

**FUNDING FAMILIES: AMENDING THE CANADA STUDENT FINANCIAL
ASSISTANCE PROGRAM TO BETTER SUPPORT LONE MOTHER STUDENTS**

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By

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ABSTRACT

This study examines lone mother students' experiences with the Canada Student Financial Assistance Program (CSFA Program) to determine which policies and processes the Government of Canada should amend to better support this student population. The questions guiding this research were: does the CSFA Program help or hinder lone mother students earn university degree(s)? Which aspects of the CSFA Program need amending to better support lone mother students throughout their pursuit of higher education? Using a literature review, survey data, and semi-structured interviews, I found that lone mother students' greatest challenge is securing sufficient funding; and that, although the CSFA Program provides financial assistance, some of the CSFA Program's policies and processes create hardship for lone mother students. This study concludes by providing the participants' recommendations on how the Government of Canada should amend the CSFA Program's policies and processes to better support lone mother students.

Key Words: Campus, Canada Student Financial Assistance Program, CSFA Program, Federal Government, Federal Policies, Grants, Government of Canada, Higher Education, Loans, Lone Mothers, Lone Parents, Low Income, Policy, Poverty, Social Policy, Single Mothers, Single Parents, Student Financial Assistance, Student Funding, Student Loans, Tuition, University.

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This research is dedicated to the lone mothers who push and pull their way through academia, motherhood, and life in general, to better themselves, their children, and their communities. To the lone mothers who contributed to this research, you are some of the strongest women I know, and I am inspired and encouraged by the conversations we had throughout our time together. I am thankful for our newfound friendship, and I will excitedly celebrate all your successes.

TABLE OF CONTENTS

PERMISSION TO USE	ii
DISCLAIMER	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
DEDICATION	v
LIST OF TABLES, SYMBOLS, FIGURES, AND ILLUSTRATIONS	ix
LIST OF ABBREVIATIONS	x
CHAPTER ONE: INTRODUCTION	1
POSITIONALITY STATEMENT	2
RESEARCH QUESTIONS, OBJECTIVES, AND SIGNIFICANCE OF STUDY	4
OVERVIEW OF METHODOLOGY.....	5
DEFINITIONS AND PARAMETERS OF THE STUDY	6
OVERVIEW OF THE CHAPTERS	8
CHAPTER TWO: METHODOLOGY	10
PHASE ONE: LITERATURE REVIEW	10
PHASE TWO: SURVEY AND INTERVIEWS	12
PHASE THREE: ANALYSIS	14
PHASE FOUR: REPORTING	16
CHAPTER THREE: LITERATURE REVIEW	17
LONE MOTHERS: A BRIEF OVERVIEW	18
LONE MOTHERS AND HIGHER EDUCATION	22
HISTORY AND DEMOGRAPHICS	22
BENEFITS OF DEGREE COMPLETION	24
CHALLENGES AND BARRIERS TO HIGHER EDUCATION	26
KEYS TO SUCCESS IN HIGHER EDUCATION	28
THE CANADA STUDENT FINANCIAL ASSISTANCE PROGRAM	28
HISTORY OF CANADIAN FEDERAL STUDENT LOAN PROGRAMS	28
THE CANADA STUDENT FINANCIAL ASSISTANCE PROGRAM	31
LONE MOTHER STUDENTS AND THE CANADA STUDENT FINANCIAL ASSISTANCE PROGRAM	35

CONCLUSION	39
CHAPTER FOUR: SURVEY	40
PARTICIPANTS’ DEMOGRAPHICS AT TIME OF SURVEY	40
PARTICIPANTS’ EXPERIENCES IN HIGHER EDUCATION AT TIME OF SURVEY .	46
CONCLUSION	50
CHAPTER FIVE: INTERVIEWS	51
OLIVIA	51
NORA	55
DONNA	57
SHELBY	62
CONCLUSION	65
CHAPTER SIX: ANALYSIS AND RECOMMENDATIONS	68
INADEQUATE FUNDING	68
LIFETIME LIMIT POLICY	71
DEBT REPAYMENT	72
INTEREST RATES	74
CHILDCARE	75
LOW KNOWLEDGE OF THE CANADA STUDENT FINANCIAL ASSISTANCE PROGRAM AND ISSUES NAVIGATING THE SYSTEM	75
ELIGIBILITY	77
CONCLUSION	78
CHAPTER SEVEN: CONCLUSION	80
CONTRIBUTIONS TO THE LITERATURE	80
LIMITATIONS OF THE STUDY	82
FUTURE RESEARCH	83
PERSONAL REFLECTION	84
CONCLUSION	85
BIBLIOGRAPHY	87
APPENDICES	95
RECRUITMENT STATEMENT FOR SOCIAL-MEDIA AND PAWS	96
SURVEY RECRUITMENT EMAIL	97

SURVEY STATEMENT OF CONSENT 98
SURVEY QUESTIONS 100
INTERVIEW RECRUITMENT EMAIL 109
INTERVIEW CONSENT FORM 110
INTERVIEW QUESTIONS 113

LIST OF TABLES AND FIGURES

TABLE 1: PARTICIPANT DEMOGRAPHICS AT TIME OF SURVEY 43

TABLE 2: PARTICIPANT EDUCATIONAL EXPERIENCES AT TIME OF SURVEY..... 48

RECOMMENDATION ONE: FUNDING 72

RECOMMENDATION TWO: LIFETIME LIMIT POLICY 73

RECOMMENDATION THREE: DEBT REPAYMENT 75

RECOMMENDATION FOUR: INTEREST RATES 75

RECOMMENDATION FIVE: CHILDCARE 76

RECOMMENDATION SIX: KNOWLEDGE AND NAVIGATION 77

RECOMMENDATION SEVEN: ELIGIBILITY 79

LIST OF ABBREVIATIONS

- ADHD** – attention deficit hyperactivity disorder
- BIPOC** – Black, Indigenous, and People of Colour
- CCBs** – Canada Child Benefits
- CRA** – Canada Revenue Agency
- CSFA Program** – Canada Student Financial Assistance Program
- CSLP** – Canadian Student Loans Plan
- DSAP** – Dominion-Provincial Student Aid Program
- LICO** – Low Income Cut Offs
- MPP** – Master of Public Policy
- NSLSC** – National Student Loans Service Centre
- PhD** – Doctor of Philosophy
- RRSP** – Registered Retirement Savings Plan
- USask** – University of Saskatchewan

CHAPTER ONE: INTRODUCTION

Life is often challenging for lone parents, especially for lone mothers. Most lone mothers are undereducated and underemployed, resulting in them and their families experiencing poverty and poverty-related issues.¹ Higher education reduces poverty by improving employability and social-mobility.² Due to inadequate funding, however, lone mothers who are students (lone mother students) often struggle to pursue and complete university degrees.³ To pay for higher education, most Canadian lone mother students often rely on funding provided by the Canada Student Financial Assistance Program (CSFA Program).⁴ The CSFA Program's policies and processes, unfortunately, can cause additional hardships for lone mother students. Undergraduate students without a permanent disability, for instance, can receive a maximum of 340 weeks or 6.5 years of federal student funding, despite students who are lone mothers often needing more time to complete their programs.⁵ Additionally, lone mother graduates typically have higher

¹ "Lone-Parent Families," Statistics Canada, June 24, 2015, <https://www150.statcan.gc.ca/n1/pub/75-006-x/2015001/article/14202/parent-eng.htm>; "Just the Facts - Poverty in Canada," Canada without Poverty, February 16, 2017, <https://cwp-csp.ca/poverty/just-the-facts/>; "Census in Brief: Does Education Pay? A Comparison of Earnings by Level of Education in Canada and Its Provinces and Territories," Statistics Canada, November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016024/98-200-x2016024-eng.cfm?wbdisable=true>; "First Nations, Métis and Inuit Women," Statistics Canada, February 23, 2016, <https://www150.statcan.gc.ca/n1/pub/89-503-x/2015001/article/14313-eng.htm>.

² Seervas Van der Berg, *Poverty and Education*, UNESCO IIEP, International Academy of Education, UNESCO Digital Library, 2008, 10-11.

³ Lone mother students who have, are or will use CSFA Program funding to pursue any type of higher education (i.e., community colleges/trade school, university) were invited to participate in this study. However, only lone mother students at universities responded to the survey and subsequent interviews. Statistics Canada, "Census in Brief;" Statistics Canada, "First Nations, Métis and Inuit Women;" Lisa Dodson and Luisa S. Deprez, "Keeping Us in Our Place: Low-Income Moms Barred From College Success," *Contexts* 18, no. 1, February 1, 2019: 36-41, <https://doi.org/10.1177/1536504219830675>; Kathryn L. Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs: A False Promise that (Re)Marginalizes the Single-Parent?" MA Thesis, The University of Regina, 2002: 49-56, <http://hdl.handle.net/10294/12990>; "Trends in Student Debt of Postsecondary Graduates in Canada: Results from the National Graduates Survey, 2018," Statistics Canada, August 25, 2020, <https://www150.statcan.gc.ca/n1/pub/75-006-x/2020001/article/00005-eng.htm>.

⁴ The 2018 National Graduates Survey found that 75% of Canadian students use federal student loans to pay for at least some of their higher education. Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs;" Statistics Canada, "Trends in Student Debt of Postsecondary Graduates in Canada."

⁵ While Canadian-based research regarding the educational experiences of lone mothers is limited, American-based research is emerging. Although there are significant differences between higher education in Canada and the United States of America, there are many socio-economic similarities between the two countries, and it is likely that Canadian lone mothers experience similar challenges. Lone parents may take longer to complete their degrees due to a lack of funding and parental responsibilities. Students enrolled in doctoral studies can receive

levels of federal student funding debt, compared to other students, which they may struggle to repay.⁶ Despite these concerns, there is a lack of research focused on lone mother students in relation to the CSFA Program. This thesis examines lone mother students' experiences with the CSFA Program to determine if and how federal student funding policies and processes could be amended to better meet their needs.

Positionality Statement

I am a cis-female (she/her pronouns) settler (mostly English and Scottish ancestry) currently living on Treaty Six Territory, Homeland of the Metis. As a white person, I have experienced relatively unhindered access to university and the supports needed to succeed in institutions of higher education. As a woman and a mother, however, I have experienced unnecessary barriers while navigating the world of academia.

I came to this research through lived experience. In March 2008, when I was nineteen years old and completing high school, I gave birth to my son, Sam. Although I was a teenage mother, I was determined to continue pursuing education, despite the challenges I faced (i.e., a lack of finances, childcare, and housing). I earned my high school diploma in June 2008, partly due to the overwhelming support and guidance from the teachers and staff at Carleton Comprehensive High School and my social worker, Ysanne. I applied and got accepted to the University of Saskatchewan and received a \$16,000.00 scholarship to help cover the costs of my first year of studies. Unfortunately, during the 2008 recession, affordable housing and childcare were not readily available in Saskatoon, and I had to withdraw my application and forfeit my scholarship.

student aid for up to 400 weeks and students with permanent disability can receive student aid for up to 520 weeks. "Student Grants and Loans – What Do Student Grants and Loans Offer?" Employment and Social Development Canada, September 30, 2020, <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans.html>; Amanda Freeman, "Why Is It So Hard For Single Moms to Go to College?" *The Atlantic*, August 18, 2015, <https://www.theatlantic.com/education/archive/2015/08/why-single-moms-struggle-with-college/401582/>; Bethany Nelson, Meghan Froehner, and Barbara Gault, "College Students with Children Are Common and Face Many Challenges in Completing Higher Education Summary," *IWPR* (blog), March 9, 2013, <https://iwpr.org/iwpr-issues/student-parent-success-initiative/college-students-with-children-are-common-and-face-many-challenges-in-completing-higher-education-summary/>.

⁶ Digney's research shows that lone mother students may have upwards to \$45,000.00 in student loan debt upon graduation, which is almost double the national average. Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 56-73; Statistics Canada, "Trends in Student Debt of Postsecondary Graduates in Canada."

While pregnant and attending high school, I worked two part-time jobs. With the money I saved and a Service Canada grant, I registered in the cosmetology program at Saskatchewan Polytechnic, Prince Albert Campus.⁷ I knew I needed a reliable yet flexible job while pursuing university and raising Sam, and hairdressing was the perfect option as I could control my schedule and earn a decent wage. The program was less than one year long, which meant I could complete it and begin earning an income relatively quickly. To help me succeed, my family babysat Sam and allowed me to live at home, rent free. I applied myself to the program and won a \$5,200.00 scholarship for having the highest grades, which bought me and Sam our first car. With a Certificate in Cosmetology, a car, a job, and a newly acquired apartment, I was ready to begin university.

I registered for an evening class through the University of Saskatchewan, Prince Albert campus, to accommodate my full-time job. Unfortunately, I quickly realized I was not academically ready. Discouraged, I withdrew from the class. Childcare was also increasingly difficult to find as few people volunteer their evenings and weekends to care for an active baby. I decided to attempt a few online courses through Athabasca University. I do not remember the details of the courses, I just remember struggling to teach myself how to study and write, while being utterly exhausted as Sam was still waking through the night. Sleeping for a few interrupted hours, I awoke to work a full day in customer service. Time before and after work was spent running after a toddler and studying. I completed my English course, which was a win on its own, but I failed the others.

Determined, I slowly trudged through my undergraduate degree, learning as I went. Then, in 2012, my life shifted in ways that helped me focus on my studies. I married my husband, we moved to Saskatoon, and Sam started elementary school, which eased the stress caused by a lack of affordable childcare. I began attending the University of Saskatchewan in person and with federal student loans I actively pursued my degree. I was eager to complete my program in a couple of years and, to do so, pushed myself physically, mentally, and emotionally.⁸

⁷ I received a grant because I was low-income and had received Employment Insurance (EI - maternity leave). The funding was part of a federal program that offered funding to those on EI to pursue an apprenticeship/trade. "Funding Programs for Jobs, Training, and Social Development Projects," Employment and Social Development Canada, January 26, 2022, <https://www.canada.ca/en/employment-social-development/services/funding.html>.

⁸ I gave birth to Eleanore during the February school break, which meant I could complete the semester and continue studying through the spring and summer terms.

Then, I lost CSFA Program funding. I had dropped a class to rebalance my parental, student, and employee responsibilities, which changed my student status to part-time. I did not realize that this would disqualify me from receiving federal student funding, until after the act was done.⁹ The following semester, when I re-applied for funding, I learned that I had also used the lifetime limit. I had no choice, if I wanted to complete my degree, I had to make more sacrifices. I continued to style hair and accepted a Teaching Assistant position on campus. Then, I weaned my younger child early so I could leave home for longer periods of time. During the day, I attended classes and worked at the salon. In the evening, I cared for my family. Then, when all were sleeping, I raced back to campus to study. I continued this routine until I convoked with my first degree.

My academic momentum was growing, my children were older and more self-reliant, and our financial situation was improving. I decided to pursue a master's degree in public policy through the Johnson Shoyama Graduate School of Public Policy. I focused my master's thesis on exploring the effects of federal student funding policies on lone mother students, because the literature, my personal experience, and conversations with fellow classmates, suggested that some students may be under-supported by the CSFA Program.¹⁰

Research Questions, Objectives, and Significance of Study

The two overarching questions guiding this research are:

1. Does the CSFA Program help or hinder lone mother students earn university degree(s)?
2. Which aspects of the CSFA Program need amending to better support lone mother students throughout their pursuit of higher education?

Marion Synnott, in her 2010 thesis "Single Mothers, Poverty, and Higher Education," encourages researchers to collect data on lone mother students in higher education as a separate demographic, explaining that due to the lack of research it is difficult to determine which

⁹ "Manage Your Student Loan | After You Apply," Government of Saskatchewan, accessed 6 March 2022, <https://www.saskatchewan.ca/residents/education-and-learning/student-loans/after-you-apply/manage-your-student-loan>.

¹⁰ Some lone mother students were cut off from student loans because their student status changed or because they met their lifetime limit and were no longer eligible to receive financial aid. Others were not receiving enough money to pay for their essential expenses, such as housing, transportation, food, and healthcare.

resources to allocate to help this population.¹¹ Hearing and responding to Synnott's call to action, the objectives of this research are:

1. To conduct research solely focused on lone mother students to build the body of literature.
2. To determine which CSFA Program policies and processes should be created or amended to support lone mother students.

In addition to answering these questions and meeting these objectives, this study is significant as it continues the conversation on lone mother students and the CSFA Program, which began twenty years ago with scholars such as Kathryn L. Digney (see chapters three, six and seven), provides limited insight into lone mother students' experiences in higher education during the COVID-19 pandemic (COVID-19), and formally discusses challenges lone mother students experience on campus. Moreover, this study worked with a diverse group of lone mother students, nationwide, to create a list of specific recommendations on how the CSFA Program could better support lone mother students (see chapters four, five, and six).

Overview of Methodology

I conducted this research in four phases: the literature review, survey and interviews, data analysis, and reporting (which is ongoing). During the literature review phase, I sought to better understand the experiences of lone mothers, both in general and in higher education, paying particularly close attention to their experiences with the CSFA Program. Additionally, I researched the history of Canadian federal student loan programs, largely focusing on the CSFA Program's current policies and processes. Overall, while researching the general experiences of lone mothers, I researched feminist understandings of the welfare state and its effects on lone mothers, so that I could critically analyze the literature review, survey, and interviews (see below) through this lens. I organized the findings in Excel, where I was able to identify which areas were more thoroughly researched than others.

After being approved by the University of Saskatchewan Behavioural Research Ethics Board, I moved on to the data analysis phase. I collected data from lone mother students through an online survey and interviews. The survey focused on lone mother students' demographics and

¹¹ Marion R Synnott, "Single Mothers, Poverty, and Higher Education," PhD Dissertation, University of Calgary, 2010: 17, <http://dx.doi.org/10.11575/PRISM/3631>.

experiences in higher education, including experiences with the CSFA Program. The interviews, designed to build off the survey, provided an opportunity to further explore the participants' experiences. In phase three, after organizing the survey data in Excel and transcribing the interviews using Otter.ai, I analyzed the entire data set using feminist theory and grounded theory - content analysis (inductive approach – open and axial coding methods), which centered and amplified the participants' experiences, while also providing a lens in which the CSFA Program could be analyzed within the context of research already conducted on the welfare state and the effects of restrictive and oppressive policies and programs on lone mothers.¹²

Finally, in phase four, I wrote the thesis using grounded theory's constant comparative approach, where I returned to the data and/or conducted additional research as new ideas and insights emerged. By embracing an iterative writing method, my thesis evolved as the data developed. Upon completion of this thesis, as discussed in chapter seven, I will continue with phase four, adapting the findings into a report to share the participants' suggested changes to the CSFA Program's policies and processes with the Government of Canada. Finally, I will write short articles and policy briefs for publication so that the conversation regarding lone mothers and higher education can continue with future researchers and decision makers.¹³

Definitions and Parameters of the Study

For this research, I define a lone mother as a *female or a non-binary person who identifies as a mother and solely and primarily (50% or more custody/responsibility) cares for a dependent (any person under the age of eighteen)*.¹⁴ I specifically chose the word *lone*, rather

¹² Examples of labels I used are employment, family, and education. "Essential Guide to Coding Qualitative Data," Delve, accessed January 8, 2022, <https://delvetool.com/guide>; "How To Do Open, Axial, & Selective Coding in Grounded Theory," Delve, accessed April 22, 2022, <https://delvetool.com/blog/openaxialselective>.

¹³ Throughout the literature review it became apparent that much of the data comes from government statistics on government websites or outdated thesis (seemingly shelved and rarely cited afterwards). To continue moving the conversation forward, more literature focused on this topic must be published for both academics and the public.

¹⁴ The CSFA Program defines a lone parent as anyone who has custody of one or more children at least 50% of the time and is not married or common-law. In hindsight, I should have worded the last part of my definition to state "cares for a dependent who has not yet reached the age of majority," rather than "under the age of eighteen," since some provinces and territories state a child is considered dependent until the age of nineteen (i.e., Alberta). "Apply For a Student Loan | Student Loans," Government of Saskatchewan, accessed April 30, 2022, <https://www.saskatchewan.ca/residents/education-and-learning/student-loans/apply-for-a-student-loan>.

than *unwed* or *single*. The term *unwed* is an outdated and loaded descriptor as it was used largely pre-1980s and upheld stereotypes that the mother in question was immoral because she was pregnant out of wedlock and therefore ill-equipped to care for her child(ren).¹⁵ The term *single* is also not the right term for this study population, because not all lone mothers are single. Some lone mothers are actively dating but are *lone* in that they are not married or in a common law partnership, live in a single income household, and take full responsibility of raising their children.¹⁶

I include *non-binary (they/them pronouns)* in my definition of lone mothers as it is important to recognize that there are non-binary people who may identify as mothers and should be legitimately recognized as such.¹⁷ I also limit my study to lone mothers who are the primary caregivers for their child(ren), by holding 50% or more custody or responsibility. This is not to say that mothers with less custody or responsibility are less important; but for purposes of this study, I recognized that mothers who have 50% or more custody or responsibility have unique experiences that put distinct strains on their journey of obtaining higher education. I also limited the study to those with dependents under the age of eighteen. Although some mothers care for dependents eighteen years or older, their duties and responsibilities likely differ from those with younger children.¹⁸

A diverse group of lone mothers responded to my survey, including those who identify as Black, Chinese, East Indian, Indigenous and Ukrainian. A thorough discussion focused on each ethnic or racial identity is, however, beyond the scope of this thesis and therefore, I focus mostly on the experiences of white lone mothers. I realize this research provides minimal analysis

¹⁵ Lori Chambers, "Adoption, Unwed Mothers and the Powers of the Children's Aid Society in Ontario, 1921-1969," *Ontario History* 98, no. 2 (2006): 161-182, <https://doi.org/10.7202/1065824ar>; Susan Crawford, "Public Attitudes in Canada Toward Unmarried Mothers, 1950-1996," *Past Imperfect* 6 (1997): 111-130, <https://doi.org/10.21971/P77C7X>.

¹⁶ Full responsibility means the mother does not share parental duties with those they are dating but may share parental responsibilities with a co-parent.

¹⁷ Cis-female means the persons' gender aligns with the sex they were designated at birth. Sarah Ratchford, "The Way We Talk about Motherhood Is Deeply Alienating," *Today's Parent* (blog), January 17, 2021, <https://www.todayparent.com/family/family-life/the-way-we-talk-about-motherhood-is-deeply-alienating/>.

¹⁸ See footnote 14.

regarding intersections of race, ethnicity, lone motherhood, and academia.¹⁹ Much research still needs to be done in these areas addressing the different challenges that lone mothers with different backgrounds experience (see chapter seven for future research opportunities).

Regarding lone mothers and their pursuit of higher education, it should be noted that this study presumes that the pursuit and completion of higher education is beneficial to lone mothers and their families (see chapter three). However, some research suggests that the benefits of higher education may not be universally experienced, especially by some vulnerable students (i.e., lone mothers).²⁰ Additionally, this research does not focus on lone mothers who experience such great barriers and challenges that they are never able to begin the pursuit of higher education. In other words, this research focuses on lone mothers who are already pursuing or who have pursued higher education.

Finally, Canada has at least two streams of government provided student funding – federal and provincial or territorial. I wanted to hear the voices of lone mother students nationwide since previous studies focused on lone mother students in specific provinces (i.e., Kathryn L. Digney’s thesis focuses on Saskatchewan-based lone mother students).²¹ Since there are different provincial and territorial student loan policies and regulations, I focused on the CSFA Program to compare the experiences of the participants more effectively.

Overview of the Chapters

The rest of this thesis proceeds as follows. Chapter two presents the research design and methodology, with an in-depth discussion on the four phases introduced above. Chapter three provides the literature review, including a general examination of lone mothers’ experiences, an overview of lone mothers and higher education, and a review of historical and current federal student financial assistance programs and policies, including a limited overview of lone mother students’ experiences with such funding. Chapter four provides the survey results, focusing on

¹⁹ There are federal, provincial, and territorial programs and policies (in addition to the CSFA Program) to assist Indigenous students pursue higher education (i.e., the Post-Secondary Student Support Program). These programs are outside the scope of this research, but should be assessed in future studies.

²⁰ Kelly Foley and David A. Green, “Why More Education Will Not Solve Rising Inequality (and May Make It Worse),” Institute for Research on Public Policy, June 26, 2015, <https://irpp.org/research-studies/why-more-education-will-not-solve-rising-inequality-and-may-make-it-worse/>;

²¹ Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs;”

the participants' demographics and experiences in higher education. Chapter five provides the interview data through the case studies of four lone mother students currently pursuing higher education. Chapter six offers an analysis of the data gathered during the literature review, survey, and interviews, and provides the participants' recommendations on how the Government of Canada could amend the CSFA Program so that they may be better supported. Finally, chapter seven provides a discussion of this study's contributions to the literature, an overview on the limitations of the study, and a discussion regarding future research opportunities, along with my closing remarks.

CHAPTER TWO: METHODOLOGY

As mentioned in chapter one, to investigate if and how the CSFA Program supports lone mother students, I created and engaged in a four-part research plan: the literature review, survey and interviews, data analysis, and reporting. This chapter presents the details of each phase, while also discussing how the chosen methods support and benefit the work.

