

THE COSTS OF INCLUSION: DEBT, MIGRATION, AND THE PRIVATIZATION OF
POST-SECONDARY EDUCATION IN CANADA

CYNTHIA J. SPRING

A DISSERTATION SUBMITTED TO THE FACULTY OF GRADUATE STUDIES IN
PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF DOCTOR
OF PHILOSOPHY

DEPARTMENT OF POLITICS, YORK UNIVERSITY, TORONTO ONTARIO

JANUARY 2024

© CYNTHIA J. SPRING, 2024

Abstract

This dissertation explores how the benefits of post-secondary education are affected by constrained public spending, wherein a growing burden of associated costs are transferred onto students.

In pursuit of this investigation, I engage a feminist political economy approach to develop and apply the notion “predatory inclusion”—or the racialized, gendered, and classed processes through which the extension of opportunities for socio-economic advancement to formerly excluded social groups undermine the benefits of access and reinforce privileges of more powerful actors. Informed by this approach, which highlights the expropriative character of the financialization and internationalization of social reproduction, my central contention is that the normalization of student debt and the growth of educational migration—each cast by governments and institutions as key to expanding student access—foster predatory inclusion.

This dissertation unfolds in 5 substantive parts. Chapter 1 provides an overview of my theoretical and methodological approach to comparing outcomes among domestic and international students. Next, Chapter 2 sketches the roots of post-secondary education’s role in addressing private-sector interests and constructing criteria for national belonging within the settler colonial capitalist Canadian state. Chapter 3 then evaluates the distinct approaches to privatization, adopted by four Ontario-based post-secondary institutions, that reallocate a disproportionate burden of the costs of education onto students. Against this backdrop, Chapters 4 and 5 highlight how two different groups of post-secondary graduates—domestic students reliant on government-sponsored loans and international students with insecure residency status—face higher odds of filling precarious jobs that more socioeconomically secure graduates, including debt-free domestic students, do not wish to take on.

Challenging the foremost assumptions of the social investment policy framework, which aims to balance neoliberal austerity measures with labour market activation strategies and demands for greater socioeconomic equality, this dissertation documents the significance of predatory inclusion in Canada’s public universities and colleges and its effects. In revealing how contemporary terms of inclusion in post-secondary education serve to reproduce social inequality on the basis of citizenship status, race, country of origin, socioeconomic class, and gender, my findings underscore the need for alternative policy directions designed to better serve low-income, migrant, and otherwise marginalized students.

Acknowledgements

This dissertation reached completion with the support of many mentors, colleagues, friends, and loved ones.

Thank you to my dissertation supervisor, Dr. Leah Vosko, whose brilliant scholarship and thoughtful guidance have taught me so much about academic research and writing over the years. Your resolute support and confidence in me made this project possible, and I am very grateful. Thank you to Dr. Andie Noack for your insightful feedback throughout the dissertation research and writing process, for reviewing models with me at the Research Data Centre, and for closely engaging with my methods, findings, and analysis. And thank you to Dr. Greg Albo for your support throughout the PhD and for the necessary and perceptive comments on an earlier draft of this dissertation.

Sincere thank you to Dr. Heather MacRae, Dr. Alan Sears, and Dr. Cary Wu for serving as my examination committee. I am grateful to the staff in the Department of Politics at York University, especially Margo Barreto, Jlenya Sarra-DeMeo, and Marlene Queensberry for their indispensable assistance in navigating the PhD program. I would also like to acknowledge the financial support I received for this dissertation from the Ontario Graduate Scholarship and the Social Sciences and Humanities Research Council of Canada.

I have been fortunate to receive guidance and support from a number of mentors and collaborators. Thank you to Dr. Pat Armstrong, whose reflections on work stemming from research conducted during my MA greatly influenced the trajectory of this dissertation. Thanks also to Dr. Himani Bannerji, Dr. Laam Hae, and Dr. Ann Porter for your intellectual guidance. I have learned a great deal about collaborative writing and research from Dr. Tanya Basok, Dr. Leah Vosko, and Dr. Nisha Toomey, as well as the Liberating Migrant Labour team; working on projects beyond my doctoral research has been central to my academic development and I am grateful for the opportunities.

Thank you to my colleagues in York's Department of Politics, especially Siobhán Saravanamuttu, Kris Belben, and Dillon Wamsley—from sharing funding and paid work opportunities, to finding time for writing sessions and meals together, I have so appreciated your support and friendship. I am also grateful to my community of friends outside of York: thank you for your humour, curiosity and thoughtfulness, especially Nadine Adelaar, Ella Bedard, Natalie Childs, Aviva Coopersmith, Caitlin Hammond, Hannah Hunter, Orion Keresztesi, Rebecca Lieb, Caleb Langille, Ryan Lum, Sarah Mortimer, Madeleine Ritts, and Heather Syposz.

To my parents, Bill and Jeanine Spring: thank you for always encouraging my academic endeavors. Thank you also to my siblings, Sarah, Tobin and Rebecca Spring and my sister-in-law Katelyn Procopio for your sustained interest in my work and its progress.

And, most importantly, to my partner, Anna Procopio: I would not have completed this project without your tireless encouragement, support, and love. Thank you for always believing in me and for making space for my work in our lives, particularly during the final push.

Table of Contents

ABSTRACT	II
ACKNOWLEDGEMENTS	III
TABLE OF CONTENTS	IV
LISTS OF TABLES AND FIGURES	VII
LIST OF ACRONYMS	VIII

CHAPTER 1 - CHALLENGING THE SOCIAL INVESTMENT POLICY PARADIGM THROUGH A FEMINIST POLITICAL ECONOMY OF EDUCATIONAL DEBT AND MIGRATION **1**

1. “SOCIAL INVESTMENT” OR PREDATORY INCLUSION? TOWARDS AN EXPANSIVE AND TRANSNATIONAL UNDERSTANDING	5
2. ANALYZING TRENDS TOWARDS PRIVATIZATION UNDER NEOLIBERALISM	14
A. PRIVATIZATION THROUGH THE LENS OF FEMINIST POLITICAL ECONOMY	14
B. FINANCIALIZATION OF SOCIAL REPRODUCTION AND EXPROPRIATION	17
C. INTERNATIONALIZATION OF SOCIAL REPRODUCTION	25
3. METHODOLOGICAL APPROACH AND RESEARCH METHODS	32
A. METHODOLOGY	32
B. A MULTI-METHOD APPROACH	38
4. CHAPTER OUTLINE	41

CHAPTER 2 - HISTORICIZING THE SOCIAL INVESTMENT POLICY PARADIGM **47**

1. EARLY STATE INTERVENTIONS INTO SOCIAL REPRODUCTION: FORGING DIFFERENCE THROUGH CONFEDERATION	50
A. POST-CONFEDERATION EDUCATION POLICY	52
B. POST-CONFEDERATION IMMIGRATION POLICY	57
2. PUBLIC INVESTMENTS IN POST-SECONDARY EDUCATION DURING KEYNESIAN WELFARE STATE: EXPANDING ACCESS AND INTERNATIONALIZATION	59
3. THE COMMODIFICATION OF POST-SECONDARY EDUCATION AND THE SHIFT TO A SOCIAL INVESTMENT POLICY PARADIGM: THE ONTARIO CONTEXT IN A NEOLIBERAL ERA	68
CONCLUSION	80

CHAPTER 3 - THE GROWING IMPORTANCE OF STUDENT FEES IN AN ERA OF CONSTRAINED PUBLIC SPENDING: FORMS AND MODALITIES OF PRIVATIZATION IN ONTARIO **81**

1. FORMS AND MODALITIES OF PRIVATIZATION IN POST-SECONDARY EDUCATION	86
2. SUSTAINING AND GROWING STUDENT ENROLLMENTS POST-2008	93
A. THE RECRUITMENT OF “NON-TRADITIONAL” DOMESTIC STUDENTS AND THE NORMALIZATION OF STUDENT DEBT	94
B. GROWING INTERNATIONAL STUDENT ENROLLMENTS	99
3. FOUR ONTARIO UNIVERSITIES IN FOCUS	103
A. YORK UNIVERSITY: MAINTAINING STUDENT ENROLMENTS THROUGH THE RECRUITMENT OF STUDENTS FROM DIVERSE YET MARGINALIZED AND UNDER-SERVED POPULATIONS	106
B. TORONTO METROPOLITAN UNIVERSITY: PARTNERING WITH PRIVATE ACTORS TO GROW TUITION REVENUES	113

C. LAKEHEAD UNIVERSITY: SUPPORTING LOCAL ECONOMIC DEVELOPMENT AND RAISING INTERNATIONAL STUDENT FEES	121
D. UNIVERSITY OF TORONTO: INVESTING IN PROFESSIONAL PROGRAMS AND PUSHING THE LIMIT OF INTERNATIONAL STUDENT FEE INCREASES	127
4. THE COSTS AND LIMITATIONS OF PRIVATIZATION	133
A. INCREASING STUDENT FEES AND TUITION HIKES	134
B. BUILDING CAPACITY TO ATTRACT MORE STUDENTS	136
C. GROWING STUDENT ENROLLMENTS VIA DIVERSIFICATION	138
CONCLUSION	145

CHAPTER 4 - INVESTING IN THE FUTURE: GOVERNMENT-REGULATED STUDENT LOANS AND PRECARIOUS EMPLOYMENT **148**

1. THEORIZING AND EVALUATING GOVERNMENT-SPONSORED STUDENT LOANS	151
2. DATA AND METHODS	157
3. MAPPING THE RELATIONSHIP BETWEEN POST-GRADUATE EMPLOYMENT AND LEVEL AND SOURCE OF STUDENT DEBT	162
A. PRECARIOUS JOBS AND INDEBTEDNESS	164
4. HOW GOVERNMENT-SPONSORED STUDENT DEBT RELATES TO PRECARIOUS EMPLOYMENT	170
CONCLUSION	172

CHAPTER 5 - DIVERSIFYING INTERNATIONALIZATION?: TRACING LINKS BETWEEN RESIDENCY STATUS, DEBT, AND PRECARIOUS POST-GRADUATION EMPLOYMENT **176**

1. THE EXTERNALIZATION OF EDUCATIONAL MIGRANTS' SOCIAL REPRODUCTION AND ITS EFFECTS ON POST-GRADUATION EMPLOYMENT EXPERIENCES	181
2. HOW POLICY EFFORTS TO INCREASE CANADA'S APPEAL IN THE INTERNATIONAL STUDENT MARKET IMPACTS DEMOGRAPHIC MAKEUP OF AND OUTCOMES FOR EDUCATIONAL MIGRANTS	187
3. METHODS AND DATA	193
4. A PROFILE OF INTERNATIONAL STUDENTS PARTICIPATING IN THE NGS	199
5. EXAMINING THE RELATIONSHIP BETWEEN POST-GRADUATION EMPLOYMENT, RESIDENCY STATUS, AND DEBT AMONG FORMER INTERNATIONAL STUDENTS	204
6. HOW EDUCATIONAL MIGRANTS HOLDING TEMPORARY RESIDENCY STATUS WITH STUDENT DEBT RISK RESORTING TO POOR QUALITY JOBS IN CANADA'S RACIALIZED AND GENDERED LABOUR MARKET	211
CONCLUSION	217

CHAPTER 6 – CONCLUSION: BEYOND PREDATORY INCLUSION **219**

FROM PREDATORY TO MEANINGFUL INCLUSION	227
---	------------

WORKS CITED **234**

APPENDIX TABLES **266**

APPENDIX A: STUDY PERMITS ISSUED BY SELECT UNIVERSITY	266
APPENDIX B: FREQUENCY TABLE OF UNIVERSITY GRADUATES FROM ONTARIO UNIVERSITIES, 2018	267

APPENDIX C: SOURCE COUNTRY BY CERTIFICATION LEVEL, 2015	269
APPENDIX D: SOURCE COUNTRY BY AMALGAMATED EDUCATIONAL CERTIFICATION LEVELS AMONG INTERNATIONAL STUDENTS, 2015	270
APPENDIX E: LOW INCOME AND GENDER AMONG DOMESTIC STUDENTS, 2018	271
APPENDIX F: EMPLOYMENT OUTCOMES BY CITIZENSHIP AND RESIDENCY STATUS AMONG INTERNATIONAL AND DOMESTIC STUDENTS, 2018	272

Lists of Tables and Figures

List of Tables

Table 3.1: Top Source Countries by Study Permits Issued, 2015-2022	101
Table 3.2: Comparing Four Ontario-Based Universities	104
Table 3.3: Study Permits Issued to Students by Select University (York), Country of Citizenship, and Year in which Permit became Effective	111
Table 3.4: Study Permits Issued to Students by Select University (TMU), Country of Citizenship, and Year in which Permit became Effective	117
Table 3.5: Study Permits Issued to Students by Select University (Lakehead University), Country of Citizenship, and Year in which Permit became Effective.....	124
Table 3.6: Study Permits Issued to Students by Select University (UofT), Country of Citizenship, and Year in which Permit became Effective	132
Table 4.1: Main Sources of Funding for Post-Secondary Education (including college and university) by Gender and Race in Canada.....	155
Table 4.2: Logistic regression of post-secondary graduates' work and education experiences, odds ratio (2018)...	163
Table 4.3: Linear Regression of University Graduates' Income and Education Experiences	165
Table 4.4: Logistic Regression of University Graduates' Work and Education Experiences, Odds Ratio (2013) ...	168
Table 5.1: Frequency Table Comparing Domestic and International Students in NGS 2018	199
Table 5.2: Source Country by Debt Level at Graduation among International Students (NGS 2018).....	203
Table 5.3: Binary Logistic Regression of Educational Migrants' Post-graduation Employment Experiences (2018), Odds Ratio.....	205
Table 5.4: Binary Logistic Regression of Educational Migrants' Post-Graduation Occupational Skill Level (Relative to Certification Level) and Industry (2018), Odds Ratio	209

List of Figures

Figure 3.1: Forms of Privatization and Post-Secondary Institutions	90
Figure 3.2: Total Revenue at all CAUBO Member Universities in Billions	94
Figure 3.3: Total Domestic and International Enrollments at Canadian Universities	100
Figure 3.4: Student Fees as a Proportion of Total Revenue.....	106
Figure 3.5: Full-time Undergraduate Enrollment at York University.....	113
Figure 3.6: Full-time Undergraduate Enrollment at TMU.....	116
Figure 3.7: Total Enrollments at Lakehead University (Orillia and Thunder Bay Campuses).....	125
Figure 3.8: Revenue from Student Fees at Lakehead (Orillia and Thunder Bay Campuses), in Thousands.....	126
Figure 3.9: Full-time Undergraduate Enrollment at University of Toronto.....	131
Figure 5.1: Number of Temporary Residents Permitted to Work by Program and Year in which Permits became Effective	182
Figure 5.2: Post-secondary study permit holders by study level and year in which permit(s) became effective, 2015-2020.....	190

List of Acronyms

ATIP	Access to Information and Privacy
CAP	Canada Assistance Plan
CCAA	<i>Companies' Creditors Arrangement Act</i>
CESG	Canadian Education Savings Grant
CIDA	Canadian International Development Agency (
CSLP	Canadian Student Loan Program
CUSC	Canadian University Survey Consortium
DFAIT	Department of Foreign Affairs and International Trade
EI	Employment Insurance
EPF	Established Programs Financing Act
FHA	Federal Housing Administration
FOI	Freedom of Information
FPFAA	Federal-Provincial Fiscal Arrangements Act
FTE	Full-time equivalent
IRCC	Immigration, Refugees, and Citizenship Canada
NDP	New Democratic Party
NGS	National Graduates Survey
NOC	National Occupation Classification
OAGO	Office of the Auditor General of Ontario
ODA	Overseas Development Aid
OSAP	Ontario Student Assistance Program
PPP	Private-Public Partnership
RESP	Registered education savings plan
SAWP	Seasonal Agricultural Workers Program
TMU	Toronto Metropolitan University
UofT	University of Toronto
UTAM	University of Toronto Asset Management

Chapter 1 - Challenging the Social Investment Policy Paradigm through a Feminist Political Economy of Educational Debt and Migration

This dissertation examines the impact of the privatization of public post-secondary education on students, particularly indebted and/or international students, in Canada, with a focus on universities in Ontario. This research emerged, in part, from my experiences as a graduate student, teaching assistant, and union member at York University, where I observed a wide array of pressures placed on universities and, in turn, faculty, staff, and students, to treat post-secondary education as an investment, or a private good to be financed by individuals, rather than a public social good, accessible and beneficial to all. While the partial commodification and privatization of post-secondary education in Canada is longstanding, public universities' and colleges' embrace of private sector strategies intensified during the post-2008 years as growth of private sources of revenue began to outpace public sources of funding. In this context, as Canadian universities' income from government plateaued, income from students steadily increased (FIUC 2019). This thesis is an exploration of how this shift corresponds with the normalization of student debt and the growth of educational migration, and to what effect.

Internationally, expanding access to post-secondary education is viewed as socially and economically beneficial insofar as it can mitigate social inequalities and expand the national economy (Giddens 1998; Esping-Andersen et al. 2002; Jenson & Saint-Martin 2003; Cantillon & Van Lancker 2012; Bothfeld & Rouault 2015). At the same time, efforts to 'democratize' access to post-secondary education are often accompanied by neoliberal governance strategies and constrained public spending.

Exemplifying such approaches in practice, in 2019, the Ontario provincial government reduced and froze domestic tuition fees, linked government funding amounts to performance-

based metrics such as graduates' rate of employment and earnings-levels, and replaced grants previously issued by the provincial student aid program with means-tested loans, contributing to the further expansion and normalization of student debt as a means of accessing post-secondary education. Between 2000 and 2019, the federal government increased the issuance of international study permits, contributing to the exponential, that is, by more than 400%, (PSIS 2020; see Chapter 3) growth in enrollments of international students—who pay unregulated and ever increasing international student tuition fees—at post-secondary institutions across Canada. Evaluating the effects of such strategies, with a focus on universities in Ontario, this dissertation asks: how are the perceived rewards of widening access to post-secondary education affected by constrained public spending, where a growing burden of costs are offloaded onto private entities, namely students?

There are clear differences between and among international and domestic students with regards to the promises of post-secondary education (e.g., in addition to better employment outcomes, a Canadian education can also be a path towards accessing permanent resident status for international students themselves and, potentially, their family members); the conditions of access (e.g., for international students, tuition fees significantly higher); and the conditions of post-graduation employment. Exploring the relationship between international and domestic students' conditions and benefits of access to post-secondary education involves attending to these differences, while at the same time analyzing common historical, social, political, and economic forces shaping educational migration and student debt.

To identify such commonalities, I bridge feminist political economy's (FPE's) insights on debt and labour migration as necessarily linked to the privatization of social reproduction, with the concept of 'predatory inclusion.' As a concept, predatory inclusion describes the racialized,

classed, and gendered processes wherein the extension of opportunities for social and economic progress to formerly excluded groups can undermine the benefits of access and reinforce the privileges of elite and more powerful actors. Bridging these conceptual frameworks, I argue that the normalization of student debt and the growth of educational migration—each essential to contemporary processes of privatization embraced by post-secondary institutions confined in their capacity to generate revenues—both foster, to varying degrees, predatory inclusion.

To study the effects of privatization, this dissertation combines documentary analysis of the historical evolution of post-secondary education and immigration policy in Canada with policy and documentary analysis of Ontario-based institutions' different approaches to privatization via growing tuition fee revenues. It also employs statistical data and policy analysis to compare the effects of indebtedness on post-graduate employment among domestic students with the effects of indebtedness and insecure residency status on post-graduate employment experiences among international students. Through this analysis, I document processes of expropriation, which I define as the confiscation of resources and conscription into often precarious employment, associated with both student debt and labour migration, illustrating predatory inclusion among both indebted and international students in Canada's public post-secondary education system. These findings challenge the predominant social investment policy paradigm that seeks to combine neoliberal austerity measures with labour market activation strategies and demands for greater socioeconomic equality, and which assumes increasing individuals' ability to invest in post-secondary education will simultaneously decrease benefit dependency and address demands for social equality. Starkly contradicting the foremost assumptions of this policy framework, which inform education and immigration policy, this empirical evidence supports my broader argument that contemporary terms of inclusion in post-

secondary education can serve to reproduce social inequality on the basis of citizenship status, race, class, and gender.

This chapter sets out the theoretical framework I employ throughout *The Costs of Inclusion* to analyze trends towards privatization within public universities and their effects. Section 1 introduces and critiques the social investment policy paradigm, highlighting its rootedness in human capital theory as well as its disregard for systemic racialized and gendered roots of socioeconomic inequalities in former welfare states. After illustrating how the social investment policy paradigm informs both the widespread use of government-regulated student debt as well as the rapid growth of international student enrollment in Canada, I explore an alternative framework for analyzing the conditions of access to post-secondary education: predatory inclusion. Acknowledging how the democratization of access to resources that facilitate social and economic mobility does not necessarily counteract racialized and gendered inequities, this scholarship instead illustrates how inclusion can in fact undermine the benefits of access for formerly marginalized groups and reinforce the privileges of elite and more powerful actors. Expanding upon this concept, I argue that social investment policies like government-regulated debt and strategies for attracting international students can foster predatory inclusion. To explore the various forms and effects of social investment policies, Section 2 introduces a FPE-informed conceptualization of the privatization, broadly defined, of social reproduction, the expropriative character of financialization and internationalization of social reproduction, and the racialized, gendered, and colonial processes involved in the normalization of student debt and expansion of educational migration. Section 3 provides an overview of my methodological approach to studying the effects of privatization in post-secondary education, and Section 4 concludes by providing an overview of the remaining chapters of this dissertation.

1. “Social Investment” or Predatory Inclusion? Towards an Expansive and Transnational Understanding

Historically and to the present, post-secondary education in Canada has been shaped by shifting balances and tensions between private and public realms, interests, and responsibility. While post-war Keynesian interventions brought about an expansion of public support for and access to post-secondary education, neoliberal governance strategies, widely embraced by Canada’s federal and provincial governments by the 1990s, sought to ostensibly limit state involvement in and responsibility for the provision of social resources and supports (McBride 2001; on how neoliberalism may also involve increased state coercion and moral regulation, see Fudge & Cossman 2002), contributing to its marketization, or re-privatization (Folbre & Nelson 2000).¹ In the case of post-secondary education in Ontario, particularly since the early 2000s, there have been concerted efforts at the level of provincial governments to balance neoliberal constraints on public spending and labour market activation strategies with efforts to increase access to public universities and colleges. Analysis of contemporary approaches to post-secondary education policy—namely, the social investment policy paradigm—reveals how this seemingly more balanced approach to post-secondary education policy is not only complementary to more explicitly neoliberal approaches to social policy, but also reproduces existing social relations fostering inequality, exploitation, and expropriation.

As a policy paradigm, social investment seeks to balance neoliberal governance practices with demands for equity and inclusion through policies that encourage labour market

¹ As I discuss in Chapter 2, the welfare-state’s treatment of social resources and supports, including post-secondary education, as public entitlements rather than a private individual goods undoubtedly offers workers and students significant leverage in making progressive demands for redistribution; at the same time, I highlight continuities between Keynesian and neoliberal policy approaches to delivery of social resources and support, demonstrating how such historical shifts have not radically altered social relations that foster inequality and exploitation, but reinforced them.

“activation,” decrease “benefit dependency,” heighten competition on a global scale, and mitigate social inequality—evinced a ‘third way’ orientation (Giddens, 1998; Esping-Andersen et al., 2002). First defined as a compromise between a Keynesian welfare and a neoliberal state, the social investment state substitutes Keynesian state interventions aimed at protecting people from social risks that may emerge as a result of capitalist accumulation with social investment state interventions that empower individuals to successfully integrate into the labour market (Giddens 1998; see also Jenson and Saint-Martin, 2003). Far from a singular policy paradigm, social investment has been interpreted and implemented in different ways (Cantillon & Van Lancker 2012; Bothfield & Rouault 2015); for instance, many scholars, following Esping-Andersen et al. (2002), have emphasized that social investments should not replace but in fact depend upon traditional forms of state protection and redistributive policies (see for e.g., Hemerijck 2015). Generally, however, this policy paradigm aims to circumvent both social inequality and state dependency through the preparation of individuals for “the likely employment conditions (demand for post-secondary educational qualifications; less job security; more precarious forms of employment) of contemporary economies” (Jenson 2009, p. 27).

Social investment, then, is designed to address the most detrimental effects of neoliberalism; it is often characterized as a move away from strictly neoliberal policy paradigms, including a human capital theory approach to education, training, and employment policies. Emerging in the 1960s, early human capital theory forwards that investments in workers’ skills and knowledge will increase workers’ wages, regardless of their socioeconomic background (and thereby help to transcend gender and race discrimination and segmentation in the labour market) while also increasing the national GDP (Schultz 1961). Building on this argument, Chicago School theorists’ interventions argue that human capital investments are most efficient when they

are the responsibility of the individuals and their households who accrue future and measurable monetary gains or returns on such investments—that is, when the investments are made not by employers or governments, but by students themselves (Friedman 1962; Becker 1981); and, where underinvestment in human capital is a problem due to income inequalities, these thinkers suggest the liberalization of credit to grant low-income students access to post-secondary education.

Cogent critiques of human capital theory abound. First, illustrating how wages are not simply determined by workers' productivity, feminist political economists argue, drawing on a Marxian understanding of wages as embedded within capitalist social relations, that although wages cannot increase such that they undermine the conditions viewed by employers and industries as necessary to the production of surpluses, wage growth is simultaneously shaped by moral, social, and historical determinations of standards of living, including pressures emerging from the “private” sphere of the household (Picchio 1992). Such insights challenge the assumption that realms of social reproduction (i.e., the paid and unpaid labour involved in the “maintaining and reproducing of people” [Bezanson & Luxton 2006, p. 3]) adapt to the needs to production but rather point to the relative autonomy of the supply-side and demand-side of labour markets which can respond to and inform each other (Humphries & Rubery 1984). Meanwhile, human capital investments may coincide with a deskilling and devaluation of labour more broadly. For example, Braverman's (1974) extension of Marx's immiseration thesis,² or the

² Marx argues that although technical advancements that increase productivity require highly qualified labour and thus human capital investments, they often also coincide with a deskilling and devaluation of labour power more broadly. For Marx (1867), a key dynamic of capitalist accumulation impacting workers' wages is the rising organic composition of capital and the relative diminution of variable capital. Essentially, the drive towards capitalist accumulation contributes to developments in science and technology as well as the increasing labour market productivity such that capitalists can expand production and accumulation beyond their immediate material needs. This suggests that the technical composition of capital tends to rise in comparison to the variable composition, or “the mass of the

argument that expanded reproduction of capitalism results in a devaluation of labour, reveals that as capitalism develops, the separation of mental work from physical work through processes of rationalization and specialization degrades not only work directly involved in the manufacturing of goods but expands to white-collar occupations. Drawing on Braverman, Rubery (1978, p. 34) argues further that “the development of the economic structure cannot be relied upon to extend the share of ‘good’ jobs requiring high skill and associated with high productivity industries”; rather, the progress of capitalism may actually contribute to the opposite. As Braverman’s 1974 findings suggests: “labour tends to pile up in the industries and occupations which are less susceptible to engineered improvements in labour productivity,” with the most rapidly growing occupations being in low-paid, low productivity occupations in industries like service work, sales, clerical work, and so on (p. 383). This is to be expected insofar technical advancements like automation, which require highly qualified labour, tend to also reduce the reliance on labour power and/or cheapen its value. Meanwhile, critical education scholarship has revealed a widening education-jobs gap, where aggregate acquisition of work-related knowledge and credentials is increasing at a rate disproportionate to changing job requirements across different

means of production,” grows at a faster rate than “the mass of the labour-power that vivifies [the means of production]” (Marx 1867, p. 773). Investments in technology speed up production processes and reduce the amount of socially necessary labour time required to produce a commodity (Fine & Saad-Filho 2016, p. 85). Though the variable constituent of or the amount of labour incorporated into total capital does increase in relation to the growth of total capital, Marx argues it does so in a “constantly diminishing proportion” (Marx 1867, p. 782). That is to say, as output grows and total capital expands, employment will likely rise; the decreasing proportion of variable or living labour needed, however, ultimately trends towards the expulsion of living labour, rising unemployment, and thus increasing immiseration and degradation of the working class. “It is capitalist accumulation itself that constantly produces a relatively redundant working population,” writes Marx, that is “a population which is superfluous to capital’s average requirements for its own valorization and is therefore a surplus population” (p. 782). The expanded reproduction of capital for Marx, then, does not lead to the general expansion of wealth for all, but trends towards the increased polarization of the classes and the impoverishment of a growing portion of the working class. At root of this is an antagonism where “accumulation of wealth at one pole is, therefore, at the same time accumulation of misery, agony of toil slavery, ignorance, brutality, mental degradation, at the opposite pole” (p. 799).

industries and occupations (see Livingstone 1999, 2009, 2019). In other words, there is a discrepancy between workers' 'human capital' and opportunities to make use of these investments via paid employment such that the "organization of paid work wastes a substantial amount of peoples' work-related knowledge across class structures" (Livingstone 1999, p. 291).

Within a neoliberal framework, such discrepancies are not necessarily problematic, at least at a macroeconomic level, but can in fact help to alleviate seemingly contradictory trends towards constrained public spending, increased human capital investments to boost productivity, and expanding a reserve army available for precarious jobs. Indeed, investments in education and training of children and young people as future capitalists, professionals, and workers, can produce long-term gains in productivity, functioning as, what cultural geographers have termed, *temporal* accumulation strategies (Katz 2011; see also Harvey 2003). Yet, at the same time, public disinvestment from post-secondary education, which fosters conditions that treat certain young people, often on the basis of race, gender, ability, sexuality, and class distinctions, as "excess," can contribute to a *spatial* accumulation strategy by opening up a new pool of, in many cases, highly flexible, disposable, and exploitable labour. As a result, policy frameworks that foster both investment in and disinvestment from post-secondary education—for example, the expansion of student loan programs combined with the stagnation of public spending on post-secondary education—can not only limit public spending but also foster stratifications that subject students to either or both temporal (future sites of productivity gains) and spatial (new sites of accumulation characterized by expropriation and heightened forms of exploitation) accumulation strategies.

While a social investment policy approach may appear to step away from a human capital informed approach to post-secondary education policy, a closer look reveals the ways in which

human capital logics, and its later iterations in the form of social capital theories that reduce the social to economic and measurable terms and advocate for social interventions that foster rational individual choice in face of market imperfections (Fine 2002), inform some social investment policy practices. For instance, a social investment policy paradigm permits that discriminatory outcomes in labour markets can be ameliorated by the regularization and democratization of student loans, an assumption that is now normalized in contexts like Canada, exemplified by the widespread embrace of state-regulated and means-tested student lending programs to ensure access to public universities and colleges while decreasing state spending on post-secondary education (see Chapter 2); such approaches effectively ensure students bear primary responsibility for post-secondary education, under disciplinary terms. Meanwhile, faced with stagnating government operational grants, many institutions, increasingly dependent on student fees as a key source of revenue, are intensifying the recruitment of, and regularly hiking *unregulated* tuition rates for, international students (see Chapter 3). The intensified recruitment of international students, and the concentration of recruitment efforts in so-called ‘emerging and developing’ economies, is widely justified as a means of diversification via internationalization of institutions’ student bodies; yet, at the same time, this expansion of international student enrollment can simultaneously serve to maintain more accessible tuition fees for domestic students while limiting public spending on post-secondary education and possibly generating a new pool of labourers compelled to take on exploitative and precarious jobs. Thus, in pursuit of an holistic critical analysis of social investment policy approaches as sharing commonalities with more explicitly neoliberal approaches to social policy retrenchment, I attend to the transnational character of, as well as the racialized processes impacting, predominant approaches to balancing

austerity measures with the need to reproduce the highly skilled as well as highly flexible labour market.

In order to identify tensions, linkages, and divergences between educational debt and migration—both of which, I argue, can function as mechanisms of inclusion, differentiation, and stratification—I apply and expand upon the concept of predatory inclusion. This term refers to racialized and gendered processes wherein marginalized individuals are provided access to opportunities for social and economic progress, but under ‘extractive terms’ (i.e., targeting those who face structural disadvantages as a source of surplus generation) (McMillan Cottom 2020) that reproduce inequalities to the benefit of already dominant actors. Scholars have previously applied this term to analyses of the inclusion of African Americans in the US housing market via access to mortgages provided by the sub-prime lending sector (Taylor 2019; Squires & Hyra 2010; Williams, Nesiba, & McConnell 2005). For instance, Taylor (2019) documents how the creation of home ownership programs that granted government-insured mortgages, provided by private banks, to low-income, urban residents in the 1970s, formally allowed African Americans, previously excluded from lending, to buy homes. Taylor reveals, however, that these programs, which were motivated to suppress anti-racist, Black-led working class urban uprisings, served to reproduce residential segregation, class-based stratification among African Americans, and racial discrimination previously institutionalized by federal redlining policy in the US housing market (Taylor 2019).³ Additionally, high rates of foreclosure associated with this program undermined the possibility of wealth accumulation not only for those who were unable to meet payments or

³ As Taylor argues further, low-income home ownership programs incentivized lenders to issue risky mortgages, securitized by the Federal Housing Administration (FHA); foreclosures would result in the FHA paying the mortgage in full and the lender would be legally entitled to expropriate the property. In this context, low-income home ownership loans were, Taylor finds, often issued to disenfranchised Black women facing eviction from rental housing and resorting to purchasing dilapidated homes fallen into disrepair in their resource-depleted communities.

maintain their homes, but also for neighbouring residents recruited into homeownership, while simultaneously reinforcing and growing the value of homes located in middle-class and predominantly white neighborhoods and suburbs.

The occurrence of predatory inclusion has also been documented within platform economies (McMillan Cottom 2020) as well as the post-secondary education sector (Seamster & Charron-Chenier 2017). As Seamster and Charron-Chenier (2017) argue, the racialized and gendered dynamics shaping student indebtedness in the US—wherein Black and particularly Black women students and graduates face more precarious economic conditions generally, are overrepresented in private lending structures and private post-secondary institutions, and reap lower average returns based on investments in post-secondary education—can (further) erode the promised benefits of investments in post-secondary education to the benefit of private lenders, private and semi-private post-secondary institutions, as well as their current and/or future employers, thus reflecting predatory inclusion.

I expand a predatory inclusion lens to analyze the distinct, yet mutually reinforcing, cases of domestic students reliant on government-sponsored student loans and international students in the following ways. First, since the majority of indebted domestic students rely on government-sponsored student debt in Canada, reflecting the application of public regulation to forms of privatization, I examine how the terms of accessing post-secondary education that necessitate debt, even where loans are issued by publicly regulated entities, may undermine the benefits of post-secondary education on gendered and racialized terms. In other words, I explore whether government-sponsored student loans operate in a similar manner as more explicitly (i.e., in a narrow sense) predatory private student loans, insofar as they contribute to heightened forms of exploitation in post-graduation employment. Second, I extend a transnational lens to the notion

of predatory inclusion to better understand the ways in which international students' (including international students who are also indebted) access to post-secondary education are undermined by the conditions of access. Thus, while attending to how the democratization and expansion of student debt can facilitate both access to public universities and colleges and heightened forms of expropriation and exploitation amounting to predatory inclusion, I also explore how categories of citizenship, and international students' particular conditions of presence, in combination with educational debts, impact the benefits of international students' and their transnational families' investments in post-secondary education. Moreover, I examine how both high-fee paying international students and indebted domestic students' inclusion in universities impact post-secondary institutions, governments, and other students; for instance, decisions of universities to hike international student fees and increase both indebted domestic and international student enrolments are often cast as a necessary step towards maintaining or, I argue, subsidizing, frozen or regulated tuition fees for domestic students in an era of constrained public spending. Additionally, my analysis attends to the ways in which poor returns on investments in post-secondary education made by indebted domestic and international students may in fact benefit industries and occupations seeking workers willing to take on precarious and low-status work. As such, in taking up and expanding the concept of predatory inclusion, I seek to heighten understanding around how the terms of access to post-secondary education for both low-income domestic students and for international students offload responsibility for the consequences of neoliberal austerity measures onto individual units, and to what effect.

2. Analyzing Trends towards Privatization under Neoliberalism

a. Privatization through the Lens of Feminist Political Economy

The dialectical, historical, and materialist theoretical framework, feminist political economy (FPE), is instructive for understanding the inner workings and effects of the neoliberal reform of post-secondary education in Canada. Offering an holistic frame (insofar as it aims to account for the social relations and institutions shaped by political and economic but also material, social, cultural, and ideological forces [Vosko 2009, 2019]), FPE is the broader lens through which my research and analysis of trends towards and strategies bringing about privatization, as a strategy of neoliberal governance, is conducted.

Neoliberal reform of public post-secondary education can take many forms. It often involves diminishing public funding for post-secondary institutions resulting in an intensified reliance on private actors as sources of revenue, increasing levels of debt among students and institutions themselves, as well as the reduction of education, research, and even students to a monetary value. Such reforms can also be manifest through the embrace of market logics in governance, curriculum, and capacity building. And it can also involve the commodification and/or selling off of publicly owned and/or funded land, institutions, services, and infrastructure. To account for this marketization of post-secondary education, I root my analysis in feminist debates around the shifting distinction between private and public. FPE scholarship generally refutes characterizations of private and public sectors, spheres, and labour as dichotomous, singular, and naturally divided. As the domestic labour debates in the 1970s and 1980s revealed, capitalist social relations and the existence of free wage labour, which allow for the accumulation of surplus value, are founded on a false separation between the private and public, a socially constructed divide between the reproduction of workers and the production of goods and services

(Secombe 1980). Thus, for FPE scholars, the social construction of private/public distinctions over time and space is not stable or neutral but political and characterized by perceivable historical variations and variability, particularly along class, race, and regional lines (Armstrong & Armstrong 2005). Moreover, public and private spheres are mutually constitutive, dynamic sites of contestation, and the relationship between these spheres can thus be renegotiated by states, capital, as well as individual and collective struggles (Armstrong, Armstrong, & Connelly 1997).

Since the introduction, in the early 1990s, of the New Public Management—a major institutional specification of neoliberalism aiming to “marketize” the state by remaking the public sector in the image of the private sector (Albo 1993; McBride 2005; Savoie 2004; Clark & Smith 2014)—strategies such as privatization, downsizing, performance benchmarking, and managerialism have proved central the erosion of Canada’s welfare state (Findlay 2014; Grundy 2019). Privatization, broadly defined, has been positioned by public choice theorists as a necessary means of enhancing public control and efficiency insofar as it decreases self-interested bureaucrats’ control over public services (Aucoin 2000); FPE also notes that it consists of interrelated gendered and racialized strategies that hinge on reconstituted public/private distinctions supported by, as Fudge & Cossman (2002) put it, “[n]ormative claims about the natural superiority of the market and the family” compared to the state. The effectiveness of offloading a portion of costs and oversight of social reproductive supports onto private actors has been closely interrogated by political economy interventions; for instance, both Loxley (2012) and Whiteside (2017) find that public partnerships with private actors, assumed to heighten fiscal responsibility and efficiency of public sector infrastructure, services, and institutions, are based foremost on ideological motives, and certain collaborative arrangements beneficial to particular

private actors, such as public-private partnerships, sometimes to the detriment of public interest and public sector accountability and fiscal well-being.

While privatization has been criticized for being a misleadingly narrow term (i.e., it is predominantly understood to describe specifically the selling off of public goods and services to the private sector), I follow Armstrong (2012) in adopting a broad and FPE-informed understanding of the term to identify and analyze commonalities and divergences in, primarily, universities' strategic responses to diminishing public funding. Privatization in universities can involve complicated renegotiations of private and public divisions, which tend cede benefits and uses of university resources to "private interests at the public's expense" (Polster & Newsom 2015 p. 312); for instance, Ontario's renegotiated strategic mandate agreements with universities are to eventually tie substantial proportions of public funding to post-secondary institutions' alignment with the interests and demands of the private sector (Ministry of Finance 2019). Similarly, privatization can also refer to the cultivation of an institutional culture that prioritizes individual or "private interests over and above collective interests" (Polster & Newsom 2015 p. 312); increases in workloads and the expansion of precarious contract positions, for instance, can effectively limit oppositional practice and/or expressions of solidarity among faculty members (Ross, Savage & Watson 2021). Additionally, privatization refers to the growing reliance on private actors and sources of funding, illustrated by the shift in universities' budgets, where tuition fees, private donations, and capital projects make up a growing proportion of revenue.

Given my focus on the effects of privatization on students, feminist political economists' analyses of debt and migration as intimately connected to the privatization of social reproduction, discussed in the following subsections, are integral to my critique of the social

investment policy paradigm underpinning the expansion of government-regulated student debt and the growth of educational migration.

b. Financialization of Social Reproduction and Expropriation

In facilitating the training, education, and skill development of the labour force, post-secondary education supports labour renewal. As such, from the perspective of FPE, post-secondary institutions are key sites of social reproduction and necessary to capitalist modes of production, insofar as they support the daily and intergenerational reproduction of capitalist social relations and appropriately skilled waged workers, professionals, and entrepreneurs.⁴ Moreover, historically and to the present, post-secondary institutions have also reproduced deeply racialized settler colonial conceptions of citizenship, belonging, and rule, while also being active participants in different imperial and/or globalization activities internationally, most explicitly through the internationalization of post-secondary education (i.e., the extension of international ties via international student exchange and education) (Knight 2014; see also Buckner & Stein 2019). While access to post-secondary education during Canada's Keynesian welfare state era increased via its partial decommodification and internationalization, in the neoliberal era, access to post-secondary education, like other sites of social reproduction, is subject to privatization, requiring some to resort to financialized avenues of payment, including student loans. Since the 1990s, the magnitude and rate of student indebtedness has grown substantially as post-secondary institutions have become increasingly reliant on student fees as a source of revenue (see Chapter

⁴ It is also important to note that social reproduction is not necessarily subordinate to capitalist modes of production; this is true within post-secondary institutions where pedagogy, learning environments, and social relations can impact sites of production, reflecting how, although social reproduction may be integral to capitalist modes of production, it can also shape, as well as exist outside of, capitalist modes of production (Secombe 1992). Social reproduction can also be a site where demands for change originate and/or are voiced. Picchio (2000), for example, depicts social reproduction through the metaphor of the "desiring body, which moves and grows not only physically but also culturally and socially capable of shaping its environment according to needs and imagination" (196).

3). In analyzing the effects of this trend, I challenge the conceptualization of student debt as “self-investment” promising measurable returns, and instead follow those who theorize individual debt as a form of accumulation by dispossession, or expropriation (Harvey 2004). Building on and departing from the Marxian concept of primitive accumulation—or the *singular* historical process providing the structural conditions for capitalist accumulation—expropriation refers to *ongoing* processes of confiscation and conscription central to sustaining capitalist accumulation (Fraser 2017; see also Harvey 2004; Luxemburg 1913). This definition highlights how seemingly voluntary capitalist class relations have an ever-present coercive counterpart, one that is essential to resolving crises of profitability. For instance, on a global scale, economic under-development within Global South countries and regions, once fostered by violent, fraudulent, and explicitly racist forms of colonial dispossession, continues to be embedded via foreign ownership, investment, and control of land and resources, and global financial institutions’ debt management practices (Harvey 2004; McNally 2010). These and other ongoing expropriative practices generate a global labour reserve of expropriated workers, often racialized as non-white, and under substantial pressure to migrate both domestically and transnationally in pursuit of waged employment (Ferguson & McNally 2014; Sassen 1984). In their tendency to resort to highly exploitative jobs, expropriated migrant workers can effectively lower the costs of production, permitting employers to increase profits without investing in technological advancements.

Expropriation is thus structurally intertwined with exploitation, and tracing the linkages between these two processes means recognizing social relations of gender and race as foundational to the origins and reproduction of capitalist accumulation as well as class relations. Importantly, this dissertation sets out to challenge any assumption of a universal subjectivity of

indebtedness or creditor/debtor relations: the experiences of students from lower income countries and households relying on predatory micro-credit loans to survive on a daily basis and working-class and lower-middle-class students' resort to government-regulated student loans to access post-secondary education in high income countries are, in many ways, vastly different. Moreover, the effects of indebtedness cannot be universalized for the very reason that debt "does not homogenize differences [based on gender, race, socioeconomic class and ability], but rather exploits them" (Cavellero & Gago 2021, p. 4). In the context of the US, citing the Black Marxist tradition, Fraser (2017) maintains that expropriation correlates strongly with racial oppression insofar as the enforced status distinction between those treated as dependent subjects of expropriation and those free subjects of exploitation has historically fallen, and continues to fall, along what Du Bois (1938) calls the "color line." While the line between "expropriable" and exploitable subjects can easily shift and blur within various regional contexts—for instance, those paying high interest rates on consumer debt taken on to finance costs of labour renewal, like long-term care, child care, or education, may also be engaged in waged employment—contemporary forms of expropriation, including "prison labor, transnational sex trafficking, corporate land grabs, and foreclosures on predatory debt" often serve to recruit those subjected to dispossession and racial oppression into exploitative waged labour (Fraser 2017, p. 5; see also Federici 2004, 2017). The gendered character of expropriation is also well-documented (Mies 1986; Merchant 1980; Federici 2004). For instance, Federici (2004; 2017) argues that the devaluation and delegation of social reproduction, or the work involved in reproducing individuals and labour power, to the household (beyond the sphere of economic relations), effectively expropriates predominantly women's bodies and labour for the sake of reproducing the labour force and capitalist social relations more broadly; state interventions into women's

sexuality and biological reproductive capacities through the criminalization of abortion and homosexuality as well as the sterilization of Black, Indigenous, and cognitively disabled people has a similar confiscatory and coercive character.

The lending of credit money to individuals has historically served as a means of resolving longstanding tensions between the costs of social reproduction and production, characteristic of capitalist social relations within advanced capitalist economies. As Harvey (1989) explains, consumer debt can alleviate two key contradictions inherent to capitalist accumulation. The first contradiction is linked to capitalist accumulation's reliance on and perpetuation of capitalist social relations: in a simplified sense, owners of the means of production seek to exploit labour power in order to turn a profit, and workers, who must secure the means of their own subsistence through the sale of their labour as a commodity, seek to resist the violences perpetuated by accumulation. Stemming from this first contradiction, the second contradiction is an "overaccumulation" tendency, which occurs when "too much capital is produced in aggregate relative to the opportunities to employ that capital" (Harvey 1989, p. 62). In productive sectors where commodities and services are produced for surplus value, this often results in a declining rate of profit characterized by a surplus of capital and/or labour unable to find profitable outlets. The creation and extension of credit money has historically been a dominant strategy to address the over-accumulation tendency, and increasingly offers a solution to address tensions emerging from capitalist social relations. This is particularly true in the neoliberal era where Keynesian fiscal and monetary policies aimed at increasing domestic demand have been superseded by those aimed at limiting labour costs such that wage increases have fallen below national productivity growth; such trends foster a cycle of what Albo (1994; 2013) describes as "competitive austerity" at the level of the world market, wherein neoliberal capitalist countries

facing diminishing domestic demand due to limited wage growth are conscripted into export-oriented economic strategies, which in turn promote further reduction of national living standards in order to remain competitive globally via export-led growth.

In this context, debt can simultaneously offer workers an alternative to waged work when seeking to maintain living standards and engage in sustainable processes of social reproduction, while creating new sites of valorization for investors and capitalists. At a fundamental level, however, debt can be expropriative insofar as it may generate surplus through potentially (though often implicitly) coercive means. For instance, when an individual finances their activities or supports essential to survival or maintaining a certain standard of living via credit cards, student loans, mortgages and micro-credit, it is often justified as an opportunity leverage financial means to keep up or even get ahead; indeed, debt can be integral to sustaining social reproduction (e.g., the use of mortgage debt to finance home ownership). However, FPE scholarship argues that this liberal rationalization conceals the fact that a bank or financial institution is profiting, in the form of interest payments, from the debtor's inability to engage in sustainable social reproduction (Federici 2017). Additionally, debt can incentivize labour market activation among the underemployed, or reinforce an indebted workers' dependency on wages, often under subordinating and exploitative conditions, particularly when the debt is used to pay for supports and services essential to labour renewal (Roberts 2013). Moreover, the so-called democratization of debt—that is, its extension to so-called 'high risk' borrowers previously excluded, on explicitly discriminatory bases, from lending—has been documented to reproduce the effects of such discriminatory practices and facilitate economic growth for already dominant actors (Soederberg 2014). An intersectional lens is therefore necessary to any analysis of individual debt, insofar as, during periods characterized as both economic crises and economic 'good

times,' racialized and gender norms continue to shape economic struggles among indebted marginalized groups to the benefit of more socially and economically powerful actors (Strolovitch 2013).

i. Student Debt and Expropriation

Individual or consumer debt can fill the gap that emerges when key state-provided social supports are downloaded onto households (Roberts 2013)—through what feminist political economists have termed, the (re)privatization of social reproduction (Folbre & Nelson 2000; Cossman & Fudge 2002; Bakker 2003)—a policy approach that is characteristic of the neoliberal era's divestment from public spending programs such as health care (Armstrong 2012), childcare (Bernstein 2006), long-term care (Strauss & Xu 2022), and employment insurance (Porter 2003), among others. In other words, when neoliberal governments divest from welfare-state provided supports for social reproduction, consumer debt can offer a “a private, market-based form of social policy” (Roberts 2013, p. 27). Arguably, publicly regulated student lending programs also reflect a private, market-based form of social policy, the effects of which must be evaluated in relationship to the promises of access to post-secondary education.

In facilitating access to post-secondary education, student debt can recruit those actors presumed to be at the margins of the economy into its centre. For instance, debt can transform the family, cast as existing outside of economic production, into a site of responsibility for mitigating effects of neoliberal austerity measures through the use of financialized and privatized supports. Analyzing the student debt model of college funding in the US, wherein parents and

other family members are often co-signers or debtors themselves,⁵ Cooper (2017, p. 248) argues, “student debt is increasingly a family affair, keeping parents, children, and relatives enmeshed in webs of economic obligation for decades on end.” In comparison, government-sponsored and provincially regulated student loan programs in Canada do not typically require parents to take direct responsibility for students’ borrowed funds; yet, such loans are means-tested based on parents’ incomes, (Ministry of Finance 2019), reinforcing the household’s responsibility for ensuring access to public post-secondary institutions in Canada—institutions that grow increasingly reliant on tuition fees as public funding has stagnated since the early 2000s (Statistics Canada 2022). While government-sponsored student debt can facilitate access to post-secondary education and the benefits it promises, it may also place increased pressure on recipients to resort to low-quality jobs in their pursuit of repayment, fostering predatory inclusion—a possibility I seek to explore.

As the shift to market-based forms of social policy strips debtors of (often partially) de-commodified social reproductive supports as well as future earnings on savings (in the form of interest payments), it can also, as discussed above, support labour market activation in jobs characterized by high levels of exploitation. In other words, on account of its expropriative role, debt, even if a lending program is subject to government oversight and/or not “for profit” (as is the case for many government-sponsored student assistance programs), can pressure workers to participate and remain in the labour market and potentially resort to employment that is precarious, unsafe, unfair, and/or otherwise undesirable. Thus, when social reproduction becomes a “self-investment project” to build “human capital,” thereby requiring the private

⁵ US-based higher education lending programs, like the Parents PLUS loans provide by the Federal Student Aid department, are explicitly directed at parents or guardians of students; families also rely on other modes of borrowing like mortgages and/or lines of credit (Cooper 2017).

accumulation of debt to meet daily and long-term needs, “extra-economic” activities, regardless of whether they are a direct site of accumulation (i.e., for creditors), can incentivize workers, students, or recent graduates to accept exploitative jobs (Federici 2017).

Debt’s role in recruiting actors at the margins of the economy into its centre, often to the benefit of more powerful actors is not, of course, specific to those living in high income countries like the US and Canada, but also prevalent in lower income countries embracing neoliberal governing practices in pursuit of economic growth.⁶ While it is difficult to measure and evaluate student debt among international students (due, in part, to different systems of lending and indebtedness, as well as different conceptions of what it means to owe or be owed), emerging research reveals that international students and their families take on the consequences of austerity measures in transnational contexts (Thomas 2017; Hune-Brown 2021). In some cases, kinship-based or community fostered debt based on mutual-aid can facilitate access to socioeconomic mobility, possibly serving as a site of resistance to expropriative processes embedded in racial global capitalism (Hossein & Christabell 2022). Yet it is also true that motivation and/or pressure to reciprocate or repay kinship networks in the form of debt payments or remittances, inform transnational employment experiences and can incentivize migrant workers to take on precarious jobs (Vosko 2013; Wells et al. 2014; Vosko, Basok, & Spring

⁶ For example, as Cavellero & Gago (2021) argue, economic benefits of economic openness and financial inclusion for lower income nations are typically accompanied by punitive repayment plans of state-incurred debt (often taken on by undemocratic and fascist regimes) and the up-take of neoliberal governing practices: “the dispossession and privatization required by the [developing] state’s indebtedness,” have a trickle-down effect for those living in such countries, including residents typically excluded from banking and financial systems (e.g., workers employed in informal industries (Cavellero & Gago 2021, p. 14). In the case of Argentina, Cavellero & Gago highlight how citizens’ access to social supports is only available via use of the banking system, creating a clear pathway towards microloans designed to ostensibly support entrepreneurial activities, but which are often used to fund social reproduction, among low-waged and unwaged workers; this process essentially converts those formerly existing outside of the formal economy and financial system into new sites of valorization for financial institutions.

2023). Moreover, remittances, which are designed to support processes of social reproduction, can function as a tool to offload the costs of such processes onto sending states, reproducing global inequalities and an international reserve of migrant labour available for low waged and/or precarious employment (Sassen 1981; Ferguson & McNally 2014). Due to the limitations of survey data employed herein, my examination of debt among international students cannot attend to nuances of transnational debt; rather, my analysis considers the effects of graduating with debt from any source, alongside gender, source country, and certification level on employment experiences. In doing so, I identify commonalities in how former international students' employment experiences are shaped by an international division of labour that externalizes a disproportionate burden of costs for the reproduction of highly-skilled labour onto lower income countries—a trend discussed in the following subsection.

c. Internationalization of Social Reproduction

Since the 1990s, as provincial and federal governments have sought ways to simultaneously limit rises in domestic tuition fees while embracing austerity measures with regards to public universities and colleges, Canadian postsecondary institutions have seen a rapid growth of international student enrollments—forming a substantial student population notably exempt from tuition fee regulations and caps (Statistics Canada 2020; see Chapter 3). While governments' cast this expansion in issuance of study permits as an investment in economic growth, and post-secondary institutions justify the growth of international student enrollments on the basis of the shared benefits (i.e., for domestic students, international students, and faculty) of internationalization of post-secondary education, arguably this expansion reflects a particular form of privatization based on an evolving international division of social reproduction. As a process, international divisions of social reproduction accompany the international division of

‘productive labour’ defining the broader intensification of globalization in the post-Cold War Era. Early feminist interventions into the study of international division of productive labour highlight the gendered and racialized dynamics informing this process, noting the ways in which the integration of non-white Global South women into development processes often results in either employment in low-wage manufacturing labour in export-processing zones in “developing economies” (Elson & Pearson 1981) and/or exploitative employment as temporary labour migrants in high income countries (Sassen 1984).

Building on such insights, later interventions into international FPE further observe that, although activities vital to daily and intergenerational social reproduction are typically more place-bound and thus less mobile than those related to production for the market, an international division of labour informs both the organization of production as well as social reproduction (Parreñas 2000; Katz 2001). This international division of social reproductive labour allows higher income and powerful states to offload the costs of labour renewal to sites beyond their national borders, such that the “costs of social reproduction... are borne away from most of the benefits accrue” (Katz 2001), with deeply gendered and racializing effects (Parreñas 2000). Migrant labour exemplifies how an international division of social reproductive labour benefits receiving states; in Sassen’s formative conceptualization (1981), (im)migrant labour is appealing and cost-effective due to migrants’ relatively lower wages, but also due to the institutional differentiation or externalization of migrant workers’ intergenerational and, to a degree, daily social reproduction (see also Vosko 2000 & 2013; Vosko & Spring 2021). That is, inputs to support migrant workers’ maintenance and social reproduction originate primarily outside of the receiving state reaping the economic and social benefits of their labour (see also Burawoy 1976). In response to this spatial separation of production and social reproduction, temporary migrants

often form transnational households to maintain generational and daily processes of social reproduction, sometimes resulting in a higher standard of living for families receiving wages from a higher income context (Arat-Koc 2006). Yet, this externalization of social reproduction, or what some describe as processes of “care resource extraction” (Parreñas 2000), can be also be linked to deeply gendered and racialized processes of expropriation of land and resources, initially fostered by imperial relationships (i.e., nation-state led approaches to capitalist expansion, which, during the Cold-War era, involved facilitating US hegemony over other capitalist states, predominantly in the Global South [Magdoff 2003]) and perpetuated contemporaneously through new extractive logics in a globalized economy (Gerrod & McDonald 2016).

The integral role of international divisions of social reproduction to sustaining capitalist social relations and colonial dynamics at varying scales is well illustrated by the recruitment of non-white women migrant workers from lower income states, often as domestic workers employed by middle class citizen-workers seeking to fulfill their own social reproductive responsibilities (Arat-Koç 2018; Castellani & Martín-Díaz 2019). Notably, such privatized and international solutions to labour renewal not only offer cost effective solutions to the need for social reproductive support at a national level (Glenn 1992) but also help to address the broader need for flexible waged workers unburdened by social reproductive responsibilities (Anderson 2000). As such, in high-income countries, like Canada, temporary migration programs recruiting domestic workers—workers who are themselves geographically separated from their own social reproduction supports and responsibilities—have historically been cast by governments as a viable solution to the problem of social reproductive labour in the dual-income middle-class family (Arat-Koç 2006). Moreover, the design and operation of temporary labour migration

programs have been shaped by post-war industry efforts to undermine transient citizen and permanent resident workers' mobility and agency,⁷ as well as Canada's historically imperial and colonial relationships with key sending states and regions. For example, as Calliste (1991) points out, Canada's colonial and expropriative approach to economic relationships with Caribbean nations, reflected by its substantial investment in and control over resource extraction, mining, manufacturing, and banking systems in the region, informed the second (1955) iteration of the Domestic Scheme—a migration program for Caribbean domestic workers that policed participants' relationships and bodies and required them to work in domestic work for one year with a designated employer (see also Arat-Koc 2003). Similarly, Canada's Seasonal Agricultural Worker Program (SAWP) recruits workers, including non-white, Indigenous, and/or formerly enslaved populations from Caribbean and Latin American countries where, due to expropriative processes, workers can face significant pressures to migrate for waged employment (Satzewich 1989; André 1990; Smith 2015). SAWP workers grow, harvest, and process food, work essential to the social reproduction of the national labour force as well as the ongoing settler colonial project of “claiming and keeping of territory and land” (Smith 2019, p. 172; Tomlins 2010), often under exploitative conditions (Basok 2002; Hennebry & Preibisch 2012; Vosko 2019), while at the same time navigating limited access to social reproductive supports (Vosko & Spring 2021) without meaningful access to pathways to permanency.

