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# Improving the Dispersion of Equity-Based Financial Aid in Canadian Higher Education

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## **Improving the Dispersion of Equity-Based Financial Aid in Canadian Higher Education**

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## **Executive Summary**

In recent decades, Canadian institutions of higher learning have been compelled to enroll students from underrepresented backgrounds, but they have failed to support these students in meaningful ways that ensure their retention and academic success (Smith & Gottheil, 2011). The dispersion of equity-based financial aid is a potential solution to ‘level the playing field’ for disadvantaged students. This research study has engaged students at the University of British Columbia (UBC) Vancouver in order to understand the socioeconomic challenges marginalized students face and to elicit students’ perceptions of, experiences with, and recommendations for equity-based financial aid. Specifically, it investigates whether using an intersectional lens can make the selection process for financial aid more fair and objective. The Alma Mater Society (AMS) has commissioned this research in an effort to develop an equity-based grants initiative that will provide financial relief for such students.

To assess and determine how an intersectional framework might improve the dispersion of equity-based financial aid at UBC, a survey and interviews were used to collect data from respondents. Respondents were encouraged to self-declare membership of Universities Canada’s (2019) five Equity, Diversity and Inclusion (EDI) groups: women, racialized minorities, Indigenous Peoples, persons with disabilities, and LGBTQ+ individuals, though a descriptive option was included for students who identified beyond these identity dimensions. Through the collection of quantitative and qualitative data via a Qualtrics survey and semi-structured interviews, the research investigated barriers that students face during their pursuit of higher education and aimed to understand how such barriers may be minimized through the provision of financial aid. The respondent pool was diverse and included recipients of equity-based financial aid as well as self-funded students. A mixture of quantitative value judgements were invited

through survey questions based on a Likert scale, while qualitative responses were prompted through the self-directed, open-ended descriptive survey and interview questions that collected data on the attitudes surrounding equity-based financial aid at UBC. Qualitative coding was used to systematically organize and analyze open-ended survey responses and interview transcripts. The initial, broad categorization of responses into ‘financial hardship’ and ‘accessibility’ were later refined into more specific analytic codes that narrowed the scope of analysis and revealed concurrent themes amongst student responses.

The findings demonstrate that while survey and interview respondents understood the rationale behind an intersectional approach to equity-based financial aid, few students believed that they would personally benefit from financial aid that considers intersectionality in its eligibility criteria. This finding does not dismiss the relevance of identity dimensions to marginalization but rather, it highlights the need to consider other life circumstances that contribute to the challenges experienced by marginalized students at UBC. Most importantly, the research findings call for the expansion and improved communication of financial aid opportunities at UBC. Respondents further identified several other key areas of concern, which include increasing funding for the Centre for Accessibility and basic necessities such as housing and mental health services. Future research calls to investigate the mechanisms through which students self-identify into marginalized groups, as well as how structural oppression limits the impact of financial aid on Canadian university students.

## **Literature Review**

Over the past two decades, there has been a significant demographic shift in Canadian higher education: by virtue of policy changes, immigration patterns, and more varied family structures, “the students populating institutions of higher learning are more diverse than ever” (Michalski et al., 2017, p. 81). Increasingly, provincial governments have funded initiatives that compel postsecondary institutions to enroll students from underrepresented backgrounds, but such institutions often fail to establish comprehensive strategies to ensure the retention and success of their students across demographic and socioeconomic differences (Smith & Gottheil, 2011). As a result, upfront financial costs are no longer a major barrier to higher education access in Canada (Finnie et al., 2015); rather, it is the financial troubles encountered during higher education that pose the greatest threat to student retention (Haverila et al., 2020). This problem has been coupled with a reduction in government subsidization of postsecondary education, therefore heightening the degree to which institutions depend on student tuition to cover their operating costs (Brownlee, 2016). Under these current circumstances, universities may be inadvertently harming vulnerable students, who arguably have the most to gain from higher education (Michalski et al., 2017). Therefore, these findings elucidate the need for financial aid programs that seek to improve student retention and success by prioritizing equity and taking into account the multitude of challenges faced by Canada’s diverse student population before and during their time in higher education.

To further understand and address this problem, this study engaged a diverse array of students at UBC. Specifically, it has sought to investigate several pressing concerns outlined by the Alma Mater Society (AMS), who have commissioned this research; it will lay the foundation for their efforts to lobby the provincial government for funding for a new equity-based grants

initiative. These concerns include: understanding the socioeconomic challenges experienced by marginalized students before and during their higher education journey; considering the impact of intersectional marginalization on equity-seeking groups; and eliciting students' perceptions of, experiences with, and recommendations for equity-based financial aid at UBC. Using UBC as an institutional case study, this research study ultimately aims to determine whether an intersectional approach can maximize objectivity in the distribution of equity-based financial aid at Canadian universities and, more broadly, higher education institutions around the world. Several concrete suggestions that pertain to financial aid and its areas of concern as identified by respondents emerged from this study. If implemented, these changes would ensure that marginalized students are better accommodated and, as such, some of the barriers that prevent the retention and academic success of such students at UBC may be mitigated.

Financial aid has been recognized as a critical component of programs designed to ensure the success of students from underserved populations (Smith & Gottheil, 2011). In the Canadian context, Universities Canada, a non-profit which coordinates university policies, guidance, and direction, aims to “target scholarships, bursaries, loans, and tuition waivers for non-traditional students” (Universities Canada, 2019, p. 34) as part of their mandate to transform individual lives and strengthen diverse communities. Although there is a notable dearth of Canadian research on equity-based financial aid programs, studies conducted in nations such as Australia (Carson, 2010; Reed et al., 2016; Zacharias et al., 2020), the United States (Carpenter et al., 2018), the United Kingdom (Mbah et al., 2018), and Italy (Vergolini & Zanini, 2015) have explored the ability of such assistance to level the playing field, so to speak, for students whose circumstances or identities put them at a disadvantage. In general, these studies have revealed

that equity-based financial aid yields a breadth of positive outcomes for recipients, many of which have “value beyond money” (Reed & Hurd, 2016, p. 1236).

