

UNIVERSITY OF REGINA
Board of Governors

Item for Information

Subject: Tuition - Comparatives and Affordability

Strategic Plan Link:

- | | |
|---|---|
| <input type="checkbox"/> Discovery | <input type="checkbox"/> Environment and Climate Action |
| <input type="checkbox"/> Truth and Reconciliation | <input type="checkbox"/> Impact and Identity |
| <input type="checkbox"/> Well-being and Belonging | <input checked="" type="checkbox"/> Other – Board Oversight or Governance |

Background and Description:

The University of Regina Board of Governors established a [tuition policy in July 2014](#). In setting tuition under the policy, “careful consideration is given to a wide range of relevant factors.” The policy establishes several information elements that are to be provided to the Board as part of a proposal to the Board for changes in tuition.

The points in this Information Item address the following required (by policy) information elements:

- *the level of tuition and tuition increases anticipated at other universities in the region and nationally;*
- *relevant information on the student assistance environment, graduate debt loads and repayment experience, graduate employment rates, and the return on investment in university education;*
- *relevant information on changes in other costs experienced by students at the University of Regina and elsewhere;*

These elements are being provided in advance of the full budget and tuition Decision Item (in April), to allow timely consideration of the tuition policy environment before specific trade-offs need to be made in the budget process. In the following discussion pages, each distinct information point is given a letter.

Affordability, Scholarships, Cost of Living and Debt at graduation

- a. Recent analysis by Higher Education Strategy Associates (**HESA**) in November 2022, “The Affordability of Canadian Universities” concluded that:
 - i) “... once purchasing power is considered, it’s pretty clear that there has been no change in affordability over the last fifteen years, regardless of what measure of purchasing power is used.”
 - ii) “In effect ... grants covered about 9 cents of every dollar of domestic tuition paid in 2006-07 and by 2020-21 it was covering nearly 37 cents on the dollar.”

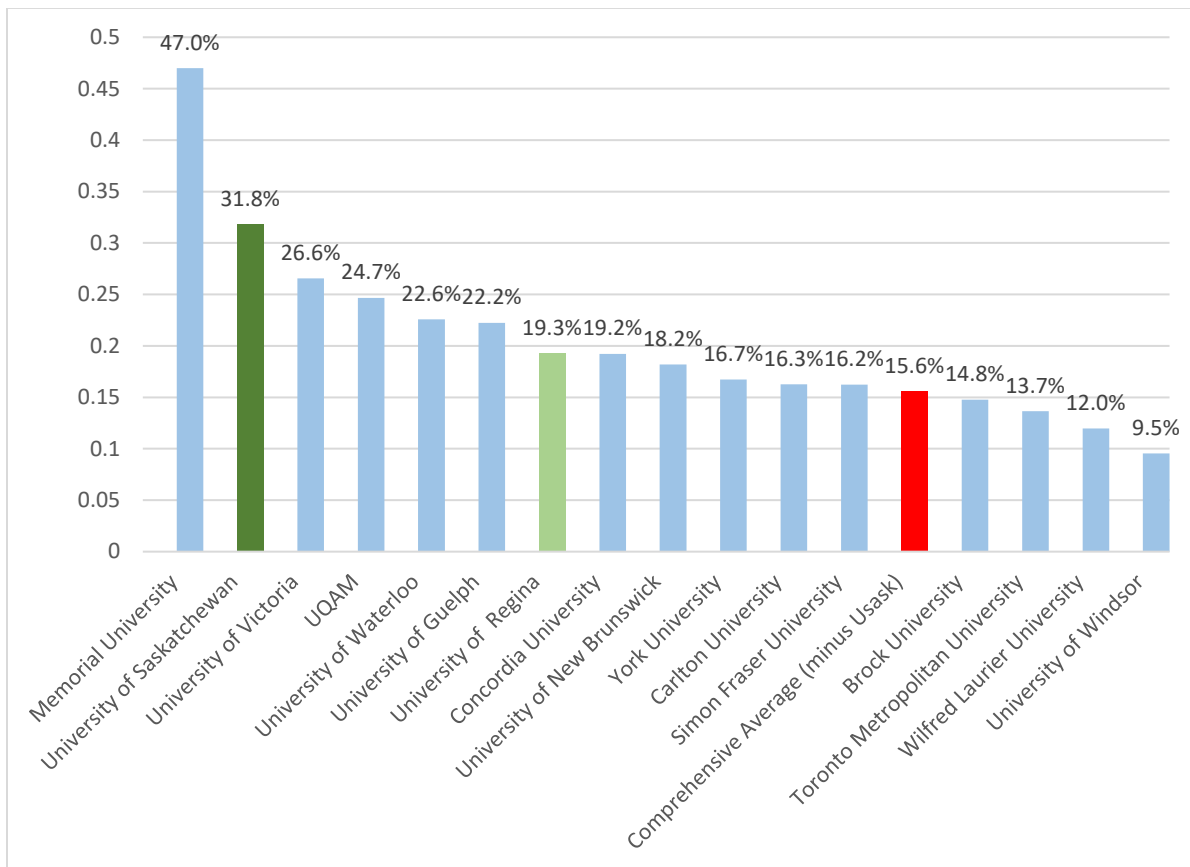
The HESA analysis is at a national level. University staff will attempt to reproduce the findings in b.ii. at the provincial (Saskatchewan) level. Saskatchewan trends are fully expected to be broadly similar to national trends. The full analysis by HESA is attached as Appendix A.

