



## **POLICY PAPER**

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### ***Mature Students***

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*Prepared by:*

*David Seston, Co-Coordinator for the Society for Mature Students  
University Students' Council, Western University*

*Zana Talijan, Associate Vice President: University Affairs (Brantford)  
Wilfrid Laurier University Students' Union, Wilfrid Laurier University*

*Colin Aitchison, Research & Policy Analyst  
Ontario Undergraduate Student Alliance*

*With files from:*

*Melanie Davis, Internal Affairs Coordinator  
Brock University Students' Union, Brock University*

*OUSA would like to acknowledge the mature students and support staff from our member institutions who interviewed with our research staff to provide us with qualitative data of the challenges and barriers they face in the province.*

## **ABOUT OUSA**

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OUSA represents the interests of 150,000 professional and undergraduate, full-time and part-time university students at eight student associations across Ontario. Our vision is for an accessible, affordable, accountable, and high quality post-secondary education in Ontario. To achieve this vision we've come together to develop solutions to challenges facing higher education, build broad consensus for our policy options, and lobby government to implement them.

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## EXECUTIVE SUMMARY

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Since 2010 mature students as an academic demographic have been recognized as a growing cohort of students within the province. Despite this recognition, mature students continue to face ongoing challenges. From financial barriers, to a lack of adequate support services, mature students feel underrepresented and often overlooked. Additionally, large portions of marginalized groups, such as Indigenous Students, attending post-secondary studies are often mature students.<sup>1</sup> As a post-secondary sector that strives to provide high quality education to all of our students, we must ensure that mature students and adult learners are effectively supported throughout their academic studies.

### THE PROBLEM

#### ***Lack of a Standardized Definition***

Students believe that the lack of a standardized definition for “mature students” creates unnecessary complications within Ontario’s post-secondary education sector. By having different definitions at each of Ontario’s publicly assisted universities, as well as OSAP utilizing its own definition, this creates difficulties for mature students wishing to access post-secondary education.

#### ***Inadequate Data Collection***

OUSA believes that the lack of publicly available data on Ontario’s mature student population creates a barrier to the development of support strategies and services tailored to the unique needs of mature students.

#### ***Barriers to Access***

Students are concerned that OSAP funding calculations do not adequately factor in the additional financial responsibilities, such as residential costs, familial costs, and childcare costs, which mature students possess. Additionally, OSAP’s consideration of the income of the partners and spouses result in an inaccurate representation of a student’s financial resources, placing another financial access barrier on students with families.

#### ***Insufficient Support Services***

Students believe that current support services on campuses are designed to support students who enter university directly after secondary school studies, in turn not providing customized or additional programs that are tailored to the unique needs of mature students. Additionally, students recognize that Ontario universities lack the funding necessary to expand and create equitable support services that would support Ontario’s mature student population. Finally, there is a concern about the lack of safe and accessible space on campuses for mature students.

Regarding childcare, students have identified the lack of easily accessible online information for on-campus childcare facilities as a concern. Additionally, mature students are not always able to easily access childcare facilities which are funded through municipal funding subsidy programs, placing an additional stress on students who are attempting to complete their post-secondary education.

### RECOMMENDATIONS

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<sup>1</sup> Nadia Bathish, Ryan Deshpande, Piers Kreps, Hannah Martin, Samantha Powless, and Urszula Sitars, *Policy Paper: Indigenous Students*, Toronto: Ontario Undergraduate Student Alliance, 2017, 2.

### ***Setting a Standardized Definition***

To address the issues facing the definition of mature students, OUSA recommends that the provincial government should mandate that all Ontario universities adopt OSAP's definition of "independent students" and "sole-support parent," inclusive of married students with dependents, as their official definition of mature students.

### ***Collecting Data***

Students recommend that the provincial government partner with the Council of Ontario Universities to conduct research and collect data on mature student needs in order to ensure successful academic achievement and a positive academic experience. This data should be published and reported in an accessible manner.

### ***Removing Financial Barriers***

Students believe that the provincial government should provide additional OSAP funding with the needs of mature students in mind, increasing formulas for monthly living costs to account for 80% of the expected living expenses. Additionally, the Government of Ontario should examine the Child Care Bursary formula in OSAP with the intention of developing an option that allows students to address any gaps that may arise if they cannot receive adequate funding from their municipality. Finally, students recommend that the government eliminate partner/spousal contributions from OSAP assessments for mature students.

### ***Providing Equitable Support Services***

OUSA's membership recommends that the provincial government allocate funding for the training of support staff and the expansion of support programs, as well as the customization of existing support programs, that are intended to support the specific needs of mature students. The provincial government should also provide funding to support groups that provide peer-support and help build peer-relationships among mature students. Students also believe that the Ministry of Advanced Education & Skills Development should work with the Council of Ontario Universities to create best practice models for supporting mature students.

Additionally, the provincial government should also work with post-secondary institutions to develop accessible waitlists on university webpages as outlined in the Regulation to Ban Wait List Fees released in 2016. Finally, the Government of Ontario should work with municipalities to ensure that childcare facilities within a 5-kilometre radius of post-secondary institutions accept subsidy applicants who are enrolled in university degree programs.

## INTRODUCTION

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Since 2010 mature students as an academic demographic have been recognized as a growing cohort of students within the province. Despite this recognition, mature students continue to face ongoing challenges. From financial barriers, to a lack of adequate support services, mature students feel underrepresented and often overlooked. Additionally, large portions of marginalized groups, such as Indigenous Students, attending post-secondary studies are often mature students.<sup>2</sup> As a post-secondary sector that strives to provide high quality education to all of our students, we must ensure that mature students and adult learners are effectively supported throughout their academic studies.

