



**FUND IT, FIX IT.**

***MAKING POST-  
SECONDARY EDUCATION  
AFFORDABLE FOR  
BRITISH COLUMBIANS***

**SUBMISSION TO THE SELECT STANDING COMMITTEE  
ON FINANCE AND GOVERNMENT SERVICES**

**2020 BC BUDGET CONSULTATION**

## **BRITISH COLUMBIA FEDERATION OF STUDENTS**

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### **Member Students' Unions**

University of British Columbia Students' Union Okanagan

Camosun College Student Society

Coast Mountain College Students' Union

Douglas Students' Union

Emily Carr Students' Union

College of New Caledonia Students' Union

University of Northern British Columbia Graduate Students' Society

North Island Students' Union

Okanagan College Students' Union

Selkirk College Students' Union

Thompson Rivers University Students' Union

Students' Union of Vancouver Community College

Vancouver Island University Students' Union

### **Prospective Member Students' Union**

Quest University Students' Association

# INTRODUCTION

First and foremost, the British Columbia Federation of Students would like to thank the Select Standing Committee on Finance and Government Services for its recommendations in the Report on the Budget 2019 Consultation. The Report clearly demonstrated that the Committee had heard the issues identified by students, and made recommendations that reflected the solutions we put forward. We would like to particularly highlight your recommendations to eliminate interest charged on student loans, and provide funding to BCcampus for the creation and adaptation of open education resources. Students across the province are very pleased that the Government has acted on these recommendations in 2019.

We appreciate the Committee's support for students and are hopeful that this year's budget consultation will result in even further advances to the affordability and accessibility of post-secondary education in British Columbia.

In order to demonstrate how our recommendations align with the government priorities, it is helpful to remind ourselves of the government's commitment to British Columbians. In July 2017, with the release of Ministerial mandate letters, the current government made three key commitments to British Columbians to guide the government's vision for a better BC. Post-secondary education is a natural fit in a conversation about investing in the betterment of BC—it is an integral component of BC's economic framework and amongst the most important social programs provided by the BC government. Making post-secondary education affordable and accessible to all falls directly in line with the three key commitments the current government has made to British Columbians:

## **1. To make life more affordable for British Columbians.**

Indeed, too many families were left behind when the previous government cut funding to post-secondary institutions for 16 years. British Columbians are counting on this government to do its part to make post-secondary education affordable and accessible to all.

In the last several decades, public demand for post-secondary education has increased, and unfortunately, funding has failed to keep pace. Public funding shortfalls have been downloaded to students and their families in the form of increased upfront costs. In BC, average tuition fees for an undergraduate education have increased drastically: in 1990 tuition fees were \$1,808 compared with \$ 5,782 in 2018—an increase of 220%.<sup>1</sup> The government can keep its commitment by making post-secondary education more affordable for British Columbians.

## **2. To deliver services that people count on.**

British Columbians are counting on their government to ensure that all students get access to the quality public education they need to succeed. Quality public education affects the lives of British Columbians every day. It is a basic requirement necessary to participate and succeed in today's labour market, and essential in order to participate fully in society.

A robust and accessible system of quality post-secondary education is key for British Columbia to remain competitive and innovative into the future. Continual cuts to education funding, coupled with unmanageable cost increases, threaten the province's ability to provide the education and training needed for BC to prosper.

**3. To build a strong, sustainable, innovative economy that works for everyone, not just the wealthy and the well-connected.**

To fulfill this commitment, post-secondary education is key. By focusing Budget 2020 on affordable and accessible post-secondary education this government can tackle poverty and inequality, contribute to good-paying jobs in every corner of the province, and ensure people from every background have the opportunity to reach their full potential.

Education is a fundamental component of achieving these three commitments. The recommendations put forward in this document describe ways in which the BC government can follow through on their three key commitments and the key priority mandated to the Minister of Advanced Education, Skills and Training: to reduce the financial burden on students.