⁷ For example, on the relationship between Maritime and Quebecois transient workers' contestation of poorly remunerated, difficult and dangerous work in Ontario's tobacco growing industry, and the creation of managed migration programs for transnational agricultural workers during the 1960s and 1970s, see Reid-Musson 2014.

i. *Educational Migration and Expropriation*

In contrast to migrant domestic workers or agricultural workers in Canada, who are recruited to perform the “low-skilled,” low-waged work that citizen workers do not have time for or do not wish to do, the contemporary recruitment of international students ostensibly aims to recruit highly skilled and highly educated workers. Indeed, educational migration is characterized by Canada’s federal government as improving “the current position of economic advancement in response to globalization” (Kim & Sondhi, 2019, p. 63). This characterization marks a notable shift from an earlier federal framing of the recruitment of international students in terms of their benefits to “trade opportunities, cultural contacts, and foreign policy, and as a means of enhancing Canada’s soft power on a global scale” (Kim & Sondhi, 2019, p. 63), although there is a continuity between these two approaches in terms of being historically influenced by settler colonial and capitalist interests (see Chapters 2 and 3). In casting current and former international students with temporary resident status, or educational migrants, as “ideal future Canadians,” Immigration, Refugees, and Citizenship Canada (IRCC) upholds state enforced and often racialized distinctions between future settler citizens, typically deemed economically *beneficial* (i.e., highly skilled and educated immigrant workers) and foreign “others,” often deemed economically *necessary* (typically temporary migrants deemed to be low skilled) (Rajkumar et al. 2012). These distinctions are reflected in substantially different permit conditions for different migrants: compared to migrant workers recruited under subprograms of Canada’s Temporary Foreign Work Program, including the SAWP—programs that tend to issue employer-specific work permits, require labour market impact assessments, and deny participants meaningful opportunities for transitioning to permanent residency—international

students in Canada are provided with open work permits and clear pathways to permanent residency (see Chapter 3).⁸

As scholars noting the linkages between settler colonialism and migration regimes have revealed, the co-existence of seemingly very different migration programs is not contradictory, but consistent with long-standing efforts to secure access to a mixed labour system composed of permanent settlers and ‘disposable’ workers (Stasilius 2020). The incorporation of precarious ‘alien’ labour, historically essential to national development projects and industry growth, is complementary to the dispossession of Indigenous land and, in turn, the continued reproduction of white settler colonial social formation (Chatterjee 2019; see also Chapter 2). In other words, the often racialized, gendered, and classed distinctions between future immigrants permitted to move throughout the labour market easily and deemed deserving of permanency and temporary migrants understood to be perpetually replaceable or “permanently temporary” (Hennebry 2012; Rajkumar et al. 2012) helps to fortify the legitimacy of ongoing white settler occupation and processes of dispossession, where Indigenous people and their collective claims to the land are displaced by the “multi-generational settlement of settlers” as well as the continued “introduction of immigrant and migrant populations” to ensure the expansion of capitalist accumulation (Smith 2019, p. 173; see also Latham, 2012; Chatterjee 2019). Historically and to the present, post-secondary institutions have played a significant role in legitimizing Western epistemologies, delegitimizing non-Western knowledge systems, and reproducing logics of capitalist accumulation, including accumulation by dispossession (Grande 2018; Suspitsyna 2021). As critical internationalization scholarship highlights, these institutions’ contemporary embrace of internationalization is founded on a dominant global imaginary of Western supremacy (Stein &

⁸ Open work permits and clear pathways to permanent residency also characterize Canada’s rapidly growing International Mobility Program (Vosko 2021).

de Oliveira Andreotti 2016). While some national contexts, including China and India, the two largest sources of international student migration to Canada, strategically support internationalization in order to foster progress on Western terms, Western universities' and colleges' recruitment of non-Western students tend to foster and reproduce divisions among international students in the process (Park & Francis 2023). As the internationalization of post-secondary education expands, post-secondary institutions have come to play an increasingly important role in recruiting (im)migrants (largely racialized as non-white) to Canada; since 2017, international students constitute a majority of temporary residents permitted to work while in Canada (IRCC 2022), and one-third of international students transition to permanent residency within 10 years of arriving in Canada (Choi, Crossman, & Hou 2021). However, international students seeking to become permanent residents must successfully navigate these institutions and immigration system, both designed to reproduce settler colonial power (Park & Francis 2023).

As such, international students' success within this system is conditional and informed by racializing, gendered, and colonial dynamics (see for e.g., Park & Francis 2023; Stein 2018), and, as a result, some international students' inclusion via internationalization of post-secondary education may fail to interrupt global socioeconomic inequities. Consolidated efforts to diversify international student populations and students from "developing economies" (IRCC 2014) are designed to boost economic productivity and align with equity, diversity, and inclusion principles; but contemporary recruitment practices also provide access to an untapped consumer market needed to balance budgets in the wake of public divestment from post-secondary education (see Chapter 3). Moreover, such practices also allow for the extraction of high-skilled and highly educated labour, often from lower-income countries historically subject to discriminatory immigration policies and expropriative economic processes (Abu-Laban,

Tungohan, & Gabriel 2023; see Chapters 2 and 5). Additionally, costs and labour linked to social reproduction for educational migrants are externalized to countries of origin—increasingly lower-income nations (IRCC 2023a)—as well as international students and/or their transnational households, financing exorbitant tuition fees and excluded from government-sponsored student assistance, grants, and lending programs (see Chapter 5). Such students lack full access to Canada’s social welfare system and they are expected to make fewer demands on available public social supports, due, in part, to their age, presumed socioeconomic status and/or lack of awareness of these benefits, and also, historically, to certain constraints, such as restrictions (lifted in 2022) on paid working hours and/or sectors in which they are permitted to hold jobs, that can limit access to statutory and social benefits as well as employment protections. Attending to the linkages between privatization of post-secondary education in Canada, differentiated access to social reproductive supports for international students, and the settler colonial and capitalist foundations of the internationalization of post-secondary education, is central to my analysis of the how conditions of gaining access to Canadian post-secondary education and job markets may compromise the benefits of these opportunities for some and thereby foster predatory inclusion.

3. Methodological Approach and Research Methods

a. Methodology

The methodologies adopted in this dissertation are guided theoretically by feminist and anti-racist approaches as well as those that present a challenge to methodological nationalism (Wimmer & Glick Schiller 2002), and particularly its tendency to naturalize “national discourses, agendas, and logics,” including the “exclusionary category of citizenship” (Vosko 2011, p. 28). I came to this topic as a graduate student and union executive member during a five-month long

labour action at York University in 2018. During this strike, wherein the very existence of the bargaining unit of graduate research assistants I represented was under threat, and, ultimately, the union was legislated back to work by a newly elected Conservative government, I observed some of the institutional, political, and social forces that heighten precariousness for and limit coalition building efforts among students within and outside of my union. I also confronted the challenges and rewards of building solidarity and developing channels of mutual aid with differently located students as well as faculty and staff within increasingly privatized public institutions, deeply embedded within the ongoing settler colonial production of the exclusionary and expropriative category of citizenship, with growing authority over the recruitment and entry of migrant student workers.

Guided by these observations, a key starting point for this research is the FPE notion that social oppression, including forms based on social relations of gender, citizenship, race, sexuality, and class, support capitalist accumulation and contribute to divisions of labour at both the national and international scale (Vosko 2002). Within an FPE framework, then, class relations cannot be separated from the ableism, colonialism, racism, patriarchy, nationalism, and cis-heteronormativity that informs an individual's or a group of peoples' everyday experiences. Unlike human capital-informed conceptualizations of capitalism, which understand social relations as external to yet potentially influenced by, economic rationalities (Fine 2002), I follow thinkers such as Bannerji (2011, p. 47) who describe capitalism is a practice that “rests on intersubjective relations of bodies and minds marked with socially constructed difference on the terrain of private property and capital.” Building on this conceptualization, racializing, colonial, and gendered processes that differentiate between those who are “expropriable” and “exploitable” (Fraser 2017; Ferguson & McNally 2014), as well as those who are “permanent”

and those who are “temporary” (Rajkumar et al. 2012; Vosko, Preston, & Latham 2014) are integral to supporting the continued accumulation of surplus value. Such conceptual starting points help to inform my decision to focus on both international and domestic students; by analyzing these two distinct, or “most different” groups together, I intend to explore concrete (that is to say “fluid, dynamic, meaningful” (Bannerji 2011, p. 49)) social formations of gender, race, and class, to understand the historical rootedness but also discernable, specific, and similar features of the contemporary sorting of students from different socioeconomic backgrounds into the labour market and the national community.

As discussed above, this dissertation approaches post-secondary institutions as sites of social reproduction, designed to reproduce appropriately skilled and educated labour for capitalist markets, and also reproduce national identity, culture, and citizenship to reinforce the legitimacy of the settler colonial nation state. Post-secondary institutions’ investment and role in producing categories of citizenship and understandings of national belonging are further illustrated through their emergent role in the recruitment of international students, Canada’s largest group of temporary labour migrants. Moreover, analysis of the privatization of post-secondary education requires attending not only to how the costs of delivering college and university education have been offloaded onto national citizens, permanent residents, and households but also how such costs are offloaded onto migrants and their international households, communities, and states. As such, to apply an holistic lens to the study of privatization of post-secondary education, I aim to move beyond methodological nationalism—or the “assumption that the nation/state/society is the natural social and political form of the modern world” (Wimmer & Glick Schiller 2002, p. 302). That is, in conducting this research, I resist tendencies within the social sciences to accept national ideologies and structures as natural

and to ignore transnational relationships and processes, and instead seek to analyze common effects fostering the internationalization of social reproduction, the financialization of social reproduction, and the privatization of post-secondary education.

In developing my approach to analyzing the effects of privatization on domestic and international students, I take up what McCall (2005) describes as a categorical approach to complexity; bridging feminist calls for a relational understanding of intersectionality with sociological understandings of inequality, this approach begins with the observation that there are relations of inequality among social groups, and that these structural social relations are mutually constituted as well as dynamic. It seeks to better understand these relations, and socially constructed categories, including those of gender, race, class, and citizenship, as well as their intersection, and how they are strategically deployed to reveal material and structural forces containing and benefitting from these relationships, as well as potential avenues for socially just transformative change. This approach is, therefore, systematically comparative insofar as it “focuses on the complexity of relationships among multiple social groups within and across analytical categories,” bringing together analyses of one or two between-group relationships at a time (e.g., former international students’ with permanent residency vs those with work permits’ employment experiences within a particular industry) through a synthetic and holistic process (McCall 2006, p.17). Such an approach is essential to my project which seeks to first, identify how the benefits of access to a social resource, such as post-secondary education, may be undermined by the conditions of access, and second, explore how inclusion of previously excluded and marginalized groups, without foundational institutional change, can serve to reinforce longstanding inequalities to the benefit of those already centered in public universities and colleges, labour markets, and financial markets. At the same time, this approach does not

essentialize categories of difference, but highlights their social construction, opening the possibility to identify avenues towards transformative justice potentially subject to change, including socially-just transformative change.

Through this holistic approach that links policy directions in immigration and post-secondary education and funding arrangements to the simultaneous “withdrawal and reconfiguration” (Vosko 2002) of collective responsibility, I engage critical public policy analysis. This methodological approach offers unique tools for examining ideological assumptions and material interests underpinning the representation of policy “problems” and the construction of policy solutions (Bacchi 2009), as well as the absences that are concealed by the way in which a policy problem is constructed. For example, while a social investment policy approach might represent social inequality as the outcome of a lack of social investment by governments, businesses, and individuals, in skills, training, and education demanded by the existing labour market, critical policy analysis calls for attention to the other factors contributing to social inequality, such as employers’ interests in cutting labour costs, neoliberal processes that externalize the costs of social reproduction, settler colonial immigration approaches that differentiate, on a deeply racialized basis, newcomers’ security of presences, as well as post-secondary institutions’ role in the reproduction of citizenship, and the validation of knowledge and ways of knowing. At the same time, in analyzing key policy documents and approaches, I follow those who conceive of public policy as the outcome of struggles between differently located social actors (Yanow 1996). Central to this approach is the contention that public policy making is not a technical or neutral process where issues are isolated and solutions are evaluated; rather, it is an expression of economic and political power (Orsini & Smith 2007). Critical public policy is attentive to how government policy making and economic interests intersect and

characterizes policy as the outcome of “institutionalized compromises between social forces” (Graefe 2007, p. 26) within systems of structural inequality. In analyzing public policy, I also apply content analysis attentive to these documents’ *textuality* and their centrality to what Smith (1987) refers to as the “relations of ruling.” Rather than theorizing the state as an actor or set of institutions, these methodologies assert that “social forces act through the state” (Smith 1987, p. 27) and illustrate how policy compromises often run the risk of reproducing the status quo.

Policy analysis tends to assume the centrality of the nation state, and though Canada’s federal structure has long demanded a critical attentiveness to provincial and regional policy roles and interests, dominant strands of Canadian public policy analysis have reinforced an hierarchical view of government relations, assuming the implementation of effective public policy and progressive social reform is best achieved from the top down (Mahon et al. 2007). In an effort to move beyond methodological nationalism in policy analysis, I take up a political economy approach to scale, or a multiscale approach that attends to the relational character of micro, meso, and macro scales and the policies enacted therein. In particular, I examine the two-way relationship between federal immigration and provincial education policy as well as the role public institutions play in shaping (while also being shaped by) policy at the level of the provinces and federal government. My embrace of this approach is informed by the call for a relational analysis of outcomes associated with policy formation and implementation, which should not be considered in isolation but rather as “part of the creation of interscale policy regimes” (Mahon et al. 2007 59). A multiscale approach acknowledges the particular relations of political and social power shaping the organization of specific interscale policy regimes (Findlay 2015), and how such regimes can reinforce social inequality through various

approaches, such as offloading of responsibility of the delivery of essential social services and resources onto smaller jurisdictions with limited power and resources.⁹

b. A Multi-Method Approach

Informed by the methodological concerns and approaches discussed above, this dissertation studies the mechanisms and impacts of privatization in post-secondary education, and it does so through an analysis of public policy and practices, survey data, and administrative data. To engage these sources, I employ a multi-method approach that aims to forward empirically grounded critiques of, and viable yet potentially transformative reforms to, existing post-secondary funding structures (Denzin 2010; Sweetman et al. 2010). Through ‘mixing’ both quantitative and qualitative research methods and elements throughout the study and attending to (rather than attempting to eliminate) the tensions that necessarily emerge when moving between epistemological paradigms, I aim to identify and potentially address limitations of the methods used, while maintaining a feminist and anti-oppressive standpoint. Taking up what Mirchandani et al. (2018) call dialectical or active mixing, I seek to “integrate quantitative and qualitative elements through all stages of the research design” (137), collecting and analyzing data through different but integrated (Yin 2006) methods such as policy analysis, content analysis, archival research, and statistical survey analysis, to produce a comprehensive study of post-secondary education in Ontario.

To analyze key policy directions in post-secondary education, I apply content analysis of key reports, evaluations, and guidelines and operating procedures from departments and

⁹ Importantly, strategic organizing and coalition building within interscalar regimes can also challenge social inequality, allowing for transnational policy designed to address transnational issues (e.g., the International Labour Organization's (ILO) Decent Work for Domestic Workers Convention, see Blackett 2019)), and/or highly localized policy interventions to address transnational issues (e.g., sanctuary cities, see Bauder & Darling 2019; Moffette & Ridgely 2018).

programs governing funding and assistance for post-secondary education. This mapping also synthesizes policy directions in educational migration, including the evolution of the International Student Program, with attention to changes in funding arrangements and approaches to employment visas during and after post-secondary education. While a significant amount of material on the workings of the current Canadian immigration and provincial education policies and programs is public, Freedom of Information (FOI) requests and Access to Information and Privacy (ATIP) requests to the relevant departments and programs also inform my analysis. ATI/FOI requests are particularly useful in providing access to data not necessarily meant for public release as well as internal communications involved in developing the official public discourse (Moffette 2021; Walby & Larsen 2011). Through tracing shifting policy approaches to post-secondary education initiatives together with the evolution of immigration and migration policy objectives, with a focus on educational migration and post-graduate employment visas, I use content analysis to explore shifting and continuous ideological assumptions of these different policy directions (Bacchi 2009) in Chapters 2 and 3.

To explore how, as provincial funding decreases, student fees have become essential to selected universities' revenues, and evaluate the particular relevance of international student fees to post-secondary institutions' budgetary plans, I apply documentary and administrative analysis of the evolution of Ontario-based universities' operating budgets, financial reports, multi-year budget plans, meeting reports and agendas from planning and budget committees, and other relevant administrative documents. In tracing institutional responses to shifting strategic mandates that tie levels of provincial government funding to post-graduate outcomes for students, I identify different approaches to increasing international and domestic enrollment. Additional details, including breakdowns of revenues from international and domestic student

fees, as well as reports, briefing notes, analysis, and records on shifting approaches to enrollment and recruitment, were accessed through FOI requests to relevant Ontario public sector organizations, including universities, accessible through the provincial government's *Open Government* portal. Customized data requests fulfilled by IRCC and ATIP requests fulfilled by Canada's federal government (these requests are both my own and from the archive of publicly available past disclosures) were also analyzed to evaluate student visa approval rates by country of origin and/or public university or college. These methods and the empirics they produced shape my analysis of privatization within select Ontario universities in Chapter 3.

I also apply statistical analysis of Statistics Canada datasets (National Graduates Survey 2018 and 2013) to evaluate the magnitude and effects of student debt among Ontario undergraduate students.¹⁰ This entails developing statistical modelling (logistic regression) of the relationship between level of debt, social location, and employment experiences among post-secondary students. Through this method, I examine how levels of debt upon graduation combine with markers of social location (i.e., gender and race) to shape post-graduate employment experiences, with attention to key indicators of labour market insecurity and exploitation, including annual income, number of employers since graduating, access to social benefits, among others. I also apply statistical analyses to model the relationship between security of presence among former international students, their country of citizenship, gender, certification levels, and their post-graduation employment outcomes. These models and the knowledge they generate inform the analysis of indebted domestic students' and international students' (including those who are indebted) post-graduate employment experiences in Chapters 4 and 5.

¹⁰ This research was completed at the Research Data Centre (York) under contract #20-MAPA-YRK-6638.

Finally, I apply content analysis to permit conditions, including restrictions on working hours, duration of permit, and pathways to permanency, among others, that potentially heighten exploitation among international students who work while completing their studies, as well as after graduation. The resulting content analysis approach permits “ideologically structured modes of action” (Smith 1989, p. 17), and attends to the concrete impacts of conditions attached to both the International Student Permit as well as the Post-Graduate Work Permit, including strict limitations on international students’ number of hours worked, that may contribute to instability, both in employment and residency status, as well as levels of exploitation. The findings generated through these activities inform my analysis of former international students’ experiences in Chapter 5.

4. Chapter outline

This dissertation explores the relationship between privatization and predatory inclusion in the post-secondary education sector in Canada, focusing on universities in Ontario. It argues that increasingly predominant mechanisms to ensure inclusion, such as student debt and educational migration, serve to further offload costs onto students and in doing so undermine the benefits of post-secondary education. Part 1 (Chapters 2 and 3) provides the historical backdrop to post-secondary institutions as key sites of social reproduction and their particular role in projects of nation-building, imperialism, globalization, and addressing shifting public sector interests throughout the 19th, 20th, and 21st centuries, illustrating how contemporary mechanisms seeking to balance austerity measures with principles of diversity and inclusion depart from and are continuous with the federal and provincial policies shaping post-secondary education’s ideological and material orientations historically. Zooming in from the national to the provincial, I examine Ontario in the post-2008 era to evaluate particular approaches to privatization aimed at

balancing revenues in an era of constrained public spending on post-secondary education. Analyzing four Ontario-based university's responses to economic hardship in the wake of diminishing public spending on post-secondary education, with a focus on those that aim to recruit more students from non-traditional and/or lower income backgrounds as well as international students from emerging economies, on the basis of diversity and inclusion principles but also with the effect of growing tuition revenues, I highlight how efforts towards privatization may further compromise institutions' financial stability while at the same time reallocating of a disproportionate burden of the costs of education onto students.

Part 2 (Chapters 4 and 5) explores how this re-allocation of costs differentially impacts students and fosters predatory inclusion. First, I consider whether or not student debt, even when it is regulated by government, can be expropriative and thus undermine the benefits of access to post-secondary education for lower income and/or first generational domestic students; then I turn to examine how citizenship status and various forms of indebtedness can shape international students' postgraduation experiences in terms of employment and transitions to permanent residency. Below, I outline in greater depth the contributions of each chapter.

Chapter 2, *Historicizing the Social Investment Policy Paradigm: Decommodification, Internationalization, and Reprivatization of Post-Secondary Education in Canada, 1867-2008*, sketches the roots of post-secondary education's role in constructing criteria for national belonging within the settler colonial Canadian state as well as its orientation to private sector interests. Tracing the links between processes of nation-building, imperialism, capitalist development, and democratization of access to public universities and colleges, this chapter identifies common historical forces driving the commodification and internationalization of post-secondary education within a social investment policy context that seeks to balance austerity

measures with principles of diversity and inclusion. In doing so, the chapter lays a foundation for analyzing the settler colonial and capitalist historical roots of the social investment paradigm, forwarding an historically grounded analytical framework essential to identifying and evaluating the impacts of inclusion in post-secondary education in the post-2008 era, the focus of Chapter 3.

Next, Chapter 3, *The Growing Importance of Student Fees and Post-Graduate Employment in Post-Secondary Education Policy: Forms of Privatization in Ontario* traces shifting fiscal arrangements in Ontario in an era of constrained public spending. Turning to the Ontario context, I analyze government and institutional responses to a growing issue of fiscal constraint in post-secondary education. As tuition fees come to represent an increasingly important proportion of revenue increases for revenue-limited (i.e., confined in their capacity to generate revenue growth) Ontario universities, restricted in their ability to increase the rate of domestic tuition fees, this chapter highlights the significance of enrollment growth to the economic well-being of post-secondary institutions. Analyzing four Ontario-based universities' (Lakehead University, Toronto Metropolitan University, University of Toronto, York University) approaches to enrolment growth, this chapter explores whether or not, and the degree to which, those universities that have been successful in growing and maintaining a sizable domestic and international student population also encounter limitations in growing and sustaining private revenues in the form of student fees, and how these efforts may differentially impact students. Here, I identify three modalities of privatization that aim to increase enrollments in order to grow private revenues in the form of student fees: direct increases to student fees and tuition hikes; capacity building; and diversification of student enrollments. In addition to identifying risks universities take on in pursuing such modalities of privatization, analysis herein highlights the growing importance of tuition fees from both indebted domestic students and, particularly,

international students, who essentially subsidize the costs of public education in a context where public spending is stagnating and domestic tuition fees are, for the most part, regulated. This chapter lays necessary groundwork for exploring the effects of low-income and migrant students shouldering an undue burden of the costs associated with post-secondary education, the focus of Chapters 4 and 5.

To explore the relationship between student debt and post-graduate employment experiences, Chapter 4, *Investing in the Future: Government-Regulated Student Loans and Precarious Employment among Domestic Students*, draws on FPE scholarship's conceptualization of certain types of debt as expropriative to evaluate whether student lending in Ontario reflects predatory inclusion for some. In the Canadian context, where a majority of indebted students rely on government-sponsored student loans (Galarneau & Gibson 2020), financial assistance programs are ostensibly motivated to ensure access to post-secondary education and assumed to be less expropriative than debt from private lenders. Nevertheless, in tracing the links between indebtedness and precarious employment among university graduates from Ontario, this chapter finds that student debt, including government-sponsored loans that allow for human capital investment, may have an expropriative capacity insofar as it constrains graduates in their employment options, thereby undermining the potential benefits of post-secondary education for some. Analysis of the National Graduates Survey (2018), with a focus on students who were residents of Ontario *before* starting their degree (completed in 2015) and graduated from a university, reveals that reliance on government-sponsored student loans as a primary source of funding for post-secondary education, corresponds with higher odds of experiencing key characteristics of precarious employment (i.e., low income, temporary employment, short job tenure, and limited social benefits) three years after graduation. This

finding is particularly relevant to the contemporary policy context that encourages privatization via externalization of costs onto students, a growing number of whom are first generation and/or low-income. Moreover, given the assumption at the policy level that all public and private social investments ought to result in measurable outcomes in the labour markets, this chapter's finding that government-sponsored student debt may foster predatory inclusion is pertinent to the development of meaningful policy interventions going forward.

Chapter 5, *Diversifying Internationalization: Tracing Links between Residency Status, Debt, and Precarious Post-graduation Employment* explores employment outcomes for international students during their post-graduation experiences. At a policy level, Canada characterizes the growth of educational migration as a means of recruiting culturally diverse and skilled “ideal immigrants” to boost domestic productivity (Trilokekar & El Masri 2019). However, expanded access for international students to Canadian-based post-secondary education and the domestic labour market appears to have other benefits for post-secondary institutions highly dependent on international tuition fees as a source of revenue, and, as this chapter asserts, employers. Here I explore how educational migrants' limited access to certain social reproductive supports and exceptionally high student fees affect their employment experiences after graduation; that is, I examine how the externalization of costs associated with the education and training of the labour force onto student visa-holders, their transnational families and sending states, justified on the basis of national sovereignty, impacts the perceived benefits of investments in post-secondary education—including access to Canada's domestic labour market and, potentially, opportunities for permanent settlement. Analyzing the effects of laws and policies regulating educational migrants' work and residency, which externalize the costs of their daily and intergenerational social reproduction, this chapter finds that, in addition

to residency status, or whether international students are work permit holders or permanent residents in the years the follow graduation, differentiated access to social reproductive supports likely contributes to some high-fee paying and skilled migrant students' acceptance of precarious employment and/or jobs within sectors and occupations undesirable to workers and/or students holding Canadian citizenship or permanent residency status. This chapter's findings thus suggest that the contemporary push by governments and universities to recruit international students from more diverse backgrounds may not result in social mobility for these prospective immigrant workers, but instead reflect the operation of practices of predatory inclusion at a transnational scale.

Finally, in my conclusion, *Beyond Predatory Inclusion*, I first review, on the basis of this dissertation's findings, why a social-investment informed approach to inclusion is not a viable option going forward. Greater access to post-secondary education for those who have historically been marginalized and excluded is indeed a worthy cause; however, when the terms and conditions of inclusion are conditioned on legitimizing or reproducing racialized, gendered, and colonial dynamics of expropriation and exploitation, access is not on its own a viable path towards meaningful change. By way of conclusion, I thus forward policy focused alternatives, informed by key principles of universality, sufficiency, and security of presence drawn from anti-racist, transnational, and decolonial feminist political economy scholarship, aimed at facilitating meaningful access to the benefits of post-secondary education for all.

Chapter 2 - Historicizing the Social Investment Policy Paradigm

Decommodification, Internationalization, and Reprivatization of Post-Secondary Education in Canada, 1867-2008

Prior to WWII, state intervention in post-secondary education was minimal and, as a result, Canada's post-secondary education system was small and reserved for a privileged few. During the post-war period, government involvement in the administration and regulation of universities and colleges evolved significantly, bringing about a rapid expansion, partial decommodification, and internationalization of post-secondary education. This rapid growth of the post-secondary education sector coincided with fiscal management challenges for both institutions and governments from the 1980s onwards, wherein universities continued to expand and internationalize while embracing strategies of (re)privatization. Across these distinct periods, three justifying rationales for public spending on post-secondary education remained continuous: first, post-secondary education is worthy of public investment insofar as it helps to fortify and reproduce the nation state by cultivating national identity, culture, and citizenship; second, post-secondary education merits public investment insofar as it supports economic competitiveness and growth by reproducing high value-producing skills and knowledge; and, third, investments in post-secondary education can increase access resulting in more equitable outcomes for marginalized groups.

While the weight given to each of these justifications has shifted radically over time, particularly during the transition from Keynesian welfare state to an era of constrained public spending, the history of these shifts illustrates how contemporary mechanisms seeking to balance austerity measures with activation strategies and demands for greater access to opportunities for social mobility—that is, the social investment policy paradigm—depart from but are also, in

some ways, contiguous with the federal and provincial policies shaping post-secondary education's ideological and material orientations historically.

Tracing continuity through change (MacDonald 1991; Vosko 2000; Thomas et al. 2019; Vosko et al. 2020), this chapter draws on political economy scholarship that conceptualizes post-secondary education reform as influenced by political, economic and social forces, and understands educational policy as the contingent result of confrontations and negotiations between historically specific groups (e.g., Livingstone 1999; Sears 2003; Axelrod 1982, 2002; Fisher et al. 2009; Clift 2002). As discussed in Chapter 1, post-secondary education is a key site of social reproduction (insofar as it ensures the daily and intergenerational maintenance and reproduction of people, both as appropriately skilled workers, employers, as well as citizens). Here, I explore the degree to which government interventions into and funding approaches to post-secondary education have increased access to, alleviated costs of, and/or increased the monetary burden of this key site of social reproduction for different groups of people. As such, this chapter places the social investment policy paradigm, which ostensibly aims to reduce poverty and inequality while reducing public spending and generating a reserve army of labour, in a historical context where state interventions have broadly aimed to both reproduce an appropriately skilled and disciplined labour force and a white settler colonial nation state.

In analyzing different periods of educational reform within the context of an emerging capitalist settler colonial federal state, my analysis critiques both the racialized and gendered forms of exclusion informing policies shaping national inclusion, while attending to how processes of imperialism, globalization, and internationalization of post-secondary education are central to this history. Through this investigation, I identify common historical forces driving processes of privatization of social reproduction—and particularly, the offloading of costs of

post-secondary education onto domestic and, to a greater degree, international students through increased and de-regulated tuition fees—accompanying the transition to a social investment policy paradigm. I also lay historical framing for the forms of predatory inclusion in the contemporary context, analyzed in Chapters 3 through 5, wherein the expansion of access to those excluded from and/or marginalized within post-secondary education historically neglects to challenge, and may reinforce, longstanding gendered and racialized social relations foundational to the creation and reproduction of Canada as a settler colonial capitalist state.

In this chapter, I engage both secondary sources and primary policy documents to analyze three broad periods: the post-Confederation to pre-World War II era; the post-war Keynesian welfare state era; and the neoliberal era. Section 1 examines early interventions by colonial and eventually provincial and federal governments into education, including primary, secondary, and post-secondary education, as well as immigration policy during the 19th and early 20th centuries. Attending to the roles of both education and immigration policies in forming and reproducing Canada's settler colonial and capitalist social formation, this section elevates how such policies contributed to building a sense of belonging, for some, while designating others as subject to yet excluded from an emerging national community. Section 2 explores how the expansion of post-secondary education throughout the welfare state period, which involved its partial decommodification (driven by pressures to democratize access to the growing benefits of post-secondary education and stabilize the reproduction of liberal humanist ideals of social citizenship and an appropriately skilled labour force), coincided with the creation of government-sponsored student loans and new incentives for universities to internationalize. I show how increased public investment in the expansion and internationalization of post-secondary education during this period was informed by Keynesian—but also human capital and imperialist—ideologies

resulting in policies that simultaneously prioritized expanded access to post-secondary education while maintaining predominant social relations at a national and international scale.

Turning to the shift to neoliberalism, Section 3 illustrates how, starting in the 1980s, retrenchment of federal spending on social services and supports corresponded with policy interventions encouraging the reprivatization of the costs and labour of social reproduction onto households; in this context, consistent with other domains of social policy, such as social assistance and EI (see for e.g., Little 1995; Porter 2003), remaining public investments in post-secondary education were typically means-tested, rather than universal, and explicitly linked to measurable outcomes, such as decreasing benefit dependency and increasing employability (McKeen & Porter 2003; Peck 2001; Grundy 2012). Within the realm of post-secondary education, reduced public spending occurred alongside interventions that encouraged institutions' alignment with and dependence on the private sector and cast processes of reprivatization, which offloaded costs onto both international and domestic students, as aligned with demands to increase accessibility to and inclusivity within post-secondary education, exemplifying the social investment policy paradigm at work.

1. Early State Interventions into Social Reproduction: Forging Difference through Confederation

Early state interventions by colonial and subsequently provincial and federal governments into processes of social reproduction, including public education and immigration policy, were driven by broader efforts to enhance national production and trade, and forge and protect national unity leading up to and following the Confederation of the British North American colonies. While overseen by different jurisdictions, both federal and provincial immigration and provincial education policy during this era were utilized as mechanisms for social and economic inclusion,

for some, and, for French regions, sites of cultural and religious preservation; however, such policies also constructed educational institutions as sites of assimilation, confinement, erasure, and subordination for others. As such, governments' early interventions into social reproduction aimed to reproduce a settler colonial, and indeed British, nation, while containing and excluding those who diverged from this identity.

A decade after the Canadian state was created in 1867, the federal government adopted the 1878 National Policy, which sought to develop a robust domestic manufacturing industry in central Canada, foster settlement in the West, and facilitate domestic trade through the construction of a trans-Canada railway (Fowke 1952; Brodie 1997; Phillips 1979). To realize this accumulation strategy, the federal government introduced protective tariffs on imported manufactured goods and subsidized railway construction. Interventions into social reproduction were also key to the realization of the National Policy (1878). At the federal level, an aggressive immigration policy recruited white settlers to work in the growing factories in Ontario and build the agricultural economy of the West (Whitaker 1991). At least in central Canada, the primary locale of industrialization in Canada (Smardon 2011), a disciplined and literate working class became increasingly central to the success of the factory system. And yet, as Cameron (2006) notes, the resulting rapid industrial and agricultural expansion strained local and private actors' capacity to maintain systems of labour renewal (see also Ursel 1992). As the stability of processes of social reproduction came under threat, the emerging labour movement called for state interventions into employment and family relationships in order to protect key elements of social reproduction (Cameron 2006). In Ontario, for example, factory legislation (enacted in the 1880s) offered a response to mounting calls for greater protection by prohibiting the employment of children and limiting women's employment in order to protect these more 'vulnerable'

workers and ensure sustainable processes of social reproduction; factory legislation also introduced protections to ensure the on-the-job safety for all factory workers (Tucker 1988). Complementing these deeply gendered regulatory interventions, Ontario's centralized, mandatory, and free elementary and secondary education system, alongside Canada's expansion of opportunities and extension of incentives for permanent settlement, marked early efforts to regulate the processes of social reproduction for a decidedly white settler population and labour force.

a. Post-Confederation Education Policy

Prior to 1871, primary and secondary schooling in the Ontario (formerly Canada West or Upper Canada) was predominantly voluntary and, at least for the first half of the nineteenth century, organized at the local level and financed by families, churches, private charities, and local government. However, after education was designated as a provincial responsibility in the Constitution of 1867, Ontario's 1871 School Act required every municipality to provide free common schools and mandated children's (i.e., between the ages of 8 and 12) attendance, at least for four months of the school year. This legislative change thereby formally introduced public and graded elementary and secondary school system, paid for by public funds and with publicly defined goals (Prentice, 1977, p. 16-17).

The 1871 School Act was the outcome of decades-long political debate around the role of education and the merits and shortcomings of centralization of public education in the province. Curtis (2014, p. 42) argues that this push towards centralization by ruling colonial elites, which began in the early nineteenth century, was prompted, in part, by the "lukewarm opposition offered by many Canadian farmers to the American invaders during the War of 1812" and the associated threat to the emerging settler colonial state's sovereignty as well as working class

pressure to enhance access to education (Sears 2003; on working class struggles for education in Britain, see Seccombe 1993; Lloyd & Thomas 1998). Throughout the first decades of the nineteenth century, the provision of elementary education was under local control and the conditions of schooling were “shaped by the labour cycle in agriculture, the availability of teachers and books, and the interest of people themselves” (Curtis 2014, p. 45). While these locally-controlled schools provided basic skills in numeracy and literacy for the population, leading advocates of educational reform were concerned with the production and maintenance of a (contested) political order. Thus, while a centralized and universal education system was supported by working class populations as a means of fostering social inclusion wherein children from different classes learned alongside each other (Prentice 1977), it was also viewed by the conservative colonial ruling class as integral to the reproduction of citizens and workers who were reliable and respected the principle of and hierarchies associated with private property (Curtis 2014).¹¹

¹¹ Articulating this policy objective, Egerton Ryerson, who was at the time the Assistant Superintendent of Common Schools for Canada West and forwarded influential legislation that led to the partial centralization of education in Upper Canada (now Ontario), wrote in his 1847 *Report on a System of Public Elementary Instruction for Upper Canada* that “a system of general education amongst the people is the most effectual preventative of pauperism, and its natural companions, misery and crime” (excerpt in Prentice & Houston 1975). From this perspective, education was key to producing political subjects to be easily governed: “If a people were to be ‘governed as rational beings’ then the ‘more rational they are made the better subjects they will be.’” (Curtis 1988, citing Ryerson, p. 102). In contrast, the political opposition reform parties advocated local educational management to nurture political and economic freedom among property holding classes and opposed a centralized system governed by appointed officials (45). The School Act of 1850 (drafted by Ryerson) brought about a compromise in which key powers over curriculum, teacher training, and regulations were located at a central and appointed education office, but elected local trustees oversaw daily school management (hiring teachers, school property management, etc) and appointed County School boards were to manage teacher certification and educational inspection, thereby acknowledging the demand for local and democratic control over education while institutionalizing provincial and municipal centralized authority (Prentice 2004; Curtis 1988, 2014). Importantly, in addition to designing the early public school system, Ryerson also played a substantial role in the design and implementation of the federal residential school system, a settler colonial genocidal project targeting Indigenous children (see Carney 1995; Knight 2016; Indigenous Students at X University 2021).

In this context, public education became Ontario's "first universal social program aimed at promoting the inclusion of the working class as members of capitalist society" (Sears 2003, p. 38), though compulsory public education's often disciplinary role was frequently challenged in the late nineteenth century. For instance, the public school system's commitment to time-discipline, or "the detailed measurement of time and the organization of individual activity around its arbitrary rhythms" essential to the quantification of human labour power as socially necessary labour time, was a dominant site of contestation (Sears 2003, p. 35). Material forces encouraged, in part, struggles over the school day: agricultural production processes at the time required a certain amount of flexibility among children of farmers, while the public school day demanded uniformity and punctuality (Curtis 1988, p 185). Additionally, some families refused to submit to the authority teachers' claimed over students' time; parents would enter schools to release children locked in detention after the end of the school day, and children would exercise their right to leave schools when threatened with physical punishment (Curtis 1988, pp. 169, 339).

Though the regulation and subsidization of social reproduction in the late nineteenth and early twentieth centuries aimed to stabilize processes of labour renewal by alleviating some pressure on the private household and women's responsibilities in the emerging male-breadwinner/female caregiver gender order, such interventions also produced and reproduced deeply colonial, racist, and disablist forms of confinement, assimilation, and erasure during this era. Notably, the development of Ontario's emerging universal public school system functioned as a tool of nationalization and social inclusion for predominantly white male settlers coincided with a parallel federal effort to create a system of residential schools for Indigenous children.

Beginning in the mid-nineteenth century, a bureaucratic commitment to an aggressive project of assimilation via the government-funded yet church-run residential school system took hold.

While Christian boarding schools for Indigenous children first emerged in what is now Ontario and Quebec in the seventeenth century, settler colonial state interventions into Indigenous social reproduction, including education, were minimal until the nineteenth century (Fournier & Crey 1999). Canada's 1867 Constitution declared the federal government responsible for Indigenous education, and the federal Indian Act (1876) deemed Indigenous people wards of the state. In 1896, there were forty-five government-funded residential schools across Canada; by 1931, there were over eighty (Fournier & Crey 1999). That residential schools were genocidal sites of violence, abuse, neglect, and disease was well documented during this time: by 1909, Canada's chief medical officer for the Department of Indian Affairs found that "at residential schools on the Prairies the death rate among students either while in the schools or immediately following discharge was 69 percent" (Kelm 2005, p. 375).

The residential school system was a counterpart in the (re)production of the settler colonial nation state well into the twentieth century insofar as it reinforced the 'norm' of universal schooling, casting Indigenous people, whose claims to the land challenge white settler occupation, as 'deviants' needing institutionalization (Chapman 2014). As Chapman (2014, p. 33) explains in a historical mapping of such developments, the emerging federal government's commitment to the residential school system in the mid-nineteenth century coincided with a proliferation of government-funded and delivered schools and asylums for the intellectually disabled as part of broader efforts to "incarcerate, sterilize, or both, all people deemed feebleminded." This white-supremacist and ableist rationality served to identify and confine 'deviant' bodies, minds, and worldviews (Chapman 2014). While the residential school system

and the institutionalization of people with cognitive disabilities and mental illness may appear antithetical to a universal social program aimed at fostering social inclusion, these institutions formed the underbelly of the emerging settler colonial and capitalist state's interventions into social reproduction of highly racialized and ableist conceptions of the nation and the labour market.

Although government interventions into post-secondary education, compared to elementary and secondary education, were less significant throughout the first half of the nineteenth century, incremental interventions revealed similar dynamics taking hold. During this time, universities in Canada were predominantly funded and regulated by private actors (namely, Protestant denominations, the Catholic Church, and/or wealthy families) and reserved for children of the elite. But as the economy rapidly industrialized towards the end of the century, universities' funding structures, pedagogy, and governance began to notably shift. In Ontario, some universities began to sever their most explicit clerical ties to access public funds (only available to non-denominational institutions) and attract a wider array of students (Sears 2003). While this move towards secularization could possibly be interpreted to reflect an expansion of access to university, other policy interventions, such as the 1876 Indian Act, which mandated that Indigenous post-secondary graduates would be enfranchised as citizens and stripped of their Indian status, illustrates a concomitant prioritization of the white settler nation.¹² Also at this time, many institutions struck boards of governors to ensure the investment of public funds in post-secondary education aligned with material interest of the emerging national economy (Axelrod 1982). While universities had previously focused on education in the classics, theology,

¹² While there is no record of any Indigenous person being enfranchised under this section of the Indian Act, it is possible that this early policy discouraged prospective Indigenous post-secondary students from entering university (Stonechild 2006).

as well as medicine and law, by 1907, schools of engineering, mining, and forestry were established at Ontario's largest universities, marking a shift towards vocational training (Axelrod 1982). And yet, despite these incremental changes, access to post-secondary education remained restricted to the privileged few until the post-war era.

b. Post-Confederation Immigration Policy

Divergent immigration policy directions in the post-Confederation era illustrate how the state's interventions into social reproduction were informed by racialized, gendered, and disablist exclusion and exploitation. In Canada, immigration is technically a shared responsibility between provincial and federal governments, though the federal government generally controlled immigration flows in the post-Confederation era. During the late nineteenth century, in its efforts to both secure the America-Canada border and dispossess Indigenous land, the federal government incentivized immigration of white settlers to Western Canada with the promise of free land (Whitaker 1991). It concomitantly developed exclusionary provisions to limit the entry and permit the deportation of "undesirable" settlers, including those with physical, psychological, and cognitive disabilities (Menzies 1998; Chadha 2008; Fernando & Renaldi 2017), presumed to require greater social reproductive supports, as well as Black Americans, on the basis of maintaining whiteness in the emerging settler colonial nation (Abu-Laban et al. 2023, citing Shephard 1983). Also during this time, racist immigration policies—including the Chinese Immigration Act (1885)—were introduced to recruit Chinese and South Asian migrant workers to fill labour shortages in mining and railway construction, yet restrict permanent settlement and family reunification in Canada through various measures. In the case of the Chinese Immigration Act (1885), these measures included an entry head-tax, which not only subjected Chinese migrants to high levels of surveillance, but also fostered relations of

indebtedness with recruiters and employers and disincentivized entry of predominantly male Chinese migrant workers' families (Cho 2018; 2002). Chinese migrant workers played an essential role in nation-building projects (e.g., a trans-Canada railway) during this era, yet they were treated as noncitizens (Cho 2018), and thus denied access to rights and protections being developed for white settlers.¹³ Later, in 1906, Canada made efforts to curb the immigration of Indian immigrants; because Indian migrants were British subjects at this time (and therefore technically entitled to high levels of mobility in Canada, a self-governing dominion of the British Empire), the federal government strategically mandated in 1907 that Indians immigrating to Canada must carry passports on the grounds of preserving Canada's "national sovereignty"—effectively equating Canadian nationhood, and the benefits of citizenship, with whiteness (Mongia 1999). Thus, as Abu-Laban, Tungohan, & Gabriel (2023, p. 34, citing Stasilius & Jhappan 1995) note, post-Confederation immigration policy functioned to both "attract people to provide capital and labour" while also reproducing a white settler population and occupation of Indigenous land.

Governments' early interventions into key elements of social reproduction such as schooling and immigration served to reproduce workers, appropriately skilled and disciplined to participate in the industrializing labour market, and 'ideal' settler citizens. Such interventions also instituted racialized, ableist, and gendered processes of exclusion and/or containment of those who were not viewed as appropriate or desirable members of an emerging white settler nation—delineations that persist, albeit less overtly, today, typically through processes of

¹³ On the highly exploitative character of contingent and contract employment in resource extraction and railway construction affecting migrant and immigrant workers from Southern and Eastern Europe, see Avery 1995.

inclusion.¹⁴ Such explicitly discriminatory interventions shifted by the post-war era and the turn to Keynesian economic principles that prioritized a more universalist and inclusive approach to financing social reproduction; yet, as the next section reveals, discriminatory effects of such interventions persisted, albeit in less explicit ways.

2. Public Investments in Post-Secondary Education During Keynesian Welfare State: Expanding Access and Internationalization

In the wake of WWII, when many advanced capitalist economies transformed situations of severe unemployment to acute labour shortages through massive government spending on armament production, Canada followed the lead of the US and the UK in its uptake of Keynesian economics, which assumed capitalism could be saved from its destructive tendencies by governments' regulatory powers (Hunt & Lautzenheiser 2015). During this period, Canada's federal government embraced policies that aimed to sustain domestic consumer demand for domestically produced goods by balancing the demands of production with those of social reproduction (Cameron 2006; Bakker 2003), while at the same time generating conditions to export such goods to international capitalist markets. Public investment in health care, childcare, unemployment insurance, old-age pensions, as well as schooling and post-secondary education were seen as essential to this effort to balance out the destructive capacities of capitalism and maintain and reproduce the working population (Abramovitz 2010; Fraser 2016). In the realm of post-secondary education in Canada, such interventions effectively increased access to university

¹⁴ For instance, contemporary educational institutions in Canada continue to centre and promote pedagogy and research grounded in dominant methodologies and epistemologies that lend legitimacy to white settler occupation (Simpson 2014; Smith, Tuck, & Yang 2018) and reproduce the subjugation of anti-hegemonic knowledges and subjectivities, furthering racialized, ableist, and gendered subordination (Hill-Collins, 2000). As Ahmed's (2012) work on inclusion reveals, the trajectory towards a broader institutional embrace of multiculturalism and diversity can obscure systemic racism, while expanding access to institutional spaces can actually reproduce graduated hierarchies of subordination (while concomitantly creating, potentially deeply limited, opportunities of subversion).

and colleges for some, but they also prioritized the reinforcement of Canada as a distinct, sovereign, and white settler colonial nation state, the reproduction of an appropriately skilled reserve of labour, as well as the cultivation of liberal capitalist global world order. This section explores how the expansion and internationalization of universities during this era reflects these tensions and their racializing and gendered effects.

In the post war era, enrollment in post-secondary education grew rapidly as new government interventions supported students from different socioeconomic backgrounds to attend universities (Clift 2002). In 1945, the federal government implemented the *Veterans Rehabilitation Act*, offering returning veterans fully subsidized tuition (via per-capita grants provided directly to institutions) and living allowances (Fisher et al. 2009). While not explicitly gendered or racialized in its application, arguably the focus on veterans reflected an assumption at the level of policy that a largely male group of citizens, predominantly racialized as white, who had completed high school education (an indication of class differentiation at the time [Sears 2003]) were expected to be the beneficiaries of the institutional dissemination of higher skills and training, including in so-called practical disciplines that grew throughout the wartime period to address demands for labour skilled in new technologies and systems of production, such as engineering, science, and medicine (Axelrod 1982). To circumvent the threat of high rates of unemployment among a largely unskilled and predominantly male group this emergency federal intervention helped to grow university enrolments significantly: 38,000 students attended Canadian universities in 1944-45, and 80,000 students enrolled in 1947-48—45% of whom were veterans (Axelrod 1982, p. 19; see also Harris 1976). The effectiveness of *Veteran's Rehabilitation Act* illustrated how the federal government might intervene in an area of exclusive provincial legislative responsibility to ensure the reproduction of an appropriately skilled

workforce through direct financial support for students (Fisher et al. 2009). By the early 1950s, as per-capita public funding for human capital investments among returning veterans eventually ran their course, the federal government resorted to general (i.e., not specific to veterans) per-capita funding directly to universities on a regular basis (Cameron 1991).

While the federal government's interventions into post-secondary education via per-capita funding were framed as necessary to managing unemployment, post-secondary education's role in reproducing national culture and identity also remained a central justification for public investment during this time. The 1951 Royal Commission on National Development in the Arts, Letters and Sciences (the Massey Commission) is a flagship example of how the federal state's Keynesian strategies of accumulation delineated post-secondary education policy pathways that aimed to stabilize processes of social reproduction, boosting domestic production as well as reproducing national culture and identity in the process. Commissioned by the federal government, this broad inquiry into the state of national culture, called for, among other interventions,¹⁵ direct federal support to Canadian post-secondary institutions (Government of Canada 1951). This support was justified, in part, by the need for a revival of liberal arts education. During WWII, universities prioritized programs deemed essential to immediate national interest, including medicine, engineering, and sciences, and a greater proportion of students graduated from these 'practical' disciplines during the war than in previous years (Axelrod 1986).

¹⁵ The Massey Commission also institutionalized state support for cultural activities that would foster national unity and produce distinctively "Canadian content," resulting in the creation of Canada Council for the Arts and the National Library of Canada, as well as expanded public support for the Canada Broadcast Corporation, the National Film Board, the National Gallery, and the National Research Council (Government of Canada 1951).

In 1951, the Massey Commission offered a counterpoint to this neglect of humanities and social sciences in two clear ways: first, it critiqued the prioritization of “purely utilitarian subjects,” and the concomitant neglect of the humanities (a result, in part, of the “financial crisis” faced by underfunded Canadian universities) as circumventing people’s ability to “live more complete lives” as well as post-secondary institutions’ capacity to be “nurseries of a truly Canadian civilization and culture” (Government of Canada 1951, p. 143). The Massey Commission thereby asserted that humanities and social sciences at the post-secondary level made an important contribution to cultivating ‘Canadian culture,’ an important aspect of national security and national unity (Government of Canada 1951, p. 275) and key to the broader preparation of the population for democratic life. Notably, as Sears (2003, p. 53) argues, post-secondary policy and institutions’ embrace of “more flexible liberal education” reflected, in part, the legitimizing force of a humanist liberal capitalist understanding of social citizenship in the Keynesian welfare state, and, later, in the 1960s and 70s, an effort to counter a growing student activism movement challenging the authority of post-secondary institutions and challenging predominant pedagogies with feminist, anti-racist, queer, and anti-capitalist perspectives. Though the Massey Commission forwarded a secondary argument in support of continued federal funding for post-secondary education directed at expanding humanities and social sciences by noting that such programs would attract a greater number of students and foster analytical and communicative skills needed within the rapidly expanding white-collar workforce (Government of Canada, p. 137), the primary concern was expanding and protecting “Canadian” culture. As such, the Massey Commission exemplifies how, despite the important role national unity of the settler colonial state plays in the stabilization and expansion of domestic productivity, post-secondary institutions and Keynesian federal post-secondary education policy

discourse did not openly embrace the reduction of public investments to their potential future economic outputs or alignment with private sector interests. The subsequent embrace of student loans as a means of expanding access throughout the 1960s, however, illustrates how a human capital informed policy paradigm came to emerge within this policy paradigm that emphasized the cultivation of social citizenship and national unity.

The federal government's direct per-capita funding transfers to universities (introduced in the early 1950s) were maintained throughout the 1950s and the early to mid-1960s; then, in 1967, the Federal-Provincial Fiscal Arrangements Act (FPFAA) replaced federal per-capita direct payments to universities for the purposes of operating costs with a revenue sharing and equalization arrangement that transferred some taxing capacity to the provinces to cover costs of post-secondary education and guaranteed federal transfers to top up provinces, set at either 50% of the provincial post-secondary education operating expenses, or \$15 per capita, whichever was greater (Cameron 1991, p. 131). Following this change, between 1967 and 1976, federal cash transfers came to account for just 20% of total provincial expenditure on post-secondary education operating costs (a transfer of taxing powers brought this percentage up to about 40%) (Fisher et al. 2009). This period was also a time of significant growth in enrollments and institutions necessarily expanded their infrastructure and human resources; in this context, where institutions' expenditures grew and tuition fees remained broadly regulated, the national average proportion of tuition fees contributing to institutional costs fell from 28.8% in 1961 to 17.3% in 1969 (The Learning Society 1972). Thus, as capital and operating expenditures were rising, there was growing pressure to increase students' tuition fees.

In this context, the National Federation of Canadian University Students (which was established in 1926 and evolved, in 1963, into the Canadian Union of Students and is now the

Canadian Federation of Students), pushed for a national bursary program to ensure equitable access to post-secondary education and, more broadly, ensure social and economic justice (Clift 2002). In 1963, despite making a campaign promise to implement a scholarship program, the newly elected Liberal federal government instead established the Canadian Student Loan Program (CSLP), allowing students in need to borrow interest free for the duration of their studies (Axelrod 1986). This intervention was cast by the federal government as a step towards creating equality of opportunity. Yet, the student movement perceived the trade off—loans instead of scholarships—as fully inadequate (Clift 2002). Not only would this approach to student aid leave lower income graduates with significant debt loads upon (re)entering the labour market after graduation, it could also help to falsely soften the costs of future increases in tuition fees. Thus, as early as the 1960s, while the welfare state was still expanding, the federal government created a mechanism to externalize the costs of social reproduction, in this case, post-secondary education, onto individuals.

In terms of the operation of this new federal student aid program, while banks and credit unions would actually make the loans to students, the provinces were responsible for administering the loans in conjunction with pre-existing student aid programs (Cameron 1991). Ontario's small student aid program, for instance, established in 1958 under growing pressure to democratize access to post-secondary education and abolish tuition fees entirely (Axelrod 1986), already provided small means-tested loans, interest-free until after graduation. The CSLP helped to increase the size of individual loans to students, but by the mid-1960s, Ontario's provincial student aid program, criticized by faculty, administrators, and the provincial student movement not only for its insufficiency but for its role in reproducing economic inequality between students who graduate debt free and those who do not, was reformed (Fleming 1971; Axelrod 1986). The

Province of Ontario Student Assistance Program (now Ontario Student Assistance Program, or OSAP) was then introduced in 1966, and with it came a formula combining loans and grants based on financial need. This approach to student aid in the province, which continues to inform Ontario's OSAP program, reflects an early compromise between competing pressures to democratize access, reproduce an appropriately skilled and disciplined workforce, and maintain forces of competition between future workers investing in their own education (Axelrod 1986; Clift 2002).

While Canada's provincial and federal governments sought to manage the relationship between capital accumulation and social reproduction to ensure domestic economic growth through expanding access to post-secondary institutions, Canada also participated in the regulation of the international economy, led by the United States. In this context, universities faced new pressures and incentives to internationalize.¹⁶ After joining the 1950 Commonwealth Colombo Plan (designed to strengthen economic and social development of primarily the Asia-Pacific region, with a particular focus on human resources development), Canada's Department of Foreign Affairs and International Trade's (DFAIT) External Aid Office supported universities' internationalization through two strands of overseas development assistance:

¹⁶ The imperial basis upon which internationalization was fostered was generally much more explicit in American universities. During the Cold War era, production of knowledge in American universities about non-Western contexts (i.e., through increased federal and private funding to research on International Relations, international studies, and area studies) intensified substantially (Kamola 2019). Growth in this area of study occurred on the basis that close study of economic and political development in "emergent nations" would help to ensure that American foreign policy, and specifically foreign development aid, could achieve the economic growth and forge democratic institutions that helped to produce "the world as a series of discrete national societies," but on the US's terms (Kamola 2019, p. 31). Institutional and political commitments to this project, alongside fears of communist propaganda derailing this imagined trajectory, informed the expansion of study abroad programs, including State Department and Office of Public Information's launch of the Fulbright program in 1946, and the recruitment of international students, assumed to be future economic and political leaders in their countries of origin (Kamola 175).

development cooperation and international students (Trilokekar 2010; Lemasson 1999).

Development cooperation involved linking of a Canadian university with a university or ministry of education in a so-called ‘developing’ and typically Commonwealth nation; these “twinning projects,” funded by DFAIT, were meant to involve “partnership, joint planning and decision-making, peer-based academic relationships, and mutual benefits,” while also “designed to upgrade partner universities in the developing world to international standards” (Shute 1999, p. 25).

Complementing development cooperation, the Commonwealth Scholarship and Fellowship Program supported students from ‘developing countries’ to study in Canada (Trilokekar 2010). The promotion of international exchange and education centered discourses of world peace and humanitarianism, functioning as a ‘soft power’ means of “training and developing the infrastructure and human resource base of the developing world” (Trilokekar & El Masri 2019, p. 41). Yet, such framings of Canada not only erase the settler colonial state’s contemporaneous reproduction of deeply racist immigration policies (Satzewich 1989), ongoing engagement in extractivism, rooted in post-War imperial relations, globally (Calliste 1991; André 1990; Gordon & Webber 2008; Hudson 2010), and continued erasure and assimilation of Indigenous people (Coulthard 2014), but ignore how such early forms of internationalization also served to legitimize white Western supremacy and reproduce liberal capitalism in non-Western contexts (on the persistence of white Western supremacy via internationalization of Canadian universities, see Stein & De Oliveira Andreotti 2017; Stein 2018; Buckner & Stein 2020). Notably, though Canada’s post-war overseas development assistance was driven, in part, by a foreign policy paradigm that upheld the industrialized world’s ethical responsibility to those living in underdeveloped contexts (Morrison 1998), it also complemented the push, led by the

US, to extract value from ‘periphery’ countries and fortify liberal capitalism, dominated by American capital, in face of decolonization and Soviet competition throughout the Global South during the Cold War era (Kamola 2019).

