



Assessment of Debt Load and Financial Barriers Affecting Students with Disabilities in Canadian Postsecondary Education – Ontario Report

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for the Higher Education Quality Council of Ontario

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Introduction

This study reviews the impact of educational debt and financial barriers on students with disabilities in Ontario postsecondary education. The focus of this study was not to compare or contrast the experience of students with disabilities with those who did not have identified disabilities. To date, there is considerable data that evaluates the general student body, which often includes students without identified disabilities and those with disabilities who have not formally registered with disability services on their respective campuses. Therefore, if readers want to draw comparisons between the populations mentioned in the previous sentence and the population in this study, we urge that they do so with caution since data for this study was collected only from those with disabilities and who were registered with their institution's disability services office. In this study, we were interested specifically in the experiences that students with disabilities who register with institutional disability services offices in Ontario postsecondary education have with financial debt and financial barriers during their educational pursuits.

We started our exploration with a few guiding premises:

- 1) Having a recognized disability does not necessarily mean the disability is disabling. It could be argued that since all the participants in this study are enrolled in postsecondary institutions, this very fact demonstrates the limited disabling effect their various complex disabilities have on these students. In our exploration of this construct (whether students' disability is perceived to be disabling), we asked a series of questions to acquire a limited sense of how students with disabilities internalized their notion of having a disability.
- 2) Related to the previous premise, we acknowledged that the psychology of disability (i.e., how persons with disabilities think about their disability and its impact on/in their lives) and the sociology of disability (i.e., how other people, who may or may not have a disability, think about and respond to persons with disabilities in various social contexts) are powerful influences on the educational experiences and outcomes of students with disabilities in postsecondary education.
- 3) Since those who participated in the study were invited through institutional offices of disability services, these participants may not be representative of all students with disabilities in Ontario postsecondary education. They may be unique in that they self-identify as having a disability and have voluntarily registered with these services. In addition, many of these students underwent required examinations to have their particular disability officially recognized, often at considerable personal financial cost.
- 4) Coinciding with the previous statement, to date there is little data concerning the actual number of students who register with postsecondary disability services compared to those students with disabilities who do not voluntarily register. Conceivably, there may be many times the estimated percentage of students with disabilities in postsecondary

education, since there are students with disabilities who, for a host of reasons, do not register with disability services.

- 5) The type, severity and combinations of disabilities influence the relative barriers, experiences and outcomes of students with disabilities in postsecondary education.

Select Findings

- The two main types of disabilities reported by postsecondary students in this sample are learning (48 per cent) and mental disability (27 per cent).
- The most utilized aids and services for disabled students to help accommodate their disabilities are academic accommodations (76 per cent), extended testing time (64 per cent) and drugs/medical supplies (41 per cent).
- Looking specifically at income, college and university students in this study have various sources of income, the top three being government student loans (51 per cent), work (43 per cent) and personal savings (43 per cent).
- Despite multiple sources of income, over a third of disabled postsecondary students (37 per cent) in this study indicated that their total income is not sufficient to cover their education- related services and/or equipment costs, considering their disability.
- Many students in this study accumulate debt from their postsecondary education. Nearly half the students in this study (46 per cent) expected their total debt to be more than \$20,000 by graduation.
- In addition, the majority of disabled students in this study indicated that they had encountered financial barriers during their study (67 per cent). These included living expenses (35 per cent) and tuition/ancillary fees (32 per cent) as key barriers.
- As a result, many disabled students are concerned about the amount of debt they will incur by the time they graduate (81 per cent).

Background

Initiatives to support access and success in postsecondary education, as well as labour market participation for persons with disabilities exist in most economically developed countries and many developing jurisdictions. Still, persons with disabilities are underrepresented in both postsecondary education and in the labour force. The disparity between the availability of a competent pool of persons with disabilities and the actual participation of the population with disabilities in postsecondary education and in the labour force signals an opportunity gap with

significant personal, social and economic implications. An often-cited reason for this opportunity gap is lingering discrimination and exclusion of persons with disabilities in many sectors of society. The conclusion drawn from the 1998 report of the federal, provincial and territorial ministers responsible for social services, *In Unison: A Canadian Approach to Disability Issues*, is still valid today, domestically and internationally. The report claims that “the reality today is that persons with disabilities still face barriers and discrimination which prevent them from participating and contributing as equal partners in society” (Federal/Provincial, 1998).

According to United Nations estimates, there are more than 600 million persons with disabilities throughout the world, representing 10 per cent of the world’s population, with 70 percent of persons with disabilities living in developing countries. In 2008, the World Bank reported that persons with disabilities are often more severely affected by poverty, unemployment and a lack of schooling than people without disabilities. They also lose the opportunity to participate in education, labour and the economy, and this has direct socio-fiscal implications, as well personal implications. According to a World Bank study from 2000, the annual loss in global GNP due to the large number of unemployed persons with disabilities was estimated to be between US\$1.37 and 1.95 billion. (Metts, 2000)

In Canada, according to the 2006 Participation and Activity Limitation Survey (PALS), roughly 4.4 million people, or 14.3 per cent, of the Canadian population reported having a disability, with the incidence of disability rising with the age of the population. In Ontario, PALS indicated that about 1.9 million people, or 15.5 per cent of the Ontario population, reported having a disability.

The full-time employment situation of people with disabilities has improved over the last five years, from 46.4 per cent in 2001 to 51.3 per cent in 2006 (PALS, 2006), yet it still significantly lags behind the Canadian population without disabilities (62.8 per cent in 1999 to 65.3 per cent in 2004) (HRSDC, 2006). In addition, according to figures from the Statistics Canada Survey of Labour and Income Dynamics (SLID) (2004), the income gap is widening between those in the Canadian population with disabilities and those without disabilities. According to Survey of Labour and Income Dynamics (SLID), in 1999, workers in Canada with disabilities earned 87.1 per cent of the income earned by those without disabilities, and in 2004, persons with disabilities earned 85.8 per cent of the income earned by persons without disabilities (Table 1).

Table 1: Average earnings for people with and without disabilities, and earnings of people with disabilities as a percentage of the earnings of those without, 1999-2004

Year	People with Disabilities	People without Disabilities	%
1999	29,600	34,000	87.1
2000	30,400	35,400	85.9
2001	29,400	35,700	82.4
2002	30,100	35,900	83.8
2003	30,600	35,300	86.7
2004	30,700	35,800	85.8

Source: Survey of Labour and Income Dynamics, 2004, Table R25468VT

Furthermore, people with disabilities in Canada are likely to have lower earnings. According to SLID (2004), 17 per cent of the people with disabilities earned less than \$15,000, compared to 12.5 per cent of those without disabilities. In contrast, 18.5 per cent of people with disabilities earned \$50,000 or more, while 23.5 per cent of people without disabilities earned \$50,000 or more. While, across the board, persons with disabilities earned less than those who did not have disabilities, there were significant earning disparities between women and men within the population of people with disabilities. In effect, the gender disparities evident within the overall population are mirrored within the disabled population. For women with disabilities, 19.6 per cent earned under \$5,000, in contrast with 14.6 per cent of men with disabilities earning under \$5,000. Conversely, 25.6 per cent of men with disabilities earned \$50,000 or more compared to 10.9 per cent of women with disabilities earning \$50,000 or more.

Students in Canadian postsecondary education who report having a disability, makes up approximately 6 to 7 per cent of the total PSE student population (Canadian College Student Survey Consortium, 2003; CUSC, 2002). In comparison, 14.3 per cent of the total Canadian population report having a disability.

Characteristically, most students who report their disability are women (PALS, 2006), and students in colleges (8.1 per cent) report at a higher rate than those in universities (5.4 per cent) (CCSSC, 2003; CUSC, 2002). The provinces with the largest number of students with disabilities on their postsecondary institution campuses are Ontario, British Columbia, Saskatchewan and Manitoba. According to the National Educational Association of Disabled Students (NEADS), the provinces with the largest percentage of students with disabilities relative to the total student population are Ontario, Newfoundland and Labrador, and Alberta (Table 2).

In sum, the research indicates that persons with disabilities appear to be underrepresented in PSE and to be disadvantaged with respect to labour market outcomes relative to persons without disabilities.

Definitions and Types of Disabilities

Major issues in providing services, resources and opportunities to individuals with disabilities include (1)the varying definitions of what constitutes a disability, (2)whether or not the designated disability constitutes a barrier to full and equal participation in society and (3) acknowledging the types and relative life impact of particular disabilities. It should also be noted that many persons with disabilities experience combinations of types of disabilities, rather than a single type. Included among the types of disabilities are the following: learning, mental health, sight (partial or blind), other physical disabilities, hearing, medical conditions, mobility, speech, head injury, other sight-related disabilities, other learning disabilities and neurological disabilities. The definitions of disability and their related qualities and impacts differ both across national jurisdictions and within the boundaries of various jurisdictions, even with the presence of federal provisions regarding support for persons with disabilities in some countries.

Canada, as a country, does not currently have a dedicated federal law that develops standards for addressing issues specific to persons with disabilities. To date, at the Canadian provincial level, only Ontario has significant accessibility legislation (the 2005 Accessibility for Ontarians with Disabilities Act).

Table 2: Average number and percentage of students with disabilities in PSE by province¹

Province	Average Number of Students with Disabilities on Campuses by Province	Average Number of Total Students on Campuses by Province	Percentage of Students with Disabilities Represented on Campuses by Province	Percentage of 15- to 24-year-olds with Disabilities by Province	Percentage of Total Provincial Population with a Disability
Alberta	192	9,162	4.44	4.8	13.6
British Columbia	265	11,083	3.83	5.7	16.0
Manitoba	221	10,574	3.99	4.4	15.7
New Brunswick	41	2,628	1.92	5.5	17.2
Newfoundland & Labrador	73	3,711	4.76	4.8	14.9
Nova Scotia	117	5,090	2.31	6.5	20.0
Ontario	433	10,746	5.67	5.3	15.5
Prince Edward Island	67	1,580	0.50	4.1	16.3
Quebec	48	7,886	0.55	3.0	10.4
Saskatchewan	226	13,825	3.71	4.4	16.0

Source: Adaptech Research Network for the National Educational Association of Disabled Students (2005) and PALS (2006)

According to the Accessibility for Ontarians with Disabilities Act, 2005, “disability” refers to

- (a) any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device,
- (b) a condition of mental impairment or a developmental disability,

¹ It is important to note that these statistics are for students who are registered to receive disability-related accommodations and services from their postsecondary institutions. Many students choose, for any number of reasons, not to self-identify as having a disability. Most campuses have a population of between 5 and 10 per cent of students with visible and invisible disabilities. Keep in mind that the representation of students with disabilities is generally affected by the level of access and accommodations provided on campus.

- (c) a learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language,
- (d) a mental disorder, or
- (e) an injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997; (“handicap”)

In addition Junor and Usher (2004), notes that many Canadian postsecondary institutions define as “disabled” any person who, because of a persistent/permanent physical, sensory, speech/communication, health/medical, psychological/psychiatric, developmental, learning or other disability, experiences difficulties in accessing employment, education or community participation (p. 59).

Following is a limited sample of legislation from various international jurisdictions that address issues of persons with disabilities. These legislations demonstrate points of consistency and variance regarding the parameters of what constitutes a disability.

In the Americans with Disabilities Act of 1990, Titles I and V, the term “disability” means, with respect to an individual,

- (a) a physical or mental impairment that substantially limits one or more of the major life activities of such individual;
- (b) a record of such an impairment; or
- (c) being regarded as having such an impairment.

According to the UK Disability Discrimination Act 1995, “a person has a disability for the purposes of this Act if he has a physical or mental impairment which has a substantial and long-term adverse effect on his ability to carry out normal day-to-day activities.”

The Australian Disability Discrimination Act 1992 defines disability as

- (a) total or partial loss of the person’s bodily or mental functions; or
- b) total or partial loss of a part of the body; or
- (c) the presence in the body of organisms causing disease or illness; or
- (d) the presence in the body of organisms capable of causing disease or illness; or
- (e) the malfunction, malformation or disfigurement of a part of the person’s body; or
- (f) a disorder or malfunction that results in the person learning differently from a person without the disorder or malfunction; or

- (g) a disorder, illness or disease that affects a person's thought processes, perception of reality, emotions or judgment or that results in disturbed behaviour; and includes a disability that:
- (h) presently exists; or
- (i) previously existed but no longer exists; or
- (j) may exist in the future; or
- (k) is imputed to a person.

The Chinese Law on the Protection of Disabled Persons defines a person with a disability as "one who suffers from abnormalities of loss of a certain organ or function, psychologically or physiologically, or in anatomical structure and has lost wholly or in part the ability to perform an activity in the way considered normal."

India's Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, defines "disability" as

- blindness;
- low vision;
- leprosy-cured;
- hearing impairment;
- locomotor disability;
- mental retardation;
- mental illness

Kenya's Persons with Disabilities Act, 2003, defines disability as "a physical, sensory, mental or other impairment, including any visual, hearing, learning or physical incapability, which impacts on social, economic or environmental participation."

According to Ireland's Employment Equality Act, disability means

- (a) the total or partial absence of a person's bodily or mental functions, including the absence of a part of a person's body,
- (b) the presence in the body of organisms causing, or likely to cause, chronic disease or illness,
- (c) the malfunction or malformation, [disfigurement of a part of a person's body,
- (d) a condition or malfunction which results in a person learning differently from a person without a condition or malfunction, or

- (e) a condition, illness or disease which affects a person's thought processes, perceptions of reality, emotions or judgment or which results in disturbed behaviour, and shall be taken to include a disability which exists at present, or which previously existed but no longer exists, or which may exist in the future or which is imputed to a person.

This definition covers all disabilities including physical and sensory disability, intellectual disability and mental health, as well as multiple forms of disability.

The World Health Organization (WHO) considers a disability to be any restriction or inability (resulting from an impairment) to perform an activity in the manner or within the range considered normal for a human being. This describes a functional limitation or activity restriction caused by an impairment (World Health Organization, 2002).

Student Debt in Postsecondary Education

In the current knowledge-based economy, success in the labour market often demands the attainment of a postsecondary credential. However, the cost of achieving this goal has increased considerably. For many students and families, one of the easiest ways to cover the significant cost of higher education is to incur student debt (Long & Ansel, 2007). Choy (1998) further contends that the large number of college loans has created a prevailing custom in which loans are now one of the most practical ways to pay for higher education. However, some studies show that students who are worried about their increasing debt may be prone to drop out of school (Institute for Higher Education Policy, 1999; Long & Ansel, 2007). In looking at how debt impacts student retention in higher education, Singell (2002a) notes that the interaction between debt amounts and student characteristics, such as socioeconomic status, cannot be ignored. As such, it is important to include the context of students' background, including income and other variables, when exploring how debt influences students' success in postsecondary education (Horwedel, 2006).

Some scholars argue, further, that although loans have actually promoted educational accessibility to higher education, they also threaten students' persistence in higher education (Kim, 2007; Paulsen & St. John, 2002). Paulsen and St. John (2002) found that loans had a negative effect on low-income and lower-middle-income students' persistence but had no significant effect on upper-middle- and upper-income students.

To date, many studies have focused on how students perceive their own debt load and how financial constraints affect students' choices of study in postsecondary education (Burdman, 2005; Callender & Jackson, 2008; King & Frishberg, 2001; Ross, Cleland, & Macleod, 2006). Callender and Jackson (2008) studied how fear of debt and financial constraints impact educational choices of prospective students (specifically choice of institution and program). Studies suggest that financial issues constrain low-income students' choice of university far more than they constrain students from other income groups. Their study concluded that low-income students are more likely than their wealthier peers to perceive the costs of higher education as a debt, rather than an investment. Burdman (2005) studied those who needed student loans to gain access to higher education but were averse to borrowing and found that

the increasing prominence of student debt could limit students' options and their chances of attending and completing postsecondary education.

Increasing student debt and the substantial amounts of money owed when leaving higher education are also concerns that may foster other potentially negative consequences, such as increased loan default rates (Choy, Li, & Carroll, 2005; Schwartz, 1999). Schwartz (1999) offered a couple of observations about the behaviours of Canadian student borrowers: (1) only a small number of Canadian student loan borrowers experience serious difficulty in repaying their debt and (2) those who default on debt do so mainly because they are not able to pay.

Some scholars have attempted to determine whether students and their families have sufficient knowledge of financial aid and tuition before the student enrolls in postsecondary education, and some have also tried to discover what assistance postsecondary institutions are expected to provide to enhance students' awareness of student debt (Holmes, 2005; Holtschneider, 2008; Marriott, 2007; Perna, 2006). Holmes (2005) [discovered that 28.6 per cent of postsecondary students with a disability were very concerned about debt; 16.1 per cent were moderately concerned; 13.8 per cent were mildly concerned; 35.0 per cent were not at all concerned; and 6.4 per cent reported that they didn't know. Holmes also found that 26.3 per cent of postsecondary students with a disability were very concerned about their ability to repay student debt within a reasonable timeframe; 15.8 per cent were moderately concerned; 10.7 per cent were mildly concerned; 41.8 per cent were not at all concerned; and 5.4 per cent reported that they didn't know. Perna (2006) suggests that it is not only necessary to make student debt information available, but that it should also be compulsory to make this information accessible and relevant to individuals from different groups in order for them to better understand the consequences when assuming student debt. Holtschneider (2008) discussed what postsecondary institutions should do to help their students get a fair deal and to make them aware of the risks of direct-to-consumer student loans. His conclusions reflect the notion that education and student and parental awareness of the financial aid landscape are crucial components of any program designed to minimize the risk inherent in student loans. Much of the responsibility for these education and awareness programs, he argues, rests with the home institution and with the agencies that deliver the financial aid.

Some scholars have conducted longitudinal studies to look into how student debt repayment impacts students' lives after higher education (Choy, Li, & Carroll, 2005). Generally, there are no significant differences between borrowers and non-borrowers in educational, employment and family formation outcomes.

Students with Disabilities in Postsecondary Education

Numerous studies have been conducted in the area of postsecondary education and disabilities. Comparisons of participation rates between students with disabilities and those without disabilities, for instance, have been widely addressed. In 1991, Statistics Canada estimated that 7 per cent of the population enrolled in postsecondary education had some form of disability (Ontario Human Rights Commission, 2002). The National Center for Education Statistics (Horn & Berkold, 1999) in the United States reported similar figures: in 1996, roughly 6 per cent of all undergraduates reported having a disability (Center for Education Statistics, 1999; Horn &

Berkold, 1999). Empirical studies illustrate that compared to students who did not identify as having a disability, fewer students with disabilities attended postsecondary institutions. Specifically, fewer attended four-year colleges than community colleges (and thus, fewer obtained bachelor's degrees), and fewer eventually had full-time employment than their non-disabled peers (Canadian Council on Social Development [as cited in Horn & Berkold, 1999]; Ontario Human Rights Commission, 2002). The Ontario Human Rights Commission (2002) noted the unequal access of persons with disabilities to postsecondary education in Canada. It further indicated that in 1998, only 36.4 per cent of persons with disabilities, aged 16 to 64, had graduated from a postsecondary program, as compared to 51.4 per cent of persons without a disability. The study reported that while 77.4 per cent of men without disabilities were employed full time in 1998, only 39.2 per cent of men with disabilities were employed. The numbers for women were 64.8 per cent without disabilities employed, as opposed to 28.1 per cent with disabilities employed. Horn & Berkold (1999) conducted a similar study in the United States and reported that two years after high school, 63 per cent of the students with disabilities had enrolled in some form of postsecondary education, compared to 72 per cent of the students without disabilities. Of those enrolled, 42 per cent of the students with disabilities were in four-year programs, compared to 62 per cent without disabilities being enrolled in four-year programs.

Studies have attempted to identify the concerns of students with disabilities that challenge and jeopardize their retention in postsecondary education (Youth Advisory Committee of the National Council on Disability, 2003). The Youth Advisory Committee of the National Council on Disability (2003) identified financial aid as a barrier to postsecondary studies for students with disabilities. The committee concluded that disabilities may prevent students from accessing financial aid for undergraduate and graduate school because of insufficient course loads and extended number of semesters before the completion of a degree, as well as difficulty with test taking and scholarship essay writing.

Some studies have focused on the university experience of students with disabilities (Warick, 2004). Warick (2004) examined the participation experience of university students who were hard of hearing and found that they shared similar social patterns, discipline-related differences and transition experiences with their peers without disabilities. The study pointed out further that students' academic decisions, such as seating position in class and course selection, were based in part on their hearing loss.

In addition to studying the educational experience of students with disabilities and the factors that challenge their persistence and success, some scholars have emphasized how institutional supports could enhance the experience and engagement of students with disabilities in postsecondary education (English 1993; Keim, 1996; Zadra 1982). Zadra (1982) suggested that recruitment activities such as bringing potential incoming students to campus to check facilities prior to enrolment could help eliminate concerns of mobility inconvenience that students with disabilities may have.

Faculty attitudes and behaviours toward students with disabilities significantly influence the overall educational experience and persistence behaviour of students with disabilities (Baggett, 1994; Benham, 1995). Baggett's (1994) study revealed that over 75 per cent of the faculty had

taught five or fewer students with disabilities during the previous four years. Faculty members indicated that they could identify only students who disclosed their disability. Faculty had little experience teaching students with disabilities and were unfamiliar with the various disability rights and laws, and they were also unfamiliar with the various university-wide services available to students with disabilities. Benham's (1995) study further explored faculty attitudes and knowledge about disability laws. Results from this study revealed that male faculty members, and those who had between 10 and 20 years of teaching experience, were more inclined to have more negative attitudes toward students with disabilities than female faculty or faculty members with less than 10 or more than 20 years of teaching experience in postsecondary education.

