors and negative perceptions of PSE perpetuated by extrinsic factors. To improve accessibility and affordability of PSE, it is best to view the factors limiting access not as isolated barriers but as elements of a larger process, ensuring that students:

1. Believe in the **importance of PSE** and are able to **envision themselves** at PSE.
2. Have **the right information** to make informed PSE decisions.
3. Have sufficient information on **financial assistance programs** and secure appropriate funding so that educational costs do not exceed the available resources.

Through this paper, we present research that emphasises the value of this approach in understanding postsecondary access. We hope this will spark discussions of solutions to the barriers students face when making decisions about postsecondary.





PSE in Nova Scotia: A Contextual Overview

The Importance of Post-Secondary Education

In today's society, the value of postsecondary education (PSE) cannot be contested. Formal learning beyond secondary school offers a wealth of private and public benefits.

Individual Benefits

When asked about their reasons for pursuing PSE, many students cite greater earnings and increased employment prospects. For Nova Scotians between the ages of 25 and 54 in 2021, the overall unemployment rate was 7.5%, compared to a rate of 6.2% nationally¹. For those with only a high school diploma, this rate peaked at 10.5%; however, it decreased to 7.2% for those with a postsecondary certificate or diploma and further to 4.2% for those who reported a bachelor's degree as their highest level of education². Further, the rate of Canadian 25-29-year-olds currently Not in Education, Employment, or Training (NEET) decreases as educational attainment increases³; once any level of PSE is attained little variation in the NEET rate is observed⁴. This suggests that **although earnings across different education levels may differ, one is much less likely to face unemployment after PSE at any level has been obtained.**

In 2020, Nova Scotians working full-time between the ages of 25 and 64 with a college diploma earned significantly more on average than those with a high school diploma as their highest level of attainment⁵. This increase was reported to be 26% higher for men and 21.8% higher for women⁶. Those with a bachelor's degree saw an even larger average earnings advantage (66.7% for men, 81% for women) compared with those who had not pursued PSE⁷. The distinction between earnings with a college education versus a university education is also clear: individuals with a bachelor's degree earned significantly more on average than their college-educated counterparts (32.3% more for men, 58.7% more for women)⁸.

A recent study examining the financial benefits of PSE based on family income level determined that the earning premiums of PSE (how much more one who has attained PSE can expect to earn in comparison with someone who has not) were larger for youth from families in the lowest income level compared with those from the highest levels⁹. **Students from low-income families will see larger earnings increase as a result of postsecondary education than those from high-**

income families; this demonstrates the value of PSE in relation to earnings for all individuals, but particularly those from a low-income background¹⁰.

Societal Benefits

Education constitutes a large portion of Nova Scotia's GDP - representing 7.0% of total GDP in 2020, projected to increase to 8.0% by 2023¹¹. This is valuable considering that Nova Scotians face some of the lowest average earnings of all Canadian provinces. In 2020, the median total income for 25 - 54-year-olds in the province was \$45,800, second only to Prince Edward Island as the lowest median income in the nation¹². Revenues to the province from Nova Scotia taxpayers are typically low, as this median income places a large portion of taxpayers in the second-lowest tax bracket¹³, limiting public tax revenue. *In comparison, **the median wage for Nova Scotians with a bachelor's degree and males with a college diploma place these earners in the third and higher tax bracket¹⁴, increasing their tax contributions to the provincial government and further strengthening the provincial economy.***

Parental education level is the largest determinant of a child's educational attainment¹⁵. As such, **PSE is a strong defence against continuing multi-generational poverty cycles**, which is especially prevalent in Nova Scotia. Those with increased financial and job security are likely to increase their social contributions to their communities and minimise their reliance on social assistance programs that are costly to taxpayers. PSE has been described as a **"human capital developer"**¹⁶, aiding in the transition towards a knowledge-based economy. Recognizing the value of PSE is crucial as we progress further into an Information Age that emphasises innovation, critical thinking, and collaboration.



CONCERN

Low-income students are emphasized in the literature; however, research suggests parental educational attainment has a higher impact on enrolment.

Trends in Postsecondary Education

Canada is a high performer when it comes to PSE: in 2022, Canada was second among OECD countries in the tertiary education rate of its 25 - 34-year-olds¹⁷. This is largely due to the strength of Canada's short-cycle tertiary sector, which is more developed than the college sectors of most OECD countries. However, there is extensive interprovincial variation when it comes to PSE programs. In 2021, 29.4% of 25-34-year-old Nova Scotians surveyed reported a college, apprenticeship/ trades, or other non-university degree as their highest level of attainment, while a comparable 38.3% reported a bachelor's degree or higher¹⁸. This emphasises that **although many perceive university as the default option for PSE, university and non-university programs are accessed in almost equal numbers by Nova Scotians**. This further highlights the need to promote and emphasise college programs and other university alternatives instead of focusing primarily on the university path.