The expansion and internationalization of post-secondary education during the post-war era produced outcomes that undoubtedly complemented dominant economic and political objectives; yet policy discourse in Canada during this time still upheld ‘civic-mindedness,’ sustained in cultural and social institutions, like universities, as a value in itself (that is, not necessarily reduced to foreseeable economic outputs). In other words, public investments in the expansion and internationalization of post-secondary education, while ensuring certain economic benefits, were also legitimized by their potential ideological contributions to the fortification of Canada as a distinct and sovereign nation state as well as the support for and cultivation of a liberal capitalist global world order. The link between post-secondary education and the market became more explicit in the neoliberal era as processes of privatization—including pressures on post-secondary institutions to collaborate with the private sector and to embrace private sector managerial practices in the delivery of public education and research while further externalizing costs of education and training onto private actors (i.e., students and their families)—were implemented broadly. But with this embrace of commodification of post-secondary education, public calls for democratizing access to post-secondary education were sustained, contributing eventually to the evolution of social investment policies shaping post-secondary education within a globalizing economy.

3. The Commodification of Post-Secondary Education and the Shift to a Social Investment Policy Paradigm: The Ontario Context in a Neoliberal Era

By the 1980s, federal policy interventions into social reproduction began to shift significantly towards what Vosko (2002) describes as a “simultaneous withdrawal and reconfiguration of collective responsibility.” In this context, the Keynesian approach to labour renewal, wherein some of the costs associated with social reproduction were assumed by the state, gave way to neoliberal policies fostering the ‘reprivatization’ of these costs onto households and the private sector, with deeply gendered effects (Folbre & Nelson 2000; Bakker 2003; Bezanson & Luxton 2006). Public institutions became increasingly reliant on the private sector, while state supports for social reproduction became means-tested and targeted, rather than universal, reflecting an ‘employability’ (McKeen & Porter 2003) or a ‘workfare’ (Peck 2001) model wherein investments in social reproduction reduce dependency on the state, encourage employment, regardless of its conditions, and produce measurable outcomes. This section explores these trends in the public post-secondary education sector in Ontario, with a focus on how processes of reprivatization came to be cast as complimentary to increasing accessibility to and inclusivity within post-secondary education, exemplifying the social investment policy paradigm at work.

An early and clear move away from Keynesian stabilization strategies came in the late 1970s when the federal government began to significantly reduce its transfers to Canada’s provinces (McBride 2005). In 1976, the Established Programs Financing Act (EPF) replaced the previous federal-provincial cost sharing agreement that guaranteed federal top-ups for provincial spending on social programs (the FPFSA, discussed above) with unconditional block grants supplemented by a transfer of tax points and equalization payments provided to each of the provinces to cover medicare, hospital insurance, and post-secondary education expenditures. Not

only did the EPF provide insufficient funds to finance these massive social programs, it did not provide the federal government with a mechanism to ensure provinces used these funds to maintain expenditures necessary to meet certain standards in these established programs (McBride 2005). By 1982, in the wake of the 1980-82 recession, the federal government modified the new scheme to cap EPF transfer growth (Fisher et al. 2009). As a result, provincial post-secondary education funding per student fell by 20% between 1977-78 and 1982-83 in Ontario (Axelrod 2008, citing Davenport 1987).

In this context, the government of Ontario was already implementing budgetary constraint to slow public sector growth and limit welfare state spending (on the early stages of the shift to a neoliberal policy regime in Ontario, see Albo 2019), and the province began to explore potential reforms to its funding relationship with universities, which largely involved strategies that incentivized and permitted privatization. For instance, the 1984 Commission on the Future Development of Universities of Ontario (also known as the Bovey Commission), established by the Progressive Conservative provincial government, called for the replacement of the per-capita funding formula with conditional funding programs that differentiate between research-intensive and teaching-intensive institutions, effectively rewarding ambitious research-based institutions with more generous funding packages to foster excellence in a competitive and globalizing economy (Government of Ontario 1984; Newstadt 2010). While many ‘teaching intensive’ institutions did not support this differentiation model, most universities welcomed the Bovey Commission’s call for increased tuition fees to boost revenue (Newstadt 2010). Though these recommendations did not formalize immediately, due in part to the Progressive Conservatives losing the 1985 provincial election, this report marks the beginning of the post-secondary education sector’s embrace of privatization—including the direct promotion of greater

alignment between universities and the private sector, the embrace of private sector managerial techniques in institutional governance, and the offloading of costs associated with public post-secondary education.

Indeed, in 1986, the Liberal provincial government launched the Ontario Centres of Excellence Programme, which granted large public investments to support applied research projects in university-based interdisciplinary research centres, managed in part by industry actors, to “encourage the transfer and diffusion of technology to industry” and heighten domestic industry competitiveness in an international context (Bell 1996, p. 328). These funding conditions incentivized universities to work more closely with and better respond to the interests of the private sector, and also coincided with what Carroll & Beaton (2000) describe as a deepening of corporate-university relationships throughout the 1980s and 1990s as university administration positions were increasingly filled by corporate actors, widening and strengthening the role of the private sector in shaping post-secondary education and research across a larger group of institutions (i.e., beyond a select few). In this context, so-called ‘high-tech’ knowledge intensive industries came to play an influential role in university governance, where traditionally financial institutions had dominated (Carroll & Beaton 2000).

The 1990 election of Ontario’s New Democrat Party (NDP) suggested broad-based discontent with the neoliberal agenda and free trade principles guiding the federal government’s policy directives in the midst of a painful recession, yet the NDP ultimately embraced a similar approach. As a precursor to the more explicit ideological turn to come (i.e., the NDP’s infamous ‘social contract’ program, which attempted to limit the province’s deficit by suspending public sector workers’ right to strike and mandating that all public sector employees take 12 days of unpaid leave annually [McBride 1996]), the NDP provincial government quickly made

significant post-secondary education policy reforms. Namely, it supported the creation of the Ontario University Student Alliance, a centrist counterweight to the progressive and well-organized Ontario Federation of Students, implemented a 10% increase in tuition fees, launched an Income Contingent Loan Repayment pilot program to expand student aid, and froze levels of spending on post-secondary education (Newstadt 2010). Then, beginning in 1995, the newly elected Progressive Conservative provincial government, led by Mike Harris, pushed these policy directions, introduced by the NDP, forward, promoting greater synergy between post-secondary institutions and the private sector and further offloading costs of post-secondary education onto individuals and families in the process.

In 1995, the federal government further retrenched social entitlements by reducing funding for and redesigned its unemployment insurance program; renamed ‘employment insurance,’ the amended program changed eligibility requirements from weeks to hours worked, increasing qualifying requirements substantially for part-time workers (Vosko 1996; Porter 2003). The redesign of unemployment insurance reflected both a broader embrace of an employability model that seeks to limit benefit dependency by encouraging labour market participation, while also limiting income supports to full-time, full-year workers,. This occurred despite the growing pressure, experienced primarily by women, to balance part-time paid employment with unpaid domestic work (Vosko 1995; Porter 2003). Notably, also in 1995, the federal government replaced both the EPF and the Canada Assistance Plan (CAP), a cost-sharing transfer that provided income support and services for low-income people, with the Canadian Health and Social Transfer. Bundling federal funding for health care, post-secondary education, and social assistance into a single block transfer, meant that most remaining federal conditions, including the requirement that provinces not only match CAP expenditures but ensure all people

in need could receive social assistance and that provinces not require people to work in order to receive benefits, were removed (McBride 2005). In particular, changes to the CAP pointed to the broader embrace of an employability model in public spending decisions. For example, while the CAP provided means-tested support for childcare throughout the 1970s and 80s, (a mechanism criticized at the time by advocates demanding universal childcare (Vosko 2002)), the CHST allowed provinces to reduce and even eliminate such targeted childcare funding. To fill this gap, the federal government introduced the National Childcare Benefit, which promoted ‘family responsibility,’ by incentivizing parents’ labour force activation and attachment as a means to address child poverty (Vosko 2002; Beauvais & Jenson 2001) and the National Children’s Agenda, which justified ‘investments’ in young children, predominantly achieved via early childhood education, through the provision of “equality of opportunity for future success” (Beauvais & Jenson 2001, p. 4). This emphasis on the possibility of equal opportunity as a justification for policy interventions that offload responsibility for social reproduction onto families and explicitly link public support to employability points to early illustrations of the social investment policy paradigm at work in Canada.

In Ontario, neoliberal retrenchment measures were particularly acute in late-1990s’ post-secondary education policy. For instance, an early step in Harris’s Ontario provincial government’s ‘common sense revolution,’ which broadly entailed heavily cutting back public spending and state regulation while diminishing government revenue through tax reform, involved more than a 15% decrease in operating grants to Ontario’s universities (Jones 2004). To cushion the effects of lost revenue, general arts and science student fees were increased by 10%, and universities were permitted to implement up to an additional 10% discretionary increase in undergraduate tuition fees if necessary (Jones 2004). While annual increases in tuition fees for

general arts and science undergraduate students resulted in an average 55.5% increase provincially between 1995 and 1999, a 1998 decision to deregulate tuition in professional degree programs and graduate programs resulted in the most significant student fee increases (Doucet 2004). Justified on the assumption, informed by human capital theory, that greater rewards should require greater investments, between 1995 and 2002, average provincial tuition fees increased by 241% in medicine, 315% in dentistry, and 141% in law (Frenette 2005)—revenues that were circumscribed, in part, by the requirement that 30% of the increased fee (above a formula level) be directed towards students in need (Lang et al. 2000). In this context, universities came to rely more heavily on tuition fees as a proportion of their revenues.

During the Harris years, education reform was presented as an inevitable step in adjusting an outdated education system to better align with a shifting labour market (on the legacy of the Harris government's substantial reforms to public elementary and high school education, see Sears & Cairns 2019). Therefore, alongside reforms that effectively offloaded costs onto students (that is, through the general rise in and partial deregulation of tuition fees), interventions sought to further strengthen the relationship between universities and the private sector while funding decisions prioritized disciplines deemed integral to a new knowledge-based economy. In 1996, the provincial Ministry of Finance announced the Ontario Student Opportunity Trust Fund, which, similar to Centres of Excellence Programme introduced in the 1980s, encouraged private sector participation in academic research. This new initiative, which promised to match funds raised by private donations with public dollars, elevated the market's role in "determining the distribution of public funds" and heightened competition among universities (Young 2002, p. 95). Meanwhile, in 1999, the province launched the Access to Opportunities Program, which pledged \$227 million to support the expansion of infrastructure and increase available spaces in

information technology programs by 23,000 seats (Robertson, McGrane & Shaker 2003), on the condition that recipient institutions raise matching shares from the private sector (Jones 2004). This initiative was first proposed by the Canadian Advanced Technology Alliance, a lobby group for IT companies in Ontario, which forecasted a labour shortage of 42,000 workers by 2000, and argued that government intervention was needed to prevent Canadian IT companies from prioritizing offshore over domestic growth to access “more readily available pools of qualified workers” (Young 2002, p. 98). Thus, both the Ontario Student Opportunity Trust Fund and the Access to Opportunities Program, along with other initiatives introduced by the Harris government in the late 1990s, mark a broad embrace of governance and administration strategies of the New Public Management of the neoliberal state insofar as public spending on post-secondary education was increasingly justified by its capacity to activate the labour market and produce measurable returns through value production (i.e., building human capital).

However, these reforms, largely welcomed by industry, and partially supported by the Council of Ontario Universities and the Association of Universities and Colleges Canada, were widely criticized and protested by students and faculty (Newson 1998; Newstadt 2010). In this context, the Liberal party won the 2003 provincial election on a promise to balance the progressive conservatives’ fiscal conservatism alongside more progressive social spending plans, yet the justification of government spending on post-secondary education became increasingly determined by institutions’ capacity to produce desirable results for the market. Tuition fees were frozen between 2003 and 2005, during which the provincial government struck an advisory panel on post-secondary education, chaired by former Ontario Premier Bob Rae (Rae 2005). While the final report reinforced the liberal humanist ideal that “learning is a value in itself” and “the capacity to be curious and reflective is what allows us to grow as individuals,” it also assigned a

very concrete value to a post-secondary degree, declaring that “education, research and innovation lie at the heart of [Ontario’s] economy,” and that “the wealth of Ontario now depends much more on the power of our brains” (Rae 2005, p. 6).

Boldly illustrating the social investment policy paradigm at work, the Rae Report (2005) stated that “spending on higher education, whether by the government, the student or the parent, is a good investment” (p. 12). Concomitantly, it recommended that government increase transfers to ensure per-student revenue base for Ontario’s post-secondary institutions be at least comparable to other provinces (Rae 2005, p. 36) while also suggesting that universities should be granted greater authority to raise tuition fees to meet revenue needs within a regulatory framework that ensures predictability, transparency, and affordability for students, insofar as post-secondary education provides “an important private benefit to the student and the graduate” (p. 95). The report also called for an expansion of student aid (both in terms of total loan amount limit and reducing contributions parents are expected to make towards children’s education when determining eligibility) to support students facing rising tuition fees and ensure equal access to post-secondary education regardless of income. The provincial government welcomed and eventually implemented these suggestions; average domestic undergraduate tuition fees, which had increased by 135% between 1991-92 and 2005-2006 (CAUT 2006; Fisher et al. 2009), were permitted to increase in a regulated manner (average domestic tuition fees in Ontario rose approximately 22.5% between 2006 and 2010), and the 2005 Ontario budget promised a \$6.2 billion investment through 2009-2010), and the province also increased eligibility for financial assistance and student loan amounts, while introducing up-front grants available to low-income students (Government of Ontario 2005a). The province also created the Ministry of Research and Innovation to foster stronger links between the university and industry and promote the

expansion of ‘commerce skills’ integral to an entrepreneurial society (Newstadt 2010, p. 421; Government of Ontario 2005a), as well as the Higher Education Quality Council of Ontario, an advisory board tasked with developing recommendations to improve the quality of post-secondary education and institute performance measures to evaluate the post-secondary sector and its exchange value (value for money) of new knowledge and graduates’ earning power within an increasingly neoliberal economic context (Government of Ontario 2005b).

By the mid-2000s, the Ontario provincial government had fully embraced the social investment approach in post-secondary education policy, justifying both public (e.g., per-capita grants provided by government to post-secondary institutions) and private (e.g., students’ growing contributions via rising tuition fees and new regulations and funding incentives to ensure greater synergy between industry and post-secondary institutions) investments in post-secondary education as producing measurable returns for both students and industry in a rapidly changing economy. The effects of this social investment approach, particularly how it leverages associated forms of privatization in ways that undermine the benefits of access to post-secondary education and thereby fosters predatory inclusion for some students, including domestic students reliant on government-sponsored student loans, is the focus of subsequent chapters. Furthermore, as Chapter 5 shall illustrate, social investment policy approaches in post-secondary education are not limited to domestic students but also target and address international students in their design or effects. While the federal government had generally downloaded regulation and administration of post-secondary education onto provinces by this point in time, its continued involvement in internationalization highlights an alternative yet complimentary approach to social investment.

Canada's Overseas Development Aid (ODA) budget contracted significantly throughout the 1980s and 90s, falling from 0.55% of GDP in 1975 to 0.22% in 2001 (Trilokekar 2010). But this decrease in funding did not result in a diminished interest in fostering internationalization in post-secondary education. Rather, it reflected a major shift in Canadian foreign policy priorities, including development aid commitments, characterized by a de-emphasis on Canada's ethical responsibilities to global poverty reduction (Trilokekar 2010) in the context of Cold-War imperialism, and a new focus on the benefits culturally diverse and high-fee paying international students offer to Canada-based institutions in a neoliberal and globalized era. By the mid-2000s, Canadian International Development Agency (CIDA) remained the primary source of ODA funding for Canadian universities engaged in international development activities, but funding had decreased by one-third between 1979 and 2010, pushing many universities to seek private funding partners to engage in development cooperation (Trilokekar 2010, p. 138). Meanwhile, international student recruitment had intensified during this period, though international students shouldered a growing proportion of the costs of their Canadian education. Following the publication of the 1984 Commission on Canadian Studies report, *Some Questions of Balance: Human Resources and Canadian Studies*, which criticized the reliance on 'tax paying citizens' to subsidize the costs of international students' education and called for a reduction of state subsidies as well as the implementation of a fee-paying model for international students, differential tuition fees for international students, already implemented in Alberta, Ontario, Quebec, and the maritime provinces, became the norm. Concomitantly, this same report described international students as an important "resource because of the knowledge they bring with them of other countries" (Symons & Page 1984, p. 250), highlighting a more explicit policy link between the value of international students within a globalizing economy. By the late 1980s,

DFAIT was formally engaging in educational marketing services, and, in 1995, it struck an agreement with the Canadian International Development Agency, Citizenship and Immigration Canada, and Asia-Pacific Foundation of Canada to establish eight Canadian Educational Centers (located in Korea, Hong Kong, Taiwan, Singapore, Thailand, Malaysia, Indonesia, and India) to promote Canadian education in Asia-Pacific countries (Trilokekar 2007).

In the early 2000s, federal policy discourse began to explicitly focus on international students' value as 'ideal future immigrants' (She & Wotherspoon 2013; Trilokekar & El Masri 2019). Canada's 2002 *Innovation Strategy*, which predicted a significant shortage of skills in Canada's growing knowledge-based economy, called for financial incentives, coordinated recruitment strategies, and immigration programs to better attract international students as future permanent residents and high skilled workers (Government of Canada 2001). Marking a shift in longstanding tensions linked to jurisdictional authority over post-secondary education, provinces welcomed these interventions. Ontario's flagship social investment policy report (i.e., the Rae Report), for instance, called for greater collaboration between post-secondary institutions, federal government, and the provincial government in recruitment to "ensure that Ontario remains an important 'educational destination' for international students" (Rae 2005, p. 57). Such interventions were justified on the basis of their economic and social contributions. As Rae (2005, p. 58) puts it: "Students from other countries who study in Ontario help promote our international reputation, contribute to future trade and economic development opportunities, bring expertise – including high quality researchers and graduate students – to Ontario and enrich the post-secondary experience for all students." In other words, the social benefits of internationalization came to be measured on the basis of their impact upon domestic students seeking to succeed in an increasingly globalized economy. Moreover, as government transfers to

postsecondary institutions became constrained, unregulated tuition fees from international students emerged as an appealing private source of revenue for many universities (Brunner 2017).

By 2006, the federal government had terminated funding for Canadian Educational Centers to prioritize the creation of a marketing unit within the Department of Foreign Affairs and International Trade, Edu-Canada. This marketing unit was promised millions of investment dollars (Trilokekar & Kizilbash 2013) and tasked with developing an educational marketing brand and campaign (resulting in *Imagine Education in/au Canada 2010*) that promoted Canada as a welcoming and multicultural destination for international students in pursuit of permanent settlement (on how this marketing campaign and its later iterations, which present an image of Canada that does not include its settler colonial commitments and racialized and gendered labour market, can mislead international students, see Stein 2018). Also in 2006, an early labour market activation strategy was introduced when Citizenship and Immigration Canada (now IRCC) instituted the off-campus work permit for international students, which permitted successful applicants to work part-time jobs during their studies, an intervention designed to “promote Canada as a destination of choice, both for study and potential immigration, as well as to help address labour market needs” (IRCC 2014; on the evolution of such activation strategies targeting international students, see Chapter 5). As federal government invested significant resources in and altered immigration policies towards attracting international students, enrollments of international students began to diversify and grow, reflecting a deeply national social investment policy, which openly prioritized the benefits of internationalization upon the domestic student population in the context of a globalizing economy as well as boosting the competitive advantage of a highly skilled and multicultural domestic labour force, at work.

Conclusion

As key sites of social reproduction, post-secondary institutions have played an evolving yet central role in nation-building, the reproduction of an appropriately skilled labour force, and endeavours towards globalization from the late 19th century to today. This chapter has illustrated how contemporary policy frameworks that seek to balance austerity measures with principles of diversity and inclusion depart from and are, at once, continuous with federal and provincial policies shaping post-secondary education and immigration policy's ideological and material orientations historically. In particular, it has elevated the exclusionary, settler colonial, human capital-oriented, and imperialist roots of the social investment policy paradigm—antecedents essential to identifying and evaluating the impacts of inclusion in post-secondary education within the post-2008 era, the focus of Chapter 3. In so doing, I have sought to advance an historically-grounded analytical framework for evaluating whether contemporary mechanisms said to foster 'inclusion,' particularly the normalization of student debt and the expansion of educational migration—mechanisms that aim to heighten ostensibly the accessibility of public universities and colleges but that are also integral to limiting public spending on post-secondary education—may foster forms of predatory inclusion among low-income, first generation, and/or international students in their post-graduation employment experiences, the focus of Chapter 4 and 5.

Chapter 3 - The Growing Importance of Student Fees in an Era of Constrained Public Spending: Forms and Modalities of Privatization in Ontario

While engagement with corporate actors and strategies has long shaped Canada's post-secondary education sector, the embrace of privatization intensified throughout the post-2008 years as growth of private sources of revenue began to outpace government sources of funding in public universities and colleges. Constrained public spending in post-secondary education poses serious financial challenges for post-secondary institutions, prompting the embrace of various processes and degrees of privatization among colleges and universities. The unprecedented case of Laurentian University, a public bilingual (French and English) and tricultural (French, English, and Indigenous) university in Sudbury, Northern Ontario that declared insolvency in early 2021, exemplifies the stakes for post-secondary institutions within this funding context.

On February 1, 2021, the Chief of Justice of Ontario declared the public university to be an insolvent corporation protected from its creditors under the federally legislated *Companies' Creditors Arrangement Act* (CCAA). The CCAA has historically been used by large private-sector employers, often allowing for mass terminations of (typically unionized) employees, the denial of severance, pension, and other benefits protected by collective agreements, and radical restructuring of operations and governance. While Laurentian's crisis in liquidity demanded some form of intervention, the resort to this private-sector oriented process to achieve solvency in a public institution illustrates a clear departure from the broader public sector precedent where revenue-limited institutions make comprehensive and clear efforts to seek assistance from a relevant Ministry (OAGO 2022a); moreover, in its special report on the situation at Laurentian, the Office of the Auditor General of Ontario (OAGO) argued that the decision to pursue the CCAA process was strategic insofar as it allowed the institution to terminate senior and tenured professors without severance, clear a backlog of union grievances, and limit the disclosure of

financial and operational information to the public and faculty, student, and staff unions going forward (OAGO 2022b). Eschewing collegial governance and public oversight, Laurentian—an institution formally committed to public social and economic interests—boldly embraced private sector priorities and managerial strategies in its pursuit of the CCAA court ruling (a strategy that the OAGO found cost more than \$24 million in financial consultancy and legal fees) (OAGO 2022b). In light of the February 2021 decision to protect Laurentian under the CCAA, the province of Ontario, a primary funder and regulator of the university, relinquished all oversight of the restructuring process on the basis that such proceedings are protected from government interference. The CCAA court process is guided by the court and the applicant’s creditors, and the creditors with the largest claims against the applicant have the greatest sway over the restructuring plan (Office of the Superintendent of Bankruptcy 2016). In the case of Laurentian, this means that, although the faculty and staff unions are recognized as creditors with material claims, three of Canada’s six major banks (TD-Canada Trust, Bank of Montreal, and Royal Bank of Canada) were granted the greatest influence in determining the form of the restructured yet still publicly funded Laurentian University.

Through the CCAA process, the university was able to cut pensioners’ supplemental and health benefits, increase faculty and staff’s workloads, reduce and freeze wages, among other measures detrimental for those employed or formerly employed by the university (Roth 2020). Laurentian also rapidly closed departments and terminated faculty and staff’s employment: 45 of 101 English-language programs and 31 of 65 French-language programs were cut, and around 195 faculty members and staff were laid off (OAGO 2022b). With the loss of entire programs including music, political science, physics, and midwifery (Canada’s only bilingual midwifery training program, also uniquely offering a specialization in Indigenous midwifery), the massive

restructuring of Northern Ontario’s largest university had significant consequences for students, faculty, staff, as well as residents of Sudbury and the surrounding area (OAGO 2022b; Smith & Goldsbie 2021). While Laurentian attributed its financial collapse to chronically low enrollment rates contributing to over-capacity and inefficiencies in program and course offerings, as well as “excessive faculty costs,”¹⁷ these justifications ignore other contributing factors (OAGO 2022a & b). Namely, as the faculty union argued and the OAGO confirmed in its Special Report on the Laurentian case (OAGO 2022b), the university administration mismanaged its finances, choosing to invest in infrastructure and buildings it could not afford even on the basis of attracting more fee-paying students. As the Auditor General found, between 2009 and 2021 Laurentian took on a significant amount of long-term debt (totalling \$141 million in 2021) but failed to consider how expansionary projects financed by creditors would ultimately impact revenues and debt-servicing costs, instead taking a “risky ‘build it and they will come’ approach” (OAGO 2022a, p. 2; see also OAGO 2022b).

Such poorly considered capital investments were made possible, in part, due to weak oversight of and poor procedural practices within Laurentian’s Board of Governors, limited financial planning capacities in a context of constrained public spending, as well as Ontario’s Ministry of Colleges and Universities’ failure to proactively intervene (OAGO 2022a). Yet, the forces contributing to Laurentian’s financial crisis are not solely specific to the institution but exist in a funding environment where, arguably, other post-secondary institutions are also compelled to rely more heavily on the private sector and invest in more lucrative and marketable

¹⁷ The OAGO’s 2022b special report found that, rather than faculty costs, spending on senior administration had negative impacts on Laurentian’s financial picture, and the number of senior administrators was notably not impacted by decreasing enrollment: “as of December 31, 2021, the number of senior administrators was...40% higher than in 2010, while enrolment was 14% lower” (p. 34).

disciplines. The university's filing for bankruptcy and use of creditor's protection occurred within a broader context of diminishing public funding from the province for universities, fostering a situation in which all public Ontario universities' dependence on tuition fees is increasing, heightening competition among post-secondary education institutions to recruit students—both domestic and international—and increasing financial risks substantially for lower-tiered universities in declining regions.

The case of Laurentian thus reveals how, as tuition fees come to represent an increasingly important proportion of revenue increases for Ontario universities, competition for students takes place on an uneven playing field. For instance, relatively high domestic student fees (compared to other Canadian provinces) may translate into those without meaningful employment prospects in their region being less inclined to take on the risks of such human capital investments, especially if they are reliant on student loans to finance their education. Moreover, many post-secondary institutions have come to rely heavily on international student fees as an important source of revenue, and universities that do not or are unable to invest sufficient resources in recruiting or maintaining a sizable international student population may face amplified financial hardships in a publicly funded post-secondary education system that encourages institutions' dependence on high-fee paying educational migrants.

Against this backdrop, this chapter explores whether or not, and the degree to which, those universities that have been successful in growing and maintaining a sizable domestic and international student population also encounter limitations in growing and sustaining private revenues in the form of student fees, and how these efforts may differentially impact students. I focus on three broad modalities of privatization that aim to grow private revenues in the form of student fees: increasing student fees; capacity building; and, diversification of student

enrollments. In evaluating the risks associated with and limitations of these processes of privatization for universities, I also explore whether, and, if so, to what extent, students are shouldering an undue burden of the associated risks.

As a framework for tracing and evaluating the effects of governmental and institutional responses to the current fiscal constraints in post-secondary education, Section 1 draws on feminist political economy scholarship to outline how trends such as the de-regulation and re-regulation of tuition fees, the normalization of large amounts of primarily government-sponsored student debt among domestic students, the linking of government funding to metrics such as students' labour market outcomes, and the recruitment of large numbers of international students through private sector strategies and partnerships, are part and parcel of a broader process of privatization—the predominant solution to shrinking public revenues at universities. To evaluate privatization in different contexts, I explore varying forms of privatization occurring *internally* (within the institution) and/or *externally* (outside of the institution), while attending to the oft *international* character of privatization as well its fundamental relationship to processes of *expropriation*.

Turning to another noteworthy effect of universities' wider embrace of privatization since 2008—the growth of student fees as a proportion of Canadian post-secondary institution's revenues—Section 2 uses Statistics Canada and IRCC data to detail both the normalization of student debt as well the expansion of educational migration, lending critical attention to the shifting divisions between federal, provincial, and institutional interactions and jurisdictional boundaries, as well as the renegotiation of private and public responsibility. This section illustrates how such trends serve to offload the costs of post-secondary education onto individual students, including those who finance their education with loans and, more acutely, international

students paying significantly higher fees on account of their citizenship status. With the aim of better understanding the effects of public universities' deepening reliance on student fees as a key source of revenue, Section 3 then documents the evolution of four Ontario-based post-secondary institutions' (Toronto Metropolitan University, University of Toronto, York University, and Lakehead University) finances and rates of domestic and international enrollment and tuition fees. After closely examining these universities' responses to economic hardship in the wake of diminishing public spending on post-secondary education, Section 4 then evaluates three modalities of privatization—direct increases to student fees and tuition hikes, capacity building, and diversification of student enrollments—and identifies some of the potential costs of these strategies. Exploring the limitations of privatization as a guard against financial crises within the universities of focus, and identifying how such efforts towards privatization may result in a reallocation of a disproportionate burden of the costs of education onto students, this chapter lays the foundation for a deeper exploration of the impacts of this trend for indebted domestic students and international students in Chapters 4 and 5.

1. Forms and Modalities of Privatization in Post-secondary Education

Though private sector involvement in post-secondary education via financial support (as donors) and governance (as members of institutions' board of governors) is not new, Chapter 2 documented how this relationship intensified throughout the 1980s and 1990s when revenue-limited universities began to renew and expand links to the corporate sector and donors and embrace market strategies in university governance. Shifting the boundaries between private and public, this restructuring of post-secondary institutions may be referred to as “corporatization”—that is, the “ascendance of business interests, values, and models in the university system” (Brownlee 2015 p. 3; Steck 2003), and/or neoliberalization— that is, an increasing tendency

towards market orientation in all university activities (Ross, Savage, & Watson 2020). As discussed in Chapter 1, I employ an FPE-informed understanding of privatization to discuss contemporary reforms to post-secondary education, some of which are documented to include: the commodification and devaluation of teaching (Polster & Newson 2015); the embrace of market-oriented “quality assurance” mechanisms to evaluate student outcomes and research outputs (Newstadt 2013); the re-casting of fee-paying students as “consumers” of education (Ball 2012; Brownlee 2015); the casualization of academic labour and the growth of precarious employment in universities (Brownlee 2015); the erosion of academic freedom and collegial governance; (Ross, Savage, & Watson 2021; Castree & Sparke 2000; CAUT 2012); the redistribution or financialization of university resources to non-academic functions including real-estate development (Valverde et al.2020); and the formation of transfer agreements with pathway colleges for international students (McCartney & Metcalfe 2018), among others.

Institutions cast these and other transformations typically as solutions to the crisis of universities’ diminishing public revenues in an era of constrained public spending, and/or means of increasing effectiveness and firm competitiveness at a regional and international level. As Newson, Polster, and Woodhouse (2012) point out in an analysis of the backlash Osgoode Law School Faculty of York University faced after rejecting a \$60 million donation from Research In Motion due to restrictive conditions perceived to violate academic freedom, business community investment in post-secondary education is not only encouraged by government policy, but viewed by the wider public to be beneficial to the social or public interests in the context of a growing knowledge-based economy. Yet these strategies have also been shown contribute to crises of legitimacy (Newson, Polster & Woodhouse 2012) as well as financial stability—starkly

illustrated by Laurentian University's 2021 filing for insolvency—often with inequitable and discriminatory effects.

Faced with diminishing government-funded operational grants, post-secondary institutions in Canada have widely resorted to private sources of revenue (including tuition fees paid by students and their families, as well as investments from industry and individual donors and loans from financial institutions) to maintain solvency, while balancing public oversight with private sector interests; in order to evaluate the effectiveness of this relatively contemporary trend towards privatization within universities, however, it must be recognized that the shifting boundaries between private and public spheres is a foundational characteristic of public universities in Canada. This hybridization of public and private is linked to the fact that, although many universities in Canada are partially funded by federal and provincial governments, and are, therefore, public institutions, most public post-secondary institutions are recognized as independent, albeit education-oriented and largely charitable, corporations. A corporate legal form, common within English-speaking contexts internationally, allows universities to maintain independence from the state while engaging in corporate-like behaviour and receiving private donations alongside public funding (Valverde et al. 2020). The growing embrace of 'corporate' or entrepreneurial activities, then, is not a radical transformation of the structure of the university but rather an alignment with its corporate legal form. At the same time, due to funding arrangements, these activities have, at times, been regulated and constrained by state interventions.

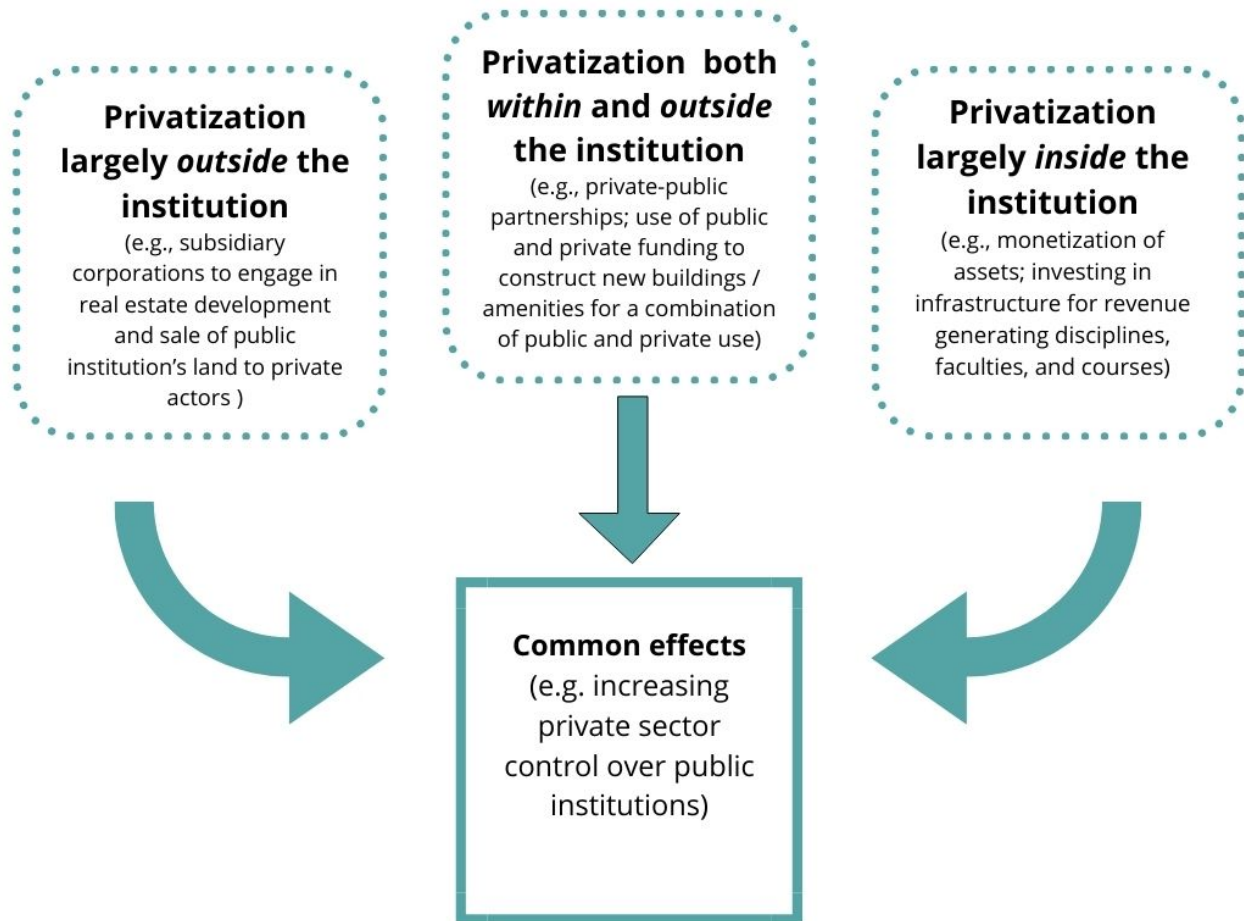
In an attempt to heighten understanding of the differences and similarities in strategies, as well as evaluate the effects of privatization employed by different public universities in Ontario, I identify *forms*, or visible manifestations and configurations, of privatization occurring *inside*

and/or *outside* of the institution (see Figure 3.1). The example of real-estate development and capital investment helps to illustrate how different and common strategies can be seen as occurring within or outside of a public institution. For instance, when it comes to public institutions selling off and/or developing land or constructing new buildings, privatization can involve the embrace of public-private partnerships, which effectively grant private-sector corporations a significant amount of control over the implementation of as well as long-term benefits from such projects. Similarly, privatization occurring outside of the institution may involve the creation of a subsidiary corporation responsible for such real estate and development work; that is, the establishment of a private entity external to the university, but still governed by it, is made responsible for the privatization of a public institution's real estate holdings. Paradoxically, while *externalized* forms of privatization may be more explicitly recognizable in terms of the involvement of private sector interests, the clear embrace of private sector interests or actors fosters and justifies a lack of transparency.

Meanwhile, real-estate development and capital investment projects may be kept within the university's control entirely without clear indicators of private sector involvement or the explicit embrace of private sector strategies; however, these strategies of privatization can still be guided by private sector interests and principles. For instance, some public universities that are large urban landowners have historically chosen to lease some of their buildings and space to the private sector to increase revenues; others have repeatedly invested in new buildings for the most profitable and professional faculties and disciplines, leaving behind those programs and disciplines deemed to be less lucrative. While such internalized forms of privatization occurring within institutions tend to be more implicit, decision-making processes may be found in the

public record—through university Board of Governors and Senate meeting minutes and materials.

Figure 3.1: Forms of Privatization and Post-Secondary Institutions



Attending to privatization occurring within and outside of an institution helps to identify the common impacts of these seemingly distinct forms; as I shall argue, the degree to which privatization occurs internally or externally does not necessarily reflect the magnitude of its effects. For instance, while official private-public partnerships give private sector actors control over development projects involving public sector institutions, internalized configurations of privatization, such as borrowing funds from major financial institutions engage in capacity

development, within high-fee paying disciplines, can, as the case of Laurentian illustrates, ultimately give private sector lenders a high degree of control.

While Figure 3.1 examines forms of privatization in the areas of real estate and capital investment projects, privatization can also involve increases to user fees and growth of student enrollments, two examples discussed in this chapter. Moreover, in addition to occurring both inside and outside of a public institution, privatization can occur at various scales. For example, externalization of costs associated with post-secondary education onto students can push many domestic students to take on debt, including government-regulated debt, in order to access post-secondary institutions. At the same time, privatization also contributes to trends such as the rising rate of enrollment of international students in Canadian post-secondary institutions, as well as these institutions' growing dependence on international student fees as a source of revenue. As such, in theorizing the effects of privatization, I consider how the externalization of costs and work of social reproduction onto *national* actors and households can have different effects regionally; I also attend to the effects (often amplified on the basis of national citizenship) of externalizing costs onto *international* actors and households, states, and communities. This offloading is particularly acute for international students who face limited access to social reproductive supports available to citizens and permanent residents on account of their status as temporary study and work permitholders, as Chapter 5 demonstrates. Simultaneously, analysis of the embrace of internalized private sector strategies by public institutions reveals how international student recruitment practices, typically justified, at least in part, on the merits of diversity, equity, and inclusion principles, can contribute to the production of a new transnational consumer market without necessarily creating the specific resources needed to help these students succeed.

In the context of a social investment policy paradigm, privatization of costs of post-secondary education are often cast as complementary to ensuring expanded access to marginalized or low-income students. Because privatization in post-secondary education often involves growing private revenue sources including tuition fees, increasing enrollment by expanding access is, indeed, one means of growing private revenue sources. However, when a large proportion of this revenue line is financed by indebted and/or international students, the *benefits* of access to post-secondary education for lower income and non-traditional students may be undermined by the *conditions of access*. In other words, as Chapter 1 illustrated, externalization of costs of post-secondary education onto students can foster or intensify processes of expropriation associated with indebtedness and/or temporary labour migration.

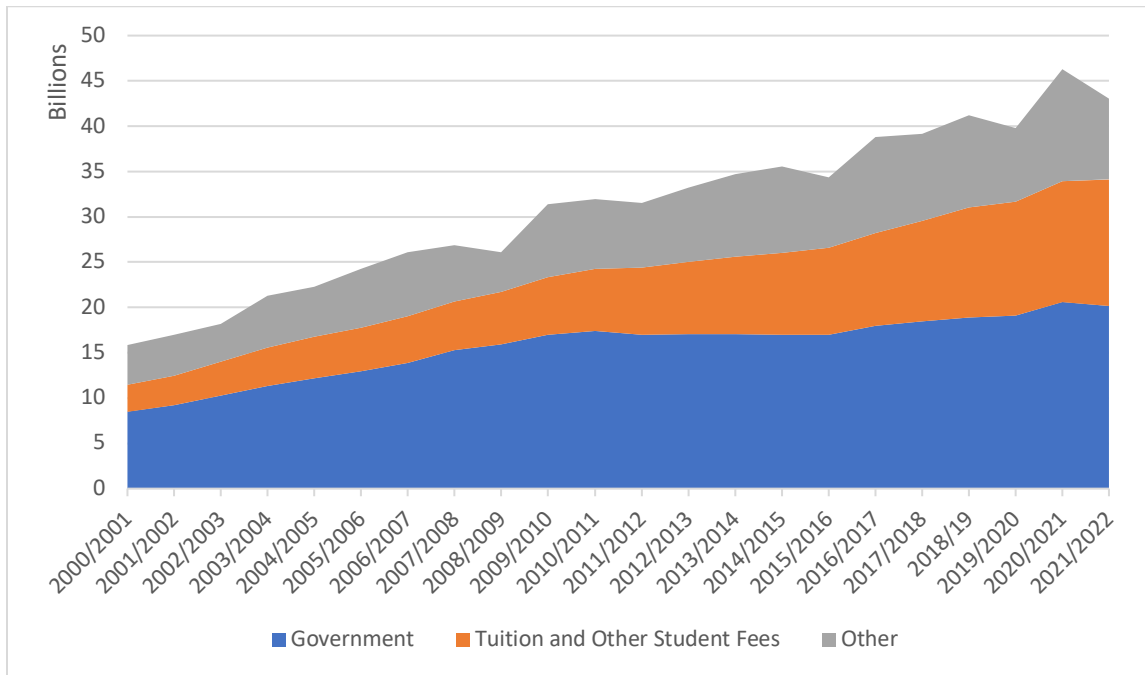
Building on the arguments put forward in Chapters 1 and 2, and framing my evaluation in Chapters 4 and 5, in what follows I consider the effects of privatization occurring inside and outside of institutions while attending its expropriative character occurring at different scales. In doing so, I identify three modalities of privatization utilized by Ontario universities, which can take shape both internally and externally: *direct increases to student fees and tuition hikes*, where possible; *capacity building*, or the construction of new buildings and campuses as well as the founding of new faculties and programs to grow student enrollments; *diversification*, or the strategic recruitment of non-traditional and low-income domestic students as well as international students from new target regions/countries with a view to potential “markets” so-called “developing” countries. Analysis of these modalities, or modes in which privatization is experienced or expressed (Vosko 2019), serve to identify divergent and overlapping ways universities are embracing privatization, evaluating the potential benefits and costs, and asking

whether, and, if so, to what extent, students are benefitting from and/or shouldering an undue burden of the associated risks.

2. Sustaining and Growing Student Enrollments Post-2008

Post-secondary institutions underwent major restructuring in the mid-1990s, when government spending on post-secondary education decreased significantly and, via partial deregulation of professional degree program fees and universal increases in tuition, student fees came to represent a larger proportion of universities' total revenue (Chapter 2). By the early 2000s, however, tuition fees stabilized, and institutional revenues from government, students, and self-generated income increased at a similar rate of about 5% after inflation (Usher 2020). This balance shifted after the 2008 financial crisis. As Figure 3.2 shows, since 2009/10 Canadian universities' income from government plateaued, while income from students steadily increased. Starkly reflecting the growing reliance on private sources of revenue, in 2016 revenue from non-government sources surpassed revenue from government sources (Usher 2020). Here I explore how this shift corresponds with efforts to increase enrollments among domestic students and international students and increase tuition fees for international students.

Figure 3.2: Total Revenue at all CAUBO Member Universities in Billions



Source: Statistics Canada 2022.

a. The Recruitment of “Non-Traditional” Domestic Students and the Normalization of Student Debt

During the 1990s, tuition fees at Canadian colleges and universities rose dramatically. As federal government transfer payments for provincially managed post-secondary education dropped substantially,¹⁸ average domestic tuition fees increased by 135% between 1991-92 and 2005-06 (CAUT 2006; Fisher et al. 2009) without commensurate increases in wages and incomes. In this era, university student enrollment remained fairly stable, hovering around 850,000 between the early nineties and 2001. Following this period, domestic student fees increased only incrementally, such that, on average, university undergraduate tuition has increased 38% overall, from \$4,747 in 2000/2021 to \$6,580 to 2019/20 (in 2021 dollars) (TLAC 2021)—or at inflation

¹⁸ That is, in 2005-6, provinces received 40% less (in 1998 dollars) transfer payments for PSE than they did in 1988-9 (Fanelli & Evans 2018, p. 16).

plus 2% per annum (Usher 2020). Meanwhile, during the period between 2001 and the onset of the 2020 global pandemic, total student enrolment (full-time and part-time) in universities grew from 850,413 in 2000/01 to 1.37 million in 2019/2020 (a 65% increase) (Statistics Canada 2020).

These nation-wide trends are complicated by the fact that post-secondary education is under provincial jurisdiction in Canada, and thus there is a high degree of variation between provinces. Ontario stands out as the province that, as of 2022, has the lowest per-full-time student expenditure, amounting to only 0.6% of GDP spent on universities and colleges, compared to the 1% average nationally (Usher & Bafour 2023). Yet, despite this relatively low amount of public spending on post-secondary education in Ontario, the provincial government has made efforts to increase enrollment and improve access for “non-traditional” (e.g., first in a family to attend university or college, from a lower socioeconomic background, etc.) prospective students. For instance, in 2016 the provincial government, faced with mounting pressure to address the growing gap between high-income and low-income participation rates in post-secondary education, announced significant changes to Ontario Student Assistance Program (OSAP): beginning in September 2017, students whose parents earned \$50,000 or less would receive more than enough money in grants to pay for tuition costs, while an estimated 50% of students whose parents’ earned between \$50,000 and \$83,000 would also be eligible for grants covering average tuition (Ministry of Finance 2017).

Additionally, mature students who were out of high school for four years or more were eligible for free tuition if they earned \$30,000 or less per annum (OSAP 2017). Students beyond these thresholds could use an online calculator to determine the combination of grants and aids they would receive based on their family income and family size. This transformation of OSAP was applauded as a step towards democratizing access to post-secondary education, and the

Liberal government reported a notable increase in post-secondary participation among Indigenous, low-income, and mature students as well as single mothers (Ministry of Finance 2018).¹⁹ However, in 2019, the newly elected conservative provincial government reversed these changes by lowering family income thresholds for loans and grants, eliminating free tuition for low-income students, and lifting a six-month interest-free grace period previously granted to new graduates. Then, to ostensibly mitigate barriers that lower income students pursuing post-secondary education face, the provincial government mandated a 10% decrease and subsequent freeze on domestic tuition (Ministry of Finance 2019).

To make up for this revenue loss, government offered post-secondary institutions new ‘incentives for success’ in a promise to renegotiate strategic mandate agreements with the province’s 45 public colleges and universities. Renegotiated strategic mandate agreements are to eventually tie 60% of public funding for universities and colleges to performance metrics such as graduate employment rates and earnings (Ministry of Finance 2019), a move consistent with the turn to Key Performance Indicators to measure the “degree to which value is generated” through post-secondary education (Newstadt 2013, p. 128; see also Sears 2003). Other provinces, including Alberta, have since followed suit. In 2020, Alberta’s provincial government announced a performance-based funding model that promises to tie 40% of grants to similar performance targets (Government of Alberta 2020; see also Barnetson 2020). While Ontario delayed performance-based funding to 2023/2024 in the wake of the economic fallout associated with

¹⁹ That same year, however, the auditor general’s report, challenged the effectiveness of this reform. After just one post-secondary school year of implementation, the report argued that although 24% more university students and 27% more college students were receiving financial aid, more people were not necessarily accessing post-secondary education; additionally, the changes were reported to be 50% more expensive than anticipated (OAGO 2018, 3.10).

COVID-19 global pandemic (Ministry of Colleges & Universities 2023),²⁰ these changes to funding approaches for institutions reflect a broader trend towards closer alignment between public post-secondary education with the realities of a labour market in which young people are underemployed and overrepresented in precarious employment (Usher 2020). Thus, in this context, wherein universities have come to rely even more heavily on private actors—current fee-paying students, affluent alumni, as well as corporations—as revenue sources, and a large proportion of students rely heavily on government-sponsored student loans to access post-secondary education, governments are simultaneously seeking to more closely regulate the terms of public funding and assistance according to the interests of the private sector.

Notably, as student fees have become an increasingly important source of the university sector's revenue, the proportion of indebted students receiving government sponsored student loans has risen steadily (e.g., between 1990/91 and 2016/17, the number of recipients of Canada Student Loans rose by 104.1% nationally and 215.8% in Ontario (CAUT 2019)). The 2018 National Graduates Survey shows that 54% of university graduates have educational debt (private or public) at time of graduation, and that the average amount of debt for 2015 graduates was about \$28,000 (Statistics Canada 2019). In 2018, the Canadian University Survey Consortium (CUSC) reported similar findings in its Graduating Student Survey Master Report (conducted every four years): about 50% of 14,760 graduating undergraduate university students surveyed carried debt related to financing their education, and indebted students owed an average of \$27,929 upon graduating (CUSC 2018). CUSC's 2021 report found that although the proportion of students graduating with debt appears to have declined slightly (i.e., 46% of graduating students report having debt in 2021 compared to 50% in 2018), the magnitude of

²⁰ Similarly, Alberta scaled back the proportion of funding as well as the length of agreements in response to the pandemic (French 2021).

individual loans appears to have grown with indebted students reporting an average of \$29,000 owed at graduation.

While national debt levels have remained fairly consistent since the 2008 recession—averaging between \$25,000 and \$30,000 per indebted student in a given year (Usher 2023)—this normalization of student debt reflects the long-term effects of financial restructuring of universities in the 1990s. It is also important to note that, although debt levels remained more or less stable throughout the 2010s, on average, students rely on more sources of aid to finance their education. As Usher (2020) reveals, other sources of student aid—including grants and institutional aid, but also tax credits and Canadian Education Savings Grant (CESG)—have grown as a proportion of total student aid provided in the twenty-first century. While this shift is arguably beneficial to students insofar as it could potentially reduce levels of indebtedness among graduating students who relied on student aid, tax credits have been documented to primarily benefit students from higher earning families (Neill 2013). Similarly, registered education savings plans (RESPs—essentially tax-free savings accounts) and the associated CESG (a matching grant for investments in RESPs) benefit students whose parents can afford to save throughout their childhood and adolescence (Brownlee 2015). Such “public supports” for private financing of post-secondary education thus typically benefit higher income families. Students from lower-income backgrounds, then, may need to rely more heavily on student loans as a primary source of student aid. Moreover, according to CUSC’s 2021 survey of graduating students, family members’ financial support, employment earnings, as well as government loans, are the primary sources of funding for university students, who require, on average, \$17,000 to finance one year of education (CUSC 2021).

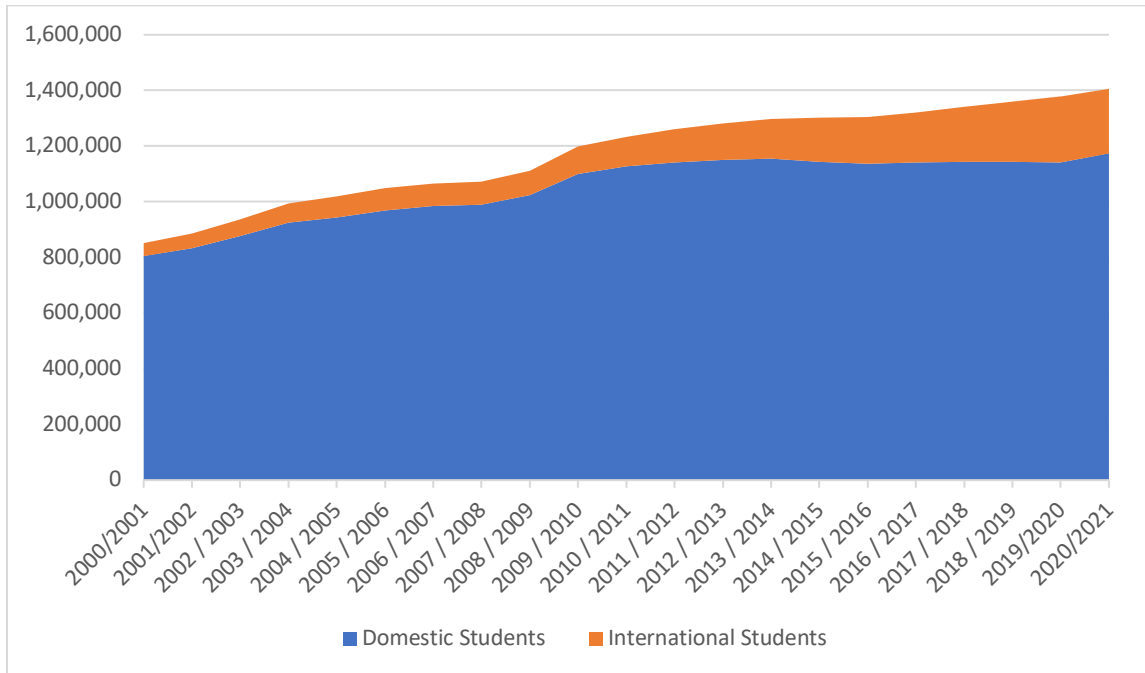
This context raises the question of whether growing reliance on tuition fees as a key source of revenue, a large proportion of which is financed by student loans, ameliorates or exacerbates the possibility of financial hardship and/or crisis in light of diminishing public funds. Notably, Laurentian indicated that one factor contributing to its insolvency was over-capacity and under-enrollment; yet, as Leadbeater (2021) points out, this issue is likely linked to the universities' location in a relatively low-income region with declining employment prospects (Leadbeater 2021). If students located in a structurally disadvantaged region—in this case, Northern Ontario—cannot afford to attend a university, and/or do not see the benefits of taking on debt to invest in education, it is difficult for a university to increase or even sustain student fees as a proportion of total revenues to maintain its solvency. Moreover, understanding how graduating with high levels of debt impacts students' post-graduate employment experiences—an issue explored in Chapter 4—is crucial to identifying and confronting the effects of privatization on students.

b. Growing International Student Enrollments

As mentioned above, Canadian universities' total full-time enrollment rates, including both domestic and international increased by 65% between 2000/01 and 2019/20. Delineating student enrollments by citizenship status reveals that such growth was much more substantial among international students than among domestic students (see Figure 3.3). While total (i.e., full-time and part-time) *domestic* student enrollment at Canadian universities increased from 804,693 to 1,142,091 between 2000/2001 and 2019/2020 (i.e., by 42%), international student enrollments increased from 45,720 to 235,419 (i.e., by more than 400%) during the same period (Statistics Canada 2020). By 2019/20, at the onset of the global health pandemic which interrupted

migration flows significantly, international students accounted for fully 16% of enrolled university students (up from 6% in 2000).

Figure 3.3: Total Domestic and International Enrollments at Canadian Universities



Source: Data retrieved from Postsecondary Student Information System (Statistics Canada 2020).

This growth in international student enrollments at Canadian universities flows partly from the federal government’s efforts to market Canadian education abroad and offer competitive visa conditions to international students. Launched in 2007, Canada’s federal marketing program, *Edu-Canada*, facilitated over 170 education-promotion events, involving Canadian educational institutions, in 60 countries under the Imagine Education au/in Canada brand (Government of Canada 2014). In 2014, the Canada launched its first International Education strategy, which aimed to double the number of international students in Canada by 2022 and grow the proportion of international students who remain as permanent residents through the recruitment of students from “developing and emerging economies” (i.e., Brazil, China, Mexico, India, North Africa and the Middle East, and Vietnam) via targeted marketing, strengthened institutional research

partnerships and educational exchanges, and the coordination of federal departments to support activities and policy changes to recruit international students, such as the introduction of automatic work authorization for study permit holders (Canada 2014). Corresponding with these efforts, between 2015 and 2019, there was substantial growth in study permits issued to post-secondary students from ‘developing economies,’ with participation rates for students from India (rising from 31,920 to 138,730 study permits issued), Vietnam (rising from 2,830 to 11,626 permits issued), and Iran (rising from 2,340 to 9,690 permits issued) each more than tripling over the course of four years (see Table 3.1).

Table 3.1: Top Source Countries by Study Permits Issued, 2015-2022

	2015	2016	2017	2018	2019	2020*	2021*	2022*
Total	219,045	264,300	315,025	354,470	400,600	255,610	443,810	549,260
India	31,920	52,630	82,945	107,055	138,600	80,880	169,350	225,940
China	65,860	76,840	82,700	84,260	84,145	57,715	55,810	51,810
Korea	14,735	15,935	16,700	16,865	16,995	10,925	10,600	11,495
France	11,860	11,825	13,220	13,420	14,510	7,935	20,000	16,650
Vietnam	2,830	5,320	9,865	12,360	11,625	9,385	8,605	9,930
Brazil	6,350	7,295	8,865	10,250	10,230	6,050	7,240	10,370
Iran	2,340	2,960	4,675	7,035	9,690	6,985	10,605	13,465
Nigeria	6,325	6,160	5,945	6,510	7,530	5,865	9,520	16,130

Source: IRCC 2023a.

*2020-2022 data should be interpreted with caution due to travel restrictions and stay-at-home orders stemming from the COVID-19 pandemic.

Despite this growth in these targeted countries’ and regions’ participation rates in the study visa program, Canada’s 2019-2024 International Education Strategy identified the further need for diversification, stating that attracting students from more diverse countries of origins (namely, beyond China and India, the two predominant source countries for international student visa holders by 2019) would “foster sustainable growth in Canada’s international education sector” (Government of Canada 2019, p.4). Moreover, the 2019-2024 strategy indicates that such diversification would be beneficial to Canada’s international trade insofar as increasing the

diversity of inbound international students can spur economic development, build labour markets, and secure access to expanding markets in “target regions and industries”—rationales that are reminiscent of the more overtly imperial forces influencing the internationalization of post-secondary education in the post-War era.

