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Canadian Policy Research Networks

Summary of Workshop Discussion

Research Workshop on Post-Secondary Access and Student Financial Aid

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Introduction

This report summarizes the deliberations of the Canadian Policy Research Network's *Workshop on Post-secondary Access and Student Financing*, held in Ottawa on February 1, 2001. The workshop's thirty-five participants represented a wide range of stakeholder groups. Those deliberations centred on issues raised in the background paper *Post-secondary access and student financial aid in Canada: Current knowledge and research gaps,* which we co-authored. It is available at the websites of the CPRN (www.cprn.org) and the CMSF (www.millenniumscholarships.ca).

The main research themes, questions and recommendations identified by the workshop's participants are synthesized below. These should all help to guide actions toward the goal of establishing a research program in the areas of post-secondary access and student financial resources that can be supported by the Canadian Millennium Scholarship Foundation (CMSF) -- the workshop sponsor -- and its partners. From the outset, the CMSF was clear that, while it requires research to monitor and evaluate its programs, with the goal of improving them it can also act as a catalyst for a broader research agenda. As such, the research gaps identified at the workshop comprise both a narrow and a broad agenda.

To facilitate discussion of research gaps in both areas, and to move toward developing the basis for shared research goals, the workshop's agenda was organized as follows:

1) Assessing the research gaps identified: <u>post-secondary access</u>

- ➢ Discussion of the '*what we need to know*' on:
    - Plans
    - Participation
    - Adjustments
- ➢ Need advice on: 1) What's missing? 2) Can any of these research gaps be stated better?

2) Assessing the research gaps identified: <u>student financial aid</u>

- ➢ Discussion of the '*what we need to know*' on:
    - Sources
    - Costs
    - Perceptions and knowledge
- ➢ Need advice on: 1) What's missing? 2) Can any of these research gaps be stated better?

3) *Reviewing the Research Questions*

- ➢ Which of the research gaps (as revised in the morning) are most important, and why?

4) *Answering The 'Gap' Questions: Data Availability Issues*

- Discussion of the ‘gap’ questions to identify: 1) Which can be addressed now with available data? 2) Which can be addressed with data coming available in the next 1-3 years? 3) Which require new data collection initiatives?

5) *Conceptual and Methodological Issues*
- Assessing the available data, what are the major conceptual and methodological issues/challenges/limitations that researchers will face?
- Assessing the data coming on stream, what are the major conceptual and methodological issues/challenges/limitations that researchers will face?

6) *Mechanisms for Research Collaboration*
- Suggestions for increasing collaboration among policy analysts and researchers, academics, post-secondary institutions, and other stakeholder organizations for: 1) developing research tools; 2) sharing data and research reports; 3) coordinating research activity.

7) *Best Ways to Disseminate Research Findings and Insights*
- Suggestions for: 1) effective dissemination of research findings; and 2) methods for maximizing the use of this research for policy development and institutional practices.

The following summary reflects the sequential discussion of these agenda items.

Access: Key Themes and Questions

In general terms, the main suggestion arising from the discussion of post-secondary access was the need for a dynamic, comprehensive model that links plans and participation.

Several workshop participants felt that the ‘research gap’ questions laid out in the Background Paper were too general. This stems, in part, from the broad definitions of access found in the literature. Access is a multidimensional concept, and it needs to be examined using different levels of analysis. A national focus therefore is not sufficient, since it will miss important patterns and trends at the provincial and institutional levels. As a result, large national studies may not be the best investment, although it is important to ensure that smaller, more focused studies form part of some integrated national research plan.

Other participants advocated broadening the focus beyond youth (ages 13-25), which was one of the parameters used in the Background Paper. There were two arguments presented for expanding the age range of research on access. First, the early influences of family and school environments on the development of children’s literacy skills are powerful determinants of educational success. And, second, today’s policy emphasis on life-long learning includes people already in the labour force. For example, the CMSF’s programs could be seen as strengthening the foundation for life-long learning, and this could be a criterion for monitoring the impact of its programs.

