



TO: Committee on Academic Policies and Programs

SPONSOR: Professor David Farrar, Deputy Provost and Vice-Provost, Students

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DATE: February 16 for March 1, 2006

AGENDA ITEM: 9

**ITEM IDENTIFICATION:**

**Vice-Provost, Students: Annual Report on Student Financial Support**

**JURISDICTIONAL INFORMATION:**

The Policy on Student Financial Support calls for an annual report to be submitted for information to the Committee.

**HIGHLIGHTS:**

As specified in the Policy on Student Financial Support, the report provides a summary, by academic division, of: the levels of student financial need assessed through the University's common needs assessment program; the student financial assistance provided; the value of funding provided to graduate students; the debt levels of students graduating from first-entry programs; and, the results of the 2005 survey of students with respect to accessibility. It also includes, as Appendix 3, updated data for 2004-05 from the Faculty of Law. At the direction of the Governing Council, the first study on accessibility to Law was provided in the spring of 2003.

The report notes that need-based financial support to students has increased from about \$1.5 million in 1992-93 to about \$45.8 million in 2004-05. The survey results provide evidence that accessibility with respect to the ethnocultural and socioeconomic backgrounds of students in first-entry undergraduate, professional deregulated-fee and doctoral-stream graduate programs has remained relatively stable. We believe that the data on the student aid provided by the University, and the survey results, provide reassurance that the University continues to be accessible to students from minority and less-advantaged socioeconomic backgrounds, as measured by parents' level of education and income, and that the University continues to meet its obligations under the Policy on Student Financial Support.

**RECOMMENDATION:**

For information

# REPORT OF THE VICE-PROVOST, STUDENTS

## STUDENT FINANCIAL SUPPORT

January, 2006

### I EXECUTIVE SUMMARY

The Policy on Student Financial Support was approved by the Governing Council in April, 1998. The Policy carries the following Statement of Principle:

*No student offered admission to a program at the University of Toronto should be unable to enter or complete the program due to lack of financial means.*

This report is called for in Section 7 of the Policy, Annual Reporting. It includes information on need-based aid by academic division, OSAP debtload for students graduating from undergraduate first-entry programs, funding for graduate students in doctoral-stream programs, and the results of a survey conducted among students in the fall of 2005. It now includes new data on aid to international undergraduate students to date in 2005-2006.

We believe that the data on the student aid provided by the University, and the survey results, provide reassurance that the University continues to be accessible to students from minority and less-advantaged socioeconomic backgrounds, as measured by parents' level of education and income.

### II NEED-BASED STUDENT AID (Appendix 1, Tables 1 and 2)

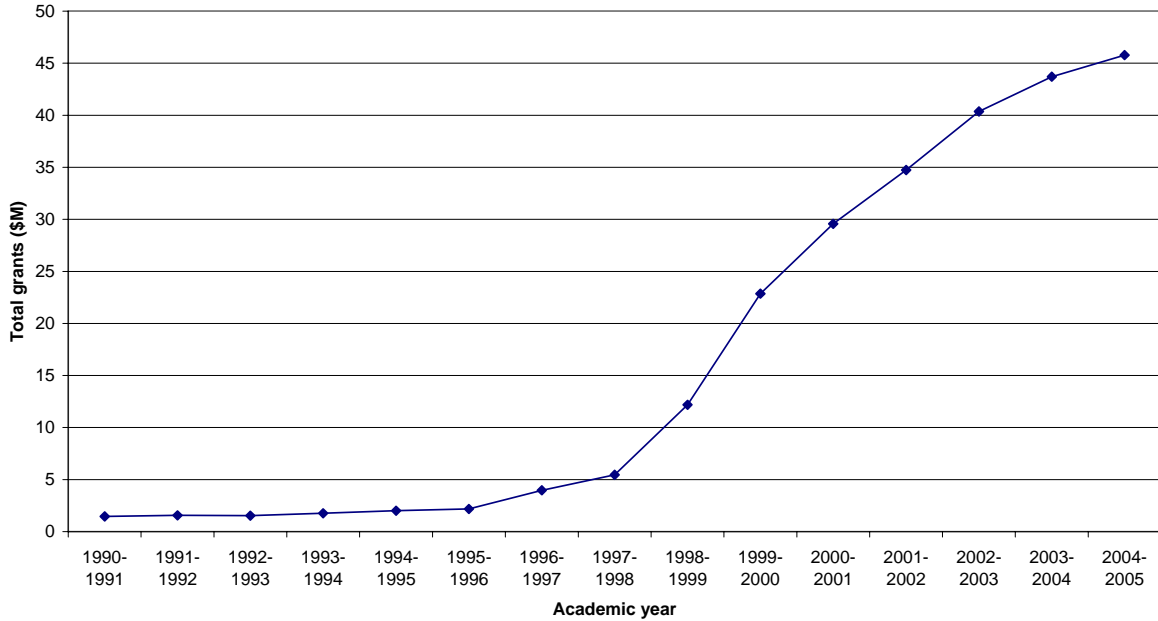
The University provides need-based aid in two forms. UTAPS (University of Toronto Advance Planning for Students) grants are awarded by Admissions and Awards to students who have reached the maximum for government aid from Ontario (OSAP) or other Canadian provinces, or aboriginal band funding, who have assessed need beyond that maximum. In addition, many students who may or may not have qualified for government aid and UTAPS do qualify for grants awarded through the academic divisions on the basis of assessments of their individual circumstances. Divisions that lack sufficient resources of their own to meet need draw on central student aid resources managed by Admissions and Awards.

For 2004-05:

- |                     |              |          |               |
|---------------------|--------------|----------|---------------|
| • UTAPS grants      | \$18,535,567 | (2003-04 | \$19,196,432) |
| • individual grants | \$27,240,337 | (2003-04 | \$24,500,018) |

Appendix 1 provides a complete analysis of the distribution of student aid. Appendix 1, Table 1, demonstrates that need-based student aid from the University increased from about \$1.5 million in 1992-93 to about \$45.8 million in 2004-05.

Total grants  
undergraduate and graduate divisions  
operating funds and endowment income  
(in million \$)



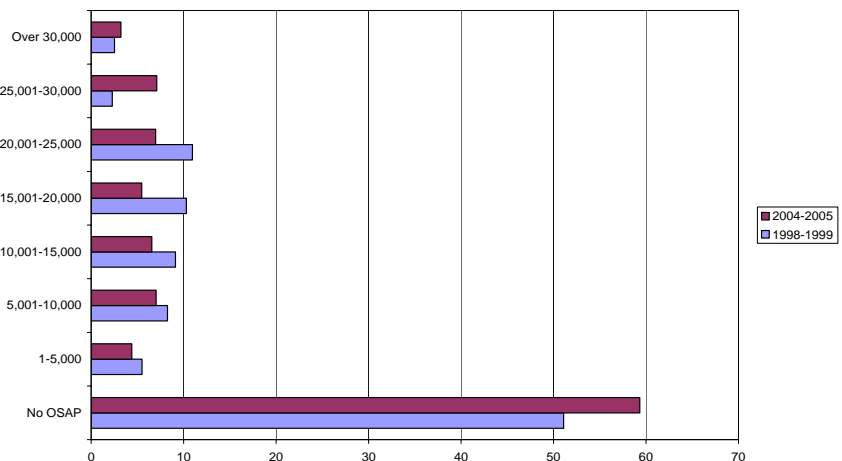
This is a direct outcome of the implementation of the Policy on Student Financial Support in 1998, and to the increased resources made available from the OSOTF program and tuition reinvestment.

### III DEBTLOAD (Appendix1, Figure 1)

The Policy specifies that the annual report should include information about the debt levels carried by students upon graduation from first-entry undergraduate programs.

The Task Force on Tuition Fees and Student Financial Support reviewed the OSAP debt of students graduating from first-entry programs in 1997, and reported that more than half had no debt, while one-third had debt of \$10,000 or less. Only 5 per cent had debt levels over \$25,000. For students graduating in 2005, the results are not

Total OSAP Repayable  
Convocating First Entry Programs  
1998-99 vs 2004-05



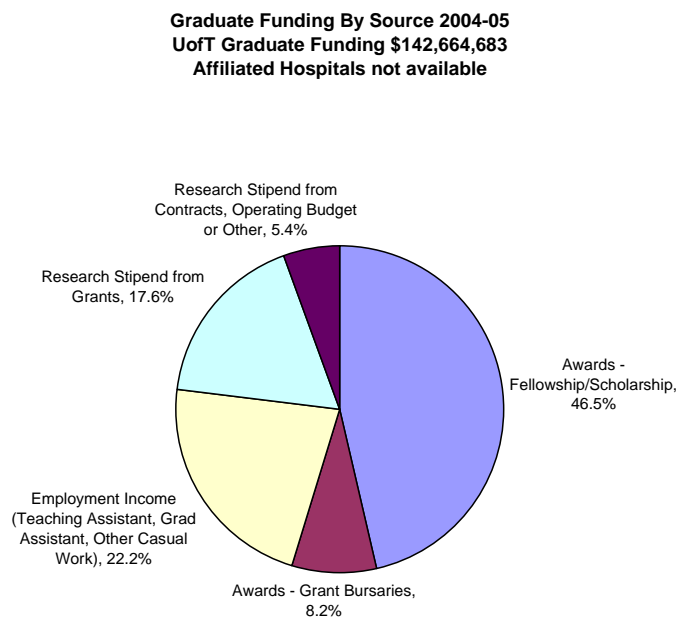
significantly different, although there have been small increases in the average debt and the proportion of students with debt levels over \$25,000 (10 per cent). Of students graduating in 2005, 59 per cent had no OSAP debt, compared to 51 per cent in 1999. The proportion of students with debts over \$15,000 was 23 per cent in 2005.

It is important to consider debt levels for students in the second-entry, deregulated-fee programs: Dentistry, Law, Medicine and Pharmacy. The survey performed of a sample of these students in 2005 showed that about 68 per cent expected to owe less than \$70,000 (OSAP and bank loans) when they graduated. The employment and income prospects for these students are excellent. For those who may encounter problems with repayment, both Canada and Ontario Student Loans have interest-relief provisions. For bank loans, the University has implemented its own income-sensitive loan remission program, and has notified all graduates since 1999.