Phase One: Literature Review

I began this research by examining the general literature on lone mothers as my intention was to better understand their lives and experiences so that I may situate or contextualize the literature focused on lone mothers in higher education.²² This included but was not limited to examining feminist research researching the experiences of lone mothers in relation to poverty, welfare, and health. Once I felt I better understood the experiences of lone mothers, in general, I researched the literature on lone mother students and higher education. Unfortunately, as discussed in chapter three, there is little data focused on lone mother students in relation to the CSFA Program.²³ Therefore, I focused most of the research on Canadian women in higher education and examined several American-based studies focused on lone mother students and government student funding, which provided useful information.²⁴ Specifically, I focused on the history and demographics of women in higher education, the benefits of degree completion, and the challenges and barriers students may experience while pursuing higher education. I concluded the literature review by researching both historical and current Canadian federal student loan programs, policies, and processes.

Due to the limited literature focused on lone mother students in Canada, I kept my initial search broad by including academic articles, books, government publications, magazine and news articles, policy briefs, and websites (i.e., the National Student Loan Service Centre website); all of which were found through online search engines (i.e., Google Scholar) and

²² There is quite an extensive library of scholarly work focused on the welfare and wellbeing of Canadian lone mothers, as further discussed in chapter three. Notable scholars include Margaret Little, Janet E. Mosher and Wendy McKeen.

²³ Including literature focused on non-binary students in higher education.

²⁴ Although there are significant differences between higher education in Canada and the United States, there are many socio-economic similarities between the two countries, and it is likely that there are some similarities in the challenges that lone mothers experience.

library websites (i.e., the University of Saskatchewan’s library website). Some examples of search words used were lone mother (single mom, single parent), childcare (daycare), funding (student loans, grants, scholarships), finances (employment, child support, poverty, welfare, and social assistance), health and wellbeing (food security/insecurity, housing, mental and physical health), and higher education (university, campus, degree).²⁵

I organized all texts on Zotero and created an Excel document where I summarized and categorized each source accordingly.²⁶ I began by organizing the documents into broad, overarching categories, such as employment, health, and higher education. Then, I further organized the material into subcategories. For example, texts regarding lone mother students and higher education were arranged in themes such as funding, housing, and childcare. This system allowed me to identify which areas were more researched than others. For instance, literature focused on lone mother students often examines kinship networks (support systems created by family and friends) or peer support in both the community and on campus needed for their success in higher education.²⁷ More importantly, this system allowed me to identify gaps within the literature, where I quickly recognized how limited the research regarding lone mother students and the CSFA Program truly is.

Finally, this system helped me to create the survey and interview questions. For example, by being cognizant of the potential research questions guiding American-based sources, I created a list of modified versions for a Canadian context. More importantly, I recognized which questions were not being asked, such as questions focused specifically on the CSFA Program. I was also able to use much of the literature to guide the interviews. For example, by using the findings from existing research, I could ask the participants if they had experienced similar incidents. With few prompts, the interview participants shared information pertaining to their

²⁵ Examples of variations include single mom, single parent, university, degrees, child support, bursaries, grants, food security, food insecurity, mental health, poverty and poverty related health conditions, and daycare.

²⁶ “Your Personal Research Assistant,” Zotero, accessed March 6, 2022, <https://www.zotero.org/>.

²⁷ Synnott, “Single Mothers, Poverty, and Higher Education,” 24; Sandra A. Austin and Kathryn A. McDermott, “College Persistence Among Single Mothers After Welfare Reform: An Exploratory Study,” *Journal of College Student Retention* 5, no. 2 (03, 2004): 93-113. <https://doi-org.cyber.usask.ca/10.2190/UQLX-BQX6-BYW0-YT89>, 94; Nadine Van Stone, J. Ron Nelson, and Joan Niemann, “Poor Single-Mother College Students, Views on the Effect of Some Primary Sociological and Psychological Belief Factors on Their Academic Success,” *The Journal of Higher Education* 65, no. 5, September 1, 1994: 571 - 584, <https://doi.org/10.1080/00221546.1994.11778521>.

experiences as lone mother students and offered knowledge regarding their encounters with the CSFA Program.

Phase Two: Survey and Interviews

As mentioned in chapter one, after receiving approval from the University of Saskatchewan Behavioural Research Ethics Board, and completing the initial literature review, I collected data from lone mother students through an online survey and subsequent interviews. Using Survey Monkey, I designed a questionnaire focused on lone mother students' demographics and experiences in higher education.²⁸ At the end of the survey, participants could provide their email address if they wished to volunteer for a follow-up interview via WebEx. During the semi-structured interviews, I guided the conversations to better understand the participants' experiences in higher education and with the CSFA Program.

To recruit survey participants, I posted an announcement, which included the Survey Monkey link, on PAWS.²⁹ During 2021, I ran four two-week long recruitment campaigns through PAWS: June 28th – July 12th, July 15th – July 29th, August 25th – September 8th, and September 27th – October 11th. I also recruited participants by contacting USask classmates and faculty via email, sending a brief description of my research and the Survey Monkey link if they wished to participate.³⁰ Additionally, I shared the Survey Monkey link on Facebook and Twitter, both on my personal feed and in various groups for mothers in university, such as the Facebook group - Doctoral Mom Group.³¹ Finally, I engaged in a snowball recruitment campaign by asking all those who received the recruitment material to share it with their personal network via social media and/or through email. I intended to recruit a minimum of 20-30 participants for the survey, as I anticipated this number of responses would provide sufficient insight into lone

²⁸ Most questions, as explained in chapter two and in the Appendices, focused on the details of their funding.

²⁹ PAWS is USask's internal website for students and faculty that includes an announcement feed on the main page. Please see the Appendices for a copy of the PAWS announcement.

³⁰ See appendices for the recruitment email.

³¹ "Doctoral Mom Group," Facebook, accessed 6 March 2022, <https://www.facebook.com/groups/933321077412929/>.

mother students' experiences with the CSFA Program. In total, 43 lone mother students responded to the survey. After cleaning the data, I was able to use 30 of the responses.³²

The survey included 54 various open- and closed-ended questions focused on demographics (i.e., how old are you? What is your gender? Do you have a disability?), experiences with higher education (i.e., what is the highest level of education you currently hold? How did you or will you pay for your education?), and participants' recommendations about how the CSFA Program could better meet their needs (do you have any suggestions on how the government student loan system could be improved to better meet the needs of you and your family?).³³

As mentioned above, I recruited participants for follow-up interviews through the survey.³⁴ Once I received their contact information through Survey Monkey, I contacted them via email to provide necessary instructions and the WebEx link. I chose to only interview survey participants as I believed this would provide the most well-rounded data since the interview was designed to build upon and support the survey findings.

Regarding the interviews, I hoped to conduct ten. However, due to the participants' schedules and limited energy, I conducted four.³⁵ Despite this, the interviews offered valuable insights into the lives of lone mother students and their experiences in higher education and with the CSFA Program. The interviews were approximately 30 to 60 minutes long and were conducted virtually to best accommodate the lone mothers' schedules and responsibilities, while also meeting COVID-19 safety protocols.³⁶ Because the survey was a series of fixed questions, I designed the interviews to allow and support open conversations.³⁷ I drafted 28 potential

³² As discussed in chapter four, survey responses were removed mainly because the participant did not identify as a lone mother student or misunderstanding the definition of a lone mother.

³³ See appendices for survey questions.

³⁴ The last page of the survey provided space for the participant to submit their contact information (email address) if they wished to participate.

³⁵ In hindsight, to conduct more interviews, I could have invited lone mother students to participate solely in an interview and adjusted my list of potential questions accordingly (to accommodate for whether they completed a survey or not). See chapter seven for more discussion on limitations.

³⁶ The length of each interview was: 1:10:24, 1:07:32, 56:56, 28:23.

questions for the research ethics application, but only asked those needed to clarify what was being shared or to move the discussion forward.³⁸

Phase Three: Analysis

For phase three, I organized the survey results in Excel and transcribed the interviews using Otter.ai. I analyzed the entire dataset (literature review, survey results, and interview results) using both grounded theory's content analysis (inductive approach – open and axial coding) and constant comparative methods. I also used feminist theoretical and methodological approaches to centre the relationship of lone mothers to the welfare state in my analysis, and to use the data to amplify the voices of my participants.

I used content analysis to identify and analyze the key themes and categories within the data.³⁹ Using inductive open and axial coding methods, I moved from the general themes presented in the data to the specific information.⁴⁰ I began by reading the literature to identify potential categories (themes and key ideas). Once I had read a few studies and had started a list of categories, I chose colours to represent each one (i.e., green = funding).⁴¹ Re-reading the material, I highlighted each topic accordingly. Once I colour-coded all the material, I compared all the literature to identify common occurrences, and to better understand how the studies conversed with each other. After studying the results and examining the relationship between details, I noted what I observed. In the end, I pushed the analysis as far as what was “reasonable and possible” with the information provided to me.⁴²

Using grounded theory allowed me to gain a more robust understanding of the data. I was initially drawn to this theory because it is “structured” yet “flexible,” and encourages a circular

³⁸ See the Appendices for a full list of the interview questions.

³⁹“Content Analysis Method and Examples,” Columbia Mailman School of Public Health, accessed March 6, 2022, <https://www.publichealth.columbia.edu/research/population-health-methods/content-analysis>.

⁴⁰ Satu Elo and Helvi Kyngäs, “The Qualitative Content Analysis Process,” *Journal of Advanced Nursing* 62, no. 1 (2008): 107 - 115, <https://doi.org/10.1111/j.1365-2648.2007.04569.x>; Delve, “How To Do Open, Axial, & Selective Coding in Grounded Theory.”

⁴¹ The list evolved as new literature was incorporated into this study.

⁴² Elo and Kyngäs, “The Qualitative Content Analysis Process,” 111.

or “constant comparative” analysis method, which is ideal when little is known about a topic.⁴³ For this study, the structure was provided by the coding system, which provided me with a systematic way to organize and understand the data; the flexibility was provided through the circular style of analysis, which encouraged constant comparison between all data sets so that the findings could evolve throughout the duration of the study.

Developing the ideas and narratives as I progressed through this research, I returned to various data to better understand, support, or explain the findings. For example, the literature review, as discussed above, informed the survey and interview questions. However, between interviews, I often returned to the literature to see if existing studies supported or contradicted what the participants were sharing. The literature that supported the survey and interview findings offered context, making the data richer and more well-rounded. The literature that contradicted the survey and interview findings encouraged further research within the literature and through follow-up communication with interview participants via email.

Incorporating feminist scholarship allowed me to critically analyze CSFA Program policies and the effects they may have on the lone mother student population. I focused the literature review on understanding feminist perspectives and understanding of the welfare state and its effects on the lone mother population. As further discussed in chapter three, much literature written by the likes of Wendy McKeen, Shelley Gavigan, Dorothy Chunn and Margaret Little (to name a few) has been written regarding restrictive and oppressive policies masked as social welfare for the better good. I also engaged with the tradition of feminist methodologies to practice participant led research while making sure that the nuanced experiences of their lives came through in my work.

Finally, performing grounded theory allowed me to engage with and actively interpret the data using my own lived experiences and prior knowledge as a lens to “strengthen” the findings.⁴⁴ Researchers are often encouraged to remain neutral or silent so that their biases do not overly influence the study results. As a researcher, encouraged by grounded theory and by

⁴³ Ylona Chun Tie, Melanie Birks, and Karen Francis, “Grounded Theory Research: A Design Framework for Novice Researchers,” *SAGE Open Medicine* 7, January 1, 2019: 1-7, 2050312118822927, <https://doi.org/10.1177/2050312118822927>,” Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs,” 16-18.

⁴⁴ Kailah Sebastian, “Distinguishing Between the Strains Grounded Theory: Classical, Interpretive and Constructivist,” *Journal for Social Thought* 3, no. 1, July 10, 2019: 5, <https://ojs.lib.uwo.ca/index.php/jst/article/view/4116>.

feminist methodologies, I embraced the notion that I am not inherently barred from participating in my own research. My experiences are valid and can be included to further add to the overall findings. Lived experience allowed me to understand and interpret the findings through a unique lens compared to a researcher without lived experience. Attempting to remain aware of my own biases, I immersed myself into the research experience (i.e., I fully conversed with the participants during the interviews, sharing my stories and experiences with them as they shared theirs with me). While writing the thesis, I allowed myself to enter the conversation, where I shared my story (chapters one and seven) and participated in the discussion while also providing recommendations on how the CSFA Program may be amended (chapters six and seven).

Phase Four: Reporting

In phase four, following the completion of this thesis, I will produce a report for the Government of Canada to share the participants' suggested changes to the CSFA Program's policies and processes and write articles and policy briefs to be published.⁴⁵ As discussed in chapter one, my objectives include creating change at a policy level so that lone mother students may be better supported by the CSFA Program. Previous literature regarding lone mother students at Canadian institutions of higher education and in relation to the CSFA Program, as mentioned throughout this thesis, is limited, and the few available studies remain largely uncirculated. By sharing this information to a wider audience, I hope to foster more awareness by inviting decision makers, researchers, academics, lone mothers, and the general population into a much-needed conversation.

⁴⁵ Throughout the literature review, it became apparent that much of the data comes from government statistics on government websites or outdated thesis (seemingly shelved and rarely cited afterwards). To progress the conversation, more literature focused on this topic must be published.

CHAPTER THREE: LITERATURE REVIEW

Research focused on lone mother students and the CSFA Program is limited.⁴⁶ To date, the most thorough study is seemingly Digney's 2001 master's thesis, "Neo-liberalization of the Canada and Saskatchewan student loan programs: A false promise that (re)marginalized the single-parent?"⁴⁷ Digney studied undergraduate-level lone mother students at the University of Regina to determine if federal and provincial government student loans improved their wellbeing by enabling them to pursue higher education and gain subsequent access to "good jobs."⁴⁸ Digney found government student loans helped lone mothers pursue higher education, but left them "heavily indebted."⁴⁹ Digney also noted the lack of research regarding lone mother students and student loan programs, arguing the invisibility of lone mother students within the literature made them invisible to policy makers. While there is limited research on lone mothers and federal student loans, other research on this population is increasing; growing topics include welfare (poverty) and health.⁵⁰ Additionally, feminist scholars explore concepts such as the "principle of less eligibility" and the "hierarchy of deservedness," and the effects these have on the creation and amendment of programs and policies.⁵¹

This chapter begins with an overview of the experiences of lone mothers, focusing on feminist scholarship examining the relationship between lone mothers, poverty, welfare, health, and discrimination to contextualize the subsequent discussion. Next, this chapter examines lone mother students and higher education, specifically, the history and demographics of women in Canadian universities, the benefits of degree completion, the challenges and barriers experienced during the pursuit of higher education, and the keys to successfully completing higher education.

⁴⁶ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 2.

⁴⁷ Although Digney conducted her research twenty-years ago, the survey and interview results in this thesis demonstrate that lone mothers continue to navigate and experience many of the same challenges.

⁴⁸ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

⁴⁹ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 56-73.

⁵⁰ Wendy McKeen, "Work Incentives for "Welfare Mothers" in 1970s Ontario: Screening Out the Political," *Labour / Le Travail* 85, no. 1, 2020: 91-125, <https://doi.org/10.1353/lt.2020.0004>.

⁵¹ Shelley A. M. Gavigan; Dorothy E. Chunn, "From Mothers' Allowance to Mothers Need Not Apply: Canadian Welfare Law as Liberal and Neo-Liberal Reforms," *Osgoode Hall Law Journal* 45, no. 4, 2007: 746 -747; Margaret Little, "'Manhunts and Bingo Blabs:' The Moral Regulation of Ontario Single Mothers," *Canadian Journal of Sociology* 19, no. 3, 1994: 233-47.

Then, this chapter reviews the history of Canadian student financial aid programs, focusing largely on current, relevant CSFA Program policies and processes. To conclude, this chapter draws on both Digney's work and the Employment and Social Development Canada's 2021 *Evaluation of Canada Student Loan Program* to provide further discussion on the challenges lone mother students may experience while navigating and utilizing the CSFA Program.⁵²

Lone Mothers: A Brief Overview

In Canada, lone mothers experience one of the highest levels of poverty (compared to other populations), which can reduce employment and educational prospects, increase dependence on social assistance, and lower health and standards of living. Federal poverty rates are measured using Low Income Cut Offs (LICO), which represent levels of income "where people spend disproportionate amounts of money for food, shelter and clothing."⁵³ Using LICO, in 2020, 2.4 million people in Canada lived below the poverty line; with lone mother families and their children being among the most vulnerable. In 2020, children living in two parent families experienced poverty at a rate of 3.0%. Children living in lone mother families were more than five times likely to experience poverty at a rate of 16.9%.⁵⁴

Lone mothers often experience poverty due to insufficient education (discussed below) and problematic employment, a lack of childcare, and sporadic and inadequate child support. Problematic employment includes highly gendered jobs with low wages, irregular hours, and

⁵² Employment and Social Development Canada, "Evaluation of Canada Student Loan Program."

⁵³ Department of Justice, "Family Demographics;" "Low Income Cut-Offs (LICOs) before and after Tax by Community Size and Family Size, in Current Dollars," Statistics Canada, July 8, 2016, <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110024101>.

⁵⁴ 21% of lone mothers experience poverty compared to 7% of lone fathers. Additionally, lone mothers enter shelters at twice the rate of two parent families. Single parents, according to Digney, "have been defined by poverty since about 1925." "Family type" is the biggest risk factor related to poverty. "The Daily — Canadian Income Survey, 2020," Statistics Canada, March 23, 2022, <https://www150.statcan.gc.ca/n1/daily-quotidien/220323/dq220323a-eng.htm>. Canada without Poverty, "Just the Facts;" Enza Gucciardi, Nalan Celasun, and Donna E. Stewart, "Single-Mother Families in Canada," *Canadian Journal of Public Health / Revue Canadienne de Sante'e Publique* 95, no. 1, 2004: 70–73, <https://www.jstor.org/stable/41993767>; Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs;" "Department of Justice – Family Demographics," Department of Justice, March 29, 2002, <https://www.justice.gc.ca/eng/rp-pr/fl-lf/famil/stat2000/p1.html>.

little job security.⁵⁵ Additionally, lone mothers struggle to pursue higher education and/or employment due to a shortage of affordable daycare spaces; some waitlists are six or more months long, and parents may pay upwards to 30% to 50% of their annual income on day care fees.⁵⁶ Finally, 59% of lone parents (mostly lone mothers) do not receive child support, with the remaining receiving late and/or partial payments (equaling, on average, less than \$5000.00, annually).⁵⁷

Their child(ren)'s age(s) also determine if and/or when a lone mother will seek employment.⁵⁸ The 2016 census shows that 33% of lone mothers with children under the age of six-years-old reported no work activity.⁵⁹ Since the start of COVID-19, employment rates for lone mothers with children ages 6 – to 12-years-old has fallen 11.7%, and employment rates for lone mothers with children under 6-years-old has fallen 36%.⁶⁰ Lone mothers, prioritizing their

⁵⁵ Digney states that, after World War II, women were largely viewed as a “reserve army of labour” and, as such, are a “prime source of part-time work in the global labour market.” Examples of such jobs are waitress and cashier. Janet E. Mosher, "Walking on Eggshells: Abused Women's Experiences of Ontario's Welfare System," 2004, *Commissioned Reports, Studies, and Public Policy Documents*, <https://digitalcommons.osgoode.yorku.ca/reports/160>; Jamie Peck and Nik Theodore, “Labour Markets from the Bottom Up,” in *Handbook of Employment and Society: Working Space*, 2010: 87–105; Dodson and Deprez, ““Keeping Us in Our Place;”” Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs.”

⁵⁶ Gucciardi, et. al., “Single-Mother Families in Canada,” 71; Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs;” McKeen, “Work Incentives for ‘Welfare Mothers;’” “Analysis: Daycare Fees Continue to Rise across Canada,” *CTV News*, accessed March 6, 2022, <https://www.ctvnews.ca/features/analysis-daycare-fees-continue-to-rise-across-canada-1.3940099>; Carmen Wong, “Shortage of Early Childhood Educators Creating Long Waitlists for Child Care,” *CTV News*, October 26, 2021, <https://kitchener.ctvnews.ca/shortage-of-early-childhood-educators-creating-long-waitlists-for-child-care-1.5639192>; Maija Kappler, “Why Is Child Care In Canada So Expensive?” *HuffPost*, November 12, 2019, https://www.huffingtonpost.ca/entry/daycare-cost-expensive_ca_5dc2fe3de4b005513881976f.

⁵⁷ “Just Facts - Compliance with Family Support Obligations,” Department of Justice, December 5, 2013, <https://www.justice.gc.ca/eng/rp-pr/fl-lf/divorce/jf-pf/cfso-ooaf.html>.

⁵⁸ Gucciardi, et. al., “Single-Mother Families in Canada,” 70.

⁵⁹ “Results from the 2016 Census: Work Activity of Families with Children in Canada,” Statistics Canada, May 15, 2018, <https://www150.statcan.gc.ca/n1/pub/75-006-x/2018001/article/54969-eng.htm>.

⁶⁰ Katherine Scott, “Economic Recovery for Whom? For All the Talk of Recovery, Many Women and Gender-Diverse People Are Still Struggling,” *The Monitor*, The Canadian Centre for Policy Alternatives, February 11, 2022, <https://monitormag.ca/articles/economic-recovery-for-whom-for-all-the-talk-of-recovery-many-women-and-gender-diverse-people-are-still-struggling>.

children's needs, require employment that is close to their home, children's school or children's daycare, flexible hours (usually part-time), and opportunity to exit and enter as needed.⁶¹

When lone mothers are unable to find suitable employment, they may seek social assistance, such as welfare.⁶² Unfortunately, the welfare system generally provides inadequate benefit levels to support their basic needs, leading to additional hardships; lone mothers may reduce their food intake, ignore their other needs, and go into debt to simply feed and clothe their children.⁶³ In fact, Statistics Canada has found that lone mothers experience the highest levels of food insecurity, which can cause poor nutrition and health issues.⁶⁴

Poverty of this kind can cause long-lasting health effects, such as mental illness, chronic physical pain, suicidal ideation or attempts, sleep problems, and eating disorders.⁶⁵ Poverty-related health concerns for children include "adverse mental, emotional, physical, and social development during infancy and childhood," an "increased risk for a variety of psychosocial problems," and academic challenges, which can persist into adulthood.⁶⁶ Indigenous women in particular, have a high probability (relative to non-Indigenous women) of living in crowded homes needing structural repair, which is further linked to social problems, violence, and lower levels of education.⁶⁷ Moreover, exasperated by poverty, lone mothers are ten times more likely

⁶¹ The discussion regarding lone mothers and employment can also be applied to lone mothers and higher education, where lone mother students often succeed in highly gendered programs (teaching, nursing), receive lower levels of funding, require an ideal school location (or ideal transportation/parking), need a flexible academic schedule, and need adequate childcare options. Gucciardi, et. al., "Single-Mother Families in Canada," 70.

⁶² Digney found that "employers are using educational credentials as a screening device," even for entry level positions. Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

⁶³ McKeen, "Work Incentives for 'Welfare Mothers;'" Mosher, "Walking on Eggshells."

⁶⁴ "Household Food Insecurity, 2017/2018," Statistics Canada, June 24, 2020, <https://www150.statcan.gc.ca/n1/pub/82-625-x/2020001/article/00001-eng.htm>; "Single Parents Hit Hard by Food Insecurity," *CBC Online*, February 19, 2020, <https://www.cbc.ca/news/canada/newfoundland-labrador/fed-up-part-1-single-parents-1.5426188>; Hilary K. Seligman, Barbara A. Laraia, and Margot B. Kushel, "Food Insecurity Is Associated with Chronic Disease among Low-Income NHANES Participants," *The Journal of Nutrition* 140, no. 2, February 2010: 304–10, <https://doi.org/10.3945/jn.109.112573>.

⁶⁵ Gucciardi, et. al., "Single-Mother Families in Canada," 71-72; Janet Mosher and Pat Evans, "Welfare policy: a critical site of struggle for women's safety." *Canadian Woman Studies* 25, no. 1-2, 2006: 162, <https://cws.journals.yorku.ca/index.php/cws/article/view/5975>.

⁶⁶ Gucciardi, et. al., "Single-Mother Families in Canada," 71-72.

⁶⁷ Statistics Canada, "First Nations, Métis and Inuit Women."

to experience violence, with Indigenous lone mothers experiencing higher rates of being murdered or stolen than non-Indigenous lone mothers.⁶⁸

Finally, lone mothers often experience overt discrimination due to heteronormative, patriarchal, sexist, and racist practices, policies and programs (i.e., systemic inequalities) upheld by authorities and institutions that lone mothers must engage with.⁶⁹ Some derogatory terms historically used against lone mothers by society and authorities alike are: outcast, unfortunate, moral lawbreaker, social problem, delinquent, and unstable.⁷⁰ For instance, historically, the term deviant was common as lone mothers were seen as a threat to society by disrupting the norm of the nuclear family.⁷¹ Unfortunately, such terms (i.e., disentitled and undeserving) have been used when determining if lone mothers should receive welfare or other social assistance, and when determining what constitutes an adequate amount; which often results in decreased financial aid and “increase[ed] scrutiny.”⁷² Ultimately, discriminatory terms support the “principle of less eligibility” and the “hierarchy of deservedness,” which imply some are less worthy of receiving assistance, and those worthy should not be better off than societies’ poorest workers.⁷³ In other

⁶⁸ Statistics Canada, “First Nations, Métis and Inuit Women;” “Families at Risk: Understanding the Characteristics of Relationship Violence among Unmarried Texas Parents,” University of Texas, LBJ School of Public Affairs, Child and Family Research Partnership, accessed March 26, 2022, <https://childandfamilyresearch.utexas.edu/families-risk-understanding-characteristics-relationship-violence-among-unmarried-texas-parents>.