Attainment Trends at Nova Scotia Universities

Nova Scotia universities have been following a nationwide trend of increasing PSE enrolment rates over the past 5 years^{19,20}. Increasing enrolment is seen across both undergraduate and graduate levels of study, with an 8.7% rise at the undergraduate level and a 23% increase at the graduate level²¹. The total number of full-time students in NS universities increased by 9% between the 2017-18 and 2021-22 academic years²², in addition the total number of part-time students increased by 21% over the same period²³.

Increased enrolment could in part be explained by a rise in the province's population of 18–24-year-olds²⁴; In 2019 and 2022, the predominant profile of a first-year student entering a Maritime university was female, Canadian, 18 years of age or younger, and from the Maritime region²⁵. However, **attainment trends highlight the increasing presence of non-traditional learners accessing NS universities**. For instance, mature students (aged 25 or older) enrolled full-time in a NS university have increased by 22.5% between 2017-18 and 2021-22²⁶, with the cohort representing 23.5% of total full-time enrolment²⁷.



CONCERN

An increasing proportion of postsecondary students are not represented by the “traditional” perception of a postsecondary degree, although this is not necessarily reflected in research literature and programming.

Further examination of enrolment by residency shows that the international student population has experienced the most significant rates of growth, with a 29% increase in total enrolment in NS universities over the past 5 years²⁸. Comparatively, enrolment rates of home province and out-of-province (OOP) students have only increased by 7% and 6% respectively²⁹. As such, international students’ enrolment as a percentage of total enrolment has increased³⁰; making up one in five undergraduate (21%) and one in four (27%) graduate students participating in PSE at NS universities in 2021-2022³¹.

Increased international enrolment is a key driver of economic and demographic growth, reflected in the government’s emphasis on the retention of international students in the province through targeted programs and policies³². Of the international graduates in Maritime universities in 2018, 63% remained in the region two years after graduation³³. At the same time, the federal government’s International Education Strategy highlights the importance of diversity among this cohort to foster sustainable growth³⁴. **Current international student enrolment trends reveal that the population has become less diverse in both country of origin and field of study**^{35,36}. In 2020-2021, 52% of the international students enrolled in Maritime universities were from the top two countries of origin³⁷. Additionally, 37% of international enrolment in Nova Scotia was concentrated in one field of study: business, management, and public administration³⁸.



CONCERN

The population of international students is becoming less diverse, affecting the sustainability of the reliance on international students to strengthen enrolment and retention rates.

Noteworthy is the impact of the COVID-19 pandemic on attainment trends at Nova Scotia universities. Universities and students were affected by provincial & federal COVID protocols during the 2020-21 and 2021-22 academic years, including but not limited to travel restrictions and vaccination requirements. These restrictions evidently impacted the enrolment of international students; since the onset of the pandemic, total full-time enrolment of international students has decreased 11% in NS universities³⁹. However, this decrease masks significant variation across individual campuses; Additional trends impacted included part-time undergraduate enrolment, which saw an atypical increase of 17.8% in the year immediately following the onset of the pandemic⁴⁰. Furthermore, the percentage of first-year NS students choosing to remain in Nova Scotia for university has increased since the onset of the pandemic, a promising trend that the province must work to maintain in the long term⁴¹.

Attainment Trends at Nova Scotia Community College

In contrast with Nova Scotia universities, the enrolment landscape at Nova Scotia Community Colleges displays several notable differences. Total enrolment at NSCC in 2018-19 was 10,720 students⁴²; in 2022, this number remained virtually unchanged with a total enrolment of 10,473⁴³. This is an impressive statistic considering the total number of youth eligible for PSE in NS has been decreasing, meaning that **an increasing proportion of Nova Scotia youth are choosing to access community colleges. Furthermore, only 10% of NSCC students were from outside of Nova Scotia in the 2020-21 academic year**⁴⁴. Additionally, NSCC has a distinct student demographic compared to universities, on average those enrolled are mature students and over half of all incoming students have previous postsecondary experience. At the same time 36% of the incoming class were first-generation students, requiring NSCC to have adaptable support services and programming to meet the diverse needs of their student population.