The recruitment of international students is also promoted by universities. As internationalization—a broad umbrella term referring to the process of “integrating international, intercultural, global, and cross-cultural perspectives into the purpose, functions, or delivery of post-secondary education” (Knight 2004, p. 7)—becomes a strategic priority for most Canadian universities, individual institutions have ramped up efforts to recruit and integrate international students through major investments in institutional infrastructure, programs that attract international students, international student centres, scholarships, and university brand presence in priority source regions. Another emergent approach is partnering with pathway colleges, where international students can develop their (typically English) language skills to a university level before enrolling in a larger institution that requires a certain level of language proficiency. As of 2018, most (68%) of pathway programs and colleges were owned by their parent institution, while 32% of pathway colleges were private, for-profit schools with formal transfer agreements with public universities permitting conditional entry offers to the parent institution (McCartney & Metcalfe 2018). Some private pathway colleges, like Navitas, a transnational corporation, provide a share of tuition revenue to parent universities in exchange for access to campus facilities; since 2006, Navitas has formed partnership agreements with Simon Fraser University (2006), University of Manitoba (2008), Toronto Metropolitan University (2020), and Wilfrid Laurier University (2021), justified by university administrators’ on the basis of economic benefits associated with “labour-less cost saving recruitment practices” (Tamtik 2022,

14). Meanwhile Western University managed to halt partnership negotiations due to faculty members' opposition, predominantly based on concerns around outsourcing academic labour, privatizing functions of the university, and compromising admission requirements and academic standards (Larsen 2021; UWOFA 2020).

In contrast to the federal government, which casts international student recruitment as a means of recruiting high-skilled immigrant workers, boosting the domestic economy, and developing international trade, universities tend to justify their interest in international students on the basis of revenue generation, reputational prestige, and commitments to diversity and inclusion (Buckner et al. 2020). Importantly, as domestic tuition fees remain highly regulated, international student fees offer an opportunity to increase revenues. This private source of funding is not only supported by explicit processes of privatization (i.e., the partnering of public institutions with private universities and pathways colleges) but also the offloading of a disproportionate amount of costs of post-secondary education onto students and their transnational communities and families on account of their residency status. In the case of Laurentian, many have cited low international student enrollments as a contributor to the university's economic hardship. The following section explores whether relatively high and/or growing international student enrollments can help to ameliorate some of the risks of public divestment in post-secondary education; it also attends to whether these risks and their associated costs are in fact being mitigated or simply offloaded to other private actors such as international students themselves.

3. Four Ontario Universities in Focus

To contrast and evaluate the effects of different approaches to privatization—and particularly those processes of privatization that aim to grow student fees as a proportion of universities'

revenues—this section identifies and evaluates strategic responses to diminishing and performance-based public funding available for operating costs at four Ontario-based public universities: Lakehead University, York University, Toronto Metropolitan University, and University of Toronto. These four institutions were selected on the basis of their diverse characteristics within the landscape of the 23 public universities in Ontario: University of Toronto, the largest institution of focus, is a research-intensive and prestigious university, renowned in Canada and internationally, with a relatively large graduate student population; York University, the second largest university of focus, with a sizable undergraduate population, is a progressive and growing university expanding its professional programs and research capacities; Toronto Metropolitan University is a young university with a focus on experiential learning, professional programs, research, and undergraduate education, located in the downtown core of Toronto; and Lakehead University, the smallest institution of focus, is located in Northern Ontario, a more economically and socially marginalized region compared to Southern Ontario, and has a primary focus on undergraduate education. Table 2 presents a detailed cross-comparison of these four universities.

Table 3.2: Comparing Four Ontario-Based Universities

	University of Toronto	York	Toronto Metropolitan University	Lakehead
Full-time equivalent (FTE) undergraduate population (2022/2023)	69,400	41,00	30, 600	5,700
FTE graduate population (2020/2021)	20,000	4,600	2,700	1,400
Location	Southern Ontario (Toronto)	Southern Ontario (Toronto)	Southern Ontario (Toronto)	Northern Ontario (Thunder Bay)

Ranking in Canada by reputation-overall*	1	17	19	43
Classification**	Medical /Doctoral	Comprehensive	Comprehensive	Primarily undergraduate

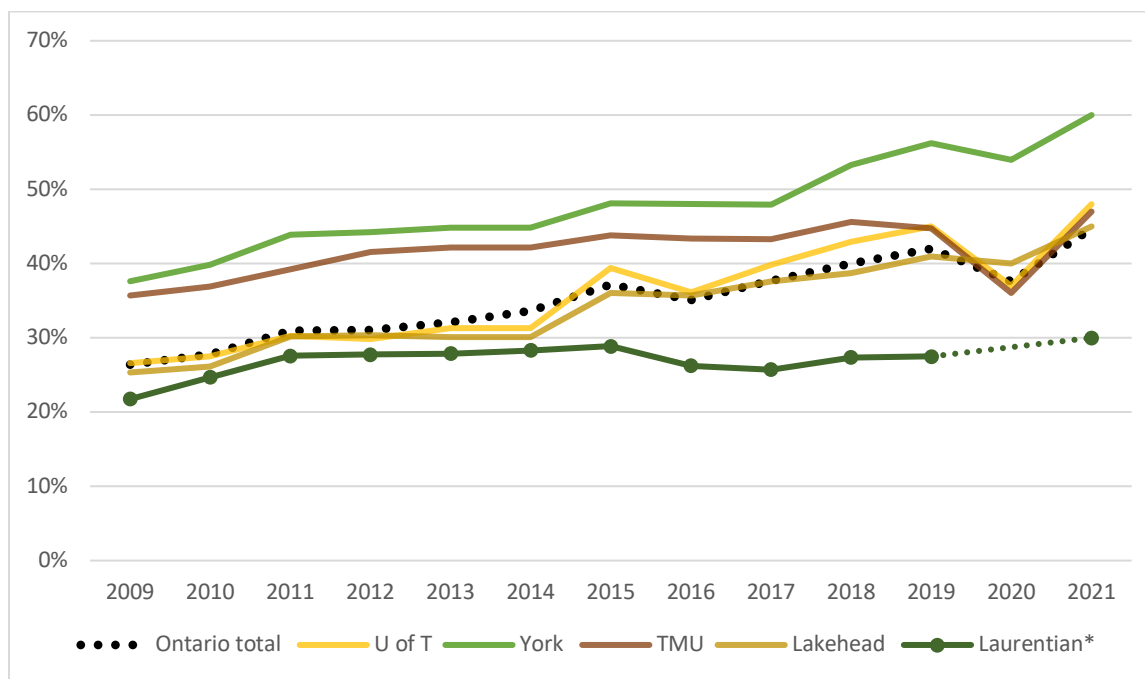
**Ranking by reputation/prestige is determined by a survey, conducted by the Canadian media company Maclean's, of university administrators and faculty as well as business-people and employers in Canada.*

***Maclean's categorizes universities in Canada into three broad classifications: medical/doctoral (broad range of research opportunities and PhD programs; has medical school); comprehensive (significant amount of research activity and a wide range of programs at the undergraduate and graduate level, including professional degrees); and primarily undergraduate (largely focused on undergraduate education).*

Source: Maclean's 2023; Universities Canada 2023.

Between 2022 and 2023, I surveyed available governing documents, including strategic plans, meeting packages and submissions, and financial reports produced between 2015 and 2023 by Lakehead University, York University, Toronto Metropolitan University, and University of Toronto. Applying documentary and policy analysis to this data, in combination with analysis of the Post-Secondary Student Information System and IRCC data, I examine two strategies towards increasing private revenues at public universities: growing enrollments and increasing student fees. Figure 3.4 shows that student fees as a proportion of total revenue has generally grown at the universities of focus—a trend that is notably not perceived in the case of Laurentian. This section explores the various strategies at each university of focus to either grow student revenues via increasing domestic student enrollment, a growing proportion of which is funded by government sponsored student loans, and/or increasing the proportion of student fees from international students via increasing fees and recruiting more international students.

Figure 3.4: Student Fees as a Proportion of Total Revenue



**2020/2021 data for Laurentian is not available, possibly due to bankruptcy that year.*

Source: Financial Information of Universities and Colleges 2009-2022.

a. York University: Maintaining Student Enrolments through the Recruitment of Students from Diverse yet Marginalized and Under-Served Populations

York University was founded in 1959 and has two Toronto-based campuses: Glendon (Bayview and Lawrence) and Keele (Keele and Steeles). Of the four universities of focus, York relies most heavily on tuition fees as a source of revenue, with student fees accounting for 60% of its total revenue in 2021, up from 38% in 2009 (see Figure 3.4).

York’s ‘entrepreneurial’ privatization strategies toward profit generation are long standing. In 1985, for instance, the university created York University Development Corporation, a non-profit subsidiary charged with leasing and selling land as well as overseeing development of vacant land located at the edges of the Keele campus (YUDC n.d.)— exemplifying a somewhat externalized manifestation of privatization insofar as land owned by a

public institution is rented, developed, and sold by a private subsidiary corporation that is ultimately controlled by the public institution. More recently, York has drawn heavily upon privatized and financialized sources of funding to build the Markham Centre Campus, a third campus in the Greater Toronto Area that will offer “professionally relevant degree programs and micro-credentials with a focus on digital technologies, entrepreneurship and experiential learning” (Thompson 2020)—post-secondary education that aims to align with the demands of the knowledge-based labour market. Prompted by the provincial government’s decision to pull public funding support (originally a commitment of \$135 million) from the construction of the campus, the university increased its contributions to the construction of the \$260.5 million project through, primarily, \$100 million through new debentures, approved by the Board of Directors in October 2019 (York University Secretariat 2019, p. 72). Thus, the construction of the new (technically publicly funded) campus relies on private sector donations, York’s working capital, as well as large amounts of institutional debt. Though the province of Ontario has promised to provide operating grants on the basis of domestic student enrolment and the campus’s performance metrics, the viability of the new campus is justified on the basis of a rapidly growing undergraduate-age population in the York region (i.e., the number of 18-22-year-olds in the region are projected to grow by 34% by 2041 (Thompson 2020)), a large proportion of whom are expected to not only attend university but one of York’s campuses, as well as York’s continued success in recruiting international students. The operating budget for the new campus, which is expected to incur \$47.7 million in losses by the end of 2025-26 (York University Secretariat 2019), is estimated to break even by 2038/39 (OAGO 2021), primarily via revenues accrued through tuition fees. Exemplifying how efforts to externalize costs by opening space for diverse groups of students may, in fact, foster predatory inclusion, a substantial

proportion of York's domestic students pay their tuition, as I discuss below, with the loans they receive from government.

As a university that stands out in terms of the proportion of revenue made up by student fees, it is notable that historically York has made concerted efforts to enroll students from lower income backgrounds. For example, between 1962 and 2009, York's Atkinson College provided part-time adult education to students seeking post-secondary education but who were also employed and/or unable to afford to go to university full-time; during its years of operation, Atkinson College made significant contributions to critical pedagogy in part-time adult education, the study of Canadian political economy, and critical studies in gender, race, ethnicity and Indigeneity, while committing to social justice in building course materials as well as hiring practices (Laxer 2009). While Atkinson College no longer exists (in 2009 the college and its faculty merged with York's Faculty of Liberal Arts and Professional Studies), recruitment of lower-income students remains a priority for the university, as outlined in its Strategic Mandate Agreement with the Ontario government. In the SMA with the province, the university states that, in 2019, 13,000 first generation students (i.e., first in their family to attend university) attended York. Moreover, York also states that "in 2018–19, 76 per cent of York's students received financial aid through the Ontario Student Assistance Plan (OSAP), up from 66 per cent just two years [prior]"; this figure is presented as evidence of York's capacity to recruit students from so-called "non-traditional backgrounds" and thereby increase access to post-secondary education on the basis of socioeconomic status (Ministry of Universities and Colleges 2019).

While this increase in OSAP use at York may be linked, in part, to the 2017 redesign of the program—which temporarily increased the proportion of grants provided via student assistance but was ultimately reversed in 2019 (as discussed above)—the rate of OSAP use is

substantial at York, especially compared to documented national rates of student debt reliance (approximately 38% according to CUSC's 2020 survey). Access to post-secondary education for students from lower income backgrounds is indeed a worthy cause, but the overrepresentation of indebted students gives rise to certain questions. For instance, now that Atkinson College is gone, do lower-income, working class, and first-generation students have the supports they need to successfully complete their degree at York? Additionally, although York, in comparison to Laurentian, is located within an economically robust urban centre (albeit at the City of Toronto's northern boundary), how will its recruitment of primarily debt-ridden domestic students impact certain performance metrics determining operational grants, such as earnings after graduation or employment in a field related to a students' program of study? Moreover, what are the consequences for students if public universities like York are deeply reliant on student fees funded largely by government sponsored student loans? Such questions are even more pressing given the OAGO's finding in a 2023 Value-For-Money report that York performed below the provincial average in graduation rate (i.e., in 2021/2022, York's graduation rate was 70.7% compared to the provincial average of 78.9%), as well as post-graduation employment outcomes, including graduate earnings (i.e., in 2021, 2019 York graduates earned an average of \$54,382 in annual income compared to a provincial average of \$60,254) and employment rate in a related field (i.e., 72% of 2019 York graduates were employed in a field related to their program of study by 2021 compared to 77% average in the province) (OAGO 2023).

In addition to ongoing efforts to recruit first-generation and lower-income domestic students, York also has invested significant resources and efforts to grow its international student population. One clear example is the 2014 opening of a Hyderabad, India campus for York's Schulich School of Business MBA in India program. Students complete their first year in

Hyderabad and their second year in Toronto, fostering internationalization insofar as domestic students can gain international experiences and international students can, in turn, gain a Canadian degree. However, the majority of students in the program are international (Statistics Canada 2020), suggesting the program functions primarily as a pipeline for international student recruitment (international students in the program pay \$26,730 CAD and domestic students pay \$17,982 per semester).

More broadly, York recruits a relatively large and diverse group of international undergraduate students. To continue growing international student enrollments, in 2019, York launched the development of a cohesive strategic plan for internationalization and global engagement. A 2019 draft issue paper aimed at initiating and guiding community consultation outlines some of the values of internationalization, including the economic and social benefits of diversity and inter-cultural learning (York University 2019), which are also reiterated in the final internationalization strategy (York University 2022). For instance, the issue paper argues that, in the globalized knowledge economy “success is contingent on navigating the social nuances and forces that shape politics, culture, and business,” (York University 2019, p. 5)—skills that can be developed through internationalization strategies. One key priority is increasing outbound mobility for domestic students (York University 2022); this is identified as an area of potential opportunity and improvement for York since a large proportion of its domestic student population already have “an international outlook” (York University 2019, 6)—i.e., speak another language besides English or have a “global experience,” presumably linked to immigration and/or having family members abroad.

Another area for improvement is both the growth and diversification of the international student population at York (York University 2022). The issue paper notes that York engages

regional recruiters to diversify its international student population and has set international undergraduate enrolment targets at 20-25 percent of total undergraduate enrollment by 2025 (York University 2019). As Table 3.3 shows, though international students from China and India, the two top source countries for international students in Canada, continue to make up a major proportion of international students that have been accepted to and plan to attend university at York and have successfully received study permits from IRCC (35% and 24%, respectively), source countries like Iran (6%), Nigeria (5%), and Bangladesh (3.5%), are increasing their shares of study permit holders planning to attend York. Nevertheless, in its 2023 report on York’s operations and capital, the OAGO warned that political tensions between Canada and India or China could have serious financial consequences for York given its deep reliance on these sources for tuition-based revenues (OAGO 2023).

Table 3.3: Study Permits Issued to Students by Select University (York), Country of Citizenship, and Year in which Permit became Effective

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
China	55	90	130	190	200	235	520	775	985	1,195	1,595	2,145	2,125	2,095
India	50	95	95	110	110	75	140	170	205	310	525	825	600	1,435
Iran	--	--	--	--	10	--	15	20	20	35	95	160	170	360
Nigeria	--	10	--	5	10	10	40	55	75	90	105	180	245	295
Bangladesh	--	5	5	--	10	10	15	20	35	50	65	110	80	210
Total	430	540	570	645	630	605	1,290	1,775	2,095	2,730	3,465	4,640	4,040	5,930

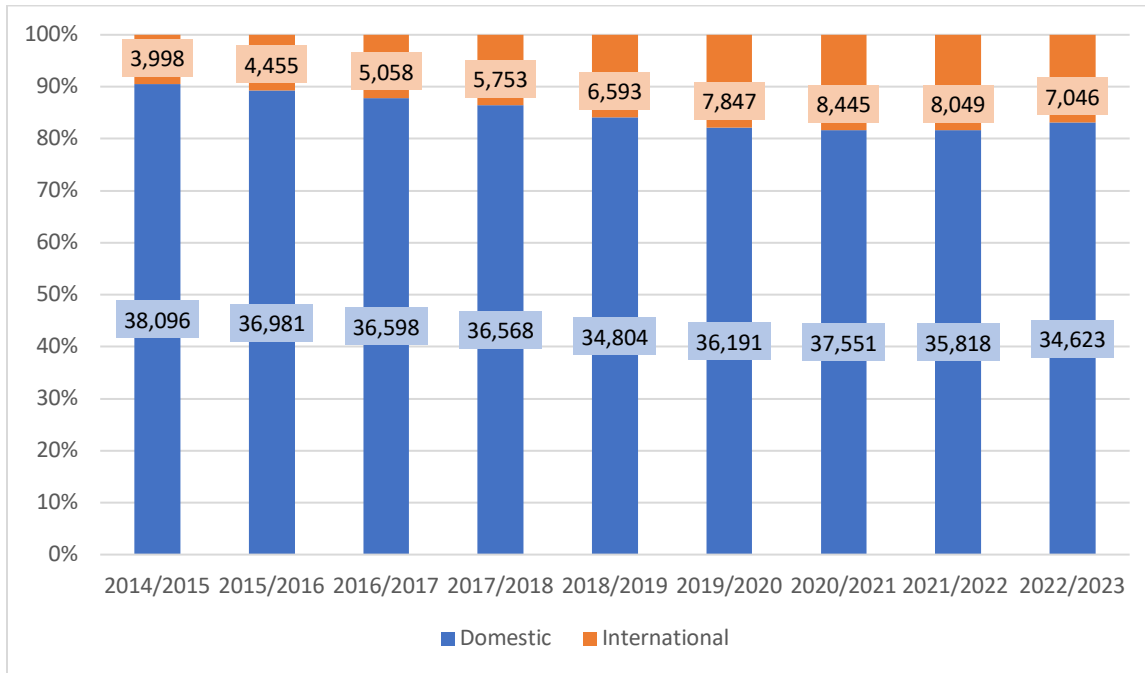
Source: IRCC 2022a.

Both York’s internationalization issue paper and final strategy (2022) also recognize a need to improve institutional infrastructure and academic supports to help better integrate international students into university life. Efforts towards this end are evidenced by changes to the curriculum; for instance, in 2021, York’s Senate approved, on the recommendation of the Academic Standards Curriculum and Pedagogy Committee, a Minor program in English Language Studies, intended for students who use English as a second language (ESL) (York University Secretariat

2021a). This program, which is designed to offer international students a way to demonstrate “their communication abilities for academic and professional purposes” (York University Secretariat 2021a, p. 17), could serve to benefit students who may not have English skills needed to succeed at the academic level at York while receiving credits towards their degree in the process. However, this curricular change was also cast as “critical in making York more competitive in attracting international students coming to study in Canada” (York University Secretariat 2021a, p. 17), thereby starkly reflecting the university’s strong commitment to maintaining its competitiveness on the international student market.

As a result of these and other efforts, since 2014, the proportion of international students within the total full-time undergraduate population has grown significantly, rising from less than 10% in 2014/15 to 18% in 2020/21 (see Figure 3.5). While a breakdown of tuition fee revenues by source (international students and/or indebted students) is not available, it is clear that York’s financial stability relies heavily on the student fees paid by lower-income domestic students as well as international students, many of whom migrate from relatively lower income contexts. Such dynamics stemming from York’s privatization efforts point to the need for greater understanding of the effects that these two dominant processes of offloading the costs of post-secondary education have on both groups (international students and indebted students).

Figure 3.5: Full-time Undergraduate Enrollment at York University



Source: Data gathered from York’s 2014-2023 Financial Statements (York University Secretariat 2021b; York University Secretariat 2023).

b. Toronto Metropolitan University: Partnering with Private Actors to Grow Tuition Revenues

Toronto Metropolitan University was founded in 1948 as the Ryerson Institute of Technology, and initially offered short trades-oriented programs aligned with the labour market—a direct result of Canada’s post-war efforts to train veterans re-entering the labour market. By the 1970s, the institution gained degree-granting authority, and, in 1993, received full university status. In 2022, the institution changed its name from Ryerson Institute of Technology to Toronto Metropolitan University, in response to substantial pressure from faculty, students, and the surrounding community on account of Egerton Ryerson’s role in the design and implementation of Canada’s residential school system (Carney 1995; Knight 2016; Indigenous Students at X University 2021). Today, Toronto Metropolitan University (TMU) continues to prioritize

experiential learning, the advancement of applied knowledge and research, as well as the preparation of students for careers in professional and quasi-professional fields.

Like York, TMU's long-standing entrepreneurial character is exemplified by its approach to real estate and infrastructure development. A major difference, however, is that TMU's highly urban campus has limited land to sell or develop. In terms of infrastructure and real estate development, then, the university has historically engaged in boldly externalized processes of privatization, including large public-private partnerships (PPPs), to accommodate growing enrollment rates and/or generate new sources of revenue. Take, for example, TMU's involvement in the City of Toronto's revitalization project in Dundas Square, a high-density downtown shopping and entertainment area adjacent to TMU's campus, in the late 1990s. During the redevelopment, TMU relinquished its development rights to a large parcel on the north side of Dundas Square in exchange for use of Cineplex Cinemas Yonge-Dundas's screening rooms as classrooms and revenues from an underground parking garage, among other benefits (Ambroski 2005). Other more informal and less transparent partnerships with the private sector include the creation of the Mattamy Athletic Centre on top of large supermarket chain Loblaws in the former Maple Leaf Gardens. This PPP involved TMU, Loblaws, and the federal government: the grocery giant purchased the building and paid for its base development; to finance the rest of the project development, TMU, raised \$35 million in private donations, promised \$20 million from a student levy, approved by a one-time student referendum impacting future students, to run for 20 years, and secured \$20 million from the federal government in matching stimulus funds (Infrastructure Institute N.D).

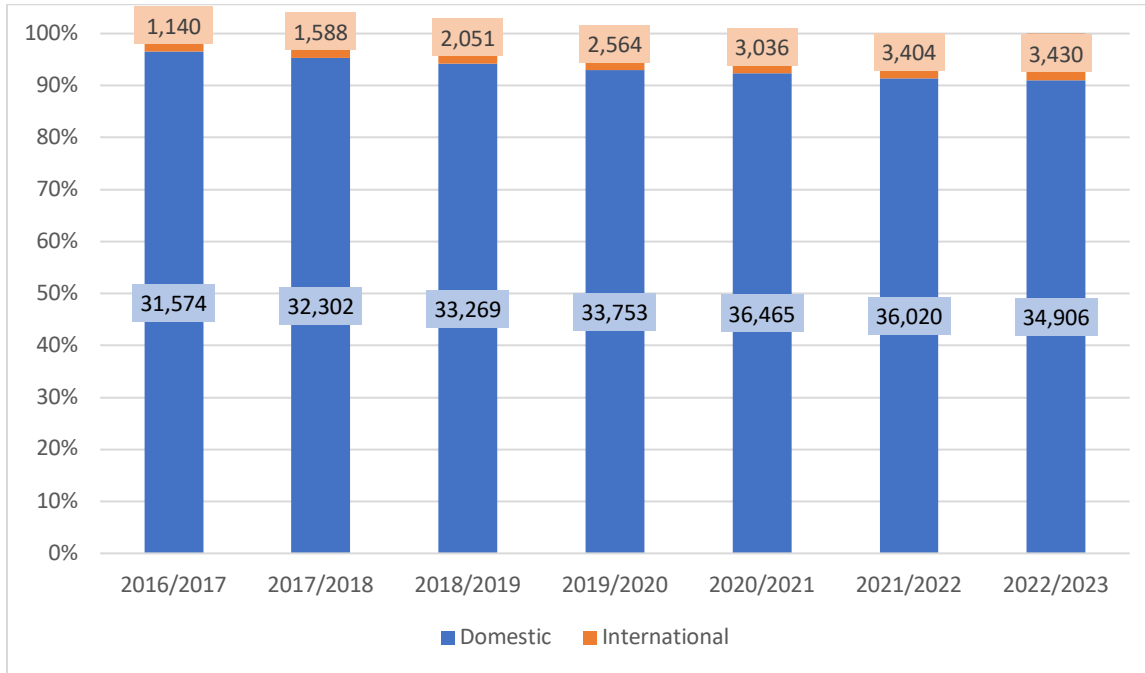
TMU has also taken the formal PPP route in its efforts to grow student fees as a proportion of revenue via expansion of its international student population. As Figure 3.4 shows,

a relatively high (compared to other universities of focus here) proportion of TMU's revenue came from tuition fees in the post-2008 years. Yet this source of revenue has not seen the same level of growth in relation to total revenue compared to the other universities of focus. TMU's relatively low international student population throughout the 2010s is a likely factor shaping this limited growth; for instance, in 2016/2017, nearly 14% of York's FTE's were international students, compared to less than 4% of TMU's FTE population (see Figure 5). TMU views international students as an "important element of diversity" within its already deeply diverse student population; in a 2019 survey conducted for the CUSC, TMU found that 72% of undergraduate first year student respondents identified as belonging to a racialized group, compared to an average of 44% across Canadian universities that participate in the survey (TMU BOG 2020).

International students are thus positioned as central to building "a culture of global engagement at the university by sharing their experiences and viewpoints in the classroom and through facilitated intercultural programming and social interactions" (TMU 2019, n.p.). However, international students are also seen as an important source of revenue. In a 2019 credit analysis, conducted for TMU by Moody's Investor Services, revenue constraints from provincially mandated domestic tuition fee cuts (and subsequent freezes) and declining demographics were identified as the key operating challenges faced by the university. The analysis identified increased international student fees and enrollments as a potential avenue for mitigating this challenge (TMU BOG 2019). That TMU's international student population fell significantly below the national average at the time domestic tuition cuts (e.g., in 2018/19 international students made up only 6.8% of total full-time enrolment; the average rate of international student enrollment at Canadian universities is 15% (see Figure 3.6) was identified

as a competitive advantage in terms of increasing international enrolments and tuition fees to mitigate new revenue constraints (TMU BOG 2019, p. 192).

Figure 3.6: Full-time Undergraduate Enrollment at TMU



Source: Enrolment counts gathered from TMU’s University Planning Office’s public data, TMU 2023a.

To support and recruit students, including international students, with different levels of English proficiency, TMU’s internal and public pathway program, the English Language Institute (ELI), offers 1-2 semester intensive programs, up to three university degree credit courses, and a pathway into TMU’s undergraduate degree programs (ELI 2023), but at an exorbitant cost (i.e., the 2023 ESL foundation program cost \$32,900 CAD for 2 terms). Meanwhile, in accordance with its International Plan (TMU 2019), which calls for an increase in international student enrolments, in August 2020, TMU announced a 10-year strategic partnership with Navitas, a global post-secondary education corporation based in Australia offering private pathway college education, to “grow and diversify” its international student population (TMU 2020). In a 2020 presentation to TMU’s Senate, the Deputy Provost and Vice-Provost of University Planning

pointed to the University of Toronto as an example of the risks, during times of economic, political, and social uncertainty (e.g., in the context of 2020, the fallout of a global pandemic), of an over-reliance on international students from a “single country of origin” (i.e., at the time, China) (TMU Senate 2020a, p. 9). Notably, source country make-up for international students at TMU stands in stark contrast to other urban universities like York and UofT: as Table 3.4 shows, like York, TMU’s leading source countries for international students are China (18%) and India (17%), but the proportion of successful applicants from these source countries is lower (recall that applicants from China and India received 35% and 24% of new student visas at York in 2021).

Table 3.4: Study Permits Issued to Students by Select University (TMU), Country of Citizenship, and Year in which Permit became Effective

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
China	--	--	--	10	10	25	50	85	145	200	300	385	390	360
India	10	15	20	25	10	20	20	50	55	90	140	190	65	335
Iran	0	--	--	--	--	--	10	15	25	25	40	85	85	220
Nigeria	--	--	0	--	--	--	10	15	15	20	40	50	85	115
Vietnam	--	--	--	--	--	--	--	10	20	30	55	85	115	110
Total	120	130	140	140	120	135	250	440	540	715	1,030	1,370	1,120	2,015

Source: IRCC 2022a.

A partnership with Navitas was presented as a means of avoiding this risk on the basis of the international corporation’s recruitment capacities within diverse countries of origin: “About 40% of international students worldwide are from China. Navitas’ portfolio is comprised of only about 25% students from China, and they have the ability to recruit there but also in India, Eastern Europe, Africa, and South America” (TMU Senate 2020a, p. 10). In a question-and-answer session, the Deputy Provost and Vice-Provost of University Planning stated further that Navitas’ pathway college would improve visa approval rates from lower income regions,

including Africa (TMU Senate 2020a). International students from African countries face lower rates of visa approvals (IRCC 2022b)—a trend that some have flagged as discriminatory (Tao 2021), possibly due to IRCC’s metrics for determining financial sufficiency. Notably, prospective students are required to demonstrate financial sufficiency for their first year of studies, but IRCC’s guidelines for assessing international student visas state that officers may exercise discretion in the documentation they request and that “students from developed countries who are both visa exempt and from socioeconomic backgrounds similar to Canada might only be required to state their available funds,” and students from “high-risk environments” may be subject to greater scrutiny (IRCC 2023b). Navitas does not explain publicly how it can improve visa approval rates for students from African countries, though one possible explanation is that it recruits students from higher income backgrounds and/or helps them prepare documentation for this assessment.

The decision to enter into a partnership with Navitas was ultimately cast as a means of accessing the companies’ expertise in international student on-boarding through recruitment into pathway programs constituting first-year university studies, overseen by TMU departments and operated by Navitas on TMU’s campus; upon completion of the pathway program, students are eligible for admittance into an TMU degree program, according to the standard of admission determined by TMU. TMU predicts that this partnership will result in the recruitment of 500 additional international students, presumed to be well-equipped, on account of the Navitas curriculum, to succeed in and complete their remaining years of university, per annum (TMU Senate 2020a).

In exchange, Navitas collects pathway program students’ first-year tuition fees (while remitting to TMU for use of its facilities and other services); that is, first year international

students' fees go directly to the private company. Moreover, private pathway colleges can contribute to the full privatization of areas of study previously provided by publicly-assisted universities; for instance, at Simon Fraser University, delivery of the English for Academic Purposes program has been relocated to Navitas-owned Fraser International College (Maschmann 2018). Importantly, while faculty unions at other universities, such as Western University, have successfully quashed contracts with Navitas on account of this threat of outsourcing unionized academic labour, the collective agreement between the faculty and their employer at TMU includes a no strike-no lockout clause, weakening faculty members' ability to issue a serious challenge to the administration's decision to work with Navitas as well its broader embrace of further privatization. Navitas has also been criticized for its engagement of non-transparent forms of recruitment. For instance, students attending pathway colleges owned by Navitas in Canada, including International College Manitoba, have reported that local recruitment agents (who receive a cut of tuition revenues accumulated by Navitas) provide inaccurate information about citizenship pathways and employment opportunities, as well as private pathway colleges' relationship to the host university (CAUT 2013; Larsen 2012).

Complimenting this PPP approach to recruiting international students, in 2020, TMU also partnered with a private university, Universities of Canada-Egypt to open a satellite campus in Cairo. TMU's Cairo Campus, located in the New Administrative Capital (a smart city building capacity to house 6.5 million people to relieve congestion in Cairo), to complete a Bachelor's degree through TMU's Faculty of Communication and Design or Faculty of Engineering and Architectural Science without travelling to Canada. In comparison to the Navitas deal, even less details are available about this partnership. However, curriculum proposals submitted to TMU's Senate by the Faculty of Communication and Design and Faculty of Engineering and

Architectural Science reveal that, through this partnership, Universities of Canada is to provide the campus facilities and infrastructure, marketing, and student recruitment, as well as student services, while TMU maintains academic control over program offerings and policies (TMU Senate 2020b). Students attending TMU in Cairo are subject to a different fee schedule: in 2021/2020, tuition fees at TMU's Cairo Campus were approximately CAD \$17,000 per year for a Bachelor of Arts degree, and CAD \$22,100 per year for a Bachelor of Engineering (BEng) degree, a lower rate compared to international student fees at TMU's main Toronto campus, where a BA is approximately \$30,000/year and a BEng is between \$31,000-38,000/ year (TMU 2020).

This internationalization project illustrates yet another approach to externalized and international privatization, aimed at recruiting high fee-paying international students, including those who may not be able or willing to travel to Canada to gain their degree and/or are looking for a slightly more cost-efficient option. Notably, in 2023, TMU announced it would significantly reduce tuition fees in light of an economic crisis in Egypt; tuition fees for Egyptian students would now be between \$9,600 and \$11,200 (TMU 2023b). Then, in August that same year, TMU announced it was cancelling new admissions to the satellite campus.²¹ While ultimate outcomes for this internationalization project remain to be seen, the 2023 developments highlight the potentially tumultuous nature of international PPPs for post-secondary institutions, illustrating how such partnerships may entail significant financial risks for both students and post-secondary institutions.

²¹ TMU offered students previously enrolled its Cairo campus free tuition and a \$10,000 CAD stipend for online and in-person learning needed to complete their degrees in Toronto (Hurley 2023).

c. Lakehead University: Supporting Local Economic Development and Raising International Student Fees

Lakehead University was established in 1965 and is located in Thunder Bay, Ontario, with a satellite campus in Orillia, Ontario. Lakehead is a relatively small and northern university, with strong links to Indigenous and northern communities as well as northern Ontario-based industries and sectors. Similar to other Canadian universities, student fees have come to represent a greater proportion of Lakehead's revenues since 2008. Since 2009, the proportion of Lakehead's revenue that comes from student fees has increased sixteen percentage points from 25% in 2009 to 41% in 2019 (Figure 3.3).

While Lakehead's engagement in privatization is less explicit than TMU, or even York, the institution has nevertheless prioritized private sector interests in its curriculum and operations and substantially increased its reliance on international student fees. To further grow private revenues in the form of tuition fees, Lakehead prioritizes local economic development and student enrollment growth. For instance, the university's 2018-2025 Strategic Plan identifies entrepreneurship and innovation, and capacity development as two of five foundational strategic themes (Lakehead University 2022). In pursuit of fostering entrepreneurship and innovation within local communities, Lakehead's ongoing economic development goals include increasing work-integrated learning opportunities, supporting post-graduation transitions into the local workforce, and partnering with local business and industry, among other strategies. Meanwhile, the strategic theme of capacity development aims to achieve optimal undergraduate and graduate student enrolment and invest in human resources and infrastructure to ensure high quality learning outcomes; specifically, Lakehead seeks to increase student enrollment to 10,000 students by 2023; increase international student enrolment to 20% of total enrollment by 2023;

and “increase proportion of revenue from sources other than government operating grants or government-regulated tuition” (Lakehead University 2022, p. 21). These strategies present two underlying assumptions guiding Lakehead’s operations: first, that encouraging graduates’ immediate transitions into the local workforce is beneficial to not only students and local industries and sectors but will also foster conditions that encourage local prospective students to seek post-secondary education and thus sustain the university. The second assumption is that efficiency and capacity development rely on the expansion of private revenues, such as student fees, and particularly those tuition fees that are not regulated by government, such as international student fees.

A key strategy towards the goal of local economic development is the retention of Lakehead students (particularly those who come from other regions) within the Orillia or Thunder Bay area after graduation. Highlighting the important role that the university already plays in this domain, in its Strategic Mandate agreement with the province, Lakehead notes that of the 50% of students that come from regions beyond its local catchment areas, 20% of these out of region students stay and work in either Orillia or Thunder Bay for two years or more (Ministry of Colleges and Universities 2020b). Retention is meant to serve as a triple win for students, the university, and employers, in a relatively lower-income and less economically stable region. Indeed, recruitment of graduates into local labour markets can clearly benefit industries and sectors seeking skilled and/or highly exploitable labour. It is unclear, however, whether such efforts towards local economic development results in higher earnings or employment in a related field for graduates who choose to stay within the region. Notably, with regards to graduates’ earnings and employment in a related field—two metrics that inform the province of Ontario’s performance-based funding mechanism—Lakehead notes that such

measurements are “highly susceptible to external macro-economic influences on many cyclical, resource-based industries in rural, remote, and northern communities” (Ministry of Colleges and Universities 2020b, p. 9); in other words, economic instability associated with the marginality of the surrounding area can compromise the university’s effectiveness or “performance” in these key areas.

Like Laurentian, Lakehead’s location in a relatively low-income region in Ontario limits the university’s capacity to recruit local students, requiring the university to compete with more urban, well-resourced, southern Ontario universities for out-of-region students. Moreover, in its Strategic Mandate Agreement with the Province of Ontario, Lakehead notes that because approximately 96% of its domestic undergraduate population had at least one characteristic of an under-represented student population in 2019/2020, as defined by the Ontario Postsecondary Access and Inclusion Program Guidelines, and 40% of its domestic undergraduate population had at least three of these characteristics, its weighting for graduation rate as a performance based metric is low (Ministry of Colleges and Universities 2020b). This low weight suggests that Lakehead’s domestic population is not only made up largely of underrepresented groups, or ‘non-traditional’ students, but that supports, including those provided by the university and beyond, necessary for these students to successfully complete their degree in a timely manner may be lacking. Nonetheless, unlike Laurentian, Lakehead has increased student fees as a proportion of revenues significantly since 2008. One factor contributing to this difference may be Lakehead’s relative success in recruiting international students.

Analysis of Lakehead’s governance documents suggests that, in recent years, enrollment has stayed relatively consistent, though the proportion of international students has grown. Enrolment data gathered from Lakehead’s Board of Governors’ administrative materials reveals

that, in 2015/2016, international students accounted for approximately 8% of total enrollments, and by 2019/2020, international students accounted for 16% of total enrollments (Figure 3.7). In contrast to the other universities profiled here, the top source country for international students who receive permits to study at Lakehead in 2021 is by far India (45%), followed by China (16%), Iran (7%), Bangladesh (5%), and Nigeria (5%) (see Table 3.5).

Table 3.5: Study Permits Issued to Students by Select University (Lakehead University), Country of Citizenship, and Year in which Permit became Effective

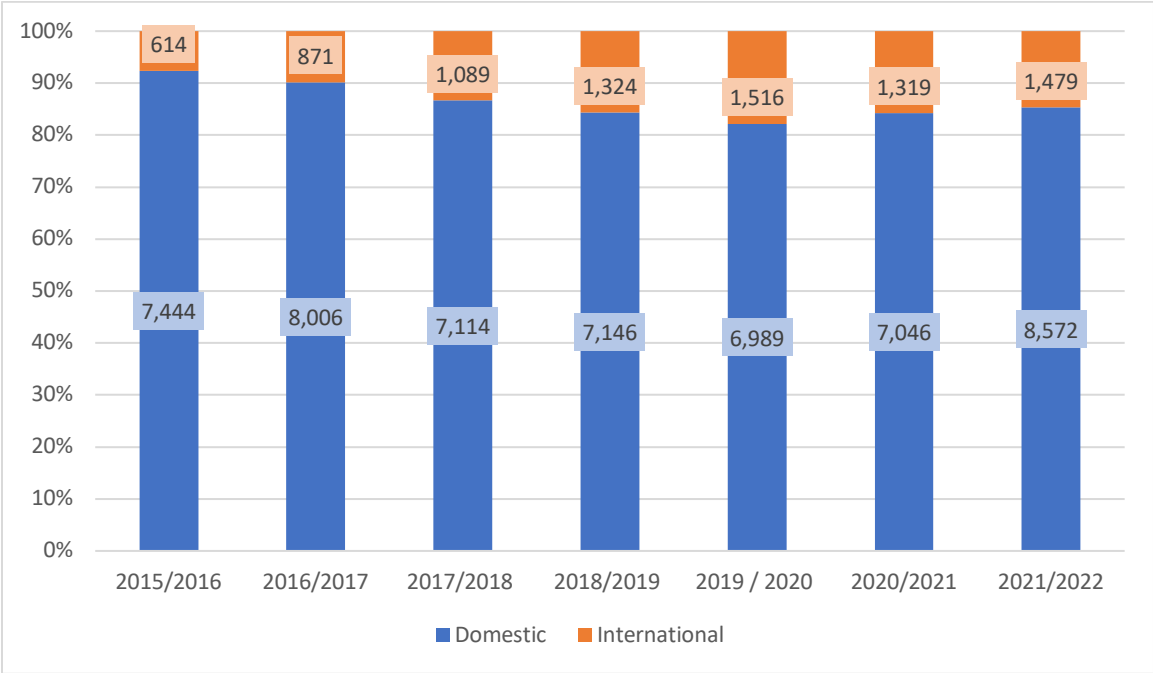
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
India	--	0	--	--	--	--	20	30	110	240	400	360	65	440
China	5	5	5	25	15	35	45	65	105	110	135	210	140	155
Iran	0	--	--	--	--	--	--	--	10	5	10	15	5	70
Bangladesh	--	0	0	0	0	--	--	--	--	5	20	25	10	50
Nigeria	0	0	0	0	--	--	--	10	15	15	30	30	35	45
Total	25	25	20	35	65	185	175	200	390	520	750	740	330	970

Source: IRCC 2022a

Notably, Lakehead is also unique among the selected case studies insofar as operating statements delineating international from domestic student fee revenue are included in its Statement of Operations, revealing concretely how the growth of international student fees as a proportion of total tuition fee revenues far eclipses international students' growth as a proportion of total enrolments. Between 2015/2016 and 2021/2022, international student fees grew from 15% of total student fees to 44% of total revenue from student fees (see Figure 3.8). This growth is the result of consistent increases in international student fee rates, while domestic tuition fees have remained frozen or, in some years, were reduced. For instance, in 2020, Lakehead's Statement of Operations reports total student fees increasing from \$84.733 million in 2019 to \$85.712 million in 2020 (an increase of 1.16%) (Lakehead University BOG 2020). However, in 2020, domestic tuition fees were reduced by 10% in accordance with the tuition fee framework set by the

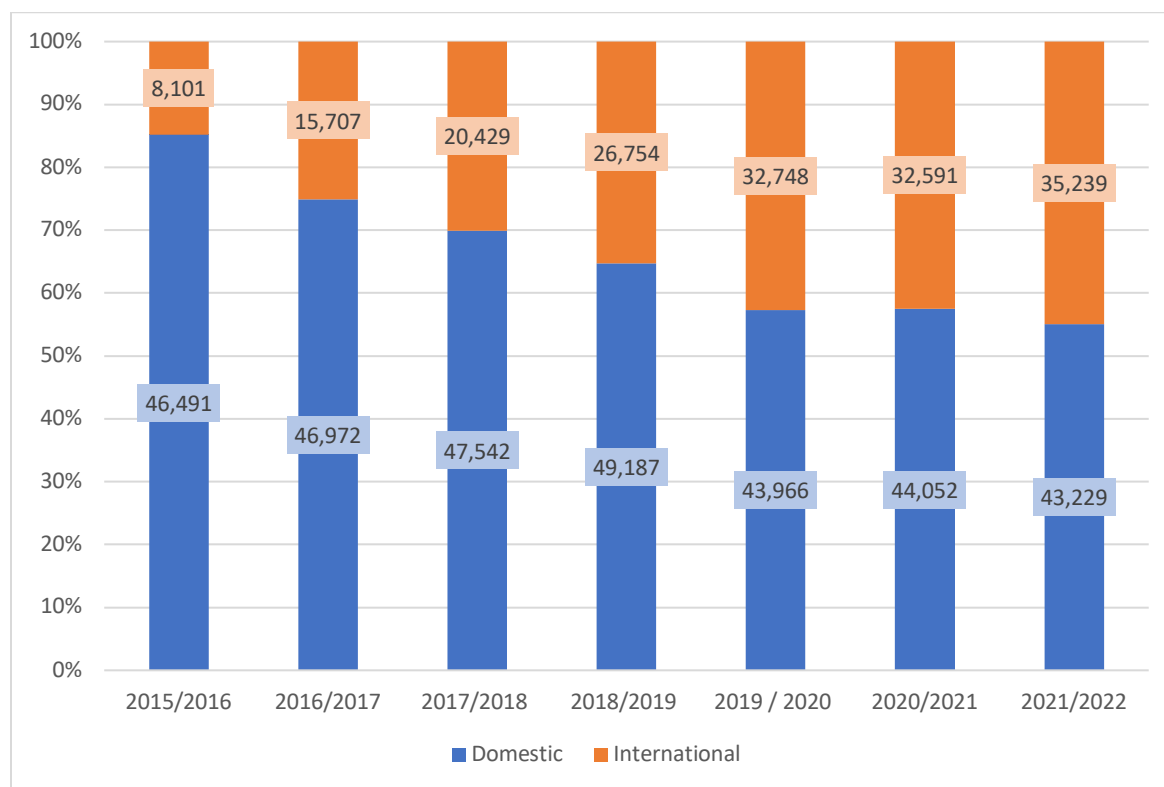
provincial government (Lakehead University BOG 2020); as Lakehead’s Associate vice-President of Financial Services wrote in a 2020 memorandum to Lakehead’s Board of Governors’ Audit and Risk Committee, “the 1.16% growth is attributable to increases in approved tuition fee rates for both international students and the growth in year-over-year enrolment of international students” (Lakehead University BOG 2020, p. 3; see also Figure 3.7). The Lakehead case thus starkly illustrates not only the disproportionate burden of costs associated with post-secondary education placed on international students, but also the potentially devastating effects of a decrease or pause in international student enrollment.

Figure 3.7: Total Enrollments at Lakehead University (Orillia and Thunder Bay Campuses)



Source: 2015-2021 data is retrieved from Lakehead University BOG 2021a; 2021/2022 data is retrieved from Lakehead University BOG 2022.

Figure 3.8: Revenue from Student Fees at Lakehead (Orillia and Thunder Bay Campuses), in Thousands



Source: Revenue from student fees gathered from Lakehead’s annual Statement of Operations, 2015-2022 (Lakehead University 2022).

Lakehead’s decision to raise international student fees is, for the most part, consistent with other Ontario universities’ tuition schedules; in 2020, the university proposed an increase of 5% to undergraduate international arts and science tuition fees for the 2020/2021 academic year, while the average increase at Ontario universities was 7.95% (Lakehead BOG 2021b). Indeed, Lakehead contends that proposed increases in international fees serve to place Lakehead University close to competitor universities in the province (Lakehead BOG 2021b, p. 3). International students have spoken out about the double-bind they face when fees are raised on an annual basis; as one civil engineering international student, who experienced a 13% increase in tuition fees between 2019/2020 and 2020/2021, told CBC News, “it makes [international students] feel like they’ve already invested so much that they have to either drop out and lose

tens of thousands of dollars they've already paid, or increase and invest some more into it" (Turner 2020). The Lakehead University Student Union has also petitioned the university to lower international tuition fees (Change.org 2020), while asking the university to increase financial aid and expand employment opportunities for international students on campus. Despite this push back, the university moved ahead with the annual increase in 2020. Media communications (Turner 2020; Diaczuk 2020) and Board of Director meetings indicate that the university publicly and explicitly justified this decision as a necessary means of addressing the gap created by decreased funding from government and domestic tuition fee freezes; in other words, Lakehead's decision to further extract private revenues from international students is meant to guard against fiscal hardship brought about by the dual effort to limit costs for domestic students while cutting public spending on post-secondary education. Yet, given the university's commitment to supporting students' transition into the local labour market to spur economic development and growth, the question of how high-fee paying international students' fare in their transitions, particularly those students from lower-income contexts, to Canada's labour market merits further exploration—a central aim of Chapter 5.

d. University of Toronto: Investing in Professional Programs and Pushing the Limit of International Student Fee Increases

The University of Toronto (UofT) was established well before the other universities of focus; founded via royal proclamation as King's College in 1827, the university was renamed University of Toronto in 1850 when it became a secular institution and now occupies three campuses: St. George campus (downtown Toronto), Scarborough campus, and Mississauga Campus. As Canada's 'flagship university,' this large research institution is ranked within the

top 10 public universities in the world. Similar to the other universities profiled herein, UofT's reliance on revenues generated by tuition fees has grown significantly in the past 10 years, such that student fees as a proportion of revenue have increased by 18 percentage points, a shift that appears to be linked to constrained public spending and growth of international student enrollments and tuition fees (See Figure 3.4).

In comparison to the other universities profiled herein, UofT stands out in terms of its approach to privatization. Broadly, the university has avoided some of the more explicitly entrepreneurial approaches embraced by TMU and York, relying on deans and senior administrators, rather than arms-reach private actors, to oversee the creation and improvement of large assets (e.g., re-development of lands and buildings) (Valverde et al. 2020). However, a closer look at the forces guiding UofT's development of new buildings reveals that market forces drive the university's urban development projects. For instance, as Valverde et al.'s (2020) study points out, UofT invested over \$300 million in new building projects in the 2010s; every new building constructed between 2012-2018 at its downtown campus belongs to a professional faculty, fostering a clear spatial inequality between professional faculties like law, architecture, engineering, and business/management, and faculties such as the social sciences and humanities. While UofT justifies these investments on the basis of professional faculties' ability to attract private donor investments in ways that are not possible for the humanities and social sciences, it is also notable that these professional programs are exempt from tuition fee regulations and bring in significantly higher student fee revenues.

Though UofT has taken on substantial debt loads to finance its capacity-building projects, threats associated with such investments in the construction or renovation of buildings are counteracted by the institution's sizable endowment fund of over \$3 billion in 2022 (University

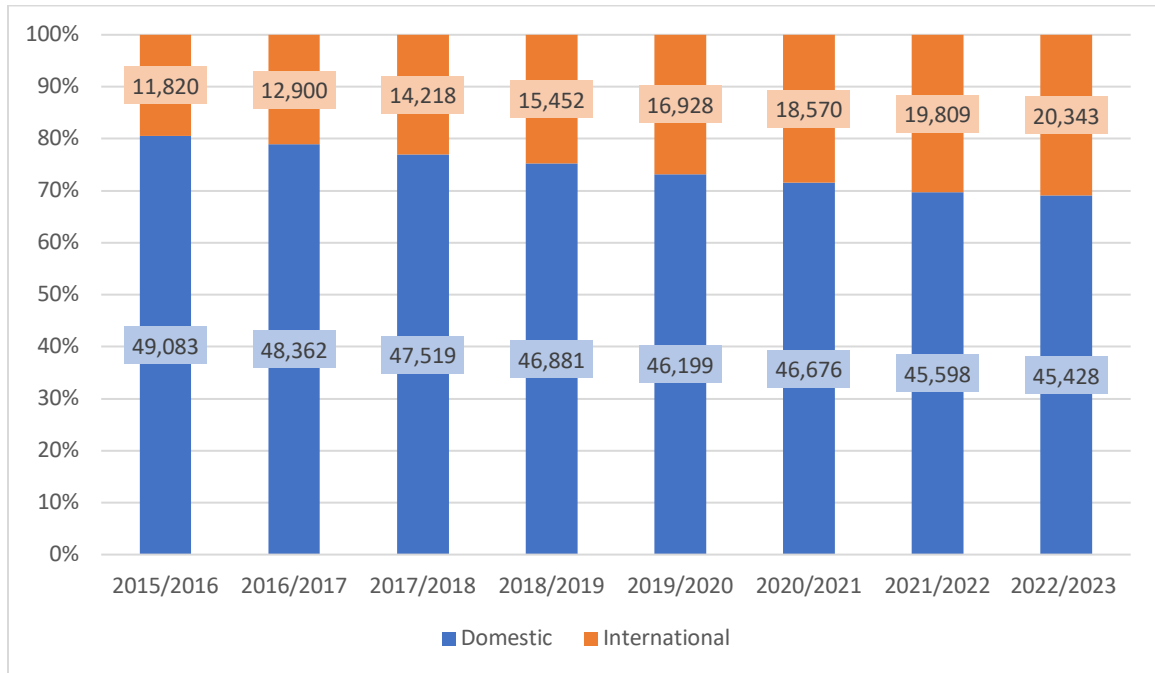
of Toronto Financial Services 2022).²² The management of UofT's large endowment fund, however, highlights some key limitations of privatization and its impact on institutions that generate substantial investment incomes on funds originating from private donations. UofT's endowment fund is managed by an arms-length entity, University of Toronto Asset Management (UTAM), which, as Hird-Younger and Valverde highlight in their 2020 working paper, can restrict the university's Governing Council in their ability to make decisions about the use of the endowments' sizable investment incomes. For example, at the onset of the COVID-19 pandemic in 2020, a faculty and librarian-led campaign proposed that UofT's Governing Council contribute to an emergency relief fund to support part-time, contingent, seasonal, and subcontracted campus staff impacted by the pandemic (Kalvapelle 2020) using the investment income that is generated annually by the endowment fund; this proposal was denied, however, on the basis that UofT's administration could not draw on endowment funds for such purposes, reflecting a limited capacity to support innovative approaches to crisis management (Hird-Younger & Valverde 2020). In addition to costs associated with re-investing annual income within the fund, endowment revenue is strictly reserved for funding for scholarships, bursaries, research chairs, and endowed professorships (University of Toronto Financial Services 2022). Thus, while costs associated with operations, like supports for contract, low-income, or otherwise insecure university workers, are not eligible, even in moments of crisis, to be financed by endowment revenues, these revenues are used to finance investment managers' (many of whom are representative of investment funds themselves) fees, which totalled \$35 million per year in 2022 (University of Toronto Financial Services 2022). Furthermore, UTAM's arms-

²² In comparison, York's endowment fund totalled approximately \$550 million (York University Endowment Fund 2023), TMU's totalled approximately \$150 million (TMU 2022), and Lakehead's totalled \$64 million in 2022 (Lakehead University 2022b).

length status limits its transparency and accountability requirements to employees and students and, as Hird-Younger & Valverde (2020) point out, obscures the management of the funds and decision-making processes informing the use of investment incomes. While very distinct in character and potential effects from the situation at Laurentian, the private management of endowment funds does involve ceding some amount of governance and control over a public institutions' decision-making around where revenues are spent to private actors with interests that may not necessarily align with those employed by and enrolled at the university.

UofT also stands out for its relatively large and growing population of international students; in 2015, 11,820 full-time international undergraduate students were enrolled (19% of total full-time undergraduate population) (University of Toronto Planning & Budget Office 2020a) and in 2022/23, despite major interruptions and uncertainties brought about by the global pandemic, 31% of UofT's full-time undergraduate population (i.e., 20,343 of a total of 65,771 full-time enrolments) were international students (University of Toronto 2023). Notably, UofT is the only university profiled herein where domestic FTEs have steadily decreased as international enrolments increased, such that between 2015 and 2022, domestic full-time enrollments dropped from 49,083 to 45,428 (Figure 3.9). This decrease is linked, in part, to the University's 2018 Strategic Mandate Agreement with the province that required UofT to reduce full-time domestic enrolments by 1,800 seats by 2021 on account of shifting demographics in Ontario (University of Toronto Planning & Budget Office 2019, p. 4; see also Ahmed-Ullah 2018). Despite this decrease in domestic enrolments, which expands beyond requirements made by the province, UofT has continued to grow total enrollments via its international student population (see Figure 3.9).

Figure 3.9: Full-time Undergraduate Enrollment at University of Toronto



Source: University of Toronto Planning & Budget Office 2022; 2023.

Compared to other universities in Canada, UofT also has some of the highest international student fee rates; for instance, the university reported in 2021 that its Arts & Science international undergraduate student fees (\$58,671) were the highest among Canadian universities (University of Toronto Planning & Budget Office 2021). As a result, international student fees account for a major proportion of revenue. For example, in 2019, when Ontario implemented a 10% cut to domestic tuition fees, as well as a subsequent 2020/2021 tuition freeze, UofT faced a reduction of \$113 million in domestic fee revenues by 2021 (University of Toronto 2021). However, despite this loss, student fee revenues increased by \$182 million to a total of \$2 billion. Illustrating UofT's reliance on international students, this growth, in a year in which the university actually reduced domestic tuition fees, is entirely founded on an increase in international student fees and enrolments (University of Toronto 2021).

As UofT's tuition fee schedule for publicly-funded programs 2020-2021 illustrates, in order to sustain necessary revenues in the wake of the provincially mandated domestic tuition

decrease and freeze, the university was required to increase international tuition fees by 5.3% (University of Toronto Planning & Budget Office 2020b). The Planning and Budget department also noted that although UofT’s tuition fees for international undergraduates were at or near the highest among comparable large research universities in Canada, this was an appropriate position considering that “international demand for our programs remains very strong” (University of Toronto Planning & Budget Office 2020b, p. 6). However, as the 2021/2022 tuition fee schedule report states, growth via raising tuition fees is ultimately limited: “[a]s the University’s international undergraduate fees are now near the top of our comparator range, the rate of increase is anticipated to slow” (University of Toronto Planning & Budget Office, 2021, p. 7). The relationship between UofT’s high international student fees and the predominant source countries among its international student population is also notable; as Table 3.6 reveals, students from China (54%) make up a much larger proportion of international students with approved student visas planning to attend UofT than those from India (9.5%). Moreover, the next top source countries are the US (4.5%), South Korea (3.2%), and Hong Kong (2.3%)—a stark contrast to TMU, Lakehead, and York where students entering from countries with smaller economies, like Iran, Nigeria, Bangladesh, Vietnam, and Pakistan, make up a significant proportion of study visa approvals after China and India. My review of senate and board meeting materials and documents found no evidence of efforts towards diversification of international students, suggesting that high tuition fees may limit this option as a means of expanding international student enrollment.

Table 3.6: Study Permits Issued to Students by Select University (UofT), Country of Citizenship, and Year in which Permit became Effective

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2020	2021
China	85	160	215	315	390	455	1,080	1,870	2,295	2,865	3,875	4,685	7,785

India	70	75	95	95	140	130	180	245	280	400	505	210	1,365
US	45	55	40	20	35	10	60	165	200	270	265	205	655
Korea	60	55	55	80	50	45	110	150	180	185	250	195	460
Hong Kong	10	35	20	30	30	25	45	75	70	105	100	100	335
Total	835	920	1,000	1,065	1,150	1,515	2,530	3,855	4,320	5,625	6,800	6,625	14,440

Source: IRCC 2022a.