⁶⁹ Chambers, “Adoption, Unwed Mothers and the Powers of the Children’s Aid Society in Ontario, 1921-1969;” Crawford, “Public Attitudes in Canada Toward Unmarried Mothers, 1950-1996,” 115; Gavigan and Chunn, “From Mothers’ Allowance to Mothers Need Not Apply.”

⁷⁰ It should be noted that these terms are derived from research focused on women’s experiences between 1921 to 1996. Lone mothers likely still experience the effects of these derogatory terms. Crawford, “Public Attitudes in Canada Toward Unmarried Mothers, 1950-1996;” Chambers, “Adoption, Unwed Mothers and the Powers of the Children’s Aid Society in Ontario, 1921-1969;” Mosher, “Walking on Eggshells.”

⁷¹ Gavigan and Chunn, “From Mothers’ Allowance to Mothers Need Not Apply;” Crawford, “Public Attitudes in Canada Toward Unmarried Mothers, 1950-1996;” Chambers, “Adoption, Unwed Mothers and the Powers of the Children’s Aid Society in Ontario, 1921-1969.”

⁷² Mosher, “Walking on Eggshells;” Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs.”

⁷³ As described below and throughout this thesis, the failure to adequately consider the needs of lone mothers in the provision of student loans is a continuation of this problem – that lone mothers are not deserving (in the way other groups may be) of education. Digney states, “The Canada and Saskatchewan student loan funding policies place the single-parent in the residual category of ‘undeserving poor’ by failing to provide sufficient economic support to the single-parent while she is attempting to improve her educational qualifications.” Gavigan

words, some believe welfare and other forms of financial assistance for lone mothers should remain at “subsistence levels,” and authorities design policies to support this.⁷⁴

Lone Mothers and Higher Education

History and Demographics

Higher education has a long history of reproducing social inequalities.⁷⁵ Women were not represented in Canadian universities as some believed a female scholar “was and would remain single; ‘loveless, husbandless, [and] childless.’”⁷⁶ Women who desired to pursue higher education were considered obnoxious, monstrous, and unnatural.⁷⁷ Higher education was designed by white men to protect their power, and as a result, promoted socioeconomic inequalities through class and gender divisions.⁷⁸ Despite the patriarchal design, some colleges began offering partial studies for women during the 1860s.⁷⁹

Although some women pursued higher education from the 1860s to the 1950s, the number of female scholars increased during the 1960s and the 1970s, as the second wave of feminism advanced.⁸⁰ During this time, campuses buzzed with energy as students developed

and Chunn, “From Mothers’ Allowance to Mothers Need Not Apply;” Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs;” Little, “Manhunts and Bingo Blabs.”

⁷⁴ Gavigan and Chunn, “From Mothers’ Allowance to Mothers Need Not Apply;” Little, “Manhunts and Bingo Blabs.”

⁷⁵ Dodson and Deprez, “Keeping Us in Our Place.”

⁷⁶ Gabrielle Archambault, “The History of Canadian Women in University,” She’s The First, McGill University, February 6, 2019, <https://stfmcgill.wordpress.com/2019/02/06/the-history-of-canadian-women-in-university/>.

⁷⁷ Marilla McCargar, “Femininity and Higher Education: Women at Ontario Universities, 1890 to 1920,” *Electronic Thesis and Dissertation Repository*, May 5, 2016: 1, <https://ir.lib.uwo.ca/etd/3765>.

⁷⁸ In 1891, university student Katie Hall Marsters stated that when women entered college, they were entering a “man’s world.” Dodson and Deprez, “Keeping Us in Our Place;” Sarah MacDonald, *University Women: A History of Women and Higher Education in Canada*, accessed 30 April 2022, McGill-Queen’s University Press, 2021, <https://books-scholarsportal-info.cyber.usask.ca/en/read?id=/ebooks/ebooks7/upress7/2021-11-22/1/9780228008637>.

⁷⁹ Archambault, “The History of Canadian Women in University;” MacDonald, *University Women*.

⁸⁰ The 1960s and 1970s were an “expansionary period” for the institutions themselves. Of the now 96 Canadian universities, 58 were established during this period, increasing higher education opportunities in Western

feminist organizations and shared their ideas for personal and political changes.⁸¹ At McGill University, students worked to create a campus daycare by occupying a classroom, staging a teach-in, circulating petitions, and asking for donations (funds and supplies).⁸² Eventually, these movements changed campus culture and created a more “hospitable” environment for female scholars and staff.⁸³

It is unknown when lone mothers first started pursuing higher education, but research suggests lone mothers may have begun entering universities in relatively larger numbers between the 1960s and 1980s, when campus support services for students and faculty (i.e., daycares) started to be established and when society began to accept lone mothers more than it had previously (i.e., homes for unwed mothers and forced adoptions were waning and lone mothers were increasingly considered independent women rather than lost teenage girls).⁸⁴

Throughout the 1980s and the 1990s, the number of female students continued to increase in undergraduate and master level studies. In 1980, 45% of undergraduate students were female, with the number of women surpassing the number of men in 1987.⁸⁵ During the 1990s, women remained the majority on campuses and were responsible for the continued growth of the student body.⁸⁶ During the early 2000s, the number of female students continued increasing, where they made up 58% of the undergraduate student body.⁸⁷ Regarding master level studies, women’s

Canada. Suzanne Staggenborg, “Feminist Activism at a Canadian University,” *Resources for Feminist Research* 33, no. 3/4 (2010): 95-118, <http://quescren.concordia.ca/en/resource/VKSIF9GQ>.

⁸¹ Notable societal developments during this time were daycares and maternity leave. Staggenborg, “Feminist Activism at a Canadian University.”

⁸² Staggenborg, “Feminist Activism at a Canadian University.”

⁸³ Important accomplishments include the (supposed) elimination of sexist regulations, practices, and language, the passage and implementation of a sexual harassment policy, and the development of safety measures on campus. Staggenborg, “Feminist Activism at a Canadian University,” 103.

⁸⁴ Chambers, “Adoption, Unwed Mothers and the Powers of the Children’s Aid Society in Ontario, 1921-1969;” Crawford, “Public Attitudes in Canada Toward Unmarried Mothers, 1950-1996;” Rachel Cave, ““Bad Girls:” Remembering When Unwed Mothers Were Told to Forget Their Babies,” *CBC Online*, August 16, 2019, <https://www.cbc.ca/news/canada/new-brunswick/nb-no-apology-unwed-mothers-1.5247545>.

⁸⁵ “Trends in Higher Education: Volume 1: Enrolment,” Association of Universities and Colleges of Canada (AUCC), accessed April 30, 2022, pg. 12, <https://www.voced.edu.au/content/ngv%3A65981>.

⁸⁶ AUCC, “Trends in Higher Education,” 12.

⁸⁷ AUCC, “Trends in Higher Education,” 12.

enrollment followed a “similar trajectory” as undergraduate students, by 2010 women made up 56% of the student body.⁸⁸ Although, currently, women represent a majority of the undergraduate population, but are underrepresented in disciplines like mathematics, computer sciences, engineering, business, and policy.⁸⁹ Additionally, women are also underrepresented in many PhD level programs, especially math and science.⁹⁰

The number of lone mothers pursuing higher education has also increased over time. However, lone mothers likely remain underrepresented in institutions of higher education. From 1976 to 2005, student parents made up 11% to 16% of all post-secondary enrolment.⁹¹ In 2016, approximately 20% of lone mothers aged 25 to 64 had a bachelor’s degree (compared to 14.7% in 2006), despite lone parents (number of lone mothers unspecified) accounting for approximately 28% of the Canadian population.⁹²

Benefits of Degree Completion

University degrees generally increase income, employability, job security, social mobility, and improve health and wellbeing.⁹³ In 2015, women with bachelor’s degrees earned, on average, \$68,342.00, which is 40% more than women with college diplomas, 60% more than women with high school diplomas, and 80% more than women with apprenticeship certificates.⁹⁴ Moreover, from 2007 to 2017, women with bachelor's degrees witnessed their income increase

⁸⁸ AUCC, “Trends in Higher Education,” 14.

⁸⁹ Women dominate in disciplines such as: education, health, and recreation/fitness type studies. AUCC, “Trends in Higher Education,” 14.

⁹⁰ AUCC, “Trends in Higher Education,” 14.

⁹¹ In 1991, approximately 34% of lone mothers had not completed high school or any postsecondary education (including certificates and apprenticeships). Tricia van Rhijn, Trudy Quosai, and Donna Lero, “A Profile of Undergraduate Student Parents in Canada,” *Canadian Journal of Higher Education* 41, December 31, 2011: 64, <https://doi.org/10.47678/cjhe.v41i3.2490>, “Women and Education,” Statistics Canada, accessed March 6, 2022, <https://www150.statcan.gc.ca/n1/pub/89-503-x/2010001/article/11542-eng.htm#a2>.

⁹² Comparatively, in 2016, approximately 40% of women aged 25 to 34 had at least a bachelor’s degree, up from 32% in 2006. “The Daily — Education in Canada: Key Results from the 2016 Census,” Statistics Canada, November 29, 2017, <https://www150.statcan.gc.ca/n1/daily-quotidien/171129/dq171129a-eng.htm>; “The Daily — Families, Households and Marital Status: Key Results from the 2016 Census,” Statistics Canada, August 2, 2017, <https://www150.statcan.gc.ca/n1/daily-quotidien/170802/dq170802a-eng.htm>.

⁹³ Dodson and Deprez, ““Keeping Us in Our Place.””

⁹⁴ Statistics Canada, “Census in Brief.”

by 11%.⁹⁵ Since 2020, more than two-thirds of jobs require some sort of post-secondary education; and, during economic crises, up to 95% of those who regain employment are university graduates.⁹⁶

Lone mothers with university degrees can have a “profound impact” on their children.⁹⁷ In general, when a mother completes higher education, her family’s financial situation, as well as her children’s health and cognitive development, may improve, which can increase their chances of pursuing higher education and obtaining secure employment later in life.⁹⁸ In other words, earning a university degree can enable lone mothers to better provide for their children, while also helping the mother display a “tangible model of effort and achievement” for the children to model as they grow older.⁹⁹

Finally, both institutions of higher education and the economy benefit when lone mothers pursue degrees. Regarding institutions of higher education, Austin et al. states, “by enhancing the persistence of women student-parents, institutions of higher education enhance the diversity of their student populations, which has been shown to contribute positively to all students’ learning.”¹⁰⁰ Moreover, educated lone mothers support the economy by building lone parents’ “human capital” and reducing the likelihood they, and their families, will “fall into poverty.”¹⁰¹ In the end, whether it is to increase campus diversity, to improve the economy, or to better the lives of lone mothers and their children, supporting lone mothers so that they may successfully complete their degree(s) can result in a plethora of beneficial outcomes.

⁹⁵ Statistics Canada, “Census in Brief.”

⁹⁶ Dodson and Deprez, ““Keeping Us in Our Place;” Government of Canada, “Results from the 2016 Census.”

⁹⁷ If just 25% of lone mothers earned a university degree, there would be a “significant impact” on national poverty levels for lone mothers. Dodson and Deprez, ““Keeping Us in Our Place,”” 40.

⁹⁸ Dodson and Deprez, ““Keeping Us in Our Place,”” 40.

⁹⁹ Dodson and Deprez, ““Keeping Us in Our Place,”” 40.

¹⁰⁰ Austin, et al., “College Persistence Among Single Mothers After Welfare Reform,” 94.

¹⁰¹ Austin, et al., “College Persistence Among Single Mothers After Welfare Reform,” 94.

Challenges and Barriers to Higher Education

Inadequate funding makes it challenging for lone mother students to pursue and complete higher education. American-based research has found that approximately 4% to 28% of lone mother students graduate within six years, and 55% of lone mothers do not complete their degrees due to financial obligations.¹⁰² The *2021 Evaluation of Canada Student Loan Program* found that 47% of the participants (number of lone mothers unspecified) who left university did so for financial reasons.¹⁰³

Additionally, lone mother students and their families often experience poverty while pursuing higher education. American-based research shows 89% of lone mother students have low-incomes, and 63% of lone mother students live at or below the federal poverty line.¹⁰⁴ Similarly, in Digney’s research on lone mother students in Saskatchewan, many of the participants felt they were living in “slum” like conditions; while their kids were unable to participate in extra-curricular activities and did not have all necessary supplies for school.¹⁰⁵ That lone mothers experience poverty while attempting to improve the situation of their families reflects, as discussed above, who is seen to be “deserving of public investment ... and who is not.”¹⁰⁶

It is difficult to determine the amount of federal student loan debt lone mothers hold as it is based on a variety of factors including the location and type of institution (i.e., private or

¹⁰² More Indigenous students drop out of university than any other group of students. Melanie Krugelis, Lindsey Reichlin Cruse, and Barbara Gault, “Single Mothers in College: Growing Enrollment, Financial Challenges, and the Benefits of Attainment,” *IWPR* (blog), September 20, 2017, <https://iwpr.org/iwpr-issues/student-parent-success-initiative/single-mothers-in-college-growing-enrollment-financial-challenges-and-the-benefits-of-attainment/>; Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs;” Lindsey Reichlin-Cruse, Barbara Gault, Joo Yeoun- Suh, and Mary Ann Demario, “Time Demands of Single Mother College Students and the Role of Child Care in Their Postsecondary Success,” *IWPR*, May 2018, <https://iwpr.org/wp-content/uploads/2020/10/C468.pdf>; Freeman, “Why Is It So Hard For Single Moms to Go to College?” Jennie L. Bingham et al., “Indigenous Women College Students’ Perspectives on College, Work, and Family,” *Journal of College Student Development* 55, no. 6, 2014: 615–32, <https://doi.org/10.1353/csd.2014.0055>.

¹⁰³ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁰⁴ Krugelis, et. al., “Single Mothers in College.”

¹⁰⁵ Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs,” 53.

¹⁰⁶ In other words, a lone mother’s journey towards degree completion is “highly regulated” through “controlling state policies and a university culture of exclusion.” Dodson and Deprez, “Keeping Us in Our Place,” 37.

public), living expenses, the number of children they have, and so on.¹⁰⁷ We do know, however, that in 2015, the average student loan debt per graduate in Canada was \$28,000.00 (undergraduate and master's degrees) to \$33,000.00 (PhD degree); and in 2010, students defaulted on more than \$15 billion worth of student loans, with this number increasing to \$28 billion in 2018.¹⁰⁸ Furthermore, research suggests lone parents have higher levels of debt upon graduating (upwards to double the national average), and repay less of their debt, compared to other graduates.¹⁰⁹

Focusing on policies and programs, even with greater numbers of lone mothers and other diverse students on campuses, universities continue to design their campuses for the “ideal” student; those who are “single, unencumbered, housed on campus, economically supported by parents, and entering college directly from high school.”¹¹⁰ Lone mother students often find it challenging to succeed in institutions with a distinct lack of family-related supports; some quit because they cannot balance their academic and parental responsibilities.¹¹¹ In *The Atlantic*, sociologist Amanda Freeman noted that when applying to PhD programs a professor told her to not state she is a single parent, even though she planned to study the “sociology of single-parent-

¹⁰⁷ Statistics Canada, “Trends in Student Debt of Postsecondary Graduates in Canada.”

¹⁰⁸ Government of Canada, “Student Debt from All Sources, by Province of Study and Level of Study;” “Canada Student Loans Program Annual Report 2018 to 2019,” Employment and Social Development Canada, February 4, 2021, <https://www.canada.ca/en/employment-social-development/programs/canada-student-loans-grants/reports/cslp-annual-2018-2019.html>; Lionel Orlikow, “Financial Aid to Students,” *The Canadian Encyclopedia*, accessed December 30, 2021, <https://www.thecanadianencyclopedia.ca/en/article/financial-aid-to-students>; Jessica Vomiero, “Canadian Students Owe \$28B in Government Loans, Some Want Feds to Stop Charging Interest,” *Global News*, May 31, 2018, <https://globalnews.ca/news/4222534/canadian-student-loans-government-interest/>; Yi Zhang, Ronald T. Wilcox, and Amar Cheema, “The Effect of Student Loan Debt on Spending: The Role of Repayment Format,” *Journal of Public Policy & Marketing* 39, no. 3, July 1, 2020: 305 – 318, <https://doi.org/10.1177/0743915619847465>; Hillary Hoff and Madison Hoffower, “The Case for Cancelling Student Debt Isn’t Political — It’s Practical. Here Are the Benefits of Erasing \$1.6 Trillion, No Strings Attached,” *Business Insider*, February 17, 2021, <https://www.businessinsider.com/economic-benefits-of-student-debt-forgiveness-2020-12>.

¹⁰⁹ Lone mothers likely have higher levels of student loan debt due to working fewer hours (while balancing motherhood and education) combined with having higher household expenses (compared to some students). Lone mothers may repay less of their student loan debt, compared to other students, due to having little surplus income (raising children and other expenses on a single income). Statistics Canada, “Trends in Student Debt of Postsecondary Graduates in Canada;” Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs.”

¹¹⁰ Dodson and Deprez, “Keeping Us in Our Place,” 39.

¹¹¹ Dodson and Deprez, “Keeping Us in Our Place.”

headed families.”¹¹² Some lone mothers consider campus barriers as a way for institutions to keep lower income folks, especially BIPOC lone mother students, from “moving up;” and felt their “unique needs” were “invisible” on campuses.¹¹³ Research with Indigenous students shows they experience additional social barriers that affect their “academic persistence,” including “differences in cultural and academic expectations” and “insufficient academic preparation.”¹¹⁴

Keys to Success in Higher Education

Although lone mother students experience challenges while pursuing higher education, some successfully earn university degrees. Research suggests that this success is often due to receiving sufficient financial aid, a drive to complete their degrees in order to acquire better employment, access to adequate daycare, positive supportive relationships with fellow students and faculty, as well as family support which may include both emotional and financial help.¹¹⁵ Moreover, lone mother students’ perseverance, “personal ambition, prior knowledge and experience, ... and self-confidence” contributes to their success.¹¹⁶ Although there are many keys to lone mother students success, adequate funding (i.e., student loans) is among the most pertinent.

The Canada Student Financial Assistance Program

History of Canadian Federal Student Loan Programs

In 1939, The Government of Canada created the Dominion-Provincial Student Aid Program (DSAP), which was a grant matching partnership between the federal and provincial

¹¹² It is unclear why the professor gave this advice, but Donna, an interview participant in this study, shared a similar experience (further discussed in chapter five). Freeman, “Why Is It So Hard For Single Moms to Go to College?”

¹¹³ Dodson and Deprez, ““Keeping Us in Our Place,”” 40; Freeman, “Why Is It So Hard For Single Moms to Go to College?”

¹¹⁴ Despite the different challenges diverse students experience on campus, the research states a lack of funding continues to be the greatest obstacle to overcome. Bingham et al., “Indigenous Women College Students’ Perspectives on College, Work, and Family,” 615 – 621.

¹¹⁵ Austin, et al., “College Persistence Among Single Mothers After Welfare Reform.”

¹¹⁶ Austin, et al., “College Persistence Among Single Mothers After Welfare Reform,” 96.

governments.¹¹⁷ The program's purpose was to help youth pursue higher education after the Depression to stimulate "economic growth, labour training and labour mobility."¹¹⁸ With the increased number of universities in the post-war period, resulting in an increased number of university students, the federal government realized the need for a more robust student loan program.¹¹⁹

In 1964, the Canadian Student Loans Plan (CSLP) was created to replace the DSAP.¹²⁰ Under the CSLP, financial institutions administered the student loan, while the Government of Canada guaranteed the loan.¹²¹ This ensured students could receive funding (even with poor credit) while protecting financial institutions (as the Government of Canada guaranteed the loan), but limited the federal government's administrative work (compared to the DSAP where the government was solely responsible for the loan). Unfortunately, the CSLP was costly for the federal government as financial institutions had "little incentive" to seek loan repayment and students became increasingly frustrated as funding did not increase in conjunction with inflation.¹²²

In 1995, the Canada Student Financial Assistance Act was created to replace the Canada Student Loans Act (CSLA) and amend the CSLP.¹²³ This Act responded to and met the needs of

¹¹⁷ Orlikow, "Financial Aid to Students;" Kazi Abdur Rouf, "Canadian Higher Education Student Financial Aid Policies, Products and Services in Canada," Working Paper, York University, September 9, 2019, <https://yorkspace.library.yorku.ca/xmlui/handle/10315/36471>.

¹¹⁸ Orlikow, "Financial Aid to Students;" Rouf, "Canadian Higher Education Student Financial Aid Policies, Products and Services in Canada."

¹¹⁹ As discussed above, the 1950s to 1970s experienced a "boom" in the development of institutions of higher education (mainly in Western Canada), which resulted in opportunities to pursue higher education being made available to many Canadians who were previously unable to attend university (due to the locations of institutions). Rouf, "Canadian Higher Education Student Financial Aid Policies, Products and Services in Canada."

¹²⁰ Rouf, "Canadian Higher Education Student Financial Aid Policies, Products and Services in Canada."

¹²¹ Chris Glavin, "History of Student Loans in Canada | K12 Academics," January 26, 2017, <https://www.k12academics.com/Education%20Worldwide/Education%20in%20Canada/Student%20Loans%20in%20Canada/history-student-loans-canada>; Margaret Smith, "Treatment of Student Loans Under Canadian Bankruptcy Law (PRB 01-26E)," Government of Canada – Parliamentary Research Branch, March 18, 2002, <https://publications.gc.ca/collections/Collection-R/LoPBdP/BP/prb0126-e.htm>.

¹²² Smith, "Treatment of Student Loans Under Canadian Bankruptcy Law."

¹²³ Glavin, "History of Student Loans in Canada;" Rouf, "Canadian Higher Education Student Financial Aid Policies, Products and Services in Canada."

the federal government and financial institutions, but failed to address students' needs.¹²⁴ The Government of Canada's "guarantee scheme" for repaying financial institutions was replaced by "risk-premium financing agreements."¹²⁵ Under this model, financial institutions became responsible for managing the repayment of loans and accepted the risk of loan default.¹²⁶ The Government of Canada assisted the financial institutions by paying an "annual risk premium of 5% of the value of the loans" to "compensate" them for the "high number of student loan defaults."¹²⁷

On July 31, 2000, the "risk-shared arrangement" between the Government of Canada and financial institutions ended, which mainly provided the Government of Canada with more agency to enforce debt-repayment.¹²⁸ Since this time, the Government of Canada has directly administered financial aid through the National Student Loans Service Centre (NSLSC).¹²⁹ In the 2021 Canadian federal budget, the Government of Canada announced that they changed the program's name from the CSLP to the Canada Student Financial Assistance Program (CSFA Program), which reflected the Government of Canada's plan to provide a "range of student financial assistance supports beyond loans," such as grants.¹³⁰ Currently, the CSFA Program provides up to 60% of a student's funding, with their province or territory expected to provide up to 40% of their funding.¹³¹ During 2018 – 2019, the CSFA Program provided approximately

¹²⁴ Orlikow, "Financial Aid to Students;" Glavin, "History of Student Loans in Canada;" Smith, "Treatment of Student Loans Under Canadian Bankruptcy Law."

¹²⁵ Smith, "Treatment of Student Loans Under Canadian Bankruptcy Law."

¹²⁶ Smith, "Treatment of Student Loans Under Canadian Bankruptcy Law."

¹²⁷ Smith, "Treatment of Student Loans Under Canadian Bankruptcy Law."

¹²⁸ Orlikow, "Financial Aid to Students."

¹²⁹ Rouf, "Canadian Higher Education Student Financial Aid Policies, Products and Services in Canada;" "Who is the NSLSC?" National Student Loans Service Centre, 2020, <https://www.youtube.com/watch?app=desktop&v=hZBCnANZQck>.

¹³⁰ "What's New?" National Student Loans Service Centre, <https://www.csnpe-nslsc.canada.ca/en/what-is-new>.

¹³¹ It is important to recognize that the CSFA Program was never designed to entirely fund a student's education. The CSFA Program is designed to provide students with up to 60% of their funding, while the provinces and territories are expected to provide students with up to 40% of their funding. Some provinces and territories provide more financial assistance than other provinces and territories. Additionally, students are meant to pursue other sources of funding (i.e., scholarships, employment, RESPs, etc.). Conducting a provincial analysis may have

\$5.2 billion in funding (loans and grants) to 700,000 students; 5% of these were lone parents (number of lone mothers unspecified).¹³²

The Canada Student Financial Assistance Program

To obtain federal student funding, applicants engage in a five-step application process. After self-assessing if they are eligible for student loans (as detailed on the NSLSC website), they are directed away from the NSLSC website to their respective provincial or territorial government's website to complete an online application form.¹³³ This form officially determines the applicants' financial need, ensures they have not reached their lifetime limit (as discussed below), gathers information for and performs a credit check, and automatically assesses their eligibility for CSFA Program grants.¹³⁴ After applying for federal student funding on their provincial or territorial government's website, the applicant waits for their province's or territory's Notice of Assessment.¹³⁵ If approved, the applicant returns to the NSLSC website to complete a Master Student Financial Assistance Agreement, a multi-year legally binding contract.¹³⁶ After submitting all supporting documents to their provincial or territorial government, the NSLSC deposits their funding (typically two deposits – one during the Fall and Winter school terms) in their account at a designated financial institution.¹³⁷ To confirm official disbursement dates of their funding, the NSLSC website instructs the recipient to contact their school's student financial assistance office.¹³⁸ If there are changes to their eligibility, the NSLSC

provided different results than what is presented in this thesis. Employment and Social Development Canada, "Evaluation of Canada Student Loan Program."