Diversity and complexity were two themes running throughout the discussion. As one participant put it: “access to what?” That is, when researchers examine access, too often they focus only on the initial point of access, overlooking transfers within the system. Consequently, institutional contexts are a very important research theme – including the capacity of specific programs and institutions to absorb more demand. Furthermore, despite the diversity of Canada’s post-secondary educational system, much of the research has a university bias. It was suggested that, while we have a fairly good understanding about why some youth end up in university, we know little about who turns to other forms of post-secondary education, and for what reasons.

The discussion on research gaps about access also identified important links to student finance issues. Crucial in this regard is who is not going on to post-secondary education for financial reasons. This raises a major public policy issue regarding registered educational savings plans and which socio-economic groups they help most. Canada relies on tax support to students and parents, yet we know very little about how these tax-based programs affect access. A related question is: Who is having trouble paying back loans and why? This raises the issue of debt aversion. Are some socio-economic or socio-cultural groups more willing to take on loans, while others avoid debt? Nonetheless, in discussing the financial aspects of access, workshop participants emphasized the importance of a balanced focus on financial and non-financial barriers.

Perhaps one of the clearest recommendations arising in the workshop was the need for a conceptual framework linking plans and participation. At issue is the relationship between plans and participation. Some experts argued that participation is more important than plans; others suggested that plans are an important focus. While there was no consensus on this point, it became clear that many of the same factors affect plans, participation and completion. It is crucial to identify the populations at risk at each of these phases. This highlights how equity is a central consideration in both plans and participation.

A dynamic view of plans was also recommended. Changes in plans are important to document – how do these change in a school year? Researchers tend to document plans at one set point in time, yet planning and decision-making are evolutionary (and not strictly rational) processes that depend very much on particular students’ contexts. While the concept of ‘pathways’ into post-secondary education is useful, it raises the question: ‘where does the path start?’ As one researcher noted in trying to understand the dynamics of this process, which may well begin in the womb, “we have to nail down what matters when.”

A number of additional questions were identified in the discussion of what we know and where the important research gaps exist. This list of questions, which is subdivided into those with a ‘broad’ or ‘narrow’ focus, highlights some areas where unanswered questions remain.

Broad focus:

- How do national problems regarding access and participation play out at the provincial/territorial or sub-provincial level?
- How does the structure and capacity of post-secondary education in the different provinces and territories affect access and completion?
- What are the results of specific policy initiatives and changes on access to and completion of post-secondary education?
- How do general labour market conditions and broad policy initiatives affect post-secondary participation and completion?
- How do the factors affecting access and completion of post-secondary education in Canada compare to what we know about other countries?
- How can we adapt our knowledge of the factors affecting post-secondary access and completion to life-long learning?

Narrow focus:

- What are the factors affecting the choice of a particular institution or program?
- What factors influence the knowledge that students and their parents acquire about financial aid and the costs of post-secondary education?
- How does the organization of the elementary and secondary educational systems at the provincial/territorial, or sub-provincial levels facilitate or hinder student access to and completion of post-secondary education?
- What are the new and changing sources of income and of costs (including foregone income) for students in post-secondary institutions?
- Why are certain subgroups of students who are eligible for financial aid less likely to apply for it than others?
- What information is available on why certain members of disadvantaged groups manage to succeed when resorting to and completing post-secondary education, despite the odds against them?

Student Financial Resources: Key Themes and Questions

When the workshop discussion moved to financial aid, it soon became clear that there are more gaps and less data available on this topic than on access. The complexity of the financial aid system in Canada presents huge challenges for researchers. As one workshop participant observed, even the financial aid officers in institutions have trouble keeping up with the resources available: there is such a confusing web of means of financial support that it is hard to mesh provincial and national programs. Also, students seldom know what support they have received from various sources, and how much is repayable. At least one workshop participant pointed out that this context makes it difficult to determine the impact of CMSF programs.