In the fall of 2017, OUSA's research staff interviewed mature students and support staff from our member institutions across the province. During those interviews, four key themes overlapped every single student's experience: the need for a standardized definition of mature students; financial access barriers; inadequate support services; and, a lack of data available for this demographic.<sup>3</sup> As such, OUSA utilized the qualitative data collected from the interviewees to create the framework for this policy.

One of the most significant issues in Ontario is the definition of a mature student. Currently, each university sets their own internal definition of what a mature student is.<sup>4</sup> This definition tends to vary from institution to institution, with little overlap and no mandatory consistency. For many schools, their definition also differs from the definition used in the Ontario Student Assistance Program (OSAP), causing confusion amongst this demographic of students when they are applying for publicly funded financial aid opportunities.

Furthermore, OUSA's interviews identified finances and technology as two access-to-education barriers. From a financial standpoint, despite recent reforms and changes to Ontario's financial aid system, many mature students have increased costs that traditionally aged students are not forced to burden. Many students have families, previously existing debt, or other payments, and mature students feel that the current OSAP calculations do not adequately consider these financial obligations.<sup>5</sup> From a technology standpoint, interviews with mature students, most specifically those who are middle-aged and seniors highlighted that the application process for post-secondary education is not friendly to all age groups.<sup>6</sup> While just two examples, these experiences highlight some changes that must be made for Ontario's post-secondary education system to truly be accessible.

Finally, there is the concept of student support. It should come as no surprise to anyone that due to the unique factors already highlighted, as well as other stresses that will be discussed later in this paper, that mature students require unique supports that are tailored towards the barriers, struggles, and challenges that their demographic faces.<sup>7</sup> Unfortunately, mature students feel that support services on their campuses do not adequately address the unique needs of their demographic. As such, mature students often feel left to the side, and student groups are often forced to provide these services, despite limited resources.

It is obvious that steps need to be taken to improve the student experience for Ontario's mature student population. To address these concerns, students have identified various areas where the government can improve the post-secondary experience for this demographic. By removing barriers to access, setting a standard definition, creating equitable support services, and tracking data on this demographic, the government would be able to continue to improve upon the student experience for this growing cohort.

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<sup>2</sup> Nadia Bathish, Ryan Deshpande, Piers Kreps, Hannah Martin, Samantha Powless, and Urszula Sitars, *Policy Paper: Indigenous Students*, Toronto: Ontario Undergraduate Student Alliance, 2017, 2.

<sup>3</sup> Data collected during interviews with mature students held between September and November 2017 at OUSA's member institutions.

<sup>4</sup> "105 – Mature Students and Other Applicants," Ontario Universities' Application Centre, accessed February 28, 2018, <https://www.ouac.on.ca/guide/105-mature/>

<sup>5</sup> Data collected during interviews with mature students held between September and November 2017 at OUSA's member institutions.

<sup>6</sup> *Ibid.*

<sup>7</sup> *Ibid.*

The purpose of this policy paper is to capture students' concerns about the current state of the post-secondary education sector for mature students.

This paper will offer a series of recommendations that are representative of the principles and concerns of Ontario's undergraduate students. Based on interviews with mature students in Ontario, these recommendations will be aimed at the Ontario government and other sector stakeholders, with a respect for evidence-based policy maintained throughout. This paper will highlight and advocate for the following overarching goals: standardizing the definition of mature students; limiting barriers to access; providing adequate and equitable support services; and, ensuring there is sufficient data on this demographic to inform evidence-based policy decisions.

It is our hope that these evidence-based policy recommendations are seriously considered by the provincial government and that we can work together to improve the accessibility, affordability, quality and accountability of the university sector for students across Ontario.

## DEFINITION

### STANDARDIZING DEFINITIONS

**Principle:** There should be a standardized definition of what a “mature student” is in Ontario’s post-secondary education system.

**Concern:** The definition of “mature students” varies from institution to institution.

**Concern:** Institutional definitions of “mature students” vary from the Ontario Student Assistance Program definition of “mature students.”

**Recommendation:** The provincial government should mandate that all Ontario universities adopt OSAP’s definition of “independent students” and “sole-support parent,” inclusive of married students with dependents, as their official definition of mature students.

A quick scan of Ontario university websites demonstrates a clear lack of consensus as to what a mature student is. When a mature student goes to the OUAC website to learn about the process for re-applying or applying for studies under mature student status, they are told that they have to contact each institution specifically to learn about their specific admission practices, which vary from institution to institution.<sup>8</sup> For example, Wilfrid Laurier University’s “adult student policy” sets admission requirements as having graduated from high school without six 4U/4M courses with two or more years of work experience, or being at least 21 years old.<sup>9</sup> On the contrary, at Trent University one must be 21 years or older on the first day of classes, and have been out of secondary or a previous post-secondary institution for at least two years.<sup>10</sup> While these are only two examples, this lack of standardization is a systemic issue at Ontario’s universities, as demonstrated in Figure 1.