OSAP default rates by institution are performance indicators compiled by the Provincial Government. The OSAP default rate for the University of Toronto for 2004 was 5.3 per cent, down from 5.5 per cent in 2003, compared with a total for Ontario universities in 2004 of 7.6 per cent, which rose slightly from 7.1 per cent in 2003. The overall provincial default rate for all institutions, including colleges and private vocational schools, was 14.4 per cent.

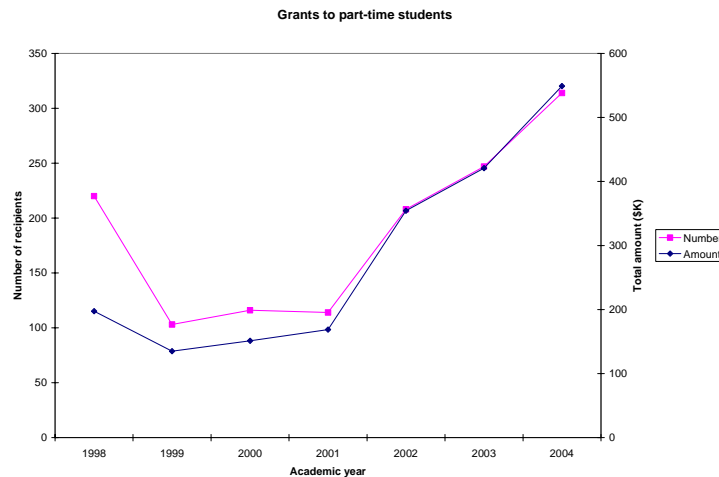
#### IV GRADUATE STUDENT SUPPORT (Appendix 1, Table 5)

In 2000, the Task Force on Graduate Student Financial Support, set a goal of establishing guaranteed minimum packages of funding for the first 5 years of doctoral-stream graduate studies. Significant progress has been made; the data for 2004-05 show that a total of \$142.7 million was awarded to students (exclusive of funding from affiliated teaching hospitals.) It should be noted that these data refer to all graduate students, not only those in the funded cohort.



## V PART-TIME STUDENTS

Part-time students, in the Arts & Science divisions which are course-based, are defined as those with a courseload of less than 60 per cent. The definition prior to 2003 was a courseload of less than 80 per cent; it was changed to be consistent with government student aid and tax policies. The university provides need-based aid to part-time students under the Noah Meltz Program, which covers tuition, books, transportation and childcare for one course per session. In 2004-2005, approximately \$500,000 was awarded under the program.



## VI INTERNATIONAL STUDENTS

In 2005, the Governing Council approved tuition fee increases for international students, and also a Statement of Commitment Regarding International Students. With respect to financial support, the Statement said:

- (a) International students who are admitted and enrolled may encounter financial emergencies and the University will provide financial assistance as needed and where possible.
- (b) The University will develop a program of international admission scholarships using its own resources and support from external sources; these scholarships will be awarded on the basis of both exceptional academic merit and financial need.

In 2005-2006, to date, exclusive of graduate fellowships, the University has provided approximately \$1 million to international students in the form of need-based grants and admission scholarships. As the resources for admission scholarships will increase in the future, a new program for international applicants will be developed and implemented.

## **VII FINANCIAL SUPPORT SURVEY (Appendix 2)**

The Policy on Student Financial Support calls for regular surveys directed at assessing the accessibility of the University's programs. Working with the University Registrar, the Hitachi Research Centre at the University of Toronto at Mississauga has conducted annual surveys of undergraduate, professional faculty and doctoral-stream graduate students for that purpose.

The Student Finance Survey 2005 was fielded by the Hitachi Research Centre at UTM between November and December, 2005. Student Information Services provided program and contact information for all fulltime students registered in first-entry undergraduate, doctoral-stream graduate and professional deregulated-fee programs. From each list, a simple random sample, weighted to produce a sample of approximately 7 per cent for each group, was drawn.

This is the seventh consecutive year in which the Hitachi Research Institute has conducted the survey on behalf of the University. In the past, the survey method was by telephone interview. In 2005, a combination of internet and telephone methods was used. Each student selected to participate was given an opportunity to take the questionnaire on the internet. Students who did not respond by this means were then moved to the telephone interview phase.

The response rate for the internet survey was 53.5 per cent. The response rate for the subsequent telephone survey was 74 per cent. Overall, the response rate for the study was 88 per cent.

In that this is our first experience with an online survey, Hitachi has analyzed the responses to the question concerning parental income to determine whether there were significant differences between those who responded via the internet or through telephone interviews. There was not; although the telephone method produced higher reporting rates, there was no pattern that could be attributed to method effects on the reporting of income level.

It is worth noting that, while most results have remained very stable over the years of the survey, parental income data has fluctuated. We believe this is because students' knowledge of their family income is uncertain. While the University is exploring other means of gathering these data, we have no reliable and consistent means of collecting it, other than from students who actually apply for financial aid.

## **VIII FACULTY OF LAW (Appendix 3)**

The Governing Council committed the University and the Faculty of Law to undertake studies to ensure that accessibility for students from low-income backgrounds has been maintained. The Faculty's 2004-05 data is included as Appendix 3. Students with more financial need receive proportionately more bursary assistance. The data presented in the report demonstrate that as tuition levels for the entering class have increased from \$10,000 in 2000 to \$16,000 today, the student body has become stronger, as measured by GPA and LSAT scores, and more diverse. The effect of the bursary assistance provided by the Faculty of Law is to lower the net tuition that the student bears. The result is that on average, approximately 40 to 50 per cent of tuition

fees of students who received financial assistance was supported by bursaries made available by the Faculty's Financial Aid Program. The highest bursary was \$17,000. In 2004-05, of the 274 students who received bursary assistance, 40 received enough to completely cover their tuition fees. Thirty-nine other students received bursaries that covered 60% or more of their tuition.

**Need based awards by year  
undergraduate and graduate divisions  
(including OSOTF)**

APPENDIX 1  
Table 1

award year	Grants awarded under UTAPS		Other grants from General University funds		Other grants from faculty/college funds		Total grants	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1990-1991	0	0	1,456	884,388	781	579,446	2,237	1,463,834
1991-1992	0	0	1,445	843,084	1,036	728,925	2,481	1,572,008
1992-1993	0	0	1,433	824,929	971	709,863	2,404	1,534,793
1993-1994	0	0	1,641	975,608	961	794,692	2,602	1,770,300
1994-1995	0	0	1,805	1,103,230	1,028	906,879	2,833	2,010,109
1995-1996	0	0	1,822	1,177,398	1,044	1,010,008	2,866	2,187,406
1996-1997	1,872	1,758,589	1,605	1,210,681	1,014	1,006,181	4,491	3,975,452
1997-1998	2,441	2,814,424	2,017	1,492,113	925	1,154,565	5,383	5,461,103
1998-1999	3,013	4,929,533	3,071	4,003,958	2,016	3,260,397	8,100	12,193,888
1999-2000	5,497	9,675,426	3,984	6,045,392	3,843	7,138,011	13,324	22,858,828
2000-2001	5,454	10,715,830	3,691	6,891,486	7,085	11,964,604	16,230	29,571,920
2001-2002	4,832	11,375,219	3,875	8,382,608	6,603	14,973,550	15,310	34,731,378
2002-2003	5,689	14,411,167	4,144	9,341,761	7,595	16,607,078	17,428	40,360,006
2003-2004	6,796	19,196,432	4,663	9,617,409	6,222	14,882,609	17,681	43,696,450
2004-2005	6,910	18,535,567	4,256	8,986,405	6,364	18,253,932	17,530	45,775,904



**Amount of OSAP and UTAPS  
(2003-2004 and 2004-2005)**

APPENDIX 1  
Table 2

Faculty/College/Program	2003-2004		2004-2005	
	Total OSAP loans and grants	Total grants awarded under UTAPS (Note 1)	Total OSAP loans and grants	Total grants awarded under UTAPS (Note 1)
A&S St. George	44,983,545	4,851,995	46,740,650	5,001,323
UTM	14,861,022	1,385,450	15,526,651	1,691,100
UTSC	18,526,666	2,161,964	22,222,207	2,197,275
<b>TOTAL A&amp;S</b>	<b>78,371,233</b>	<b>8,399,409</b>	<b>84,489,508</b>	<b>8,889,698</b>
APSC	9,165,041	4,107,823	9,707,105	3,755,807
ED	3,791,441	538,950	3,604,987	611,100
FPEH	666,919	42,550	766,932	65,150
MUSIC	747,444	106,350	737,254	108,639
NURS	1,667,853	296,950	1,740,676	338,500
RAD	1,492,749	138,900	1,814,725	251,120
<b>TOTAL above prof fac</b>	<b>17,531,447</b>	<b>5,231,523</b>	<b>18,371,679</b>	<b>5,130,316</b>
DENT	1,758,282	650,492	1,844,658	649,186
LAW	1,667,858	<i>See Note 2</i>	1,918,330	<i>See Note 2</i>
MED	4,626,992	1,446,849	4,963,165	<i>See Note 2</i>
PHM	2,348,497	749,413	2,575,449	853,956
<b>TOTAL Dent, Law, Med, Phm</b>	<b>10,401,629</b>	<b>2,846,754</b>	<b>11,301,602</b>	<b>1,503,142</b>
MGT	1,255,407	<i>See Note 2</i>	964,190	<i>See Note 2</i>
SGS	6,852,213	2,098,365	8,161,867	2,392,011
<b>TOTAL SGS</b>	<b>8,107,620</b>	<b>2,098,365</b>	<b>9,126,057</b>	<b>2,392,011</b>
OISUT	1,858,802	620,381	1,755,380	620,400
<b>TOTAL OISE/UT</b>	<b>1,858,802</b>	<b>620,381</b>	<b>1,755,380</b>	<b>620,400</b>
<b>OVERALL TOTAL</b>	<b>116,270,731</b>	<b>19,196,432</b>	<b>125,044,226</b>	<b>18,535,567</b>

Notes:

1. Including UTAPS awarded to non-Ontario students and aboriginal students with band funding.
2. UTAPS at Law, Medicine and Management is distributed as part of each faculty's bursary allocation.