One recommendation arising from this discussion was to begin by focusing on research at the provincial level, using provincial data. Another recommendation called for an expanded concept of debt that takes account of defaults and loan aversion, as well as of a wider range of financial resources available to some students (loans, banks, private foundations, families, tax breaks, institution-based support). As one participant stated, these sources comprise an "incredibly complex" system, and few people know about "all the ways to go to school." A related recommendation was to change the heading of the Background Paper from 'Sources of Student Financial Assistance' to 'Resources Available to Students,' in large part to reflect the importance of family resources. Families should be a unit of analysis in future research.

The theme of life-long learning was raised in relation to the changing sources of financial aid during a person's life. One expert argued that research to determine the independent influence of values and attitudes is also needed, especially in light of new evidence that ethnic background may significantly influence aversion to debt.

Several participants noted that the Background Paper did not examine income-contingent loans. The Canada Student Loan program has become more flexible in this regard, allowing income-contingent repayments, and the impact of such changes needs to be monitored. Research could help to determine the likely impact of income contingency in loan systems by examining how students regard it. At the same time, however, experts noted that the overall student financial assistance system lacks real flexibility to accommodate the diverse forms of educational participation (e.g., students enrolled in several programs at once; older returning students; internet-based learning, etc.).

Workshop participants generally agreed that public student financial aid is a key part of public financing of post-secondary education. A number of specific research questions arise from this broader perspective:

- Current public education funding levels tell us little or nothing about access. What is the relationship between how education is currently funded and issues concerning access?
- How do subsidies through the tax system improve access, and for whom?
- Given that more student financing has shifted to banks, how has this affected access to financial resources? Specifically, what role do banks play in providing financing through private loans to middle income families?
- What is the role of post-secondary educational institutions and private foundations in providing student funding? Official statistics do not include these sources.
- To what extent do work-study programs address social and economic barriers to access?
- What is the impact of income and wages on educational choices -- in particular, the impact of foregone income and the declining real value of the minimum wage?

A research program on financial assistance could take these two useful initial steps:

1) Create a matrix presenting the types of financial resources available to students according to the key characteristics of the students utilizing each source (as far as existing research can document);
2) Develop an index of total student costs for different forms of post-secondary education. This index would help address current gaps in research regarding how rising educational costs affect students from lower socio-economic backgrounds.

Data availability

During the workshop, it became clear that there are various important sources of data on both access to post-secondary education and student financial aid. They include some large national surveys being conducted, or planned, by Statistics Canada and other national organizations, provincial-level data, institutional data, as well as some more focused studies. Participants generally agreed that such available data should be given priority in any research agenda.

Data sources:

Statistics Canada representatives identified several large-scale surveys it has undertaken, or which are being planned, to address a number of the areas identified as research gaps in the workshop background paper. Some of its key studies include:

- **Youth in Transition Survey** (YITS)[1]
  This is a longitudinal survey of national samples of two cohorts of youth – aged 15-16 (N=33,000) and 18-20 (N=23,000) in the year 2000. YITS will track the dynamics of youth development over several years to provide policy-relevant information on school to work transitions and on factors affecting youth pathways. Its objectives include the provision of information to understand determinants of post-secondary entry and retention, including education financing, as well as details of labour market activities. The data for the 15 to 16 year-old cohort includes the Programme for International Student Assessment (PISA) being undertaken in several OECD (Organization for Economic Cooperation and Development) countries (see www.pisa.gc.ca). Each cohort will be tracked to at least the age of 25, and possibly to the age of 29. Information on post-secondary participation and completion will cover all types of post-secondary programs and institutions in Canada. Data will be collected from parents and schools as well as from the targeted youth respondent.

- **National Longitudinal Survey of Children and Youth** (NLSCY)
  The NLSCY is a long-term study of critical factors that influence child development and well-being. It was first introduced in 1994 and is administered every two years.

[1] Information on YITS and other Statistics Canada surveys reported here is derived from comments made at the Feb. 1 workshop, the write-up in the Nov. 27, 2000 Draft Planning Report for the Post-secondary Participation Survey, and material communicated by Statistics Canada representatives after the Feb. 1 workshop. Also see Statistics Canada's website (www.statcan.ca).

