



PRE-BUDGET RECOMMENDATIONS 2026

EXECUTIVE SUMMARY.

ALBERTA HAS A PROUD HISTORY OF LEADERSHIP THROUGH POST-SECONDARY EDUCATION. The 1st Alberta Legislature made establishing a university of our own one of its top priorities; since then, our province has welcomed an array of universities, colleges and technical institutes, culminating in a rich educational ecosystem enjoyed by Albertans today.

For as long as there have been post-secondaries here, there have been various forms of student government. Born from student councils that organized extracurricular activities, modern students' associations are independent, multifaceted organizations that offer all manner of programming for learners at their adjacent institutions, ranging from financial aid to wellbeing services. This submission contains the budget recommendations of three students' associations at two Calgary-based institutions, representing 50,000 learners between us.

Our organizations are led by students elected by their peers, all of whom have very different daily experiences of higher education. The students we serve could be pursuing a diploma or degree; they might be preparing for a career or nurturing a love of learning. Though the collective student body we represent has diverse needs, all three of us endeavour to help students use their time with us to build a foundation for success, whatever success may mean to them.

Because it is not only our members who flourish when our post-secondaries do. Students will be Alberta's future leaders and innovators; they are vital drivers of research and development; they generate substantial economic benefits for the towns and cities around them. Stronger campuses create stronger communities.

Amidst a period of global uncertainty, there is no better time to invest in Alberta. We therefore believe that the recommendations in this submission are not only reasonable and practicable; they are vital for the continued prosperity of the province we call home. After all, as student-led organizations, we've been collectively counting on ourselves and our peers for over a century. It has paid off every time.

With thanks for your consideration,



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(UCSU)



Students' Association of
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(SABVC)



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A history of... UCSU, UCGSA, and SABVC

1965 was a big year for Calgary. Students at the local branch of the University of Alberta began to hear rumblings that their efforts to secure autonomy for their campus may pay off soon. Becoming the *University of Calgary* would not mark the first time their campus changed names: the origins of both the institution and its **Students' Union** lay in the *Calgary Normal School*, a teacher-training institute founded in 1906.

Meanwhile, the *Alberta Vocational College of Calgary* was opening its doors for the first time to hundreds of learners hoping to acquire a new skill. Enrolment at the college that would become *Bow Valley* only grew in 1966, the same year that the dream of an independent University of Calgary was realized. The province began exploring ways to construct a campus of Bow Valley College's own by 1967, a year that also marked the establishment of UCalgary's **Graduate Students' Association**.

When Bow Valley moved to its permanent home in Downtown in 1972, one of the first institutions it partnered with on programming was the University of Calgary. Its enrollees would come to be represented by the **Students' Association of Bow Valley College**. All three co-signing associations have remained friendly ever since, most recently as members of the Calgary Student Alliance together.

RECOMMENDATION 1: RESTORE OPERATING FUNDING TO PUBLIC POST-SECONDARIES.

Modern economies rely upon robust post-secondary institutions (PSIs). They annually conduct a third of research and development (R&D) nationally,⁶ while the graduates they produce pay most of Canada's tax revenue⁷ and save governments money by requiring fewer interactions with health services, social assistance programs, and the justice system.⁸ Productivity also scales according to the number of graduates in a given workforce.⁹ In Alberta, Bow Valley has been recognized as one of Canada's top 50 research colleges,¹⁰ while the University of Calgary is a three-time champion start-up creator among Canada's research institutions.¹¹

Yet despite the clear benefits of funding post-secondary education (PSE), Alberta's PSIs have seen their base operating grants gradually reduced since 2019 (Figure 1). Our PSIs now self-generate around 58% of their revenue,¹² up from 53% in 2022-23,¹³ having plugged the gaps in their budgets with student dollars (Figures 2 and 3). The average undergraduate pays 32% more for PSE than they would have in 2018-19, which is more than the national average.¹⁴ Bow Valley College expects to keep raising tuition yearly for the foreseeable future,¹⁵ even though a 2017 institutional report acknowledged that this strategy would have diminishing returns by deterring new enrolments.¹⁶

Had enrolment also risen since 2019, learners would be able to share the burden through economies of scale. Yet Figure 4 shows that domestic enrolment has dropped since cuts began, and our PSIs have made up for declining local interest by recruiting international students who may pay double or more for the same program. Many international students now feel their PSIs view them as "cash cows,"¹⁷ taking for granted that they add billions to the economy and are twice as likely to study disciplines that address Canada's skills shortages.¹⁸ In any case, federal study permit caps introduced in 2024 may spell an end to this arrangement: some Albertan PSIs expect multi-dollar deficits.^{19,20}

