



**GAPS IN POST-SECONDARY STUDENT
SUPPORT DURING COVID-19**

Students appreciate the significant efforts of the Canadian government to mitigate the spread of COVID-19. As governments have responded with numerous benefits to support people in Canada, the federal government has supported students and graduates through the moratorium on loan repayment and interest on student loans and by increasing the availability of summer employment through the Canada Student Jobs program.

Students are falling through the cracks as they continue to be ineligible for many government programs if they were not working when COVID-19 forced the closure of workplaces and if they did not earn \$5000 in the past 12 months. A majority of students were expecting full-time summer employment to pay for their expenses during the summer and throughout the following academic year; currently there is no support to fill that gap. Students have questions about how the government will help to ensure they have enough money to afford housing and groceries from May onwards and can afford to return to post-secondary education in the fall.

Over the past two weeks, we coordinated a national student survey on the financial impact of COVID-19 on Canadian post-secondary students and 3157 students from across Canada responded. As the government acknowledges that students are a vulnerable population and facing many challenges at this time, the following survey results should be considered:

- **64** unique post-secondary institutions were represented from coast to coast
- **73%** of students are worried about making summer rent and utility bill payments
- **71%** of students are worried about paying for groceries
- **66%** of students are worried about credit card bills or other loan repayments
- **79%** of students are worried about how they'll pay for Fall tuition
- **76%** of students are worried about how they'll pay for Fall rent and utilities
- **37%** of students are still looking for summer work
- **23%** of students had their summer job contract canceled or delayed due to COVID-19
- **21%** of students are worried their summer contract will be canceled
- **83%** of students do **not** qualify for the CERB based on the eligibility criteria released on March 25, 2020

Students afford their educational and living expenses through a combination of financial aid programs, part-time work, seasonal work, and family support. The reality is that current government programs do not capture the many diverse experiences that students are currently



facing. For instance, students may struggle with their mental health, chronic illnesses, or disabilities that make working during the academic year impossible and mean many students did not lose a job in March. Many students - in primarily female-dominated fields - have mandatory unpaid placements or practicums, such as nursing, social work, and teaching, which limits the students' ability to work for pay and meet minimum income thresholds. Over 600,000 students depend on financial aid and other financial support to pay for their living and educational expenses that are not recognized as income under the current criteria. While we, and other student groups, have asked for students to be included in CERB, we believe the most important objective of students and government alike is getting money into the hands of those who need it most in Canada.

The most immediate need for students - domestic, international, and new graduates - is a solution for imminent summer expenses. Students and recent graduates often are independent and pay their own bills, including their rent, utilities, and groceries. Without anticipated summer income, these expenses will be impossible to meet in a matter of weeks.

GAPS IN CURRENT FEDERAL SUPPORT PROGRAMS

Our advocacy has been driven by the stories and data that students from across Canada have shared with us to ensure that the solutions the government develops are reflective of the realities and challenges they face. We've heard overwhelmingly that students have limited savings but still maintain significant financial obligations during the summer. The survey results indicate there are two major gaps in the current support being offered by the federal government to ensure people in Canada can pay for expenses such as rent and groceries in the **immediate future**. These gaps are as follows and illustrated by student testimonials:

1. Students who were enrolled in the 2019-2020 academic year, relied on financial aid during the school year, and are not eligible for current government programs but have financial need over the summer.

"My mother passed away last year. She was a single parent so with her gone I have no family support financially or anywhere to stay if I can't pay rent. I have no income at the moment and don't qualify for EI or the CERB benefit (not enough hours/pay). Both of my jobs (work study & external) were closed. I'm supposed to be taking courses over the summer and in September and right now I can't even buy groceries let alone pay tuition."
-Student, Western University



*“Unable to cover rent and expenses this summer. The entire industry I was planning on working in this summer is indefinitely shut down. This means being unable to save for next year and will have to ask family to take out loans for me as I am already maxed.” -**Student, Thompson Rivers University***

*“My student line of credit is about \$100 away from being maxed out and I have less than \$200 in my chequing and savings accounts. I need to make monthly debt payments and I cannot afford that. I need to take at least one course in the next 12 months and due to mental health and other factors, it would be optimal by a significant margin to take this course(s) in the spring. I do not have money to do so and was expecting my summer job contract as a student janitor to remain intact but it was cancelled due to COVID-19 concerns so I now have no way to sustain myself. I was in school for six consecutive terms (May 2018 to April 2020 with no summer breaks) so I did not make the minimum \$5000 requirement to be eligible for CERB even though I was contracted for work this summer.” -**Student, University of Waterloo***