Research by HESA and others, across Canada and the USA, has consistently shown that, compared to other socio-economic determinants, tuition fee levels are not a major factor in post-secondary education accessibility and participation.

- b. According to the most recently available data from Statistics Canada (2020-21), the University of Regina ranks very well among Canadian comprehensive universities in scholarship funding provided to its students, as a percentage of tuition and student fee revenue (see Chart 1, next page). The U Regina percentage is **19%** - well above the average (16%) for Canadian comprehensive universities. Only Memorial University, which has significantly lower tuition levels, has a higher percentage (47%). Although it is not classified as a comprehensive university, the percentage at the University of Saskatchewan (32%) is included in the chart for comparison purposes. U Sask. is not included in the calculation of the average for comprehensive universities.

In short, for every \$1.00 in tuition revenues charged by the average comprehensive institution, \$0.16 was returned in the form of scholarships, bursaries and other prizes. The University of Regina returns \$0.19 in expenditures on scholarships, bursaries and prizes.

Chart 1: Total Scholarships as a Percentage of Tuition & Fees
among Maclean’s Comprehensive Universities, 2020-21



Source: CAUBO: Financial Information of Universities and Colleges, 2020/21

Chart 1 notes: Federated colleges are not included in the graph. “Comprehensive Average” is for Maclean’s Comprehensive Universities only and thus does not include the U of Sask. in the average.

Note that Statistics Canada does not directly collect financial information for universities. Universities annually provide this data to the Canadian Association of University Business Officers (CAUBO), who then provide standardized datasets back to universities, governments, and agencies.