Studies of equity-based financial aid programs have examined their ability to improve student retention and academic achievement (Carpenter et al., 2018; Carson, 2010; Reed et al., 2016; Zacharias et al., 2020) and expand higher education access (Mbah et al., 2018; Vergolini & Zanini, 2015). Programs that sought to expand higher education access for students from disadvantaged backgrounds showed less promising results, whereas those that sought to increase student retention and academic success were overwhelmingly effective. Much of the success of equity-based financial aid was accredited to positive psychosocial benefits, such as reduced stress, and to the increased time students were afforded from a lessened financial burden (Carson, 2010; Mbah et al., 2018; Zacharias et al., 2020). The vast majority of recipients reported that the aid they received contributed to positive outcomes beyond the authors’ identified metrics of efficacy. Specifically, in addition to better retention and academic performance, outcomes also included a variety of positive benefits, such as improved living conditions, increased self-esteem (Zacharias et al., 2020), lessened financial burden on their families (Carson, 2010), greater participation in extracurricular activities, and increased interaction with students’ peers (Reed & Hurd 2016). Students often utilized the aid for numerous purposes, including for tuition, living and medical expenses, and computers (Carson, 2010; Reed & Hurd, 2016). Importantly, many of the recipients felt supported by their institutions, which fostered a sense of belonging (Carson, 2010; Mbah et.al., 2020; Zacharias et al., 2020) and even inspired some students to give back to their communities or pursue postgraduate studies (Reed & Hurd, 2016). Therefore, when distributed correctly, equity-based financial aid acts not only as a safety net for disadvantaged students, but it may also enable them

to experience higher education in ways that could positively influence their future life circumstances.

While the existing research has suggested there are numerous positive outcomes linked to equity-based financial aid programs, the designs and objectives of such programs are often critically important to their efficacy. As mentioned, programs which focused on broadening higher education access were deemed less effective. Mbah et al. (2018) found that poor communication of available assistance was a barrier to access, and insufficient sums of money resulted in higher education becoming unsustainable for some students over the long term. The scholarship program evaluated by Vergolini & Zanini (2015) provided students with more flexibility in choosing an institution, but it failed to accomplish its goal of increasing higher education access because of its flawed eligibility criteria, which was restricted to students who were already university-bound. Furthermore, some of the studies assessed equity-merit-based programs (Carpenter et al., 2018; Vergolini & Zanini, 2015; Zacharias et al., 2020), which means that recipients were able to achieve some form of success or demonstrate a commitment to their education prior to receiving financial aid. As such, the financial aid seemingly elevated their academic success, which was already sufficient. More importantly, though, the eligibility criteria of such programs may have been a barrier for students with the most extensive need for financial aid. These findings underscore the conclusion made by Zacharias et al. (2020) that the desired outcomes of any given financial aid program, particularly whom it is intended to benefit, should inform its design.

It must be noted that there are limitations to existing research and of equity-based financial aid itself. Determining a causal link between equity-based aid and positive outcomes is quite difficult, given that academic success and student retention are often multifactorial and



complex (Zacharias et al., 2020). Furthermore, several studies (Carpenter et al., 2018; Iverson, 2007; Kahu & Nelson, 2017; Mbah et al., 2018; Michalski et al., 2017; Reed & Hurd, 2016; Zacharias et al., 2020) emphasized that providing financial aid alone is inadequate, and therefore, equity-based financial assistance should be integrated into a more expansive support network in order to improve student outcomes and build students' social and cultural capital. An inclusive campus culture and student support services are needed to encourage and validate the diverse experiences of students and their various dimensions of identity (Tamtik & Guenter, 2019), as the challenges they face may not be limited to financial circumstances. Of utmost concern is that existing financial aid programs define equity in a one-dimensional way, often imagining it in terms of socioeconomic status alone. Vergolini & Zanini (2015) critique the focus on income as a barrier to higher education, as they discovered that many low-income families are willing to invest in their child's education, regardless of the burdensome cost. Other particular dimensions of identity that such programs have targeted include Indigenous status, disability (Zacharias et al., 2016), single-parent status (Carpenter et al., 2018) and remote/rural student status (Carson, 2010).

To improve the objectivity of the distribution of equity-based financial aid and ensure that it is received by students in greatest need, higher education institutions might consider using an intersectional approach for their eligibility criteria and dispersal processes. Intersectionality is defined by Kimberlé Crenshaw as the simultaneous consideration of multiple identity dimensions, namely race, class, gender, identity and disability, to highlight the ways in which power "comes and collides, where it interlocks and intersects" (Columbia Law School, 2007). Although financial aid is not a universal remedy, by looking beyond single identity dimensions, financial aid recipients can be chosen more appropriately (Universities Canada, 2019). In light of

this understanding, existing equity-based programs have failed to adequately account for the compounding, complicated nature of oppression and how it may impact students' experiences of higher education. Such consideration will enable universities to better determine how students are currently advantaged or disadvantaged in higher education enrollment, participation, and performance (Clancy & Goastellec, 2007; Runyan, n.d.).

A report by Merli Tamtik & Melissa Guenter (2019) of the University of Manitoba demonstrates the recent focus on equity, diversity and inclusion activities within institutional action plans and performance reports as a means to develop strategies to improve student equity. This focus has enabled a greater emphasis on the creation of formal equity-based positions and support offices, as well as student and faculty recruitment through specific equity-based supports, such as scholarships, access programs, and awards. Additionally, the report emphasizes the importance of institutional transparency in providing public access to diversity-related data, which many universities currently fail to collect, as a means to assist future equity-based studies to enhance their findings. The authors emphasize the use of system-wide engagement with debates on diversity and policy as a necessary step to avoid inequitable decision-making. Tamtik & Guenter (2019) highlight the ways in which inconsistencies in defining "equity" in policy documents is detrimental to achieving uniform change, which could be assisted by a cohesive and consistent consideration of intersectionality within policy documents.

Similar to economic status, a singular identity-based approach to equity initiatives narrows programs, thereby excluding the students that are most in need. Nadia L. Ward's (2006) study discusses the disproportionately low academic achievement for low-income and minority university students in the United States to give recommendations for federal educational initiatives to improve equity and access. However, a critical view of this study shows the

detriment of isolating race as the sole contributing factor for institutional marginalization, reminding us of the importance of other factors such as gender identity, class, Indigeneity, and disability. As such, researchers need to account for the ways in which factors of identity may compound to produce multiple layers of inaccessibility in an academic environment. Initiatives to improve equity and diversity must address wider issues of systemic inequity in higher education through the acknowledgement that there are a multitude of compounding factors which shape students' identity and marginalization.

