

**The Impact of Financial Stressors on the Engagement of Students in a Professional
Education Program**

Master of Education Portfolio

By: Matthew Boucher

Lakehead University, Orillia Campus

Supervisor: Dr. Gary Plum

Committee Member: Dr. Michael Hoechsmann

April 2021

Table of Contents

Acknowledgments	Page 4
-----------------------	--------

Part I: Portfolio Introduction

Introduction	Page 5
Personal Researcher Statement	Page 5
Self-Reflection on the Research Process	Page 7
Research Rationale	Page 9
Research Background: Political-Economic Factors	Page 10
Literature Synopsis	Page 17

Part II: Portfolio Literature Review

Literature Review	Page 18
Student Engagement	Page 18
Debt & Persistence	Page 22
Socioeconomics	Page 27
Financial Stress	Page 30
Conclusion	Page 32

Part III: Task Design

Task Design	Page 32
Methodology	Page 32
Design	Page 36

Part IV: Portfolio Data Analysis

Data Analysis	Page 39
Financial Strain	Page 39
Impact on Student Engagement	Page 45
Discussion	Page 48
Conclusions	Page 53

Part V: Portfolio Slide Deck

Slide Deck	Page 55
------------------	---------

Part VI: Author Biography

Author Biography	Page 73
------------------------	---------

Part VII: References

Introduction References	Page 74
Literature Review References	Page 76

Part VIII: Appendices

Appendix A: 2020 Professional Program Questionnaire Questions, Selected	Page 79
Appendix B: Follow Up Interview Protocol	Page 81
Appendix C: Research Portfolio Timeline	Page 83
Appendix D: Consent Process for OH2BH Interview	Page 84
Appendix E: OH2BH Recruitment Poster	Page 85
Appendix F: OH2BH Recruitment Slide	Page 86
Appendix G: OH2BH Table Setup	Page 87

Acknowledgments

Throughout the course of this portfolio project, there have been several individuals who have lent generous amounts of time and support in assisting me to navigate the complex world of academic research. First and foremost, I would like to thank Dr. Gary Pluim, who in his capacity as faculty supervisor and committee member has consistently helped me by reviewing the project at various stages, asking questions, editing, and offering support and encouragement throughout. This mentorship proved invaluable in completing this research project. I also wish to thank Dr. Michael Hoechsmann, for generously agreeing to serve as my second committee member, and who has also been very supportive by offering his insights throughout this project. I wish to thank Ms. Kate Cooper, whose unyielding support and encouragement empowered me to transfer out of the course route and to begin this journey. I have also received a great deal of support, encouragement, and understanding at every stage during this project from Ms. Yasoda Bhadreenaught, who always inspires me to keep pushing forward. Finally, my family has also been incredibly supportive from the very beginning and has helped to keep me focused on my goals.

Introduction

Personal Researcher Statement

The pages that follow in this document tell two stories. The first of these stories is quite visible to anyone who reads this. The statistics, analyses, literature review, and graphics are arranged carefully across the page, so that they may embody and convey their intended meaning of presenting the research. But I also wish to use this space to tell the second story that those words rendered in black and white cannot. It is the story of competing and conflicting opposites. It is the story of emotions—feelings of triumph and of challenge, of steadfastness and insecurities, and most importantly of perseverance. I am approaching this research from my position as a white, suburban, financially secure male who is a recent graduate of the Lakehead Orillia BEd program. Undertaking a formal academic project such as this portfolio requires more than pure intellect. In my two-year journey throughout this process, time and time again the most important tools in the toolbox proved to be the aforementioned perseverance, along with the willingness to keep one's mind open and adapt to new realities and different processes.

The transition in mindset from undergraduate and the professional BEd program work to the MEd portfolio was significant. Moving away from an environment where the direction my work took was at my sole discretion towards a longer-term project that was consistently accountable and subject to the input of multiple other parties was the most challenging and rewarding aspect. Challenging, because I was forced to grow and branch out in a manner I would not have been able to arrive at myself when confronted with feedback that seemed at odds with my existing ideas. Rewarding, because seeing the growth reflected as the finalized product comes together and meeting the expectations of those who have guided my work is an intensely fulfilling

experience. It represents my work being brought into a state of balance and harmony. *Everyone should experience learning like this!* Consequently, I see not just an element of intellect embodied in this portfolio project, but also an entire range of emotional and mental growth as an individual. For as many moments that were spent enthusiastically conceptualizing and articulating ideas on these pages, there were also moments of discouragement and frustration. These moments were characterized chiefly by feeling as if stuck in a void whereupon the portfolio would not and could not be finished in a satisfactory manner. In this respect, the completed portfolio project also tells a story of resilience and of dedication. A story not just of contributions to academia, but also to self-improvement and to better understanding my positionality relative to the broader world around me. It is my hope that readers of this portfolio not only learn about the subject matter being covered, but also that they begin to understand a bit about me and become inspired to achieve their own goals.

My personal interest in the topic of financial strain as it relates to student engagement was formed largely during the time I spent as a BEd student at Lakehead Orillia myself. I became aware of the wide range of financial and life stress that some students endured during their studies, and was able to see and listen to how they felt it effected them. These anecdotal experiences contrasted with my own perceived experiences. I became acutely aware of my own privilege in this regard, as I never had to work during BEd semesters in order to live and pay for my education. During my second year I also participated as a survey respondent in that year's Professional Program Questionnaire. My interest was piqued about the Operation Happy 2 Be Here (OH2BH) initiative as I completed the questionnaire, and I remembered this when I transitioned the following year out of the MEd course route into the portfolio one and sought to merge my existing interest in financial strain within the larger OH2BH umbrella. I was generously permitted to do so by Dr. Pluim. This

provided the framework I needed in order to fully work towards understanding how people perceive their own education in light of financial stress.

Self-Reflection on the Research Process

The time and energy poured into this portfolio project since its inception have provided many rich opportunities for reflection. The opportunity to become involved in the design and implementation of empirical research instruments such as the Professional Program Questionnaire was a novel and fulfilling experience. One of the guiding goals for this project, beyond any academic findings, was to become more familiar with the academic research process itself.

The process of seeking out and reviewing relevant literature on the research topic—as well as deciding what pieces are, in fact, relevant—was also a learning process. No specific software was employed in this task, and one area where a subsequent project could be carried out more efficiently would be to employ software such as Zotero to help manage and categorize literature. The process of manually reading and highlighting relevant passages became somewhat unwieldy after a significant number of sources had been collected. Constructing a full-scale literature review proved instrumental in helping to position the current research being done within the larger pantheon of research on the chosen topic.

Another area where the research succeeded in generating learning was while looking at qualitative and quantitative data. Understanding how to move through the process of acquiring and analyzing the data was difficult at times, particularly parsing the qualitative data into usable chunks. The process of sorting and categorizing qualitative data was novel on this scale, and presented unique challenges in how to sort this data into usable chunks effectively. Two methods were considered, the first of which was printing a physical copy of the comments and manually cutting, pasting, and sorting them. However, it was decided that a better way would be to do a

similar process but digitally, so that the finished results would be more transferable to the research analysis.

The research analysis portion was where I felt I had to challenge myself to consistently look for deeper observations relating to the data. One area where I feel like the research would benefit would be to have multiple individuals performing analysis of the data, in the hopes that fresher and different perspectives may yield something of note. It became somewhat of a struggle past a certain point to maintain an objective viewpoint of the data, and stepping away for breaks became a necessity in order to prevent some parts from becoming overwhelming. This process took a substantial amount of time, and where gaps in the survey data became most noticeable. During the analysis of the data, across the combined amount of qualitative and quantitative data, it came into a sharper focus which areas were high yield areas, and which areas did not need to be as thoroughly explored. Crucially, it also helped me to learn which areas I didn't cover that would have benefitted from coverage. Understanding how this particular aspect of the research process plays out has helped me to better realize in future research how to design quantitative questions that better link to each other. I have also become more aware of what types of questions in an interview setting will help provide more thorough answers that lead to exploration of areas that will enhance the data analysis.

Seeking to understand the experiences of others helped the author to better understand themselves as an individual. Looking at the links between financial strain and engagement helped to paint a picture of what types of university experiences other students have, that are not reflective of my own experiences. Being able to more deeply examine the root socioeconomic, physical, and mental challenges associated with completing the BEd program allowed me to gain a higher level of empathy for students, as well as an understanding of the journeys of others. Understanding

generally the motivating factors for student distraction and financial stress can be applied in some manner to regular classroom teaching practice, which I feel will make me a better teacher.

Research Rationale

The decision to attend a postsecondary institution can be challenging for anyone. It requires significant financial and time commitments, and can often prioritize itself over other aspects of a person's life. For some, considerable travel and lifestyle changes might be involved. The issues of time, money, and commitment are often exacerbated when students have to dedicate a significant portion of their outside of class time to out-of-class employment in order to pay for their education. Finances are of particular importance to students who are struggling heavily to support themselves, in addition to their dependents in some cases. These students will often be working the most hours or multiple jobs in addition to their studies. It is of particular interest to study the impacts that these activities have on student self-perception as it relates to feeling successful in their program, and what role student employment takes in relation to successful program completion.

The research question that will frame this portfolio is: How does financial stress affect student engagement among consecutive program education students? The scope of the research in question will remain limited to students attending Lakehead University, Orillia. This is an important demographic to examine because of the nature of the Bachelor of Education (BEd) program in Orillia. As it is a professional program, students entering this program will have already had at least one other degree completed prior to starting at Lakehead. As a result, students entering should already be familiar with the idea that debt can be stressful, and have experience supporting themselves and any dependents. Therefore, the study can focus more fully on the effects student employment can have on student self-perceptions of success among these consecutive program students.

This research will generate information about the employment habits of students who are a part of Lakehead's BEd program. This research will also gather information about student debt levels, with the goal of better understanding which student demographics carry the highest debt levels and how much debt students might have from their prior undergraduate studies. This research will define what student engagement looks like in the context of understanding what students perceive as success in the program. The research will also explore the relationship between student engagement and student socioeconomic background. The objective here will be to assess how student employment impacts students and assess the severity of socioeconomic barriers which distract students from being fully attentive to their studies. In addition, this research will seek to understand how student debt factors into perceived educational success in the program. What this research will not do, is explore the broader relationship between post-secondary degrees and employment remuneration, after students have exited the program. Nor does it explore relationships in other universities outside of Lakehead Orillia in Ontario. It is also not the goal of this research to investigate more broadly the relationship between student satisfaction with the Lakehead BEd program as it relates to academic performance.

Research Background: Political-Economic Factors

This research begins with the position that there is a balance between ensuring that there is universal access to post-secondary education, while also ensuring that academic standards for entry should be based on hard work and intellect rather than financial or socioeconomic factors. So long as students have the desire and intellect to succeed in tertiary educational environments, they should not be prohibited from doing so through excessive costs or incurring large amounts of debt in order to continue to go to school.

Once students reach the postsecondary level, they are expected to pay tuition to help cover the costs of their education. According to Statistics Canada (2017), governments account for almost half of post-secondary funding and are the single largest source of funding (Financial information of universities and degree-granting colleges, 2015/2016). The fact that students have to pay tuition for post-secondary education underscores the increasingly wide acceptance that students as individuals should be responsible for funding their own education, and tuition revenue as a percentage of total revenue increased between 2010/2011 and 2015/2016 from 21.5% to 27.9% (ibid). This implies that post-secondary education is increasingly seen as a commodity subject to capitalist market forces than a right to which all citizens may enjoy. This idea, that effectively divides society into socioeconomic camps—those who can afford to continue their education and those who can't – demonstrates that post-secondary institutions in Canada increasingly operate on the market model (Metcalf, 2010, p.489). Metcalf (2010) produced a study comparing systems of what she terms “academic capitalism” among Canada, the United States, Australia, and the United Kingdom. She defines “academic capitalism” as “institutional and professorial market or market-like efforts to secure external moneys” (p. 493). She examines the efforts of governments beginning in the 1980s and 1990s to reduce institutional grants and force universities to compete with each other for a smaller pool of available funding (ibid, 492-493). This funding is hidden behind a complicated process of federal transfer funds to provinces, which each administer their own education systems. As such, post-secondary institutions could no longer remain financially solvent while maintaining a mission of providing access to low-cost education for all Canadians.

For Canadian students, this translates into a situation where universities ask students to share more of the financial burdens associated with post-secondary education, regardless of their

individual financial capabilities. This places students who come from lower socioeconomic backgrounds at a profound disadvantage, as they cannot afford to cross the higher barriers to access created by the transition of a politico-economic paradigm from a Keynesian to neoliberal style economic model. The shift of societal norms that narrows “the discourse of political, economic, and social debate, transforming what it means to be liberal, social democratic, or even progressive conservative by asserting itself against social entitlements, rights, and citizenship” (Fisher et. al., 2009, p. 550). The entire paradigm of society over the past 50 years shifted away from the collective and towards the individual, drawing a sharper contrast between what can be achieved by those who are financially well-off relative to those who are not.

For education generally, the shift from collective to individual under neoliberalism has imposed artificial barriers to success where there were fewer before. Fisher et. al (2009) define neoliberalism to mean the “[promotion of] free markets and unfettered free-trade. It prescribes a limited role for government and emphasizes the role of the private sector, encouraging deregulation, decentralization and privatization” (p. 550). The implication of this ideological approach is illustrated by Fisher et. al., who write that between 1994 and 2004 there was a national decrease in government funding to post-secondary education in relation to total operating revenue, as government funding was not increasing proportionally with enrollment. They state that “the decrease was most pronounced in Ontario where the share went from 73 to 49%” (p. 554). The operating shortfalls caused by such policies as the Harris government’s “Common Sense Revolution” which rapidly embraced privatization across all sectors including education (ibid, p. 553-554). The impact that these barriers have on Canadian education is vast and troubling, and a report published by People for Education in 2017 states that “many people, including individuals who identify as Indigenous, whose parents have no post-secondary education, who are from rural

communities, or who are from single-parent households, are underrepresented in Canadian universities (McMullen, 2011). Overall, socioeconomic status (SES) is one of the strongest predictors of learning outcomes (Hattie, 2009)” (p. 3).

There have been efforts to push back against such neoliberal policies by students around the globe, including Canada. A notable example of student-led pushback in order to advocate for more equitable access to education for those in financial need occurred in Quebec in 2012. There, “student unions went on strike in 2012 against the proposal by the governing Parti Libéral du Québec (PLQ) for a 75 percent increase in tuition fees, from C\$2,168 per year in 2011 to C\$3,793 by 2017” (della Porta, Cini, & Guzman-Concha, 2020, p. 31). The 2012 strikes represent staunch opposition to one of the core neoliberal beliefs espoused by the Quebec Liberal Party, which was “determined to change the so-called ‘culture of free public services’ and ‘immobility’ of Quebec society, thus moving away a step further away from the *état-providence* created by the Quiet Revolution in the 1960s” (ibid, p. 47). The notion that a “culture of free public services” is something to be eradicated with vigor demonstrates the high degree of acceptance that neoliberal ideals have attained within Canadian society, and how little regard members of the oppressed lower classes are shown by their financially well-off oppressors. The protests highlight the need to ensure that post-secondary education remains a cornerstone of society for all who wish to proceed in that direction. It demonstrates how the agency of students cannot be deliberately repressed permanently, and prompts recognition that students as stakeholders in their own educational process will lead to better education for more students. Giroux (2014) argues that this sense of agency demonstrates how young people are “protesting to create a future inclusive of their dreams in which the principles of justice and equality become key elements of a radicalized democratic and social project” (p. 155). An example of this ideal in practice has already been seen at Lakehead

Orillia, where the Lakehead University Student Union (LUSU) has been pushing back against these tuition increases. LUSU has been pressuring the university administration to tie tuition fees to inflation, in order to limit increases and promote equitability (Lakehead University Student Union, 2015).