Graduate Retention

Retention of youth, students and graduates has long been a priority for Nova Scotia, with the One Nova Scotia Commission's 2013 "Now or Never" report citing "outmigration" as a significant risk to the province's economic and cultural prosperity. Though "brain drain" trends have reversed somewhat since the onset of the pandemic, graduate retention has only become more critical as Nova Scotia's population ages and the province sets ambitious targets for population growth. Despite retroactive programs and incentives to encourage students to remain in Nova Scotia after completing this degree, retention has proven somewhat difficult.

At a university level, this is likely in part due to the increased presence of out-of-province and international students - who are statistically more likely to return to their home province or country after graduation^{45,46}. In comparison NSCC, composed almost entirely of NS students, reports consistently high rates of post-graduate retention (in 2020, 82% of graduates reported being

employed - many of them in their field of choice - and 94% of those employed were living in Nova Scotia⁴⁷). This highlights the importance of increased ***in-province*** recruitment - as well as strengthened opportunities for ***workforce connection in-study*** - on the part of universities to better support provincial retention targets.



Social Barriers to Postsecondary Access

The majority of PSE access barriers can be placed in one of three categories: financial, attitudinal, or informational. Major focus has been dedicated to the first category in the creation of financial programming to increase the affordability of PSE. However, as previously discussed, the decision to access PSE is often made before a student investigates the financial investments required.

Working to improve the affordability of PSE without also acknowledging the informational and (demographic-based) barriers is unlikely to have the full effect possible upon postsecondary participation.

Demographic Barriers to Postsecondary Access

In examining the discrepancies in participation rates across varied demographics, it is necessary to ask several questions: what groups are more likely to access PSE, what groups are not, and why? Exploring the answer to this may aid in understanding the factors that prevent those accessing PSE from also accessing programs designed to support their success.

Secondary school students from marginalised groups often face additional challenges in obtaining a high school diploma (a prerequisite for most postsecondary programs)⁴⁸. It is probable that those who struggle academically at a secondary level will also struggle to envision themselves thriving in a postsecondary environment.

Research suggests that the demographics underrepresented at a postsecondary level include – but are not limited to – low-income students, first-generation students, Indigenous students, students with disabilities, and students from rural areas. In 2016, data on young Canadians (19 to 23-years-old) participating in PSE showed that the gap between first-generation students and their counterparts was 19 percentage points⁴⁹. Additionally, lower-income youth faced a 14% percentage point difference compared with those from the higher income levels, and a percentage point difference of 7% was observed for rural youth compared to those from urban centres⁵⁰. Further, the Assembly of First Nations found a persistent university attainment gap for indigenous youth of approximately 22 percentage points compared to their non-indigenous counterparts⁵¹. Reports also suggest that when examined by institution type, these groups are typically represented in higher numbers at Canadian colleges than universities, **emphasising colleges as a more accessible option for students from historically underrepresented groups**^{52,53}. It seems clear that developing a more equitable PSE system for those facing additional access barriers is “critical for development.”⁵⁴

Interestingly, additional demographic determinants to access include being female, a visible minority, or an immigrant. These groups are accessing PSE overall at higher rates than their counterparts, nonetheless they experience the opposite effect in the labour market upon graduation^{55,56}. **Their rates of employment and income are disproportionately lower**

compared to other equivalently educated individuals^{57,58}. These groups are less likely to view PSE as an investment, which may lead to negative perceptions and attitudinal barriers for future generations considering higher education. Thus, **long-term strategies to improve PSE access must also consider employment outcomes for graduates.**

Finally, it's important to examine barriers which prevent underrepresented groups from reconsidering PSE in adulthood. Data is limited regarding the demographic backgrounds mature students (those aged 25 or older) represent. However, studies suggest that many students that re-enter the education system in adulthood are low-income and occupy marginalised identities⁵⁹. Along with demographic barriers, mature students from underrepresented groups are faced with additional situational, institutional, and dispositional barriers to access⁶⁰. **Acknowledging the unique needs of mature students and developing targeted supports will encourage underrepresented groups to attend PSE** and simultaneously promote lifelong learning.

First-Generation Status

Being a first-generation student (from a family where neither parent obtained a PSE credential) is perhaps the most crucial factor in PSE access; Studies suggest **that parental education carries more weight in determining postsecondary attainment than all other factors.** Further, many historically marginalised groups continue to be underrepresented at the postsecondary level and by extension, many youths accessing PSE who identify with these groups are likely to be first-generation. Encouraging enrolment of first-generation students may be the most effective strategy in increasing participation of students from underrepresented groups across the board.