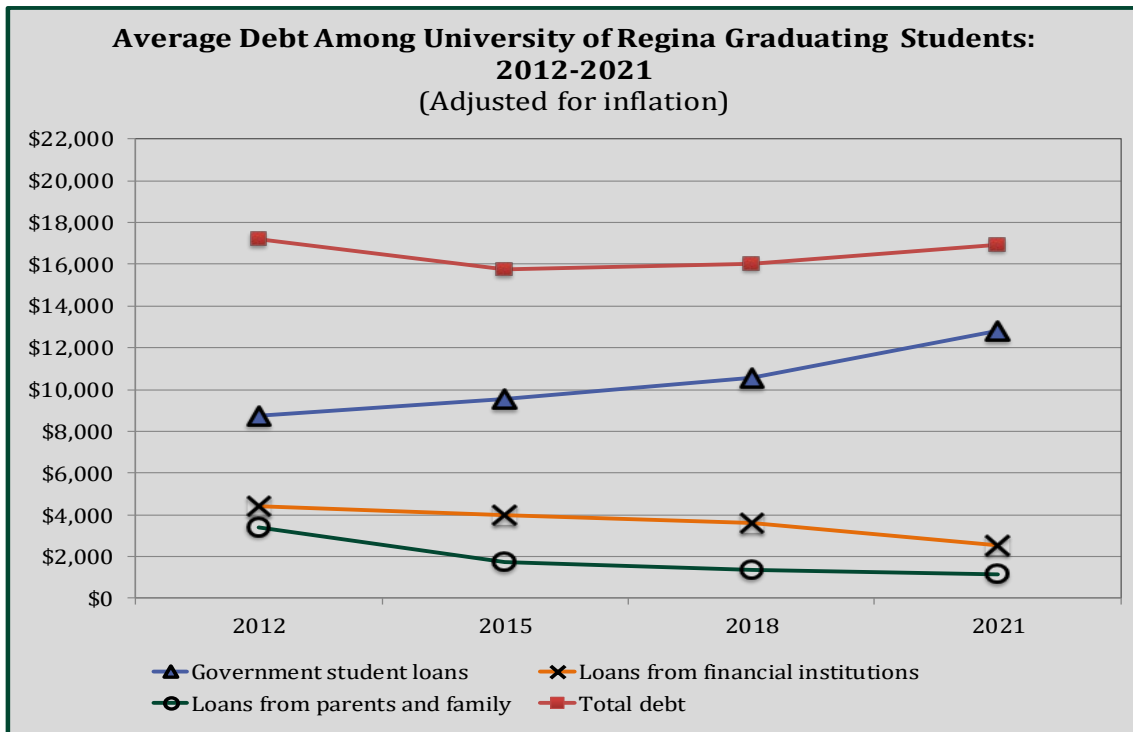
c. Tuition and scholarships are important factors in overall affordability, but the **cost of living** in the host community is also an important factor, particularly for attracting students, including international students, from outside Regina. Regina has significantly lower cost of living than “headline” destinations such as Vancouver and Toronto: “the cost of living in Vancouver is 1.53 times higher than in Regina; ... the cost of living in Toronto is 1.52 times higher than in Regina; ... the cost of living in Calgary is 1.25 times higher than in Regina.” However, competing centres such as Saskatoon and Winnipeg have very similar costs of living to Regina.
 Source: [World Cost of Living Calculator: 9294 cities, 197 countries \(livingcost.org\)](http://livingcost.org)

d. The University of Regina annually conducts the CUSC survey of undergraduate students. The survey runs on a three year cycle: first year students, middle years students, and graduating students (see www.uregina.ca/oir/surveys/cusc/) The survey of graduating students asks about student debt at graduation. **Graduating students** were most recently surveyed in **Winter 2021** and will next be surveyed in Winter 2024.

The Winter 2021 survey found that **56%** of U Regina respondents reported having no education-related debt at graduation. This percentage has been climbing steadily in each survey (every third year). It was 52% in the 2018 survey, 48% in the 2015 survey and 44% in the 2012 survey.

Chart 2 (below) shows how the trends in total average debt (adjusted for inflation, and including those who reported zero debt) reported by graduating University of Regina students. The top line, representing total average debt, has stayed fairly constant at between \$16,000 to \$17,000. In the most recent (2021) survey, the total average debt was \$16,942.

Chart 2: University of Regina CUSC survey (2021)



Student Satisfaction: Value for Tuition

- e. The University of Regina annually conducts the **RNL** (Ruffalo Noel Levitz) Student Satisfaction Inventory (**SSI**) survey. Overall satisfaction ("Rate your overall satisfaction with your experience here thus far") from the SSI is used as measure 1d. in the University's Performance Measurement Framework (PMF) scorecard (www.uregina.ca/oir/pmf).