Another example of how prevalent neoliberal ideologies that are within the Canadian education system that seek to stratify it can be seen in a decision by the Osgoode Law School Faculty of York University to decline a \$60 million donation from Research in Motion in 2012 (Newson, Polster, & Woodhouse, 2012, p. 62). The authors describe the problematic nature of the donation as

“being presented by some media outlets, even as I write, as against the interests of the Ontario public. The idea that the university would best serve the public interest by cutting this deal with a corporate sponsor is reinforced by the Ontario government’s recently announced 2012 budget, which calls on members of the business community to increase investments in public institutions such as hospitals and universities” (ibid).

That the government and general public would view the corporatization of universities as beneficial, even at risk of compromising the ability of such institutions to retain high levels of academic freedom, simply because it absolves the government of having fund these institutions to, speaks volumes about the perceptions of post-secondary institutions as serving the needs of corporate clients (ibid, p. 62-63). This sentiment is clearly expressed by Pietkiewicz (2016) who asks “how can anyone not feel incensed, but the well-off themselves, when the very institutions that genuine citizens have worked so hard to build and prosper, have so easily crumbled into financial warlords” (p. 301)? This suggests that the well-off members of society who seek to fund universities are doing so with the hope of moulding these institutions to serve their own purposes, rather than remaining staunchly public and free of corporate influence (ibid, p. 303). Giroux (2014) gives the example of how much influence sport programs (and their associated corporate

sponsorships) have on university financial planning, often to the detriment of academically strong but financially disadvantaged students (p. 111).

As a point of comparison, some countries in Europe such as Germany offer free tuition for students from Germany, within the European Union (EU), and even outside of the EU (Study in Germany for Free: What you need to know, 2020). This is because there remains a belief in Germany among many citizens that education should not be considered as a market commodity, and “that free access to higher education ensure economic growth and welfare for the greater population” (ibid). The fact that individuals are not expected to contribute to funding their education beyond a small semester fee of between 300 and 400 Euros (CAD 456-609) (ibid) means that socioeconomic barriers are largely eliminated not only in terms of cost but also of debt; thus, students who exit German post-secondary programs will not be carrying student debt with them as they embark on other living expenses such as marriage, housing, or a vehicle.

The United States, by contrast, follows the Canadian model in that education is funded partially through state funding and partially through student tuition. However, according to the National Center for Education Statistics has increased over 100% on average from 1985-2015 (Tuition costs of colleges and universities, 2020). The ideological impact behind the dramatic increase in the share that students are being asked to pay is noted by Johnstone (2003) who states that a primary “rationale for cost sharing in higher education is the neoliberal economic notion that tuition - a price, as it were, on a valuable and highly demanded commodity - brings to higher education some of the virtues of the market” (p. 355). The commodification of education, as in other areas of the market, will skew towards favouring the rich while burdening the poor with opportunity deficits and large debts. To that end, Johnstone (2003) also mentions that “the objection that imposing tuition or increasing it at a rapid rate might exclude potential students from

poor or rural or otherwise disadvantaged families can be met, it is argued, by the promise of generally available loans... or by means-tested student grants, paid for, at least in part, by the augmented tuition revenue” (p. 354). In the United States, this has the effect of indebting the poor to subsidize the rich, under the false pretense that the poor will benefit equally from the exchange.

Although the Canadian higher education system falls between these two extremes, the presence of financial stress is nevertheless keenly felt by many students during their post-secondary experiences. It is against this backdrop and the adoption of neoliberal ideals as social norms that students in Ontario, and Lakehead Orillia in particular, endeavour to complete their studies. As an example, an undergraduate student enrolling in Lakehead Orillia’s BEd program for the 2020/2021 Fall/Winter term can expect to pay \$7,194.15 in program fees, plus any additional living and commuting expenses (Lakehead University, 2020 Undergraduate Fees). An additional \$7,194.15 will then be required to complete year two of the program. By comparison, other universities in Ontario offering BEd programs also require significant financial investment on the part of students. Trent University estimates yearly tuition to be \$8,400 (Trent University, Your student budget) and York University states tuition costs per year as \$6,980.70 (York University, undergraduate tuition fees). It is important to note that these numbers are exclusive of lodging, food, and other living expenses which can potentially double the cost of an academic year (ibid). The scope and scale of these types of financial commitments in practice will be explored throughout the literature review that follows.

Solid and engaged students tend to mitigate the effects of financial stress and not see it as negatively affecting the perception and worth of their education when that education is built upon a solid foundation of intrapersonal relationships and an ability to balance their program and personal lives.

Literature Synopsis

The literature in this area covers a diverse range of fields and provides a solid theoretical foundation for the present research. A brief exploration of the political-economic factors underlying the research provides background context for the present research. The main body of the literature review will be organized thematically, into four main categories: student engagement, debt and persistence, socioeconomic status, and financial stress. Across these categories, the research illustrates that while student engagement and debt/persistence are both key factors that have been looked at in previous studies, the relationship between them has not been fully explored. The importance of a communal aspect of public education was a theme, as well as effective management of debt. The limited and low-paying nature of student work was also highlighted as one of the major contributing causes in the literature to student financial stress. Socioeconomic disparities among students and the equitable access to education, highlighting the struggles that lower-income students face and the complicated relationship these students have with financial and educational institutions, is covered in the Canadian context. The struggle that these students face is a multidimensional one, and the literature in this area is representative of the varied challenges they continue to face.

Literature Review

Student Engagement

The issue of student engagement while attending postsecondary institutions is a recurring theme in the research (Crittenden, Norr, and LeBailly 1975, Furco 2010, Axelson & Flick 2011). No university program, no matter how accomplished its faculty or how thorough its curriculum, will succeed if students do not “buy into” it. This idea that students are “buying into” their education is an important theme from kindergarten on up through during a student’s individualized education journey. However, it is perhaps nowhere more important than during a student’s university years. When students buy into their program, they are doing more than simply showing up to exchange as little of their time and money as necessary for formal credentials.

Thus, as the term “student engagement” when taken in isolation is rather vague, this paper will refer to engagement on the part of the student as the degree to which they are “buying into” their program of choice, and are involved with and emotionally invested in their own learning. Axelson and Flick (2011) write that student engagement also encompasses how students are connected to “their classes, institutions, and each other” (p. 38). Interestingly, they also discuss how student engagement is becoming increasingly more of a gauge by which universities as institutions are measuring themselves against, compared to “traditional (and more easily measured) characteristics as the number of books in the college library or Nobel laureates on the faculty” (ibid). It is fundamentally understood that students who engage and participate in their studies will draw more benefit from them (Miller, 2008, p. 93). There are unique opportunities to tailor the student experience at Heritage Place given that the entirety of the student body is composed of teacher candidates who will share common experiences and goals.

The methods by which student engagement can or should be assessed can be articulated in multiple ways. Axelson & Flick (2011) note that some students may exhibit few outward signs of engagement and yet still be emotionally involved in their studies, while there are also students who appear outwardly involved but are in reality detached from their studies (p. 40). Thus, although valuable, the external appearance and behaviours of students alone cannot be the sole determinants of what it means to be engaged on campus. Inside the classroom, another way that student engagement can be charted is to look at the relationships that students have with their professors. Crittenden, Norr, and LeBailly (1975) note that student expectations of perceived instructor performance are subjectively linked to class sizes; the larger the class, the lower student expectations surrounding the instructor and course are (p. 462). If students are less engaged as class sizes increase, this supports the idea that the student-instructor relationship has a perceptible impact on student engagement. Crittenden, Norr, and LeBailly use instructor evaluation forms as a means to attempt to articulate what student engagement looks like, and found that “the strong relationship of class size to mean evaluation ratings suggest that these ratings should be normed separately for size groups to avoid unfair comparisons” (p. 469-470). Students who feel lost and involuntarily shuffled through an impersonal system are likely to be less engaged, and their instructors will have less time to devote to individual clarifications or for developing the sense of community between themselves and their students, as well as among their students, that makes students desire to attend and participate enthusiastically and buy into the content being delivered.

Furco (2010) seeks to look at engagement from a community perspective and discusses how to get students to buy into their programs and studies as individuals through interactions in the broader public sphere. Many students who find altruistic acts such as volunteering, public service, and community development stimulating are left wanting by the narrowing focus on

academic activities, to the virtual exclusion of all else. Furco (2010) articulates an idea of students drawing engagement from their studies as a means to help perform acts of public service through “development of programmes designed to encourage faculty members and their students to conduct more work with members of the community” (p. 377). It is important to note here, that there is a common element of student-instructor interaction that contributes to student engagement across Furco’s research and that of Crittenden, Norr, and LeBailly. This importance of fostering and continually developing this relationship is one that can make a significant difference in how students conceptualize engagement during their university program.

Furco (2010) conceptualizes student engagement as the outcome of a pedagogy that emphasizes collaboration between universities and the public, in order to revitalize the role that universities as institutions play in advancing a broader societal good (p. 375). To embrace what students are learning in the classroom is to “seek opportunities to find meaning and relevance in their academic work, [as] opportunities to engage them in community-based work can help enhance students’ educational opportunities... herein lies the essence of an engaged campus” (p. 381). The idea that students self-identify as engaging in relevant work informs the researcher that students do not wish to feel detached and separated from where they feel learning takes place. Thus, engagement is the result of balancing classroom learning with community-based learning experiences. This is of particular importance for students who wish to enter humanist professions, of which teaching is one.

This discussion of the role that a learning environment plays in student engagement circles back to Axelson & Flick (2011), who discuss the relationship between engagement and learning as far from clearly defined, stating “measures of engagement are reliable correlates of such desirable student outcomes as higher grades among first-year students and college persistence” (p.

42). In attempting to see engagement as either solely an emotional, cognitive, or behavioural construct, it is not possible to understand the full implications of that relationship.

Universities as institutions are also responsible for creating and sustaining engaged campus environments for their diverse student populations. Wimpenny's (2014) book review of Harper and Quaye (2009) makes it clear that the authors have considered engagement in an inclusive manner. She states that these include student populations that are not only divided along identity, socioeconomic, or academic lines, but also "under-served groups such as student athletes, commuter and transfer students. Further, in this revised text, additional populations have been considered including homeless students, student veterans, returning adult learners and online students" (Wimpenny, 2014, p. 1). The importance of considering these diverse groups of students who might be attending one university makes it clear that universities cannot consider their student bodies as monolithic entities, where policies that may promote engagement among one set of students will not necessarily work for another.

This focus on policy and intersectionality is critical because the environment that universities set up for their students plays a large role in how emotionally invested these students will become. This learning environment helps invest students not only in their studies, but also in their student experiences as a whole. Wimpenny (2014) describes how the Harper and Quaye look at under-served student groups and the policies and barriers that impede, for instance, commuter students, who frequently miss out on extra-curricular or team-building activities that take place at university campuses, because they are not accessible to those who don't live in a university residence (p. 2). This is an important consideration, as commuter students reflect a large proportion of the Lakehead Orillia BEd population. Such barriers to participation help to frame student engagement as an institutional policy priority for universities.

Debt & Persistence

Going to school for three or four years can impose heavy financial burdens upon those who choose to do so. The financial commitment required for an undergraduate education often exceeds what financial resources students have available, and many students take out thousands of dollars in loans over the duration of the university experience. Unfortunately for students of lower socioeconomic status and limited financial means, incurring debt over \$10,000 disproportionately impacts them and their future lifestyles (Statistics Canada, 2016). According to the Statistics Canada National Graduate Survey, published in 2016, 45% of graduates who finished bachelor programs graduates with what Statistics Canada described as a large sum of debt, over \$25,000 (Statistics Canada, 2016). The existing research literature highlights how the student loan system often traps financially disadvantaged students with excessive debt. It also shows how university and government policies that concern tuition often conspire to make post-secondary education less accessible to these low-income students. Only one third of Canadian students who owe such sums of money are able to pay the debt back in three years or less (Statistics Canada, *Back to School by the Numbers*, 2018).

Parkin & Baldwin (2009) supplant this data in their study looking at persistence levels in Canadian post-secondary students. They note that the type of financial package—whether it is comprised primarily of loans versus grants—has a quantifiable effect on the rates of student persistence. They note that “students whose financial aid package is not adequate to cover the actual cost of studying or who accumulate high levels of debt are less likely to complete their studies” (Parkin & Baldwin, 2009, p. 8). They conclude that grants provide a superior rate of persistence because “the real effect of financial aid (especially grants) on persistence is an “indirect” one, in that it allows students to work less, worry less and focus more on the various

components of student life” (ibid, p. 9). This statement is particularly relevant to the current research being conducted because it highlights the importance of being able to attend to one’s studies without external distractions negatively impacting the ability of students to succeed in their studies.

Avery & Turner (2012) examine student debt as it relates to the economy. In the wake of the 2008 Great Recession, they note that “a combination of wage declines in entry-level jobs and increases in college tuition have placed many high school graduates in a no-win position, pressuring them to take on unmanageable levels of financial risk in the form of student loans” (p. 165). Regardless of whether students borrow from government or private lending sources, student debt has exploded as more students choose to embark on a postsecondary journey in an attempt to secure a higher-paying job in the future (Avery & Turner, 2012, p. 165). With more students choosing post-secondary educations as an alternative to a faltering economy, an increasing number of students took on money through student loans that were no longer able to be provided by their families to help with education costs (Avery & Turner, 2012, p. 177).

The ability in many cases for students to pay this back is limited not just by the number of jobs available, but also the low pay grade commonly associated with jobs that are available. This is due to the job losses in many sectors of society that have been ongoing since the Great Recession in 2008, as well as the growth of precarious, low-hour “gig economy” positions. One of the biggest factors facing financially disadvantaged students who wish to attend post-secondary institutions is that many jurisdictions have cut back on the funds available to students. A consequence of this policy is explored in Barr & Turner (2013), when they state that “Tuition increases at public universities were marked during the period of the Great Recession and such increases shift the costs of higher education from states (in the form of across-the-board subsidies) to students” (p.

169). This shift to student-sourced funding disproportionately affects low-income students who come from low socioeconomic backgrounds and serves to impose artificial barriers to these students.

Barr & Turner also (2013) also note that in the wake of the Great Recession, the percentage of student loans that were issued through government sources increased, while the percentage of loans issued through private companies decreased (p. 179). For financially disadvantaged students, the lack of sources upon which to seek funding is structurally disadvantaging them, because Turner & Barr (2013) note that a key difference between government and private loans is that government loans are capped and private ones are not (p. 180). For these low-income students, this promotes a system where they might not possess the personal funds to supplement a capped loan, forcing them to either find additional income or to make the decision to not attend a post-secondary institution. This is supported by Davies & Lea (1995) who note that students who come from higher socioeconomic backgrounds are less likely to be debt averse, as they see student debt as a temporary reality to sustain their accustomed lifestyles (p. 663). For these lower income students, the imposition of debt is a fundamental shift in their lifestyle and represents a much more permanent fixture, which disadvantages them further compared to their peers.

In Canada, students face a similar set of financial challenges as the jobs and hourly pay grade available has lagged behind the rate of inflation when viewed nationally (Berger, Mott, & Parkin, 2009, p. 105). They state that “students aged 18 to 24 have seen only a small gain in their average hourly wages since 1997–98: about 2.1 percent after adjusting for inflation (see Berger, Motte and Parkin, 2007, 82). The increase in overall earnings that students report is thus almost entirely attributable to the increased numbers of hours worked, as opposed to a significant increase in wages” (ibid). Therefore, in order to account for constantly increasing tuition rates, Canadian

students must work more hours in order to fully fund their educations. Furthermore, Berger, Mott, & Parkin state that “the 62 percent of students working while in their last year of undergraduate studies in 2009 worked an average of 18 hours per week. Assuming that a typical academic year lasts 34 weeks, then the average student who is working while in school works a total of 612 hours (ibid, p. 106). Over 600 hours represents a staggering amount of time that could be better utilized on a variety of tasks including schoolwork, personal pursuits, and family obligations. These hours, in many provinces, represent the approximate breakeven point when compared to tuition costs; living costs add more yet (ibid, p. 106-107). For many students in the Lakehead BEd program, working even a smaller number of hours represents a significant distraction in terms of time or effort that draws students away from being able to devote their full attention to their studies.