## **Methods**

This study aimed to recognize that, given the myriad identities and circumstances through which people experience the world, equity and intersectionality are inherently subjective concepts. As such, the selected methods have been informed by Donna Haraway's (1988) concept of situated knowledges, which posits that knowledge can never truly be objective, as it is influenced by the particular contexts in which it is produced. Thus, because "all knowledge is partial" (Nightingale, 2003, p. 77), the study employed surveys and interviews as two research methods to allow for a more comprehensive understanding of how equity and intersectionality may be defined and operationalized in a way that ensures maximum objectivity in the distribution of equity-based financial aid. The research aimed to highlight factors necessary to create a potential framework for equity-based financial aid at UBC which can guide other Canadian universities and, more broadly, higher education institutions around the world.

The first research component involved a survey conducted through Qualtrics (see Appendix A), a secure experience management software. The survey collected quantitative and qualitative data through both multiple choice and open-ended questions, in order to gather a

variety of opinions regarding current equity-based financial aid at UBC. Respondents were not limited to those who had been direct recipients of financial aid and rather, were found by way of the AMS Resource Lists and social media accounts, UBC's CampusBase social network, and personal connections. In order to assess and categorize the data, respondents were encouraged to self-declare membership of Universities Canada's (2019) five Equity, Diversity and Inclusion (EDI) groups: women, racialized minorities, Indigenous Peoples, persons with disabilities, and LGBTQ+ individuals. Whereby this list is not exhaustive, a text box was included for respondents to self-identify beyond these identity dimensions. However, the study continued to use Universities Canada's pre-established framework as a foundation to broadly organize the research. Due to its speed and ease, the survey received 84 responses. Following the completion of the survey, respondents were invited to be interviewed as a means to provide further qualitative data.

Semi-structured interviews (see Appendix B) were used as the second component of the study to gain a first-hand perspective (Rowley, 2012) and acquire further elaboration on the lived experiences of marginalized students, as well as any potential recommendations for UBC. Similar to the survey respondents, the interview participants were diverse in their engagement with equity-based financial aid; both recipients of equity-based financial aid as well as self-funded students were interviewed. The study's six interviewees offered a wealth of information based on their personal experiences.

Out of ethical considerations for research that involves human subjects, the researchers took time to reflect on their positionalities as three individuals with privilege who have not personally experienced institutional marginalization. It is acknowledged that this lack of shared experience may lead to participant discomfort whereby the majority of interview participants

identified with at least one marginalized community. It is thereby necessary to consider the undue labour that is needed to explain or confirm institutional marginalization to three researchers of privilege. When crafting the interview questions, the aim to minimize this discomfort and maximize a comfortable, conversational atmosphere was enabled through open-ended, semi-structured questions. Participants were also reminded that they are able to stop or pause the interview at any point. In addition to the written and verbal consent that was obtained for the interviews, subjects were asked whether they were comfortable being recorded. All six interviewees agreed. To avoid the ethical concerns that might arise from interviewing subjects with whom the researchers had personal or professional connections, most interviews were scheduled with other researchers who had no prior relationship with the participants.

Whereby the area of study was the systemic marginalization of individuals and the dispersion of equity-based financial aid, the unit of observation was the individual survey and interview responses. This site and unit of observation was selected in order to improve and investigate the variables; familiarity and satisfaction with equity-based financial aid at UBC. To include a wide variety of perspectives, some respondents had not applied for or received financial aid. As such, the survey used skip logic to offer branching questions based on specific responses, in order to provide a tailored questionnaire from seventeen questions to suit the respondent's familiarity with financial aid. The variables were mostly measured empirically by asking students to assign a quantitative value judgement based on a Likert scale (for example, "satisfied" or "dissatisfied") to various questions relating to financial aid. Additionally, the survey and interviews included subjective, open-ended qualitative questions. This strategy allowed the researchers to collate and measure the data comparatively between the 84 completed surveys and 6 interviews.

Most respondents were contacted through the personal connections of the research team and the AMS. As such, it is necessary to consider that many respondents may be situated within a privileged community network. Marginalized students may not have responded to the survey as they may not belong to these privileged networks which, as in the example of university clubs, may require a substantial amount of free time. Despite hearing from a limited number of recipients of equity-based financial aid, many respondents who had not received this financial aid still belonged to marginalized communities and could thus offer insightful responses to the study. Due to its empirical nature, the study focused primarily on identity dimensions rather than circumstantial life experiences. Whereby the socially constructed categories of race, gender and disability are complex, the focus on identity may account for the large quantity of nondescript responses that particularly the survey received.

To systematically organize and analyze open-ended survey responses and interview transcripts, qualitative coding was used. Following Cope's (2005) overview of qualitative coding, descriptive codes were identified based on "themes or patterns that [were] obvious on the surface or [were] stated directly by research subjects" (p. 224). Specifically, broad categories including 'financial hardship' and 'accessibility' were used as starting points to then develop more specific analytic codes. In this study, analytic codes remained loosely "in place from the beginning of the research process" because they were "embedded into the research question" (Cope, 2005, p. 225). Whereby the study's survey and interview questions were designed to target marginalized students and elicit their opinions of equity-based financial aid, descriptive codes such as 'barriers to financial aid' were later divided into more specific analytic codes including 'poor communication' and 'unclear eligibility criteria' to narrow the scope of analysis.

## Analysis

The survey (see Appendix A) received 84 responses over two weeks. Of those respondents, 89% identified with one of University Canada's EDI Groups: Women (36%), Racialized Minorities (37%), Indigenous Peoples (0%), Persons with Disabilities (6%) and LGBTQIA+ Individuals (10%). When asked how they fund their education at UBC, respondents indicated a variety of methods, as demonstrated in Figure 1 below.

**Figure 1**

How do you pay for your education at UBC? Select all that apply.

