

MENTAL  
HEALTH



# CSA Issues Briefing 2022-23

Addressing Food Insecurity, Housing, Mental Health, and International Students at Ontario's Colleges.



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# Preface

## ***Live Better, Learn Better***

As we at CSA researched and wrote this issue brief, we kept returning to a central theme connecting each of the four topics in this brief. That theme is affordability. As you may know, life in Canada has been getting more expensive, especially for students. This year marked a 40-year high in inflation. The price tags at the grocery store seemed to get more expensive with every visit and rental prices, which was already expensive due to a lack of supply, seemed out of reach.

These not only hit students' wallets, but it also affects their mental health. Students already experience anxiety and depression from their classes and relationships, and the rising costs only adds more fuel to the metaphorical dumpster fire. Yet, as bad as it is for domestic students seeing prices soar, it pails in comparison to international students' sticker shock. International students pay roughly four and a half times more in tuition fees and that price continues to climb every year.

But all is not lost. You can make a difference.

The goal of this briefing is to inform your advocacy efforts on four pressing topics: food insecurity, housing, mental health, and international students. We have investigated each of these topics at great length to synthesize what we currently believe to be the key issues, their impact on college students, and our recommendations for the Ontario government to address them. Although there is a laundry list of things that could be done to help improve college students' experiences, the recommendations presented in this brief are specific for the Ontario provincial government. Even then there could be dozens actions the government could take; however, we honed in on a select few per topic which should be both impactful and realistic given our current political environment.

With affordability being at the heart of this year's issues, the manta for this issue brief is Live Better, Learn Better. If students can spend less time worrying about money, then they can maximize the investment both they and province make in their college education.

# Issue 1: Food Insecurity



**Recommendation 1.** Food coupon program.

**Recommendation 2.** Address food deserts.

## Issue 1: Food Insecurity

**The Issue.** Almost 3 in 5 students experience food insecurity (Maguire et al., 2021). That is a majority of students compromising the quality of their diets or missing meals altogether because they do not have the resources available to obtain nutritious and delicious foods.

**Background.** Financial instability is the main driver of food insecurity. For example, international students, who pay more for tuition, and those that rely on loans to pay for school are more likely to face food insecurity (Maguire et al., 2021, Innis et al., 2020). In their 2022-23 budget, the Ontario government has proposed some policies aimed at putting more money into the wallets of lower earners. The province increased minimum wage to \$15.50/hour and added an additional \$300 tax credit for low-income earners. Unfortunately, these supports are not enough for college students, especially international students, as the price of food has increased over 10% in the past year (Statistics Canada, 2022)

**"[Food security] exists when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences."**

- Food and Agriculture Organization of the United Nations



## Impact

While it may be seen as a rite of passage, the “starving student” is anything but. The number of students who have to rely on cheap foods or cannot afford food at all has risen over the past 5 years (Maguire et al., 2021). This rise is problematic as food insecurity has negative effects on students’ physical and mental health as well as their academic performance (Men et al., 2021, Men et al., 2021a, van Woerden et al., 2018). Despite these poor outcomes, the fear and uncertainty of speaking out can hinder students’ ability to seek assistance (Henry, 2017). The result is a “starving student” that is socially isolated and physically struggling – a far cry from the exciting new chapter that postsecondary education is supposed to represent.



# Recommendations

### Food Coupons

The government should implement a \$30/week local food coupon program for low-income students. The coupon program should run during school months (September to December; January to May) when students' earning potential is limited. This recommendation was inspired from British Columbia's initiative Nutrition Coupon Program. The BC program, while not a panacea to all financial woes, helped increase the consumption of fresh fruits and vegetables, as well as developing participants' food knowledge and community connections (Caron-Roy et al., 2022). Developing both of these aspects can affect students physical and mental health which can have longer term benefits to Ontario's medical system and future economic output (Cecchini et al., 2010; Wilson & Bradley, 2017).