The issue of low socioeconomic status students and government funding structures is also examined by Chen & St. John (2011). They look at government funding structures from a policy standpoint and the relationship that those policies have on student persistence across different socioeconomic groups (p. 632). Their research centers on the idea of persistence in postsecondary students, or how likely they are to successfully finish their programs and graduate with their degree. Their research shows that higher education in the United States, where their study was conducted, found that high-socioeconomic bracket students were over 50% more likely to persist through to completing their higher education than their low-socioeconomic counterparts (Chen & St. John, 2011, p. 652). They also looked into how institutional characteristics affect student persistence, noting that “policy makers need to consider the combined effects of state financial aid and public tuition which are significantly related to persistence rates. Higher tuition without increased grant aid is associated with higher dropout rates” (p. 654). It is important then, to understand how denying low-income students financial help when they need it most has a

prodigious effect on how successful they can be during their postsecondary studies. These students are forced to work within an institutional framework that does not make policies or react to societal forces in an equitable way that enables students from all backgrounds to have an equal chance at acquiring a university degree. The notion of state policies that are structurally-geared against low income families is supported by Houle (2014), as merit-based aid, which is accounting for an increased portion of government aid available, often goes to students from middle and high socioeconomic status families who are given better resources to succeed from an earlier age academically (Houle, 2014, p. 55).

The suggestion that students who come from low socioeconomic backgrounds are disadvantaged not just from an institutional, but also from a family background, is explored by Houle (2014). The unequal resources at the disposal of low-income students who are not in a position to have their family support their education financially means that they are disproportionately dependent on government financing for their education. Houle's (2014) research is predicated on the notion of what he refers to as "reproduction of advantage" which refers to the idea that "parents use their financial and educational resources to protect their adult children from student loan debt" (p. 54). As a result, his discussion of systemic disadvantage centers around how low-income families do not have as much of an idea about concepts such as putting aside savings for school or understanding how much tuition would cost. Families without preexisting postsecondary experiences do not have any way to quantify these experiences in order to help protect their adult children who wish to enroll in a postsecondary program (Houle, 2014, p. 55). In Canada, there are disparities in debt among disadvantaged students which disincentivizes their participation in post-secondary studies. Bell & Anisef (2005) state that

students from low-income backgrounds are less likely to complete their academic program because they are ill-prepared for the demands of a post-secondary education... Given

accumulated interest and the principal loan at the end of their studies, low-income student borrowers wind up paying disproportionately more for post-secondary education than high-income borrowers (p. 73-74).

The disadvantaged position of low-income borrowers is clearly illustrated as these individuals must navigate a system designed to service high-income borrowers, and without family members to possibly help mitigate the costs of going to school. The debts incurred while attending a post-secondary institution can thus pose severe challenges to these students after graduation as they seek to begin spending money on houses, cars, or other consumer goods (ibid, p. 67).

Socioeconomics

Although it has been inferred at other points throughout this literature review, students who come from low socioeconomic family backgrounds are often disadvantaged because they do not have the same amount of social and cultural capital (Bourdieu, 1989, p. 21) as their middle and upper-class peers as they transition into their university lives (Devlin & McKay, 2014, p. 105). Institutionally, the fact that these students often have not had the life experiences or the ability to talk to family members who experienced post-secondary education to help them acclimate to university life is often brushed aside. Devlin & McKay (2014) outline some of the challenges involved in transitioning to university education, including “changes in their living situations, negotiating academic environments, developing new friendships and, for younger students at least, adapting to greater independence and responsibility in their academic lives” (p. 98). They identify what is referred to as a “socio-cultural incongruence” (Devlin & McKay, 2014, p. 99) among low socioeconomic background students and universities as institutions, where universities consider the students themselves as responsible for their own failures to acclimate to university life, while abrogating themselves from any responsibility they have to ensure that students transitioning into university life are given the institutional supports they will need to succeed throughout the duration

of their studies (Devlin & McKay, 2014, p. 99-100). Their research points to a need to reframe this imbalance and put more of the onus of responsibility for success on institutions instead of low-income students.

One of the main barriers to successfully transitioning into a teacher education program for low socioeconomic status students is grasping the benefits and implications of financial aid programs available to them (Greenfield, 2015, p. 316-317). Dowd (2008) writes that “the observation that the meaning of money is socially constructed calls into question the casual logic, construed at its simplest, that merely providing students with information about financial aid options provides them with equal opportunity to attend college” (p. 234). Students have to be made aware of how to act on this information, and Dowd (2008) states that low socioeconomic background students often do not have a trusted person in their home environments who is able to help provide them with this information (p. 234). Furthermore, it is acknowledged that low-income students, who are primarily black, indigenous, and people of colour (BIPOC), must risk more to borrow the funds necessary or choose not to borrow at all, thus missing out on the experiences that postsecondary education can offer (Dowd, 2008, p. 234). Thus, these students are disadvantaged by virtue of not having the knowledge made available to them to best utilize any supports that are in place, because it is implicitly assumed that people (i.e. higher socioeconomic status) will have a degree of financial literacy beforehand. These ideas are further explored by Belley, Frenette, and Lochner (2014) who document the borrowing abilities in the Canadian context by noting that credit for these low-income individuals is harder to obtain relative to the United States (p. 693). Thus, “children from low-income families may forego a higher education (even if they are academically prepared) due to the inability to borrow against their future earnings” (ibid, p. 665).

The expectation of financial literacy is not the only handicap that students who come from low socioeconomic households face. Their ability to participate in postsecondary education is also negatively impacted by their parental education achievements. The lack of cultural capital accrued by the parents of disadvantaged students is described by Bourdieu (1985) as a lack of power within the field of education due to existing outside of that field (p. 724). Finnie, Laporte, & Lascelles (2004) note in their research that higher parental levels of education are associated with higher postsecondary participation rates in Canada across all family types. Specifically, they note that children are much more likely to go to university if their parents are university educated (p. 12). Since many low-income families do not have a history of parents attending university, they are unable to provide critical support and guidance to their children, even if they want to, on how to successfully transition to university and excel throughout their education.

An additional source of education inequality that is biased against low socioeconomic students in Canada is the status of their parental marriage. Orders & Duquette (2010) state that students who come from families that are headed by a single mother are “less likely to attend postsecondary institutions than students from two-parent families (p. 3). Furthermore, they report that “youth from single parent families appeared less likely to obtain a college diploma or a university degree than youth from intact (two-parent) families (Orders & Duquette, 2010, p. 3). These disadvantages impact low socioeconomic students who cannot dedicate the time and energy to pursuing a post-secondary education, as familial obligations become paramount.

Institutional ignorance—specifically on the part of universities who often mistake equality for equity—with regards to socioeconomic status continues to be a barrier to students, regardless of whether they pursue a postsecondary education directly after graduating from high school, or wait until later in life. Research done by Tones, Fraser, Elder, & White (2009) shows that

socioeconomic barriers to postsecondary success persist for mature students, who “have the potential to succeed at university, their economic and family responsibilities are barriers to study and might lead to attrition. Study barriers are likely to be intensified for mature-aged students from low socioeconomic backgrounds, who are unlikely to have progressed directly from high school to further education” (p. 506). They state that mature students are more likely to require institutional support to mitigate financial, educational, and social deficits (p. 507), and found that “awareness of university support services was poor” (p. 522). Tones, Fraser, Elder, & White (2009) also found that these mature students also required a greater level of institutional support to successfully adjust to university life, supporting the idea of a disconnect between universities as institutions and low socioeconomic status students that they are supposed to help succeed. Given the larger percentage of mature students within the Lakehead BEd student body, providing effective institutional supports for this group is of critical importance.

Financial Stress

The cumulative effects of these social and economic pressures on students cannot be understated. One of the areas through which the effects of financial stress can be seen is mental health. Selenko and Batinic (2011) look at what governs this relationship, while distinguishing “between objective and subjective aspects of economic stressors” (p. 1725). Using a group of respondents that are clients at an Austrian debt-counselling institution, they found that “results indicate that financial stress had less effect on mental health if an individual had strong self-efficacy beliefs and had more access to collective purpose... The results showed that the employment status had little effect on the relationship between perceived financial stress and mental health” (ibid, p. 1729). Their commentary on self-efficacy and collective purpose are particularly illuminating, as these qualities are vital both for attaining a BEd degree and teaching

generally. In the Lakehead context, BEd candidates need to feel that they are working towards a worthwhile goal in order to remain engaged with the program and persevere in spite of the financial stress that they are enduring.

Maintaining positive mental health while completing a professional program is something that financial stress can make increasingly challenging. This is attested to by Turner & McCarthy (2017) who state that “Personal demands exacerbate stress and anxiety for today’s students as many more students hold full- or part-time jobs while in nursing school due to decreased financial assistance in comparison to previous years... students are also more likely to be non-traditional students with additional work and/or family stressors” (p. 22). Drawing on the similarities between nursing and education programs, Turner & McCarthy conclude that “there is a need for effective stress-management interventions” (ibid) in such programs. Although the authors are writing about a nursing program, the BEd program at Lakehead is also a professional program that includes a practicum component, that draws in non-traditional, mature students who have full-time family duties in addition to their studies.

For low-income families in Canada, the benefits that are associated with obtaining a higher education do not weigh favourably with the financial stress that often has to be endured while being in school. Motte, Berger, & Parkin (2009) write that “For individuals relying on financial aid and employment income that have been struggling to keep up with rapidly increasing costs, the benefits of post-secondary education are obscured by the immediate financial obstacles in the way” (p. 123). This issue is potentially severe because students in the program who feel demoralized by the financial impositions will not only be disengaged and distracted from their studies, but may consequently exit the program early and be left with student debt and no formal academic degree to compensate for those efforts.

Conclusion

There are multiple recurring themes present in the existing academic literature that support why students from low socioeconomic backgrounds face extra challenges from multiple quarters when choosing to pursue a postsecondary education. The lack of student engagement, underdeveloped community engagement, debt and the increased need for persistence, as well as socioeconomic factors, all contribute to how students perceive their own academic worth and perceptions of success in their postsecondary programs. Collectively, the body of literature examined here can help to identify issues and barriers that will contribute to student self-perceptions of success in Lakehead Orillia's BEd program.

Task Design

Methodology

This research project will be organized around a grounded theory approach, with data being drawn from multiple sources and used to understand student experiences in the Professional Program. This central aspect of the research will rely on a questionnaire for students of the professional program, but there will also be follow-up interviews for a small subgroup of students. The goals of the questionnaire are: (a) To provide a meaningful opportunity for students to voice concerns with the professional program, and to provide potential solutions to these concerns; (b) To create a safe and confidential mechanism to hear concerns, particularly for students belonging to equity-seeking groups; and (c) To help with prioritizing program issues for the researcher to address over the short, medium, and long term (Summary and Implied Consent, Faculty of Education Professional Program Questionnaire, 2019, p. 1).

The focus of the research during followup interviews was initially on the effects of external financial stressors on student academic engagement in and different distractions that students brought with them to the Professional Program. These conversations would be supplanted with additional interviews during the next academic year from second year students in order to increase the amount of data available for analysis. One objective of this was to ensure that the data gleaned from this study was as representative as possible of the overall composition of the student body. By drawing on the experiences of students with different life situations, a fuller account of how financial stress impacts students differently was gained. The interview aspect of the research took into account multiple metrics such as student travel time, income and employment, and prior education. These factors were linked to how students engage with the course matter to examine how external factors contribute to or create barriers to their success. A full outline of the research timeline can be found in Appendix C.

As part of the recruitment process, a poster was designed by the author to help persuade Lakehead BEd students to complete the Professional Program Questionnaire Appendix E). This poster was part of a concerted effort to raise awareness of the survey and explain why it was important for students to complete it. The poster was used in conjunction with a slide designed to be shown remotely in classes (Appendix F), as well as a table that was set up in the campus commons to further raise awareness and address any questions or concerns about the survey (Appendix G).

The data collection phase of the research consisted of two parts. The first component was the quantitative data from the questionnaire itself, based on high-frequency issues as reported by students in the professional program. The study focused particularly on questions in the survey pertaining to household income, student debt, OSAP loans, expected debt upon graduation, student

employment during their time in the program, levels of engagement with the program, and distractions they carry with them into the classroom. Completion of the questionnaire was done on a voluntary basis and the raw data is confidential. There were no negative consequences for students who did not participate in the research, who did not finish, or who provided negative responses during the questionnaire. If students did not feel comfortable with a question, they were able to skip it and move on to the next one. There were five parts to this questionnaire, and it was estimated to take approximately 30-45 minutes to complete, depending on the depth and thoughtfulness of the student responses. The survey was administered through Google Forms to enable access, ease with analysis, and confidentiality. Participants were able to do this from any place where they had internet access.

The qualitative data was obtained through follow up interviews. These participants were selected from those that choose to enter their email addresses during the questionnaire, thereby providing consent for follow-up interviews, and knowing that this attached an identifier to their survey. It was made clear to participants that they were under no obligation to do a follow-up interview, particularly if they wished to remain anonymous. Participants selected for follow-up interviews were contacted via email to set up a time and place and explain what data was going to be collected. The interview protocol was designed to accompany and build upon the relevant topics within the larger survey discussed earlier. Interviews were recorded using an audio recorder. Each interview took between 20 and 30 minutes to complete, as expected. During the follow-up interview period, two participants were interviewed. The transcript data is stored on the researcher's computer for the duration of the project, and will be erased at the conclusion of the study. One difference from the planned research was the elimination of subsequent follow-up interviews. This was done due to the impact of COVID-19 on university operations.

The data collected from these sources were used to determine student levels of engagement with the Lakehead Orillia BEd program and how much of an impact distractions in their personal lives have on them while engaging in in-class activities. For the long answer, qualitatively-oriented questions such as q. 32, q. 39, and q. 58, the data was imported into a spreadsheet and manually sorted by cutting and pasting, according to the thematic categories that emerged during the initial assessment of the data. Survey responses that bridged multiple themes that were clearly demarcated from one another had those relevant sections separated and sorted into each thematic category in order to better quantify the number of responses that addressed each theme. As a result, the number of survey responses to question 58 (n=122) is lower than the number of responses used to connect qualitative and quantitative data (n=162). These responses were then cross-referenced and used to support the qualitative data questions from the initial section of the questionnaire.

A significant amount of time was also spent analyzing and coding the data from the follow up interviews that were conducted. This was done by first relistening to the recording in its entirety, in order to become familiarized with the interview. The transcription process involved listening to the recording being played back through a pair of headphones, and manually pausing and playing the recording as the transcription was typed out. The transcript was typed out verbatim in as many places as possible, with occasional edits for clarity and continuity of language. Manual decoding was chosen in part to become more intimately familiar with the participant responses as they were transcribed, and helped frame further provocations. It also assisted in identifying any gaps in the responses provided by interview participants, and notes on potential follow up questions for any subsequent interviews. Manual decoding was also beneficial because it was easier to draw connections within and between responses. It was also easier to understand the

different ways in which interview participant responses supported the qualitative data gathered through the survey questionnaire.

Design

For this portfolio, there were three primary tasks in mind to develop and showcase the research. These were: (a) a slide deck suitable for presentation, (b) a web page showcasing research results that can be used as a student resource, and (c) the research analysis itself. These three tasks will provide a better understanding of the structural challenges that students attending the BEd program at Lakehead University in Orillia face. In pursuit of that goal, the webpage that will be developed (Fig. 1) will present an overview of the obstacles and distractions that students in the program report facing throughout their studies. The webpage will be a data set contained within the existing OH2BH website. It will organize and showcase the findings of the research, while providing details about financial stress and the effects it can have on post-secondary students. The page will be subdivided into areas centered around student engagement, such as what does or does not constitute positive student engagement. The webpage will also highlight statistical reasons that Lakehead students in the BEd program might suffer from financial stress and lack of engagement with their studies. There will be a section on resources and strategies that can help positively refocus students. An analysis of the findings will be given, with links and resources for mitigation strategies as well as further reading on particular areas of interest for students. Conceptually, the webpage will be envisaged as both a research tool and a support tool for the BEd body of students and Lakehead University going forward.

