

Examining the lack of financial aid for UBC's Arts Undergraduates

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Sept 20, 2021

Mr. Peter Smailes  
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Subject: Letter of Transmittal

Dear Mr. Smailes,

I hope this message finds you well. Here is my report, Examining the lack of financial aid for UBC's Arts Undergraduates. This report provides recommendations for the implementation of increasing financial aid for UBC Arts undergraduate students and policies that expedite these processes. During the process of compiling this report, I've learned a great deal about the benefits of financial aid and the financial structure of UBC's operations. As the Vice President of the Finance and Operations at UBC you provide a great deal of influence in the decision making of UBC's financial budget and I thank you for your concern and time spent in this matter.

This report aims to bring attention to the lack of financial aid and support for UBC Arts undergraduates and by improving policies to increase aid, Arts undergraduates will benefit from the attentive concern of the University on their mental, physical and economic well-being. If you have any questions or feedback concerning this report, please do not hesitate to contact me at [danisa.rambing@ubc.ca](mailto:danisa.rambing@ubc.ca)

Best,  
Danisa Rambing

A handwritten signature in black ink, appearing to read 'Danisa Rambing', with a large, stylized flourish at the end.

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## **Abstract**

At the University of British Columbia, Arts students have often seen very minimal and unrealistic amounts of financial aid given the sheer size of the Faculty. As a result, finding a source of financial aid for a UBC Arts undergraduate student in the current day has become a method of survival, especially when trying to maintain a good school life balance while sustaining their livelihood in a highly inflated city such as Vancouver.

In order to call attention and urgent action to this problem, the report addresses the Vice President of the Finance and Operations Department, Peter Smailes, who is in charge of handling financial decisions and the budget structure of the UBC Vice President Finance and Operations Portfolio.

The report utilizes a survey from current and former UBC Arts students and provides the general consensus of UBC financial budgeting and support for Arts undergraduates, in order to demonstrate the first-hand demand for more financial contributions towards Arts students. To determine the ratio of financial support to costs of living, the report also surveys secondary sources highlighting the exponential rate of inflation in UBC's hometown, Vancouver, British Columbia.

After investigating the lack of financial aid for Arts students, the following recommendations were made to briefly conclude the goal and purpose of the report, which are:

1. Increase the quantity of merit-based awards, affirmative action scholarships and needs-based grants for Arts undergraduate students at the University of British Columbia to promote equity
2. Initially offset the cost of the increased quantity of awards by decreasing the value of each award.

## ***Introduction***

### Background information on lack of financial aid for UBC Arts students



*UBC Students protesting tuition increases and lack of financial assistance (2017) The Ubyyssey*

In the span of nine years, the Faculty of Arts at the University of British Columbia Vancouver has grown 30% in overall size, while the distribution of financial aid to Arts students has remained relatively stagnant. According to a 2021 demographic study by the Planning and Institutional Research Office at the University of British Columbia, an estimated 16, 827 undergraduate students out of the university's total 31, 467 undergraduates were registered within the Arts faculty--totalling up to 53% of the university' total undergraduate population. (UBC PAIR, 2021)

As part of the growing demand for education, the university has witnessed a skyrocketing admission rate of undergraduate students into the Faculty of Arts, from approximately 13,000 in 2012 to nearly 17,000 in 2021.

According to the Faculty of UBC Arts Funding webpage, only seven scholarships and awards are made to be given to Arts students alone, while two other awards only include Arts students as eligible beneficiaries, albeit only alongside a broad number of other UBC faculties (e.g. along with Media Studies, Music, and Social Work programs) (UBC Faculty of

Arts). While a few lucky students are able to receive these awards, the vast majority struggle to pay off student loans, tuition and housing costs.

While the university's Vice President Finance and Operations Portfolio has made progress in providing for the Faculty of Arts, such as helping build the Arts Student Centre (UBC Arts Common Ground website), the financial aid provided to undergraduate Arts students at the University of British Columbia Vancouver pales in comparison to the aid provided for Arts undergraduates at neighboring universities, such as the second largest British Columbia university: Simon Fraser University (SFU).

In the *SFU Awards, Bursaries and Scholarships Database*, (SFU Website) the database states that students enrolled in the Faculty of Arts and Social Sciences are eligible for 112 awards, 124 bursaries and 36 scholarships--estimated to be 189% above the UBC Arts awards amount. With a range of small to large scholarships, the variety of award value remains relatively consistent in both universities, but the sheer amount of awards available are undoubtedly higher at SFU. In this sense, the lack of financial aid for Arts students at UBC Vancouver urgently requires improvement.

### Purpose of Report

The purpose of this report is to provide recommendations for increasing financial assistance, and bring attention to the lack of financial aid towards Arts Undergraduate students at the University of British Columbia Vancouver.

