



# 2025 Pre-Budget Submission



**Stronger campuses. Stronger province.**



## WE ARE... STUDENTS AT THE UNIVERSITY OF CALGARY.

The University of Calgary provides post-secondary education to over **29,000** undergraduate students and over **7,900** graduate students, spanning **five campuses and numerous research institutes and centres**.

The University prides itself on producing innovators and entrepreneurs, having been ranked **Canada's foremost start-up creator three years in a row**.

Its undergraduate and graduate students are represented by the **Student's Union, University of Calgary (SU)** and the **Graduate Students' Association of the University of Calgary (GSA)** respectively.

## WE ARE... STUDENTS AT MOUNT ROYAL UNIVERSITY.

Mount Royal University provides post-secondary education to over **15,000** students, of which **74%** hail from Calgary. Spanning **two campuses and four research institutes**, Mount Royal is a designated **Ashoka Changemaker Campus**, following recognition for contributions to social innovation.

Its students are represented by the **Students' Association of Mount Royal University (SAMRU)**.

Though Mount Royal does not offer graduate programs, SAMRU supports measures that would allow Mount Royal alumni to continue their education elsewhere in Alberta, particularly because many of its students are Calgarians who go on to further studies at the University of Calgary.

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## MEET THE AVERAGE ALBERTAN UNDERGRADUTE STUDENT.



They are likely **24 years of age or under**.<sup>1</sup> By choosing to study in Alberta, they can expect to pay **7%** more in tuition and fees than the national average.<sup>2</sup> There's an **85%** chance they needed to borrow money to enrol,<sup>3</sup> perhaps because youth unemployment in Alberta has been broadly above the national average since **2016**.<sup>4</sup> At least **56%** can expect to graduate with student debt, owing an average of **\$7,400** more than peers in other provinces.<sup>5</sup>

**1 in 10** will live in overcrowded housing to make ends meet,<sup>6</sup> and they belong to a demographic using food banks at record levels. Comparing 2023 to 2024, the SU's campus food bank saw summer demand rise by at least **40%**, while year-round demand **doubled** for some of SAMRU's food security programs.

Adding insult to injury is the fact that a degree doesn't hold the value it once did in Alberta. Accounting for inflation, the expected economic outcomes of an undergraduate in the province declined **16%** between 2018 and 2023.<sup>7</sup>



## NOW MEET THE AVERAGE ALBERTAN GRADUATE STUDENT.



Most will graduate between the ages of **28 and 33**.<sup>8</sup> Choosing to study in Alberta means they will pay the **second-highest compulsory fees** nationally before they do,<sup>9</sup> all while **56%** will be supporting a dependent relative such as a spouse, child or elderly parent alongside pursuing their studies.<sup>10</sup>

At the point of graduation, master's students can expect to owe around **\$1,000** more in student debt than the national average—which leaps to **\$12,200** for doctorate students.<sup>11</sup> This may contribute to the **63%** chance they'll struggle to afford their education, and the **18%** chance they'll face mental health concerns during their studies.<sup>12</sup>

Like undergraduates, they might not see a return for their hefty investment. The economic prospects of both master's and PhD graduates declined by around **8%** between 2018 and 2023 when accounting for inflation.<sup>13</sup> Federal estimates hold that doctoral graduates who decide to work in Alberta will see **lower economic outcomes** than the national average.<sup>14</sup>



## RECOMMENDATION ONE.

### Increase the Campus Alberta Grant by 10%.

#### **Provincial neglect has Alberta's post-secondary institutions pinching pennies, and students are left to pick up the tab.**

All post-secondary institutions in Alberta rely on the Campus Alberta Grant (CAG) for the lion's share of their funding, yet this grant reduced by \$300 million between Budget 2019 and Budget 2024.<sup>15</sup> Accounting for inflation, this constitutes a **26%** decrease in budgeted funding to post-secondary education.<sup>16</sup>

The cost of undergraduate tuition has subsequently risen by up to **26.5%** since 2019, placing Alberta above the national average since 2020.<sup>17</sup> Undergraduates will also be asked to pay the highest additional fees in Canada; graduates, the second highest. Tuition has risen for five years in a row at the University of Calgary; Mount Royal University raised its mandatory non-instructional fees by up to **30%** for the 2023-2024 academic year.<sup>18</sup>

