

University Tuition Fee Policy Tools

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Abstract: The two main priorities of a liberal state's tuition policy are accessibility and equality: accessibility for all qualified students; and equality among publicly funded universities. This article analyses the policy tools that the state can use to directly or indirectly control tuition fees to best address accessibility. The article discusses the regulatory, economic and informational tuition policy tools used around the world and discusses their application in Ontario, Australia and England, based on each jurisdiction's history and existing funding model for higher education. The article concludes with an analysis of the current trends in tuition fee policy tools.

Over the past two decades, developed countries around the world have experienced similar trends in decreasing state support and increasing tuition for higher education. The rise in tuition has shifted the main source of funding for higher education from the state to a shared responsibility between the state and the students and their parents (Johnstone 2009). This shift raises ideological questions about whether higher education is a public good that should be supported by the government or whether the outcome of a university education is of greater benefit to the individual than to the state. Government subsidization leads to questions about equality and whether subsidies merely support middle- to higher-income students and their families, since a lower proportion of students from lower-income families attend university. While this ideological debate will not be explored in this article, it is an important part of the larger context of tuition policy in universities.

The two main priorities for a liberal state's tuition policies are accessibility and equality: accessibility for all qualified students; and equality among publicly funded universities (Marcucci and Johnstone 2007). Quality of education is a third priority that is growing in importance as universities are influenced by and feeling the impact of globalization. This article will analyse the policy tools that the state can use to directly, or indirectly, control tuition fees to best address accessibility.

The article begins by outlining the broad, structural options for tuition policy and will then explore the funding model and history of tuition fees in Ontario, Australia and England. While Ontario is a sub-national jurisdiction and its population and geographic size differ from the other two jurisdictions, it has been chosen because its educational system and government structure is comparable to that of Australia and England. It would be difficult to compare Australia and England with Canada as a whole because each province has a different educational system. Ontario operates much like Australia and England in that education is centralized to a high degree. Canada, on the other hand, does not have a centralized higher-education system. The second half of this article will focus on the policy tools available to the state; this will be followed by an analysis of the current trends in tuition-fee policy tools.

Tuition

While tuition as a feature of higher education varies internationally, it is possible to distinguish four categories: 1) non-existence of tuition: fees are not charged; 2) the nature of government involvement; 3) differentiation of fees according to certain criteria; and 4) payment type. The first category simply focuses on whether students pay tuition fees or not. As Table 1 shows, most countries allow tuition fees, including Germany, which recently began allowing individual states to charge tuition, although it seems that the states will only charge minimal fees. Some countries have laws prohibiting tuition fees, and some do not have clear tuition fee legislation.

Table 1: Types of Public Tuition-Fee Policies

Tuition Fee		No Tuition	Dual-track Tuition	Deferred Tuition
Austria	Mongolia	Brazil	Australia	Australia
Belgium	The Netherlands	Denmark	Egypt	Scotland
Canada	Nigeria (state)	Finland	Ethiopia	New Zealand
Chile	Philippines	France	Hungary	Ethiopia
China	Portugal	Francophone Africa	Kenya	England
Germany	Singapore	Greece	Poland	Wales
Hong Kong	South Africa	Ireland	Romania	
India	Spain	Luxembourg	Russia	
Italy	Turkey	Malta	Tanzania	
Japan	United States	Nigeria (federal)	Uganda	
Kenya		Norway	Vietnam	
Korea		Sweden		
Mexico		Tanzania		

Source: Marcucci and Johnstone 2007

The nature of government involvement focuses on whether fees are regulated (controlled by government) or deregulated (controlled by the institution). Internationally, most governments regulate tuition fees, although the spectrum of control varies from dictating fees to setting maximums, to partial deregulation for some programs, etc. This will be examined further in the section below on policy tools.

