

# The State of Students:

## A Comprehensive Review of Student Financial and Living Insecurities

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## Key Statistics

- 43% of undergraduate students at the U of A are food insecure to some extent
- In 2022-23, 41% of Alberta CSFA grants and loans went to undergraduates, while 56% of B.C. CFSA grants and loans went to undergraduates and 57% of Ontario CSFA grants and loans went to undergraduates
- The average tuition for a bachelor's degree in Alberta is higher than the average tuition for a bachelor's degree in Canada
- 64% of international students and 81% of domestic students report anxiety regarding the predictability of the cost of education
- Around 2% of students have been unhoused/homeless since beginning their studies at the U of A
- Demand for the Campus Food Bank doubled in 2023
- Alberta has the lowest minimum wage in Canada, tied with Saskatchewan at \$15/hour
- Most students report spending between \$100 and \$300 a month on groceries, while a seven-day 8-month meal plan with the university costs \$731.86 a month
- Many university residence fees surpass average Edmonton rental rates
- The inflation-adjusted Market Basket Measure (MBM) for individuals living in Edmonton is \$29,424 for 2024, while the yearly income for full-time (40 hours/week) minimum wage (\$15) is \$30,960
- Based on data in this report, the approximate annual expenses for a student living off-campus are \$22,515, while provincial and federal loans are capped at \$17,000 a year
- A domestic student, without grants and loans, must work at least 20 hours a week for 12 months to pay for their tuition, excluding living expenses

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## Introduction

The University of Alberta Students Union (UASU) Research and Advocacy team works to identify, record, and report on struggles within student life, health and wellness, education and academic success. One such issue, which has become a severe and widespread priority, is student insecurity regarding living costs. With inflation, product scarcity, heightened bills and an increased cost of goods and services, many wonder how they will pay their rent and tuition, and keep themselves fed.

This report explores and analyzes these struggles, shedding light on the difficult realities of many students. To do so we will assess student income, tuition, housing, cost of food and measurements of poverty. This data supports the UASU Executive team's ongoing advocacy toward the University of Alberta, the Government of Alberta and the Government of Canada regarding solutions to the concerning financial status of students.

## Student Income

### Student Working Income

In Canada, minimum wage is determined by provincial legislation. For instance, the minimum wage in B.C. is \$17.40 an hour, while Quebec's is \$15.75. In Alberta, the minimum wage is currently \$15.00 an hour, the lowest minimum wage in all of Canada, tied with Saskatchewan. While select employers offer slightly higher hourly wages, many entry-level jobs, such as food service and retail, stick to the minimum \$15 an hour. To better understand this baseline income, we have calculated the approximate yearly taxable income according to various student working schedules using this formula:

$$[(15 \times \text{Hours/Week}) \times (4.34 \text{ Weeks})] \times \text{Number of Months}$$

Hours Worked at \$15.00/Hour	Approximate Yearly Taxable Income
10 hours/week for 8 months	\$5,160
20 hours/week for 12 months	\$15,480
10 hours/week for 8 months and 40 hours/week for 4 months	\$15,480
20 hours/week for 8 months and 40 hours/week for 4 months	\$20,640
40 hours/week for 12 months	\$30,960

According to a study conducted by the UASU, titled *Let's Talk Money Survey Report*, most students, regardless of year of study, tend to work ten hours or less per week during the semester<sup>1</sup>. However, as the year of study increases, so does the weekly number of hours worked. At minimum wage working ten hours per week, most students make approximately \$5,160 of taxable income in 8 months (Fall and Winter semesters).

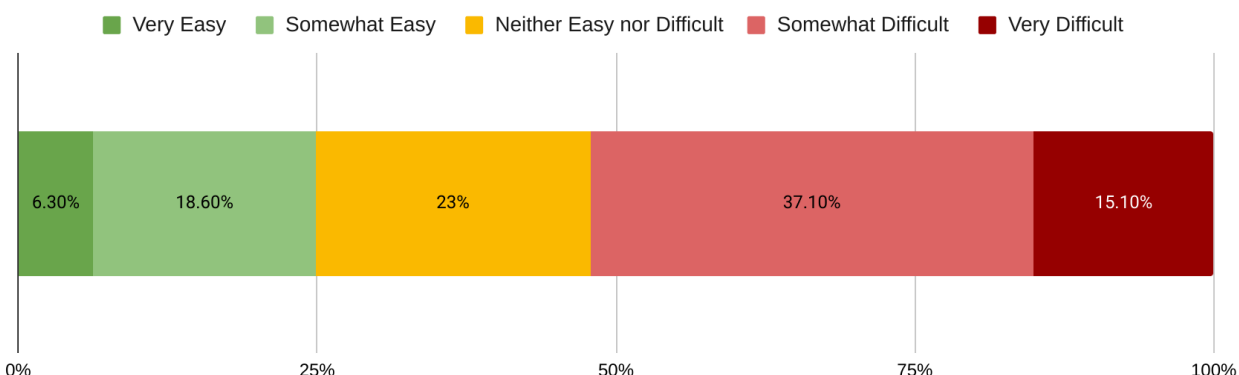
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<sup>1</sup> Department of Research and Advocacy, *Let's Talk Money* (2024)

While students work very few hours a week during the school year, many find it difficult to work and attend university. This is demonstrated in the UASU's *2023 Annual Survey*<sup>2</sup>, in which researchers asked students how their work-life balance has been during the year. Approximately 52% of student respondents indicated that it was difficult, to some extent, to balance their work and school. 23% were indifferent, and 25% reported that it was easy to some extent. These proportions indicate that at least half of students struggle to manage their education and work.

During the past year, how easy or difficult has it been to balance work and school?

*UASU 2023 Annual Survey*



### *What can we do?*

One way to support students and members of the community through their employment is to increase the minimum wage. Alberta once had the highest minimum wage in the country at \$15. However, it has not increased since 2018, dropping it into the lowest provincially regulated wage, tied with Saskatchewan, in all of Canada. To combat inflation and poverty the Alberta Government should increase the minimum wage to a livable wage. A livable wage is the minimum hourly income required for an individual in a specific geographic area to meet their basic needs. According to the Alberta Living Wage Network, the 2024 Edmonton livable wage is \$20.85, \$5.85 higher than the current minimum wage<sup>3</sup>. This

<sup>2</sup> Jonathan Olfert and Cameron McCubbing, *2023 Annual Survey*, 2024

<sup>3</sup> Alberta Living Wage Network, *The Alberta Living Wage Network releases 2024 Living Wages* (2024)

change would enable a student working 10 hours per week for eight months to make \$7,239 instead of \$5,160, a \$2,079 increase. With a livable wage, students will be able to devote more time to school while still having a better chance of earning adequate income.