The goal of the site will be to position it as a resource bank and data hub for students who are either struggling with coping with the effects of financial stress, or who wish to use the statistics presented in support of their own research. Working towards building a positive space where students can see data relevant to them, will be useful as more data can hopefully be added in the future. Thus, giving students a longitudinal view of how BEd students work through the program with different levels of financial stress. The webpage will be contained within the larger OH2BH website, to help contextualize the research within the larger scope of the student experience at Lakehead Orillia. As the central research question centers around how financial stress impacts

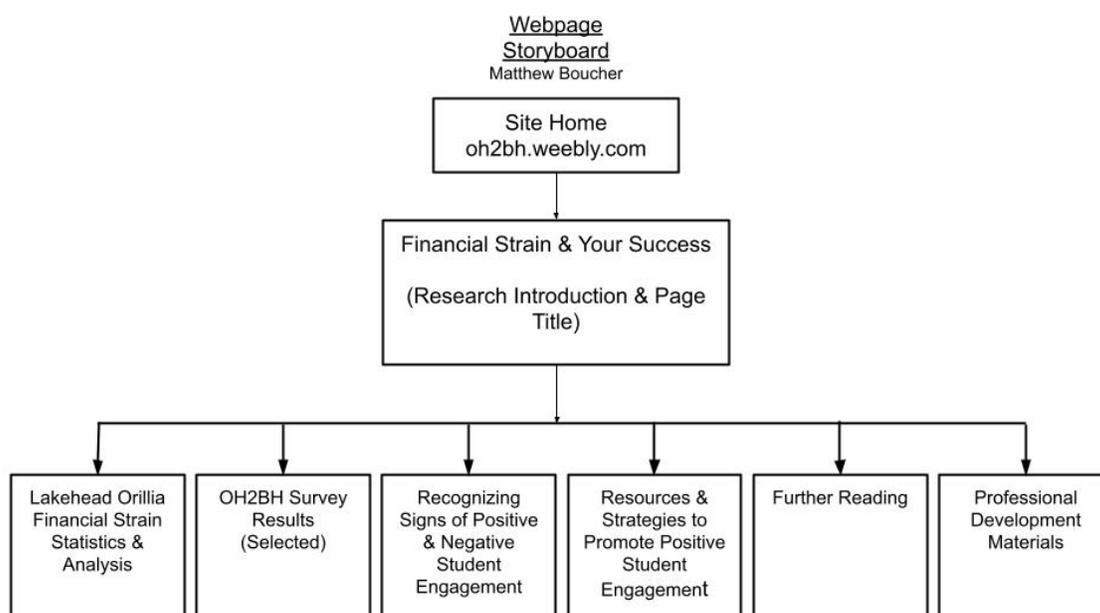


Figure 1. Proposed Website Storyboard. Each box represents a different web page.

student engagement, it will be critical to posit the problems and solutions that can be derived from the data in concrete terms, and allow students to draw conclusions and articulate goals based on that. It is also planned for the website to feature links to journal articles discovered over the course

of the present research that are topical, to provide further reading and additional depth to the findings already presented.

Any questions or comments that students have about the research can be submitted to an email address set up to function as a communication channel between the researcher and the student population. The content discussed throughout this discourse can then be addressed in future updates to the website. In this way, the site can serve as a means to communicate with students authentically. The goal is to have students benefit from this arrangement by understanding better the communal nature of the impacts of financial stress, that it is not a problem that occurs in isolation. Students will also be able to use the data on the website in order to pursue their own research and discover other, additional research on the subject areas that are of interest to them. It is hoped that the long-term impact of the research is such that understanding the financial and mental health challenges faced by BEd students at Lakehead Orillia can be better addressed by students as they progress through the program.

The data that is gathered through this research will be acquired through quantitative and qualitative means. Survey results from within the student experiences and professional program feedback survey will comprise the quantitative portion, and qualitative follow-ups will occur in the form of student interviews. Findings gathered through research will be analyzed by the researcher to establish common trends and areas of coalescence in the survey responses. The data gathered will be analyzed and cross-referenced with existing data from the Lakehead student community, taken from the previous edition of the survey. This will be done in an effort to look for trends and similarities among different data sets, or potential divergences as well.

Data Analysis

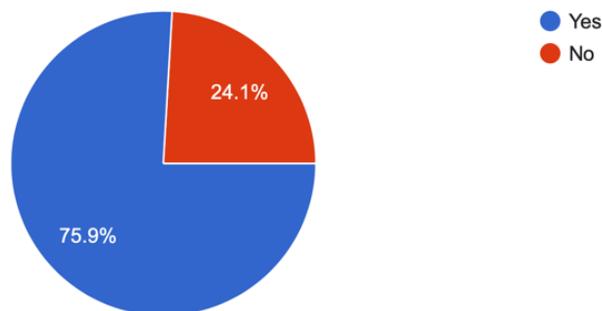
The results from the 2020 Lakehead University BEd Professional Program Questionnaire contain data that can be used to support the idea that student self-perceptions of success in the program are negatively impacted by financial strain. The following data in this section is drawn from a response pool of the 164 students who completed the questionnaire, in addition to two in-depth follow reviews with participants. The analysis of the data will be broken down into two main strands; the first part of the analysis will focus on how students experience financial strain, and the second part will examine the impact of student engagement. Each category will also be organized into relevant subtopics. The following analysis seeks to maintain as much of the verbatim language submitted by responses to the short and long answer questions recorded by the survey. However, in some cases, omissions and/or grammatical errors have been changed in order to maintain readability. These changes are kept to a minimum in order to maintain as much authenticity from the questionnaire responses as possible.

Part A: Financial Strain

OSAP & Student Debt.

18. (a) Did you receive OSAP to enroll in Lakehead's B.Ed. program?

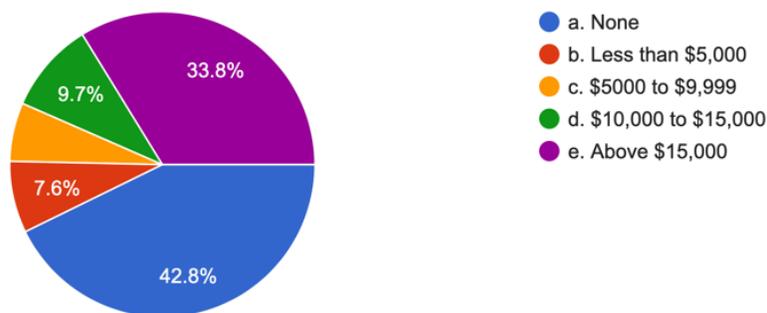
162 responses



A predominant measure that affects student satisfaction with the professional program is the perceived worth that the program provides for them in relation to the costs that students must bear in order to complete it. Over one half (51.5 %) of survey respondents stated that they had preexisting student debt before enrolling in the Lakehead BEd program, and of that group, approximately one third (33.8 %) came into the program with more than \$15,000 in student debt (q. 18d). Thus, there is a need to work in order to finance the program for many students. The preexisting debt that students carry with them is one of the largest areas of subjective economic stress that they carry with them before and during their BEd experience at Lakehead.

18. (d) If so, how much?

145 responses



Some of the most important findings from the questionnaire centered on the topic of student debt. Although approximately half of the survey respondents entered the Lakehead BEd with no prior student debt, yet three quarters of respondents received Ontario Student Assistance Program (OSAP) financial aid, and 40% of students expect to graduate with at least \$15,000 in student debt. This information suggests that there is a financially vulnerable sector of students currently enrolled in the BEd for whom financial strain is a particularly looming issue. One relationship between the 31% of respondents who work at least two jobs during their BEd and the number of respondents who reported an annual household income beneath \$20,000 (25.3%, Q. 17) suggests that within this financially vulnerable group there is an extremely vulnerable subset of students whose

capacity to save is extremely limited, and for whom the repayment of government loans will pose an extraordinary challenge. The survey data is supported by a Statistics Canada (2016) study stating that the tipping point for vulnerable students such as the subset mentioned above is a graduation debt of \$10,000. Students above this threshold face a much larger impact on their futures outside the program due to excessive debt. Another (2018) Statistics Canada study found out that only $\frac{1}{3}$ of students who owe large sums of money can pay it back in under three years.

An indicator of how OSAP can often not be enough can be seen in the questionnaire where one respondent wrote that “I receive OSAP but opted out of getting more loans but I still receive funding from them through grants. My student debt is about \$20,000 so maybe add a higher option [in the student questionnaire]” (Q. 22). The questionnaire results reveal that there are students in the program who not only carry significantly more than \$15,000 in student debt, but who are not able to access the loans because they do not feel they would be able to pay them back in a timely manner. The feelings of helplessness associated with being in such a position would have a pronounced effect on student self-perceptions of program success.

Household Income.

Over three quarters (75.9%) of questionnaire respondents noted that they received funds from the OSAP in order to enroll in the Lakehead BEd program. In many cases, these funds are monies that are loaned out, rather than granted, which means that repayment is expected after completion of the program. In an economic environment where approximately half of the student population (48.1%, Q. 17) has a household combined annual income less than \$60,000, deferral of tuition costs to students who are struggling to get by in the present will have a large effect on their personal finances beyond their graduation period. Many students are unable to save the required funds required for tuition in their daily working lives, and the tuition costs associated with the

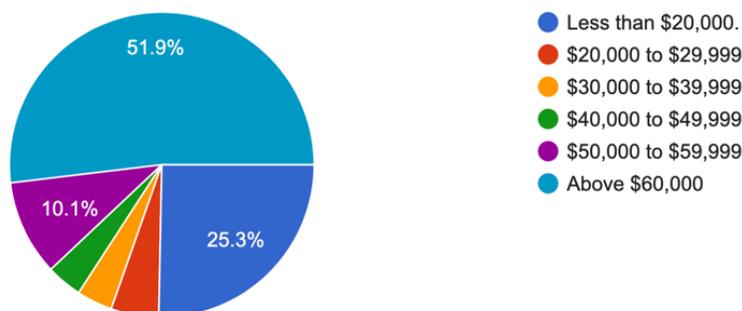
program are only attainable with financial aid. Although data regarding the average ratio of funds granted versus funds loaned is not known, the high ratio of survey respondents who report student debts higher than \$15,000 suggests a higher proportion of money is loaned out rather than granted. This is a significant source of financial stress for many students who could be in a position where they are struggling to repay this, especially if they do not find paying work right away.

When looking at questions 19(b) and 19(c), a high number of students are facing financial hardship while attending the BEd program. The stressors associated with this fact manifest themselves in many ways. Many students feel like they carry these worries to class with them, both directly and indirectly. In addition to the students who explicitly stated that financial worries distract them from their studies, the data also reveals that financial worries cascade into time management stressors. This position is supported by Turner & McCarthy (2017), who discuss how mental health issues in students can be exacerbated by the double-ended crunch that results for this vulnerable group of students who must contend with more working hours and a decreasing amount of financial aid (p. 22).

Part Time Employment.

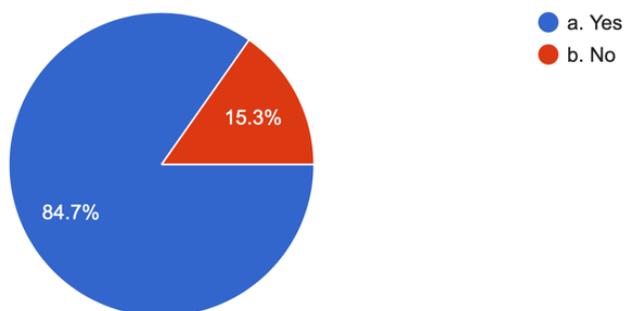
17. What is the total combined approximate annual income of your family home? (Consider your current family structure, whether you live at home...r independently and/or with your own dependents.)

158 responses



When considering the students' household finances, it is interesting that the two largest groups were those whose family units made greater than \$60,000 (51.9%) and those who made less than \$20,000 (25.3%). The relative non-effect of this disparity on student self-perceptions of program success is shown through responses to question 19(d) asking if students that worked during their time in the program felt success was harder to attain as a result. An 84.7% majority answered in the affirmative. The lack of a strong link between disparities in financial situation and student perseverance is highlighted in responses to question 73, which included advice such as "It's going to be a lot of work, but will be worth it in the end," "The end result is well worth it!", and "honestly, I would tell [others] that if they are not driven, or don't have a high work ethic, to maybe consider somewhere else." These types of responses acknowledge the high level of perseverance required to complete the program, yet don't link that ability to persevere with financial status.

19. (d) Do you feel that working during the school year makes your success in the program more difficult?
131 responses



This is supported by an Australian study that sought to evaluate how potential tuition increases in Australian tertiary institutions would impact low socioeconomic learners. The study (Norton, 2014) discovered that "once students are enrolled, low socioeconomic status does not in itself add significantly to non-completion risks or poor financial returns after graduation." Arming

students with the knowledge needed to make informed decisions on what type of higher education (or if a higher education) was best for them proved to be of greater value in achieving and maintaining higher university completion rates at all socioeconomic levels (ibid). Instead, the article closes by saying that “This policy history does not suggest any need to spend large sums of public money reducing university fees to influence low socioeconomic student behaviour. Instead, we need to improve our understanding of the relative costs, benefits and risks of higher education compared to its alternatives and convey the findings to prospective students” (ibid). Returning to the survey data, other respondents, when asked about giving advice to others considering the Lakehead BEd program, gave different variations of the idea that it was important for people to research the program and understand their own aims and desires before choosing to enroll (Professional Program Questionnaire, q. 73). Students who have reflected on the cost/benefit analysis for themselves prior to enrolling are more likely to persevere through the financial strain. This supports the assertion of Selenko & Batinic (2011), who argue that “the relationship between subjective economic stress and individual well-being, is assumed to be moderated by a variety of individual-level factors” (p. 1725).

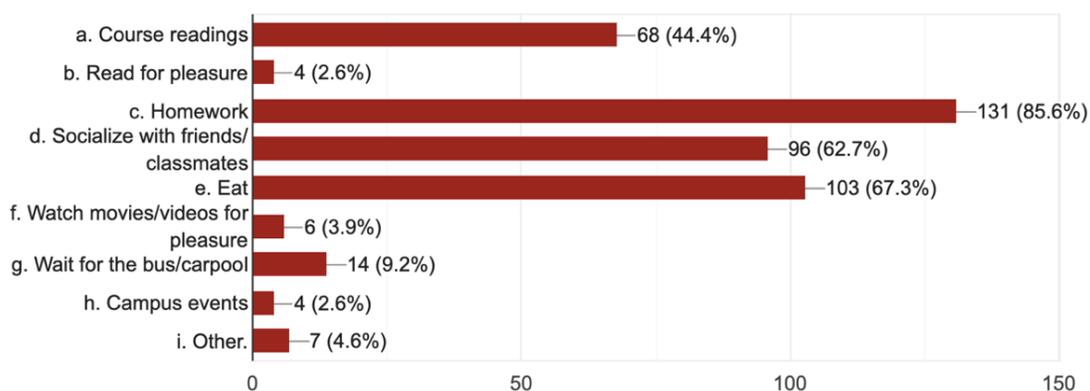
One area where there is a gap in the data regarding the relationship between financial assistance and financial strain was anticipated in the follow up interviews. Both individuals who consented to follow up interviews (referred to as Sean and Sara) were not able to provide detailed input regarding this relationship, and expand on the data that was gleaned from the questionnaire. The research would have benefitted from additional input from other respondents in this respect.