Why are fewer Albertans enrolling? With Canada's youngest average age,²¹ Alberta should be an ideal market for PSE. Yet the enrolment rate of 19-year-old Albertans dropped between 2019 and 2022.²² If they are trying to save up first, they will do so in a province with Canada's lowest minimum wage²³ and some of its highest youth unemployment.²⁴ Others still may have eschewed PSE altogether. As per one 2021 provincial analysis, expensive tuition can deter enrolment, particularly among minority or low-income learners.²⁵ Some will take their business elsewhere: Alberta loses more students to other provinces than it gains each year,²⁶ and once they leave, they don't necessarily return. Despite receiving net positive interprovincial migration since 2022,²⁷ Alberta slipped from being Canada's fifth-most educated province or territory to its ninth between 2019 and 2023.²⁸

Prospective students may have also heard that our PSIs can no longer afford the standards they offered just six years ago. As of 2024-25, the University of Calgary values its outstanding repairs at nearly \$1 billion, up from \$799 million in 2023-24;²⁹ recent Faculty reviews have described some facilities as "held together by love and duct tape."³⁰ After Budget 2025, Bow Valley College shed 100 jobs in anticipation of a \$16.5 million shortfall.³¹

Alberta's students are uniquely burdened with funding our PSIs. Figures 5 and 6 compare the operating revenues of Albertan universities and colleges to those of their counterparts in Ontario and British Columbia, using the most recent years for which data is available. By also overlaying federal enrolment estimates, we see that Alberta's universities derive around the same shares of their operating revenue from provincial and student sources as British Columbia's, despite receiving 30% fewer students. A similar story emerges for colleges. While Ontario's PSIs receive far less of their operating

FIGURE 1. TOTAL CAMPUS ALBERTA GRANT (BASE OPERATING FUNDING) TO ALBERTAN POST-SECONDARIES BY TYPE (IN THOUSANDS), 2018-19 AND 2024-25^{1,2}

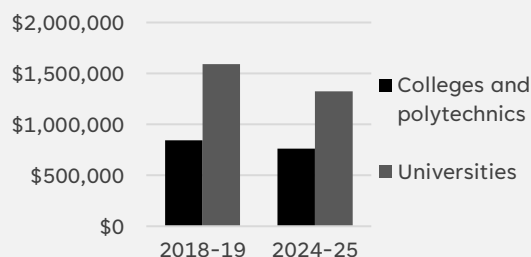


FIGURE 2. ALBERTAN COLLEGE OPERATING REVENUES BY SOURCE 2018-19, 2022-23³

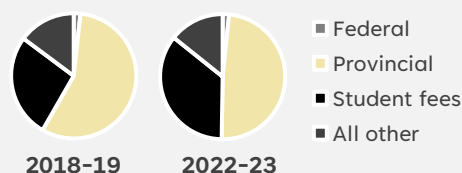


FIGURE 3. ALBERTAN UNIVERSITY OPERATING REVENUES BY SOURCE 2018-19, 2023-24⁴

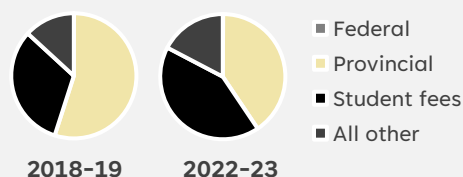


FIGURE 4. APPROXIMATE ENROLMENTS, INTERNATIONAL AND DOMESTIC STUDENTS BY ALBERTAN POST-SECONDARY INSTITUTION TYPE IN THE YEARS 2014-15, 2018-19, AND 2023-24⁵

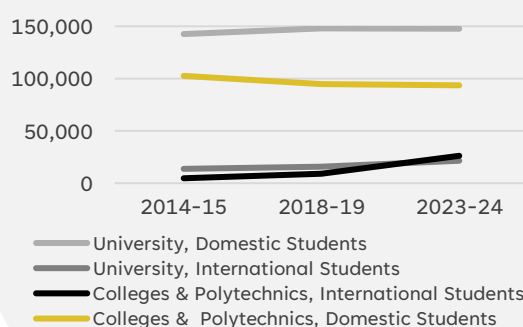


FIGURE 5. UNIVERSITY OPERATING REVENUES, 2023-24,³³ OVERLAID WITH 2022-23 ENROLMENT ESTIMATES FOR ILLUSTRATIVE PURPOSES,³⁴ BY PROVINCE