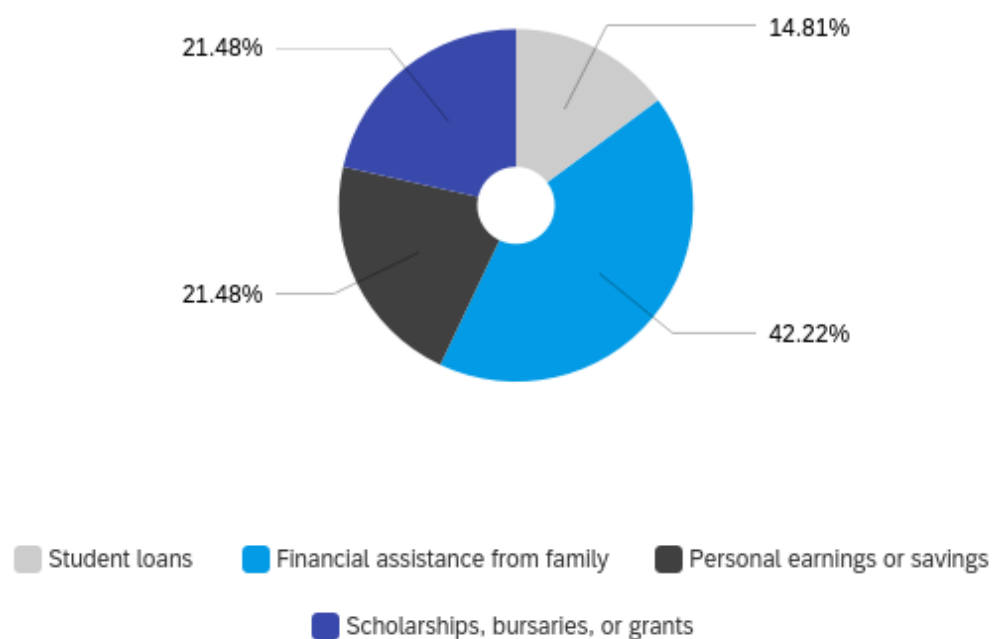
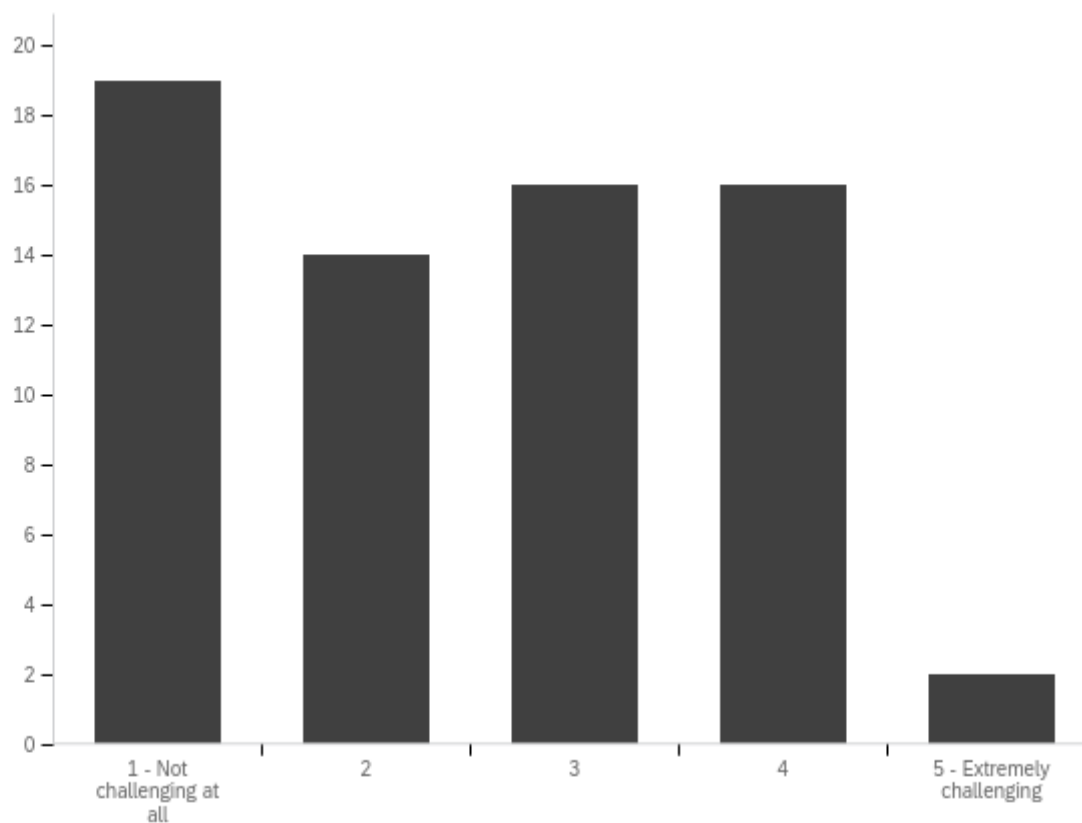


Figure 1 reveals that, overall, a large portion (42.22%) of students rely on financial assistance from family members to fund their education. Following this, students fund their

education through their own income (21.48%), financial aid such as scholarships, bursaries or grants (21.48%) and student loans (14.81%). When asked, on a scale from 1 to 5 how challenging it is to pay for their education at UBC, with 1 being 'not challenging at all' and 5 being 'extremely challenging', respondents presented varied results. A similar number of students rated their answer between 1 and 4 (Figure 2). The average response was 2.60.

**Figure 2**

On a scale from 1 to 5, how challenging is it for you to pay for your education at UBC?



The findings from Figure 1 and 2, where the majority of students support their education through family financial assistance and don't find it challenging to pay for their education at UBC, demonstrate that a great deal of survey respondents are not students in need of financial



aid. Interestingly, respondents who identified with at least one of Universities Canada's five Equity, Diversity & Inclusion groups had, on average, less difficulty funding their education, as they reported an average of 2.48. Following the survey, the study conducted six student interviews. The details of each interviewee can be found in Figure 3.