Part B: Impact on Student Engagement

One area that the data reveals a dramatic impact with respect to student engagement is in the physical space that students inhabit at Heritage Place. The total amount of time spent on campus detracts from students being able to use outside time either at home with their families, working, or other social or personal interests. Being able to use the time spent at Heritage Place outside of designated classroom time in a manner that students feel is productive is an important indicator of feeling successful in the program. 41.7% of survey respondents reported spending between 3 and 10 hours per week at Heritage Place outside of their designated classroom hours. Some respondents stated that not having access to the full suite of campus services outside of their time in class was not ideal. One person stated that “I believe the program would benefit from being at the main campus, where there is more access to things for students” (q. 32). Another stated “If there was more space for teacher candidates near main campus where we could be part of the culture at main campus” (q. 32). The specific identification of “culture” in the campus context as

39. When you are on campus (Heritage Place) but not in class, what do you do? (Choose as many as apply.)

153 responses



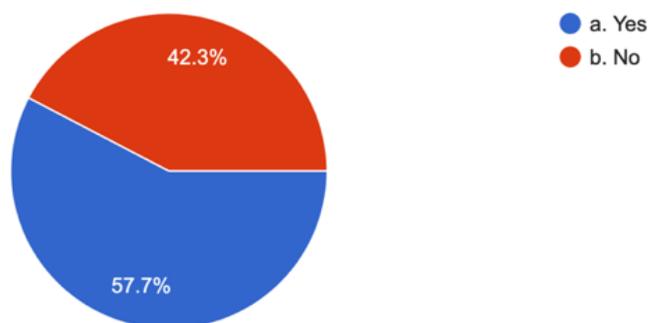
something to be a part of indicates that students feel additional stress from being at Heritage Place without anything else to do other than assignments. There is a yearning for a sense of belonging

and engagement beyond the purely academic experiences provided in classrooms. Furco (2010) notes that with the rise of community partnerships as increasingly central to the mission of academic institutions (p. 380), the stresses of isolation within small physical and institutional confines play a role in detracting from Heritage Place being a more pleasurable location for students. The perception of Heritage Place as an island, separate and isolated both from the University Ave. campus as well as the broader community, contributes to this lack of engagement.

The chart above (Q 39) shows that when students are at Heritage Place but not in class, the leading activity among BEd students is homework completion. 85.6% of survey respondents reported that they spend some of their spare time completing coursework, and 44.4% of respondents also reported doing course readings as a non-classroom activity. The extra time spent on campus completing assignments means there is less time for students to spend potentially working to better their financial position. One survey respondent wrote that “The workload is too much and the class times often conflict in my availability to work more hours” (q. 19e).

19. (a) Are you currently employed?

163 responses



Student employment is a related area that students in the BEd identified as a negative stressor that impacts self-perceptions of success in the program. It is a commonly understood position that students entering Lakehead’s BEd program are encouraged not to be employed during

the program, so that they may devote their full energies to their classes. However, the reality for many students is that working while going to school is an absolute necessity for completion of the program. A majority (57.7%) of questionnaire respondents stated that they held some type of employment while enrolled in the program. In addition, 30 respondents (enough to fill one cohort) reported that they held two or more jobs down while going to school. Keeping in mind that Berger, Mott, & Parkin have said that undergraduate students who work while in school spend an average of 18 hours a week working (2009, p. 106), it becomes clear that the hours that many students spend working while also making time for their assignment homework can be the cause of a great deal of stress. The stressors students associate with working while going to school are exacerbated by the low wages typically offered with jobs available to students (Avery & Turner, 2012, p. 165), conspiring to make employment a more arduous and consuming task for them.

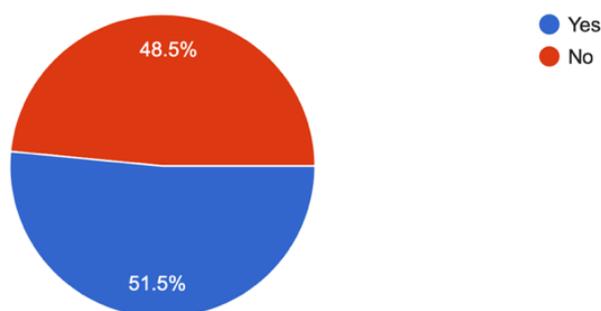
Making time for employment is a necessary part of student life for many in the BEd in order to simply make ends meet and get by. This sentiment was reported by 59.2% of respondents who stated they held some form of employment. One respondent stated that “I can't reduce student debt because this program is more work than a full time job. I work to survive and so I can have meals and pay my car insurance/gas” (Q. 19e).

In a follow up interview related to the Questionnaire, Sean spoke about the stressors associated with finances in the BEd program. Sean was asked if there were any regrets associated with their experience in the program, and he stated that “You know, it's not just tuition it's like everything I had to do to make sure—it's \$70,000 I'm invested into this program—one day threatens that.... If there's one stressor that I can point out, that would be it” (Sean, 2020). The direct link drawn by Sean in calling attention to the total amount of money invested—including travelling, living, food, etc. costs—is indicative that financial stressors are often near the front of

mind. The financial qualification made in Sean’s response differs from that of Sara, who in response to being asked if they felt successful in the program, responded that “I think so, I think so, in spite of the few frustrations that I have, I think it’s been a good program. I got a degree, it took me two years, and for other reasons I don’t have significant student debt” (Sara, 2020). One of the explicitly-mentioned benefactors contributing to a positive experience for Sara was identified as a lack of student debt. In this case, too, the level of student debt and the influence it

18. c) Did you have any pre-existing student debt before enrolling in Lakehead’s B.Ed. program?

163 responses



can have as a stressor impact how successful students feel exiting the program.

Part C: Discussion

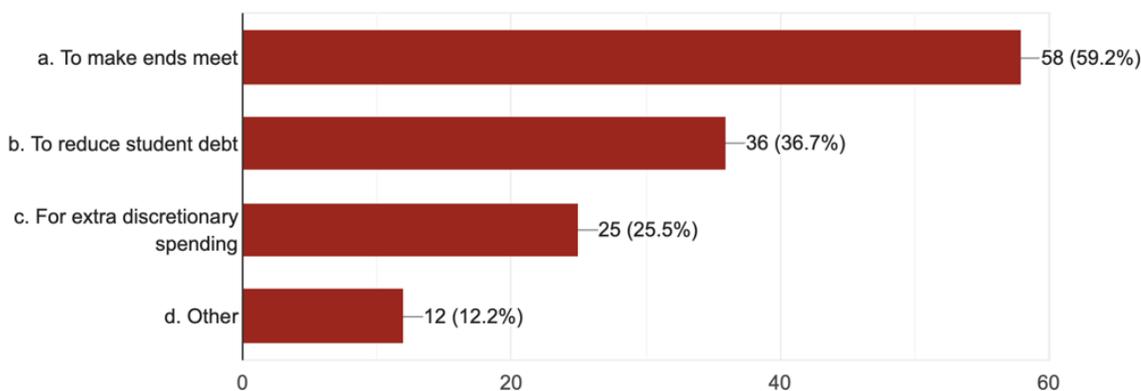
The issue of finances is so much on the minds of some that they would take more hours if they felt it were possible, as evidenced by one responded who wrote that “The workload is too much and the class times often conflict in my availability to work more hours” (Q. 19e). The stressors associated with ensuring that basic attainments in life such as food and shelter are a recurring reason for student employment, with one respondent stating that “I wouldn’t be able to pay for this program, rent, food, car, insurance, clothes, toiletries, if I didn’t have some form of income” (Q. 19e) and another writing that “if I did not work I would not be able to make ends meet, even with OSAP” (Q. 19e). When considering Maslow’s Hierarchy of Needs, basic physiological needs such as food and shelter need to be met before students are able to bring

themselves fully to class in a mental sense. When responding to the question “what types of personal distractions do you carry to class with you?”, several questionnaire respondents made mention of the financial stressors associated with balancing work, school, and life responsibilities (Q. 58). Most students reported working for reasons directly related to mitigating the financial impact of the program on their lives. This is seen in the charts showing the results from question 19(b) and 19(c) which highlights that students place employment very high on the list of priorities.

Over 25% of survey respondents who reported being employed during the program stated they needed to hold at least two jobs in order to get by. Of the questionnaire participants who stated that they held some form of employment 87.4% of those followed that up by reporting that their employment made success in the program more difficult. The reasoning given by questionnaire respondents included struggling “to juggle between my job, school, and social life,” “working two jobs takes away time from school work”, and “I need to work two job[s] to be able to afford to make it to class. Which means six days a week I am up between 4am- 7am and One day a week I get to sleep till 8am because I have a day worth of school work to do” (Q. 30). These types of

19. (b) If you answered yes to 19(a), what are your motivations for working while completing this program?

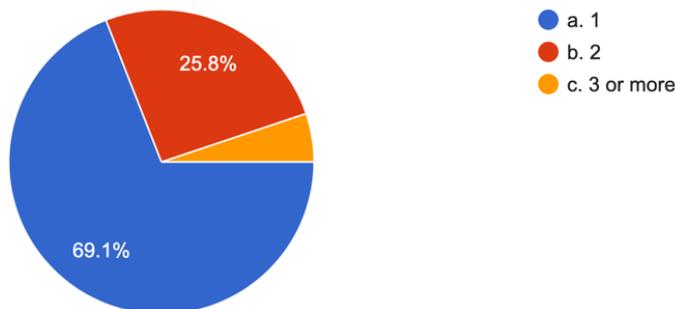
98 responses



responses highlight the effect that working during the school year can have on students who don't choose to do so, but who must out of necessity.

19. (c) If you answered yes to 19(a), how many different jobs do you have?

97 responses



Carrying Distractions to Class.

The difficulties students associate with finances cannot be overstated. In their follow up interview, Sean spoke about the difficulties imposed by financial stress. Sean stated that,

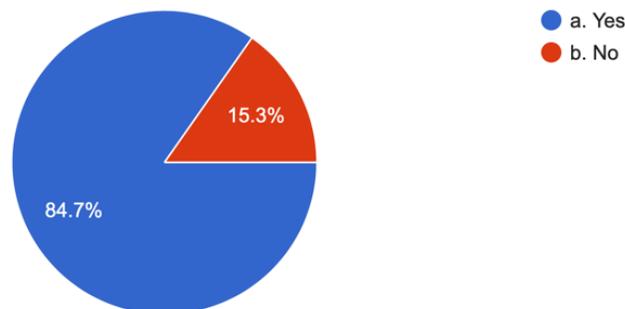
So, I have a different situation, um, most people would have a student debt – I have a mortgage, so it's significant... I've leveraged my entire livelihood on the success of this program, so that carries with it a certain amount of stress. My wife doesn't work, so you know, we homeschool. So really, our situation is I'm the sole income earner and I'm here full-time. So, we've been able to take a couple of steps to sort of mitigate our income, but at the end of the day, I have to succeed in this program because I've sort of put all my eggs in this one basket. So it's a lot of stress with that, I'd say equal if not more than student debt, because I have a mortgage and that's very real, and there's no forgiveness on a mortgage loan. And we're paying it. So yeah, that's the long and short of it. (Sean, 2020)

It is clear to see from Sean's response that personal finances and family security frequently come into conflict with program responsibilities, resulting in a high level of personal distraction that follows them into class. Sean found it hard to focus on learning at times due to the large amount of personal liability that they perceived to be riding on the success of the program. The personal liability experienced by Sean supports the argument that Parkin & Baldwin (2009) make,

about students who receive a greater amount of financial aid are more focused and more persistent in their studies (p. 8).

19. (d) Do you feel that working during the school year makes your success in the program more difficult?

131 responses



Questionnaire participants reported that distractions they carry with them to class include several issues such as the amount of school work on their plates, needing a break but not being able to afford to, completing homework for other classes, mental distractions about homework students feel they should be working on while attending other classes, and wanting to spend the time working on other assignments instead (Q. 58). Students cannot engage consistently with the material and thus cannot feel inherently successful in their courses because they struggle to attain a position where these stressors recede from prominence. This links with what Selenko and Batinic (2011) found in their research, reinforcing that “results indicate that financial stress had less effect on mental health if an individual had strong self-efficacy beliefs and had more access to collective purpose” (p. 1729). Without an overarching sense that what they are doing in class is contributing to their overall goals of becoming teachers, Lakehead BEd students are more adversely impacted by financial strain.

During the questionnaire, respondents were asked to identify how they know that they are engaged in the classroom learning process (Q. 57). Respondents note that signs of engagement

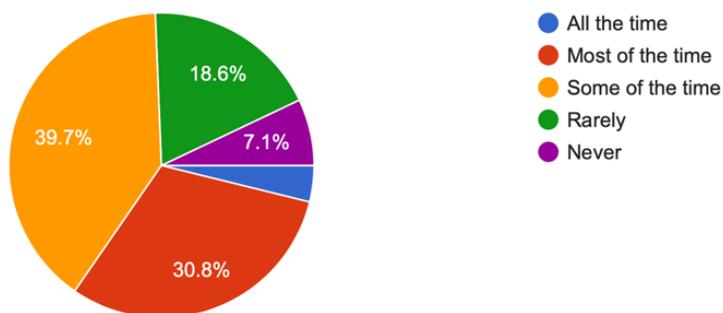
included “being exposed to interesting and useful information relevant to teaching,” listening and processing the information being told, invested in the learning, not thinking of other assignments, and not thinking about other personal distractions. Establishing this definition of engagement allows an idea to be developed about what students perceive the achievement of personal success in the program as. These statements contrast what students experience compared to this ideal, and what distractions cause students to fall short of it.

Decreased Learning.

The link between financial strain and personal fulfillment is one that was not explicitly asked about during the initial research phase, but rather was presented when looking at the questionnaire data and follow up interviews. Students in the program repeatedly disclose that they feel like there is not enough time to devote their attention to the program work and their actual, in-class learning journey. This has a dramatic impact on student self-perceptions of success because it is hard for students to feel successful in the program if their BEd degrees represent a transactional series of tasks fulfilled, as opposed to a higher-order learning journey. The questionnaire revealed that the majority of students who responded at least some of the time. Students who are distracted will not learn as effectively, and the expressed need to use class time as a means to complete

56. How often do you feel that you walk into class free from personal distractions?

156 responses



coursework reduces students' abilities to engage on a deeper level with the course material. One questionnaire participant stated that "The amount of courses and weekly / monthly assignments create a counterproductive learning environment for myself and others. We aren't able to do readings or engage in discussion. Less assessment, less stress will create more effective outcomes" (Q. 24). The indirect effects of financial strain, as manifested through the lens of time management, make many students feel less accomplished and successful during their time in the program.

This sentiment that was a recurring theme in the questionnaire—that the time invested into the program does not result in a high level of personal fulfilment—was also expressed by Sara in their follow up interview. They described their experience in the program by stating "I wouldn't say it's rigorous, I think it's onerous—like' what's the word—it's a lot of work" (Sara, 2020). When asked to further elaborate on what that meant, Sara replied that "It's a lot of work, but at the end of an assignment I don't feel like I've learned or grown in a particular way. I feel like "OK, I've done an assignment" but I don't feel like I'm learning new content" (Sara, 2020). Sara's personal reflection of their time in the program indicates that there is a high volume of work, but that little of it contributes to a feeling of overall success beyond the transactional acquisition of the BEd degree. Sara disclosed that the stresses and distractions which prevented a higher degree of learning from taking place in class time included prioritizing commitments such as tutoring that provided financial remuneration, technology, and the personal distractions spoken about by peers (Sara, 2020).

Part D: Conclusion

Although the data gathered from this questionnaire was robust and provided many different avenues of analysis, there are areas the researcher wishes could be strengthened. The data would be stronger with additional follow up interviews, but the onset of COVID-19 and the sudden

transition away from in-person interactions disrupted further opportunities for follow up interviews. And given the direction that the survey analysis took, the questionnaire would have benefitted from questions that directly probed the relationships students experience between financial strain and personal fulfillment.