**2004-2005 Non-UTAPS grants  
(including OSOTF)**

APPENDIX 1  
Table 3

Fund Source Faculty/College/Program	General University		Arts and Science		Medicine		Other faculties/colleges		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
A&S St. George	2,380	4,301,390	186	281,366	0	0	1,266	1,722,881	3,832	6,305,638
UTM	380	446,303	1	753	0	0	56	73,528	437	520,584
UTSC	525	814,713	2	9,000	0	0	187	186,308	714	1,010,021
<b>TOTAL A&amp;S</b>	<b>3,285</b>	<b>5,562,406</b>	<b>189</b>	<b>291,119</b>	<b>0</b>	<b>0</b>	<b>1,509</b>	<b>1,982,718</b>	<b>4,983</b>	<b>7,836,243</b>
APSC	89	178,424	0	0	0	0	312	717,928	401	896,352
ED	222	842,336	0	0	0	0	15	57,950	237	900,286
FPEH	74	97,290	0	0	0	0	5	1,339	79	98,629
MUSIC	38	46,279	0	0	0	0	93	149,062	131	195,341
NURS	62	146,590	0	0	0	0	26	38,413	88	185,003
RAD	90	111,225	0	0	0	0	0	0	90	111,225
<b>TOTAL above prof fac</b>	<b>575</b>	<b>1,422,143</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>451</b>	<b>964,693</b>	<b>1,026</b>	<b>2,386,836</b>
DENT	4	7,300	0	0	0	0	43	29,498	47	36,798
LAW	17	39,380	1	7,975	0	0	473	1,875,043	491	1,922,398
MED	11	12,101	1	3,500	726	3,862,096	3	2,238	741	3,879,936
PHM	3	6,400	0	0	0	0	423	435,224	426	441,624
<b>TOTAL Dent, Law, Med, Phm</b>	<b>35</b>	<b>65,181</b>	<b>2</b>	<b>11,475</b>	<b>726</b>	<b>3,862,096</b>	<b>942</b>	<b>2,342,003</b>	<b>1,705</b>	<b>6,280,756</b>
MGT	3	1,450	0	0	0	0	131	739,651	134	741,101
SGS	211	1,292,975	270	983,437	537	2,451,453	1,338	3,680,245	2,356	8,408,111
<b>TOTAL SGS</b>	<b>214</b>	<b>1,294,425</b>	<b>270</b>	<b>983,437</b>	<b>537</b>	<b>2,451,453</b>	<b>1,469</b>	<b>4,419,896</b>	<b>2,490</b>	<b>9,149,211</b>
OISUT	147	642,249	1	4,100	3	14,359	265	926,583	416	1,587,292
<b>TOTAL OISE/UT</b>	<b>147</b>	<b>642,249</b>	<b>1</b>	<b>4,100</b>	<b>3</b>	<b>14,359</b>	<b>265</b>	<b>926,583</b>	<b>416</b>	<b>1,587,292</b>
<b>OVERALL TOTAL</b>	<b>4,256</b>	<b>8,986,405</b>	<b>462</b>	<b>1,290,131</b>	<b>1,266</b>	<b>6,327,908</b>	<b>4,636</b>	<b>10,635,893</b>	<b>10,620</b>	<b>27,240,337</b>

## University of Toronto Work Study Program

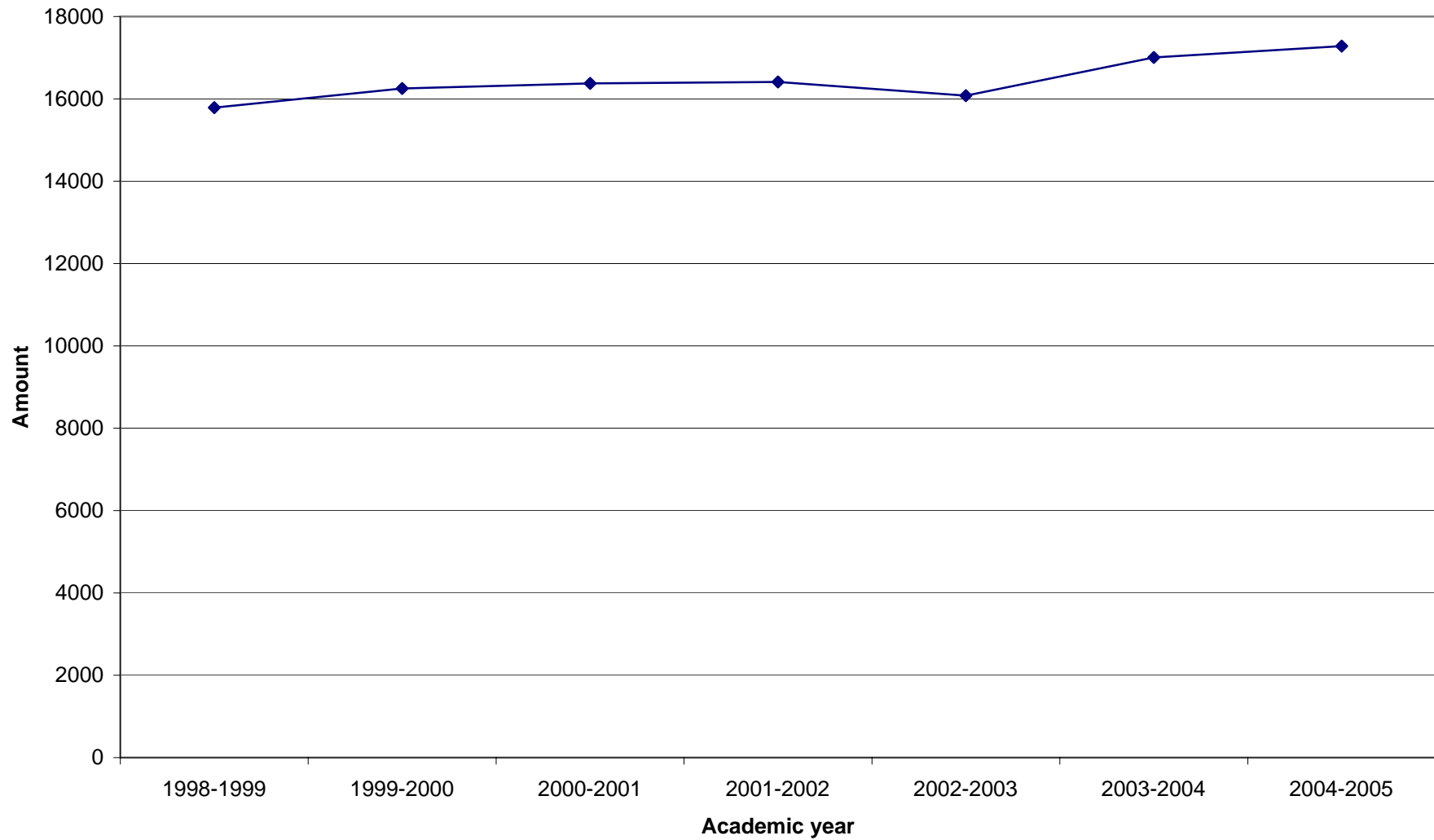
APPENDIX 1  
Table 4

Faculty/College/Program	2003-2004		2004-2005	
	Number of students	Total expenses	Number of students	Total expenses
A&S St. George	671	1,240,257	729	1,210,563
UTM	158	255,736	201	330,130
UTSC	168	265,745	249	364,089
<b>TOTAL A&amp;S</b>	<b>997</b>	<b>1,761,738</b>	<b>1,179</b>	<b>1,904,782</b>
APSC	35	47,470	42	58,755
ED	14	22,975	20	30,646
FPEH	43	72,230	45	74,748
MUSIC	14	27,131	22	37,244
NURS	3	3,996	8	13,778
RAD	3	6,560	4	13,186
<b>TOTAL above prof fac</b>	<b>112</b>	<b>180,362</b>	<b>141</b>	<b>228,357</b>
LAW	10	15,657	9	12,070
MED	5	6,128		
PHM	9	13,540	9	15,242
<b>TOTAL Dent, Law, Med, Phm</b>	<b>24</b>	<b>35,325</b>	<b>18</b>	<b>27,312</b>
SGS	166	295,934	217	351,440
<b>TOTAL SGS</b>	<b>166</b>	<b>295,934</b>	<b>216</b>	<b>349,961</b>
OISUT	28	47,127	32	54,992
<b>TOTAL OISE/UT</b>	<b>28</b>	<b>47,127</b>	<b>32</b>	<b>54,992</b>
<b>OVERALL TOTAL</b>	<b>1,327</b>	<b>2,320,486</b>	<b>2,447</b>	<b>2,566,883</b>

Note:

This program is jointly funded by the University and the Ministry of Training, Colleges and Universities.

**Average OSAP debt (for students with debts)  
Convocating First Entry Programs**



The above refers to OSAP loan repayable, i.e. after eligibility for Ontario Student Opportuntiy Grant (Loan Forgiveness) is taken into consideration. 11

**TOTAL GRAD FUNDING BY SOURCE BY FACULTY 2003/2004 and 2004/2005**

APPENDIX 1  
Table 5

All Programs by Faculty	2003/2004				2004/2005			
	Award Income	Employment Income	Research Stipend	All Income	Award Income	Employment Income	Research Stipend	All Income
Applied Science & Engineering	9,825,475	2,706,879	11,550,055	24,082,409	10,717,453	2,848,084	11,643,785	25,209,322
Architecture, Landscape, and Design	775,485	263,420	0	1,038,906	861,730	307,715	2,496	1,171,941
Arts & Science	28,434,005	16,814,549	9,707,156	54,955,710	30,855,248	17,612,888	9,853,137	58,321,272
Dentistry	673,500	177,381	522,358	1,373,240	541,257	208,225	472,670	1,222,151
Forestry	745,571	167,499	457,614	1,370,684	615,303	152,446	361,987	1,129,736
Information Studies	810,901	730,313	146,541	1,687,754	874,525	822,499	74,765	1,771,790
Law	1,156,396	194,887	18,925	1,370,207	1,344,518	166,345	42,000	1,552,863
Management	2,734,823	538,853	111,581	3,385,258	3,291,690	732,443	185,917	4,210,050
Medicine	15,329,002	1,555,453	7,296,940	24,181,396	14,948,095	1,720,873	7,966,445	24,635,413
Music	903,786	192,746	450	1,096,982	845,593	169,236	1,693	1,016,523
Nursing	488,861	317,437	390,670	1,196,968	439,907	284,579	488,952	1,213,438
OISE/UT	9,396,391	4,572,681	336,574	14,305,646	8,012,890	5,105,877	507,330	13,626,097
Pharmacy	686,512	219,012	869,509	1,775,033	812,234	331,622	938,101	2,081,958
Physical Education and Health	382,600	171,774	56,155	610,529	353,640	156,817	24,888	535,344
Social Work	1,445,703	188,615	168,573	1,802,892	1,628,621	194,766	218,647	2,042,034
UTM - Mississauga	108,031	46,777	35,192	190,000	88,090	70,012	24,140	182,242
SGS Centres & Institutes:								
Criminology	267,542	139,680	48,123	455,345	275,912	199,709	30,877	506,498
Drama	675,254	253,002	0	928,256	823,575	348,154	1,325	1,173,054
Industrial Relations	306,847	121,152	7,416	435,415	264,900	148,408	8,341	421,649
Museum Studies	217,125	13,670	0	230,795	239,754	13,433	0	253,187
Russian & East European Studies	245,863	72,704	16,753	335,319	287,026	73,758	27,336	388,120
Total SGS Centres & Institutes	1,712,630	600,208	72,292	2,385,130	1,891,166	783,464	67,878	2,742,508
<b>Total</b>	<b>75,609,672</b>	<b>29,458,486</b>	<b>31,740,585</b>	<b>136,808,743</b>	<b>78,121,959</b>	<b>31,667,892</b>	<b>32,874,832</b>	<b>142,664,683</b>