¹³² Employment and Social Development Canada, "Evaluation of Canada Student Loan Program."

¹³³ This is if they begin the process on the NSLSC website. For instance, because I am based in Saskatchewan, I began my student loan application by conducting a Google search for student loans, which brought me directly to the Government of Saskatchewan's student loan website. Only after applying for and being approved for student loans I learned I received federal student loans and that there was a NSLSC website. In chapter five, Donna, an interview participant shares a similar story. "How to Apply," National Student Loans Service Centre, <https://www.csnpe-nslsc.canada.ca/en/how-to-apply>.

¹³⁴ National Student Loans Service Centre, "How to Apply."

¹³⁵ National Student Loans Service Centre, "How to Apply."

¹³⁶ National Student Loans Service Centre, "How to Apply."

¹³⁷ National Student Loans Service Centre, "How to Apply."

¹³⁸ National Student Loans Service Centre, "How to Apply."

website states that their provincial or territorial government will contact them.¹³⁹ Additionally, once an applicant is successful, they are expected to learn about the CSFA Program's policies and processes, which could be located on a number of websites (Government of Canada, NSLSC, provincial or territorial government, and/or university) or with a government or university representative.

It is difficult to verify the total funding recipients may receive as the amount is determined by factors unique to each applicant (part time/full time studies, financial need, number of and ages of children, disabilities, etc.).¹⁴⁰ Although the total amount of funding received by each applicant is undeterminable, students with dependents can receive a Day Care Allowance to offset childcare expenses, which ranges from \$85.00 to \$820.00 per family, per month (depending on the number of children and if the childcare facility is subsidized).¹⁴¹ Additionally, low-income students with dependents are eligible for increased living assistance through a Canada Student Grant. Those with dependents under 12-years-old (or over 12-years-old if the dependent has a disability) may receive a minimum of \$100.00 per month for one child (and an additional \$93.00 per month, per other child in the family).¹⁴² It is important to highlight that, while some funding is allocated specifically to students with dependents, no components of the CSFA Program has been specifically designed to support lone mother students.

To remain eligible for full-time loans, students must be enrolled in 60% or more of a full course load (as determined by their school), maintain regular attendance (cannot drop below 90% attendance rate), and successfully complete all courses.¹⁴³ The first time a student fails to meet

¹³⁹ Applicants are bounced between multiple parties for one application, which is confusing for the applicant and provides many opportunities for communication to break down. National Student Loans Service Centre, "How to Apply."

¹⁴⁰ Employment and Social Development Canada, "Student Grants and Loans."

¹⁴¹ Government of Saskatchewan, "Apply for a Student Loan | Student Loans."

¹⁴² Parents with dependents 12- to 18-years-old receive no additional living allowances. Government of Saskatchewan, "Apply for a Student Loan," 5.

¹⁴³ Concerned that failing a course may cause a student to become ineligible for student loans (lose their federal student funding), I phoned the NSLSC. I was directed to phone the Government of Saskatchewan to have my question answered. The Government of Saskatchewan stated that students who fail a class may fall below their required course load and/or may not successfully complete their program and therefore may become ineligible for federal student funding. I then asked if students may re-apply for federal student funding for the following semester, and the Government of Saskatchewan stated each case is assessed individually. Government of Saskatchewan, "Apply for a Student Loan."

any one of these conditions, they will be discontinued from the CSFA Program, but can reapply for assistance.¹⁴⁴ Two discontinuations results in a 12 month wait period and three discontinuations results in a 36 month wait period before a student can reapply.¹⁴⁵

Students have six months upon completing their program, transferring to part-time studies, withdrawing, or taking time off from their studies (for any reason, including family or work responsibilities) to begin repaying their loans.¹⁴⁶ Although students have six months to make their first payment, interest begins accruing immediately.¹⁴⁷ Monthly repayment amounts vary depending on factors such as the total amount owing and the interest rate; however, some sources estimate the average monthly loan payment is \$393.00.¹⁴⁸

Students have options if they are unable to repay the debt. First, they can contact the NSLSC to negotiate a lower monthly payment through the Repayment Assistance Plan.¹⁴⁹ If approved, their new monthly repayment amount, based on their current income, could be as low

¹⁴⁴ Government of Saskatchewan, “Apply for a Student Loan.”

¹⁴⁵ Government of Saskatchewan, “Apply for a Student Loan.”

¹⁴⁶ The Government of Saskatchewan Student Loan Handbook says that after withdrawing from a program students have six months to begin repaying their loan, but at the bottom of the same page, it says that their first loan payment is due the end date they withdraw from studies. Government of Saskatchewan, “Apply for a Student Loan.”

¹⁴⁷ One webpage states interest begins accruing immediately, while another webpage says effective November 1, 2019, no interest will be collected during the 6-month grace period, while yet another webpage states all interest has been suspended from April 2021 to March 31, 2023, due to COVID-19. I chose to keep the first statement in the body of text as that is the statement currently showing in the Student Loan Handbook (the second statement was found after hours of digging through reports and statistics buried on the website). Government of Saskatchewan, “Apply for a Student Loan;” National Student Loans Service Centre, “What’s New;” Employment and Social Development Canada, “Canada Student Loans Program Annual Report 2018 to 2019.”

¹⁴⁸ My current monthly federal student loan payment is \$300 per month. None of the interview participants are currently repaying their student loans, but Donna estimates her payments will also be a few hundred dollars per month. The Government of Canada plans, pending approval, to implement “interest-free and payment-free leave for a maximum of 18 months for borrowers taking temporary leave from their studies for medical or parental reasons, including mental health leave, starting in 2020 to 2021,” which has yet to be implemented. “Paying Back Student Debt,” Financial Consumer Agency of Canada, January 10, 2017, <https://www.canada.ca/en/financial-consumer-agency/services/pay-down-student-debt.html>; Ashley Harrison, “Average Student Loan Payment: Estimate How Much You’ll Pay,” August 10, 2015, <https://www.credible.com/blog/refinance-student-loans/how-much-will-you-actually-pay-for-a-30k-student-loan/>; Employment and Social Development Canada, “Canada Student Loans Program Annual Report 2018 to 2019.”

¹⁴⁹ Students from Manitoba and Prince Edward Island are instructed to contact their respective provincial governments. “Repayment Assistance Plan – How It Works,” Service Canada, October 30, 2020, <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/repay/assistance/rap.html>.

as \$0.00.¹⁵⁰ Second, the NSLSC can re-evaluate their loan’s Revision of Terms and extend the re-payment length up to 14.5 years, which will lower monthly payments.¹⁵¹ Finally, if a student is a nurse or a doctor, they may apply for federal student loan forgiveness, but must meet a number of eligibility criteria, including working in an under-served rural or remote community.¹⁵²

If a student defaults on their loan payments (they have missed all payments for 270 days or more), their loan will be collected by the Canada Revenue Agency (CRA).¹⁵³ The CRA was chosen to manage collections as they have the power to “apply the law” (i.e., garnish the wages, garnish the bank account, and/or seize and sell assets of the person who holds the debt).¹⁵⁴ Although the Government of Canada states that these policies are “crucial to maintaining the integrity of Canada’s social programs,” the CRA website indicates that they are willing to consider situations that cause financial instability, which may cause people to default on their loans, and will “consider each person’s financial and personal situation” to help them rehabilitate their loans (i.e., move the debt from collections back to the NSLSC so it can be repaid).¹⁵⁵ People can rehabilitate their loans by either paying the outstanding interest plus two monthly

¹⁵⁰ Service Canada, “Repayment Assistance Plan.”

¹⁵¹ Despite lower payments, students with revised terms pay more in interest. The average repayment length for students who can repay their debt is 114 months or 9.5 years. Government of Saskatchewan, “Apply for a Student Loan;” Service Canada, “Repayment Assistance Plan;” Employment and Social Development Canada, “Canada Student Loans Program Annual Report 2018 to 2019.”

¹⁵² The Government of Canada’s website states loans will be forgiven (implying the entire loan), but doctors may receive a maximum of \$40,000 in loan forgiveness and nurses or nurse practitioners may receive \$20,000 in loan forgiveness, meaning the program may only forgive partial loans. “Apply for Canada Student Loan Forgiveness for Family Doctors and Nurses – Eligibility,” Employment and Social Development Canada, November 5, 2015, <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/repay/assistance/doctors-nurses/eligibility.html>; Hoff, et. al., “The Case for Cancelling Student Debt Isn’t Political — It’s Practical.”

¹⁵³ “Government Programs Collection Policies,” Canada Revenue Agency, October 31, 2014, <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/ic13-2/ic13-2r1-government-programs-collection-policies.html>.

¹⁵⁴ Rouf, “Canadian Higher Education Student Financial Aid Policies, Products and Services in Canada;” Canada Revenue Agency, “Government Programs Collection Policies;” “Legal Warning about Collection of Debt,” Canada Revenue Agency, February 23, 2022, <https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/when-you-money-collections-cra/personal-debt/legal-warning.html>.

¹⁵⁵ Canada Revenue Agency, “Government Programs Collection Policies.”

payments or by adding the interest to the principle of their loan plus making two monthly payments.¹⁵⁶

Finally, if a student has exhausted all of the options mentioned above, they can file bankruptcy to relieve themselves from repaying the debt.¹⁵⁷ However, one cannot file bankruptcy until seven years after ceasing to be a student (five years if paying the loan will result in additional hardship).¹⁵⁸ Furthermore, people are discouraged from filing bankruptcy (unless absolutely necessary) since it can negatively affect one's credit rating.¹⁵⁹

Lone Mother Students and the Canada Student Financial Assistance Program

In Digney's work on lone mother students' experiences with the, then, newly implemented CSLP, she offers key insights into the concerns of lone mother students regarding the program. Despite the CSLP's objective to "provide those without independent means access to higher education," Digney's participants' experienced unnecessary hardships.¹⁶⁰ Two of her nine participants did not understand the policies and felt the paperwork, documents and other resources were complicated and difficult to navigate.¹⁶¹ Seven participants stated their basic expenses were not covered, with many saying they are in "survival mode" and "living day to day."¹⁶² To help cover costs, all nine of Digney's participants relied on credit cards or assistance from friends and family.¹⁶³

¹⁵⁶ By 2010, students defaulted on more than \$15 billion worth of student loans, with this number increasing to \$28 billion in 2018. Employment and Social Development Canada, "Canada Student Loans Program Annual Report 2018 to 2019;" Orlikow, "Financial Aid to Students;" Vomiero, "Canadian Students Owe \$28B in Government Loans."

¹⁵⁷ "You Owe Money — Student Loans and Bankruptcy," Innovation, Science and Economic Development Canada, February 19, 2004, <https://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br02057.html>.

¹⁵⁸ Innovation, Science and Economic Development Canada, "You Owe Money."

¹⁵⁹ Innovation, Science and Economic Development Canada, "You Owe Money."

¹⁶⁰ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

¹⁶¹ Digney does not always specify the number of participants in her findings and uses words like "all" and "some." Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

¹⁶² Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 51-54.

¹⁶³ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 52-23.

Digney's participants also did not know how much student loan debt they currently had or would accrue by the end of their degree.¹⁶⁴ Once the participants learned the amount of debt that they would need to repay (the average debt per participant was \$45,000.00), half of the participants felt that they would not be able to repay their debt, with one participant considering bankruptcy.¹⁶⁵ Other participants stated that they might be able to repay the debt, but would need to find additional employment, which would conflict with their parental duties.¹⁶⁶ One of the participants stated, "I'd be better off on welfare...I'd be spending more time with my son...It's not only the parent who's suffering, it's the child."¹⁶⁷ When asked what changes the participants would make to the CSLP, most were "not interested in discussing changes."¹⁶⁸ Digney felt that this was because the participants were focused on "survival" and "meeting their basic needs."¹⁶⁹ One of the participants, however, briefly suggested the CSLP should create more grants.¹⁷⁰

The Government of Canada is aware that the current CSFA Program does not meet the needs of vulnerable students. From 2017-2018, the Employment and Social Development Canada conducted an evaluation of the program, which involved studying over 100 documents, conducting two surveys (4,800 students participated in the first, 3,400 of the previous participants participated in the second), holding eight focus groups with new applicants and their parents, and holding eight focus groups with borrowers in the last year of their program.¹⁷¹ After

¹⁶⁴ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 63.

¹⁶⁵ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 70-81.

¹⁶⁶ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 74.

¹⁶⁷ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 64.

¹⁶⁸ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 78.

¹⁶⁹ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 78.

¹⁷⁰ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs," 78.

¹⁷¹ The literature review focused on "the impact of student loans and grants on access to post-secondary education, persistence in studies and graduation." The literature review did not focus on challenges due to the COVID-19 pandemic. The focus groups were with a total of 54 participants (29 students and 25 parents of students), meaning they were likely aimed at young students transitioning from high school. Participants discussed "their experience in deciding to enroll for post-secondary education and how student loans and grants helped them." The survey examined "program awareness, study choices, the financial situation of program recipients, their financial concerns, their need for the program and what they would have done if they did not receive student loans and grants. The response rate was 32%." The response rate for the post-study survey (second survey) was 23%.

collecting and analyzing the data, the evaluation report recommended the Government of Canada:

1. Examine student financial need with a view to identify funding gaps faced by students.¹⁷²
2. Further enhance awareness and understanding of the program among Canada Student Grant and Loan recipients.¹⁷³

Of the survey participants, 91% stated that before applying for federal student loans and grants, they worried about how they would afford higher education. Once they received their funding, 74% were satisfied with the amount they received.¹⁷⁴ Some participants stated that paying for living expenses was an “ongoing challenge,” with 26% saying they could have used at least \$10,000.00 more per year.¹⁷⁵ To cover these costs, 55% of the participants worked. Half of those who worked felt balancing employment with school negatively impacted their grades.¹⁷⁶ Despite these challenges, 83% of the participants completed their degrees within two years of receiving their last federal student loan payment.¹⁷⁷ Among the participants who dropped out of their programs, 47% said it was due to financial reasons.¹⁷⁸

The report did not specify the number of lone mothers who participated in the study; however, it did include information on lone parents as a group. The evaluation found that 5% of students who use federal student funding are lone parents.¹⁷⁹ Furthermore, 31% of lone parents

¹⁷² Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁷³ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁷⁴ Those who were satisfied indicated they had additional living expenses above the amount of funding received through the CSFA Program. Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁷⁵ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁷⁶ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁷⁷ The study found that 25% to 33% of students from vulnerable groups do not graduate from their program, once their federal student funding ends. Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁷⁸ The participants cited financial concerns more often than academic concerns. Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁷⁹ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

would not have pursued higher education without the help of federal student funding.¹⁸⁰ For those who received funding, 35% to 40% of lone parents felt that the amount they received was inadequate.¹⁸¹ Finally, many of the lone parent participants did not understand how the CSFA Program worked, and some felt the website was “complicated” and challenging to navigate.¹⁸²

The Government of Canada has attempted to improve the CSFA Program by creating additional resources to help students pay for higher education and navigate the system. For example, in 2018-2019, the federal government started a 3-year pilot project, which provided an additional \$200.00 per month per school year (\$1600.00 per year) to eligible adults wishing to return to school on a full time basis; increased the Canada Student Grant for part-time students with dependents to \$1,920.00 per year (Canada Student Grant for Part-Time Students without children is \$1,800.00 per year); and began offering “flexibility” when determining an applicant’s eligibility for a Canada Student Grant by assessing their current year’s income, rather than their previous year’s income.¹⁸³ Furthermore, in 2019, the Government of Canada created a Virtual Repayment Counselor, in 2020 they created a new financial literacy webpage, and in 2021 they created YouTube videos to help answer frequently asked questions.¹⁸⁴

In addition to the changes above, by fall 2021, the Government of Canada planned to work with provincial and territorial governments to examine and identify student’s financial needs and funding gaps. However, no evidence of this can be found. The Government of Canada also plans to continue developing online tools to provide borrowers with easier access to information (summer 2022), assess the needs of students who face additional barriers and (potentially) update the treatment of costs and resources (fall 2022); work with provincial and territorial governments to develop and implement initiatives to improve student’s understanding of the CSFA Program (fall 2022); work with the Public Affairs and Stakeholder Relations

¹⁸⁰ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁸¹ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁸² Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁸³ Data not available for pilot project. “Flexibility” offered to those whose income has changed significantly (each case independently assessed) – does not apply to loans. Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁸⁴ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

Branch to create a plan to raise awareness of the program, which would include providing more information on student grants and repayment assistance to vulnerable student groups (Spring 2023).¹⁸⁵

Conclusion

As this chapter describes, feminist scholarship has long explored who policy makers and institutions have considered to be the ideal university student (i.e., white, male, unencumbered) and the “hierarchy of deservedness,” which determines who should and should not be socially supported through welfare and welfare-like programs and policies. This research demonstrates that life can be difficult for lone mothers, as they experience limited employment and education opportunities, and related poverty, social, and health issues.¹⁸⁶ Higher education effectively reduces poverty by providing greater employment opportunities and social mobility.¹⁸⁷

Unfortunately, many lone mothers struggle to pursue higher education due to inadequate funding. Furthermore, even when lone mother students receive CSFA funding, they may experience poverty and poverty-related social and health issues, while struggling to navigate the CSFA Program system and accruing substantial debt.¹⁸⁸ Despite the Government of Canada being aware of some of the challenges vulnerable students experience with the CSFA Program, lone mothers remain relatively “invisible” to policy makers and authorities.¹⁸⁹ In this way, the CSFA Program has, through the lack of policies and programs specifically designed to aid lone mother students, deemed lone mothers to be unfit students not deserving of adequate financial aid,¹⁹⁰ or at the very least less deserving than those around which the program is designed.

¹⁸⁵ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

¹⁸⁶ Statistics Canada, “Lone-Parent Families.”

¹⁸⁷ Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs.”

¹⁸⁸ Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs.”

¹⁸⁹ Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs,” 2.

¹⁹⁰ Gavigan and Chunn, “From Mothers' Allowance to Mothers Need Not Apply;” Little, ““Manhunts and Bingo Blabs.”

CHAPTER FOUR: SURVEY

To further understand lone mother students' experiences with higher education and the CSFA Program, I collected data through a survey hosted by Survey Monkey. A total of 43 lone mother students responded to the survey and after cleaning the data I used 30 of the responses.¹⁹¹

Participants answered 54 questions, with comment boxes available after many of the questions so that they could provide further, clarifying details. Participants answered most of the questions addressing demographics, which made up the first half of the survey, but increasingly skipped the questions regarding their experiences in higher education, which were situated towards the end of the survey.¹⁹² This could be due to limited time and energy lone mother students experience as detailed throughout this thesis. Additionally, some of the participants answered the questions, but did not add clarifying details. Combined, these issues caused some of the data to be missing necessary information for a more robust analysis.¹⁹³ Despite this discrepancy, nearly every participant provided suggestions on how to change the CSFA Program.

Participants' Demographics at the Time of the Survey

The first part of the survey collected demographic information on the participant and their family (see Table 1). Information gathered included participants' age, gender, race, ability, employment status, income, and marital status; as well as the number of and ages of their children, custody agreements, and information on if they receive child support and/or the Canada Child Benefit.¹⁹⁴ My main goal was to determine which lone mothers were pursuing higher

¹⁹¹ Reasons for removing responses were mainly due to the participant not identifying as a lone mother student or misunderstanding this study's definition of a lone mother. For example, one participant stated she is a lone mother student because she feels solely responsible for her children, despite being married, living with her husband, and having a dual income household. Although one could argue that some married mothers are lone mothers as they solely take on the responsibilities of raising the children (nuclear family practices persist), this study focused on lone mother students not in marriage like relationships.

¹⁹² Allowing students the freedom to skip questions recognized and respected their agency within this study, while attempting to make the survey accessible for those with diverse needs and requirements (i.e., limited time).

¹⁹³ The literature review and interviews proved useful in helping fill gaps in the survey data.

¹⁹⁴ "Every Dollar Counts - Benefits, Credits and Programs," Canada Revenue Agency, February 5, 2021, <https://www.canada.ca/en/revenue-agency/campaigns/every-dollar-counts.html>.

education and using CSFA Program funding.¹⁹⁵ Most survey participants identified as being white, cis-gender, and able-bodied. It was expected that most participants would identify as such since institutions of higher education are largely designed for white, able-bodied people.¹⁹⁶

Additionally, many of the participants were older (39- to 49-years-old) and cared for few children (one or two) who were also older (there were slightly more children ages 6- to 15-years-old within the data compared to children in other age groups). This aligns with the literature on employment, which found lone mothers typically wait until their children are school age before pursuing work, and thus, lone mothers likely wait until their children are older before pursuing higher education.¹⁹⁷ However, most participants did not wait too long to begin university as they aimed to complete their programs while their children were young enough to benefit from the potential improvements to the family's financial situation and social mobility, as discussed in chapter five.

Furthermore, fourteen (46.66%) of the thirty participants stated that they work full time, 40 or more hours per week. Upon closer inspection of the data, almost 80% of those who indicated they are working 40 or more hours per week have yet to begin their studies or have graduated. Most of the survey participants currently attending university are either not working or not able to work (n=9, 30%) or working casual to part time hours (n=7, 23.33%), which better aligns with existing research stating lone mother students struggle to balance work, school, and family responsibilities, and because of time constraints they often work fewer hours. Furthermore, twelve (40%) of the participants earn approximately \$10,000.00 to \$29,999.00, which may place them at or below the poverty line (i.e., LICO, further discussed in chapters five and six) and is supported by the literature stating lone mothers often work "precarious" part time

¹⁹⁵ As I began comparing survey participants' demographic information, I realized that much of the literature views lone mothers as one group (or worse, combined with data pertaining to lone fathers under the heading "lone parents), with all members being similar. Much like the overall feminist movement, that went from seeing all women as the same to considering the unique challenges each subgroup of women experience, literature on lone mother students must also continue to shift. More studies need to be conducted on each subgroup of lone mother students.

¹⁹⁶ Dodson and Deprez, "Keeping Us in Our Place," 39.

¹⁹⁷ Gucciardi, et. al., "Single-Mother Families in Canada," 70; Statistics Canada, "Results from the 2016 Census."

jobs with low wages.¹⁹⁸ Three (10%) of the participants stated that they earn less than \$10,000.00 per year, effectively causing them and their families to experience extreme poverty.

Twenty-one (70%) of the participants stated they do not receive legal child support, despite caring for their children 50% or more of the time.¹⁹⁹ Again, this is supported by the literature that found most lone parents (not specifying the number of lone mothers) do not receive child support even when legally entitled to it, and those who do receive child support often find the payments to be partial and/or sporadic.²⁰⁰

TABLE 1 PARTICIPANT DEMOGRAPHICS AT TIME OF SURVEY	
CATEGORY	FREQUENCY (%)
AGE	
20-29	3 (10)
30-39	15 (50)
40-49	10 (33.33)
50-59	1 (3.33)
Skipped Question	1 (3.33)
GENDER	
Cis-Female	29 (96.66)
Non-Binary	1 (3.33)
Skipped Question	0 (0)
ETHNIC OR RACIAL IDENTITY	
Black	3 (10)

¹⁹⁸ When assessing their incomes using current LICO rates. Additional factors needed to determine the mother’s poverty level such as the size of the city they are living in. The survey did not ask for the mother’s current location, but details could be determined by using the institution they are attending.

¹⁹⁹ Perhaps the Government of Canada should take note of Norway’s policies; where, if a parent does not pay child support, NAV Innkreving will pay, and the parent at fault will owe the government. In Canada, this may look like the Government of Canada paying lone mothers child support, and fathers owing the Canadian Revenue Agency. “The Federal Child Support Guidelines: Step-by-Step,” Department of Justice, April 7, 2006, <https://www.justice.gc.ca/eng/rp-pr/fl-lf/child-enfant/guide/index.html>; “Child Support,” Department of Justice, accessed April 30, 2022, <https://www.justice.gc.ca/eng/fl-df/child-enfant/index.html>; Angela MacIvor, “A \$490K Child Support Battle That Revealed Government Failures Is Finally Ending,” *CBC Online*, October 1, 2021, <https://www.cbc.ca/news/canada/nova-scotia/child-support-nova-scotia-court-ending-1.6192351>; “Barnebidrag,” Government of Norway, accessed March 6, 2022, <https://www.nav.no/barnebidrag>.

²⁰⁰ Department of Justice, “Just Facts.”

