

**ADVOCACY BRIEF**

**JANUARY 22**

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## **PACKAGE 2022**

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# **UNDERGRADUATES OF CANADIAN RESEARCH-INTENSIVE UNIVERSITIES**

Beginning in 2015, the Undergraduates of Canadian Research-Intensive Universities is a coalition of student associations whose mandate is to advocate for an affordable, inclusive, accessible, and high-caliber undergraduate university education with opportunities for increased access to undergraduate research. Learn more about UCRU by visiting [www.ucru.info](http://www.ucru.info).

UCRU acknowledges that our members live, work, and study across Canada on the traditional and unceded territory of many Indigenous peoples including the Cree, Dené, Métis, Sioux, Huron Wendat, Attawandaran, Anishinaabeg, Haudenosaunee, Leni-Lunaape, Musqueam and the many distinct Coast Salish peoples. UCRU is committed to advocating for the needs of Indigenous students and furthering Indigenization, decolonization, and reconciliation in our communities and beyond.

## **SUMMARY OF RECOMMENDATIONS**

## **Student Financial Aid**

- Permanently eliminate interest rates on federal student loans by investing \$551.3 million year-over year.
- Invest in the Canada Student Grants such that the maximum receivable is permanently increased from \$3,000 to \$6,000.
- Increase Repayment Assistance Plan threshold from \$30,000 to \$50,000.

## **Supporting Student Employment**

- Develop specialized categories for international students within the framework of the Youth Employment and Skills Strategy and the Canada Summer Jobs program.
- Increase work-integrated learning opportunities for international and domestic students alike by reinvesting \$239.8 million into the Student Work Placement Program.
- Amend the Canadian Experience Class (Express Entry) program such that international students are able to count part-time employment experience while they are full-time students towards their permanent residency.

## **Improving Mental Health Support**

- Make targeted investments into student and youth-centric digital mental health initiatives by providing the provinces with matched investments.

## **Supporting Students with Disabilities**

- Expand eligibility of grants aimed at supporting students with disabilities to include those with long term disabilities.
- Develop a special post-secondary institution category under the Enabling Accessibility Fund (EAF).

# STUDENT FINANCIAL AID

## *INVESTING IN STUDENTS TODAY FOR A BETTER WORKFORCE TOMORROW*

UCRU was excited to hear about the waiver of interest accruals on Federal loans until March 2023 as this will provide students with essential relief.<sup>1</sup> Additionally, UCRU was also excited to see the commitments made by political parties around the permanent removal of interest rates on federal student loans during the 2021 federal snap election.<sup>2,3</sup> Moreover, we were happy to see commitments around permanently doubling the Canada Student Grants (CSG) in acknowledging that moving towards a grant-system provides students with major financial relief such that they would be able to contribute more effectively to the Canadian workforce and economy.<sup>4</sup>

The average post-secondary qualification in Canada costs approximately \$26,000 over 4 years.<sup>5</sup> Depending on whether a student has chosen a fixed-rate or variable (floating) rate loan, borrowers will end up paying an additional \$2,600 to \$5,200 on top of \$26,000 just to finance their education.<sup>6</sup> For many low-to-middle income student borrowers, the interest that they pay on top of the principal would create even further financial instability. An average student who started their education 3 years ago will graduate in April with approximately \$17,500 in debt, which includes the grant maximum from the Canada Student Grant program.<sup>7</sup> This added interest debt in combination with a minimal focus on grant expansions has adverse impacts on the Canadian economy as it will deter many recent graduates from becoming homeowners, starting a family, or not being able to pay down other debts fast enough.<sup>8</sup>

### **RECOMMENDATION: PERMANENTLY ELIMINATE INTEREST ACCRUALS ON FEDERAL STUDENT LOANS BY INVESTING \$551.3 MILLION YEAR-OVER-YEAR.**