These increases have been inversely proportional to the quality of education students feel they receive. **59%** of respondents to the SU's 2021 summer survey disagreed that tuition matched the quality of their education, rising to **62%** in 2023.<sup>19</sup> Part of the problem could be that post-secondaries can no longer afford to retain the staff needed for optimal program delivery. Following the first wave of cuts in 2019, Mount Royal was forced to lay off existing staff and abolish vacant positions.<sup>20</sup>

Most embarrassingly for a province once hailed for its level of education,<sup>21</sup> it would be no exaggeration to say cuts have left campuses in a state of disrepair. The University of Calgary saw a drop in provincial maintenance funding between 2022 and 2023; in that time, the valuation of its outstanding repairs jumped **from \$641.8 million to \$740 million.**<sup>22</sup> The University of Alberta was forced to delay repairs totalling \$10 million as soon as the 2019 cuts were announced.<sup>23</sup>

What's clear to students is that they're being increasingly asked to pay for their institution's overheads, with little added value in return. Given that

students are already grappling with climbing rent, historic student debt and alarming levels of food insecurity, this arrangement is unsustainable.

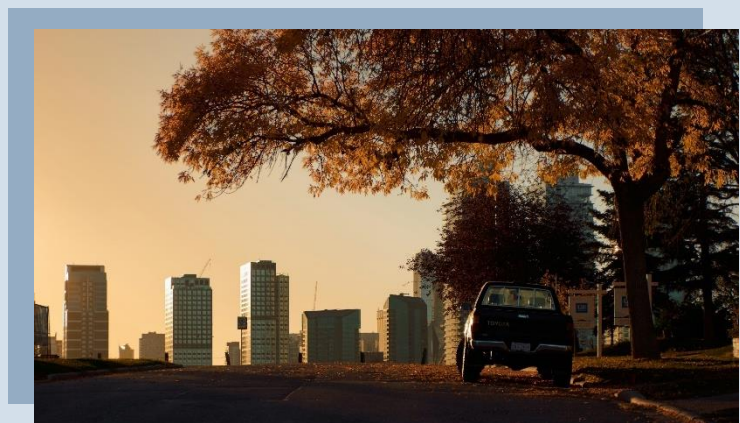
Research from Canada and beyond has identified a negative relationship between enrolment and high tuition costs, particularly among prospective students from lower-income backgrounds,<sup>24</sup> among them rural students.<sup>25</sup> High costs are an even greater barrier to entry for graduates.<sup>26</sup> As they tend to be older than other cohorts, they are likelier to have more financial responsibilities, such as supporting dependents. Members of Alberta's existing workforce looking to expand their skillset will be weighing up the value of a graduate program against the damage to their wallets.

As higher education becomes restricted to those fortunate enough to be able to afford it, Alberta risks losing talent to other provinces, or squandering the full potential of its future workforce. After all, students of all course types can expect to see poorer economic outcomes in Alberta than they would have done only five years ago.<sup>27</sup> Students may be asking themselves: why pay more for less?

**Without significant investment in its post-secondaries, Alberta can call as much as it likes; the innovators of tomorrow won't be picking up.**

**The SU, GSA and SAMRU therefore recommend the following:**

The Campus Alberta Grant should be expanded to provide a **10%** increase in funding to every post-secondary institution in receipt of disbursements. This amount, while far below inflation, is fiscally practicable to alleviate some of the untenable burden on students.



## RECOMMENDATION TWO.

### Institute student housing measures.

#### More purpose-built student housing benefits all Albertans.

Canada's housing shortage is such that it has the worst housing to population ratio in the G7.<sup>28</sup> Students are among those struggling to find shelter: Desjardins estimates that 1.2 million students are currently active in rental markets around their campuses.<sup>29</sup>

Many will find their efforts to budget thwarted by a lack of on-campus options. Desjardins calculates there is just **1 residence bed to every 10 students** in Canada. The ratio is worse in Alberta: the University of Calgary can house only **1 in 12**<sup>30</sup> of its students; Mount Royal, **1 in 15**.<sup>31</sup> Given that students pay **25%** more rent than other groups and few live alone,<sup>32</sup> a scarcity of purpose-built housing affects other demographics, as students are able to rent by the room and price out families with children.