Methodology

The current study was designed using a multi-method approach, with three primary forms of data collection and analyses. A review of pertinent literature provided a baseline from which questions were constructed to conduct initial key informant interviews with students with disabilities in postsecondary education across Canada. The analyses of the data from the key informant interviews informed the construction of an online survey that was piloted and then randomly administered to a broad cross-section of students with disabilities in Canadian colleges and universities. The data from Ontario respondents to the Canada-wide interviews and online surveys were analyzed for this report. Finally, secondary data analyses were conducted, using two main data sets from Statistics Canada: the National Graduate Survey (NGS) and the Participation and Activity Limitation Survey (PALS). Where appropriate and available, the Ontario-level data from these two secondary sources were included in this report.

For both the key informant interviews and the online survey, student participants were recruited at the campus level of every Ontario college and university by disability services professionals who were members of the *Canadian Association of Disability Service Providers in Postsecondary Education (CADSPPE)*. The principal researchers enlisted the leadership of CADSPPE to request each member campus to send e-mail invitations to each student registered with the campus Disability Services Office, encouraging them to access and complete the on-line survey. Students who completed the online survey were invited to participate in a brief, one-on-one interview with one of the principal researchers. All announcements/invitations, interviews and online surveys were offered in both French and English. Incentives that were sensitive to the various types and levels of students' disabilities were offered for participation in both the key informant interviews and the online surveys. Multi-stage general and targeted followups for interviews and surveys were undertaken to provide as many students as possible with an opportunity to participate in the study.

Participants represented 14 universities and 5 colleges in Ontario. Many of the students with disabilities were not able to access standard forms of computer-based print on the surveys, engage in impromptu interview processes or follow linear time parameters, so extensive, universally accessible programming of the online survey [and various interview options were undertaken to give all students who wanted to participate an option to do so without technical or

process barriers. We will comment on our experiences with universally accessible data collection forms and their potential impact later in the report. For purposes of this report, however, we will focus primarily on the experience of individuals with disabilities within Ontario, as opposed to the data generated within the larger Canadian context.

Interviews

Participants. The participants were twenty-four students with self-identified disabilities from across Canada who varied in age, ranging from 20 years old to 55 years old (with a mean age of 34 years old). Of the 24 student interview participants, 19 (79 per cent) were from Ontario, and their feedback has been used in this report. The majority of Ontario participants were female (17, representing 70 per cent). In Ontario, approximately one-third (6) of the interviewees identified themselves as belonging to a visible minority. Nearly the entire Ontario sample of interviewees self-identified as being Canadian citizens (96 per cent). Approximately 67 per cent (16) indicated that they were currently single, separated or divorced. The other 33 per cent (8) of the sample indicated that they were either married or living in common-law relationships. The majority of individuals indicated that they did not have caregiving responsibilities for dependents, as only approximately 25 per cent indicated that they had dependents. For those who had dependents, half within this group had dependents over 18 years of age.

Procedure. The interviews were conducted via telephone and were approximately 30 to 45 minutes in length. For some participants, the interview questions were sent in advance. Questionnaire tools were derived, based on empirical evidence pertaining to debt load and disabilities studies and they encompassed pertinent areas of interest, including: participants' expectations and experience and the impact that financial barriers placed upon their postsecondary educational pursuits.

Data Analysis. The qualitative data were analyzed using the constant comparison method. The entire set of transcripts (containing numerical codes only) was pooled. In accordance with constant comparison methodology, each line of data was analyzed for common and divergent themes. This process was repeated in detail several times, to refine and ensure the validity of the themes. For purposes of this research, responses by four or more strings constituted a sub-theme. Analysis was ongoing throughout the completion of the interviews. To ensure inter-rater reliability, the primary researchers reviewed the data and coded the material separately. Identical results were revealed through this process, ensuring the validity of the findings.

Secondary Data Analyses

In an effort to gain a comprehensive understanding of the financial barriers faced by postsecondary students with disabilities, archived data provided through national surveys (the Participation and Limitations Survey and the National Graduates Survey) were each analyzed separately. These data sets were analyzed with a particular focus on understanding commonalities with, and divergent results from, the current research venture. Using the preliminary findings from Phase 1 of the project (key informant interviews with students with

disabilities), particular interest was paid to the following inquiries: length of the program for this student population; level of part-time employment to supplement academic costs; sources of funding (government assistance, student loans, bursaries); requirements for education-related equipment; and primary trades pursued.

It is important to note that the secondary data analyses were intended to provide supplementary support for the primary findings from the survey and interviews. However, due to the nature of these data sets, one should view these results with significant caution. The data sets were not provided in full, so interpretation of information from the Participation and Limitations Survey (PALS) and the National Graduate Survey (NGS) should be carried out with caution.

National Online Survey

The Centre for the Study of Students in Postsecondary Education (CSS) and the National Educational Association of Disabled Students (NEADS) partnered with Leger Marketing and the Canadian Association of Disability Service Providers in Postsecondary Education (CADSPPE) to complete a national survey of students with disabilities in Canadian postsecondary education. Again, for purposes of this report, only data from the Ontario sample were analyzed and reported. The focus of the survey was to assess the presence and impact of academic debt load and financial barriers for students with disabilities in postsecondary education. Preliminary data was collected from February 13 to March 11, 2009.

The online survey was constructed using feedback from the literature review, national key informant interviews and the secondary data analyses that were previously conducted as part of the study. The survey was piloted twice with a representative sample of students with disabilities in postsecondary education in Canada and with professional staff who work with students with disabilities in Canadian postsecondary education.

In order to enable any student with a disability to access the survey online, considerable work went into programming the software to allow for universal access. The programming and coding process further clarified why there is a dearth of research with primary data collected from this population. The technical demands for universal accessibility are considerable and costly.

The participant sample from Ontario was achieved by inviting students with disabilities from colleges and universities across the province of Ontario to complete the survey online. All students were qualified as being a student with a disability attending a post secondary institution in Ontario. The Ontario sample is a subset of the larger national sample from the study. A national sample of 1,026 students (650 from Ontario) responded to invitations sent by CSS and NEADS to complete the survey for demographic characteristics of respondents. The Ontario subset of participants provided 592 useable response sets. A probability sample of the same size (592) would yield a margin of error of +/- 4.0 per cent, 19 times out of 20, using a T-test for significance. Caution is advised in examining smaller subsamples. See Appendix A for demographic characteristics of Ontario respondents.

Limitations and Challenges of the Study

- Compressed and incomplete liberated data from Statistics Canada for secondary data set analyses made accurate and complete analyses of this population difficult.
- Universal accessibility of the online survey required considerable expert technical assistance due to the types of disabilities students possessed, which limited their ability to access the survey in the traditional singular format.
- Very limited access to students with disabilities in PSE. Only those who are registered with Disability Services Offices (DSOs), which in and of themselves have limitations and may vary by institution and/or province. Ideally, all students with disabilities, whether registered with DSOs or not, would have had the opportunity to complete the survey and participate in interviews. However, there is virtually no way to identify all students with disabilities on a given campus, since it is estimated that only a small percentage actually registers with DSOs.
- Assessing comprehensive financial barriers information for students with disabilities may be exacerbated by limitations such as the costs associated with being tested to validate one's disability status. In some situations, these costs are borne by students themselves.
- Many students have complex, multiple disabilities that make categorization difficult and also impede the coordination of services and assistive aids.
- As a result of complex learning and psychological and/or emotional conditions, many students with disabilities have difficulties with the process of interviews and/or the print format of surveys, especially in electronic formats.
- At this point, only very limited research data is collected directly from students with disabilities about their experiences and the impact of their experiences on their postsecondary education.

Results

The results of the study reflect the integration of data from a national online survey (with particular attention given to Ontario responses in this report), key informant interviews, secondary data analyses and a review of pertinent literature. The survey and interview protocols were organized to ascertain the expectations, experiences and relative impact of debt loads and financial barriers for students with disabilities in Ontario postsecondary education.

The results section of this report is organized according to the following headings:

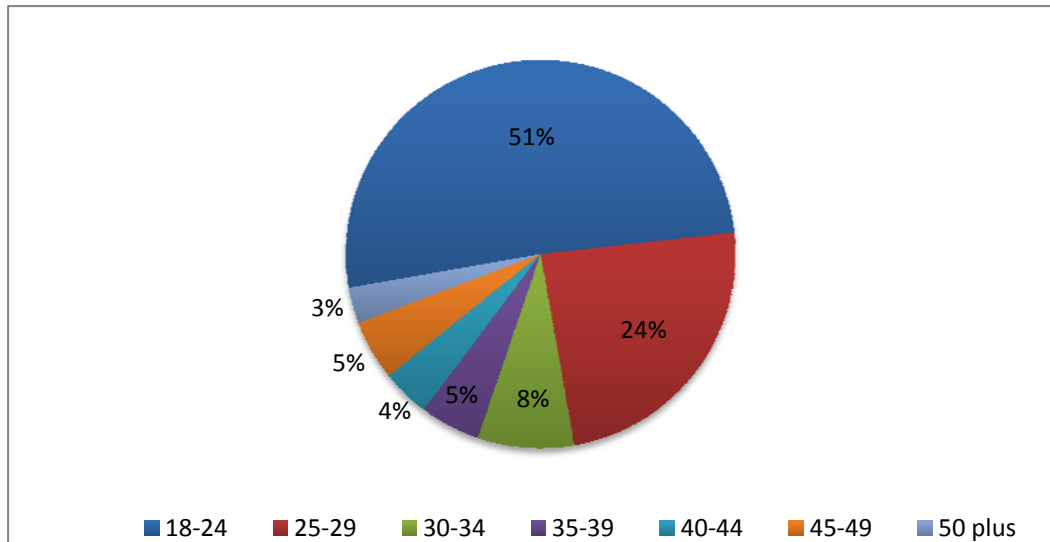
- Aids and Services: Access, Needs and Utilization
- Perceived Effects of Disability
- Estimated Education and Disability-Related Costs
- Sources of Income
- Accumulated Debt and Debt Sources
- Perceived Effects of Debt and Financial Barriers

Results under each heading will proceed with a brief narrative of the findings from respective data sources and then follow with responses to key questions pertinent to the particular heading. Below, we discuss the Ontario data set specifically. There were very few statistically significant differences between the Ontario population and the rest of Canada. Differences are highlighted where appropriate.

Demographics

The majority of respondents from the pan-Canadian survey were female (62 per cent), whereas 38 per cent were male. The participants varied in age, with the majority falling within the 18- to 24-years-of-age category, and with 24 per cent falling within the 25-29 age category (see Figure 1). The majority of participants identified themselves as having full Canadian citizenship (99 per cent). The other 1 per cent identified themselves as being an international student with deemed resident status. One in five Ontario students in this study identified themselves as being part of a visible minority group in Canada (22 per cent), with 3 per cent identifying themselves as having an Aboriginal or Native identity.

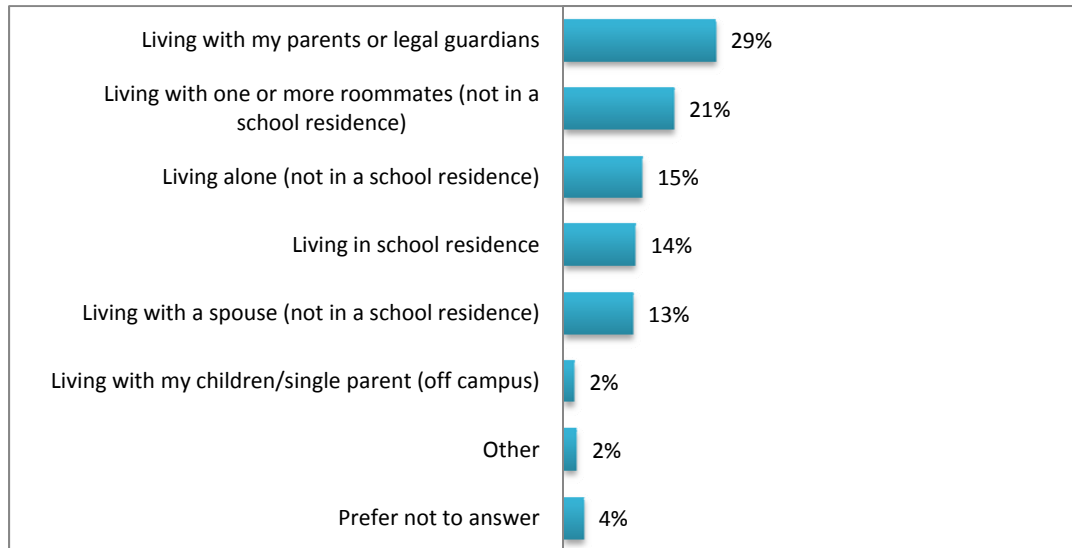
Figure 1: Participant age breakdown



In terms of marital status, the majority of participants who completed this survey were single or divorced (70 per cent). Another one in five students were married (24 per cent). Only one in eight Ontario students in this study said they had primary care-giving responsibilities for dependents (13 per cent). Of those who had children, the majority had one dependent under 18 years of age. One-quarter of those who had children noted having primary care-giving responsibilities for dependents who were over the age of 18 (28 per cent).

Ontario students with disabilities who participated in this study had varied living arrangements while attending school (see Figure 2). The top three living arrangements for students were living with parents/ legal guardians (29 per cent), living with one or more roommates (21 per cent) and living alone (15 per cent). Younger Ontario students under 24 (39 per cent) in this study were the most likely to live at home with their parents/legal guardians. In addition, undergraduate students with disabilities who participated in this study were more likely to live at home than graduate students (31 per cent versus 17 per cent).

Figure 2: Participant living arrangements



The majority of Ontario respondents were attending university (70 per cent), with 28 per cent attending college and 1 per cent stating “Other.” The majority of students were full-time students (86 per cent), with 13 per cent obtaining part-time status and 1 per cent stating “Other.” Students in this study under 24 were more likely to be full-time (90 per cent) than any other age category. Students varied as to which Ontario postsecondary institutions they had attended. The university with the highest prevalence was the University of Toronto (29 per cent), followed by Humber College Institute of Technology and Advanced Learning (14 per cent) (see Table 3 below for the prevalence rates among different educational institutions). Location/academic programs offered are key reasons why Ontario students in this study chose the institution they were currently attending (see Figure 3)

Ontario students with mobility impairments in this study were most likely to say that physical accessibility was a key reason for choosing the institution they were enrolled in at the time of the study (21 per cent). Students who were visually impaired (32 per cent) were the most likely to cite scholarships or grants as a key reason for choosing the institution they were enrolled in.

Figure 3: Students with disabilities attending various universities and colleges across Ontario and reasons for choosing academic institution

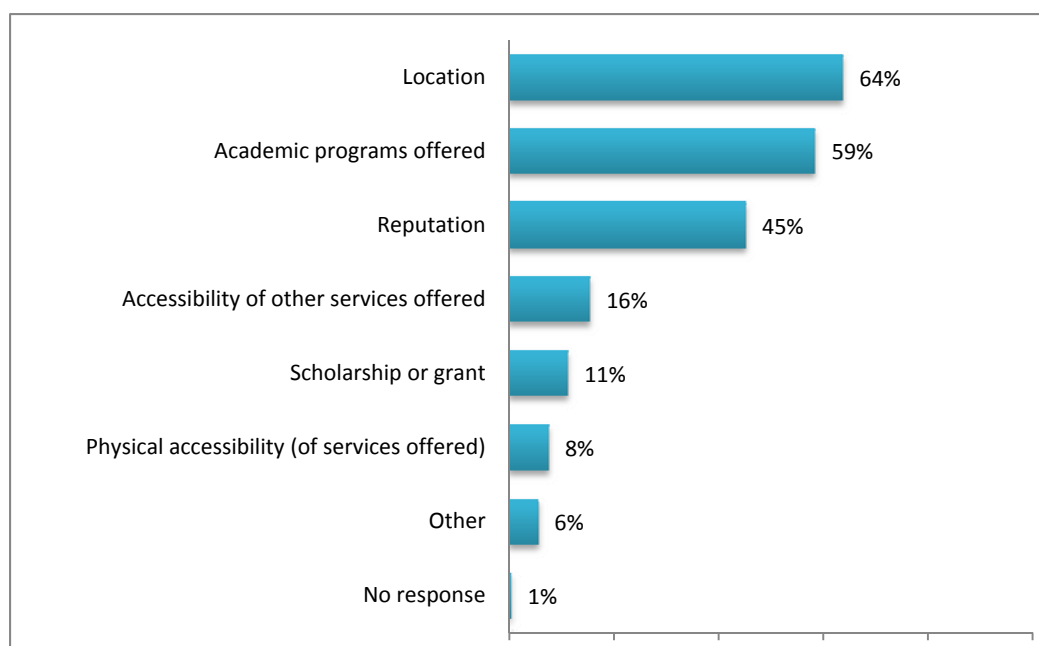
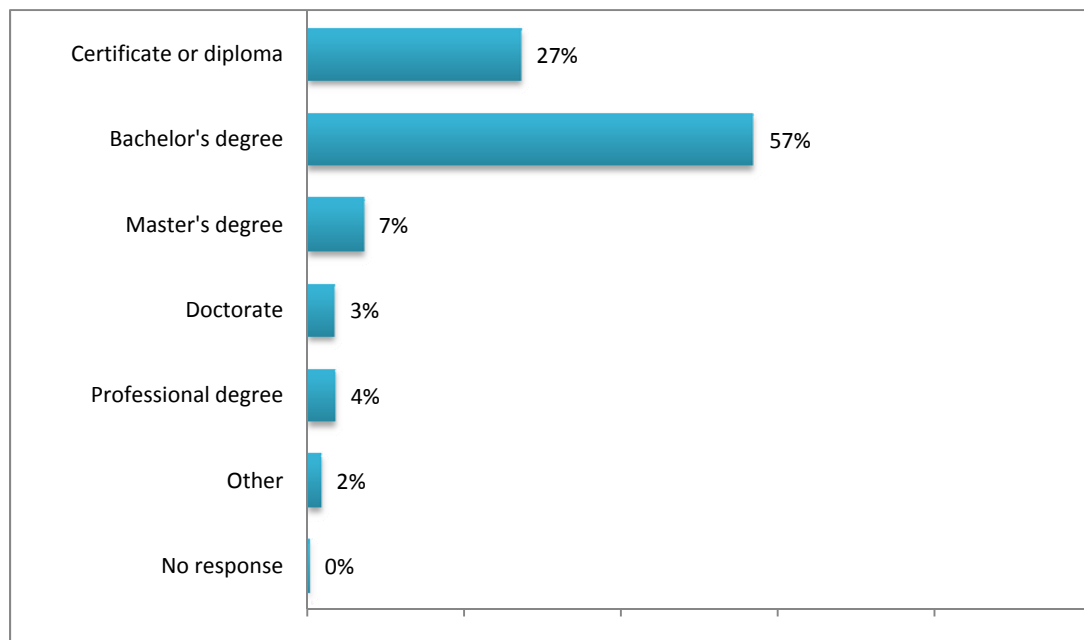


Table 3: Participating Institutions

Institution	Percentages
University of Toronto	30%
Humber College Institute of Technology and Advanced Learning	14%
Lakehead University	9%
Nipissing University	7%
Georgian College	7%
Durham College and University of Ontario Institute of Technology	5%
University of Windsor	5%
University of Ontario Institute of Technology	5%
York University	3%
Wilfred Laurier University	3%
Lambton College of Applied Arts and Technology	2%
Other	2%
Laurentian University	2%
Université d'Ottawa / University of Ottawa	1%
Ryerson Polytechnic University	1%
Carleton University	1%
McMaster University	1%
Centennial College of Applied Arts and Technology	1%
Queen's University	1%

The majority of Ontario students in this study were pursuing a bachelor's degree (57 per cent) (see Figure 4). Ontario students under 24 were most likely to be pursuing a bachelor's degree (61 per cent). Mature students who were 40 years of age or older (33 per cent) were more likely to be pursuing a certificate or diploma.

Figure 4: Type of degree pursued



As of September 1, 2008, half of Ontario students in this study had completed at least up to the first year of their program (55 per cent), and 21 per cent of students were in their second year of study. Of the rest, 15 per cent were in third year and 6 per cent in fourth year, and 4 per cent had completed more than four years in their current program. Students under the age of 24 were most likely to say that they had completed less than one year of their program. Almost three-quarters of Ontario students in this study had registered for their current program of study within the previous three years (72 per cent). Half the students expected to complete their program in the next two years (48 per cent).