There are very clear links between students experiencing financial stress that connect them to increased challenges in seeing themselves as successful at the end of the BEd program. One of the strongest conclusions to emerge from the study is that students at Lakehead University are seeking out dynamic student experiences, and that a loss of personal engagement with the program results in adopting a transactional mindset towards their goal of program completion. This significantly alters how students perceive their success in the program, where tuition is seen not as a long-term investment but rather a short-term expense to be endured. One other main conclusion is that the group of students who are both heavily in debt and who have some of the lowest incomes reported on the survey represent a particularly vulnerable group who may require a greater amount of study in order to better understand what motivating and demotivating factors present themselves during their time in the BEd program.

In addition, the data analysis revealed that many student worries that distract them from their class work are either related to the amount of work assigned during the program, or the time and expense they require to commute to and from Heritage Place. These two issues are both indicative that students correlate self-perceptions of program success with efficient time management. While not addressed directly in the questionnaire, the gap between effective time management and the realities of the BEd program remains an area in need of further exploration in order to meet program and student expectations.

Presentation Slide Deck

5/6/21

Student Financial Stressors and Their Engagement in a Professional Education Program

Master of Education Portfolio Slide Deck

By: Matthew Boucher
Lakehead University, Orillia Campus
Supervisor: Dr. Gary Pluim
Committee Member: Dr. Michael Hoechsmann

1

Overview

This chart represents a guide to the information that will be presented herein.

```
graph TD; A[Website Dashboard  
Matthew Boucher] --> B[Site Home  
sh20h.weebly.com]; B --> C[Financial Strain & Your Success  
(Research Introduction & Page Title)]; C --> D[Lakehead Orillia  
Financial Strain  
Statistics &  
Analysis]; C --> E[OQSI Survey  
Results  
(Selected)]; C --> F[Recognizing  
Signs of Positive  
& Negative  
Student  
Engagement]; C --> G[Resources &  
Strategies to  
Promote Positive  
Student  
Engagement]; C --> H[Further Reading]; C --> I[Professional  
Development  
Materials];
```

2

5/6/21

Research Introduction

The information you are about to read has been gathered during the 2019/2020 academic year, from students right here at Lakehead Orillia's Heritage Place campus. One of the questions that was of particular interest to answer was this: **How does financial stress affect student engagement among consecutive program education students?**

Your decision to attend a postsecondary institution has likely been challenging. It requires significant financial and time commitments. Maybe even significant lifestyle or travel changes. And these changes are often exacerbated by having to dedicate a significant portion of time outside of the classroom to working in order to fund that education. Financial stress can greatly impact how you feel about your education. **And you are not alone.**

3

Research Introduction

The issue of student finances is of particular importance to students who are struggling heavily to support themselves, in addition to their dependents in some cases. These students will often be working the most hours or multiple jobs in addition to their studies. It is of particular interest to study the impacts that these activities have on student self-perception as it relates to feeling successful in their program, and what role student employment takes in relation to successful program completion.

All data and statistics contained herein reference the 2020 edition of the Professional Program Questionnaire.

4

2

5/6/21

Lakehead Orillia Financial Strain Statistics and Analysis

5

Comparative BEd Tuition Rates (Selected)

For 2020/2021 F/W Term

- Lakehead Orillia - \$7,194.15 / year
- Trent University - \$8,400 /year
- York University - \$6,980.70 /year
- Nipissing University - \$8,085.78 / year
- Brock University - \$7,002.81 / year (plus ancillary fees)

The following institutions have been chosen because they offer BEd programs of a similar size to Lakehead Orillia that exist within a 200 km radius.

6

5/6/21

Student Debt

- Over one half (51.5%) of survey respondents stated that they had preexisting student debt before enrolling in the Lakehead BEd program
 - Of that group, approximately one third (33.8%) came into the program with more than \$15,000 in student debt.
- This suggests that the need for student assistance programs to be implemented during student undergraduate programs, to help avoid latent financial strain that remains from these programs. Students should not be expected to start so far behind in debt from the beginning of the program, as this will impact every aspect of their student experience.

7

Student Debt

- Approximately half of survey respondents entered the Lakehead BEd with no prior student debt, yet three quarters of respondents received OSAP financial aid, and 40% of students expect to graduate with at least \$15,000 in debt.
- The fact that debt will continue to mount for students throughout the duration of the program is further indication that student employment is needed as an option for many to mitigate these effects.

8

5/6/21

Student Employment

- 31 percent of respondents work at least two jobs during their time in the BEd
- Approximately one quarter (25.3%) of respondents reported an annual household income of less than \$20,000.
- The ability for some students to save, based on this information, is extremely limited. Their ability to pay back any government loans incurred would be extremely limited. This subset of students would be considered extra vulnerable to program disruptions, such as having to sacrifice program energies working jobs instead of doing school work.

9

OH2BH Survey Results (Selected)

10

5/6/21

OH2BH Results (Selected)

The information on the following graphs highlights some of the statistical, student-generated reasons that Lakehead Orillia BEd students might see their completing of the program as not worth the cost or struggle to achieve that goal.

Much of the information centers around how students balance their work jobs and financial commitments within their own lives. Successfully interfacing these aspects of student life is a critical component of assessing how students perceive their success in the program.

11

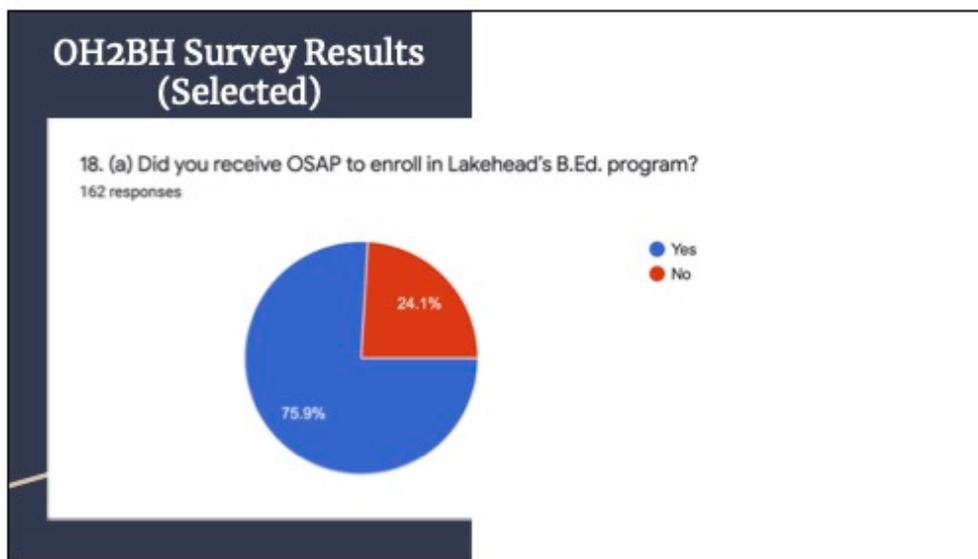
OH2BH Survey Results (Selected)

17. What is the total combined approximate annual income of your family home? (Consider your current family structure, whether you live at home with your parents or caregivers, or independently and/or with your own dependents.)
158 responses

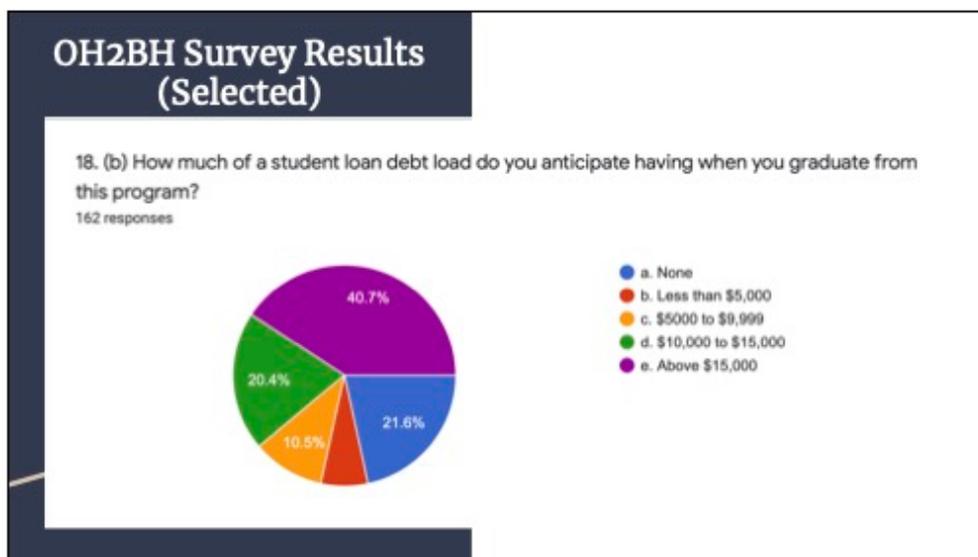
Income Bracket	Percentage
Less than \$20,000	25.3%
\$20,000 to \$29,999	~3.8%
\$30,000 to \$39,999	~3.8%
\$40,000 to \$49,999	~3.8%
\$50,000 to \$59,999	10.1%
Above \$60,000	51.9%