4. The costs and limitations of privatization

In response to diminishing and outcomes-oriented public funding for post-secondary education, Ontario universities have come to rely heavily on private sources of revenue, and particularly tuition fees. The various activities discussed in section three illustrate different though intertwined approaches to achieving this ultimate goal of growing tuition revenues, albeit to varying degrees. I categorize these modalities as *direct increases to student fees (broadly defined)*, *capacity building* and *diversification of student enrollments*. Specific examples of these three modalities can appear as both internalized and externalized privatization occurring outside the institution, inside the institution, or transcending these spheres. Privatization oriented towards growing tuition revenues may involve the engagement of private sector strategies and approaches within the shifting confines of the public university (e.g., treating students like customers and diversifying this customer base, taking on large amounts of privately financed debt to build new buildings and campuses to attract more students, adjusting curriculum to attract international students, etc.); alternatively, some universities engage with private actors outside the institution (e.g., partnerships with private pathway colleges and recruitment agencies; partnerships with private universities abroad, etc.). Moreover, specific examples of privatization within these broader modalities can occur at varying scales, including the international, and/or foster expropriation, particularly for low-income, first generation, indebted, and/or international students.

While varying illustrations of privatization reviewed herein can ostensibly serve to increase revenues from tuition fees, analysis of the findings presented above reveals certain limitations and risks for universities employing these strategies in their efforts to address the effects of cuts to public spending on post-secondary education. Moreover, reflecting the expropriative character of privatization in post-secondary education, each modality of privatization appears to ultimately offload disproportionate burdens of the costs of post-secondary education onto students, and particularly international students.

a. Increasing Student Fees and Tuition Hikes

Perhaps the most straightforward illustration of privatization used by the universities profiled herein to increase private revenues is *increasing student fees and tuition hikes*. While universities are limited in their ability to offload costs directly to domestic students via tuition fee hikes some universities, like TMU externalize costs of constructing new buildings and facilities onto current and future students in the form of student levies.

Moreover, in light of the province's 2019 decision to cut domestic tuition fees by 10% and implement a tuition fee freeze for subsequent years, universities in Ontario face diminishing revenues from domestic tuition fees. In this context, institutions like Lakehead increased the rate of international tuition fees, openly justifying this decision to explicitly offset the loss of domestic tuition revenues and constrained public spending. It is important to note that, in response to Lakehead's decision there was significant pushback, not only from international students, but domestic students as well, suggesting that universities may be limited in this domain by growing solidarity between international and domestic students. Nevertheless, Lakehead's decision to increase international tuition fees to make up for lost revenues from domestic students, whose tuition fees are lower due to per-capita operational funding provided

by the province, is a clear illustration of privatization insofar as it is increasing pressure on private non-citizen actors to sustain revenues at a public institution; it also resembles processes of expropriation insofar as it is intensifying the extraction of revenues from actors deemed to be foreign, though at least partially incorporated into the academic community, in order to maintain lower costs for nationals. Moreover, while Lakehead's concerted efforts to facilitate experiential learning and support students' transitions to employment in the local labour market could, in theory, benefit international students seeking to work during and after their degree (on student migrants' motivations to stay and work in receiving states after graduation in order to recoup the costs of their education, see Thomas 2017), this is only the case *if the employment opportunities are decent*, particularly compared to the high rates of tuition international students must pay. As a university located in a lower-income region that still charges international student fees comparable to universities in more urban and high-income areas, international students' recuperation of post-secondary education costs via employment in the region after graduating may take significantly longer than if they relocated to a more urban setting, potentially exacerbating predatory inclusion.

The case of UofT reveals another limitation of increasing international student fees to maintain private revenues. The university's tuition rate for international students is at the top of the Canadian market, justified on account of the university's high ranking both domestically and internationally. However, the university predicts increases in international student fee rates must slow as they near the top of the comparator range. Moreover, UofT's high tuition fees for international students may prevent them from expanding their international student market and recruiting international students who come from lower socioeconomic backgrounds.

b. Building Capacity to Attract More Students

Growing student enrollments is a common strategy towards increasing revenues from private sources (i.e., students) among the four universities profiled. As such, a prevalent modality of privatization employed by the universities profiled herein is *capacity building*, which takes both externalized and internalized configurations. For example, TMU has engaged in capacity building by selling off land to private developers but securing additional classroom space in the newly constructed entertainment facilities as a condition of the deal; it has also partnered with large corporations in constructing new spaces for students, such as a sports and recreational facility. This externalized approach to capacity building starkly illustrates how the embrace of private public partnerships can render substantial control to private sector actors and their interests. However, private sector control and alignment with private sector interests can also be intensified in less obvious, though potentially highly effective, internalized means of privatization, operating within an institution.

For some universities, like UofT and, to a certain degree, York, capacity building has involved strategic investments in (and seeking funding from public funders and private donors for) the creation of larger and state of the art buildings for professional faculties. Thus, illustrating the internalization of market logics, public universities may engage in capacity building through large investments in market-oriented programs and disciplines, a trend that can contribute to contradictory outcomes within the education system, particularly for those programs and disciplines perceived to be less relevant to current market logics. If departments and faculties seen as “non-professional” are excluded from capacity building investments, these disciplines will lack the new infrastructure and expanded capacity to improve their appeal to prospective students and increase enrollments. A continuation of this trend, then, could

contribute to a situation where those programs that have been left behind suffer from decreased enrollment; such programs are at risk of greater scrutiny in times of financial crisis and, as the case of Laurentian starkly illustrates, further disinvestment.

In a much larger capacity building project, York's development of the Markham Centre Campus, expected to open in Fall 2024 and a \$260.5 million project, is an effort to increase enrollments through the provision of professional programs and micro-credentials in a region with a rapidly growing undergraduate-age population. Though the operation of the new campus will be publicly funded, the provincial government has offloaded the costs of its construction onto the university. Illustrating another face of privatization, the provincial government's decision to externalize these costs onto a public university means that York has to rely on private donors and private lenders to finance this large project. The risks of this investment, then, are ostensibly shouldered by the university. At the same time, York plans to pay off its debts through the accumulation of tuition fees via enrollments at the new campus. Thus, a substantial portion of the new campus, plus the interest on the private loans carried by York, will be ultimately funded by student fees. Moreover, the OAGO's 2023 report predicts that York will not recover the initial capital cost of \$260.5 million until 2038/2039, with the potential effect of further deferring the institution's extensive maintenance backlog (totalling over \$1 billion in 2022/2023) that has left many of its buildings and infrastructure on the Glendon and Keele campuses in states of disrepair (OAGO 2023). As the insolvency case of Laurentian reveals, the financial risks York has taken on could have devastating impacts for students, faculty, staff, the surrounding community, and the university itself, and create a situation where the operations and governance of the public university are directed by large private lenders rather than the government, faculty, and students.

c. Growing Student Enrollments via Diversification

Each of the four universities profiled also engaged in *diversification of student enrollments* as a key modality of privatization that is highly relevant to my analysis of the impact of privatization on students in the subsequent chapters. This approach can involve the recruitment of students who may need extra support in order to enroll in, attend, and complete a university degree. At the same time, in the context of Ontario’s post-secondary education system, diversification can help universities compete with other institutions to maintain and maximize enrollments, within the confines of corridor funding or financial arrangements that limit provincial operating grants beyond a government-established, university-specific domestic student enrollment level.²³ In this sense, diversification can function as a modality of privatization when it aims to generate revenues by creating new consumer markets, often without necessarily providing equitable outcomes for new groups of “consumer” students. Diversification is also a prime example of internalized/externalized privatization operating both within and outside to the institution, insofar as it is through the inclusion of diverse student populations that the university is able to further externalize costs of post-secondary education.

One clear example of diversification functioning as a modality of privatization is York’s recruitment of domestic students from so-called non-traditional backgrounds, such as students who are the first in their family to attend university (i.e., “first generation students”), and/or are not in a socioeconomic bracket presumed to make such human capital investments. Lakehead also puts resources towards recruiting non-traditional domestic students locally, furthering its commitment to regional economic development and experiential learning in the local labour

²³ Notably, a 2023 Ontario-government commissioned expert panel on financial sustainability in Ontario’s post-secondary sector found that 14 universities collectively enrolled more than 20,000 students above the combined total of their corridor funding limitations, pointing to the need for renegotiated enrolment levels (Harrison et al 2023).

market in order to expand its appeal to local northern students for whom the cost of post-secondary education relative to the perceived return in the local economy may not be clear. Recruitment of such students is aligned with broader social investment policy efforts seeking to address social and economic inequalities through creating equal opportunities for education—typically fostered in the Canadian context by a combination of government interventions, such as per-capita operational grants provided to universities, scholarships and bursary programs, as well as government-regulated student loan programs. However, both Lakehead and York note in their strategic mandate agreements with the provincial government that their relative high enrolment of students from non-traditional socioeconomic backgrounds compromises their performance in key metrics for evaluation, such as graduation rate.

While balancing the diversification of students as revenue sources and meeting criteria for government funding is a tension that post-secondary institutions must weigh and navigate when implementing this modality of privatization, it is also necessary to consider the potential costs of this approach on students. As critiques of diversity and inclusion practices in institutions unwilling to engage in systemic change suggest (see for e.g., Ahmed 2012; Bannerji 2000; Mohanty 2003), simply enhancing access to those who were previously excluded rarely creates the conditions for people from marginalized backgrounds to fully reap the benefits of their education. In this sense, especially if diversification requires students to go into debt in order to gain access, it may also foster predatory inclusion, where the conditions of access to a good, service, or opportunity for historically excluded groups can actually undermine the benefits of access (Seamster & Charron-Chénier 2017). The cases of Lakehead and York both disclose that these revenue generating students appear to be less likely to complete their degree in a timely manner or at all, presumably having an impact on the results of these students' social

investments. Moreover, the effects of graduating with student debt, typically an integral means of enhancing access for lower income students, on employment outcomes is poorly understood.

As a modality of privatization that can also operate at the international level, diversification can involve the recruitment of international students from regions that are under-represented in a university's international student population. Though international students are cast as ideal immigrants and integral to growing Canada's knowledge economy, they are exempt from government provided per-capita operational funding and their rates of tuition are not regulated by provincial or federal governments. While universities' efforts to diversify international student populations are often justified on the basis of equity, diversity, and inclusion goals, three of the four universities reviewed above were explicit in their desire to build a more sustainable and robust international market for post-secondary education.

One way in which this is achieved is through onshore delivery of overseas education in targeted regions; York's Schulich School of Business MBA in India program and TMU's new Cairo Campus are two examples of this approach, effectively recruiting students paying tuition fees akin to international students studying in Canada who may have otherwise chosen another destination or a local university. While York's program functions like a backdoor recruitment program for international students who can come to Canada for the second year of their program, TMU's partnership with a private university in Cairo to provide complete undergraduate programs abroad starkly illustrates the way in which diversification can occur external to the institution. That is, this model allows a public institution to generate revenues from tuition fees without students ever necessarily coming to Canada or needing to successfully secure an international student visa from the Canadian government. Unable to take advantage of certain opportunities provided to study permit holders like the post-graduation work permit and

associated pathways to permanency (see Chapter 5), students who attended TMU's Cairo Campus generated a new revenue source for TMU with even less opportunity to make good on their investment in the Canadian labour market. While data on these students' experiences is limited, previous research reveals that transnational post-secondary education provided locally can reproduce social disadvantage rooted in colonial dynamics for students (see for e.g., on the outcomes for students attending British post-secondary institutions in Hong Kong, Waters & Leung 2012). At the same time, given the uncertainty of the future of TMU's Cairo Campus in 2023, this partnership illustrates the substantial financial risks associated with this approach to diversification and revenue growth—risks that are taken on by both the institution and Egyptian students enrolled in its programs.

Another approach to expanding international student enrollments via diversification involves focusing recruitment efforts on 'untapped' international student markets—that is, prospective students residing in so-called emerging and developing economies. York, TMU, and Lakehead, for instance, openly engage regional recruiters to find students in key regions for expansion (UofT has stated publicly that it does not use third-party recruitment agents or agencies (Canadaland 2021)), but contracts with private recruitment agencies are not transparent and oversight is lacking. The problems associated with unregulated private recruitment agencies gained media and government attention in 2021, placing a spotlight on the false promises about student visa eligibility, criteria for transitions to permanency, and quality of or relationships to prospective universities or colleges (see for e.g., Hune-Brown 2021; Bascaramurty et al. 2021; OAGO 2021). This aspect of diversification is particularly expropriative insofar as private recruiters are also known to illegally charge prospective international students recruitment fees,

deepening the economic costs of enrolment in a Canadian university or college and potentially increasing debt levels among future educational migrants (Hune-Brown 2021).

Yet while post-secondary institutions, supported by government directives, are recruiting students from lower-income regions, there is growing awareness and concern for the discriminatory and opaque criteria determining IRCC's issuance of international student visas. Illustrating the tension between institutions' and governments' efforts to increase participation of students from lower-income countries in Canada's international study programs, and the discriminatory metrics for inclusion centered in Canada's immigration policy and practices, IRCC directs officers to exercise discretion in evaluating documentation provided by applicants (IRCC 2023b). When evaluating financial sufficiency, officers may waive routine requirements for documentary evidence for "low-risk" applicants, including "students from developed countries who are both visa exempt and from socio-economic backgrounds similar to Canada," while evidence beyond routine documentation may be required from applicants located in environments deemed to be "high risk" (IRCC 2023b). Some legal scholars and lawyers have found that, on the basis of such criteria, IRCC's system for processing applications, Chinook, is flagging applicants who are married or have dependents, as well as applicants from rural and less developed locales, and thereby reproducing the high refusal rate for applicants from lower income countries and regions (Tao 2021). More explicitly, in 2024, IRCC increased the cost-of-living requirement for study permit applicants, such that single applicants must demonstrate they have \$20,635 CAD in savings additional to first year tuition and travel costs—a substantial increase from the previous requirement of \$10,000 CAD (IRCC 2023e). This change threatens to further amplify the already significant gap between post-secondary institutions' acceptance rates of international students and IRCC study visa approval rates; between January 1, 2022 and April

30, 2023, IRCC approved approximately 54% of all study applicants who had already been accepted by a Canada-based post-secondary institution permitted to recruit international students (Keung 2023).

In this context, rates by source country reveal that applicants from African countries, including Nigeria, a top source country for international students, and Algeria, a growing market for French speaking universities and colleges, have much lower approval rates compared to other dominant source countries. For instance, in 2021 (January-August), Nigeria's approval rate was 29% in 2021, significantly lower than China (89%), the US (94%), and France (97%) (IRCC 2022b; Basiri 2021). Meanwhile, India, the top source country for international student permits, had an approval rate of 69% in 2021, though approval rate for university-bound students was much higher (81%) compared to those at the college level (65%) (IRCC 2022b; Basiri 2021), suggesting that those who select college programs, possibly due to lower tuition costs and more employment oriented programming, are being denied visas at a higher rate on account of certain criteria, such as financial stability, age, or marital status.

Pointing to the tenuous relationship between public universities' use of private recruitment agencies to 'diversify' their international student markets and criteria for visa approval rates, data gathered through ATIP requests reveals that both Lakehead and York have relatively low approval rates in 2019 (62% and 76%, respectively), compared to UofT which had a 91% approval rating that same year (IRCC 2022c; Appendix A). While UofT faces its own challenges with growing and sustaining revenues from international students (discussed above), other universities' resort to private recruitment agents and agencies in lower-income regions may be fostering false hopes among potential recruits who are made to believe they will meet eligibility criteria for study permit approvals but are being denied on account of their

socioeconomic status. Examining student permit approval rates by designated learning institution also reveals that Laurentian had a significantly lower approval rating than any of the schools of focus in 2019, with only 28% of international student visa applications approved (Appendix A), suggesting a correspondence between relatively low and/or declining visa approval rates and substantial fiscal risks.

Meanwhile, for those recruited from targeted regions who successfully receive study permits, particularly those who do not come from affluent socioeconomic backgrounds, the question of whether post-secondary institutions support these lucrative recruits to achieve their educational, employment, and residency goals merits further exploration. Pathway programs may help students who require extra support in transitioning into Canadian post-secondary education, particularly for those whose English or French skills are not at an academic level. However, when these programs are exorbitantly priced, as is the case with TMU's English Language Institute (ELI), it is important to consider the degree to which this approach is expanding access. Moreover, private pathway colleges, like Navitas, lack transparency in their recruitment practices and oversight in the pedagogical approaches, leaving the fate of students being recruited from 'diverse countries of origin'—students that are seeking access to publicly regulated post-secondary education in Canada—in this private corporations' hands. Though a partnership with Navitas may increase future revenues from international student fees for TMU, it also comes with substantial costs for the institution, its faculty and staff, as well as future international students. First, Navitas's hiring processes and curriculum creation have been documented to eschew collegial governance at other universities (McCartney & Metcalfe 2018); second, TMU is allocating a proportion of its student fees revenues—a revenue source it explicitly seeks to grow in order to fill the gap created by decreased public funding—to a private corporation; third,

some TMU departments may find redundancies in terms of staff and faculty as programs are partially or entirely relocated to the private pathway college; and fourth, prospective international students recruited by Navitas will possibly need to navigate misinformation provided by recruitment agents treating prospective students as consumers.

Conclusion

Within the context of constrained public spending, and faced with persistent threats to economic well-being, illustrated by Laurentian University's 2021 declaration of insolvency, Ontario-based universities are seeking to grow and sustain private revenues in the form of student fees. But there are limitations and risks associated with increasing private sources of revenue. To identify and analyze these risks, this chapter traces modalities of privatization that aim to grow tuition fee revenues, namely, increasing tuition fees, capacity building, and diversification. Through analyzing these modalities, I also identify risks institutions take on when engaging in processes of privatization. For instance, efforts to increase revenues by hiking unregulated tuition fees, including international student fees, are limited by rates at comparable and competing institutions as well as, potentially, push back from international and domestic student coalitions. Moreover, reliance on private donations and loans to build capacity and thus tuition fee revenues not only risks disinvestment from disciplines and faculties deemed to not be "professional" or lucrative, but also large amounts of debt can threaten an institution's economic well-being and control over its own governance and the delivery of post-secondary education writ large. Meanwhile, the resort to private recruiters to diversify and increase international student recruitment may not necessarily result in diversification among international student enrollments due to the combination of predatory recruitment practices and discriminatory guidelines informing the issuance of study permits; moreover, partnerships with private pathway colleges to

recruit and prepare international students for entry into host universities can undermine collegial governance practices, redirect a portion of student fee revenues to a private corporation, and create redundancies within pre-existing programs and disciplines. Additionally, if university's efforts to grow its consumer base by targeting first generation and low- to middle-income 'non-traditional' domestic students lacks complementary policies to support these students' and address their specific needs—including those related to carrying high levels of student debt—throughout their studies and transitions into labour markets, metrics upon which future public funding is based (such as graduation rates and earnings post-graduation) may be compromised.

More broadly, while the case of Laurentian illustrates a 'worst-case scenario' in terms of the threat of insolvency, it also reveals how this situation is less an aberration than an expected end-point of a trajectory towards increased privatization. In other words, Laurentian's bankruptcy and successful application for creditors' protection reveal how the continued application of modalities of privatization ultimately shift the balance of control within public institutions away from public (i.e., government and policy actors) and internal actors (i.e., faculty, students, and even administrators) and towards the private sector. While the other universities profiled above are unlikely to resort to creditors' protection resulting in a prioritization of banks' and financial institutions' oversight of a public institutions' operations and governance, these institutions are taking incremental steps towards ceding greater private control and influence over the delivery of public post-secondary education. Notably, a central justification of privatization of post-secondary education is that closer alignment between post-secondary institutions and the private sector will support students in their transitions into employment. Moreover, increased pressure on universities to expand access and diversify student populations in order to sustain tuition fees is assumed, within the social investment

policy paradigm, to help mitigate social inequality. However, as universities embrace strategies that ultimately seek to offload a disproportionate amount of costs of post-secondary education onto students—a growing proportion of whom are indebted and/or international—to make ends meet within a climate of constrained public spending, the relationship between such policy assumptions and the concrete impacts of privatization on students merits close consideration. The effects of the three modalities of privatization discussed herein—and particularly diversification of student enrollments or the strategic recruitment of non-traditional students, including those from low-income households, as well as international students from new target regions/countries with a view to potential ‘markets’ so-called ‘developing’ countries—are thus the focus of the following two chapters.

Chapter 4 - Investing in the Future: Government-regulated Student Loans and Precarious Employment

Post-secondary education is well-documented to contribute to better employment outcomes and intergenerational mobility, bolstering the assumption, centered in policy frameworks, that both public and private investments in education can help young people transcend social and economic inequality via labour market activation. In the Canadian context, as universities seek to mitigate the effects of austerity measures by growing enrollments and tuition revenues, government-sponsored student debt has become a predominant source of funding for post-secondary education among domestic students. Given the growing importance of government-sponsored student loans as a condition of access for students seeking to reap the benefits of post-secondary education, this chapter explores the degree to which this so-called support can insulate students from intergenerational patterns of inequality.

To explore the relationship between student debt and post-graduate employment experiences, I draw on the political economy conceptualization of specific types of debt, and particularly credit employed to mitigate the downloading of key state-provided social reproduction supports onto households and individuals, as contemporary processes of expropriation (see Chapter 1). To recall, predatory lending and debt foreclosures are clear examples of expropriation due to the confiscatory capacities of financial institutions (Lapavistas 2009; Federici 2014), while student loans and credit card debt can conscript the unemployed or low-waged workers seeking to sustain processes of social reproduction into exploitative processes of accumulation (see for e.g., Soederberg 2014; Fraser 2017). In the Canadian context, where a vast majority of indebted students rely on government-sponsored student loans (Galarneau & Gibson 2020), financial assistance programs are ostensibly motivated to ensure access to post-secondary education and assumed to offer more equitable terms and effects

compared to debt from private lenders. Here, I explore whether student debt, including government-sponsored loans, have an expropriative capacity similar to debt issued by private institutions, constraining graduates in their employment options. As a caveat, while many international students carry varied amounts of debt from diverse sources, government-sponsored student loans are only available to domestic students. Thus, in critically examining the most widely used form of student aid in Canada—government-sponsored student loans—this chapter focuses on the employment experiences of those domestic students who are eligible for these so-called supports. In the following chapter, I turn my focus to the post-graduation employment experiences of international students, including those international students who graduated with debt from other sources.

Analysis of the National Graduates Survey (2018), with a focus on students who were residents of Ontario *before* starting their degree (completed in 2015) and graduated from a university, reveals that reliance on government-sponsored student loans and/or bank loans as a primary source of funding for post-secondary education corresponds with higher odds of being precariously employed three years after graduation. Drawing on precarious employment literature, I identify conditions associated with employment insecurity and heightened forms of exploitation, such as low income, short job tenure, part-time employment, and limited access to social benefits and supports through employment (e.g., retirement benefits, paid sick leave benefits, extended health benefits, etc.), and consider markers of social location to account for the fact that, within the context of Ontario, and Canada more broadly, young people, women, and workers racialized as non-white are over-represented in precarious employment (Vosko et al. 2020). In tracing the links between indebtedness and precarious employment among university graduates from Ontario, I find that reliance on government-sponsored student loans as a primary

source of funding for post-secondary education corresponds with increased odds of experiencing low-income, short-term and/or part-time employment, and/or limited access to social benefits through employment.

On the basis of this analysis, I challenge the assumption—normalized at a policy level—that financialized human capital investments serve to counter socioeconomic inequality and discrimination and ensure equal opportunity. In contrast, my findings suggest that student loans, including government-sponsored student loans, along with the credentials they enable, do not protect post-secondary graduates from precariousness in employment. Furthermore, use of government-sponsored student loans to fund university education may be associated with heightened experiences of exploitation after graduation and thus can foster expropriation associated with less regulated types of debt. This finding is particularly relevant to the contemporary policy context that encourages privatization of post-secondary education. As Chapter 3 revealed, since the 2008 financial crisis, Ontario-based universities, limited in their ability to increase tuition fees rates or access public funding, have come to increasingly rely on tuition fees, a significant proportion of which is financed by government-sponsored student loans, to maintain private revenue sources. In this context where universities increasingly rely on non-traditional and low-income domestic students, my findings suggest that government-sponsored student debt may in fact foster predatory inclusion insofar as the conditions of access can undermine the benefits of post-secondary education. Given the assumption at the policy level that all social investments, public and/or private, ought to result in measurable outcomes in the labour market, the expropriative capacity of student debt must be taken seriously in policy interventions seeking to address inequity and discrimination in employment outcomes for young people.

In what follows, I first situate government-sponsored student loans within the social investment policy context, wherein governments and institutions seek to balance demands for greater access to post-secondary education and with mounting pressures to offload costs onto students and the private sector. Here I also introduce my approach to evaluating whether these loans can address socioeconomic inequality, or whether such financialized social investments may further intergenerational gendered and racialized inequality and subordination by heightening pressures to take on precarious employment. Second, I describe the data and variables used in this analysis, as well as my models. Third, I present the results of several logistic regression models which suggest high levels of dependency on student loans are related to insecurity in and/or lack of control over employment. In section 4, I discuss my key findings, which suggest students who rely on government-sponsored student loans face higher odds of experiencing precariousness in employment after graduating; these students also face higher odds of having limited access to social benefits via employment, amplifying the burden of privatized costs of social reproduction in their post-graduation working lives. In section 5, I conclude by considering how, given my findings that government-sponsored student loans do not protect students from and may in fact amplify their odds of taking on precarious employment, government intervention seeking to better protect students and their investments need to be transformed.

1. Theorizing and Evaluating Government-sponsored Student Loans

In social investment welfare states like Canada, policy interventions that support lifelong learning and expanded access to post-secondary education—including the expansion of government-sponsored student assistance—are viewed as central to activating the labour market, limiting the reliance on government-provided supports and resources, increasing global

competitiveness, and mitigating social inequality (Giddens, 1998; Esping-Andersen et al., 2002; see also Chapter 1). Yet critiques of social investment policies reveal that such initiatives do not address the systemic roots of gender and racial discrimination within the labour market (Jenson 2016); for instance, scholars have noted that gendered inequalities in employment and income may not be solely linked to lower levels of education (which social investment policy frameworks typically attribute to women’s disproportionate caregiving responsibilities [Esping-Andersen 2009]), but are also partly the result of the relationship between production for profit and persistent gender norms in paid employment and unpaid work, where highly valuable “skilled work” has historically been defined as “the work that women don’t do” (Phillips & Taylor 1980: 83; see also Acker 1988; Picchio 2003; on the ways in which gendered and racialized hierarchies intersect to inform the valuation of certain types of work and certain workers, see Calliste 1993; Armstrong & Laxer 2006; Blackett 2019). Through concealing these realities under the banner of promoting greater opportunities for social mobility, a social investment policy paradigm may foster the intergenerational inequality and poverty it ostensibly seeks to disrupt (Cantillon & Van Lanker 2013). The degree to which student debt in the Canadian context impacts post-graduate employment experiences is not well documented—a gap that this chapter aims to help fill.

As Chapter 1 discussed in depth, debt is integral to privatization of public supports for social reproduction insofar as it generates an alternative from the wage and the state to financing social reproduction. Such forms of debt can be expropriative in a number of ways. For instance, they may generate surplus through market coercion. For example, an individual who turns to credit card debt, micro credit, or student loans to pay for costs essential to surviving, meeting basic living standards, or engaging in other forms of social reproduction because of a lack of

alternatives (e.g., income support and other social welfare programs, available and adequately waged employment, etc.) is a source of profit, via interest payments, for lenders benefitting from borrowers' inability to finance social reproduction at an individual level (See Chapter 1). Consumer debt can also activate the unemployed and underemployed and/or reinforce a workers' dependency on the wage, often under subordinating and exploitative conditions, particularly when the debt is used to pay for supports and services essential to labour renewal (Soederberg 2014; Roberts 2013). Under such circumstances, expanded access to debt via its so-called democratization rarely allows for social mobility among those previously excluded from borrowing on a discriminatory basis, and instead serves to further reproduce expropriative and exploitative processes, fostering predatory inclusion (MacMillan Cottom 2020; Taylor 2019; Squires & Hyra 2010; Williams, Nesiba, & McConnell 2005).

For Ontario universities confronting diminishing public investments and funding as well as a domestic tuition freeze, privatization can take various forms (see Chapter 3). Greater reliance on private sources of revenue, including student fees, motivate *externalized* and/or *internalized* forms of privatization. Efforts to maximize domestic student enrollments via diversification, a key modality of privatization aimed at increasing tuition revenues discussed in Chapter 3, represent an *internalized* and *externalized* configuration of privatization insofar as this modality offloads post-secondary education costs onto private actors through their inclusion within the fabric of the institution. Coinciding with a diversification of student enrollments, there has been an expansion and normalization of students' reliance on loans to pay for tuition fees (CAUT 2019). National surveys (e.g., NGS 2018; CUSC 2018) show that a majority of such indebted students rely on specifically government-sponsored student loans to finance their education—financial assistance that is not for profit but regulated and intended to ensure equal

access to post-secondary education. Regulated student financial assistance is cast typically as a sound “self-investment” promising measurable returns insofar as it allows for development of “human capital” for future employment. However, as feminist political economists have noted, when social reproduction becomes a ‘self-investment project,’ thereby requiring the private accumulation of debt to meet daily and long-term needs (Federici 2018), these ‘extra-economic’ activities, regardless of whether they are a direct site of accumulation (i.e., for creditors), can incentivize graduates to accept more exploitative jobs post-graduation. Thus, in a context where expanding enrollments in order to grow private revenue streams is necessary to ensure both the delivery of post-secondary education and the maintenance of regulated domestic tuition fees, the normalization of indebtedness among low-income domestic students may reflect predatory inclusion insofar as debt can both undermine the benefits of post-secondary education for indebted students while limiting tuition fee increases for the entire domestic student population.

The degree to which student debt in the Canadian context impacts post-graduate employment experiences, however, is not well documented, and there are clear variations in degree of reliance upon government-sponsored student loans. Table 4.1 highlights the how race and gender correspond with main sources of funding identified by NGS 2018 respondents: notably, 52% of respondents who are identified as a member of a visible minority group²⁴ relied on government-sponsored student loans as a main source of funding compared to 33% of students who do not identify as a member of a visible minority. Additionally, the proportion of women who rely on government-sponsored student loans is slightly higher than that of men (see Table 4.1). Given the racialized and gendered hierarchies that inform employment outcomes

²⁴ “Self-identified as a member of a visible minority group” is a derived NGS variable, constructed on the basis of how a respondent answered the question: “do you identify as: White; South Asian, Chinese; Black; Filipino; Latin American; Arab; Southeast Asian; West Asian; Korean; Japanese; or Other.”

within Canada’s labour market, the racialized and gendered character of government-sponsored student loans use must also be considered when analyzing the effects of such debt on post-graduation employment outcomes.

Table 4.1: Main Sources of Funding for Post-Secondary Education (including college and university) by Gender and Race in Canada

Main source of funding	Gender		Race	
	Men	Women	Not identified as a member of visible minority group	Identified as member of visible minority group
Family	11,294 (36%)	18,548 (39%)	19,862 (41%)	8,601 (32%)
Gov loan	11,790 (38%)	19,989 (42%)	15,933 (33%)	14,187 (52%)
Bank loan	2,808 (9%)	5,092 (11%)	6,042 (13%)	1,622 (6%)

Source: National Graduates Survey, public use file (Statistics Canada 2018a).

Corresponding with the normalization of government-sponsored student loans, there is growing pressure, in the context of Ontario, for universities to ensure new recruits will eventually meet certain performance metrics in their transition into employment (recall that Ontario’s Strategic Mandate Agreements tie a substantial proportion of public funding for universities performance metrics such as graduate employment rates and earnings). As noted in Chapter 3, universities that recruit first generation, low income, and otherwise marginalized domestic students in order to diversify their revenue streams have also negotiated Strategic Mandate Agreements that lend less weight to rate of graduation, graduation timelines, and post-graduation earnings. Nevertheless, as universities come to rely even more heavily on private actors—current fee-paying students (both domestic and international), affluent alumni, as well as corporations—as revenue sources, and a large proportion of domestic students continue to rely heavily on government-sponsored student loans to access post-secondary education, governments are simultaneously seeking to more closely regulate the terms of public funding and assistance according to the interests of the private sector. Such trends reflect a closer alignment between public post-secondary education

with the realities of a job market in which young people, and particularly racialized, women, and/or immigrant workers are underemployed and overrepresented in precarious employment (Vosko et al. 2020). Given this situation, key tenets of the social investment policy paradigm—including the assumption that sound public and private investments in post-secondary education can address intergenerational poverty and inequality through labour market activation—should be closely scrutinized and the possibility that modalities of privatization seeking to increase tuition revenues place an undue burden of the risks of such investments onto students ought to be taken seriously. Moreover, the effects of student debt, including government-sponsored student debt, on employment outcomes—particularly as such outcomes will determine public funding amounts going forward—needs to be better understood.

To evaluate students' post-graduate work experiences, I draw on literature on precarious employment to identify conditions that foster insecurity related to and/or lack of control over employment. Specifically, I rely on Vosko's (2010, p. 2) conceptualization of precarious employment as "work for remuneration characterized by uncertainty, low income, and limited social benefits and statutory entitlements," and shaped by the relationship between employment status (i.e., self-employed or an employee), dimensions of employment insecurity (e.g., certainty of continuing employment, indicators of regulatory protection, and control over the labour process (i.e., unionized or not)), and social context and social location (i.e., age, gender, race, and/or immigration status). Young people, on account of their overrepresentation in temporary and part-time jobs, are much more likely to be precariously employed compared to older workers: examining the Ontario context, Vosko et al. (2020) find that, as of 2018, 70% of employees aged 15-24 were in precarious jobs (in comparison, only 19% of employees aged 25-54 were precariously employed). Women, racialized, and immigrant workers are also more likely

to experience low wages and otherwise hold precarious jobs (Noack & Vosko 2011; Vosko et al. 2020). While post-secondary education can contribute to individuals' efforts to find their way out of exploitative employment, evaluation of whether level and source of student debt corresponds with precariousness can help to reveal the degree to which this outcome is linked to debt's expropriative character. Statistical analyses of the effects of student debt on students' post-graduate labour market experience aims to provide this critical engagement.

2. Data and Methods

To explore the relationship between precarious employment and government-sponsored student debt in the Canadian context, I analyze data from Statistic Canada's National Graduates Survey (NGS). The NGS is conducted every five years and aims to offer insights into whether or not graduates are employed, and, more broadly, whether post-secondary education positively influences occupational achievement. My analysis relies primarily on public use microdata from the 2018 NGS (Class of 2014/2015), supplemented by data from the 2013 NGS (Class of 2009/2010). The 2018 NGS data were collected between June 2018 and November 2018 using either an online self-completed survey or computer-assisted telephone interviews with graduates living in Canada. The population was individuals who graduated from a public or publicly-assisted Canadian university, college, or CEGEP in 2014/2015 academic year.²⁵ The total unweighted sample size for the 2018 NGS is 35,759 (weighted n=424,453). To analyze

²⁵ The NGS uses a stratified simple random sample design. The two variables used for stratification are geographical location (10 provinces and 3 territories) and level of certification (trade/vocational certificate or diploma, college diploma, bachelor's degree, master's degree, and doctorate). The response rate for the 2018 survey was 63%, without replacement. Because the non-response rate to the survey differed based on geographical regions or levels of certification (i.e., non-response was not random), survey weights were developed and calibrated to ensure estimates are representative of the target population; these weights were applied in the models. Graduates of trades and vocational college programs in 2015 were removed from the 2018 sample.

graduates' employment experiences, I excluded respondents who were enrolled in full- or part-time post-secondary education at the time of interview, resulting in the omission of 9.6% of cases. Because my analysis is focused on university graduates in Ontario, I also excluded respondents who graduated from college or a CEGEP in the 2014/2015 academic year, as well as any respondents not living in Ontario at time of interview, resulting in the omission of an additional 74.8% of cases. Finally, to capture those recent graduates who are early and mid-career, while remaining attentive to the impact of age among the sample, I only included those who were 49 years old or less at time of interview, resulting in the omission of an additional .5% of cases.

Throughout Canada, tuition fees are, for the most part, differentiated by program of study and the organization of government-sponsored student assistance programs. In many provinces, costs associated with certain programs of study, including professional programs such as law, medicine, and business are substantially higher than others, including non-professional bachelor and graduate degrees (Jouhari & Grondin, 2018). As a result, higher levels of student debt may be skewed towards those entering relatively high earning and secure professions (Frenette 2008; Woloschuk et al. 2010). To account for this trend, I eliminated respondents who graduated from fields of study and programs that have been most acutely impacted by differential tuition fees—namely, law (specifically JD, LLB, BCL); medicine, dentistry, pharmacy, and optometry;²⁶ and those who completed a Masters' degree in the fields of business, management, and public administration (with the aim of excluding those who completed an executive or regular MBA)²⁷.

²⁶ These second-entry programs have some of the highest rates of undergraduate tuition fees in Ontario, and in 2018/2019 ranged from \$16,698-40,472 in annual tuition fees compared to the provincial average across all fields of study, \$8,793 (Statistics Canada 2023a).

²⁷ In Ontario in 2018/2019, tuition for an executive and a regular MBA were an average of \$92,727 and \$46,661, respectively, compared to the provincial average across all fields of study at the graduate level, \$10,454 (Statistics Canada 2023b).

These exclusions result in the omission of an additional 1.4% of observations. Thus, the total sample used in the analyses below consists of 3,916 observations. Logistic regression models²⁸ were used to predict the following binary outcomes (for frequency distributions, see Appendix B):

Employed or not employed at time of interview (2018). For the purposes of my analysis, ‘unemployed’ and ‘not in the labour force’ responses were grouped together as the single response category: ‘not employed.’

Indicators of precarious employment:

- *Employment income in 2017.* A continuous variable, divided by 1,000 to generate interpretable coefficients.
- *Low employment income in 2017.* Based on Statistic Canada’s low-income measure threshold (Statistics Canada 2020b), a constructed measure based on a fixed percentage (50%) of median adjusted household income (adjusted to account for household size and location),²⁹ continuous annual employment income in 2017 variable is recoded into a binary response variable, where incomes below \$30,000 are treated as low-income.
- *Part-time employment at time of interview (2018).* Part-time employment is defined as usually working less than 30 hours/week.

²⁸ To detect and address influential observations in my data, which might falsely amplify the effect of predictor variables on dependent variables, I included robust standard error commands for each binary logistic regression model. A primary goal of this analysis is to make viable inferences about how indebtedness might impact the real population, and robust standard errors generate conservative results that help to address difficult to detect heteroscedasticity in the sample.

²⁹ While just under 50% of NGS respondents reported having a spouse or common-law partner, and thus may be pooling income with a second person in their household, a household level of analysis is beyond the scope of analysis for this dissertation. Therefore, for the sake of a conservative and accurate prediction of low-income, a single person household is assumed.

- *Short job tenure (2018)*. Short job tenure refers to those who have had their current job for less than 12 months at time of interview (i.e., current job began *after* November 2017 and survey interviews were completed by December 2018).
- *No access to social benefits through employment at time of interview (2013)*. The 2018 survey did not ask respondents about the social benefits provided by their current job; however, the 2013 NGS did ask respondents if their job provided any of the following benefits: paid vacation; paid sick days, extended health benefits, dental benefits, and retirement benefits. Each of these are recoded binary response variables.

A key variable of interest used in this analysis is *debt size of all loans at time of graduation (2015)*. This continuous variable was divided by 1,000 to generate interpretable coefficients. For the purposes of my analysis, those who did not have any debt throughout their degree and those who had debt throughout their degree but graduated debt-free were grouped together as ‘\$0.’

Student debt can come from a variety of sources, and government-sponsored loans, lines of credit from financial institutions, personal loans, and/or loaned money from family members, are all included in my variable of interest: ‘total debt size at time of graduation.’ Because a central goal of my statistical analysis is to analyze the relationship between exploitative work and student debt, additional variables include source and degree of reliance upon loans as a main source of funding for post-secondary education. Due to the way in which data is gathered and reported in the NGS, two dummy variables were created to isolate those who relied on government-sponsored and/or bank/financial institution loans as a primary source of funding. First, to isolate those who relied on government-sponsored student loans as a primary source of funding for post-secondary education, I created a dummy variable including those who either: reported two or less sources of funding, one of which was government-sponsored student loans;

or, reported more than 2 sources and identified government-sponsored student loans as one of two main sources of funding. Notably, this variable is only applicable to domestic students due to the fact that government-sponsored student loans are limited to citizens and permanent residents. Similarly, to isolate those who relied on bank or financial institution loans or lines of credit as a primary source of funding for post-secondary education, I created a dummy variable including those who either: reported two or less sources of funding, one of which was a loan from a bank or financial institution; or, reported more than two sources and identified bank or financial institution loans as one of two main sources of funding.³⁰ Additionally, to account for the potential security associated with money gifted or loaned by family and friends, as well as money saved by parents throughout a prospective students' life in registered education savings plans, those who listed family and/or RESPs as a primary source of funding and not banks or government-sponsored loans were also treated as a dummy variable.³¹

The model also incorporates 'sex,' 'visible minority status,' and 'age at time of graduation,' as control variables, since the relationship between social location on conditions of employment are well documented (see for e.g., Vosko et al. 2020; Noack and Vosko, 2011). Sex is treated by Statistics Canada as a binary response variable, and I employ this variable interchangeably with gender for the practical purpose of acknowledging and analyzing the relationship between gender and exploitation in the labour market, and not to reinforce gender and sex binaries, which have

³⁰ This approach to creating the source dummy variables is linked to the fact that NGS reports two separate variables that allow for interpretation of source and degree of reliance on debt: *sources of funding for post-secondary education* (universe: all survey participants) and *two main sources of funding for post-secondary education* (universe: only those survey respondents who relied on 3 or more sources).

³¹ Those who relied on government-sponsored or bank loans were excluded from this variable due to the fact that family is the most commonly cited source of funding among all respondents and this variable aims to isolate those students who did not need or were not able to secure such loans due to family wealth.

been wielded to support cis-normativity and trans exclusion. Visible minority status is derived variable, constructed on the basis of respondents' answer to whether they self-identify as a member of a predetermined list racial or ethnic groups, which casts respondents as either a 'member of a visible minority group' or 'not a member of a visible minority group.' While this variable is deeply limited insofar as it does not account for hierarchized processes of racialization, I use it to acknowledge the ways in which the labour market is segmented by race.³² Age is included as a continuous variable to account for the overrepresentation of young people in precarious jobs. To account for political, economic, and social differences across provinces, region of residence at time of interview is also incorporated into my models as a control variable.

3. Mapping the Relationship between Post-Graduate Employment and Level and Source of Student Debt

To determine how the odds of being employed are related to respondents' level and source of debt, I applied logistic regression to employment status at time of interview by level of indebtedness at time of graduation and main source of funding for post-secondary education, controlling for sex, visible minority status, region, age, and level of certification. Model 1 (see Table 4.2) shows that the relationship between employment status and amount of debt is not

³² Though immigration status can also be associated with precariousness in employment, insofar as recent immigrants, and particularly racialized recent immigrants, face higher rates of low income and other indicators of precariousness (Vosko et al. 2020), I elected to only use visible minority status as a control for the models below due, in part, to the complexity of the relationship between year of landing as a permanent resident, age of landing as a permanent resident, status prior to landing, and country of origin (Vosko et al. 2020), but also in response to the finding that those who are racialized as non-white in Canada, regardless of country of origin, experience lower incomes, higher rates of poverty, and greater rates of unemployment (Block, Gaabuzi, & Tranjan 2019). As the relationship between race, precarious citizenship status, post-graduation employment experiences, and student debt, nevertheless merits close exploration, I attempt to provide such analysis through a case study of international students in Chapter 5.

statistically significant. However, if a primary source of a students' funding is a government-sponsored student loan or a bank/financial institution loan, they face 39% or 45% lower odds, respectively, of being employed three years after graduating than students who relied less heavily or did not rely on government student assistance programs or bank loans to fund their education. Members of visible minority groups also have lower odds of being employed three years after graduating. Notably, those Ontario residents who lived in the Atlantic provinces before beginning their education have substantially higher odds of being employed, while level of certification is not significantly related to whether a former student is employed three years after graduating. Such differences in employment status suggest that inequities based on race and source of debt may exist among Ontario-based university graduates.

Table 4.2: Logistic Regression of Post-secondary Graduates' Work and Education Experiences, Odds Ratio (2018)

Variable	Model 1a (Employed)	Model 2a (Above low- income)	Model 3a (full-time)	Model 4a (Long job tenure)
Level of Debt at time of graduation (continuous)	1.001 (0.11)	1.006 (1.42)	1.006 (1.04)	1.006 (1.58)
Main sources of funding				
Family = main src of funding	0.692 (-1.91)	0.766 (-1.911)	0.635 (-2.03)	0.809 (-1.51)
Banks loan =main src of funding	0.552* (-2.22)	1.033 (0.15)	2.752 (1.80)	0.568** (-2.73)
Government loan = main src of funding	0.608* (-2.41)	0.653** (-2.77)	0.772 (-1.08)	0.531*** (-4.11)
Controls				
Member of visible minority group	0.701* (-2.04)	1.015 (0.11)	0.624* (-1.20)	0.812 (-1.56)
Female	0.825 (-1.09)	0.846 (-1.32)	0.417*** (-3.68)	0.831 (-1.45)
Age at time of graduation (continuous)	0.989 (-0.71)	1.0076 (0.57)	0.9516** (-2.57)	1.020 (1.55)

Level of certification (ref. Bachelor's)				
Master's	1.324 (1.39)	1.976*** (4.75)	1.623 (1.88)	1.216 (1.39)
Doctorate	1.206 (0.88)	2.249*** (4.72)	1.385 (1.26)	1.165 (0.94)
Region of residence before PSE (ref. Ontario)				
Quebec	0.377 (-1.65)	0.746 (-0.54)	0.456 (-1.08)	0.631 (-0.91)
Atlantic provinces	3.835*** (3.19)	3.987*** (3.89)	2.569 (1.90)	3.050*** (3.23)
Western provinces	1.538 (1.14)	1.196 (0.614)	0.920 (-0.20)	0.988 (-0.05)

Exponentiated coefficients; z statistics in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.00$

Source: Statistics Canada 2018a

a. Precarious Jobs and Indebtedness

Four key indicators of precarious employment—low income, part-time employment, short job tenure, and no access to social benefits through employment—are analyzed in relation to indebtedness, main sources of funding for post-secondary education, and selected control variables (see Tables 4.1 and 4.2). Broader trends in income suggest that respondents' 2017 income (the year prior to interview) are impacted by source of debt, gender, and level of certification. Model 5 (see Table 4.3), a linear regression model, reveals that use of government-sponsored student loans as a main source of funding corresponds with a 2017 annual income that is \$4,674 lower (in 2017 CAD). Consistent with past research on gendered wage gaps, women graduates may also have annual incomes that are lower by \$8,400 (in 2017 CAD), while completion of a graduate degree corresponds with higher annual incomes. Examining low-income more closely, Model 2a (a logistic regression) reveals that those who graduated with student debt from all sources do not face higher or lower odds of falling within the low-income

category (or are not overrepresented in the group with 2017 incomes that fall below Statistic Canada’s Low-Income Measure threshold, which was calculated at \$30,000 on the basis of a single person household). Additionally, while not statistically significant, those who rely on bank loans as a primary source of funding trend towards being above the high-income threshold. These findings appear to support the social investment hypothesis that student debt motivates post-secondary graduates, including those who may come from lower-income backgrounds, to successfully acquire jobs with incomes that likely surpass the low-income threshold measure. However, those who rely predominantly (i.e., either as a primary source or one of two sources) on government-sponsored student loans to finance post-secondary education face 35% lower odds of earning an annual income above \$30,000. Unsurprisingly, indicative of the financial rewards associated with higher levels of education, graduates with a degree above a Bachelor’s degree also have significantly higher odds of earning an income above this threshold.

Table 4.3: Linear Regression of University Graduates’ Income and Education Experiences

Variable	Model 5
Level of Debt at time of graduation (continuous)	0.013 (0.04)
Main sources of funding	
Family = main src of funding	0.041 (1.99)
Banks loan =main src of funding	-2.006 (2.48)
Government loan = main source of funding	-4.674** (1.81)
Controls	
Member of visible minority group	-0.719 (2.00)
Female	-8.374*** (1.68)
Age at time of graduation (continuous)	0.883*** (0.23)
Level of certification (ref. Bachelor’s)	
Master’s	8.886*** (1.96)

Doctorate	10.692*** (2.85)
Region of residence before PSE (ref. Ontario)	
Quebec	2.674 (3.26)
Atlantic provinces	-2.994 (2.26)
Western provinces	7.191 (7.88)

Exponentiated coefficients; z statistics in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.00$

Source: Statistics Canada 2018a

Part-time employment and job tenure are the second and third indicators of insecure employment. Part-time and/or short-term employment are associated with precariousness insofar as they deviate from the standard employment relationship—"defined by a full-time continuous employment relationship, where the worker has one employer, works on the employer's premises under direct supervision, and has access to comprehensive benefits and entitlements"—which is often taken as fulcrum in the determination and protection of labour rights and employment standards (Vosko 2010, p. 1). As a result, part-time and short-term employees can struggle to access social benefits and statutory entitlements associated with employment. Provincially-regulated employment standards legislation typically mandates access to certain work-related benefits after a substantial period of employment. For instance, under Ontario's Employment Standards Act, an employee is entitled to accruing vacation time only after 12 months of employment, potentially denying some employees with a shorter job tenures access to such benefits over the long-term. Meanwhile, federal employment insurance requires an employee work between 420 and 700 hours over the course of 52 weeks to qualify for regular benefits during unemployment as well as parental leave and sickness benefits—a requirement that many part-time employees simply cannot meet (Grundy & Rudman 2018). Temporary employees may also experience a degree of uncertainty of continuing employment, and short-term employees

may face higher risks of low wages and no access to employer-provided benefits (Vosko et al. 2020).

As Model 3a illustrates, the relationship between students' reliance on government-sponsored student loans and full-time employment trends downwards but is not statistically significant. In contrast, the relationship between students' reliance on bank loans as a primary source of funding and full-time employment trends upwards (yet is not statistically significant). The likelihood of having full-time employment three years after graduation is significantly lower, however, for women and members of visible minority groups, an outcome possibly linked to a deeply rooted and historical overrepresentation of women and racialized people in part-time and casual employment (Vosko et al. 2020). With regards to job tenure, Model 4a shows that those graduates who relied on government loans as a primary source of funding have 47% lower odds of holding their current job for 1 year or more, while those who relied on a bank loan as a primary source of funding have 43% lower odds of having long (i.e., 12 months or more) job tenure.

Table 4.4: Logistic Regression of University Graduates' Work and Education Experiences, Odds Ratio (2013)

Variable	Model 1b (Employed)	Model 2b (Above low-income threshold)	Model 3b (Full- time)	Model 4b (Long job tenure)	Model 5 (Retirement plan benefits)	Model 6 (Paid vacation)	Model 7 (Paid sick leave)	Model 8 (Ext health benefits)	Model 9 (Dental benefits)
Level of Debt at time of graduation (continuous)	0.998 (-0.33)	1.006 (1.16)	1.015 (1.44)	1.00 (0.75)	1.004 (0.74)	1.017 (2.28)	1.008 (1.36)	1.005 (0.88)	1.006 (0.97)
Main sources of funding									
Family = main src of funding	0.632 (-1.658)	0.881 (-0.65)	0.705 (-1.06)	0.567 -2.51	0.833 (-0.92)	0.981 (-0.08)	1.093 (0.41)	0.913 (-0.42)	0.909 (-0.45)
Banks loan =main src of funding	1.9076 (1.1404)	0.705 (-0.88)	0.884 (-0.21)	0.587 (-1.08)	0.724 (-0.82)	0.619 (-1.12)	0.555 (-1.42)	0.454 (-1.97)	0.607 (-1.26)
Government loan = main source of funding	0.558* (-2.00)	0.576* (-2.45)	0.405* (-2.52)	0.832* (-0.65)	0.678 (-1.69)	0.512** (-2.59)	0.547* (-2.44)	0.589* (-2.08)	0.628 (-1.86)
Controls									
Member of visible minority group	0.448** (-3.16)	1.07 (0.35)	1.645 (1.48)	1.146 (0.59)	1.668* (2.57)	2.257** (3.39)	1.705** (2.41)	2.175** (3.4)	2.174*** (3.5)
Female	0.637 (-1.77)	0.59** (-2.89)	0.407 (-2.76)	1.075 (0.35)	1.077 (0.41)	0.780 (-1.18)	0.825 (-1.03)	0.955 (-0.23)	0.913 (-0.47)
Age at time of graduation (continuous)	1.014 (0.47)	1.054* (2.49)	0.997 (-0.14)	1.059* (2.29)	1.064** (3.24)	1.003 (0.17)	1.033 (1.64)	1.023 (1.07)	1.04 (1.86)
Level of certification (ref. Bachelor's)									
Master's	0.645 (-1.62)	1.42 (1.66)	1.074 (0.23)	1.073 (0.3)	1.339 (1.40)	2.167*** 3.503	1.656 (2.16)	1.651 (1.90)	1.588 (1.85)
Doctorate	0.95 (-0.16)	1.827* (2.13)	1.732 (1.56)	1.014 (0.05)	1.021 (0.09)	1.757* (2.28)	1.348 (1.17)	1.932* (2.39)	1.526 (1.60)
Region of residence before PSE (ref. Ontario)									
Quebec	0.396 (-1.43)	0.345* (-2.09)	2.11 (1.26)	0.45 (-1.41)	1.148 (0.23)	3.184 (1.34)	2.023 (1.07)	1.259 0.35	1.298 (0.41)
Maritimes	0.521 (-1.30)	0.725 (-1.273)	1.846 (1.71)	1.059 (0.21)	1.149 (0.60)	1.399 (1.35)	1.551 (1.71)	1.609 (1.87)	1.549 (1.76)
Western provinces	0.826 (-0.44)	-1.273 (-0.48)	1.413 (0.88)	1.266 (0.62)	0.767 (-0.84)	1.745 (1.6)	1.19 (0.55)	1.940 (1.89)	1.757 (1.70)

Exponentiated coefficients; z statistics in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.00$

Source: National Graduates Survey, 2013

Employment precariousness can also be measured by whether or not a job provides access to social benefits. Lack of access to paid vacation, retirement plan benefits, paid sick leave, extended health benefits, and/or dental benefits can contribute to unsustainable processes of labour renewal compromising workers' wellbeing. For instance, if a worker does not have access to paid sick days, they may choose to work while sick, and if a worker does not have access to paid vacation they may not take enough time off to rest, heightening risks of work-related illness or injury. Moreover, a lack of access to social benefits through employment can push workers to become more dependent on waged work. If a worker does not have access to extended health benefits, they may choose to work more and/or tolerate exploitative working conditions in order to pay for the care they or their dependents need. While the 2018 NGS does not gather information on post-secondary graduates' access to social benefits through employment, the 2013 NGS data includes this information. Table 4.4 presents the findings from running Models 1-4 on the 2013 data, as well as the models analyzing respondents' access to social benefits through their jobs at time of interview.³³ Models 5-9 each examine access to a different social benefit through employment. For each model, the total amount of student debt (from all sources) is not significantly related to access to social benefits. Whether or not respondents' main source of funding for post-secondary education was government-sponsored student loans, however, has a clear relationship to access to social benefits through employment. In comparison to those who did not receive government-sponsored student loans as a primary source of funding for post-

³³ The results offered by Models 1b, 2b, and 4b, when applied to the 2013 survey, illustrate similar trends to those illustrated through my analysis of the 2018 National Graduates Survey. Model 5 is omitted since the responses for current income at time of interview in the 2013 survey collapse hourly wages with annual income, preventing meaningful interpretation of results. Model 3b paints a slightly different picture in comparison to Model 3a (2018 survey) insofar as reliance on government-sponsored student loans as a primary source of funding corresponds with 59% lower odds of holding a full-time job.

secondary education, this group has 49% lower odds of having access to paid vacation, 45% lower odds of having access to paid sick days, and 41% lower odds of having access to extended health benefits; access to retirement and dental benefits trend downwards for this group but are not statistically significant. Those who rely on bank loans as a primary source of funding also face lower odds of having these employment-based benefits. Younger graduates are, for the most part, significantly less likely than older members of their graduating cohort to have access these social benefits through employment, and BA graduates similarly face lower odds, compared to MA or PhD graduates, of having access to paid vacation, paid sick leave, and extended health care benefits through their current job.

4. How Government-Sponsored Student Debt Relates to Precarious Employment

The findings above highlight how the social investment policy paradigm's promise that promotion of labour activation through social investments can mitigate the inequitable effects of socioeconomic and intergenerational inequality demands closer examination. Analysis of the conditions of employment among those who graduated with student loans and are employed three years after graduation suggests differentiation in security of employment on the bases of degree of reliance upon government-sponsored student loans or bank loans and social location. The findings from models 2-5 suggest a tenuous relationship between indebtedness and key markers of insecurity in employment: while those shouldering the highest debt burdens from all sources appear to be just as likely to have a low-income, be employed short-term, or have a part-time job compared to those who graduated with less or no debt, reliance on government-sponsored student loans as a primary source of funding for post-secondary education increases the odds of experiencing these characteristics of precariousness in employment. In contrast,

while not statistically significant, reliance on bank loans as a primary source of funding corresponds with some indicators of security (annual income above the low-income threshold and full-time employment)—findings that may be linked to tuition fee differentiation by program³⁴ as well as private lenders’ tendency to base maximum lending amounts on program of study and future earnings potential (in contrast to government-sponsored loans, which target those from lower socioeconomic backgrounds). Consistent with past research, the odds of experiencing low-income, part-time, and/or short-term employment are also significantly related to race, gender, and age (Vosko et al. 2020).

These results confirm that access to secure jobs is differentiated by gender, race, age, and certification-level among post-secondary graduates. They also suggest that reliance on debt to finance post-secondary education, and particularly government-sponsored student loans, may reproduce, rather than interrupt, these outcomes. In other words, those graduating with government student loans may be more likely to experience some forms of precariousness in employment three years after graduating, pointing to the possibility that this form of debt—a financialization of social reproductive supports that aims to increase access to revenue-limited universities while circumventing socioeconomic and intergenerational inequality and subordination—motivates graduates to take on less desirable jobs post-graduation.

³⁴ While graduates from the most expensive professional programs (law, medicine, dentistry, and graduate-level business) were excluded from this analysis (to account for the possibility that their inclusion might skew higher levels of student debt towards high post-graduate earnings), students enrolled in other professionalized programs also subject to tuition fee differentiation (albeit to a lesser degree) were still included in the analysis. Because government assistance programs are designed to support students graduating from programs with relatively low tuition fees, “self-investments” for more expensive professional degrees, that presumably lead to more lucrative job opportunities, may not be funded *primarily* by government-sponsored student loans. For those who cannot rely on family or personal savings, completion of these programs may require access to a professional student line of credit.