Furthermore, scarcity or unaffordability can force students into unsafe conditions. **10%** of Canadian-born students in Calgary and Edmonton live in overcrowded homes.<sup>33</sup> Albertans will see themselves in the results of UTILE's national survey, which found that **17%** of students have felt unsafe in their dwelling, and **43%** have occupied housing in need of repairs.<sup>34</sup> Sadly, the SU, GSA and SAMRU have heard accounts from Albertans who are among the **10%** of post-secondary students forced at some point to sleep on campus, in cars, or even outside.<sup>35</sup>

All the while, Albertans are seeing some of the fastest rent increases across Canada.<sup>36</sup> The average monthly cost of renting a two-bedroom unit in Edmonton rose **11%** between 2019 and 2023; Calgary saw a steeper rise of **30%**.<sup>37</sup>

The strongest remedy would be to construct more designated student units. The federal government offers low-interest loans to post-secondaries for this purpose, but Albertan post-secondaries may be hindered in accessing these funds due to red tape introduced by the Provincial Priorities Act. The SU, GSA and SAMRU call upon the province to exempt post-secondaries from its

provisions, lest they be forced to seek approval to contract with the federal government while schools in other provinces get to building.

Of course, should the province have concerns with the federal scheme, nothing is stopping Alberta from funding an alternative. **5%** of Alberta's expected \$5.5 billion surplus for this year<sup>38</sup> could establish a \$250 million student housing fund, dispersing grants to post-secondaries that build on-campus units or developers who commit to reserving units for students. Alberta would reap the rewards of a larger housing market for years to come.

Finally, Alberta gave students predictability and stability by capping annual tuition increases in 2023. It could do the same in the rental sphere by expanding tenant protections. Quebec's "acceptable rental adjustments" model helps tenants while maintaining free-market principles: tenants may refuse a rental increase they find unreasonable, and their landlord can then make a case for the increase before a provincial board.

A fuller review of Quebec's model and its suitability for Alberta can be found in the GSA's 2024 white paper, *Soften the Blow*.<sup>39</sup>

#### Students shouldn't have to worry about shelter more than their studies.

#### The SU, GSA and SAMRU therefore recommend the following:

- The introduction of a \$250 million provincial student housing fund.
- Adoption of Quebec's rental adjustment model to control escalating rent costs.
- Privileging post-secondaries under the Provincial Priorities Act.



## RECOMMENDATION THREE.

### Reinstate the STEP program.

**The Alberta Advantage is little more than a myth for students who must contend with the province's youth unemployment rate, which has broadly eclipsed the national average since 2016.**

Alberta was once able to connect high school and post-secondary students to a wide range of summer work placements through the long-running Summer Temporary Employment Program (STEP), first introduced by Premier Peter Lougheed in 1972.<sup>40</sup> The wage subsidy scheme provided up to 16 weeks of funding between May and August. The program was axed first between 2013 and 2016, then again in 2019.

**Appendix A (page 9)** presents a comparison of Alberta's youth unemployment rate for seven years preceding STEP's first elimination, and seven years during which STEP was dormant, with the national average. July was chosen as the comparator month due to its prime position in STEP's period of eligibility. In summers where STEP was active, Alberta's rate was below Canada's by an average of **3.65** percentage points. In summers without STEP—disregarding 2020, for the rationale given in **Appendix A**—Alberta's average rate was still under the national standard, but by only **1.07** percentage points.

The loss of STEP impacts more than a students' immediate finances. It was an opportunity to acquire valuable work experience and kickstart their résumé.

Recent surveys of Canadian employers<sup>41</sup> found **77%** would consider hiring candidates with soft skills who are otherwise inexperienced, yet **25%** struggled to find workers with these skills. Due to budget constraints, **52%** expressed an intention to address skills gaps by training existing workers instead of hiring new ones. As more employers rely on existing staff, inexperienced students will seem increasingly dispensable.