First Nations, Inuit, or Metis	5 (16.66)
Other	3 (10)
White	19 (63.33)
Skipped Question	0 (0)
DISABILITY	
No	19 (63.33)
Yes	11 (36.66)
Skipped Question	0 (0)
PARTICIPANTS WHO RECEIVED ACCOMODATION(S) FOR THEIR DISABILITY	
No	16 (53.33)
Yes	5 (16.66)
Skipped Question	9 (30)
EMPLOYMENT STATUS	
Employed, Working 40 or More Hours Per Week	14 (46.66)
Employed, Working Less Than 40 Hours Per Week	5 (16.66)
Not Able to Work	2 (6.66)
Not Employed, Looking for Work	3 (10)
Not Employed, Not Looking for Work	4 (13.33)
Other	1 (3.33)
Self-Employed, Working Less Than 40 Hours Per Week	1 (3.33)
TOTAL HOUSEHOLD INCOME IN 2020 (INCLUDING AMOUNTS FROM ALL SOURCES OF INCOME SUCH AS: EMPLOYMENT, CHILD SUPPORT, CANADA CHILD BENEFITS, ETC.)	
\$0-\$9,999	3 (10)
\$10,000-\$19,999	4 (13.33)
\$20,000-\$29,999	8 (26.66)
\$30,000-\$39,999	2 (6.66)
\$40,000-\$49,999	3 (10)
\$50,000-\$59,999	3 (10)

\$60,000-\$69,999	2 (6.66)
\$70,000-\$79,999	2 (6.66)
\$80,000-\$89,999	2 (6.66)
\$100,000 or More	1 (3.33)
MARITAL STATUS	
Divorced	9 (30)
Never Been Married	13 (43.33)
Other	1 (3.33)
Separated	6 (20)
Skipped Question	1 (3.33)
NUMBER OF CHILDREN	
One Child	13 (43.33)
Two Children	10 (33.33)
Three Children	5 (16.66)
Other	1 (3.33)
Skipped Question	1 (3.33)
AGE OF CHILD(REN)	
Two Years Old	1 (3.33)
Three Years Old	2 (6.66)
Four Years Old	1 (3.33)
Five Years Old	2 (6.66)
Six Years Old	4 (13.33)
Seven Years Old	2 (6.66)
Eight Years Old	7 (23.33)
Ten Years Old	4 (13.33)
Eleven Years Old	2 (6.66)
Twelve Years Old	5 (16.66)
Thirteen Years Old	7 (23.33)
Fourteen Years Old	1 (3.33)
Fifteen Years Old	5 (16.66)

Sixteen Years Old	2 (6.66)
Seventeen Years Old	1 (3.33)
PARTICIPANTS WHO RECEIVED LEGAL CHILD SUPPORT	
No	21 (70)
Yes	8 (26.66)
Skipped Question	1 (3.33)
PARTICIPANTS WHO RECEIVED CANADA CHILD BENEFITS	
No	3 (10)
Yes	26 (86.66)
Skipped Question	1 (3.33)
PARTICIPANTS WHO RECEIVED OTHER FORMS OF CHILD SUPPORT	
No	26 (86.66)
Yes	3 (10)
Skipped Question	1 (3.33)
PARTICIPANTS WHO HAVE 50% OR MORE CUSTODY OF CHILD(REN)	
No	3 (10)
Yes	26 (86.66)
Skipped Question	1 (3.33)
PARTICIPANTS WHO ANSWERED “NO” TO THE ABOVE QUESTION, BUT ARE STILL 50% OF MORE RESPONSIBLE FOR THE CHILD(REN) DESPITE LEGAL STANDING	3 (10)
PARTICIPANTS WHOSE CHILD(REN) LIVE WITH THEM IN THEIR RESIDENCE FULL TIME (4 - 7 DAYS PER WEEK)	
No	3 (10)
Yes	26 (86.66)
Skipped Question	1 (3.33)

Participants' Experiences in Higher Education at the Time of the Survey

The second part of the survey focused on the participants' experiences with higher education and the CSFA Program. Participants began by indicating the highest level of education they currently hold. Eight (26.66%) of the participants had completed a bachelor's degree or a master's degree.²⁰¹ Six (20%) of the participants indicated that they are currently pursuing or planning to pursue a PhD degree, but none of the participants had completed this level of education.

Twenty (66.66%) of the participants indicated that they are pursuing education full time, which, according to data gathered in the interviews, is because lone mothers often attempt to accelerate their program so that they can complete their degree(s) sooner to better care for their child(ren). Despite attempting to accelerate their programs, ten (30%) of the participants completed their degree(s) later than planned, with four (13.33%) of the participants completing their degree(s) after 6.5 years. Thirteen (43.33%) of the participants were not aware of the maximum lifetime limit policy.²⁰² For the three participants who reached the maximum lifetime limit, two of the participants were unable to complete their programs.

As to how the participants funded their education, most relied on various streams of income because the amount of CSFA Program funding they received was likely inadequate, according to the literature review and interview data. Seventeen (56.66%) of the participants stated that they use(d) government student funding, with eight (26.66%) of the participants indicating they solely use(d) government student funding. For the participants using multiple sources of funding, government student funding remain(ed) their main source of income.²⁰³

²⁰¹ The institutions attended were in: British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario. Participants have pursued or are pursuing nursing, commerce, social work, therapeutic recreation, sociology, communications, Native or Indigenous Studies, education, history, veterinary biomedical sciences, law, and political studies.

²⁰² Maximum Lifetime Limit: 340 weeks or 6.5 years for regular applicants, 400 weeks for doctoral studies, and 520 weeks for students with a permanent disability. "Student Grants and Loans," Employment and Social Development Canada.

²⁰³ Chapter seven discusses the limitations of this study. Although I stated in my advertising material and the statement of consent that I am gathering data on lone mother students' experiences with federal student funding (the CSFA Program) I realized after the data was collected that some survey questions referred to federal student funding as "government student loans." To ensure the participants were clear they were responding to questions based on their experiences with federal student funding, I should have reworded some of the questions to include this detail.

Twenty-three (76.66%) of the participants stated that they have applied for bursaries, grants and/or scholarships outside of the CSFA Program to help cover their additional expenses (the CSFA Program grants are automatically considered when students apply for the CSFA Program loans). Twenty (86.95%) of the participants who applied for such funding received one or more bursary, grant, and/or scholarship to supplement their other funding.

Although all of the participants received some sort of funding and/or are employed, sixteen (53.33%) of the participants stated that a lack of funding has hindered their ability to complete their education, with eight (26.66%) participants in total stating that they have been denied government student funding. Three of the participants who were denied government funding were denied because they have reached the maximum lifetime limit, two of the participants were denied due to their previous year’s income, one of the participants was denied funding due to having federal student funding in collections, and the remainder of the participants did not specify why they were denied CSFA Program funding.²⁰⁴

When asked how they plan to fund additional required education, fourteen (46.66%) of the participants stated government student funding, with eight (26.66%) of the participants planning to only use government student funding. The remaining participants indicated that they plan to use a variety of funding such as credit cards and RRSP funds. One of the participants simply wrote in the comment box, “I don’t know what I am going to do.” In the end, eleven (36.66%) of the participants reiterated (by writing in a comment box provided for final thoughts and comments) that receiving adequate and timely funding was their biggest challenge to competing their degree(s).

TABLE 2 PARTICIPANT EDUCATIONAL EXPERIENCES AT TIME OF SURVEY	
CATEGORY	FREQUENCY (%)
HIGHEST LEVEL OF EDUCATION HELD	
High School Diploma or Equivalent (i.e., GED)	4 (13.33)
Private Vocational School or Trade School	4 (13.33)
Bachelor’s degree	8 (26.66)
Master’s degree	8 (26.66)

²⁰⁴ Again, this indicates most participants understood they were providing information regarding their experiences with federal student funding as the lifetime limit is a federal policy.

PhD degree	0 (0)
Skipped Question	6 (20)
FUNDING SOURCES	
Government Student Loans	17 (56.66)
Personal Funds	9 (30)
Bank Loans	4 (13.33)
Credit Cards	5 (16.66)
Family	2 (6.66)
Indigenous of First Nation Band Funding	4 (13.33)
RESP /RRSP	2 (6.66)
Scholarships, Bursaries and / or Grants	7 (23.33)
NUMBER OF PARTICPANTS WHO USED MULTIPLE SOURCES OF FUNDING	
No	4 (13.33)
Yes	20 (66.66)
Skipped Question	6 (20)
NUMBER OF PARTICIPANTS WHO ONLY USED STUDENT LOANS	8 (26.66)
NUMBER OF PARTICIPANTS WHOSE STUDIES WERE HINDERED DUE TO A LACK OF FUNDING	
No	8 (26.66)
Yes	16 (53.33)
Skipped Question	6 (20)
NUMBER OF PARTICIPANTS WHO ANSWERED YES TO THE ABOVE QUESTION AND ONLY USED STUDENT LOANS TO FUND HIGHER EDUCATION	3 (10)
COMPLETION TIME OF PROGRAM	
Completed Program Early	2 (6.66)
Completed Program On time	2 (6.66)
Completed Program Late	9 (30)
N/A – Currently Completing Program	9 (30)

Skipped Question	8 (26.66)
NUMBER OF PARTICIPANTS WHO TOOK 6.5 OR MORE YEARS TO COMPLETE PROGRAM	4 (13.33)
NUMBER OF PARTICIPANTS WHO STUDIED FULL TIME VERSUS PART TIME²⁰⁵	
Full-time	20 (66.66)
Part-time	4 (13.33)
NUMBER OF STUDENTS DENIED STUDENT LOANS	
No	16 (53.33)
Yes	8 (26.66)
Skipped Question	6 (20)
NUMBER OF STUDENTS AWARE OF CSFAP LIFETIME LIMIT POLICY	
No	13 (43.33)
Yes	11 (36.66)
NUMBER OF STUDENTS WHO HAVE RE-PAID THEIR STUDENT LOANS	
No	19 (63.33)
Yes	4 (13.33)
NUMBER OF STUDENTS WHO WILL NOT BE ABLE TO REPAY THEIR STUDENT LOANS	7 (23.33)
NUMBER OF PARTICIPANTS WHO WILL NEED TO PURSUE ADDITIONAL EDUCATION TO OBTAIN DESIRED CAREER	20 (66.66)
NUMBER OF PARTICIPANTS WHO WILL SOLELY USE STUDENT LOANS TO PURSUE NEEDED ADDITIONAL EDUCATION	8 (26.66)
NUMBER OF PARTICIPANTS WHO APPLIED FOR BURSARIES, GRANTS AND / OR SCHOLARSHIPS	23 (76.66)

²⁰⁵ Part time is typically when a student is registered for 20% to 59% of the typical course load per semester. Full time is when a student is registered for 60% or more of the typical course load per semester. National Student Loan Service Centre, "How to Apply."

NUMBER OF PARTICIPANTS WHO RECEIVED BURSARIES, GRANTS AND / OR SCHOLARSHIPS	20 (66.66)
NUMBER OF PARTICIPANTS ENROLLED IN 2020-2021 WHO RECEIVED ADDITIONAL FUNDING DUE TO COVID-19	11 (36.66)
CHALLENGES FACED DURING THE PURSUIT OF HIGHER EDUCATION	
Childcare	8 (26.66)
Funding	11 (36.66)
Housing	2 (6.66)
Time Management / Life Balance	2 (6.66)
Transportation	1 (3.33)
Skipped Question	6 (20)

Conclusion

Most of the participants identified as being 30- to 49-year-old, white, able-bodied, cis-women, who care for one or two children between the ages of 6- and 15-years-old. Most of the participants who are currently pursuing higher education either do not work, or are unable to work, or work casual or part-time hours, and make less than \$29,999.00 annually. Most of the participants do not receive child support, despite being responsible for their child(ren) 50% or more of the time. Most of the participants reported they have completed a bachelor's degree or master's degree and used CSFA Program funding to accomplish this. Many of the participants took more time to complete their program(s) than was originally allotted by the institution(s), with some of the participants taking more than 6.5 years to complete their degrees. Despite taking additional time, the participants were largely unaware of the CSFA Program Lifetime Limit policy. Those who met their lifetime limit struggled to complete their program(s) or were not able to complete their program(s). Although more research is needed, the data from this survey suggests that the CSFA Program plays a vital role in determining the likelihood of lone mothers pursuing and completing higher education but creates unnecessary challenges for them while they do so.

CHAPTER FIVE: INTERVIEWS

To gain further insight into the lives of lone mother students and their experiences with higher education and the CSFA Program, I conducted four interviews, which proved useful as I was able to further explore the data gathered during the literature review and survey, while also filling some gaps within the data or knowledge. To ensure the details within this chapter truly capture the interviewees experiences, I regularly communicated with the participants as I drafted the findings.²⁰⁶ This chapter, then, provides four case studies: Olivia, Nora, Donna, and Shelby, followed by a discussion of key findings, with more discussion and analysis provided in chapter six.²⁰⁷

Olivia

Olivia started university in 2007, before she was married or had kids. She completed one semester at a university in British Columbia, but because of the 2008 recession, she left school to travel. In 2011, Olivia moved to Saskatchewan to pursue a bachelor's degree at the University of Saskatchewan. When she got married, and became pregnant, Olivia left school, again, to focus on her family and to help run their farm.²⁰⁸

After the birth of her third child, Olivia returned to the University of Saskatchewan to complete her degree, which proved difficult. Olivia's marriage was becoming increasingly challenging due, in part, to her husband controlling the finances and placing her on a strict allowance.²⁰⁹ To pay for her first year of school, Olivia received approximately \$25,000.00 in

²⁰⁶ I sent drafts of relevant text to all participants via email and allowed them to edit or comment as necessary. I communicated regularly with Olivia, Donna, and Shelby. Nora, however, never responded, which makes me wonder if she is still pursuing her program (during her interview she talked about her loneliness and homesickness as she had moved with her daughter from British Columbia. to attend the University of Saskatchewan. She also said that without adequate CSFA Program funding she would no longer be able to pursue her program). I have sent a few follow-up emails to Nora with no reply.

²⁰⁷ I have used pseudonyms to maintain participants' privacy. To show respect, I asked each participant to choose a name they felt best represents them. It should be noted that although the offer to participate in an interview was made available to all survey participants, the four participants who volunteered to be interviewed are attending the University of Saskatchewan. "Using Pseudonyms – What's in a Name?" Academic Consulting, Accessed May 1, 2022, <https://www.academic-consulting.co.nz/blog/using-pseudonyms-whats-in-a-name.php>; Ruth Allen and Janine Wiles, "A Rose by Any Other Name: Participants Choosing Research Pseudonyms," *Qualitative Research in Psychology* 13, December 18, 2015: 1–17, <https://doi.org/10.1080/14780887.2015.1133746>.

²⁰⁸ Olivia took a few distance horticulture classes to support the establishment of an orchard on their property.

²⁰⁹ Although Olivia recognized this as problematic, she said it helped her when she left as she was used to "making ends meet" and budgeting.

student loans and grants. She was planning to leave her husband, and she saved the little money she had. One year later, Olivia and her husband separated. Describing this time in her life, Olivia said it was “really tricky,” because she was navigating a divorce, while writing exams and raising children.

Going through a contested divorce, raising children, and attending university was stressful and expensive. Although Olivia feels “fairly lucky,” to receive some child support, she was frustrated, because her ex-husband manipulated his income to control when and how much he paid.²¹⁰ Moreover, when married, Olivia’s household income was too high to qualify for Canada Child Benefits (CCBs). Since the government bases eligibility for CCBs on the previous year’s income tax return, Olivia did not qualify for these benefits until the second year after separating. Fortunately, the government has since recognized she had low income during this time and provided some retroactive pay.

To pay for her bachelor’s degree, Olivia relies on scholarships and grants, which has helped her maintain “very low debt.” To pursue a master’s degree, she received a scholarship and a position as a Teaching Assistant.²¹¹ Regarding the scholarship, Olivia said, “I’ve been working hard to apply myself and that’s been paying off.” To earn money and care for her kids during summer 2020, Olivia found a part time position managing a community garden. This job was “perfect” for her family due to the flexible schedule, which allowed her to not incur childcare fees. Olivia said that if she had to pay for childcare, she could not have accepted the job. Additionally, in summer 2021, with the help of a supportive professor, she applied for and received a substantial grant to conduct research.

When asked if she discusses finances or the budget with her kids, Olivia said yes, but it is “very tough.” Olivia stated her ex-husband “lashed out” and threatened her when he learned she discussed the budget with the kids. Nonetheless, she is “open and honest” with discussing the budget, despite feeling nervous they might share information with their dad. Explaining the “tightness” of the budget, Olivia said extracurricular activities and previous lifestyle quality was unattainable while she pursued higher education. To help her kids cope with the lower income,

²¹⁰ He mainly claimed he was earning less than he was so that he did not have to pay the full amount of child support.

²¹¹ She did not apply for additional COVID-19 related funding, because she was not sure if she was eligible and was nervous she would have to “pay it back.”

she reminds them that this is a “moment in time,” and explains that she is working hard so that they will have a comfortable future. Ultimately, Olivia wants her kids to know that “mommy [is] in control of the finances” and that they are safe and “secure.”

Overcoming the financial trauma experienced in her marriage, Olivia is “being smart” with her finances and has begun to invest the little money that she can. She shared that her ex-husband made her feel “stupid” and not “smart enough or capable enough to manage finances ... [stating] she was not to be trusted with money.” Now, she realizes she is “really good with money” and wants to pass this empowerment and knowledge down to her daughters, while teaching her son to not “impose his will” on others.

Reflecting on the challenges she has overcome to excel in her studies, Olivia shared that she had a brain tumor as a kid, which caused some memory issues. However, she half-joked that memory issues could be from a “lack of sleep, childcare, that kind of stuff ... mom brain is a real thing ... probably worse than the brain tumor.” All joking aside, she said, “it’s not like we’re stupid ... it’s just that we forget stuff,” due to exhaustion and always having to multitask. Olivia felt that she might also have attention deficit hyperactivity disorder (ADHD) but did not want to self-diagnose. Additionally, Olivia has experienced some physical pain from sitting for long periods to read and write. When asked if she has registered for, or would consider registering for, the University of Saskatchewan’s Access and Equity Services she said she did, but “just to have the [class] notes available” if her family got sick or had childcare issues during COVID-19.

Additionally, Olivia shared the challenges she has experienced on campus, stating it is “geared towards young [childless] adults” and not lone mothers. Regarding parking, Olivia said lone mothers need to park closer to classrooms because of their tight schedules, but that this can be expensive. Olivia explained that she leaves class early to pick her kids up from school, which negatively affects her academic performance. Furthermore, there are campus programs and groups for lone mothers but paying “\$20.00 in parking” to attend is unreasonable. Regarding the University of Saskatchewan’s family housing, Olivia said it is expensive and does not provide a “good lifestyle for kids.” Olivia then stated that campus childcare is costly and there are limited spots available, which is frustrating. Moreover, in addition to paying “\$1000.00” per month for daycare, parents are expected to send food for the children’s meals. Finally, Olivia weaned her youngest child early, despite the existence of a campus nursing room, because it’s challenging to

bring children to campus as it is not designed for strollers and other necessities needed when caring for young ones.

Overall, Olivia feels university is for a “privileged group of people,” who receive support designed for them. Moreover, Olivia felt that mothers can only pursue higher education if they have supportive husbands and/or families and few children. Unfortunately, Olivia “never had that support from a partner” and often, despite the challenges, brought her kids to class because she was not going to “pay somebody \$25.00” for babysitting, when she was “already paying all these extra, you know, expenses.”

Regarding her challenges at home, Olivia explained that her ex-husband imposed a shared custody arrangement with a demanding visiting schedule. At first, they had a four-day rotation, then a two-day/two-day/three-day split. This forced Olivia to work weekends to keep up with homework and other responsibilities. Remembering this schedule, Olivia said she did not get much “downtime.” Recently, Olivia negotiated a one-week rotating schedule and explained that, although the weeks she has the kids are challenging since she has about 25 hours for school and other responsibilities, she is now able to “catch up” during the alternate weeks.

Her student/parent balance became especially challenging during COVID-19. In March 2020, Olivia and her children were forced into lockdown, where she had to continue her studies, while homeschooling her kids. Since her kids are in French school and Olivia does not speak French, she says it was “not fun.”²¹² Additionally, a lack of affordable childcare during the pandemic was a “major issue,” since she relies on the kids’ school to meet this need.

Before concluding, I asked Olivia about her post-graduation goals. Olivia said she would like to be on city council, be a business owner, and/or pursue a PhD (depending on funding). Additionally, Olivia wants to continue developing her professional skills and conduct more research. However, with three kids, she is aware her life is overwhelmingly stressful and is taking it “one day at a time.” Sometimes, life is “too much to deal with,” Olivia said; “I’ve learned how to relax through meditation, self-care, and exercise.”

The conversation ended with Olivia describing what changes should be made to the CSFA Program so that it better meets lone mothers’ needs. First, she would like better access to

²¹² Olivia tried to take a French class to help her kids but realized that learning another language when older is extremely challenging.

information and customer service regarding the NSLSC. For instance, Olivia received multiple access codes to view vital information, but has been experiencing technical difficulties. She would also like shortened wait times for phone calls and improved communication between parties. As a busy lone mother, Olivia has “tiny pockets of time” to make important phone calls. She says she has waited for a significantly long time to speak to a representative at the NSLSC, only to be told that she should have called the university or the Government of Saskatchewan. To explain, Olivia said, she will have “five minutes” to “make a quick phone call,” but then is placed “on hold forever” or is told to call another number.²¹³ In the end, Olivia was experiencing, what she felt, was an unnecessary amount of bureaucracy, red tape and “hoop jumping,” which is “frustrating for all parties.”

Nora

Nora dropped out of high school in grade ten. A few years later, she became pregnant and gave birth to her daughter. When her daughter turned two-years-old, Nora returned to school and completed a two-year diploma in veterinary technology. While completing the diploma, Nora began full-time undergraduate studies in bioscience. Then, Nora transferred to the University of Saskatchewan’s College of Agriculture with plans to transfer into the Western College of Veterinary Medicine to complete the four-year Doctor in Veterinary Medicine program.²¹⁴

To pay for school, Nora has received approximately \$2,000.00 to \$3,000.00 in scholarships and bursaries per semester, while using federal student funding to cover other expenses. Additionally, Nora applied for and received some funding due to the pandemic.²¹⁵ Nora also receives some “sporadic” child support, stating, “I buy some groceries or put a little gas in the car... get some sort of necessity. [I don’t] like using it for school as it [isn’t] intended for me, personally.” When asked if she plans to work, in addition to using loans and/or

²¹³ This has also been my finding while conducting this research. To confirm details regarding the lifetime limit policy, I called the NSLSC. After being on hold and after providing all necessary information, I was told to phone the Government of Saskatchewan’s Ministry of Advanced Education. When I reached a Government of Saskatchewan representative, I was told I should call the NSLSC. After explaining that I just spoke with the NSLSC, the representative found the answer to my question in the Student Loan Handbook, available online in the Government of Saskatchewan’s Publication Centre (not easily accessible through the Government of Saskatchewan’s student loan website). The process was lengthy and complicated for a simple question.

²¹⁴ This move was challenging as it was during a pandemic, and Nora and her daughter moved alone. They have no family, friends, or other support system in Saskatoon.

²¹⁵ She did not specify how much she received.

scholarships and bursaries, Nora said she would like to work for the experience, but “hours wise” and “money wise” working “doesn't make sense ... I'd be paying for childcare and stuff ... [I'd] end up breaking even” and “I don't want to be away from [my] daughter.” Instead, she opts to take full-time course work and to receive full student loans that she can “stretch” over the semester.

Focusing specifically on her student loans, Nora said she is “scared” to see how much debt she has. Currently, in her third year of undergraduate studies, she has used 206 of the 340 eligible weeks of funding. Believing the “eligible lifetime limit” policy applies to each individual degree, Nora plans to use student loans to pay for her “doctorate” degree. Searching the NSLSC website, Nora stated, “it says [I have] 134 weeks remaining ... then it says in the little bullet point, doctoral studies can receive up to 400 weeks, which still in my mind doesn't really cover, like a four-year program. I feel like once I get there, hopefully I'll figure it out.”²¹⁶ Circling back to her comment about being afraid to check how much debt she has, I asked if she believes she will be able to pay it off. “I mean...” Nora stated, “I couldn't pay [it] back [now]. If I complete my study and work in that field, I feel like it'll be fine. It's just another bill, but it's a crippling one if you don't complete it [the degree].”

When asked if she discusses the finances or budget with her daughter, she said no. She then clarified that she does not discuss specifics but uses the idea of a “sliding scale” to help her daughter understand that they are somewhere between “super-rich” with “fancy stuff” and “nothing.” Reminding her daughter that they are “somewhere in the middle,” she tells her they should be “grateful to have the things [they] have.” In the end, Nora said that her daughter does not stress about money.

Discussing challenges, Nora says her biggest challenge is time management and feels overwhelmed balancing her time between school, her daughter, other responsibilities (i.e., grocery shopping), or even taking a break so that she does not “lose [her] mind.” Furthermore, she feels frustrated that some students and professors do not consider the hardships lone mothers

²¹⁶ Upon further investigation, I learned that the DVM is a professional program, but considered an undergraduate degree, despite “doctor” being in the title. Furthermore, the Government of Saskatchewan confirmed that lifetime limits do not reset after each degree. For example, a student will not get 340 weeks for their undergraduate degree and then another 400 weeks for their graduate degree. A student can receive 340 weeks maximum, but if pursuing graduate studies, can request an additional 60 weeks (totaling 400 weeks). However, approval of the request is up to the NSLSC.

may be experiencing. For example, if she is late to class because her daughter is sick, she feels unsupported and “in trouble.” Nora feels alone on campus as she thinks many students do not have kids.

Nora admitted that she is “rather privileged,” because she is white, but that “being a single mom can be a burden;” noting that the challenges of being a lone mother have caused her anxiety. When asked about disabilities, she was adamant that she does not have any. However, she is “always confused” with this question because she was diagnosed with anxiety but does not consider it a disability. Upon further discussion, she admitted to “losing” an entire semester due to her anxiety. Despite this, she has “never ticked off that box” when asked on forms if she has a disability. In the end, Nora said she is “just going to continue saying no ... I don't throw that out to my school because like, I don't really think [anxiety] is” a disability. When asked if she would consider using services for access and equity, Nora said it is “more work [and time] just trying to sign up for that stuff.”

To conclude our conversation, I asked Nora if she had ideas on how the CSFA Program could change to better meet her needs. Nora suggested increasing loan amounts and extending lifetime limits so she can complete her program. She also suggested creating more loan forgiveness programs.