On top of the pre-existing issues of student loan interest rates, COVID-19 has exacerbated the need for the federal government to provide increased grants to students through the Canada Student Grants program. Although Budget 2021 provided recent graduates with relief specifically through the Repayment

<sup>1</sup> Government of Canada: Ministry of Finance. Budget 2021: Providing Relief from Student Debt. Pg. 107. April 19, 2021. Retrieved from: <https://www.budget.gc.ca/2021/pdf/budget-2021-en.pdf>

<sup>2</sup> Liberal Party of Canada. Forward For Everyone. Pg. 17. September 2021. Retrieved from: <https://liberal.ca/wp-content/uploads/sites/292/2021/09/Platform-Forward-For-Everyone.pdf>

<sup>3</sup> New Democratic Party of Canada. Ready for Better. Pg. 17. Retrieved from: <https://xfer.ndp.ca/2021/Commitments/>

<sup>4</sup> Ibid.

<sup>5</sup> Statistics Canada (2019). "Tuition fees for degree programs, 2019/2020. The Daily. Retrieved from: <https://www150.statcan.gc.ca/n1/daily-quotidien/190904/dq190904b-eng.htm>

<sup>6</sup> Government of Canada (2019). Loan Repayment Estimator. Retrieved from: <https://tools.canlearn.ca/csigs-scpse/cln-cln/crp-lrc/calculer-calculate-eng.do> <sup>7</sup> Galarneau, Diane & Gibson, Laura. "Trends in student debt of postsecondary graduates in Canada: Results from the National Graduates Survey, 2018". August 25, 2020. Retrieved from: <https://www150.statcan.gc.ca/n1/pub/75-006-x/2020001/article/00005-eng.htm>

<sup>8</sup> Royal Bank of Canada. "The Cost of Credentials: The Shifting Burden of Post-Secondary Education in Canada". June 18, 2018. Retrieved from: <https://thoughtleadership.rbc.com/the-cost-of-credentials-the-shifting-burden-of-post-secondary-education-in-canada/>

Assistance Plan, it does not take into account student savings. A particularly concerning report states that 68% of students cited that they were concerned about using savings as a result of the pandemic which would have long-term financial impacts like delaying home or car purchases.<sup>9</sup>

**RECOMMENDATION: INVEST IN THE CANADA STUDENT GRANTS SUCH THAT THE MAXIMUM RECEIVABLE IS PERMANENTLY INCREASED FROM \$3,000 TO \$6,000.**

While the removal of interest rates and increases to CSG maximums comes at a high cost, the financial stability of students is a public good and must continue to be seen as one. For example, a 2017 Statistics Canada report shows us that women with a bachelor's degree earned around 60% more than women with a high school diploma.<sup>10</sup> With the median salary for a female bachelor's degree holder being \$68,342, they would pay an average of \$14,777 in taxes as opposed to female high school diploma holders who would pay on average \$7,000 in taxes.<sup>11</sup> As we can see, encouraging students to attain a post-secondary education is essential to the macroeconomic success of Canada. On the contrary, interest on student loans acts as a discouraging factor for many young people hoping to pursue a post-secondary education. Moreover, it is essential that students are given time to find stable and supportive jobs before repayment begins. This measure would provide students with additional time to stabilize their careers in the Canadian workforce before having to repay large amounts of debt.

**RECOMMENDATION: INCREASE THE REPAYMENT ASSISTANCE THRESHOLD FOR SINGLE CANADA STUDENT LOAN BORROWERS TO \$50,000.**

Student groups have been fighting for the permanent removal of interest rates on student loans and turning towards grant-based financial support. It has been top of mind for generations of student advocates in understanding the importance of making post-secondary education affordable and accessible by all. Canada must continue to serve as the *gold standard* when it comes to post-secondary education and lead the world in sectors which require graduates with advanced education. As permanently removing interest on federal student loans and increases to the RAP threshold are priorities for the federal government as established in the Minister of Workforce's mandate letter, we hope to see the inclusion of these priorities in Budget 2022. This year, the Canadian government can make history by permanently removing interest rates and providing students with non-repayable financial supports such as the Canada Student Grants or the Repayment Assistant Plan.