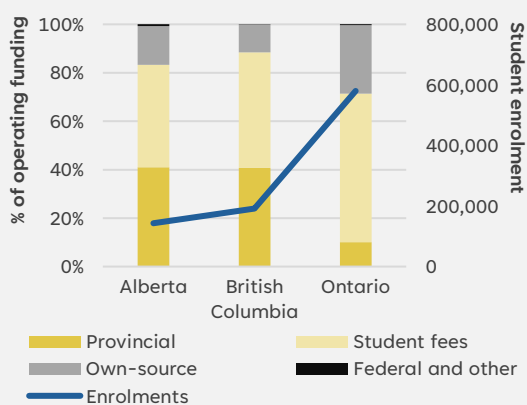
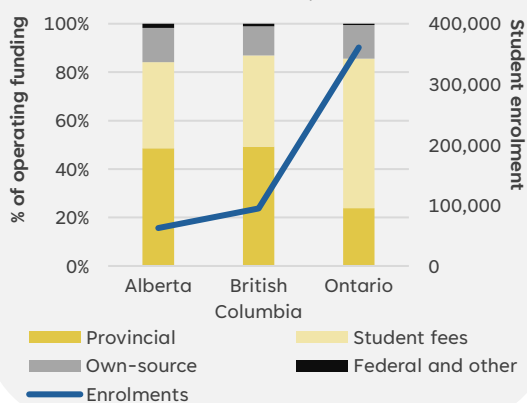


FIGURE 6. COLLEGE OPERATING REVENUES, 2022-23,³⁵ OVERLAID WITH 2022-23 ENROLMENT ESTIMATES FOR ILLUSTRATIVE PURPOSES,³⁶ BY PROVINCE



of their PSIs' funding needs on average.⁴⁴ Still, underfunding is a national issue: Canadian public spending on PSE stagnated between 2011-12 and 2023-24, remaining consistent year-on-year when adjusting for inflation.⁴⁵ Successive administrations south of the border have recognized the benefits of investing in PSE and an educated workforce; public funding to PSE in the United States increased by \$50 billion during this period.⁴⁶ Alberta has a window to once again lead the rest of Canada and restore the Albertan advantage by renewing funding to our campuses.

funding from their provincial government, they enrol twice as many students as Alberta and are even more unsustainably reliant on international tuition. Ontario PSIs received 55% of all international students in 2023; following the 2024 introduction of study permit caps, its colleges project a billion-dollar deficit by 2026-2027.³²

Our PSIs are now expected to operate like businesses, pitting them against genuine commercial interests. Struggling PSIs may forego the expense of patenting inventions that offer no immediate financial return.³⁷ Alternatively, they may become “antagonistic” towards industry by fiercely protecting what they do patent, even though they would have less incentive to do so otherwise: PSIs make very little from their IP despite their outsized role in R&D.³⁸ Our PSIs may also resort to mimicking the rising number of Canadian inventors who sell their patents to deeper-pocketed buyers abroad.³⁹

Structuring funding to meet economic aims can also yield unintended consequences. Since 2022, some PSIs have seen funding returned to them in the form of targeted enrolment expansion (TEE) grants, which must be spent on specific programs to produce graduates in “key” economic sectors.⁴⁰ While TEE has aided several vital industries, it cannot be spent on secondary services that also promote better grades and persistence such as libraries or study spaces.⁴¹ In addition, the value of base operating grants is now partly tied to whether PSIs meet certain performance metrics. This can disincentivize PSIs from enrolling lower-income students, as retention and recruitment services for these learners can cost a third more than providing for ‘traditional’ learners.⁴²

What would an appropriate formula look like? Because Albertan PSIs self-generate 58% of their revenue, they have now ceased to fit the federal definition of a public PSI: one that receives “50% or more” of its operating revenue from government sources.⁴³ Alberta is also an outlier in the OECD. As of 2021, OECD governments meet over 60%

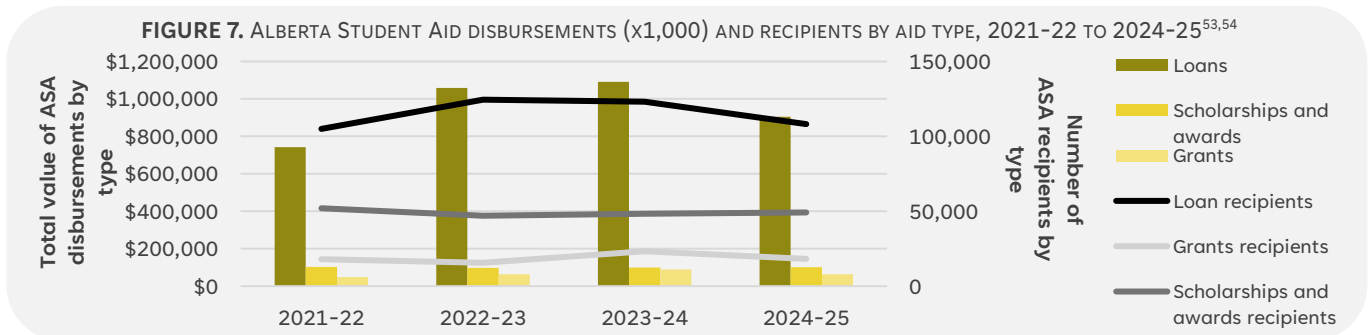
We students' associations therefore recommend...