12

5/6/21

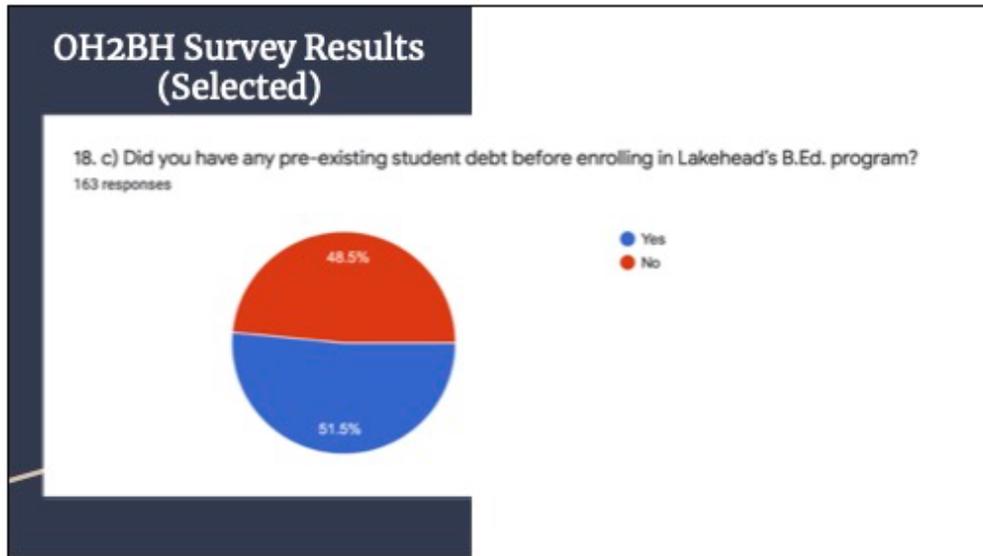


13

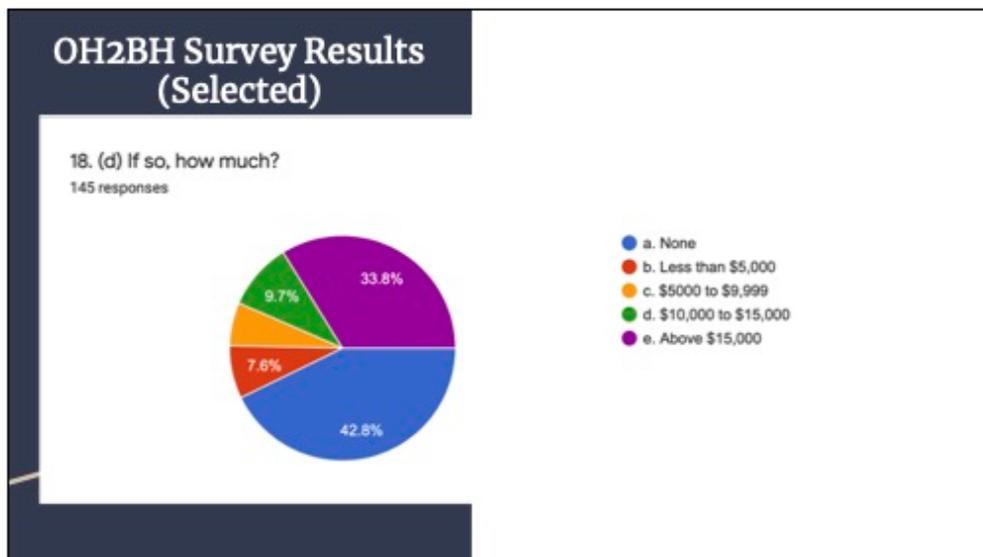


14

5/6/21

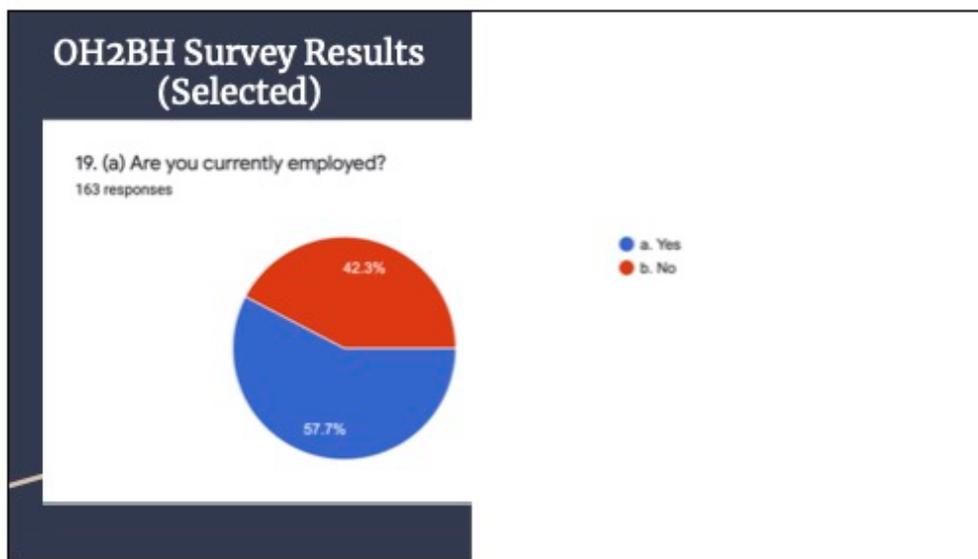


15

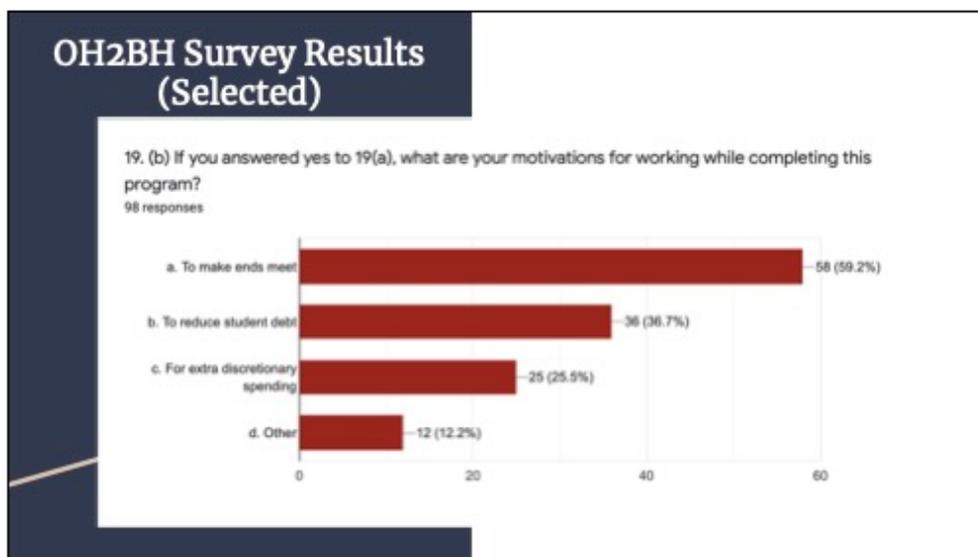


16

5/6/21

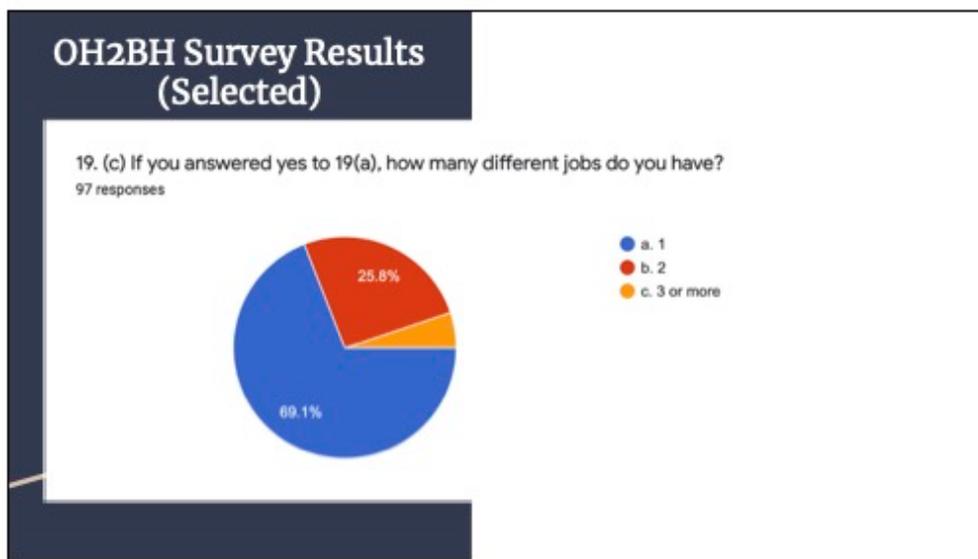


17

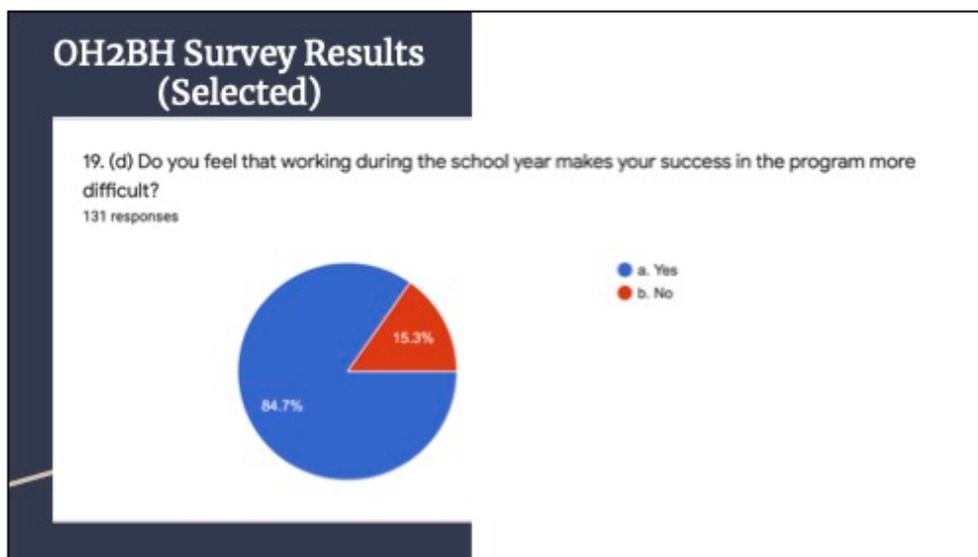


18

5/6/21

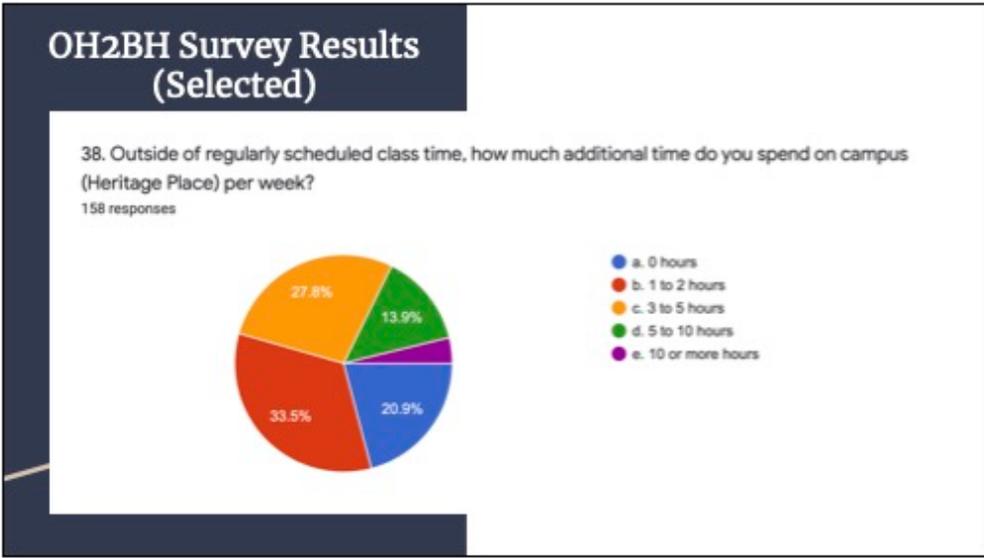


19

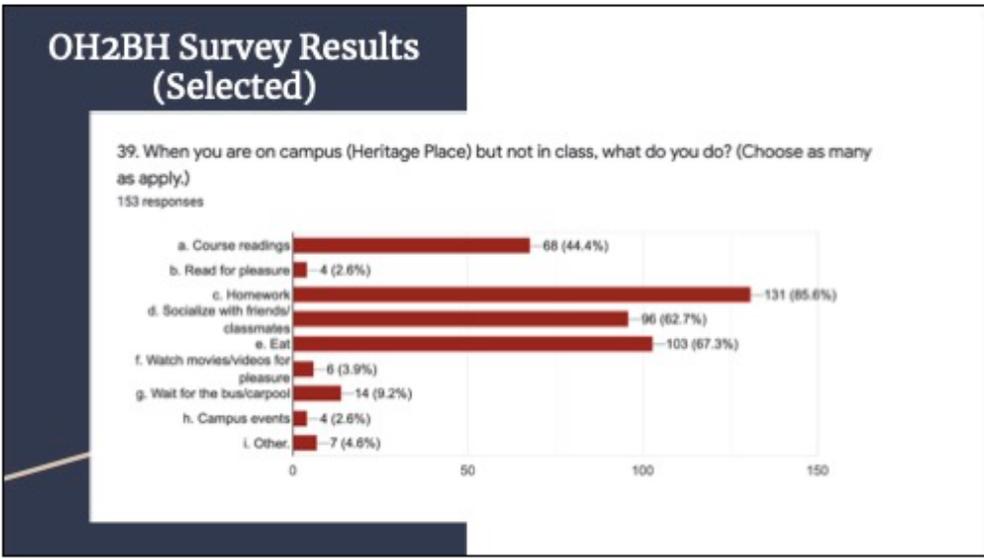


20

5/6/21

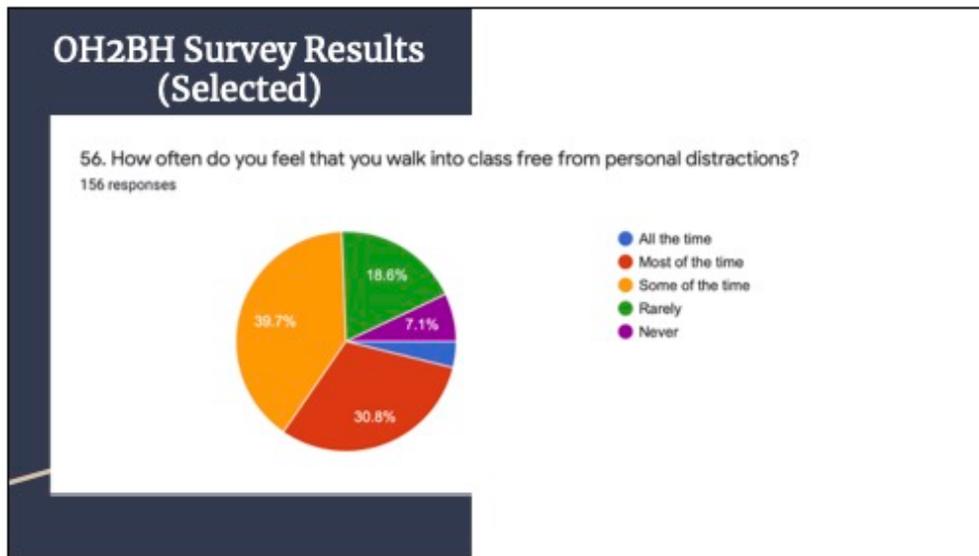


21

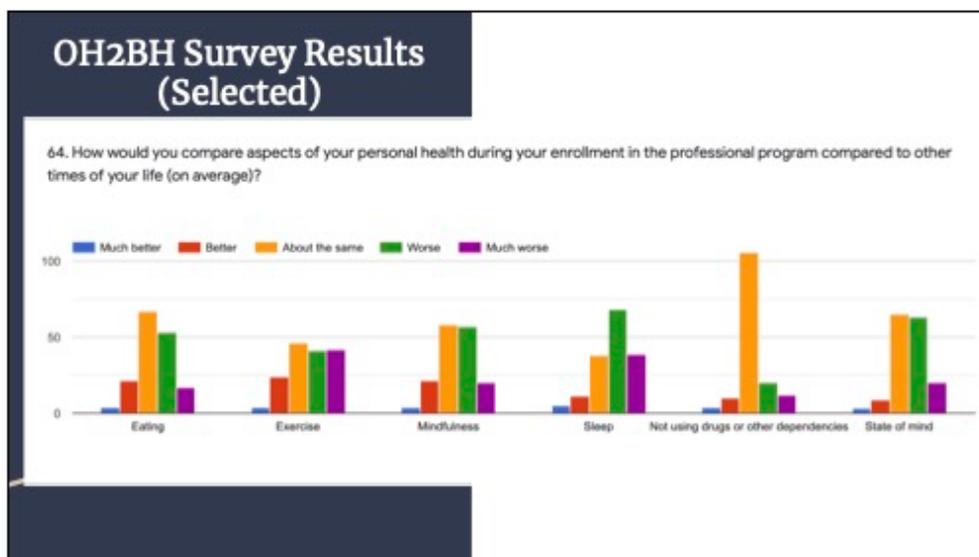


22

5/6/21



23



24

5/6/21

Recognizing Signs of Positive Student Engagement

25

What Is Student Engagement?

Student engagement is engagement on the part of students which assess the degree to which they are "buying into" their program of choice, and are involved with and emotionally invested in their own learning.

Student engagement is not a static property, but rather a dynamic and continually changing element of someone's university experience. The data from Q. 56 shows how students vary in their ability to be engaged participants in a day-to-day manner. This is why structural and environmental factors associated with the program are important to help develop and maintain student engagement in the face of factors outside of the university's control.

26

5/6/21

Positive Student Engagement

- When students are connected to their classes, their institutions, and each other. (Axelson and Flick, 2011, p. 38)
- It is possible for students to show few visible outward signs of engagement and yet be emotionally involved in their studies, and there are also students who appear outwardly involved but are in reality detached from their studies. (Axelson and Flick, 2011, p. 40)
- Look for smaller class sizes and high perceived instructor performance. Higher class sizes are linked to lower expectations for instructors and courses. (Crittenden, Norr, and LeBailly, 1975, p. 462)
- Engaging with instructors that cultivate positive relationships and strong communities

27

Positive Student Engagement

- Positive student engagement also can stem from programs that structure in ways for students to work within and interact with the broader public communities they learn in. (Furco, 2010, p. 377)
- When students can mobilize their university experience to have a greater role in advancing broader social good. (Furco, 2010, p. 375)
- Building and sustaining diverse campus environments that reflect broad student populations that take into equal account student groups such as athletes, commuter, international, online, and transfer students. (Wimpenny, 2014, p.1)

28

Resources & Strategies to Reduce Financial Strain

29

<h2>Reducing Financial Strain</h2>	<p>As odd as it may sound, one of the ways to make students more happy to be in the Lakehead BEd program and to see it as worthwhile... is to not have students on campus as much.</p> <p>One of the more effective strategies, in terms of plausibility, would be for the university to officially acknowledge the reality that student employment is real for the majority of students and to plan the BEd around accommodating the time and energy that working a paid job involves. Not only is this beneficial for both commuters and residence students, but it helps contribute to providing equitable education opportunities. As can be seen in the survey, a substantial group of financially vulnerable students should not be further placed at a disadvantage through no fault of their own by having to work to pay for the program.</p>
------------------------------------	--

30

5/6/21

Reducing Financial Strain

Creating or promoting an existing department at the university dedicated to helping students understand the financial assistance options that are available to them, both from Lakehead and the Ontario government, may help students find the financing option that is right for them

Making this service available and accessible to all students, rather than something that would have to be sought out, would give the university a strong data pool from which to better understand the needs of its financially diverse body of students.

31

Reducing Financial Strain

Increasing financial assistance will not only directly reduce financial strain, but will more importantly will free students to spend more of their mental energies being present and engaged in their studies.

Literature shows that students who receive a greater amount of financial aid are more focused and persistent in their studies. (Parkin & Baldwin, 2009, p.8)

32

5/6/21

Further Reading

33

Further Reading

Axelson, R. D., & Flick, A. (2010). Defining student engagement. *Change: The Magazine of Higher Learning*, 43(1), 38–43.

Crittenden, K. S., Norr, J. L., & LeBailly, R. K. (1975). Size of university classes and student evaluation of teaching. *The Journal of Higher Education*, 46(4), 461-470.

della Porta, D., Cini, L., & Guzman-Concha, C. (2020). "The student movements against neoliberal universities." from *Contesting Higher Education*. Bristol University Press.

Finnie, R. E., Laporte, C., & Lascelles, E. (2004). *Family background and access to post-secondary education: What happened over the 1990s?* Statistics Canada.

Fisher, D., et. al. (2009). The political economy of post-secondary education: A comparison of british columbia, ontario and quebec. *Higher education*, 57(5), 549-566.

34

5/6/21

Further Reading

Furco, A. (2010). The engaged campus: Toward a comprehensive approach to public engagement. *British Journal of Educational Studies*, 58(4), 375-390.

Houle, J. (2014). Disparities in debt: Parents' socioeconomic resources and young adult student loan debt. *Sociology of Education*, Vol. 87(1), 53-69.

Metcalfe, A.S. (2010). Revisiting academic capitalism in Canada: No longer the exception. *The Journal of Higher Education*, 87(4), 489-514.

Norton, A. (2014, June 4). Fees and higher education: Does social class make a difference? *The Conversation*. <http://theconversation.com/fees-and-higher-education-does-social-class-make-a-difference-27501>

Parkin, A., & Baldwin, N. (2009). Research Note #8: Persistence in post-secondary education in Canada: the latest research. Canada Millennium Scholarship Foundation.

35

Further Reading

Statistics Canada. National Graduates Survey (NGS), student debt from all sources, by province of study and level of study.

