

# Tuition Fees and University Accessibility

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Ce texte examine une politique de frais de scolarité appropriée pour les universités et le gouvernement canadiens. On y trouve qu'une politique de frais peu élevé n'accroît pas l'accessibilité mais qu'elle réduit la capacité des universités à obtenir des revenus et peut-être leur adaptabilité. Ce texte conclut qu'une politique d'aide directe (programmatique et financière) à ceux dans le besoin serait un bien meilleur choix de politique.

This paper examines appropriate tuition fee policy for Canadian universities and government. It finds that a policy of low tuition does not enhance accessibility, but that it does limit the ability of universities to raise revenues and may reduce the responsiveness of universities. The paper concludes that a policy of direct assistance (programmatic as well as financial) to those with needs would be a much sounder policy choice.

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## Introduction

Low tuition fees for post-secondary education have been an article of faith in western countries for many years. There have been two main arguments for low tuition fees. The first is that higher education is a public good; the public ought to provide support for it. The second, more commonly advanced in Canada, is that substantial tuition fees would exclude deserving students who lacked the money to pay.

These arguments have been tremendously powerful. They reflect the intertwining in western societies of the varied purposes of universities – to serve simultaneously as places of learning for the talented and skilled, instruments of social policy for the state, and vehicles of opportunity for the disadvantaged. Indeed, so forceful have these views been that many

countries do not charge any tuition (e.g., Sweden, France in most institutions, Germany), or charge tuition which is totally offset by financial aid, and is therefore not really a cost to the student at all (e.g., Great Britain). Other countries (e.g., Australia) have achieved the long sought goal of eliminating tuition fees.

However, an examination of the evidence does not support these beliefs. This paper will advance the following claims.

1/ Low tuition levels have reduced the revenue available to universities, and may have limited universities' responsiveness.

2/ Relatively low tuition fees have not resulted in substantial changes in the composition of the university population.

3/ Low tuition levels constitute a reverse income transfer, hence are socially regressive.

4/ Financial barriers are not the primary

obstacle to greater accessibility to universities, and tuition is a relatively small part of the cost of attending in any case.

5/ Accessibility could be improved more readily and more substantially through direct programmatic efforts than through indirect measures such as tuition policy.

## **Tuition and University Revenues**

Overall in Canada, tuition accounts for about 16 per cent of university operating funds (CAUBO, 1988). The proportion of costs covered by fees decreased substantially for many years, until the mid- or late 1970s, and, while it has increased in the last few years, is still much lower than it was 20 years ago. In fact, recent increases in tuition as a proportion of university revenue have been due primarily to enrolment increases, since tuition fee levels have increased at about the same rate as inflation – that is, about 200 per cent between 1977–78 and 1987–88 (Statistics Canada, various years).

Under current conditions, it is difficult for universities to use tuition policy as a budgetary tool. Indeed, in some jurisdictions additional tuition revenue is simply deducted from the provincial grant (e.g., Ontario), or set provincially by government (e.g., Quebec). In all provinces, provincial governments influence tuition levels very substantially.

The fact that universities in Canada receive about 85 per cent of their operating funds directly from the government makes them highly dependent on the nature of each year's budget announcement by the provincial government. Grant increases have fluctuated widely in recent years, and from province to province. One need only compare the 16 per cent increase in Manitoba in 1983 with the 5 per cent cut in British Columbia in the same year. More recent differences from year to year and province to province have continued to be quite substantial.

The combination of dependence on uncertain grant levels and inability to use tui-

tion fees as an alternative revenue source has had pernicious effects on universities. It has limited their revenues, but in a rather arbitrary way which makes it almost impossible for the institutions to respond. The current system encourages universities to rely on a strategy of lobbying politically for more funds; it discourages them from re-examining their own activities and priorities, because there is little incentive in the system for such activity.

If tuition fees were raised significantly, universities might be encouraged to plan more effectively over the longer term. They would certainly have a greater incentive to pay attention to the wishes of potential students. And they would have significant additional revenues at a time when governments find themselves hard pressed to provide grant increases at or above the rate of inflation. Even if tuition were still equal to 20 per cent of operating expenditures (the level of two decades ago), total tuition revenues in the country would rise by about a quarter, or by more than \$250 million each year (derived from CAUBO, 1988).