### **SUMMARY OF RECOMMENDATIONS**

The British Columbia Federation of Students represents over 170,000 college and university students from across all regions of the province, and the recommendations herein are representative of the current priorities of those students, as brought forward by their respective students' unions and societies.

Our recommendations would create more access to financial assistance for low- and middle-income citizens, restore necessary funding to colleges and universities, and reduce financial barriers to education for all learners. Our recommendations are as follows:

#### **Student Financial Assistance**

- increase in non-repayable student financial assistance options for students from low- and middle-income backgrounds through the creation of a comprehensive up-front, needs-based grants program.

#### **Institutional Fees and Funding**

- increase base funding to colleges and universities by at least \$200 million starting in the 2020/21 year;
- freeze and reduce tuition fees at public colleges, institutes and universities to lessen the financial burden on students and their families; and
- strengthen the existing Tuition Fee Limit Policy to ensure that institutions are not increasing fees beyond the prescribed limits in the form of new ancillary fees.

#### **International Students**

- amend the Tuition Fee Limit Policy to include cap on fee increases for international students, to create fairness, consistency, and predictability for international student tuition fees; and
- develop a new BC international education strategy that will provide sufficient support for international students to assist in their cultural, social, and academic integration.

# STUDENT FINANCIAL AID

British Columbia is in an affordability crisis, and post-secondary students are feeling the impact. Intertwined with the affordability crisis is the labour market shortage: the province forecasts that there will be over 900,000 job openings in the next 10 years, and nearly 77% of future jobs will require some form of post-secondary education or training.<sup>2</sup>

However, the average student in British Columbia can no longer afford post-secondary education on their own, or even with the help of their family. Annual tuition fees have risen over 200% in the last two decades and are now over \$5,000 per year. Yet without a comprehensive system of grants, the main financial aid available for struggling students in BC is loans. As a result of these factors, 50% of students now graduate with student debt.

The BC government has acknowledged the burden of student debt, and has begun to tackle it by removing interest charged on provincial student loans. This will save students over \$2,000, and is much needed relief—but the average student debt is still over \$30,000 and becoming necessary to incur for future employment.

The unaffordability of post-secondary education is contributing to the unaffordability of BC. This government can reduce this financial burden by making post-secondary education more affordable for British Columbians.

## **GOVERNMENT STUDENT DEBT KEEPING STUDENTS FROM CONTRIBUTING FULLY TO THE ECONOMY**

Student debt is affecting recent graduates in major ways. A 2018 RBC report shows the depth this impact is having on graduates' contribution to the economy in terms of delaying major life choices. Amongst recent university graduates, over 50% report not saving enough for emergencies, 45% are delaying a home purchase, 25% delay having children and 20% report delaying marriage.<sup>3</sup> These changes mean that student debt is shrinking the economy. The government's recent announcement to eliminate interest on student loans is a great first step which will help grow the economy by putting money back in the pockets of students as they join the work force, which can then be spent on goods and services. But the thought of lingering student debt after graduation still means that new graduates withdraw from the economy instead of contributing to it.

## **GRANTS, NOT LOANS**

In 2004, the BC Student Grants program was replaced with a patchwork of inferior forms of aid, including programs tied to post-graduation residence, or offering limited and retroactive grant funding. Such measures, like the Repayment Assistance Program, assist some students with their debt once it is already incurred, but do nothing to reduce the need to borrow in the first place.

In 2016, New Brunswick, which has higher fees than BC, introduced a Free Tuition Program, offering up-front grants for low-income students. In 2017, Ontario, which has the highest tuition fees in Canada, created an upfront grants program for students from low-income families that fully covered tuition fees<sup>4</sup>.

This up-front grant system was afforded by cutting the provinces' ineffective tax credits—which saved the province \$145 million—to provide upfront grants to one third of the student population.<sup>5</sup> While the Ontario program has been cut back in the past year, their program still offers some financial aid to low-income students.

By comparison, BC is the only province that offers neither up-front grants, nor forgivable loans. BC offers a series of boutique grants and repayment assistance programs that are available to small pockets of the population. BC has followed the lead of other provinces in terms of eliminating interest on student loans, and it should look to other provinces to improve the current student financial assistance, and implement a student grant program.

