

CONSEQUENCES OF INCREASED STUDENT BORROWING, AND
IMPLICATIONS FOR PUBLIC POLICY ON HIGHER EDUCATION

BY

JUDITH DYCK

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Abstract

Student financial assistance programs have served as a principal means through which governments in this country have attempted to carry out their policy of encouraging access to higher education. However, because of the fiscal pressures of the 1990s, student aid programs have been revamped so that they consist almost entirely of loans. The result has been a significant increase to the debt loads of students who must make use of these programs. This study proposed to use qualitative interviews to describe and analyze the consequences of increased borrowing to students whose levels of financial need were deemed to be high. The study participants revealed themselves to be highly-motivated individuals with clear academic and career goals. Their increased debt loads exacerbated the already difficult financial situations with which they were dealing, and resulted in higher levels of personal and academic stress. The primary method that the study participants used to deal with their financial situations was to decrease their course loads and to increase their hours of part-time employment in order to reduce their dependence on student loans. The results suggest that current student financial assistance programs may not be appropriate for students who have high levels of financial need. Some bursary assistance may be required as an incentive for such students to be able to complete their academic programs more rapidly and to reduce their high debt levels.

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Chapter I. Introduction

The economic and social significance of an educated population to both a society as a whole and to the individuals within that society has long been recognized. High educational levels within a nation provide for its economic and social stability through the expertise of its citizenry, and permit those citizens to contribute significantly to the economy and to derive tangible benefits from it. The right of individual citizens to social mobility through the development of their talents and skills is accepted as a fundamental premise of a democratic society. Because of its central role in promoting the economic and social welfare of both the country and its citizens, post-secondary education has been a major component of public policy in Canada, both federally and provincially.

A major focus of public policy on higher education in Canada has been on enhancing access. Barriers to participation in higher education range from academic barriers to personal limitations, inadequate finances, and institutional policies. These barriers represent real circumstances which individuals must confront and deal with if they wish to step across the boundary which surrounds higher education and gain access to the academy. The importance of increased levels of accessibility to higher education has been supported and encouraged in Canada, in recent years at the 1987 National Forum on Post-Secondary Education, in the 1991 Report of the Commission of Inquiry on Canadian University Education, in the federal government's 1992 "Steering Group on Prosperity" report, and in the 1994 federal government discussion

paper, Agenda: Jobs and growth. Improving social security in Canada, produced by the Human Resources Development Ministry.

The public policy concentration on access has been enacted primarily through the development of government-supported programs to provide financial assistance to students who wish to pursue post-secondary studies. Although education is a provincial responsibility in Canada, the fact that student financial assistance exists as a cooperative venture of the federal and provincial governments demonstrates its public policy importance to both levels of government. In some respects, the Canada Student Loan Program (CSLP) exemplifies Canadian federalism at its best by respecting and blending the constitutional jurisdictions of the provincial and federal governments (Cameron, 1991). The federal government subsidizes interest on loans while students are enrolled in full-time studies at post-secondary institutions and, until August, 1995, provided loan guarantees to the lending institutions. The loan guarantees have been replaced by a risk premium that the federal government pays to each participating financial institution. The federal government also sets the administrative criteria which govern the Program nationally (Canada Student Loan Program annual report for the loan year 1989-90, 1992). Most provincial governments carry out needs assessments in accordance with the administrative criteria and supplement the national student loan program with their own financial assistance programs, consisting of various combinations of provincial loans, bursaries or grants, work-study programs, and loan rebate programs. The exceptions are

Quebec and the Northwest Territories which have opted out of the Canada Student Loan Program (CSLP) and administer their own alternate programs.

Federal involvement in student financial assistance began in 1939 with support for veterans through the Dominion-Provincial Student Aid Program. Combining federal and provincial support, the program featured a blend of grants and loans, and was directed to students of academic merit who needed some financial support. The explosive growth of post-secondary enrollments made this program inadequate by the early 1960s, and in 1964 the Canada Student Loan Program was born (Report of the federal-provincial task force on student assistance, 1981). Except for minor tinkering and occasional updates of loan limits and allowance levels, the CSLP did not change from 1964 to 1994.

Although the Canada Student Loan Program features prominently in this country's higher education public policy by assisting students to overcome the financial barrier, it faces problems similar to those encountered by other publicly-funded assistance programs in the 1990s, namely, increasing demands and dwindling resources. Federal officials have made it clear that any improvements to the CSLP will have to occur as a result of the "reinvestment of internal savings" (Collet, 1993). The noteworthy contemporary realities of funding cut-backs and budget limitations have resulted in higher education administrators and government officials being forced to make hard policy decisions regarding their institutions and the programs they run. These decisions have significant potential implications. For example, revised admission requirements, reduction in the number of places available in many post-

secondary programs, higher tuition and living expenses, more restricted student financial assistance eligibility requirements, and higher debt loads are placing tremendous stresses on the national commitment to maintaining access.

In 1992, the Student Assistance Branch of the Department of the Secretary of State of Canada issued a discussion document entitled Lending for learning. Although this document proposed increasing allowance levels and loan limits, it also proposed decreasing the length of time for which students would be eligible to receive federal CSLs and increasing the minimum course-load requirement for which students would have to register. Recent changes to provincial student aid programs also reflect the constraints of the 1990s. Over the past several years, provincial governments across Canada have eliminated the grant and bursary components of their assistance programs and have replaced them with loan programs (Out-of-province student aid summary, 1994). This, of course, means that the neediest students who receive the largest amount of assistance will receive a larger proportion of that aid in the form of loans and, hence, will acquire the highest debt loads.

In June 1993, the Manitoba government announced a restructuring of its student financial assistance program which reflected the prevailing national fiscal concerns. Previously, students' financial needs were met, first of all, with a Canada Student Loan (CSL). Students with additional need then received a Manitoba Government Bursary. Students who had even more need qualified for a Manitoba Government Grant or Loan; undergraduate Arts and Science students in this situation normally received a Manitoba Government Grant. Loan rebates also were available

to assist students with repaying CSLs. After the June 1993 announcement, students' financial needs were met, as before, first by a Canada Student Loan. However, students with additional need now received a Manitoba Student Loan, and students with even more need qualified for Manitoba Study Assistance, which is a grant. All loan rebate and special incentive bursary programs were eliminated. In other words, whereas undergraduate Arts and Science students with the highest levels of financial need formerly received two-thirds of their assistance in the form of non-repayable assistance, they now received two-thirds of their assistance in the form of loans.

In August, 1994, the federal government announced a package of CSLP reforms patterned on the proposals it had made in 1992, including an increase to the amount of CSL available to students. However, as part of these reforms, the federal government introduced a new provision whereby, for the first time, student loan assessments were to be cost-shared, 60% federal, in the form of CSLs, and 40% provincial, in the form of MSLs in the case of Manitoba, up to the new higher federal loan limit. In order to pay for its new responsibilities to fund 40% of the CSL assessment, the Manitoba government transferred funds from its non-repayable Manitoba Study Assistance grants. As a result of this change, no additional assistance was made available to students, but students with the highest levels of financial need now receive 87% of their total assistance in the form of loans. Critics doubt that the changes made to the student financial assistance program, at either the federal or the provincial level, have enhanced the program's ability to assist students in overcoming the financial barriers to post-secondary participation.

Purpose of the Study

Because student aid programs are important elements in the efforts of governments, both federal and provincial, to provide access to higher education for students who must overcome financial barriers, decisions to alter student aid programs have consequences for the lives of the students who make use of these programs. The changes made to the Manitoba student aid program in 1993 present a unique opportunity to study the consequences of increased borrowing among students confronted with an unexpected and unwelcome change. The purpose of this study is to describe and analyze those consequences for "high need" university undergraduate students.

The description of the consequences may provide pertinent data for many questions. These questions include students' attitudes towards the prospect of carrying larger debt loads upon graduation, and whether they are taking any particular actions to control their student loan debt. They may, for example, be enrolling in higher course loads in order to move through their academic programs more quickly; or they may be enrolling in lower course loads and increasing their hours of part-time employment in order to avoid borrowing excessive amounts from the student aid program. They may be experiencing difficulty in balancing employment and course loads, and the prospects of higher debt may be affecting their study plans.

The analysis of the data may have implications for public policy on higher education. If, for example, debt loads incurred by students as a consequence of the restructured student aid program prevent them from considering professional or

graduate studies, then the student aid program itself is serving as a barrier and is not fulfilling its mandate of facilitating access to higher education for needy students.

Just as public policy decisions have consequences, so, in turn, may those consequences suggest changes which should be made to public policy.

Definitions

Following are definitions for several terms which will be used frequently in this discussion:

Student Financial Assistance is the term used most commonly by government authorities to describe the array of financial assistance programs they support. These programs normally include loan, bursary, loan rebate, and work-study components, in various combinations. The more colloquial term, "student aid," is synonymous, and the terms will be used interchangeably in this study.

High-Need Students has a specific meaning at The University of Winnipeg, the institution where this study occurred. Special "student financial assistance" funds have been granted for tuition credits by the University's Board of Regents to students whose financial need is at least \$6000, according to needs assessments conducted by the Manitoba Student Financial Assistance Program. With needs at this level, these students were receiving in 1993 at least the maximum Canada Student Loan, the first level of government assistance available to them, and close to the maximum Manitoba Student Loan, the second level of government assistance available to them.

Higher Education and the term "post-secondary education" are used interchangeably in the literature and will be used synonymously in this study. Most of the literature that is reviewed refers to policies and programs as they apply specifically to universities. The term "college," as it is used in literature from the United States, refers to undergraduate university programs. It, too, will fall within the definition of "higher education."

Methodological Overview

Qualitative research methods permit one to describe a particular social situation and to develop an understanding of it as individuals try to incorporate it into their experience (Locke, Spirduso & Silverman, 1987). In this study, an examination was made of the extent to which the single factor of increased borrowing interacts with other factors in students' lives to affect their continued participation in university studies. In accordance with the principles of qualitative inquiry, the intent of the study was to present students' experiences, understanding, and perspectives of this circumstance through the use of interviews (Knafl & Howard, 1984; Lecompte, Millroy & Preissle, 1992; Patton, M.J., 1991). Whitt (1991) points out that the qualitative approach is particularly relevant for the study of processes. The students in this study underwent the process of making decisions and experiencing consequent adjustments in their lives as a result of an unexpected change in their environment.

The general accessibility literature has highlighted the need for this type of study. Anisef, Bertrand, Hortian, and James (1985), for example, emphasized the importance of having a holistic, or comprehensive, view of post-secondary access issues and called for studies to examine the factors and processes involved in accessibility. Stager (1989) indicated the need for studies of students' decision-making, in order to develop more effective policies for enhancing participation in higher education. The proposed study should add to the literature by examining one important aspect of public policy related to accessibility.

Assumptions and Limitations

Assumptions. The following assumptions were fundamental to this study:

1. The changes made to the Manitoba Student Financial Assistance Program in its replacement of bursaries with loans had consequences in the lives of the students who relied on the Program.
2. Students would be willing to discuss their personal circumstances.
3. The students who were to be interviewed would be honest and truthful.
4. Students' experiences can be made explicit.
5. The data obtained from the students would be meaningful.

Limitations. A significant limitation of this study is that it is occurring only with those students who continued their studies. Over one-half of the group of students identified as "high need" in 1992-93 did not return to The University of Winnipeg in 1993-94. Although some of this attrition can be attributed to graduation,

transfer to other institutions and normal drop-outs, some of it may have occurred as a consequence of the introduction of the Manitoba Student Loan Program.

In keeping with the qualitative research design, this study cannot be generalized too widely. The perspectives are those of particular students in particular situations. Nevertheless, "each informant is studied as a perfect example...of the complete cultural experience" (Mead in Johnson, 1990, p. 22). The barrier of high debt load, and all that is related to it, is an obstacle confronted by students across Canada. The students in this study, and their strategies for overcoming obstacles in their paths, share features with all students in similar situations.

Chapter II. Literature Review

Student financial assistance programs are important features of government plans for the post-secondary sector, and, therefore, relevant literature on both general higher educational public policy and student financial assistance will be reviewed. Literature which focuses specifically on the various types of financial assistance available to students and on student attitudes towards borrowing also will be reviewed.