**Figure 1: Definitions of mature students by Ontario universities and OSAP.<sup>11</sup>**

University	Definition of Mature
<b>Algoma University</b>	Mature students are individuals that are 21 years of age or older by December 31 of the year in which they are planning to enroll and must have been away from formal studies for at least one year immediately prior to beginning university studies, and are Canadian residents or permanent citizens.
<b>Brock University</b>	Mature students are individuals that, prior to applying to university, are at least 21 years old and have been away from formal schooling for at least two years.
<b>Carleton University</b>	Mature students are individuals that, at the time of applying to the university, have not attended college or university as full-time students, have been away from full-time studies for at least two calendar years, do not meet the normal admission requirements, and are Canadian citizens or permanent residents.
<b>Lakehead University</b>	Mature students are individuals that are Canadian citizens or permanent residents who have not engaged in full-time studies for at least two years, and have completed less than one year at a community college, and do not meet the general requirements for admission.
<b>Laurentian University</b>	Mature students are individuals that at the time of application have previous school performances and/or recent work records, suggesting a strong possibility of academic success, are at least 21 years of age, and have not enrolled in a formal education program for at least one year prior to the beginning of university studies.
<b>McMaster University</b>	Mature students are individuals who at the time of application, are not eligible for consideration under any other regularly qualified applicant criteria, have not attended secondary school or college on a full-time basis for at least two years, and have never attended university.
<b>Nipissing University</b>	Mature students are individuals that do not qualify for admission under any other category, are at least 21 years of age at the time of application, have been away from formal education for at least the previous two years, and lack the specified entrance requirements for degree programs.
<b>Ontario College of Art</b>	Mature students are individuals that at the time of admission are at least 21 years of age by September 1 of

<sup>8</sup> “105 – Mature Students and Other Applicants,” Ontario Universities’ Application Centre, accessed February 23, 2018, <https://www.ouac.on.ca/guide/105-mature/>.

<sup>9</sup> “Application Procedures and Admission Requirements,” Wilfrid Laurier University, accessed February 23, 2018, [https://academic-calendar.wlu.ca/section.php?cal=1&s=842&ss=3534&y=73#Adult\\_Student\\_policy](https://academic-calendar.wlu.ca/section.php?cal=1&s=842&ss=3534&y=73#Adult_Student_policy).

<sup>10</sup> “Mature Student Requirements,” Trent University, accessed February 23, 2018, <https://www.trentu.ca/futurestudents/undergraduate/requirements/mature-student-requirements>

<sup>11</sup> Information gathered from respective institutional websites and the OSAP website.



<b>and Design</b>	the intended year of study.
<b>Queen's University</b>	Mature student are individuals that have not completed a secondary school diploma or equivalent, have not completed sufficient acceptable academic courses in their previous educational endeavors, and have been out of school for a minimum of five years.
<b>Royal Military College of Canada</b>	Mature student are individuals that at the time of application are 23 years of age or older as of the first day of classes of the session for which they have applied, do not meet the academic requirements for admission as regular students; are Canadian citizens or permanent residents, and wish to be admitted under the mature student status.
<b>Ryerson University</b>	Mature students are individuals that do not meet admission requirements and are 21 years of age or older by December 31 of the year in which they will begin studies, have been away from formal education for at least two years, and are Canadian citizens or a permanent residents or are sponsored by a Canadian government agency.
<b>Trent University</b>	Mature student are individuals that are 21 years or older as of the first day of classes, have been out of secondary school for at least two years as of the date of application, are not eligible for admission consideration under other admission requirements, and can demonstrate academic potential through professional, volunteer activities, or other related accomplishments.
<b>University of Guelph</b>	Mature students are individuals that have been out of full-time secondary school for two or more years and have never previously registered at a college or university.
<b>University of Ontario Institute of Technology</b>	Mature students are individuals that have not completed any post-secondary education, have been away from formal education for at least two years, will be 21 years or older by December 31 of the year of application, are Canadian citizens or permanent residents, and are not eligible for admission as a secondary school graduate.
<b>University of Ottawa</b>	Mature students are individuals that do not qualify for regular admission and have been out of secondary school for two or more years.
<b>University of Toronto</b>	Mature students are individuals that do not qualify for regular admission and are at least 20 years of age.
<b>University of Waterloo</b>	The definition of mature students varies by faculty. In all cases, age is not used as a criterion whereas, level of academic background and number of years since the individual last attended secondary school is used as criteria.
<b>University of Windsor</b>	Mature students are individuals that do not meet the minimum academic requirements for admission, are Canadian citizens or permanent residents at the time of application; will be at least 20 years of age prior to the proposed date of enrolment; have completed an Ontario Secondary School Diploma or equivalent (or for those that have not, completion of a profile is required), have completed one year of an Ontario College of Applied Arts and Technology (CAAT) program that is academic in nature with a minimum cumulative average of B (3.0) from the CAAT program, and have not been in full-time attendance at secondary school within the previous two years.
<b>Western University</b>	Mature students are individuals that do not meet the minimum academic requirement for admission to the university, who are a Canadian citizen or permanent resident at the time of application, will be at least 21 years of age in the calendar year in which admission is sought, do not have a formal basis of admission (applicants having previously attended a university or community college will be reviewed under those regulations), have not normally been in full-time attendance at an educational institution within the previous four years, and have achieved at least a "C" (60 percent) standing in all academic work attempted within the previous four years.
<b>Wilfrid Laurier University</b>	Mature students (referred to as adult students) are individuals who do not possess the necessary minimum requirements for admission to the university and have never attended a college or university.
<b>Ontario Student Assistance Program</b>	A student is considered a single <b>independent student</b> if both of the following are true: they are not currently married or in a common-law relationship, and they do not have dependent children; and if at least one of the following applies: they have been out of school for 4 or more years are the start of their study period, for at least 12 consecutive months on 2 or more occasions they were a student at a high school or post-secondary school, both of their parents are deceased, they are a current Crown ward or were a Crown ward prior to age 18, they are currently receiving a Continued Care and Support for Youth program allowance from the Children's Aid Society. A student is considered a <b>sole-support parents</b> if they have a dependent child or children living with them full-time during their study period and they are single, separated, divorced or widowed.