Losing STEP also impacted Alberta's economy. After its first elimination, a survey of non-profits and municipal

governments<sup>42</sup> revealed **56%** would have to reduce some programs and services; **49%** would hire fewer students. **36%** would not hire students at all.

STEP's elimination may have resulted in unexpected costs to the province. In 2013, Rural Municipalities of Alberta described STEP as "vital for rural community organizations and not for profits in providing a summer workforce and taking pressure [off] local volunteers."<sup>43</sup> That same year, the provincial government noted that active community associations can make rural areas more attractive places to live for essential workers such as health professionals.<sup>44</sup>

In 2022, Alberta launched the Work-integrated Learning Industry Voucher pilot program (WLIV).<sup>45</sup> In partnership with three industry associations, this pilot saw only 650 students over three years benefit from jobs in their field.

While the SU, GSA and MRU acknowledge the benefits to work-integrated learning, WLIV's reach constitutes a rounding error in Alberta's youth unemployment rate. By lacking STEP's flexibility—particularly its 2019 incarnation<sup>46</sup>—it is unavailable to most students and businesses, making it seem like a poor spiritual successor to STEP. It is also more fiscally wasteful: the total cost of WLIV was **\$3.6 million, or \$5,500 per student**,<sup>47</sup> while STEP's last cycle employed **3,000 students at a cost of \$3,333 per student**.<sup>48 49</sup>

**STEP's flexibility and versatility therefore offered the potential for better economic outcomes for both students and businesses in Alberta.**

**The SU, GSA and SAMRU therefore recommend the following:**

Reinstate the STEP program, with guidelines modelled after its final 2019 incarnation. This way, an inflation-adjusted fund of \$11.8 million would create thousands of student jobs and support a range of businesses.





## RECOMMENDATION FOUR.

### Increase non-repayable student aid.

#### Alberta Student Aid runs on debt, and the whole province is paying for it.

Despite *Alberta 2030* suggesting the program should revise its ratio of grants and loans,<sup>50</sup> only **17%** of its 2023/24 disbursements were grants.<sup>51</sup> Undergraduates are largely ineligible for grants anyway, meaning they must accept loans—which accrue interest, unlike federal loans or aid from provinces such as British Columbia or Manitoba.

Students who *are* eligible, such as graduate students or apprentices, will find provincial funds dwindling. \$17.9 million went towards grants in the 2021/22 fiscal year<sup>52</sup>; Budget 2024 saw \$18.2 million allocated to grants.<sup>53</sup> Accounting for inflation, this constitutes around a **10%** cut to provincial grants.<sup>54</sup> This plays some part in why, as noted earlier, Albertans across all programs amass more student debt than their counterparts across Canada. Doctoral students especially can expect a debt **31%** higher than the national average.

This comes at a time when Alberta is attempting to increase enrolment for courses adjacent to key economic sectors, in a bid to produce “more graduates with [the] skills and training” needed “to support the growth of key industries.”<sup>55</sup> Alberta is therefore on track to offer substantially less non-repayable financial aid per student a year, all while students weather a cost-of-living crisis.

Student debt impacts a student’s financial decisions long after they graduate. Half of Canadian graduates surveyed in 2017<sup>56</sup> described being forced to postpone important financial steps due to student debt obligations, such as planning for retirement, buying a house or even saving for emergencies. **16% delayed pursuing work in their area of study** due to financial constraints, which will result in a less diversified skills pool throughout their province.

Furthermore, Albertans graduating with more debt costs the province in the long-term—because they largely owe this money to government sources<sup>57</sup>:

Percentage of students who owed debt to government sources at graduation					
Bachelor’s		Master’s		Doctorate	
2015	2020	2015	2020	2015	2020
41%	48%	23%	24%	14%	15%
Average dollar amount of debt owed to government sources at graduation					
\$30,000	\$33,400	\$28,000	\$33,900	\$29,000	\$48,900

The repressive effects of student debt become clearer when we consider that graduates of all program types since 2015 have faced a decline in economic outcomes.<sup>58</sup> With more graduates out of work or handcuffed by debt, both the provincial government and Alberta’s wider economy will suffer from reduced consumer spending.