## Student Grants and Loans

In the previous section, we explored student working income and determined that at minimum wage working ten hours or less, students would make approximately \$5,160 of taxable income in 8 months (Fall and Winter semesters). As we will see in the Student Expenses section, this minuscule income is not nearly enough for undergraduates to support themselves and their education. As such, many students turn to other sources of income such as student grants, student loans, scholarships and familial support.

According to a Canadian Student Financial Assistance Program (CSFA) brief, 140,597 Alberta post-secondary students received \$909.6 million in grants and \$842.6 million in loans in 2022-23 (Table 2.1.1B)<sup>4</sup>. Of those 140,597 students, 57,645 were undergraduate students at a university or college. In other words, only 41% of CSFA grant and loan recipients in Alberta were undergraduates. This is significantly different than B.C. and Ontario where 56% and 57% of provincial grant and loan recipients are undergraduate students, respectively (Table 2.1.3E). Another Statistics Canada report released in 2024 reviews post-secondary enrollment across the country divided by credential type, institution, and province. The report shows that in 2022-23 in Alberta, 53.66% of post-secondary students were enrolled in an undergraduate degree program (Table 37-10-0277-01)<sup>5</sup>. However, only 45.12% of B.C. students and 51.83% of Ontario students were undergraduates. These

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<sup>4</sup>Employment and Social Development Canada, *Canada Student Financial Assistance Program Statistical Review 2022-2023* (Statistics Canada, 2024)

<sup>5</sup> Government of Canada, *Postsecondary enrollments, by detailed field of study, institution, and program and student characteristics* (Statistics Canada, 2024)

numbers suggest that, while Alberta has a higher proportion of undergraduate degree students than B.C. and Ontario, Albertan undergraduate students receive disproportionately less government funding.

Turning to the amount of financial aid available to undergraduate students, Alberta's annual combined provincial and federal loan limit for a bachelor's degree is \$8,500 per semester or \$17,000 for a fall and winter semester<sup>6</sup>. However, not all students receive the full \$17,000, as the amount they receive is based upon several factors external to student income. This includes whether the student is full-time or part-time, their family size, family income (regardless of their family's willingness or ability to contribute to their education), student category, disability status, and more.<sup>7</sup> As a result, many undergraduates have to work in addition to studying or otherwise cut costs in alternative areas of their lives.

### What can we do?

Based on the reports above, it seems clear that the governments of Alberta and Canada should review and reassess their grants and loans procedures and practices to ensure that financial support is equitably distributed to students. This includes distributing grants and loans to students in an amount proportional to student program enrollment, as well as taking a holistic approach to assessing student financial needs concerning the MBM and calculated livable wages. It would be particularly beneficial for officials to assess the history of CSFA grants and loans to better understand the provincial discrepancies as outlined above.

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<sup>6</sup>Alberta Student Aid, *Loan Limits*, <https://studentaid.alberta.ca/types-of-funding/loan-limits/>

<sup>7</sup>Government of Canada, Student Aid Estimator, <https://certification.esdc.gc.ca/lea-mcl/eafe-sfae/eafe-sfae-h.4m.2@-eng.jsp>

## Student Expenses

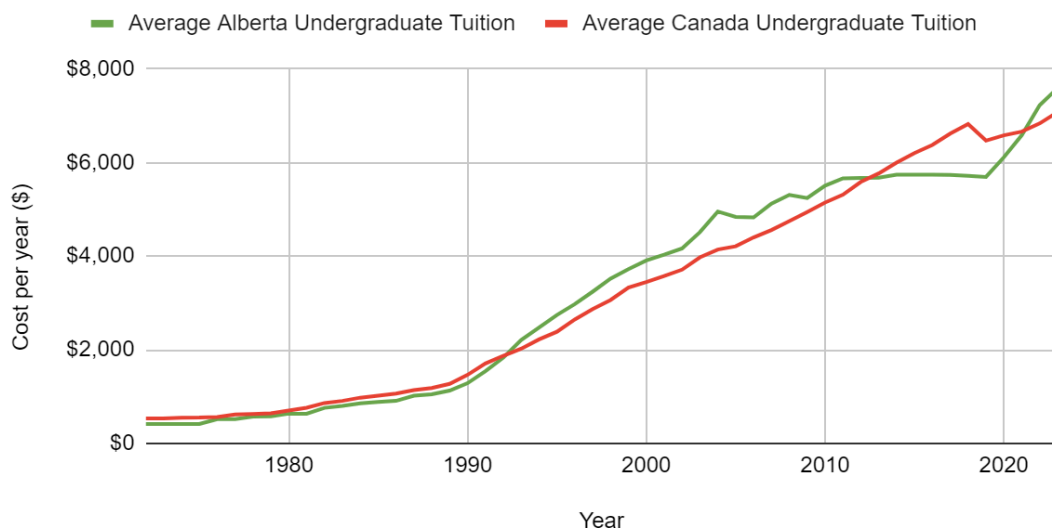
### Tuition, Fees and Supplies

Since their inception, university tuition and fees have increased steadily, making post-secondary education expensive and inaccessible for many people. For instance, a year's tuition for a domestic student in Alberta in 2000 was approximately \$3,907, increasing to \$5,505 in 2010 and \$6,111 in 2020<sup>8</sup>. To better visualize this change, the graph below depicts the average undergraduate tuition in Alberta compared to the average undergraduate tuition in all of Canada since 1972<sup>9</sup>. Not only has tuition in Alberta and Canada increased, but the costs associated with an Alberta degree have regularly surpassed those of the average Canadian post-secondary education.

