

## Early money best way to get students a better deal

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Are there financial barriers that stop deserving students from lower income families from acquiring university degrees?

If you listen to student activists or anti-poverty groups, the answer would be an emphatic Yes.

But it would be a resounding No if you look at the evidence gathered by Statistics Canada.

In a recent study titled Why are youth from lower-income families less likely to attend university? Evidence from academic abilities, parental influences and financial constraints, author Marc Frenette concludes that only 12 per cent of the gap in university attendance between youth from the top and bottom income quartiles can be attributed to a lack of money.

The rest can, by and large, be attributed to the quality of the high school students attend, the level of their parents' education, the expectations that parents set for their kids, whether the students grew up in a two-parent household, the level of their self-esteem, and their grades in standardized tests and high school examinations.

It is certainly possible that the difference in academic performance in high school is a result of family income. After all, as Frenette correctly points out, families with more money can afford to buy more books, provide music lessons, take the kids to museums and live in neighbourhoods where the schools are good. Consequently, children growing up in higher-income households could do better in standardized tests and end up in a university of their choice.

This evidence suggests that if there is to be any government intervention at all to help children from less well-to-do families to attend university, it should be in the early years of a child's life, not at the post-secondary level.

After looking at reams of data, the Nobel Prize-winning economist James Heckman of the University of Chicago has one message: We are simply not investing enough in early childhood intervention programs.

What we are doing is spending too much in the later years fixing things that we could fix much more cheaply in the early ones.

So if politicians really want to make a difference in a child's life, they had better start early and often.

Whether it is having more family support, more books around the house, extracurricular activities or access to a better school than the one in the neighbourhood -- factors that clearly have an impact on educational achievement -- early intervention is the way to go.

This is all the more so because Frenette presents evidence to suggest that the lack of financial resources to attend university is not as widespread as student

organizations and anti-poverty activists claim.

More than 50 per cent of youth from families in the top quartile of income distribution attend university by the time they turn 19, compared with just 31 per cent of those from the bottom quartile. In the case of youth from the third quartile, 43 per cent attend university, certainly much higher than the bottom quartile.

The fact that many students from low-income families aren't qualifying to attend university means that there will be less inter-generational social and economic mobility. For a country that prides itself on having a meritocracy, this isn't a good trend.

But here is some good news: 31 per cent of university-bound students are from lower-income families. And many of them are furthering their studies through scholarships, bursaries and loans.

So providing more targeted scholarships to bright and needy students seems like a good idea. But politicians should not give in to the cries for lowering overall tuition fees.

A majority of the students at our post-secondary institutions are from well-to-do families, as the research makes clear. Since they are going to be the primary beneficiaries of a university education -- the lifetime earnings differential for university graduates compared to high school diploma holders is about \$1 million -- they don't need further subsidies from taxpayers.

Do you need more evidence that college students don't need more help from taxpayers? In 2004, the unemployment rate for 25- to 29-year-olds with less than a high school diploma stood at 15 per cent, compared to seven per cent for university graduates.

Any money saved from not lowering tuition fees should be directed towards helping children from lower-income families become better prepared to pursue a higher education.

That will give them a fighting chance of aiming for the stars -- and touching them.

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