This lack of standardization places an unfair barrier to mature student success. Throughout interviews with mature students, OUSA identified the varying "definitions" as a stress-inducing factor for mature students during their application process.<sup>12</sup> Furthermore, the variance in definition has led some students to feel that they are unable to transfer institutions easily.<sup>13</sup> Finally, mature students at OUSA's member

<sup>12</sup> Data collected during interviews with mature students held between September and November 2017 at OUSA's member institutions.

<sup>13</sup> Ibid.

schools identified the lack of a standardized definition as a difficulty for financial aid opportunities, both publicly and privately funded.<sup>14</sup>

OUSA believes that a standardized definition would help solve many issues facing mature students. To avoid restricting the government, OUSA would like to see the Council of Ontario Universities work with the Ministry of Advanced Education and Skills Development to develop a standardized definition that works for the entire sector.

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<sup>14</sup> Ibid.

## DATA

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### DATA COLLECTION

**Principle:** All mature students in Ontario deserve support based around their specific needs, and created through quality research and data collection.

**Concern:** There is limited public data and research available on mature students in Ontario.

**Recommendation:** The provincial government should partner with the Council of Ontario Universities to conduct research and collect data on mature student needs in order to ensure successful academic achievement and a positive academic experience.

**Recommendation:** The provincial government and the Council of Ontario Universities should publish all data collected on mature students in an accessible manner.

Currently, there is lack of research and data that outlines what mature student needs are in Ontario post-secondary. Since there is an increasing number of mature students enrolling into PSE, it is important to identify barriers that they encounter which prevent them from enjoying their time as a student. OUSA believes that research surrounding mature students' needs is essential for the retention and overall academic success.

The Council of Ontario Universities (COU) plays an integral role in data collection and identifying key issues students are faced with, as well as identifying support services that will improve their educational environment and ensure long-term success. COU believes that all students should receive support services that meet their unique needs.<sup>15</sup> However, there is a lack of research and data collection on mature student who are a growing demographic at Ontario universities.

The provincial government should fund COU research and data collection on mature students as it plays an integral role in establishing support services that target mature student needs that are different from other students who do not have the same life experience. Through identifying mature students' needs and creating support services necessary for their success, the provincial economy will benefit from well-rounded and equipped work force. As our economy is evolving, different skill sets are becoming prioritized. More adults are looking for new skill development and career change. Such students face challenge of integrating well into a new and unfamiliar environment that does not offer many customized support services to those students with different academic and non-academic needs, which creates a barrier for success.<sup>16</sup> It is provincial government's responsibility to ensure that such barriers and identified and addressed. In order for universities to create quality support programs and services that will help mature students eliminate the stress of transitioning and staying in school, there is a need for more evidence-based research.

Additionally, any data collected by the provincial government and the Council of Ontario universities should be published in an accessible manner. This could include, but not be limited to, including mature student enrolment numbers in the COU "By the Numbers" webpage, publicly posting their reports, and providing a brief background on key statistics regarding their demographic in a manner similar to their international students webpage.<sup>17</sup>

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<sup>15</sup> "Student Services," Council of Ontario Universities, accessed March 10, 2018, <http://cou.on.ca/key-issues/student-services/>.

<sup>16</sup> Data collected during interviews with mature students held between September and November 2017 at OUSA's member institutions.

<sup>17</sup> "International Students," Council of Ontario Universities, accessed March 9, 2018, <https://www.cou.on.ca/key-issues/international/international-students/>.

## ACCESS BARRIERS

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### FINANCIAL BARRIERS

**Principle:** All willing and qualified students should have the opportunity to pursue post-secondary education, regardless of age or socio-economic circumstances.

**Concern:** Mature students often have additional financial responsibilities that are not considered when contemplating finances for OSAP funding eligibility.

**Concern:** Mature students often face increased residential and personal costs, stemming from concerns such as living with their partners and/or children, as well as a lack of access to on-campus residences.

**Concern:** Current funding models do not adequately account for childcare costs.

**Concern:** Municipal childcare subsidies may not be available in time for the beginning of an academic term, or may not fully cover the financial needs of mature students.

**Concern:** OSAP currently considers the income of partners of mature students, up to 70%, resulting in an inaccurate representation of financial resources, and placing unintended financial burdens on families and mature students.

**Concern:** Many mature students are limited to part-time studies, resulting in fewer financial aid opportunities despite their additional financial expenditures.

**Recommendation:** The provincial government should provide additional OSAP funding with the needs of mature students in mind, increasing formulas for monthly living costs to account for 80% of the expected living expenses.

**Recommendation:** The Government of Ontario should examine the Child Care Bursary formula in the Ontario Student Assistance Program with the intention of developing an option that allows students to address any gaps that may arise if they cannot receive adequate funding from their municipality.

**Recommendation:** The government should eliminate partner/spousal contributions from OSAP assessments for mature students.

When considering returning to school, finances are one of the key factors that are of concern for mature students. A 2011 survey of British Universities found that financial worries were the second highest concern, with approximately 70% of respondents indicating that it would be a barrier for entering higher education.<sup>18</sup> While Mature Students do qualify for financial aid through the Ontario Student Assistance Program (OSAP), they face additional challenges and financial needs that are not common for most traditionally aged Students. Residence and living space is something that most traditionally aged students are unconcerned with; at the very least, university Residences are always an option or splitting the cost of housing with a group of other students. For mature students, this is not a practical consideration. Many have partners and/or children that do not allow for living in traditional style residences. Most universities have Mature Student specific housing options, such as Laurentian's "Mature Student Residence"<sup>19</sup>, or Western's Platt's Lane Estates.<sup>20</sup> However, these options are usually more expensive than traditional style Residences, they also contribute to the real and perceived ageism that mature students face. OSAP

<sup>18</sup> *Never Too Late To Learn: Mature Students in Higher Education*, (London: National Union of Students, 2012) 22.