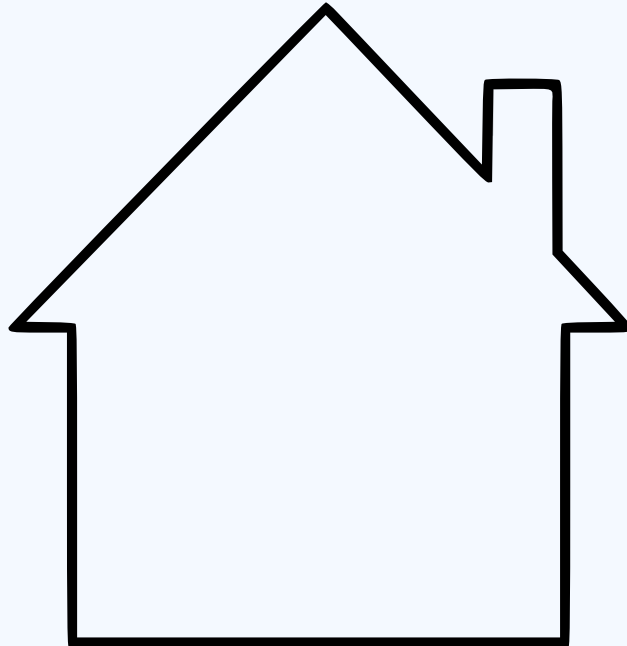
This recommendation can also benefit smaller Ontario farmers. Ontario is a powerhouse for agricultural production in Canada; however, the province has been losing farmland as well as small-medium sized farming operations over the past decade (Chen, 2022). The coupon program can specify the types of vendors that can be involved by prioritizing smaller scale operators, helping preserve more farmland in the province.

**Cost.** An estimated maximum spend for this recommendation would be approximately \$48 million. This number assumes all OSAP eligible and in-need international students from both Ontario's colleges and universities participate in the program. Realistically, the number of students opting to use this program will start at a much smaller rate and increase throughout the years as awareness and access becomes greater.

### Address Food Deserts

Even if poverty is not a persistent challenge, the campus or community a student lives in can influence their eating habits. The province should work on collaborative efforts with municipalities, students and other community stakeholders to develop creative community solutions which increase students' knowledge of and access to the right type of foods. For college students, finding good food can be difficult on- and off-campus. Most students are dissatisfied with the number of affordable and healthy food options on campus (Maguire et al., 2021). Some Ontario colleges are also located in food deserts. Their communities may host convenient stores, fast-food restaurants and small markets, but there are limited healthy and culturally relevant food options. To access the right types of food for them, students must have reliable transportation which is not always available or economical. To address the scarcity of necessary food options there needs to be joint collaborations between students, public health, provincial ministries, municipalities, and private industry, with the goal of coming up with specific interventions aimed at increasing access to healthy foods. For example, governments can permit temporary farmers' markets or mobile healthy food vending (i.e., vegetables and fruit) near colleges and incentivize vendors, who offer healthy and culturally relevant foods, to come by reducing licensing fees and providing tax breaks.

# Issue 2: Housing Insecurity



**Recommendation 1.** Affordable on-campus development.

**Recommendation 2.** Redefine affordable housing.

**Recommendation 3.** Update vacancy decontrol laws.

**Recommendation 4.** Lower the barriers to conflict resolution.





### On Campus

**The Issue.** On-campus housing, otherwise known as residencies, are often limited in supply and/or too expensive for students (Sotomayor et al., 2022). The issue with availability and affordability is a result of institutions reliance on public-private partnerships (3Ps) to develop housing. Colleges use 3Ps to avoid taking on debt and focus on their core competences – teaching and research. Unfortunately, private developers build more expensive luxury condo style residences because of their higher profitability (Pillai et al., 2021). However, having affordable on-campus student housing, especially housing that meets students’ needs and personalities, benefits students’ socially and academically (de Araujo & Murray, 2010). Furthermore, without affordable housing on-campus, disadvantaged students are pushed further and further away from campus, which has negative externalities.



# Off-Campus

**The Issue.** A lack of affordable on-campus rooms pushes students out into surrounding neighborhoods and in those markets, housing is difficult to find and expensive. The Canadian Mortgage and Housing Corporation's (2022) estimates a 3.4% vacancy rate across the province. This is already straddling the 3% to 5% vacancy rate, considered the minimum necessary for a healthy rental market (Advocacy Centre for Tenants Ontario, 2021). Furthermore, vacancy rates are estimated to be lower than this threshold in student dominated neighborhoods.

The lack of available rental units creates high competition for housing. The result is that Ontario's college students are facing high price tags on rental options – an estimated 25% above the median rental price (Unité de travail pour l'implantation de logement étudiant [UTILE], 2022). Students are faced with needing to work more to cover the higher rents or move further away from campus, in search of cheaper rents (if they can find any at all). The desperation to find affordable housing nearby their colleges along with a lack of knowledge of the rental market make students susceptible to accepting unsafe living conditions and scams.