**Figure 3**

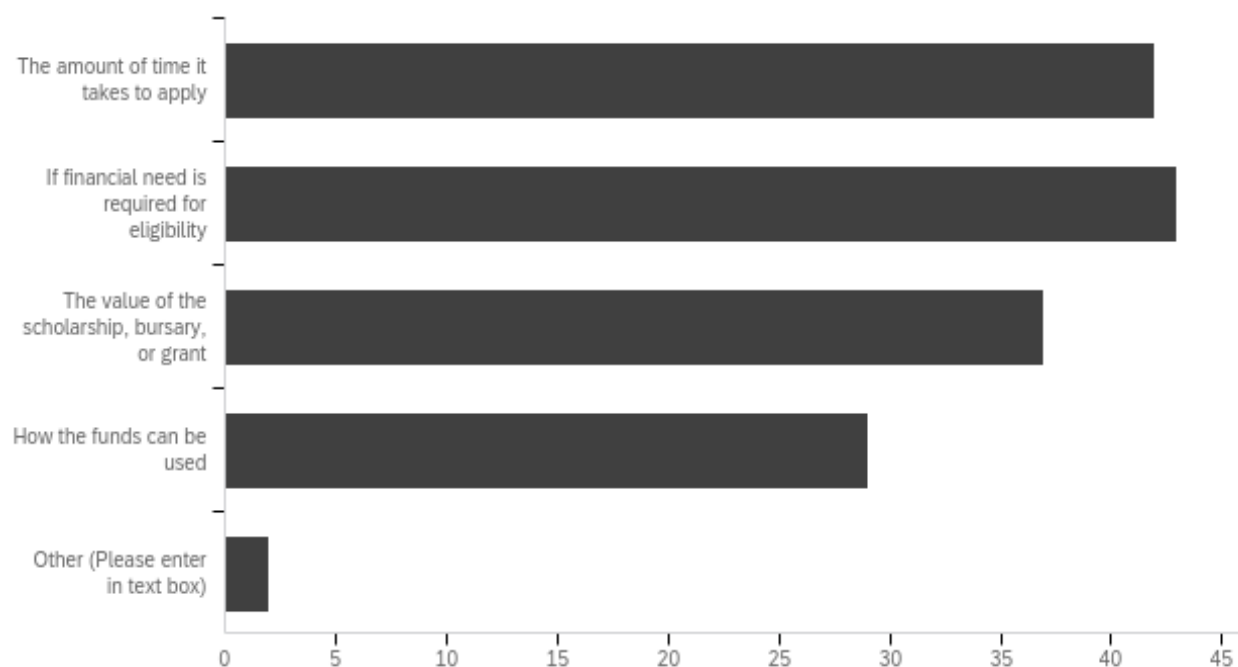
Student	Identity dimensions	Applied for equity-based financial aid? (Y/N)	Received equity-based financial aid? (Y/N)
A	Woman, racialized minority	Y	N
B	Woman, racialized minority	N	N
C	Woman, personal with disabilities, LGBTQIA+ individual	N	N
D	N/A	N	Y
E	Racialized minority	Y	N
F	N/A	N	N

The following section discusses student opinions on financial aid at UBC, for which two key areas for improvement were identified. The first concerns the amount of available financial aid opportunities, especially those dedicated to marginalized students, as many respondents expressed the belief that financial aid programs should be made more expansive and transparent. Only 6 out of the 84 survey respondents (7%) received equity-based financial aid at UBC. These

six respondents had different levels of satisfaction with their financial aid experience: 3 were satisfied, 1 neutral and 2 dissatisfied. Although this small sample size fails to provide the study with definitive insight, the interviews provided specific accounts of satisfaction. Student D stated that their bursary “allowed me to focus on school” and “focus on extracurriculars,” and that, “in retrospect I don't know what I would have done without it”. When all 84 survey respondents were asked what is most important when applying for financial aid, their top priority was whether financial need is required for eligibility (28.1%), followed by the amount of time it takes to apply (27.45%), the financial aid value (24.18%), and how the funds can be used (18.95%) (Figure 4). This indicates that students do value eligibility criteria and the selective disbursement of financial aid, so long as the criteria is clear and widely inclusive.

**Figure 4**

When applying for financial aid, what is important to you? Select all that apply.

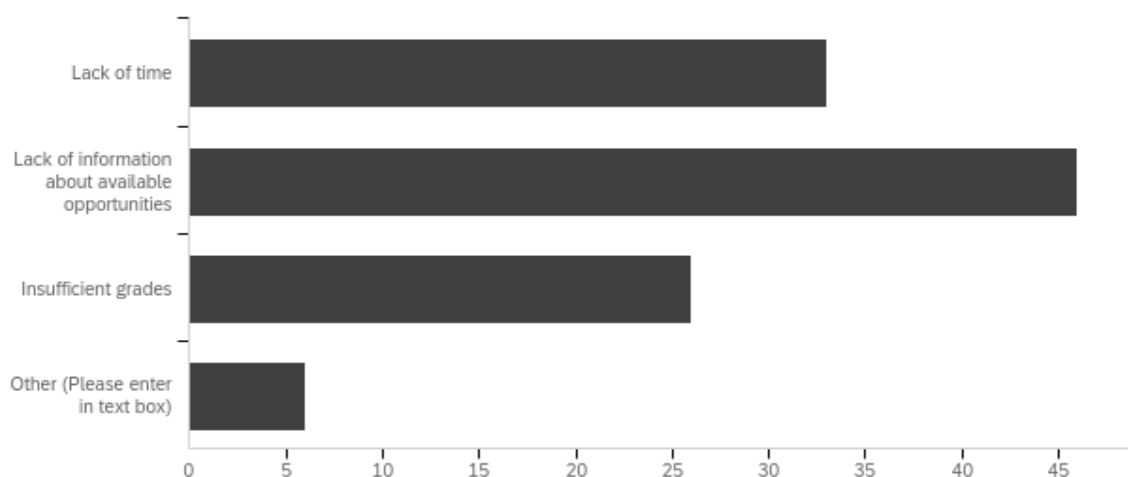


Several respondents mentioned that an appropriate solution would be targeting a wider spectrum of marginalized groups. Two survey respondents and Student A noted the financial burden for international students, and Student D highlighted the urban-rural divide of living costs affecting perceived affordability of higher education. Furthermore, one survey respondent suggested that “options for non-needs based financial aid” should also be expanded in order “to support students who may not qualify for needs-based aid but who may still benefit from having access to that additional money.”

The second and most salient area of concern pertains to the communication of available financial aid opportunities. Of the 84 survey respondents, only 21 were familiar with either the Student Diversity Initiative, Inclusion Action Plan, or Equity Enhancement Fund, which are three of UBC’s largest equity-based initiatives. When asked what barriers have prevented respondents from applying for financial aid, a lack of information about available opportunities was cited as the most popular reason (41.44%) (Figure 5).