At the heart of this study lies the concept of accessibility. "Accessibility" provides many of the basic assumptions of higher education public policy, and it involves the principles of egalitarianism challenging the meritocratic foundations of the higher education system. Until recently, the goal of accessibility provided justification for public expenditures on programs which gave financial assistance to students. Accessibility has been the motivating force behind much of public policy on higher education and provided the impetus behind the creation of student financial assistance programs.

"Accessibility" is a term which has many meanings, can be approached from many angles, and can be discussed in many ways. The inclusion in the Universal Declaration of Human Rights of accessibility to higher education on the basis of merit rather than wealth lends it legal credibility and suggests that an obligation exists to provide it (Brubacher, 1982; Tarrow, 1987). Fortunately, the term has proved adaptable enough to permit various governments to support accessibility initiatives and to develop accessibility policies for higher education (Parry, 1989).

A fundamental premise for many who write and think about accessibility is that it is a good thing. Anisef et al. (1985) note that widespread faith in higher education as the key to national and personal productivity supported the expansion of the university system in the 1960s. The benefits to be derived from higher education are often stated in economic terms--the greater the investment in human capital, the higher the productivity of the economy (Cameron, 1991; Proceedings: The national forum on post-secondary education, 1987; Stager, 1989; Turner, 1985).

For the individual, participation in higher education has been viewed for many years as the primary vehicle for social mobility. The certification function of higher education gives it the power to determine the course of people's lives and, in so doing, provides accessibility with its ultimate legitimacy (Ashby, 1971; Trow, 1970, 1971). More recently, Stager (1989) discussed the important non-monetary benefits an individual can derive from higher education, such as social status and prestige, as well as the less pragmatic benefits, such as self-discovery and the satisfaction of learning for its own sake.

While "accessibility" may be defined as good, other connotations of the term are ethically more neutral. Some commentaries define accessibility by attempting to "locate" it, whether this be at "the interface between the University and society... [where] individuals from outside become part of the scholarly community that is centred on the campus" (Open to the future: Access, equity and higher learning for the people of Saskatchewan, 1989, p. 1) or whether this be at "the boundary", at which are placed the markers which distinguish and protect the elite system of "higher

education" from other sources of learning (Parry, 1989). For example, although accessibility may be described as an ideology which has power to transform the system, access programs most often are carried out as special projects, apart from the main activities of the institution.

A common approach to accessibility has been to define it in terms of removing barriers, including entry barriers such as lack of information, poor motivation, inadequate preparation; gender, race, culture, age; distance, time, work situation; inadequate finances; and physical barriers. A more general, systemic barrier represented by the "inadaptability of the structure and organization of school life," including the inability of professors to respond to new students, also has been identified (Proceedings, 1987, p. 97).

A traditional perspective on the existence of barriers to higher education is that they result from class barriers (Porter, J., 1965). This view continues to provide a potent definition of accessibility. The economic and social factors associated with class produce a cultural barrier which may be the most impenetrable. Many students have experienced severe historical and cultural disadvantages and have internalized values and beliefs through family and peer socialization which make successful participation in higher education problematic (Anisef et al., 1985; Porter, J., 1987). The cultural milieu in which an individual is raised contributes to the development of personal values which affect educational and career choices (Porter, J., 1987; Stager, 1985). Financial standing symbolizes this reality, although, in itself, it is a single factor within the total cultural situation.

No clear-cut definition of accessibility exists. According to Stager (1989), "Accessibility is not so much a singular policy as it is a collection of socio-economic objectives that similarly requires a collection of public policies" (p. 45). Policy statements on accessibility issues are made sometimes from a particular political or philosophical perspective and sometimes, unwittingly, with little sense of the complexity which surrounds the term. In the final analysis, accessibility requires a comprehensive approach that acknowledges the complexity of the interplay that occurs among cultural, psychological and social factors with regard to achieving access to higher education. The goal of achieving accessibility, in some form or another, is fundamental to much public policy on higher education.

Public Policy on Higher Education

The goals, pronouncements, and attitudes of government on a specific matter define its public policy on that issue. Two principles of public policy on higher education apply to student financial assistance programs, and they illustrate the centrality of government's concerns with accessibility. The first principle is that of ensuring availability of higher education for all, and the second principle is that of ensuring that public support exists for accessibility initiatives.

Principles of public policy on higher education. The first principle of higher educational public policy is availability. Accessibility to higher education and all its benefits must be made available to all Canadians. Duhamel (1987) states that:

Government policy with regard to public education and the disadvantaged is, simply put, that no impediment (besides, of course, potential ability) should

prevent any Canadian from being given the opportunity to acquire the education and training that will enable the individual to benefit fully from the advantages available to other citizens (p. 15).

Specific national goals for post-secondary education have been stated in a variety of forums and, generally, reflect the government's commitment to an accessible system. Governments have built accessibility policy by articulating their support for it publicly, by keeping university tuition fees at low and declining levels relative to costs, and by maintaining a regionalized university system (Porter, J., 1987; Smith, A., 1985). The 1981 parliamentary task force on student financial assistance and the 1987 National Forum on Post-Secondary Education both expressed support for equality of access as a goal of national policy (Cutt & Dobbell, 1992; Proceedings, 1987). The former Assistant Under-Secretary of State, Stewart Goodings, identified the facilitation of access through post-secondary financing and student aid as a primary policy issue of the Education Support Branch of the former Secretary of State Ministry (Goodings, 1992).

Accessibility programs can be supported by vastly different political philosophies: the conservative philosophy supports accessibility because it increases the pool of trained personnel; the socialist philosophy supports it because its goal is equality; and the liberal philosophy supports it because it develops individual potentialities and encourages democratic participation (Porter, J., 1987). Because accessibility has proved to be a flexible concept, many different governments have been able to build accessibility policy and to develop accessibility programs (Anisef et al., 1985; Porter, J., 1987; Smith, A., 1985). For example, government policy has

reflected primarily an "equality of opportunity" approach by providing funds for student financial aid and for the expansion of facilities so that more students can attend higher education institutions. On the other hand, at times it also has reflected the "equality of results" perspective by identifying particular populations. Roland Penner, former Manitoba Minister of Education and Chair of the Council of Ministers of Education, stated at the National Forum that public policy in the future will be shaped by consensus on "improved access to all forms of post-secondary education with particular reference to affirmative action to meet the needs of women, Canada's aboriginal people, immigrants, the socially, economically and culturally disadvantaged, the disabled and foreign students" (Proceedings, 1987, p. 19).

Policies and programs intended to increase access also involve significant costs for such items as recruitment, and the development of special programs and facilities. Student aid, for example, whose provision and administration are costly, often is referred to in the literature as a significant aspect of accessibility policy (Anisef et al., 1985; Bowen, 1980; Goodings, 1982; Proceedings, 1987). The allocations of public funds to policy initiatives such as student financial assistance mean that other worthwhile projects must be sacrificed (Bowen, 1980). However, the general public has accepted the concept that educational opportunity should be extended to less-privileged Canadians, and this acceptance has lent legitimacy and wide public support to accessibility initiatives (Inventing our future: An action plan for Canada's prosperity, 1992; Open to the future, 1989).

In a democratic society, the question of what the public will support is of particular concern to policy makers. The necessity of public support is the second principle of higher education public policy. Although many of the benefits of higher educational access policies are stated in terms of equity, support for these policies is derived primarily from the perceived social benefits coming from opportunities they provide to individuals to participate more advantageously in the economic life of the nation. Bowen (1980) states that "higher education is often a prerequisite for social mobility for disadvantaged groups and a strategic point of access to the mainstream of...society" (p. 87). Just as individuals value higher education for the economic benefits it can give them, society values higher education for the skilled professionals and the sophisticated expertise it contributes to the economy (Anisef et al., 1985; Brubacher, 1982; Porter, J., 1987).

Although higher education may be valued by its participants for its products in preference to its ideals, accessibility policy initiatives have, in fact, combined both economic and humanitarian dimensions. The economic dimension is reflected in policies which have a meritocratic purpose. The humanitarian dimension, on the other hand, is reflected in public policies which have an egalitarian purpose.

Much of public policy on higher education reflects the meritocratic view that pervades society (Anisef et al., 1985; Bowles & Gintis, 1976; Entwistle, 1978; Porter, J., 1987). The entire education system is based on a reward structure that reflects merit. In the meritocratic approach, the individual is the singular unit of society. A meritocracy is efficient in that it concentrates resources on those who can

make the best use of them. It encourages the genuinely able through incentives, and it permits people to ascend socially and economically according to their inclinations and abilities, so that they end up where their talents, energies and motivation take them (Porter, J., 1965, 1987; Porter, J., Porter, M., & Blishen, 1973). The meritocratic approach represents equality of opportunity, a fair start. The egalitarian objective, on the other hand, is equality of result. Egalitarians assert that it is inequitable to ration resources by merit when individuals are starting from an unequal base.

Egalitarian purpose. According to the egalitarian approach, all human beings are created equal. If they appear to be unequal, it is the result of differences that are not of their own making. Individuals have no control over their ethnic or social background. They have no control over the cultural advantages which they receive as they mature and which prepare them to take full advantage of a higher education. Egalitarians believe that the less advantaged, consequently, require greater opportunity and access to higher education. Need is more significant than merit (Wilson, 1966; Bell, 1973).

Egalitarianism represents the utopian vision of a society of complete equality. Its focus is what ought to be rather than what is. It identifies the essential self as the moral self, the sense in which all human beings are equal. Egalitarians believe that education should be used to engineer a classless society and to counter the inheritance of advantage or disadvantage. Education should make the best use of everyone. It should promote equality of income, professional and social status, race, gender,

suffrage, and decision-making through a redistribution of political power (Anisef et al., 1985; Bowles, 1969; Entwistle, 1978; Wilson, 1966).

Rather than focus on the individual, the egalitarian approach focuses on society as a group or on particular groups within society. Duhamel (1987) states that "the most dramatic circumstance of the last several decades has been the emergence of new and diverse groups of Canadians seeking the benefits of further education" (p. 14). The egalitarian public policy approach has been to focus resources on specific groups. Various government commissions have identified some of the groups to whom special accessibility initiatives should be directed: mature students, women in certain fields, French-speaking people outside Quebec, people living in remote areas, aboriginal people, people from socially and economically disadvantaged backgrounds, disabled people, and recent immigrants (Anisef et al., 1985; The forum papers, 1987; Smith, 1991).

A consensus exists, however, that the various programs and initiatives carried out under the auspices, or through the funding, of government have not succeeded in equalizing either opportunities or results. The forum papers (1987) do indicate that an increase in higher education participation has occurred within some groups, especially women and Francophones within Quebec. By using father's education as a proxy for socio-economic status (SES), M. Porter and Jasmin's survey (1987) reveals that, although data show an increase in participation and accessibility from 1968-69 to 1983-84, students from high SES backgrounds continue to be over-represented. They also confirm that change in the disparity between students from low and from middle

and high SES backgrounds slowed between 1974-75 and 1983-84, compared with 1968-69 to 1974-75. The forum papers also point out that higher education has not dealt successfully with the significant increase in the registration of part-time students, many of whom are women and mature students. They state that little credit for the increase in participation which occurred from 1980-85 can be given to public policy initiatives. According to the document, the increases during this period were the result of high youth unemployment (p. 10).

Higher education continues to favour the best prepared. For a variety of reasons, which can be related to past racism or injustice, members of the identified groups are often prepared poorly (Astin, 1985). The new educational technologies designed for the purpose of enhancing accessibility frequently do not benefit the groups for whom they were intended. "Usually, educational innovations which yield social advantages are exploited for the benefit of those who are already socially advantaged" (Pike in Anisef et al., 1985, p. 45). The disadvantage experienced by many of the identified populations is symbolized by their members' inadequate finances. These students cannot depend on family supports and must rely heavily on government assistance programs (Gilbert & Auger, 1988).

With its meritocratic structure, the higher education system was unable to handle the students from disadvantaged backgrounds who entered its doors during the 1970s, and it did not adjust well to meet their needs. Consequently, education of both traditional and non-traditional groups suffered: "This slippage was not due to inattention or indifference...but rather to the inherent difficulty of the problem, [and]

to limited knowledge of how to cope with it" (Bowen, 1980, p. 219). Despite the continued egalitarian focus of higher education public policy, its goal of "equality of results" continues to be elusive.