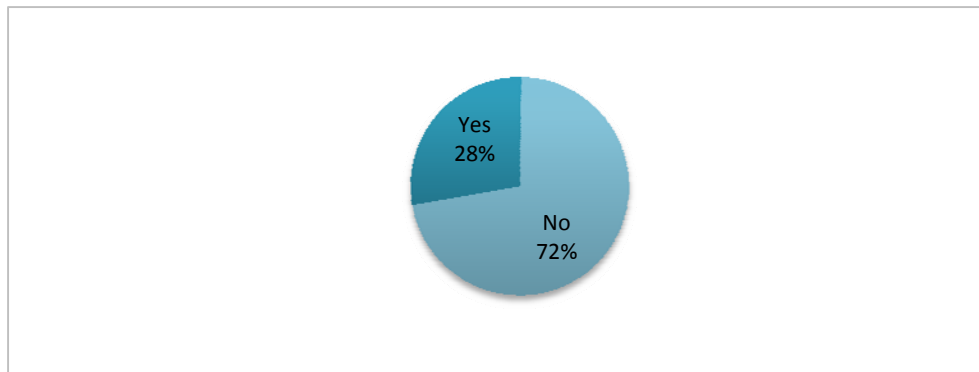
Aids and Services: Access, Needs and Utilization

One central research question was whether students with identified disabilities have the educational resources necessary to pursue their program of choice. Our research findings suggest that, consistent across all levels of research, there was a notable gap in available resources versus student need.

Within the interviews, participants continually noted the discrepancy between what they needed for their studies versus what was available to them. Students stated that they could not afford primary educational equipment that they perceived to be necessary to navigate within their studies. This included obtaining specialized equipment or resources needed to accommodate

their disability. The results of the online survey for Ontario students with disabilities revealed that 76 per cent of students would use academic accommodations. Furthermore, 38 per cent of students would use specialized equipment if it were made available to them. This included specialized computer software, Brailers and calculators. Another 8 per cent of Ontario students stated that they would use alternative formats if they were available to them (e.g., large print, Braille and audio tapes). However, there was a discrepancy between students' needs for these resources and the availability of the resources within their academic programs (see Figures 5 to 10).

Figure 5: Are there any aids or services which you would use but do not have access to?



Response Highlights:

- Mature students 30 plus and female students were the most likely to say they did not have access to services and aids they would otherwise use (36% and 31%, respectively).

Figure 6: On a day-to-day basis, what kinds of aids or services do you use to accommodate your disability?

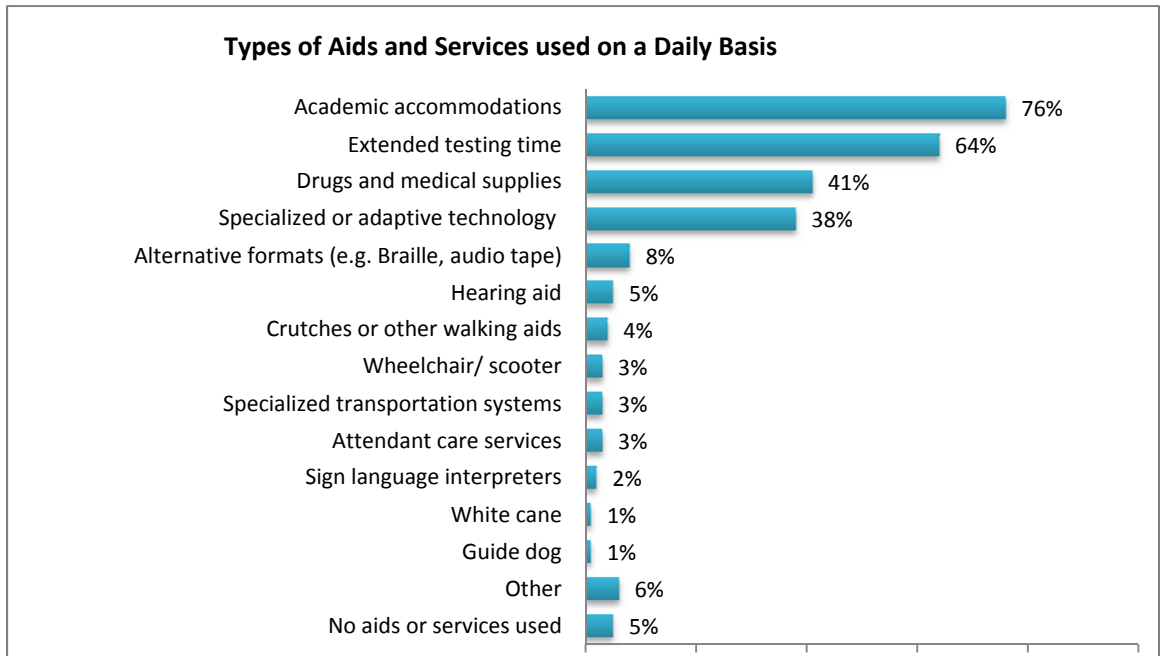
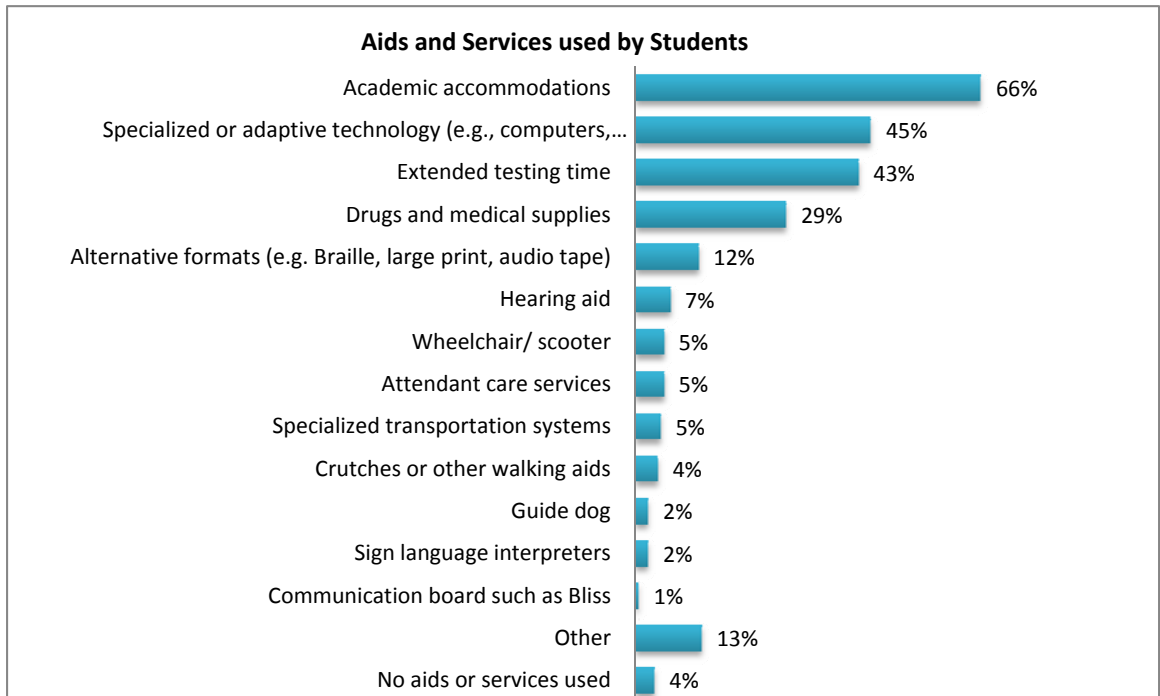


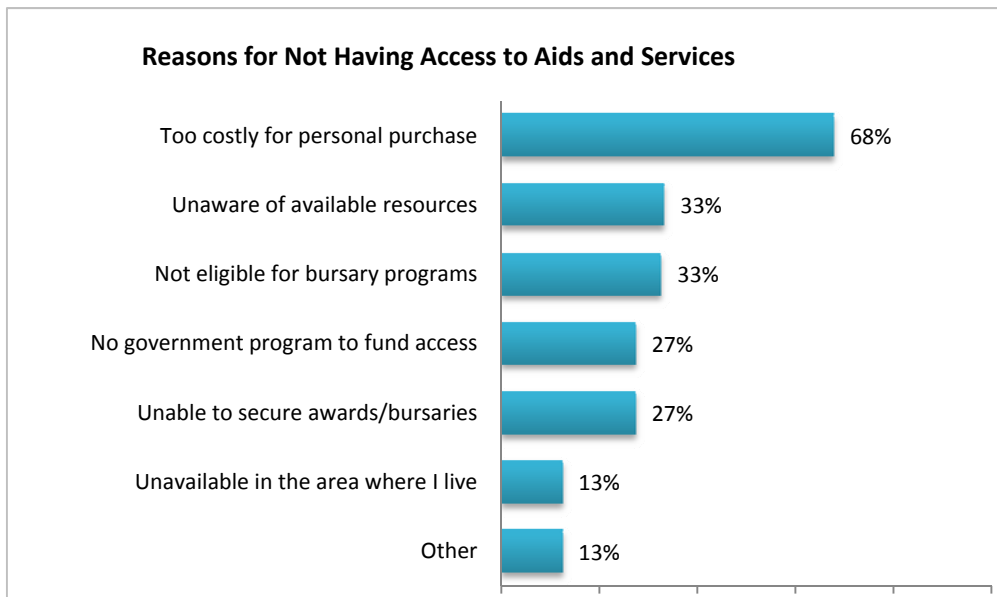
Figure 7: What aids or services would you use to accommodate your disability?



Response Highlights:

- Mature students aged 40 plus and female students in this study were the most likely to use drugs and medical supplies to accommodate their disability on a daily basis (52% and 46%, respectively).
- By contrast, students in this study aged 24 or under were more likely to use extended testing time to accommodate their disability (71%).
- Relative to student respondents in this study with other types of disabilities, Ontario students with a learning disability were the most likely to use extended testing time (74%). Students with a visual impairment were the most likely to use specialized or adaptive technology (82%) and alternative formats (55%), while those with a hearing impairment were the most likely to use a hearing aid to accommodate their disability(56%).
- In addition, students who participated in this study who were visually impaired were the most likely to utilize academic accommodations to accommodate their disability (88%), followed by those with a learning disability(74%).

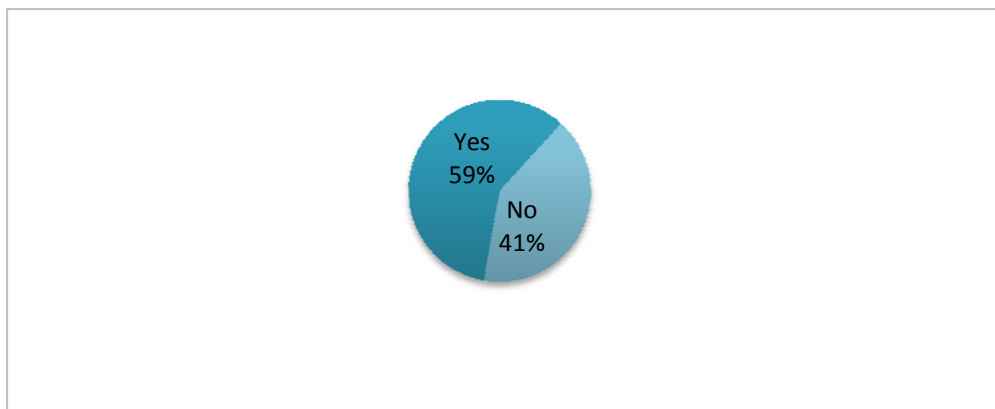
Figure 8: Why do you not have access to these aids or services?



Response Highlights:

- Too costly for personal purchase is the primary reason why Ontario students say they do not have access to aids and services (68%).
- Mature students aged 40 plus who participated in this study are the most likely to say they do not have access to aids and services because they are too costly to purchase personally (80%).
- Three in ten students in this study from Ontario (27%) said they did not have access to aids and services because there were no government programs to fund access.
- Graduate students in this study were more likely than undergraduate students to indicate that they did not have access to aids and services because they were unavailable in the area in which they lived (27% versus 10%).

Figure 9: Do you need any assistive aids or services or special equipment to pursue your postsecondary studies

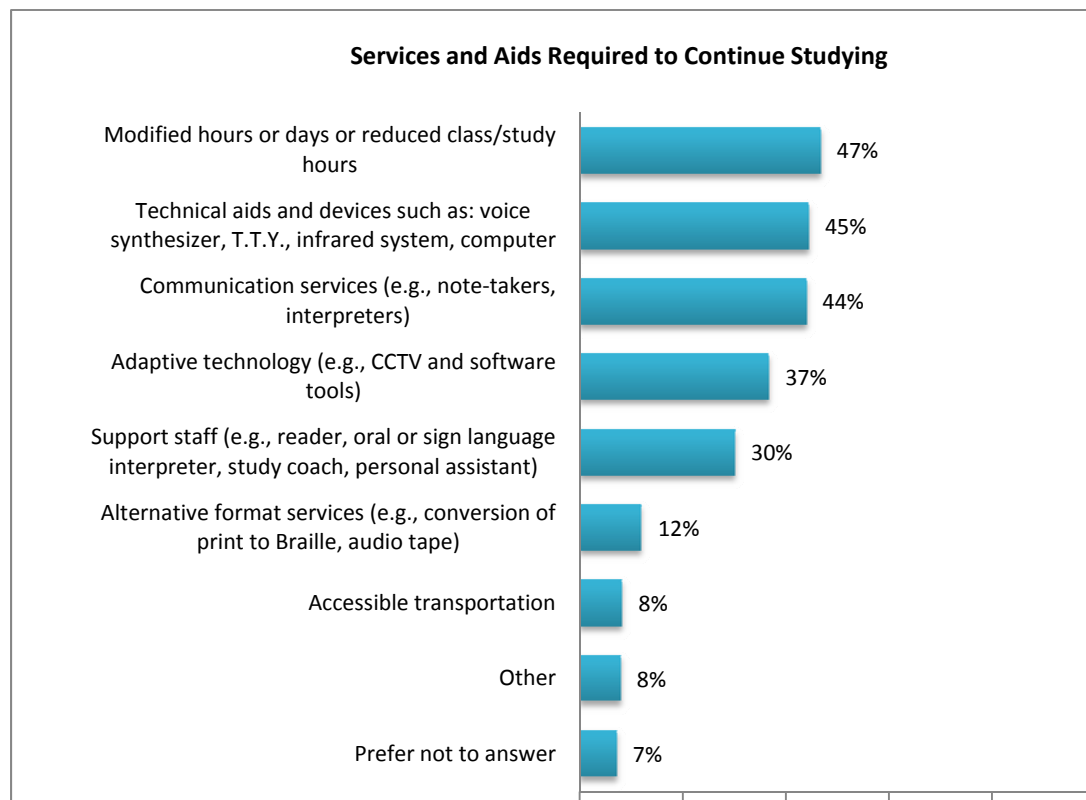


Response Highlights:

- Six in ten Ontario students surveyed required some assistive aids or services.
- Mature students aged 30 plus in this study were the most likely to say they needed assistive aids and services to pursue postsecondary education (66%).
- Students in this study with a visual impairment were the most likely to say they needed assistive aids and services to pursue postsecondary education (77%), followed by those with a hearing impairment (70%).

- Ontario university students who participated in this study (62%) were more likely than college students to say they needed assistive aids and services to pursue postsecondary education (52%).

Figure 10: Do you require any of the following to be able to continue your studies?



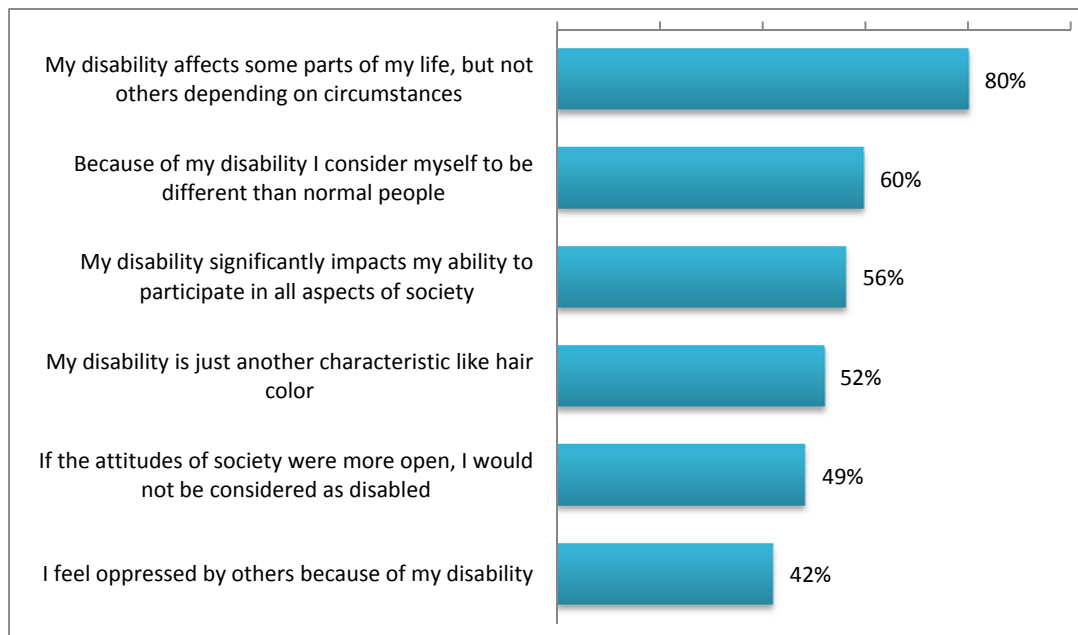
Response Highlights:

- Female students from Ontario who participated in this study were more likely than male students to say that they required communication services to continue on with their studies (49% versus 37%).
- Ontario students who are visually impaired who participated in this study were the most likely to require the use of adaptive technology (82%) and alternative format services (59%), whereas students with a mobility impairment were the most likely to require modified hours or reduced classes and accessible transportation to continue their studies (69% and 36%, respectively).

Perceived Effects of Disability

One of the issues we attempted to address was the extent to which students experienced their disability as “disabling” (see Figure 11). While this line of inquiry may seem unrelated to financial debt load, it can certainly serve as a barrier to, or facilitator of students’ success. Eighty per cent of Ontario respondents viewed their disability as having an effect on some parts of their life but not on other parts. However, the results suggested that older students were more likely to perceive their disability as significantly impacting their ability to participate in all aspects of society (81 per cent). About half (52%) of the participants viewed the effects of their disability as having no more weight in terms of personal or social impact than their hair colour. A significant number of participants saw society and its members as having a greater impact on how their disability affected their life. Interestingly, half the survey respondents viewed societal attitudes about persons with disabilities as being a reason why one is considered disabled. In other words, 49 per cent of the respondents agreed with the statement “If the attitudes of society were more open, I would not be considered as disabled.” In addition, 42 per cent of Ontario respondents expressed feeling “. . . oppressed by others because of their disability.”

Figure 11: Please indicate how much you agree or disagree with each of the following statements (percentage of those who Strongly or Somewhat Agreed with a statement)?



Response Highlights:

Mature students 40 plus who participated in this study were much more likely to say that their disability significantly impacts their ability to participate in all aspects of society compared to any other age category (81%).

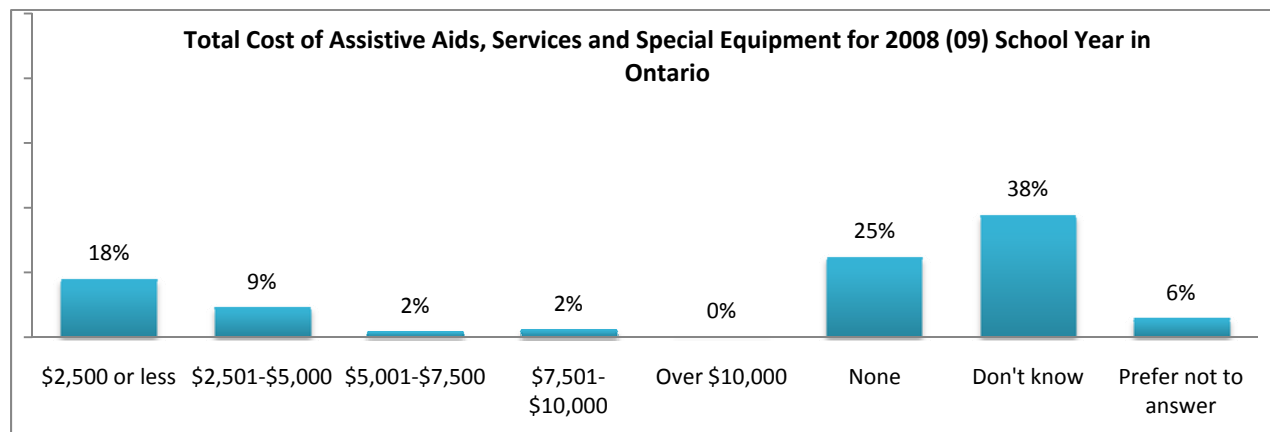
Female students who participated in the study were more likely than male students to say they felt oppressed by others because of their disability (46% versus 37%).

Ontario undergraduate students in this study were more likely than grad students to say their disability was just another characteristic like hair color (54% versus 41%). By contrast, grad students were more likely to say their disability affected some parts of their life but not others, depending on circumstances (88% versus 79%).

Estimated Education and Disability-Related Costs

The results of this study indicate that education-related costs incurred by students with disabilities include at least two separate sets of factors: costs *directly* incurred due to disability and costs *associated* with modifications made to the program of study in light of disability (see Figure 12). Examples of the former category of cost include sign language interpretation, adaptive technology, personal assistants, tutors and other costs associated with disability accommodation. Costs associated with the latter category may be incurred, for example, due to a reduced course load stretched over more years of postsecondary education.