<sup>9</sup> Statistics Canada (2020). "How are postsecondary students in Canada impacted by the COVID-19 pandemic?". Retrieved from: [https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2020032-eng.htm?fbclid=IwAR2Fust6ZXtCuHmFNp29G2T8H\\_WPxmJ7UAmJKZx7FIgzzUveYsqpwNaHvro](https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2020032-eng.htm?fbclid=IwAR2Fust6ZXtCuHmFNp29G2T8H_WPxmJ7UAmJKZx7FIgzzUveYsqpwNaHvro)

<sup>10</sup> Statistics Canada (2017). "Does education pay? A comparison of earnings by level of education in Canada and its provinces and territories". Census in Brief. Retrieved from: <https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016024/98-200-x2016024-eng.cfm>

<sup>11</sup> Ernest Young. 2021 Personal tax calculator. Retrieved from: <https://www.eytaxcalculators.com/en/2021-personal-tax-calculator.html>

# STUDENT EMPLOYMENT

## *PREPARING STUDENTS TO JOIN TOMORROW'S WORKFORCE*

Work experience gained while in school can greatly contribute to a student's undergraduate career and future career path. Not only does it allow for valuable work experience and applicable skills, but it also allows students to witness different fields of work and navigate their goals. However, for international students this is especially difficult. International students face unique hardships when it comes to post secondary education and work, and this has been exacerbated by the COVID-19 pandemic. According to a 2020 survey, 26 per cent of international students reported losing their income while 34 per cent struggled to afford rent and/ or utilities.<sup>1</sup> As international students do not qualify for pandemic wage subsidies, such as CESB or CERB, more challenges arise when they are not given adequate work opportunities. This should not be the case.

### **RECOMMENDATION: DEVELOP A SPECIALIZED CATEGORY FOR INTERNATIONAL STUDENTS WITHIN THE FRAMEWORK OF THE YOUTH EMPLOYMENT & SKILLS STRATEGY AND CANADA SUMMER JOBS.**

The Youth Employment and Skills Strategy and Canada Summer Jobs federal work programs play a vital role in providing students with jobs and experiential learning opportunities. As of August 1, 2021, Canada Summer Jobs alone has created over 160 000 jobs for young people in Canada.<sup>2</sup> In budget 2021, the federal government reaffirmed its commitment to providing more jobs for students through increased investments into these federal work programs, with the hopes of creating 215 000 additional high quality work opportunities.<sup>3</sup> Although this has been immensely beneficial for domestic students, international students are currently excluded from this benefit. As it stands, In order to qualify for either program, individuals must be Canadian citizens, permanent residents, or a person with refugee status.<sup>4</sup> This eliminates most, if not all, international students from being able to participate. International students are valuable members of our communities who contribute to Canada's economy and should be afforded opportunities to gain work experience through student-focused programs.

International students face many financial hardships throughout their time in Canada, which makes it even more difficult for them to stay after graduation. International student tuition is typically three to five times higher than domestic tuition. This means that finding employment is even more critical for our international students. By developing specialized skill categories for international students within existing

<sup>1</sup> Sara Asalya, Akla Kumar, "Why Canada's COVID recovery needs to include international students", Toronto Star, July 8, 2021, <https://www.thestar.com/opinion/2021/07/08/why-canadas-covid-recovery-needs-to-include-international-students.htm>

<sup>2</sup> Government creates record number of job opportunities for youth and students across Canada", Cision Employment and Social Development Canada, August 4, 2021, <https://www.newswire.ca/news-releases/government-creates-record-number-of-job-opportunities-for-youth-and-students-across-canada-897072108.html>.