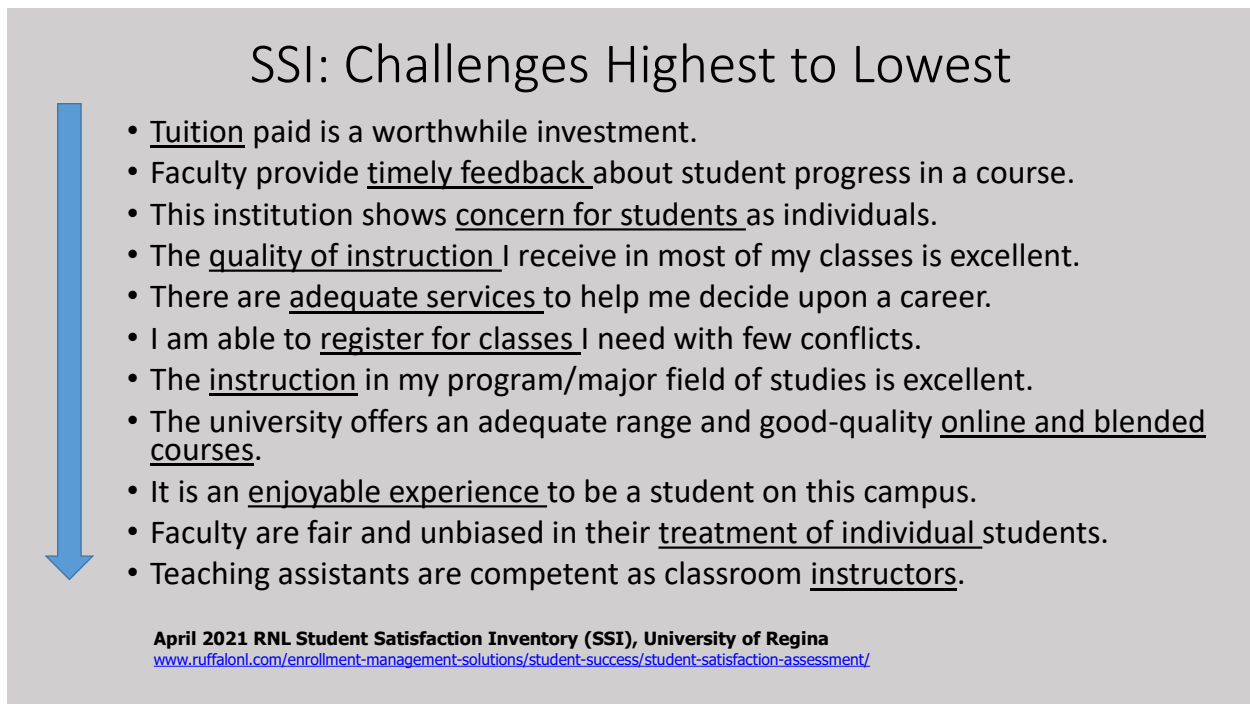
Chart 3 (below) lists the key **challenges** identified by students in the SSI survey at U Regina. "Challenges" are meant to be "areas prioritized for improvement". The ranking from "highest" to "lowest" challenges is based upon a combination of the reported importance of the item and the reported satisfaction level for that item.

The overall highest RNL SSI survey challenge at the University of Regina is the perceived value received in return for tuition ("tuition paid is a worthwhile investment"). However, this is a high challenge item for most of the institutions conducting the SSI survey, and the challenge level has been increasing in the two post pandemic years (due primarily to decreases in satisfaction while importance remains high). So while tuition may not be a significant barrier to University enrolment (i.e. according to the research by HESA and others), it *does* apparently significantly increase scrutiny by students of what they obtain for this tuition.

"The value of a college education has been under greater scrutiny as the cost of college has increased. ... This is another area where sharing outcomes and information on the value of a degree from the institution can go a long way toward addressing satisfaction with tuition."

(source: [RNL 2022 National Student Satisfaction and Priorities Report](#))

Chart 3: University of Regina Student Satisfaction Inventory survey (SSI, 2021)



Current Tuition Policies by Province – as of February 20 2023

University staff (OIR) **will monitor** the respective provincial budget cycles and update the tuition information in this section as announcements are made. We expect to have most provincial data by late March, as the Provinces announce their budgets. University announcements then follow.

- f. The Province of Saskatchewan and its Universities have a MOU (approved by the University of Regina Board of Governors at a special Board meeting of January 28 2021) which limits annual domestic tuition increases to a maximum of 4% each year, with the exception of tuition for international students and “domestic tuition that falls below the peer comparator median”.
- g. The University of Saskatchewan usually publishes their tuition rates for the upcoming year by early April, allowing a direct comparison to the University of Regina rates when proposed to the Board as part of the budget proposal in late April.

In its “operations forecast”, submitted to the Ministry in August 2020, the U of S forecast 2021-22 tuition increases of 4% for undergraduates and graduates. Given that the document also forecast a substantial deficit in 2021-22, even with the tuition increases, it is expected that the U of S will raise tuition the full 4% permitted in the MOU.

www.usask.ca/ipa/resource-allocation-and-planning/operations-forecast.php

- h. British Columbia: current annual tuition increase limit of 2%.
<https://alpha.gov.bc.ca/gov/content/education-training/post-secondary-education/institution-resources-administration/tuition-limit-policy>
- i. On Feb. 16 2023 the Government of Alberta announced that, starting in the 2024-25 school year, domestic student tuition increases would be limited to two percent annually. International student tuition remains unregulated. More details may be available in the Alberta budget on February 28.
[Making post-secondary education more affordable | alberta.ca](https://www.alberta.ca/making-post-secondary-education-more-affordable)

As part of the Alberta Provincial Budget 2019, a new Tuition and Fees Amendment Regulation had been instituted that allowed for increases to domestic tuition of up to seven per cent in each of the following three years, with no program increasing by more than 10 per cent. Prior to that budget, students had benefited from a five-year freeze on tuition.