\* does not include graduate student funding data from affiliated teaching hospitals

<b>SURVEY RESULTS: UNDERGRADUATE STUDENTS</b>					
	2001	2002	2003	2004	2005
<b>STUDENT CHARACTERISTICS</b>					
Born outside Canada	36%	43%	44%	44%	43%
Visible minority	47%	53%	43%	49%	51%
Female	56%	57%	57%	57%	58%
<b>PARENTS' CHARACTERISTICS</b>					
Father's education less than post-secondary completion	35%	35%	34%	34%	36%
Mother's education less than post-secondary completion	40%	43%	43%	42%	43%
Parental income less than \$50,000	38%	39%	45%	49%	39%
<b>STUDENT FINANCING</b>					
Applied for OSAP	34%	38%	37%	34%	38%
Anticipated debt at graduation less than \$30,000	83%	90%	89%	89%	85%

<b>SURVEY RESULTS: STUDENTS IN DENTISTRY, LAW, MEDICINE, PHARMACY</b>					
	1999*	2002	2003	2004	2005
<b>STUDENT CHARACTERISTICS</b>					
Born outside Canada	34%	29%	30%	33%	30%
Visible minority	36%	44%	37%	44%	45%
Female	44%	59%	60%	63%	59%
<b>PARENTS' CHARACTERISTICS</b>					
Father's education less than post-secondary completion	33%	29%	27%	28%	25%
Mother's education less than post-secondary completion	38%	33%	36%	42%	32%
Parental income less than \$50,000	31%	29%	33%	42%	27%
<b>STUDENT FINANCING</b>					
Applied for OSAP	60%	69%	61%	60%	64%
Anticipated debt at graduation less than \$70,000	91%	75%	71%	73%	68%

\* The 1999 survey was conducted on upper-year students who were not subject to the deregulated fees for these programs.

<b>SURVEY RESULTS: DOCTORAL-STREAM GRADUATE STUDENTS</b>					
	2002	2003	2004	2005	
<b>STUDENT CHARACTERISTICS</b>					
Born outside Canada	33%	37%	37%	38%	
Visible minority	28%	25%	30%	35%	
Female	57%	56%	56%	55%	
<b>PARENTS' CHARACTERISTICS</b>					
Father's education less than post-secondary completion	38%	34%	35%	34%	
Mother's education less than post-secondary completion	44%	42%	41%	40%	
Parental income less than \$50,000	37%	50%	56%	37%	
<b>STUDENT FINANCING</b>					
1st to 4th year in program receiving fellowship support	80%	82%	78%	85%	
applied for OSAP	21%	15%	15%	15%	
anticipated debt at graduation less than \$30,000	80%	78%	78%	70%	

**Memorandum**

**To:** David Farrar, Vice-Provost, Students  
**From:** Bonnie Goldberg, Assistant Dean, Students (Acting), University of  
Toronto Faculty of Law  
**Date:** February 1, 2006  
**Cc:** Dean Mayo Moran, Karel Swift, Registrar

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**Introduction**

I am responding to your request for information regarding admissions and financial aid at the Faculty of Law. The Faculty of Law is committed to offering an outstanding legal education to the most promising students. In order to do this, it is vital to maintain the accessibility of our program to all students, regardless of financial background.

Our ability to maintain accessibility and to strengthen and improve student recruitment rests on having a strong financial aid program. The data presented in this report demonstrates that as tuition levels for the entering class have increased from \$10,000 in 2000 to \$16,000 today, our student body has become stronger, as measured by GPA and LSAT scores, and more diverse. Much of this success is attributed to the Faculty's commitment to creating a comprehensive and well-funded financial aid program. The Faculty has designed a program with the goal that financial need should not factor into any student's decision to apply to the Faculty, to accept an offer of admission, or to participate in any aspect of the academic program. To facilitate this goal, the Faculty offers a financial aid program that is virtually entirely needs-based and merit-blind. Simply put, the students with the most need get the most financial aid. Students are accepted into our program based on their academic excellence, and then offered financial assistance to assist them in making attendance at U of T law school a reality.

**The Faculty of Law's Financial Aid Program**

The Faculty's financial aid program consists of three main elements: (1) means-tested bursaries (for entering and continuing students); (2) subsidized loans (generally with full interest subsidies while students are enrolled in law school); and (3) our Back-End Debt Relief Program for graduates. This comprehensive approach is unique among Canadian law schools. The Faculty provides substantial financial aid to individual students in the form of bursaries and interest free loans. Financial need is calculated by assessing basic expenses (tuition and fees, books and supplies, room and board, and personal expenses) with adjustment for marital status, number of dependents and parental support, moving expenses for first year students, uninsured medical expenses and a one-time computer equipment allowance. Allowance is made for non-routine requests for special needs. A student's total need is assessed against all sources of income and assistance. Interest free loans are provided to cover the unmet financial need, with bursary assistance provided on top. Students with more financial need receive proportionately more bursary assistance. The effect of this bursary assistance is to lower the net tuition that the student bears. The result is that on average, approximately 40% to 50% of tuition fees of students who

received financial assistance was supported by bursaries made available by the Faculty's Financial Aid Program.

The Faculty's admissions program is needs-blind, meaning that financial considerations are not a factor in the decisions of the Admissions Committee. Admission decisions are made on the basis of academic excellence and a consideration of an applicant's pre-law life and extra-curricular experience, but regardless of means. Once offers of admission are made, our Financial Aid Office provides students with information about our comprehensive financial aid program. Students are informed about the financial aid program in their offers of admission, and in personal phone calls from the Assistant Dean, Students or the Director of Financial Aid and Admissions. Students are also directed to our website which contains specific information for prospective students. The Admissions and Financial Aid Office commits to providing students with an individual provisional monetary award within weeks of receiving their financial aid application, and in advance of the date by which they are asked to accept offers of admission to Ontario law schools.

The Financial Aid Program has grown enormously over the last decade. Ten years ago, tuition was \$2451 a year. At this time, the Faculty offered undergraduate students a total of \$101,780 in financial aid. The average bursary award was \$1,554, there was no provision for back-end debt relief, and no student received a bursary award sufficient to completely cover their total tuition expense. By 1999-2000, when tuition had increased to \$8,000 for the entering class, the Faculty was allocating \$694,373 in financial assistance to J.D. students. The average bursary had increased to \$3,552, and 41 students received bursary assistance that allowed them to pay 40% or less of the prescribed tuition level. Last year, the Faculty allocated \$1.98 million in financial assistance to J.D. students. Taking into account the additional funds that were distributed to our alumni through back-end debt relief, this figure is more than \$2 million. By last year, the average bursary had increased to \$7,231. The highest bursary was \$17,000. Of the 274 students who received bursary assistance, 40 received enough to completely cover their tuition fees. Thirty-nine other students received bursaries that covered 60% or more of their tuition.

Financial aid from all sources (for example, non-repayable grant money, including Canadian Millennium bursary, Ontario Graduate Scholarship, and First Nations House bursaries and excluding loans) was approximately was \$2.6 million in 2002 and \$2.8 million in 2005. When this is considered in light of the amount the law school provides, it means that the law school covers 70% of all known grants and financial aid available to our students. (Please note that the amounts of external support may underestimate total financial aid, since we are not necessarily aware of all sources, such as out of province sources.)



### **The Back End Debt Relief Program**

A distinctive feature of our program is the Back-End Debt Relief Program, which is designed to counterbalance pressure on graduates to seek more lucrative employment in order to repay student loans, and to assist students in taking advantage of the broadest range of career choices available to them. The Faculty established the program in 1999. It is one of the first loan forgiveness programs of its kind in Canada, and one of the most generous and flexible programs available. The program is open to all Faculty of Law J.D. graduates from the Class of 1999 onwards, and eligible graduates may join the program at any time within ten years of graduation. The purpose of the program is to assist graduates in low-income employment with the repayment of their law school student loans.

Since 1999, over 70 graduates have participated in the BDRP, which has distributed over \$300,000 in benefits. Unlike some American programs, graduates are eligible for benefits regardless of the career paths they choose; there is no public interest career requirement in order to be eligible for assistance. For example, graduates participating in the BDRP work for private law firms, government departments, Legal Aid Ontario, public interest organizations and legal clinics, and as law clerks for Canadian courts. One of the program's key strengths is in assisting graduates during periods of career transition.

While just 10 students participated in the program in 2000, by last year 26 former students took advantage of the program, receiving an annual average award of \$2,920, with the highest award being \$9,312 and the lowest, \$1,750. This amount is equal to the annual principal and interest payments due on the graduate's law loans. Initially, the assistance is provided in the form of an interest free loan from the Faculty and at the end of year a portion of the loan from the Faculty is forgiven. If the graduate remains in the program for 10 year the entire loan will be forgiven.