Ontario is estimated to have the highest number of student occupants with 25% of students living with 5 or more roommates (UTILE, 2022). Along with crowded rooms, students report that landlords frequently violate the Residential Tenancies Act (RTA), including actions such as: withholding essential repairs and maintenance, entering a rental unit without adequate prior notice, and requesting confidential details from their tenants (Sotomayor et al., 2022; Conestoga Students Inc., 2022). Unfortunately, the institutions designed to hold unlawful landlords to account, including the Landlord Tenant Board (LTB) or Rental Housing Enforcement Unit (RHEU), can be slow to respond, use complicated processes, and require expensive fees.

# Political Background



The PCs view supply as the solution to the housing crisis. This notion is rooted in basic economic theory, where supply increases, prices fall. As such, the PCs see recommendations to help control landlords and rent prices as a disincentive to new development and thus not a solution. This was exhibited on November 29, 2021, when the legislator voted (49 to 26) to reject Bill 23, the Rent Stabilization Act. When it came to considering students, only one representative, Jessica Bell (NDP), mentioned students during the debate – but only in passing.

The Act proposed:

- a way for tenants to involve the Landlord and Tenant Board (LTB) when a landlord has failed to comply with certain orders or a previously mediated settlement, or if s/he charges above the maximum lawful rent.
- new rules for rent that can be charged by a landlord to a new tenant (eliminating vacancy decontrol - see p. 10)
- establishing a rent registry to be maintained by the LTB and set out rules requiring that landlords file statements with the Board for inclusion in the registry, providing for consequences for failing to file the statement and governing the disclosure of information in the registry.



# Recommendations

### Affordable Residency Development

Colleges should retrain control over their housing stock. Private developers will not develop affordable housing because it does not reach their acceptable levels of profitability (Black, 2014; Chadenga et al., 2017). Ideally, colleges fill this gap by developing their own housing stock; however, the current trend is towards 3Ps because of their expertise and efficiency (Pillai et al., 2021). A compromise is having turnkey projects, where developers take on the risk and manage the design and construction of residences, selling ownership to colleges upon completion.

A hurdle with developing housing is understanding the unique contexts of every project. For example, in some areas such as Toronto, acquiring land is a major barrier for development, while in Northern Ontario, it is a lack of financial returns. To better understand these contexts and develop incentives for developers, the province should develop a task force with students, colleges, and industry experts to identify what units should be built and how to get it done. These groups can identify the levers the province can and should pull to incentivize development (e.g., tax incentives, loan guarantees). It is important to emphasize the consultations of students - a critical stakeholder that is rarely engaged (Chadenga et al., 2017).

## Issue 2: Housing Insecurity

### Redefine Affordable Housing

A reason why affordable student housing is not more widely available is due to an inadequate definition of affordable housing in the legislator. According to the Provincial Policy Statement under the Planning Act (2020), which governs how municipalities develop housing, affordable housing is 30% or less of a household's net income or at least 10% below regional market rates. Since students have low incomes to begin with and the current market rates are already inaccessible to most students, these definitions can be easily viewed as inadequate. Having a more flexible definition of affordability is a necessary first step to ensuring student housing is integrated with existing municipal and provincial tools for providing affordability.

For example, London, England provides multiple layers of affordability aimed at offering different affordable housing options to different income classes. While some claim that it 'muddies the waters', Ontario's current definition of affordability has more complaints of inconsistent planning permissions and scrutiny (Chadenga, 2018); therefore, it is not surprising to hear that London has doubled its proportion of affordable homes since its schemes were approved City Hall - from 22% in 2016 to 40% in 2020 (London City Hall, 2021).

### Update Vacancy Decontrol

Vacancy decontrol is a policy that allows landlords to charge any amount of rent to a new tenant once a rental unit is vacated. The policy was introduced to incentivize developers to build more dedicated rental units; however, the policy has not only failed its initial promise, but it has also failed students. The province has rent control measures in place, but students cannot benefit from those measures because of their room turnover frequency. A student may live in a room for a year or two at a certain price, but once they move out, the landlord can increase rents far beyond what it being controlled for. As such, we urge the province to amend vacancy decontrol so that rent can only be increases on a vacant unit if the current tenant has lived there more than two years.

#### **Rationale**

The province voted down Bill 23, which proposed eliminating vacancy decontrol altogether, for fear that it will deter new development.