Figure 12: For the current school year (2008/09), what is the total cost of assistive aids, services or special equipment you need to pursue your studies?



It was evident that a substantial fraction of students with disabilities felt unable to afford the costs associated with the primary educational and disability-related equipment needed to navigate within their program of study (see Figure 12). Undoubtedly, the inability to obtain adequate educational resources to engage in studies places these students at an unfair disadvantage. For many, the financial barriers experienced and the lack of subsequent funding led to cutting back spending, usually on educational equipment.

One key informant stated,

[QUOTE START]

I guess the financial barriers that I've come across are just limited classes because of money. I'm limited because of the fees of the classes and not being able to juggle everything, home, school, everything, because you can't afford all of that at once, so I guess I'm limited to what I can take. And I guess also too the expensive items like at the bookstore and the books and so on, like that's also an issue of purchasing different items.

[QUOTE END]

A transition issue becomes evident in consideration of disability-related expenses: many students with disabilities may be first identified only during the first year of their postsecondary studies (i.e., they are not identified during their elementary or secondary school careers) or the student may be unprepared to manage the different service provision models in force in the postsecondary sector, compared to those in the secondary school system. Thus, students with disabilities may enter postsecondary education without properly anticipating the effort or costs associated with disability-related accommodation. Indeed, respondents to our key informant interviews discussed this issue at length.

The issue of costs associated with program modification is compounded by the definitions of "part-time" and "full-time" studies for students with disabilities. It is important to note, for instance, that the title "full time" can be misleading. Interview participants revealed that there are certain policies for students with disabilities whereby a full course load is less than that of the overall student population. Upon registering as a student with an identified disability, policy at some Ontario institutions restricts the number of courses required to be admitted as a full-time student. Although this provision exists to help the student achieve a higher level of success, there is a considerable backlash (e.g., tuition costs and prolonged graduation date/entering into the labour force). Thus, although these students may have "full-time status," the length of their degree is often prolonged by the reduced number of courses per semester.

A possible scenario for a student with a disability who is taking a required reduced course load of 40 per cent could be that it takes them up to 10 years to complete a standard four-year university undergraduate degree – five or six years longer than his or her peers who have a 100 per cent course load. In this scenario, during those additional six years, the student with a disability incurs extra expenses associated with tuition increases and inflation, as well as additional living and transportation costs associated with attending postsecondary education. It is significant that the interview respondents often did not separate these "living expenses" from their costs associated with obtaining a postsecondary education. Indeed, in situations of financial stress, students reported that they were more likely to focus on their basic living needs. In these situations, obtaining a postsecondary education became of necessity a (distant) secondary importance.

Finally, access to systems that are put in place to help defray both categories of educational expense discussed here can be challenging. Funds to pay for disability-related accommodations are often difficult to find once a student is deemed ineligible for federal and provincial financial aid packages though, in some cases, funding is the responsibility of the host postsecondary institution. For graduate students in particular, scholarship and grant applications do not allow for disability-related expenses. Furthermore, very few scholarship/award/bursary programs nationwide take into account the reduced course load often carried by students with disabilities.

One key informant noted:

I don't understand it because U of T recognizes it and then it's supposedly it's the government of Ontario that's giving me this grant for permanent . . . students with permanent disabilities . . . And yet, the government of Ontario won't consider me for ODSP [Ontario Disability Support Program].

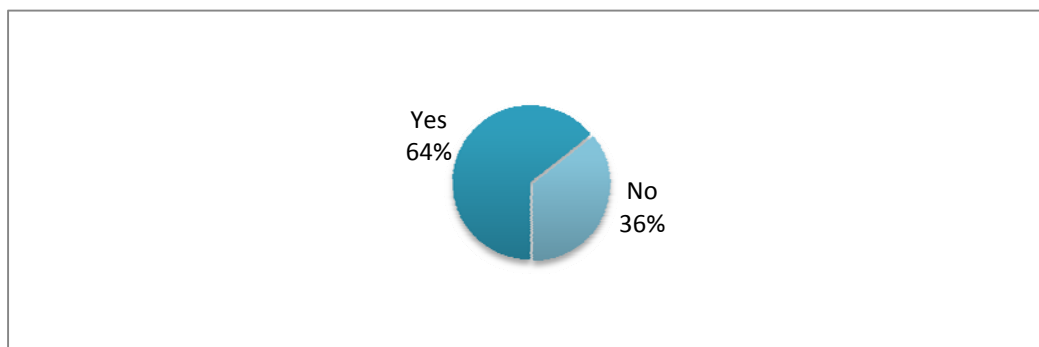
Another student noted that,

OSAP is such that they have built into their policy that students with disabilities may not be able to take a full course load and so that's worked out in terms of governmental things, but in terms of scholarships if you put two courses on your course load they wonder why and that's hard to explain; well, I have a physical disability and things take longer and, you know, like that's hard to justify in a 500 word essay for example. It's hard to include all the necessary bits and pieces.

Discrepancy in Projected versus Actual Education Costs

The majority of Ontario survey participants indicated having faced unexpected expenses related to education (see Figures 13 to 15). Although, arguably, this may be consistent with the general student population at large, as previously mentioned, students with disabilities face unique financial barriers associated with their pursuit of higher education (e.g., the cost of assistive technology). For nearly half the participants, unforeseen costs were directly associated with accommodation of disability.

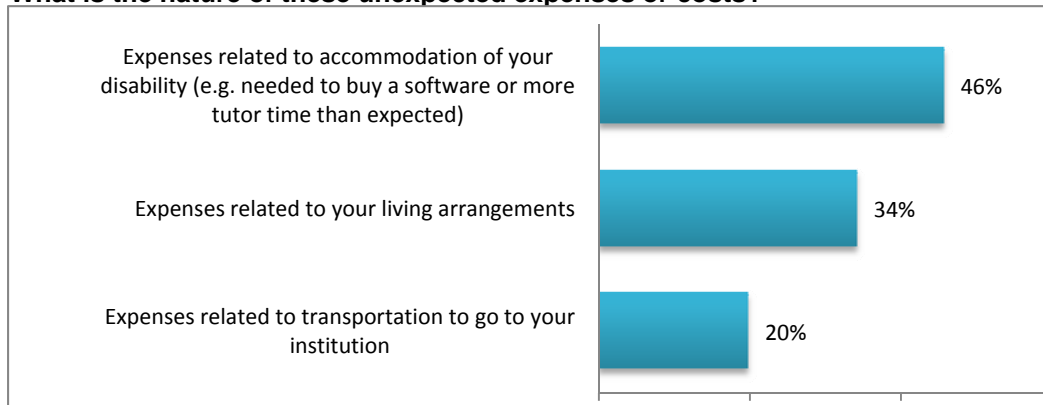
Figure 13: Since you started your current program, have you had to face unexpected expenses or costs related to your education?



Response Highlights:

Female students (72%) in this study were more likely than male students (53%) to say they had faced unexpected costs related to their education.

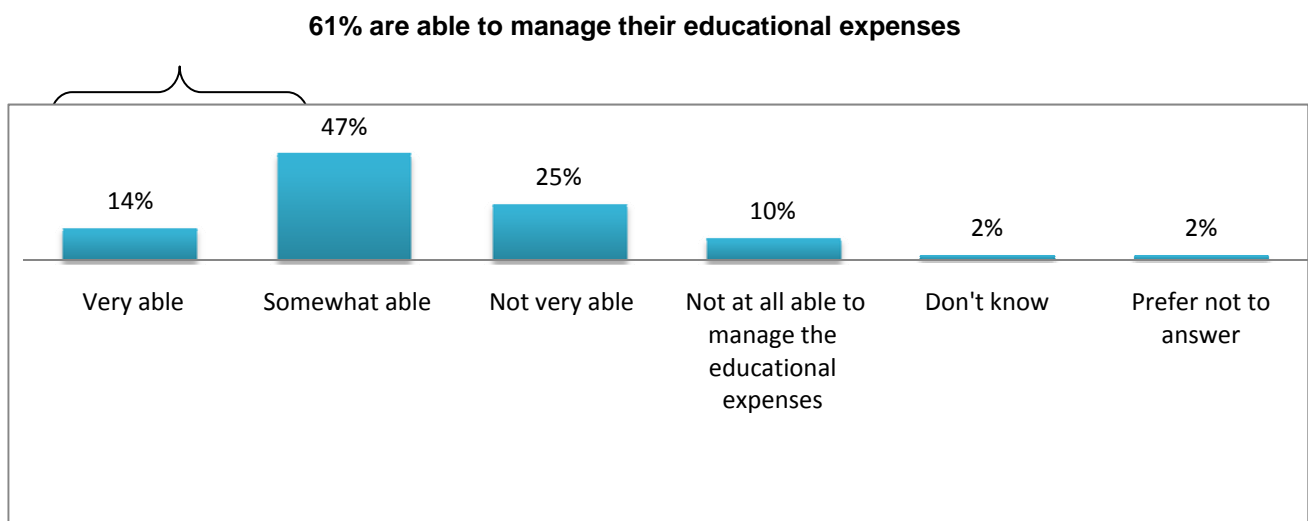
Figure 14: What is the nature of these unexpected expenses or costs?



Response Highlights:

- Of those who reported facing unexpected expenses in this study, nearly half attributed those expenses to accommodation of their disability (46%), followed by living expenses (34%).
- Those with a mobility impairment who had faced unexpected expenses in this study were most likely to say those expenses related to their living arrangements (50%).

Figure 15: To what extent do you feel you are able to manage your educational expenses for your postsecondary education?



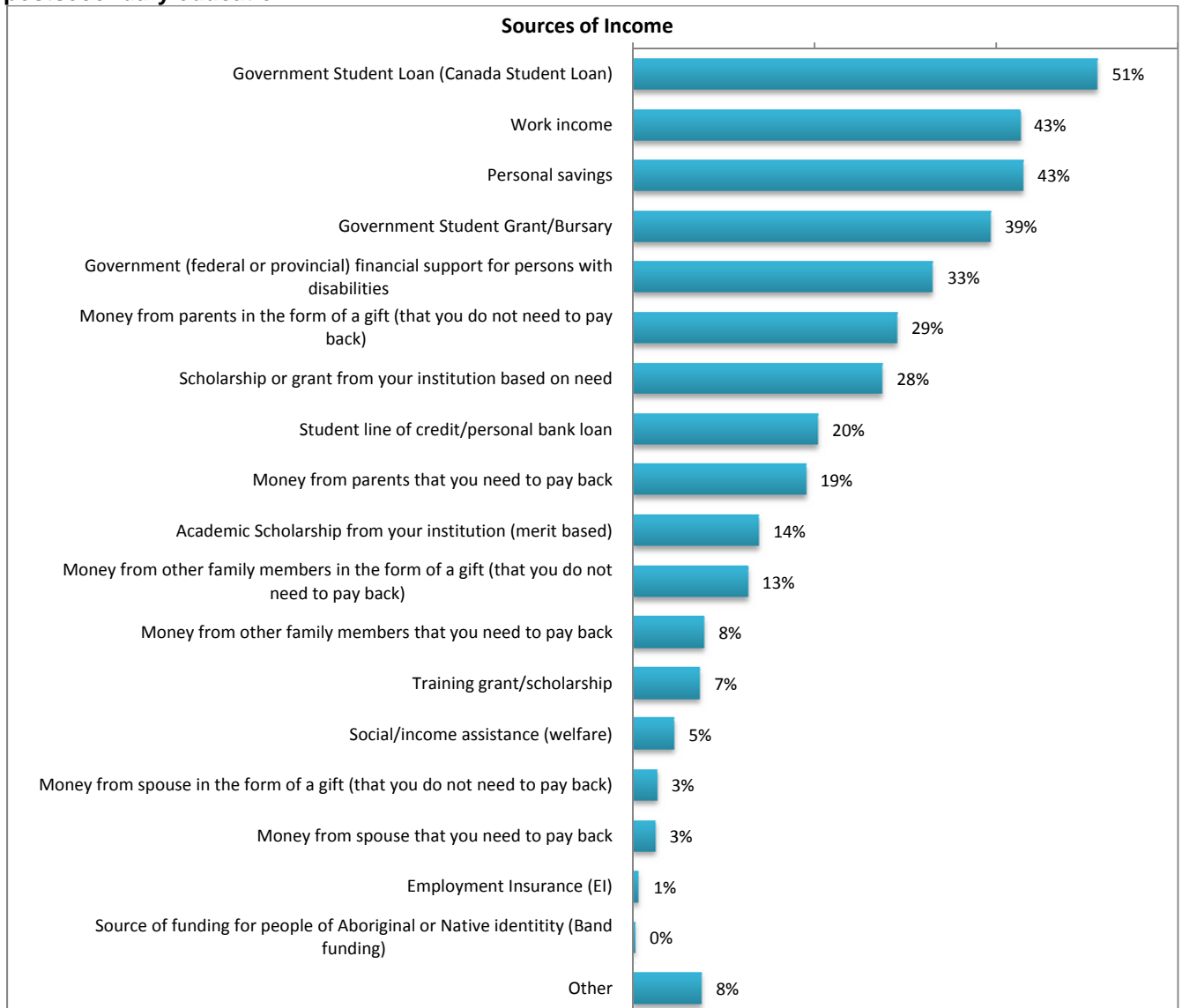
- Younger students 24 and under (66%) and male students (66%) in Ontario who participated in this study were the most likely to say they were able to manage their educational expenses for their postsecondary education.
- Ontario students with dependants were more likely to say they were able to manage their postsecondary educational expenses compared to students without dependants (65% versus 37%) in this study.

To summarize, students with disabilities face direct and indirect education-related and disability-related costs in postsecondary education that are likely to exceed those faced by students in the general population. Many of the costs incurred by students with disabilities constitute “unexpected” costs. However, there can be no “one size fits all” approach to projecting disability-related costs for a student – these depend on the disability, the program of study and the needs of the individual. Also, students with disabilities are often forced into sacrificing their postsecondary education and aspirations in times of financial stress. Current federal, provincial and institutional financial aid packages are unable to keep up with the costs faced by students with disabilities, often forcing them to look to other sources of financial support in order to sustain their education.

Sources of Income

Students with disabilities in Ontario who participated in this study had income from various sources (see Figures 16 to 19). While data from the online survey show that the top three sources of income are government student loans Government Student Loans (Canada Student Loans) (51 per cent), work income (43 per cent) and personal savings (43 per cent), the broader picture suggests a more limited distribution of income sources. The 19 sources of income identified in this study formed five income clusters: (1) personal and family resources – non-repayable, (2) government education funding, (3) personal loans, (4) institutional support and (5) welfare and/or Employment Insurance. The mean amounts of income sources may not reflect the interdependence of the sources; thus, they may not adequately reflect student educational and disability-related needs. In other words, student eligibility and/or amount of support received from one source is frequently determined by their eligibility and amount received from another source. For example, in Ontario, students with disabilities who are not eligible to receive support through the Ontario Student Assistance Program (OSAP) may not be eligible to receive disability-related support such as the Ontario Disability Support Program (ODSP), the Canada Study Grant for the Accommodation of Students with Permanent Disabilities, the Canada Access Grant for Students with Permanent Disabilities, the OSAP Bursary for Students with Disabilities (BSWD) or the Ontario Special Bursary Plan (OSBP). This practice places students with significantly different expenses, due partly to their disability, at a disadvantage in terms of addressing their education-related expenses.

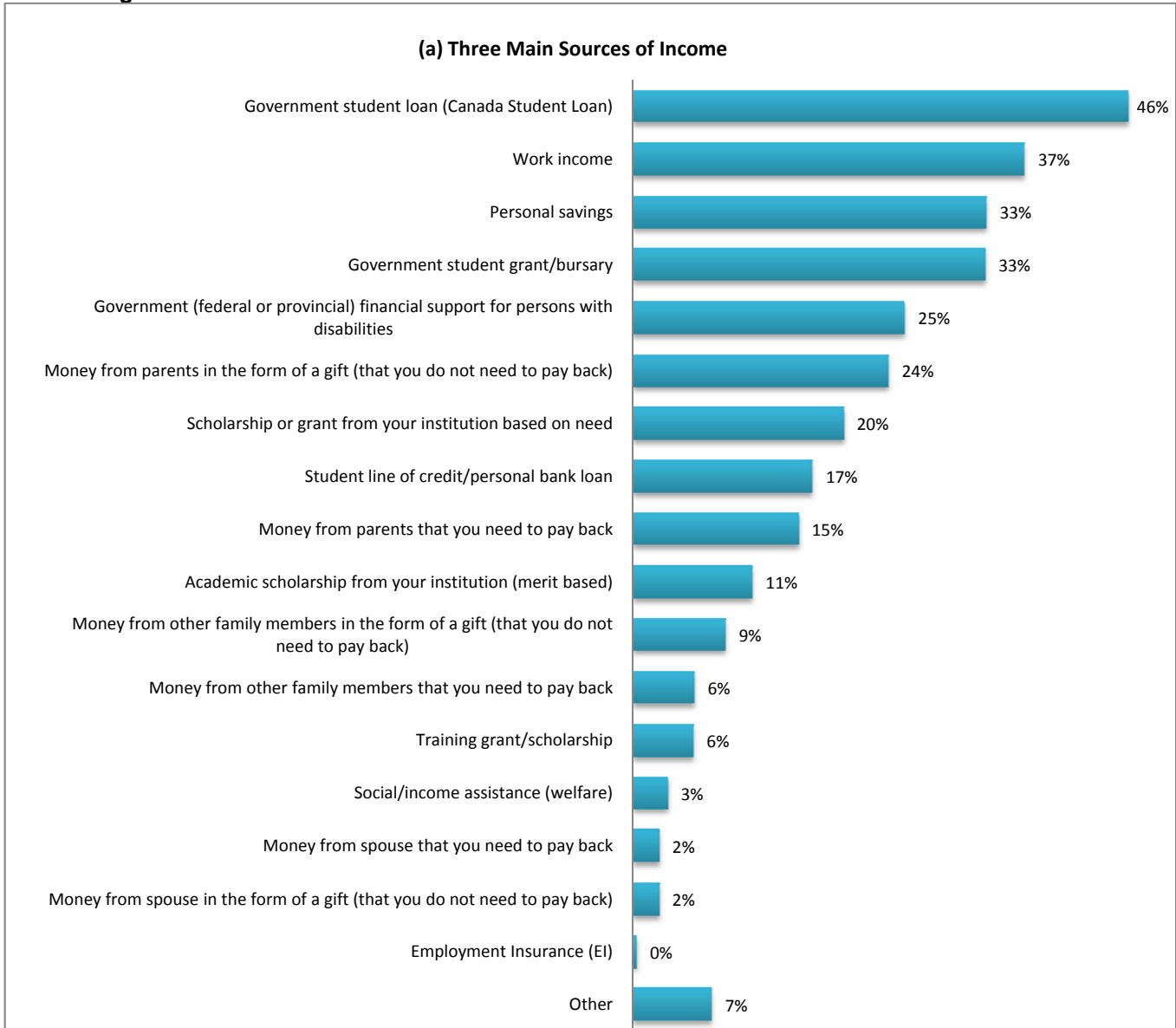
Figure 16: For the current school year, please check all your sources of financial support for your postsecondary education.



Response Highlights:

- Ontario students in this study have various sources of income to support their postsecondary education. Government student loan (51%), work (43%) and personal income (43%) are the top three sources of income.
- Ontario students aged 25-29 who participated in this study were more likely to say they had a student line of credit (27%) and academic scholarships (23%) to help support their postsecondary education than any other age category.

Figure 17 (a) and (b): Please cite your three main sources of income and specify the amount coming from each of the three sources.