Whether they are a systemic part of higher education's mandate or whether they are run as special programs, accessibility measures cost money. No discussion of public policy on accessibility or any other aspect of higher education is complete without reference to fiscal restraint and demands by government for accountability.

Costs and accountability. According to Cameron (1992), from 1960-61 to 1970-71 operating and capital expenditures on universities, including student assistance, increased 6.6 times. During this same period, full-time enrollment increased 2.8 times and expenditures per student doubled. Governments understandably became concerned over the "ever-increasing public expenditures [which] were being devoted to purposes seemingly beyond the control of public policy" (Cameron, 1991, p. 187). With the start of the 1970s and the rising underemployment and unemployment of university graduates, governments increasingly saw university financing as a cost rather than as an investment, with taxpayers also questioning the rising expenditures (Stager, 1989). Continuously from the 1970s, financial support for higher education has been reduced in real terms, and now in actual dollar amounts (The forum papers, 1987). This trend shows no indication of abating. The difficulties this situation poses for accessibility initiatives were stated in a comment in the Report of the federal-provincial task force of student financial assistance (1981): "By the end of the sixties it was clear that a new balance

had to be found between reducing the dramatically escalating costs of higher education to the government while, at the same time, maintaining high participation rates and encouraging equality of opportunity" (p. 45).

Interest in and concern for the need to increase accessibility did not disappear. Nevertheless, demands for clear returns on investment and efficiency in the expenditures of public funds were directed to the accessibility discussion, too. A 1984 Alberta government report, Participation Patterns Study, for example, stated:

It is apparent that the accessibility debate by scholars and policy makers will continue to be significant, contentious and engaging. The debate is likely to continue to focus on considerations of equity and equality. The orientation, however, may also reflect a stronger emphasis on efficiency and more precise diagnosis of socioeconomic accessibility (in Anisef et al., 1985, p. 16).

Post-secondary institutions find it difficult to comment on their efficiency because "one of the lamentable blind spots in the study of higher education is the lack of reliable data on the relationship between...expenditures and their educational results" (Bowen, 1980, p. 152). Governments emphasize results, but few studies exist which assess results in higher education or link them with managerial decisions or accountability. A paramount factor in current relationships between government and higher education, accountability requires universities to give assurance that they are achieving what they claim to be doing, that they are doing so efficiently, and that they are showing integrity in the use of public resources (Bowen, 1980; Cutt & Dobell, 1992; Mullins, 1992). Cutt and Dobell (1992) indicate that university compliance with requests for accountability is a matter of self-interest: "Greater accountability can assure continued autonomy and contribute to improved funding prospects" (p.

11). This is significant because it may provide a way to ensure continued funding for accessibility. If higher educational institutions can satisfy government and the taxpayers that they are using funds efficiently and achieving desired results, they can approach the public, whose continued support for their cause is vital, with confidence and integrity.

Cutt and Dobell (1992) encourage universities to tell their story to governments and other publics in order to increase their negotiating power. Kenniff (1992) asserts, for example, that universities should take the lead in explaining the role they play to their various publics. He states that universities must not hesitate to tell the public that the current trends of withdrawal of public support, increasing reliance on tuition fees and private sector funds, and greater competition among universities will have a negative effect on accessibility.

Despite the apparent confusion and ineffectiveness of public policy towards higher education, accessibility remains a priority. At the same time as provincial governments, for example, are instituting cutbacks to the base operating funds for universities, they also are designating special funds for areas which reflect their priorities. The Manitoba government, for instance, has set up an Access Fund to which institutions may propose special projects. In 1986, the Ontario government placed special earmarked funds in four "envelopes," one of which was committed to enhancing accessibility. Many of the reports which recommend reductions in funding to universities and increases in tuition fees also recommend corresponding improvements to student aid. Following the National Forum, provincial and federal

ministers agreed that consultations should continue on four topics, one of which was student financial assistance (Cameron, 1991). An intergovernmental consultative committee on student financial assistance continues to review the Canada Student Loan Program and its articulation with provincial student aid programs. Student financial assistance provides, perhaps, the most significant means for influencing public policy on accessibility. As Bowen (1980) points out, the financial aid system provides funds to students from low-income families and, in so doing, shifts significant power to them as carriers of a large portion of potential institutional revenue. The complex dynamics of family life suggest a different, comprehensive approach to the public policy issues surrounding accessibility to higher education.

Comprehensive approach. In a comprehensive, or holistic, approach, accessibility to higher education is perceived as involving a synthesis of many dimensions. One holistic dimension is longitudinal. Problems in gaining access to higher education are seen as having their roots in family experiences and early educational grounding. These problems extend through the crucial junior high and high school years when decisions regarding post-secondary education are generally made. The longitudinal dimension extends past the point of university admission to retention and successful completion of studies. Stager (1985, 1989) agrees that "accessibility" concerns do not end with admission to higher education but continue through to entry to the higher professions and then to employment.

The longitudinal dimension is one aspect of a comprehensive perspective that policy-makers do address. One of The forum papers' "designated policy issues" was

the suggestion that there should be an increased emphasis in secondary school on post-secondary educational accessibility. At the National Forum itself, the consensus was that retention after admission to post-secondary education or "realiz[ing] the objective of accessibility once students enter the system" should be a goal of public policy (Proceedings, 1987, p. 71). Recognizing that many students make higher education participation decisions by their junior high years, the Commission of Inquiry on Canadian University Education, the Smith Commission, recommended that outreach programs be created to encourage students while they still are quite young (Smith, S., 1991).

Another dimension of a holistic approach is the array of barriers which must be surmounted by students in order to gain access to higher education. In his pioneering role on class in Canada, J. Porter (1965) discussed how the most significant barriers are social and psychological, and are interwoven. For example, the barriers caused by inequalities of income and wealth are exemplified by the situations of large families which have lower than average family incomes and can least afford to cover educational costs or to forgo the income provided by a potential student. The choice of whether or not to pursue higher education becomes a matter of some indifference to that potential student. Although many barriers are believed to be reducible in technical and material terms, cultural barriers have tended to be ignored: "There is little sense that access to education might be a collective and political issue of knowledge and power in society" (Parry, 1989, p. 8).

The historical and cultural disadvantages experienced by many students represent another dimension of a comprehensive approach, a dimension which has been discussed in the literature for many years. A strong relationship exists between socio-economic status, and both self-concept and educational aspirations. In the appropriate social milieu, negative attitudes towards higher educational achievement and attainment are natural. Although financial assistance may help highly-motivated individuals, it will not change fundamental attitudes. Furthermore, socio-economic standing causes people to perceive the range of their educational opportunities selectively, from within their own world view (Anisef et al., 1985; Open to the future, 1989; Pike, 1970; Porter, J., et al., 1973).

Public policy forums have acknowledged the difficulty of dealing with cultural barriers, and the problems of historic disadvantage. National Forum participants questioned whether, in fact, it is possible to identify and isolate the barriers, eliminate them and thereby facilitate access for the "worst-off" groups (Proceedings, 1987). The Smith Commission (Smith, S., 1991) also acknowledged the importance of non-financial barriers, those provided by culture, family and individual expectations.

In 1965, J. Porter advanced the idea that educational policy cannot be viewed apart from social policy generally and that educational equality cannot be developed without corresponding advances in other areas of the system. Individual complexity also complicates the process. More recently, Stager (1989) pointed out the need for more probing studies of students' decision-making "in order to design more effective policies for enhancing participation by...minority groups" (p. 64). Governments often

are unwilling to use policy measures to intrude into private areas; they identify social and cultural barriers as areas of family responsibility. Furthermore, government departments with specific and limited jurisdictions have difficulty developing programs that can encompass broad policy aims. If the policy goal of ensuring broad participation in higher education is to be achieved, however, then government should take a comprehensive approach to policy development.

Throughout the preceding discussion student financial assistance programs were identified as playing an important public policy role in improving accessibility to higher education. The same issues which define and describe higher education public policy are relevant to a more detailed discussion of student financial assistance.

Student Financial Assistance

Two significant principles apply to student financial aid. The first principle is that student aid exists specifically to promote accessibility to higher education, and the second is that the costs and benefits of higher education must be shared among several parties.

Principles of student financial assistance. Student aid programs exist fundamentally to facilitate access to higher education. They attempt to accomplish this by assisting students in overcoming financial barriers. In 1981, the Report of the Federal-Provincial Task Force on Student Assistance found that "aid is being effectively channelled to needy students to whom it is an important form of financial support" (p. 3). That report recommended that renewed student aid programs should

continue to provide assistance to financially needy students, "the one objective that student aid programs are uniquely designed to achieve" (p. 167). The report acknowledged that this outcome is not the same as genuine accessibility, which involves interrelated factors that must be addressed by a range of policies and programs. Nevertheless, the encouragement of accessibility continues to be main reason for the continued existence of federal government support for student financial assistance. As the most recent CSLP annual report states, the objective of the Program is "to help qualified Canadians gain access to post-secondary education" (Canada Student Loan Program annual report for the loan year 1989-90, 1992, p. 2).

Like most higher education accessibility policy initiatives, student financial assistance programs are an attempt to combine humanitarian and economic dimensions. By encouraging everyone to share in the benefits of higher education through student aid programs, the government hopes to gain both intellectual and economic benefits for the country. These democratic and utilitarian themes complement each other (Axelrod, 1982; Pike, 1970). Despite criticisms levelled against it, student financial assistance remains the most significant single factor supporting "continued access" of students after admission to post-secondary studies.

The second major principle which guides student aid is that the costs, benefits and responsibilities of higher education should be distributed fairly. The 1981 federal-provincial student aid review notes that wide-spread support exists for the shared responsibility principle (Report of the federal-provincial task force on student assistance, 1981). As Johnstone (1986) describes it, the main parties who must "share

the cost" are parents, students, taxpayers and institutions. Parents can contribute to tuition and living costs through savings, by borrowing and by reducing their current living standard. They are affected in their ability to contribute by their income, assets and number of dependents. Students can contribute to their education through savings, earnings during the study period, and through loans. Taxpayers contribute generally by providing institutional grants, student loan subsidies, loan guarantees and risk premiums to lenders, subsidized housing, and tax advantages to the parents of students. Institutions contribute, through donor endowments, by providing bursaries and scholarships.

Student financial assistance programs are a major channel through which governments direct a large proportion of taxpayers' contributions to higher education. Because their participants must undergo a means test, student financial assistance programs regulate the minimum and maximum contributions they expect from students, parents, and, if relevant, institutions. The CSLP, for example, claims to be a program which supplements resources provided by parents and students, and CSLP regulations emphasize the responsibility of parents to contribute to their children's education by calculating a "parental contribution" in the resources expected from many students.

Much comment has been directed to the contribution expected from parents. The student financial assistance task force notes that many parents do not make the contribution expected of them (Report of the federal-provincial task force on student assistance, 1981). The Bennecon report states that, although only 45% of CSLP

recipients are considered parental dependent, only one-third of this group have parents with incomes and assets sufficiently high to warrant a "parental contribution" (Assessing need in the Canada Student Loans Program, 1991). Perceptions of self-support also have changed. The emancipation of youth that has occurred over the last decades has had an impact on student aid. The student has become the family unit, although many needs assessment models do not reflect this reality (Bowen, 1980; Report of the federal-provincial task force on student assistance, 1981).

The way in which costs are apportioned among groups in society has consequences for various policy issues. Johnstone (1986) states that "cost-sharing which discriminates in favour of underrepresented sectors of the population may be an important ingredient in national policies to equalize opportunities" (p. 12). Therefore, costs for low-income students and parents that are not supported by financial aid will discourage participation by identified groups. Analysis of the relationship between who benefits from higher education and who bears the costs reveals that upper and middle classes derive the greatest benefits while taxpayers from lower-class backgrounds disproportionately bear the costs.

Criticisms of the shared responsibility principle are derived from a perception that student assistance programs are based upon middle-class assumptions. Student aid needs assessments assume, for example, that parents have a net worth from which they can make a parental contribution or against which they can borrow. They also assume that students from disadvantaged and middle-class backgrounds have the same access to summer employment and that both groups can make similar contributions

towards their education in the form of savings. Needs assessments fail to recognize that many low SES families actually need to have financial help from their children and, therefore, have no "cushion" resources with which they can assist their children as students when unusual circumstances arise (Oldfield, 1992).