The third category includes differentiation of fees according to certain criteria and whether there are different tuition fees within one institution. Differentiation can be by program or by student. Differentiation by program is often based on the cost of delivering the program and the potential income to be earned by graduates of the program. In some countries, including Canada, medical schools have higher tuition fees than undergraduate programs because it costs more to educate medical students than humanities students due to higher salaries for medical school faculty and more expensive infrastructure costs for labs and equipment. In addition, on average, the salary of graduates of medical schools is higher than for those of humanities

programs. Differentiation by student may be based on residency or merit. This is often referred to as dual-track tuition. Differentiation based on residency refers to whether the student is a resident of, and therefore taxpayer in, the country or province/state. If the student is a non-resident, tuition is typically higher because they and their family do not pay taxes in that country, or province/state. Differentiation by student may also be based on merit, as in Australia, which has a certain number of government or “Commonwealth-funded” places in universities awarded to citizens, and some residents, of the country who achieve marks above a certain level on a state exam. The system in England is undifferentiated; there is just one tuition fee for all programs and all students.

The fourth category of tuition focuses on whether the fee-payment scheme is up-front or deferred. Up-front fees are paid by the student and/or his or her family in advance of studies. Deferred payment is paid after graduation. Some jurisdictions have initiated an income-contingent repayment scheme that customizes repayment for the student based on projected income after graduation.

Ontario

In Canada, provincial and territorial governments govern higher education (see the discussion in “Higher Education Finance and Cost-Sharing in Canada” at http://gse.buffalo.edu/org/intHigherEd_Finance/files/County_Profiles/North_America/Canada%20.pdf). The federal government provides indirect support through transfer payments. Enrolment rates for higher education in Ontario have been rising over the past two decades despite the decrease in government funding and the resulting rise in tuition fees. Ontario has been chosen for this article because of its unique position as one of the lowest-funded provinces for higher education in Canada, yet one of the fastest growing in terms of enrolment in universities.

Government regulation of tuition fees in Ontario began in the 1960s when a surge in university enrolment resulted in a coordinated university system at the national level. Tuition fees were regulated and stable until the 1990s, but regulations were slightly lifted to allow universities more flexibility when government made cuts to operating grants to universities. However, government set caps on the percentage by which tuition could be raised each year. In 1997, the Ontario government deregulated professional and graduate programs and set a maximum ten-per-cent increase per year for undergraduate arts and science programs. Between 1997 and 2003, universities in Ontario were also mandated to set aside thirty per cent of any increase towards a deregulated program for financial aid. In 2004, the provincial government froze tuition fees for all programs except for international programs and international students (Stewart 2005).

The tuition freeze was in effect until 2006 when the government announced a new tuition-fee policy that allows for fee differentiation based on program and year, with an average maximum increase per institution of five per cent. Universities are only permitted to increase fees if they agree to participate in the province’s new Student Access Guarantee for Working Families plan and can demonstrate that the increase will improve the quality of education. Accessibility and quality are measured through multiyear accountability contracts that all institutions are now required to sign. Along with these government mandates, the provincial government also committed itself to investing \$6.2 billion over five years in Ontario’s post-secondary education system (Ontario, Ministry of Training, Colleges and Universities 2006).

Tuition fees are paid up-front in Ontario, although the government offers student loans, with a six-month grace period after graduation before students must begin to pay their debt. Additionally, a number of bursaries and scholarships are available and are funded by the government and by private donations.

The notion of an income-contingent repayment scheme was first discussed by Milton Friedman in 1955. Friedman believed that vocational and professional programs at the university and college level should not be subsidized by government because the purpose of these programs is to increase the economic capacity of the student, not to benefit society. He contrasted professional and vocational programs with elementary and secondary education, which benefit students and their parents but also other members of society. A person's education contributes to a stable and democratic society, he suggested, and creates what is otherwise known as the "neighbourhood effect" (1955). Friedman proposed that government provide financing, not a subsidy, to the college or university student, which the individual would agree to repay through annual payments of a portion of his or her future income. According to Friedman, this repayment plan for higher education would reduce societal inequality because, in our current system and the one during which Friedman was writing, the onus for paying tuition fees is on the parent or benefactor. Those students without parents or benefactors with the means to pay for tuition are at a disadvantage. Friedman's proposal, which forms the basis for what we now call the income-contingent repayment scheme, puts the onus for repayment on the student after graduation and is based on his or her future earnings, not the financial capacity of the family. The other significant benefit, according to Friedman, is that the cost of higher education is borne by those who benefit most directly.