First-generation students face financial, attitudinal, and information barriers when considering PSE. Parents who have already attained PSE credentials are more likely to understand its value and can assist their child in preparing for continued education. Instilling the culture of PSE is crucial as one report noted “a student's ambition to attend PSE will likely be higher if one of their parents shared the experience”.

For first-generation students, promoting enrolment is the most challenging part of student success⁶¹; **once these students have enrolled, they are more likely than their non-first-generation peers to persist to graduation**⁶². NSCC has been strong in encouraging first-generation students to access PSE; in a self-report survey in 2020, 36% of first year NSCC enrollees reported being the first in their family to access PSE⁶³. **The biggest challenge is not in retaining first-generation students but in incentivizing their initial participation.**

Furthermore, students attending a Maritime university were significantly more likely to hold first-generation status than those who were from outside the region. This could be indicative cultural differences or additional support required for first-generation students accessing PSE.

Co-Occurrence of Low-Income and First-Generation Status

In Canada, the number of low-income students accessing PSE has been increasing faster than the number of students from other income levels. However, there are still significant differences in postsecondary participation across the income distribution, with low-income students less represented at Canadian PSIs than students from higher income thresholds⁶⁴. However, ***the effect of income status upon enrolment becomes less important as additional variables are considered***⁶⁵.

Financial barriers will be further discussed in the second instalment of this research report; however, we will examine the compounding effect on access with the co-occurrence of first-generation status. As discussed previously, PSE attainment is correlated with higher earnings and employment rates compared to lower educational levels. Therefore, first-generation students often come from lower income backgrounds.

Researchers have found that parental education level is the largest determinant of a child's educational aspirations, much more so than family income level⁶⁶. A similar gap in postsecondary attainment between first and non-first-generation students is observed across all income levels⁶⁷. One study found that the main factors causing difference in university access rates between low and high-income students were poorer academic performance (representing 34% of the difference in enrolment rates) and less educated parents (accounting for 30% of the gap)⁶⁸. Lower parental aspirations (likely related to education level) and self-reported financial constraints accounted for 12% each of this gap.⁶⁹

Indigenous Students

The access challenges for Indigenous students often begin at a secondary level; Indigenous students in Canada have a lower likelihood of receiving their high school diploma and are thus less likely to obtain a further degree⁷⁰. In the 2021 Census, ***23% of Canadian First Nations students between the ages of 20-24 had not completed high school, compared with 6.8% of non-Indigenous students in the same age group***⁷¹. Nevertheless, there have been significant gains in the past two decades in the number of Indigenous students accessing PSE nationwide^{72,73}. Despite rising enrolment rates the gap between Indigenous youth and non-Indigenous youth in PSE has persisted, this gap is exacerbated for those living on-reserve⁷⁴.

Findings suggest that many Indigenous students wait longer to access PSE, often re-entering the education system in adulthood. One study titled ‘Supporting Successful Transitions to Postsecondary Education for Indigenous Students: Lessons from an Institutional Ethnography in Ontario, Canada’ found that barriers to access included, ‘inadequate financial resources, poor academic preparation, lack of self-confidence and motivation, absence of role models who have post-secondary education experience, lack of understanding of Aboriginal culture on campus, and racism on campus’⁷⁵.

Inadequate financial resources are a significant challenge with approximately 1 in 5 Indigenous people living in a low-income household in 2021⁷⁶. Financial barriers are partly due to the challenges accessing financial assistance in place to support these students (this will be further discussed in the second instalment of this paper). Overall, Indigenous students who accessed funding through government programs are achieving high rates of success, as measured by progression or graduation.

The Postsecondary Student Support Program (PSSSP) is a federal initiative providing financial assistance to eligible First Nations and Inuit postsecondary students⁷⁷. Through the PSSSP, funding is disbursed to councils or bands, who must then determine how to allocate these funds to the students they support. The program limits student eligibility based on registered “Indian status” recognised by the federal government’s *Indian Act*; **Indigenous-specific federal student aid programs exclude ‘non-status’ Indigenous students**. In 2016, over half of the self-identified Indigenous population were ‘non-status’ individuals (including Metis, Inuit, and other non-registered Indigenous peoples)⁷⁸.



CONCERN

Financial barriers are more significant for Indigenous students who depend on federal funding, which is currently backlogged.

In 2016, First Nations peoples had higher attainment rates than non-Indigenous Canadians in college and the trades⁷⁹. The overall gap in post-secondary education between First Nations and non-Indigenous people is directly related to the gap in university attainment⁸⁰. There are certainly many factors contributing to this, but it is likely in large part due to the shorter duration of programs at a community college level (equating to lower program costs and requiring a smaller

portion of available PSSSP funding). This contributes to a further decrease in Indigenous representation at Canadian universities.