- **Restore unrestricted base operating grants for our post-secondaries to their 2018-19 funding levels, adjusted for inflation.**⁴⁷ This would alleviate the disproportionate burden on students and bring Albertan institutions closer to the OECD average, while encouraging our campuses to maintain their entrepreneurial spirit.
- **This funding should be unrestricted;** funding above and beyond the base operating grant should indeed remain contingent upon metrics such as graduate satisfaction, encouraging PSIs to maintain relationships with graduates once they leave without jeopardizing current operations.

RECOMMENDATION 2: REVISE ALBERTA STUDENT AID.

Alberta Student Aid (ASA), the provincial body that distributes PSE funding to students, offers three major aid types: *loans*, which accrue interest; *grants*, which disqualify most undergraduates and part-time students (11% of Alberta's student population⁴⁸); and *scholarships and awards*, which may require students to meet narrow criteria.⁴⁹

Although the province committed to prioritizing non-repayable aid in 2021,⁵⁰ little has changed since. In Figure 7, we use data from ASA's annual reports to find that ASA disbursed 20% more loan dollars for the 2024-25 academic year than 2021-22, even though the number of recipients was just 3% higher. Grant spending rose by 29%; the number of recipients grew by just 0.5%. Overall, non-repayable aid peaked in 2021-22 as 17% of all ASA disbursements; it has constituted 15% of total disbursements for the past three years. By comparison, Manitoba distributed 21% of its student aid budget as grants in 2023-24,⁵¹ and the value of grants disbursed by Saskatchewan's student aid fund was 34% that of loans.⁵²



When we account for inflation, ASA's non-repayable aid budget is shrinking. Budget 2024 allocated \$182 million to grants and awards⁵⁵ while Budget 2025 allocated \$183 million,⁵⁶ \$2.4 million short of keeping up with inflation.⁵⁷ This is despite the Ministry tasking PSIs to maintain or grow enrolment overall.⁵⁸ In addition, the value of some existing scholarships has fallen behind inflation, in some cases over the course of decades. Examples include the merit-based Louise McKinney and Jason Lang Scholarships. Introduced in 1982⁵⁹ and 2000⁶⁰ respectively, these scholarships were each initially valued at \$3,000 and \$1,000. To be in-line with inflation, they should be worth \$9,000 and \$1,700 today.⁶¹ Instead, the McKinney award decreased to \$2,500 and the Lang award has stayed the same in nominal dollars.⁶²

Albertans across most income brackets are feeling the pinch. Our PSE system is seemingly failing to capture students from less affluent backgrounds (just 32% of low-income youth enrol, compared to the national average of 43%) and the enrolment rates of young Albertans from the second and third income quintiles fell outright between 2019 and 2022.⁶³ We expect this is not just due to rising PSE costs, but Alberta's cost of living. A recent analysis of 2021 provincial data by Statistics Canada identified Alberta as having the third-highest cost of living,⁶⁴ and there is little reason to believe this has changed much since. Every year since 2014, Alberta's cost of living has consistently stayed 5% higher than the national average.⁶⁵

Applying national income thresholds to the needs-based Alberta Student Grant for Full-Time Students (ASG-FT) underestimates the financial realities our students face as a result. Undergraduates and diploma students are also ineligible for the ASG-FT. For students in lower income brackets, eligibility for even modest grants may be sufficient to help reverse declining interest in PSE. Studies from around the world consistently identify that a reduction of PSE cost by 1,000 units of local currency boosts enrolment.^{66,67,68}

Albertan graduates accrue more debt and are more professionally cautious—to our economy's detriment. The median student loan debt owed to government sources by Albertan graduates rose from \$22,000 in 2015-16 to \$29,000 as of 2019-20.⁶⁹ Burdening Albertans with large PSE debts, especially younger students at the start of their professional lives, will expose them to negative impacts ranging from long-term fiscal instability to poorer health outcomes.^{70,71,72} PSE debt can also influence career choice, as indebted graduates pursue higher-paid jobs in select fields while eschewing work in the public interest.^{73,74,75,76} Further prolonging how long graduates take to repay is the fact the credential they went into debt to obtain might not hold the value it once did. The median annual income of ASA borrowers within two years of graduating in 2011-12 was 11% higher than for graduates of 2019-20.⁷⁷

Throughout, they will be in the unusual position of paying a provincial student loan that accrues interest. ASA is one of the last four provincial aid bodies to charge interest, and federal loans eliminated interest in 2023.⁷⁸ Charged at the prime rate, ASA interest can be more expensive to repay than some mortgages as of September 2025.⁷⁹

We students' associations therefore recommend...

- **Freeze interest accrual on Alberta Student Loans** for students in every type of PSE program for 12 months, in recognition of the turbulent economic period and falling interest in PSE that faces our province.
- **Amend the Alberta Student Grant for Full-Time Students** to extend eligibility to first-year diploma and bachelor's students; increase the maximum by 5%; and increase the income thresholds by 5% for the next three budget cycles in recognition of local cost of living.
- **Review all Student Aid Scholarships and Awards** to ensure they are adjusted to account for inflation from the time of each scholarship or award's introduction.

