ASUS Research – Financial Accessibility and the BIPOC Student Experience

DIRECTOR OF STUDENT AFFAIRS RESEARCH, 2021

Methodology

**FINANCIAL ACCESSIBILITY**
- Survey filled out by 314 students

**BIPOC STUDENT EXPERIENCE**
- Focus groups with 20 students
- Follow-up surveys with 37 students
- Follow-up consultations with 4 students

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**Does our Current Financial Aid Help Students?**

<table>
<thead>
<tr>
<th>Debt Expectations</th>
<th>Students using financial aid</th>
<th>Students not using financial aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate with debt ≤ $10,000</td>
<td>73%</td>
<td>35%</td>
</tr>
<tr>
<td>Major financial stress: ≤ $10,000</td>
<td>32%</td>
<td>15%</td>
</tr>
<tr>
<td>Work, and work for essential income: ≤ $10,000</td>
<td>43%</td>
<td>22%</td>
</tr>
</tbody>
</table>

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**Where do Students Feel Financial Stress?**

78% of all students reported having “slight” or “major” financial stress.
Financial Stress and Parental Income

When asked if they were concerned about having enough money to complete their degree, 68% of non-financial aid recipients said no, compared to only 31% of students using financial aid. 43% of financial aid recipients said they are sometimes concerned and 27% said they are often concerned.

Ability to Complete their Education

Student Workers

Students who worked were significantly more likely to access one of the listed financial aid resources than students who didn’t work (81.31% of student workers vs 47.12% of other students).

<table>
<thead>
<tr>
<th>Financial Aid Resource</th>
<th>Percent of student workers that access them</th>
</tr>
</thead>
<tbody>
<tr>
<td>OSAP</td>
<td>60.22%</td>
</tr>
<tr>
<td>Queen's bursary</td>
<td>47.15%</td>
</tr>
<tr>
<td>Scholarships and awards</td>
<td>47.72%</td>
</tr>
<tr>
<td>Lines of credit</td>
<td>12.5%</td>
</tr>
<tr>
<td>Bank loans</td>
<td>5.68%</td>
</tr>
<tr>
<td>PSSSP</td>
<td>2.27%</td>
</tr>
<tr>
<td>Other</td>
<td>6.81%</td>
</tr>
</tbody>
</table>

Student Workers and Financial Aid

Students who worked were significantly more likely to access one of the listed financial aid resources than students who didn’t work (81.31% of student workers vs 47.12% of other students).
The Effects of Working

78% of student workers said it had an impact on their academic performance, with 53% of respondents saying it had a slight but manageable effect and 25% saying it had a significant impact.

- The impact was greater for students who accessed OSAP or the Queen’s bursary and students who had parental incomes lower than $25,000.

Student workers:
- More likely to say finances are a major stressor in their life
- Greater stress paying rent, affording food and affording academic supplies and textbooks.

Identity and other Factors

The likelihood to use financial aid resources and having financial stress was higher for first generation Canadians and BIPOC students.

The likelihood of having a parental income below $25,000, being concerned with having enough money to graduate and not feeling comfortable in Queen’s culture was higher for first generation Canadians, BIPOC and students with disabilities.

Recommendations

1. Providing students who receive financial aid financial and budgeting advice, resources and mental health support
2. Stronger work study program
   - Further developing job opportunities
3. Academic recognition/compensation for employment, both as Experiential Learning and in recognizing unique burden of working for essential income
   - Non-academic transcript
   - Worker’s academic credit
4. Reducing costs of textbooks, academic supplies
   - Facilitating textbook exchanges
   - Moving toward accessible online resources
5. Further tuition and scholarship support
   - Making entrance awards renewable
   - Targeting identity-based groups that demonstrated larger financial need

BIPOC Student Experience
## Microaggressions

<table>
<thead>
<tr>
<th>Microaggression</th>
<th>TOT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feeling tokenized because of your race</td>
<td>74%</td>
</tr>
<tr>
<td>Feeling ostracized with your peers</td>
<td>67%</td>
</tr>
<tr>
<td>Students saying things you found offensive or insensitive for the sake of</td>
<td></td>
</tr>
<tr>
<td>academic “discussion” or “debate”</td>
<td>66%</td>
</tr>
<tr>
<td>You not wanting to raise your hand for fear of affirming stereotypes</td>
<td>60%</td>
</tr>
<tr>
<td>People looking at you or giving you side eye</td>
<td>49%</td>
</tr>
<tr>
<td>Not being listened to</td>
<td>49%</td>
</tr>
<tr>
<td>People assuming you know everything about a subject because of your race</td>
<td>46%</td>
</tr>
<tr>
<td>I have not felt any of these situations</td>
<td>3%</td>
</tr>
</tbody>
</table>

20% of respondents said they *regularly* experienced microaggressions and 53% said they *occasionally* experience microaggressions.

## The Classroom Experience - Academics

78% of survey respondents said they did not feel their course content does a good job of providing non-white/Eurocentric perspectives.

- “Content Ryder just doesn’t exist.”
- “Randy present, and always treated homogenously across cultures and time periods. The pedagogies are never explored, just the cultural products. It’s always a one-off class and never a point of focus.”
- “Even when the courses do include BIPOC voices and perspectives, there isn’t much and it only tends to be on topics about race. BIPOC are artists and scientists and we should hear about their work and perspectives about things not related to race as well.”
- “Professors who are most often not BIPOC do not have adequate academic experience, knowledge or understanding on non-white/Eurocentric experiences.”

## The Classroom Experience - Culture

“Can be very daunting to be one person in a class of 750, because you’re in a classroom time you don’t want to feel like you’re taking time away from other students because that only affects a small part of the class.”

- “I don’t want to raise my hand and answer questions in case I get them wrong cause / don’t want to be the dumb black girl.”
- “Made sure to put an Asian kid into every group cause they are smarter.”
- “Work 10 times harder to feel like you belong in your program.”

Would you bring an incident of oppression with a professor or TAY?

- “Too little, too late”
- “At the end of the day, I feel like it would be difficult to access them and they probably wouldn’t help much (size of Queen’s gerrity kill the time to handle racism. I’ve been doing it for years, now)”
- “A lot of the professors made wrong assumptions about things that happen in class that aren’t entirely their fault, and we’re supposed to be on our own and take care of these things.”
- “One student was at the front of the class when her professor called her name incorrectly and the professor was the only one in the class who noticed. The student then had to go to the back of the class and change her name back to her original name.”
- “I feel like I know exactly what would happen if I plagiarize an essay but have no idea what happens if I commit a hate crime.”
- “All they want to do is repair the damage that the incidents caused rather than fix the culture at queens through holding people accountable which allows for these things to happen.”

## Students on Equity Resources

“Too little, too late”

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- “All they want to do is repair the damage that the incidents caused rather than fix the culture at queens through holding people accountable which allows for these things to happen.”
Recommendations

1. More equity training for students, faculty and staff.
   - Especially for TAs and Prof teaching about EDI.

   - Non-tokenistic curriculums.

   - Knowledge about the rules and consequences.

4. Centralized information and resources.
   - Centralized information like an equity website.

5. Giving students doing equity work credit and compensation.
   - Student-based awards, bursaries and grants.