*Note: The plateau in Alberta tuition between 2015 and 2020 is due to the 2015-2020 NDP Alberta tuition freeze*

### Average undergraduate tuition in Alberta and Canada

Data from Statistics Canada Table 37-10-0003-01 and Table 37-10-0150-01

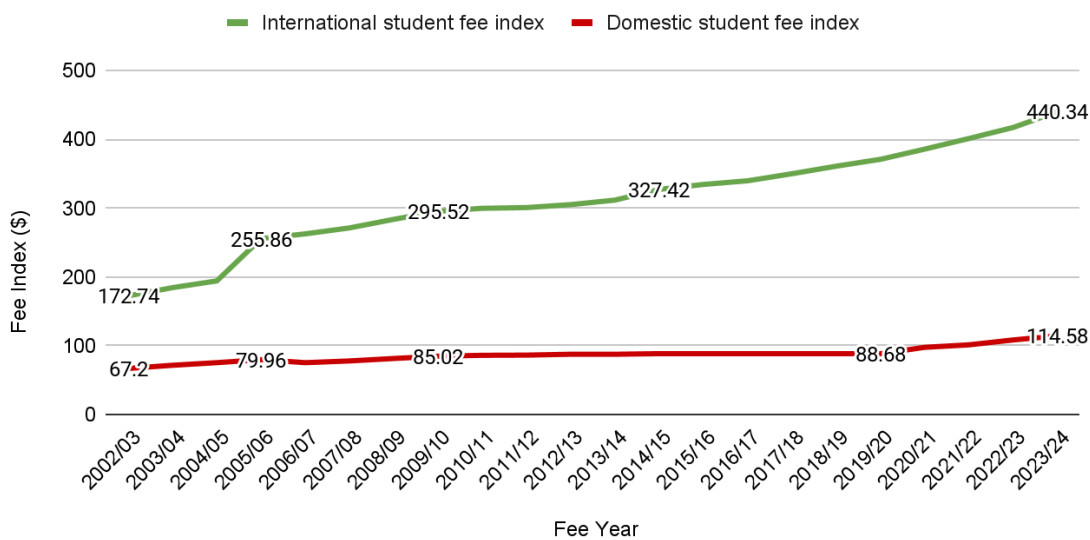


<sup>8</sup> Government of Canada, *Canadian undergraduate tuition fees by field of study (current dollars)* (Statistics Canada)

<sup>9</sup> Government of Canada, Archived - Canadian undergraduate tuition fees by field of study (Statistics Canada, 2020)

Since the end of the 2015-2020 tuition freeze in Alberta, there have been regular tuition increases for domestic and international students. In February of 2024, the University of Alberta decided to implement a domestic tuition fee increase of 2% per year. This change came just one year after the university decided to increase domestic tuition by 5.5% and international tuition by 6.5% for 2023-24. The graph below depicts these changes, as well as others through the years, with data collected from the U of A Academic Calendar archives.

### International student fee index and Undergraduate fee index 2002-2024



It is important to note that the cost of a course is determined by the fee index concerning the units associated with a course. The formula used to calculate the cost of a course based on the fee index is as follows:

$$[\text{Fee index} \times \text{Number of units}] = \text{Cost for a credit course}$$

$$[\text{Fee index} \times \text{Number of units} \times 0.5] = \text{Cost for an audited course}$$

For example, the cost of one 3-unit course in 2019/20 was  $[88.86 \times 3] = 266.58$

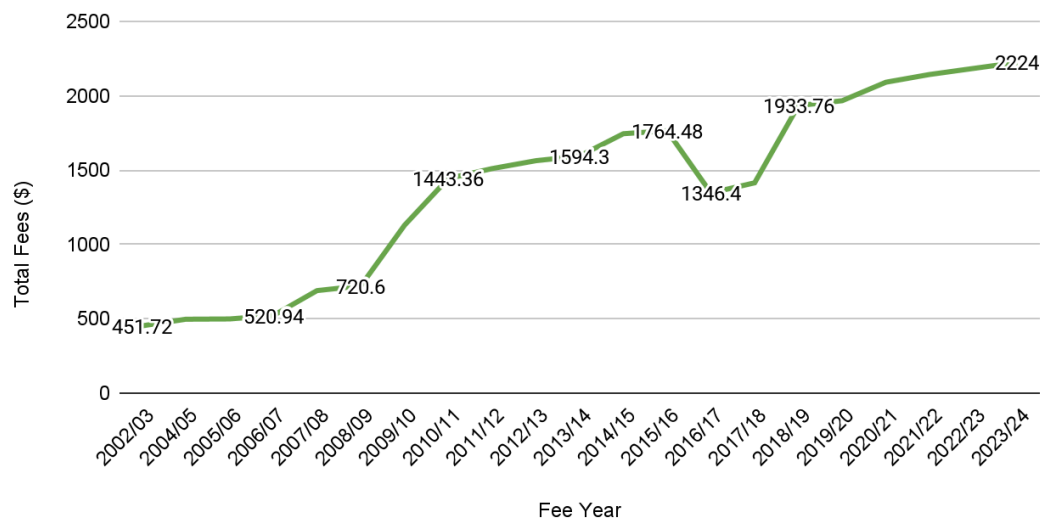
In addition to tuition increases, the annual non-academic fees billed to students have inflated. For instance, in 2002/03 non-academic fees totalled \$451.72. Comparatively, the same fee group in 2023/24 totalled \$2,224.

It is important to note that while a portion of non-academic fees are opt-outable, many are mandatory. The next chart displays these mandatory fees with data collected from a UASU-led analysis of the University of Alberta archived Academic Calendars.

*Note: The sharp decrease in 2015/16 fees is due to the cancellation of the Common Student Space, Sustainability and Service fee, Health Services fee, Student Services fee and Registration and Transcript fee.*

## Total Non-academic fees/year 2002-2024

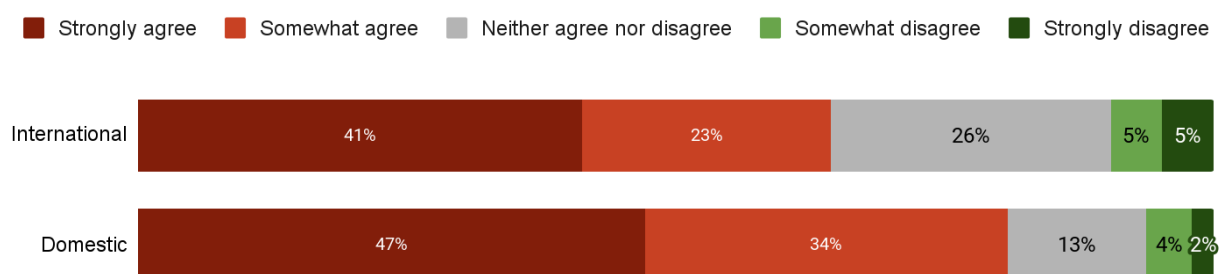
Data from U of A Academic Calendars



Due to the regular and large tuition and non-academic fee increases, many students are placed in difficult financial situations, which often impact their mental health. This is demonstrated in our *Tuition and Academic Support Survey*, in which 64% of international and 81% of domestic students indicated anxiety about the predictability of the cost of education.<sup>10</sup>