Recent university graduates' reliance upon government-student loans also appears to limit access to key supports for labour renewal available through employment. While access to social benefits through employment is not significantly related to level of debt from all sources, whether or not a graduate's main source of financial support for their post-secondary education is student loans clearly relates to these indicators of precarious employment. While not statistically significant, the relationship between reliance on bank loans and access to these employment-based benefits trends downwards. Focusing specifically on those who relied on government-sponsored student loans as a primary source of funding, source and degree of reliance upon of student debt have a notable relationship with access to social benefits through employment—particularly vacation pay, sick pay, and extended health benefits—after graduation. This finding thus suggests that students who rely primarily on loans to invest in their future human capital have lower odds of achieving adequate benefits supporting daily and long-term processes of social reproduction through employment three years after graduating. Similar to loans made by private institutions, characterized as predatory by many scholars, government-sponsored student loans, increasingly normalized in an era of constrained public spending, along with social location, may reproduce conditions in which certain post-secondary graduates continue to shoulder a disproportionate burden of costs associated with labour renewal.

Conclusion

Government-sponsored student loans aim to increase access to post-secondary education, yet these 'supports' are integral to universities' efforts to diversify student enrolments to ensure access to private revenue streams and externalize the costs of post-secondary education onto private actors. In an effort to better understand the effects of this modality of privatization, the

empirics presented herein show that educational loans—including government-sponsored student loans—may correspond with indicators of precariousness in post-graduate employment, indicators associated with heightened forms of exploitation and limited supports for renewal. While the NGS data engaged in this chapter is necessarily limited insofar as it does not capture the complexities that might compel a university graduate who relied on government-sponsored student loans to take on precarious employment, nor does it account for their agency in this process, my analysis points to the broader possibility that such loans may in fact be expropriative. In this sense, government-sponsored student loans may foster expropriation in their potential capacity to conscript recipients into exploitative processes of accumulation and reproduce the offloading of a disproportionate amount of costs associated with social reproduction onto indebted graduates. As such, the growing reliance of certain universities (including, as Chapter 3 revealed, York and Lakehead Universities) on low-income and first-generation students also in receipt of OSAP may foster predatory inclusion insofar as these students' inclusion helps to sustain universities' revenues but under terms that can foster exploitation in the form of precariousness in employment post-graduation.

Arguably, this finding is highly relevant to the dominant policy context in Ontario where, as elsewhere, both public and private investments in post-secondary education are justified by performance-based outcomes (metrics that can include both the rate and quality of employment among graduates but also the capacity for such investments to address intergenerational poverty and inequality). If investments made by indebted students possibly correspond with higher odds unemployment, low income, part-time employment, short job tenure, and limited access to employer-provided social benefits in the years following graduation, government funding models based, in part, on post-graduation outcomes, ought to account for the normalization and growth

of student loans. Governments are, of course, aware of the heightened precariousness indebted students may face in their post-graduate employment. For instance, in the wake of the economic fallout brought about by the global pandemic, in 2020, the federal government introduced a 6-month moratorium on student loan payments (April-September 2020) and temporarily eliminated interest rates on the federal portion of the Canadian Student Loan Program in response to high rates of job loss linked to stay-at-home-orders, the closure of non-essential retail and services, and other restrictions/ interruptions (ESDC 2022).³⁵ Yet, as student groups argued, these efforts did not adequately protect indebted students from economic and social risks heightened by the pandemic insofar as provincial interest rates combined with the reinstatement of student loan payments prior to the culmination of stay-at-home directives may have motivated current students and recent graduates to take on high-risk jobs in exploitative and dangerous industries that remained open during extended lockdown periods (CFSO 2020; Thompson 2022).³⁶ Arguably, more effective and transformative supports for post-graduate students that aim to interrupt rather than sustain the expropriative character of the financialization of social reproduction are needed.

³⁵ As of April 2023, the Government of Canada announced the permanent elimination of interest on the federal portion of all government-sponsored student loans (in Ontario, students are still required to pay interest on the provincial portion of their OSAP loans) (ESDC 2023).

³⁶ This possibility was compounded by complimentary labour market activation strategies, directed at young people and students, to encourage employment in essential (though potentially high risk and/or exploitative) industries during the pandemic and supporting employers adjusting to emergency measures and their fallout; in the spring of 2020, at the dawn of the first wave of the pandemic in Canada, the federal government expanded funding for Canada summer jobs program (a subsidy program supporting employers and workers aged 15-30) by increasing the number of jobs available through the program and raising wage subsidies for employers to up to 100 percent of the provincial minimum wage. While this subsidy was reduced to 50 percent in 2021, the 2021 budget committed funds to help expand the number of jobs available through this program to help better support youth and students (Government of Canada 2021).

Analysis of the NGS results suggest reliance on government-sponsored student loans as a primary source of funding for post-secondary education does not protect post-secondary graduates from low-waged, part-time, and/or not permanent employment nor does it increase access to employer sponsored/supported benefits. The relationship between government-sponsored student loans and employment is thus contradictory: while government-sponsored student loans can increase access to post-secondary education and its associated benefits, and help to sustain revenue-limited universities in an era of constrained public spending without increasing regulated domestic tuition fees, those who rely on this ‘support’ may also experience heightened levels of dependency on waged employment and increased degrees of insecurity in a labour market segmented by gender and race. While further research is required to determine whether the financialization of social reproduction via government-sponsored student loans place pressure some post-secondary students to resort to precarious employment after graduation, it is clear that government-sponsored student loans do not adequately address, and may in fact perpetuate, the inequitable and subordinating employment outcomes such policy measures ostensibly seek to overcome.

Chapter 5 - Diversifying Internationalization?: Tracing Links between Residency Status, Debt, and Precarious Post-Graduation Employment

Educational migrants represent a growing proportion of temporary residents in Canada (IRCC 2023). This growth is linked, in part, to the federal policy context, which allows such migrants to engage in employment during and after their studies and facilitates seemingly straightforward pathways to permanency; such opportunities position Canada as an appealing choice for prospective educational migrants in the highly competitive international education market. As illustrated in Chapter 1, at a policy level, Canada characterizes the growth and diversification of educational migration as a means of recruiting culturally diverse and skilled “ideal immigrants” to boost domestic productivity (Trilokekar & El Masri 2019). Such contemporary approaches to the internationalization of post-secondary education, which aim to balance international students’ interests with those of the national community and economy, are aligned with the social investment policy paradigm, that seeks to encourage labour market “activation,” decrease “benefit dependency,” heighten competition on a global scale, and mitigate social inequality (Giddens 1998; Esping-Andersen et al., 2002). As Chapter 3 highlighted, Ontario-based universities’ intensified efforts to recruit international students are often justified on the basis of diversity and inclusion principles and alignment with the federal government’s policy direction towards highly skilled immigration, but such efforts to expand enrolments via diversification also function as a modality of privatization that sustains institutional revenues in face of diminished public spending on post-secondary education without raising regulated domestic tuition fees. In other words, international students’ high tuition fees and growing rates of enrollment help to fill gaps created by reduced public spending on post-secondary education.

In the social investment policy context, the effects of offloading a substantial portion of the costs and labour associated with post-secondary education onto educational migrants is

poorly understood, though emerging research finds many educational migrants to be taking on precarious employment in Canada during (Chiose 2016; Hune-Brown 2022) and after their studies, often in their efforts to secure permanent residency (Vosko 2023). This chapter examines how, in addition to permit conditions, pathways to permanent residency, and racializing and gendered processes shaping labour market outcomes, the conditions of access to international post-secondary education (i.e., high tuition fees potentially fostering relations of indebtedness) can interact with international students' employment outcomes.

In comparison to domestic students, the externalization of labour and costs, including those in the form of relatively high tuition fees, associated with the education and training of the labour force is heightened for student visa-holders, their transnational families, and sending states subjected to high tuition fees. Notably, for an undergraduate degree, international students pay, on average, 429% more than domestic students (Statistics Canada 2022b). High tuition fees for international students are justified, in part, on the basis of national sovereignty, wherein non-citizens are not protected by tuition fee regulations provided to domestic students. Such treatment reflects institutional and structural differentiation or externalization of educational migrants' labour renewal (Sassen 1981), which, in combination with key indicators of social location—namely, gender, source country, and race as well as educational migrants' precarious residency status—may contribute to some high-fee paying and highly educated migrant students' acceptance of precarious employment and/or jobs within sectors and occupations undesirable to workers and/or students holding Canadian citizenship or permanent resident status. Drawing on precarious employment literature, Chapter 4 set forth a framework for evaluating whether or not, and the degree to which, government-sponsored student debt mitigates expropriative outcomes for low-income domestic students. It found that reliance on government-sponsored student loans,

as a primary source of funding, does not protect students from and in fact corresponds with key indicators of precariousness in employment. While educational migrants do not have access to provincial student aid programs, debt obligations can take various forms (Graeber 2011). For instance, international students may rely on state sponsored educational loans from their country of origin, private loans from financial institutions, money borrowed from family, extended family, and community members, as well as loans taken on by family members.

In the ensuing analysis, I employ the 2018 National Graduates Survey (NGS) to explore the relationship between educational migrants' experiences in work and transitions to permanency, attending to intersections of source country, age, gender, certification levels, and residency status, as well as differential access to social reproductive supports resulting in, for instance, transnational debt relationships. I find that residency status, or whether international students are work permit holders or permanent residents in the years following graduation, has a clear relationship to their working hours, income, job tenure, and occupational skill level (relevant to their educational certification) within particular industries. Specifically, statistical analysis reveals that holding a work permit in the years after graduation is associated with precariousness in employment, an outcome that is amplified by debt, gender, country of origin, and level of education. Further, analysis of occupational skill level in relation to certification level shows that whether a recent graduate is overqualified for their current job is similarly linked to residency status, but also whether an international student graduates with any level of student debt. Together, these findings suggest international students' conditions of inclusion—that is, relatively high international tuition fees, potentially fostering transnational debt relations, and broader exclusion from social reproductive supports provided to domestic students—may, coupled with their precarious residency status, be poised to reproduce socioeconomic inequalities

related to gender, class, race, and country of origin and correspond with educational migrants' employment experiences.

On the basis of these findings, I argue that although the conditions of access to post-secondary education for international students help to sustain private sector revenues for revenue-limited universities and maintain regulated domestic tuition fees, they do not challenge, and may in fact reproduce, socioeconomic inequalities among international students, potentially to the benefit of employers and sectors in search of a reserve of workers willing to take on devalued, yet sometimes essential and skilled, work. In other words, efforts to expand student enrolment via diversification and internationalization, a central modality of privatization discussed in Chapter 3, in combination with limited access to social reproductive supports, insecure residency, and racializing and gendered processes shaping labour market outcomes, can foster predatory inclusion for educational migrants.

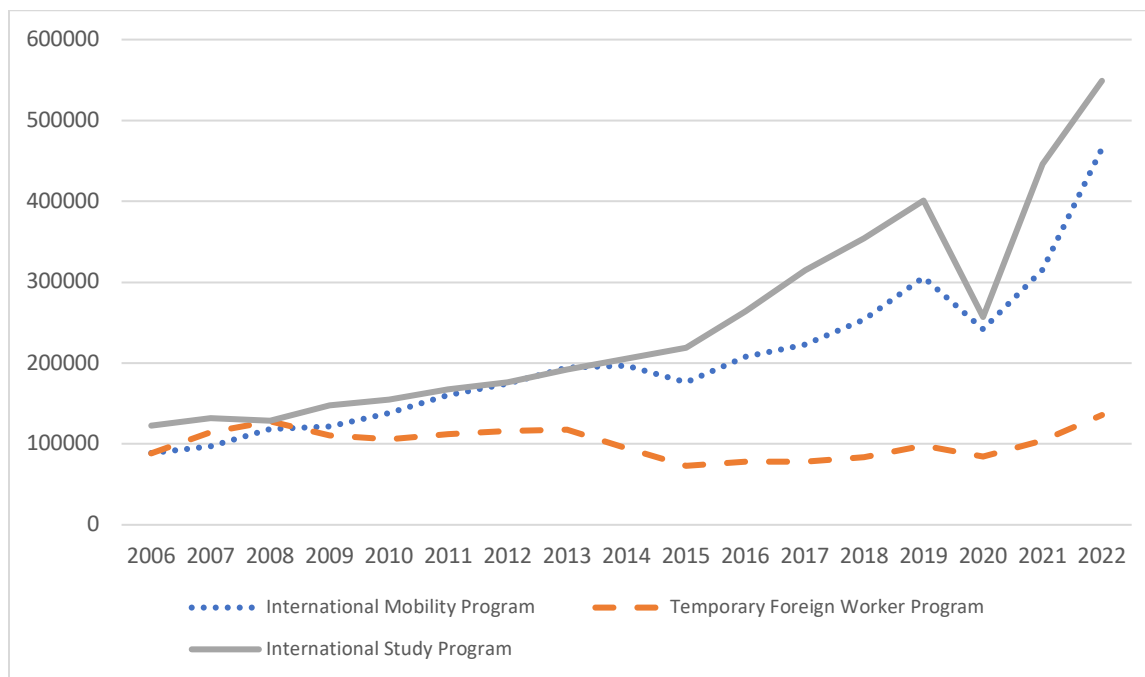
Section 1 of this chapter sets out a framework for analyzing educational migrants' experiences in work and transitions to permanency attentive to the forces of differential access to social reproductive supports and resources. Section 2 then contextualizes the contemporary growth in educational migration to Canada, illustrating how policy efforts to heighten Canada's competitive edge within the global market for international students corresponds with an increase in participation of migrants from so-called developing economies and notable growth in college level enrollments among international students in Canada. This section also highlights trends in transitions to permanent residency (PR), interrogating predominant hypotheses that transitions to permanent residency are primarily influenced by students' personal cost-benefit analyses (e.g., whether Canada's labour market offers more rewarding opportunities than their country of origin, or elsewhere) against emerging qualitative research that identifies other factors shaping

migration pathways, such as health and safety concerns, responsibilities and obligations to family members, criteria for transitioning to permanency, areas of training and expertise, and political and social changes at a national scale. Sections 3 and 4 present the findings of statistical modeling, attentive to the intersections of source country, age, gender, certification levels, as well as indebtedness as they impact employment outcomes and transitions to permanent residency among recently graduated educational migrants. These models reveal how former international students' residency status, indebtedness, gender, and country of origin, interact with employment outcomes such that those who are work permit holders, from lower income countries, and indebted have higher odds of experiencing indicators of precariousness in employment three years after graduating. Logistic regression modeling also reveals that educational migrants who graduated with student debt and who identify as non-white have higher odds of being employed in occupations that they are overqualified for, particularly those working in industries associated with social reproductive labour, such as health care and education. Section 5 offers a discussion of these findings, which collectively suggest that the terms of access to international education, in combination with work permit conditions and pathways to permanency, do not guard against the socioeconomic inequalities international students face in Canada's labour market, and may in fact compromise the benefits of such access for some, particularly those who identify as non-white, are women, and who graduate with debt. Such findings leave room for the possibility that the contemporary push to recruit international students from more diverse backgrounds into Canadian universities, despite their ostensible orientation to 'inclusion,' may not result in social mobility for these prospective immigrant workers, but instead reflect the operation of practices of predatory inclusion at a transnational scale.

1. The Externalization of Educational Migrants' Social Reproduction and its Effects on Post-graduation Employment Experiences

As Chapter 2 illustrated, the origins of the internationalization of post-secondary education of Canada are inseparable from post-WWII imperial efforts to produce and regulate a capitalist world order, led by the United States. Such material and ideological efforts served to develop capitalist economies and reproduce colonial relations in formally post-colonial and/or Global South countries, creating the conditions for economically powerful nations to appropriate surplus value via foreign ownership, debt management practices, and the enclosure and extraction of resources from so-called developing and post-colonial nations, processes of expropriation that intensified throughout the 1990s (Harvey 2004; McNally 2010). Today, these and other expropriative practices continue to generate a global labour reserve pool of often non-white workers under significant pressure to migrate both domestically and transnationally in pursuit of waged employment within the global economy (Sassen 1984 Ferguson & McNally 2015; Hanieh 2019). In this context, Canada has seen a rapid expansion of educational migration, such that, since automatic off-campus work permits were introduced in 2014, international students have represented the largest category of migrants permitted to work in Canada by far (See Figure 5.1). Notably, a large proportion of both migrant workers and educational migrants are recruited from relatively low-income, economically developing nations, with historically imperial and/or neocolonial ties to Canada (see Chapter 3; see also Chartrand & Vosko 2021).

Figure 5.1: Number of Temporary Residents Permitted to Work by Program and Year in which Permits became Effective



Source: International Mobility Program and Temporary Foreign Worker Program data: IRCC 2023d. International student data (2006 – 2014): IRCC 2015. International Student data (2015-2022): IRCC 2023a.

Migrant workers’ access to social reproductive supports available to citizens and permanent residents in Canada is limited on the bases of outright exclusions, probationary periods, and/or disjunctures between entitlements and permit conditions. For example, migrant workers contribute to Canada’s unemployment insurance system, known as Employment Insurance (EI), and they are technically entitled to its suite of special benefits (i.e., sickness, compassionate/caregivers’, and parental benefits). But requirements for proof of an ongoing work permit and a functional social insurance number, together with qualifying requirements tied to duration of employment, often make seasonal workers with employer and time-specific work permits ineligible for even these limited benefits as well as for the regular EI benefits to which they contribute (Hennebry 2014; Vosko 2019; Vosko & Spring 2021). In these and other ways, the internationalization of social reproductive labour can not only privatize the costs of social

reproduction onto transnational workers, their households, and sending states, but also heighten exploitative working conditions for migrant workers (see Chapter 1).

Educational migrants are, in many ways, privileged by Canada's immigration system, which casts internationalization of post-secondary education as a mutually beneficial exchange wherein Canada and its post-secondary institutions receive economic advantages and boost student diversity, whilst educational migrants from lower-income states receive highly regarded portable "Western degrees" (Chatterjee & Barber 2021). Indeed, Canada grants educational migrants open work permits (or work permits that are not specific to a single employer or industry) during and after their studies, as well as clear pathways to permanency (IRCC 2014). Moreover, the expansion of educational migration aligns with a social investment policy paradigm that seeks to balance neoliberal austerity measures—in this case, disinvestment in post-secondary education—with demands for greater social equality—reflected by the expansion of recruitment efforts to 'untapped' lower-income regions and the diversification of institutions' student populations. The intensified recruitment of international students represents an *internalized* and *externalized* configuration of privatization insofar as the expanded inclusion of international students as members of the post-secondary institutions offloads the costs of post-secondary education onto *transnational* migrants and households. This offloading helps to subsidize the cost of freezing domestic tuition fees and diminishing public funding (a trend described in Chapter 3). While the diversification and expansion of international migration to Canada is characterized as being aligned with equity, diversity, and inclusion principles, an emerging body of research challenges this characterization; for instance, some post-secondary education scholars highlight how the inclusion of racialized international students from non-Western nations as ideal labour migrants and future immigrants reinforces global inequalities on the basis of white Western supremacy

(Park & Francis 2023; Stein & de Oliviera Andreotti 2016; Stein 2018; Buckner & Stein 2020). Other studies document the disjuncture between the rhetoric and reality of policy objectives that promote international students as ideal future immigrant workers, both in terms of their educational (see Guo & Guo 2017; McCartney & Metcalf 2018; Wang 2016) and their post-graduation employment outcomes (Scott et al. 2015). Meanwhile, a growing body of research based in Australia, New Zealand, and the UK documents the ways in which visa conditions, such as restrictions on hours of paid employment—rules that when violated can result in deportation—grant employers a heightened level of power in the employment relationship and foster exploitative employment conditions (see for e.g., Howe 2019; Tham & Fudge 2019).

Though studies examining international students and their employment outcomes in the Canadian context often focus on those who successfully transition to permanency,³⁷ due in part to limitations related to data availability, journalistic reporting has shed light on how predatory recruitment practices can lead to exploitative and dangerous working conditions for migrant students (Hune-Brown 2022; Kelley 2022). Additionally, Vosko's (2023) study of Canada's post-graduate work permit program finds that permit conditions and criteria for transitions to permanency are associated with precariousness in employment for educational migrants.

Interviewees report experiences of what Vosko terms “probationary precarity,” where, in their efforts to demonstrate economic desirability in order to secure permanency through designated

³⁷ One informative example is Crossman and Hou's (2022) analysis of the effects of pre-immigration study in Canada on post-immigration earnings, which reveals that principal applicant economic immigrants have a long-term earnings advantage if they were former international students (i.e., obtained at least one year of Canadian study experience before landing). However, earnings advantages among former international students vary. Lu and Hou (2019) utilize administrative data to analyze earnings among former international students who received their first study permit between 1990 and 2004 in the 10 years after landing as immigrants; they find that former international students who transitioned to permanent residents at a younger age and as economic principal applicants have clear advantages in annual earnings. Additionally, they find that former international student immigrant men from South Korea, China, “other” Asian countries, and Africa earn substantially less than their counterparts from the US and Europe in both the short and long term.

pathways, post-graduate work permit holders resort to precarious employment, often in fields beyond graduates' area of study, like retail as well as food and accommodation services. Such findings suggest that program design and permit conditions can help carve out a pool of educational migrants compelled to take on exploitative and precarious jobs. Moreover, as discussed in Chapter 3, the expansion of international student enrollment serves to make up for shortcomings in public spending on post-secondary education while also maintaining more accessible tuition fees for domestic students in Canada. In light of mounting evidence of exploitation among current and former international students calls for further examination of whether, in addition to permit conditions and criteria for transitioning to permanent residency, the externalization of migrant students' social reproduction via conditions of access to post-secondary education correspond with employment outcomes.

Similar to other migrant workers, international students are subject to differentiated access to social reproduction (Sassen 1981). International students and their families bear a substantial burden in order to enroll in Canadian post-secondary institutions: not only do they face substantially higher tuition fees compared to domestic students (Statistics Canada 2022), they are excluded from government-sponsored student assistance, grants, and lending programs (Ministry of Colleges and Universities Ontario 2023; National Student Loans Service Centre 2023). In certain provinces, including Ontario, international students also excluded from provincial health insurance plans (Government of Ontario 2023) (in such contexts, international students must purchase private insurance, usually through their post-secondary institution [see for e.g., University of Toronto Student Accounts 2023]) and they are required to demonstrate financial ability to pay these costs in order to receive a work permit (Tao 2021). Moreover, as a growing proportion of international students in Canada are recruited from so-called 'emerging economies'

of countries and regions subject to, historically and to the present, expropriative relationships informed by extractive and colonial dynamics (see Chapter 3), the differentiating effects of the externalization of the costs of labour renewal onto educational migrants and their families from varying socioeconomic backgrounds demands attention.

Differential access to social reproduction supports on the basis of citizenship status can foster transnational relations of debt insofar as those who do not independently have sufficient funds to pay for an international education may take on various loans and forms of debt. Media has highlighted the ways in which high tuition fees, as well as predatory recruitment practices, can lead to often considerable debt loads for international students (Hune-Brown 2021; Kelley 2022); additionally, in a study of internationally educated nurses from India enrolled in a postgraduate critical care program in southwestern Ontario, Walton-Roberts and Hennebry (2019) find that the largest source of funding for the majority of study participants' was some combination of borrowed funds. While data detailing educational migrants' debt loads and sources of debt are limited, indebtedness and repayment for educational migrants look very different than they do for domestic students. Thomas (2017) finds in a study of middle-class international students from India and studying in the US, debt sources for Indian international students may include student loans provided by public or private financial institutions in India as well as loans from kinship networks. Indebtedness to kinship networks can involve loans from immediate and extended family members as well as community members—loans that some of Thomas's interviewees say are seen as investments in educational migrants' aspirational futures as high-skilled and high-wage workers. Like other labour migrants, international students often maintain reciprocal transnational relationships, sending remittances back to their families and communities as well as sponsoring family members who wish to migrate as well (Thomas 2017;

Robertson 2013; on transnational households and remittances see, for e.g., Ghosh 2006; Hernandez & Coutin 2006; Wells et al. 2014). Motivation and/or pressure to reciprocate or repay kinship networks in the form of remittances, potentially alongside requirements to repay loans and interest to financial institutions within country of origin, inform transnational experiences of indebtedness, which vary by source country, class, gender, and region. Thus, while the growth of available study visas, the extension of open work permits, and the intensification of recruitment efforts may open up access to post-secondary education to a wider and more diverse group of international students, these efforts can also expand the proportion of international students relying on debt to finance their education and migration pathways. Given the expropriative character of debt, the conditions of accessing post-secondary education internationally can, in institutionalizing differential access to social reproduction supports and thereby fostering various forms of indebtedness, heighten wage dependency. Debt is thus a central variable within my exploration whether international students' inclusion in Canada-based post-secondary education reflects predatory inclusion and my evaluation of whether the conditions of access are undermining the promised benefits of post-secondary education among international students by heightening pressure to engage in precarious employment.

2. How Policy Efforts to Increase Canada's Appeal in the International Student

Market Impacts Demographic Makeup of and Outcomes for Educational Migrants

Throughout the 2010s, Canada became a top destination for international students in post-secondary education, rising from the 7th to the 3rd most popular destination between 2016 and 2020 (Project Atlas 2016; Project Atlas 2020). This growth is linked to post-secondary institutions' expanded recruitment efforts (see Chapter 3), as well as a shifting international

policy context, also taken up by Australia and New Zealand, facilitating “direct and explicit incentives and pathways for international students to become skilled permanent migrants” (Robertson 2013, p. 13). Studies documenting international students’ decision-making processes in selecting a destination country have found that principles of multiculturalism, opportunities for professional development and employment, as well as ease of accessing work permits in Canada are all factors that shape international students’ decisions (Chen 2008; Li, DiPetta, & Woloshyn 2012; Massey & Burrow 2012; IDP Connect 2023).

Since the early 2000s, Canada’s federal government has made notable changes to the international study program to promote Canada as a destination of choice for international students. Strategies towards attracting international students have revolved around access to work permits during and after enrollment in studies as well as pathways to permanent residency. For instance, in 2008, IRCC extended the Post-Graduation Work Permit, allowing international students to obtain an open work permit for up to three years after graduation, and introduced the Canadian Experience Class (CEC), offering international students with professional, managerial, and/or skilled work experience (i.e., 12 months in a full-time job categorized as NOC 0, A or B) a pathway to permanent residency without leaving Canada (CIC 2010; see also Trilokekar & El Masri 2019). The Provincial Nominee Programs also became an option for educational migrants seeking permanent resident status during this time, offering pathways to permanency on the basis of province-specific criteria and conditions such as degree level or a job offer (IRCC 2014).

Further expanding educational migrants’ abilities to work while in Canada, in 2014, the federal government introduced *automatic* work authorization for all study permit holders—allowing all international students enrolled full-time to work 20 hours per week off-campus

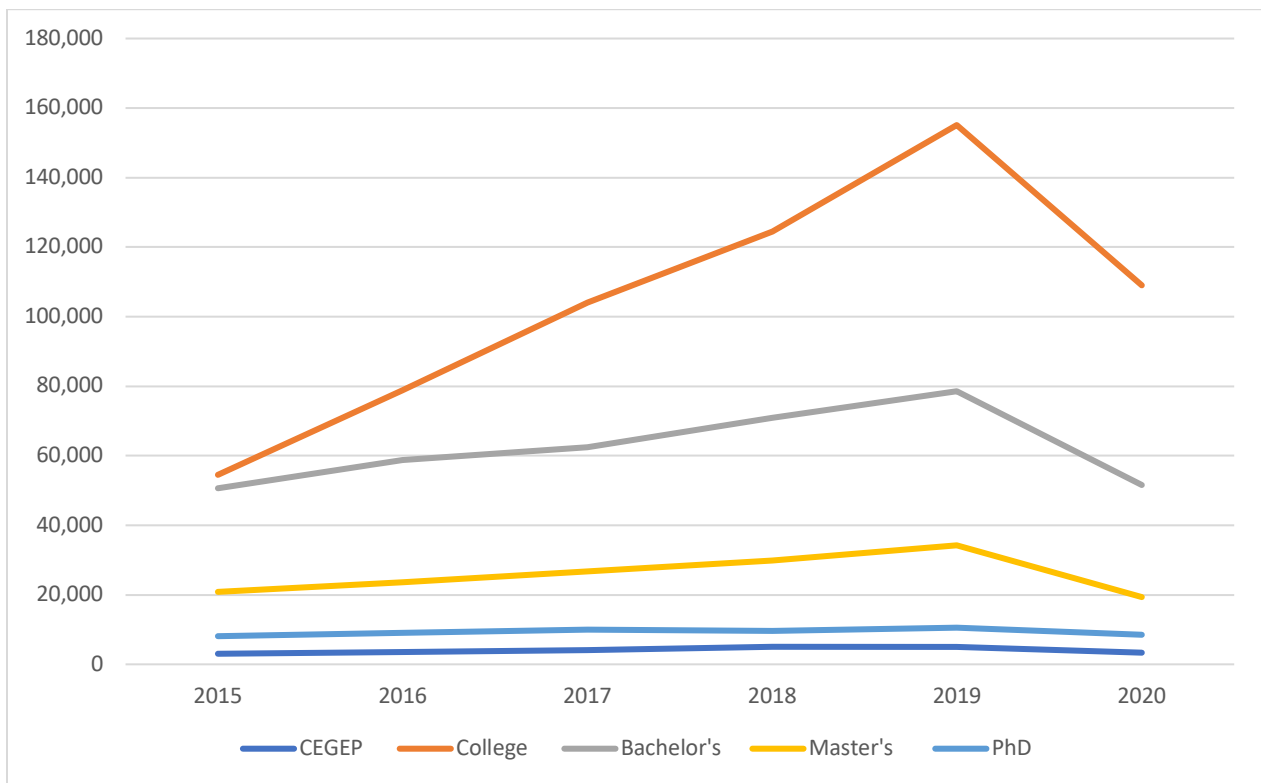
during the school year.³⁸ IRCC temporarily lifted this restriction on international students' off-campus working hours during the first months of the 2020 global pandemic, provided students were employed in an essential service or function, such as health care, critical infrastructure, or the supply of food (IRCC 2020). Because international students were excluded from the Canada Emergency Student Benefit, which provided financial support to post-secondary students unable to find employment due to the pandemic, many international students were left with no other option but to accept high-risk and often low-wage jobs in essential and front-line industries that many citizens, students or otherwise, were not willing to undertake. Importantly, this treatment illustrates how those subject to intensified processes of externalization of social reproduction, and excluded from supports such as government-regulated student assistance and provincial health insurance, can be integrated into a highly exploitable workforce. Further illustrating the substantial role of international students in the Canadian labour market during their studies, in 2022, IRCC introduced a pilot program designed to address pandemic-related labour shortages by lifting off-campus hour restrictions for all international students (IRCC 2022d).

Since the introduction of Canada's 2014 International Education strategy, which first issued automatic off-campus work permits to all study permit holders, the demographic makeup of international students in Canada has changed substantially in terms of country of origin. As discussed in Chapter 3, a key goal of the federal government's 2014 International Education strategy was growing the proportion of international students from 'developing and emerging economies' (i.e., Brazil, China, Mexico, India, Vietnam, and North African and Middle Eastern countries). These efforts corresponded with substantial growth in international students from India, Vietnam, and Iran (see Chapter 3, Table 3.1). During this same period, certification level

³⁸ Under this provision, international students were permitted to work an unlimited number of hours on-campus in addition to these 20 hours of work off-campus (IRCC 2014).

dynamics also shifted such that permit holders entering Canada to study at the college level doubled between 2015 and 2020 (see Figure 5.2). In a 2018 study, the Canadian Bureau of International Education found that an overwhelming majority of international students entering college programs are from India (CBIE 2018). The intersection of the growth of international student enrollments in more affordable college-level institutions and educational migration to Canada from lower-income countries points to a possible concentration of international students from less affluent families and with less financial security within college or vocational programs; indeed, Australia- and Canada-based studies suggest that levels of indebtedness are substantial among international students in vocational programs (Walton-Roberts & Henneby 2019; on Australia, see Baas 2010; Baas 2012).

Figure 5.2: Post-secondary Study Permit Holders by Study Level and Year in which Permit(s) Became Effective, 2015-2020



Source: IRCC 2021.

In terms of gender dynamics, approximately 48% of new study permit holders in 2021 were women (similarly, in 2015, approximately 48% of new study permit holders were women; see IRCC 2023c). With regards to province of intended destination for study, Ontario is the top destination province for international students (47%), followed by British Columbia (22%), and Quebec (15%) (IRCC 2023d).

Corresponding with policy changes facilitating educational migrants' entry into Canada's labour market and pathways to permanency, Choi, Crossman, and Hou's (2021) cohort study of international students who arrived in Canada between 2000 and 2014 find that approximately one-third of all international students transition to permanency within 10 years of arriving in Canada. Rates of transition to permanent residency are higher for study permit holders who arrived in Canada for graduate studies, half of whom became landed immigrants within 10 years (Choi, Crossman, Hou 2021). With regard to labour force participation during the period of study, Crossman, Choi, & Hou (2021) find that the number of international students reporting earnings from employment during their period of study increased from 21,800 in 2000 to 277,400 in 2018, with those enrolled in colleges seeing the most substantial increase in labour force participation during period of study. Shares of international students obtaining a Post-Graduation Working Permit also increased between 2008 and 2017, and the share of such permits obtained by international students from India grew from 10% in 2008 to 46% in 2018 (Crossman, Lu, & Hou 2022). Illustrating the relationship between labour market experience and transitions to permanency, Choi, Crossman, and Hou (2021) find that engagement in paid work as an international student and/or a post-graduation work permit holder is associated with higher rates of transition to PR. First-time study permit holders who worked during their studies and/or after graduation had a higher rate of transition to permanent residency (62%) compared to those

without employment earnings reported during this time (13%) and former temporary work permit holders who were not international students (32%) (Choi, Crossman, & Hou 2021).

Despite such trends, it is important to note that not all educational migrants seek to transition to permanent residents, nor are all educational migrants who seek to transition successful in doing so. Numerous factors affect whether or not educational migrants remain permanently in Canada. Source country appears to be a key factor shaping rates of transition to permanency among educational migrants; Choi, Crossman, & Hou (2021), for instance, find much higher rates of transition for international students from Nigeria (67%), India (66%), Vietnam (54%), and China (43%) within 10 years after the first study permit was obtained, compared to those from other predominant source countries such as the US (19%), France (23%), Japan (8%), and South Korea (14%). Such trends appear to be linked to the level of economic development in educational migrants' countries of origin, insofar as students migrating from countries with a per capita lower gross domestic product (GDP) compared to Canada, typically have higher rates of transition to permanent residency, whereas students from countries with a higher or comparable per capita GDP have lower rates of transition (Lu & Hou 2015). While transitions to permanent residency may be based, as Lu and Hou (2015) suggest, partly on students' individual assessments of the economic opportunities in their country of origin out-compete the economic opportunities in Canada, qualitative research documents other factors shaping the educational migrants' migration pathways (i.e., the desire for permanency, the desire to move to a third country, and/or the desire to return to a country of origin) might include dependents' care requirements, personal or family health or safety concerns, post-graduation employment experiences, criteria transitioning to permanency, and/or political and economic changes at a national scale (see for e.g. Robertson 2013; Netierman et al. 2022; Vosko 2023).

The decision to stay in Canada permanently is thus not static but can shift over the course of an educational migrants' educational and post-graduation experiences (Netierman et al. 2022). Quantitative data analysis cannot account for such nuanced and shifting decision making processes, however. By examining former international students' post-graduation employment outcomes, regardless of their intentions to settle permanently in Canada, I identify potential obstacles and systemic forces that may impact international students' plans for the future.

3. Methods and Data

To explore the relationship between precarious employment and educational migration in the Canadian context, I once again analyze data from Statistic Canada's 2018 NGS. The details of the data collection and sample are described in Chapter 4, Section 2 (Data and Methods). Yet, in contrast to the data analyses presented in Chapter 4, in these models I did not limit my sub-sample to university graduates who attended university in Ontario; rather, the sub-sample analyzed herein includes respondents from all geographical locations and certification levels. Although college students and their funding is not my primary focus in this dissertation, I used these parameters in order to keep the sample size of former international students who completed the survey large enough to analyze; this decision is also informed by the growing proportion of international students entering college programs.

While the NGS does allow for the examination of former international students' employment experiences, these data are limited due to the interview timing (2.5-3 years after graduation). The post-graduation work permit available to former international students is only valid for a maximum of three years, meaning that many former international students in this cohort may have already left Canada due to an expired temporary work visa, and thus permanent residents are overrepresented in the data. Moreover, as a cross-sectional survey, this dataset

provides a snapshot of a given moment in time and does not allow for analysis of how students' employment experiences might differ before and after receiving permanent residency. Still, a portion of former international students included in this survey remain on work visas at time of interview, allowing for a comparative examination of educational migrants with different residency statuses at a particular moment in time.

Similar to Chapter 4, in an effort to identify conditions fostering precariousness, I continue to rely on Vosko's (2010, 2) conceptualization of precarious employment as "work for remuneration characterized by uncertainty, low income, and limited social benefits and statutory entitlements," and shaped by the relationship between employment status (i.e., self-employed or an employee), dimensions of employment insecurity (e.g., certainty of continuing employment, indicators of regulatory protection, and control over the labour process (i.e., unionized or not)), and social context and social location (i.e., age, gender, race, and/or immigration status). To measure precariousness among international students, logistic regression models were used to predict the following binary outcomes: low income, part-time or full-time employment, and job tenure.³⁹ Because job tenure is also linked to international students' security of presence, or their residency status, insofar as transitions to permanent residency require 1 year of full-time "high skilled" employment, logistic regression models were used to predict whether educational migrants' job at time of interview was obtained before or after they graduated.

³⁹ To recall Chapter 4, low employment income in 2017 is based on Statistic Canada's low-income measure threshold, a constructed measure based on a fixed percentage (50%) of median adjusted household income (adjusted to account for household size and location); continuous annual employment income in 2017 variable is recoded into a binary response variable, where incomes below \$30,000 are treated as low-income. Part-time employment is defined as usually working less than 30 hours/week. Short job tenure (2018). Short job tenure refers to those who have had their current job for less than 12 months at time of interview (i.e., current job began after November 2017 and survey interviews were completed by December 2018). Because 2013 NGS does allow analysts to isolate international students from within the broader sample, variables indicating access to social services (only available in the 2013 NGS) are not analyzed here.

Additionally, to better understand the relationship between international students' investments in post-secondary education and their post-graduation employment outcomes, I also use logistic regression to predict whether former international students have achieved high skilled jobs relative to their education, on the basis of the 2016 National Occupation Classification (NOC) system's categorization of jobs based on training, education, and main duties and responsibilities. I created a composite variable to control for certification level, illustrating whether those with a college degree are in a NOC 0, A or B job (i.e., jobs that require a college degree or a university degree) and those with a university degree are in a NOC A or 0 job (i.e., jobs that require a university degree). This variable captures whether or not students' occupational skill level is aligned with their qualifications. Importantly, the NOC is based on job requirements such as responsibilities, education requirements, and experience; at the same time, skills are not "objective capacities" but are, despite being measurable and observable, "primarily socially constructed" (Armstrong 2013, p. 258).

As FPE scholarship on the valuation of work has highlighted, jobs that require a substantial amount of skill and experience can be deemed "low-skilled" on account of their association with "women's work" or the work of social reproduction (Phillips & Taylor 1980; Acker 1988). At the same time, employment in a relatively high NOC job does not necessarily correspond with security in employment, high wages, or control over the employment relationship. My analysis of this variable addresses such tensions and contradictions that shape the NOC system. Moreover, because I am interested in whether or not international students are working jobs they are over qualified for and/or meeting employers' demands for workers in less desirable occupations in particular industries, I also created a composite variable capturing NOC level of current job, certification level of 2015 degree, and industry to explore whether some

international students are working relatively low-skilled jobs in particular industries and what is associated with these outcomes. In generating this composite variable, I combined similar industries using the Boyd-NP occupational status score, which ranks occupational categories on the basis of income and education level; I combined health care and education (two industries with some of the highest and lowest ranking occupational categories); food and retail (two industries with mostly low ranking occupational categories); and scientific, professional, and technical services with finance, insurance, and real estate services (two industries with mostly high and some moderately ranked occupational categories) (Boyd 2008).

Because the NGS assumes respondents are domestic students, questions around levels and sources of debt are less accurate for international students. As noted above, international students are not entitled to government sponsored-student loans and few carry loans from Canada-based banks and financial institutions, possibly a result of needing to demonstrate secure funds to IRCC before travelling to Canada. Nonetheless, international students still carry various forms of student debt that can, in turn, have varying effects. On the one hand, transnational student debt, including debt based on mutual aid or economic cooperation (Hosseini & Christabell 2022), can facilitate access to post-secondary education and its associated benefits for international students; on the other hand, debt obligations place stress on students to work during their studies in order to send money home to indebted family members and/or pay back financial institutions and governments in their sending state, and/or transition quickly to permanent residency in order to repay debts in the form of family sponsorship (Hune-Brown 2021; Kelley 2022; Thomas 2017; Roberston 2014). While Chapter 4 found that student debt obligations correspond with precarious jobs, given that the NGS takes domestic students to be the norm, analysis of the relationship between international students' debt obligations and employment

outcomes is limited by the fact that the NGS does not attend to particular ways in which international students may understand relationships of debt and obligations of repayment. For instance, the NGS does not ask if former international students send remittances internationally, or if they plan to sponsor family members, possibly including those who helped to fund their education once they secure permanent residency. For these reasons, I created a dummy variable to capture whether or not a student who reported graduating with debt, in all forms suggested by the NGS (i.e., loans from family members, loans from banks and financial institutions, and credit card debt). While this variable does not capture all possible experiences and relations of indebtedness among international students, it represents those who understand themselves to be indebted to family and/or banks or financial institutions upon graduation.

The model also incorporates ‘sex,’ ‘demographic information,’ and ‘age at time of graduation,’ as control variables, since the impacts of social location on conditions of employment are well documented (see for e.g., Vosko et al. 2020; Noack & Vosko, 2011; see Chapter 4, Section 2). The NGS also asks each respondent the country in which they were born; to analyze source country and its impact on post-graduation outcomes, I created dummy variables for the top source countries for former international students participating in the survey, namely India, China, Nigeria, France, US, Iran, and Pakistan. Source country variables are used to analyze racializing and colonial dynamics shaping immigration policy and labour market experiences and while there are certain limitations with this approach (i.e., source country may not reflect an international students’ ethnic identity or national home) is also true that Canada’s immigration policies, historically and to the present, have differentiated between and regulated the inclusion of migrants on the basis of country of origin with deeply racializing effects (Chartrand & Vosko 2021; Boyd, Taylor, & Delaney 1986). For instance, Canada’s immigration

policy was, until 1962, explicitly racist in its exclusion of Black “British subjects” from the Caribbean from immigrating to Canada (Satzewich 1989), and this racializing approach to migration and immigration persist within programs such as the SAWP (Chartrand & Vosko 2021), where exploitative working conditions for Black and Latin American farmworkers are reproduced via bilateral agreements between Canada and sending states. While study permits are, in theory, open to applicants from all countries, the intensified efforts to recruit international students from low-income source countries reflect an effort to expand beyond highly competitive international student markets like China. Reports of exploitation in recruitment and employment from these source countries suggest that international students from lower income contexts subject historically to racially discriminatory immigration practices (including, for instance, India; see Mongia 1999; Vosko 2020) are encountering exploitative and expropriative working conditions in Canada despite holding open work permits and being highly educated (Hune-Brown 2021; Chiose 2016).

Additionally, because migrants may hold different cultural and place-specific understandings of ‘minority’ groups, to document the impacts of processes of racialization I do not use ‘visible minority status’ but rather whether or not a respondent identifies as white (on the limitations of the variable ‘visible minority status,’ see Statistics Canada 2022c). The NGS asks each respondent if they identify as white, Black, South Asian, Chinese, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean, Japanese, or ‘other’; from this category I created a binary response variable for ‘identifies as white’ (and does not identify with any other racial or ethnic categories) and ‘does not identify as white.’ While this variable is deeply limited insofar as it does not account for hierarchized processes of racialization, I use it to acknowledge the ways in which the labour market is segmented by race when examining the relationship between

NOC and industry-level data. Language spoken at home is recoded into a binary variable for ‘speaks one of Canada’s two official languages, English or French at home’ and ‘speaks an unofficial language at home.’

4. A Profile of International Students Participating in the NGS

Comparing international students and domestic students participating in the NGS survey, Table 5.1 illustrates that a larger proportion of international students are men compared to domestic students, where women predominate. With regards to race, more than 85% of international students identify with an ethnicity or race beyond the category of ‘white’ compared to Canadian-born domestic students included in the sample, 73% of whom identify as white only. Significantly more former international students report speaking a non-official (i.e., not French or English) language at home, and, in terms of country of origin, China and India are by far the most common countries of origin for former international students participating in the survey, followed by Iran, France, Nigeria, the US, and Pakistan.

Table 5.1: Frequency Table Comparing Domestic and International Students (2018)

	Domestic Students (NGS 2018)†	International Students (NGS 2018) ††	
		Permanent residents in 2018	Work permit holders in 2018
Women	60%***	45%	44%
Does not identify as “white”	27%***	88 %	85%
Language at home is not English or French)	14%***	60%	53%
Age	28.9***	29.5	29.5
<i>Country of birth</i>			
China	2.1%***	28%	26%
India	1.3%***	24%	23%
Iran	0.74%***	3.6%**	1.2%**
France	0.4%***	3.7%	6.9%
Nigeria	0.3%*	3.3%	2.7%
US	0.6%***	1.1%	2%
Pakistan	0.8%***	2.8%	1.7%

<i>Main activity before school</i>			
Working	40 %***	31%	21 %
Looking for a job	3.9%***	2.2%	3.9%
Studying / in school	50 %***	53%	60%
Engaged in family responsibilities	2.3%***	3.1%	4.8%
<i>Cert Level</i>			
College	36%***	31%***	44%***
BA	50 %***	29%***	34 %***
MA	13%***	34%***	20%***
PhD	1.1%***	6.1%***	1.8%***
<i>Region of study</i>			
Ontario	40%***	48 %	55%
Quebec	26%***	19 %	15 %
Western provinces	28%***	27 %	25%
Atlantic provinces	6.6%***	5.6%	5.2%
Worked during school?	75%***	57%*	48 %*
Graduated with debt	56%***	29%	26%
<i>Level of debt at grad</i>			
0\$	46%***	73%	76%
less than 5k	6.7%***	1.2%	2.1%
between 5-10k	8.7%***	2.4%	3.6%
between 10-25K	20%***	12%	9.2%
25k +	19%***	11%	8.6%

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

†Statistical significance calculated based on relationship between domestic students and all international students participating in the survey.

††Statistical significance calculated based on relationship between international students who are permanent residents and those who are work permit holders.

Source: Statistics Canada 2018a

With regards to main activity in the months before starting a 2015 program, 40% of domestic students answered paid employment, compared to 31% of international students with permanent residency and 21% of former international students on a work permit (Table 5.1). Meanwhile, more former international students reported they were engaged primarily in family

responsibilities prior to enrolling in post-secondary education compared to domestic students in their cohort. Examining debt at time of graduation, more than 50% of domestic students report graduating from their 2015 degree with debt, compared to approximately 29% of former international students with permanent residency and 26% of former international students on work permits (similar to domestic students, amounts of debt owed among those international students who graduated with debt skew towards higher debt categories). Because international students are exempt from government-sponsored student loans, this measure was not examined in the analysis. Notably, evaluation of source of debt among international students via analysis of the NGS is limited for at least three reasons: first, the survey does not ask if students or their families received loans from source country governments, which emerging research shows has become an increasingly dominant source of funding for students in certain countries, including India (Thomas 2018); second, understandings of indebtedness may differ across different social contexts (Hossein & Christabell 2022; Graeber 2011); and third, given the timing of the survey, which takes place three years after graduation, a large number of international students who graduated from a Canadian institution in 2015 may no longer be in Canada, for various reasons ranging from expired post-graduation work visas to better economic opportunities in sending countries or elsewhere—thus excluding a large category of international students who may have left Canada or lost status, a proportion of whom presumably carried varying levels of debt at graduation.

In terms of certification levels, a higher proportion of former international students participating in the survey completed a graduate degree in 2015 compared to domestic students in their cohort (for example, 34% and 20% of former international students with permanent residency and work permits were Master's degree graduates, respectively, compared to 13% of

domestic student graduates), while a smaller proportion of international students completed a Bachelor's degree (50% of domestic students participating in the survey completed a Bachelor's degree compared to 29% and 34% of former international students with permanent residency and on work permits, respectively) (Table 5.1). A higher proportion of international students completed their degree in Ontario compared to domestic students, while a lower proportion of international students attended an institution located in Quebec.

When comparing former international students with work permits to those with permanent residence, there are also notable differences. Certification level appears to have the clearest association to status at time of interview. Thirty-one percent of former international students who are permanent residents at time of interview were college graduates, compared to 44% of work permit holders. Meanwhile, 34% of permanent residents within this group are Master's degree graduates, compared to 20% of work permit holders (Table 5.1). Such dynamics around certification levels are unsurprising considering the positive impact higher certification levels can have on securing employment deemed highly skilled—an important criteria for educational migrants seeking permanency through the Canadian Experience Class program. However, it is also true that college programs are typically more affordable for international students, and that a growing proportion of students from lower income countries are pursuing college degree programs (CBIE 2018, 2022), suggesting a relationship between college enrollment and socioeconomic background for international students.

As the Canadian Bureau of International Education (2018) reports, the vast majority of international students in college programs in 2017 were from India, followed by China, South Korea, and Brazil. In comparison, although international students from China formed a clear majority of international students enrolling in university in 2017 (followed by India), students

from France and the US were also predominant (CBIE 2018). In the NGS sample, former international students from India are overrepresented among college graduates; 59% of international students from India who participated in the NGS completed a college-level degree program in 2015, while only 29% of international students from all other source countries completed a college-level degree program (Appendix C). Meanwhile former international students from France, the US, and Iran are overrepresented in graduate level programs, and students from Iran and US in particular are overrepresented in PhD programs: the NGS survey shows that while only 4.3% of all former international students completed a PhD program in 2015, 44% of international students from Iran completed a PhD program in 2015 and 18% of international students from the US completed a PhD program in 2015 (Appendix D). As such, when evaluating international students' post-graduation experiences, source country dynamics should be treated as inseparable from certification level.

Table 5.2: Source Country by Debt Level at Graduation among International Students (2018)

	Debt at Grad = less than \$10,000 CAD	Debt at grad = more than \$10,000 CAD
China	82%***	18%***
India	59%***	41%***
Iran	80%***	20%***
Nigeria	90%***	10%***
France	96%***	3.8%***
US	77%***	23%***
Pakistan	65%***	35%***
Other	87%***	13%***
Total	79%***	21%***

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$
Source: Statistics Canada 2018a

Levels of debt also appear to correspond with source country (Table 5.2). For instance, 3.8% of international students from France reported graduating with more than \$10,000 in student debt,

while 41% and 35% of international students from India and Pakistan, respectively, graduated with more than \$10,000 in student debt. This outcome for French international students, however, cannot be separated from Quebec's efforts (the primary destination for French-speaking international students), at the level of immigration policy, to preserve the French language; for instance as of 2018, all francophone students migrating from France and Belgium were to pay domestic tuition fees—some of the lowest tuition fees in Canada. These policies are, however, deeply racialized insofar as opportunities for francophone students from other non-European French speaking countries to receive affordable domestic tuition rates are limited: strict quotas placed on countries outside Europe, in which French is an official language, contribute to a situation in which most francophone students migrating from African and Caribbean countries, such as Morocco, Cote D'Ivoire, Haiti, and Cameroon, pay international fees (Quebec Student Union 2018).

5. Examining the Relationship between Post-Graduation Employment, Residency Status, and Debt among Former International Students

To determine how the odds of holding a secure job are related to international students' residency status, gender, race or country of origin, and student debt, I applied logistic regression to several different indicators of secure and relatively high-skilled employment. Because international students differ from domestic students in terms of debt (i.e., they are excluded from provincial student loan programs), tuition amounts, country of origin, language, and residency status, I excluded domestic students from the models, resulting in the omission of 92% of all NGS observations; the sample of international students includes 2,615 total observations.

Table 5.3: Logistic Regression of Educational Migrants' Post-graduation Employment Experiences (2018), Odds Ratio

Variable	Model 1 (above low-income threshold)	Model 2 (full time)	Model 3 (job tenure)	Model 4 (secured current job after graduating)	Model 5 (occupational skill level commensurate with educational certification level achieved in 2015)
Work permit holder at time of interview	0.610* (-2.17)	4.031* (2.47)	1.307 (1.06)	2.589* (2.45)	0.634* (-2.03)
Graduated with debt	0.97 (-0.12)	1.068 (0.11)	0.813 (-0.81)	0.937 (-0.19)	0.873 (-0.54)
Women	0.541** (-2.81)	0.768 (-0.59)	0.911 (-0.39)	0.817 (-0.68)	0.765 (-1.2)
Age	0.999 (-0.02)	0.975 (-0.81)	1.066 (1.95)	0.911** (-2.95)	0.996 (-0.21)
Birth country					
China	0.466** (-2.72)	0.926 (-0.14)	0.872 (-0.46)	1.834 (1.39)	0.729 (-1.17)
India	0.698 (-1.01)	1.821 (0.79)	0.631 (-1.34)	1.342 (0.61)	0.472* (-2.45)
Iran	1.746 (1.49)	1.302 (0.44)	0.802 (-0.53)	0.824 (-0.29)	5.707*** (4.29)
Nigeria	1.02 (0.03)	0.141* (-2.24)	0.471 (-1.2)	5.115* (2.43)	0.41 (-1.72)
France	2.7 (1.53)	0.847 (-0.18)	2.229 (0.91)	2.114 (1.11)	3.289 (1.75)
US	1.583 (0.53)	0.46 (-1.06)	2.248 (1.19)	2.73 (1.69)	3.549 (1.37)
Pakistan	0.762 (-0.4)	3.439 (1.73)	0.673 (-0.59)	1.0143 (0.02)	1.324 (0.48)
Level of certification (ref. College degree)					
Bachelor's	1.12 (0.4)	1.222 (0.41)	1.287 (0.75)	1.628 (1.15)	0.349*** (-3.58)
Master's	2.0867** (2.9)	2.138 (1.55)	0.706 (-1.21)	1.418 (1.03)	0.617 (-1.88)
Doctorate	2.269** (2.98)	1.366 (0.69)	0.822 (-0.53)	1.02 (0.02)	2.756*** (3.52)
Language	1.249 (0.88)	0.604 (-1.23)	1.336 (1.16)	1.329 (0.79)	1.198 (0.74)
Worked during school					
	1.222 (0.89)	0.585 (-1.58)	0.81 (-0.91)	0.312*** (-3.47)	1.082 (0.36)
Province of Residence (ref: Ontario)					
Quebec	0.269*** (-4.31)	0.902 (-0.19)	1.187 (0.53)	1.213 (0.38)	0.561 (-1.56)
Atlantic Provinces	0.499 (-1.76)	1.925 (1.24)	3.0* (2.45)	1.584 (0.99)	0.88 (-0.37)
Western Provinces and Territories	0.797 (-0.94)	1.72 (1.28)	1.236 (0.87)	0.573 (-1.6)	0.632* (-2.03)
N	2545	2250	2235	2515	2220

Exponentiated coefficients; z statistics in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Source: Statistics Canada 2018a

With regards to income levels, Model 1 (Table 5.3) illustrates the intersecting effects of gender, source country, citizenship, and certification level upon annual income levels. Most strikingly, work permit holders have 39% lower odds of earning an income above \$30,000 per annum in 2017 relative to former international students with permanent residency at time of interview. While insecure residency status clearly corresponds with higher odds of being low-income, Model 1 also reveals this outcome to be linked to country of origin: students from China have approximately 53% lower odds of being above the low-income threshold, and the odds of being above the low-income threshold for former international students from India and Pakistan trend downwards (though are not statistically significant). Meanwhile, former international students from Iran, France, and the US trend towards being above the low-income threshold, possibly a result of racially discriminatory hiring and remuneration practices within the Canadian labour market (see for e.g., Block, Galabuzi, & Tranjan 2019), where educational migrants racialized as white (a large proportion of whom come from the US and France; Statistics Canada 2018a) may benefit from high incomes. Consistent with qualitative research documenting heightened forms of exploitation that women international students must navigate (Laadliyan 2023), Model 1 shows that international students who are women have 45% lower odds of being above the low-income threshold; in comparison, Appendix E shows that domestic students who are women face approximately 25% lower odds of being above the low-income threshold, illustrating how highly educated migrant workers must navigate the racialized gendering within the Canadian labour market that undervalues racialized, women, and migrant workers' labour (Vosko et al. 2020). Though not statistically significant, Model 1 also suggests that speaking French or English at home corresponds with higher odds of being above the low-income threshold.

Unsurprisingly, higher certification levels correspond with higher odds of being above the low-income threshold.

Former international students who are work permit holders have substantially higher odds of working full time—as Model 2 shows, they are four times more likely to be employed full-time compared to former international students with permanent residency in their cohort. As discussed in Chapter 4, part-time employment can be an indicator of precariousness in employment, insofar as part-time and temporary employment deviates from the standard employment relationship, centered in labour law and employment standards (See Chapter 4; Vosko 2010); yet permit holders' significantly higher odds of working full-time must be understood within the policy context in which they labour, including the requirement for Postgraduation Work Permit Program participants to complete 12 months of full-time high skilled employment in order to qualify for permanent residency via the Canadian Experience Class. Work permit holders' have significantly higher odds of working full-time, which may also suggest that many permit holders who remain in Canada three years after graduating may be striving to meet the qualifying requirements. This offers a counterpoint to predominant hypothesis that the primary factor shaping whether or not international students remain in Canada is GDP levels of country of origin.

With regards to job tenure, Model 3 reveals that former international students with work permits have higher odds of holding their current job for one year or more. Similar to full-time employment, long job tenure can be an indicator of security in employment, insofar as those who hold a job for 1 year or more are more likely to have access to social benefits and statutory entitlements (See Chapter 4; Vosko 2010). Yet, the relationship between pressure to remain in a job, regardless of its conditions, are heightened for international students due to the qualification

requirements for permanent residency via the Canadian Experience Class. Notably, former international students who remain on work permits may have long job tenure because they are remaining in a job, regardless of its conditions, for the purposes of obtaining security of presence. Given that job tenure is a less effective indicator of precariousness or security for international students compared to their domestic student colleagues, I applied Model 4 to examine whether the current job was secured before or after graduation. This model shows that work permit holders face lower odds of having job continuity since before graduating, suggesting that those who work jobs during their degree that do not have long term prospects—possibly due to the nature of the work (i.e., part-time or temporary/seasonal) and/or the skilled nature of the work (i.e., does not meet necessary requirements for transitions to permanent residency), may take longer to secure permanent residency. In other words, segmentation among international students with regards to their residency outcomes may be linked to the quality of their jobs as student workers.