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?oid=3710003601>

36

Author Biography



Email: mrBouch2@lakeheadu.ca

Matthew Boucher is currently working towards completion of his Master of Education degree. His studies focus on themes surrounding social justice and equitability in higher education. He is currently an occasional teacher with the Peel District School Board and the Simcoe County District School Board. In addition to his Bachelor of Education, he holds an undergraduate Bachelor of Arts with Honours degree from York University, in political science. He enjoys being a positive role model to the students he teaches and making positive contributions to the communities he works in. When he is not teaching, Matthew can often be found composing typewritten poetry, photographing the world around him, or behind the wheel exploring the province of Ontario.

Introduction References

- Bourdieu, P. (1985). The social space and theory of groups. *Theory and Society*, 14(6), 723-744.
- Bourdieu, P. (1989). Social space and symbolic power. *Sociological Theory*, 7(1), 14-25.
- della Porta, D., Cini, L., & Guzman-Concha, C. (2020). "The student movements against neoliberal universities." *Contesting Higher Education*. Bristol University Press.
- Fisher, D., et. al. (2009). The political economy of post-secondary education: A comparison of British Columbia, Ontario and Quebec. *Higher Education*, 57(5), 549-566.
- Giroux, H.A. (2014). *Neoliberalism's War on Higher Education*. Haymarket Books.
- Hattie, J. (2009). *Viable learning: A synthesis of over 800 meta-analyses relating to achievement*. Routledge.
- Johnstone, D.B. (2003). Cost sharing in higher education: Tuition, financial assistance, and accessibility in a comparative perspective. *Czech Sociological Review*, 39(3), 351-374.
- Lakehead University. (2020). Undergraduate Fees.
<https://www.lakeheadu.ca/students/finances/tuition-fees/fees/undergraduate>
- McMullen, K. (2011). Postsecondary education participation among underrepresented and minority groups. *Education matters: Insights on education, learning, and training in Canada*, 8(4). Statistics Canada.
- Metcalf, A.S. (2010). Revisiting academic capitalism in Canada: No longer the exception. *The Journal of Higher Education*, 81(4), 489-514.
- Newson, J., Polster, C., & Woodhouse, H. (2012). Toward an alternative future for Canada's corporatized universities. *English Studies in Canada*, 38(1), 51-70.
- People for education. (2017). Equity: Developing competencies, changing trajectories.
<https://peopleforeducation.ca/mwm-sharing-the-thinking/equity-insight/>
- Pietkiewicz, T. (2016). Critical Review: Neoliberalism's war on higher education by Henry A Giroux. *Policy Futures in Education*, 14(2), 300-305.
- Statistics Canada. (2017). Financial information of universities and degree-granting colleges, 2015/2016. <https://www150.statcan.gc.ca/n1/daily-quotidien/170713/dq170713c-eng.htm>
- Study.EU. (2020). Study in Germany for free: What you need to know.
<https://www.study.eu/article/study-in-germany-for-free-what-you-need-to-know>

Trent University. (2020). Your Student Budget.

<https://www.trentu.ca/futurestudents/undergraduate/tuition-awards/your-student-budget>

York University. (2020). Undergraduate Tuition Fees. <https://futurestudents.yorku.ca/tuition>

Literature Review References

- Avery, C., & Turner, S. (2012). Student loans: Do college students borrow too much—or not enough? *Journal of Economic Perspectives*, 26(1), 165–192.
- Axelson, R. D., & Flick, A. (2010). Defining student engagement. *Change: The Magazine of Higher Learning*, 43(1), 38–43.
- Barr, A., & Turner, S. E. (2013). Expanding enrollments and contracting state budgets: The Effect of the Great Recession on Higher Education. *The ANNALS of the American Academy of Political and Social Science*, 650(1), 168–193.
- Belley, P., Frenette, M., & Lochner, L. (2014). Post-secondary attendance by parental income in the U.S. and Canada: Do financial aid policies explain the differences? *The Canadian Journal of Economics*, 47(2), 664-696.
- Berger, J., Motte, A., & Parkin, A. (2009). *The price of knowledge: Access and student finance in Canada, Fourth Ed.* Canada Millennium Scholarship Foundation.
- Chen, R., & St. John, E. P. (2011). State financial policies and college student persistence: A national study. *The Journal of Higher Education*, 82(5), 629-660.
- Crittenden, K. S., Norr, J. L., & LeBailly, R. K. (1975). Size of university classes and student evaluation of teaching. *The Journal of Higher Education*, 46(4), 461-470.
- Davies, E., & Lea, S. E. G. (1995). Student attitudes to student debt. *Journal of Economic Psychology*, 16(4), 663–679.
- Devlin, M., & McKay, J. (2014). Reframing ‘the problem’: Students from low socio-economic status backgrounds transitioning to university. In D. Michell, D. Fergie, M. Maeorg, & H. Brook, *Universities in Transition: Foregrounding Social Contexts of Knowledge in the First Year Experience* (97–126).
- Dowd, A. C. (2008). Dynamic interactions and intersubjectivity: Challenges to causal modeling in studies of college student debt. *Review of Educational Research*, 78(2), 232–259.
- Finnie, R. E., Laporte, C., & Lascelles, E. (2004). Family background and access to post-secondary education: What happened over the 1990s? Statistics Canada.
- Furco, A. (2010). The engaged campus: Toward a comprehensive approach to public engagement. *British Journal of Educational Studies*, 58(4), 375–390.
- Greenfield, J.S. (2015). Challenges and opportunities in the pursuit of college finance literacy. *The High School Journal*, 98(4), 316-336.

- Harper, S., & Quaye, S. (2009). *Student engagement in higher education: Theoretical perspectives and practical approaches for diverse populations*. Routledge.
- Hartley, M., Saltmarsh, J., & Clayton, P. (2010). Is the civic engagement movement changing higher education? *British Journal of Educational Studies*, 58(4), 391–406.
- Houle, J. (2014). Disparities in debt: Parents' socioeconomic resources and young adult student loan debt. *Sociology of education*, 87(1), 53-69.
- National Center for Education Statistics. (2020). Tuition costs of colleges and universities. <https://nces.ed.gov/fastfacts/display.asp?id=76>
- Norton, A. (2014, June 4). Fees and higher education: Does social class make a difference? The Conversation. <https://theconversation.com/fees-and-higher-education-does-social-class-make-a-difference-27501>
- Orders, S.A., & Duquette, C. (2010). Enhancing access to post-secondary education in Canada: An exploration of early intervention initiatives in selected countries. Canadian Policy Research Networks.
- Osman, R., & Petersen, N. (2010). Students' engagement with engagement: The case of teacher education students in higher education in south africa. *British Journal of Educational Studies*, 58(4), 407–419.
- Parkin, A., & Baldwin, N. (2009). Research Note #8: Persistence in post-secondary education in Canada: the latest research. Canada Millennium Scholarship Foundation.
- Selenko, E., & Batinic, B. (2011). Beyond debt. A moderator analysis of the relationship between perceived financial strain and mental health. *Social science & medicine*, 73(1), 1725-1732.
- Statistics Canada. (2016). Student debt from all sources, by province of study and level of study. <https://www150.statcan.gc.ca/t1/tb11/en/tv.action?pid=3710003601>
- Statistics Canada. National Graduates Survey (NGS), student debt from all sources, by province of study and level of study. <https://www150.statcan.gc.ca/t1/tb11/en/tv.action?pid=3710003601>
- Statistics Canada. Back to school... by the numbers. https://www.statcan.gc.ca/eng/dai/smr08/2018/smr08_220_2018#a16.
- Sweet, R., & Anisef, P. (2005). *Preparing for post-secondary education: new roles for governments and families*. McGill-Queen's University Press.

- Tones, M., Fraser, J., Elder, R., & White, K.M. (2009). Supporting mature-aged students from a low socioeconomic background. *Higher education*, 58(4), 505-529.
- Turner, K., & McCarthy, V.L. (2017). Stress and anxiety among nursing students: A review of intervention strategies in literature between 2009 and 2015. *Nurse education in practice*, 22(1), 21-29.
- Wimpenny, K. (2014). "Book review: student engagement in higher education: theoretical perspectives and practical approaches for diverse populations: second edition." *Educational psychology*, 1-3.

Appendix A: 2020 Professional Program Questionnaire Questions Selected for the Portfolio

The following are the original questions relevant to the research conducted, as they appeared to participants who took the survey:

17. What is the total combined approximate annual income of your family home? (Consider your current family structure, whether you live at home with your parents or caregivers, or independently and/or with your own dependents.)
18. (a) Did you receive OSAP to enroll in Lakehead's B.Ed. program?
18. (b) How much of a student loan debt load do you anticipate having when you graduate from this program?
18. (c) Did you have any pre-existing student debt before enrolling in Lakehead's B.Ed. program?
18. (d) If so, how much?
19. (a) Are you currently employed?
19. (b) If you answered yes to 19(a), what are your motivations for working while completing this program?
19. (c) If you answered yes to 19(a), how many different jobs do you have?
19. (d) Do you feel that working during the school year makes your success in the program more difficult?
19. (e) If you answered yes to 19(d), briefly explain why?
22. Are there any comment(s) you would like to add to questions 1 to 21, above?
37. Comment(s) or suggestions on any of the above:
38. Outside of regularly scheduled class time, how much additional time do you spend on campus (Heritage Place) per week?
39. (a) When you are on campus (Heritage Place) but not in class, what do you do? (Choose as many as apply.)
39. (b) Are there any comment(s) you would like to add to questions 31 to 39, above?
56. How often do you feel that you walk into class free from personal distractions?
57. Please finish this sentence: "I can tell that I am engaged during class time when I..."
58. What types of personal distractions do you carry to class with you?

59. How often do the subjects of class discussions cause you to reflect negatively on your personal life?

66. Comment(s) on or suggestion(s) on any of the above:

70. What are the top 3 things about the program you recommend keeping unchanged?

71. What are the top 3 things you think should be changed about the program?

73. What advice would you give people considering the professional program at Lakehead?

Appendix B: Follow Up Interview Protocol

The following was the protocol used to guide follow up interviews with the participants who wished to be interviewed. A small number of minor changes to question order or omissions/additions made during the course of the interview are not reflected below.

Interview Questions

1. I want you to consider all of the factors in your life that either contributed to, or prevented, your success in this program. I'd like you to tell me about what these factors are and why you feel they have had a strong impact, in either a positive or a negative way.
 - a. Do you feel that there are supports at Lakehead Orillia that either help or hinder your personal sense of success in this program?
 - b. Keeping in mind what you mentioned about your life earlier, what types of program changes would you want to see that you think would play to your personal strengths? What is it about these particular changes that you feel would benefit you?
2. I want you to consider the impact that you feel your student debt has on you. Have you had any large debts before enrolling in Lakehead's BEd program?
 - a. I want you to think about your overall time in the program, including your placement experiences. Knowing what you do about preparing to be a teacher, and considering the current political situation in the province of Ontario, do you think that your BEd degree will be worth the student debt you are currently carrying? Does having student debt make you feel less accomplished as you move through the program?
 - b. Tell me about your work-school-life balance that you had during your prior degree. Do you find yourself having a similar balance during this one? If not, what has changed?
3. Tell me about your job(s) that you work outside of school. I know working can be a stressful added burden for some, while others see it as a positive escape from their studies. Without considering your hourly wage, how would you describe the relationship you have between your current employment and your studies?
 - a. Do you find yourself "taking work home with you" in terms of emotionally stressful situations or additional tasks? Is this stress, relatively speaking, more or less than what you carry with you from your studies in the BEd program?

4. Tell me about your family duties. Parenting is absolutely a full-time job! How do you balance your family and your studies?
 - a. How often do you have to prioritize your children/spouse over your studies, or vice versa? Tell me about how you feel as a BEd candidate during these situations.
5. Have you ever felt a sense of resentment or regret towards being in this program? What factors contribute to these feelings?
6. I noticed during your questionnaire that you had a large gap in percentage points between your assignments that you felt you put the most and least effort into. Talk to me about what types of situations need to be present in your life for you to be able to put 100% into an assignment, and how any external distractions effect your ability to work.
 - a. How does the structure of the assignments themselves contribute to the effort you put in, or lack thereof? Can you tell me how you feel about the quantity and relevance of the assignments given to you in this program?
 - b. Have you ever felt like you've let yourself down because of factors beyond your control while working on an assignment during this program? Why might that have been?
7. Do you feel like you've been successful in this program so far? Why or why not?

Appendix C: Research Portfolio TimeLine

The overall research was projected to take one and a half years. The initial questionnaire has been administered to the BEd student body, some data analysis has taken place, and two follow-up interviews have been conducted. There were some delays experienced during this process. As a result, the dates on the table were pushed back at times, in order to accommodate the revised schedule and research goals. An approximate timeline of the revised stages of this study are as follows:

Date	Action	Status
December 3, 2019	REB Ethics Submission	Completed
January 2, 2020	REB Ethics Approval	Completed
January 6, 2020 - February 3, 2020	Raise student awareness of survey	Completed
February 3, 2020 – February 14, 2020	Implementation and administration of survey	Completed
February 15, 2020 – February 23, 2020	Reading Week	
February 24, 2020 – March 1, 2020	Coordination of follow-up interviews, initial data analysis to assess areas of distraction for students	Completed
March 2, 2020 – March 6, 2020	Follow up interviews	Completed
April 2020 – August 2020	Initial data analysis of particular survey questions relevant to the study	Completed
September 2020 – December 2020	Recess	Completed
January 2021-March 2021	Second Round data analysis, Webpage information creation	Completed
March 2021-April 2021	Webpage creation and portfolio completion	Completed

Appendix D: Consent Process for OH2BH Interview

Below is the form given to follow up interview participants before commencing the interview:



Consent to Record Interview Interview for Student Experience in Bachelor of Education

By signing below, you agree to the following:

- I have read and understood the cover letter for the study
- I agree to participate.
- I am a volunteer and can withdraw from the interview at any time, and may choose not to answer any question.
- Data I provide will be securely stored at Lakehead University for a period of five years.
- I will remain anonymous in any presentation of research findings unless I give explicit consent to use my real name.

Name (print)

Date

Signature

Date

This study was approved by Lakehead University Research Ethics Board. If you have any questions related to the ethics of the research please contact Sue Wright at the Research Ethics Board at 807-343-8283 or research@lakeheadu.ca. If you have any questions about the research, please do not hesitate to contact the Principal Investigator, Dr. Ellen Field at efield@lakeheadu.ca

Appendix E: OH2BH Recruitment Poster

<https://oh2bh.weebly.com>

OPERATION HAPPY 2 BE HERE

**YOUR
ISSUES.
YOUR
CHANGE.**

**TELL US WHAT WORKS.
TELL US WHAT DOESN'T.
WE'RE ALL EARS.**

FEBRUARY 3-14, 2020
VIA GOOGLE FORMS



Appendix F: OH2BH Recruitment Slide

https://oh2bh.weebly.com
OPERATION HAPPY 2 BE HERE

**YOUR
ISSUES.
YOUR
CHANGE.**

TELL US WHAT WORKS.
TELL US WHAT DOESN'T.
WE'RE ALL EARS.

FEBRUARY 3-14, 2020
VIA GOOGLE FORMS

Operation Happy 2 Be Here

Student Experience Initiative – February 3-14, 2020

One of the cornerstones to the success of the professional program here at Lakehead is, like the teaching profession, constant improvement. We are hoping to gather your input in order to have strong data about what the student body considers positive aspects of the BEd program at Lakehead Orillia, and which aspects of the student experience could be further built upon.

You may already have seen the posters around the Commons, or visited the OH2BH table. We would like to reinforce; your feedback is important! It is our hope that you will take some time out of your busy schedule to complete this survey in the most thoughtful manner possible. Survey data that is collected will remain anonymous and confidential, in order to promote honest feedback that is not self-censored by fear of repercussion. We want to hear about the experiences from as many members of our diverse student body as possible. This survey is being run as a freestanding initiative within the Faculty of Education, in order to better understand the experience of students in the professional program at Heritage Place.

Thank you for being a strong member of the Lakehead community!

- The OH2BH team

Appendix G: OH2BH Table Setup