The oldest children in the survey will be 17 in 2002. This survey is similar to YITS in that it is a longitudinal, national survey (N=40,000), which includes both factual and attitudinal questions. Like YITS it includes data from multiple respondents (parents, teachers and school administrators). The topics covered in the NLSCY are broader than those in YITS, reflecting the developmental focus of the survey. As the children participating in the NLSCY age, data on post-secondary participation will become available, although the sample size of any given age group will be fairly small, restricting detailed analyses of issues relating to post-secondary participation.

- **Post-secondary Participation Survey** (PPS)

The Post-secondary Participation Survey is a broadly-based annual survey designed to provide indicators of secondary school completion, post-secondary accessibility (particularly by family socio-economic status), persistence at the post-secondary level, the role played by student financial aid in decisions about post-secondary education and student indebtedness, and the adequacy of student financing. The survey will also gather detailed information about educational attainment and type of education pursued. It will be conducted as an add-on to the annual Labour Force Survey. This survey will be first undertaken in March of 2002, with data expected to be available October 2002.

- **Enhanced Student Information System** (ESIS)

The plan is to develop an administrative database of individual student records from public post-secondary institutions. It will contain detailed information on programs and courses taken by individual students, and will allow tracking of individual students across institutions. This will enable researchers to link information about the characteristics of institutions or individual students to other administrative databases or to data from household surveys, such as YITS (given that YITS contains questions about reasons for the pathways that the students undertook). ESIS is expected to be fully implemented by 2002.

- **Approaches to Educational Planning**

This survey was undertaken in 1999, and data are now available for analysis. It focuses on how families prepare for their children's post-secondary education. The survey was conducted as a supplement to the Labour Force Survey (N=36,000). It included questions about aspirations, educational plans, school performance and savings patterns with respect to any children, newborn to age 28 (whether or not they were currently living in the household).

- **National Graduate Survey** (NGS)

The NGS is a longitudinal survey of graduates from public post-secondary institutions, focusing on the transition of these graduates into the labour force. Its large sample (N=60,000) provides reliable estimates at the provincial level, at the post-secondary education program level, and at the detailed field of study level. It covers all age groups of graduating students. It provides information on post-secondary financing, but is restricted to those who successfully completed their post-secondary program.

- **Study of Private Post-secondary institutions**

Statistics Canada is currently exploring the possibility of finding a partner to sponsor a survey of private post-secondary institutions in Canada.

- In addition to the above surveys, Statistics Canada is also taking the lead in developing a new international OECD-sponsored **longitudinal survey of youth and school-work transitions**. Its objectives are similar to those of the Canadian YITS, described above. In countries wishing to participate, the longitudinal survey of youth would be launched from the cohort of youth aged 15 taking part in the OECD Program for International Student Assessment (PISA) in 2003. The fundamental aim of the project is to benefit from the opportunity provided by the 2003 PISA to develop the first internationally comparable data set on young people's secondary education, post-secondary education and labour-market pathways.

In addition to these large-scale surveys conducted by Statistics Canada, workshop participants identified other data sources, or organizations that can facilitate access to and use of data:

- **Canada Student Loan Program** has detailed data on student financing, student debt, and rates of default on student loans.
- **The Canadian Undergraduate Survey Consortium,** a cooperative exercise coordinated by the University of Manitoba, facilitates the gathering of comparative data from student surveys at 28 participating universities. Surveys of students at various stages of their programs are conducted in three-year cycles. The surveys use common questions on reasons for their choice of university (and that particular institution), background information (including gender, SES and ethnic/cultural background) adjustment to university, and (for graduating students) future prospects and employment plans. Data and reports are available from participating institutions (e.g.: http://www.umanitoba.ca/student/housing/research/information.shtml). There is potential for partnerships with university researchers.
- **Provincial data** on post-secondary participants and graduates are available in several provinces and territories, including Alberta, Ontario, Quebec, and the Maritimes (through the Maritime Provinces Higher Education Commission – MPHEC). These data provide general information on factors affecting choice of post-secondary program, participation rates and completion rates. They could also allow comparisons across provinces to examine the effects of provincial-level policies. For an inventory of provincial surveys of youth see Human Resources Development Canada's website (www.hrdc-drhc.gc.ca/arb).
- **The University of Montreal** is working with two international bodies -- the United Nations Educational, Scientific and Cultural Organization (UNESCO) and the Luxembourg Income Study (LIS) -- to establish an on-site international social statistics centre. There are potentially three sources of comparative information for developed countries - LIS, a panel of compatible household surveys, and a proposed comparative data set on employment panels. Other universities that may form part of this network include Syracuse, Carnegie-Mellon and some European universities.