Donna

In 2011, Donna’s mom encouraged her to pursue a university degree, because she was getting divorced, and the economy was crashing. Donna doubted if she would be able to succeed in higher education. She had completed one term of university before getting married and having kids, and she “wasn’t successful” at that time. Furthermore, she assumed all debt during the divorce, which lowered her credit score and could affect her eligibility for student loans.²¹⁷ Donna decided to apply, even though she was not sure how she would manage the journey. Fortunately, she was accepted to the University of Saskatchewan and received both CSFA Program loans and grants.

Donna could “barely live” off the amount of funding she received from the CSFA Program. She was stressed as she tried to maintain the kids’ pre-divorce lifestyle so that they

²¹⁷ Donna still has the debt from the divorce. She was able to get a low interest rate and has only been making minimal interest payments as needed.

would not suffer. To “make ends meet” she found part time flexible work that paid more than minimum wage. Additionally, she sporadically received child support, but that ended as time passed. Sometimes, Donna would experience an influx of income because she would receive a GST cheque or backpay in child support, which helped buy necessities. During the first year of her studies, Donna received approximately \$12,000.00 in student loans and approximately \$10,000.00 in grants. Laughing, Donna could not believe the government thought a mother with two kids could live on \$22,000.00 per year.

During the summer months, Donna earned as little as \$1,500.00 per month due to her student status changing from full-time to part-time and a lack of affordable childcare.²¹⁸ Sometimes, Donna could work a few more hours, depending on her kids’ schedules. During the summer between her undergraduate degree and master’s degree, she took additional, unnecessary, undergraduate classes so that she could continue receiving student loans.

Discussing on-campus employment opportunities, Donna said she was told to not talk about her kids, as that could affect what jobs she was offered. During her master’s degree, she was hired as a Teaching Assistant for a night class. Since she needed the money, she took the job and left her kids home alone. Although her daughter was old enough to babysit, Donna was still uncomfortable leaving them, as they lived out of town. Donna did not know that she could speak up and say “hey, I’m a single parent ... this job does not work for me.” She then stated that if the job was offered two years earlier, she would have had to pay for babysitting, which would have negated all of the income she earned.

When asked if she discussed finances with her kids, she said, “my kids knew we were broke, no matter how much I didn't want them to [know].” She could not hide the poverty and hardship from her kids. When her kids asked for things, she would say, “I would love to get that for you. I would love to go to a movie this week. But I literally just don't have money. Payday is in two days. We have \$10.00.” Donna was clear that they were not living poorly, they were “living paycheck to paycheck,” which had some “major backfires” on the kids. However, Donna said that had she not gone back to school, they would have still experienced financial challenges because she would not have been able to get a “good” job with her lack of education. Her

²¹⁸ Fewer classes offered during spring and summer terms meant Donna received less federal student funding, which meant she received a lower living allowance.

poverty was not caused from being a student, it was caused from being an “uneducated single parent.”

To find affordable housing, Donna and her kids left the city. This meant Donna had to commute daily so that she and her children could attend their respective schools, work, activities, and so on. To commute, Donna needed a reliable vehicle, which her dad helped purchase. However, with the new car and commute came car payments and an increased gas bill. In the end, Donna found that “no matter where she lived” it would have been expensive. “You can’t have three bedrooms anywhere cheap. You know, like, back then a three-bedroom apartment, I couldn’t find one.” Student housing was also not an option as Donna’s kids had pets, pets are not allowed in student housing, and it would have been devastating if her kids had to lose these additional family members.

To fund graduate level studies, Donna applied for and received the Teacher Scholar Doctoral Fellowship (\$20,000.00), taught one sessional class during the winter term (\$7,000.00) and received funding from the Social Sciences and Humanities Research Council of Canada (\$30,000.00). Now, Donna is completing her PhD, and is experiencing some financial challenges. First, she holds approximately \$93,000.00 in student loan debt. Second, she has met her lifetime limit for funding. This means that she is now completing her program without student loan funding and cannot fully support her family. Further, because she is no longer eligible for CSFA program loans, she is no longer eligible to apply for CSFA program grants. Although she accepted a teaching position at a university, her expenses have increased as she is renting an apartment in a city in Alberta, while supporting kids in Saskatchewan.²¹⁹ Additionally, she is required to pay student loan interest, which equals \$268.00 per month, an amount she cannot afford.

Shifting our conversation to the challenges experienced as a lone mother student; Donna explained her major issue is that she is a first-generation scholar. Donna reflected, “no one in my family graduated high school. I [relied] on a few friends to figure out things like, how do I park? I had no knowledge of how universities worked or how student loans worked.” Part of the issue concerning the lack of knowledge many lone mothers have about university is they are, often,

²¹⁹ Her youngest child remained in Saskatoon to continue his high school education, so Donna has additional expenses.

older and not transitioning directly from high school. This means that they are not invited to key information sessions, orientation meetings, or open houses that target high school students. Lone mothers “do not get their hands held like some younger students do,” Donna said. Furthermore, even when invited, the events are not, typically, kid friendly, which makes it challenging to attend.²²⁰

Reflecting on the time when she first applied for student loans, Donna said that she began with a Google search, found the Government of Saskatchewan’s website, and applied, believing she applied for provincial loans. She did not realize that one applies for federal loans through their provincial government website, and she also did not realize that there was a NSLSC website with information she should know, until well into her program.

Discussing challenges on campus, Donna felt that groups, such as Parents on Campus, are necessary but not suitable for her as they are for mothers of young children. Although the university encourages students to self-declare as parents and has previously conducted a survey to determine their needs, Donna thinks the university is “out to lunch” on what programs and services need to be created or amended for students with school aged kids and teenagers. She also found it challenging to find a friend group because most students are not parents and/or have not experienced divorce.

When asked about disabilities, Donna said she has ADHD. At first, she did not know USask Access and Equity Services existed. However, once learning of the service(s), she felt she had too little energy to pursue the support. Instead, she waited until she was in graduate studies and her kids were older before seeking help. “I [didn’t] have the energy in me to seek more help, because I’m too busy being a mom.”

Overall, Donna says there is little support for lone mothers on campus, despite some professors and authorities working to improve the system. Donna explained that the department in which she was pursuing her master’s degree held two meetings to gather feedback from faculty and students with kids. Unfortunately, Donna missed the first meeting as it was held at 3pm, when she needed to pick her kids up from school.²²¹ According to Donna, this scheduling highlights that when thinking of parents on campus, many consider challenges related to younger

²²⁰ Offering events and classes virtually opened the door to a diverse group of students.

²²¹ The department had arranged onsite babysitting for parents who had to bring their children to attend the meeting, but this did not help the parents who had children in school.

children and do not consider the challenges experienced by parents of older children. After the first meeting, Donna felt frustrated as her situation did not change. She did not feel comfortable speaking up, as there could be consequences and she did not want it to affect her PhD application (which was then in progress).

Donna was able to attend the second meeting, because they changed the time it was held at. At that time, she felt more comfortable providing feedback as she had submitted her thesis and had already learned she was not accepted to the PhD program. Interestingly, Donna noticed that only graduate level students were present at the second meeting despite some staff and undergraduate students having kids. Additionally, she and the speaker were the only women; all other attendees were married fathers.

Donna was impressed with the speaker's openness regarding the challenges she had experienced during her time as a student. The speaker explained she had hidden two pregnancies because the department was so unsupportive. Donna was frustrated, however, with many of the fathers' stories. Some spoke about having to support their pregnant wives. Others talked about the challenges of working from home, while their wives, who were on maternity leave, cared for a baby in the next room. Donna recognized that many of the fathers were also fully funded. Donna exclaimed, "I'm sitting here as an unfunded parent, because my marks are too low because I'm solely responsible for my kids."²²² Overall, Donna felt that the meetings "missed the mark," and that the issues were never resolved.

What kept Donna moving forward was her positive relationships with professors. Donna almost quit, because her "life was falling apart." She was frustrated because, even though she was a student, her kids did not have access to the campus wellness centre; meaning, her daughter, who was suicidal, was on a nine month wait list to see a psychiatrist. One day, a professor talked about her own struggles as a person with a disability. Donna felt comfortable with her and let her know that she was "drowning" and might "end up in the hospital." The professor helped Donna find a lawyer and access free legal services on campus. She then reached out to Donna's other professors and explained the situation, which helped Donna feel comfortable reaching out to them on her own. In the end, Donna's professor "got [her] through the term."

²²² As her kids grew older and became more independent, and as Donna connected with support services on campus, her marks went from mid-70s to mid-90s.

Although Donna did not directly specify which of the CSFA Program’s policies and processes should be amended to better meet her needs, through our conversation, it was gathered that she would have benefited from more funding, more time in which she would receive funding (amend or remove the CSFA Program’s Lifetime Limit policy), more grants (ability to apply for grants even when not eligible for loans), lower interest rates (or interest free funding), and a lower re-payment amount or alternative re-payment schedule.

Shelby

Shelby was married with kids and working part time, when she started university in 2017.²²³ When she first decided to pursue a Bachelor of Education at the University of Saskatchewan, she was nervous, as she did not know what her “learning capacity” was. In other words, she did not know if she would take the information in “quickly or easily;” or if she might be “brutally disorganized.”

Unfortunately, Shelby explained, “not all men like educated women.” In 2019, during the spring term, she divorced her husband to focus on her education and being a mom to “growing kids who have their own educational needs.”²²⁴

Discussing finances, Shelby stated that, at first, her ex-husband never missed a child support payment. Child support, combined with her employment, meant that Shelby was able to support her kids post-divorce and pay “out of pocket” for her first two years of university. However, there was some miscommunication at the beginning of the separation where he believed payments for their joint debt would come from the child support payment, not as an additional payment. Then, he lost his job. Upon leaving that position, he received a large sum of money and, even though he paid some child support, he “tried to play the game of [being] very poor” so that he would no longer be financially responsible for the kids. He also began bringing the kids home early on his weekends.²²⁵ Additionally, Shelby said she could have received spousal support, but chose not to.

²²³ Before working part time, Shelby was a stay-at-home mom for twelve years.

²²⁴ Shelby takes university classes year-round so that she can finish faster for the sake of her kids.

²²⁵ Shelby currently has her kids 90% of the time.

When asked if she needs student loans to pursue future education, Shelby shared that she has a lot of anxiety about the idea of applying for student loans; so much anxiety, she decided to seek a private loan through her bank. Due to her low credit score (caused by the divorce and non-permanent job), she was only able to obtain \$20,000.00, even with her dad as co-signer. She further explained she is unable to obtain the mortgage for her home.²²⁶ Her ex-husband agreed to stay on the mortgage until 2023 so that her and the kids have a place to live, but this is a source of stress for Shelby as her ex-husband continues to hold power over an important part of her life. “I’m always waiting for him to dangle [it] in front of me. It doesn’t mean he will, [its] just anticipation anxiety.”

She also discussed her anxiety around having to take a mandatory math class. She knew she struggled with math and, after beginning university, was formally diagnosed with dyscalculia. She then learned that, through student loans, she may receive bursaries and grants for her disability. Although she felt “really weird” applying for student loans, she could not avoid them. The COVID-19 pandemic “hit,” and she was living “pay cheque to pay cheque.” Overall, Shelby was in a “bad place.” Her savings account was down to \$175.00, and she needed funding to continue with her program and to support her kids. Summers were especially stressful because the kids were out of school, and she is unemployed as she works for the public school system. Although she receives Employment Insurance for these months, the money is slow to arrive. Laughing, she said, “it feels like three years before you finally get your first paycheck,” being a single parent during this time “fucking sucks.”

Overall, Shelby said it was hard to “swallow [the] pill that I might actually need some form of [student] loan support.” To work through her anxiety and apply, Shelby had a provincial government representative walk her through the process. At this time, Shelby learned she could apply for grants and bursaries without applying for a loan. Describing the process, Shelby said “it was cool ... well ... scary ... because I got this letter saying I was going to get \$15,000.00” in grants. Shelby was shocked as she expected to receive \$1,000.00 to \$4,000.00. After receiving the money, she was still scared that the government would call her and tell her to “give it back.”

Diving deeper into why she feels anxious about applying for and using student loans, but not other forms of debt, Shelby said she does not understand why she is anxious. When she received the grants, she showed the letter to her lawyer asking if it was “legit” before spending a

²²⁶ Shelby got the home in the divorce.

“dime.” She then called her best friend and asked the same question. Thinking more, Shelby believes this anxiety might stem from her marriage, where she was mentally and emotionally “squashed” and “felt small all the time.”

With the \$15,000.00, Shelby was able to pay off her private student loan and pay for her upcoming summer classes and textbooks, which helped her complete one more year of education. Even though she has been through the process once before, she is experiencing anxiety and is yet to apply for bursaries and grants for this year. To pay for this year’s classes, she has relied on her personal student loan. Additionally, Shelby felt guilty applying for grants because she felt like she was saying “you owe me;” demanding what is best for her is a concept she continues to practice.

Shelby’s next goal is to complete her fourth-year internship so that she can convocate in spring 2023. Then, she hopes to obtain a substitute teacher position with the school division. Although she worries about getting a teaching position with all the “government budget cuts,” she believes she will, ultimately, find a “good job.” Additionally, Shelby is considering pursuing a master’s degree in Indigenous social work to make obtaining a permanent position in the school division more attainable. When asked how she plans to pay for her potential master’s degree, she said she has not thought of that, yet. She hopes the job she gets after her bachelor’s degree will support her family and pay for additional education. However, she concluded by stating, “I’m too scared to ask [those] question[s].”

Regarding discussing finances and budget with her kids, Shelby said she is completely open and honest with them. At first, Shelby had to continually say “no” to her kids as they kept asking her to buy them whatever they want (this is what they are allowed to do at their dad’s house). To show them why she says no, she showed them her bank account and said “look ... this is how much money I make. This is how much money I have saved. This is how much money goes to the bills, etc.”

When asked what the most challenging part of her life is, Shelby said “balance.” Currently, Shelby is feeling “under pressure,” because she is “trying to figure [it all] out.” During the fall semester of 2021, Shelby was taking three classes, but ended up dropping one because she “needed to breathe.” It is not just university that is stressful, it is figuring out other things like “parenting schedules with my ex.”

The COVID-19 pandemic also caused undue stress. Shelby said she “hit a wall” when the pandemic began, then went into autopilot as she focused on doing her job and making sure everybody was supported. She felt especially nervous when everyone was sent home and placed in lock-down because it reminded her of when she was a stay-at-home mom to a new-born baby. “I know what it’s like to be alone with myself and, oh my god, I was so depressed ... I was so unhealthy and so unhappy,” she said, while she wondered if that would “all come back.” When COVID-19 started, she said she did not open PAWS for about two weeks.²²⁷ Remembering that time she said, “[I] physically couldn’t bring myself to doing it. And then finally I did. I just said, do what you can, like, a low mark is better than a no mark,” and so she kept pushing forward.

When asked what changes she would like made to the CSFA Program, Shelby wondered if there could be a way to make the application process less “nerve wracking.” “I think a lot of people fear the payback of loans, and the processes are scary because it is government... have you ever owed [the] CRA? It feels criminal,” she said. She also said that the CSFA Program should use real stories of students who found academic success with the help of federal student loans to advertise their services and make the idea of using loans less frightening. Grants also need to be “less frightening,” she said, as she further reflected on her fear that she might be asked to repay them at any given time.²²⁸

Conclusion

Although each lone mother students’ experience is unique, each account had similar themes weaving through the narrative. All four of the mothers entered and exited their programs and/or adjusted their course loads in response to their families’ needs. All four of the mothers were responsible for and cared for their child(ren) most of the time, despite legal custody agreements with their exes. All four of the mothers identified as having some type of disability or neurodivergence, such as anxiety, memory issues, ADHD, and dyscalculia, and struggled to

²²⁷ PAWS is USask’s student portal (class schedules, email, etc.)

²²⁸ As of March 2022, approximately six months after Shelby’s interview, she still feels too anxious to reapply for grants.

seek help from USask Access and Equity Services, the Student Wellness Centre, or other campus offices, because the process was time consuming and energy draining.²²⁹

Moreover, three of the mothers found campus to be lonely, unsupportive, and inaccessible, whether it was the lack of fellow lone mother students, unsupportive professors and other authority figures, expensive and non-ideal parking locations, poor infrastructure that made maneuvering accessories (i.e., strollers) difficult, a lack of family friendly events, a lack of programs and services aimed at parents with older children, few online classes, few affordable housing options, expensive daycare with limited openings, a lack of wellness services for the mother's children, and a lack of funding options (including suitable employment opportunities).

Finally, all four of the mothers relied on CSFA Program loans and/or grants to pay for their education and essential expenses. Despite receiving funding, all four of the mothers experienced poverty, and poverty-related hardships; and all four lived all the time and/or some of the time on incomes below LICO.²³⁰ Additionally, due to poor credit scores from divorce, two of the mothers relied on family members to co-sign for loans so that they could obtain additional funding (private loan) or necessities (reliable car). Finally, all four of the mothers received "sporadic" child support that was neither the full amount nor on time.

In the end, all four of the mothers who participated in the interviews felt frustrated with the CSFA Program. Donna was shocked at the amount of assistance she was expected to survive on while pursuing higher education and raising a family. Nora and Donna were frustrated with the lifetime limit policy. Nora thought she might not be able to complete her degree because of the lifetime limit, while Donna was completing her degree, but struggling to support her family during the process. Olivia was frustrated with wait times on phone calls to the NSLSC and the lack of communication between parties (i.e., calling the NSLSC only to be told to call the Government of Saskatchewan, just to be sent back to the NSLSC again). In other words, the bureaucracy and red tape students may experience while navigating the CSFA Program can be especially challenging for lone mothers who may already have limited time, energy, and

²²⁹ "Access and Equity Services," The University of Saskatchewan, accessed March 31, 2022, <https://students.usask.ca/health/centres/access-equity-services.php>; "Student Wellness Centre," The University of Saskatchewan, accessed March 31, 2022, <https://students.usask.ca/health/centres/wellness-centre.php>.

²³⁰ The current LICO amounts for families living in a city the size of Saskatoon are: \$22,540 for a family of two, \$28,068 for a family of three and \$35,017 for a family of four. Statistics Canada, "Low Income Cut-Offs (LICOs) before and after Tax by Community Size and Family Size, in Current Dollars,"

resources. Finally, Nora was frustrated with the lack of student loan forgiveness programs available to lone mother graduates and was worried that if she did not graduate from her program and obtain a “good” job, she may not be able to repay her debt.

CHAPTER SIX: ANALYSIS AND RECOMMENDATIONS

Although this study found lone mother students experience a variety of challenges, both in life and in higher education, the research questions remained. Does the CSFA Program help or hinder lone mother students earn university degree(s)? Which aspects of the CSFA Program need amending to better support lone mother students throughout their pursuit of higher education? Through the literature review, survey, and interviews, it was found that while the CSFA Program helps lone mother students pursue higher education (31% of lone parents stated they would not have pursued higher education without the financial aid received from the CSFA Program), it also creates additional challenges for them.²³¹ Furthermore, feminist theory provided a lens in which it was understood that the CSFA Program's failure to substantially account for lone mothers is part of a broader trajectory that has never considered them deserving of adequate financial aid. Through the survey and interviews, participants detailed how the CSFA Program could be amended to better meet their needs. This chapter explains the current issues with the CSFA Program and presents recommendations on how the Government of Canada could improve it.²³²

Inadequate Funding

Obtaining adequate funding is the greatest challenge for lone mother students. As mentioned above, eleven (36.66%) of the survey participants reiterated, by writing their final comments in a comment box at the end of the survey, that funding is their greatest challenge. Sixteen (53.33%) of all survey participants stated that their studies were impeded due to a lack of funding. Fifteen (49.99%) of the participants have low or lower incomes, with three of the participants living in extreme poverty.²³³ This includes all four of the interview participants

²³¹ Employment and Social Development Canada, "Evaluation of Canada Student Loan Program."

²³² The issues and recommendations are presented from most to least significant as indicated by the survey responses.

²³³ When assessing their incomes using current LICO rates. Additional factors needed to determine the mother's poverty level such as the size of the city they are living in. The survey did not ask for the mother's current location, but details could be determined by using the institution they are attending.

who, despite receiving federal student funding, experienced poverty, and poverty related hardships, and lived at least some of the time on incomes at or below the LICO level.²³⁴

Unfortunately, lone mothers often experience hardships while receiving federal student funding because the amount received does not meet their needs.²³⁵ Some participants in this study stated that due to insufficient funding their academic performance was negatively affected or their time to completion was extended. Ten (30%) of the survey participants, including all four of the interview participants, took more time to complete their degrees, with four (13.33%) of the survey participants taking more than 6.5 years to complete their program(s). To attempt to cover the costs of their basic expenses, twenty (66.66%) of the participants, including all four of the interview participants, relied on multiple sources of funding, with ten (30%) of the participants working while also pursuing school.²³⁶

These findings are supported by the literature, which states that approximately 55% of lone mother students pursuing higher education in the United States of America do not complete their degrees, and 72% to 96% take six or more years to complete their degrees due mainly to insufficient funding.²³⁷ Additionally, the Government of Canada found that 25% to 33% of vulnerable students (the number of lone mother students was unspecified) did not complete their programs once their federal student funding ended.²³⁸ Finally, Digney's work showed that seven (77.77%) of lone mother students had basic expenses that were not covered by government

²³⁴ Lower income negatively affected the interview participants', and their families', quality of life (kids were unable to participate in extra-curricular activities). Most interview participants, especially Donna, were shocked at the amount of federal student funding they were expected to survive on while pursuing higher education and raising a family. Donna's daughter also experienced suicidal tendencies, which the literature indicates can stem from poverty and poverty related issues. Although the cause of her suicidal tendencies cannot be determined, Donna was unable to afford/access adequate health benefits. Statistics Canada, "Low Income Cut-Offs (LICOs) before and after Tax by Community Size and Family Size, in Current Dollars."

²³⁵ Employment and Social Development Canada, "Evaluation of Canada Student Loan Program."

²³⁶ To reiterate, working while also attending school negatively affected both the participants' academic performances and children. Donna stated that her marks were so low due to balancing responsibilities that she could not qualify for department funding or other scholarships, and often left her kids home alone to meet her demanding schedule.

²³⁷ Kruevelis, et. al., "Single Mothers in College;" Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs;" Reichlin-Cruse, et. al., "Time Demands of Single Mother College Students and the Role of Child Care in Their Postsecondary Success;" Freeman, "Why Is It So Hard For Single Moms to Go to College?"

²³⁸ Employment and Social Development Canada, "Evaluation of Canada Student Loan Program."

student funding, with many of her participants stating that they are in “survival mode” and “living day to day.”²³⁹

To help cover basic living expenses, as mentioned above, Digney’s participants largely relied on credit cards or assistance from friends and family.²⁴⁰ Similarly, the ESDC’s evaluation of the CSFA Program stated that 35% to 40% of vulnerable students felt that the funding they received was “not enough.” 26% of the participants in the ESDC’s evaluation stated they needed at least \$10,000.00 more to cover their expenses.²⁴¹ To help pay for the costs of higher education in addition to living expenses, 55% of the evaluation participants reported working. However, half of those who worked felt balancing employment with school negatively impacted their grades.²⁴²

To address these issues, seven (23.33%) of the participants in my survey called for the federal student loan amount to be increased.²⁴³ One of the survey participants wrote, “make sure [federal student funding] is actually enough to survive on. I’m in Toronto, [and] housing costs are astronomical.” Another survey participant wrote, “I received \$530.00 a month living expenses which made it impossible to only attend school full time. I had to also work during my entire degree which was extremely difficult.” Two of the survey participants wrote that funding should be on par with the cost of living such as housing and food.²⁴⁴ Concerning the CSFA Program’s grants, five (16.66%) of the survey participants requested more funding, with one of the interview participants stating that more grants should be developed solely for graduate level students.

²³⁹ Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs.”

²⁴⁰ Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs.”

²⁴¹ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

²⁴² Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

²⁴³ “Master Certification List,” Employment and Social Development Canada, accessed March 6, 2022, <http://certification.esdc.gc.ca/lea-mcl/eafe-sfae/eafe-sfae-h.4m.2@-eng.jsp>; Government of Saskatchewan, “Apply For a Student Loan.”

²⁴⁴ It is challenging to provide specific details for this section as the cost of living greatly varies for each participant. Overall, as explained during the interviews, many of the lone mothers received an amount that effectively placed them below LICO. Furthermore, the Saskatchewan Student Loan Handbook (which best outlines national student loan information) indicates that low- and middle-income lone mother students receive minimal additional assistance for their dependents. For example, a low-income lone mother raising two children may receive an additional \$80 per week to cover their expenses. Government of Saskatchewan, “Apply For a Student Loan.”

As noted in chapter three, the CSFA Program was never designed to cover 100% of students' expenses. However, the Government of Canada must take into consideration that some students may be unable to work while pursuing higher education due to other responsibilities such as parenting. Furthermore, lone mother students find it challenging to locate alternative funding for which they are eligible as many of the options have strict eligibility criteria (i.e., children must be of a certain age and/or mothers must be attending school full time and/or hold a certain GPA). Finally, most lone mothers are unable to rely on their parents' income as their parent's may be lower income, but more likely because the lone mother is older and has lived independently for several years. For many, federal student loans may be the only viable option to pay for higher education and should therefore cover the costs of tuition and textbooks plus basic living expenses.²⁴⁵

Funding

Problem: The CSFA Program provides inadequate funding to lone mother students, which increases the probability that they will not complete their program, while also affecting their poverty level and potentially harming their families.

Solution: The CSFA Program must increase loan and grant amounts for lone mother students.