On a smaller scale, BC recently introduced a grant program that works for low-income students: the Tuition Fee Waiver Program. In April this year the Ministry reported on the success of the Tuition Waiver program that provides a grant to cover tuition fees and other costs for former youth in care. This program saw an increase of 326% in enrolment since government launched the program amongst former youth in care.

The success of this program shows us how a grant program can help students from financially disadvantaged backgrounds access post-secondary education. In announcing the success of the program Minister Mark said, “our government believes in opening doors and creating pathways for students to thrive,” restating the government’s commitment to helping students in need. Premier Horgan even showed his support for the program saying “the results have been inspiring. These young people were ready for opportunity, they just needed a path to a better future.” The success of this smaller program can be expanded by creating a broad-based comprehensive grants program.

Up-front grants relieve financial pressures that students face while in study, and enable

students to focus more on being successful in their classes, rather than worrying about how to make the next semester’s tuition fee payment. Further, the assurance provided by up-front, needs based grants addresses debt aversion, a factor that limits those from low- and middle-income backgrounds from enrolling in the first place. Recent public opinion polling shows that the public agrees—68% of British Columbians support or strongly support the idea of a needs-based, upfront grant system of financial aid for BC students.<sup>6</sup>

### **Investments in Financial Aid for Students Net a Clear Return for Government**

Education is an investment for both the learner and society. Society’s economic return is realised in many ways. For example, in 2012 British Columbians with university education paid between \$80,300 and \$140,000 more in income taxes, and required between \$15,400 and \$18,100 less in government aid throughout their lifetimes.<sup>7</sup> Across Canada, those with a university degree earn 63% more than those with a high school diploma, have lower unemployment rates, and are less impacted during recessions compared to the rest of the working population.<sup>8</sup>

The government will see a clear financial return by investing in programs that assist students from low- and middle-income families. To sustain and grow the economy, BC must have systems in place to ensure that those without the necessary resources can get the help they need to complete a post-secondary program.

### **RECOMMENDATIONS**

The British Columbia Federation of Students recommends that the BC government:

- increase non-repayable student financial assistance options for student from low- and middle-income backgrounds through the creation of an up-front, needs-based grants program.

# FUNDING FOR COLLEGES AND UNIVERSITIES

A review of per-student funding in BC tells a concerning story about the provincial government's commitment to strengthening universities and colleges.

Despite its stated goal of creating a world-class system of post-secondary education, the previous British Columbia government was remiss in its obligations to adequately fund post-secondary institutions, leaving them scrambling to make up for annual shortfalls with cost-recovery programming and ancillary fees.

Between 2000 and 2016, the proportion of provincial funding decreased by 24% in BC<sup>9</sup> while at the same time institutions looked to international tuition fee increases to fill the gaps in their budgets.

International tuition fee revenues are now estimated to be 25% of BC universities' operational budgets.<sup>10</sup> However this is a high risk for institutions—international fees are not guaranteed. If another province or country is more affordable, or international politics come into play (as happened with Saudi Arabia), international students will go elsewhere, leaving institutions with an even bigger gap in their budget.

In recent years, the proportion of public funding to BC colleges and universities has dropped to 43.6% of total operating revenue;<sup>11</sup> down from more than 80% in the 1980s and more than 90% in the 1970s.<sup>12</sup> This constitutes a massive divestment in public education for the current generation of young people compared to the support provided to those who attended college and university in past decades.

## **UNDER-FUNDING CAUSES ENROLMENT DECLINES AND PUSHES YOUNG PEOPLE TO MOVE OUT-OF-PROVINCE**

The effects of underfunding were vastly expanded by the austerity measures implemented by the BC government in the wake of the 2008 market collapse and subsequent recession. Years of frozen institutional operating grants, coupled with millions of dollars of base funding rollbacks, has left BC's colleges and universities saddled with program cuts, increasing wait lists for programs and courses, deteriorating equipment, and antiquating facilities. Such deep cuts in funding erode quality, and eventually undermine enrolment.