The answer to the question of who should pay arises from the analysis of who benefits. Both personal and societal benefits accrue from participation in higher education. An individual's decision to invest in higher education generally ignores the benefits to the state and the economy, but the existence of low tuition and publicly-funded student assistance implicitly acknowledge public benefits. As Johnstone (1986) says:

[Decisions regarding] sharing the costs...are linked to such social, political and economic factors as: the balance of national concern for equality versus meritocratic rewards,...the political power of students, the general economic climate and in particular the status of the public treasury (p. 160).

Although an individual's use of a student aid program may be motivated by hopes of eventual personal advancement, Johnstone's comments indicate that student financial assistance programs can have an egalitarian policy purpose.

Egalitarian purpose. Among the objectives of student financial assistance programs are those associated with the egalitarian approach, which concentrates on society as a group or on particular groups in society, rather than focusing on the individual. The 1981 Report of the federal-provincial task force on student assistance stressed the importance of increasing awareness of aid programs to low SES groups, in order to increase the participation of those groups. Despite making this latter recommendation, the 1981 task force report also states that student aid programs are

not particularly effective in bringing about equality or in increasing participation. This assertion is supported by Stager (1985, 1989), who states that, because of the significance of a variety of factors in determining post-secondary participation, prospects of a weak financial position affect only those potential students who are not otherwise strongly committed to pursuing post-secondary studies. The American response to student aid programs has been similar. Federal aid programs are challenged because they have not equalized opportunity for identified groups, which was "the explicit rationale for the creation of most federal student aid" (Hansen, 1991, p. 13). Hansen states that this objective is difficult both to measure and to achieve, and that student financial aid programs are not sufficient in themselves to reach traditionally underserved populations. "Too many students are lost well before college becomes a real possibility" (p. 14). These concerns about the efficacy of student financial assistance in fulfilling one of its basic mandates are particularly problematic in an era of fiscal restraint. All programs are scrutinized carefully, but high cost programs, such as student aid programs, especially so.

Costs and accountability. From 1964-1990, 1.9 million students negotiated approximately \$6.3 billion in CSLs. In 1989-90, the most recent loan year for which statistics are available, 215,000 students received \$600 million in CSLs. Statutory expenditures for the CSLP include interest subsidies, loan guarantee payments on defaulted loans, risk premiums, and interest relief; the total statutory expenditures in 1989-90 were \$416.9 million (Canada Student Loan Program annual report for the

loan year 1989-90, 1992). In both 1990 and 1992, the CSLP was cited by the Auditor-General of Canada for having expenditures in excess of budgeted allocations.

The federal document, Lending for learning (1992), exemplifies the opposing pressures that face programs like the CSLP. On the one hand, the CSLP faces demands to increase assistance; and, on the other hand, it faces the reality of restraint and dwindling resources. Merisotis (1991) states that "questions about the effectiveness of programs, the targeting of resources to those who most deserve assistance, and the need for greater indicators of programmatic success are just a few of those being asked by even the staunchest of student aid advocates" (p. 1).

Student financial assistance programs traditionally have faced the dilemma of balancing a variety of public policy goals, such as providing equal higher educational opportunities, making efficient use of public resources, and distributing equitably the costs and benefits of higher education (Johnstone, 1986). For example, the 1981 Federal-Provincial Task Force on Student Assistance states that considerable debate occurred in Canada in the early 1970s between those who saw the significance of student aid in economic terms, thereby favouring large loans, and those who saw student aid as providing equality of opportunity, thereby favouring a mix of loans and non-repayable aid. That report also contains discussion of the challenge a general student aid program faces in meeting special needs, *i.e.*, in having the adaptability through its means test to allow for regional and institutional differences, in having special provisions to deal with high debt loads, and in allowing for work-study programs and coordination with other special employment programs. The 1991

review of the needs assessment methodology of the CSLP specifically identifies as a problem the inconsistency between the Program's objectives, its terms, and the funds allocated to it (Assessing need in the Canada Student Loans Program, 1991).

A recent review of the CSLP by the Association of Universities and Colleges of Canada (AUCC) commented on the inadequacy of the support the Program is giving to students. The AUCC document also describes how inadequate student assistance, together with cuts in provincial grants and the resulting decrease in available university and college spaces, have affected accessibility negatively (A new student assistance plan for Canada, 1993). In an era of scarce funds, student financial assistance programs cannot meet everyone's needs or satisfy everyone's objectives. Difficult policy choices between developing programs for the poor or supplementing the resources of the middle-class may have to be made (Oldfield, 1992).

The current situation of restraint and reduction in funding in higher education has resulted in mounting pressures to increase tuition fees. From 1985-86 to 1991-92, tuition fees in Canada increased between 40% and 80% (Canada's education crisis: The underfunding of postsecondary education and research, labour market training, student financial assistance, 1993). An argument in favour of increasing tuition fees is that the SES mix of students in countries where there is no tuition is similar to that of countries with high tuition (Smith, S., 1991; Stager, 1985, 1989). Because it is primarily the rich who attend university, low tuition fees provide an unnecessary subsidy for the rich, although a sudden increase in tuition fees would affect members of underrepresented groups, which are the most sensitive to fee

changes (Stager, 1989). The AUCC report on student financial assistance acknowledges that a decrease in tuition fees likely would not increase accessibility, but suggests that significant increases in tuition, together with increases which students are currently experiencing for all other costs, soon will begin to affect access negatively (A new student assistance plan for Canada, 1993). The difficulties created for students by high tuition fees are significant, and typify the spectrum of problems identified by a comprehensive approach.

Comprehensive approach. Although student financial assistance programs may have been successful in assisting needy students, they do not appear themselves to have been sufficient in meeting general accessibility objectives, especially among low SES groups. Inequalities in society cannot be dealt with by student aid policy alone or by general higher education policy:

Universities could scarcely hope to produce social equity through a limited student-aid scheme within a society so riddled with income and class divisions....Student aid, like other forms of social assistance, was designed to equalize the race for unequal rewards. It was never intended to bring about genuine equality of condition....But cast in the rhetoric of "equality" and "accessibility," student assistance served to mystify and legitimize society's deeply entrenched social divisions by offering the poor the false promise of upward mobility (Axelrod, 1982, pp. 200-01).

There is no need, however, to wait for a complete understanding of the interrelationship of variables which deter people from attending university. Identifiable barriers should be dealt with, and lack of money is one barrier. Need-based student aid is essential to students from low-income backgrounds and must be provided in amounts sufficient to make a difference to students at the bottom of the SES ladder (Oldfield, 1992; Porter, O., 1991). Urahn and Nettles (1987) report that

SES correlates with satisfaction and persistence. Although the economic barrier functions much earlier than admission to higher education, it symbolizes the array of cultural and psychological barriers that block post-secondary participation.

Because student financial assistance programs are so costly, the public needs assurance that these programs are accomplishing their purposes. Therefore, policy makers should understand the consequences of the high student debt loads which result directly from existing student aid programs. These consequences can be understood best by identifying the variety of factors within students' lives that work together in complex ways to motivate and influence them. As O. Porter (1991) says, "Student aid policy can influence student persistence, but the best effect will be generated if that policy can be made part of a holistic, multi-faceted approach" (p. 87). Although loan programs are the primary features of contemporary student financial assistance programs, various types of assistance have been used in government programs over the years.

Types of Assistance and Student Attitudes to Borrowing

In the years immediately following the establishment of the CSLP, many reports were critical of student assistance programs that consisted entirely of loans. Pike (1970) reports that the 1965 Bladen Commission on financing higher education in Canada recommended that financial aid should consist of 40% loan and 60% bursary. The Commission argued that an all-loan program would place an unfair burden on low income students, who are often unwilling to assume large amounts of

debt. It also indicated that students' choice of academic programs and careers could be influenced by obligations to repay loans. In 1970 a committee of Ontario university presidents also criticized all-loan programs, again because of their discouraging effect on low income groups who would have to bear the burden of debt (Porter, J., Porter, M. & Blishen, 1973). A 1971 study of post-secondary financing by Peitchinis, sponsored by the Council of Ministers of Education, recommended a combination program with multiple objectives: unconditional grants for students with high financial need, loans to supplement grants for the less needy, a second loan fund to provide access to more costly programs, conditional grants to students entering "socially necessary programs," and scholarships for students with high academic achievement (Report of the federal-provincial task force on student assistance, 1981). Since the 1970s, reliance on loan programs has increased: From 1973-74 to 1983-84 students' reliance on loans for support doubled from 10% of total student income to 20% of total student income (Porter, M. & Jasmine, 1987).

Urahn and Nettles (1987) cite studies which provide conflicting evidence of the effects of different types of assistance: Hansen states that financial assistance has no effect on college attendance; Astin shows that grants and work-study positively influence college attendance, while loans have a negative effect; Peng and Fetters show that loans, grants, and scholarships are unimportant in their influence; and Vorhees states that grants and loans have positive effects on student persistence. Urahn and Nettles' (1987) own finding that the effects of campus work-study programs are positive for retention corresponds with that of Astin (1985). Although

various types of assistance continue to exist, continuing increases in tuition fees have resulted in the predominant form of assistance being loans.

The contemporary upward pressures on student fees have generated a great deal of discussion of the advantages of student loan schemes which would be repaid on an income contingent basis. The Smith Commission (Smith, S., 1991) recommended that fees across Canada be permitted to increase to 25% of the cost, with a comparable increase in student loans repayable on an income contingent basis over a period of twenty years through the tax system. Income contingent student loan plans have been proposed for many years: in 1969 by Cook and Stager (Axelrod, 1982), in 1972 by an Ontario government report entitled The learning society (Cameron, 1991), in 1984 by the Bovey Commission (Anisef et al., 1985), and in 1991 by the Bennecon Limited report (Assessing need in the Canada Student Loans Program, 1991). Supporters of income contingent student assistance programs claim that such plans place the primary financial burden on those who will benefit the most and allow for fees that reflect actual costs, thereby adding some "rationality" to the system. On the other hand, income contingent schemes are criticized for ignoring the principle that society as a whole benefits from post-secondary education. Critics also maintain that students should not be expected to assume huge debt loads. They suggest that such plans do not encourage participation in higher education and may, indeed, discourage students from low income families (Compromising access: A critical analysis of income contingent loan repayment plans, 1992; The report of the federal-provincial task force on student financial assistance, 1981). Despite such

concerns, income contingent financial aid retains a prominent place on the higher education agenda. In recent years, several reports and groups have either endorsed or recommended further study of income contingent student loan programs. These reports include the Segal Task Force (June, 1992), the AUCC Standing Advisory Committee on Funding (June, 1992), the Council of Ontario Universities (Summer, 1992), the New Brunswick Commission of Excellence in Education (1993), the Saskatchewan University Program Review Panel (1993) (A new student assistance plan for Canada, 1993), and the Manitoba university education review report (Roblin, 1993). The AUCC report, A new student assistance plan for Canada (1993), acknowledges that an income contingent program would shift the financial burden more completely to the student but believes that this negative aspect is offset by the increase in the amount of financial assistance that could be provided and the fact that more federal funding would flow to institutions through the student aid system. The AUCC report also suggests that payment of loans through the income tax system will make debt loads more manageable and less daunting to students.

A recent survey at The University of Manitoba, on student finances and educational planning, found that students in receipt of CSLP assistance are more concerned with the adequacy of their financial resources than are students not receiving government financial aid. Student aid recipients are more likely than non-recipients to take on part-time employment and to have reduced their living expenses. Student Aid recipients were also more likely to have made important educational decisions because of their financial situations: They were more likely than non-aid

recipients to have delayed their first year, dropped out of university for a period of time, or to have changed from full-time to part-time studies (Walker, 1993).

The growth of provincial loan programs and the increase in CSLP loan limits have resulted in higher student debt loads. Furthermore, if income contingent loan programs become reality, debt loads will become even greater. These factors make it imperative that some understanding of students' attitudes towards borrowing and debt should be sought. The literature on this subject is limited and somewhat contradictory, but it does provide some useful information.