Rural Students

Due to the geographic layout of province, the majority of Nova Scotia is considered to be rural – with over 40% of the province’s population reported to live in rural areas in 2021⁸¹. Rural students are often underrepresented at PSIs⁸². One study determined that while the gap in rural student representation in PSE is in part explained by co-occurring social characteristics (income, first-generation status, gender, etc.) there is still a significant unexplained portion⁸³; presumably associated with transportation challenges and other cultural factors^{84,85}.



CONCERN

Rural students face additional barriers to access given distance to PSIs, particularly universities.

Nation-wide, students from rural Canadian high schools are less likely than those from urban high schools to attend university, but more likely to attend college⁸⁶. These institutional differences are less pronounced in the Atlantic region⁸⁷; Universities in Nova Scotia are relatively centralised, many of them falling within urban centres, whereas NSCC campuses are found in more remote areas of the province. The majority of NSCC students are enrolled at rural campuses, although this ratio has been decreasing in recent years.⁸⁸ In fact, the PSE access rates for those geographically near to a college and a university are similar to the access rates for those who are close to a college only⁸⁹.

This suggests that rural students are much more likely to attend a college if it is available to them.

One Newfoundland study suggested that the decision of a rural student to access PSE – and the further choice to attend a university or non-university institution – was significantly linked with academic factors⁹⁰. Additional surveys found that lower income levels often associated with rural communities and parental education level may play a larger role in the decision to access PSE for rural students⁹¹. A 2008 MPHEC report found that in the case of Maritime universities, rural graduates are more likely to have been first-generation students⁹². This suggests that ***rural students are another demographic that would benefit from upfront grants targeted towards first generation students.*** Due to geographic challenges, these groups may also be less likely to be recruited to universities. One American study suggested that rural students with low family

income are less likely to be recruited by PSI's, who may choose instead to focus on recruiting students with increased capital⁹³.

It is difficult to access statistics on the geographic origin of students who do choose to access PSE. As previously stated, almost half of NS residents were reported to live in rural areas in 2021, but considering the increasingly ageing population in rural areas it is difficult to determine how many of these residents had obtained PSE or were of the age to do so.

Students with Disabilities

In many ways the concept of disability in Canada has evolved. Moving from a more medical model focused on health conditions causing physical and sensory impairments, to a social model which includes cognitive and mental health-related impairments as well as other factors which limit one's full participation in society. Overall, there has been a significant increase in the past two decades in the proportion of students who self-report having a disability/impairment. Whether this is because more students with disabilities are accessing education, a reduced stigma in disclosing disabilities, or expanding definitions of disability (or a combination of these factors) is impossible to determine.

Despite increasing enrolment rates, students with a disability remain significantly less likely to attend postsecondary than others. While this is true across all postsecondary types, students with disabilities are more often found to be participating in non-university settings, however they have slightly higher attainment rates at college. This might indicate that **universities represent a less accessible option** as half of all students with disabilities report that their impairments influenced their choice of courses or careers. Further, students with disabilities take more time to complete their study programs and are more likely to leave school before completing their credentials than others.

Findings from the National Longitudinal Survey of Children and Youth suggest that 77% of non-disabled youth (aged 18 to 22) enrolled in PSE, compared to 60% of youth diagnosed with a neurodevelopmental condition (NDC), and 48% of youth diagnosed with a mental health condition (MHC); Youth diagnosed with both an NDC and an MHC were even less likely to enrol, with only 36% going on to PSE. Furthermore, coinciding factors such as sex, academic performance and family background explain only about one-third of these gaps.

According to the Ontario Human Rights Commission the main barriers to educational service for students with disabilities are inadequate funding, physical inaccessibility, accommodation process, lack of individualization of supports, ineffective dispute resolution mechanisms, negative attitudes, and stereotypes. Publicly funded postsecondary institutions address these barriers through

internal offices that provide or coordinate support services for students with disabilities, however, ***no specific federal or provincial government standards exist for service delivery models.***

The Canadian Survey on Disabilities found that 1 in 5 Canadians over the age of 15 have a disability (most had more than one type), with the risk of not being in school or employed strongly correlated with the severity of impairments. Furthermore, the survey found that prevalence of disability tended to increase with age. Of postsecondary students with disabilities, only 4 out of 10 had (or had received a diagnosis) of their disability before the age of 19. Among youth, mental health-related and learning disabilities are the most common types of disabilities. ***This highlights the importance of early intervention strategies that identify and provide early support for struggling youth through their transition to PSE.***

In 2022, 37% of students in the Maritimes indicated that they had a disability or impairment, with mental health-related being the most commonly reported. These numbers are part of an increasing trend in the number of PSE students reporting a disability or impairment. The COVID-19 pandemic was a significant contributor to the growing number of mental health-related disabilities. According to a survey conducted by the Canadian Alliance of Student Associations (CASA), 75% of students reported that the pandemic worsened their pre-existing mental health challenges and 61% revealed that it caused them to develop new mental health struggles.