An examination of the enrolment patterns in British Columbia indicates that the once steady trend of annual increases in student numbers is beginning to falter.<sup>13</sup> Between 2007/08 and 2011/12, enrolment grew by 13% in BC. However, between the 2011/12 and 2013/14, enrolment growth dropped to less than 2%, and in fact declined between the 2012/13 and 2016/17 years.<sup>14</sup> During these years, BC experienced a 4.3% increase in the number of youth aged 18 to 24, suggesting that enrolment should have increased, rather than decreased.<sup>15</sup>

Given the vast negative effects of frozen and reduced institutional funding, investments in BC's colleges and universities should be a high priority for the provincial government.

## **STRONGER FEE REGULATION NEEDED**

The lack of sufficient government funding has incentivised institutions to increase user fees—both tuition fees and ancillary fees. Tuition fees in BC have more than doubled since 2001, outpacing inflation by every possible measure. Over the course of this period, the cost of obtaining a degree has increased by \$12,000 in tuition fees alone.<sup>16</sup> Add to those costs a multitude of new ancillary fees, housing cost inflation, rapidly inflating transportation costs and other increased living costs, and it is easy to see why so many students are struggling. Compounding the squeeze on students and their families is the fact that wages have remained stagnant, and student financial assistance has not kept pace with need.

Students recognise the benefit provided by the Tuition Fee Limit Policy that has been in place since 2005, and the moderating effect it has played on fee inflation since its implementation. However, this policy followed on the heels of dramatic fee increases that saw British Columbia fall from second lowest tuition fees in Canada, to fifth highest in just a few years. Further, the policy has not prevented many institutions from implementing hundreds of dollars in new ancillary fees for costs previously included as part of students' tuition fees, for example at both Vancouver Island University<sup>17</sup> and North Island College<sup>18</sup> in the 2016-17 year. These new ancillary fees—which at VIU total almost \$1 million in fees annually—are simply tuition fee increases by a different name, and constitute an all-too-easy means to circumvent the principles of the BC government's policy on tuition fee increases.

## **RECOMMENDATIONS**

The British Columbia Federation of Students recommends that the BC government:

- increase base funding to colleges and universities by at least \$200 million starting in the 2020/21 year;
- freeze and reduce tuition fees at public colleges, institutes and universities to lessen the financial burden on students and their families; and
- strengthen the existing Tuition Fee Limit Policy to ensure that institutions are not increasing fees beyond the prescribed limits in the form of new ancillary fees.

# INTERNATIONAL STUDENTS

International students come to Canada for an opportunity to access one of the top ranked countries for higher education globally. Yet 16 years of flat or reduced core funding to universities and colleges has resulted in a reliance on ever-increasing fees charged to international students to make up budget shortfalls.

## **INTERNATIONAL STUDENTS IN BRITISH COLUMBIA**

British Columbia has experienced the largest increase in proportions of international students at universities of any province; between 2004 and 2013 the proportion of international students increased by 6.7% (from 10.9% to 17.6%).<sup>19</sup> Currently, British Columbia hosts almost one third of all international students in the country.<sup>20</sup>

In 2012 the previous government committed to doubling the number of international students in BC schools as a part of its BC Jobs Plan. Arguably, the rationale for this was to infuse British Columbia with a larger pool of educated people from which to fill shortages in workers and grow the economy. However, the government has left the key to attracting potential students completely in the hands of institutions. By having no regulation on the increase in tuition fees for international students, institutions are free to set prices at whatever number they see fit—there is no consistency across the province nor is there predictability in the increase each year.

## **INTERNATIONAL STUDENTS DESERVE FINANCIAL PREDICTABILITY**

One of the biggest financial challenges facing international students is the inability to properly budget for a 4-year degree. In any given year, fees may increase by as much as 20%—increases are based on whatever the institution deems required to balance its budget. This is an unsustainable model that often results in students struggling to stay in BC to finish their studies.