## Agree or Disagree: I fee anxiety about the predictability of total cost of education

*Tuition and Academic Support Survey, n= 1,017*



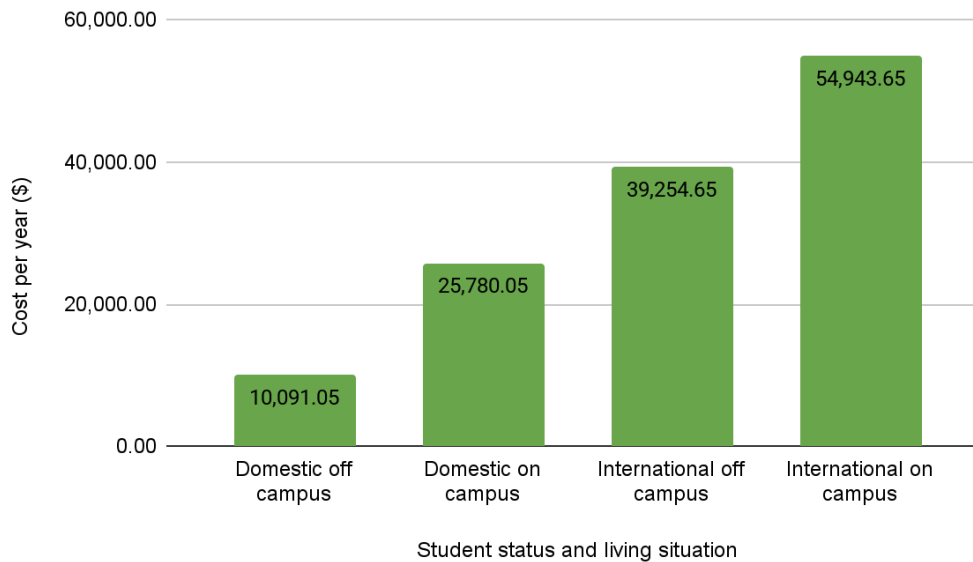
While tuition and fee increases can not necessarily be predicted, the University of Alberta offers its students a tuition and fee calculator<sup>11</sup>, which allows them to determine the approximate cost of one year of study based on the current fee schedule. The calculator is adjustable based on whether or not you are a domestic or international student, living on or off campus, and your desired program and faculty. It does not include external fees and costs related to living such as clothing, eating out, groceries (If not on a residence meal plan), rent (If not living in residence), and other miscellaneous costs. For instance, the estimated yearly cost for a domestic student living off-campus in the Faculty of Science doing a BSc general in 2024/25 is \$10,091.05. This cost changes when the different variables and fee schedules change, potentially leading to inaccurate cost expectations.

<sup>10</sup> Department of Research and Advocacy, *Tuition and Academic Support Survey* (UASU, 2023)

<sup>11</sup> University of Alberta, Undergraduate Cost Calculator  
<https://costcalculator.registrar.ualberta.ca/costcalculator/>

## Cost for one year of undergraduate study at the U of A dependent on student status and living situation

*Tuition for a Bsc General, data from the 2024/25 U of A Undergraduate Cost Calculator*



### What can we do?

The cost and predictability of tuition and fees have been ongoing concerns for students, politicians and community members. To ensure post-secondary education remains financially accessible to Canadians and international students, post-secondary institutions and the Government of Alberta must collaborate to formulate long-lasting solutions regarding tuition regulation. This may include restrictions on the frequency of tuition and fee increases, as well as how much in advance these changes must occur for future students to prepare accordingly. Additional actions include scholarship, grant and loan accessibility assessments, as well as increases in university-organized student financial and academic support services.

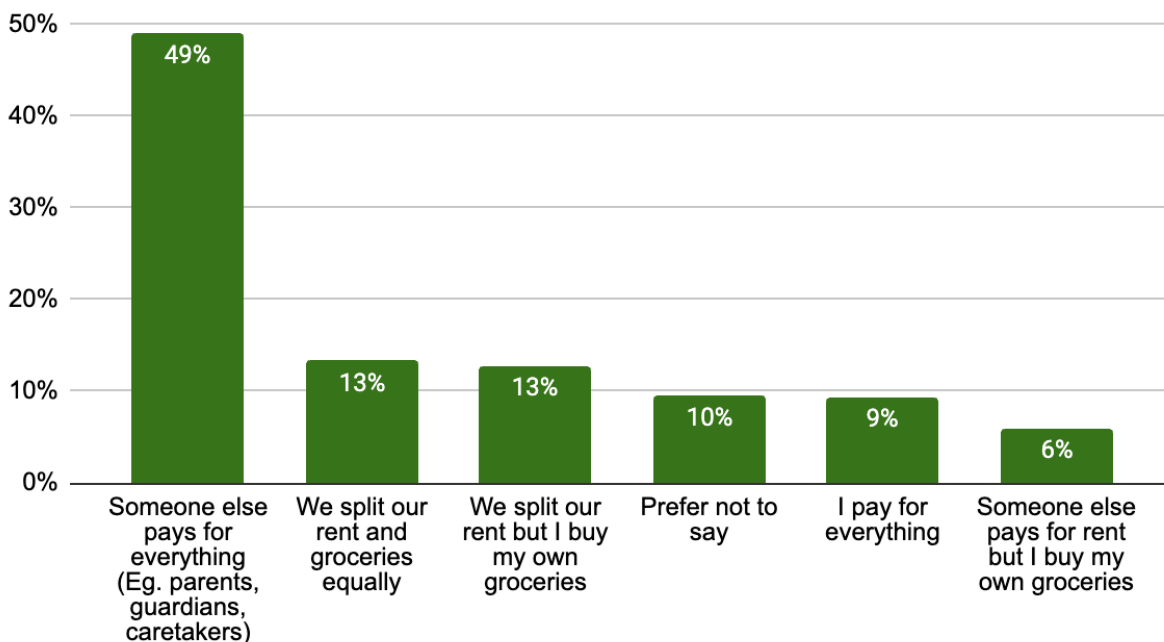
## Housing

Finding a place to live while attending university is a common struggle for post-secondary students. Whether they decide to live with their parents, move into residence or rent an apartment, each choice impacts the individual's university experience. In this part of the report, we will assess the cost of shelter for students.