<sup>19</sup> "Accommodations." Laurentian University, accessed February 1, 2018. <https://laurentian.ca/accommodations>.

<sup>20</sup> Platt's Lane Estates. Western University, accessed February 1, 2018. <http://plattslane.uwo.ca/>

currently provides a living expense allowance of approximately 80% for traditionally aged students, and it is reasonable to expect this for mature students.<sup>21</sup>

Mature Students also face the expectation that their spouses/partners will assist financially in their education, much the same way that parent's income is taken into consideration for Traditionally-Aged Students. Currently, spouses are assessed 70% of their actual income, net of taxes and deductions.<sup>22,23</sup> However, as part of Phase II of the proposed transformation to the OSAP program, the percentage contribution for spouses will be graduated, from 25% to 70%, depending on the discretionary income of the student. This is a step in the right direction, only requiring that we monitor that it is implemented as planned, and that it is having the desired outcome.

Childcare can be a huge stress and financial burden for mature students, and therefore one of the largest barriers to post-secondary education. Under the current funding model, the support for childcare is split between married and sole-support parents:

Married students can expect:<sup>24</sup>

- \$40-80 per week for their first two children
- \$80 per week plus the Child Care Bursary for three or more children
  - The Child Care Bursary bases its funding on the number of children beyond two<sup>25</sup>
    - \$36 per week for the 3<sup>rd</sup> child
    - \$24 per week for the 4<sup>th</sup> child
    - \$30 per week for the 5<sup>th</sup> child

Sole-Support students can expect:<sup>26</sup>

- \$83-166 per week for their first two children
- \$166 per week plus the Child Care Bursary for three or more children
  - The Child Care Bursary bases its funding on the number of children beyond two
    - \$71 per week for the 3<sup>rd</sup> child
    - \$47 per week for the 4<sup>th</sup> child
    - \$59 per week for the 5<sup>th</sup> child

Students with children should expect to receive \$320 - \$664 per month, for two children. It should also be noted that the Federal Government provides the Canadian Child Benefit (CCB) to low and middle income families. The CCB provides a maximum of \$533.00 per month, per child until the age of 6 and a maximum of \$450.00 per child between the ages of 6 and 17.<sup>27</sup> These amounts start being reduced when the adjusted family net income (AFNI) is over \$30,000. The reduction is calculated as follows:

- For families with one eligible child, the reduction is 7% of the amount of AFNI between \$30,000 and \$65,000, plus 3.2% of the amount of AFNI over \$65,000.
- For families with two eligible children, the reduction is 13.5% of the amount of AFNI between \$30,000 and \$65,000, plus 5.7% of the amount of AFNI over \$65,000.

<sup>21</sup> Student Financial Assistance Branch, Eligibility, Assessment and Review Manual Part I

<sup>22</sup> OSAP & Ontario Government. 2016. "TCDSB." OSAP Transformation Presentation. November 7. Accessed February 2, 2018. <https://www.tedsb.org/ProgramsServices/SchoolProgramsK12/GuidanceCoopEd/Documents/OSCA%20presentation%20-%20v.03%20-%20final%20-%202016.11.07.pdf>.

<sup>23</sup> OSAP & Ontario Government. 2017. "Chiefs of Ontario." The Transformation of the Ontario Student Assistance Program. September 11, accessed February 02, 2018. <http://education.chiefs-of-ontario.org/upload/documents/17-09-11-coo-osap-transformation-project.pdf>.

<sup>24</sup> OSAP 2014-2015 Eligibility, Assessment and Review Manual, (Toronto: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, 2014), 138

<sup>25</sup> OSAP & Ontario Government. 2018. "OSAP." Child Care Bursary (CCB). Accessed February 02, 2018. <https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/PRDR015066.html>

<sup>26</sup> OSAP 2014-2015 Eligibility, Assessment and Review Manual, (Toronto: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, 2014), 138

<sup>27</sup> Canada Child Benefit. Accessed 09 03, 2018 <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4114-canada-child-benefit-related-provincial-territorial-programs/canada-child-benefit.html>

- For families with three eligible children, the reduction is 19% of the amount of AFNI between \$30,000 and \$65,000, plus 8% of the amount of AFNI over \$65,000.
- For families with four or more eligible children, the reduction is 23% of the amount of AFNI between \$30,000 and \$65,000, plus 9.5% of the amount of AFNI over \$65,000.

It should be noted that the CCB is meant to help families with the cost of raising a child, while OSAP is specifically for childcare while attending university. Combined, these numbers do not adequately offset with the actual costs of childcare in Ontario. A 2014 study showed that Toronto had the highest child care costs in the country, with an average cost of \$1676 a month per for infant children. Most large cities in Ontario were averaged around \$1250 per month, per child.<sup>28</sup> It should also be noted that the Ontario Associate Minister of Education (Early Years and Child Care) acknowledged that costs for childcare was increasing due to the increase in Ontario's minimum wage.<sup>29</sup> This will also happen again in 2019, when the minimum wage increases. This forces parents to either rely on municipal subsidies, many of which have large wait lists (the City of Toronto only has funding for 28.7% of low-income families, the rest must go on the waiting list), or attempt to schedule classes in the evening or at other times, if they are able.<sup>30</sup> In many instances, this forces an extreme financial burden on Mature Students attempting to return to school. The OSAP funding model needs to be adjusted to reflect current, accurate costs for childcare throughout the province.