African Nova Scotian Students

African Nova Scotians are a distinct people with a long rooted history of structural, systemic, and individual discrimination. They are recognized as a founding culture by the provincial government, first arriving as a result of enslavement or through fleeing enslavement elsewhere. Until 1961, more than half of all Black people in Canada lived in Nova Scotia; today the province holds the largest Black population in the Atlantic provinces (the 5th largest population in the country). ***The African Nova Scotian community still faces many barriers related to the effect of intergenerational trauma, systemic racism and stigma.***

Despite this, there is a lack of data on their experiences in the PSE landscape; the most comprehensive studies on African Nova Scotian PSE access is the result individual efforts at Dalhousie University. The most recent data suggest that in 2011, 77.7% of African Nova Scotians aged 25 to 64 years have some sort of certificate, diploma or degree compared to 85.3% of all other Nova Scotians. Further, only 18% of African Nova Scotians have a university degree compared to 22% of all Nova Scotians aged 25 to 64 years. There is a clear need for a comprehensive review of African Nova Scotians in PSE, as well as a structured resourced strategy for their participation in PSIs, operationalized through engagement with African Nova Scotian communities.

Informational Barriers to Postsecondary Access

Although economic resources play a role in PSE access, “the cost of postsecondary education becomes an issue only if these non-financial barriers are overcome”⁹⁴. The majority of these non-financial barriers can be attributed to a lack of information.

Classification of Barriers to Postsecondary Decision-Making

In an Ontario study, 40% of those who went to university said they had “always known” they were going, another 40% had made the decision by grade 9 or 10 and the final 20% decided towards the end of high school or after⁹⁵. This emphasises that **secondary school – particularly the Grade 9/10 window - is a critical time period when it comes to postsecondary decision-making**. The late timing of this decision-making process for many students may also emphasise the lack of discussion around postsecondary education prior to the end of high school.



CONCERN

Discussions around PSE opportunities begin late in high school from a curricular perspective; this may be too late to have a real impact on PSE decision-making.

In 2009 the Canada Millennium Scholarship Foundation (CMSF) examined PSE access barriers⁹⁶. They consulted Canadian high school students who were undecided about PSE - or had decided not to access it - and received input on a variety of factors that influenced the students’ decision-making processes. Most of these could be described as attitudinal or informational barriers.

A few of the main barriers included:

Inability to Envision PSE:

indecision and doubt about one's ability to thrive at a postsecondary level.

Lack of parental knowledge: Parents may not have information to support their child's decision-making process, even if they believe in the value of PSE.

Poor academic performance and concern about meeting entrance requirements: Increasing access to entrance requirement information could lessen these concerns.

Lack of information about the full range of postsecondary programs and institutions: Students reported emphasis was placed upon the stereotypical university path, with less focus on alternative options.

Lack of information on career options and aptitudes: This information is crucial to determining the institution and field of study most relevant to a career path.

Sudden increased emphasis upon postsecondary education: Students felt unprepared to make PSE decisions in this climate, emphasising the value of early intervention.

Lack of communication with those knowledgeable about PSE: Few students had interacted with a school guidance counsellor; even fewer had approached their guidance counsellor to ask about PSE specifically.

Financial Barriers: Students were unaware of the costs of PSE options and needing to take out a student loan was reported to be only a minor obstacle. Financial barriers are more of a concern for students who are indecisive and concerned about wasting money on PSE.

Early financial interventions such as the CESP - which provides a financial incentive to invest in Education Savings Plans are increasingly accessed, but it is difficult to determine the impact of such initiatives. Improving information on PSE options is thought to increase postsecondary aspirations for those who are undecided and may not have a resource such as the CESP.

CONCERN



The financial barriers to PSE are typically not the primary obstacle to PSE access; it is only after a student has decided to pursue some level of PSE that they will explore the financial options available to them.