In the US, federal student loan payments were paused during the COVID-19 pandemic; the state of Pennsylvania estimated their resumption would cost the state up to \$125 million in sales taxes. The state also stood to lose up to \$40 million in income tax, as businesses reliant on consumers with disposable income—such as retail and restaurants—could see 351,000 workers out of a job.<sup>59</sup> Meanwhile, the New York Federal Reserve estimated a fall in consumer spending of \$1.6 billion monthly.<sup>60</sup>

**Without offering more grants to students who need them, Alberta Student Aid will paralyse its pioneers of tomorrow—if they have not already been deterred from pursuing a post-secondary education.**

**The SU, GSA and SAMRU therefore recommend the following:**

- Expand eligibility for the Alberta Student Grant for Full-Time Students to undergraduates.
- Increase base funding for non-repayable student financial aid by **10%** and index future funding increases to CPI + Enrollment Growth + 2% for the next five years.



## RECOMMENDATION FIVE.

### Create a direct funding stream for graduate students.

**Graduate students are in global demand—so when there are more cons to studying in Alberta than pros, they’ll take their skills elsewhere.**

Graduate students play an important part in research and development. As outlined by Nobel-winning economist Paul Romer,<sup>61</sup> innovation requires skills and knowledge, but companies may hesitate to finance projects in these areas if they yield non-proprietary results. Postgraduate activity can therefore fire up an unambitious economy, facilitating new products and processes to everyone’s benefit. As the House of Commons’ Standing Committee on Industry, Science and Technology acknowledged in 2017, graduate students are “twice as likely [as] their professors to create spin-off companies.”<sup>62</sup>

Other blocs are busy investing in graduate programs to reap these rewards. The United States earmarked **\$13 billion (\$16.9 billion CAD)**<sup>63</sup> for “STEM... scholarships [and more] for graduate students”<sup>64</sup> in 2022, including “hundreds of millions of dollars” for student attraction and retention.<sup>65</sup> In April 2024, the European Union and European Investment Fund announced **€72.5 million (\$107 million CAD)**<sup>66</sup> for students who pursue a master’s or upskilling.<sup>67</sup>

While the US and EU position themselves as leaders in strategic, research-intensive fields like artificial intelligence<sup>68</sup> and energy production,<sup>69</sup> Canada already produces fewer postgraduates than some of the world’s largest economies. **9.3%** of Canadians have a master’s degree or higher, versus the rest of the G7’s **14%** average.<sup>70</sup>

Instead of forcing talent to migrate south of the border, Alberta could become a viable destination by offering a dedicated funding stream for graduate-led research. To avoid creating red tape for institutions, this stream could take the form of enrollment grants or scholarships parallel to the Campus Alberta Grant (CAG) funding each institution earmarks for their Faculty of Graduate Studies. This would establish a basic funding floor for all graduate students in Alberta.

To ensure the province retains the best, Alberta could also offer merit-based grants or scholarships inspired by federal **Tri-Council Scholarships**:<sup>71</sup>

“The Social Sciences and Humanities Research Council (SSHRC), the Natural Sciences and Engineering Research Council (NSERC), and the Canadian Institutes of Health Research (CIHR) support and promote high-quality research in a wide variety of disciplines...”

The granting agencies were created by Acts of Parliament, which define their individual mandates. In turn, these mandates define the areas of research funded by each agency.”

Research excellence awards for major fields, ranging from engineering to health sciences, could be distributed according to the province’s economic needs. Not only would this incentivise vital research-focused work; these grants would signal to all prospective students that Alberta values student research above and beyond basic CAG funding.

**Without postgraduate investment, it's becoming increasingly likely Alberta will be on the wrong side of the cutting edge.**

**The SU, GSA and SAMRU therefore recommend the following:**

Institute a dedicated graduate student research funding stream in the form of research grants or scholarships, such as a universal graduate grant for all Albertan graduate students or merit-based research excellence awards for major fields of study.





## RECOMMENDATION SIX.

Make a permanent commitment to funding post-secondary mental health support.