According to 2024 survey data, approximately 49% of students do not pay for their rent or groceries. 13% split rent and groceries equally between their housemates, 13% split rent but buy their own groceries, and 9% pay for everything.<sup>12</sup>

### How do you and your household split the bills?

*How Do You Live n=1,429*

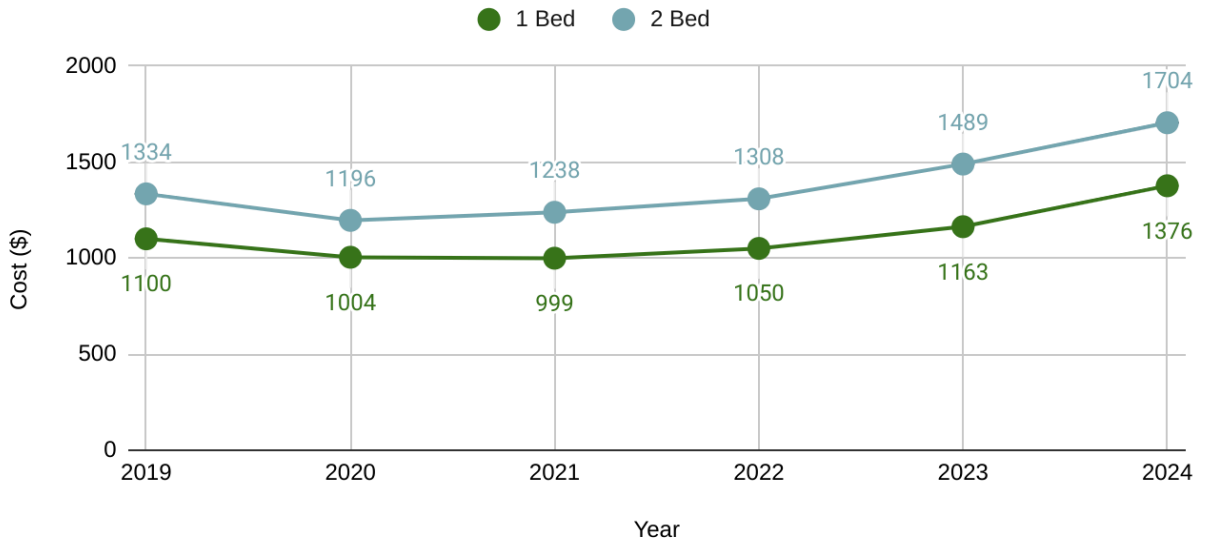


<sup>12</sup> Cameron McCubbing, *How do you LIVE?* (UASU 2024)

According to Rentals.ca, an organization that posts housing ads, collects housing data and more, the cost of rent in Edmonton has increased consistently since 2020. As of September 2024, the average rent for a one-bedroom apartment is \$1,376. A two-bedroom apartment is \$1,704. This is a \$372 and \$508 average rent increase over four years, respectively.<sup>13</sup>

## Rent Change in Edmonton Over Time

Data from Rentals.ca

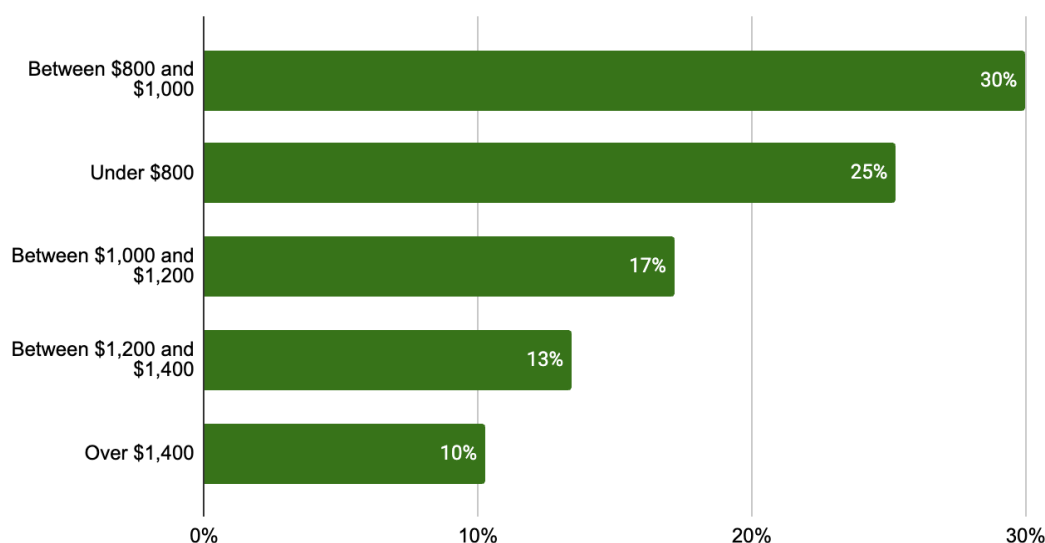


<sup>13</sup> Rentals.ca, 2024 Rent Report (2024)

Looking at 2024 data from the *How Do You LIVE?* Survey, 30% of students who pay for their housing report spending between \$800 and \$1,000 a month on rent/a mortgage. Another 25% spend under \$800, and 17% spend between \$1,000 and \$1,200 a month.

### How much do you pay for housing (rent, mortgage, etc) a month?

*How Do You Live, n=507*



While living in an apartment is desirable for many students, it is not their only option. An alternative to renting an apartment is living in a university residence.<sup>14</sup> The costs associated with some of the U of A North Campus' most notable residencies are below.

Residence Type	Monthly Cost (No meal plan)
HUB Studio	\$1,475
HUB 1 Bedroom	\$1,845
HUB 2 or 4 Bedroom	\$1,255
Lister Shared Studio	\$978.25
Lister Solo	\$1,265

<sup>14</sup>University of Alberta, Residence <https://www.ualberta.ca/residence/live-here/index.html>

Looking at the two charts above, there is a clear disparity between U of A monthly residence prices and the average monthly rent for an off-campus apartment. For instance, a HUB one-bedroom apartment is \$1,845, or \$469 more per month than an off-campus one-bedroom apartment. Another popular residence is Lister, in which a shared studio apartment is \$978.25 per person a month. Theoretically, if two people were to share an average one-bedroom off-campus apartment, their individual monthly rent would only be around \$688, \$290.25 cheaper than a Lister shared studio. These drastic differences between off-campus housing and university-owned residences suggest the need for a closer look at housing rates put forth by the U of A.

In the *2022 Annual Survey*, the UASU asked students about their experiences with precarious housing. Of the 4,070 respondents, 2.3% (94) reported that they had been unhoused/homeless at some point since enrolling at the University of Alberta. Additionally, “1.9% of students had been evicted or forced to leave their residence since enrolling” (5).