Career Aptitude Programs and Financial Literacy

One recommendation of the Canada Millennium Research Group's Report was the implementation of "aptitude-careers-PSE" modules into the provincial curriculum⁹⁷. This echoes a recommendation put forth in the Nova Scotia Action Plan for Education to enhance career readiness for Nova Scotia students⁹⁸. It could be valuable to ***discuss aptitudes in middle school and evolve this discussion to include relevant careers before exploring specific institutions and programs in the senior years of secondary school.*** This could make the decision-making process for PSE less stressful for students.

Following the 2016 recommendations, many Nova Scotia schools have implemented Junior Achievement programs for students in Grades 9 – 12 to improve financial literacy, career preparation, and entrepreneurship⁹⁹. The three pillars of the Junior Achievement program are financial literacy, workplace readiness and entrepreneurship, and JA-NS helps students develop these skills through several programs. The Student Financial Assistance department has a partnership with the Nova Scotia Junior Achievement program to promote the financial resources available to students accessing PSE. In the 2017-18 academic year, SFA provided information to 8,160 NS Grade 9 students (88% of all Grade 9 students), reaching 13,545 students overall through various Junior Achievement programs and ultimately being involved in 628 of the 847 programs delivered by JA-NS¹⁰⁰.

The implementation of mandatory curriculum-based programming to prepare students for the transition out of high school could be valuable for students' educational prospects. A recent Ontario decision to implement a mandatory "career studies" course for Grade 10 students¹⁰¹ in the

province is a step that may be echoed in curriculums nation-wide. Previous reports from the Nova Scotia Department of Education and Early Childhood Development have emphasised the need for increased access and quality of career-related information¹⁰². This course is designed to introduce students to budgeting, financial literacy and the various sources of student financial aid available and is set to be implemented in Ontario in the fall of 2019.

Outreach to Overcome Informational Barriers

Particularly for guidance counsellors, outreach discussing the value of PSE, the decision-making processes, the costs, and the assistance programs available could prove invaluable.

Complementing general information with concrete, logistical guidance is crucial to increasing access rates. Students may be overwhelmed by the number of choices available to them; considering these options without outreach from guidance counsellors or others knowledgeable about PSE may prove too stressful. Many students are unlikely to seek out assistance during this process, emphasising the need for those giving PSE advice to actively reach out to potential students. Studies have emphasised that providing PSE counselling to high school students increases probability of enrolment, particularly for disadvantaged students.¹⁰³

After students have been given sufficient information to make decisions about PSE, educational costs become a more pressing concern and information on the investments required for a PSE must be discussed. ***It is crucial that methods of funding PSE – such as the Nova Scotia Student Assistance Program – are promoted.***



Policy Resolutions

Attainment Trends in Postsecondary Education

CONCERN: *Current international student enrolment trends reveal that the population has become increasingly homogenous in terms of country of origin.* Without diversification & targeting of support services, the reliance on international students to strengthen enrolment and retention rates in the province is not sustainable.

Recommendation #1A

Encourage institutions to allocate an increased portion of recruitment resources and promotion efforts towards the recruitment of Nova Scotia students and include home province participation as a metric within Outcome Agreements.

Recommendation #1B

Mandate institutional creation of international recruitment strategies that emphasise regional diversity, as well as shared strategies and standards for sustainable international student support before, during and after their time in study to ensure international student participation in postsecondary is equitable and sustainable.

Graduate Retention

CONCERN: *Compared to equivalently educated individuals, employment rates and income levels are disproportionately lower for PSE graduates who are female, a visible minority, or an immigrant.* While these groups are accessing PSE at higher rates than their counterparts, they continue to see lower rates of employment and compensation in the labour market upon graduation. Therefore, they are less likely to view PSE as an investment, which may lead to negative perceptions and attitudinal barriers for future generations considering higher education.

Recommendation #2

Institutional and provincial strategies for postsecondary access and retention must consider graduate employment outcomes as a variable, acknowledging the uneven impacts across different demographics.

First-Generation Status

CONCERN: *Although income status is highly correlated with parental education, parental education alone is the largest predictor of a child's educational attainment.* Once enrolled at a PSI, first generation students are more likely than their non-first-generation peers to persist; the greatest challenge is in incentivizing these students to enrol initially. The groups that are underrepresented at a postsecondary level have consistently been so in the past and are thus more likely to be first generation students.

Recommendation #3

Seek out methods to *engage more first-generation students and incorporate them in policy and planning*, as this may be the most effective way to engage a large portion of students from a diverse range of groups who continue to be underrepresented at a postsecondary level.