Compounding these problems is the fact that many Mature Students are limited to part-time studies, either due to time or family concerns, or limitations placed on them by their university.<sup>31</sup> While faced with the same financial challenges as full-time Mature Students, their OSAP Loans are limited to \$10,000 at any one time.<sup>32</sup> This can place additional stress on Mature Students, particularly in their first year.

It is OUSA's recommendation that the Ontario Government re-examine the OSAP funding formula and implement a specific formula for Mature Students that takes into consideration the issues noted.

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<sup>28</sup> Macdonald, D. & Friendly, M. 2014. *The Parent Trap: Child Care Fees in Canada's Big Cities*. Ottawa: Canadian Centre for Policy Alternatives.

<sup>29</sup> "Minister acknowledges 'challenges' to families as daycares raise costs due to minimum wage hike." CBC. January 15. Accessed 02 02, 2018. <http://www.cbc.ca/news/canada/toronto/daycare-costs-minimum-wage-hike-1.4488693>

<sup>30</sup> City of Toronto. 2017. *Facts and Figures on Toronto's Child Care System*. June. Accessed 02 02, 2018.

<https://www1.toronto.ca/wps/portal/contentonly?vgnextoid=4b2ad25ed83ae310VgnVCM10000071d6of89RCRD&vgnextchannel=d80e8ed34ce9e310VgnVCM10000071d6of89RCRD>.

<sup>31</sup> Admission requirements for Wilfrid Laurier University, Western University, McMaster University, University of Toronto Mississauga, and Brock, Gathered from Respective Institutional Websites.

<sup>32</sup> OSAP & Ontario Government. 2017. *Part-Time Canada Student Loan (PTCSL)*. Accessed 02 02, 2018. <https://www.osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/PRDR015100.html>.

## SUPPORT SERVICES

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### STUDENT SUCCESS

**Principle:** All willing and qualified individuals, regardless of age, should receive an equitable level of support services concerning successful academic achievement, wellness education and assistance, campus life integration, and general personal support.

**Principle:** Mature students should have access to peer support and mentorship programs that support successful academic achievement.

**Concern:** Current support services are designed to support students who enter university right after high school and do not provide customized or additional programs that are targeted towards the unique needs of mature students.

**Concern:** Ontario universities lack funding to expand and create equitable support services that target the needs of mature students.

**Concern:** Most post-secondary institutions do not have a safe and accessible space on campuses for mature students.

**Concern:** There is lack of a safe accessible space for mature students on university campuses that promotes connection with students alike and provides services based around their needs.

**Recommendation:** The provincial government should provide funding for the training of support staff and the expansion of support programs as well as the customization of existing support programs that are intended to support specific needs of mature students.

**Recommendation:** The provincial government should provide funding to support programs that provide peer-support and help build peer-relationships among mature students.

**Recommendation:** The Ministry of Advanced Education & Skills Development should work with the Council of Ontario Universities to create best practice models for supporting mature students.

OUSA believes that mature students have unique academic needs that require services that enhance mature student's post-secondary experience and encourage successful academic achievement. As post-secondary populations have become increasingly diverse due to the increased enrolment of mature students, there is an increased demand for academic support services on campuses to include their unique needs.<sup>33</sup> Mature students who have been out of school for a longer period of time require academic research and writing assistance different from those students who have entered post-secondary education immediately upon completion of their secondary studies. A study conducted in Portugal on transition of mature students to PSE supports that adults who decide to enter post-secondary education often have to manage and overcome personal challenges of having "a job and a family requiring care income [...], parents with low educational achievements [...], and a high probability of being the first in the family to access" post-secondary education.<sup>34</sup> These challenges are additional factors to being out of school for a long time, which often results in not having strong academic and non-academic skills to succeed in such environment. While the decision of entering PSE is a difficult one to make, the level of difficulty becomes even higher once they start the transitional period. This period is identified as a crucial time for mature students determined success. Academic research and writing support services that address the level of required assistance and tailors the support to mature students' unique needs is vital in achieving academic success. Post-secondary institutions require financial support in order to expand their services

<sup>33</sup> Antonio Fragso, Teresa Goncalves, Miguel Ribeiro, et. al., "The transition of mature students to higher education: Challenging traditional concepts?," *Studies in the Education of Adults*, 45, 1 (2016): 69

<sup>34</sup> Ibid.

to best accommodate mature students through providing additional training of staff and having more flexible hours to accommodate mature students demanding schedules.

Additional barrier mature students are often faced with is either lack of or weak knowledge of ever evolving use of technology, as post-secondary students are required and assumed to have the basic knowledge of accessing and navigating the world of academic related material.<sup>35</sup> Concerning academic challenges, many mature students are faced with lack of technological knowledge and require special assistance and education in this area.<sup>36</sup> Most courses have web content as well as required basic knowledge of working certain computer applications in order to complete requested work. The lack of services available that provide educational tools and support can make this process overwhelming and stressful for mature students. Mature students would greatly benefit from educational workshops and additional assistance related to technology use and understanding. This type of knowledge would enable them to relieve some of the burden that has a direct impact on their academic achievement.

OUSA believes that mature students would also benefit from mentorship programs and peer-assisted learning sessions. This would allow students to interact with other mature students who can provide assistance and guidance for as long as needed. Mature students express the importance and lack of mentorship programs that partner mature students, as peer support is extremely important.<sup>37</sup> Interacting with other students with similar background creates opportunity to develop and cultivate friendships, as mature students “are unlikely to feel part of a cohort.”<sup>38</sup> As such, it is essential that mature students benefit from these types of programs and sessions.