While it is unlikely that vacancy decontrol will be accepted one year later, it is possible that a revised Bill could be passed. Thus we approach this specific recommendation as a compromise to the NDP's original failed proposition.

## Issue 2: Housing Insecurity



### Lower Resolution Barriers

While the province has hired more adjudicators at the Landlord and Tenant Board to help increase case processing (a 2021 Advocacy Ask), there are more actions province can take to help students hold unlawful landlords to account. These actions include:

- amending the Fee Waiver eligibility requirements to include OSAP-eligible students and students with financial need.
- collaborating with Legal Aid Ontario (LAO), local municipalities, college administrators, and student associations to identify and fund the dissemination and enforcement of tenant rights and responsibilities, with a clear emphasis on international students. This can also include earmarked funding to guarantee student access to free legal services.
- developing standardized rental increase communication guidelines which mandate that landlords, for example, deliver adequate notice for rent increases with the original amount, the provincially approved increase amount, the new rental rate, and the period of time a tenant has for to appeal to the LTB.

# Issue 3: Mental Health



**Recommendation 1.** Build reliance and awareness.

**Recommendation 2.** Invest in more supports.

**Recommendation 3.** Enable innovative mental health care.

## Issue 3: Mental Health

**The Issue.** College students need effective mental health support systems to improve their resiliency and wellbeing.

**Background.** The Ontario government has recognized the individual and societal cost of leaving mental health unaddressed. In 2021, the government provided an additional \$7 million towards access to mental health and addictions services, building on an investment of \$19.25 million announced in October 2020. As part of that investment, the government has put \$5.16 million towards Good2Talk, a bilingual mental health helpline service for postsecondary students. In 2022, the province also announced a \$204 million dollar investment into mental health services for students, but did not mention how much, if any, will be directed to postsecondary students. While CSA believes that prioritizing mental health and certain funding initiatives are steps in the right direction, there is still more that the province can do to help provide and promote a comprehensive approach to postsecondary students' mental health.

There are three ways to improve the mental health of students. First, is to reduce stressors which can trigger responses like depression and anxiety. Second, is to reduce the impact of stressors by providing students with the knowledge of how to manage their responses to stressors (their resilience). Third, is to provide support to students as a safety net if the first two fail. The provinces' current funding is for discrete interventions that may only address one of these areas (typically increasing support); however, a comprehensive solution involves addressing all three areas and shifting the focus from the individual health of students to a campus environment where health and wellbeing is embedded across campus and community policies.



Reduce the stressors



Increase resilience.



Increase support capacity.





# Impact

A college student may be balancing the cost of tuition, textbooks, rent, and food, with a part or full-time job and academic studies. Stack on top personal challenges, such as relationship conflicts, and it's not difficult to see how obtaining a postsecondary education has long been a challenge for students' mental health. During their studies, nearly half of all students report experiencing feeling so depressed that it is difficult to function and 2 in 3 report overwhelming anxiety (American College Health Association [ACHA], 2019). Mental illness is linked to a myriad of negative outcomes such as lower self efficacy and grades, and greater time spent procrastinating (Jeffries & Salzer, 2021). Unfortunately, it becomes a vicious cycle where problems with studying and grades can trigger depression and anxiety, which, in turn, affects grades and studying (Kumaraswamy, 2013). Students' mental health can spiral so far down that they feel hopeless. More 1 in 10 students have seriously considered suicide (ACHA, 2019, Boak et al., 2021). Even after they enter the workforce, the high prevalence of mental illness during the early adult years can have an impact on their future productivity (Mental Health Commission of Canada, 2017).



# Recommendations

### Build Reliance and Awareness

The province should increase the proportional funding for campus-based programs and workshops designed to help students develop strategies for identifying and positively coping with different stressors. Three of the most common stressors facing students are self-imposed, (academic and/or financial) pressures, and conflict (Hamaideh, 2011). Self-imposed and conflict stressors can be reduced by providing students with skills-oriented, mindfulness, and cognitive behavioral interventions with supervised practice, all three found to be effective in producing changes in mental health outcomes (Linden & Stuart, 2020). Pressure stressors can be reduced by assisting with making the cost of living more affordable (something our other recommendations aim to address) as well as from faculty and administration making structural changes to courses with students' mental wellbeing in mind. The province should provide additional funding for programs aimed at improving postsecondary staffs' and faculties' own mental wellbeing while developing empathetic understandings of students' mental health. This can also mean training on culturally teaching to lessen the cultural shock faced by international students (McGregor et al., 2022) Finally, the province should continue to fund the Centre for Innovation in Campus Mental Health (CICMH), to support its mission to help Ontario's postsecondary institutions strengthen their ability to support student mental health and wellbeing.