The Ontario government has been considering implementing an income-contingent repayment (ICR) scheme since about 1969. However, in 1997, the provincial government chose again not to introduce the program, for three reasons: the federal and provincial governments were not in agreement on the program (loans are one area that the two levels of government in Canada intersect in post-secondary education); the complexity of implementing the program; and the potential political risk. The ICR scheme was considered a political risk because politicians feared that the public would infer that tuition fees would rise as a result of the introduction of ICR.

Australia

Australia's post-secondary education system has undergone a series of reforms over the past four decades. Although universities operate under state or territorial legislation, the federal government has played a larger role in governing universities in recent years. Discussions are currently underway to clarify the roles of each level of government in higher education in Australia.

Between 1974 and 1985, there were no tuition fees (see the discussion at "Higher Education Finance and Cost-Sharing in Australia at http://gse.buffalo.edu/org/intHigherEdFinance/files/Country_Profiles/Australia/Australia.pdf). In 1985, an administration charge was instated as a flat fee for all students. In 1989, Australia implemented the Higher Education Contribution Scheme (HECS), which established a uniform tuition fee. For undergraduate programs, the fee represented approximately twenty-three per cent of the average cost of studies.

In 1997, tuition fees were differentiated based on three cost bands defined by program. The cost bands and the tuition ranges for 2006 and 2007 are listed in Table 2.

Table 2: Cost Bands and Tuition Ranges in Australia (in Canadian dollars)

Cost Band	2006 Tuition Range	2007 Tuition Range
Band 1 (social studies, humanities, etc.)	CDN\$0–3,465	CDN\$0–4,413
Band 2 (accounting, economics, etc.)	CDN\$0–4,934	CDN\$0–6,290
Band 3 (law, medicine)	CDN\$0–5,775	CDN\$0–7,365

Source: www.gse.buffalo.edu/org/inthigheredfinance/region

The most recent reform in Australia was in 2005 and included a partial tuition-fee deregulation allowing universities to increase tuition fees up to twenty-five per cent, to a maximum amount that was set by the government. As is the case in many other countries, the introduction of tuition fees in Australia coincided with a decrease in government funding to higher education. Between 1989 and 2002, government support decreased from seventy per cent of the cost of a university education to fifty-three per cent of the cost. Currently, universities in Australia are actively seeking other forms of revenue by increasing fundraising activities and recruitment of international students. As of 2004, twenty-four per cent of the student body in universities in Australia were international students.

Additionally, Australia has a dual-track tuition scheme, with a certain number of Commonwealth-funded university places, and the rest are fee-paying university places. Students in Commonwealth-funded places still pay tuition but only a portion of the total cost. The rest is subsidized by the government. As of 2005, the maximum number of fee-paying students allowed in each program of study was thirty-five per cent (Marcucci and Johnstone 2007).

Australia differs most from Ontario in the area of tuition-fee payment. In Australia, tuition fees are deferred, and the repayment system is income-contingent, although there is an option to pay up-front, with a discount as an incentive. C.J. Rasmussen describes the system as follows:

The Australian system, known as the Higher Education Contribution Scheme (HECS), is a relatively well-known and respected financing model that is designed to help the federal government recover a portion of instructional costs while helping to minimize the number of students who are kept away from universities because of an inability to pay. The scheme allows students to defer all tuition until after graduation, at which point fees are repaid through an income-contingent tax. The accumulated debt does not accrue interest but is subject to an annual adjustment for inflation. Since its introduction in 1989, HECS has enabled the Australian government to significantly expand the number of available student

places in public universities without decreasing access for individuals with fewer resources (Rasmussen 2006: 2).