RECOMMENDATION 3: REVISIT OPEN EDUCATIONAL RESOURCES.

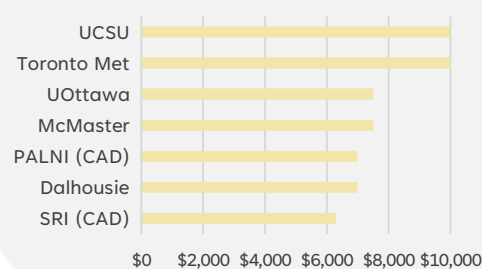
Being a bookworm can be expensive. At a time when students can expect to pay hundreds of dollars on their assigned reading,⁸⁰ Canadians are paying 15% more for books than they did in 2019.⁸¹ Around 40% of students at Bow Valley College and the University of Calgary identify the cost of textbooks as a significant financial stressor, with 77% of Bow Valley students in particular spending at least \$100 per semester on their reading lists.⁸² Around half of students who struggle to find what they need in their campus library will look elsewhere, including by relying on “unsuitable” free online alternatives.^{83,84} At a time when 43% of the Canadian public finds it “harder to distinguish between true and false” information, our students would benefit greatly from freely accessible learning resources that are vetted by experts.⁸⁵

Recognizing a need for free learning resources in 2019, the United Nations advised its members to embrace “openly licensed educational materials and technologies,” defining Open Educational Resources (OERs) as public-domain “learning, teaching and resource materials” that can be accessed without charge and adapted or redistributed freely.⁸⁶ Some provinces were already ahead of the curve: British Columbia and Ontario have developed free materials for their online PSE platforms since 2012 and 2017 respectively.⁸⁷ These projects have created 17,500 OERs in disciplines ranging from business to math, saving students a combined \$80 million from initial investments of \$1 million.^{88,89}

Alberta launched its own OER initiative in 2014, ABOER, funded by \$2 million for three years.⁹⁷ It saved students half a million dollars in 2016 by overseeing the creation of OERs that are now on British Columbia’s platform.⁹⁸ Today, its website redirects to its spiritual successor, Open Education Alberta (OEA), a collaborative project by some Albertan PSIs including the University of Calgary and Bow Valley College. OEA has, since 2020, yielded over 70 free learning materials.⁹⁹ While this is a testament to what our PSIs can achieve when they work together, the project relies on the resources and capacity of its members, with major disciplines like physics or sociology unrepresented in its library at time of writing. We therefore recommend the creation of a grant that runs parallel to this project, to supplement the good work already being done. The appetite for more OERs persists in our province: at Bow Valley, 70% of students believe the introduction of more OERs should be a priority for student advocates.¹⁰⁰

What goes into an OER? Funding is the first ingredient. Figure 8 presents the estimated costs according to different major sources, including grants offered by libraries and PSIs. OER creators can generally apply for a grant of up to \$10,000 CAD. This reflects the experience of the UCSU, which allocated \$500,000 to its institution in 2020-21 to facilitate the creation of 50 OERs over five years.¹⁰¹

FIGURE 8. COST OF OER CREATION ACCORDING TO EXISTING GRANTS^{90,91,92,93,94,95,96}



OERs also need time. Creating a textbook could take anywhere from 3 months to 2 years, with 12 months being a common estimate.^{102,103,104} The New Mexico OER Consortium suggests OER projects may be best enabled through summer grants, which facilitate OER creation while limiting overlap with teaching hours; another option involves enabling faculty to allocate writing time over an academic year.¹⁰⁵ Although some OERs may require longer time commitments, they are living documents that can be updated as required, allowing instructors to incorporate edits into their regular hours once the bulk of the work is done. Their freely accessible nature also means that instructors may not have to start from scratch: some PSIs offer grants solely to help faculty adopt existing resources for their program.¹⁰⁶

Students can also help speed up OER creation. They can give feedback on how accessible a text is, and whether the visuals are informative.¹⁰⁷ One of McMaster University’s OER funding streams offers a peer review honorarium; similar modest awards could be earmarked for students who proofread.¹⁰⁸ Utilizing multidisciplinary talent can also streamline creation. Instructors, who can devote “significant” revision time to finding better supporting graphics while drafting OERs,¹⁰⁹ could save themselves the trouble by recruiting a digital design student to help. Other students could be enlisted to write or revise some of the content themselves. Not only could they earn a publishing credit, but demonstrating an understanding of the subject this way represents an alternative form of assessment that cannot be easily ‘cheated’ by artificial intelligence. Models for student remuneration on OER projects already exist nationally: the Universities of Dalhousie and British Columbia prioritize OER project applications that involve student contributions in some way.¹¹⁰

We students’ associations therefore recommend...