The report aims to address the head of the Vice President Finance and Operations Portfolio (VPFO), Peter Smailes, who leads the UBC office of finance, treasury and risk management services across and will work with the VPFO portfolio to review the urgency of increasing financial assistance for Arts students.

Likewise, the intent to address Mr. Smailes was made on behalf of specifically conveying the VPFO portfolio, a large body of UBC treasuries and finance offices responsible for the "stewardship of physical and financial assets" (UBC VPFO website) at the University of British Columbia Vancouver.

The purpose of the report is to outline the possible solutions and acknowledged consequences to increasing financial aid to Arts undergraduate students at UBC Vancouver and provide a professional criticism of the current financial system for UBC's faculty budgeting. The report also aims to provide an insight to the benefits of increased financial contributions to Arts Undergraduate students.

## Description of Research Methods

The following report utilizes a literary review of secondary documents including, but not permitted to, the UBC VPFO Consolidated Financial Statements from 2021, studies of student demographics from the UBC Planning and Institutional Research Office, published news reports from the student-led university newspaper known as The Ubyyssey, financial reviews of the Vancouver economy, and political campaigns from the Alma Mater Society student-run government.

Additionally, the report utilizes a survey of anonymous opinions from several UBC Arts students using a generated online Qualtrics survey. The survey consists of five questions regarding 1) the current state of financial aid for Arts undergraduates, 2) the general consensus on the University's attitudes towards Arts students and 3) sentiments towards financial aid as a current Arts student.

To compare and highlight the demand and urgency of the report topic, financial aid granted by the university of neighboring post-secondary schools within the Vancouver area will be analyzed to compare the effects of increased financial aid and outline the urgency of increased aid for Arts undergraduates.

## Scope of Project

The scope of the report specifically focuses on domestic Canadian Arts Undergraduate students at the University of British Columbia paying domestic Canadian tuition.

The purpose of narrowing the scope of this project to solely domestic Arts students is to focus the attention on students who would most likely need the financial assistance from the University, since it is often expected that international students are financial able to carry the weight of international tuition and living costs that they may incur while living abroad.

While this speculation may have valid opposing criticisms, this report acknowledges that the majority of Arts students at the University of British Columbia are domestic Canadian citizens and Permanent residents (UBC PAIR 2021), and therefore the subject of this report should aim to address the majority of students financially dependent on non-familial financial aid.

## ***Data Collection***

### Studies of student concerns within UBC undergraduate Arts

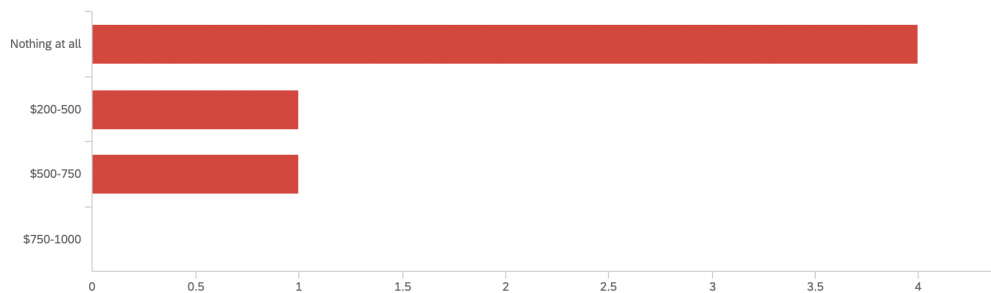
The lack of financial aid at UBC has garnered a wide array of complaints from a vast majority of Arts undergraduate students at UBC. With the rising cost of tuition and growing financial costs of living in Vancouver--the city of which the University of British Columbia is situated in--the urgent demand for financial aid for undergrad Arts students have been amplified more recently due to the drastic economic effects of COVID-19.

In fact, the AMS (Alma Mater Society) student government began to prioritize calls for “better financial aid” for Arts students which include needs-based scholarships and experiential awards, otherwise known as merit-based awards. (Ma) Likewise, the student-led newspaper, *The Ubyyssey*, published numerous articles regarding the lack of financial support provided by the University.

In a 2017 editorial article, Ubyyssey Editor Moira Warburton describes the fact that there exists a “push for change to how financial aid for domestic students is allocated at UBC” and that the University’s needs to improve their support for UBC Arts students to abide by the institution's Policy 72--which states that no current domestic student at UBC should have to stop their studies due to financial constraints. (Warburton).

Overall, the absence of financial support at an institution as widely known and recognized as UBC has had its fair share of political traction amongst student government and student media, all to demonstrate that this demand is not new and has been carried over year after year. As a result, it even carries a reputation amongst the average Arts student.