England

Since the twentieth century, universities in England have depended on the state for funding. However, state support declined by thirty-six per cent between 1989 and 1997, and, as a result, tuition fees were introduced in 1998 for undergraduate students (see the discussion in “Higher Education Finance and Cost-Sharing in the United Kingdom” at http://gse.buffalo.edu/org/intHigherEdFinance/files/Country_Profiles/Europe/United_Kingdom.pdf). Students from low-income families did not have to pay tuition. The fees were undifferentiated, as they remain today. In 2004, the highly contentious Higher Education Act was passed. A number of reforms were implemented, including a partial fee deregulation allowing universities to “top up” tuition fees above the standard amount, to a maximum of £3,000 (CDN\$6,175) for all programs, as well as the abolishment of up-front fee payment, shifting all payment to deferred, income-contingent loans.

Many of England’s reforms were modelled on the Australian system. In Ontario, Bob Rae’s post-secondary review, which was commissioned by the provincial government and completed in 2005, recommended many of the policies in place in Australia and England. Deferred payment and income-contingent loans are popular options around the world, the reasons for which will be explored below.

Tables 3 and 4 compare features of the three jurisdictions. Table 3 shows the differences in tuition between Ontario, Australia and England. The fees have been converted to Canadian dollars. England has one fee for all programs, so it is harder to compare with the categories of “low” and “moderate” tuition fees in Ontario and Australia. However, overall, tuition is higher in Australia and England, except at the “high” level, where fees are comparable. Table 4 shows the differences in participation rates of higher education in the three jurisdictions. Although tuition fees are lower in Ontario, the participation rate is also lower. Australia’s participation rate is seventeen per cent higher than Ontario’s. It is not clear whether this is because Australia has implemented the income-contingent repayment scheme and Ontario has not.

Table 3: Tuition Fees for First Degree in Ontario, Australia and England (\$CDN)

Province/Country	Low	Moderate	High
Ontario*	\$3315	\$4164	\$6296
Australia**	\$4413	\$6290	\$7365
England***	\$6175	\$6175	\$6175

Sources:

*Stewart 2005

** www.gse.buffalo.edu/org/inthigheredfinance/region

***Marcucci and Johnstone 2007

Table 4: Participation Rates in Ontario, Australia and England

Country	Participation Rate
Ontario	33% (18 to 20 year olds, as of 1999)
Australia	50% (20 to 24 year olds, as of 1997)
England	44% (all ages and levels, as of 2005)
Average	42%

Source: www.gse.buffalo.edu/org/inthigheredfinance/region

Policy Tools

Policy tools may be defined as “mechanisms for achieving a public policy goal” (Linder and Peters 1989). There is extensive literature on policy tools. For the purpose of this article, I will employ the categories of policy tools used by I. Helgoy and A. Homme (2006), a combination of the attributes of tools defined by S. Linder and G. Peters (1989) and Lester Salamon (2002), with the tradeoffs outlined by Linder and Peters.

There are three categories of policy tools: regulatory, such as price control or government provision; economic, such as cash grant or tax break; and informational, such as an administered contract or public promotion. Tuition policy tools fall into all three categories.

The four main attributes of policy tools are resource-intensiveness, or cost and complexity; precision (how directly the tool is affecting the portion of the population that it was meant for); public visibility (the potential public interest in the cost and impact of the tool); and coerciveness, or intrusiveness (the extent that behaviour is constrained by the tool, as opposed to encouraged, or discouraged). On this last attribute, S. Linder and G. Peters argue that “much of the work on policy and instrument type is organized, either implicitly, or explicitly, around the theme of coerciveness” (1989: 46). All of the tools that will be discussed below can be arranged on a coerciveness continuum. Choosing an instrument on the continuum also involves selecting the policy process to implement the chosen tool.

The three central tradeoffs to consider when choosing a policy tool are 1) the higher the precision of the tool, the less intrusive it will be, 2) the less intrusive the tool, the less likely to arouse negative public attention, and 3) the higher the precision of the tool, the more complex and costly to administer (Linder and Peters 1989). The reverse of each of these tradeoffs is also true. The less precise the tool, the more intrusive it will be, but also less complex to administer; and the more intrusive, the more likely it is to arouse public attention.

National context, such as the political ideology of the nation, can have an impact on the choice of policy tool. For example, a social democratic state may be more accepting of an intrusive policy tool than a liberal state. The same could be said for a political party. In Canada, a Conservative government may be less likely to choose an intrusive tool than an NDP government, and vice-versa.