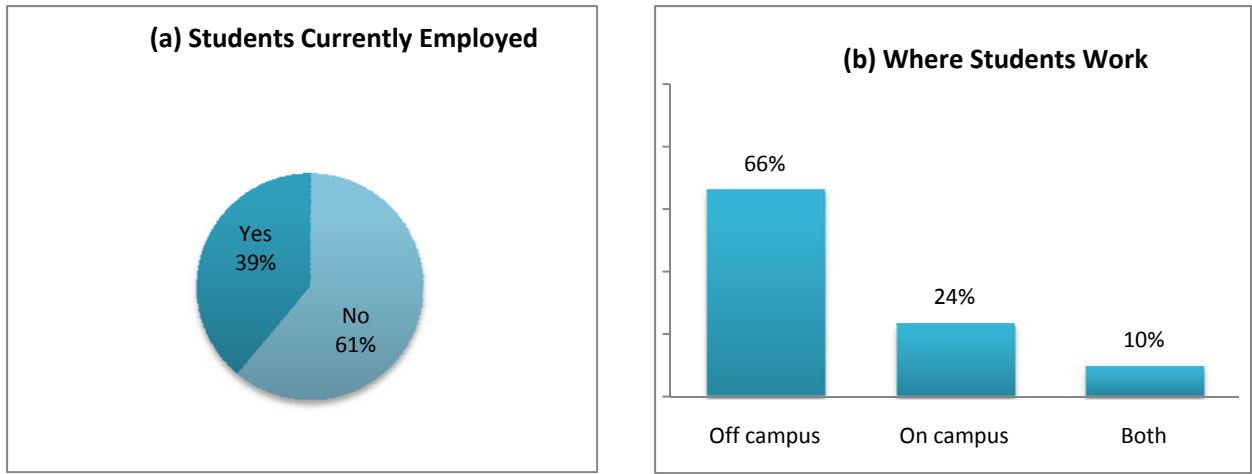
(b) Annual amounts from each source

Source	TOTAL
Training grant/scholarship	\$9,160
Student line of credit/personal bank loan	\$8,523
Government student loan (Canada Student Loan)	\$7,647
Employment Insurance (EI)	\$7,500
Money from spouse in the form of a gift (that you do not need to pay back)	\$6,850
Work income	\$6,746
Other	\$6,738
Source of funding for people of Aboriginal or Native identity (Band funding)	\$6,700
Social/income assistance (welfare)	\$5,514
Money from parents in the form of a gift (that you do not need to pay back)	\$5,271
Academic scholarship from your institution (merit based)	\$4,869
Money from spouse that you need to pay back	\$4,750
Money from parents that you need to pay back	\$3,931
Government (federal or provincial) financial support for persons with disabilities	\$3,792
Money from other family members that you need to pay back	\$3,587
Government student grant/bursary	\$3,356
Personal savings	\$3,222
Money from other family members in the form of a gift (that you do not need to pay back)	\$2,418
Scholarship or grant from your institution based on need	\$2,248

Response Highlights:

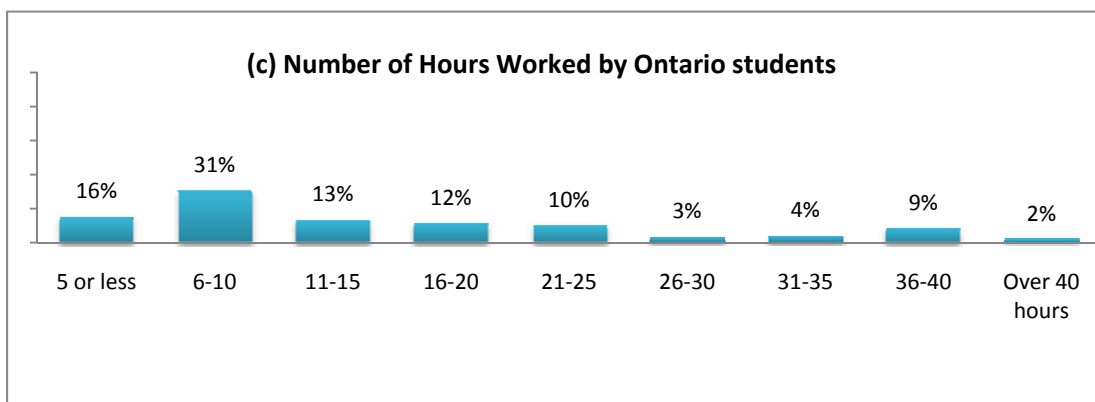
- Male students from Ontario who participated in this study are the most likely to say work income (42% versus 33%) and personal savings (40% versus 29%) are main sources of income.
- Young students under 24 are the most likely to say money from parents in the form of a gift is a main source of income (36%). By contrast, government student loans are a main source of income for students aged 25-29 (54%) in this study.

Figure 18 (a), (b), and (c): Are you currently employed?



Response Highlights:

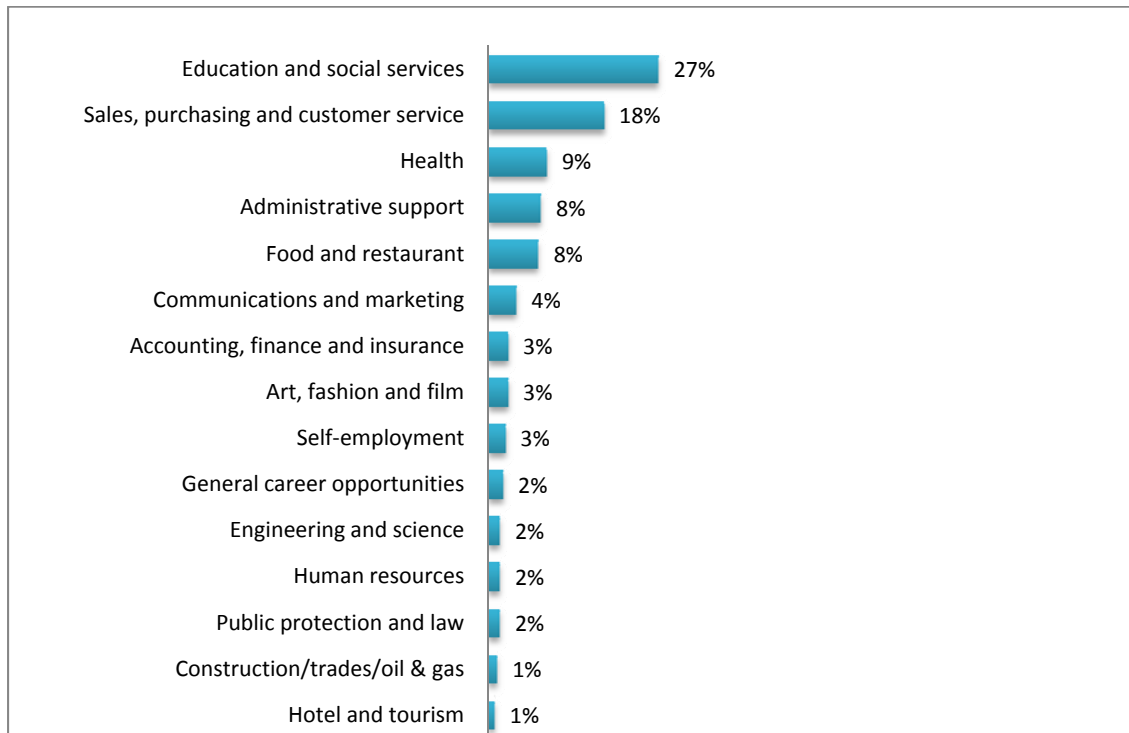
- Four in ten Ontario students aged 25-39 in this study said they were employed at the time of the study (43%). Mature students 40 plus were the least likely to be employed in this study (23%).
- Ontario students with another disability (40%) and those with a learning disability (38%) in this study were the most likely to say they were presently employed.
- Ontario students with jobs are most likely to work off campus (66%). Undergraduate students with jobs are more likely to work off campus (72%) whereas; grad students are more likely to work both on and off campus (26%) in this study.



Response Highlights:

- Employed Ontario students work an average of 17 hours per week.
- Mature Ontario students 40 plus who participated in this study worked the most hours – on average 25 hours per week – followed by students aged 30-39 at an average of 22 hours a week

Figure 19: Please indicate the type of work you are employed in.



Response Highlights:

- Female students from Ontario are more likely than males to work in education and social services (31% versus 18%).
- Younger Ontario students, aged 24 and under, and undergraduate students who participated in this study are the most likely to work in sales/customer service (25% and 21%, respectively).

Just over one-third of Ontario respondents are currently employed (39 per cent). Of these individuals, 66 per cent are employed off campus, and 72 per cent of these are undergraduate students. Grad students, however, are more likely to work both on and off campus (26 per cent).

Approximately a third of the students in this study worked more than 20 hours, or half-time, per week (28 per cent). The amount of time students with disabilities worked off campus was significant in that several studies (Astin, 1993; Pascarella, Bohr, Nora, Desler, & Zusman, 1994; Pascarella, Edison, Nora, Hagedorn & Terenzini, 1998) show that student persistence and academic performance in postsecondary education is negatively correlated with working off campus and working significant numbers of hours while enrolled full time. What may also impact persistence, academic performance and debt among students with disabilities who work off campus for significant hours per week is the possibility that they are filling the hours that they are not required to spend as full-time students with work to pay for educational and disability-related expenses. This approach can defeat the purpose of providing a reduced load, in some cases, and can increase the stress experienced by students with disabilities as they attempt to sustain an adequate level of financial resources (as this does not give them enough time to prepare for their academic pursuits). It should also be noted that the kinds of work performed by students with disabilities in this study is based mostly in the service industries, with a very small percentage of students working in “knowledge”- or “management”-related positions.

Within the key informant interviews, one student reflected,

Well, I work full time, but I guess the way that I chose to overcome these barriers, the financial barrier, was to sort of work a second job, so another job after my full time job . . . when I can, when I’m not in school, to get extra cash pretty much.

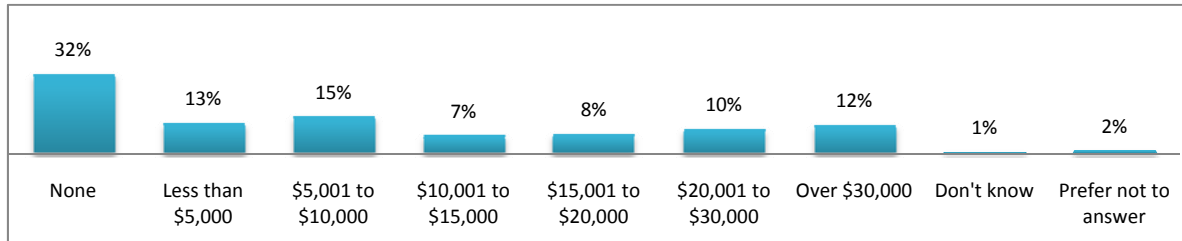
It appears that students with disabilities are working a considerable number of hours and that their work income is a major source of financial support for their educational and assistive needs. The kinds of work they do (service work) and where they do it (off campus) does not appear to be consistent with their chosen areas of study. The consequences of coupling these students’ long hours of off-campus work that is unrelated to their studies with their abbreviated course schedules can often result in students with disabilities taking longer to complete their degree or certificate requirements, thus heightening the risk of attrition and poor academic performance and causing the students to absorb significant and potentially unmanageable financial debt.

Accumulated Debt and Debt Sources

Students with disabilities often rely heavily on external funding to complete their education (see Figures 20 to 23). For many, the reality of having insufficient funds compromises their degree completion. Funding for education and disability-related costs often comes from a number of sources. Many students are eligible for federal, provincial and/or institutional financial aid programs. Those who are not eligible may rely instead on alternate sources of income – work, family loans and private loans. Many students with disabilities also apply in competitions for scholarships, awards and bursaries, which may be used to defray some of their expenses. Given the factors discussed earlier, students with disabilities may accumulate greater debt than their peers in the general student population. They may also begin to repay this debt at a later date and may encounter greater difficulties in repayment.

Figure 20: How much debt have you accumulated so far for your postsecondary education from: Government student loan program?

37% of students have accumulated over \$10,000 of student debt

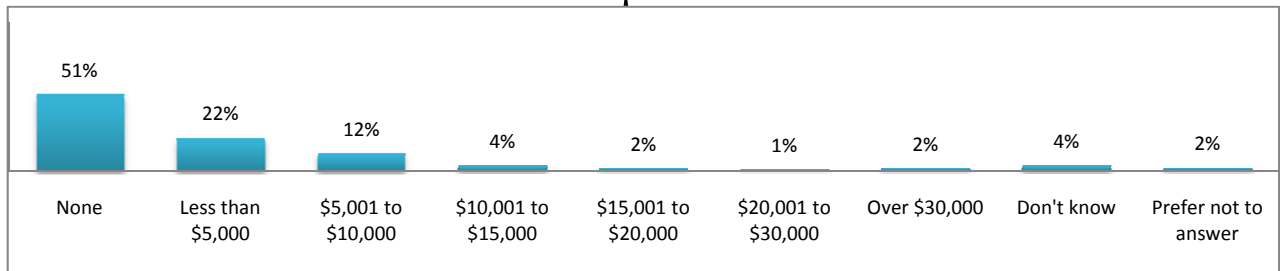


Response Highlights:

- Over a third (37%) of Ontario students who participated in this study have accumulated more than \$10,000 in student loans thus far in their postsecondary education.

Figure 21: How much debt have you accumulated so far for your postsecondary education from: Your parents, spouse or other family members?

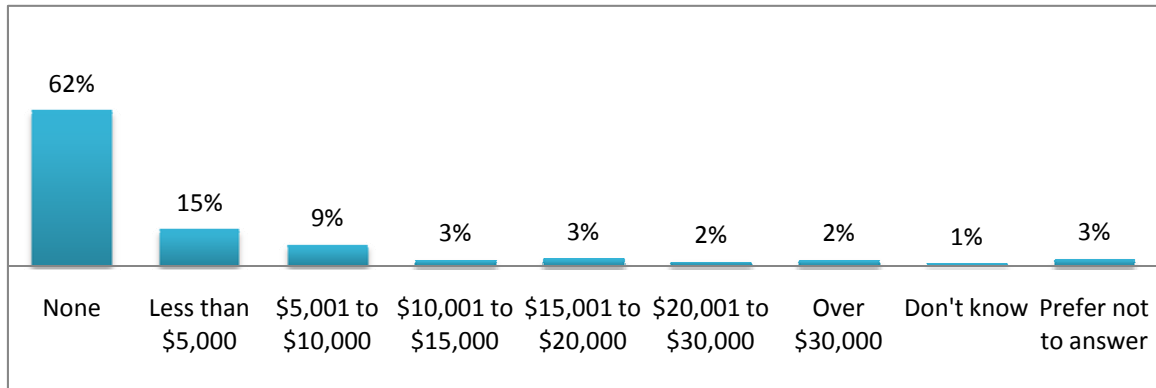
9% of students have accumulated over \$10,000 of student debt from family



Response Highlights:

- Compared to government student loan programs, Ontario students who participated in this study are far less likely to have debt accumulation from family, with 51% saying they have none and another 9% saying they have more than \$10,000 in debt accumulation from family.

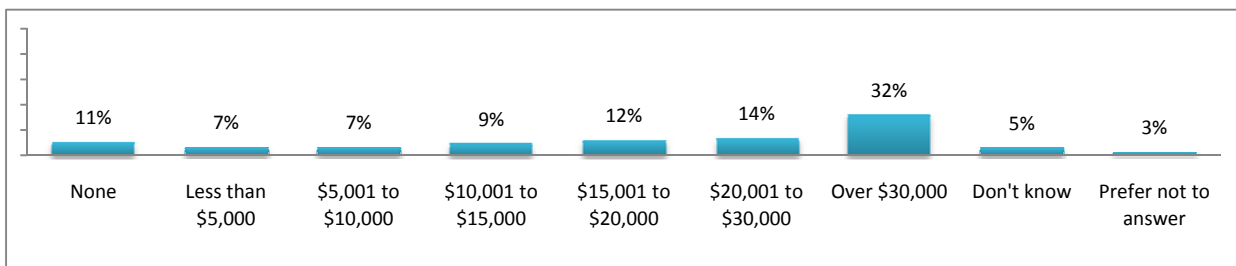
Figure 22: How much debt have you accumulated so far for your postsecondary education from: Private bank?



Response Highlights:

Compared to students with disabilities in the rest of the country, Ontario students who participated in this study are the least likely to have debt accumulated from a private bank, with two-thirds saying they have none (62%).

Figure 23: Approximately how much debt do you expect to accumulate, in total, by the time you graduate or complete your program of study?



Response Highlights:

- By graduation, a third of Ontario students who participated in this study said they would expect to have accumulated over \$30,000 of debt by the time they completed their program (32%).
- Only one in ten Ontario students who participated in this study said they would be debt free by the time they graduated (11%).

Perceived Effects of Debt and Financial Barriers

To gain a comprehensive understanding of what students expected prior to enrolling, we asked, “Prior to enrolling in postsecondary education, to what extent did you think that financial

circumstances would influence the completion of your studies?” (see Figure 24). This question yielded consistent responses across the different phases of research. The majority of Ontario respondents (60%) believed that financial costs would influence the completion of their program. Most of the individuals from the survey and interviews acknowledged that their process of obtaining funding for their postsecondary education was going to be a challenging one. One individual directly noted the challenge, stating:

Well it would definitely influence my education for sure, it would influence my completion of studies as I need . . . I need to work full time, so without working full time I can't pay for school, and going on OSAP or receiving a line of credit wasn't really an option at all. So basically I kind of pay as I go; I can only pay what I can afford, so basically the downfall is the more money I get the more classes I can take; the less money I get the less classes I can take.

Interestingly, for students who initially believed that finances would not play a major role in the completion of their studies, there was an optimistic belief that they would be able to overcome challenges as they arose. Many students believed that the resources they needed would be made available for them if needed (through bursaries, scholarships, financial assistance, etc.). Despite the funding challenges associated with attaining postsecondary education, there was a strong emphasis upon the value and importance of education. One key informant stated, “I feel like education is the most important thing to getting out of poverty, so whatever debt you incur I think it's worth it.”

As previously noted (see Figures 16, 17a&b, 20, 21 & 22), for many students with disabilities, there is a heavy reliance on external funding to offset educational costs. Without these methods of funding, completing the degree may not be plausible. Key informants expressed gratitude for the different sources of funding available for students with disabilities, for without these, they felt they would be unable to acquire their education. However, the results of this study suggest that individuals with disabilities often encounter a difficult process when applying for scholarships and grants on the basis of their disability. Many students noted that within the application process for obtaining educational funding, there were conflicting guidelines on what constituted a disability. This was the experience for students who were rejected by funding agencies because either their disability was not considered to be significant enough or it was not recognized at all.

One student noted that their mental health disability was not recognized within different funding stipulations

It's a . . . I would say it's a mental illness. It's schizophrenia. But try convincing ODSP of that, the Ontario Disability Support Program. They won't recognize it. They're not going to . . . they don't want to give me financial assistance. I don't understand it because [the institution] recognizes it and then it's supposedly it's the government of Ontario that's giving me this grant for permanent . . . students with permanent disabilities. And yet, the government of Ontario won't consider me for ODSP.

Another student noted:

There was a big, big problem out there with not fitting any mould. Once you did find . . . you get access to the information or find out which moulds you wanted to investigate, you found out you didn't fit.

Students with identified disabilities have to break through barriers in trying to fit into what constitutes a disability for various agencies. Reportedly, the result of this process is less than ideal, as many students indicated still having insufficient funding to supplement the costs of education and living.

Students were asked whether they currently have sufficient funds to complete their educational program. Over one-third (37%) of the Ontario respondents stated that they currently have less than half the funds they need to complete their education. Our research findings suggest that for the majority of these students, there is a high level of concern that they will be unable to complete their education due to financial barriers. Both the interviewees and the survey respondents noted high levels of concern that they would not be able to complete their studies because of lack of sufficient finances, with 77 per cent of the survey respondents noting concern about whether they will have the finances needed to complete their studies. The majority of respondents expressed feeling highly concerned about their finances: 81 per cent stated they were concerned about the estimated debt they would have incurred by graduation, and 75 per cent noted great concern about their ability to repay their debt within a reasonable timeframe after graduation. Interestingly, female students were more concerned about the level of debt accrued by graduation (86 per cent versus 74 per cent). Notably, financial barriers pose a significant risk to the completion of their academic pursuits.

One research finding suggests that many students with disabilities believed that they might have to discontinue, or indicated that they had already discontinued, studies due to lack of funding. The results of the survey state that 29 per cent of Ontario respondents indicated that they had interrupted their studies, with 11 per cent of these individuals stating financial reasons as the instigating factor. Furthermore, 2 per cent of the Ontario respondents had already interrupted their program indefinitely for this reason. For many students with disabilities, there was the fear that external funding might be cut from year to year, rendering them unable to support their educational pursuits. The research findings suggest that there is a reality of having insufficient funds which compromises degree completion.

Financial barriers also impact students' desire for continued learning. One major theme within the interviews was an emphasis on the importance of education and the desire to continue with higher education pursuits in the future upon graduation (teachers college, graduate studies, etc.). However, due to the level of debt accrued through their present degree, 26 per cent of the survey respondents noted that they would not pursue further studies after the completion of their current program.

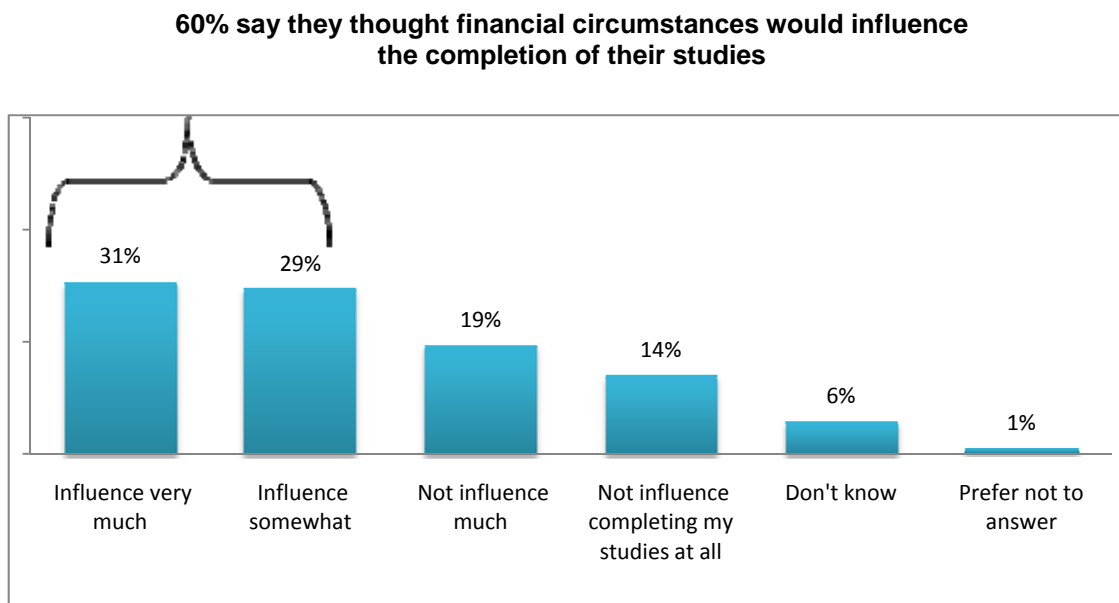
The issue of financial concern extended beyond students' present pursuits and had become a major factor in their future educational decisions. Within the survey sample, nearly 75 per cent

of respondents indicated high levels of concern over repaying loans. The impact of education-related debt extended beyond graduation and was influencing their future endeavours after graduation. One highly concerned student noted:

It really concerns me a lot like I said I'm finishing school even if I have to live on the street, you know, I am going to finish school. I'm doing this by myself. So . . . I am concerned because, you know, I do panic when I don't have rent money, you know, and stuff like that, so.