## Issue 3: Mental Health

### Invest in More Supports.

The province needs to invest into each of the three areas as they are interweaved. For example, developing students' mental health knowledge and resiliency can help overcome the largest barriers to seeking help: not knowing where to go or avoid it (Statistics Canada, 2019, Shankar & Ip, 2018). However, many campuses' support services are understaffed and/or staff are juggling multiple roles all the while increasing the number of cases every year (Canadian Association of University Teachers, 2021). These staff may also not be best equipped to support the most vulnerable populations such as LGBTQ+ and BIPOC communities. The province should increase the proportional funding for campus-based mental health services and supports, including frontline counselling services and peer-to-peer support programs with an additional \$10.25 million earmarked for institutions to increase the number of counselors and treatment providers that represent the diversity of the student population.

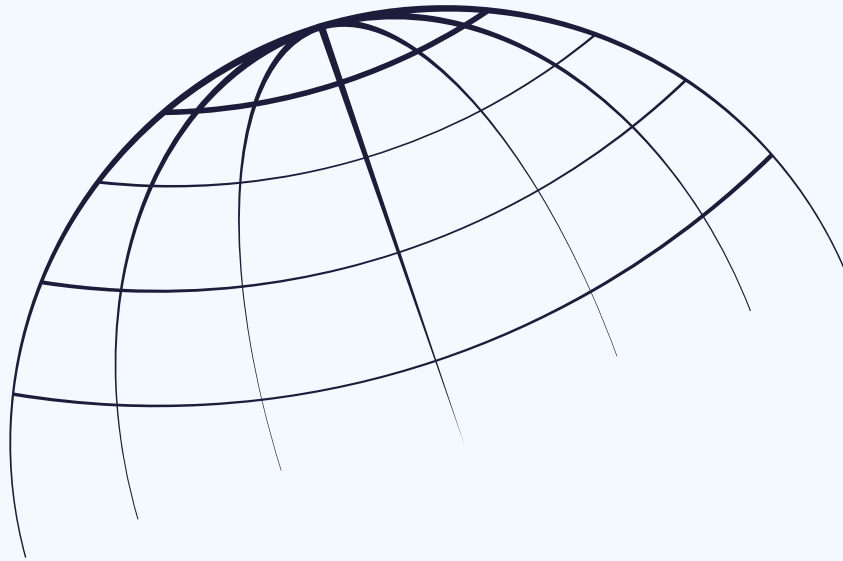
**“Being unable to offer an adequate amount of care to the majority of students... is demoralizing, and is, without question, the most stressful and overwhelming aspect of my job.”**

*- Postsecondary counselor*

### Enable Innovative Mental Health Care Models

There are innovations being explored that can help address students' and staffs' mindsets while also optimizing institutions' limited resources. To assist postsecondary institutions with changing to new health care models, the province should make an additional \$45 million financial grants available for investments in technology, professional development and change management. One such model is a stepped care model, which delivers and monitors mental health treatment so the most effective, yet least resource-intensive treatment, is delivered first. Program intensity can then be either “stepped up” or “stepped down” depending on the level of client need. The model has been implemented in select universities and colleges in Ontario with reported successes. Those institutions experienced reduced wait times without hiring more staff (Centre for Innovation in Campus Mental Health, 2019). Making grants available for institutions that want to implement a stepped care model, or equivalent, has promise to deliver long term cost savings while ensuring that the appropriate and effective mental health services are available to students in a timely manner.