## **Who Goes to University?**

If tuition fees really were the key to who attends university, we should expect to find that universities enrol a group of students similar to the population as a whole. That is, as is well-known, far from the case. There is overwhelming evidence that universities draw their students very heavily from families which are already above average in educational background and income (Porter and Jasmin, 1987; Anisef, 1985; NABST, 1987). As Guppy put it, 'The effects of higher educational expansion in Canada, as this relates to equality of opportunity, would seem to have operated to preserve the place of privilege at the university level' (1984:88).

This is the case despite the fact that tuition fees declined in real terms for many years, and that, over the last two decades, a significant amount of additional assistance has gone to students through fed-

eral and provincial student aid programs as well as tax benefits. Nonetheless, Porter and Jasmin (1987:10) conclude that 'children from upper middle and higher class backgrounds ... continue to be over-represented ... Moreover, for Canada as a whole, the rate of change in their ratio of representation has been slower from 1974-75 to 1983-84 ... in some provinces it has levelled off while in others there has been a reversing of the trend.' In Canada as a whole in the early 1980s, 29 per cent of the fathers of full-time students held university degrees, compared with only 13 per cent of the male population aged 35-64. The ratio of these two populations is virtually unchanged since 1975 (Porter and Jasmin, 1987: Table 11, p.20).

It should also be noted that countries which had experimented with reductions in or the elimination of tuition fees have not found that the policy change had a significant impact on who attended university. Among the examples which might be cited are Australia and Sweden (Stager, 1985). But in Europe generally, where tuition fees do not exist or are paid for the student, university students, as in Canada, are significantly over representative of more affluent and better educated families. Indeed, because the proportion of students going on to university in countries such as Britain and France is so much smaller than in Canada, the disparity is considerably worse.

### **The Regressive Nature of Low Tuition**

If low tuition fees do not change the pattern of university attendance, they do have other effects. They are regressive from a social policy point of view in two respects. First, commentators are generally agreed that low tuition fees, in a system attended predominantly by middle and upper class people, and leading to higher incomes and better economic outcomes, constitute a regressive social policy. The financing of university education is predominantly through

general taxation revenues. Many of the benefits, on the other hand, are enjoyed by individuals who are already advantaged. Those benefits include lower unemployment rates and higher incomes (Clark, Laing and Rechnitzer, 1986). For example, the Conseil des universités du Québec (1988) cited Statistics Canada data to the effect that university graduates aged 25 to 34 earned in 1981 50 per cent more than those without any post-secondary education.

Moreover, even the direct costs of university attendance, including living expenses and tuition, are partially subsidized by the state through such means as student aid programs and tax credits for tuition fees and living expenses while studying, both for students and for their parents. The true public subsidy of university education is therefore higher than the 85 per cent of expenditure directly provided by government.

Secondly, tuition fees are regressive in that fees are not linked meaningfully either to program costs or benefits within the university. While fees do tend to be somewhat higher in professional programs, the proportion of faculty budgets covered by fees tends to be lowest in the most expensive programs, such as Dentistry and Medicine - which also tend to lead to higher incomes. Tuition may cover as little as 5 per cent of the operating budget of a Faculty of Medicine or Dentistry. As Dupré noted a decade ago, in reviewing this matter in Ontario, 'There is no question that tuition fee determination ... has totally ignored the issue of equity among students that is posed by the principle of benefits received' (Dupré, 1977:50).

Of course, there is a substantial public benefit from having a more educated population. It is perfectly reasonable, therefore, to have public subsidies to post-secondary education. The issue is one of the level of subsidy which is appropriate. As the Canadian Manufacturers' Association (CMA) (not normally a bastion of socialism) put it, 'Low tuition fees benefit the middle and upper classes, which make the most use

of Canada's universities. Keeping tuition fees down burdens less wealthy citizens, who pay more in taxes for higher education than they receive in direct benefits' (1987:21). The CMA cites evidence for this view including the C.D. Howe Institute, the Bovey Commission in Ontario in 1985, and the Macdonald Commission report. The 1985 Nova Scotia Royal Commission on Post-Secondary Education recommended that tuition fees rise to about 30 per cent of total program costs, which would have meant an average fee in Nova Scotia in 1984 of about \$2100. The Conseil des universités de Québec has several times called on the provincial government to increase tuition fees substantially (1988). A number of US state governments have linked tuition fee levels to a proportion of program cost – often 30 per cent – which is to be covered through tuition fees.