In hindsight, many students (45 per cent of survey respondents) noted that they would have made different financial choices throughout the course of their program if they had. Within the interviews, the most common changes cited included saving money prior to enrolment, better budgeting and applying for more scholarships.

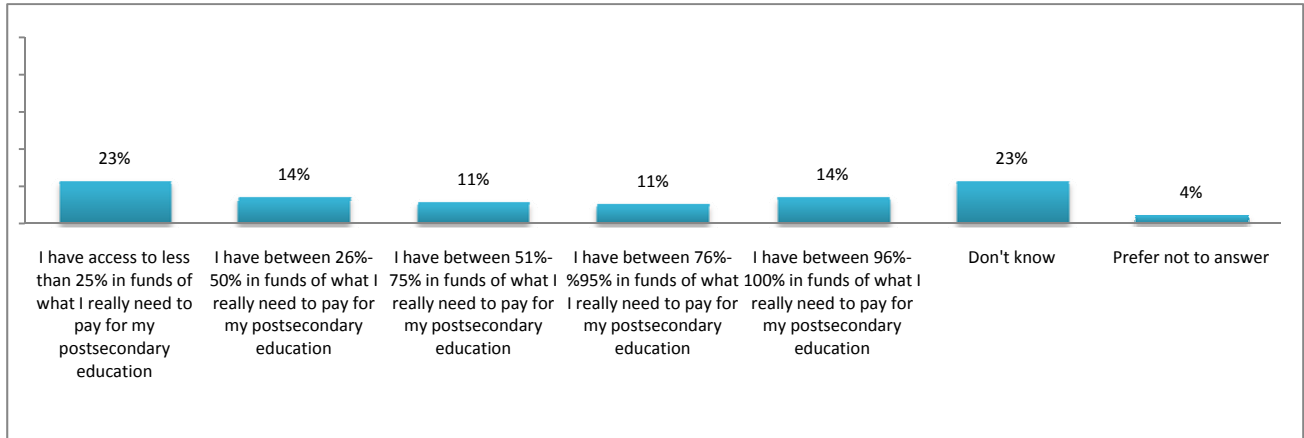
Figure 24: Prior to enrolling in postsecondary education, to what extent did you think financial circumstances would influence the completion of your studies?



Response Highlights:

- Mature Ontario students 40 plus (71%) who participated in this study were the most likely to say they thought, prior to enrolling, that financial circumstances would influence the completion of their studies.
- Ontario students with dependants (75%) and students with no dependants (58%) in this study were likely to say that, prior to enrolling; they thought financial circumstances would influence the completion of their studies.

Figure 25: What would you say is the ratio of sufficient funds that you have to complete your postsecondary education?

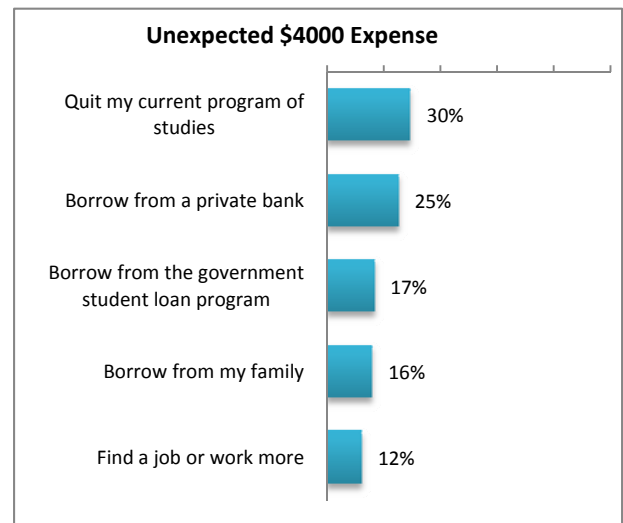
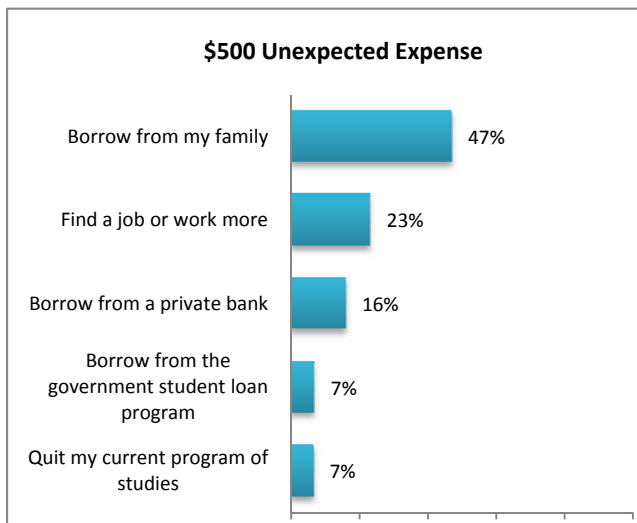


Response Highlights:

- Only one in seven Ontario disabled students with disabilities who participated in this study (14%) say they have between 96% and 100% of the money required to pay for most of their postsecondary education.

Figure 26: If you faced an unexpected \$500 Expense, what would you do?

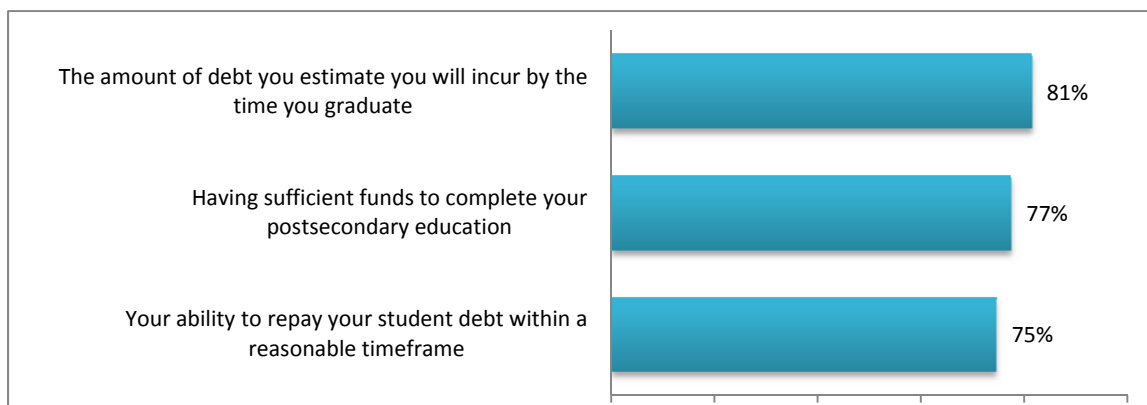
Figure 27: If you faced an unexpected \$4,000 Expense, what would you do?



Response Highlights:

- The largest percentage of Ontario students (30%) said that if faced with \$4,000 in unexpected expenses, they would most likely quit their current program of study; the second-largest percentage (25%) said they would borrow from a private bank.
- Ontario students 40 plus faced with unexpected expenses were more likely to quit their current program of study than any other age category. If faced with a \$500 unexpected expense, 19% of this age category said they would quit, and if faced with a \$4,000 unexpected expense, 51% said they would quit.

Figure 28: How concerned are you about . . . ?

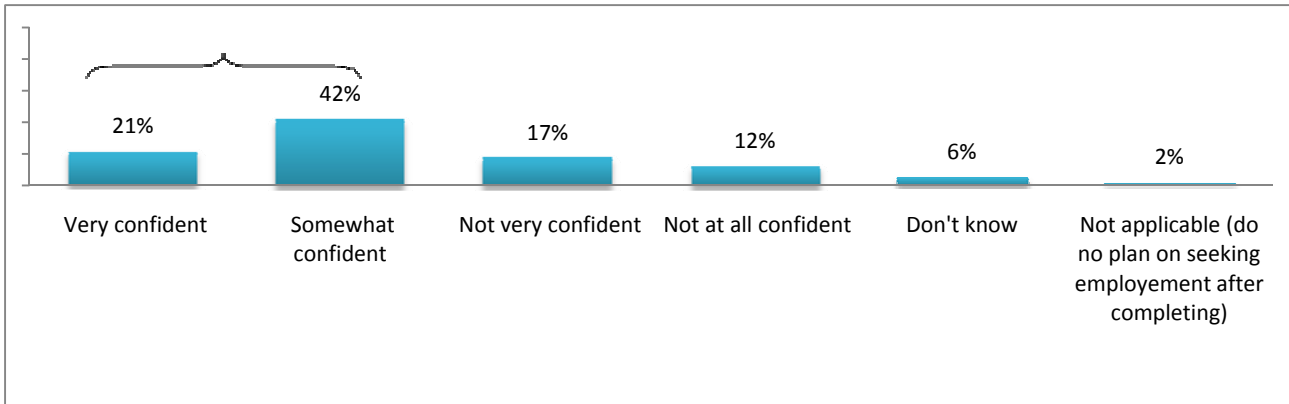


Response Highlights:

- Overall, female students (compared to male students) who participated in this study were more concerned about their finances in terms of the amount of debt they would incur by graduation (86% versus 74%), having sufficient funds to complete their education (81% versus 71%) and their ability to repay their debt within a reasonable timeframe (80% versus 66%).

Figure 29: How confident are you that you will be able to obtain a job related to your current field of study after you graduate or complete your program of study?

63% feel confident they will be able to obtain a job related to their current field of study after they graduate

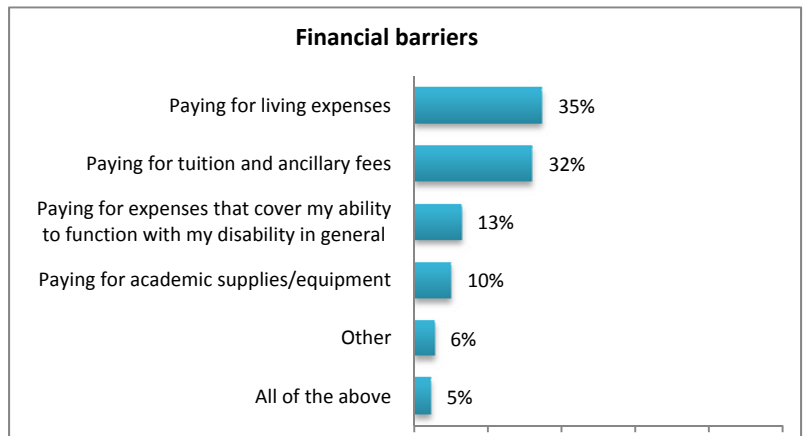
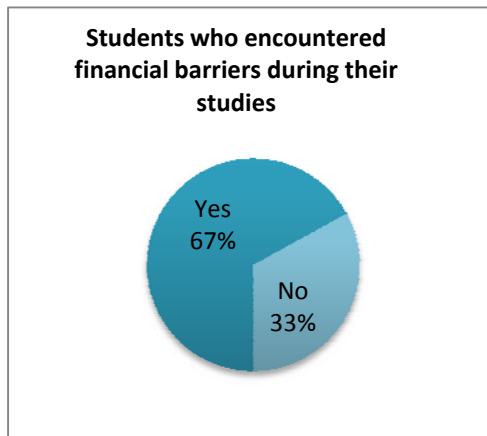


Response Highlights:

- Full-time Ontario students who participated in this study were more confident than part-time students that they would be able to find a job related to their field of study after graduation (66% versus 45%).

Figure 30: Do you feel you have encountered any financial barriers during your studies?

Figure 31: Would you say these barriers related mostly to . . . ?

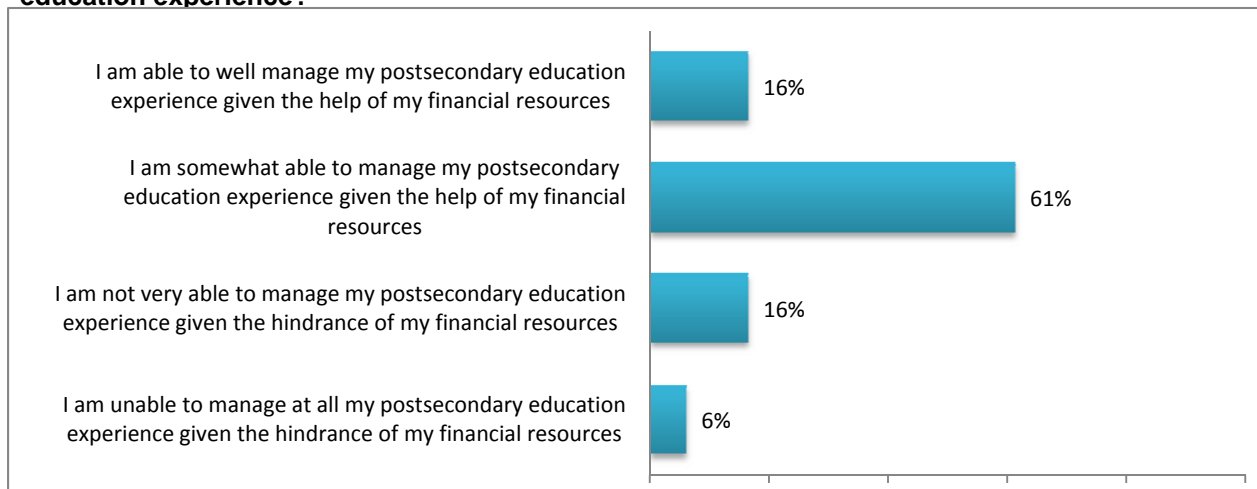


Response Highlights:

- Over two-thirds of Ontario students with disabilities in this study (67%) said they encountered financial barriers during their studies.

- Female students in this study were more likely to say they had encountered financial barriers during their studies than male students (73% and 57%, respectively).
- Ontario students with disabilities who have dependants are more likely than students with no dependants to say that they have encountered financial barriers during their studies (89% versus 64%) in this study.

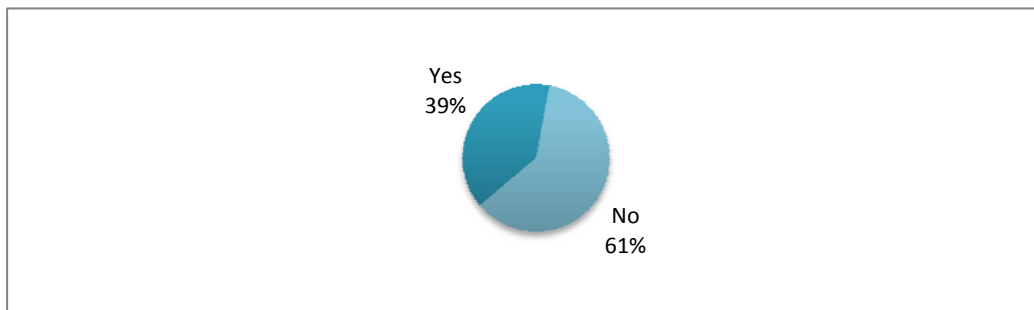
Figure 32: How much would you say your financial resources help or hinder your postsecondary education experience?



Response Highlights:

- Only one in six Ontario students with disabilities who participated in this study said that they are able to manage their postsecondary education well, given their financial resources (16%).
- Mobility-impaired students in Ontario were the most likely to say they were somewhat able to manage at all of their postsecondary education, given their financial resources (80%).

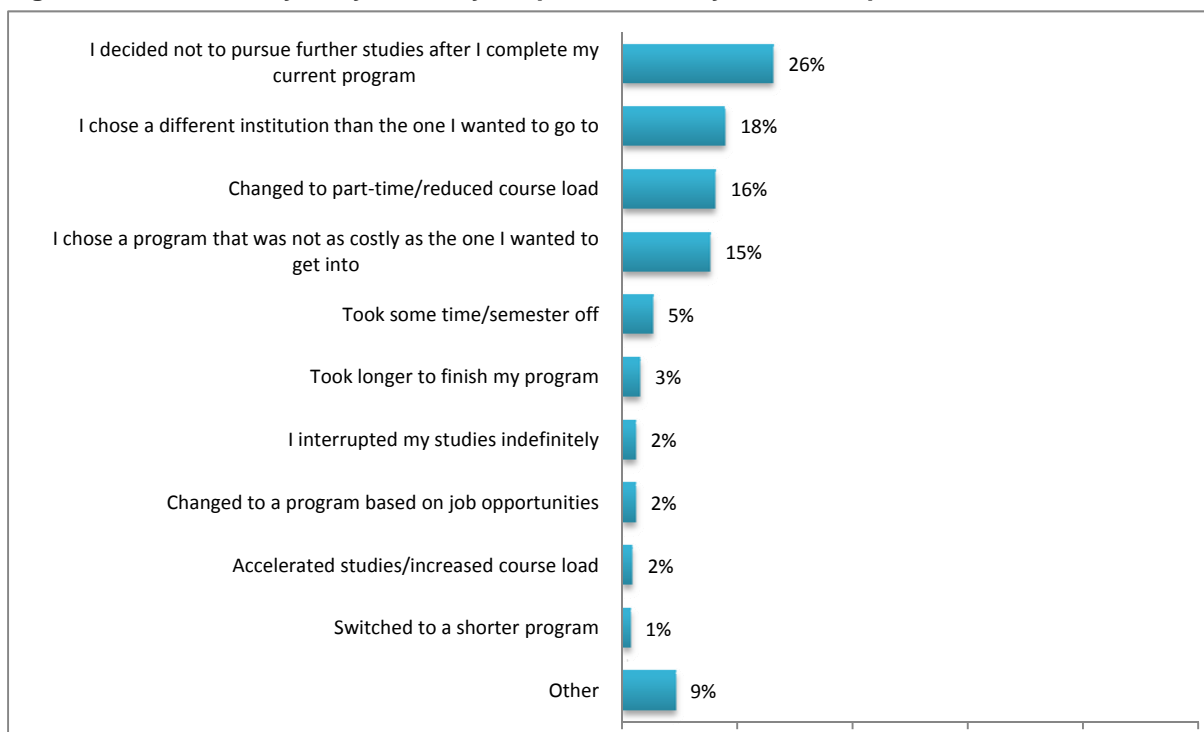
Figure 33: Have you altered your postsecondary education pursuits because of concerns regarding educational debt or financial barriers?



Response Highlights:

- Ontario students with disabilities in this study who had dependants were more likely than students with no dependants to say they had altered their postsecondary education pursuits due to educational debt and financial barriers (53% versus 37%).
- In addition, part-time students in Ontario with disabilities were more likely than full-time students to say they had altered their postsecondary education pursuits due to educational debt and financial barriers (50% versus 38%).

Figure 34: In what way did you alter your postsecondary education pursuits?

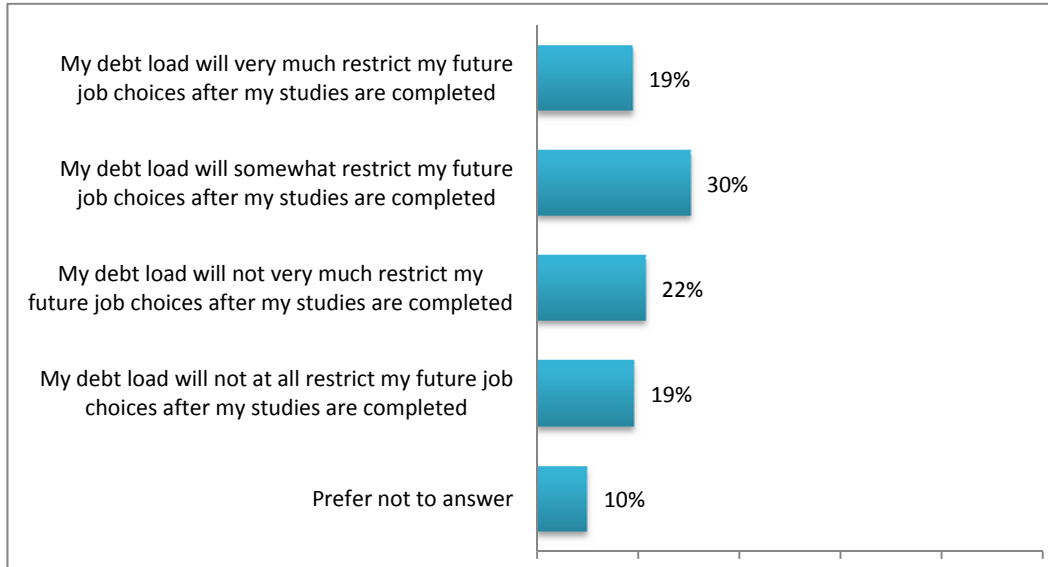


Response Highlights:

- In this study, the top three reasons given by Ontario students with disabilities who said they had altered their course of study to cope with education debt and financial barriers were:
 1. decided not to pursue further studies after I complete my current program (26%);
 2. chose a different institution than the one I wanted to go to (18%); and

3. changed to part time (16%).