Next, to evaluate factors contributing to international students' capacity to make good on their substantial investments in post-secondary education, Model 5 (Table 5.3) examines former international students' NOC level in comparison to their level of certification. This composite variable controls for certification level, illustrating whether those with a college degree are in a NOC 0, A or B job, and those with a university degree are in a NOC 0 or A job; in this binary variable, 0 represents those whose educational certification levels are higher than the required occupational skill level of their current job, while 1 indicates those students whose certification levels are at or above the associated occupational skill level required for their current job. Notably, former international students who are work permit holders have 37% lower odds of having a job with an occupational level that is commensurate with or above their educational

certification level, compared to their colleagues with permanent residency. This outcome suggests that residency status is associated with a former international student's capacity to secure a job broadly commensurate with their certification level; however, the model also illustrates potential factors impacting international students' so-called return on investments in post-secondary education: the presence of debt, while not statistically significant, is associated with working in jobs with skill levels lower than a person's educational credentials. Source country also appears to correspond with employment in a job with a skill level lower than one's credentials: former international students from India have 53% lower odds of being in job with a NOC level that is commensurate with their credentials, while their colleagues from Iran, France, and the US have significantly higher odds of being in a commensurately skilled job. Gender, while not statistically significant, impacts relative NOC level: former international students who are women have lower odds of being in a job with a NOC level that reflects their educational certifications.

Table 5.4: Logistic Regression of Educational Migrants' Post-Graduation Occupational Skill Level (Relative to Certification Level) and Industry (2018), Odds Ratio

Variable	Occupational skill level in health and educational services commensurate with certification level (model 7)	Occupational skill level in scientific/professional/technical services and finance/real estate/leasing commensurate with educational certification level (model 8)	Occupational skill level in food/accommodations and retail services commensurate with certification level in (model 9)
Work permit holder at time of interview	0.191** (-3.05)	0.292** (-3.24)	0.895 (-0.24)
Graduated with Debt	0.228** (-2.59)	1.225 (0.51)	1.391 (0.66)
Does not identify as "white"	0.237 (-1.71)	0.856 (-0.28)	7.1623 (1.81)
Women	2.666* (2.09)	0.293*** (-3.37)	0.484 (-1.45)
Age	1.112* (2.17)	0.985 (-0.38)	0.993 (-0.13)
Completed a University-level degree	0.469 (-1.29)	4.981** (3.27)	0.509 (-1.44)
Language	2.312 (1.55)	1.161 (0.39)	0.661 (-0.77)
Worked during school	0.643 (-0.91)	1.137 (0.33)	0.495 (-1.39)
<i>Province of Residence (ref: Ontario)</i>			

Quebec	0.262 (-1.56)	2.72 (1.67)	0.0148** (-3.24)
Atlantic Provinces	0.475 (-0.6)	1.461 (0.7)	0.48 (-0.81)
Western Provinces and Territories	0.553 (-0.91)	1.046 (0.12)	0.077*** (-4.18)
N	535	785	210

Exponentiated coefficients; z statistics in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Source: Statistics Canada 2018a

Examining international students' employment outcomes in particular industries, models 7-9

(Table 5.4) trace the relationship between NOC level, relative to certification level, within

particular industries and international students' residency status, debt status, gender, and race.

With regards to industry, as Appendix F illustrates, former international students' top industries

of employment three years after graduating, include food and accommodations; retail services;

finance/insurance/real estate, and leasing; manufacturing; educational services; health care and

social assistance; and scientific, professional, and technical services. Models 7-9 illustrate that

within health/education or science/professions, work permit holders are much less likely to have

a job with a skill level commensurate with their education compared to permanent residents;

though not statistically significant, this trend can also be seen among former international

students employed in food and retail. Debt appears to function in a contradictory way: those who

graduated with debt and are employed in health or education have 78% lower odds of having a

job with an occupational skill level that is commensurate with their education three years after

graduation; in contrast, though not statistically significant, graduating with debt trends towards

higher odds of holding a commensurately skilled occupation in scientific/professional/technical

and finance/insurance/real estate industries, as well as food and retail.

With regards to race, those who identify as non-white experience lower odds of holding a job

with an occupational skill level commensurate with education in health and education as well as

scientific/professional/technical and financial industries but have higher odds of being employed

in such a position in food and accommodations and retail. Women's odds of having a job commensurate with their qualifications in health or education are more than double those of men, an outcome that may be linked to men's relative underrepresentation in such industries, while women have 30% lower odds of holding a job with an occupational skill level commensurate with their certification level in scientific/professional/technical and financial industries as well as lower odds of having a commensurately skilled job in food and accommodations and retail.

6. How Educational Migrants holding Temporary Residency Status with Student Debt Risk Resorting to Poor Quality Jobs in Canada's Racialized and Gendered Labour Market

The findings presented above highlight factors associated with employment outcomes among educational migrants three years after graduation, which include permit conditions, pathways to permanency, and terms of access to post-secondary education. Specifically, Models 1-2 highlight how former international students who remain in Canada and hold work permits have higher odds of earning a low income (i.e., less than \$30,000 a year in 2017) alongside significantly higher odds of one's current job being fulltime compared with their colleagues who have secured permanent residency at time of interview. Combined with the finding that this group is more likely than their colleagues with permanent residency to have held their 2018 job for 12 months or longer, these trends in former international student work permit holders' post-graduation employment outcomes suggest that those who remain on work permits in the three years after graduating have higher odds of being engaged in full-time and long-term employment, but lower odds of earning decent incomes.

Notably, former international students' engagement in full-time work at a single job for an extended period of time may not necessarily reflect security in employment but could be linked to requirements for permanent residency. Moreover, such requirements may incentivize international students to accept poor working conditions, such as low income, to meet the necessary requirements—one year of full-time employment in a NOC 0, A or B occupation—for transitions to permanency via the Canadian Experience Class (for a qualitative study documenting this trend, see Vosko 2023). Together, models 1-4 support the emerging contention that permit conditions and requirements for pathways to permanency may foster precariousness in the form of low income.

Additionally, these models also reveal that such outcomes are associated with source country and gender: former international students from lower income source countries like India and Pakistan, for instance, have significantly higher odds of earning less than \$30,000 per annum and working full-time in their current job compared to their colleagues from higher income source countries like France and the US, who have notably higher odds of earning more than \$30,000 per annum combined with lower odds of working fulltime.

With regards to job tenure, though not statistically significant, the odds of holding a job for 12 months or longer trend downwards for former international students from India, Pakistan, and Nigeria, while odds of long job tenure for former international students from US and France trend upwards. Women international students face higher odds of earning low incomes—a gendered outcome that is substantially amplified for educational migrants compared to their domestic student counterparts—though women's participation in full-time employment, while not statistically significant, trends downwards.

These findings show that resort to jobs characterized by low income is more likely for former international students who are women and/or are from relatively low-income source countries where a large proportion of the population identifies as being a member of an ethnic group or racial identity outside of the category ‘white’; in other words, the models point to the racialized gendering that occurs among migrant workers with similar education levels and permit conditions when seeking and engaging in employment within the Canadian labour market. Alongside residency status, source country, and gender, debt is also associated with educational migrants’ employment experiences. While not statistically significant, graduating with debt is associated with low income in 2017; those who graduate with student debt also have higher odds of working in full-time and having short tenure in their current job. These outcomes leave room for the possibility that modalities of privatization informing the terms of access for educational migrants to post-secondary education. That is, exponentially high tuition fees and differentiated access to other social reproduction supports for international students as non-citizens (Sassen 1980)—could push some students, including those who must borrow funds in order to finance their education, to take on relatively low paying jobs, and thereby undermine potential returns on their substantial investments in post-secondary education.

Analysis of NGS data also reveals that occupational status and industry, in relation to certification level, is associated with former international students’ residency status. Models 7-9 highlight that, in industries where former international students predominate, work permitholders have higher odds of holding jobs with a NOC skill level below their achieved educational credential three years after graduation; assuming these former international students predominantly hold Post-Graduation Work Permits that expire, at maximum, three years after issuance, it is likely that this group faces heightened insecurity of presence (e.g., falling out of

status, needing to apply for an extension of their Post-Graduation Work Permit, etc.). While such outcomes could be interpreted to suggest that the immigration system is working according to its design—that is, to ensure that only those workers who successfully secure jobs commensurate with their educational credentials and are thereby cast as economically desirable migrants gain permanency (Rajkumar et al. 2014)—the models highlight other substantial factors corresponding with these employment outcomes, namely race, location of residence, and debt.

Pointing to the relationship between debt, race, and employment outcomes, in essential industries like healthcare and education, industries where the valuation of certain occupations is embedded in gendered as well as racializing dynamics (Spring 2020; Armstrong, Laxer, & Armstrong 2004),⁴⁰ those former international students who graduated with some level of debt and who identify as not white have higher odds of working jobs with an occupational skill level below their educational credentials. Such trends cannot be separated from the social construction of skill and valuation of work; for instance, cleaning, laundry, and food preparation services in health care, as well as personal support work—occupations wherein immigrant women and women racialized as non-white are overrepresented—are categorized as low-skilled occupations, despite requiring not only a substantial amount of responsibility but also knowledge and training in order to be performed safely and appropriately (Armstrong & Laxer 2006). Moreover, accreditation processes in industries like health care can delay all students from acquiring jobs

⁴⁰ Occupational segregation in health care is highly gendered, where women workers provide the majority of daily care—support work understood to be “unskilled”—but are paid less and given less power over the labour process than workers identified as professionals, occupations viewed as highly skilled and where men are less underrepresented (Armstrong, Laxer, and Armstrong 2009). Additionally, the valuation of skills in health care is also racialized, exemplified by the segmented character of certain occupations, like nursing, where “the more desirable the job, the more likely subordinate groups (such as Black women) [are] excluded (Calliste 2000:147), and jobs that are held by racialized and (im)migrant women are subject to devaluation, deskilling, and precarious working conditions (Calliste 1993; Armstrong & Laxer 2006).

viewed as “high skill”, and many resort to lower skill jobs in their industry while pursuing accreditation alongside permanent residency (Walton-Roberts & Hennebry 2019); this trend illustrates the mismatch between permanent residency requirements—which include 12 months of full time employment in work deemed “high skilled”—and post graduates’ training and accreditation trajectories (Vosko 2023). In this context, educational migrants trained to work in health care may be performing essential and skilled work that is undervalued due to its proximity to the work of social reproduction; they may also have the skills to move up into higher NOC occupations in their field but cannot yet secure these positions due to training and work experience requirements attached to accreditation processes, and thus be unable to meet permanent residency requirements.

In contrast, for those who graduated with debt and are employed in scientific, professional, and technical services or finance, insurance, and real estate, the odds of having a job with an occupational skill level commensurate with educational certification trend upwards, although are not statistically significant. Notably, debt’s relationship to and employment outcomes in these industries may be affected by the link between relatively high rates of tuition and high rates of remuneration in fields like law, business, and engineering. Women’s significantly lower odds of having a job with an occupational skill level commensurate with their certification level in this field points to the potential barriers women international students may face in securing high skilled jobs in male-dominated industries. Finally, Model 9 reveals that, while not statistically significant and may not occur in the larger population, those former international students who completed the NGS, graduated with debt, and identify as not white are overrepresented in jobs where occupational skill level is commensurate with employment in retail and food and accommodation services. It is important to note that these industries are associated with high

rates of precariousness (e.g., Vosko et al. 2020 find that 74% of occupations in accommodations and food services are precarious and 55% of occupations in retail services are precarious, compared to 15% and 14% of scientific, professional, and technical services and financial, real estate, and insurance services, respectively) and receive a low ranked Boyd-NP occupational status score based on the relationship between human capital investments in the form of educational requirements and returns on these investments in the form of earnings. Moreover, as Vosko (2023) finds, many international students accept work in these fields, despite having training and education required for other specialized fields like healthcare, in order to qualify for permanent residency.

Together, models 7-9 illustrate that international students who carry debt, do not identify as white, and/or work in industries associated with the work of social reproduction, such as health care, education, food and accommodation services, have higher odds of working jobs where the occupational skill level is below their completed educational certification level. Educational migrants working in occupations for which they are overeducated may still transition to permanent residency; for instance, a graduate from a Bachelor's-degree program working full-time as a manager in food services can qualify for permanent residency via the Canadian Experience Class. Yet, such trends suggest that some educational migrants, and particularly those navigating transnational debt relationships, insecure residency, and sectors and industries segmented by race and gender, are taking on jobs with occupational skill levels below their educational credentials, undermining, at least during the short term, the rewards promised by their substantial investments in post-secondary education. It is also notable that this trend is most visible in health care and education, two sectors wherein certain skilled occupations have historically been undervalued due to associations with the so-called “unproductive” work of

social reproduction yet essential to maintaining well-being and allowing for the social and biological reproduction of the national population. This outcome suggests that those international students who are overqualified for their current occupations may be filling essential yet undervalued jobs, an outcome that appears to be associated with status, indebtedness, gender and race.

Conclusion

The findings presented herein challenge key principles informing contemporary approaches to internationalization, grounded in the social investment policy context, which assume that the intensified recruitment of international students, and the concentration of recruitment efforts in so-called emerging and developing economies, can help to mitigate global social inequalities via the expansion of access to Canadian post-secondary education at the international scale. Social-investment informed approaches to internationalization also assume that the diversification of institutions' student populations can, in turn, expand national economies via the recruitment of future economic migrants capable of boosting productivity through their skilled labour.

However, I have documented other effects of the intensified internationalization of post-secondary education in Canada. As Chapter 3 highlighted, efforts to expand student enrolments via diversification of international student recruitment functions as a modality of privatization of post-secondary education insofar as international students' exponentially high rates of tuition are an essential source of private revenues in a context where public spending on post-secondary education is stagnating and domestic tuition fees are, for the most part, regulated. In addition to such contributions to post-secondary institutions' revenues, which essentially help to subsidize domestic students' tuition fees, there is mounting evidence supporting the argument that former

international students' permit conditions and pathways to permanency can foster precariousness in employment, placing some educational migrants in a position where they must resort to precarious jobs in order to achieve security of presence.

The foregoing findings help corroborate this contention by revealing an association of work-permit holding with precariousness in employment. Yet they also highlight an understudied connection between student debt and being overqualified for a job held three years after graduation, particularly among those fulfilling jobs in essential yet undervalued industries associated with social reproduction. Together these findings offer evidence that student debt, alongside gender, race, country of origin, and residency status, may amplify inequitable employment outcomes among educational migrants. As such, modalities of privatization aiming to diversify international student populations, as well as the mechanisms, including debt, that allow international students from lower income contexts to access post-secondary education in Canada, may foster predatory inclusion among educational migrants. While the downloading of the costs of post-secondary education are amplified for international students, who, in addition to exponentially high tuition fees, are denied access to social reproductive supports provided to citizens and lack, at least temporarily, security of presence, the fact that both international and domestic students experience predatory inclusion (albeit in different ways and to varying degrees) points to common experiences shared by these different groups navigating various modalities of privatization of post-secondary education. Such commonalities are vital to acknowledge in envisioning transformative and holistic approaches to confronting and challenging the effects of privatization of post-secondary education that guard against casting international and domestic students' interests as competing and/or separate—the focus of my concluding chapter.

Chapter 6 – Conclusion: Beyond Predatory Inclusion

Informed by the reforms to public universities and colleges taking place when I entered graduate studies, I began my doctoral research with the question: what are the impacts of the privatization of post-secondary education on students? I started planning this research in 2019, the same year Ontario's provincial government replaced 'free tuition' grants for low-income domestic students with loans and removed the six-month interest-free grace period for new graduates with government-sponsored student debt. This was also the same year that, to cushion the effects of these changes, the provincial government mandated a 10% decrease in and subsequent freeze on domestic tuition fees. At the time, the tuition fees of international students remained deregulated. That is, international students were exempt from domestic tuition decreases and freezes and excluded from government-sponsored student loan programs designed to support students from lower-income households. In this context, it was predictable that indebted domestic students from low-income households, no longer eligible for free-tuition grants, as well as international students not protected by tuition regulations and ineligible for other resources designed to support processes of social reproduction would feel the effects of further downloading the costs of higher education onto universities most acutely. Mindful of these developments, I opted to examine and compare the different yet, as I hypothesized at the time, overlapping consequences of privatization for two distinct groups of students: domestic students with government-sponsored student loans and international students.

Accordingly, this dissertation has sought to capture how central modalities of privatization, particularly those aiming to offload costs of post-secondary education onto students, correspond with predatory inclusion for both domestic indebted students and international students in Canada. By illustrating how student debt and educational migration can

foster expropriation and exploitation, I have challenged the social investment policy paradigm underpinning neoliberal administrative practices, including both the widespread use of government-sponsored student debt as well as the exponential growth of educational migration. These policy directions are, within the social investment policy context, justified typically on the basis of their ability to simultaneously address demands for equity and inclusion within post-secondary institutions, encourage labour market participation, decrease or sustain already low levels of public spending, and heighten competition on a global scale. Yet, I suggest that the current conditions of access serve to reproduce and threaten to amplify social and economic relations of inequality, producing pools of highly educated yet indebted and/or migrant labour under substantial pressure to take on precarious and highly exploitative paid work. Greater access to post-secondary education for students who have been marginalized historically is indeed an important policy goal to meet the liberal democratic claims of equal opportunity in capitalist societies. However, when the terms and conditions of inclusion are crafted in ways that legitimize or reproduce racialized, gendered, and colonial dynamics of expropriation and exploitation, access is not, on its own, a viable path towards meaningful change. Moreover, given the overlapping and, in some ways, complementary effects of privatization on both international and indebted domestic students, it is pertinent to envision policy alternatives informed by transnational and inclusive principles that aim to challenge predatory inclusion of both groups simultaneously.

This chapter forwards policy directions informed by key principles drawn from anti-racist, decolonial, and transnational feminist political economy scholarship, aimed at facilitating more meaningful modes of access to post-secondary education. Before turning to discuss these policies, it is important to first recall, based on a synthesis of the findings of Chapters 2 to 5, why

a social investment-informed approach to inclusion is not a viable option for transcending exclusion and marginalization among low-income domestic and international students.

Illustrating the social investment policy framework's disregard for systemic racialized and gendered roots of socioeconomic inequalities in former welfare states, particularly when applied in support of neoliberal administrative strategies, Chapter 1 introduced the concept of "predatory inclusion" as a means of analyzing the conditions of access to post-secondary education and their effects on both of the two main groups under study herein—domestic and international students. As a concept, predatory inclusion acknowledges how the democratization of access to resources, such as debt as well as study permits, that facilitate inclusion within institutions associated with social and economic mobility does not necessarily counteract racialized and gendered inequities and may in fact undermine the benefits of access for formerly marginalized groups and reinforce the privileges of more powerful actors. Extending this notion to the cases of government-regulated student debt and educational migration, I employed FPE scholarship's theorizations of privatization, as well as the associated processes of financialization and internationalization of social reproduction, to highlight the expropriative character of both debt and migration as they function within the confines of contemporary social and economic dynamics, and relations designed to offload costs of social reproduction onto private domestic and, in some cases, transnational households and their constitutive members.

Applying this theoretical framework—which bridges feminist political economy scholarship and scholarship documenting predatory inclusion—to study the effects of privatization, historically, Chapter 2 illustrated the settler colonial and capitalist influences forming the social investment policy paradigm in Canada, and its implementation in the context of neoliberal austerity measures being combined with labour market activation strategies pursued

by provincial and federal governments. Any demands for greater socioeconomic equality being sought at this time, either by parties at the level of the state or social movements outside the state must be assessed in the context of this overarching policy regime in post-secondary education. In developing this historically grounded analytical framework, Chapter 2 revealed how a social-investment informed approach to inclusion cannot address inequitable outcomes for low-income, migrant, and otherwise historically marginalized students because it is not designed to interrupt or depart from exclusionary and extractive logics underpinning the delivery of post-secondary education and immigration policy.

Building on this argument, Chapter 3 documented how, in the post-2008 era, the growing reliance on student fees by Ontario universities fueled the normalization of government-sponsored student loans as a means of accessing post-secondary education as well as intensified efforts to recruit international students from previously “un-tapped” and economically developing countries and regions. By embracing strategies that ultimately seek to offload a disproportionate amount of costs of post-secondary education onto students—a growing proportion of whom are indebted and/or international—to balance budgets within a climate of constrained public spending, universities take on a number of risks that threaten financial stability, collegial governance, and the growth and, potentially, very existence of certain faculties and/or departments. Relatedly, reliance on tuition fee revenues may compromise universities’ ability to secure public funding through strategic mandate agreements, illustrated by some institutions’ acknowledgement that the widespread inclusion of students from so-called ‘non-traditional’ socioeconomic backgrounds compromises their performance in key metrics for evaluation, such as graduation rate. The risks of privatization, however, are much more notable for students managing the costs of their education. The effects of the different modalities of

privatization aimed at growing tuition fees, and particularly the diversification of student enrollments, or the strategic recruitment of non-traditional students, including those from low-income households, as well as international students from new target regions/countries with a view to potential ‘markets’ within so-called developing countries, reveal key limitations of contemporary approaches to privatization and inclusion.

Together, Chapters 4 and 5 highlighted how a central modality of privatization, the diversification of student enrollments, can, under existing terms and conditions, foster processes of expropriation among indebted domestic and migrant students in their postgraduation experiences. Chapter 4 documented how domestic students who relied on government-sponsored student loans as a primary source of funding for university-level education face higher odds of experiencing key characteristics of precariousness (i.e., low-income, short-term and/or part-time employment, limited access to employment-based social benefits) in post-graduation employment. While publicly regulated student loans—a pillar of the social investment policy paradigm—support many domestic students in accessing post-secondary education, they clearly do not protect students from, and may exacerbate, debt-induced pressures to take on work characterized by precariousness.

Analyzing efforts to expand international student enrollment in post-secondary institutions, Chapter 5 demonstrated how international students who hold a temporary work permits three years after graduating from a college or university-level program face higher odds of precariousness in employment compared to their international student colleagues with permanent resident status—an outcome that is amplified for women and/or those from source countries whose residents are often racialized as ‘non-white’. I also found that international students who are permitholders face higher odds of working a job they are overqualified for in

essential yet undervalued industries, including educational services, health and social services, and food and accommodations services, a trend that is amplified for those who graduate with debt and/or do not identify as white. This outcome suggests that some educational migrants, particularly those navigating transnational debt relationships, insecure residency, and sectors and industries segmented by race and gender, are more likely to take on jobs with occupational skill-level requirements below their educational credentials, undermining, at least during the short term, the rewards promised by their substantial investments in post-secondary education.

On the basis of these findings, the dissertation demonstrates how modalities of privatization in post-secondary education that seek to increase tuition revenues can foster predatory inclusion for new constituencies, including domestic students from low-income households and international students, for whom the costs associated with access are substantial. The cases of indebted domestic students and international students presented herein highlight notable differences between the two groups: while domestic students who rely on government-sponsored student loans as a primary source of funding for their post-secondary education may face heightened pressures to take on precarious jobs after graduation, they do not face the insecurity of presence (i.e., the ability to live and work without fear of deportation; Rajkumar et al. 2012), and the associated pressures to meet certain criteria in order to attain permanent resident status, which international students experience during and immediately after their studies (i.e., as temporary study permit holders and then temporary work permit holders). Moreover, indebted domestic students pay substantially less than international students for the same degree and/or certification, not only in terms of tuition fees, but also with regards to the costs of financing other elements of social reproduction that international students cannot access due to their status as migrants.

Despite these differences, the effects of privatization on these two groups converge in at least three ways. First, first-generation domestic students and/or domestic students from low-income households—groups who tend to rely on government-sponsored student loans as a primary source of funding—as well international students, including those from lower income countries and countries whose residents are racialized as non-white, both help to sustain private revenues for post-secondary institutions. As argued across this thesis, these revenues are essential in a context where transfers of public funds for operational costs are conditional and constrained while domestic tuition fees are highly regulated. In this sense, both indebted domestic students and, to a greater extent, international students (including those who are indebted) are helping to fill in the gaps associated with growing costs of post-secondary education within an era of constrained public spending. As illustrated in Chapter 1, when austerity measures combine with low-employment incomes, debt and/or labour migration both function as mechanisms that can make up for shortfalls in resources essential to social reproduction while also reproducing conditions fostering (further) expropriation—effectively reinforcing, rather than interrupting, conditions of inequality intergenerationally.

Second, the varying degrees of pressure to engage in the labour market after graduation that indebted domestic students and international students may serve to reproduce gendered and racialized hierarchies within the workplace. That is, the different pressures migrant international and indebted domestic students experience may benefit employers seeking highly educated workers willing to take on precarious jobs, while reproducing a labour market segmented by race, gender, citizenship status, as well as other axes of differentiation. And third, under current terms and conditions, educational debt and educational migration may foster experiences of isolation and social polarization while countering possibilities of coalition building and

organizing among students—an effect that I could not explore in this work but that is captured by other studies of debt (Brown 2016; Federici 2017; Cavallero & Gago 2021) and migration (Foster, Taylor, & Khan 2015; Vosko 2019; Tucker 2020).

This dissertation also points towards avenues for future research. While my analysis of the NGS highlights the potentially expropriative effects of debt on recent graduates, the dataset takes domestic students to be the norm; this finding is thereby limited by the survey's assumption of domestic forms of student debt, inhibiting critical analysis of the complexities associated with transnational debt relations. Qualitative data analysis based on interviews with both international and domestic students could point to forms and impacts of specifically transnational debt among international students and better specify differences and similarities in domestic and international students' experiences; it could also offer empirically grounded critiques of new policy directives, including IRCC's requirement that international students must have \$20,635 CAD in savings additional to first year tuition and travel costs to receive a study permit (IRCC 2023e), and such policies' capacities to heighten debt loads and, in turn, foster expropriation and exploitation among educational migrants. Additionally, in embracing a FPE framework, I understand social reproduction, including post-secondary education, to be a dynamic site of contestation; survey data, however, do not capture forms of agency involved in navigating debt burdens alongside shifting aspirations in terms of employment and, for migrants, settlement. A qualitative study of how international and domestic students navigate debt relations, attentive to race, citizenship, Indigeneity, gender, class, and ability, could offer new insights into the potential of coalition-building among differently located students and workers.

From Predatory to Meaningful Inclusion

Recalling that predatory inclusion entails racialized, gendered and classed processes wherein the extension of opportunities for socio-economic improvements to formerly excluded groups can undermine the benefits of access and reinforce the privileges of elite and powerful actors, and drawing on transnational understandings of social reproduction that seek to mitigate its costs for domestic and international students, I conclude with policy proposals organized around three overarching principles emanating from feminist political economy (Vosko 2010; Tucker, Vosko & Marsden 2010; Vosko and Spring 2021). Together these three principles—universality, sufficiency, and security of presence—aim to provide for meaningful processes of inclusion in post-secondary education. Before discussing possible policy directions drawing on these principles, two caveats are in order. First, I acknowledge the value and relevance of critiques of post-secondary education policy and practice that call for far-reaching interventions, extending beyond the modest proposals for policy redesign I advance below, to address systemic issues, such as predatory inclusion. A number of anti-capitalist, socialist, and decolonial critiques which I draw upon throughout this dissertation contend that reforms of capitalist settler colonial institutions, including those responding to demands for greater recognition of public responsibility for activities integral to social reproduction without implementing much needed systemic change, will only serve to reproduce exploitative and inequitable social relations. In this context, transformative change fostering alternative modes of existence, thinking, and relating may necessitate an exit from or, alternatively, the dismantling of the very institutions, such as universities, that I seek to redesign, as well as disinvesting from the perceived promises they offer (on autonomist Marxist feminist calls for a withdrawal from capitalist institutions to develop or re-discover non-capitalist ways of being, see Federici 2017; Weeks 2011; on

decolonial calls for the dismantling of post-secondary education in its current form, see for e.g., Starblanket & Hunt 2020; Grande 2018; Smith 2012; Rodriguez 2012). While recognizing the generative possibilities of dismantlement, in what follows I seek to build on decolonial feminist political economy scholars' call for ongoing solidarity-building efforts that seek to "push back against capital's" and, at the same time, colonialism's "domination of life *within the system itself*" (Ferguson 2020 p. 138; Arruzza, Bhattacharya, & Fraser 2019; Starblanket & Stark 2018),⁴¹ without dismissing the merits of withdrawal from or moving beyond established mechanisms of state intervention as means of nurturing alternative social relations (Hall, Vosko, & Coburn 2022), in part, by pursuing key policy changes. Second, I recognize the contradiction between my analytical efforts to resist methodological nationalism, or the tendency to accept the nation state as a natural container for social and political analysis, throughout this dissertation and my concluding recommendations—oriented to incremental change—for policy directives to be implemented at the levels of federal or provincial government. In other words, I am mindful that policy proposals discussed herein must be accompanied, and ultimately superseded, by transnational re-distributive measures that transcend the interests of powerful states and actors to avoid compounding global inequality.

The principle of *universality* is based on FPE interventions that build on the *global* Universal Caregiving model (Vosko 2010; on universal caregiving, see Fraser 1997) and the *global* labour market membership model (Vosko 2010)—models that endeavor to limit the differential application of supports and protections, which can ultimately further precariousness

⁴¹ Aligned with this broader approach, some critical higher education scholars argue that the work of upending capitalist and settler colonial institutions can occur via substantial reforms internally (Andreotti et al 2015), possibly through critical (i.e., not symbolic) diversity work (Ahmed 2012; Das Gupta & Gomez 2023) and/or strategic approaches to collective bargaining and student organizing (Sears 2003; Newstadt 2010).

for those who fall through patchworks of available resources (Vosko, Noack & Thomas 2016; Tucker, Vosko, & Marsden 2020). As they seek to be global in their application, these models also endeavor to eschew methodological nationalism (Wimmer & Glick Schiller 2002), that is, to transcend the boundaries of national belonging with an expansive understanding of membership towards meaningful inclusion (Vosko 2010) aimed at limiting exploitation and expropriation among those who are marginalized within and/or excluded from the labour force and/or social protections and benefits. Defined in this way, universality requires that all students, regardless of citizenship status, be entitled to social reproductive supports, including tuition fee freezes and regulations, but also government-provided grants and bursaries, provincial health insurance, and income-related benefits.⁴²

In the context of Canada, if applied to address progressive demands seeking to increase access to public colleges and universities, including ongoing calls for the (re)institutionalization of free post-secondary education (CFS 2023), the principle of universality would require such interventions be inclusive of all students, regardless of family income or, importantly, national citizenship status. While a reinstatement of Ontario's free tuition program, where means-tested grants, rather than loans, were provided to students from low-income backgrounds, could help to weaken the link between government-sponsored student loans and precariousness in employment, universal programs supporting social reproduction are less likely to reinforce socioeconomic inequality than income-tested programs (Myles & Pierson 1997; McKeen &

⁴² While my focus is limited to how this approach to universality could be applied at the level of the Canadian state, in order to foster universal access to social provisioning (i.e., globally), a similar approach to universalism would need to be applied in other high-income source countries—a potentially unrealistic task in the contemporary moment. If implemented, however, these proposals would foster incremental change insofar as they would position one high-income settler colonial capitalist state (Canada) as an exemplar in a much larger and ambitious global project of redistributive struggle.

Porter 2003). Moreover, my findings demonstrate that international students must be granted access to such programs in order to avoid post-secondary institutions' further externalization of costs and increased polarization between and among international and domestic students.

A universal approach to fostering meaningful inclusion within post-secondary institutions also requires mitigating exorbitant fees, fraudulent acceptance letters, and false promises sold to prospective international students *before* they enter Canada. As highlighted in Chapter 3, most institutions seeking to diversify and expand their student enrollments to increase tuition revenues rely on private and largely unregulated recruiters; one important step towards meaningful inclusion of international students is thus stricter regulation of public and private institutions' recruitment practices and relationships to recruitment firms and agents across all provinces.⁴³ More substantially, agreements must be struck between sending states and Canada to ban recruiters and other actors (banks, financial institutions) from charging predatory fees (direct and indirect) and/or loans and impose harsh penalties on those providing false documentation and/or information to prospective students before migrant students enter Canada. Universalizing access to supports for post-secondary education and regulating recruitment of international students through such interventions are essential to fostering meaningful inclusion within the post-secondary system in ways that transcend social and economic inequality at varying scales.

Sufficiency, as a principle, requires that “the true costs of social reproduction are recognized” (Tucker, Vosko & Marsden 2020, p. 695), such that employers and governments cannot take advantage of unpaid or poorly paid social reproductive labour or, I argue, workers

⁴³ In Canada, Manitoba is the only province with specific legislation to regulate overseas recruiters of international students. Manitoba's International Education Act C.C.S.M. c. 175 requires designated learning institutions ensure each of recruiters and agent engaged are appropriately trained, knowledgeable about Canada's education system, and acting with honesty and integrity in their engagement with prospective international students.

subject to processes of expropriation, including workers and students navigating unjust burdens of social reproduction. Applied to the case of post-secondary education, sufficiency requires that the cost of access to university or college would not require that students take on debt, navigate insecure residency status, or a combination of the two; and it would also mean fair compensation, employment conditions, and workloads for faculty (contract or permanent) and staff involved in the delivery of post-secondary education. Implementing this approach would require a wholesale transformation of governments' policy approaches to funding post-secondary education; rather than basing funding on metrics suggesting economic growth, such as rates of post-graduation employment, funding would need to be determined by the concrete costs of social reproduction. Transformation would, in turn, also require ensuring infrastructure and resources required to support marginalized students' success within post-secondary institutions as well transforming institutional practices, as well as pedagogies, that reinforce social relations of inequality based on race, gender, sexuality, ability, and settler colonialism (Smith, Tuck, & Yang 2018; Ahmed 2012). Such an approach could re-establish public responsibility for social reproduction, thereby challenging the social investment policy context and the effects of privatization not only for institutions (e.g., which rely on private financing for capacity-building contributing to disinvestment from 'non-professional' faculties and departments, as well as private pathway colleges undermining collegial governance and redirecting student fees to private actors, etc.) but for their students, especially those navigating the predatory character of inclusion in postsecondary education via high fees and/or loans—a necessary step within broader struggles to build solidarity and carve out greater resources for social provisioning directed at workers, students, and/or migrants, three categories which may overlap.

Finally, *security of presence* requires preventing the misallocation or externalization (Sassen 1981; see also Burawoy 1976) of resources supporting temporary migrant workers' and students' social reproduction on the basis citizenship status (Vosko 2019; Vosko & Spring 2021). At the very least, making this principle meaningful for international students would require equalizing their fees with those of domestic students and providing definitive and meaningful pathways to permanent resident status that international students can opt to pursue. As Chapter 5 illustrated, former international students who remain on work permits in the years following graduation face higher odds of long job tenure in low-income jobs as well as employment in occupations they are overqualified for, particularly in industries associated with social reproduction, like health care and education. This dynamic may be linked to international students' debt loads (and, by proxy, the externalization of their social reproduction) and to the rigid employment requirements for pathways to permanent resident status insofar as educational migrants may opt to stay in poorly paid jobs for which they are overqualified for in order to stay in Canada and/or repay student loans. More substantially, the ability to secure permanent resident status upon arrival, a key demand of migrant student organizations including the students' chapter of the Migrant Workers Alliance for Change, would more fully protect educational migrants from exploitative practices linked to precarious citizenship status as well as limit social divisions amongst and between international and domestic students.⁴⁴

⁴⁴ It is, however, also important to note that if the Canadian state were to provide international students status upon arrival, the need to address racialized, and gendered dynamics of socioeconomic inequality informing transnational migration, including processes such as 'brain drain' exacerbating uneven development challenging low-income sending states in particular, would persist. To address the limitations of such potential reforms directed at greater inclusion at the national scale, some scholars advocate transnationally oriented re-distributive proposals wherein countries, such as Canada, that benefit from labour migration, including the migration highly-educated students, are taxed to fund public infrastructure and services in countries of origin such that residents therein have greater access supports for social provisioning (Pearson 2004; Beneria 2008; Vosko 2010). Although this proposal, which resembles a 'Tobin' tax on international transactions, would require a herculean level of

Meaningful inclusion requires challenging the social investment paradigm, a process which can be realized, initially, via the embrace of principles of universality, sufficiency, and security of presence in post-secondary education and immigration policy. While further analysis of the ways in which indebted and/or migrant students navigate the effects of privatization during their studies and after graduation, as well as the possibilities of coalition building and organizing among domestic and international students confronting predatory inclusion, is needed, approaches to inclusion that seek to limit racialized, gendered, and inequitable offloading of costs onto low-income, migrant, and/or otherwise marginalized students are critical to ensuring the benefits of access to post-secondary education are not undermined by the terms of its acquisition.

coordination between states with different interests and resources, it represents a transnational policy direction applying the principles discussed herein.

Works Cited

- Abu-Laban, Y., Tungohan, E., & Gabriel, C. (2022). *Containing diversity: Canada and the politics of immigration in the 21st century*. Toronto: University of Toronto Press.
- Abramovitz, M. (2010). Women, social reproduction and the neo-liberal assault on the US welfare state. In S.A.M. Gavigan, and D.E. Chunn (eds.), *The Legal Tender of Gender: Welfare, Law and the Regulation of Women's Poverty*. New York: Bloomsbury Publishing.
- Acker, J. (1988). Class, gender, and the relations of distribution. *Signs: Journal of Women in Culture and Society*, 13(3), 473-497.
- Ahmed, S. (2012). *On being included: Racism and diversity in institutional life*. Durham: Duke University Press.
- Ahmed-Ullah, N. (2018). UofT signs strategic mandate agreement with province. UofT News. <https://www.utoronto.ca/news/u-t-signs-strategic-mandate-agreement-province>
- Albo, G. (1994). "Competitive austerity" and the impasse of capitalist employment policy. *Socialist Register*, 30.
- Albo, G. (2013). The crisis and economic alternatives. *Socialist register*, 49.
- Albo, G. (2019). Divided province: Democracy and the politics of state restructuring in Ontario. In G. Albo & B. Evans, (eds.), Albo, G., & Evans, B. M. (Eds.). *Divided province: Ontario politics in the age of neoliberalism* (pp. 3-41). McGill-Queen's University Press.
- Andre, I. (1990). The genesis and persistence of the Commonwealth Caribbean seasonal agricultural workers program in Canada. *Osgoode Hall LJ*, 28, 243.
- Ambroski, D. (2005). Ryerson University and Toronto's Dundas Square Metropolis Project. In D.C. Perry & W. Wiewel (Eds.), *The University as Urban Developer: Case studies and analysis* (pp. 175-191). New York: M.E. Sharpe.
- Arat-Koç, S. (2006). Whose social reproduction? Transnational motherhood and challenges to feminist political economy. In K. Bezanson and M. Luxton (eds.), *Social reproduction: Feminist political economy challenges neo-liberalism* (pp. 75-92). Montreal-Kingston: McGill-Queen's University Press.
- Arat-Koç, S. (2018). Migrant and domestic and care workers: unfree labour, crises of social reproduction and the unsustainability of life under 'vagabond capitalism.' In J. Elias, A. Roberts, (Eds.), *Handbook on the international political economy of gender* (pp. 411-432). Cheltenham: Edward Elgar.

- Armstrong, P. (2012). Introduction. In P. Armstrong et al. (eds), *Thinking Women and Health Care in Canada*. Toronto: Women's Press.
- Armstrong, P., & Armstrong, H. (1983). Beyond sexless class and classless sex: Towards Feminist Marxism. *Studies in Political Economy*, 10(1), 7-43.
- Armstrong, P., & Armstrong, H. (2005). Public and private: Implications for care work. *The Sociological Review*, 53(2), 167-187.
- Armstrong, H., Armstrong, P., & Connelly, M. P. (1997). Introduction: The many forms of privatization. *Studies in Political Economy*, 53(1), 3-9.
- Armstrong, P., & Laxer, K. (2006). Precarious work, privatization, and the health care industry: The case of ancillary workers. In L. Vosko (Ed.), *Precarious employment: Understanding labour market insecurity in Canada* (pp. 115-140). Montreal-Kingston: McGill-Queen's University Press.
- Avery, D. (1995). *Reluctant host: Canada's response to immigrant workers, 1896-1994*. Toronto: McClelland and Stewart.
- Axelrod, P. (1986). *Scholars and dollars: Politics, economics, and the universities of Ontario 1945-1980*. Toronto: University of Toronto Press.
- Axelrod, P. (2002). *Values in conflict: The university, the marketplace, and the trials of liberal education*. McGill-Queen's Press-MQUP.
- Bacchi, C. (2009). *Analysing policy: What's the Problem Represented to Be?* New South Wales: Pearson Higher Education AU.
- Bakker, I. (2003). Neo-liberal governance and the reprivatisation of social reproduction: Social provisioning and shifting gender orders. In S. Gill & I. Bakker (Eds.), *Power, production and social reproduction: Human in/security in the global political economy* (pp. 66-82). London: Palgrave Macmillan UK.
- Barnetson, B. (2020, January 29). Performance-based funding means more red tape, uncertainty for post-secondary institutions. Parkland Institute.
https://www.parklandinstitute.ca/performance_based_funding_means_more_red_tape_uncertainty_for_post_secondary_institutions
- Bannerji, H. (2000). *The dark side of the nation: Essays on multiculturalism, nationalism and gender*. Toronto: Canadian Scholars' Press.
- Bannerji, H. (2011). "Building from Marx: Reflections on 'race', gender and class." In S. Carpenter and S. Mojab (eds), *Educating from Marx: Race, gender and learning*. Springer.

- Bascaramurty, D., Bhatt, N., Rana, U. (2023, May 4). Canada's international student recruiting machine is broken. *The Globe and Mail*.
<https://www.theglobeandmail.com/canada/article-india-canada-international-student-recruitment/>
- Basiri, M. (2021). ApplyInsights: Study permit approval rates for Canadian universities and colleges returning to pre-pandemic levels. ApplyBoard.
<https://www.applyboard.com/blog/applyinsights-study-permit-approval-rates-for-canadian-universities-and-colleges-returning-to-pre-pandemic-levels>
- Baas, M. (2010), Praying for food. Class and Indian overseas students in Australia. In G.T. Bonifacio and V.S. Angeles (Eds.) *Gender, Religion, and Migration: Pathways of Integration* (pp. 71-93). Maryland: Rowman & Littlefield.
- Baas, M. (2012). *Imagined mobility: Migration and transnationalism among Indian students in Australia*. London: Anthem Press.
- Bauder, H., & Darling, J (eds.). (2019). *Sanctuary cities and urban struggles: Rescaling migration, citizenship, and rights*. Manchester: Manchester University Press.
- Basok, T. (2002). *Tortillas and tomatoes: Transmigrant Mexican harvesters in Canada*. Montreal-Kingston: McGill-Queen's Press-MQUP.
- Beauvais, C., & Jenson, J. (2001). *Two policy paradigms: family responsibility and investing in children*. Canadian Policy Research Networks.
- Becker, G. S. (1991). *A treatise on the family: Enlarged edition*. Cambridge: Harvard University Press.
- Bell, S. (1996). University-industry interaction in the Ontario Centres of Excellence. *The Journal of Higher Education*, 67(3), 322-348.
- Benería, L. (2008). The crisis of care, international migration, and public policy. *Feminist Economics*, 14(3), 1-21.
- Bernstein, S. (2006). Mitigating precarious employment in quebec: The role of minimum employment standards legislation. In L. Vosko (ed.), *Precarious employment: Understanding labour market insecurity in Canada*. Montreal-Kingston: McGill-Queen's Press.
- Bezanson, K., & Luxton, M (eds.). (2006). *Social reproduction: Feminist political economy challenges neo-liberalism*. Montreal-Kingston: McGill-Queen's Press-MQUP.
- Blackett, A. (2019). *Everyday transgressions: Domestic workers' transnational challenge to international labor law*. Ithaca: ILR Press.

- Block, S., Grace-Edward, G., Tranjan, R. (2019). Canada's colour coded income inequality. Ottawa: Canadian Centre for Policy Alternatives.
<https://policyalternatives.ca/publications/reports/canadas-colour-coded-income-inequality>
- Bothfeld, S., & Rouault, S. (2015). Families facing the crisis: is social investment a sustainable social policy strategy? *Social Politics: International Studies in Gender, State & Society*, 22(1), 60-85.
- Boyd, M. (2008). A socioeconomic scale for Canada: Measuring occupational status from the census. *Canadian Review of Sociology/Revue canadienne de sociologie*, 45(1), 51-91.
- Boyd, M., Taylor, C., & Delaney, P. (1986). Temporary workers in Canada: A multifaceted program. *International Migration Review*, 20(4), 929-950.
- Braverman, H. (1974). *Labor and monopoly capital: The degradation of work in the twentieth century*. New York: Monthly Review Press
- Brodie, J. (1997). The new political economy of regions. In W. Clement (ed.), *Understanding Canada: Building on the new Canadian political economy*, (p. 240). Montreal-Kingston: McGill-Queen's Press.
- Brownlee, J. (2015). *Academia Inc.: How corporatization is transforming Canadian universities*. Black Point, NS: Fernwood Publishing.
- Buckner, E., & Stein, S. (2020). What counts as internationalization? Deconstructing the internationalization imperative. *Journal of Studies in International Education*, 24(2), 151-166.
- Buckner, E., Clerk, S., Marroquin, A., & Zhang, Y. (2020). Strategic benefits, symbolic commitments: How Canadian colleges and universities frame internationalization. *Canadian Journal of Higher Education*, 50(4), 20-36.
- Burawoy, M. (1976). The functions and reproduction of migrant labor: Comparative material from Southern Africa and the United States. *American journal of Sociology*, 81(5), 1050-1087.
- Brunner, L. R. (2017). Higher educational institutions as emerging immigrant selection actors: A history of British Columbia's retention of international graduates, 2001–2016. *Policy Reviews in Higher Education*, 1(1), 22-41.
- Calliste, A. (1991). Canada's immigration policy and domestic Blacks from the Caribbean: the second domestic scheme. In E. Comack & S. Brickey (eds.), *The Social Basis of Law* (pp. 95-121). Halifax: Garamond Press.
- Calliste, A. (1993). Women of exceptional merit: Immigration of Caribbean nurses to Canada. *Canadian Journal of Women & the Law*, 6, 85.

- Cameron, D. M. (1991). *More than an academic question: Universities, government, and public policy in Canada*. Halifax: Institute for Research on Public Policy.
- Cameron, D. M. (2004). Collaborative federalism and postsecondary education: Be careful what you wish for. *Higher education in Canada*, 205-228.
- Cameron, B. (2006). Social reproduction and Canadian federalism. In K. Bezanson & M. Luxton (eds.), *Social reproduction: Feminist political economy challenges neo-liberalism* (pp. 44-74). Montreal-Kingston: McGill-Queen's Press-MQUP.
- Canadaland. (2021, August 30). "It would be nice to feel more than like a cash cow." Canadaland. <https://www.canadaland.com/international-students-would-like-to-feel-like-more-than-cash-cows/>
- Canadian Association of University Teachers [CAUT]. (2006). *Almanac of postsecondary education in Canada*. Ottawa: CAUT.
- Canadian Association of University Teachers [CAUT].(2012). *Almanac of postsecondary education in Canada*. Ottawa: CAUT. <https://www.caut.ca/docs/almanac/2012-2013-caut-almanac-of-post-secondary-education-in-canada.pdf?sfvrsn=0>
- Canadian Association of University Teachers [CAUT]. (2019). *CAUT Almanac of post-secondary education in Canada*. Table 4.24. Ottawa: CAUT Publications.
- Canadian Bureau of International Education. (2018). *The students' voice: National results of the 2018 CBIE international student survey*. CBIE Research in Brief Number 9. https://cbie.ca/wp-content/uploads/2018/08/Student_Voice_Report-ENG.pdf
- Canadian Bureau of International Education (2022). *The students' voice: National results of the 2021 CBIE international student survey*. https://cbie.ca/wp-content/uploads/2022/07/CBIE_2021_International_Student_Survey_National_Report.pdf
- Canadian Federation of Students Ontario (CFSO). (2020). *Ontario students need much more than moratoriums on student loans during COVID-19 crisis*. <https://cfsontario.ca/2020/04/01/ontario-students-need-much-more-than-moratoriums-on-student-loans-during-covid-crisis/>
- Canadian University Survey Consortium [CUSC]. (2018). *2018 graduating student survey master report*. CUSC-CCREU. https://cusc-ccreu.ca/wordpress/?page_id=32&lang=en
- Canadian University Survey Consortium [CUSC]. (2021). *2021 graduating student survey master report*. CUSC-CCREU. https://cusc-ccreu.ca/wordpress/?page_id=32&lang=en

- Cantillon, B., & Van Lancker, W. (2013). Three shortcomings of the social investment perspective. *Social Policy and Society* 12(4): 553-564.
- Carney, R. (1995). Aboriginal residential schools before Confederation: The early experience. *Historical Studies*, 61(1), 13-40.
- Carroll, W., & Beaton, J. (2000). Globalization, neo-liberalism, and the changing face of corporate hegemony in higher education. *Studies in Political Economy*, 62(1), 71-98.
- Cavallero, L., & Gago, V. (2021). *A feminist reading of debt*. London: Pluto Press.
- Castellani, S., & Martín-Díaz, E. (2019). Re-writing the domestic role: transnational migrants' households between informal and formal social protection in Ecuador and in Spain. *Comparative Migration Studies*, 7(1), 1-18.
- Castree, N. & Sparke, M. (2000). Introduction: Professional geography and the corporatization of the university: Experiences, evaluations, and engagements. *Antipode: A Radical Journal of Geography*, 32(3), 222-229.
- Chadha, E. (2008). 'Mentally defectives' not welcome: Mental disability in Canadian immigration law, 1859-1927. *Disability Studies Quarterly*, 28(1).
- Chapman, C. (2014). Five centuries' material reforms and ethical reformulations of social elimination. In L. Ben-Moshe, C. Chapman, & A. Carey (eds.). *Disability incarcerated: Imprisonment and disability in the United States and Canada* (pp. 25-44). New York: Palgrave Macmillan US.
- Chartrand, T., & Vosko, L. F. (2021). Canada's temporary foreign worker and international mobility programs: Charting change and continuity among source countries. *International Migration*, 59(2), 89-109.
- Chatterjee, S. (2019). Immigration, anti-racism, and Indigenous self-determination: Towards a comprehensive analysis of the contemporary settler colonial. *Social Identities*, 25(5), 644-661.
- Chatterjee, S., & Barber, K. (2021). Between 'here-now' and 'there-then': the West and Asia's colonial entanglements in international higher education. *Higher Education*, 81, 221-239.
- Chen, L. H. (2008). Internationalization or international marketing? Two frameworks for understanding international students' choice of Canadian universities. *Journal of Marketing for Higher Education*, 18(1), 1-33.
- Chiose, S. (2016, March 31). International student work program creating low-wage work force: report. *The Globe & Mail*.
<https://www.theglobeandmail.com/news/national/international-student-work-program-needs-overhaul-report-says/article29463566/>

- Cho, L. M. (2018). Mass capture against memory: Chinese head tax certificates and the making of noncitizens. *Citizenship Studies*, 22(4), 381-400.
- Choi, Y., Crossman, E., & Hou, F. (2021). International students as a source of labour supply: Transition to permanent residency. Economic and Statistics Reports, Statistics Canada. Ottawa: Government of Canada. <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2021006/article/00002-eng.htm>
- Citizenship and Immigration Canada. (2010). Evaluation of the International Student Program. Ottawa: Government of Canada. <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/reports-statistics/evaluations/international-student-program-2010.html>
- Clement, W., & Vosko, L. F. (Eds.). (2003). *Changing Canada: Political economy as transformation*. Montreal-Kingston: McGill-Queen's Press-MQUP.
- Clift, R.F. (2002). The fullest development of human potential: The Canadian Union of Students, 1963-1969. Doctoral Dissertation, University of British Columbia.
- Collins, P. H. (2000). Gender, black feminism, and black political economy. *The Annals of the American Academy of Political and Social Science*, 568(1), 41-53.
- Cooper, M. (2017). *Family values: Between neoliberalism and the new social conservatism*. Boston: MIT Press.
- Crossman, B., & Fudge, J. (Eds.). (2002). *Privatization, law, and the challenge to feminism*. University of Toronto Press.
- Crossman, E., Hou, F. (2022). International students as a source of labour supply: Pre-immigration study in Canada and post-immigration earnings. Economic and Social Reports, Statistics Canada. Ottawa: Government of Canada. <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2022002/article/00004-eng.htm>
- Crossman, E., Choi, Y., & Hou, F. (2021). International students as a source of labour supply: Engagement in the labour market during the period of study. Economic and Social Reports, Statistics Canada. Ottawa: Government of Canada. <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2021011/article/00001-eng.htm>
- Crossman, E., Hou, F., Choi, Y., (2022). International students as a source of labour supply: Engagement in the labour market after graduation. Economic and Social Reports, Statistics Canada. Ottawa: Government of Canada. <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2021012/article/00002-eng.htm>
- Curtis, B. (2014). The origins of education inequality in Ontario. *Our Schools/Our Selves*, 23(2), 41-76.

- Gupta, T. D., & Gomez, B. (2023). International Students and Equity, Diversity and Inclusivity (EDI) in Canadian Universities: A Critical Look. In A. Kim, E. Buckner, & J.M Montsion (Eds.) *International Students from Asia in Canadian Universities* (pp. 72-85). Routledge.
- Denzin, N. K. (2010). Moments, mixed methods, and paradigm dialogs. *Qualitative Inquiry*, 16, 1-9.
- Diaczuk, D. (2020). International students speak out against tuition increase during pandemic. TB News Watch. <https://www.tbnewswatch.com/local-news/international-students-speak-out-against-tuition-increase-during-pandemic-2522320>
- Doucet, M.J. (2004). Ontario universities, the double cohort, and the Maclean's rankings: The Legacy of the Harris/Eves years, 1995-2003. Research Report. OCUFA. <http://ocufa.on.ca/wordpress/assets/Ontario-Universities-the-Double-Cohort-and-the-Macleans-Rankings.pdf>.
- Du Bois, W. E. B. (1938). *Black reconstruction in America, 1860–1880*. New York: Free Press.
- Elson, D., & Pearson, R. (1981). 'Nimble fingers make cheap workers': An analysis of women's employment in third world export manufacturing. *Feminist review*, 7(1), 87-107.
- Employment and Social Development Canada. (2022). Canada Student Financial Assistance Program annual report 2019 to 2020. Ottawa: Government of Canada. <https://www.canada.ca/en/employment-social-development/programs/canada-student-loans-grants/reports/cslp-annual-2019-2020.html#:~:text=In%20response%20to%20the%20COVID%2D19%20pandemic%2C%20the%20Government%20of,borrowers%20in%20repayment%20and%20collections.>
- Employment and Social Development Canada. (2023). Government of Canada provides interest-free loans for students, effective April 1. <https://www.canada.ca/en/employment-social-development/news/2023/03/government-of-canada-provides-interest-free-loans-for-students-effective-april-1.html>
- Esping-Andersen, G. (2009). *Incomplete revolution: Adapting welfare states to women's new roles*. Cambridge: Polity.
- Esping-Andersen, G., Gallie, D., Hemerijck, A., & Myles, J. (eds.). (2002). *Why we need a new welfare state*. Oxford: Oxford University Press.
- Evans, B. M., & Fanelli, C. (Eds.). (2018). *The public sector in an age of austerity: Perspectives from Canada's provinces and territories*. Montreal-Kingston: McGill-Queen's Press-MQUP.
- Federici, S. (2004). *Caliban and the witch: Women, the body, and primitive accumulation*. Brooklyn: Autonomedia.

- Federici, S. (2014). From commoning to debt: Financialization, microcredit, and the changing architecture of capital accumulation. *South Atlantic Quarterly*, 113(2), 231-244.
- Federici, S. (2018). *Re-enchanting the world: Feminism and the politics of the commons*. Binghamton: PM Press.
- Ferguson, S., & McNally, D. (2015). Precarious migrants: Gender, race and the social reproduction of a global working class. *Socialist Register*, 51.
- Fernando, S., & Rinaldi, J. (2017). Seeking equity: Disrupting a history of exclusionary immigration frameworks. *Canadian Ethnic Studies*, 49(3), 7-26.
- Fisher, D., Rubenson, K., Bernatchez, J., Clift, R., Jones, G., Lee, J., MacIvor, M., Meredith, J., Shanahan, T., & Trottier, C. (2009). *Canadian federal policy and postsecondary education*. Vancouver: The Centre for Policy Studies in Higher Education and Training, UBC.
- Financial Information of Universities and Colleges (2009-2022). Accessed via CAUBO. <https://www.caubo.ca/knowledge-centre/surveysreports/fiuc-reports/#squelch-taas-accordion-shortcode-content-5>
- Findlay, T. (2015). *Femocratic administration: Gender, governance, and democracy in Ontario*. Toronto: University of Toronto Press.
- Fine, B., & Saad-Filho, A. (2016). *Marx's 'Capital': Sixth edition*. London: Pluto Press.
- Fleming, W. G. (1971). *Post-secondary and Adult Education: Ontario's Educative Society, Volume IV*. University of Toronto Press.
- Fournier, S., & Crey, E. (1997). *Stolen from our Embrace: The abduction of First Nations children and the restoration of Aboriginal communities*. Vancouver: Douglas & McIntyre.
- Folbre, N., & Nelson, J. A. (2000). For love or money—or both?. *Journal of economic perspectives*, 14(4), 123-140.
- Fraser, N. (2017). Roepke lecture in economic geography— From exploitation to expropriation: Historic geographies of racialized capitalism. *Economic Geography* 94 (1): 1–17.
- Frenette, M. (2005). The impact of tuition fees on university access: Evidence from a large-scale price deregulation in professional programs. Ottawa: Government of Canada. https://www150.statcan.gc.ca/n1/en/pub/11f0019m/11f0019m2005263-eng.pdf?st=D3nGD_rf

- Frenette, M. (2008). University access amid tuition fee deregulation: Evidence from Ontario professional programs. *Canadian Public Policy*, 34(1): 89-109.
- French, J. (2021). Pandemic prompts Alberta government to pare back post-secondary funding model changes. CBC News. [https://www.cbc.ca/news/canada/edmonton/pandemic-prompts-alberta-government-to-pare-back-post-secondary-funding-model-changes-1.5957497#:~:text=David%20Bajer%2FCBC%20\),The%20Alberta%20government%20is%20scaling%20back%20its%20plans%20for%20tying,ability%20to%20meet%20one%20target](https://www.cbc.ca/news/canada/edmonton/pandemic-prompts-alberta-government-to-pare-back-post-secondary-funding-model-changes-1.5957497#:~:text=David%20Bajer%2FCBC%20),The%20Alberta%20government%20is%20scaling%20back%20its%20plans%20for%20tying,ability%20to%20meet%20one%20target)
- Friedman, M. (1962). *Capitalism and Freedom*. Chicago: University of Chicago Press.
- Fudge, J., & Tham, J.C. (2017). Dishing up migrant workers for the Canadian food services sector: Labor law and the demand for migrant workers. *Comparative Labor Law & Policy Journal*, 39(1), 1–27.
- Garrod, J. Z., & Macdonald, L. (2016). Rethinking ‘Canadian mining imperialism.’ In K. Deonandan & M.L. Dougherty, (Eds.), *Mining in Latin America: Critical approaches to the new extraction* (pp. 100-115). Oxford: Routledge.
- Ghosh, B. (2006). *Migrants' remittances and development: myths, rhetoric and realities*. International Organization for Migration (IOM). <https://publications.iom.int/books/migrants-remittances-and-development-myths-rhetoric-and-realities>
- Gibson, L., & Galarneau, D. (2020). Trends in student debt of postsecondary graduates in Canada: Results from the National Graduates Survey, 2018. Statistics Canada. <https://www150.statcan.gc.ca/n1/en/catalogue/75-006-X202000100005>
- Giddens, A. (1998). *The third way: The renewal of social democracy*. Cambridge: Polity Press.
- Glenn, E. N. (1992). From servitude to service work: Historical continuities in the racial division of paid reproductive labor. *Signs: Journal of women in culture and society*, 18(1), 1-43.
- Gordon, T., & Webber, J. R. (2008). Imperialism and resistance: Canadian mining companies in Latin America. *Third World Quarterly*, 29(1), 63–87.
- Government of Alberta. (2020, January 20). Transforming post-secondary funding. <https://www.alberta.ca/release.cfm?xID=67447A51C2BC1-CBF8-78E9-C6759CE8A736486C>
- Government of Ontario. (1984). Bovey Commission: Commission on the Future Development of the Universities of Ontario. Toronto: Government of Ontario.