### Given the aforementioned, it isn't surprising that Albertan students report some of the worst mental health outcomes in Canada.

Of respondents to a 2024 student survey conducted by Abacus Data,<sup>72</sup> only **22%** of Albertans rated their mental health as “good” or “very good,” which was **8%** below the national average. Almost half described their mental health as “somewhat poor” or worse.

This is consistent with findings from the SU's 2024 Annual Survey, which saw **23%** of respondents describe their mental health as poor or very poor, and **29%** describe their mental health as worse than the previous year. The GSA's 2022 survey of graduate students found **18%** of respondents had experienced mental health concerns.

Similarly, surveys conducted between 2016 and 2019 found a **5.9%** increase in the number of Mount Royal students who had seriously considered suicide.<sup>73</sup>

The Government of Alberta has previously supported the delivery of on-campus mental health provision through the Post-Secondary Student Mental Health Grant (PSMHG).<sup>74</sup> This grant, which disburses \$8 million annually, was renewed on a one-year basis until the 2021-2022 fiscal year, when it was extended for disbursement over three-year periods.<sup>75</sup> It comes due for renewal in Budget 2025.

However, the grant does not distribute funds strictly according to student numbers. Instead, the formula for annual allocations is “based on factors such as campus location and institution size.”<sup>76</sup> This may be to the benefit of campuses that are not close to medical institutions, but it is important to note that the number of physicians in Alberta has declined since 2019, diluting the advantageousness of location. In April 2024, for the first time since 2005, Alberta reported fewer doctors per capita than the national average.<sup>77</sup>

The University of Calgary received \$962,500 in mental health funding for the 2023-2024 fiscal year—which was

less than the \$1 million received for 2019-2020.<sup>78</sup> The decrease would be understandable if enrolment had seen a significant decrease since 2019, but student numbers have only grown.<sup>79</sup>

The inequitable nature of how mental health funding is distributed among Alberta's post-secondaries can be further illustrated by noting that Mount Royal University received \$350,000 for the 2023-2024 fiscal year. This means the University of Calgary received approximately **\$2,570 per 100 students**, while Mount Royal received **\$2,249**.<sup>80</sup>

Ambrose University, which reports having around 920 students, benefits from an even more disproportionate grant of \$80,000, working out at approximately **\$8,700 per every 100 students**.<sup>81</sup>

The end result is that mental health services on Alberta's largest campuses have seen a drop in per-capita funding at a time when students are experiencing declining mental health. The province's current PSMHG funding model is not realistically calculated according to the need of an institution.

**Current students are well aware they'll be graduating into a cost-of-living crisis, all while feeling the pressure of becoming Alberta's next stewards and shapers. Access to mental health support has never been more crucial.**

**The SU, GSA and SAMRU therefore recommend the following:**

- Make a permanent commitment to the Post-Secondary Student Mental Health Grant.
- Allocate funding for mental health according to the number of students at a particular institution.



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## APPENDIX A.

Youth (Age 15-24) Unemployment Rate – Alberta (AB) and the national average in Canada (CA) <sup>82</sup>													
Years with STEP as an active program													
July 2006		July 2007		July 2008		July 2009		July 2010		July 2011		July 2012	
AB	CA	AB	CA	AB	CA	AB	CA	AB	CA	AB	CA	AB	CA
5.5%	12.8%	6.7%	10.6%	7.2%	10.7%	13.5%	16%	10.8%	14%	10.9%	13.9%	8.6%	14.4%
Years without STEP as an active program													
July 2013		July 2014		July 2015		July 2020*		July 2021*		July 2022		July 2023	
8.2%	13.5%	8.8%	12.3%	10.8%	12.9%	26.5%	27.8%	13.2%	12.2%	10.8%	9.3%	12.8%	10.6%

\* The SU, GSA and SAMRU acknowledge that Alberta's economy slowed as a byproduct of COVID-19 closures, mandated mainly between March-June 2020, November 2020-March 2021, and September 2021-March 2022.<sup>83</sup> High youth unemployment in July 2020 cannot therefore be attributed in part to STEP's elimination. However, we note that restrictions on businesses associated with student workers (e.g. retail and food services) were eased June -September 2021, a time in which STEP might have been able to contribute to youth employment.