In a later survey, the UASU looked specifically at the experiences of 118 students who have struggled with precarious housing. 40% of these respondents indicated that they had remained in an unsafe living/housing situation due to lack of options, 24% had ‘couch-surfed’ or stayed with friends without paying formal rent, 17% had slept on campus (Other than at the Commuter Study Hostel) and 12% stayed in a car, abandoned building, or another place not meant for housing (1). However, only 3% identified as unhoused or homeless.<sup>15</sup>

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<sup>15</sup> Jonathan Olfert and Cameron McCubbing, *2022 Annual Survey* (UASU 2023)

## What can we do?

Rent in Alberta has been increasing steadily since COVID-19. As a result, housing has been a central issue for many students. They face homelessness, unstable housing, and dangerous living situations. While there is no one solution to the housing crisis, there are initiatives the University, government and Students' Union can take on to help undergraduate students. For instance, the University can adjust its residency fees to better reflect local rental trends, making residency a more affordable alternative to apartment living. While the UASU does not control University and city rental rates, it can explore ways to collaborate with students and local organizations to provide students with more housing support. This could include rental tips (including efforts to educate students about their rights as renters), a rental comparison tool, and the continued collaboration between the UASU and the City of Edmonton regarding student housing issues.

## Food and Nutrition

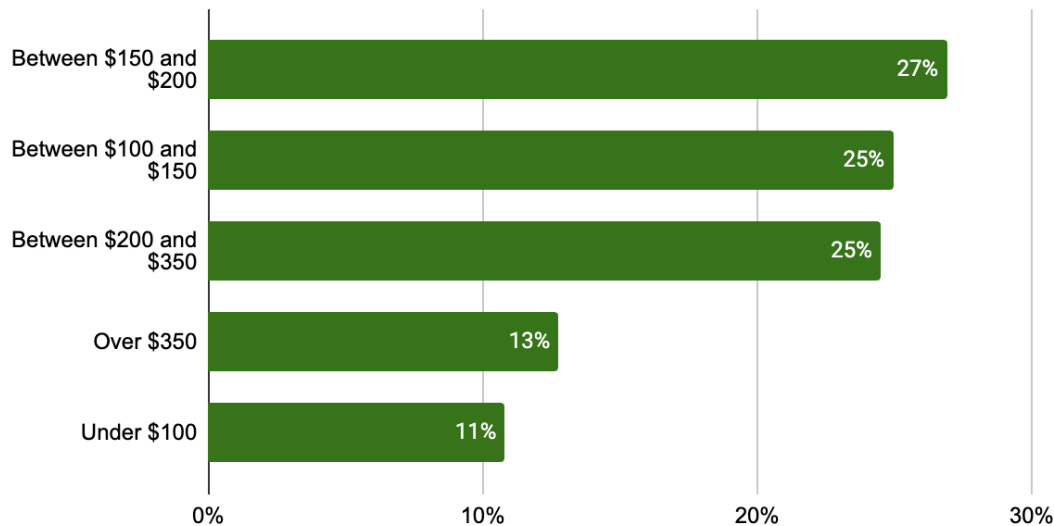
Health Canada's 2019 National Nutritious Food Basket lists modest and nutritious groceries you may find in a shopping cart.<sup>16</sup> This includes items such as rice, vegetables, beans, milk, canned food and meat. Using this list, we compared grocery prices at popular grocery stores used by students, as well as Statistics Canada's monthly average retail prices in Alberta.

Store	Cost of a nutritious food basket (\$)
Walmart	228.91
Superstore	237.75
Stat Can	243.05

These calculations are corroborated by the 2024 *How Do You LIVE?* Perks survey, in which 27% of respondents said they spend between \$150-\$200 a month on groceries.

### How Much Do You Spend on Groceries a Month?

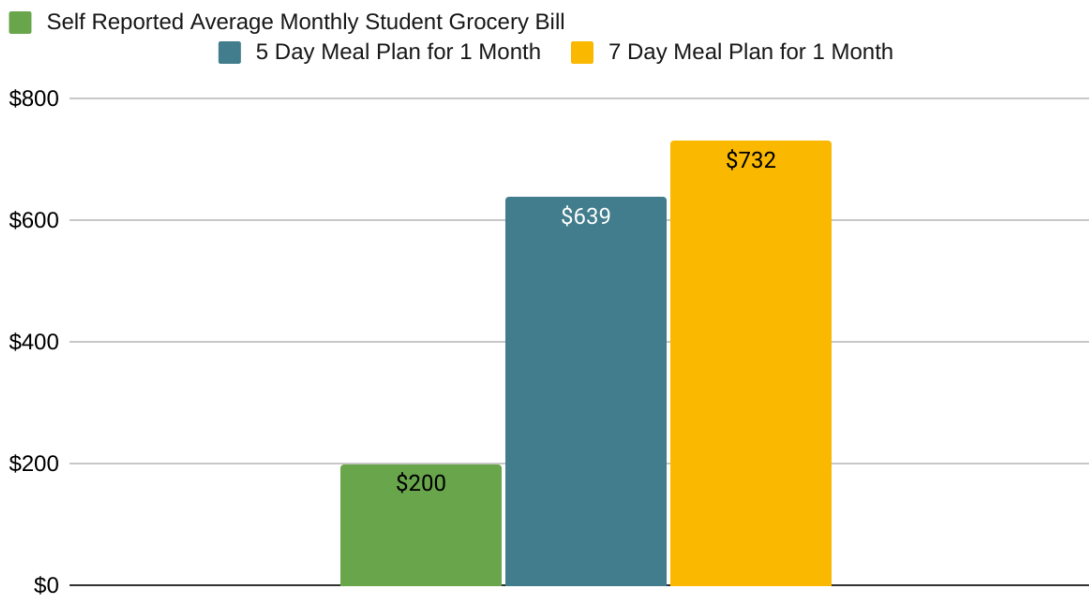
*How Do You Live, n= 665*



<sup>16</sup>Government of Canada, The contents of the 2019 national nutritious food basket (Health Canada, 2020)

Instead of purchasing groceries, the University of Alberta offers its students living in residence an 8-month meal plan<sup>17</sup> covering either five or seven days. The five-day meal plan costs \$5,110, while the seven-day meal plan costs \$5,855. This comes out to \$638.75 a month for the five-day meal plan and \$731.86 a month for the seven-day plan, or \$438.75 and \$531.86, respectively, more than the self-reported average students' monthly grocery bill.