Data from the Department of the Secretary of State of Canada show that student debt loads are increasing. In 1984-85, 6.7% of students in the final year of their undergraduate degrees had debt loads of \$10,000-\$15,000 and 0.3% had debt loads above \$15,000. By 1988-89, these percentages had risen to 13.9% and 5.6%, respectively (Canada's education crisis, 1993). These data represent CSLP debt only and do not take into account additional debt acquired through supplementary provincial loan programs. M. Porter and Jasmine (1987) report that 37% of community college students and 35% of university undergraduates have borrowed from government student loans programs. Similarly, Hira and Brinkman (1992) report that one-third to one-half of all American undergraduates have debt.

Although the Canadian Federation of Students believes that "financial debt poses a barrier to full participation in post-secondary education" (Canada's education crisis, 1993, p. 27), several studies have found this not to be true. For example, a Canadian study found that students generally have a positive attitude towards debt

financing and support the principle of income contingent assistance programs (Gilbert & Auger, 1988). Similarly, in the United States, consumer surveys carried out for the last twenty-five years by the Federal Reserve have consistently found positive attitudes towards borrowing for educational purposes (Mortenson, 1989), and the New England Student Loan survey revealed that most students feel that the benefits of higher education outweigh the drawbacks of accumulated debt (Pedalino, 1991). Although some students with debt had trouble saving after graduation, they experienced no negative lifestyle changes (Bodfish & Cheyfitz, 1989). Students with the highest educational and career aspirations appear to be the most willing to borrow. "It seems that students are more influenced in their attitudes to borrowing by their academic performance than by their social class" (Porter, J. et al., 1973, p. 165). Mortenson's survey findings (1989, 1990) regarding attitudes towards educational loans agree with those of J. Porter: The people who feel good about borrowing tend to be people with high educational achievement, professionals, men, and young people, and the people who are more likely to be uncomfortable with borrowing are Asians, Hispanics, labourers and women.

Although many studies indicate generally positive attitudes towards borrowing, information regarding the attitudes of people specifically from low income backgrounds is rather contradictory. In a 1973 Canadian study, J. Porter, M. Porter and Blishen found that low income students are prepared to take on debt, while in a 1988 American study Baum and Schwartz found that low SES students were hesitant to borrow. The significant increases in debt resulting from the increases in

educational costs during the time which elapsed between the two studies may account for the different results. Gilbert and Auger's (1988) survey revealed that low SES students will borrow readily but resent it more than students from middle-class backgrounds. Gilbert and Auger also found that all students would prefer to use summer savings to finance their education. Students from low SES backgrounds save the least, possibly because of their greater need of these funds to meet daily living costs. Pedalino (1991) found that a small percentage of borrowers (15%) with either low SES backgrounds or high debt loads indicated that they had changed educational and career plans because of the prospects of additional debt. Johnstone (1986) comments that students from low SES backgrounds who complete their programs are as likely to be able to repay their loans as students from high SES backgrounds, but that many of the students from low SES families have a cultural aversion to debt. Oldfield (1992) explains this fear of debt as growing out of the different meaning that debt has for low SES groups in comparison to middle-class groups. For the middle class, people who have assets, debt frequently is perceived as an investment; for low-income groups, debt means "installment payments," and the failure to pay has grave and immediate consequences.

The literature suggests that student aid programs in which loans predominate may have negative educational and personal consequences and may be damaging, particularly to students from low SES backgrounds. Despite this evidence, fiscal concerns appear to be a central consideration with politicians and policy-makers, as loan programs become more dominant and student debt loads continue to increase.

This trend shows no sign of abating; strong interest is being expressed for income contingent programs, and concerns about accessibility appear much less prominently than in the past.

Chapter III. Research Design

If, indeed, it is a matter of government policy to encourage citizens to become educated to the furthest extent of their inclinations and abilities, then the consequences of changes that government makes to one of its major accessibility programs should be described and analyzed. The financial impediment represents a significant barrier in itself and symbolizes the complex web of social and cultural factors which can prevent potential students from participating in higher education, and, ultimately, in its benefits. For students with high levels of financial need, changes to their main source of financial support can have significant consequences to their study experiences and in other areas of their lives. A research design rooted in qualitative methodology is the most suitable approach for studying the consequences of a particular event to people's overall experiences and for examining how it interacts with other factors in their lives.

The design of this qualitative study is described with reference to the site at which the study took place, the role of the researcher in the study, the sampling method which was used, and the method of data collection. A scheme for data analysis is identified, and the procedures for the study are described.

Site Selection

The study was carried out at The University of Winnipeg which could be described as a model of the university of the future: Located in the city's downtown core, it has a student body which is more than 50% part-time. Approximately one-

half of its full-time population traditionally has received student aid, a figure considerably above the national university average of approximately 35%.

Nonetheless, every institution displays features it has in common with every other similar institution, and every particular is a sample of a larger class (Eisner, 1991).

Therefore, although some features of this institution may be unique, the experiences of University of Winnipeg students who must overcome obstacles likely will be similar to those of students at other Canadian universities who face comparable circumstances.

Researcher Role

The researcher role was that of an interviewer, using an interview guide (Appendix B) to guide conversations with the study participants. The qualitative interviewer is not remote from the study but is, in fact, an instrument in the study. The presence of a factor is perceived and its significance is evaluated through the researcher's sensibility. The researcher enters into the world of those who are interviewed and must not make judgements on the basis of personal assumptions. Self-examination and an honest critique of the data and the problems encountered in data collection are essential (Denzin, 1978).

The researcher for this study has had considerable experience as an interviewer in formal settings and as part of selection panels for various academic programs. The researcher also interviews students regularly in the professional capacity as a financial aid administrator at a university and, consequently, has the background in the field

which permitted knowledgeable assessments of the students' comments (Schatzman & Strauss, 1973).

Sampling

The "maximum variation sampling" method, a form of purposeful sampling, was used in this study (Bogdan & Biklen, 1992; Goetz & Lecompte, 1984; Patton, M.Q., 1980). Goetz and Lecompte suggest first identifying the groups around which the maximum variation can be sampled. The subjects in this population were "high need" students who were required unexpectedly to increase the amounts they had to borrow in order to continue their university studies. The criterion which separates the population into two groups was the extent to which the students expressed concern over their financial situations and asked for assistance from the University's Awards Office. The experiences of these two groups in relation to the phenomenon, therefore, may have been different. All of the informants in this population experienced the same phenomenon. According to Taylor and Bogdan (1984), "All settings and people are at once similar and unique" (p. 8). Therefore, the phenomenon may be studied qualitatively through a limited number of informants, the number of which is arbitrary and at the discretion of the researcher (Goetz & Lecompte, 1984; Lecompte, Millroy & Preissle, 1992; Merriam, 1988).

This sampling strategy does not permit rigorous generalization (Patton, 1980). This method, however, is appropriate for this study because the phenomenon under investigation cannot be generalized to other situations; the features of the

supplementary financial aid programs and the needs assessment methodologies in other provinces are different enough that generalization is impossible. Although traditional generalization cannot be done, the situations and students' experiences elsewhere are similar enough that the data should be comparable to that which could be obtained by similar studies in other provinces and should be translatable to programs there (Goetz & Lecompte, 1984; Lecompte et al., 1992).

Data Collection

Data were collected from the subjects of this study through interviews. Qualitative interviews are ideal for research on events which are impossible to replicate and for situations and behaviours which cannot be observed (Merriam, 1988; Patton, M.Q., 1980). The semi-structured format of a qualitative interview assists the researcher in gaining the perspectives and understanding the experiences of the subjects (Denzin, 1978; Merriam, 1988; Patton, M.Q., 1980).

The subjects were interviewed using an interview guide, wherein the researcher sets the topics to be covered but allows the wording of specific questions to be determined by the context of the interview. With an interview guide, the researcher translates the objectives of the study into topics and subject areas to explore with the respondents (Denzin, 1978; Merriam, 1988; Merton, Fiske & Kendall, 1956; Patton, M.Q., 1980). During the interview, the guide provided the researcher with a reminder of the areas to be covered and with a form for recording responses (Gorden, 1980). A qualitative researcher requires flexibility and is free to

adapt the wording and sequence of questions to specific respondents and situations (Patton, M.Q., 1980; Whitt, 1991).

Data Analysis

The interview summaries and transcripts are the data which formed the basis of an inductive analysis process. An important aspect of the analysis, identified by Dobbert (1982), was to "determine what patterns the informant sees and considers important enough to bring up" (p. 115). An attempt was made to develop tentative themes or patterns from what the students had to say by identifying key words, concepts, or issues which recurred (Taylor & Bogdan, 1984; Dobbert, 1982; Locke et al., 1987; Patton, M.J., 1991). Heed also was paid to the unusual and to spontaneous comments which may suggest unique ways of perceiving the issue (Hammersley & Atkinson, 1983; Patton, M.J., 1991).

Analysis is a continuous process which occurs during data collection, as the researcher identifies unifying themes and core categories while reading and rereading interview transcripts, and during the coding of interview data (Taylor & Bogdan, 1984). Interpretation can also be as much an act of "writing it down" as it is a cognitive process; it is imbedded in the organization of material, writing style and choice of language (Hammersley & Atkinson, 1983; Lecompte et al., 1992).

Procedures

The procedures for this study were as follows:

1. Permission was obtained from the Research and Ethics Committee at The University of Manitoba and from the Experimental Ethics Committee at The University of Winnipeg. As a result of their suggestions, small changes were made to the Letter of Consent.
2. Informants for the study were selected from a group of 84 students identified as "high need" by the Manitoba Student Financial Assistance Branch during the 1992-93 academic year who returned to The University of Winnipeg during the 1993-94 session with similar needs assessments.
3. With the assistance of the Awards Office staff, the list of 84 "high need" students was divided into two groups, those who had asked for help with their financial situations or with the student aid process, and those who had not done so. The purpose of selecting respondents from the two groups was to ensure that the study participants were representative of the range of experiences students may have had in dealing with their own financial situations and with the student aid program. The study results did not reveal obvious differences between the two groups, as exemplified by the participants. No attempt, therefore, was made to compare their responses.
4. Six students were selected for interviews in the following manner: Three (3) students from each group were chosen by identifying every "nth" person in each group. These students were invited to participate in the study. When one of them was unwilling or unable to participate, an invitation was extended to the next person on the list. In reviewing the list, it was determined that

invitations would not be extended to students who had been academically suspended or whose files had been submitted to a collection agency because of defaults on university emergency loans.

5. Each person was asked to sign a letter of consent (Appendix A) in which the safeguards required by the ethics committees were assured.
6. The interviews were conducted using an interview guide (Appendix B) based on the Stager model (1989, p. 49) of factors which influence accessibility to and demand for university education. The factors applicable to this study were demographic background, educational background, motivation, and financial situation. Questions also were asked on the students' knowledge of and attitudes towards the student aid program generally and the introduction of the Manitoba Student Loan Program specifically.
7. For convenience and consistency, interviews took place at The University of Winnipeg. Each interview was approximately an hour and a half in duration. As much as possible, the questions were open-ended to permit the students to have adequate opportunity to share their feelings and experiences. As Denzin says (1978), although the interviewer is the expert with the questions, the respondent is the expert with the answers. The spouse of one of the participants accompanied her and sat in on the interview. His presence, however, was not intrusive, and he did not interfere with the interview.
8. The interviews were taped and were transcribed following each interview. The first half of one of the tapes had a fair amount of static which made it

difficult to transcribe. It was, however, possible to understand most of what the respondent had to say. Rather than a transcription, a detailed summary of this interview was made.

9. Notes were kept during the interview, and key phrases and major points made by the respondents were identified. In addition, a general summary of each interview also was made, focusing on students' comments on their educational and financial circumstances and the consequences of the need to borrow at higher levels. Observer's comments were made on issues such as the observer's feelings, preconceptions, hunches, possible interpretations, methodological difficulties, ethical dilemmas and future areas of inquiry (Bogdan & Biklen, 1992; Lofland & Lofland, 1984; Patton, M.Q., 1980, Taylor & Bogdan, 1984).