- **Institute a \$1 million grant fund, disbursed as grants of \$10,000 to faculty, to facilitate creating 100 OERs by educators at our public post-secondaries.** Drawing from existing OER grants at Canadian post-secondaries, applicants should receive guidance on ensuring an OER project does not interfere with teaching duties; post-secondaries should receive guidance on how to support successful applicants.
- **To strike a balance between writing time and instruction,** these grants could be initially prioritized for distribution to projects that expect to take place over spring and summer. Early funding should be limited to strategic content areas.
- **Future cycles could include provision for educators to make a case for additional funding** if they believe they can demonstrate the funding will be worth the return on investment.

RECOMMENDATION 4: INTRODUCE A COMPETITIVE GRADUATE FUNDING MODEL.

Graduate students are key drivers of innovation. They could be expected to generate 33% of a province's research output,¹¹³ heighten the productivity of senior researchers through their contributions,¹¹⁴ and improve the quality of papers they have a hand in producing.¹¹⁵ As many of these students work as instructors for their PSIs, they perform plenty of the work that leads to every dollar spent on Albertan PSE yielding \$5 in economic activity.¹¹⁶ The closer businesses are to a university, the more innovative they are,¹¹⁷ in part due to the role graduate students play in facilitating knowledge transfer between PSE and the private sector.¹¹⁸ They are also twice as likely to found start-ups as their professors.¹¹⁹

Giving graduate students a reason to choose Alberta can only yield benefits for our province, but as many of these students also teach, every PSE funding cut jeopardizes their pay. Tuition hikes equate to a wage cut, in the sense that charging graduates more to pay for their own wages is self-defeating. Graduate students also tend to be older than other student types, informing why around half will be supporting dependents while they study.¹²⁰ Their ability to balance paying for PSE with meeting their obligations will therefore influence where these students decide to share their skills, and, unfortunately for Canada, other countries offer more attractive options. Figure 9 illustrates the vast global differences in doctoral stipends.

After years of neglecting R&D, the European Union is now keen to catch up, recognizing funding deficits as “fundamental” to its struggles to compete with China and the United States.¹²¹ Canada should take heed: incentives to retain talent have also been declining in our country for decades. The federal tri-council funding agencies are significant sources of graduate research funding, yet some flagship programs for graduate students and post-doctoral fellowships offered by these agencies were allowed to lose half of their real value over the last twenty years.¹²²

Compared to similar provinces, Alberta struggles to produce more graduate students. Averaging enrolment figures from 2019-20 to 2023-24 provides that Alberta annually receives around 6,000 doctoral students and 16,700 master's students, with little growth.¹²³ Table 1 further illustrates that, while many PSE ecosystems are struggling to improve their share of master's and PhD graduates nationally, Alberta began from a position of relative disadvantage, only to lose some of its share of doctoral graduates since funding cuts to PSE began. This is concerning, given the “significant” contributions in productivity and innovation that PhD graduates represent for Canada's “economic prosperity,” as one federal report describes.¹²⁴ Indeed, the Business Council of Alberta attributes some of the productivity gap between Canada and the United States to Canada having fewer graduate students per capita.¹²⁵

Alberta could reverse course before it's too late by launching a local graduate funding model. The UCGSA, with the full support of its partners, proposes the creation of a merit-based scholarship program that rewards both domestic and international thesis-based graduate students for research excellence. In this model, scholarships are administered by neutral subject-matter experts across three streams: natural sciences and engineering; social sciences and humanities; and medical sciences. Merit criteria should reward students for research projects that align with private sector demand or help not-for-profits fulfil their mandate, with priority given to interdisciplinary research as well.

Each tier's suggested **value** is designed to compete with existing institutional and federal scholarships. The average values of tri-council scholarships for master's and doctoral students were, in 2024, increased to \$27,000 and \$40,000 respectively,¹²⁶ but these are available to a fraction of all graduate students in the country.¹²⁷ A cursory search of awards

FIGURE 9. AVERAGE DOCTORAL STUDENT STIPEND BY COUNTRY IN CAD (2022)¹¹¹

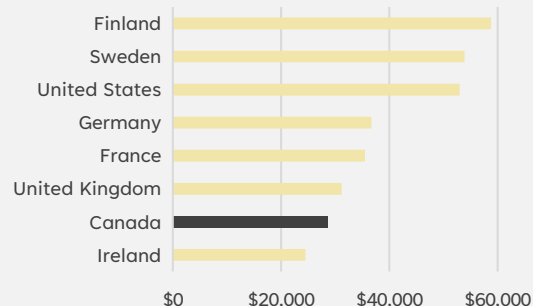


TABLE 1. PERCENTAGE OF TOTAL MASTER'S AND DOCTORAL GRADUATES IN CANADA BY PROVINCE OF GRADUATION, 2018 AND 2022¹¹²

Province	2018		2022	
	Master's	Doctoral	Master's	Doctoral
Alberta	7%	11%	8%	9%
Ontario	43%	40%	45%	42%
British Columbia	11%	12%	11%	12%
Quebec	27%	28%	25%	28%
Nova Scotia	4%	2%	4%	1%
Saskatchewan	2%	3%	2%	3%
Manitoba	2%	2%	2%	2%