### **Provostial Review**

As you know, The Provost's Office, at the direction of the University's Governing Council, took responsibility for reviewing our financial aid program and monitoring the impact of tuition deregulation in all of its professional programs. The *Provost's Study on Accessibility and Career Choice at the Faculty Law* was presented to Governing Council's Academic Policy and Programs Committee in February, 2003. That report concluded as follows: there had been no decline in the proportion of students at the Faculty from lower-income backgrounds as tuition fees have increased; there had been no decline in the proportion of female or visible minority students as tuition fees have increased, and the numbers of students from these backgrounds had increased; and that the University's share of the pool of Canadian students applying to law school had not decreased.

These conclusions were supported by the 2004 annual independent survey of professional students enrolled in the "deregulated" programs commissioned by the Provost's Office. The most recent report provided evidence that accessibility to ethnically, culturally and socio-economically diverse students in first-entry, professional, deregulated-fee and doctoral stream graduate programs has been maintained.

In April 2004 the Ontario government announced a two-year tuition freeze.

You have now asked us to update the statistics provided for the purpose of the 2003 *Provost's Study on Accessibility*. Our updated statistics demonstrate that the conclusions drawn in the 2003 report are still applicable and that access is being monitored and maintained.

## Admissions Statistics

The goal of our Admissions policy is to identify and select a student body of diverse interests and backgrounds joined by a commitment to academic excellence and intellectual rigour and demonstrating unusual promise for distinguished performance at the law school, and, subsequently, in the legal profession and community. To do this, the Faculty (through its Admissions Office team and the Admissions Committee) looks to a number of factors, including academic achievement; LSAT score; nonacademic achievement; the response to disadvantage due to adverse personal or socio-economic circumstances or to barriers faced by cultural (including racial or ethnic) or linguistic minorities; motivation and involvement in academic and non-academic activities; and the impact of temporary or permanent physical disabilities. While the Admissions Committee gives greatest weight to an applicant's cumulative undergraduate academic record and LSAT score, the Committee may also give weight to work experience, graduate study, outstanding accomplishment in a non-academic activity, and other special circumstances brought to its attention.

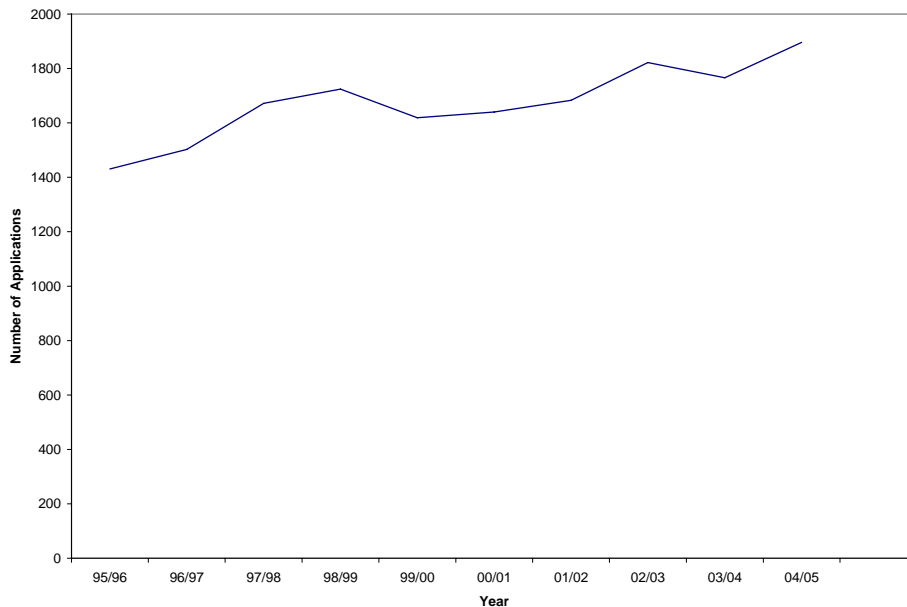
Admission statistics from the Faculty of Law for each year since the 1995/96 academic year are presented in Table 1, Part 1. This includes the total number of applications, the number of offers made, the number accepted and number deferred. Table 1, Part 2 presents the tuition for the incoming class in each year in relation to the median GPA and LSAT scores of the entering class.

**Table 1 – Part 1**  
**Admissions Statistics 1995-2004**

Year	Number of Applications			Number of Offers Made	Number of Deferrals	Number of Registrations			Yield Rates (incl. Deferrals)	Yield Rates (excl. Deferrals)
	Female	Male	Total			Female	Male	Total		
95/96	703	728	1,431	304		85	101	186	0.61	0.61
96/97	787	716	1,503	299		78	94	172	0.58	0.58
97/98	898	774	1,672	281	14	84	93	177	0.63	0.66
98/99	902	822	1,724	272	24	103	72	175	0.64	0.71
99/00	875	744	1,619	273	24	92	88	180	0.66	0.72
00/01	937	703	1,640	278	30	94	79	173	0.62	0.70
01/02	926	757	1,683	287	32	94	87	181	0.63	0.71
02/03	1,004	818	1,822	283	26	88	91	179	0.63	0.70
03/04	954	812	1,766	270	22	89	91	180	0.67	0.73
04/05	951	945	1,896	296	23	86	96	182	0.61	0.67

Figure 1 (below) demonstrates the total number of applications per year. The number of applications to the J.D. program continues to rise, from 1431 in 1995, to 1640 in 2000, to 1896 in 2004. At the same time, the Faculty has reduced the number of offers made. Ten years ago, the Faculty accepted 21% of the students who applied. Last year, we accepted 14% of students who applied.

**Figure 1**  
**Total Applications, 1995/96 to 2004/05**



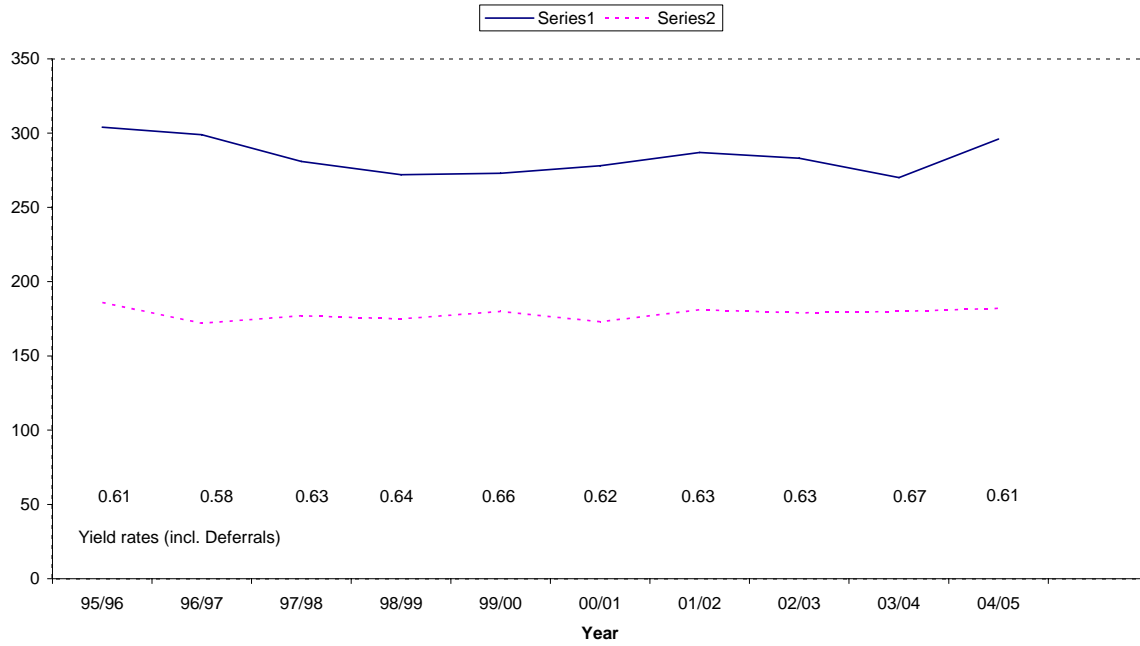
Based on the number of students sitting the LSAT, the University of Toronto Faculty of Law’s share of the proportion of students who apply has increased from 11.0% in 1992, to 21.3% in 2001 to 38% in 2004. Thus, even as tuition has increased, a greater proportion of potential applicants apply to the University of Toronto’s Faculty of Law.

The proportion of the very best applicants, as reflected by academic measures, is increasing. As Table 1, Part 2 shows, the entering class grade-point average (GPA) and mean LSAT score continue to increase. In 1995-96 the median LSAT and GPA scores of the entering class scores were 164 and 83.5%, respectively; in 2000 this increased to a median of 165 and 84.1%. There was yet another increase for the class of 2004-2005, with median LSAT and GPA scores of 166 and 84.5% respectively.

**Table 1 – Part 2**

Year	Tuition Fees Domestic Students			Median LSAT Registrations	Median GPA Registrations
	Year 1	Year 2	Year 3		
95/96	2,451	2,451	2,451	164	83.5%
96/97	3,173	3,173	3,173	164	83.7%
97/98	3,808	3,808	3,808	164	83.3%
98/99	5,904	4,570	4,570	165	84.4%
99/00	8,000	7,085	5,484	165	84.5%
00/01	10,000	8,400	8,000	165	84.1%
01/02	12,000	10,500	8,820	165	84.0%
02/03	14,000	12,600	11,025	165	84.9%
03/04	16,000	14,700	13,230	165	84.3%
04/05	16,000	16,000	14,700	166	84.5%

**Figure 2**  
**Registrations vs. Offers Made, 1995/96 to 2004/05**

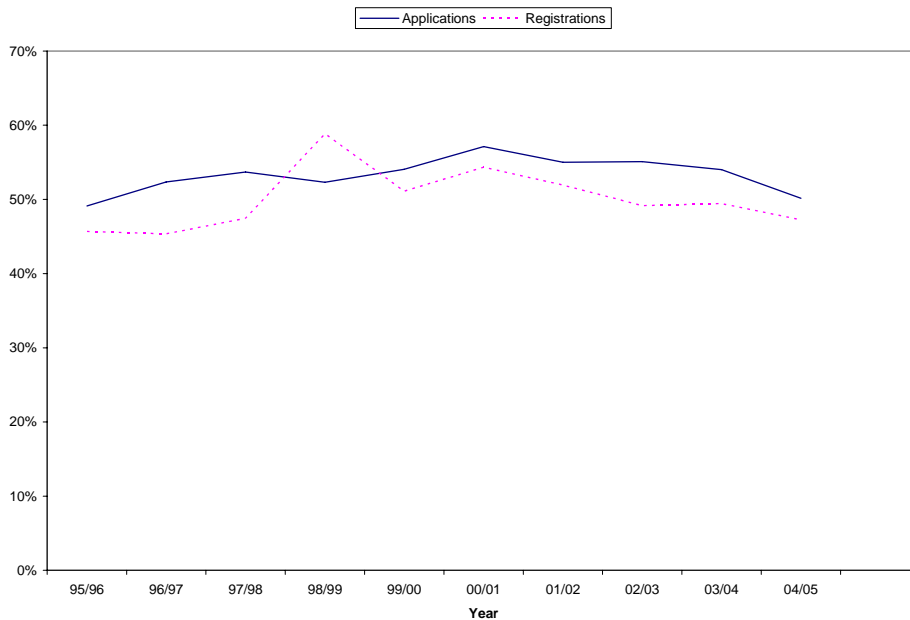


The yield rate (accepted students divided by offers) has remained steady over the period of the study, as demonstrated in Figure 2. In 2003/2004, a decrease in the applicant pool impacted the yield rate trend statistics but in the following year the yield rate returned to the same level it had been prior to 2003/04. Our yield rate is also impacted by the fact that as our median GPA and LSAT increase, so does the competition for these students from the top tier law schools.