<sup>3</sup> "Federal Budget 2021", Department of Finance Canada, last modified April 19, 2021,

<https://www.budget.gc.ca/2021/report-rapport/toc-tdm-en.html>. <sup>4</sup> "Funding: Canada Summer Jobs - Eligibility", Employment and Social Development Government of Canada, last modified December 27, 2017, <https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs/eligibility.html>.

frameworks of the Youth Employment Skills Strategy and Canada Summer Jobs Program, international students can gain valuable work experience in Canada, all while earning a living wage.

**RECOMMENDATION: INCREASE WORK-INTEGRATED LEARNING OPPORTUNITIES FOR INTERNATIONAL AND DOMESTIC STUDENTS ALIKE BY REINVESTING \$239.8 MILLION INTO THE STUDENT WORK PLACEMENT PROGRAM.**

The government's support for co-ops and internships through the Student Work Placement Program is invaluable to facilitating career opportunities for students. However, employers cannot currently access these programs when hiring international students. This can cause an unfair hiring bias towards domestic students which denies international students the same valuable experiences.

On top of providing training to enter the workforce in the future, Canadian work experience helps international students to prepare to apply for a post-graduation work permit. In order to address Canada's skilled labour shortage, which has been intensified as a result of the pandemic, we must work to retain our students after they graduate.<sup>5</sup> To incentivise employers to hire international students, UCRU recommends that the government continue its \$239.9 million investment into the Student Work Placement Program and create a specialized stream of jobs that are available for hiring international students, in addition to domestic students. This program is essential to increasing accessibility to work-integrated opportunities and should be available to all students.

**RECOMMENDATION: AMEND THE CANADIAN EXPERIENCE CLASS (EXPRESS ENTRY) PROGRAM SUCH THAT INTERNATIONAL STUDENTS ARE ABLE TO COUNT PART TIME EMPLOYMENT EXPERIENCE WHILE THEY ARE FULL TIME STUDENTS TOWARDS FAST-TRACKED PERMANENT RESIDENCY.**

UCRU believes that immigration is a key contributor to Canada's culture and economic prosperity. After studying in Canada, international students have become acquainted with the community, gained valuable work experience, and often wish to stay and enter the Canadian workforce. However, these students face many barriers to permanent residency. Currently, work experience obtained while studying full time cannot be counted towards a student's permanent residency.<sup>6</sup> Additionally, COVID-19 has posed specific challenges for international students that will impact their ability to achieve permanent residency after graduation. Rising costs of international tuition, concerns about

travelling to pursue their education, and a shrinking job market all make it more difficult for international students to settle in Canada after they have finished their degrees.

Almost 50% of all international students surveyed in 2015 worked full or part time in order to finance their studies.<sup>7</sup> Being unable to count this work experience towards permanent residency would result in lengthening their path to residency. By removing this restriction, international students would be able to obtain permanent residency either before or soon after they graduate,, depending on their application time. This would only further incentivize them to stay and work in Canada once they complete their studies.

<sup>5</sup> Maan Alhmidi, "Ontario government seeking to double skilled immigrants to address labour shortage", Global News, November 4, 2021, <https://globalnews.ca/news/8349542/ontario-double-skilled-immigrants-labour-shortage/>

<sup>6</sup> "Eligibility to apply for the Canadian Experience Class (Express Entry)", Immigration and Citizenship, Government of Canada, last modified January 7, 2021,

<https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/express-entry/eligibility/canadian-experience-class.html> <sup>7</sup>

Marc Frenette, Yuqian Lu, Winnie Chan, "The Postsecondary Experience and Early Labour Market Outcomes of International Study Permit Holders", Statistics Canada, September 20, 2019, <https://www150.statcan.gc.ca/n1/pub/11f0019m/11f0019m2019019-eng.htm>