### **The Impact of Financing on University Attendance**

There are two points to be made here. The first is that tuition is a relatively small part of the cost of going to university, and hence of the financial concerns facing any student. A Statistics Canada study of 1984 post-secondary students (including community college students) showed that tuition accounted for less than 25 per cent of the minimal expenditure level (educational costs, food and accommodation) during the 1983-84 year. Manitoba's Student Aid Branch estimates the minimum cost for the eight month academic year for a student living at home and paying no room and board at \$3100, and for an independent student with no children at \$6400. Obviously, figures for the increasing number of students who are older, and have families and other financial obligations would be significantly higher. For example, Manitoba's Access programs (about which more will be said later) estimate \$12,000 to \$13,000 as the minimum direct cost for a 'typical' student with 1.5 dependants over 12 months of age. All of these calculations ignore the cost

of foregone wages, even though these are a real cost to the student. Stager (1984) estimates that tuition accounts for only about 10 per cent of the cost of going to university when foregone earnings are also included. And, as noted earlier, some portion of tuition costs (although it is very difficult to estimate how much) is covered from public funds through student aid or tax benefits (Johnstone, 1986).

Secondly, university students do not appear to be financially needy. Data drawn from several sources support this claim.

Data from the Manitoba Student Aid program for the year 1988-89 indicate that less than 10 per cent of full-time students appear to have a level of need which qualifies them for loan rebate or bursary assistance in a province with one of the most generous student aid plans in the country. Only about 33 per cent of all full-time university students received a Canada Student Loan, which also indicates relatively low levels of need. The ratio of students receiving support is even lower in high-cost, high-income programs, such as the professions.

Student aid, however, is not the only source of finance. The Secretary of State study of 1984 students (Jasmin and Porter, 1987:27) also asked about total borrowing for education. The average debt load reported for those graduating who had borrowed was just over \$5000, while 45 per cent of students had not borrowed at all and, for other students, provincial loan rebates would significantly reduce their personal debt.

Debt load of graduates is a frequently-expressed concern. However, considered from an economic perspective, borrowing \$5,000, or even \$10,000 to yield 50 per cent more income over 30 or 40 years of working life is clearly a much better return than one could get on almost any other available investment.

Moreover, the disparities in debt levels are striking in that so many students do not report any borrowing. It would appear to be quite feasible to distribute the total amount of borrowing much more equitably among

students than is presently the case. The issue of debt loads, then, may best be conceived of not as a problem of overall debt levels, but as a problem of distribution of debt among students, as well as one of terms of repayment, so as to allow students to repay debt once their earnings are at higher levels than is likely to be the case immediately after graduation. Preliminary data from the Canada Student Loan program show that about three quarters of loan defaulters owed less than \$5,000, suggesting that high debt loads are not central to loan default rates.

It is important to note that borrowing to attend university does not appear to be related to tuition levels. Newfoundland and Alberta, with relatively low tuition fees, had the highest rate of borrowing in the country (Porter and Jasmin, 1987:25). In Canada as a whole, the proportion of all full-time university students who had ever borrowed to finance their education increased from 35 per cent in 1974–75 to 45 per cent in 1983–84, even though tuition fees had not increased substantially in real terms, and had actually decreased as a proportion of university revenues. There is some evidence that ‘loan payments are not significantly affecting the ability of repayers to enjoy the consumption patterns typical of similar borrowers without high loan payments’ (Baum and Schwartz, 1988:14).

Further circumstantial evidence regarding the impact of tuition levels on enrolment can be drawn from enrolment trends generally. Enrolment fell in Canada for several years in the mid 1970s, at a time when tuition levels were, in real terms, at their lowest ever. However, in the 1980s, when tuition costs in real terms have risen, enrolment has reached and remained at all time highs. This does not suggest that the demand for university studies is particularly sensitive to tuition fee levels.