TABLE 2. UCGSA GRADUATE FUNDING MODEL PROPOSAL: TIERS, VALUE OF AWARDS, AND SUGGESTED NUMBER OF AWARDS

Tier	Value	Number of awards
Master's		
1 – Top 25% of applicants	\$7,000	~2,100
2 – Top 5% of applicants	\$13,000	~400
3 – Top 1% of applicants	\$17,500	~80
Doctoral		
1 – Top 25% of applicants	\$9,500	~1,500
2 – Top 5% of applicants	\$18,000	~300
3 – Top 1% of applicants	\$24,000	~60

available in Canada outside offerings by the tri-council provides that most merit-based master's and doctoral scholarships are worth between \$5,000 and \$20,000.¹²⁸ The suggested **number** of awards covers 20% of eligible students, as informed by aforementioned headcount data.

Currently, course-based master's students are excluded from almost all funding sources, including Canada Graduate Scholarships and employment opportunities.¹ This scholarship proposal does not fully address this funding gap, as its focus is on incentivizing graduate research and connecting students with industry. However, UCGSA's white paper argues that course-based students can still be integrated into the research ecosystem, to the benefit of Alberta's economy: course-based programs are a major source of human capital. This could include having special criteria for capstone projects to ensure they are eligible for research scholarships or reforming coursework grading criteria to reward course-based students for academic excellence, community involvement, or leadership initiatives. Given the scarcity of additional funding options, incorporating financial need into otherwise merit-based scholarships for course-based graduate students would greatly reduce financial precarity amongst this student population.

Overall, this model would attract annual direct costs of \$43 million and indirect costs of \$10.7 million. The latter is calculated according to the University of Calgary's Research Overhead Procedure, which provides that the indirect costs of research grants from either the government or the not-for-profit sector are equal to 25% of the direct costs.¹²⁹ The administrative portion of indirect costs may be further reduced by partnering with an organization like Mitacs, which helps students find funding sources and has the infrastructure to facilitate funding disbursement, or can otherwise advise on limiting indirect expenses.¹³⁰

This model is poised to yield generous returns on investment. Research from the United Kingdom has identified that the better-supported graduate students are by grants, the greater the incidence of start-ups and technology licencing emerging from their PSI, showcasing the important role these students play as "knowledge providers."¹³¹ For the wider economy, a 2023 economic impact study of the University of Alberta concluded that, for every \$1 of provincial funding spent on the institution, \$4.80 is generated in economic activity.¹³² Returns will continue down the line, as graduates offer higher tax revenue and savings on social assistance spending: the Federal Reserve of Boston calculates that every dollar spent on PSE yields \$7.46 in these returns.¹³³ Savings can begin even before students finish their studies. Where graduate stipends are enough to support lower-income students and their dependents, these families will rely less on other forms of needs-based social assistance.

For more insight into how this proposal can be further calibrated to promote revenue neutrality, we kindly direct your attention to the UCGSA's complete funding model white paper, accessible at the UCGSA's online advocacy library,¹³⁴ which presents the roadmap for this recommendation in full.

We students' associations therefore recommend...

- **Establish a three-tiered, merit-based, scholarship program that rewards domestic and international thesis-based graduate students for research excellence.** This will make Alberta substantially more attractive to talent at a time when the rest of Canada is missing out on the economic benefits of graduate students and research.
- **The administration of these scholarships should be modelled after the federal tri-council granting agencies,** with subject-matter experts allocating funding across three major areas of study.
- **Prioritizing interdisciplinary research and work that boosts the priorities of industry and not-for-profits will yield rewards** for Alberta outside of any one discipline
- **Administrative costs can be reduced by partnering with Mitacs,** either by engaging Mitacs as a consultant for the program or by integrating the program into their network.
- **Collaborate with course-based students to effectively integrate their programs into the research scholarship program** or encourage reform of coursework evaluation to reward excellence in non-thesis based programs.

¹ Teaching Assistant and Research Assistant positions.

RECOMMENDATION 5: FUND PURPOSE-BUILT STUDENT HOUSING.