# IMPROVING MENTAL HEALTH SUPPORT

## ***CREATING SUSTAINABLE DIGITAL SUPPORT SYSTEMS TO ELIMINATE BARRIERS TO STUDENT SUCCESS***

The COVID-19 pandemic has presented long-term adverse impacts on students and young people. The overwhelming majority of post-secondary students (70%) expressed that they were experiencing stress, anxiety, and/or felt isolated in a survey conducted by Canadian Alliance of Student Associations (CASA) in May 2020<sup>1</sup>. In the same survey 60% of students reported feeling worried about the pandemic and 82% felt worried about their futures.<sup>2</sup> A pre-pandemic study reported that almost 64% of university-aged students felt that things were hopeless, with over 88% feeling overwhelmed, 69.6% feeling lonely, and 51.6% feeling so depressed that it was difficult to function.<sup>3</sup> Early in the pandemic, school administrators also noted in a survey that there were increases in student anxiety as well. As a result, the pandemic has further exacerbated the mental health crisis amongst young Canadians and specifically post-secondary students. A key solution to many of the COVID-19-related and standalone mental health issues that students and young people face is the promotion of easily accessible digital mental health services.

Although Budget 2021 provided \$100 million over three years to mental health initiatives geared towards supporting marginalized populations, young people, and front-line workers, there are still clear barriers in place especially for students when attempting to access traditional mental health supports. These barriers include long wait-times, a shortage of mental health professionals, culture and language barriers, and stigma-related concerns. Living in rural areas is also a large barrier for

many Canadians in accessing mental health support services.

## **RECOMMENDATION: MAKE TARGETED INVESTMENTS INTO STUDENT AND YOUTH-CENTRIC DIGITAL MENTAL HEALTH INITIATIVES BY PROVIDING THE PROVINCES WITH MATCHED INVESTMENTS.**

Digital mental health support serves as a key solution to these barriers as they provide youth with a more accessible alternative while individuals with pre-existing concerns are currently prioritized. These support services also extend access for Canadians living in rural areas. It is critical that digital mental health support be included in universal health coverage as young people, especially students, may not have the ability to pay out of pocket. Making targeted investments into students and youth-centric digital mental health initiatives by providing provinces with matched investments is essential in creating long-term sustainable digital support systems for students. Engaging students as a stakeholder in this conversation, providing funding through working with provinces, and equipping students with the necessary resources to combat any mental health issues from early on all constitutes as necessary investments needed to improve the mental health of students.

<sup>1</sup> Canadian Alliance of Student Associations. (n.d.). Campus Mental Health the impact of covid-19 on post ... <https://campusmentalhealth.ca/>. Retrieved December 22, 2021, from [https://www.campusmentalhealth.ca/wp-content/uploads/2021/06/CICMH\\_COVID-19\\_Impact\\_Infosheet\\_EN.pdf](https://www.campusmentalhealth.ca/wp-content/uploads/2021/06/CICMH_COVID-19_Impact_Infosheet_EN.pdf) <sup>2</sup> Research and Development Toronto District School Board. (n.d.). Back to school: Supporting transitions and RE ... - tdsb.on.ca. <https://www.tdsb.on.ca> . Retrieved December 25, 2021, from <https://www.tdsb.on.ca/Portals/0/docs/Presentation%20from%20Lets%20Connect%20Session%202.pdf> <sup>3</sup> Executive summary Spring 2019 - cacuss. [https://www.acha.org/NCHA/NCHA\\_Home](https://www.acha.org/NCHA/NCHA_Home). (n.d.). Retrieved January 1, 2022, from <https://www.cacuss.ca/files/Research/NCHA-II%20SPRING%202019%20CANADIAN%20REFERENCE%20GROUP%20EXECUTIVE%20SUMMARY.pdf>.