Governments have at their disposal a number of policy tools they can use to increase accessibility to higher education for qualified students. Some of the tools are listed in Table 5.

Table 5: Tuition-Fee Policy Tools, by Category

Policy Tool	Description of Tool	Examples
<i>Category: Regulatory</i>		
Tuition freeze	Universities prohibited from raising fees	Ontario (2004—06)
Capped fees	Government sets maximum amount for tuition and/or limits the amount that tuition can increase year over year	Ontario (undergrad only), Australia, England
Program-specific regulation	Only some programs (e.g., undergraduate but not graduate or professional; domestic but not international) are regulated by government	Ontario
<i>Category: Economic</i>		
Income-contingent loan	Governments provide an interest-free loan that is paid by the student post-graduation based on income	Australia, England
Dual-track tuition	Two different tuition-fee structures in the same university: government-funded places and full fee-paying places	Australia
<i>Category: Informational</i>		
Accountability contract	Agreement between universities and government outlining steps the institution will take to ensure accessibility	Ontario

On the coercion continuum, tuition freeze is the most coercive of all of the tools listed in Table 5. In the regulatory category, capped fees and program-specific regulation would be next along the spectrum, moving from most coercive to least coercive. The notion that the least coercive tool has the least public visibility is true for the regulatory tools, but in reverse. The more coercive the tool, the more public visibility, so a tuition freeze receives more public attention than capped fees, and capped fees receive more attention than program-specific regulation. The closer the tool is to the centre of the coercion continuum, the less public attention the tool will receive.

Table 6: Coercion Continuum



Public visibility is especially important to government when it comes to tuition fees: in most countries, tuition fees can be a maelstrom for a political party and, in some countries, have contributed to the defeat or success of a party at election time. In other countries, tuition fees have sparked protests, and riots in the most extreme cases. Over the past couple of decades, with the decline in government funding for higher education and the rise in tuition, governments have mainly had “bad news stories” for the public on tuition, so those tools that are least visible to the public but that help to achieve the government’s policies on tuition have been preferred.

The tools in the economic category are less publicly visible, partly because they are less coercive. In fact, income-contingent repayment is most closely aligned with the other two policy tool attributes: precision and resource-intensiveness. The tradeoff for ICR has been most evident in Ontario, which has been discussing the possibility of implementing ICR for a number of decades because of the precision of the tool, but it continues to hit the obstacle of resource-intensiveness, which in Ontario has weighed more heavily than the benefit of precision.

Income-contingent repayment is considered a precise policy tool because the repayment of the loan is customized by individual, based on income. It is resource-intensive because it requires a different formula for each individual for the calculation of the amount of repayment and the period of time, both of which change over time as the individual’s income increases, or decreases. Universities and government also require an agreement to determine the funding that universities will receive at the outset, even though tuition is deferred. Multiple stakeholders are involved in these negotiations, and in Ontario, it has not been possible for all of the stakeholders to come to an agreement.

Australia and England have an ICR plan in place, as do many other countries, and many more are considering implementing this system. Deferred payment and ICR mark an ideological shift from the onus residing on the parent to contribute to the cost of tuition to the onus residing on the student after graduation. Up-front payment, on the other hand, assumes that the parent will contribute, because the student is just graduating from a secondary school or is just completing a year as a full-time student and typically cannot afford to pay university fees up-front.

In Ontario, the Ontario Student Assistance Program (OSAP) allows students to pay university fees after graduation, but the loan repayment is based on the amount of the loan, not the income of the graduate. The loan program is a much less precise tool because humanities students are treated in the same way as law students, despite the difference in salary that is typically associated with graduation from the associated programs.

Dual-track tuition is in the economic category as well. This tool can also be put in the regulatory category, depending on the type of dual-track tuition. In the Australian model, as mentioned earlier, dual-track tuition is an economic tool because it refers to the Commonwealth-funded university places and the full-fee paying places available in each university. Commonwealth-funded places are subsidized by the government and are awarded based on a achieving a predetermined mark in the state-wide exam written by secondary school students. Those students who do not secure a Commonwealth place are considered fee-paying students. Dual-track tuition is not as precise a tool as ICR but, as a result, is also not as resource-intensive.