Mature Students

CONCERN: *An increasing proportion of postsecondary students are not represented by the “traditional” perception of a postsecondary degree, although this is not necessarily reflected in research literature and available programming.* In Nova Scotia, approximately 1/4 of full-time university students - and the average NSCC student - fall outside of the 18-24-year-old range, yet many data sets still determine the portion of eligible students accessing PSE by comparing enrolment numbers with # of 18-24-year-olds.

CONCERN: *Underrepresented students attempting to re-enter the PSE system as mature students face additional situational, dispositional & institutional barriers.* Acknowledging the unique needs of mature students and developing targeted supports will encourage underrepresented groups to attend PSE while promoting lifelong learning.

Recommendation #4

From both a research and programming perspective, *place more emphasis upon the diversity of student type, age, and completion time across institutions.* This will not only create a more accessible system for students not represented by this traditional view but will allow a more accurate picture of the motivations and challenges faced by all choosing to access PSE.

Rural Students

CONCERN: Rural students face additional barriers to accessing PSIs, particularly universities. One study determined that while the gap in rural student representation in PSE is in part explained by co-occurring social characteristics (income, first-generation status, gender, etc.) However, there is still a significant unexplained portion; presumably associated with transportation challenges and other cultural factors.

Recommendation #5

Prioritize strategies at both the institutional and provincial level that seek to quantify the additional barriers facing rural students and develop targeted financial and non-financial supports to remedy these barriers and promote increased rural recruitment.

Students with Disabilities

CONCERN: Universities may represent a less accessible option for students with disabilities. Half of all students with disabilities report that their impairments influenced their choice of courses or careers, and students with a disability are still significantly less likely to attend PSE than others. While this is true across all PSI types, students with disabilities are more often found to be participating in non-university settings.

CONCERN: While all publicly funded postsecondary institutions have offices that provide or coordinate support services for students with disabilities, no specific federal or provincial governmental standards exist for service delivery models.

Recommendation #6

Re-examine the policies, models, and funding mechanisms for students with disabilities at provincial and institutional levels, with the goal of shared provincial standards that align with the Accessibility Act's Standards for Education.

African Nova Scotian Students

CONCERN: The African Nova Scotian community still faces many barriers accessing PSE related to the effect of intergenerational trauma, systemic racism, and stigma. While national data highlights the increased rate in which visible minorities are accessing PSE, there is a lack of insight into the participation and attainment rates of African Nova Scotians. What little research is available suggests that African Nova Scotians are less likely to finish high school or attend university than their peers.

Recommendation #7

Undergo a comprehensive review of African Nova Scotians in PSE, as well as a structured resourced strategy for their participation in PSIs, operationalized through engagement with African Nova Scotian communities.

Indigenous Students

CONCERN: Indigenous students in Canada have a lower likelihood of receiving their high school diploma and are thus less likely to obtain a further degree. Access challenges for Indigenous students often begin at a secondary level - In 2021, 23% of Indigenous peoples between the ages of 20-24 had not completed high school, compared with 6.8% of non-Indigenous students in the same age group.

Recommendation #8

Develop province-wide outreach programming and curriculum at the secondary level which respects Indigenous peoples' diverse culture and strengthening collaboration and opportunities to create bridges between secondary and postsecondary spaces.

Outreach to Overcome Informational Barriers

CONCERN: Financial barriers to PSE are typically not the primary obstacle to PSE access; it is only after a student has decided to pursue some level of PSE that they will explore the financial options available to them.

CONCERN: Discussions around PSE opportunities typically begin late in high school; this may be too late to have a real impact on PSE decision-making. Previous reports from the Department of Education and Early Childhood Development have identified the need for increased access to and quality of career-related information. Grade 9 – 10 is a critical time period for postsecondary aspiration development and students in this window may be the most impressionable in regard to informational programs related to postsecondary education and SFA.

CONCERN: A variety of factors influence a students' decision to access PSE - most of which could be described as attitudinal or informational. It is crucial to not only identify what information should be conveyed to secondary students, but also HOW, WHEN and by WHOM. Outreach is most effective in increasing PSE access when it includes active counselling and simplifies the decision-making process through individualised guidance. These interventions must go on beyond general information and discuss the value of PSE, the options available, the decision-making process, the costs, and the aid programs available.

Recommendation #9

Implement a mandatory province-wide course similar to those implemented in other provinces for students attending NS high schools. Include modules on career aptitude, financial literacy and post-high-school decision-making in the curriculum and highlight the SFA programs in place for those considering PSE options.

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