Figure 35: Please choose which statement you agree with the most

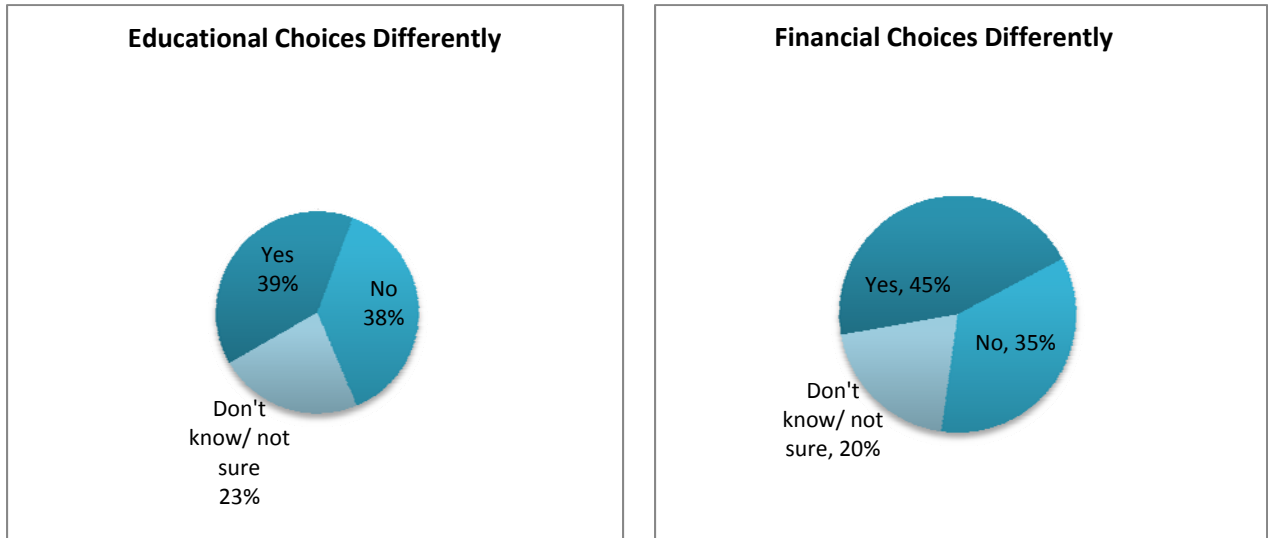


Response Highlights:

- Overall, Ontario students with disabilities who participated in this study were divided on whether or not their debt would restrict their job choices in some way (49% agreed their debt would restrict, whereas 41 per cent agreed their debt would not restrict their job choices very much or not at all).
- Nearly half (49%) of Ontario participants agreed their debt would restrict their job choices after graduation in some way.

Figure 36: Considering your experiences thus far, would you have made any educational choices differently?

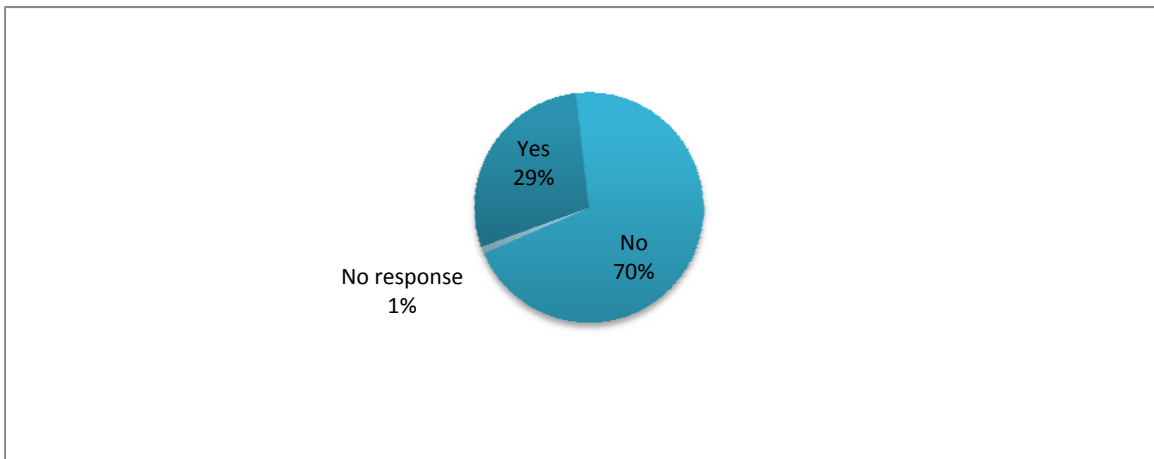
Figure 37: Considering your experiences thus far, would you have made any financial choices for your education differently?



Response Highlights:

- In this study, Ontario students with disabilities who were employed were more likely than students who were not employed to say they would have made some of their educational choices differently (46% versus 34%).

Figure 38: Have you ever interrupted your studies since you first began your current program?

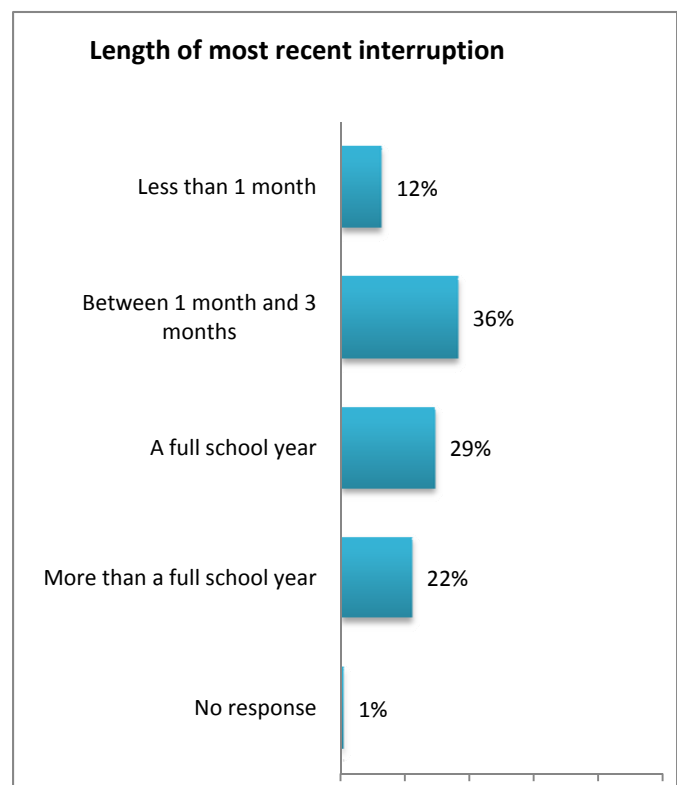
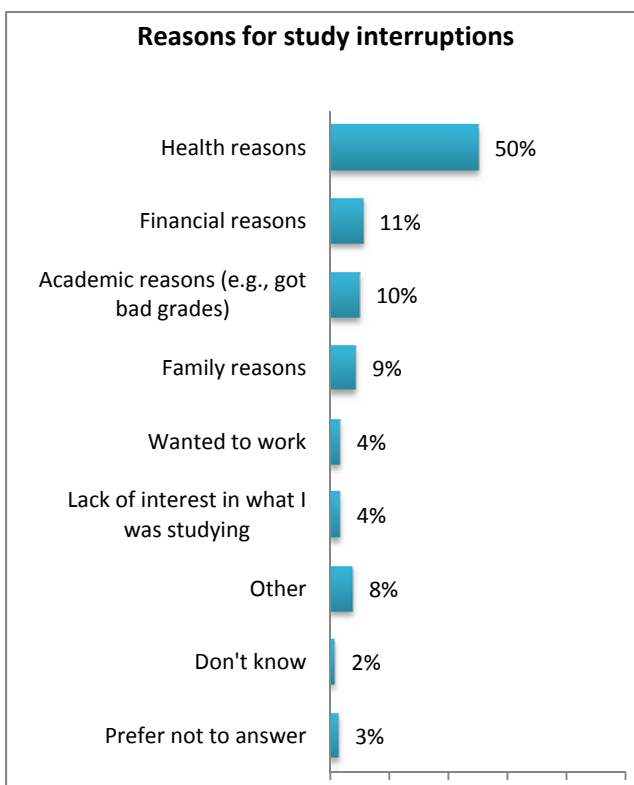


Response Highlights:

- In this study, Ontario part-time students (55%) were more likely than Ontario full-time students (25%) to say that they had to interrupt their current program of study since they began their program.

Figure 39: Thinking of the most recent time you interrupted your studies, what was the main cause of this interruption?

Figure 40: How long did your most recent interruption last?



Response Highlights:

- Nearly half of students (48%) who had an interruption to their studies said their most recent interruption lasted up to three months.

Implications

Policy

Financial Aid. The province of Ontario and the federal government have developed several programs and policies to address the financial and educational needs of postsecondary education students with disabilities. Still, these students absorb considerable financial expense related to their educational pursuits and disability accommodations. Many of their expenses come in the form of debt, which often serves as a barrier to their educational efforts. Their debt grows over a longer period of time, as this population of students typically takes longer to complete their postsecondary education. This is a result of the fact that they are often required to carry reduced course loads as a condition of their enrolment as a student with a disability. In view of this situation, along with their extended enrolment time trajectory and limited and restricted postgraduate labour opportunities, it is not surprising that their concerns about incurring and repaying significant educational debt are exacerbated. Policies that impact the financial aid process for these students need to consider altering measures from aid eligibility to financial aid packaging to loan repayment options in order to reduce the burden and barriers of financial debt load.

Policy Recommendations:

- 1.1. Balance of more grant aid than loan aid to students with disabilities
- 1.2. Since students with disabilities are often required to take reduced course loads for full-time status, thus prolonging their time to degree, consider extending access to financial assistance over a longer period of time with, again, an incremental reduction in loan and an increase in grant as they continue to work satisfactorily toward their degrees
- 1.3. Reconsider requirements for students to be eligible for financial aid specific to students with disabilities even if they are not eligible for basic provincial or federal assistance
- 1.4. Where it does not occur within institutions, adjust funding formulas for students with multiple disabilities that require separate and distinct accommodations and assistive aids instead of basing funding on the assumption of a singular disability
- 1.5. Consider including longer grace periods for loan repayments; partial loan forgiveness for this population; income tax breaks on direct loan payments from pay cheques; loan interest reduction or elimination options; and income and/or employment contingent loan payment scales.

Assessment of Disability. A major issue with regard to the ability to access financial aid and necessary accommodations and aids is the requirement to document one's disability status. The cost of some assessments can exceed \$3,000. In some cases, students pay this without any assistance and in other cases, they cover the cost up front and later seek reimbursement of a portion of that expense from governmental sources. Any delays in providing required documentation of disability status can limit a student's access to necessary accommodations, aids and services by PSE institutions.

Policy Recommendations:

- 1.6. Improve information sources regarding government subsidies for disability assessments, tax credits and other resources for those students who can demonstrate the possible existence of a disability that would impact their educational pursuits.
- 1.7. Encourage periodic verification of the educational effects of a disability. If there is a cost associated with the verification process, build in a subsidized amount (non-loan) into the student's financial aid package.
- 1.8. For institutions that conduct disability assessments with a direct cost to students, provide a government grant to fully or partially subsidize the cost associated with the assessments, as well as any infrastructure costs (i.e., personnel, equipment, instrumentation, etc.).

Practice

Students with disabilities often encounter barriers to their education because systems of support are not well coordinated among the various units that provide assistance to students. Further, barriers that impact these students' educational trajectories, and thus their financial circumstances, include the ways in which persons with disabilities are perceived, and treated, by others. Often, these negative perceptions and treatment can have an impact on students' experiences and learning opportunities in and outside of classrooms, as well as creating artificial barriers to significant personal and professional relationships that foster a climate of acceptance and collegiality. The absence of the coordination of supports, as well as an open, accepting collegial environment for students with disabilities, can further isolate these students from needed services and information that can be helpful in reducing barriers to their educational pursuits – including debt.

Practice Recommendations:

- 1.1. More effective institution-based coordination of resources, offices, personnel, community agencies and programs to support students with disabilities.
- 1.2. More effective coordination of information and services between institutions for students with disabilities who have moved across and between provinces and between PSE institutions.

- 1.3. Extend and enhance training for new faculty and staff to better understand the experiences and needs of students with disabilities, as well as the services and resources available to assist students with disabilities.
- 1.4. Regular and targeted assessment of the educational experiences of, and the relative educational, financial and personal impact on, students with disabilities in Ontario postsecondary institutions.

Research

Not enough is known about the experiences of students with disabilities in Ontario postsecondary education. More knowledge about the key factors that contribute to their success and the barriers that undermine their optimal performance and degree acquisition can be helpful in constructing effective learning environments and public policy. Disability is not monolithic in terms of its manifestations and impact on individuals or on their educational experiences. One size does not fit all when it comes to the experiences and needs of students who have disabilities. Costs, services and accommodations for students with disabilities can cover a wide spectrum. Research needs to be undertaken that considers the many factors contributing to issues of access, persistence, performance, engagement and graduation of students with disabilities. Further, scholarly attention needs focus on the post graduation experiences of former students with disabilities, such as labour force options, social and civic experiences and their general engagement in various sectors and systems of society.

Research Recommendations:

- 1.1. Study the similar and divergent experiences of students with invisible versus visible disabilities.
- 1.2. Study the similar and divergent experiences of students with disabilities in colleges versus the experiences of those in universities.
- 1.3. Examine the experiences of international and immigrant students with disabilities.
- 1.4. Study the similar and divergent experiences of graduate and professional versus undergraduate students with disabilities.
- 1.5. Give attention to the impact that sophisticated survey programming and modified forms of interviewing have on the participation of students with disabilities.
- 1.6. Consider establishing ways in which students with disabilities can identify as having a disability without enduring the stigma associated with a disability, while still benefiting from the services and resources available to this student population. Determine the relative impact (educationally, financially, socially, physically, psychologically, etc.) on students who have disabilities and on those who do not identify as having disabilities.

Conclusions

This study has made clear the difficulty in separating education-related and disability-related expenses and debt among students with disabilities in postsecondary education. The costs and related consequences for this population of students attending college or university are related both to their educational pursuits and to their disability. Without addressing issues of educational accommodation and support and resources to navigate basic daily needs, some students with disabilities might have a near impossible task of accessing and succeeding in postsecondary education.

From the responses to both the online survey and the interviews, students with all forms of disabilities demonstrate high levels of persistence and commitment to their educational endeavours, often in the face of significant barriers and expense.

Considerable perceived and real educational barriers exist for students with disabilities. Some are similar to those encountered by students who do not identify as having a disability, and some barriers are unique to students with disabilities. The current study identified barriers that are unique to students with disabilities, including the following:

- **Persistence in PSE.** Students with disabilities take a longer time to complete their educational certification, either as a result of the effects of their disability and/or the results of institutional or governmental requirements regarding the number of courses they can take as an officially recognized student with a disability.
- **Ability to work.** Some students with disabilities have difficulty maintaining combinations of heavy work and school schedules. Some disabilities also limit the type of work students can do. Perhaps employer attitudes about the capabilities of students with disabilities play a significant part in restricting students' abilities to work in some jobs.
- **Costs of assistive aids, medication and services.** The additional expense associated with performing daily activities is significant for students with disabilities. The expenses for these services and resources are sometimes borne by students without help from other sources. But without these services and resources, many students with disabilities would be unable to complete their postsecondary education successfully.
- **Accessible information.** Accessibility of critical information about resources, services and processes is a significant problem, since this information is often difficult for students with disabilities to locate from web-based and/or print-based documentation. Therefore, students with disabilities have difficulty accessing information that could be helpful to their success as students in postsecondary education – or they may not find that information at all.

The study itself was unique in that it generated multiple sources of data from a broad sample of students, reflecting a wide range of disabilities. However, more analyses, which could reflect more nuanced realities for this population, remain to be conducted.

Many suggestions that emerged from the study would be helpful in supporting the educational pursuits of students with disabilities. This study encourages institutions and policy makers to review existing policies and practices, as well as their relative impacts on students with disabilities, to see whether modifications need to be made in order to ensure that students in this population have equitable access to, and success in, postsecondary education. Additional research is vital to better understand the experiences of students with disabilities who do not officially identify as having disabilities. Understanding the barriers to their educational pursuits, as well as the factors that impact their post graduation employment and social opportunities and choices, can lead to greater support for all students with disabilities. Finally, systems and resources to educate the broader public – particularly public decision makers, employers and educators – about disabilities can impact the perceptions and misconceptions held about persons with disabilities.

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Appendix A: Ontario Survey Participant Demographic Table

Survey Participants/Ontario Population of Persons with Disabilities (where available)

Gender:

Females	62% /
Males	38% /

Age:

18-24	51% /
25-29	24% /
30-34	8% /
35-39	5% /
40-44	4% /
45-49	5% /
50+	3% /

Types of Disabilities:

Learning Disability	48% /
Mental Health Disability	27% /
Medical Disability	17% /
Chronic Disability	16% /
Neurological Disability	9% /
Mobility Impaired	9% /
Deaf/Hard of Hearing	8% /
Blind/Visually Impaired	4% /
Chemical/Immune system sensitivity	4% /
Speech Impaired	1% /
Other	5% /

Visible Minority:

Yes	22% /
No	75% /
Prefer not to answer	3%

Aboriginal:

Yes	3% /
No	97% /

Citizenship:

Yes	99% /
No	1% /

*International student with status deemed as resident status.

Permanent Residents of Ontario:

Yes 95% /
No 5% /

Relationship Status:

Single (including divorced, separated from spouse or partner) 70% /
Married or with a long-term relationship 24% /
Prefer not to answer 6% /

Living Arrangements:

Living with my parents or legal guardians 29% /
Living with one or more roommates (not in a school residence) 21% /
Living alone (not in a school residence) 15% /
Living in school residence 14% /
Living with a spouse (not in school residence) 13% /

Primary Caregiving Status:

Yes 13% /
No 87% /

Number of Dependents:

[Authors: Percentages here do not add to 100.]

Under 18 years of age 51% /
Over 18 years of age 28% /

PSE Attendance:

University 70% /
College 28% /
Other 1% /

Student Status:

Full-time student 86% /
Part-time student 13% /
Other 1% /

Type of Postsecondary Education Pursued:

Certificate or diploma 27% /
Bachelor's degree 57% /
Master's degree 7% /
Doctorate 3% /
Professional degree 4% /
Other 2% /
No response 0%

Appendix B: Student Interview Protocol

Student Name: _____ Date/Time: _____

Interviewer's Name _____

Students with Disabilities and Debt Load

Interview Guide (Students)

Thank you for your interest in the study to assess ***Debt Load and Financial Barriers for Students with Disabilities in Canadian Postsecondary Education***.

The Centre for the Study of Students in Postsecondary Education (CSS) and the National Educational Association of Disabled Students (NEADS), in collaboration with the Canadian Association of Disability Service Providers in Postsecondary Education (CADSPPE), is assessing the academic/educational debt load and financial barriers of students with disabilities. Our interest is in understanding the relative debt incurred by students who report disabilities in postsecondary education, the financial barriers to their education that they experience, and the related impact their relative debt and financial barriers have on their educational experience and decisions.

The first phase of this study involves brief interviews with students with disabilities in postsecondary institutions across Canada. As well, we will interview key staff from financial aid offices and disability service providers from Canadian postsecondary institutions. Later, there will be an on-line survey for a broader set of students with disabilities to complete. Additionally, we will engage in analyses of existing national data sets that explore various facets of postsecondary student experiences to see what these data can tell us about the financial debt and barriers circumstances of students with disabilities in Canadian postsecondary education.

Interviews will take up to 45 minutes, and will be conducted via telephone. The interviews will be digitally audio taped, later transcribed and analyzed for common and divergent themes, as well as, any distinctions among the various groups of students with disabilities. No identifiable information will be used that will reveal the identities of any interview participant or their institution. Interview participation is completely voluntary and participants may withdraw from the study at any point in the process. Students who complete the interview process will receive a \$10.00 stipend [mailed to the address provided to the study researcher].

If you have any questions or concerns about the study and/or your participation, please contact the lead researchers, Dr. Tony Chambers, University of Toronto, at 416-978-1215, email tchambers@oise.utoronto.ca, Dr. Mahadeo Sukhai, 416-946-4501 x 5036, email m.sukhai@utoronto.ca. Or you may contact Ms. Bridgette Murphy at the University of Toronto, Office of Research Ethics at 416-946-5606 or bridgette.murphy@utoronto.ca.

Do you consent to participating in this interview? Yes ____ No ____

Do I have your consent to audio tape this interview? Yes ____ No ____

Do I have your consent to use the information from this interview for our study on debt load and financial barriers for students with disabilities? Yes ____ No ____

Thank you very much!