It could be argued that most countries have dual-track tuition if you consider domestic and international tuition fees as two tuition tracks. In this context in Ontario, dual-track tuition would be in the regulatory category as most domestic fees are regulated, but international fees are not. Australia also has domestic and international fees and, like Ontario, relies on international fees as an important and growing revenue stream.

Accountability contracts fall into the informational category of policy tools. In Ontario, all universities are mandated to sign an accountability contract with the government, which commits each institution to increasing accessibility for students from lower socioeconomic backgrounds.

Analysis

The history of tuition policy tools used in Ontario, Australia and England indicates that there has been a movement away from full regulation in recent years. One theory for this trend is that as governments provide less funding to universities, they relinquish the amount of control they exercise on the decisions made by those institutions. However, governments still maintain much control over tuition fees, even though government funding consists of approximately less than fifty per cent of the total operating costs of universities in Ontario, Australia and England. This is likely because higher education is considered a public good, so regardless of whether the state provides more or less funding, the state must ensure that universities continue to be accessible to citizens and more importantly that participation rates continue to grow. There is a burgeoning area of research on the correlation between the prosperity of a country and participation rates in higher education; governments appear to be taking notice and acting on this.

Statistically, more people from middle- and upper-class socioeconomic backgrounds attend universities, as opposed to citizens from lower socioeconomic backgrounds, which raises concerns around elitism and questions about whether state subsidies are benefiting all citizens, or if they are disproportionately benefiting some parts of society and not others. Since equality is a founding principle of the liberal state, it is not surprising that this is an ongoing debate.

The university degree has also evolved more and more into a credential necessary for securing work and, depending on the program, for earning a good salary. This has ignited debate about whether a university degree is of greater benefit to the state or to the individual. There has been a lot of research, however, on the societal benefits of having a high percentage of university graduates, which explains why accessibility is a priority and why governments are so involved in tuition policy around the world. It also explains why professional programs are often deregulated and do not receive as much government funding as undergraduate arts and science programs, because the potential individual benefit (i.e., salary) outweighs the potential societal benefit.

R. Wellen's theory as to why there has been a shift in the amount of government control of tuition from regulation to deregulation is that there is a movement away from regulation overall because the state cannot control whether higher education is a public good and instead must ensure that the opportunity to pursue knowledge is socially inclusive (Wellen 2004). The use of public coffers to fund higher education infers that it is a public good. By providing less funding, governments are stepping away from this notion. However, by maintaining some control over accessibility through tuition policy and mandating partial regulation, governments continue attempting to ensure that all citizens have equal opportunity to higher education, since equal opportunity is a founding principle of the liberal state.

The recent international trend of deferred payment and income-contingent loans and the positive public visibility that those tools attract likely has much to do with the public's dissatisfaction with, until recently, continuous government cuts to higher education. Income-contingent loans cost governments far less than direct subsidies and yet in Australia anyway, it is believed that the ICR scheme has increased accessibility to higher education (Rasmussen 2006). It is no wonder then, that this is a popular tool around the world.

Conclusion

There is no simple solution to government's role in tuition policy. Each nation varies so much with its unique structure and context around higher education and expectation of the population that often it is a combination of many policy tools that make up the best complement for each. Ontario, Australia and England, which have relatively similar political ideologies, each use a different complement of tools in tuition policy. From the parents and students' perspective, there is also no one formula of income or income-potential that shows unequivocally the amount of tuition that should be paid. So much depends on the national context and the expectation on behalf of the parents and students of how much they "should" pay and how much "should be paid" by the state.

Tuition policy is constantly changing and evolving as nations develop and are affected by globalization and as priorities change in higher education. As we have seen in Australia and England, the introduction of tuition fees has been incremental, and it is likely that tuition policy will continue to undergo incremental change as nations continue to look to other countries for models on new policies to increase accessibility.

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