The law school considers recruiting a diverse student body one of its most important objectives. The law school benefits from a diverse student body made up of students from various ethnic, racial, cultural and socio-economic backgrounds, from different geographic regions, as well as from a range of academic disciplines, careers, and community and extracurricular experiences.

Figure 3 represents the admissions statistics with respect to the proportion of women applicants and registrants.

**Figure 3**  
**Applications and Registrations**  
**Percentage of Women, 1995/06 to 2004/05**



From this 10 year perspective, it appears that on average the proportion of women applicants and registrants has increased. We do not attach great significance to the 04/05 results showing a slight decrease, because it's too early to suggest that this is a trend that will continue.

Offers to and registrations by Black students are presented in Figure 4. This data is only available from 1999. The proportion of offers steadily increased from 2001/02 to 2003/04, peaking at 3.7% in 2003/04, while the proportion of registrants has shown a similar increase, peaking at 4.4% in 2003/04. 2004-2005 shows a decline in both proportion of registrants and offers. In 2004, the Canadian average of self-reported Black LSAT takers was 3.5% of all Canadian LSAT takers, down 10% from the prior year. Since this decline also occurred in the context of the tuition freeze, it is something we will be attentive to going forward.

**Figure 4**  
**Offers and Registrations**  
**Percentage of Black Students, 1995/96 to 2004/05**

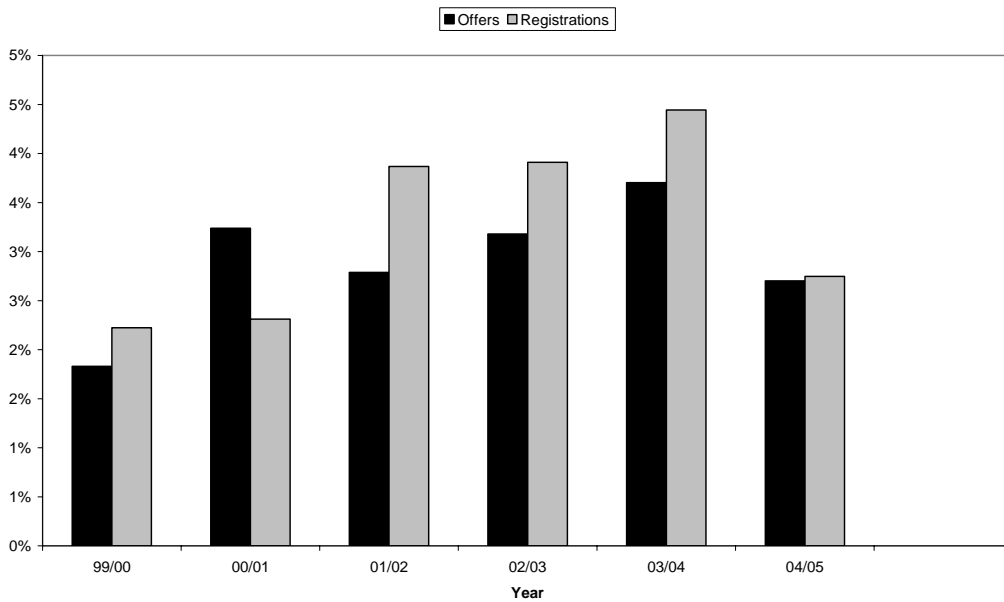
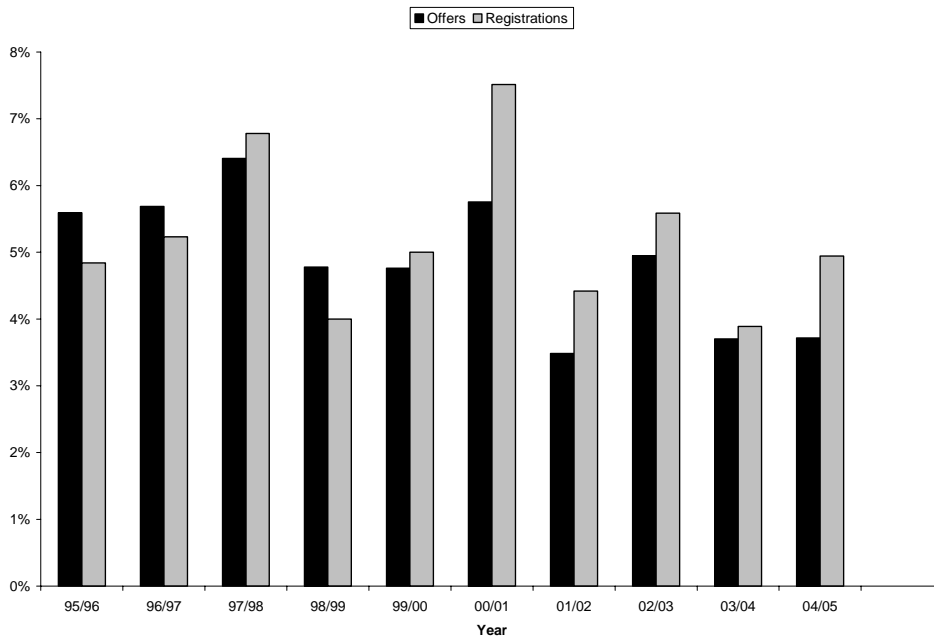


Figure 5 presents the data as it relates to Aboriginal students. The numbers are small and there is considerable fluctuation from year to year. The Faculty of Law is aware of comparative data for all Canadian Law schools and of note is that the proportion of Aboriginal students at the University of Toronto has consistently been above the national average. The numbers demonstrate that the law school has a high percentage of acceptance among Aboriginal students who receive an offer.

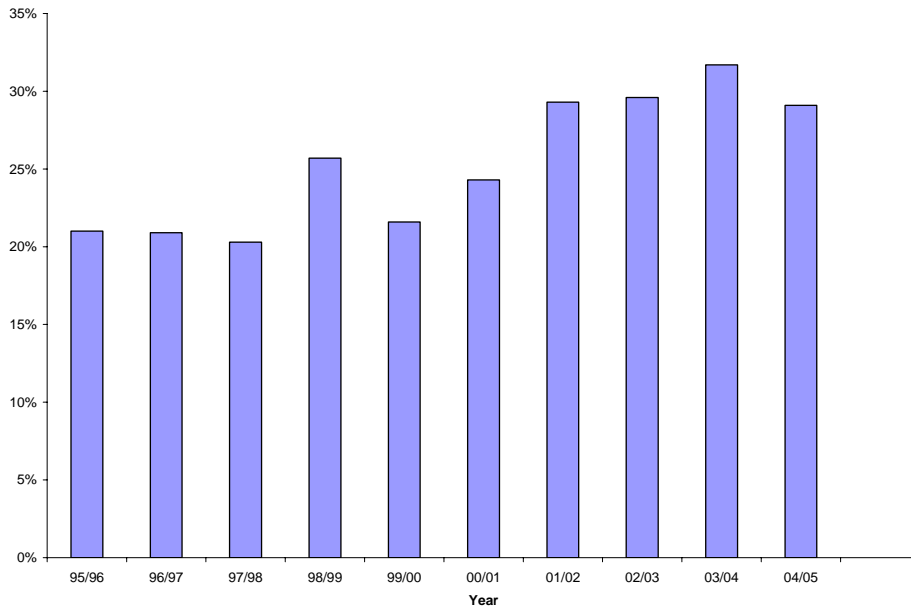
**Figure 5**  
**Offers and Registrations**  
**Percentage of Aboriginal Students, 1995/96 to 2004/05**





The Faculty is very committed to continuing to recruit the best and the brightest students, including students from every part of the country, from historically under-represented groups and from diverse academic backgrounds. Figure 6 demonstrates that this past year, 30% of the student body belonged to a visible minority group, including Aboriginal students. This proportion is up from 21% in 1995/6 to 24% in 2000/01 and to 29% in 2004/05.

**Figure 6**  
**Percentage of Visible Minorities Registered, 1995/06 to 2004/05**



In the context of these statistics, we wish to add that the Faculty undertakes a number of outreach initiatives designed to enhance our minority recruitment. These initiatives include working with the Law School Admission Council and the Dean's Office to encourage applications from Canadian students of Black or Aboriginal descent. Indeed, as a result of our efforts to recruit Aboriginal students, in 2004-2005 41% of Aboriginal applicants received offers from the Faculty, as compared to 14% of non-Aboriginal applicants.

