

THE NEW OSAP: EVALUATING CHANGES TO FINANCIAL AID INCREASING UNDERSTANDING THROUGH SURVEYS AND EXPERIMENTS

Reuben Ford

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To understand the effect of reforms on access we need to explore students' and parents' social cognition in making PSE decisions

OSAP reforms aim to make PSE more accessible, affordable, and cost transparent. An objective is to rectify misperceptions of a high personal cost to attending PSE.

e.g. net tuition billing and free tuition for students whose parents make less than \$50,000

- addresses potential debt aversion and price barriers faced by potential students, as well as
- simplifying the communication of complex SFA information

Whether the OSAP reforms are successful in changing recognition of the true costs of PSE and SFA among students and parents hinges on their ability **to be understood sufficiently** by **groups facing financial barriers**.

To understand the effect of reforms we need to understand where the barriers to access they tackle fit among barriers to access, now

Lack of recent surveys to tell us:

- What role do parents play in supporting or hindering postsecondary decision making during childhood? How should policy makers intervene?
- What are the “financial reasons” for not participating in PSE? How important is changing student financial aid policy compared to changing the understanding of the policy?
- As participation rates have grown over the past two decades, has there been any change in the groups of young people marginalized in their access? Have changes in student financial aid to date made a difference?
- Can early interventions that provide early information about how student financial assistance works increase the rate of PSE participation for “marginal youth”?

We need to better understand the groups whose decisions need to be influenced and how they make PSE decisions

HEQCO has engaged SRDC to undertake two new studies to update our understanding of:

1. The relationship between PSE participation and household income
2. High school student and parent perceptions of OSAP (“MyFutures”)

We need to better understand the groups whose decisions need to be influenced

1. The relationship between PSE participation and household income

- How has the relationship between PSE participation, household characteristics and income changed over time across Canadian jurisdictions?
- Decompose influences of different factors on changes in participation to isolate effects of policy changes

Analysis of five waves of individual level Census data, reporting later this year.

1. How has the relationship between PSE participation and household income changed over time?

Census/ NHS Snapshots	PSE participation	Household income, other chars	Ontario policy changes	Other provinces' and territories' policy changes
1995-1996	✓	✓	↓	↓
1999-2000	✓	✓	↓	↓
2005-2006	✓	✓	↓	↓
2010-2011	✓	✓	↓	↓
2015-2016	✓	✓	↓	↓

We need to better understand influences on PSE decisions

2. High school student and parent perceptions of OSAP (“MyFutures”)

- How do G10 students and their parents in Ontario understand the costs and benefits of PSE participation?
- How does enhancing information about how OSAP works change this understanding, students’ PSE outcomes?
- For whom does it change outcomes the most?

-> New surveys and new experiments.

2. A benchmarking survey with two follow ups: immediately after an information intervention and 3.5 years later

Two waves of surveys of Grade 10 students' and their parents' perceptions of PSE and SFA in 2018-19

Providing an information resources to teachers to support GLC20 Career Studies learning outcomes about OSAP and PSE affordability - between the two waves - to a randomly selected half of the participating classes

School year	Program schools	Control schools
2018-2019	Baseline survey of G10 students and parents	
	Additional resources for G10 classes	No additional resources
	Follow up survey of G10 students and parents	
2019-2020		Additional resources for G10 classes
....		
2021-2022	For baseline sample: PSE outcomes, take up of OSAP	
2022	Collect and analyze postsecondary outcomes	