## Student Monthly Grocery Bill Comparison



Not all students can afford groceries and create a nutritious food basket. Data collected in the UASU 2023 *Annual Survey* indicates that 44.1% of students skip meals at least once or twice a month due to the cost of food (2024). Breaking these statistics down further, the report showed that 51.4% of LGBTQ2S+ respondents, compared to 41.6% of non-LGBTQ2S+ respondents, skip meals at least once a month. The 2022 *Annual Survey* reported similar patterns utilizing the 10-question Health Canada Household Food Security

<sup>17</sup>University of Alberta, Meal Plan  
<https://www.ualberta.ca/residence/current-residents/meal-plan/index.html>

Survey Module Adult Scale (HFSSM). In this survey, 28% of respondents stated that they cut the size of their meals because they didn't have enough money for food, 17% ran out of food and didn't have any money to buy more, and 23% were hungry but didn't eat because they did not have enough money for food. Based on the HFSSM, data indicate that, at UAlberta, approximately 16% of undergraduate students are severely food insecure, 18% are moderately food insecure, and 9% are marginally food insecure. In other words, approximately 43% of undergraduate students are, to some extent, food insecure (2022).

Many students who struggle with food security turn to community support for help, such as the Campus Food Bank, which provides students, university staff and faculty with food support. Based on their 2022-2023 Report, the Campus Food Bank supported 2,423 individuals, double their demand from the previous year.<sup>18</sup> Additionally, 70% of their clients were new, and client visits to the Food Bank grocery store had increased by 130%. Turning to their 2023 *Client Survey*, 20% of respondents indicated that they could not afford groceries beyond what the Campus Food Bank gives them.<sup>19</sup> These statistics indicate an increasing number of campus members are struggling to access and afford nutritious food. Specifically, the 2023 *Client Survey* reported that approximately 23% of their clients identified as South Asian, and 16% as Middle Eastern or North African. Additionally, 15% identified as LGBTQIA2S+, 7% were single parents, and 13.7% reported that they have a disability. A large number of international students also utilized the food bank, as 70.3% of the survey respondents were from outside of Canada.

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<sup>18</sup> Campus Food Bank, *2023 Annual Report* (2023)

<sup>19</sup> Campus Food Bank, *2023 Client Survey Report & Responses*, (2023)

## What can we do?

To help students access healthy food, the University of Alberta, the City of Edmonton and UASU can work with the student body and organizations like the Campus Food Bank. This may include providing financial or food donations, hosting fundraising events, and working with representatives to ensure students have adequate access to snack stations, coffee stations and grocery supplements.

## The Market Basket Measure

The Market Basket Measure (MBM) measures poverty based on a modest living standard created by the Government of Canada. It is divided by geographical area as well as economic family size and reports the minimum income necessary to live based on these factors. Specifically, the MBM accounts for basic needs such as food, shelter, transportation and clothing for a year. If an individual or family unit has less disposable income than their cohort's calculated necessary income then, based on the MBM, it is reasonable to determine that the individual is in poverty. According to the MBM, single individuals living in Edmonton in 2020 required \$24,862 of disposable income to live modestly.<sup>20</sup> Adjusting this number for inflation with the help of the Bank of Canada<sup>21</sup>, the MBM for individuals residing in Edmonton increases to \$29,424 for 2024. Based on this number we may determine that, excluding university tuition and fees, the average post-secondary student in Edmonton would need to make between \$24,862 and \$29,424 a year to live modestly.

Reflecting on the section labelled Student Working Income, this number is consistent with working, at minimum wage, around 40 hours/week for 12 months (~\$30,960). Given the previously determined average income of \$5,160 for 10 hours of work per week for 8

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<sup>20</sup> Government of Canada. *Market Basket Measure (MBM) thresholds for economic families and persons not in economic families*, 2020 (Statistics Canada, 2022)

<sup>21</sup> Bank of Canada, <https://www.bankofcanada.ca/rates/related/inflation-calculator/>

months, many students would need to work approximately 76+ hours per week at minimum wage during their spring/summer break to meet the MBM 2020 standard.

### What can we do?

It is important to note that the Market Basket Measure does not include students' tuition and fees associated with their education. As such, the yearly minimum income a postsecondary student needs is likely much higher than the MBM standard. Based on the Market Basket Measure and previously self-reported student work trends, we may determine that a large portion of students live in poverty. To combat student poverty, the city, University and UASU can, as previously stated, support students in areas of rent, groceries and tuition. On the provincial level, the minimum wage should increase to a livable wage. This increase will help not only students but other Albertans afford their bills, contributing to a more stable economy.

### Demographic Considerations

It is important to consider the unique demographics of students at the U of A when assessing their financial, housing and food insecurities as these issues do not impact everyone equally. For instance, in 2022-2023, 70.3% of clients at the Campus Food Bank were international students. Additionally, a higher proportion of LGBTQ2S+ (51.4%) students are food insecure than non-LGBTQ2S+ (41.6%) students (2023 SU Annual Report). Comparatively, the 2022 Annual Report showed that Black, disabled, international and transgender undergraduate students had the highest unemployment rates at the U of A. The same survey also found that higher rates of Indigenous and LGBTQ2S+ individuals have lived in unhealthy/unsafe housing during their studies than their counterparts.

In short, while all students at the U of A are impacted by housing, employment and food security, it is vital that decision-makers especially consider the intersectionality of student struggles and identity when formulating solutions to these issues.

## The Impact

Now that we have analyzed the financial, housing, and food insecurity struggles of U of A students, we can combine this data and formulate a comprehensive understanding of a student's yearly finances. We may assess two domestic students' prospective expenses, one living on campus and one off-campus, both of who go home for the summer.

Expense	Student Off-Campus Expenses	Student On Campus Expenses
Tuition & Fees/year	\$10,091.05	\$10,091.05
Housing/year	$(\$1,353) \times 8 \text{ months} = \$11,008^*$	\$10,120**
Food/year	$(\$200) \times 8 \text{ months} = \$1,600^{****}$	\$5,855***
Approximate Total Expenses	\$22,515.05	\$26,066.05

*\*Based on average rent for a one-bedroom apartment without a roommate*

*\*\*Based on a single room in Lister*

*\*\*\*Based on a 7-day 8-month meal plan*

*\*\*\*\*Based on the 2023 Perks Survey Student Grocery Trends*

As the chart above shows, based on rental data, UASU Perks data, and U of A cost estimates, the approximate yearly expenses for a student living off-campus are \$22,515.05 and the approximate annual expenses for a student living on campus are \$26,066.05. It is important to note that while these numbers include necessities like housing and food, they do not include general expenses such as clothing, personal care (shampoo, hygiene, etc.),

entertainment costs (movies, dinner out, etc.) and transportation costs for those with a car. Now that we have a general understanding of student expenses, we can assess the revenue they need to acquire to pay off these expenses.