# Issue 4: International Students



**Recommendation 1.** Predictable tuition.

**Recommendation 2.** Increase government funding for colleges.

**Recommendation 3.** International recruitment oversight.

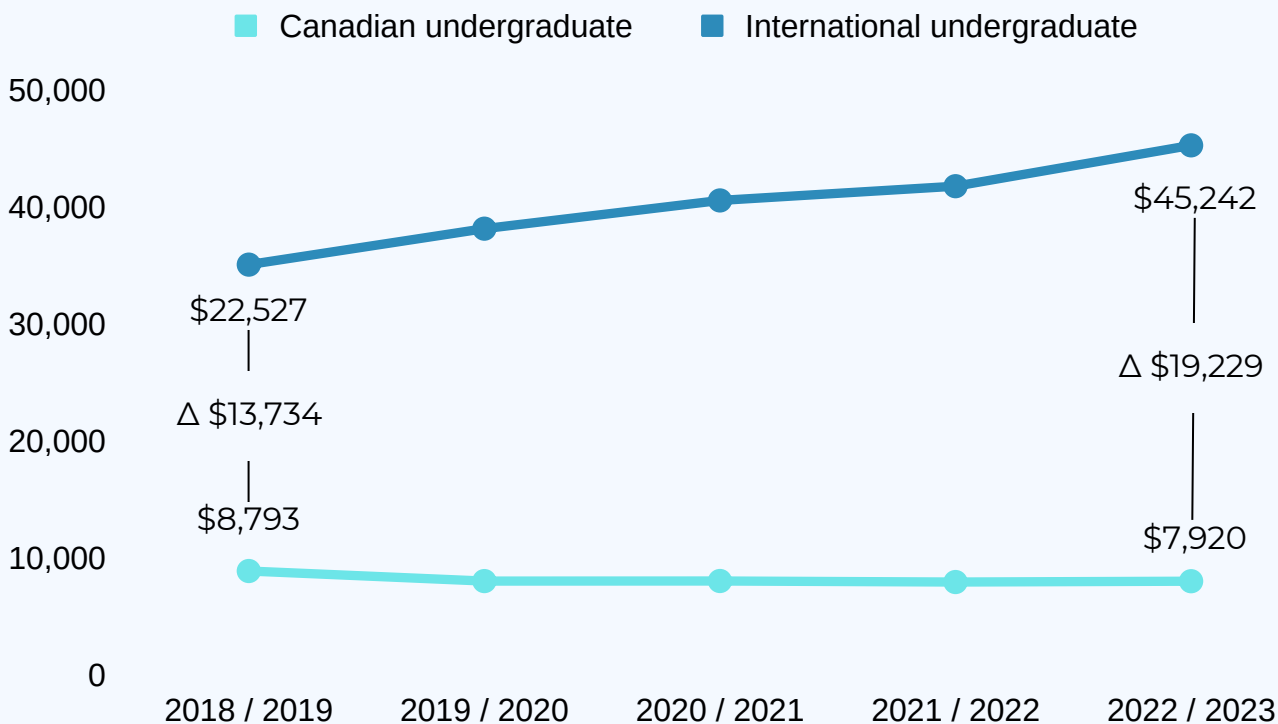
**Recommendation 4.** Three more hours grant.

## Issue 4: International Students

**The Issue.** International students lack knowledge and resources which puts their physical and mental wellbeing at risk in favor of local economic gains.

**Background.** International students pay more for college in Ontario – a lot more. Colleges argue that international students fees are a result of decreasing government funding (Office of the Auditor General [OA], 2021). And, while that may have been initially true, current revenues from international student fees cover the losses from government spending eight times over (Usher, 2022). In other words, for every \$1 lost due to government cuts, colleges have made \$8 from recruiting international students.

Another argument, and one that CSA has made in the past, is that colleges are profiting from international students and thus should lower their fees. While the first point is clearly true, the second point has been difficult to induce. Despite international student tuitions rising, international students continue to flock to Ontario's colleges because they are willing to pay to study in Canada and use studying as an effective pathway for immigration. Unfortunately, those international students flocking to Ontario are being rushed through the system resulting in them lacking the knowledge and resources to be able to flourish both on and off campus (Bascaramurty & Rana, 2021; McGregor et al., 2022).





# Impact

The high financial costs of attending college in Ontario coupled with a lack of local knowledge have direct negative effects on international students. The financial burden of tuition and lack of preparedness for increasing food rates results in food insecurity rates being highest amongst international students. Meal Exchange (2021) found that 3 in 4 international students experienced moderate or severe food insecurity during their education. International students' lack local knowledge and resources also leads them to be plagued by housing insecurity (Calder et al., 2016). Finally, these stressors are in addition to international students' sociocultural, environmental, and physiological adjustments that come with moving across the globe, which can further heighten their risk for mental illnesses.

The indirect effect of international students' high tuition costs is that colleges are more volatile and risk serious financial consequences. For example, if Indian students (the largest country of origin for Ontario international college students) are restricted from coming to Canada or recalled, akin to Saudi Arabia in 2018, then several Ontario colleges would become insolvent (OA, 2021).