**Figure 5**

In the past, what barriers have prevented you from applying for financial aid? Select all that apply.

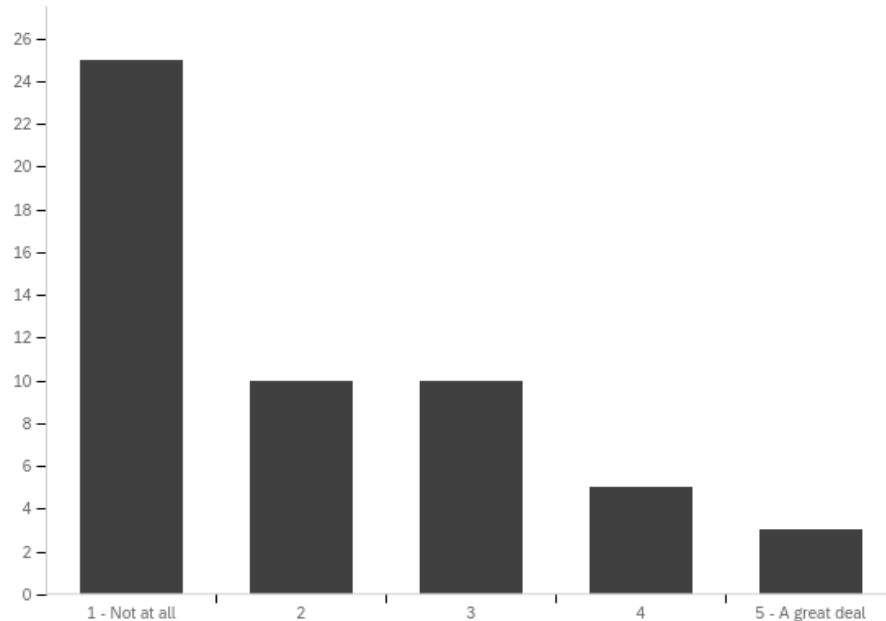


All six interviewees noted poor communication of available financial aid opportunities. This became apparent in Student A's response, where after numerous unsatisfying attempts to obtain information pertaining to financial aid opportunities, they identified this problem as UBC's "Achilles' heel," despite their own personal advantage of accessing the advice and knowledge on the matter from their older sibling who had previously attended UBC. While survey answers lacked specific recommendations, Students A, C, and E opined in the interviews that having one centralized location for all financial aid information would streamline the application process. Student C also suggested social media as an ideal medium for spreading awareness, while Students D and E mentioned that UBC should include information about available opportunities in prospective students' acceptance packages, or advertise during first-week orientation.

The following section discusses student opinions on using an intersectional approach to equity-based financial aid. In the survey, respondents were asked, on a scale from 1 to 5 the extent to which an intersectional approach would be beneficial to them, with 1 being 'not at all' and 5 being 'a great deal' (Figure 6).

**Figure 6**

On a scale from 1 to 5, to what extent do you think that an intersectional approach to equity-based financial aid would benefit you?



Overall, the mean response was 2.08, with almost two-thirds (66%) reporting only marginal or no potential benefit ( $\leq 2$ ) and the remaining third (34%) indicating a moderate or greater potential benefit ( $\geq 3$ ). Notably, students who expressed moderate to severe difficulty funding their education reported similar potential benefit from a proposed intersectional approach. While these data appear to suggest that respondents, overall, may not benefit from an intersectional approach to equity-based financial aid, the result could be indicative of the fact that the survey sample was not limited to students in financial need. The subsequent open-ended question, which asked respondents to elaborate on how equity-based financial aid might benefit them, provided greater insight as to how particular students may benefit from an intersectional approach. In these responses, one survey respondent noted that they would “be able to afford school better amidst a number of personal identity setbacks that typically make it harder for people like me to succeed as far and afford as much.” Another mentioned that an intersectional

approach “would consider parts of my identity (gender, race) that have disadvantaged me and other students through systems of oppression.” Therefore, these and similar anecdotes suggest that certain students may feel that the intersectional marginalization they experience would be acknowledged and addressed by this approach to equity-based financial aid.

While several survey respondents reiterated that an intersectional approach would not benefit them personally, they recognized its potential value for others. For example, one student noted that they “wouldn’t benefit immensely but believe this would relieve a lot of burdens carried by women who have many intersectional identities.” Another respondent drew a connection between intersectionality and justice, suggesting that “Justice is intersectional. Therefore, equity-based financial aid wouldn’t just be targeting one thing or helping just one thing, it would be helping a collective of things.” Similarly, another student commented on the historical exclusion of marginalized students from higher learning, leading them to “see equity-based financial aid being an integral part of righting that historical wrong.” A very small portion (2%) of respondents completely rejected the idea of a financial aid program which takes identity dimensions such as race and sexual orientation into account.

The interview data produced similar findings. All respondents were receptive to the idea of an intersectional approach and agreed that belonging to multiple equity-seeking groups may compound the marginalization that one experiences; however, two students expressed concerns regarding its potential ambiguity and unintended consequences. Student F noted that, for students whose identities are not so “clear-cut,” they may be unsure about their eligibility. Considering their own disposition as a mixed-race person, they worried that students might feel undeserving or as though they would be “abusing some loophole” by receiving financial aid. This consideration was echoed by one survey respondent who felt that a “good sense of identity”

would be required to qualify for “niche labels.” Student B acknowledged the importance of dismantling the systems of oppression that marginalize particular groups in society and impact educational outcomes, although they cautioned that categorizing students according to identity could perpetuate racial essentialism, or the idea that racial groups inherently possess particular deep-seated qualities (Haslam et al., 2000). They also highlighted the contextual factors where, for example, an individual who identifies as Two-Spirit experiences compounding marginalization by way of anti-Indigenous racism and heteronormativity. Consequently, Student B emphasized the need to account for identity within intersectional, equity-based financial aid, but not rely on it as the sole determining factor for its distribution.

