

Welfare Rules and Post-secondary Education

The commentary *Barriers to Post-Secondary Education* identified numerous obstacles to higher education. These barriers are especially acute for students from low-income households or current recipients of social assistance – particularly when they seek student aid.

Federal and provincial/territorial student aid is the primary source of financial assistance for post-secondary education. The program has been designed as supplementary assistance to primary sources of support, such as parental and spousal contributions, part-time employment and private savings.

But for many applicants, student financial aid is the only financing available. They may be unable to seek part-time or casual employment while studying. They may have a dependent child or significant disability that makes it difficult for them to both work and study.

The primary purpose of social assistance, commonly known as welfare, is to act as a program of last resort for households with few available resources. All other sources of financing including earned income, child support payments and assets must be insufficient or have been exhausted.

While social assistance is often referred to as a single program, it actually is administered by 13 provincial and territorial ministries. Each jurisdiction sets its own rules and regulations that govern eligibility, amount of aid, type and level of special assistance, enforcement and appeals.

Despite wide differences in welfare programs throughout the country, they all generally pay a benefit that consists of two parts: basic assistance and special assistance.

Basic assistance covers essential living costs such as food, clothing and shel-

ter, which apply to all recipients. While intended to provide for basics, rates of assistance in every province and territory fall below poverty levels.

Special assistance is paid in respect of additional needs – notably health requirements, dental care, medications or disability-related expenses.

Welfare assistance varies by family size and other factors, such as health status and employability. Individuals considered able to work generally receive lower benefits than those deemed unemployable – typically persons with severe and prolonged disabilities who are more likely to incur additional costs.

So what happens when these two sources of financial support come into contact – i.e., when student aid meets social assistance? There are two main interactions between student aid and social assistance.

The first involves students who currently have no connection to welfare. If they need assistance, these individuals apply for student aid to help finance their education. Because of personal circumstances, their needs may exceed the financial help to which they are entitled under student aid.

But most jurisdictions do *not* permit post-secondary educational students to apply for welfare in addition to student aid. Some form of cross-referencing typically is in place to guard against duplicate application. Receipt of financial assistance under both programs is permitted only under certain exceptional conditions.

Several jurisdictions fortunately embed within their student aid programs additional assistance for special circumstances. Students with permanent disabilities in Nova Scotia, for example, may request an extension to the number of years they can apply for loans. Student aid in Québec builds in extra help for costs incurred by single parents or persons with severe disabilities or episodic conditions.

BC student aid also has more generous provisions for students with disabilities. For those with permanent disabilities, StudentAid BC pays educational fees, living expenses and disability-related supports. A supplementary bursary helps with costs of special clothing or transportation. The province also pays for a learning disability assessment if students entering post-secondary education require this evaluation to determine extent of disability and required accommodation.

But the rule of thumb in most cases is clear: No double-dipping. For the majority of applicants, receipt of student aid means no social assistance.

The second student aid/social assistance interaction is somewhat more complex and involves the status of individuals currently on welfare. Students permitted to stay on welfare while pursuing post-secondary education continue to be eligible for additional health- and disability-related supports.

Welfare recipients are not required to repay the assistance they receive. Student aid, by contrast, is repayable though some or all of it may be remissible in certain jurisdictions.

This interaction is described more fully in the commentary *Welfare Routes to Post-Secondary Education*.

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