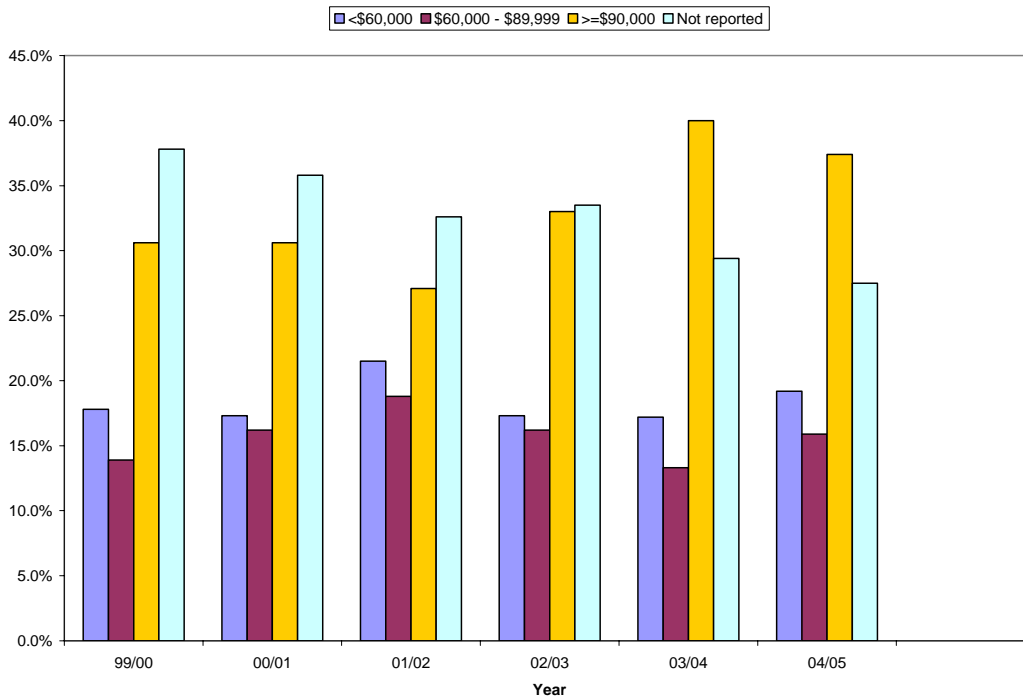
We also undertake a considerable amount of outreach to minority high school students. We organize and host an annual High School Outreach Day to reach out to racial, ethnocultural and socio-economically diverse students from Toronto high schools. For the last nine years we have held an annual five-week summer mentorship program for twenty minority high school students. Two alumni of this program have come to this law school as students. Last year we started a law and justice-themed program in two local high schools with the aim connecting in a meaningful way with high school students who face barriers to achieving their full potential.

## Parental Income

With respect to parental income, this information is available for registrants who were required to report this from 1999 onwards. Prior to 2003/04, the Faculty of Law financial aid policy requires parental income data for applicants who were 7 years or less out of high school. Those applicants who were more than 7 years out of high school were not required to report parental income. In 2003/04, the Faculty of Law financial aid policy was changed to require *all* students to report parental income to be eligible for consideration for financial aid assistance from the Faculty. It is worth noting that unlike other statistics presented for your review, these statistics only reflect the parental income of students who applied for aid.

Table 2 presents this data in the same \$10,000 increments as was requested by the Provost in 2002. The data are also presented in Table 3, in three income groups plus the Not Reported group. This data is not income-adjusted. Since parental income reporting became a mandatory requirement, this last group has represented a third of the students; we expect this proportion will remain at this level. Figure 7 presents the income distributions over the last six years. The proportion of students in the <\$60,000 parental income group has stayed steady at about 17% from 1999/00 to 2003/04, and increased to 19% in 2004/05, while the proportion in the \$60,000-\$89,999 group has fluctuated between 13% -16%. There is a slight increase in the proportion of students with parental income >\$90,000.

**Figure 7**  
**Parental Income for First Year Class, 1999/00 to 2004/05**



**Table 2**  
**Parental Income Data**  
**First Year Class (excl. Deferrals)**

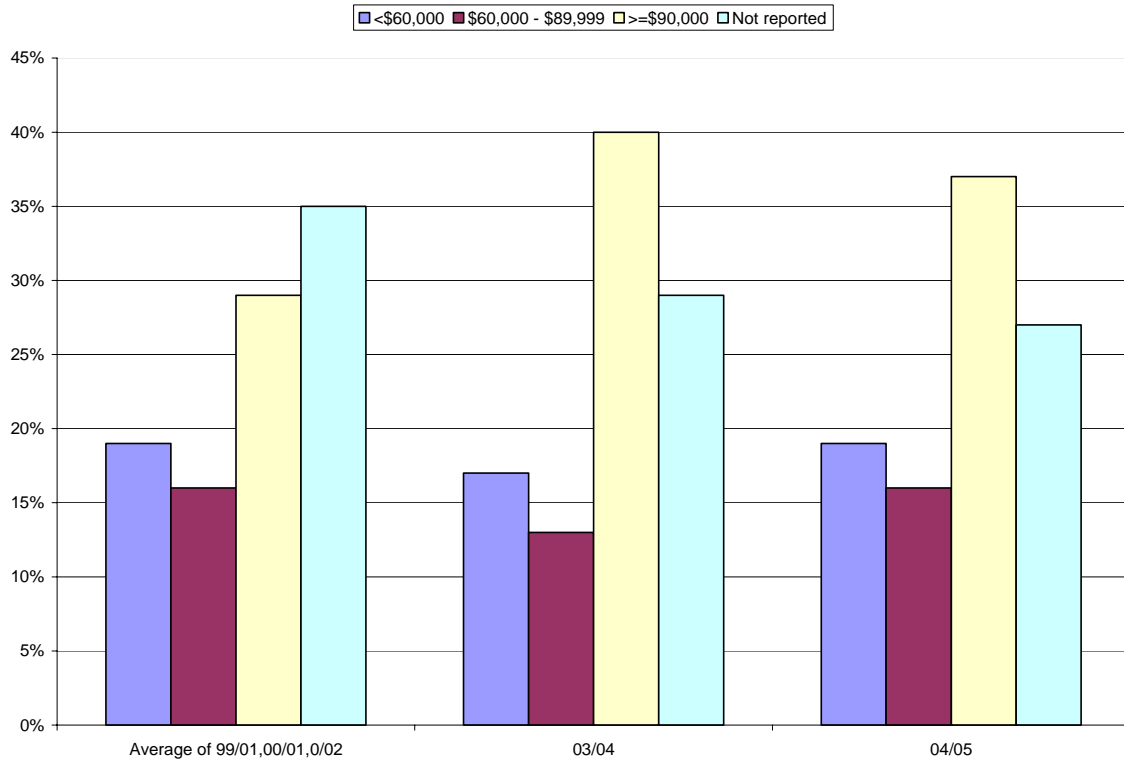
(in thousands of dollars)	<u>1999-2000</u>		<u>2000-2001</u>		<u>2001-2002</u>		<u>2002-2003</u>		<u>2003-2004</u>		<u>2004-2005</u>	
	N	%	N	%	N	%	N	%	N	%	N	%
<b>0 - 9,999</b>	5	2.8%	3	1.7%	1	0.6%	3	1.7%	4	2.2%	3	1.6%
<b>10,000 - 19,999</b>	3	1.7%	2	1.2%	2	1.1%	3	1.7%	4	2.2%	5	2.7%
<b>20,000 - 29,999</b>	2	1.1%	5	2.9%	9	5.0%	6	3.4%	3	1.7%	4	2.2%
<b>30,000 - 39,999</b>	5	2.8%	5	2.9%	7	3.9%	8	4.5%	6	3.3%	5	2.7%
<b>40,000 - 49,999</b>	7	3.9%	8	4.6%	11	6.1%	4	2.2%	11	6.1%	10	5.5%
<b>50,000 - 59,999</b>	10	5.6%	7	4.0%	9	5.0%	7	3.9%	3	1.7%	8	4.4%
<b>60,000 - 69,999</b>	9	5.0%	7	4.0%	12	6.6%	14	7.8%	8	4.4%	9	4.9%
<b>70,000 - 79,999</b>	6	3.3%	13	7.5%	11	6.1%	8	4.5%	7	3.9%	8	4.4%
<b>80,000 - 89,999</b>	10	5.6%	8	4.6%	11	6.1%	7	3.9%	9	5.0%	12	6.6%
<b>90,000 - 99,999</b>	12	6.7%	4	2.3%	6	3.3%	6	3.4%	6	3.3%	10	5.5%
<b>100,000 - 109,999</b>	5	2.8%	9	5.2%	7	3.9%	13	7.3%	10	5.6%	3	1.6%
<b>110,000 - 119,999</b>	13	7.2%	5	2.9%	4	2.2%	6	3.4%	4	2.2%	3	1.6%
<b>120,000 - 129,999</b>	8	4.4%	7	4.0%	3	1.7%	4	2.2%	9	5.0%	4	2.2%
<b>130,000 - 139,999</b>	6	3.3%	3	1.7%	5	2.8%	4	2.2%	4	2.2%	2	1.1%
<b>140,000 - 149,999</b>	3	1.7%	7	4.0%	2	1.1%	3	1.7%	4	2.2%	4	2.2%
<b>150,000 - 159,999</b>	2	1.1%	1	0.6%	4	2.2%	4	2.2%	8	4.4%	6	3.3%
<b>160,000 - 169,999</b>	0	0.0%	1	0.6%	2	1.1%	4	2.2%	4	2.2%	6	3.3%
<b>170,000 - 179,999</b>	0	0.0%	0	0.0%	0	0.0%	1	0.6%	4	2.2%	4	2.2%
<b>180,000 - 189,999</b>	0	0.0%	2	1.2%	0	0.0%	0	0.0%	2	1.1%	3	1.6%
<b>190,000 - 199,999</b>	1	0.6%	2	1.2%	2	1.1%	0	0.0%	2	1.1%	2	1.1%
<b>200,000 - 209,999</b>	1	0.6%	0	0.0%	3	1.7%	1	0.6%	2	1.1%	3	1.6%
<b>210,000 - 219,999</b>	0	0.0%	1	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>220,000 - 229,999</b>	0	0.0%	0	0.0%	5	2.8%	3	1.7%	0	0.0%	2	1.1%
<b>230,000 - 239,999</b>	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.6%	1	0.5%
<b>240,000 - 249,999</b>	0	0.0%	2	1.2%	3	1.7%	1	0.6%	0	0.0%	2	1.1%
<b>&gt;=250,000</b>	4	2.2%	9	5.2%	3	1.7%	9	5.0%	12	6.7%	13	7.1%
<b>Not reported</b>	68	37.8%	62	35.8%	59	32.6%	60	33.5%	53	29.4%	50	27.5%
<b>Total</b>	<b>180</b>		<b>173</b>		<b>181</b>		<b>179</b>		<b>180</b>		<b>182</b>	

Special attention should be paid to the period from 99/00 to 02/03, when tuition increases occurred. The percentage of students from each income group remained steady throughout this period. If we compare this result with the results from 03/04 to 04/05 when the tuition freeze was in effect, we see a small increase in the proportion of students from the <\$60,000 and >\$90,000 parental income groups. There was a slight decline in the proportion of students with parental income in the \$60,000 - \$89,999 in 2003/04. In the following year (2004/05) the proportion of students from this group returned to the same level as 2000/01. This data should be considered in light of the tuition freeze of the last two years.