Q1 - In your opinion, the typical amount of financial support students get from the university... Page Options ▾



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	In your opinion, the typical amount of financial support students get from the university as an Arts student is:	1.00	3.00	1.50	0.76	0.58	6



To narrow the scope of the study towards the average Arts student, a Qualtrics online survey asking UBC Arts students about UBC's financial aid for UBC Arts undergraduates shows a specific trend in the general consensus.

When asked a series of 5 questions regarding sentiments survey-takers may have towards Arts funding, the overwhelming majority leaned towards the idea that "Arts students [are] neglected by the university in terms of undergraduate funding" and out of ten survey participants--all of which are current or have previously attended UBC as an Arts undergraduate student--about 60% believed that the "typical amount of financial support received" by an Arts undergrad was "nothing at all". (Rambing, 2021)

The results of the survey reveal the underlying sentiments felt by both current and former UBC Arts students regarding the University's investment towards its Arts undergraduates. The lack of financial aid towards Arts students is a serious and urgent matter which is a factor in the appeal of UBC Arts towards incoming undergraduate students. With almost 95% of survey participants denoting "financial support" as a "Very Important" factor in the decision to attend a school, the University's frugality can possibly hinder future enrollment of domestic Canadian students. For example, with the growing rate of online education and digital information centers (e.g. Udemy, Coursera, YouTube), supporting undergraduate students who demonstrate financial need can act in the favor of the University to bolster the school's appeal to Canadian students. As a result, the financial concerns of UBC Arts students represent the urgency of increasing financial assistance for the Arts.

#### Analysis of scholarly research on effects of education financial assistance

According to a 2008 study by Lane Coonrod, the reports of high achieving academic performance and the abundance of financial assistance given to a student has been positively

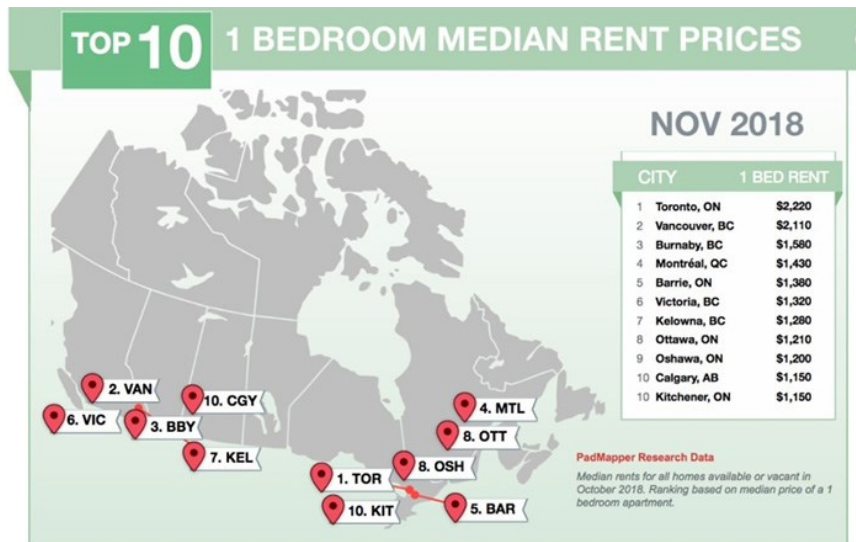
correlated on drastic levels. As a way for students to "free up effort that would otherwise have been devoted to a [part-time] job", the more financial assistance students are given, the higher their chances are at academic excellence. As a factor in many students' ability to attend university, this is especially true in more marginalized communities, such as Indigenous communities and Black communities. (Coonrod, 14)

In fact, according to Coonrod's study, this may be in part due to the fact that "what people have achieved often depends on the families they have grown up in" and the "neighborhoods in which they have lived" (Coonrod, 20), which hugely influences students' ability to afford education and persist until their graduation. The effects of increasing financial support for UBC Arts students can have a dramatic impact on Arts graduation and retention rates. For example,

in 2019, the retention rate of Indigenous undergraduate students in the Faculty of Arts is below half (46%) and under 40% in the years before. (UBC PAIR, 2021)

The impact of financial assistance is undoubtedly massive on those who demonstrate financial need and especially so for students coming from well-known marginalized backgrounds. Therefore, the VPFO portfolio should make it a priority to increase financial aid for Arts undergraduate students.

### Reviews or rising living costs and inflation within Greater Vancouver Region



*Housing in Canadian Cities via PadMapper*

In addition to the lack of financial aid for UBC Arts students, the rapidly increasing cost of living has also hindered the ability of domestic students to afford attending the University. In a profile report by the 2020 BC Financial and Economic Review, the average rent for a one bedroom apartment in Vancouver is valued at \$2,100 CAD, which is nearly 8% higher than the average from the previous year. (BC Government, 32)

While some students may live at home with their parents, the cost of living in Vancouver can still affect their financial dynamic within the household, due to the high cost of living. This can manifest in a number of ways including, but not limited to, a decrease in the amount of financial support their parents are able to provide or the need for students to adopt a job during their schooling to help make ends meet.