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# **SUPPORTING STUDENTS WITH DISABILITIES**

## ***ENSURING STUDENTS GET THE SUPPORTS THEY NEED TO ACCESS EDUCATION***

The federal government currently has two financial aid programs aimed at improving post-secondary access for students with disabilities; namely, the Canada Student Grant for Services and Equipment for Persons with Disabilities (CSG-PDSE) and Canada Student Grant for Students with Permanent Disabilities (CSG-PDA). Both are currently only accessible to students documented as having a permanent disability.<sup>1,2</sup>

This excludes a substantial portion of disabled students not classified under ‘permanent disability’, many of whom experience conditions that are chronic, incurable, and will impact their functioning on the scale of at least five years, but the specific associated functional limitations may fluctuate over time with different treatments that aim to improve quality of life. Such students face many of the same financial, social, and academic barriers as their peers with permanent disabilities.

Ample evidence indicates students with disabilities continue to face inequitable barriers, and a lack of support (financial or otherwise) contributes to their lower rates of completion of their post-secondary

career.<sup>3</sup> This leaves students with considerable debt and without an increase in earning potential from a degree or diploma. Restricting supports to disabilities that are “permanent” or “life-long” fails to take into consideration the impact that being disabled at any point in post-secondary education has on one’s ability to transition from secondary schooling and navigate the early stages of independence.

## **RECOMMENDATION: EXPAND ELIGIBILITY OF GRANTS AIMED AT SUPPORTING STUDENTS WITH DISABILITIES TO INCLUDE THOSE WITH LONG-TERM DISABILITIES.**

Expanding eligibility criteria to include students with chronic/long-term disabilities and creating programs targeted specifically towards students with such disabilities will give them some of the resources and support they need to attain a post-secondary education with reduced discriminatory burdens. This in itself is associated with better socio-economic outcomes and an improved ability to contribute to Canada’s economy. Disability is one of the main risk factors for students who are likely to still have debts 3 years post-graduation demonstrating the importance of adequate support for students to empower them in the long-term.<sup>4</sup>

<sup>1</sup> Canada, D. of E. and S. D. (2021, July 30). Canada Student Grant for Students with Permanent Disabilities. Canada.ca. Retrieved January 1, 2022, from <https://www.canada.ca/en/employment-social-development/services/education/grants/disabilities.html>

<sup>2</sup> Canada, S. (2021, July 30). Canada Student Grant for Services and Equipment for Students with Permanent Disabilities. Canada Student Grant for services and equipment for students with permanent disabilities - Canada.ca. Retrieved January 1, 2022, from <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/disabilities-service-equipment.html>

<sup>3</sup> Chatoor, K. (2021). Postsecondary credential attainment and labour market outcomes for Ontario students with disabilities. Higher Education Quality Council of Ontario. Retrieved December 21, 2021, from <https://heqco.ca/pub/postsecondary-credential-attainment-and-labour-market-outcomes-for-ontario-students-with-disabilities/>

<sup>4</sup> Galameau, D., & Gibson, L. (2020, August 25). Trends in student debt of postsecondary graduates in Canada: Results from the National Graduates Survey, 2018. Retrieved January 1, 2022, from <https://www150.statcan.gc.ca/n1/pub/75-006-x/2020001/article/00005-eng.htm>

## **RECOMMENDATION: DEVELOP A SPECIAL POST-SECONDARY INSTITUTION CATEGORY UNDER THE ENABLING ACCESSIBILITY FUND (EAF).**

Developing a special post-secondary institution category will better enable institutions, student unions, and students to make meaningful change within their campus communities. Funding specifically intended to ensure students are able to access learning spaces and education is vital. While such projects are eligible for funding through the existing EAF categories, this is not immediately clear or explicit on the current Government of Canada website leading to missed opportunities for those in need.

UCRU believes that setting aside funding to advance accessibility will challenge campus leaders to identify opportunities to improve their campus environments. Supporting grassroots initiatives is essential to creating a more accessible Canada and education environment. Currently, Disability offices are not equipped to do this sort of work. Specifically allocating funds for post-secondary projects will aid in encouraging groups to apply and utilize this funding.