*“[I’m] graduating with a Bachelors degree in June, I had planned on finding a full time salary job that I could use my degree for, but now cannot get that employment due to COVID, and need to pay rent and get groceries etc. Did not work during the school year because my school schedule was too heavy, so I didn’t get laid off of any jobs, and because of that reason don’t qualify for CERB. They say if you didn’t work during the school year you must’ve had help, but I have had loans to get me through my degree, and I don’t want to apply for another loan when I already have a great amount of debt. This is the reality for most students who use loans as a means to get through the school year. Lots of students cannot work during the school year due to a heavy schedule, and because of this reason do not qualify, even though they most likely need more help than others who have had full time income for a long period of time. Most students rely on summer jobs to get them through their degree. -**Student, University of Saskatchewan***

2. Students who were enrolled in the 2019-2020 academic year, were not eligible for financial aid but received support from family who now can no longer support them, and are not eligible for current government measures but have financial need over the summer.

“I won’t be able to pay for my rent in May, both my parents have been laid off due to the pandemic. It is difficult because my parents have a mortgage and two cars to pay, I am now looking for work to help my family out. It is very likely I will not be able to live in my new student house come this May because my family will not be able to pay it, and my family is even more concerned because come September if I sign a lease and school doesn’t



start up we can risk legal obligations in regards to rent payment.” -Student, Queen’s University

“I have to fulfil the rest of my lease for a condo in Toronto and do not have the income to support this. I also have to pay for groceries and other home necessities. Without an income for the summer or any government support, I do not know how I will be able to fulfil basic necessities of life.” -Student, University of Toronto

“My mom has been laid off her job as a pre-school teacher. My dad is a self [employed] and is being [...] hit hard by the current situation, leaving him essentially unemployed. My sister had to buy a very, very expensive flight to return home to Calgary after her university closed under very short notice in New Brunswick. I have had no luck securing a job, and many of the jobs I have applied to have been cancelled. I will not be able to pay rent past May and don’t know if I can find a sublet and return home. I depend heavily on my summer employment to pay for my expenses in the following school year and for my expenses in the summer. I am expected to support myself financially during the summer. I do not qualify for the government programs as I was not previously employed (besides being a note taker) and am very stressed about how I am going to support myself this summer.” -Student, University of British Columbia

“Due to COVID-19, my full-time job won’t start until mid July. I’m graduating and on my own starting in May, so several months of no income will make it tough to make ends meet. Besides, given that my job at Queen’s was scheduled to terminate at the end of March, it was not impacted by COVID-19, leaving me without the ability to access additional financial support.” -Student, Queen’s University

IMMEDIATE SOLUTIONS NEEDED

73% of students are concerned about meeting immediate financial obligations, including rent, utilities, and groceries due to lost anticipated income over the summer months. We recommend the government:

- Distribute the Canada Emergency Response Benefit or an alternative summer income supplement to students and new graduates on a needs-basis to fill the illustrated gaps
 - ◇ Students who relied on any financial aid during the 2019-2020 school year should be eligible



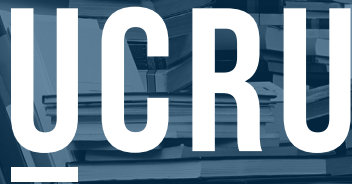
- ◇ Students who were not eligible for financial aid programs in 2019-2020 due to expected parental contributions, but their parents/guardians can no longer support them, should also be eligible. The Government could cross-reference a student's application for income supplement with an application from a parent or guardian for CERB or EI
- Distribute an emergency fund to be administered by post-secondary institutions to remedy any remaining gaps. This funding should be disseminated without high barriers of proof required and should be able to be used broadly by students - for tuition and education-related expenses, but also groceries, rent, and necessary travel.

LONG-TERM SOLUTIONS NEEDED

We recognize that regardless of these measures, many students, especially those that would not be covered in the above recommendations, will struggle to afford fall term expenses. Family support will be significantly reduced for many. Even for students and families accessing support, fall tuition and living expenses may pose a significant financial burden and barrier. 79% of students are concerned about affording tuition for the fall. We recommend the government:

- Increase funding for Canada Student Grants Program
- Waive expected student and family contributions to the Canada Student Loans and Grants Program
- Enhance eligibility for Canada Student Grant Programs for students and families impacted by COVID-19

COVID-19 has drastically affected students' immediate financial situations and they are in need of protections to include them in these unique circumstances. During this time, we will continue to collaborate with different student groups, higher education partners across the country, and the federal government, and share and build on this policy work to best advocate for students.



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