Some respondents also offered recommendations that, although not directly related to financial aid, suggest how UBC can better accommodate its marginalized students. Four students urged that more financial resources be reserved for the Centre for Accessibility. In fact, Student C detailed their experience with the Centre, explaining that, rather than endure an extensive delay to access critical disability assessment services, their family’s financial privilege enabled them to access the services privately and at a significantly reduced timescale. They noted their financial privilege and subsequent ability to access private assessment services as a safeguard that prevented them from failing their classes, which would simply not be the case for many other students who do not come from financially privileged backgrounds. These students as well as several other respondents also identified UBC’s mental health resources, specifically counselling and other therapeutic treatments, as another area which requires improvement in order to support students quality of life. Additionally, Student C and D highlighted the need to allocate more funds to support students’ basic necessities, such as housing, in order to improve equity at UBC.

## Significance

It is important to preface this discussion with the reminder that previous scholarship has only evaluated financial aid programs that conceptualize equity in a one-dimensional way, often only considering socioeconomic status. Therefore, it is difficult to draw comparisons between the findings produced in this study and those noted in the literature. That being said, this research has elicited important implications for ensuring that equity-based financial aid is dispersed as effectively and objectively as possible, which will assist the AMS in their efforts to develop an intersectional framework for equity-based grants. More broadly, it has also revealed a multitude of insightful recommendations, pertaining to financial aid or otherwise, that should be considered in order to ensure that marginalized students are sufficiently accommodated at UBC.

In general, respondents understood the rationale behind employing an intersectional approach to equity-based financial aid, acknowledging the importance of addressing the challenges experienced by marginalized students at UBC. However, few students believed that they would personally benefit from financial aid that adopts an intersectional approach. By no means does this finding negate the relevance of identity to marginalization; rather, it highlights the need to also consider other variables that contribute to students' marginalization, such as life circumstances and familial situations. Additionally, several students expressed hesitancy in regard to self-identification of marginalization, and some voiced concerns that classifying students according to identity dimensions such as race could reinforce essentialist ideas that contributed to, and continue to uphold, systems of oppression. Therefore, these results suggest that an intersectional approach must be nuanced enough to consider the diversity of lived experiences amongst students who belong to groups that have historically and systemically been marginalized.



This study also produced a breadth of recommendations as to how UBC can improve its existing financial aid programs. Respondents frequently alluded to a perceived lack of available financial aid opportunities and to poor communication of which resources were available. This finding supports the study conducted by Mbah et al. (2018), which emphasized the detrimental impact of inadequate communication on the efficacy of equity-based financial aid. Although there is no concrete data to confirm a correlation between these two identified areas of concern, it could be surmised that poor communication of available opportunities would evoke a perceived lack thereof. To this point, it is difficult to properly evaluate the efficacy of current financial aid programs at UBC if students are unable to access information about them. Therefore, it appears that tremendous benefit would derive from ensuring that financial aid is easily accessible to students, not only in terms of fostering awareness, but also designing applications that are not excessively arduous nor based solely on academic performance.

In addition to advice on equity-based financial aid, students also voiced suggestions as to how UBC can better accommodate its marginalized students. It was repeatedly mentioned that the Centre for Accessibility and mental health services would benefit from the allocation of more financial resources, as well as basic necessities such as housing in order to enhance equitable access to education as well as the standard of student wellbeing. The recognition of these particular areas of concern supports studies (Carpenter et al., 2018; Iverson, 2007; Kahu & Nelson, 2017; Mbah et al., 2018; Michalski et al., 2017; Reed & Hurd, 2016; Zacharias et al., 2020) in which financial aid, on its own, was proven insufficient to mitigate the barriers faced by marginalized students. These recommendations should be heeded by UBC and considered by the AMS in order to better accommodate marginalized students.

### **Future Research Directions**

While this study evaluates an intersectional approach as a potential solution to more efficiently distribute equity-based financial aid, there remain further areas for research. Firstly, the study suggests the exploration of a financial aid approach that incorporates circumstances and financial situations in addition to identity dimensions. As earlier discussed, some students expressed hesitancy about their potential eligibility should their identity not feel “clear cut.” This lack of certainty is something that an intersectional perspective considering multiple identity dimensions may further complicate. Instead, focus should also include individual circumstantial factors such as upbringing and financial need to simplify the process of determining eligibility.

Second, the study suggests that further research investigates the specific mechanisms of how students come to self-identify with marginalized groups. This may be done in collaboration with other on-campus organizations, including UBC’s Access & Diversity or the Equity & Inclusion Office, to examine how students perceive or explain their own marginalized identities. Furthermore, it is crucial to recognize that self-identification with one of the study’s outlined groups (women, racialized minorities, Indigenous Peoples, persons with disabilities, and LGBTQ+ individuals) may not necessarily correlate to marginalization and financial hardship. As such, sharing lived experiences regarding circumstances and financial need may be most appropriate. Further insight on self-identification would be helpful to both UBC SEEDS partners and higher education more broadly, to determine whether equity-based financial aid can justly rely on student self-declaration.

Lastly, it is acknowledged that the research does not fully explore the structural oppression that inhibits change in society and individual lives. Even though the study aims to provide a more objective approach to the distribution of equity-based financial aid, it is unlikely

that all people will benefit evenly from said approach. Inequalities that have historically disadvantaged marginalized individuals remain deeply embedded in society and may restrict the ability to “level the playing field” as equity-based financial aid necessarily aims to do. Therefore, it is important that further research seeks to reveal strategies that institutions of higher learning may adopt in order to mitigate the impact of these structural barriers and, thus, ensure that higher education is as accessible and equitable as possible.

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## Appendix A

### Equity-Based Financial Aid at UBC

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#### Q1 Research Strategies in Human Geography — Equity-Based Financial Aid at UBC

This study is seeking student participant input on how to improve the dispersion of equity-based financial aid for students at the University of British Columbia (UBC). In collaboration with the UBC Alma Matter Society (AMS), this study is being conducted by a team of undergraduate student researchers from GEOG 371: Research Strategies in Human Geography. Please read this form and prepare any questions you may have before agreeing to participate in the study.

What is the purpose of this study?

This study aims to understand how student financial aid can be best distributed to foster equity and inclusion within an objective and intersectional lens.

What will happen in this study?

After agreeing to participate in this study, you will be directed to an anonymous and confidential survey on Qualtrics. Qualtrics is a secure platform that stores information on private servers that are located in Canada. Following the survey, student researchers are looking for participants for a short, confidential interview over Zoom. If you are interested in participating in the additional Zoom interview, you will be prompted to leave your email address at the end of the survey for the student researchers to contact you.