Ontario’s universities should have safe and accessible space on campuses that is inclusive of mature students, promotes socialization among this demographic of students, in order to improve their post-secondary experience. When a study conducted in Australia asked mature students to define university culture and what creates it, space to interact with other students with similar background was one of the top priorities.<sup>39</sup> Socialization “plays an important role in students’ participation and successful completion of university.”<sup>40</sup> It gives support to students who are experiencing various challenges on academic and personal level. Most methods used to connect mature students with each other are offered in form of website pages that are difficult to navigate and pose as an awkward and ineffective way of meeting other mature students. Those students who experience difficulty-using technology find it even harder to establish connections through such manner.<sup>41</sup> Safe space is an opportunity to create a sense of community, belonging, and peer support. A safe space that includes mature students’ unique needs is especially important to those mature students with children. A study done in the United Kingdom identified that women with children face great barriers and find socialization with other women with children to be an important support system.<sup>42</sup> The provincial government should provide funding to post-secondary student associations to ensure that mature students’ needs are being met around safe space and equitable support services.

During the interviews conducted by OUSA staff with mature students and support staff at their member institutions, a common theme of underfunding for mature-student specific support services at our institutions arose.<sup>43</sup> Students at institutions such as McMaster or Western feel that the support services offered by the university are not sufficient, and these supports have fallen to groups such as the McMaster

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<sup>35</sup> Data collected during interviews with mature students held between September and November 2017 at OUSA’s member institutions.

<sup>36</sup> Ibid.

<sup>37</sup> Ibid.

<sup>38</sup> Mark Mallman and Helen Lee, “Isolated learners: young mature-age students, university culture, and desire for academic sociality,” *International Journal of Lifelong Education* 36, 5 (2017): 512

<sup>39</sup> Ibid.

<sup>40</sup> Ibid.

<sup>41</sup> Data collected during interviews with mature students held between September and November 2017 at OUSA’s member institutions.

<sup>42</sup> Marion Bowl, “Experiencing the barriers: non-traditional students entering higher education,” *Research Papers in Education* 16, 2 (2001): 155

<sup>43</sup> Data collected during interviews with mature students held between September and November 2017 at OUSA’s member institutions.



Association of Part-Time Students or the Western Society for Mature Students.<sup>44</sup> It must be stated that the students who highlighted these concerns in their interviews recognize that this is not a fault of the universities, rather a result of underfunding and the need for post-secondary institutions to make ends meet.<sup>45</sup>

The reality is, that many support services that are geared towards traditionally aged cohorts of students will not meet the unique needs of mature students. Mature students have a wide variety of differing barriers and stresses than their traditionally aged counterparts. Studies have shown that students with dependants find a lack of childcare or ability to spend time with their family as a detriment to their overall life, and that returning to studies at an older age can hinder not only career progression, but also adversely affect family finances.<sup>46</sup> During interviews, students identified these barriers, as well as others, as a link to declining mental wellness, and an increase in need for academic counselling, academic support, and mental wellness support.<sup>47</sup> Unfortunately, many of these students stated that the schedules for these support services, or their structures were not geared towards a student who also has a family, or may be working while studying to support both their education and their household.<sup>48</sup>

Identified at the root of all of this was funding for universities to provide these specialized services. As mature students continue to grow as an academic demographic, universities must be equipped to provide equitable support services to this segment of the post-secondary population. As such, OUSA recommends that the provincial government provide envelope funding to Ontario universities that is directed for the creation of specialized programs and services that targets the needs of mature students. This would allow for mature students to continue succeeding at university, while alleviating some of the in-study barriers they face during their academics.

OUSA believes that the provincial government should provide funding to institutions to expand equitable support services that will enhance mature students' overall experience at their respective institutions. This type of support will ensure that mature students achieve both personal and professional success. This funding should be directed towards programs and services that support assistance and development of basic life skills that are essential for mature students to have in order to successfully obtain their post-secondary education.

The following student success support programs should be created and customized to fit mature student needs:

- Successful academic achievement:
  - Academic writing skills and tutoring
  - Researching assistance programs
  - Mentorship programs and peer assisted learning sessions
  - Technology use programs, workshops, and assistance
  - Career exploration and strategic planning for successful post-graduation transition
  - Networking workshops and support
  - Experiential learning (student involvement and opportunities)
- Wellness education and assistance:
  - Personal and psychological counselling
  - Group counselling and workshops
  - Mental health workshops
- General personal support:

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<sup>44</sup> Ibid.

<sup>45</sup> Ibid.

<sup>46</sup> Carey Newson, Almuth McDowall, Mark Saunders, *Understanding the Support Needs of Mature Students*, (Guildford: University of Surrey, 2011) 14

<sup>47</sup> Data collected during interviews with mature students held between September and November 2017 at OUSA's member institutions.

<sup>48</sup> Data collected during interviews with mature students held between September and November 2017 at OUSA's member institutions.

- Financial literacy and management workshops and support programs on personal money management, OSAP information, awards and financial aid, etc.
- Parenting skills and support
- Time management

OUSA believes that investing in these services will help mature students manage barriers and create a strong foundation for achieving academic success that will result in higher retention as well as increased enrolment of mature students. It is important to recognize that “improving access is one thing, ensuring progression within and beyond higher education is another.”<sup>49</sup> Through proper support services, mature students will be able to balance their personal and school life. This is key to successful education.

Furthermore, OUSA believes that the Ministry of Advanced Education and Skills Development should work with the Council of Ontario Universities to create best practice models for supporting mature students. As this demographic cohort continues to grow, it is essential that our post-secondary institutions are equipped to support their unique needs. The development of best practice models would allow institutions to understand what other schools are doing to accommodate these students, and create a baseline standard of support for mature student support services within the province.