## CREDITS AND REFERENCES.

**CORRECTIONS:** We are committed to transparency and providing accurate information. Upon review, it has come to our attention that some percentage points were calculated incorrectly, resulting in small margins of error. It is important to note that in no case did these corrected figures improve the outlook for students. In the course of revision, some new information was also included.

**COVER PHOTOGRAPH:** Igor Kyryliuk & Tetiana Kravchenko, under open-source license <[https://unsplash.com/@igor\\_and\\_teti](https://unsplash.com/@igor_and_teti)>.

**THIRD PAGE PHOTOGRAPH:** Patrik Jensen, under open-source license <<https://unsplash.com/@patrikjensen>>.

**Other images provided by SU, GSA and SAMRU.**

<sup>1</sup> Statistics Canada. Postsecondary enrolments, by credential type, age group, registration status, program type and gender. (2023)  
<<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710001501>>

<sup>2</sup> Statistics Canada. Canadian students, tuition and additional compulsory fees, by level of study. (2024/25 reference period)  
<<https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=3710012101>>

<sup>3</sup> Alberta Student Aid. Statistical Profiles 2021-2022. (April 2023)  
<<https://open.alberta.ca/dataset/4f9ffecf-f80a-4a70-9342-567c262f20a7/resource/209adcab-db87-4e57-a710-48225b154a14/download/ae-alberta-student-aid-statistical-profiles-2021-2022.pdf>>

<sup>4</sup> Statistics Canada. Labour force characteristics by province, monthly, seasonally adjusted. (Updated monthly)  
<<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410028703>>

<sup>5</sup> Statistics Canada. Student debt from all sources, by province of study and level of study. (2020)  
<<https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=3710003601>>

<sup>6</sup> Statistics Canada. Housing international students: Housing suitability across municipalities. (22 May 2024)  
<<https://www150.statcan.gc.ca/n1/pub/36-28-0001/2024005/article/00001-eng.htm>>

<sup>7</sup> Derived from Statistics Canada. Estimated gross annual earnings and student debt of postsecondary graduates in Canada: Interactive tool. (2022)  
<<https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2019025-eng.htm>>. A 2015 bachelor's graduate could expect to earn \$63,200 by 2018; a 2020 graduate could expect to earn \$65,000 by 2023. Accounting for inflation, \$63,200 in 2018 would be worth \$77,931 in 2023 (as per the Bank of Canada's calculator <<https://www.bankofcanada.ca/rates/related/inflation-calculator/>>). This reveals an average salary of \$65,000 in 2023 constitutes a 16.59% decrease in the value of a bachelor's degree.

- <sup>8</sup> Statistics Canada. Postsecondary graduates, by location of residence at interview and level of study. (2024) <<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710003101>>
- <sup>9</sup> Canadian students, tuition and additional compulsory fees, by level of study.
- <sup>10</sup> Extrapolated from the GSA Annual Survey 2022 Results, a survey of graduate students at the University of Calgary. (4 August 2022) <<https://gsa.ucalgary.ca/gsa-annual-survey-2022-results/>>
- <sup>11</sup> Statistics Canada. Estimated gross annual earnings and student debt of postsecondary graduates in Canada: Interactive tool. (2022) <<https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2019025-eng.htm>>
- <sup>12</sup> GSA survey.
- <sup>13</sup> Estimated gross annual earnings and student debt of postsecondary graduates in Canada: Interactive tool. Derived from comparing the estimated earnings of a 2015 master's graduate (\$84,000 a year by 2018) to that of a 2020 master's graduate (\$91,400 by 2023), adjusted for inflation (<https://www.bankofcanada.ca/rates/related/inflation-calculator/>). As per, \$84,000 in 2018 would be worth \$99,000 in 2023, revealing that \$91,400 constitutes an 8% decrease in the value of a master's. The same calculation has been performed for doctorate-level outcomes, resulting in a 7.5% decrease in the value of a doctorate.
- <sup>14</sup> Ibid.
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