Canada has a student housing shortage. For students who aren't lucky enough to be able to live with loved ones during their studies, only 1 in 10 will secure a residence bed. This leaves over a million students competing for units in the communities around their campuses.¹³⁵ This should concern everyone. Few students live alone, meaning they often team up to rent by the room, paying 25% more than other tenant types in the process.¹³⁶ As such, they can price out ordinary families, but they aren't necessarily getting a good deal for what they pay. Nearly half of student renters live in units in need of repairs; 17% have felt unsafe in their dwelling.¹³⁷

If students end up disputing with a landlord over rent hikes, Alberta has few protections. While the Residential Tenancy Dispute Resolution Service (RTDRS) has ruled on unfair increases before, these are not one of the dispute areas tenants can raise in their initial application for relief, meaning they would need another eligible complaint.¹³⁸ The province has helped students' financial stability before by capping annual tuition increases in 2023. To continue this work, we urge the adoption of Quebec's 'acceptable rent adjustments' model, which permits tenants to refuse an increase they believe falls outside provincial guidelines on reasonability. Widening the RTDRS's scope would need little retooling beyond hiring more staff, which may still reap net savings. In Quebec, where the maintenance of public guidelines ensures both landlords and tenants know their rights and obligations, only a "fraction" of disputes require arbitration, saving time and money on dispute services and civil courts.¹³⁹ The UCGSA's paper *Soften the Blow* further describes how to make this model work for Alberta.¹⁴⁰

Meanwhile, students will continue to struggle with finding suitable housing—unless more is built. Vacancy rates are slowly improving in Calgary,¹⁴¹ but the city continues to experience its fastest population growth in 20 years.¹⁴² Even 'cooled' rental averages are much higher than they were before the COVID-19 pandemic. As of 2025, the average apartment rents for over \$2,100; in 2019, it was \$1,400.¹⁴³ Given that 80% of Albertan student renters have an annual income of \$30,000 or below,¹⁴⁴ it is little wonder that some can't find anything within their budgets at all. Sadly, we have heard from some of the 28% of students in Canada who face housing insecurity while studying.¹⁴⁵

Living in residence is not only the affordable option for many students; it offers academic benefits, too. Students who live on-campus are likelier to graduate and get better grades.¹⁴⁶ Those who live on-campus may be less likely to need university resources like tutoring services, saving their PSI money elsewhere.¹⁴⁷ The University of Calgary can house 3,100 of its students, a mere 8% of total enrolment. Its space shortage is compounded by the impending closure of its only residence suitable for family housing.¹⁴⁸ As yet, there is no clear plan for a replacement to help students with dependents. Although 2025 did not see a repeat of the University's 2024 move-in day, when residence was so oversubscribed that some students were placed in hotels,¹⁴⁹ on-campus housing was still full for a fifth year in a row.¹⁵⁰

Other provinces are expanding their student housing stock. Nova Scotia and Capilano University both paid \$59 million recently for respective 200-bed and 362-bed residences.¹⁵¹ The more space or internal amenities, the costlier a project: the University of British Columbia received a \$300 million investment in 2024 to build 1,500 more beds by 2029.¹⁵² Vancouver Island University started on a \$103 million 266-bed residence in 2025, with extra features such as study spaces.¹⁵³ Still, so long as developments contain suites for students with dependents, Alberta could mimic the success other PSIs have had in keeping costs down by offering 'nano-units' to individual students, especially younger ones, that serve their term-time needs.¹⁵⁴

Bow Valley College does not maintain residences at all, meaning that many of its 15,000 students must navigate the rental market. This can result in long commutes as learners turn to more affordable options than some near their Downtown campus. 54% of Bow Valley students live 5km or further from campus to save money; nearly a third anticipate that housing will be a stressor for them in the near future.¹⁵⁵ In 2024, the City of Calgary introduced the Downtown Development Incentive Program, through which developers could receive funding to convert office spaces in Downtown into post-secondary residences,¹⁵⁶ though we are not aware of any student housing projects that successfully received funding. By comparison, in partnership with the federal Housing Accelerator Fund, Edmonton this year announced that it will contribute \$30,000 per unit to a 500-bed student project.¹⁵⁷

We students' associations therefore recommend...

- **Adopt Quebec's acceptable adjustments model** and expand RTDRS staffing to accommodate rent hike cases.
- **Institute an affordable student housing construction fund.** Funding of at least \$70 million per project could support the introduction of up to 200 additional beds. We suggest that funding should be open to both *non-profit developers and public post-secondary institutions*, facilitating the creation of expressly affordable purpose-built student housing. We further recommend that these developments should:
 - a) allocate a percentage of units by non-profit developers that will give preference to students whose campuses do not have residences;
 - b) allocate a percentage of units to support students with dependents, based on a 3-year rolling average of the number of students in residence with dependents as arrived at through a residence survey conducted by post-secondaries;
 - c) where public post-secondaries access funding, they must covenant to coordinate with other public post-secondaries within a 25 kilometre radius, ensuring any rooms not taken are offered to students of those institutions first.

We students' associations thank you for your time and consideration of our recommendations.

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