Who is doing this study?

The student researchers are under the guidance and supervision of the UBC GEOG 371 course coordinator, Bonnie Kaserman. Ms. Kaserman is available to answer questions and concerns related to the study at [bonnie.kaserman@ubc.ca](mailto:bonnie.kaserman@ubc.ca). If you have any questions regarding your rights as a research participant and/or your experiences while participating in this study, please contact the UBC Office of Research Ethics Research Participant Complaint Line at 604-822-8598. If long distance, please email [RSIL@ors.ubc.ca](mailto:RSIL@ors.ubc.ca) or call toll-free at 1-877-822-8598.

Are there any risks in taking part in this study?

There are no anticipated risks for participants who agree to take part in study. While all information will be stored securely, participants may feel an emotional burden when discussing the impacts of experiencing marginalized identities. This study is being conducted for research purposes only. Participation in this study will not impact a student's eligibility or present holdings of financial aid.

What are the benefits of taking part in this study?

This study is unlikely to benefit participants directly. However, participants have the opportunity to contribute to the wider body of academic knowledge on equity-based financial aid and improve its distribution for later student generations. By participating in this study, participants can use their voice to help shape future policy for equity-seeking students. Additionally, participants will aid the student researchers to apply academic knowledge to the personal lives of equity-seeking students. There is no financial compensation for participation in this study.



Confidentiality — the records of this study will be stored securely in private servers that are located in Canada. Research records will be stored securely, and only researchers will have access to the records. In the published report, student researchers will not include any information that makes it possible to identify a subject. All participants will remain anonymous.

Voluntary — participation in this study is voluntary. If you decide to participate, you may skip any question or withdraw at any time.

Please note that the Research Ethics Board approval number is H16-03315.

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Q2 Do you consent to the terms listed above?

- ☐ I consent. Begin the study.
- ☐ I do not consent. I do not wish to participate.

*Skip To: End of Survey If Do you consent to the terms listed above? = I do not consent. I do not wish to participate.*

Page Break

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Q3 This survey discusses equity-based financial aid. Equity-based financial aid refers to the scholarships, grants and bursaries that are available for disadvantaged students who are less able to fund their education. It is intended to make access to education more fair

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Q4 Which identity dimensions do you associate with? Select all that apply.

- ☐ Women
  - ☐ Racialized Minority
  - ☐ Indigenous Peoples
  - ☐ Persons with Disabilities
  - ☐ LGBTQIA+ Individuals
  - ☐ Other (Please enter in text box)
- 

☐ Not applicable

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Q5 How do you pay for your education at UBC? Select all that apply.

- ☐ Student loans
  - ☐ Financial assistance from family
  - ☐ Personal earnings or savings
  - ☐ Scholarships, bursaries, or grants
  - ☐ Other (Please enter in text box)
-

Q6 On a scale from 1 to 5, how challenging is it for you to pay for your education at UBC?

	Not challenging at all				Extremely challenging
	1	2	3	4	5

Q7 What equity-based initiatives at UBC are you aware of? Select all that apply.

- ☐ Student Diversity Initiative
- ☐ Inclusion Action Plan
- ☐ Equity Enhancement Fund
- ☐ Other (Please enter in text box) \_\_\_\_\_
- ☐ None of the above

Q8 Have you received equity-based financial aid during your time at UBC? If you answered yes, please describe it in the box below.

- ☐ Yes (Please describe) \_\_\_\_\_
- ☐ No

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*Display This Question:*

*If Have you received equity-based financial aid during your time at UBC? If you answered yes, please... = Yes (Please describe)*

Q11 How much do you think that your identity dimension(s) — namely, those indicated at the start of the survey — were considered in your application for equity-based financial aid?

- ☐ Not at all
- ☐ A little
- ☐ A moderate amount
- ☐ A lot
- ☐ A great deal
- ☐ Not Applicable

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Q12 When applying for financial aid, what is important to you? Select all that apply.

- ☐ The amount of time it takes to apply
  - ☐ If financial need is required for eligibility
  - ☐ The value of the scholarship, bursary, or grant
  - ☐ How the funds can be used
  - ☐ Other (Please enter in text box)
-

*Display This Question:*

*If Have you received equity-based financial aid during your time at UBC? If you answered yes, please... = Yes (Please describe)*

Q9 The following questions are about your experience with equity-based financial aid at UBC.

*Display This Question:*

*If Have you received equity-based financial aid during your time at UBC? If you answered yes, please... = Yes (Please describe)*

Q10 How satisfied were you with your equity-based financial aid experience at UBC?

- ☐ Extremely satisfied
- ☐ Satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Dissatisfied
- ☐ Extremely dissatisfied

## **Appendix B**

### **Introductory questions**

1. Student researchers introduce themselves.
2. Student researchers explain the logistics component.
3. Student researchers explain what the research is about.
4. Why did you volunteer to take part in this interview?
5. In the survey, you were asked about how you identify. We hope to use this information to better understand your personal experiences and perspective on equity-based financial-based aid. Could you please elaborate on your identity or any circumstances that have impacted your experience with funding your education?
  - a. Is financial hardship something that impacted your life prior to university, or has it only emerged during your post-secondary education?
6. Please describe your experience with equity-based financial aid at UBC. For example, have you applied for aid, received aid, or have not received aid but would benefit from it?

### **If student has received financial aid:**

7. Could you please describe the process of applying for financial aid?
  - a. How, if at all, were your identity dimensions a part of this process?
  - b. At what points during the application process did your identity come to play an important role?
8. How has receiving equity-based financial aid affected your experience at UBC?
9. Are there any areas in the process of applying and receiving equity-based financial aid which you feel could be improved?

### **For all students, regardless of their experience with financial aid:**

10. To what extent do you feel that UBC's equity-based financial aid is adequate to support students with marginalized identities?
11. What do you think UBC could do to improve the visibility and efficacy of equity-based financial aid?
12. Would it benefit you if a financial aid program were to consider multiple dimensions of identity or multiple ways in which an applicant is marginalized? If so, how?
13. Do you have any additional recommendations for how UBC can better accommodate students who experience financial hardship?