1. Account for inflation and cost of living
2. Increase living allowances for dependents
3. Create more grants, especially for graduate level lone mother students
4. Create subsidies, reimbursements and/or tax credits to offset lone mothers' basic living expenses.

Lifetime Limit Policy

Twenty (66.66%) of the survey participants were or are pursuing full time studies since lone mother students often attempt to accelerate their programs for the sake of them and their children. However, due to a lack of funding and parental responsibilities, lone mother students

²⁴⁵ Although one interview participant received a private loan (with her father as co-signer), many lone mothers seem to have poorer credit scores and struggle to obtain funding through their financial institutions. Scholarships and bursaries are challenging to obtain as there are fewer options and many have higher eligibility requirements (i.e., the student needs a certain GPA, a certain amount of volunteer hours, and other conditions that are difficult for a lone mother to meet).

often take more time to complete their degree(s).²⁴⁶ Ten (30%) of the survey participants took more time to complete their programs (including all four of the interview participants) than was allotted by their institutions, with four (13.33%) of the survey participants completing their degrees after 6.5 years.

Although literature focused on lone mother students and the CSFA Program's Lifetime Limit policy has not yet been produced, the data gathered during this study determined thirteen (43.33%) of the survey participants were not aware of this policy. Of the three survey participants who reached their lifetime limit, two were unable to complete their programs. In the interviews, both Nora and Donna were frustrated with the lifetime limit policy. Nora thought that she might not be able to complete her degree because of it, while Donna was completing her degree, but struggling to support her family during the process.

Five (16.66%) of the survey participants recommended increasing the CSFA Program's Lifetime Limit. One of the survey participants wrote, "[federal student funding] needs to provide more weeks of study for single parents. It takes us longer to complete [our] studies than most because of our duty to our children."

Lifetime Limit Policy

Problem: Once the CSFA Program Lifetime Limit is reached, few lone mother students complete their program(s).

Solution: The CSFA Program must increase or remove the Lifetime Limit policy to ensure that lone mother students are provided sufficient funding throughout the entirety of their program.

Debt Repayment

Lone mother graduates typically have higher levels of student loan debt than other students.²⁴⁷ Digney determined that the average student loan debt held by her participants was

²⁴⁶ Reichlin-Cruse et. al., "Time Demands of Single Mother College Students and the Role of Child Care in Their Postsecondary Success."

²⁴⁷ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs;" Statistics Canada, "Trends in Student Debt of Postsecondary Graduates in Canada."

about \$45,000.00, which is almost double the national average.²⁴⁸ Around half of her participants felt they would not be able to repay their debt, with one considering bankruptcy.²⁴⁹ Others stated that they might be able to pay it back, but would need to find additional employment to do so and that this would conflict with their parenting responsibilities, while also negatively affecting their academic performance.²⁵⁰ As discussed above, one of Digney's participants, after learning how much student loan debt she held, stated that she would have been "better off on welfare."²⁵¹

Fourteen (46.66%) of the participants in this study's survey, who have convocated from their programs, have not repaid their government student loan debt, with half of those still carrying student debt claiming that they will not be able to repay their debt. During the interviews, Donna shared that she currently owes \$93,000.00, and while she is currently repaying it, she notes this has caused problems for her and her family.²⁵² Digney's research, as well as the survey and interviews I conducted, indicate that lone mother students may be left "heavily indebted" by federal student funding.²⁵³ Nora said she was "too scared" to look up her student loan debt amount, stating that if she does not complete her program, she will not be able to repay the debt. These findings are supported by the Government of Canada in which it was determined that lone parents (number of lone mothers unspecified) repay a lower proportion of student loan debt compared to other students repaying student loan debt.²⁵⁴

During the interviews, Nora became visibly anxious while discussing debt repayment and wondered why the Government of Canada has not created loan forgiveness programs specifically for lone mother students who successfully complete their programs. Five (16.66%) of the survey participants requested the creation of loan forgiveness programs for lone mother students who

²⁴⁸ The survey asked students how many weeks they received federal student loan funding, and if they have or will be able to repay this debt. In hindsight, I should have also asked students how much federal student funding debt they have. Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

²⁴⁹ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

²⁵⁰ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

²⁵¹ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

²⁵² The debt accumulated throughout her undergraduate, master, and PhD degrees.

²⁵³ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

²⁵⁴ Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs;" Statistics Canada, "Trends in Student Debt of Postsecondary Graduates in Canada."

successfully complete their program(s). Creating more loan forgiveness programs, specifically for lone mother students, could have long lasting benefits for individuals, society, and the economy.²⁵⁵

Debt Repayment

Problem: Lone mother students hold more government loan debt and repay less, compared to all other students, which may negatively affect them, society, and the economy.

Solution: The CSFA Program must provide full or partial loan forgiveness and/or tax benefits to lone mother students who successfully complete their program(s).

Interest Rates

To date, seemingly no research has been conducted on the CSFA Program’s interest rates and interest repayment policies in relation to lone mother students and debt repayment. Additionally, the Government of Canada’s and NSLSC’s websites have different information regarding federal student loan interest policies (see chapter three), including different information about when payments restart. Despite the confusion, students often repay large amounts of interest. To resolve this issue, four (13.33%) of the survey participants asked for lower interest rates and/or interest free loans for vulnerable students.

Interest Rates

Problem: Lone mother students repay higher levels of debt caused by CSFA Program interest rates. Additionally, the Government of Canada’s websites provide conflicting information regarding interest policies and timelines for repayment.

Solution: The Government of Canada should lower CSFA Program interest rates or offer interest-free funding for lone mother students. The Government of Canada should also revise websites to provide clarity about current interest related policies.

²⁵⁵ Employment and Social Development Canada, “Canada Student Loans Program Annual Report 2018 to 2019;” Orlikow, “Financial Aid to Students;” Vomiero, “Canadian Students Owe \$28B in Government Loans;” Zhang, et al., “The Effect of Student Loan Debt on Spending;” Hoff, et. al., “The Case for Cancelling Student Debt Isn’t Political — It’s Practical.”

Childcare

Proper childcare reduces poverty by enabling lone mothers to pursue a career and/or higher education. As discussed in chapter three, lone mothers often wait until their children are enrolled in school before returning to work (or higher education) due, in part, to the cost of childcare.²⁵⁶ Although there are several determining factors (i.e., number of children, age(s) of child(ren), location), the cost of childcare is “astronomical” and rising, with some of Canada’s larger centers seeing daycare fees over \$1,000.00 per child, per month.²⁵⁷ Currently, the CSFA Program offers \$85.00 to \$820.00 per family, per month, to offset these costs (total amount received depends on number of children and if the daycare is subsidized).²⁵⁸

Childcare

Problem: Even with the CSFA Program Daycare Allowance, lone mother students struggle to pay for childcare, which negatively affects their academic performance and poverty level.

Solution: The Government of Canada should increase the CSFA Program Day Care Allowance, and/or create additional grants and other funding for childcare fees, and/or create tax benefits to offset the cost of childcare for lone mother students.

Low Knowledge of the CSFA Program and Issues Navigating the System

Inadequate information regarding the CSFA Program “restricts aid accessibility for certain Canadians.”²⁵⁹ This sentiment was reflected in both the Employment and Social Development Canada’s evaluation of the CSFA Program and Digney’s work, where many of the participants did not understand the program and felt the website was “complicated” and

²⁵⁶ Gucciardi, et. al., “Single-Mother Families in Canada;” Statistics Canada, “Results from the 2016 Census;” Scott, “Economic Recovery for Whom.”

²⁵⁷ Kirmse, “Analysis;” Brandie Weikle, “Guess Which City Has the Highest Child-Care Costs in Canada?” *CBC News*, June 26, 2019, <https://www.cbc.ca/news/business/childcare-costs-canada-1.5008106>.

²⁵⁸ It should be noted that while conducting this study, the Federal Government is discussing and implementing childcare options that could be as low as \$10 per day per child. Government of Saskatchewan, “Apply For a Student Loan;” “How the \$10-a-Day Child-Care Deals Will Work in Your Province or Territory,” *The Canadian Press, CBC*, March 28, 2022, <https://www.cbc.ca/news/canada/childcare-agreements-canada-provinces-territories-1.6400123>.

²⁵⁹ Orlikow, “Financial Aid to Students.”

“challenging to navigate.”²⁶⁰ All four of the interview participants in this study agreed that the system was disorganized (i.e., poorly designed websites, information provided in too many places, conflicting information provided), which makes it difficult to understand key policies and programs.

Recommendations to improve these issues were: to improve service for clients by reducing phone call wait times, to reduce and better organize information on relevant websites, to improve the training of government representatives serving the public, and to use former students’ stories when advertising and explaining programs to make the system more approachable (i.e., “friendlier” and less “nerve-wracking”). Two of the survey participants said the CSFA Program must also reduce paperwork (including online forms) and simplify the application process (i.e., applicants apply through the NSLSC website rather than being redirected to a provincial or territorial government’s website).

The Government of Canada is aware of these issues and is working to create additional tools and programs to help students understand and navigate the system. Current developments include: a Virtual Repayment Counselor, educational YouTube videos, financial literacy materials, and ability to access the NSLSC online portal on one’s chosen device (see chapter three).²⁶¹ Furthermore, the Government of Canada has committed to raise awareness of the program (by spring 2023), work with stakeholders and other levels of government to “improve understanding of the program,” and develop more online tools for improved client service.²⁶²

Knowledge and Navigation

Problem: Some lone mother students do not fully understand the CSFA Program and find the system (including NSLSC websites and call centres) challenging to navigate.

Solution: The Government of Canada must continue to streamline the CSFA Program services, educate government representatives so that they may best serve clients, and provide more education to clients so that they may best understand policies and programs.

²⁶⁰ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program;” Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs.”

²⁶¹ Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

²⁶² Employment and Social Development Canada, “Evaluation of Canada Student Loan Program.”

1. Streamline application process by having all applicants apply through the NSLSC website.
2. Reduce the number of websites containing federal student funding information.
3. Ensure all websites (after reduction) provide the same information. Require all parties (i.e., provinces and territories comply to the same policies).
4. Create a national student loan handbook that is accessible on the NSLSC website.
5. Direct all inquiries to the NSLSC call centre (students should no longer have to contact their provincial or territorial government and/or institution of higher learning).
6. Develop an educational campaign to build knowledge regarding the CSFA Program amongst diverse and vulnerable students.
7. Develop an APP where the CSFA Program information is available quickly and easily.
8. Engage in social media to further connect with students before, during, and after their student journey.

Eligibility

Eligibility refers to both the criteria used to determine if a prospective applicant can apply and be approved for federal student loans and grants, and the rules approved applicants must follow to maintain their funding. The literature, survey, and interviews focus on the criteria used to determine if lone mothers can apply and be approved for CSFA Program funding.

Two of the survey participants requested that the CSFA Program broaden eligibility requirements for federal student loans and grants. Eight (26.66%) of the survey participants stated that they had been denied government student loans due to eligibility issues. One of the survey participants shared that they could not receive government student loans because of their parent's previous year's income, despite not being supported by them. During the interviews, Olivia shared that she could not receive funding the year after separating from her ex-husband because of their previous year's income tax return. Furthermore, CSFA Program grants for students with dependents require children to be age 12 years or younger, unless the child(ren) is permanently disabled, which is problematic since the Government of Canada recognizes parents are financially responsible for their child(ren) until they have reached the age of majority (eighteen or nineteen years old, depending on the province or the territory).²⁶³

As discussed in chapter three, to remain eligible for full-time federal student loans, students must be enrolled in 60% or more of a full course load (as determined by their school),

²⁶³ "Putting Children's Interest First - Federal-Provincial-Territorial Consultations on Custody and Access and Child Support," Department of Justice, March 29, 2002, <https://www.justice.gc.ca/eng/rp-pr/fl-lf/famil/cons/consdoc/index.html>. Nineteen-years-old is the age of majority in some provinces/territories.

maintain regular attendance (cannot drop below 90%), and successfully complete all courses.²⁶⁴ These requirements are strict and create unnecessary stress for lone mother students. When discussing employment, Gucciardi et. al., found that lone mothers require flexibility to enter and exit the workforce, as determined by their family responsibilities.²⁶⁵ Lone mother students, therefore, need flexibility to enter and exit their educational program as needed to accommodate other priorities (i.e., parental duties and mental health) without risking losing federal student funding.

Since I conducted the survey and interviews, the Government of Canada announced that they will offer “flexibility” when determining an applicant’s eligibility for a Canada Student Grant by assessing their current year’s income, rather than previous year’s income (for those whose income has changed significantly).²⁶⁶ However, the language is vague and the power to determine who is and is not eligible lies with the Government of Canada, which could be applied unfairly to certain students. Furthermore, the flexibility seems to only apply to grant applications, not loan applications.

Eligibility

Problem: Eligibility criteria for the CSFA Program funding is restrictive and causes additional hardship for lone mother students.

Solution: The Government of Canada must determine best practices and policies to ensure “flexibility” when assessing eligibility (for both CSFA Program grants and loans) is equitably offered to all applicants, broaden eligibility criteria for grants for students with dependents who have not yet reached age of majority in their respective province/territory, and relax criteria lone mother students must meet to remain eligible to receive federal student funding.

Conclusion

Although more research must be conducted in specific areas, as discussed in chapter seven, the literature review, survey, and interview data determined that the CSFA Program plays

²⁶⁴ Government of Saskatchewan, “Apply for a Student Loan.”

²⁶⁵ Gucciardi, et. al., “Single-Mother Families in Canada.”

²⁶⁶ For those whose income has changed significantly (as determined by the Government of Canada) – applies to eligibility for federal student grants only. Employment and Social Development Canada, “Canada Student Loans Program Annual Report 2018 to 2019.”

a vital role in determining if lone mothers can or will successfully pursue higher education, but the policies, programs and processes must be amended to better meet the needs of this student population. Additionally, when evaluating the CSFA Program, policy makers must consider if the policies being amended or created are upholding and advancing the “hierarchy of deservedness” or if they are considering lone mothers to be “ideal” students deserving of support to pursue education. To this end, participants stated, “lone mothers should not have to choose whether or not school is for them,” and “education should be free for all, without it we will perish, the debt to obtain an education is disproportionate to the income earned and the time lost from family obligations.”²⁶⁷

²⁶⁷ This study focused on CSFA Program policies and the effects they have on lone mother students. Further research must be conducted on how offering free education could benefit lone mother students and the economy alike.

CHAPTER SEVEN: CONCLUSION

As discussed throughout this study, completing higher education improves lone mothers' wellbeing, which has positive effects for them and their families. As the lone mother student body continues to increase on Canadian campuses, the CSFA Program should evolve to better meet their needs. This study, through the literature review, survey, and interviews, found that the CSFA Program could better aid lone mother students by increasing loan and grant amounts, increasing or removing the lifetime limit, creating loan forgiveness programs for lone mothers who successfully complete their programs, lowering interest rates or offering interest free funding, increasing childcare funding, streamlining systems to make navigation easier and faster, and amending application and loan maintenance eligibility criteria.

Although the Government of Canada has begun some of this work, the evaluation of the CSFA Program conducted by Employment and Social Development Canada failed to acknowledge the unique challenges lone mother students experience in higher education and within the CSFA Program, and therefore, the Government of Canada has not yet determined how the CSFA Program should be amended to better meet the needs of this population.²⁶⁸ To conclude, this chapter discusses this study's contributions to the literature, the limitations of the study, and the areas to be further researched, while also providing my personal reflection on what I have learned throughout the research process and what work I will continue doing for lone mother students.

Contributions to the Literature

This study has provided several contributions to the overall body of literature. First, it continued the conversation regarding lone mother students' experiences with the CSFA Program, that began twenty years ago with scholars like Digney. Although the academic research conducted over the last few decades is limited, the researchers who have focused on this topic have taken care to converse with one another within their studies; and, with each new study produced, they have pushed the cause (fighting for the rights of lone mother students) forward. Although this academic trail is not well-worn, the journey is apparent and the continued conversation proves that this topic is worth further exploration, and that the needs of lone mother students have not yet been met. By joining the ongoing conversation, this study continues to

²⁶⁸ This reflects Digney's statement that, since lone mothers are invisible in the literature, they are also invisible to policy makers. Digney, "Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs."

explore the many unique experiences lone mother students experience both in life and on campus and serves to offer yet another reminder that diverse and vulnerable students' needs must be taken fully into account when designing programs and policies. Moreover, this thesis engages with and advances feminist literature focused on deservedness, lone motherhood and education by questioning who benefits from the welfare state. Although programs and policies have improved over time to benefit lone mothers (i.e., the creation of daycares and maternity leave), public policy and student loan programs remain focused on the "ideal" student, those who are white, male, young, and single.

Second, this study discussed the challenges lone mother students experience on campus, mainly at the University of Saskatchewan. Having in-depth, focused insight on the challenges lone mother students may experience while navigating the University of Saskatchewan's campus provides an opportunity for USask to create real change for their student body and be an example for other campuses to follow. Importantly, campuses must consider the needs of students who are mothers of older children and teenagers, create a more family-friendly environment, and extend student wellness services and benefits to student's dependents.

This study also offered limited insight into the experiences of lone mother students during the COVID-19 pandemic. It should be noted that studying lone mother students' experiences with a world-wide pandemic was never the intention of this study (I began the research before the pandemic began), but by the time the interviews began happening, Canada had experienced a few waves of COVID-19, and the participants were nearly solely focused on navigating this newfound problem. The fact that the lone mothers, already mentally and emotionally drained from all that they were experiencing, still took the time to meet virtually with me to share their stories, speaks to the severity of the challenges lone mothers experience during their pursuit of higher education. Although only minute details regarding COVID-19 are present throughout the above chapters, the accounts are important.²⁶⁹

²⁶⁹ I momentarily worried that COVID-19 would grossly skew the data. However, because the literature I studied spanned a larger period of time, and because I did not include time-based boundaries in my original study parameters (i.e., lone mother students who used CSFA Program funding since the program was first created until now were allowed to participate); and because the participants attended university mostly before Canada was at the height of the pandemic, I believe most of the findings within this study reflect lone mother students experiences in higher education and with the CSFA Program without being overly affected by COVID-19.

To date, this study has offered more breadth and depth than other academic research on this topic in Canada by combining both survey and interview data gathered nation-wide from students pursuing every level of academia. Although other studies provided a strong foundation to base this work upon, Digney's participants were undergraduate level students attending the University of Regina and Synnott's participants were from the University of Calgary, which means the scope of their studies were limited. This study is also limited, and more research must be conducted (see below), but by broadening the research boundaries of previous research, this study creates an even greater understanding of the challenges lone mother students experience while also providing a stronger foundation for future research to be built off.

Finally, this study provides a list of specific recommendations on how the Government of Canada could amend the CSFA Program to better support lone mother students. Again, past research conducted on this topic was useful, but because the CSFA Program was newly implemented at the time the previous research was conducted and/or the CSFA Program was not the sole focus of previous studies, no research has been conducted that specifically recommends changes to the CSFA Program's policies and processes.

Limitations of the Study

Despite its contributions, this study has limitations. First, I want to recognize the lone mother students who were not represented well within this research: those younger than 30-years-old and older than 50-years-old, those with more than three children, those in PhD programs, and BIPOC and other diverse lone mothers. I recognize that this study has grouped all lone mothers into relatively the same category and has viewed their experiences through data largely focused on white, able-bodied, cis-women (and analyzed by me, also white, able-bodied, cis-woman), which is problematic. Because of this limitation, this study only presents a small glimpse into the lives of lone mother students. To help remedy this issue in future work, I have recommended much more research be conducted considering the diversity of lone mother students (see below).

I would also like to recognize that the study focused on the mothers' experiences in higher education. Although they briefly mentioned some of their child(ren)'s experiences, their child(ren)'s voices remained unheard. It would be beneficial for future research to explore the child(ren)'s experiences of being raised by a lone mother who is also pursuing higher education.

The literature suggests that one of the main reasons lone mothers pursue higher education is so that their children may experience a higher quality of life (i.e., food security, safe housing, reliable transportation, opportunities to participate in extra-curricular activities and education, etc.). The interviews further suggested that while lone mothers are pursuing higher education, the quality of their children's lives lowered due to the family's lowered income. There are many avenues in which I would like to explore regarding children's experiences of being raised in a household run by a lone mother who is also pursuing higher education, but, in particular, I am curious about how the children's lifestyle is affected while their mother attends higher education (from the children's perspective), and if their (the children's) lives are actually improved once the mother graduates from her program (from both the mothers' and the children's perspectives).

Regarding the interviews, although I provided the opportunity to all survey participants to participate, only those from the University of Saskatchewan responded. I wish lone mothers from other universities participated in the interviews to create a richer data set. In hindsight, as mentioned in chapter two, I should have offered lone mother students the chance to be interviewed without them first having to participate in the survey. I would have also liked to have presented some questions more clearly and enforced more follow-up questions during both the survey and interviews.

Additionally, due to a lack of empirical data from limited literature, it was difficult to compare my findings, which limited my analysis and understanding. For instance, it was impossible for me to compare the participants' experiences with the CSFA Program Lifetime Limit policy to other lone mother students' experiences or even to other students' experiences. Ideally, more research will emerge, which will provide further context to the findings and discussions above.

Future Research

Future research must be conducted to continue building the body of literature and to better understand the needs of lone mother students so that they may be better supported. Additionally, in chapter six, I provided the participants' recommendations on how the Government of Canada may improve the CSFA Program, but further analysis must be conducted to determine feasibility and best practices. Therefore, future research should include:

1. Longitudinal studies focused on lone mother students, BIPOC and other diverse lone mother students, lone father students (and subgroups), and the families of each population in relation to both higher education and the CSFA program.²⁷⁰
2. Studies of lone mother students' experiences with CSFA Program debt, including repayment.
3. Research on life after university for lone mother students. For example, did their income and/or social mobility improve?
4. Research on the families' experiences of being raised by a lone mother student.
5. Research (including feasibility studies and economic analysis) on CSFA Program funding amounts, interest rates (including interest free funding), the Lifetime Limit policy, and partial or full loan forgiveness for lone mother students.
6. Comparative studies of the CSFA Program and other student loan programs to determine best practices for the CSFA Program.²⁷¹
7. Studies of other university campus's policies and programs affecting lone parent students and their families (recognizing the unique needs of lone mothers, lone fathers, and subgroups).

Personal Reflection

In chapter one, I began the narrative by providing my positionality statement. My story ended with me beginning the MPP program at the Johnson Shoyama Graduate School of Public Policy, where I hoped to support lone mother students successfully pursue and complete higher education by studying their experiences with the CSFA Program. While writing this thesis, I was accepted to a PhD program, where I plan to continue my work on improving public policy for people experiencing marginalization by studying pharmacotherapy policies affecting Canadian inmates.

²⁷⁰ In other words, recognize that lone father and lone mothers have different experiences in higher education and with the CSFA Program, and recognize these differences in studies and reports. When possible, refrain from combining the findings under "lone parent," and its variations. Only use "lone parent" when intentionally and equitably including all parties.

²⁷¹ I suggest researching Germany's and Australia's student loan programs. Germany offers relatively free education to post-secondary students, while Australia offers a more hybrid model of Germany's program and Canada's program. Both could offer interesting alternatives to Canada's current CSFA Program.

Although I am shifting my academic focus, I am committed to the work begun in this study. After finishing this thesis, I will re-format the data into a report to share with federal, provincial, and territorial governments. I will also share the findings with the University of Saskatchewan to help improve campus programs and policies to make the institution more “hospitable” and supportive for lone mother students and their families.²⁷² Additionally, I will produce shorter texts for publication.

In the end, this study has been both wonderful and exhausting; leaving me feeling I have learned more about my own capabilities than the research subject at hand. I am truly honoured that I was given the opportunity to participate in the conversation and provide a platform for my fellow colleagues to share their experiences.

Conclusion

This study asked two key questions: Does the CSFA Program help or hinder lone mother students earn university degree(s)? Which aspects of the CSFA Program need amending to better support lone mother students throughout their pursuit of higher education? As discussed throughout this thesis, policy makers and institutions have upheld the ideal student and the “hierarchy of deservedness,” which determines who should and should not be provided with financial aid. Many lone mothers, being deemed undeserving of welfare-like assistance and rendered relatively invisible by policy makers and institutions alike, struggle to pursue higher education due to inadequate funding and support. When lone mother students receive CSFA Program funding, they may still experience poverty and poverty-related social and health issues, while struggling to navigate the CSFA Program system and accruing substantial debt.²⁷³

In other words, sufficient funding, often obtained through government programs, is vital for vulnerable students to successfully complete higher education and, in turn, improve themselves, their families, and their communities.²⁷⁴ Although women have gained the right to an education, equal access, especially for lone mothers, is still an issue.²⁷⁵ So, while the CSFA

²⁷² Staggenborg, “Feminist Activism at a Canadian University.”

²⁷³ Digney, “Neo-Liberalization of the Canada and Saskatchewan Student Loan Programs.”

²⁷⁴ Jennifer Lazuta, ‘Michelle Obama to Girls in Senegal: You Are Role Models’, *USA TODAY*, June 27, 2013, <https://www.usatoday.com/story/news/world/2013/06/27/michelle-obama-senegal/2464411/>.

²⁷⁵ “Education and Gender Equality,” UNESCO, April 25, 2013, <https://en.unesco.org/themes/education-and-gender-equality>.