A secondary challenge to the current policy context is that there are no notice requirements for fee increases. Institutions are able to implement substantial fee increases with only a few weeks of notice, leaving students scrambling to gather resources from their home countries. Unlike domestic students, international students who fail to assemble the necessary resources face removal from their courses and programs and removal from the country. International student fees at universities in BC have risen 538% since 1991, from \$3,991 in 1991 to \$25,472 annually in 2018.<sup>21</sup>

International students also pay a vast amount into the local economy on things such as living expenses, arts and culture, and recreation. When comparing international education services to top exports from BC, international education services in 2015 ranked third (only after wood and mineral exports), and accounted for 9.5% of BC's total value of exported goods.<sup>22</sup> According to a report for Global Affairs Canada, it is calculated that in 2015 these expenditures totalled \$3.12 billion in annual spending, contributing to over 26,000 jobs. This is a direct contribution of \$1.77 billion to the provincial GDP and over \$176 million in income taxes.<sup>23</sup> Thus it is clear that the value of international students expands much farther than the campuses at which they are studying.

The regulation of tuition and ancillary fees for international students would create fairness, consistency, and predictability to changes in international student fees, and would respect those who are travelling great distances and paying substantial fees to participate in our educational system. It would also mean that pricing policies for this vital service would be set centrally by the BC government, and not left to individual boards of governors who regularly implement international student fee increases to simply offset projected budget shortfalls.

### **INTERNATIONAL STUDENTS DESERVE A NEW BC INTERNATIONAL EDUCATION STRATEGY**

The issues facing international students are perpetuated by the previous government's strategy towards international education. At present, the provincial government and BC post-secondary sector rely on international education revenues to boost the economy and fill in gaps in institutions' budgets; it is clear that international students have a vast financial impact in BC, but without regulation this is a highly unstable situation, which could collapse without warning.

As the British Columbia international education strategy concluded in 2016, the development

of a new strategy should begin immediately, by consulting students and key stakeholders in the sector to develop a strategy in the best interest of international students. The new strategy should take into account the support that international students need, rather than just focusing on increasing the numbers. Research has shown that when institutions take action to embrace diversity and create socially supportive school contexts, this can improve the social inclusion and academic success of not just international students, but all students.<sup>24</sup> The benefits of this will be seen in the long term: international students who feel better integrated and greater belonging in their community are much more likely to complete their studies, and are more likely to stay after graduation and become part of British Columbia's society and labour force. New supports for international students have the potential to expand BC's market while still delivering a positive return on investment in a fair and ethical way. A new BC international education strategy needs to provide sufficient support for international students to assist in their cultural, social, and academic integration.

### **RECOMMENDATIONS**

The British Columbia Federation of Students recommends that the BC government:

- amend the Tuition Fee Limit Policy to add cap on fee increases for international students, to create fairness, consistency, and predictability for international student tuition fees; and
- develop a new BC international education strategy that will provide sufficient support for international students to assist in their cultural, social, and academic integration.

# CONCLUSION

The BC government made three key commitments to the people of BC: to make BC more affordable, to deliver services people count on, and to build a strong, innovative economy that works for everyone. All three commitments can be met through investment and improvement to the BC public post-secondary system.

Post-secondary education and training is an integral component of BC's economy, and access to it has been jeopardised over the last decade due to funding shortfalls and increased upfront financial costs. Students in BC and across Canada are now graduating with unprecedented debt loads, higher than any generation before, and the impact of this crushing debt on the economic prosperity of the province is yet to be fully felt.

At the same time, meaningful participation in the economy is no longer possible with just a high school diploma, and the effects of an educated workforce on creating an engaged society and skilled labour market cannot be understated.

Leadership is crucial in order for BC to remain competitive. Not only must the provincial government ensure the availability of a skilled workforce able to fill expected skills shortages, but it must also make the necessary investments in education to spark new economies based on knowledge and creation that will diversify and expand BC's growth into the future.

# ENDNOTES

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