Financial aid for Arts students from the VPFO portfolio can also help students manage student loans after graduation. While UBC Arts co-op can help students secure a job opportunity for their post-graduate careers, some positions may only pay minimum wage or act as an unpaid

internship all together and does not support students enough compared to the growing costs of living in Vancouver. Likewise, some may argue that provincial student loans may be enough to support students attending University, but a counter argument can be made that not all students are qualified for student loans.

In fact, to be eligible for student loans means that students must demonstrate a household income ratio below a very low needs-based threshold. In other words, for most middle-class Arts students, the method of calculating eligibility is based on the condition that a student's family can *realistically* afford the ambitiously calculated family contribution amount if they are above lower-class (e.g. \$50,000 salary = \$4,000). However, with the growing cost of living, a salary as much as \$50,000 can already be eaten up by monthly rent, food and other living expenses such as phone bills, electricity and any emergency spendings. In this sense, it is imperative that the VPFO provide more financial assistance for UBC Arts students, especially in the age of pandemic inflation.

## ***Conclusion***

### Recommendations for proposed solution

Considering the research on the effects of financial assistance on students and the growing rate of accommodation in Vancouver, this report recommends the following solutions: 1) increase the quantity of merit-based awards, affirmative action scholarships and needs-based grants for Arts undergraduate students at the University of British Columbia to promote equity and 2) initially offset the cost of the increased quantity of awards by decreasing the value of each award.

Considering the very few awards available for UBC Arts students, it is imperative for the VPFO portfolio to consider changing the structure of its awards and look to increase equity towards its award system. For example, while a few scholarships valued at over \$10,000 can support a couple students well for the rest of their university careers, the few large awards result in many students being left without much form of financial help.

Although student loans may provide some lower income students with the necessary finances needed to sustain a university degree, the amount given is often not enough to cover all realistic living expenses, especially in a highly inflated city like Vancouver. According to the National Student Loan Services, the average loan provided in 2019 was about \$11,200 CAD while most student tuition exceeded half the given amount and monthly rent averages to around 1,300 CAD. (BC Government, 23)

Likewise, considering how competitive highly valued awards are judged, not a lot of students are able to achieve them. Additionally, as a sentiment that persists amongst UBC Arts students, 90% of survey participants in the Qualtrics survey decided that “more lesser-valued scholarships for more students” was an optimal solution to solving the financial aid situation, as opposed to high-valued scholarships for only a select few. Therefore, the VPFO should work on creating more awards for Arts students at a reduced value to provide more equity amongst the distribution of awards.

Secondly, the VPFO portfolio can offset the initial financial impact of providing more scholarships by *initially* lowering the cost of each award upon its creation. While it seems unrealistic to begin with creating 300 scholarships worth \$30,000 CAD (total of almost one million dollars), providing students with 100 scholarships worth \$500 to \$4,000 CAD can create a big impact.

With many school fees, paid resources and materials students need to continue their education as an Arts student (e.g. Co-op fees, technology and tuition fees, food and accomodation), the value of an award as low as \$500 can create a big impact to students demonstrating financial need. However, the recommendation is specific in the condition that the VPFO portfolio only *initially* lowers the cost of each award, since eventually the rising costs of living and tuition fees will require an increase in awards' values.

While there exists a multitude of various innovative and beneficial recommendations to fix the problem of financial need amongst Arts students, these two specific recommendations provide an easily-accessible way of bringing action to the problem. Due to the efficiency of these recommendations--in that the VPFO can begin to reallocate scholarship funds from the already existing scholarships--the aforementioned solutions act as the most optimal way of initiating action to the current financial situation.

## Appendices

### Survey Questions for UBC Arts Students (current and former)

1. In your opinion, the typical amount of financial support students get from the university as an Arts student is:

- Nothing at all
- \$200 - 500
- \$500 - 700
- \$750 - 100

2. Are Arts students neglected by the university in terms of undergraduate funding?

- Yes
- No

3. Would you rather have UBC provide Arts students with big scholarships for a select few students (e.g. 2 scholarships worth \$20,000) or many scholarships worth relatively less for more students (e.g. 20 scholarships worth \$1,000)

- Big scholarships for a select few students (e.g. 2 scholarships worth \$20,000)
- Many scholarships worth relatively less for more students (e.g. 20 scholarships worth \$1,000)

4. How important is it to you to attend a school that provides its students with financial support?

- Not important
- Somewhat important
- Very important

5. If you had to guess, how much scholarships are available specifically for Arts students?

- 1-5
- 5-10
- 10+

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