On Jan. 20 2023 the University of Calgary announced that, effective May 2023, tuition for domestic undergraduate students will go up 5.5 per cent for all students with the exception of those in nursing, who will see an eight per cent increase. Graduate and international students will also see increases to their tuition.

At the University of Alberta, international student tuition will rise by six per cent starting in the 2023-24 academic year. The hike is projected to impact about 4,100 new international students enrolling that year and will add about \$10,000 to most art and science degrees.

- j. On March 23, 2021 the University of Manitoba's board of governors approved a \$660 million budget for the 2021-22 academic year, which includes a tuition increase to make up for a shortfall in

government funding. Students at Manitoba's largest university will pay an average 3.75 per cent more in tuition next school year. The 3.75 per cent increase is the average hike, with departments including dentistry, engineering and pharmacy only seeing a one per cent increase, while Faculties including arts and education are seeing a five per cent increase.

This is the third consecutive year of similar 3.75 per cent increases in tuition. Before that, the school increased tuition by 6.6 per cent for 2018-19, the maximum amount allowed at the time.

UManitoba: nothing published beyond summer 2023.
<https://umanitoba.ca/registrar/important-dates-deadlines>

- k. The Ontario government mandated a 10% decrease in university and college tuition for domestic students for 2019-20 to be followed by a freeze on tuition for 2020-21. During the 2020-21 tuition fee freeze institutions were expected to charge the same full-time and part-time tuition fees that they charged in 2019-20. Students enrolled in the first year of a program in 2020-21 are to pay the same tuition as students enrolled in first year of the program in 2019-20. In the absence of a multi-year Provincial tuition fee framework, domestic fees for 2021-22 for all programs will be submitted to Governing Council for approval in spring 2021.

For 2019-20 the Ontario government announced a three year tuition freeze for the three years through 2021-22, and the current Budget Plan assumes a 2% annual increase in the following two years, 2022-23 and 2023-24.

Brock: All undergraduate students with a credit load of 4.0 or more credits in the fall/winter terms will pay a flat fee. The assessment system will calculate per term fees based on the flat fee rate as well as per term credit weight.

York University: Multi-year budget plan (in step with Ontario guidelines above)
www.yorku.ca/sharp/wp-content/uploads/sites/95/2021/07/Multi-Year-Budget-Plan-2021-22-to-2023-24_FINAL.pdf

Carleton University: No announcements beyond fall and winter 2022-23.
<https://carleton.ca/studentaccounts/tuition-fees/>

- l. As of 2021-22 tuition increases in Nova Scotia were limited to 3% for in-province students. The 3% cap does not apply to out-of-province or international students, nor does it apply to students in graduate programs or programs in medicine, dentistry or law.
- m. In New Brunswick, as of 2021-22, 3 of the 4 universities have an MOU with the provincial government that limits tuition increases for continuing in-province students to 2.0%. However, it appears that the MOU may not be in force because UNB exceeded the limit for its 2022-23 tuition. It is possible that New Brunswick will implement a renewed MOU for 2023-24 and years beyond.

2022-23 Tuition and Fee Comparisons

- n. Tables 3, 4 and 5 (following pages) are national comparisons of 2022-23 tuition and mandatory fees for undergraduate, Masters, and PhD Arts programs. The fees reported in these comparisons include non-tuition fees that are mandatory or have limited opt-out criteria for students registered in their first year. The most common categories of mandatory fees include: athletics, recreation, and health; computer and technology; facility renewal; student services; and various students' union/association fees. Additional fees that have limited opt-out criteria include health and dental insurance plans and bus passes. Compulsory fees that are centrally-assessed to students only in their first year for orientation and/or ID cards are also included.