## AFFORDABLE CHILDCARE

**Principle:** Access to childcare should not prevent any willing and qualified person from attending post-secondary education.

**Principle:** Incoming students should have the opportunity to find on-campus or near-campus childcare in a timely manner.

**Concern:** Waitlist information for on-campus childcare facilities is not easily accessible online.

**Concern:** Not all childcare facilities have space available for children who are funded through municipal subsidy programs.

**Recommendation:** The Government of Ontario should work with post-secondary institutions to develop accessible waitlists on University webpages as outlined in the Regulation to Ban Wait List Fees released in September 2016.

**Recommendation:** The Government of Ontario should work with municipalities to ensure that childcare facilities within a 5 kilometre radius of post-secondary institutions accept subsidy applicants who are enrolled in university degree programs.

Childcare is one of the greatest barriers to post-secondary education success for Mature Students, particularly women and Indigenous Students.<sup>50</sup> It is estimated that 14% of post-secondary students are parents, with 11% of those being university students.<sup>51</sup> Without access to affordable, reliable childcare, Mature Students cannot succeed in university. Not every university provides a childcare centre on campus, and private facilities may not be close enough to provide support, have available spaces, or accept municipal subsidy. This information is crucial to Mature Student applicants when considering which university to attend. Universities like Brock have an easily accessible website that details their wait list and priority spots.<sup>52</sup> This should become standard on all university websites, combining information on University run childcare facilities, as well as private childcare in keeping with the commitment from the Provincial Government.<sup>53</sup>

<sup>49</sup> Antonio Fragso, Teresa Goncalves, Miguel Ribeiro, et. al., “The transition of mature students to higher education: Challenging traditional concepts,” *Studies in the Education of Adults*, 45, 1 (2016): 69.

<sup>50</sup> *Childcare Working Group Briefing*, (Winnipeg: University of Manitoba, 2013) 12.

<sup>51</sup> Ibid 14.

<sup>52</sup> “Wait list,” Brock University, accessed March 9, 2018, <https://brocku.ca/childcare/wait-list/>.

<sup>53</sup> Ontario Ending Fees for Child Care Wait Lists,” Ontario Ministry of Education, accessed March 15, 2018, <https://news.ontario.ca/edu/en/2016/08/ontario-ending-fees-for-child-care-wait-lists.html>.

This issue is prevalent amongst post-secondary institutions globally. In 2015, Henry Procter, the chair of the Mature Students' Group at the University of Oxford, identified the need for accessible information on locally available childcare services for mature students attending post-secondary education.<sup>54</sup> In order for students with young dependents to succeed in post-secondary education, affordable and accessible childcare must be provided. As such, OUSA recommends that the provincial government work with municipalities to ensure that childcare facilities within a 5 kilometre radius of universities accept subsidy applicants who are currently enrolled in university degree programs.

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<sup>54</sup> Helen Lock, "I was worried I wouldn't fit in – how can universities support mature students?," *The Guardian*, August 27, 2015, <https://www.theguardian.com/higher-education-network/2015/aug/27/i-was-worried-that-i-wouldnt-fit-in-how-can-universities-better-support-mature-students>

## POLICY STATEMENT

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### MATURE STUDENTS

**Whereas:** There should be a standardized definition of what a “mature” student is in Ontario’s post-secondary education system.

**Whereas:** All mature students in Ontario deserve support based around their specific needs, created through quality research and data collection.

**Whereas:** All willing and qualified students should have the opportunity to pursue post-secondary education, regardless of age or socio-economic circumstances.

**Whereas:** All willing and qualified individuals, regardless of age, should receive an equitable level of support services concerning successful academic achievement, wellness, education and assistance, campus life integration, and general personal support.

**Whereas:** Mature students should have access to peer support and mentorship programs that support successful academic achievement.

**Whereas:** Access to childcare should not prevent any willing and qualified person from attending post-secondary education.

**Whereas:** Incoming students should have the opportunity to find on-campus or near-campus childcare in a timely manner.

**Be it resolved that:** The provincial government should mandate that all Ontario universities adopt OSAP’s definition of “independent students” and “sole-support parent,” inclusive of married students with dependents, as their official definition of mature students.

**Be it further resolved that:** The provincial government should partner with the Council of Ontario Universities to conduct research and collect data on mature student needs in order to ensure successful academic achievement and a positive academic experience.

**BIFRT:** The provincial government and the Council of Ontario Universities should publish all data collected on mature students in an accessible manner.

**BIFRT:** The provincial government should provide additional OSAP funding with the needs of mature students in mind, increasing formulas for monthly living costs to account for 80% of the expected living expenses.

**BIFRT:** The provincial government should examine the Child Care Bursary formula in the Ontario Student Assistance Program with the intention of developing an option that allows students to address any gaps that may arise if they cannot receive adequate funding from their municipality.

**BIFRT:** The provincial government should eliminate partner/spousal contributions from OSAP assessments for mature students.

**BIFRT:** The provincial government should provide funding for the training of support staff and the expansion of support programs, as well as the customization of existing support programs, that are intended to support the specific needs of mature students.

**BIFRT:** The provincial government should provide funding to support groups that provide peer-support and help build peer-relationships among mature students.

**BIFRT:** The Ministry of Advanced Education & Skills Development should work with the Council of Ontario Universities to create best practice models for supporting mature students.

**BIFRT:** The provincial government should work with post-secondary institutions to develop accessible waitlists on university webpages as outlined in the Regulation to Ban Wait List Fees released in 2016.

**BIFRT:** The Government of Ontario should work with municipalities to ensure that childcare facilities within a 5-kilometre radius of post-secondary institutions accept subsidy applicants who are enrolled in university degree programs.