As was discussed in the Student Income section of this report, the maximum amount of Alberta and Canada loans you can get for an 8-month period is \$17,000. Assuming that the students we are considering here receive this full \$17,000, then the remainder of their expenses would come out to:

Student Off-Campus Expenses	Student On Campus Expenses
$\$22,515.05 - \$17,000 = 5,515.05$	$\$26,066.05 - \$17,000 = 9,066.05$

However, not all students receive the full \$17,000 in grants and loans a year. To demonstrate we may apply our sample students' situation to the Government of Canada Student Aid Estimator. Specifically, we will input that the student is in Alberta, studying full-time as an undergraduate, taking two semesters a year in a program longer than two years, with yearly tuition and fees equaling \$10,091.05. As declared above, this student lives independently off campus with a family size of one and zero dependents. Finally, utilizing our previously calculated student income chart above, we will report this sample student as working 10 hours/week for 8 months (Fall and Winter semesters) and 40 hours/week for 4 months (Spring and Summer semesters) for an annual income of \$15,480.00. The estimated government aid for this student is:

Result	
<b>Grant:</b> \$4,200.00	<b>Loan:</b> In addition to any eligible grant funding, you could also be eligible to receive up to \$10,200.00 in Canada Student Loans.
This estimate shows the amount of federal student aid you could receive. Check with your <a href="#">Province or territory</a> for additional student aid.	

To pay off the remainder of these fees not covered by loans, students need to work, and/or get grants or scholarships. If the off-campus student were to choose not to apply for grants and scholarships, they would need to work, at minimum wage (\$15/hour), anywhere from 10-15 hours per week for 12 months (\$7,200-\$10,800 before taxes), or 25-30 hours per week for 4 months (\$6,000-\$7,200 before taxes). Comparatively, the on-campus student would have to work 15-20 hours per week for 12 months (\$10,800-\$14,400 before taxes), or 40+ hours per week for 4 months (\$9,600+ before taxes).

Again it is important to note that these numbers do not include general living costs. Nor do they consider tax deductions, contributions to a savings account or paying off loans. Thus, we may consider these numbers a 'best case scenario'. In reality, many students must work more than 15 or 20 hours a week to afford their living expenses and education.

For instance, a student off campus who does not receive any loans, scholarships or grants, nor financial support from family, would need to work between 35 and 40 hours a week for 12 months (\$27,342-\$30,960) to pay for their living expenses and full-time tuition and fees for one year of study.

## What We Can Do

Students must pay a variety of bills to pursue higher education at the University of Alberta. This includes tuition and non-instructional fees, housing costs, groceries, and general living expenses, all of which have strongly increased. Combining these fees, a full-time student pays, on average, upwards of \$20,000 a year to attend the U of A.

While we can not control the balance of the economy as a whole, there are, as previously discussed, initiatives the U of A, UASU and the government can undertake to aid students.

This includes:

- Adjustment and frequent assessment of resident meal plans to keep these fees closer to the average monthly grocery bill
- Adjustment and frequent assessment of residence fees to reflect local rental rates
- Adjustment and frequent assessment of tuition and non-instructional fees to ensure affordability for students
- Increased funding and financial support for student support services such as the Campus Food Bank
- An in-depth review of the provincial financial aid application process, specifically focusing on equity and student experiences, to ensure students receive appropriate funding
- Advocating for an increase in the provincial minimum wage to reflect a livable wage

## Summary

The cost of post-secondary education has increased rapidly over the past few decades, making university unaffordable for many. Additionally, general living expenses, such as rent, groceries, and other bills have strained wallets nationwide. As a result, many students at the University of Alberta struggle with food, housing, tuition, school and work. They face homelessness and precarious housing, experience food insecurity, rely on government loans and are forced to work instead of focusing on their education. As student, university and governmental leaders it is our responsibility to address and remedy these issues proactively, ensuring that post-secondary education is accessible, affordable, sustainable and enjoyable for our world's future doctors, politicians, scientists, teachers and leaders.

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## Resources

### For food support

- Campus Food Bank
  - (780)-492-8677
  - [info@campusfoodbank.com](mailto:info@campusfoodbank.com)
- Edmonton's Food Bank
  - (780)-425-4190

### For financial support

- Office of The Registrar Financial Support
- UASU Access Fund
  - (780)-492-3113
- U of A Awards Hub
- Alberta Student Aid
  - +1(855)-606-2096
- Alberta Emergency Financial Assistance
  - +1(877)644-9992

### For single parents

- Students Union and Community Early Learning Centre
  - (780)-492-2245
- University and Community Early Learning Centre
  - (780)-433-0070
- University Infant Toddler Centre
  - (780)-434-8407

### For housing and homelessness

- YESS Youth Empowerment & Support Services
  - (780)-468-7070
- Women's Emergency Accommodation Centre (WEAC)
  - (780)-423-5302
- U of A Commuter Study Hostel
  - (780)-492-6056
  - [guest.services@ualberta.ca](mailto:guest.services@ualberta.ca)
- HI Edmonton Hostel

- (780)-988-6836

For health and wellness

- University Health Centre
  - (780)-492-2612
  - hws@ualberta.ca
- U of A Counselling & Clinical Services
  - (780)-492-5205
- The Landing
  - (780)-492-4949
- Peer Support Centre
  - (780)-492-4268

## Definitions

**Financial insecurity:** When an individual or group of individuals struggle to support themselves financially

**Taxable Income:** Income earning which is taxed by the government

**Food insecurity:** When an individual or group of individuals are unable to access adequate food for a healthy, balanced and sustainable diet

**Housing Insecurity:** When an individual or group of individuals are unable to access adequate housing due to a variety of factors

**Canadian Student Financial Assistance Program:** A Government of Canada program which helps support post-secondary students financially through grants and loans.

**Non-Academic fees:** Fees charged by the university which do not contribute to educational and classroom fees.

**Livable wage:** The minimum wage required for an individual to adequately support themselves in a certain geographical region

**Market Basket Measure (MBM):** A government-calculated modest standard of living/poverty line based on economic family size and geographical region  
**10-question Health Canada Household Food Security Survey Module Adult Scale (HFSSM):** A questionnaire concerning food security in a household over the previous 12 months.

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