In 2022-23 the University of Regina increased tuition by 3.5% compared to 2021-22 levels. Table 3 contains a comparison of undergraduate Arts tuition and mandatory fees at 59 English-language Canadian universities in 2022-23. It demonstrates that total undergraduate tuition and fees for domestic students at the University of Regina is in the upper midrange among institutions as the U of R ranks 36th lowest. The University also ranked 36th lowest in the two previous years.

It should be noted that many Canadian universities, including the University of Saskatchewan, have tuition structures that differentiate tuition based on the discipline of the course taken rather than, as at the U of R, based on the program in which the student is enrolled. The figures in Table 3 compare tuition assuming Arts students take all courses in Arts. This is likely an underrepresentation of actual tuition incurred at universities with discipline based tuition, as many students take one or more higher-priced courses, such as sciences or fine arts, in their first year.

- o. Table 3 shows that the University of Regina is relatively less expensive for international undergraduate students, due to an international tuition multiplier of 3.0 (the same as last year), versus an average international multiplier of 3.7 across all 59 universities. In terms of international tuition and fees, the University of Regina ranks 26th lowest among the 59 institutions, improving three ranks from last year, when we were 29th lowest.
- p. Tables 4 and 5 provide a comparison for graduate students. The University of Regina continues to be one of the lowest priced institutions, ranking 3rd lowest for domestic master's students among 43 universities in 2021-22 (improving from 4th lowest last year) and 5th lowest for international students (improving from 6th lowest last year). For PhD students U of R costs were 13th lowest among 35 universities for domestic students (the same rank as last year), and 16th lowest for international students (falling slightly from 15th last year).
- q. Methodology notes for Table 3, 4 & 5 (following pages):
- ¹ The 'Additional Fees' amount includes student fees charged only in a student's first year.
 - ² Rank of 1 = Lowest
 - ³ Domestic rates are those charged to out-of-province students in cases where rebates/lower rates exist for in-province students.
 - ⁴ Some institutions charge additional fees (e.g. health insurance), not included here, to international students.

Table 3: 2022-2023 Tuition & Additional Fees Charged by English-Language Canadian Universities to First-Year Full-Time Undergraduate Arts Students