There are also a few pieces of empirical research, chiefly from the United States, which deal with the impact of tuition fees. Hearn and Longanecker (1985) concluded that higher tuition would not have major

effects on enrolment, and that its greater efficiency as a social policy far outweighed its probable impact. Large tuition increases in Minnesota in the early 1980s appear to have had no impact on enrolment (CURA, 1985). Stager (1984) concluded that tuition fees had a relatively small impact on enrolment. Nobody appears to have attempted to combine significant tuition increases with a strong, directed effort to attract underrepresented groups through targeted programs and support, as is recommended in this paper.

### **What Would Improve Accessibility?**

Almost all the recent reports which call for increased tuition fees also advocate increased financial aid for students, so as to ensure that deserving students are not denied the opportunity to attend university. In this, however, the reports tend to be simplistic and to miss a central issue. Accessibility is a matter of much more than finances, and a positive approach to accessibility must do much more than simply provide more loans or bursaries.

There is now a considerable body of literature on the factors influencing attendance at universities which agrees that the decision as to whether or not to attend university is a complex one, affected by many elements of the person’s life. Without engaging in an exhaustive review of this body of research, some of the most significant factors include:

- A student’s previous academic achievement and, relatedly, his or her concept of his or her own ability.
- The educational background and income of parents.
- The intentions of friends and siblings.
- The availability of financial resources.
- The availability of university programs nearby and at appropriate times.
- Ability to gain entry to the program of choice.
- Perception of the institution as supportive or not.
- Availability of other supports, such as

child care or transportation.

- Alternative opportunities available, such as work.

- Chance or luck.

There is general agreement that the first two of the above have the strongest impact (Stager, 1984; Wolfle, 1985; Anisef, 1986; Leslie and Brinkman, 1987), but no single factor is a very good predictor of attendance or success at university. Certainly, financial support in itself is not sufficient to bring people to universities. As Stampen and Fenske suggest, 'The patterns from these studies suggest that, even if financial barriers are eliminated, others remain which, for the most part, exceed the reach of governmental solutions at the time an individual reaches the college age' (1988:348). Similar conclusions were reached in Ontario studies by the Council of Ontario Universities in 1984 and 1985 (COU, 1984; 1985). Johnstone, after considering policies for student financial assistance in five countries, concluded

The evidence is overwhelming, in centrally planned as well as in market-oriented countries, that free tuition and generous maintenance grants are insufficient in themselves to achieve socioeconomic, ethnic, or regional distributions within the student population that mirror those distributions in the general population. (Johnstone, 1986:14)

There is, therefore, increasing consensus that attempts to improve accessibility will require a multi-faceted approach, involving recruitment, academic support, personal supports, and financial supports. Tuition and financial aid policies are certainly part, but, as a Massachusetts study put it,

Financial assistance cannot, by itself, ensure that financially disadvantaged students will fully participate in higher education. Increased participation in higher education must be based primarily on improved elementary and secondary education and services. To be effective, student financial aid must also be complemented

by a set of support services for counselling and remedial help that enables students to stay in school. Students and their parents must be made aware of the aid for which they might be eligible early enough in high school ... In addition, efforts to reach nontraditional students should be enhanced ... Each of these steps is necessary to ensure that student aspirations will not be blunted. (Task Force on Student Financial Aid, 1988:17)

Typically neglected in the debate over tuition and accessibility in Canada are such elements as the need for closer co-operation with secondary schools in order to motivate students to complete high school, the availability of child care for the increasing number of adult students with children, the restructuring of academic programs to provide additional assistance to allow those who lack normal prerequisites to meet normal academic standards, the need to sensitize faculty members to the particular requirements of non-traditional students, the need to recruit students actively, and so on.

Of course, financial assistance is important. However, a system which combined loans and grants, in many respects like current student aid systems, would appear adequate with one or two changes. The first requirement would be to decrease the proportion of loan as total need rose. That is, the more aid a student requires, the smaller the proportion of loan to outright grant should be. The second, and more important, requirement, is to develop much closer links between financial assistance programs and the other programs and services which support students, for it is only when there is a true integration of programs and support services that accessibility can be approached.