- **The Social Science and Humanities Research Council of Canada** (http://www.sshrc.ca) is exploring the possibility of a new initiative with the Canadian Millennium Scholarship Foundation (CMSF). It is also about to launch a new area of research funding that focuses on the New Economy, with four sub-themes that include education and life-long learning.
- **The Policy Research Initiative** (http://policyresearch.gc.ca) is undertaking a number of research initiatives broadly related to skills development, including post-secondary access and student financing. The PRI operates as an independent facilitator of horizontal, longer-term priority policy research, linking research networks and exchanging research results through venues such as the National Policy Conference, workshops and symposia, and through the publications *Isuma* and *Horizon*. At present, the PRI is developing work with partner departments and organizations on North American Integration, Social Cohesion and Sustainable Development. It is also coordinating policy research with Aboriginal Scholars and on the New Economy.

Concerns/needs relating to data availability

Workshop participants also identified specific data availability problems and research gaps:

- The lack of nationally comparable data is an obstacle to research, and the CMEC is attempting to address this problem.
- For researchers, issues of access to data and quality assurances are very important.
- Large-scale national surveys cannot always get at the detail of sub-group dynamics or reasons for actions taken; these require smaller, focused studies, that are both quantitative and qualitative in nature.
- There is a need for a detailed inventory of available data sources, their limitations and strengths, and their accessibility. Details of what analyses have been undertaken, and how the reports can be obtained are also needed.
- Despite the new data being generated by Statistics Canada, there remains a need for longitudinal data to track access and financial aid trends over longer periods of time.
- Analyses with a policy emphasis and/or policy relevance need to be explicitly identified. Overall, there was agreement that any future research would be most useful for policy makers and practitioners if it focused on what works and what does not.
- A meta-analysis of findings relating to post-secondary access and student financing would be very useful to policy analysts.
- In order to encourage more researchers to make use of existing and upcoming data, workshop participants recommended that graduate student scholarships could support work on research gaps. This could build research capacity if training components were included (especially for more complex forms of data).
- Some of the narrow gaps can be filled by taking a 'value-added' approach, including limited sets of measures on existing surveys (such as the Labour Force Survey, the National Graduates Survey, etc.).

While many participants emphasized the importance of fully utilizing existing data, several also argued that this should not exclude new data collection. Several participants underscored the need to employ a range of methodologies -- quantitative surveys cannot answer all the questions. Specifically, qualitative research could be valuable before and after surveys. For example, to understand why some ethnic groups get more parental support than others, it would be helpful to interview families, using the family as the analytic unit. Focus groups might provide insights into why 20% of low-income students do not use OSAP. Focus groups or interviews with students of different ages and their parents could also add to our understanding of the planning and decision-making processes.

Conceptual and Methodological issues

Most of the conceptual and methodological issues surfaced during earlier discussions of access, financing, and data needs. To summarize, the key issues included the following:

- The process of deciding to attend, and then to complete, post-secondary education is complex. In order to understand this process we need a dynamic, inclusive model that takes into account both financial and non-financial factors.
- It is important to differentiate indirect and direct causes of educational decisions. While many indirect influences cannot be affected by policy initiatives, many of the direct factors can be.
- Post-secondary education includes a range of institutions. Research needs to conceive of post-secondary education in ways that reflect this, rather than focusing primarily on universities, or on the duration of the education pursued.
- The definition of what is included as “post-secondary” is becoming blurred (e.g., does it include community training programs?). The same holds for the definition of “public” education.
- The growing impact of distance education and “e-learning” raises questions about national boundaries (e.g., if the program is based outside Canada, but is marketed within Canada).
- Rather than restricting research to the usual focus on individuals, families and/or communities should also become a unit of analysis.
- There was consensus that models of access need to consider the plans of individuals, as well as their actions.
- It is important to recognize that certain subgroups within the population are more difficult to identify and to canvass (and therefore to research) than others. This bias can affect the generalizability of research, its effectiveness for answering policy questions, the costs of the research, and the methods used.
- Small, focused studies provide rich data sources that can complement large-scale surveys. What may be lost in generalizing the findings provincially or nationally can be compensated for by greater depth of analysis.
- Policy-relevant issues need to be clearly identified in the research on post-secondary education. But it also is crucial that research schedules allow time for institutions to actually make use of the research findings in their planning cycles. A practical question is: How often do we need new data?

- Given the fluidity of young peoples' plans, it is important to have repeated measures of these plans over the critical period toward the end of high school.
- There needs to be prior coordination and agreement on quality control issues to facilitate comparisons of data from different sources (e.g., response rates, survey protocols, question construction, etc.).
- Evaluation projects using experimental designs and a control group are important for documenting the effects of particular programs.

In addition to the above, several more specific issues were raised:

- Up-to-date measures of occupational status need to be developed.
- The idea that students "choose" their educational pathways misleads, since specific subgroups have very limited options.
- There is a need for a common measure of "field of study" that will allow comparing results across studies.

Collaboration

Workshop participants identified the following possibilities for collaboration in research and its dissemination, as well as some constraints on collaboration:

- The Regional Data Centres that are being established by SSHRC and Statistics Canada, which will provide a venue for researchers to access some of the described Statistics Canada data sources, are of great importance.
- There is a need for more and better infrastructures to share data and for ensuring data comparability -- such as developing focused research groups or research networks, which could be university-based.
- Incentives are needed to encourage institutions, provincial and territorial governments, and independent researchers to use comparable measures and parallel methods that ensure data quality. Similarly, supports need to be put in place to allow for conversion of data from one system to another and to create linkable or comparable data sets that can be analyzed using different computer systems. Incentives are needed to encourage those collecting data to create useable codebooks and analysis instructions to facilitate data use by others.
- Training sessions to help familiarize researchers with some of the complex data sets available (and incentives to access the data) would increase the likelihood of the data sets being used more effectively.
- It is important to involve student organizations in both collecting and disseminating research on post-secondary education.
- Targeted graduate fellowships (e.g., potentially funded by SSHRC) would encourage thesis research on post-secondary education and also potentially steer people to build their careers in this area.
- There is a need for interdisciplinary research teams and partnerships with community groups.

Think tanks, workshops and specialized conferences provide important opportunities for research dissemination. Specific conferences (or Associations which hold regular conferences) of academics and/or those involved in policy and/or practice, mentioned by workshop participants include:

- The Congress of the Social Sciences and Humanities
- The Policy Research Initiatives' annual and regional conferences
- Conferences of career counsellors
- The Canadian Association of Student Financial Aid Administrators
- The Canadian Association of College and University Student Services
- The Association of Canadian Community Colleges
- The American Researchers in Financial Aid
- Provincial and national meetings of student organizations

Other potential forms of dissemination include short reports made in association bulletins, such as those listed above, and of provincial and territorial governments. It may be that specialists are needed to publicize and disseminate research results to the public and to policy audiences.

Dissemination

The research recommended by participants at this workshop will shape policy and practice, both directly and indirectly. This suggests that it is important to plan dissemination from the start, and to involve stakeholders in the process. Given the number of research gaps identified, and the range of groups who would value this information (students, parents, high school counsellors, student financial aid administrators, etc.), it would be useful to disseminate research findings and insights widely via the Internet and other means. However, different communication strategies will be needed for different audiences.

Workshop participants were aware of some of the constraints that can affect dissemination of research. For example, there is a need for clear recognition of and sensitivity to jurisdictional issues and privacy considerations on data sharing. There are costs associated with stripping out personal information that could identify respondents. Institutions and government departments may have concerns about making data available that could have negative repercussions for them.