- Government of Ontario. (2005). Ontario Budget: Investing in People, Strengthening our Economy. Ottawa. http://www.archives.gov.on.ca/en/historical_documents_project/02-06/ONTARIO_2005_BUDGET.pdf
- Government of Ontario. (2023). Apply for OHIP and get a healthcard. <https://www.ontario.ca/page/apply-ohip-and-get-health-card#section-2>
- Government of Canada. (1951). Report of the Royal Commission on National Development in the Arts, Letters and Sciences, 1949-1951 [Massey Commission]. Ottawa: King's Printer.
- Government of Canada. (2001). Achieving excellence: Investing in people, knowledge, and opportunity. Ottawa: Government of Canada. <https://publications.gc.ca/collections/Collection/C2-596-2001E.pdf>
- Government of Canada. (2014). Canada's international education strategy. Ottawa: Government of Canada. <https://www.international.gc.ca/education/assets/pdfs/overview-apercu-eng.pdf>
- Government of Canada. (2019). Building on success: International education strategy 2019-2024. <https://www.international.gc.ca/education/assets/pdfs/ies-sei/Building-on-Success-International-Education-Strategy-2019-2024.pdf>
- Government of Canada. (2021). Federal Budget 2021. <https://www.budget.canada.ca/2021/report-rapport/toc-tdm-en.html>
- Graeber, D. (2011). *Debt: The first 5000 years*. Brooklyn: Melville House.
- Graefe, P. (2007). Political economy and Canadian public policy. In Orsini, M., & Smith, M. (Eds.). *Critical Policy Studies* (pp. 19-40). Vancouver: UBC Press.
- Grande, S. (2018). Refusing the university In E. Tuck & K.W. Yang (eds.), *Toward what justice? Describing diverse dreams of justice in education* (pp. 47-65). New York: Routledge.
- Grundy, J. (2012). *Administering employability: Employment service delivery in the era of active labour Market policy*. York University.
- Grundy, J. (2019). *Bureaucratic manoeuvres: The contested administration of the unemployed*. Toronto: University of Toronto Press.
- Grundy, J., & Laliberte Rudman, D. (2018). Deciphering deservedness: Canadian Employment Insurance reforms in historical perspective. *Social Policy & Administration*, 52(3), 809-825.

- Guo, Y., & Guo, S. (2017). Internationalization of Canadian higher education: Discrepancies between policies and international student experiences. *Studies in Higher Education*, 42(5), 851-868.
- Hanieh, A. (2019). The contradictions of global migration. *Socialist Register*, 55, 50-78.
- Harris, R. S. (1976). *A history of higher education in Canada 1663-1960*. Toronto: University of Toronto Press.
- Harvey, D. (1989) The urban process under capitalism: A framework for analysis. In D. Harvey, *The Urban Experience* (pp. 59-89). Baltimore: Johns Hopkins University Press
- Harvey, D. (2004). The 'new' imperialism: Accumulation by dispossession. *Socialist Register* 40: 63–87.
- Hemerijck, Anton. 2015. The quiet paradigm revolution of social investment. *Social Politics: International Studies in Gender, State & Society*, 22(2), 242-256.
- Hennebry, J. (2012). *Permanently temporary?: Agricultural migrant workers and their integration in Canada*. IRPP Study.
<https://policycommons.net/artifacts/1186251/permanently-temporary/1739376/>
- Hennebry, J. (2014). Falling through the cracks: Migrant workers and the Global Social Protection Floor Initiative. *Global Social Policy*, 14(3), 369–388.
- Hennebry, J. L., & Preibisch, K. (2012). A model for managed migration? Re-examining best practices in Canada's seasonal agricultural worker program. *International Migration*, 50, 19-40.
- Hernandez, E., & Coutin, S. B. (2006). Remitting subjects: migrants, money and states. *Economy and Society*, 35(02), 185-208.
- Hird-Younger, M., & Valverde, M. (2020). University as Investor: Process and Accountability. Discovering University Worlds Research Group.
<https://tspace.library.utoronto.ca/bitstream/1807/102280/1/University%20as%20Investor%20-%20Process%20and%20Accountability%5B1%5D.pdf>
- Hossein, C. S., & Christabell, P. J. (Eds.). (2022). *Community economies in the global south: Case studies of rotating savings and credit associations and economic cooperation*. Oxford: Oxford University Press.
- Howe, J. (2019). A legally constructed underclass of workers? The deportability and limited work rights of international students in Australia and the United Kingdom. *Industrial Law Journal*. 48(3), 416-446.

- Hudson, P. J. (2010). Imperial designs: The Royal Bank of Canada in the Caribbean. *Race & Class*, 52(1), 33–48.
- Humphries, J., & Rubery, J. (1984). The reconstruction of the supply side of the labour market: The relative autonomy of social reproduction. *Cambridge Journal of economics*, 8(4), 331-346.
- Hune-Brown, N. (2021, August 18). The shadowy business of international education. *The Walrus*. <https://thewalrus.ca/the-shadowy-business-of-international-education/>
- Hurley, J. (2023, August 21). TMU offers students at its troubled Egypt campus free tuition to study in Toronto. *Toronto Star*. https://www.thestar.com/news/gta/tmu-offers-students-at-its-troubled-egypt-campus-free-tuition-to-study-in-toronto/article_2e4e1c14-caac-5d81-bc87-a912e9e6ead0.html
- IDP Connect. (2023). Emerging Futures 3. IDP Connect. <https://resources.idp-connect.com/hubfs/Emerging%20Futures%203%20Infographic%20Report%20NAM.pdf>
- Ilean, S. (2009). Privatizing responsibility: Public sector reform under neoliberal government. *Canadian Review of Sociology/Revue canadienne de sociologie* , 46 (3), 207-234.
- Indigenous Students at X University. “Introducing X University: An open letter to the community from Indigenous students ” Yellowhead Institute. 11 May 2021, <https://yellowheadinstitute.org/2021/05/11/welcome-to-x-university-an-open-letter-to-the-community-from-indigenous-students/>
- IRCC. (2014). Canada’s International Education Strategy (2014-2019). Ottawa: Government of Canada. <https://www.international.gc.ca/education/report-rapport/strategy-strategie-2014/index.aspx?lang=eng>
- IRCC. (2015). Facts and Figures: 6.1. International students by top 50 countries of citizenship and sign year, 2006 to 2015. <https://open.canada.ca/data/en/dataset/052642bb-3fd9-4828-b608-c81dff7e539c/resource/364405e5-2de6-4fae-af2c-d38a7643624d>
- IRCC. (2021). Customized data request: CR-21-0429 SP by SL. Statistical Reporting Group, Immigration, Refugee, and Citizenship Canada, Government of Canada. On file with author.
- IRCC. (2022a). Customized data request: IRCC CR-22-0012 SPH DLI COC Statistical Reporting Group, Immigration, Refugee, and Citizenship Canada, Government of Canada. On file with author.
- IRCC. (2022b). IRCC ATIP file IA-2021-03348 / MK. On-file with author.
- IRCC. (2022c). IRCC ATIP file IA-2021-03347 / MK. On-file with author.

- IRCC. (2022d). International students to help address Canada's labour shortage. Government of Canada. <https://www.canada.ca/en/immigration-refugees-citizenship/news/2022/10/international-students-to-help-address-canadas-labour-shortage.html>
- IRCC. (2023a). Temporary Residents: Study Permit Holders – Monthly IRCC Updates - Canada - Study permit holders by country of citizenship and year in which permit(s) became effective. https://www.cic.gc.ca/opendata-donneesouvertes/data/EN_ODP-TR-Study-IS_CITZ_sign_date.xlsx
- IRCC. (2023b). Study permits: Assessing the Application. IRCC, Government of Canada. <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/operational-bulletins-manuals/temporary-residents/study-permits/assessing-application.html>
- IRCC. (2023c). Customized Data Request - CR-23-0413. On-file with authors.
- IRCC. (2023c). Temporary Residents: Study Permit Holders – Monthly IRCC Updates - Canada - Study permit holders by province/territory, gender and year in which permit(s) became effective. Open Government, Government of Canada. <https://open.canada.ca/data/en/dataset/90115b00-f9b8-49e8-afa3-b4cff8facee/resource/a26ab6fd-c51a-4cd2-8da5-77d0ac41fb81>
- IRCC. (2023d). Temporary Residents: Study Permit Holders – Monthly IRCC Updates - Canada - Study permit holders on December 31st by province/territory and study level. Open Government, Government of Canada. https://open.canada.ca/data/en/dataset/90115b00-f9b8-49e8-afa3-b4cff8facee/resource/b663a97c-61d4-4e17-af51-0cba01ef3a44?inner_span=True
- IRCC. (2023e). Revised requirements to better protect international students. Newsroom, Government of Canada.
- Infrastructure Institute. (N.D). Creative mixed use case studies: Ryerson Mattamy Athletic Centre / Loblaws (formerly Maple Leaf Gardens). School of Cities, University of Toronto. <https://infrastructureinstitute.ca/case-ryerson-mattamy-athletic-centre-loblaws/>
- Jenson, J. (2016). The fading goal of gender equality: Three policy directions that underpin the resilience of gendered socio-economic inequalities. *Social Politics*, 22(4), 539-560.
- Jenson, J., & Saint-Martin, D. (2003). New routes to social cohesion? Citizenship and the social investment state. *Canadian Journal of Sociology/Cahiers canadiens de sociologie*, 77-99.
- Jones, G. A. (2004). Ontario Higher Education Reform, 1995-2003: From Modest Modifications to Policy Reform. *Canadian Journal of Higher Education*, 34(3), 39-54.

- Katz, C. (2001). Vagabond capitalism and the necessity of social reproduction. *Antipode*, 33(4), 709-728.
- Katz, C. (2011). Accumulation, excess, childhood: Toward a counter-topography of risk and waste. *Documents d'anàlisi geogràfica*, 57(1), 47-60.
- Kim, A., & Sondhi, G. (2019). Explaining international student mobility to Canada: A review. In A. Kim and M. Kwak, (eds.), *Outward and Upward Mobilities: International Students in Canada, Their Families, and Structuring Institutions*. Toronto: University of Toronto Press.
- Jouhari, Y., & Grondin, C. (2018). Modulation of tuition fees: The student population's contribution to university financing. Montreal: Union Étudiante du Quebec.
- Kamola, I. A. (2019). *Making the world global: US universities and the production of the global imaginary*. Durham: Duke University Press.
- Kalvabelle, R. (2020). UofT faculty, librarians raise funds for campus staff in need of assistance amid COVID-19. UofT News. <https://www.utoronto.ca/news/u-t-faculty-librarians-raise-funds-campus-staff-need-assistance-amid-covid-19>
- Kelley, M. (2022, October 13). Sold a lie (Season 38, episode 3) [TV series episode]. In S.Singh Aulakh (Associated Producer), *The fifth estate*. Canada Broadcast Corporation.
- Kelm, M.E. (2005). Diagnosing the discursive Indian: Medicine, gender, and the 'dying race.' *Ethnohistory*, 52(2), 371-406.
- Keung, N. (2024, January 2). Canadian schools are accepting international students by the thousands—but nearly half aren't being allowed into the country. *Toronto Star*.
- Knight, J. (2004). Internationalization remodeled: Definition, approaches, and rationales. *Journal of studies in international education*, 8(1), 5-31.
- Knight, J. (2014). Three generations of crossborder higher education: New developments, issues and challenges. *Internationalisation of Higher Education and Global Mobility*, 23, 43-58.
- Knight, H. (2016). *The making of the 'problem child': Egerton Ryerson and the liberal project of Ontario public education*. Toronto: University of Toronto.
- Laadliyan. (2023, May). Women international students: The invisible workforce. Laadliyan.com. <https://static1.squarespace.com/static/5ddababdbf92a07731366013/t/64761fd53cba937bc523c4a8/1685463072286/Laadliyan%27s+Project+Report+on+%22Women+International+Students+-+The+Invisible+Workforce+Report%22.pdf>

- Lakehead University. (2018). 2018-2025 Strategic Plan Extension.
<https://www.lakeheadu.ca/sites/default/files/uploads/93/stratplan/Strategic%20Plan%202023-2025.pdf>
- Lakehead University. (2022a). Operations Statements. Office of Financial Services, Lakehead University. <https://www.lakeheadu.ca/faculty-and-staff/departments/services/finance/avp-financial-services/operations-statement>
- Lakehead University. (2022b). Auditor's Report: 2022. Office of Financial Services, Lakehead University.
<https://www.lakeheadu.ca/sites/default/files/uploads/51/2022%20Financial%20Statements%20FINAL.pdf>
- Lakehead University Board of Governors. (2020). Board package, October 1, 2020.
https://www.lakeheadu.ca/sites/default/files/uploads/106/board/Meeting_packages/10-01-20%20Board%20Meeting%20Package.pdf
- Lakehead University Board of Governors. (2021a). Board packages, February 5, 2021.
https://www.lakeheadu.ca/sites/default/files/uploads/106/board/Meeting_packages/02-05-21%20Board%20Meeting%20Package.pdf
- Lakehead University Board of Governors. (2021b). Board packages, April 30, 2021.
https://www.lakeheadu.ca/sites/default/files/uploads/106/board/Meeting_packages/04-30-21%20Board%20OPEN%20Meeting%20Package.pdf
- Lakehead University Board of Governors. (2022). Board packages, September 29, 2022.
https://www.lakeheadu.ca/sites/default/files/uploads/106/board/Meeting_packages/09-29-2022%20Board%20OPEN%20Meeting%20Package.pdf
- Lang, D.W., House, D., Young, S., & Jones, G.A. (2000). University finance in Ontario. Research monographs in higher education, Number 5. Winnipeg: Centre for Higher Education Research and Development, University of Manitoba.
- Lapavistas, C. (2013). *Profiting without producing: How finance exploits us all*. London: Verso.
- Larsen, M. (2021). Western halts negotiations with Navitas following faculty mobilization. University of Western Ontario Faculty Association.
<https://www.uwofa.ca/article/western-halts-negotiations-navitas-following-faculty-mobilization>
- Larsen, L. (2013). Private Manitoba college misleading students, some say. CBC News.
<https://www.cbc.ca/news/canada/manitoba/private-manitoba-college-misleading-students-some-say-1.1234870>
- Laxer, J. (2009, June 30). A farewell to Atkinson College. *rabble.ca*.
<https://rabble.ca/general/farewell-atkinson-college/>

- Leadbeater, D. (2021, June 10). University insolvency reflects a structural crisis in Ontario's neoliberal university system. *The Monitor*. <https://monitormag.ca/articles/laurentian-university-insolvency-reflects-a-structural-crisis-in-ontarios-neoliberal-university-system>
- Lemasson, J. P. (1999). Introduction: The internationalization of Canadian universities. In S. Bond & J. Lmeasson (eds.), *New world of knowledge: Canadian universities and globalization*. Ottawa: IDRC.
- Li, X., DiPetta, T., & Woloshyn, V. (2012). Why do Chinese study for a Master of Education degree in Canada? What are their experiences?. *Canadian Journal of Education/Revue canadienne de l'éducation*, 35(3), 149-163.
- Little, M. (1995). The blurring of boundaries: Private and public welfare for single mothers in Ontario." *Studies in Political Economy*, 47.
- Livingstone, D. W. (1999). *The education-jobs gap: Underemployment or economic democracy?*. Toronto: Garamond Press.
- Livingstone, D. W. (Ed.). (2009). *Education & jobs: Exploring the gaps*. Toronto: University of Toronto Press.
- Livingstone, D. W. (2019). Underemployment of highly qualified labour in advanced capitalism: Trends and prospects. *Journal of Education and Work*, 32(4), 305-319.
- Loxley, J. (2012). Public-private partnerships after the global financial crisis: Ideology trumping economic reality. *Studies in Political Economy*, 89(1), 7-38.
- Lu, Y., and F. Hou. (2015). International students who become permanent residents in Canada. Insights on Canadian Society. Statistics Canada Catalogue no. 75-006-X. Ottawa: Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2021006/article/00002-eng.htm>
- Lu, Y., & Hou, F. (2019). Student transitions: Earnings of former international students in Canada's labour market. In A. Kim & M.K. Kwak (eds.), *Outward and upward mobilities: International students in Canada, their families, and structuring institutions* (pp. 219-245). Toronto: University of Toronto Press.
- Luxemburg, R. (1913 [2015]). *The accumulation of capital*. Routledge.
- Maclean's. (2023). Maclean's University Rankings. <https://education.macleans.ca/rankings/>
- Mahon, R., Andrew, C., Johnson, R., Orsini, M., & Smith, M. (2007). Policy analysis in an era of 'globalization': capturing spatial dimensions and scalar strategies. In Orsini, M., & Smith, M. (Eds.), *Critical Policy Studies* (pp. 41-64). Vancouver: UBC Press.

- Magdoff, H. (2007). *Imperialism without colonies*. Aakar Books.
- Maschmann, E. (2018). At what cost? a study of Canada's first public-private post-secondary matriculation pathways partnership. University of British Columbia. Dissertation . <https://open.library.ubc.ca/soa/cIRcle/collections/ubctheses/24/items/1.0363882>
- Marx, K. (1867). *Capital: A Critique of Political Economy, Volume 1*. Penguin Classics.
- Massey, J., & Burrow, J. (2012). Coming to Canada to study: Factors that influence student's decisions to participate in international exchange. *Journal of Student Affairs Research and Practice*, 49(1), 83-100.
- McBride, S. (1996). The continuing crisis of social democracy: Ontario's social contract in perspective. *Studies in Political Economy*, 50(1), 65-93.
- McBride, S. (2001). *Paradigm shift: Globalization and the Canadian state*. Toronto: Fernwood Publishing.
- McBride, S. (2005). Exporting and internalizing globalization: Canada and the global system of power. In G. Menz & S. Soederberg (eds.), *Internalizing globalization: The rise of neoliberalism and the decline of national varieties of capitalism* (pp. 106-122). London: Palgrave Macmillan UK.
- McCall, L. (2005). The complexity of intersectionality. *Signs: Journal of women in culture and society*, 30(3), 1771-1800.
- McCartney, D. M., & Metcalfe, A. S. (2018). Corporatization of higher education through internationalization: The emergence of pathway colleges in Canada. *Tertiary Education and Management*, 24, 206-220.
- McKeen, W., & Porter, A. (2003). Politics and transformation: Welfare state restructuring in Canada. In W. Clement & L. Vosko (eds.), *Changing Canada: Political economy as transformation* (pp.109-134). Montreal-Kingston: McGill-Queen's Press.
- McMillan Cottom, T. (2020). Where platform capitalism and racial capitalism meet: The sociology of race and racism in the digital society. *Sociology of Race and Ethnicity*, 6(4), 441-449.
- McNally, D. (2010). *Global slump: The economics and politics of crisis and resistance*. New York: PM Press.
- Menzies, R. (1998). Governing mentalities: The deportation of 'insane' and 'feble-minded' immigrants out of British Columbia from Confederation to World War II. *Canadian Journal of Law and Society*, 13(2): 135-178.

- Merchant, C. (1980). *The death of nature: Women, ecology, and the scientific revolution*. San Francisco: Harper San Francisco.
- Mies, M. (1986). *Patriarchy and accumulation on a world scale: Women in the international division of labour*. Bloomsbury Publishing.
- Ministry of Colleges and Universities. (2020a). 2020-2025 Strategic Mandate Agreement: York University. Toronto: Province of Ontario. <https://www.ontario.ca/page/2020-2025-strategic-mandate-agreement-york-university>
- Ministry of Colleges and Universities. (2020b). 2020-2025 Strategic Mandate Agreement: Lakehead University. Toronto: Province of Ontario. <https://www.ontario.ca/page/2020-2025-strategic-mandate-agreement-lakehead-university>
- Ministry of Colleges and Universities. (2023a). College and university Strategic Mandate Agreements.
- Ministry of Colleges and Universities. (2023b). Learn about OSAP. <https://www.ontario.ca/page/learn-about-osap#section-1>
- Ministry of Finance (2017). 2017 Ontario Budget: A Stronger, Healthier Ontario. Toronto: Government of Ontario.
- Ministry of Finance (2018). 2018 Ontario Budget: A Plan for Care and Opportunity. Toronto: Government of Ontario. Retrieved from: <http://budget.ontario.ca/2018/contents.html>
- Mirchandani, K., Vosko, L. F., Soni-Sinha, U., Perry, J. A., Noack, A. M., Hall, R. J., & Gellatly, M. (2018). Methodological k/notes: Designing research on the enforcement of labor standards. *Journal of Mixed Methods Research*, 12(2), 133-147.
- Moffette, D. (2021). 7 Municipal immigration policing and resistance to internal bordering in Canada. In G. Hudson & I. Atak (Eds.). *Migration, Security, and Resistance: Global and Local Perspectives* (42). Routledge.
- Moffette, D., & Ridgley, J. (2018). Sanctuary city organizing in Canada: From hospitality to solidarity. *Migration and Society*, 1(1), 147-155.
- Mohanty, C. (2003). *Feminism Without Borders: Decolonizing Theory*. Durham: Duke University Press.
- Mongia, R. V. (1999). Race, nationality, mobility: a history of the passport. *Public Culture*, 11(3), 527-555.
- Morrison, D. (1998). *Aid and Ebb tide: A history of CIDA and Canadian development assistance*. Waterloo, ON: Wilfred Laurier University Press.

- Netierman, E., Harrison, L., Freeman, A., Shoyele, G., Esses, V., & Covell, C. (2021). Should I stay or should I go? International students' decision-making about staying in Canada. *Journal of International Migration and Integration*, 1-18.
- National Student Loans Service Centre. (2023). How to apply. <https://www.csnpe-nslsc.canada.ca/en/how-to-apply>
- Newson, J. (1998). The corporate-linked university: From social project to market force. *Canadian Journal of Communication*, 23(1).
- Newson, J., Polster, C., & Woodhouse, H. (2012). Toward an alternative future for Canada's corporatized universities. *ESC: English Studies in Canada*, 38(1), 51-70.
- Newstadt, E. (2013). The value of quality: Capital, class, and quality assessment in the re-making of higher education in the United State, the United Kingdom, and Ontario. Dissertation. <https://yorkspace.library.yorku.ca/items/f662c2f9-d52b-4fe2-8c6c-7c2ff0f2a634>
- Noack, A. M., & Vosko, L. F. (2011). Precarious jobs in Ontario: Mapping dimensions of labour market insecurity by workers' social location and context. Toronto: Law Commission of Ontario.
- Office of the Auditor General of Ontario (2018). 2018 Annual Report: Volume 1. Retrieved from <http://www.auditor.on.ca/en/content/annualreports/arbyyear/ar2018.html#volume2>
- Office of the Auditor General of Ontario. (2021). Value-for-money audit: Public colleges oversight. Government of Ontario. https://www.auditor.on.ca/en/content/annualreports/arreports/en21/AR_PublicColleges_en21.pdf
- Office of the Auditor General of Ontario (2022a). Preliminary perspective on Laurentian University. Government of Ontario. https://www.auditor.on.ca/en/content/specialreports/specialreports/Laurentian-U_Preliminary_Perspective_en.pdf
- Office of the Auditor General of Ontario. (2022b). Special report on Laurentian University. Government of Ontario. https://www.auditor.on.ca/en/content/specialreports/specialreports/LaurentianUniversity_EN.pdf
- Office of the Superintendent of Bankruptcy. (2016). You are Owed Money—*The Companies' Creditors Arrangement Act*. <https://ised-isde.canada.ca/site/office-superintendent-bankruptcy/en/you-are-owed-money/you-are-owed-money-companies-creditors-arrangement-act#toc8>

- Ontario Student Assistance Program (OSAP) (2017). FAQs about the Ontario Student Assistance Program (OSAP) for Adult Students. Toronto: Government of Ontario.
<http://www.tcu.gov.on.ca/eng/eopg/publications/osap-faq-adult-en.pdf>
- Orsini, M., & Smith, M. (eds.). (2011). *Critical Policy Studies*. Vancouver: UBC Press.
- Parreñas, R. S. (2000). Migrant Filipina domestic workers and the international division of reproductive labor. *Gender & society, 1*
- Parreñas, R.S. (2002). The care crisis in the Philippines: Children and transnational families in the new global economy. In A. Hochschild, B. Ehrenreich (eds.), *Global Woman: Essays on Women and Globalization*, (pp. 39-54). New York: Nation Books.
- Pearson, R. (2004). The social is political. *International Feminist Journal of Politics, 6*(4), 603-622.
- Peck, J. (2001). *Workfare states*. New York: Guilford Press.
- Phillips, A., & Taylor, B. (1980). Sex and skill: Notes towards a feminist economics. *Feminist review, 6* (1), 79-88.
- Phillips, P. (1979). The national policy revisited. *Journal of Canadian Studies, 14*(3), 3-13.
- Picchio, A. (1992). *Social reproduction: the political economy of the labour market*. Cambridge University Press.
- Picchio, A. (1998). Wages as a reflection of socially embedded production and reproduction processes. In L. Clarke, P. de Gijssel., & J. Janssen (eds.), *The dynamics of wage relations in the New Europe* (p. 195). London: Kluwer.
- Picchio, A. (2003). *Unpaid work and the economy: A gender analysis of the standards of living*. Oxford; Routledge.
- Polster, C., & Newson, J. A. (2015). A penny for your thoughts: How corporatization devalues teaching, research, and public service in Canada's universities. *Canadian Centre for Policy Alternatives*.
- Porter, A. (2003). *Gendered states: Women, unemployment insurance, and the political economy of the welfare state in Canada, 1945-1997*. Toronto: University of Toronto Press.
- Prentice, A. (2004). *The school promoters: Education and social class in mid-nineteenth century Upper Canada*. Toronto: University of Toronto Press.
- Prentice, A. (1977). *The School promoters: Education and social class in the mid-nineteenth century Upper Canada*. Toronto: McClelland & Stewart.

- Prentice, A., & Houston, S. (1975). *Family, school, and society in nineteenth-century Canada*. Toronto: Oxford University Press.
- Project Atlas. (2016). A quick look at mobility trends. The Institute of International Education. <https://iie.widen.net/s/j65wlbmcs7/project-atlas-infographics-2016>
- Project Atlas. (2020). A quick look at mobility trends. The Institute of International Education. <https://iie.widen.net/s/g2bqxwkwqv/project-atlas-infographics-2020>
- Rae, B. (2005). *Ontario, a leader in learning: report & recommendations*. Ministry of Training & Premier.
- Rajkumar, D., Berkowitz, L., Vosko, L. F., Preston, V., & Latham, R. (2012). At the temporary–permanent divide: How Canada produces temporariness and makes citizens through its security, work, and settlement policies. *Citizenship Studies*, 16(3-4), 483-510.
- Reid-Musson, E. (2014). Historicizing precarity: A labour geography of ‘transient’ migrant workers in Ontario tobacco. *Geoforum*, 56, 161-171.
- Roberts, A. (2013). Financing social reproduction: The gendered relations of debt and mortgage finance in twenty-first-century America. *New Political Economy*, 18(1), 21-42.
- Robertson, S. (2013). *Transnational student-migrants and the state: The education-migration nexus*. London: Palgrave MacMillan.
- Robertson, H. J., McGrane, D., & Shaker, E. (2003). *For cash and future considerations: Ontario universities and public-private partnerships*. Canadian Centre for Policy Alternatives.
- Roth, R. (2021). Subjects of the new corporate university: The sabotage of Laurentian University. *The Bullet*. <https://socialistproject.ca/2021/05/subjects-of-the-new-corporate-university/>
- Ross, S., Savage, L., & Watson, J. (2020). University teachers and resistance in the neoliberal university. *Labor Studies Journal*, 45(3), 227-249.
- Ross, S., Savage, L., & Watson, J. (2021). Sessional contract faculty, unionization, and academic freedom. *Canadian Journal of Higher Education*, 51(1), 57-70.
- Rubery, J. (1978). Structured labour markets, worker organisation and low pay. *Cambridge journal of Economics*, 2(1), 17-36.
- Sassen, S. (1981). Towards a conceptualization of immigrant labor. *Social Problems*, 29(1), 65-85.

- Sassen, S. (1984). Notes on the incorporation of third world women into wage-labor through immigration and off-shore production. *International Migration Review*, 18(4), 1144-1167.
- Satzewich, V. (1989). Racism and Canadian immigration policy: The government's view of Caribbean migration, 1962-1966. *Canadian Ethnic Studies= Etudes Ethniques au Canada*, 21(1), 77.
- Schultz, T. W. (1961). Investment in human capital. *The American economic review*, 51(1), 1-17.
- Seamster, L., & Charron-Chénier, R. (2017). Predatory inclusion and education debt: Rethinking the racial wealth gap. *Social Currents*, 4(3), 199-207.
- Sears, A. (2003). *Retooling the mind factory: Education in a lean state*. Toronto: University of Toronto Press.
- Sears, A., & Cairns, J. (2019). Schooling goes to market: The consolidation of lean education in Ontario. In G. Albo & B. Evans, (eds.), Albo, G., & Evans, B. M. (Eds.). *Divided province: Ontario politics in the age of neoliberalism* (p. 394-421). McGill-Queen's University Press.
- Secombe, W. (1980). Domestic labour and the working-class household. In Bonnie Fox (ed.), *Hidden in the Household: Women's Domestic Labour under Capitalism*. Toronto: Women's Press.
- Secombe, W. (1992). *A Millennium of family change: Feudalism to capitalism in northwestern Europe*. New York and London: Verso.
- Secombe, W. (1995). *Weathering the storm: Working-class families from the industrial revolution to the fertility decline*. New York and London: Verso.
- She, Q., & Wotherspoon, T. (2013). International student mobility and highly skilled migration: A comparative study of Canada, the United States, and the United Kingdom. *SpringerPlus*, 2(1), 1-14.
- Shepard, R. B. (1983). Diplomatic racism: Canadian government and Black migration from Oklahoma, 1905-1912. *Great Plains Quarterly*, 3(1), 5-16.
- Simpson, L. B. (2014). Land as pedagogy: Nishnaabeg intelligence and rebellious transformation. *Decolonization: indigeneity, education & society*, 3(3).
- Smardon, B. (2011). Shifting terrains of accumulation: Canadian industry in three eras of development. *Studies in Political Economy*, 87(1), 143-172.

- Smith, A. A. (2015). Troubling “Project Canada”: the Caribbean and the making of “unfree migrant labor”. *Canadian Journal of Latin American and Caribbean Studies/Revue canadienne des études latino-américaines et caraïbes*, 40(2), 274-293.
- Smith, A. A. (2019). Toward a critique of political economy of “sociolegality” in settler capitalist Canada. In M. P. Thomas, L. F. Vosko, C. Fanelli, & O. Lyubchenko (eds.), *Change and continuity: Canadian political economy in the new millennium* (pp. 167–184). Montreal-Kingston: McGill-Queen’s University Press.
- Smith, A., & Goldsbie, J. (Hosts). (2021, February 21). Canary in the nickel mine: Laurentian goes bust [Audio Podcast Episode]. In *Wag the Doug*. Canadaland.
<https://podcasts.apple.com/bs/podcast/ep-25-canary-in-the-nickel-mine-laurentian-goes-bust/id1418722487?i=1000510437303>
- Smith, D. E. (1987). *The everyday world as problematic: A feminist sociology*. University of Toronto Press.
- Smith, L. T., Tuck, E., & Yang, K. W. (Eds.). (2018). *Indigenous and decolonizing studies in education: Mapping the long view*. Routledge.
- Soederberg, S. (2014). *Debtfare states and the poverty industry: Money, discipline and the surplus population*. New York: Routledge.
- Squires, G. D., & Hyra, D. S. (2010). Foreclosures—Yesterday, today, and tomorrow. *City & Community*, 9(1), 50-60.
- Stasiulis, D. (2020). Elimi(nation): Canada’s “post-settler” embrace of disposable migrant labour. *Studies in Social Justice*, 2020(14), 22-54.
- Stasiulis, D., & Jhappan, R. (1995). The fractious politics of a settler society: Canada. In D. Stasiulis & Yuval Davis (eds.), *Unsettling settler societies: Articulations of gender, race, ethnicity and class*, 11, 95-131. London: Sage Press.
- Statistics Canada. (2013). *National Graduates Survey* [5012]. Ottawa: Government of Canada
- Statistics Canada. (2018a). *National Graduates Survey* [5012]. Ottawa: Government of Canada
- Statistics Canada. (2018b). *Labour Force Survey* (December 2018) [3701]. Ottawa: Government of Canada.
- Statistics Canada (2019). Table 37-10-0036-01 Student debt from all sources, by province of study and level of study. National Graduates Survey.
<https://doi.org/10.25318/3710003601-eng>
- Statistics Canada. (2020a). Table 37-10-0011-01 Postsecondary enrolments, by field of study, registration status, program type, credential type and gender. Postsecondary Student

- Information System. Ottawa: Government of Canada.
<https://doi.org/10.25318/3710001101-eng>
- Statistics Canada. (2020b). Table 11-10-0232-01: Low-income measure (LIM) thresholds by income source and household size.
<https://www150.statcan.gc.ca/t1/tb11/en/tv.action?pid=1110023201>
- Statistics Canada. (2022a). Financial Information of Universities Annual Reports 2000-2022. Ottawa: Government of Canada. Accessed: <https://www.caubo.ca/knowledge-centre/analytics-and-reports/fiuc-reports/#squelch-taas-accordion-shortcode-content-4>
- Statistics Canada. (2022b, September 7). Tuition fees for degree programs, 2022/2023. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/220907/dq220907b-eng.htm>
- Statistics Canada. (2022c, March 30). Visible Minority and Population Group Reference Guide, Census of Population, 2021. <https://www12.statcan.gc.ca/census-recensement/2021/ref/98-500/006/98-500-x2021006-eng.cfm>
- Statistics Canada. (2023a). Canadian undergraduate tuition fees by field of study (current dollars).
<https://www150.statcan.gc.ca/t1/tb11/en/tv.action?pid=3710000301&pickMembers%5B0%5D=1.1&cubeTimeFrame.startYear=2013+%2F+2014&cubeTimeFrame.endYear=2019+%2F+2020&referencePeriods=20130101%2C20190101>
- Statistics Canada. (2023b). Canadian graduate tuition fees by field of study (current dollars).
<https://www150.statcan.gc.ca/t1/tb11/en/tv.action?pid=3710000401&pickMembers%5B0%5D=1.7&cubeTimeFrame.startYear=2018+%2F+2019&cubeTimeFrame.endYear=2023+%2F+2024&referencePeriods=20180101%2C20230101>
- Steck, H. (2003). Corporatization of the university: Seeking conceptual clarity. *The Annals of the American Academy of Political and Social Science*, 585(1), 66-83.
- Stein, S. (2018). National exceptionalism in the ‘EduCanada’ brand: Unpacking the ethics of internationalization marketing in Canada. *Discourse: Studies in the Cultural Politics of Education*. 39(3), 461–477. doi:10.1080/01596306.2016.1276884.
- Stein, S., de Oliveira Andreotti, V. (2017). Higher education and the modern/colonial global imaginary. *Cultural Studies ↔ Critical Methodologies*. 17(3): 173–181.
 doi:10.1177/1532708616672673.
- Stonechild, B. (2006). *The new buffalo: The struggle for Aboriginal post-secondary education*. Winnipeg: University of Manitoba Press.
- Strolovitch, D. Z. (2013). Of mancessions and hecoveries: Race, gender, and the political construction of economic crises and recoveries. *Perspectives on Politics*, 11(1), 167-176.

- Strauss, K., & Xu, F. (2022). Devalued labour, COVID-19, and the problem of profitability: crises of seniors care in Shanghai, China and British Columbia, Canada. *Studies in Political Economy*, 103(2), 109-129.
- Suspitsyna, T. (2021). Internationalization, whiteness, and biopolitics of higher education. *Journal of International Students*, 11(S1), 50-67.
- Sweetman, D., Badiee, M., & Creswell, J. W. (2010). Use of the transformative framework in mixed methods studies. *Qualitative Inquiry*, 16, 441-454.
- Symons, T. H., & Page, J. E. (1984). *Some Questions of Balance: Human Resources, Higher Education and Canadian Studies. Volume III of "To Know Ourselves: The Report of the Commission on Canadian Studies"*. Publications Office, Association of Universities and Colleges of Canada, 151 Slater Street, Ottawa, K1P 5N1, Canada.
- Tao, W. (2021). Predictive / advanced analytics + Chinook – Oversight = ?. Vancouver Immigration Blog. <https://vancouverimmigrationblog.com/predictive-advanced-analytics-chinook-oversight/>
- Taylor, K. Y. (2019). *Race for profit: How banks and the real estate industry undermined black homeownership*. UNC Press Books.
- Tham, J. C., & Fudge, J. (2019). Unsavory employer practices: Understanding temporary migrant work in the Australian food services sector. *International Journal of Comparative Labour Law and Industrial Relations*, 35(1).
- Thomas, M. P., Vosko, L. F., Fanelli, C., & Lyubchenko, O. (Eds.). (2019). *Change and continuity: Canadian political economy in the new millennium*. Montreal-Kingston: MQUP.
- Thomas, S. (2017). The precarious path of student migrants: Education, debt, and transnational migration among Indian youth. *Journal of Ethnic and Migration Studies*, 43(11), 1873-1889.
- Thompson, M. (2022). Government of Canada Collected \$169 million in ‘revenue’ from student loan interest since start of pandemic. Press Progress. <https://pressprogress.ca/government-of-canada-collected-169-million-in-revenue-from-student-loan-interest-since-start-of-pandemic/>
- Thompson, V. (2020). York University to build its Markham Centre Campus. Yorku News, York University <https://news.yorku.ca/2020/07/24/york-university-to-build-its-markham-centre-campus/>
- Toronto Metropolitan English Language Institute. (2023). ESL foundation program. <https://www.torontomu.ca/english-language-institute/programs/esl-foundation-program/>

- Toronto Metropolitan University. (2019). International Strategy: Ryerson University 2019-2024. https://www.torontomu.ca/content/dam/international/partnerships/RU_international_strategy_final_web_FINAL-s_1176627.pdf
- Toronto Metropolitan University. (2020). Ryerson announces internationalization partnership with global company Navitas. TorontoMet Today. <https://www.torontomu.ca/news-events/news/2020/08/ryerson-announces-internationalization-partnership-with-global-company-navitas/>
- Toronto Metropolitan University. (2023a). Data and statistics: Enrolment and faculty counts. University Planning Office, Toronto Metropolitan University. <https://www.torontomu.ca/university-planning/data-statistics/key-statistics/>
- Toronto Metropolitan University. (2023b). Tuition fees Egyptian students. <https://tmu.uofcanada.edu.eg/tuition-fees-national-student/>
- Toronto Metropolitan University Board of Governors. (2019). Board Package, November 28, 2019. https://www.torontomu.ca/content/dam/governors/boardmeetings/materials/2019-20/BoG_Materials_Nov28_Website.pdf
- Toronto Metropolitan University Board of Governors. (2020). Board package, June 30, 2020. https://www.torontomu.ca/content/dam/governors/boardmeetings/materials/2019-20/WEBSITE_Board_Materials-June30,2020.pdf
- Toronto Metropolitan English Language Institute. (2023). ESL foundation program. <https://www.torontomu.ca/english-language-institute/programs/esl-foundation-program/>
- Toronto Metropolitan University Senate. (2020). Senate meeting agenda, April 7, 2020 <https://www.torontomu.ca/content/dam/senate/senate-meetings/agenda/2020/20200407agendamin.pdf>
- Toronto Metropolitan University Senate. (2020b). Senate meeting agenda, October 6, 2020. <https://www.torontomu.ca/content/dam/senate/senate-meetings/agenda/2020/20201006agendamin.pdf>
- Trilokekar, R.D. (2007). Federalism, foreign policy and the internationalization of higher education: A case study of the International Academic Relations Division, Department of Foreign Affairs and International Trade, Canada. *Higher Education Perspectives*, 3(2).
- Trilokekar, R. D. (2010). International education as soft power? The contributions and challenges of Canadian foreign policy to the internationalization of higher education. *Higher Education*, 59, 131-147.
- Trilokekar, R. D., & El Masri, A. (2019). "International students are golden": Canada's changing policy contexts, approaches, and national peculiarities in attracting international students

- as future immigrants. In A. Kim & M.K. Kwak (eds.), *Outward and upward mobilities: International students in Canada, their families, and structuring institutions* (p. 25). Toronto: University of Toronto Press.
- Trilokekar, R. D., & Kizilbash, Z. (2013). IMAGINE: Canada as a Leader in International Education. How Can Canada Benefit from the Australian Experience? *Canadian Journal of Higher Education*, 43(2), 1-26.
- Tucker, E. (1988). Making the Workplace 'Safe' in Capitalism: The Enforcement of Factory Legislation in Nineteenth-Century Ontario. *Labour/Le Travailleur*, 21, 45-86.
- Turner, L. (2020, June 29). Feeling like 'cash cows': International students at Lakehead University upset by tuition hike during pandemic. CBC News. <https://www.cbc.ca/news/canada/thunder-bay/tuition-hike-lakehead-pandemic-1.5631464>
- Universities Canada. (2023). Fall 2022 full-time and part-time fall enrolment at Canadian universities. <https://www.univcan.ca/universities/facts-and-stats/enrolment-by-university/>
- University of Western Ontario Faculty Association. (2020). UWOFA statement on proposed university partnership with Navitas. University of Western Ontario Faculty Association. <https://www.uwofa.ca/article/uwofa-statement-proposed-western-university-partnership-navitas>
- University of Toronto. (2021). Financial report. <https://finance.utoronto.ca/wp-content/uploads/2021f.pdf>
- University of Toronto. (2023). Quick facts. <https://www.utoronto.ca/about-u-of-t/quick-facts>. On-file with author.
- University of Toronto Financial Services. (2022). Endowment Report 2021-2022. <https://finance.utoronto.ca/wp-content/uploads/2022e.pdf>
- University of Toronto Planning & Budget Office. (2019). Enrolment Report, 2018-2019. University of Toronto. <https://planningandbudget.utoronto.ca/wp-content/uploads/2021/03/Enrolment-Report-2018-19.pdf>
- University of Toronto Planning & Budget Office. (2020a). Enrolment Report, 2019-2020. University of Toronto. <https://planningandbudget.utoronto.ca/wp-content/uploads/2021/03/Enrolment-Report-2019-20.pdf>
- University of Toronto Planning & Budget Office. (2020b). Tuition fees schedules for publicly-funded programs, 2020-2021. <https://planningandbudget.utoronto.ca/wp-content/uploads/2021/03/Tuition-Fee-Report-2020-21.pdf>

- University of Toronto Planning & Budget Office. (2021). Tuition fees schedules for publicly-funded programs, 2021-2022. <https://planningandbudget.utoronto.ca/wp-content/uploads/2021/03/Tuition-Fee-Schedules-2021-22-Final-1.pdf>
- University of Toronto Planning & Budget Office. (2022). Enrolment Report, 2021-2022. https://planningandbudget.utoronto.ca/wp-content/uploads/2022/04/22-23EnrolmentReport_NMFinal-for-GC.pdf
- University of Toronto Planning & Budget Office. (2023). Enrolment Report, 2022-2023. <https://planningandbudget.utoronto.ca/wp-content/uploads/2023/04/22-23-Enrolment-Report-Final.pdf>
- University of Toronto Student Accounts. (2023). International students. Toronto: University of Toronto. <https://studentaccount.utoronto.ca/archive/Page1013.aspx.html>
- Ursel, J. (1992). *Private lives, public policy: 100 years of state intervention in the family*. Toronto: Women's Press.
- Usher, A. (2020). The state of post-secondary education in Canada, 2020. Toronto: Higher Education Strategy Associates. <https://higheredstrategy.com/wp-content/uploads/2020/09/HESA-SPEC-2020-revised.pdf>
- Usher, A., & Balfour, J. (2023). The state of postsecondary education in Canada, 2023. Toronto: Higher Education Strategy Associates.
- Valverde, M., Briggs, J., Tran, G., & Montevirgen, M. (2020). Public universities as real estate developers in the age of “the art of the deal”. *Studies in Political Economy*, 101(1), 35-58.
- Vosko, L.F. (1995). Recreating dependency: women and UI reform.” In Drache, D. and A. Ranikin (eds.), *Warm Heart, Cold Country* (213-231). Toronto: Caledon Press.
- Vosko, L.F. (1996). *Irregular workers, new involuntary social exiles: Women and UI reform*. In Pulkingham, J. and G. Ternowetsky (eds.), *Remaking Canadian Social Policy: Social Security in the Late 1990s* (265-272). Toronto: Fernwood Press.
- Vosko, L. F. (2000). *Temporary work: The gendered rise of a precarious employment relationship* (Vol. 11). University of Toronto Press.
- Vosko, L. F. (2002). Rethinking feminization: Gendered precariousness in the labour market and the crisis in social reproduction. *A monograph prepared for the Annual Robarts Lecture, Robarts Centre for Canadian Studies, York University*, 20(02).
- Vosko, L. (ed.) (2006). *Precarious employment: Towards an improved understanding of labour market insecurity*. Montreal and Kingston: McGill-Queen’s University Press.

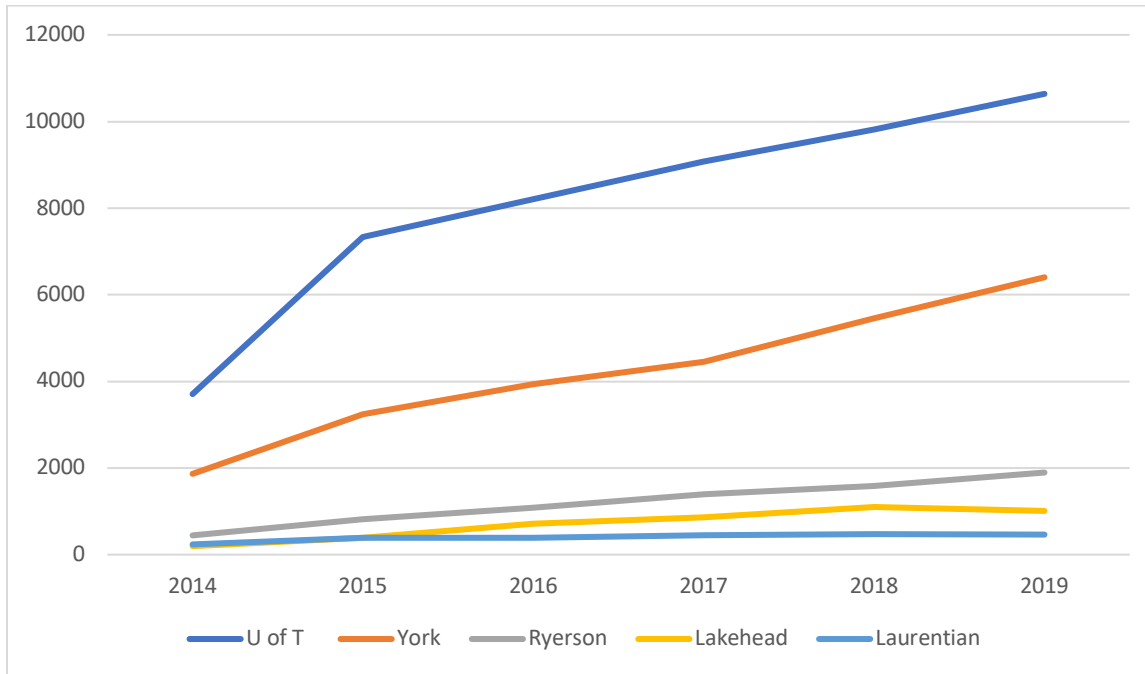
- Vosko, L. (2010). *Managing the margins: Gender, citizenship, and the international regulation of precarious employment*. Oxford: Oxford University Press.
- Vosko, L. F. (2013). National sovereignty and transnational labour: the case of Mexican seasonal agricultural workers in British Columbia, Canada. *Industrial Relations Journal*, 44(5-6), 514-532.
- Vosko, L.F. (2019). *Disrupting deportability: Transnational workers organize*. Ithaca: Cornell University Press.
- Vosko, L. F. (2019). Feminist political economy and everyday research on work and employment: the case of the employment standards enforcement gap. In M. Thomas, L. Vosko, C. Fanelli, O. Lyubchenko, (Eds.) *Change and continuity: Canadian political economy in the new millennium*, 41-59.
- Vosko, L., & Closing the Enforcement Gap Research Group. (2020). *Closing the Enforcement Gap: Improving Employment Standards Protections for People in Precarious Jobs*. University of Toronto Press.
- Vosko, L. F. (2023). Probationary precarity? Differential inclusion among post-graduation work permit-holders in Canada. *International Migration*. <https://doi.org/10.1111/imig.13152>.
- Vosko, L. F., Basok, T., & Spring, C. (2023). *Transnational employment strain in a global health pandemic: Migrant farmworkers in Canada*. Palgrave Macmillan.
- Vosko, L. F., & Spring, C. (2021). COVID-19 outbreaks in Canada and the crisis of migrant farmworkers' social reproduction: Transnational labour and the need for greater accountability among receiving states. *Journal of international migration and integration*, 1-27.
- Walby, K., & Larsen, M. (2011). Getting at the live archive: On access to information research in Canada. *Canadian Journal of Law and Society/La Revue Canadienne Droit et Société*, 26(3), 623.
- Walton-Roberts, M., Hennebry, J. (2019). Bumpy roads: Tracing pathways into practice for international students in nursing. In A. Kim & M.K. Kwak (eds.), *Outward and upward mobilities: International students in Canada, their families, and structuring institutions*, 219-245. Toronto: University of Toronto Press.
- Wang, P. (2016). A study of drop-out Chinese international students from a Canadian pre-university English language improvement program: Acculturation experiences and challenges (Master of Education). University of Windsor, Windsor, ON. <https://doi.org/www.scholar.uwindsor.ca/etd/5873/>.

- Wells, D., McLaughlin, J., Lyn, A., & Díaz Mendiburo, A. (2014). Sustaining precarious transnational families: the significance of remittances from Canada's Seasonal Agricultural Workers Program.
- Whitaker, R. (1991). *Canadian immigration policy since confederation* (No. 15). Ottawa: Canadian Historical Association.
- Whiteside, H. (2017). The Canada Infrastructure Bank: private finance as poor alternative. *Studies in Political Economy*, 98(2), 223-237.
- Williams, R., Nesiba, R., & McConnell, E. D. (2005). The changing face of inequality in home mortgage lending. *Social problems*, 52(2), 181-208.
- Wimmer, A., & Glick Schiller, N. (2002). Methodological nationalism and beyond: nation-state building, migration and the social sciences. *Global networks*, 2(4), 301-334.
- Woloschuk, W., Lemay, J. F., & Wright, B. (2010). What is the financial state of medical students from rural backgrounds during tuition fee deregulation. *Can J Rural Med*, 15(4), 156-60.
- Yanow, D. (1996). *How does a policy mean?: Interpreting policy and organizational actions*. Georgetown University Press.
- Yin, R. K. (2006). Mixed methods research: Are the methods genuinely integrated or merely parallel? *Research in the Schools*, 13(1), 41-47.
- Young, S. J. (2002). The Use of Market Mechanisms in Higher Education Finance and State Control: Ontario Considered. *Canadian Journal of Higher Education*, 32(2), 79-101.
- YUDC. (N.D.). Our History. York University Development Corporation.
<https://www.yudc.ca/history>
- York University Secretariat. (2019). Board of Directors Meeting Package, October 21, 2019.
<https://www.yorku.ca/secretariat/wp-content/uploads/sites/107/2019/07/board-agenda-20191008.pdf>
- York University Secretariat. (2021a). York University Senate Meeting Package, February 25, 2021. <https://www.yorku.ca/secretariat/wp-content/uploads/sites/107/2021/06/senate-agenda-20210225.pdf>
- York University Secretariat. (2021b). York University Senate Meeting Package, June 2021.
<https://www.yorku.ca/secretariat/wp-content/uploads/sites/107/2020/07/board-agenda-20210629.pdf>

- York University Secretariat. (2023). York University Board of Governors Meeting Package, June 2023. <https://www.yorku.ca/secretariat/wp-content/uploads/sites/107/2023/06/Item-6h-Consolidate-Financial-Statements-.pdf>
- York University. (2019). ‘York University: Globally minded and globally engaged’: Towards an integrated strategy and framework for internationalization and global engagement. <https://www.yorku.ca/laps-faculty-council/wp-content/uploads/sites/265/2021/03/York-University-Globally-Minded-and-Globally-Engaged-Issue-Paper.pdf>
- York University. (2022). Engaging the world: York University’s internationalization and globalization strategy. <https://www.yorku.ca/global-engagement/wp-content/uploads/sites/74/2023/03/YUIInternationalization-and-Global-Engagement-Strategy-EN34.pdf>
- York University Endowment Fund. (2023). Annual Investment Report Board of Governors - Investment Committee. <https://www.yorku.ca/secretariat/wp-content/uploads/sites/107/2023/10/Annual-Investment-Report-Dec-2022.pdf>

Appendix Tables

Appendix A: Study Permits Issued by Select University



Source: IRCC 2021; 2022a.

Appendix B: Frequency Table of University Graduates from Ontario Universities, 2018

Variables	Percentage (%) (NGS 2018)	Percentage (%) (NGS 2013)
Labour force status		
Not employed	13	11
Employed	87	89
Low-income		
Below low-income threshold	32	28
Above low-income threshold	68	72
Part-time job holding		
Part-time (<29 hours/week)	9.4	13
Full-time (>29 hours/week)	91	87
Job tenure		
Current job held less than 12 months	29	23
Current job held 12 months or longer	71	77
Access to social benefits		
No retirement benefits	N/A	39
No paid vacation benefits	N/A	26
No sick leave benefits	N/A	29
No extended health care benefits	N/A	31
No dental benefits	N/A	33
Total debt size at time of graduation		
\$0	38	45
\$1-\$10,000	12	13
\$10,000 - <\$20,000	13	12
\$20,000 - \$30,000	14	10
\$30,000-\$40,000	9.1	7
\$40,000+	14	13
Main sources of funding		
Gov't student loans	40	37
Bank loan	10	4.5
Family	38	48
Controls		
Member of a visible minority or ethnic group	36	30
Female	61	62

<i>Region of Residence at time of Interview</i>		
Ontario	94	94
Quebec	0.8	1.6
Atlantic Provinces	0.97	1.5
Western Provinces	3.9	2.6
<i>Level of certification</i>		
Bachelor's	84	85
Master's	14	13
Doctorate	2.1	2.2
Continuous variables	Mean (in thousands)	Mean (in thousands)
All debt at time of graduation	15.969	13.426
Income at time of interview	61.128	N/A
age at time of graduation	24.819	25.329

Source: Statistics Canada 2018a

Appendix C: Source Country by Certification Level, 2015

Source Country	College	Bachelor's	Master's	Phd
Other	29%	37%	29%	5.4%
India	59%	13%	27%	0.95%
Total	36%	31%	28%	4.3%

Source: Statistics Canada 2018a

Appendix D: Source Country by Amalgamated Educational Certification Levels among
International Students, 2015

	Educational Certification Level = below Phd	Educational Certification Level = Phd
China	98%***	2.2%***
India	99%***	0.95%***
Iran	56%***	44%***
Nigeria	99%***	1.3%***
France	95%***	4.9%***
US	82%***	18%***
Pakistan	98%***	1.7%***
other	95%***	5.1%***
Total	96%***	4.3%***

Source: Statistics Canada 2018a

Appendix E: Low Income and Gender among Domestic Students, 2018

Variable	Above low-income threshold; domestic students ONLY
Gender	0.74*** (-6.18)
Graduated with debt	0.99 (-0.16)
Identifies as not white	0.9 (-1.54)
Age	1.03*** (8.28)
<i>Level of certification (ref. College degree)</i>	
Bachelor's	1.56*** (8.81)
Master's	3.44*** (18.63)
Doctorate	3.30*** (16.52)
Language	0.73*** (-3.94)
Worked during school	1.37*** (5.96)
<i>Province of Residence</i>	
Quebec	1.02*** (0.37)
Maritimes	0.98*** (-0.29)
Western Provinces and Territories	1.47*** (6.92)

Exponentiated coefficients; z statistics in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Source: Statistics Canada 2018a

Appendix F: Employment Outcomes by Citizenship and Residency Status among International and Domestic Students, 2018

Employment outcomes in current job (2018)	Domestic Students (2018)	International students (2018)	
		Permanent Residency	Work Permit
above lowincome threshold?	67%	75%**	62%**
work fulltime ?	89%***	93%**	98%**
current job was found after grad?	80%***	93%	97%
high noc job relative to degree?	66%	66%*	56%*
NOC A or 0?	48%*	52%***	30%***
NOC A B or 0?	81%	82%	72%
<i>industry of current job</i>			
food	3.7%***	3.4%***	12%***
retail	6.9%	6%**	12%**
scientific	15%	22%**	12%**
education	11%***	6%	5%
health	22%***	6.4%	11%
manufacturing	6.1%*	11%*	5.4%*
finance	6.7%***	17%	16%

Source: Statistics Canada 2018a