Manitoba has about 15 years of experience now with a set of programs called ACCESS programs which illustrate these principles. The programs are described in more detail elsewhere (Unruh, 1987), but essentially provide university degree training in fields such as the health sciences, ed-

ucation, social work, and engineering to students who would normally never think about attending a university, and who, if they did, would not qualify for admission. The programs have allowed a large number of students, chiefly native or from the inner-city, to enter universities and complete regular degree requirements by providing a combination of active recruitment, financial assistance, personal counselling, tutoring, and specially structured introductory courses which integrate prerequisite skills with the initial phases of the programs to allow students to catch up. These programs are effective. For example, in 1987 Manitoba graduated three native women, all single parents, as MDs. This year the province will graduate its first native dentist, pharmacist, and physiotherapist. The programs demonstrate what can be done if there is a genuine commitment to accessibility which extends beyond a passive willingness to admit students and to provide financial aid.

Financial aid is an important part of these programs, which provide modest living allowances based on students' family circumstances. But at least as important are the redesign of courses to allow catch-up by those without normal preparation and the existence of both academic and personal supports to help students remain in the programs and succeed despite the many difficulties they face.

Achieving this level of commitment to accessibility is, of course, easier said than done. It is not at all evident that universities themselves would be prepared to make the kinds of modifications in programs, instructional practices, and support services which would enable disadvantaged populations not only to attend, but to meet the same standards of success as apply to other students. This would require the development of programs – and, more importantly, ways of thinking about accessibility – which do not presently exist in most post-secondary institutions (for more detail see Unruh and Levin, forthcoming). A much higher degree of co-operation between academic

functions, student services, and financial aid services would be needed. Active recruitment would require ongoing contact with a number of community and advocacy groups. All of this would not occur overnight.

Moreover, as many commentators have noted, universities do not always give first priority either to teaching or to services to students. It would therefore be necessary to have a partnership, as exists in Manitoba, between the universities and government to ensure attention to the needs of those who have typically been excluded from university even though they may have the requisite ability and motivation. Targeted funding, staff development efforts, and the demonstration that accessibility can be enhanced without reducing standards are all important elements of any strategy.

## Implementation

The position advanced in this paper is that a policy of low tuition fees constitutes a regressive social policy in terms of income transfer, while failing to achieve its supposed goal of improving accessibility to universities for the needy. The alternative advanced is to have higher tuition fees coupled with increased financial and other supports to disadvantaged students.

But it is one thing to call for a shift in policy, and another for such a shift to be feasible. Commitment to low tuition fees is so much an article of faith, that people will not easily be persuaded otherwise. This is especially the case since the view that paying more could help accessibility is a counterintuitive one, at least from a lay point of view. Given their past actions, governments will have great difficulty announcing themselves in favour of higher tuition fees, and, under current circumstances, there is no incentive for universities themselves to raise fees.

What does seem workable is a partnership arrangement between universities and governments, in which governments undertake to provide reasonable levels of

general operating support and targeted funding for purposes of accessibility, while universities undertake to generate a greater proportion of their needs from tuition fees. In this scenario, governments, rather than advocating increased fees, would remove controls on tuition fee levels, allowing them to be set by universities. At the same time, government would take on the role of financing the accessibility side of the equation. That is, government would provide additional funds not only for student aid costs, but also for targeted programming to improve the various other recruitment, support, and academic services noted above, all of which would make it possible for a wider range of students to enter and succeed in universities.

This sort of approach does appear feasible politically and financially. Governments would not be directly responsible for tuition fee increases, as they are in many provinces at present. Increases could be defended by pointing to the various kinds of additional assistance which government was supporting in co-operation with the universities. The additional costs of targeted assistance are relatively low precisely because they affect a small number of students. Nor could governments use higher tuition revenues as an excuse to reduce direct grants, since the political acceptability of the entire enterprise depends on there being a partnership in the sharing of costs between governments and students and their families. Indeed, it is only the commitment to greater equity which gives this entire scheme a chance of being politically viable.

## Conclusion

This paper has argued for a change in Canadian public policy in regard to university tuition fees and the pursuit of accessibility. Rather than keeping tuition fees low in the hope of fostering accessibility, Canadian governments should allow tuition fees to rise substantially while addressing the need for improved accessibility

directly through a variety of support programs. The net effect of such a change would be to shift some of the cost of university education to its prime beneficiaries (while retaining significant public subsidies), while working actively to extend accessibility to people from underrepresented groups. It would be a fairer, more progressive, and more effective policy for all Canadians.

## Notes

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