# Recommendations

### Predictable Tuition

The province should implement a tuition increase cap for current international students at the rate of inflation. International students are aware of their high costs of tuition in Canada. What they are less aware of, is the rising costs of that tuition. In the past five years, international students have been facing an average tuition increase of 7% a year. If an international student is studying Business Administration in St. Lawrence this year, at this rate, they should expect to pay an extra \$1,500 in tuition next year. While international students must prove sufficient finances to support themselves during their studies prior to coming to Canada, this can be difficult to maintain with rising tuition costs and currency fluctuations. Therefore, providing more predictability for international student tuitions can help ensure that they are more financially prepared for their time studying in Ontario.

**An international student paying \$14,000 for tuition in 2022 should pay no more than \$14,500 in 2023.**

## Issue 4: International Students

### Increase Government Funding

Ideally colleges will begin reducing international student tuitions; however, this is unlikely unless they can find an alternative sources of revenue. For this, the province should increase the base operating grant fund for Ontario colleges by \$200 million a year. Currently, Ontario has the lowest per student postsecondary spend in all of Canada (Usher, 2022). Unsurprisingly, it also has the highest average international student tuition fees in Canada (Statistics Canada, 2022a). An increase in funding should enable colleges to fund the necessary infrastructure, programming, and supports needed by Ontario's college students, and to ensure that colleges do not offset the burden of lost revenues by continually increasing international tuition fees.

“The combination of limited local funding and apparently limitless international funding is leading to the erratic internationalization of campuses, with very little thought or planning (particularly where student housing is concerned), which is increasing leading to negative externalities in the communities where those students are located.”

- Alex Usher, CEO Higher Education Strategy Associates

### International Recruitment Oversight

The Auditor General's audit of Ontario Colleges (2021) found highlighted that international student recruiters' commissions are calculated as a percentage of tuition paid by international students. This structure incentivizes recruiters to enroll as many students as they can in the programs that charge the highest tuition fees. It is thus unsurprising to hear reports of recruiters acting on their own and college partners' best interests (having more students enrolled in high tuition courses) rather than their students. Unfortunately, the information about which recruitment agencies a college uses and the commissions they pay is not known outside the college. Aligned with the Auditor General's recommendations, we recommend the collection and sharing of data related to fees paid to recruitment agencies.

The Ontario Ministry's Bind Directive also puts the responsibility on colleges to govern misleading marketing, although there is little oversight and enforcement, especially for private college partners. We believe a more concrete program to protect the international students' consumer rights should be implemented. The province has to look no farther than its neighbor, Manitoba and their *International Education Act*, as a reference for designing their own recruitment ethics and compliance framework.



### Three More Hours Grant.

To put more money in students' pockets, the Ontario government should provide a \$46.5 dollars/month grant for college students working more than 59 hours/month (+15 hours/week) and earning less than \$17/hour.

International college students in Ontario are spending almost \$1,500 more per month than they earn during the school year (Angus-Yamada, 2022). Ontario colleges can attract individuals from less wealthy backgrounds due, in part, to lower tuition compared to universities; however, limited finances means that these price students also must work harder than their university counterparts. This reliance on earnings rather than parents or savings can explain why international college students earn more than their university counterparts (Crossman et al., 2021). Unfortunately, most international college students are earning the minimum wage. Furthermore, with the rising cost of inflation driving down real wages, these hard-working college students are being pushed to the brink.

The optimal way to support struggling college students while improving the economy is through direct fiscal transfers (Flynn et al., 2021). Since college students are spending more than they earn, every dollar they receive is converted into consumption/economic spending at a high rate. In addition, tying these grants to employment status can incentivize more participants to enter the workforce and/or work longer than normal. This is important since sectors of the economy like Accommodation and Food Services, which have the lowest hourly rates and experiencing high job vacancy rates (Statistics Canada, 2022b), are heavily worked by international students (Crossman et al., 2021).

**Cost.** While international college students my disproportionately benefit from such a program because they work more and earn less per hour than domestic students, CSA estimates that this initiative will still support 18,500 to 50,000 college students in Ontario (both domestic and international). The total estimated amount of transfer will be approximately \$14.7 million annually (+/- \$7 million). This represents a 1.1% increase to the 2022-23 postsecondary student financial aid budget.

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