It is very important to note that these values are not inflation-adjusted, and that household incomes have increased over time.

Figure 8 presents last year's data compared to the average for the three previous years; this reflects the same pattern of little change in the parental income below \$90,000.

**Figure 8**  
**Parental Income**  
**Average of 1999/00, 2000/01, 2001/02 vs 2003/04 & 2004/05**

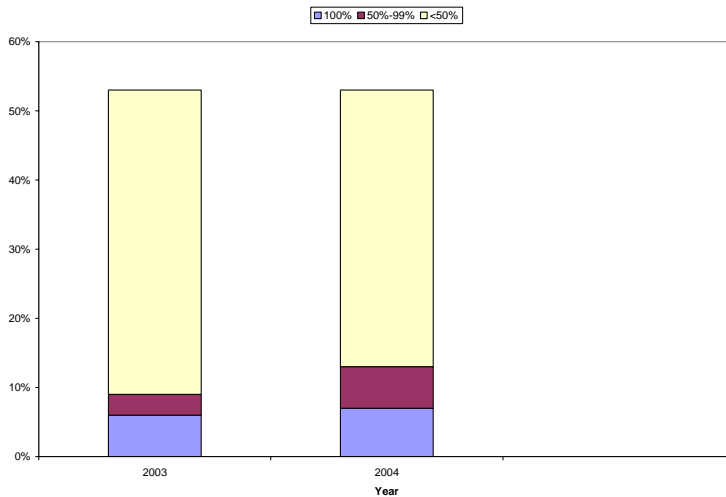


### General Provision of Financial Aid

The proportion of students that the Faculty is able to provide assistance to has increased as shown in figures 9a to 9d. In 1999, 39% of all law students received some financial aid, 51% received aid in 2002, and 54% received aid in 2004/05. For first year students, the proportions have gone from 53% receiving aid in 1999 to 46% receiving aid in 2004/05, although the proportion of upper year students receiving aid has increased and the overall amount of aid has increased. Bursary assistance reduced tuition completely to zero for 4% of students in 1999, rising to 7% in 2004/05. For first year students, complete tuition relief has increased from 3% to 8%. Of the 274 students who received bursary assistance, a full 40 received enough to completely cover their tuition fees, or more. A total of 39 additional students received bursaries that covered 60% or more of their tuition.

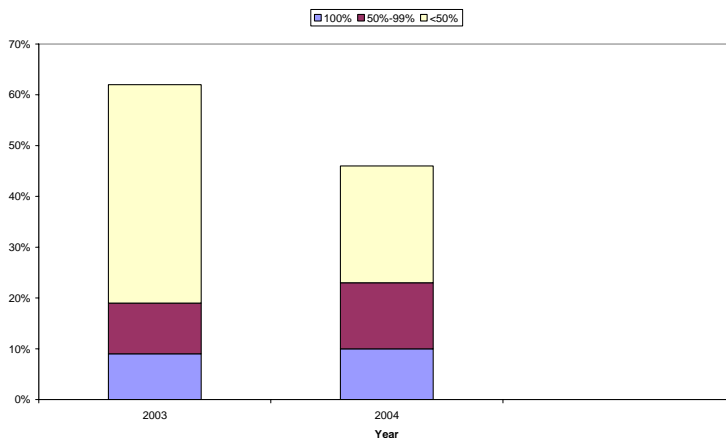
**Figure 9a**

**Proportion of Students Provided Aid, All Years from 2003/04 to 2004/05**



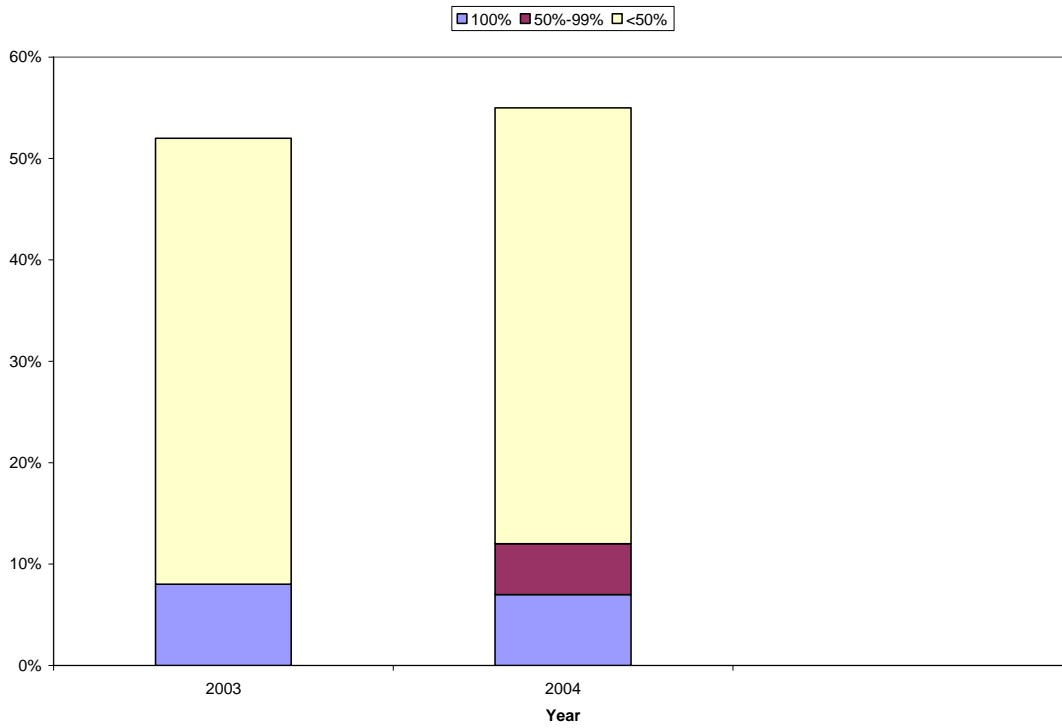
**Figure 9b**

**Proportion of Students Provided Aid, 1<sup>st</sup> Year Students from 2003/04 to 2004/05**

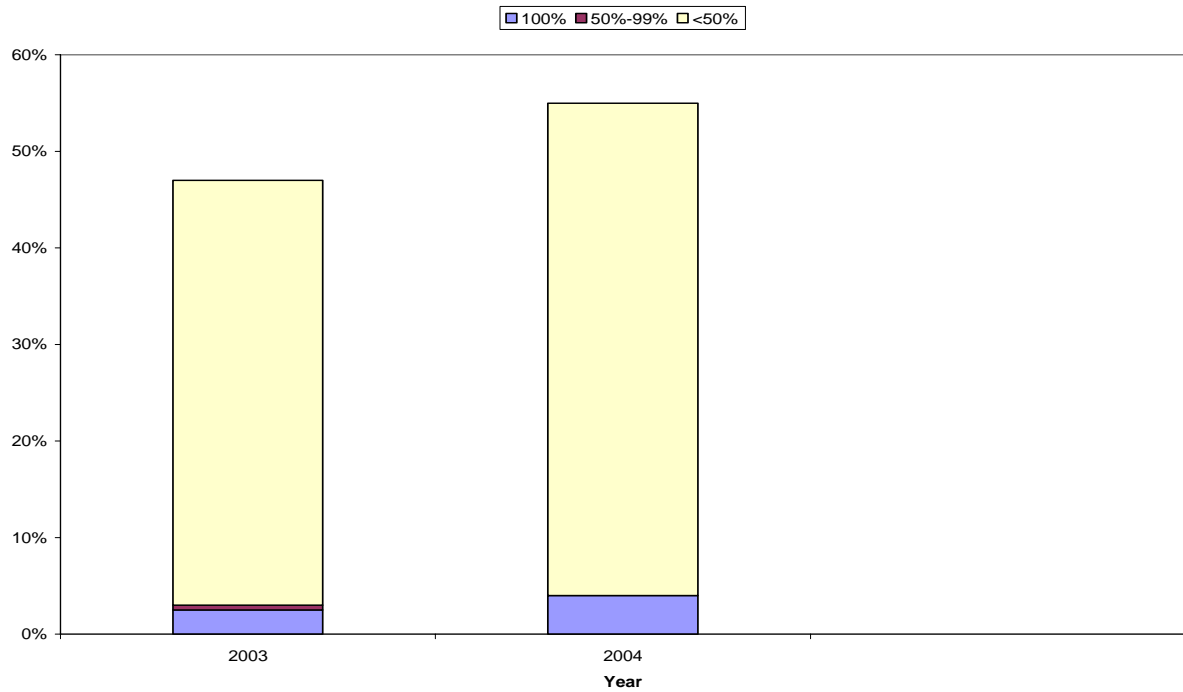


**Figure 9c**

**Proportion of Students Provided Aid, 2<sup>nd</sup> Year Students from 2003/04 to 2004/05**



**Figure 9d**  
**Proportion of Students Provided Aid, 3<sup>rd</sup> Year Students from 2003/04 to 2004/05**



## CONCLUSION

We believe that the provision of a well-designed, well-resourced, and transparent financial aid program has maintained and to some degree enhanced the law school's accessibility to the very best students. By focussing on a financial aid program that is merit-blind and needs-based, we are able to offer an extraordinary legal program without compromising accessibility to the best students we can get. This has required institutional commitment, concerted effort, and considerable resources. As tuition has increased, our financial aid budget has increased at an even greater pace, and more students are now attending the law school tuition-free than ever before. Moreover, even as tuition levels have increased, our student body has become stronger, as measured by GPA and LSAT scores, and more diverse than ever.

However, our commitment to excellence and accessibility means that it is imperative that we continue to monitor and analyze this information. We must be vigilant to ensure that we are tracking our applicants and our program to determine where accessibility may be compromised. We must also increase our efforts to communicate with students prior to their decision whether to apply to law school, and demonstrate that the "advertised" tuition rate is not necessarily the tuition fee paid by every student.