

Executive Summary

Realizing the Sustainable Development Goals: Degrees of Debt for Students with Disabilities

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Rising tuition costs (Statistics Canada, 2020) negatively impact all students and marginalized students are especially affected. Students with disabilities face specific and additional financial barriers which impacts their success and experiences in post-secondary education and beyond. Research has shown that students with disabilities often take on more debt than their peers in order to get their needs met and be accommodated (Shanouda & Spagnuolo, 2021). This can be due to taking longer to complete their degree, paying out of pocket for assessments and mental health care, paying for services and equipment not covered by grants, paying for accessible transportation, and issues with funding and debt repayment (Shanouda & Spagnuolo, 2021; Chatoor, 2021; Galarneau & Gibson, 2020; Chambers, Sukai, & Bolton, 2011). The lack of financial support for students with disabilities is linked to many other barriers felt by disabled students, and issues with COVID-19 have only made this more pressing.

More debt and financial insecurity can lead to worse academic outcomes, food insecurity, and worsening mental health outcomes (Glover, 2018; Maynard et al. 2018). These issues can also persist after graduation. A recent study from the Higher Education Quality Council of Ontario found that disabled graduates were more likely to be unemployed or in low-wage jobs, were less likely to have health benefits and paid sick leave and reported increased stress and health concerns after graduating (Chatoor, 2021). Financial security for graduates and students with disabilities is required when creating a safe and accessible space in post-secondary education.

Recommendations

- More funding and resources available for students with disabilities. Funding should be in the form of bursaries and grants to reduce debt loads for students with disabilities.
- Ensure funding applications are accessible and transparent and that funding can be used at the discretion of the recipient.
- Inclusive design that considers the financial needs of all students and students with disabilities specifically.
- More funding for accommodations, inclusive design, and mental health care.
- Change the Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD) to make repayment easier and provide more assistance for graduates with disabilities.
- Change the Severe and Permanent Disability Benefit (SPBD) to support more graduates with disabilities and remove life-long income caps for graduates who get their debt cancelled.

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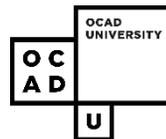
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