Limitation. During the course of the study, it seemed at times that the students' experiences with the 1994 Canada Student Loan Program reform had affected somewhat their recollections of the 1993 introduction of the Manitoba Student Loan Program. However, the effect of the changes to the student aid program that occurred at both of these times was to increase the proportion of student aid that students were required to repay. Therefore, the basic thrust of this study was not affected.

Chapter IV. Results

The results will be presented within the categories suggested by the Interview Guide (Appendix B). They will then be summarized with reference to the specific focus of this study--consequences of increased student borrowing.

Interview Results

The interview results will be discussed within the following topics: demographic background, educational background, financial situation, student financial assistance, and the Manitoba Student Loan Program. The participants' responses to several speculative issues will also be presented, as will their comments regarding their concerns for the future.

Demographic background. The study included six students. Four of the students were female, and two were male. Two were recent immigrants; that is, they immigrated to Canada during the past decade. Two of the students were married, three were single parents, and one was a single, independent student. Both of the married students had children. The spouse of one of the married students was also a full-time student, while the spouse of the other was currently unemployed and unable to seek work temporarily because of an injury. Of the three single parents who participated in the study, one received regular child support, another received intermittent support, and the third received no support.

Only one of the students interviewed had a parent who had significant post-secondary training, that being teacher training in the country from which the student

emigrated. The parents of two other of the students had completed high school, while the parents of the other three students had minimal education.

All but one of the students entered the University of Winnipeg on Regular Status, either on the basis of Manitoba "university-entrance" high school courses, on the basis of post-secondary academic credentials from their countries of birth, or on transfer from another university in Canada. One student was admitted on Mature Status, with a Grade 12 G.E.D. standing.

In summary, the participants in this study were as follows: A--a single parent with two children who graduated from the University in May, 1995 after returning to school following a fifteen-year absence, during the last ten of which she worked part-time, and who immediately found permanent employment in her field; B--a married student with one young child who entered university studies directly from high school, and who graduated in October, 1995; C--a married student with three children who immigrated to Canada in 1984, and who expected to continue studies in the fall of 1995; D--a single parent with one child who will continue studies for another year or two in pursuit of a B.A. (Hons.) degree; E--a single, independent student who immigrated to Canada in 1989, and who graduated from The University of Winnipeg in October, 1995, and then planned to study elsewhere in the fall of 1995, in an advanced program; F--a single parent with one child who has completed a B.A. (Hons.) program and who plans to pursue various self-employment opportunities.

Educational background. Except for the one student who entered the University on Mature Status, all of the study participants graduated from high school

in academic programs. Each indicated that he or she had done well and had enjoyed high school studies.

No clear pattern emerged regarding the level of support for higher education that these students received from home. Several students came from homes with a lively intellectual atmosphere, or where they were encouraged consciously to become more highly educated. In most cases, though, the participants' parents did not address the subject of post-secondary education overtly, or they supported short-term, vocationally-oriented programs. Peer group support was similarly mixed, although most of the participants' high school peers planned to pursue post-secondary studies.

The students who participated in this study stated that, in general, they had been adequately prepared for university, with several exceptions. One student mentioned a lack of readiness for the self-discipline required for success in university courses. Several students indicated that their writing skills had been inadequate. They indicated that they had been helped with their composition skills by the rhetoric courses offered through the University's Centre for Academic Writing.

Motivation. Conversations with the study participants revealed that they all are highly-motivated. One of the two recent immigrants in the study left his village at the age of ten in order to pursue better educational opportunities. While his experience is particularly dramatic, his motivation was the same as that of several of the other study participants, that being, that he wished to improve his economic circumstances and to achieve a professional status which surpassed that of his parents. In several cases, the key to the students' motivation was a specific career goal, such

as becoming a doctor or a counsellor. In other cases, personal circumstances led the students to engage in university studies when they did, and afforded them the opportunity to pursue personal interests.

The students' choices of academic programs further reveal their strong sense of personal motivation and their clear sense of direction. All of the participants were very definite in their desire to achieve the credential that a particular degree represents. Majors were selected, for the most part, with reference to the potential careers that they represent. Several of the students tried to seek part-time and summer jobs related to possible future careers. With respect to her academic program and her future, one student stated, "I look to the future with hopes and dreams but just a small amount of anxiety" (Interview D, May 25, 1995). The specific cause of her anxiety was her financial situation, something she shared with all of the participants in the study.

Financial situation. Their financial situations were a cause of stress for all of the students in the study. "We're in miserable, dire straits," responded one of the students in describing her financial circumstances (Interview B, May 27, 1995). The students characterized their situations as "subsistence living" (Interview F, May 30, 1995) and talked about being in "survival mode" (Interview D, May 25, 1995). They described the constant stress of juggling payments and of frequently not having the money for basic expenses like rent and transportation. One of the students described his financial situation as "very weak. . . . I just live day by day and then work part-time here, full-time there [and] take courses" (Interview E, May 26, 1995). Several

students suggested that their already-tenuous financial situations seemed to be slipping somewhat.

The consequences of their situations mean that these students have had to "adjust life to fit the circumstances" (Interview A, May 30, 1995). This has meant "no social life, no extras, no savings" (Interview B, May 27, 1995). All of the students mentioned the impossibility for them of maintaining any level of personal savings. This circumstance was experienced particularly acutely by parents with older children, who felt unable to provide them with the funds which would allow them to participate in various school and community activities.

All but one of the students, who received some supplementary financial assistance from her family, stated that it was impossible for them to meet their basic living expenses and to pay for their tuition without working part-time. Although several of the students made a point of seeking temporary employment in career-related fields, most of what they found were subsistence jobs. Several of the students went on social assistance when they found little or no work during the summer months.

Viewing them through the prism of the stress of day-to-day living, part-time work at low-paying jobs, and with concerns about the accumulation of debt, several students found their rosy academic dreams becoming clouded. One student described "yesterday, when I had to work until four in the morning. So I slept around one or two hours, and then I woke up to come to school. It's quite hard" (Interview C, May 30, 1995). Another student described the academic consequences of attempting to

maintain such a schedule. "I wanted to do a science degree and probably get into something like medicine . . . , but . . . you start seeing the kind of difficulties you have, 'cause I had to get to school and still work part-time. . . . You can't make good grades then" (Interview E, May 26, 1995). Both of these students had chosen to increase the number of hours they worked and to reduce their university course loads to less than full-time for a term or two in order to decrease their reliance on government student loans.

Another student, who decided to return to university after ten years in the work force on a part-time basis, had attempted to prepare in advance by trying to save something from her earnings for her tuition. She was shocked by how much costs had increased since she had last been a student, and she realized that she would need a student loan.

Student financial assistance. The Manitoba Student Financial Assistance Program has three main elements: the Canada Student Loan, the Manitoba Student Loan, and the Manitoba Study Assistance grant. The Program is similar to most other student financial assistance programs in Canada in that it is a cooperative venture of the federal and provincial governments. In addition to its financial commitments to the Canada Student Loan Program, the federal government sets the administrative criteria which govern student financial assistance programs in the provinces. These criteria are under the administration of each individual province, and interpretation of particular points may vary in different provinces. In addition, each province is responsible for financing its own programs to supplement the Canada

Student Loan Program. The criteria which govern the needs assessments for these supplemental programs have been unique to the province.

Individual students have little awareness of the niceties of federal/provincial jurisdictions and the extent to which they are being affected by federal regulations, provincial regulations, or by provincial interpretation of federal regulations. They respond to the adequacy of the total "aid package" in meeting their needs, and whether that package is delivered to them in an effective manner.

An opportunity to describe the Manitoba Student Financial Assistance Program provoked a variety of responses from the study participants, which did not distinguish between federal and provincial elements of the Program; some of the responses were quite vigorous. One student provided a succinct description of the Program's purpose and assessment methodology. Other students, however, were more scathing. "I have nothing good to say about it," said one student who has been required to repay an \$1800 Manitoba Government Bursary as a result of an interpretation of her personal situation by administrators of the Program that she believes was incorrect and unfair (Interview B, May 27, 1995). Another student dismissed the student aid program by saying that she "just puts up with it." She was adamant in her belief that "student financial *assistance*" is a misnomer. "I haven't been assisted, you know" (Interview F, May 30, 1995). In her opinion, the Program should be called what it is, a student *loan* program.

Other students were somewhat less negative in their descriptions of the Student Financial Assistance Program. One of the immigrant students, whose country of

origin has no government student financial support program for higher education, characterized the student aid program as one of the advantages of living in Canada, although he believed that "some changes have to be made" (Interview E, May 26, 1995). The other immigrant student, however, described the student aid program as "quite a heavy thing." "It's affecting me very much, you know," he stated, "because, first of all, the money is not very much, and everything is a loan now" (Interview C, May 30, 1995).

A principal source of dissatisfaction with the Student Financial Assistance Program was the perception that the assessment process is mysterious and the results of the process are unfair. All but one of the students interviewed for this study stated that they had no understanding of the assessment process. What they did understand of the process was that it was something that is "arbitrary, inflexible, and cold" (Interview B, May 27, 1995). One student depicted the Program as a bureaucratic system devised by people who have no idea what things really cost. The "system" has "no idea what happens to people . . . no idea" (Interview F, May 30, 1995). "They're not living in the real world," said another student (Interview B, May 27, 1995). Another student indicated that the system is fair, only if bare survival is the goal.

Involvement with the Manitoba Student Financial Assistance Program had specific, immediate consequences in the lives of the students who participated in the study. The participants said they adjusted every material aspect of their lives when they became students. As one said, "You have to do it; live cheap, and hope and

pray that nothing happens" (Interview A, May 30, 1995). Students described cutting back on food, gasoline, and school expenses for their children. Several said that they had moved to less expensive housing. Several students stated that although they never had had much, they had cut their budgets as much as they could, and they did not think that they could cut any more. The students mentioned that they knew others who had dropped out of university because of the student aid program, and who planned to work and to save before they returned to school. Several students also described the exhaustion that was theirs from constantly fighting the system and the consequent stress in every area of their lives. They outlined the pressures on marriages and other relationships they experienced from seemingly always being without money.

The study participants were particularly upset with what seemed to them to be the Student Financial Assistance Program's inflexibility and its lack of sensitivity to individual circumstances. It seemed to many of them that everyone receives the same amount of money regardless of his or her personal situation. As one student said:

You just get a fixed amount of money . . . , and it doesn't help certain individuals like me . . . or other individuals who may be caught in the same crisis, because . . . it's not sufficient enough to survive. . . . You're forced to go to work while you're still in school. . . . You cannot study with an empty stomach (Interview E, May 26, 1995).

The students were unhappy with the Program's inflexibility in its assessment of the part-time income they said they had to earn in order to survive. They also stated that the Program was completely unforgiving regarding mistakes students might make in academic choices. By changing one's mind regarding an academic major or by

withdrawing from a course, a student can waste a year of student aid eligibility and subsequently find him or herself without financial support at the start of the final year of study.

According to several of the students, the amount of potential debt that the current Program represents deters some individuals from attending post-secondary studies. They mentioned acquaintances on social assistance or in subsidized housing who would not now consider university studies because of the debt loads they would be required to incur.

The study participants currently owed amounts which ranged from \$7,000 to \$30,000, and climbing, for an undergraduate degree. With the exception of one student, the participants did believe that these debts represented an investment in their futures and the future of the country. The student who had been offered full-time employment upon graduation was experiencing immediate returns on her investment. Several students mentioned that they never really had had any money and that they were not fearful of acquiring debt, if it permitted them to achieve their goals. Another student said that although she did consider her student loan debt to be an investment, she wished that her personal circumstances permitted her to work and to finish her degree over a longer period of time, as many of her friends are doing. Another student stated that he would prefer not to borrow, but that he would rather borrow than not attend school.

Another element, attributable to the provincial administration of the Program, that several students found annoying was the lack of clarity of both the written

material and the verbal information provided by the Program staff. According to one student, the forms are unclear, and members of the student aid staff do not understand the system fully themselves. Their attitude seems to be, "Tell me what you don't know," (Interview F, May 30, 1995), and they do not take the time to explain implications of students' decisions to them. Another student described how, several years ago, she had tried to get information on why her bursary had been reduced. Program staff members did not provide her with any explanation, and she was unable to obtain appeal criteria from them. This apparent lack of clarity and openness contributes to students' sense that decisions made by the administrators of the Program are capricious and inequitable.