Program helps lone mothers pursue higher education, some of the CSFA Program's policies also create unnecessary hardships (inadequate funding, lifetime limit, debt repayment options, interest rates, funding for childcare, a general lack of knowledge regarding the CSFA Program and issues navigating the system, and eligibility). In the end, all levels of government and institutions of higher education must deem lone mothers as ideal and deserving students so that they may experience greater equity, support, and success in their pursuit of higher education.

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APPENDICES

RECRUITMENT STATEMENT FOR SOCIAL-MEDIA AND PAWS

Volunteers needed to complete a short survey focused on lone mothers' experiences with student loans and degree completion.

For more information about this study, or to volunteer for this study, please contact: *Katelin Loeth-McKelvie* at kam303@mail.usask.ca
Or visit: <https://www.surveymonkey.ca/r/3NTBZCB>

This study has been reviewed by and received ethics clearance through a University of Saskatchewan Research Ethics Committee.

SURVEY RECRUITMENT EMAIL

Hello,

My name is Katelin Loseth-McKelvie, and I am a masters student working under the supervision of Dr. Alana Cattapan at the Johnson Shoyama Graduate School of Public Policy.

I am investigating federal financial aid policies to determine if and how time limit policies on federal student loans help or hinder lone mothers completing post-secondary education.

I am inviting you to participate in a survey so that I may collect information about lone-mothers and their experiences in funding and completing higher education.

Based on the findings, my thesis will provide policy recommendations and a strategy to improve rates of degree completion amongst Canadian lone mother populations and may inform government and university policies to change current student loan policies to better serve Canadian lone mothers. I would like to assure you that the study has been reviewed and received ethics clearance through the University of Saskatchewan Research Ethics Committee.

To participate, please follow this link <https://www.surveymonkey.com/r/DVR6ZKT>.

Sincerely,

Katelin Loseth-McKelvie

SURVEY STATEMENT OF CONSENT

You are invited to participate in a research study entitled: Across the Finish Line: Amending Federal Financial Student Aid Policies to Enable Degree Completion Among Lone Mother Populations.

Student Researcher(s): Katelin Loseth-McKelvie, Graduate Student, Master of Public Policy, Johnson Shoyama Graduate School of Public Policy, kam303@usask.ca

Principal Investigator/Supervisor: Alana Cattapan, University of Waterloo, Department of Political Science (Adjunct: JSGS, USask), Johnson Shoyama Graduate School of Public Policy, 1-519-888-4567 ext. 36566, alana.cattapan@uwaterloo.ca

Purpose and Objective of the Research: This research investigates federal financial aid policies to determine if and how time limit policies on federal student loans help or hinder lone mothers completing post-secondary education.

Based on the findings, the thesis will provide policy recommendations and a strategy to improve rates of degree completion amongst Canadian lone mother populations.

Procedures: You will be asked to complete a short online survey. The survey should take no more than 15 minutes to complete.

You will be asked questions about demographics (i.e., gender, age, etc.), family dynamics (i.e., number of children in your household, their ages, etc.) and your educational experience (i.e., sources of funding, number of years in program, etc.). You will also be asked to briefly share your ideas, if you have any, about how the student financial aid system could change to better meet the needs of lone mothers.

Potential Risks: These discussions may be difficult and reflecting on your experience may be triggering as you may revisit traumatizing memories. Prior to beginning the survey, the research team has provided a list of resources that may be helpful in navigating various situations.

Potential Benefits: Depending on findings, this research could benefit lone mothers' ability to complete their degree by amending the number of years they may receive funding.

Confidentiality: The information collected from this survey will remain anonymous.

Storage of Data: Dr. Alana Cattapan, principal investigator/supervisor of this research, will be responsible for securely and confidentially storing the data for five years as required by the University of Saskatchewan. However, due to Covid-19 restrictions, all research may be temporarily stored on OneDrive on a password protected computer only accessible to Katelin Loseth-McKelvie. Note, consent forms will be stored securely and separately from the data. For more information about Survey Monkey's privacy policy, please visit:

<https://www.surveymonkey.com/mp/legal/privacy/>. Note, consent forms will be stored securely and separately from the data.

Right to Withdraw: Since the data will be anonymous, participants will not be able to withdraw it, once submitted.

Follow-up: The thesis, once completed, will be available via the USask website - <https://harvest.usask.ca/handle/10388/381>. For a summary of the research for non-experts, please email Katelin Loseth-McKelvie at kam303@mail.usask.ca

Questions or Concerns: If you have any questions or concerns regarding any aspect of this research, including your rights as a participant, you may contact Katelin Loseth-McKelvie at kam303@usask.ca.

This research project has been approved on ethical grounds by the University of Saskatchewan Behavioural Research Ethics Board. Any questions regarding your rights as a participant may be addressed to that committee through the Research Ethics Office: ethics.office@usask.ca; 306-966-2975; out of town participants may call toll free 1-888-966-2975.

By completing and submitting this survey, **your free and informed consent is implied** and indicates that you understand the above conditions of participation in this study.

SURVEY QUESTIONS

For the purpose of this survey, a **lone mother** is a non-binary person or female who solely and primarily (50% or more custody/responsibility) cares for a dependent (any person under the age of 18).

1. Do you self-identify as a lone mother?

- a. Yes
- b. No (if participant answers “no” they do not qualify to continue with survey)

Personal Demographics

2. How old are you?

- a. 17 or younger
- b. 18-20
- c. 21-29
- d. 30-39
- e. 40-49
- f. 50-59
- g. 60 +

3. What is your gender?

- a. Female (cis-gender)
- b. Non-Binary
- c. Other

4. What best describes your ethnic identity?

- a. Arab
- b. Black
- c. Chinese
- d. Filipino
- e. First Nations, Inuit or Metis
- f. Japanese
- g. Korean
- h. Latin American
- i. South Asian (i.e., East Indian, Pakistani, Sri Lankan, etc.)
- j. Southeast Asian (i.e., Vietnamese, Cambodian, Laotian, Thai, etc.)
- k. West Asian (i.e., Iranian, Afghan, etc.)
- l. White
- m. Other

5. Do you have a disability?

*The University of Saskatchewan defines disabilities as:

Medical-based Disabilities: any degree of physical disability, mental disorder(s), infirmity, malformation, or disfigurement.

Learning Disabilities: any intellectual disability or impairment, learning disability or a dysfunction in one or more of the processes involved in the comprehension or use of symbols or spoken language (this *does not* include struggling with English as a second language).

- a. Yes
- b. No

6. What is your current employment status?

- a. Employed, working less than 40 hours per week
- b. Employed, working 40 or more hours per week
- c. Self-Employed, working less than 40 hours per week
- d. Self-Employed, working 40 or more hours per week
- e. Not employed, looking for work
- f. Not employed, NOT looking for work
- g. Retired
- h. Not able to work
- i. Other

7. How much total combined income did your household earn in 2019? (Include amounts from all sources of income such as: employment, child support, Canadian Child Tax Benefits, etc.)

- a. \$0 - \$9,999
- b. \$10,000 - \$19,999
- c. \$20,000 - \$29,999
- d. \$30,000 - \$39,999
- e. \$40,000 - \$49,999
- f. \$50,000 - \$59,999
- g. \$60,000 - \$69,999
- h. \$70,000 - \$79,999
- i. \$80,000 - \$89,999
- j. \$90,000 - \$99,999
- k. \$100,000 or more

Family Dynamics

8. What is your marital status?

- a. Married

- b. Widowed
- c. Divorced
- d. Separated
- e. Never Married
- f. Other

9. How many children do you care for?

(Space to enter number)

10. What age(s) are the children you care for?

(Space to enter ages)

11. Do you receive legal child support?

- a. Yes
- b. No

12. Do you receive other forms of child support?

- a. Yes
- b. No

If yes, please explain:

(Space to enter details)

13. Do you receive Canadian Child Tax Benefits?

- a. Yes
- b. No

14. Do you legally have 50% or more custody of the child(ren)?

- a. Yes
- b. No

15. If you answered “no” to the question above, are you still 50% or more responsible for the child(ren) despite legal standing?

- a. Yes
- b. No

16. Do your children live with you in your residence full time (7 days per week)?

- a. Yes
- b. No

17. If you answered “No” to the question above, please provide details about your children’s visiting schedule / living arrangement (i.e., do your children live in your residence every second week? weekends only? Or do they have another visiting schedule?)

(Space to enter details)

History of Education

18. What is the highest level of education that you currently hold?

- a. Less than high school degree or GED
- b. High school degree or equivalent (i.e., GED)
- c. Private Vocational School or Trade School (i.e., Certificate or Diploma)
- d. Bachelor’s degree
- e. Master’s degree
- f. PhD
- g. Other

19. Regarding the question above, which institution did you attend?

(Space to enter details)

20. Regarding the question above, what year(s) did you attend this institution?

(Space to enter details)

21. Regarding the question above, what is the name of the program you completed?

(Space to enter details)

22. If you are currently in school, or planning to attend school within the next 12 months, what level of education are you/will you be pursuing?

- a. Bachelor’s degree
- b. Master’s degree
- c. PhD
- d. Other

23. If you have a disability, did / do you receive any accommodations for the disability at your educational institution?

*According to the University of Saskatchewan, “Accommodations are supports or services that allow a student with a disability, or other accommodation needs, a fair opportunity to engage in academic activities and fulfill essential course and program requirements” (although this may be different from the definition of disability from your own institution).

- a. Yes
- b. No

24. How did/do you fund your education? (Choose all that apply)

- a. Student Loan (Government)
- b. Personal Funds
- c. Bank Loan
- d. Credit Card
- e. Family
- f. Indigenous or First Nation Band Funding
- g. RESP / RRSP
- h. Other (i.e., government funded workers' compensation)

25. If you used or will use multiple sources of funding that include government student loans to pay for your education are government student loans the main source of funding?

- a. Yes
- b. No

26. Has a lack of funding hindered your ability to complete your education?

- a. Yes
- b. No

If yes, please explain:

(Space to enter details)

27. How many years is / was your program intended to be (according to your university/department)?

(Space to include details)

28. If you have completed your program, how many years did it actually take for you to complete your program? (If you have not completed your program, please put n/a)

(Space to include details)

29. Have you ever been denied government student loans?

- a. Yes
 - b. No
- If yes, why?

(Space to enter details)

30. Are you aware that one can only receive a total of 340 weeks or 6.5 years of government student loans?

- a. Yes
- b. No

31. If you received government student loans, how many total weeks, approximately, were you funded?

(Space to include details)

32. If you answered “Yes” to question 26 (If you used all 340 weeks or 6.5 years of government student loans) – had you completed your program?

- a. Yes
- b. No

33. If you answered “No” to the question above (28), were you able to complete your program by paying for your degree without a government student loan?

- a. Yes
- b. No

34. Have you re-paid your student loans?

- a. Yes
- b. No

35. If no, are or will you be able to pay back your student loans?

- a. Yes
- b. No

If no, why?

(Space to enter details)

36. Will you be able to obtain the career you desire with an undergraduate degree, or will you need to obtain a master's degree, PhD or other training to attain the career you desire?

- a. Yes, I only need an undergraduate degree
- b. No, I will need more education / training
- c. Other (please explain)

37. If you are currently earning a degree, but plan to obtain other education or training upon graduation, how do you plan to fund the additional education or training? (Choose all that apply)

- a. Student Loan (Government)
- b. Personal Funds
- c. Bank Loan
- d. Credit Card
- e. Family
- f. Indigenous or First Nation Band Funding
- g. RESP / RRSP
- h. Other (i.e., government funded workers' compensation)

38. What was or is the total cost of tuition for your program?

(Space to include details)

39. How much of the program tuition will be funded by student loans?

- a. 0% - 24%
- b. 25% - 49%
- c. 50% - 74%
- d. 75% - 100%

40. What was or is the total cost of your textbooks?

(Space to include details)

41. Did you use student loans to pay for all or part of your textbooks?

- a. Yes
- b. No

42. Did you apply for bursaries, grants and / or scholarships?

- a. Yes
- b. No

43. Did you receive any bursaries, grants and / or scholarships?
- Yes
 - No
44. If you received any bursaries, grants and / or scholarships, did they cover all or some of your tuition?
- The bursaries, grants and / or scholarships covered ALL of my tuition.
 - The bursaries, grants and / or scholarships covered SOME of my tuition.
45. If you received any bursaries, grants and / or scholarships, did they cover all or some of your textbooks?
- The bursaries, grants and / or scholarships covered the cost of ALL of my textbooks.
 - The bursaries, grants and / or scholarships covered the cost of SOME of my test books.
46. What is/were the single biggest challenge you face(d) as a lone mother obtaining a higher education?
- Childcare
 - Funding
 - Housing
 - Transportation
 - Technology (outdated or lack of resources)
 - Other (space to include any details participant wishes to share)
47. Were / are the majority of your studies full-time or part-time?
- Full-time
 - Part-time
48. What was/is the average number of classes you took or plan to take per semester?
- (Space to include details)
49. If you were/are enrolled in school in 2020, did you receive any additional funding due to Covid-19?
- Yes
 - No

50. What other expenses do, or did you have as a lone mother obtaining higher education (i.e., childcare)?

(Space to include details)

51. Did or will student loans cover a part of all of your additional costs?

- a. Yes
- b. No

52. If you received any bursaries, grants and / or scholarships, will they cover a part or all of your additional costs?

- a. Yes
- b. No

53. Do you have any suggestions on how the government student loan system could be improved to better meet the needs of you and your family?

(Space to include details)

54. Would you be interested in participating in a follow-up interview?

- a. Yes
- b. No

Second separate, but linked survey will begin after the first survey ends to answer the following question:

1. If you answered “Yes” to the question above, please provide your contact details:

Email Address:

INTERVIEW RECRUITMENT EMAIL

Hello,

Thank you for completing the survey in which I collected information about lone-mothers and their experiences in funding and completing higher education.

I am inviting you to participate in a follow-up interview (of no more than 90 minutes) via WebEx so that I may collect further details about your experience as a lone-mother and your experiences funding and completing higher education.

Based on the findings, my thesis will provide policy recommendations and a strategy to improve rates of degree completion amongst Canadian lone mothers and may inform government and university policies to change current student loan policies to better serve Canadian lone mothers.

I would like to assure you that the study has been reviewed and received ethics clearance through the University of Saskatchewan Research Ethics Committee.

Please respond to this email to indicate your interest in participating in the follow-up interview. Once I receive your response, I will contact you to schedule a day and time for our WebEx interview.

Sincerely,

Katelin Loseth-McKelvie

INTERVIEW CONSENT FORM

You are invited to participate in a research study entitled: Across the Finish Line: Amending Federal Financial Student Aid Policies to Enable Degree Completion Among Lone Mother Populations.

Student Researcher(s): Katelin Loseth-McKelvie, Graduate Student, Master of Public Policy, Johnson Shoyama Graduate School of Public Policy, kam303@usask.ca

Principal Investigator/Supervisor: Alana Cattapan, University of Waterloo, Department of Political Science (Adjunct: JSGS, USask), Johnson Shoyama Graduate School of Public Policy, 1-519-888-4567 ext. 36566, alana.cattapan@uwaterloo.ca

Purpose and Objective of the Research: This research investigates federal financial aid policies to determine if and how time limit policies on federal student loans help or hinder lone mothers completing post-secondary education. Based on the findings, this thesis will provide policy recommendations and a strategy to improve rates of degree completion amongst Canadian lone mothers.

Research from this thesis may be used by the federal government to affectively change current student loan policies to better serve Canadian lone mothers. The evidence will also have critical implications for provincial student loan policies, and other jurisdictions where similar policies are in place. Further, universities and other post-secondary institutions may use this document to assess if and how their tuition and funding policies need to be amended to better meet the needs of lone mothers.

Procedures: You will be asked to participate in an interview of no more than 90-minutes (follow-up to interview) via WebEx.

You will be asked questions about demographics (i.e., gender, age, etc.), family dynamics (i.e., number of children in your household, their ages, etc.), and your educational experience (i.e., sources of funding, number of years in program, etc. As well as your suggestions and ideas on how the financial aid system may change to better assist loan-mothers in completing their higher education.

Potential Risks: These discussions may be difficult and reflecting on your experience may be triggering as you may revisit traumatizing memories. Prior to beginning the survey, the research team has provided a list of resources that may be helpful in navigating various situations.

Potential Benefits: Depending on findings, this research could benefit lone mothers' ability to complete their degree by amending the number of years they may receive funding.

Confidentiality: The information collected from this interview will be used (confidentially and in summarized form) in Katelin Loseth-McKelvie's thesis. Your name will not be used in this work, instead you will be referred to using a pseudonym. However, potential identifiers will remain in the data itself. This being said, the master-list connecting the participants' identities to their pseudonym or code will be stored separately and confidentially from the data for the full five years. Furthermore, Katelin Loseth-McKelvie will be responsible for transcribing all raw

data and ensures that it will remain confidential. Finally, videoconferences will be conducted in a private space away from others outside of the research. It is suggested that you also find a private space for the interview. Please note, due to the nature of the recruitment, you may be recognizable to people who know you through your answers.

Storage of Data: Dr. Alana Cattapan, principal investigator/ supervisor of this research, will be responsible for securely and confidentially storing the data for five years as required by the University of Saskatchewan. However, due to Covid-19 restrictions, all research may be temporarily stored on OneDrive on a password protected computer only accessible to Katelin Loseth-McKelvie. Note, consent forms will be stored securely and separately from the data.

Right to Withdraw: Participation in this interview is voluntary. You can decide not to participate at any time by verbally stating that you wish to no longer participate. You may also choose not to answer any questions you do not feel comfortable with. Any information provided may be retracted and deleted no later than one month after participation by contacting Katelin Loseth-McKelvie. Furthermore, upon finishing the interview, Katelin Loseth-McKelvie, as mentioned above, will transcribe all raw data. The transcribed document will be emailed confidentially and directly to you, the participant. You will have exactly one month to review the transcribed document and revise any information (if you choose to do so). If no edits are made, the information will be used as is. You should also be aware that the interview will be recorded. You may, at any time, without providing a reason, request that the recording device be turned off.

Follow-up: The thesis, once completed, will be available via the Usask website - <https://harvest.usask.ca/handle/10388/381>. For a summary of the research for non-experts, please email Katelin Loseth-McKelvie at kam303@mail.usask.ca

Questions or Concerns: If you have any questions or concerns regarding any aspect of this research, including your rights as a participant, you may contact Katelin Loseth-McKelvie at kam303@usask.ca.

This research project has been approved on ethical grounds by the University of Saskatchewan Behavioural Research Ethics Board. Any questions regarding your rights as a participant may be addressed to that committee through the Research Ethics Office: ethics.office@usask.ca; 306-966-2975; out of town participants may call toll free 1-888-966-2975.

Your signature below indicates that you have read and understand the description provided.

“I have had an opportunity to ask questions and my questions have been answered. I consent to participate in the research project. A copy of this consent form has been given to me for my records.”

Name of Participant

Name of Researcher

Signature of Participant

Signature of Researcher

Date

Date

Given the remote nature of the data collection, you also have the option of providing oral consent,

Oral Consent:

I read and explained this consent form to the participant before receiving the participant's consent, and the participant had knowledge of its contents and appeared to understand it.

Name of Participant

Researcher's Signature

Date

INTERVIEW QUESTIONS

Note: These are interview questions to be used in a semi-structured interview format. Additional questions may be asked depending on the participant's answers.

For the purpose of this research, a **lone mother** is a non-binary person or female who solely and primarily (50% or more custody/responsibility) cares for a dependent (any person under the age of 18).

1. Tell me about you and your educational journey.
2. Thinking about your age, gender, ethnic identity, any disabilities, etc.
 - a. How do you think that this background has affected your experiences as a lone-mother obtaining a higher-education? Discuss.
3. Tell me more about your employment right now –if you're working, where have you been working, if not, tell me about that....
 - a. What affects has this had on you and your family?
 - b. For all the above – What affects has this had on your pursuit of higher education?
4. What is your household income? Could you talk more about how you and your family earn money and how you make ends meet?
5. How have you paid (or are paying) for school?
6. What changes, if any, have you had to make in your budget to increase the amount allotted for higher-education expenses?
 - a. Have you ever had to cut out any necessities to be able to afford education? If so, what?
 - b. What affect has this had on you and your family?
7. What is your relationship status, how many children do you care for and what are their ages?
 - a. What is it like to be in this position? What are your greatest challenges and stressors?
 - b. How much recreational / free time per week are you able to dedicate to you? Your family?
 - c. What is the household financial environment like for your kids?
 - i. How aware are your kids aware of your family's financial situation? To what extent do you share details about the family's finances with your kids?
 - ii. Do you think that your family's financial circumstances cause your kids undue stress?

8. Do you receive child support?
 - a. (If so) Are you able to put any amount of the child-support towards your higher-education?
 - b. (If so) Do you feel comfortable putting the child-support received towards your higher-education? If not, why?
9. Do your children live with you in your residence full time (7 days per week)? If no, what visiting schedule / living arrangement does your child or children have (i.e., do your children live in your residence every second week? weekends only? Or do they have another visiting schedule?)

History of Education

10. What is your current level of education?
 - a. What is the specific credential that you earned?
 - b. Which institution did you earn it from?
 - c. What year did you earn the credential?
 - d. How did you pay for this education?
 - e. Were you a lone mother during the time you obtained this education?
11. Are you currently pursuing, or will you be pursuing higher education within the next 12 months? If so, what is the level of education that you are pursuing?
 - a. What is the specific credential that you will earn?
 - b. Which institution will you earn it from?
 - c. What year will you earn the credential?
 - d. How are you going to pay for this education?
 - e. Will you be a lone mother during the time you obtain this education?
12. Do you have a disability? If so, would you like to include any further details about your disability and any accommodations you have received for your disability?
13. Did a lack of funding hinder, or will a lack of funding hinder your ability to complete your education? Can you elaborate?
14. Have you ever been denied student loans?
 - a. If so, can you explain why?
 - b. What effect did this have on your education?
 - c. What effect did this have on you and your family?
15. If applicable, how many number of weeks did you receive student loan funding?
 - a. Was this length of time sufficient for you to complete your studies?
 - b. If not, why?

- c. How many weeks of student funding did / would you need or have needed to complete your studies?
16. Were you or will you be able to re-pay your student loans?
- a. If you cannot re-pay your student loans, or if you will struggle to re-pay your student loans, what affect will this have on you and your family, future education, and career endeavors?
 - b. What were, are or will be the biggest challenges affecting your ability to re-pay your student loans? How will this affect you and your family?
 - c. If you can re-pay your student loans – how much time do you think it will take you to do so? How will this affect you and your family?
17. Will you be able to obtain sufficient work with an undergraduate degree or will you need to obtain a master’s degree, PhD, or other training to attain the career you desire?
- a. What other education / training will you need to complete?
 - b. Have you applied for the additional education / training?
 - c. Have you been accepted to the program you applied for?
 - d. When do you plan to obtain this additional training?
 - e. When will you qualify for the career, you are working towards?
 - f. How will you pay for this additional education / training?
 - g. What affect will this have on you and your family?
18. How do you plan on paying for this additional education?
- c. Have you applied for funding?
 - d. Have you received funding?
 - e. If you need to receive a student loan and do not get approved for one, how will you pay for the additional education?
 - f. If you don’t get approved for funding – will you be able to obtain the needed additional education?
 - g. If you can’t afford additional education, what affect will that have on your finances, employment, career, you, and your family?
19. How much did or will your program cost? What other education related costs will you occur (i.e., books and supplies)?
- a. How much of these costs can be and will be funded by student loans?
20. Did you apply for bursaries, grants and / or scholarships?
- a. Why did you choose to or not to apply for bursaries, grants and / or scholarships?
 - b. How much time did you dedicate to the application process? What affect did this have on you and your family?
 - c. If you applied for bursaries, grants and / or scholarships, did you receive any?

- d. If you received bursaries, grants and / or scholarships, how much did you receive?
 - e. What were you able to use these funds for?
 - f. If you didn't receive any bursaries, grants and / or scholarships, what affect did this have on you, your education, finances and your family?
21. What was, is or will be the single biggest challenge you face(d) as a lone mother obtaining a higher education.
- a. How did you overcome this challenge?
 - b. How did this challenge affect your education, career, finances, you and your family?
22. Did you attend your program full time, part time, or a combination of the two?
- a. Why did you attend your program full time, part time or a combination of the two?
 - b. Would you have preferred to attend your program full time, part time or a combination of the two?
 - c. What affects did attending your program full time, part time or a combination of the two have on your education, career, family, etc.?
23. If you were enrolled in school in 2020 – 2021, did you receive additional funding due to Covid-19.
- a. Was the additional funding supplied by the Government, your school or another source?
 - b. How much did you receive?
 - c. Did this help you pursue your higher education?
 - d. What expenses did you put this additional funding towards?
 - e. What affects did this additional funding have on you, your education, finances, career, and family?
24. What is the official length of your program? How long did it take you to complete this level of education?
- a. If there is a difference in the above time, please explain.
 - b. What would have made or make it possible for you to complete the program in the same number of years officially stated by the institution?
 - c. What affects did or will have on you, your education, career, finances, family?
25. Did you or did you not max out the total student loans that you were or are eligible for?
- a. Had you completed your program?
 - b. If not, were you able to? How did you pay for the remaining tuition?
 - c. What affects did this have on your education / career / finances and family?
26. What other expenses did you or do you have above and beyond education?

- a. How did you or will you pay for the additional expenses?
- b. What affects did these or will these additional expenses have on you, your education, career, family or finances?

27. What changes should be made to the current Government Student Loan system?

- a. Why do you suggest these changes?
- b. How would these changes benefit you, your family, education, career and / or finances?

28. Is there any other information you would like to add?