Interviewers: Just ask the questions provided in this Interview Guide. Use the options below the questions to note the responses of participants. Make notes in the margins next to any particular question and/or at the conclusion of the interview in the **Field Notes** section. Please feel free to seek further clarification of responses from interview participants.

SECTION A: DEMOGRAPHIC DATA:

What is your year of birth?

- Year _____

What is your Gender?

- Female Male Other (please clarify) _____

Do you consider yourself to be a member of a Visible Minority Group in Canada (other than Aboriginal)?

- Yes
- No

Do you consider yourself to be a person of Aboriginal or native ancestry?

- Yes
- No

Are you a Canadian citizen?

- Yes
- No
- If "No" which country (or countries) are you a citizen of?

What is your current relationship status?

- Married or with a partner in a long term relationship
- Single (including divorced or separated from spouse or partner)

Do you have primary care giving responsibility for dependents?

- Yes
- No

If **Yes**, how many dependents _____

- Number of youth dependents (under 18 years of age) _____
- Number of adult dependents (including seniors) _____

What type of postsecondary educational institution do you attend?

- University
- Community College
- CEGEP
- Technical/Vocational
- Other, please specify _____

What is the name and province/territory of the postsecondary educational institution that you attend?

- Name of institution: _____
- Province/Territory: _____

Which province or territory are you a permanent resident of?

- Province/Territory: _____

What type of educational qualification are you currently pursuing?

- Certificate or diploma
- Bachelor's degree
- Master's degree
- Doctorate
- Post-doctorate
- Other _____

As of September 1st, 2008, what year of your program have you completed?

- Less than 1 year
- 1 year
- 2 years
- 3 years
- 4 years
- More than 4 years

What is your field of study? Please be as specific as possible (i.e. Anthropology, Computer Science, History, Hotel Management, etc.).

What is your current enrolment status:

- Full-time student
- Part-time student
- Other, please specify _____

Why did you choose the school you currently attend? (check more than one if applicable):

- Accessibility (of services offered)
- Academic programs offered
- Location
- Reputation
- Scholarship or Grant
- Other, please specify _____

What is the highest level of education completed by your mother?

- Less than high school graduation
- High School Diploma
- College/Technical Institute
- Apprenticeship/Trade Certificate
- University
- Don't know

What is the highest level of education completed by your father?

- Less than high school graduation
- High School Diploma
- College/Technical Institute
- Apprenticeship/Trade Certificate
- University
- Don't know

Do you have siblings (sisters and/or brothers)?

- Yes
- No
- Number of sisters _____
- Number of brothers _____

Are any of your siblings in postsecondary education now?

- Yes
- No

Who and how many siblings are in postsecondary education?

- Sister(s) in Postsecondary education _____
- Brother(s) in Postsecondary education _____

Please estimate your total family income for 2007 – 2008:

- Below \$20,000
- \$20,000 to 35,000
- \$35,000 to \$50,000
- \$50,000 to \$75,000
- \$75,000 to \$90,000
- \$90,000 to \$120,000

- \$120,000 to \$150,000
- \$150,000 to \$200,000
- Above \$200,000

SECTION B: DISABILITY INFORMATION

What type of **disability/impairment (or disabilities/impairments)** do you have?

Check all that apply.

- Blind/Visually impaired
- Learning disability
- Mobility impaired
- Neurological disability
- Deaf/Hard of hearing
- Mental health disability
- Medical disability
- Other, please specify _____

Do you currently receive financial aid in the form of a scholarship, student loan/grant, or academic award?

- Yes
- No

Identify the scholarship, student loan/grant, or academic award by name: _____

Please list your sources of financial support for your postsecondary education:

- Work income
- Employment Insurance (EI)
- Training grant/Scholarship
- Social/Income Assistance (Welfare)
- Government Student Loan
- Government Student Grant/Bursary
- Academic Scholarship
- Student line of credit/personal bank loan
- Money from parents
- Money from spouse
- Money from other family members
- Source of funding for people of Aboriginal or Native ancestry
- Government (federal or provincial) financial support for persons with disabilities
- Personal savings
- Other (specify) _____

SECTION C: EXPENDITURE QUESTIONS

Approximately how much money did you/will you spend on tuition and mandatory fees for your current year of studies??

- \$0
- \$1 to \$2,500
- \$2,501 to \$5,000
- \$5,001 to \$7,500
- \$7,501 to \$10,000
- \$10,001 to \$15,000
- Over \$15,000

Approximately how much money did/will you spend on books, education-related equipment and supplies for your current year of studies?

- \$0
- \$1 to \$2,500
- \$2,501 to \$5,000
- \$5,001 to \$7,500
- \$7,501 to \$10,000
- \$10,001 to \$15,000
- Over \$15,000

During your current year of studies, how much money do you spend in a typical month, on living accommodations (i.e. rent, room and board, or mortgage)?

- \$0
- \$1 to \$500
- \$501 to \$1,000
- \$1,001 to \$1,500
- \$1,501 to \$2,000
- Over \$2,000

How much money do you spend in an average month, for the following items?

- Utilities not included in rent: gas/oil, heat, cable, phone, internet, etc. \$ _____
- Food: groceries and dining out (exclude meal plans) \$ _____
- Entertainment: theatre, movies, magazines, etc. \$ _____
- Transportation: bus, subway, train, parking, car expenses, etc. \$ _____
- Medical: prescription drugs, user fees, equipment, etc. \$ _____
- Daycare \$ _____
- Personal debt payments: lines of credit, mortgage, credit cards, family, student and/or personal loans \$ _____
- Clothing and personal incidentals: toothpaste, shampoo, etc. \$ _____
- Contributions to savings: RRSP, Savings bonds, savings accounts, etc. \$ _____
- Child support/alimony payments \$ _____

Approximately what is the current amount of education related debt you have accumulated during your studies so far?

- None
- Less than \$5,000
- \$5,001 to \$10,000
- \$10,001 to \$15,000
- \$15,001 to \$20,000
- \$20,001 to \$30,000
- Over \$30,000

Approximately how much education related debt do you expect to accumulate, in total, by the time you graduate or complete your program of study?

- None
- Less than \$5,000
- \$5,001 to \$10,000
- \$10,001 to \$15,000
- \$15,001 to \$20,000
- \$20,001 to \$30,000
- Over \$30,000

What are, or will be, the sources of that debt (i.e. credit card, bank loan, OSAP, loan from friends or family, etc)?

Are you currently employed?

- Yes
- No

If “Yes”, for how many hours per week are you employed _____

Is your employment

- On-campus, or
- Off-campus?

SECTION D: EXPECTATIONS

- a) Prior to enrolling in postsecondary education, to what extent did you think financial circumstances would influence the completion of your studies?
- b) How concerned are you about...
 - Having sufficient funds to complete your postsecondary education?**
 - Not concerned at all
 - Just a little concern
 - More than a little concerned
 - Highly concerned!
 - The amount of debt you estimate you will incur by the time you graduate?**
 - Not concerned at all
 - Just a little concern

- More than a little concerned
 - Highly concerned!
- Your ability to repay your student debt within a reasonable timeframe?**
- Not concerned at all
 - Just a little concern
 - More than a little concerned
 - Highly concerned!
 - Don't know
- c) How confident are you that you will be able to obtain a job related to your current field of study after you graduate or complete your program of study?
- Very confident
 - Somewhat confident
 - Not very confident
 - Not at all confident
 - Don't know
 - Not applicable (do not plan on seeking employment after completion)

SECTION E: EXPERIENCES

- a) What financial barriers have you encountered during your studies? Please explain.
- b) What strategies or choices did you employ to overcome these barriers
- c) What might you consider to be some of causes (or reasons) of these financial barriers?
- d) What individuals or organizations are involved in assisting you with addressing these financial barriers?

SECTION F: IMPACT

- a) To what extent does the role of financial resources facilitate or hinder your postsecondary education experience?
- b) Have you altered, or do you plan to alter, your postsecondary education pursuits because of concerns regarding educational debt or financial barriers? Please explain.
- c) What are your aspirations (employment/academic/other) upon completing your current postsecondary studies?
- d) How might your debt load enable/restrict your future choices upon completing your studies
- e) Considering your experiences thus far, what educational and/or financial choices would you have made differently, if any?

Is there anything else you would like to comment on regarding your educational debt load and/or financial barriers?

Thank you very much!

Field notes:

Appendix C: Draft Online Survey

DRAFT SURVEY

DISABILITY INFORMATION

This section will discuss the nature of one's disability or impairment.

1. Please indicate the primary nature of your disability/impairment (or disabilities/impairments).

Please check as many as would apply.

- a. Blind/Visually impaired
- b. Learning disability
- c. Speech impaired
- d. Mobility impaired
- e. Neurological disability
- f. Deaf/Hard of hearing
- g. Mental health disability
- h. Medical disability
- i. Chronic disability
- j. Chemical / immune system sensitivity
- k. Other, please specify _____

2. On a day-to-day basis, what kinds of aids or services do you use to accommodate your disability? The following is a list of some aids and services. Please describe as fully as possible the aids or services you use if they do not appear on this list.

- 1 White cane
- 2 Guide dog
- 3 Alternative formats (e.g. Braille, large print, audio tape)
- 4 Sign language interpreters
- 5 Hearing aid
- 6 Communication board such as Bliss
- 7 Wheelchair/Scooter
- 8 Crutches or other walking aids
- 9 Attendant care services
- Specialized or Adaptive technology (e.g. computers, software, brailers, calculators)
- 10
- 11 Drugs and medical supplies
- 12 Specialized transportation systems
- Academic accommodations (e.g. note-takers, books on tape, tutors, student volunteer helpers, extra time on exams, other exam/assignment accommodation, etc.)
- 13
- 14 Extended testing time
- 15 Other, please specify _____
- 16 No aids or services used

3. Depending on your disability, are there any aids or services which you would use but do not have access to?

1. Yes

2. No *If no, go to Q5*

4. *If yes, what are they?*

- 1 White cane
- 2 Guide dog
- 3 Alternative formats (e.g. Braille, large print, audio tape)
- 4 Sign language interpreters
- 5 Hearing aid
- 6 Communication board such as Bliss
- 7 Wheelchair/Scooter
- 8 Crutches or other walking aids
- 9 Attendant care services
- 10 Specialized or Adaptive technology (e.g. computers, software, brailers, calculators)
- 11 Drugs and medical supplies
- 12 Specialized transportation systems
- 13 Academic accommodations (e.g. note-takers, books on tape, tutors, student volunteer helpers extra time on exams, other exam/assignment accommodations, etc.)
- 14 Extended testing time
- 15 Other, please specify _____
- 16 No aids or services used

5. *If no, why do you not have access to these aids or services?*

1. No government program to fund access
2. Too costly for personal purchase
3. Unavailable in my area
4. Not eligible for bursary programs
5. Unable to secure awards/bursaries
6. Unaware of available resources
7. Other, please specify _____

6. Do you need any assistive aids or services or special equipment to pursue your studies?

1. Yes

2. No *If no, skip to Q8*

7. *If yes, do you require any of the following to be able to continue your studies? Please check those which apply:*

1. Support staff, e.g.: reader, oral or sign language interpreter, study coach, personal assistant
2. Technical aids and devices such as: voice synthesizer, T.T.Y., infrared system, computer
3. Adaptive technology e.g. CCTV, and software tools

4. Alternative format services, e.g.: conversion of print to Braille, audio tape
5. Communication services, e.g.: note-takers, interpreters
6. Modified hours or days or reduced class/study hours
7. Accessible transportation
8. Other, please specify _____

8. Please indicate how much you agree or disagree with each of the following statements.

- Strongly agree
 Somewhat agree
 Somewhat disagree
 Strongly disagree

1. My disability is just another characteristic like hair color.
2. My disability significantly impacts my ability to participate in all aspects of society.
3. My disability affects some parts of my life, but not others depending on circumstances.
4. I feel oppressed by others because of my disability.
5. If the attitudes of society were more open, I would not be considered as disabled.
6. Because of my disability I consider myself to be different than “normal” people.

FINANCIAL SUPPORT

9. Do you currently receive financial aid in the form of a scholarship, student loan/grant, or academic award?

Yes

No (skip to Q11)

If yes, ask:

9. Identify the scholarship, student loan/grant, or academic award by name:

11. Please check all your sources of financial support for your postsecondary education:

- a. Work income
- b. Employment Insurance (EI)
- c. Training grant/Scholarship
- d. Social/Income Assistance (Welfare)
- e. Government Student Loan
- f. Government Student Grant/Bursary
- g. Academic Scholarship
- h. Student line of credit/personal bank loan
- i. Money from parents
- j. Money from spouse
- k. Money from other family members
- l. Source of funding for people of Aboriginal or Native ancestry
- m. Government (federal or provincial) financial support for persons with disabilities

- n. Personal savings
- o. Other
(specify) _____

EXPENDITURES

12. To what extent do you feel you are/will be able to manage your educational expenses for your post-secondary education?

- Very able
- Somewhat able
- Not very able
- Not at all able to manage the educational expenses

13. Approximately how much in the way of education related expenses do you expect to accumulate, in total, by the time you graduate or complete your program of study?

- a. None
- b. Less than \$5,000
- c. \$5,001 to \$10,000
- d. \$10,001 to \$15,000
- e. \$15,001 to \$20,000
- f. \$20,001 to \$30,000
- g. Over \$30,000
- h. DK/Refused

14. Are you currently employed?

- Yes
- No (skip to Q17)

15. If "Yes", ask:

For how many hours per week are you employed _____

16. Please indicate the type of work you are employed in

(LIST OF JOB TYPES HERE)

EXPECTATIONS

17. Prior to enrolling in postsecondary education, to what extent did you think financial circumstances would influence the completion of your studies?

- Influence very much
- Influence somewhat
- Not influence much
- Not influence completing my studies at all

18. What would you say is the ratio of sufficient funds that you have to complete your postsecondary education?

I have access to less than 25% in funds of what I really need to pay for my postsecondary education

I have between 26%-50% in funds of what I really need to pay for my postsecondary education

I have between 51%-75% in funds of what I really need to pay for my postsecondary education

I have between 76%-95% in funds of what I really need to pay for my postsecondary education

I have between 96%-100% in funds of what I really need to pay for my postsecondary education

19. How concerned are you about...

a. Having sufficient funds to complete your postsecondary education?

Very concerned

Somewhat concerned

Not much concerned

Not concerned at all

b. The amount of debt you estimate you will incur by the time you graduate?

Very concerned

Somewhat concerned

Not much concerned

Not concerned at all

c. Your ability to repay your student debt within a reasonable timeframe?

Very concerned

Somewhat concerned

Not much concerned

Not concerned at all

20. How confident are you that you will be able to obtain a job related to your current field of study after you graduate or complete your program of study?

Very confident

Somewhat confident

Not very confident

Not at all confident

Don't know

Not applicable (do not plan on seeking employment after completion)

EXPERIENCES

21a. Do you feel you have encountered any financial barriers during your studies?

- a. Yes
- b. No

If yes, ask:

21b. Would you say these barriers related mostly to ...

- a. Paying for academic supplies/equipment
- b. Paying for non-academic living expenses
- c. Paying for expenses that cover my ability to function with my disability in general
- d. other (specify)_____

22. How much would you say your financial resources help or hinder your postsecondary education experience?

- a. I am able to well manage my postsecondary education experience given the help of my financial resources
- b. I am somewhat able to manage my postsecondary education experience given the help of my financial resources
- c. I am not very able to manage to manage my postsecondary education experience given the hindrance of my financial resources
- d. I am unable to manage at all my postsecondary education experience given the hindrance of my financial resources

IMPACT

23. Have you altered, or do you plan to alter, your postsecondary education pursuits because of concerns regarding educational debt or financial barriers?

- a. Yes, have altered /plan to alter my postsecondary education pursuits due to financial barriers
- b. No, have not altered my postsecondary education pursuits due to financial barriers but I am thinking about it
- c. I will not alter any of my postsecondary education pursuits at all due to financial barriers.

24. Please choose which statement you agree with the most.

- a. My debt load will very much restrict my future job choices after my studies are completed.
- b. My debt load will somewhat restrict my future job choices after my studies are completed.

- c. My debt load will not very much restrict my future job choices after my studies are completed.
 - d. My debt load will not at all restrict my future job choices after my studies are completed.
25. Considering your experiences thus far, would you have made any educational and/or financial choices differently?
- Yes
 - No
 - DK/Not sure

DEMOGRAPHIC DATA

26. What year were you born?
Year _____

27. What is your Gender?
Female
Male

28. Do you consider yourself to be a member of a Visible Minority Group in Canada (other than Aboriginal)?
Yes
No
Refused
Definition: Visible minorities are a demographic category defined by the [Canadian Employment Equity Act](#) as "persons, other than [Aboriginals](#), who are non-[Caucasian](#) in race or non-[white](#) in skin [colour](#)".

29. Do you consider yourself to be a person of Aboriginal or native ancestry?
a. Yes
b. No
c.

30. Are you an international student?
a. Yes
b. No
c. If "Yes" which country (or countries) are you a citizen of?

31. Please indicate which of these best describes your current student citizenship status
a. Full Canadian citizen/resident
b. International student deemed as non-resident in Canada
(meaning that you return to your home country on a periodic basis or for a significant amount of time in the calendar year; or remove yourself to another country when not attending university in Canada.

- c. International student with status as a Deemed resident status)
(meaning that you stay in Canada for 183 days or more in a calendar year as a student)
- d. Other_____

32. What is your current relationship status?

- Married or with a partner in a long term relationship
- Single (including divorced or separated from spouse or partner)

33. Please select which category best describes your current living arrangements while attending school:

- a. Living with parents/siblings/other relatives at home
- b. Living with relatives, but not at home
- c. Living in school residence
- d. Living alone away from home/not in school residence
- e. Living away from home/not in school residence with a room mate / partner
- f. Other (please specify)

34. Do you have primary care giving responsibility for dependants?

- a. Yes
- b. No
- c. If Yes, how many dependents _____
- d. Number of Youth dependents (under 18 years of age) _____
- e. Number of adult dependents (including seniors) _____

35. What type of post-secondary educational institution do you attend?

- a. University
- b. Community College
- c. CEGEP
- d. Technical/Vocational
- e. Other, please specify_____

36. What is the name and city, province/territory of the post-secondary educational institution that you attend?

- a. Name of institution: _____
- b. City _____
- c. Province/Territory: _____

37. Which city and province or territory of Canada are you a permanent resident of?

- a. City _____
- b. Province/Territory: _____
- c. Not a Canadian resident _____

38. What type of educational qualification are you currently pursuing?
- a. Certificate or diploma
 - b. Bachelor's degree
 - c. Master's degree
 - d. Doctorate
 - e. Post-doctorate
 - f. Professional degree (e.g., B.Sc.Pharm.; DDS; B.Sc.N; MD; DVM; LLB/JD; BSW; etc.)
 - g. Other _____

39. As of September 1st, 2008, what year of your program have you completed?
- a. Less than 1 year
 - b. 1 year
 - c. 2 years
 - d. 3 years
 - e. 4 years
 - f. More than 4 years
 - g. _____

40. What year did you first register in your current program? _____

41. Did you have any interruptions in completing your current program? _____

Yes

No (skip to Q45)

If yes, ask:

42. What was it? _____

43. How many days did it last? _____

44. What was the cause of this interruption/these interruptions in your course? _____

45. What is your field of study? Please be as specific as possible (i.e. Anthropology, Computer Science, History, Hotel Management, etc.).

46. What is your current enrolment status:

Definition of Full Time student: A student enrolled in at least 40 per cent of a full-time course load for students with permanent disabilities, for a period of at least 12 consecutive weeks at a designated educational institution.

- a. Full-time student
- b. Part-time student
- c. Other, please specify _____

47. Why did you choose the school you currently attend? (check more than one if applicable):

- a. Physical Accessibility (of services offered)
- b. Accessibility of other services offered
- c. Academic programs offered
- d. Location
- e. Reputation
- f. Scholarship or Grant
- g. Other, please specify _____

48. Please estimate your total family income for 2007 – 2008:

- a. Below \$20,000
- b. \$20,000 to 35,000
- c. \$35,000 to \$50,000
- d. \$50,000 to \$75,000
- e. \$75,000 to \$90,000
- f. \$90,000 to \$120,000
- g. \$120,000 to \$150,000
- h. \$150,000 to \$200,000
- i. Above \$200,000
- j. I prefer not to answer

About the Participating Organizations

➤ **CSS**

The *Centre for the Study of Students in Postsecondary Education* is a research and knowledge exchange organization housed at the Ontario Institute for Studies in Education at the University of Toronto with the mission to “. . . *design, implement, and disseminate quality, relevant scholarship and programs that advance a broader understanding of student learning, development and success at the University of Toronto and in Canadian postsecondary education.*”

➤ **NEADS**

The *National Educational Association of Disabled Students* is a consumer organization, with a mandate to encourage the self-empowerment of postsecondary students with disabilities. NEADS advocates for increased accessibility at all levels so that disabled students may gain equal access to college or university education, which is their right. The Association provides information on services and programs for students with disabilities nationwide, publishes a regular newsletter and conducts research on issues of importance to its members.

➤ **CADSPPE**

The *Canadian Association of Disability Service Providers in Postsecondary Education* (CADSPPE) is a national group of professionals committed to the ongoing creation of accessible, equitable and inclusive postsecondary learning environments for students with disabilities.

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