In general, the students who participated in the study knew little or nothing about student aid before they began their university programs. With the benefit of hindsight, the students stated that communication regarding the Program should be strengthened. Several expressed concern over the fact that young students have not been educated about the obligations and requirements of loans. They suggested that students be informed as early as junior high of the costs of post-secondary studies and of the options available to them. Although they agreed that the Student Financial Assistance Program should be depicted as providing an opportunity to engage in post-secondary studies, the participants stated that information about the Program should caution students regarding the implications of becoming involved with it. Potential students should also be warned about the consequences of not repaying student loans, and that they will be "pursued to death" (Interview F, May 30, 1995).

Manitoba Student Loan Program. All of the participants had completed at least one year of study when the Manitoba Government Bursary Program was replaced with the Manitoba Student Loan (MSL) Program. Although several students said that they had heard rumours that the Manitoba Government Bursary (MGB) might disappear, they had heard nothing about it officially until they picked up their student financial assistance application forms for the next year in June of 1993.

The students recalled a variety of reactions they had had when they realized the change that had occurred. One student said he had been shocked by the news, because he knew the change would cause problems for him. He stated that if the MSL rather than the MGB Program had existed when he was considering beginning university studies, he might not have undertaken a degree program. Several other of the study participants concurred with his assessment. Another student recalled that he had felt sad and depressed with the news. He had felt that he just couldn't get ahead. Having overcome the language barrier, he was now faced with a new hurdle. Another student said that she had initially thought she would have to drop out. She commented that high levels of debt are a source of anxiety for many members of her university peer group. After reviewing the situation and her goals, she decided she could deal with anything. Her comments were echoed by another student who, although somewhat taken aback by the change, had decided that it was too late to do anything. She was not going to quit her academic program at that point, so she "took a deep breath, and dealt with it" (Interview A, May 30, 1995).

The MSL Program intensified and exacerbated the frustrations and tensions the students experienced with regard to their financial situations. The most frequently-mentioned response of study participants specific to the introduction of the MSL Program was to increase their hours of employment so that they would not need the funds that the MSL would provide. Some also then decreased their course loads to accommodate their additional work hours. In all cases, concern about the accumulation of debt was the reason for their decision. These actions, however, had other consequences. For some of the students, their actions meant that they would be taking a longer time than they originally had planned to complete their degree programs. Other students stated that their grades suffered because of their increased work hours. Some of the students mentioned friends who were living five people to a house or who had moved into the city rather than commute from their homes, in order to decrease their costs and their reliance on MSLs.

One of the students used a different approach in response to the introduction of the MSL Program. To avoid accumulating debt, she increased her course load in order "to get out fast" (Interview F, May 30, 1995). This student, however, did receive some financial assistance from her family, which removed from her the necessity of seeking part-time employment.

Several students expressed resentment over the measures they were forced to take in order to control their debt so that they could survive financially. One student stated that it would have been financially more advantageous for her to go on social assistance. To many of the students, the MSL was introduced solely for fiscal

reasons, and was evidence of a government which did not care about them and for whom education was not a priority. Several echoed the comments of one of the students:

Education is not a priority, and I believe . . . the people who are in government are the rich, . . . and they don't care. . . . I don't think they get [student] loans for themselves. . . . Yes, they have the money, they have the money. . . . The system is building up an elite. . . . Some people will be more rich, and more people will be poor" (Interview C, May 30, 1995).

Speculative issues. Because of their frustrations and concerns with the existing system, the students were given the opportunity to suggest what a student financial assistance program would look like if they had the opportunity to devise one. They were also asked for their opinions of income-contingent repayment loan programs.

Despite the burden that the current student financial assistance program placed upon them, all but one of the students who participated in this study did not think that university education should be free to students. One student mentioned that the "interest-free" aspect of the current student aid program already represented a gift to students from the public purse. The other students, however, stated that if they could design an ideal student aid program, it would involve a combination of bursaries and loans. Some level of grant assistance, they believe, is essential in order to encourage people to pursue post-secondary studies. One student reiterated that the current Program provides "no incentive to go to school. . . . You know, there's no encouragement from the province or at the federal level, [and] tuition keeps going up" (Interview B, May 27, 1995). The students mentioned again that they would try to

design a program which paid more attention to individual circumstances, and which would work efficiently within a philosophy of humour, compassion, and common sense.

Despite the fact that income-contingent loan repayment schemes have been widely discussed in academic and government circles, only one of the participants in the study was able to define the term. After having had the term explained to them, the participants reacted in a variety of ways. Several of the students were openly contemptuous. The reaction of one of the students was, "Basically, then, you never get ahead" (Interview B, May 27, 1995). Another described it as something devised by people out of touch with the reality of students' lives. Another called it a "bandaid" (Interview D, May 25, 1995). Other students saw some merit in the idea of an income-contingent loan repayment program. One suggested that it would ease the burden on students who had difficulties obtaining meaningful employment upon graduation. Several others thought it was a good idea and would ease the burden of repayment, but did not believe that it would serve as an incentive for people to begin post-secondary studies. They felt that this would be the case particularly with young students who do not think far ahead.

The future. An issue that emerged from the conversations with the study participants was the concerns that they had for the future. The issue was focused, first of all, on concerns they had for themselves with regard to poor employment prospects. The students had greater concerns, however, for the futures of their children. Their concerns were sparked by increasing tuition costs and what they

perceived to be a lack of support for higher education by government. They worried that universities will become places only for the economic elite. They noted the lack of training of students in high school in budgeting skills and knowledge of credit. They expressed concern over the devastating consequences of the current Program's inflexibility for students "who make a bunch of small, wrong decisions" (Interview A, May 30, 1995), often because of a lack of information.

Consequences of Increased Student Borrowing

A review of the comments of the students who participated in this study reveals several common themes in their experiences with high and increasing student debt loads. First of all, they all had experienced high levels of tension. The tension manifested itself in a variety of ways. Some students felt desperate, some were angry, and some were resentful. They were frustrated by the subsistence living that was their lot, and they felt weighted down by their debt loads and their uncertain futures. The students had all revealed that they never had had a great deal of money. But they reduced their budgets when they began their participation in the Manitoba Student Financial Assistance Program, and most tried to reduce their meagre budgets even further when the Manitoba Student Loan Program was introduced.

A second striking theme that emerged from the students' comments was that most of the students chose to increase hours of work and decrease their course loads in order to reduce their reliance on student loans. This decision means that it will take longer for these students to complete their academic programs and to pursue full-

time employment in their fields. For some it may mean that the extra work hours will result in less time to devote to their studies and, hence, lower grades. An extension of the choice these students made is the choice made by several of their friends, that being, to withdraw completely from university for a while, so that they might be able to build up some savings. Another consequence of this choice may be that these students will become less engaged with the life of the university. They will be less able, for example, to participate in extra-curricular activities and in developmental and support programs offered by student services units.

It should be recalled that these experiences are those of highly-motivated students who are proceeding successfully through their degrees. As great as their debt load burden may have seemed to them, all of these students received some government bursary support for a year or two, thereby reducing their debt loads from what they potentially would be had they begun their studies in the 1993-94 academic year.

Chapter V. Discussion

The discussion of the results will be presented within the categories used in the Literature Review: principles of student financial assistance and public policy, egalitarian purpose, costs and accountability, and the comprehensive approach. The discussion will then be summarized with reference to the specific focus of this study -- implications for public policy on higher education.

Principles of student financial assistance and public policy. A basic principle of student financial assistance programs in this country is that they exist to supplement resources which students themselves or their families provide. This principle is revealed in imputations that are built into the needs assessment process of income that students have or should have. Such assumptions do not work for students such as those who participated in this study. They do not have resources which can be supplemented. Because these resources do not exist, the "supplementary" loan funds they receive from the government student aid program are insufficient to cover their needs.

A principle suggested by the "supplementary" character of government student aid program is that of "sharing the costs" among the principal participants in the higher education enterprise--parents, students, taxpayers, and the educational institutions. It is admittedly difficult to determine where should be the appropriate balance among these parties. The perspectives of the government economists are those of arithmetic means, cost/benefit analyses, and deficit reduction strategies. The

perspective of financially-needy students who view the issue from underneath their heavy burden of debt and economic stress is that they are bearing a disproportionately heavy load, and that education is not a priority for the government.

Despite their concerns and frustrations, these students analyze the higher education system from within the system. As they stated, they would not have been able to pursue post-secondary studies without the existence of the Student Financial Assistance Program. So, the Program is fulfilling its mandate and the stated government purpose of making the higher education system available to a broad spectrum of Canadians by facilitating access with regard to the financial barrier, at least for some.

As the conversations with the study participants revealed, many people are concerned with the future, and particularly what the future may hold for their children. A stated principle of higher education policy is that programs should have the support of the public. As tuition and other costs continue to increase, more families will fall within the boundaries of "need," as set by the Program. Issues of student financial assistance and the availability of higher education will become increasingly relevant to a larger proportion of the population.

Egalitarian purpose. The students who participated in this study are all members of several of the following groups that have been identified at one time or another for special accessibility initiatives; that is, they are either economically-disadvantaged, single parents, women, or recent immigrants. Although it is impossible to draw strong conclusions from a small study such as this, the participants

may be viewed as exemplars for potential students from similar backgrounds who may wish to undertake post-secondary studies.

In accordance with the philosophical foundations of the egalitarian approach to higher education public policy, wherein programs are designed in order that the best use may be made of everyone, the participants were all highly-motivated, ambitious, and skilled. They all possessed a desire to make a significant contribution to society. Student financial assistance programs have permitted students such as these to enter the higher education system. However, as has been discussed, these students have experienced frustration and personal stress. Many also have taken actions to control their debt which have resulted in increases to their study periods and, possibly, decreases in their grades. These consequences suggest that although they have been able to enter the system, they have not been able to participate in it on a fully equitable basis.

The students' experiences and their own comments support the recommendations of various reports and task forces that efforts should be made to increase awareness of student aid programs to members of groups whose participation in higher education traditionally has been low. Information regarding the programs should be introduced when potential students are young, and it should be clear with regard to the opportunities, responsibilities, and implications of financial support programs.

Costs and accountability. As an instrument of public policy, student financial assistance programs have had the difficult task of attempting to balance the costs and

benefits of higher education. It is noteworthy that, in general, the students who participated in this study were willing to borrow to finance their university education. They all hoped to find employment which will enable them to repay their student loans.

The contemporary concern of government officials is that there should be returns on funds invested in higher education, and that expenditures should have clear results. It is certainly the fervent wish of all the students in this study that there will be results from the expenditures that they have made and that have been made on their behalf. One of the participants already was experiencing a return on the investment of time, energy, and money that both she and taxpayers had put into her education. It may be significant that her responses with regard to the Manitoba Student Financial Assistance Program were consistently more positive than were those of any other of the participants. The other students also hoped that just as the loss of income they had experienced by becoming students will be made up and their loans will be repaid, so, too, will the government subsidies on their loans be made up by their increased earnings and contributions to the economy.

One significant present demand that governments make of institutions of higher education is that they should be open and accountable in their expenditures of public funds. It is noteworthy that the study participants expected the assessment and appeal process of the Student Financial Assistance Program to become more open and transparent to them. As the amount of the costs that they have to bear rises, particularly if those costs represent a burden of debt for them, students will increase

their demands for accountability and their service expectations. The literature suggested that with the requirement that they pay an increased proportion of their costs, power would shift to students and that these attitudes would form. One of the study participants said:

The thing is, the students are the boss. Without the students, there wouldn't be any university at all. . . . The people who work at the institution are bossing the people that are paying their wages. . . . The students have the right to say, enough is enough (Interview B, May 27, 1995).

Comprehensive approach. The results of this study suggest that various elements of the comprehensive, or holistic, analysis of these students' education experiences are relevant. The conversations with the study participants revealed that in order to achieve academic success they had to overcome a variety of barriers. The Student Financial Assistance Program provided them with a way to get into the higher education system. It did not, however, permit them to overcome completely the economic barrier to full participation in the higher education system. A significant proportion of their lives was involved with deciding which bills to pay and how to pay them, dealing with crises, and dividing their time among their studies, their jobs and, for most, their families. The Student Financial Assistance Program also could not deal with the language barrier experienced by the immigrant students and, unfortunately, created a communication barrier through its seemingly incomprehensible assessment and appeal procedures. The students believed that, in the longer term, their debt loads were another hurdle they will have to overcome if they are to become full participants in the economic life of the country.

In many ways, the historical family dimension of the comprehensive approach has little resonance in these students' lives, although it may have been more significant for some of the original group of "high-need" students who dropped out before the 1993-94 academic year. The students in this study who had little or no family support for their educational aspirations had overcome that limitation through the force of their own strong self-concepts and their clear educational aspirations. The literature suggests that student financial assistance programs are particularly useful in assisting students who have high levels of financial need if those students are highly-motivated.

The longitudinal aspect of the comprehensive approach to understanding accessibility to higher education does have relevance inasmuch as these students' stories have not ended. One of the students who participated in the study has made a successful transition to employment. The others hope to do so as well. Whether or not they are successful remains to be seen.

Implications for Public Policy on Higher Education

The perception of the students that educational equity is not, in fact, a priority of public policy suggests many of the implications of this study for public policy on higher education. The struggles experienced by these students suggest that governments, at both the federal and provincial level, should review together the student financial assistance program and should determine what its fundamental purpose should be. It appears that the existing program is not suitable for students

who have high levels of financial need. Ceilings, which limit the ability of these students to meet their needs, are imbedded into the program; there is a ceiling on living allowances, a ceiling on allowable educational supply costs, a ceiling on the amount of exempted part-time earnings a student can make, and a ceiling on the amount of assistance available. Soon, there may also be a ceiling on allowable tuition costs. It is as though some potential students are being told, "The costs are too high, and you are just too poor to attend university. We cannot help you." The ceilings confirm the study participants' belief in the student aid program's insensitivity to individual circumstances. Because they already receive the maximum financial assistance the Program can provide, there is no room for additional flexibility.

A review of the purpose of the Student Financial Assistance Program should acknowledge and attempt to grapple with the apparent contradiction between the government's traditional commitment to accessibility and its continuing preoccupation with fiscal concerns. It must also deal with the conundrum that although an educated population is essential for there to be a strong economy, jobs must exist in order for educated people to be able to contribute to that economy.

Government commissions and federal/provincial reports from the 1960s to the 1980s condemned student aid programs which consisted entirely of loans. Governments in Canada have abolished bursary programs in the 1990s and have significantly increased the proportion of assistance that must repaid, without any justification on educational grounds. Students in the midst of the post-secondary experience these increased debt loads as a burden. They tell of friends who have

stepped out of the system for a time in order to avoid some of the debt burden. One hopes that they will, indeed, return. No information exists regarding potential students with high levels of financial need who are at the threshold of university studies and are faced with a different financial assistance structure at the outset than those who participated in this study. Will the unavoidable debt burden they face deter them? Unofficial University of Winnipeg data indicate that both the number and proportion of students in receipt of government financial assistance declined in each of the academic years 1992-93, 1993-94, and 1994-95, when the maximum possible total assistance remained constant, but the proportion students receive in the form of loans increased from 33% to 66% to 87%. Furthermore, the number and proportion of "high need" students, such as sole support parents, who make up the University's "student aid population" also appear to have declined. These concerns suggest that before governments make changes to important instruments of public policy, such as the student aid program, they should have some knowledge of what will be the consequences of those changes.

The approach of increasing their work hours and decreasing their course loads that most of the study participants used is not an approach that the government likely would wish to encourage among students wishing to control their debt loads. Another way to control their debt is for students to "get out fast," the approach taken by only one of the students who were interviewed. If this were to be a policy goal of a new student assistance program, then students with high levels of financial need would require additional assistance. In order that the approach currently used by most

students be diverted, this assistance would have to be made in the form of bursaries. It would be counter-productive, however, to tie supplementary bursary assistance only to rapid progress through a degree. The family responsibilities faced by students with dependents, and the language and cultural barriers faced by immigrant students, might make it impossible for such students to move "rapidly" through their academic studies. Some of the "neediest" students might, once again, be disadvantaged by the program designed to assist them.

An issue not mentioned in the literature of public policy in higher education but which featured strongly in the students' comments was that of communication. Communication appears to be frequently a weak feature of government policy. Government policies are meaningless unless the people for whom they are devised know about them and can understand them. Too often, communications from governments regarding policies are either vague, or they attempt to portray the program in an entirely positive manner, without explaining clearly its implications. A communication strategy should be devised which will articulate clearly both the policy goals the government has for student financial assistance and the program it has developed to realize those goals.

Chapter VI. Conclusion

Education is fundamental to economic success and social stability. Public policy on higher education that is meaningful and that assists people to achieve their goals can serve only to strengthen this country.

The issues examined in this study are important to many people. It was so important that one of the students said of her participation in this study, "We [she and her spouse] spent an hour on the bus on a beautiful Saturday afternoon so that we could talk to you about this" (Interview B, May 27, 1995). As more of the general population becomes aware of the rise in the costs of higher education and tries to determine how its children can participate in the post-secondary system, the experiences and concerns of the participants in this study will be instructive. "You're trying to talk upwards," said one of the students. "Our voices don't carry that well," (Interview F, May 30, 1995). Perhaps, the collective voice of the participants -- exemplars of the many students in this country with difficult financial circumstances and high debt loads -- will carry, and the recommendations of this study will have a modestly positive effect.

Recommendations

Recommendations for public policy

1. A comprehensive review of the student financial assistance program should be undertaken by a joint task force of the federal and provincial governments to

determine what the program's purpose should be and whom it should be serving.

2. Before they make major changes to student aid programs, governments should study on a holistic basis the possible consequences of these changes.
3. If a student financial assistance program review reiterates governments' commitment to accessibility and if results from the preceding recommendations reveal that debt load burdens are serving as a deterrent to post-secondary studies, then a bursary program for students with high levels of financial need should be added to the student aid program.
4. Federal, provincial, and bank data should be combined so that information on students' *total* debt loads, from both federal and provincial student loans, is known.

Recommendations for communication and program administration

5. A cooperative, coordinated communication strategy should be devised among the federal and provincial governments and, perhaps, with the participating financial institutions.
6. Information material should outline clearly the opportunities, costs, responsibilities and implications of participating in a student financial assistance program in language suitable to the audience. Appropriate information should be directed to high schools and community groups.

7. Manitoba Student Financial Assistance should review the way it communicates with students, and, perhaps, should adopt a conscious "customer service" orientation.

Recommendations for further research

8. This study should be replicated at other post-secondary institutions in Manitoba, and at institutions in other jurisdictions where similar changes to student aid programs have occurred.
9. The "high need" students who did not register at The University of Winnipeg for the 1993-94 academic year should be surveyed to determine whether the introduction of the Manitoba Student Loan played a role in their decision not to return.
10. Students who are "stepping out" in order to save money so that they can avoid relying on government student loans should be identified and tracked to determine whether they return to university.
11. Potential students who have high levels of financial need should be surveyed to determine whether the prospect of high debt loads affects their post-secondary participation decisions.
12. The costs of having people remain on social assistance should be compared with the costs of providing them with some bursary encouragement to attend institutions of higher learning.
13. A study should be undertaken to determine the extent to which high debt loads may affect students' ability to move to regions where there are potential

employment opportunities, to purchase homes and other "big ticket" items, and to establish personal savings and engage in investments.

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Appendix A

Letter of Consent

c/o The University of Winnipeg
515 Portage Avenue
Winnipeg, Manitoba R3B 2E9

Date

Dear _____,

I am undertaking a study of the consequences to students of the changes made to the Manitoba Student Financial Assistance Program in 1993. This study is being carried out in partial fulfilment of the requirements for the Master of Education degree at The University of Manitoba.

The purpose of the study is to describe and analyze the consequences to students of the increases in student debt load that occurred with the elimination of the Manitoba Government Bursary Program and the introduction of the Manitoba Student Loan Program. After analyzing the data, I hope to be able to make some recommendations regarding this important feature of higher education public policy. Your participation in this study will give you the opportunity to contribute to existing knowledge in this area.

Subject to your agreement, I would like to interview you on a variety of factors associated with your status as a university student who is also a Student Aid recipient. These factors will include your family and educational background, your financial situation, and your knowledge of and experience with the Student Aid program. The interview will take place at The University of Winnipeg, and it should last from one to two hours. A follow-up interview of thirty minutes to one hour in length may occur. The interview will be tape-recorded, and the recording will be transcribed. Following the conclusion of the study, the recording will be erased.

You should note that your participation will be anonymous, and you will not be identified personally in the study. Any information you give me that you wish to have kept in complete confidence will be kept in confidence. Upon completion of all the interviews, you will be sent a summary of the results. You may withdraw from participation in this study at any time.

If you agree to participate in this study, please sign the enclosed duplicate copy of this letter, and return it to me in the stamped, self-addressed envelope. Should you have any questions regarding the study or your participation in it, you are welcome to call me at

Yours sincerely,

Judy Dyck

I agree to participate in this study as described in this letter.

Name _____ Date _____ Signature _____

Appendix B

Interview Guide

Demographic Background

What was your basis of admission when you entered The University of Winnipeg?

- probe regarding details of previous education, *i.e.* # of programs, types of programs, whether they were completed, length of time since previous academic studies.

Current degree program and major _____

Approximate G.P.A. _____ Expected date of graduation _____

What is the occupation of each of your parents?

What is the highest level of education each of them achieved?

Describe your ethnic background.

(If relevant), when did you immigrate to Canada?

(If relevant), what is the occupation of your spouse?

What is the highest level of education he/she has achieved?

Educational Background

Describe your high school years for me.

- probe regarding enjoyment of school, rigour of academic program-university preparatory?, attention student paid to academic work

How much encouragement were you given by your parents to continue studies after high school?

- probe regarding types of encouragement/discouragement received

How much encouragement were you given by your friends to continue studies after high school?

How adequately do you believe you were prepared to enter university?

- probe regarding what was missing (if anything) and why it was not obtained?

Motivation

Describe your reasons for choosing to attend university.

Why have you selected the program you are in?

- probe regarding personal satisfaction, prestige, employment opportunities, expected financial returns

Financial Situation

Describe your current financial situation.

- What are your sources of income?

What did you expect your financial situation to be like when you started university?

- Did you expect it to be difficult/easy?
- How much did you plan for your financial situation?

Has your financial situation while you've been a student had consequences in other areas of your life?

- probe regarding nature and examples of consequences, if any

Have you been able to find summer employment?

- probe regarding type, sufficiency to meet living costs during summer? to pay tuition fees for the following year? to have extra savings at the beginning of the school year?

Do you work part-time during the academic year?

- probe regarding why or why not

How does Student Aid classify you?

- i.e. dependent on parents, independent, or student with dependents

- (where relevant), probe regarding financial support received from parents or spouse

Student Aid

Describe the Student Aid program for me.

- How do you think they arrive at the amount of assistance you receive?

- Are the assessments fair?

- Do you receive enough money through Student Aid to pay your fees and your living costs?

- Have you changed the way you do anything because of the Student Aid program?
e.g. budgeting

What is your opinion of the idea of borrowing to finance your education?

- probe regarding concept of borrowing as an "investment"

What did you know about the Student Aid program before you began university?

- probe regarding from what sources students learned what they did know

Would you have been able to attend university without the Student Aid program?

How much do you owe currently?

- How much do you expect you'll owe when you've finished your studies?

Manitoba Student Loan

When did you learn about the change in the Student Aid program from Manitoba Government Bursary to Manitoba Student Loan?

- Describe your reaction when you learned about it.

What, if anything, have you changed as a result of the new program?

- probe regarding educational consequences and personal consequences

Why do you think the program was changed?

Speculative

If you could design an ideal Student Aid program, what would it look like?

If you were the combined Minister of Finance and Education and your province had a huge deficit, what would your Student Aid program look like?

Have you heard of the term "income contingent student loan program?" Do you know what it means? (Explain, if necessary).

- Do you think it's a good idea?

- probe regarding why or why not

What are your future plans?

- probe regarding employment, advanced studies, etc.

How does the prospect of acquiring more debt affect your plans for further study?