Sorted by Domestic Tuition+Fees Rank, lowest (#1) to highest

Prov	University	Additional Fees ¹		Domestic Rates ³				International Rates					
				Tuition Only		Tuition + Fees		Tuition Only				Tuition + Fees	
		\$	Rank ²	\$	Rank ²	\$	Rank ²	\$	Rank ²	Multi-plier	Rank ²	\$ ⁴	Rank ²
MB	Brandon University	1,466	35	4,170	1	5,636	1	15,429	4	3.7	30	16,895	4
BC	Vancouver Island University	868	4	4,798	8	5,666	2	19,227	15	4.0	36	20,095	14
BC	University of the Fraser Valley	1,085	12	4,710	7	5,795	3	18,506	13	3.9	34	19,591	13
BC	Kwantlen Polytechnic University	1,295	26	4,604	6	5,899	4	20,949	25	4.6	42	22,244	25
BC	Capilano University	1,691	47	4,230	2	5,921	5	18,941	14	4.5	41	20,632	15
BC	Thompson Rivers University	1,372	32	4,576	5	5,948	6	17,161	7	3.8	32	18,533	8
MB	Manitoba, University of	1,650	46	4,328	4	5,978	7	16,544	6	3.8	33	18,194	6
MB	Winnipeg, University of	1,996	56	4,242	3	6,238	8	15,810	5	3.7	31	17,806	5
BC	Northern British Columbia, University of	1,012	8	5,756	10	6,769	9	23,818	32	4.1	39	24,831	32
BC	Victoria, University of	788	1	6,045	15	6,833	10	27,836	42	4.6	45	28,625	42
BC	British Columbia, University of	1,152	15	5,729	9	6,881	11	42,803	55	7.5	56	43,955	55
ON	Algoma University	1,268	24	5,865	12	7,134	12	19,496	17	3.3	22	20,764	16
NL	Memorial University of Newfoundland	1,222	18	6,000	14	7,222	13	20,000	22	3.3	24	21,223	20
ON	Lakehead University	1,295	25	5,985	13	7,279	14	27,295	41	4.6	44	28,590	41
ON	Wilfrid Laurier University	1,221	17	6,059	17	7,280	15	30,716	47	5.1	49	31,937	47
ON	Windsor, University of	1,239	20	6,090	20	7,329	16	30,200	45	5.0	48	31,439	45
BC	Simon Fraser University	1,216	16	6,114	22	7,330	17	31,775	50	5.2	51	32,991	49
ON	York University	1,305	27	6,118	23	7,423	18	32,756	52	5.4	52	34,061	52
ON	Brock University	1,340	29	6,089	19	7,430	19	31,622	49	5.2	50	32,963	48
AB	MacEwan University	1,738	49	5,760	11	7,498	20	22,770	30	4.0	35	24,508	30
ON	Toronto Metropolitan University (formerly York)	958	7	6,608	37	7,566	21	30,100	44	4.6	43	31,058	44
AB	Lethbridge, University of	1,521	38	6,093	21	7,614	22	20,290	23	3.3	23	21,810	23
ON	Waterloo, University of	1,494	37	6,128	24	7,622	23	46,772	57	7.6	57	48,266	57
ON	Carleton University	1,230	19	6,436	31	7,666	24	28,408	43	4.4	40	29,638	43
ON	Nipissing University	1,599	43	6,070	18	7,669	25	21,000	26	3.5	25	22,599	27
PE	Prince Edward Island, University of	1,102	14	6,570	35	7,672	26	14,274	3	2.2	11	15,376	3
ON	Laurentian University - Université Laurentienne	1,328	28	6,366	27	7,694	27	25,960	38	4.1	38	27,288	37
ON	Queen's University	1,342	30	6,387	28	7,729	28	53,472	58	8.4	58	54,814	58
ON	Western University	1,748	50	6,050	16	7,798	29	39,105	54	6.5	54	40,853	54
ON	Ottawa, University of - Ottawa, Université	1,437	34	6,393	29	7,829	30	38,692	53	6.1	53	40,129	53
ON	Guelph, University of	1,525	39	6,395	30	7,920	31	30,317	46	4.7	46	31,842	46
SK	Saskatchewan, University of	1,050	10	6,894	38	7,944	32	24,818	34	3.6	27	25,869	34
AB	Calgary, University of	1,408	33	6,598	36	8,005	33	24,408	33	3.7	29	25,816	33
AB	Mount Royal University	1,810	52	6,279	25	8,088	34	22,000	28	3.5	26	23,810	29
ON	McMaster University	1,563	42	6,535	34	8,098	35	43,116	56	6.6	55	44,679	56
SK	Regina, University of	885	5	7,230	39	8,115	36	21,690	27	3.0	20	22,575	26
ON	Toronto, University of	1,881	54	6,280	26	8,161	37	59,320	59	9.4	59	61,201	59
AB	Alberta, University of	1,843	53	6,517	33	8,360	38	31,895	51	4.9	47	33,738	50
ON	Trent University	1,945	55	6,491	32	8,436	39	26,191	39	4.0	37	28,135	40
MB	Canadian Mennonite University	854	3	7,690	40	8,544	40	11,920	2	1.6	4	12,774	1
NB	New Brunswick, University of	1,085	11	7,825	41	8,910	41	18,323	12	2.3	15	19,408	12
NB	St. Thomas University	1,262	22	8,039	43	9,301	42	18,068	11	2.2	13	19,330	11
AB	Athabasca University	1,693	48	7,950	42	9,643	43	11,520	1	1.4	3	13,213	2
NS	Cape Breton University	1,028	9	8,784	52	9,812	44	17,568	9	2.0	6	18,596	10
NS	Mount Saint Vincent University	1,250	21	8,668	47	9,917	45	17,335	8	2.0	6	18,585	9
AB	Concordia University of Edmonton	1,370	31	8,642	46	10,012	46	23,442	31	2.7	16	24,812	31
NS	Dalhousie University	1,544	41	8,595	45	10,139	47	25,455	36	3.0	18	26,999	35
NS	Saint Mary's University	1,481	36	8,730	48	10,211	48	19,870	21	2.3	14	21,351	21
QC	Concordia University	1,636	45	8,730	50	10,366	49	25,650	37	2.9	17	27,286	36
NS	Nova Scotia College of Art and Design	1,097	13	9,301	53	10,398	50	20,827	24	2.2	12	21,924	24
QC	Bishop's University	1,767	51	8,730	48	10,497	51	26,219	40	3.0	21	27,987	39
ON	Redeemer University College	801	2	9,800	57	10,601	52	17,682	10	1.8	5	18,483	7
NS	King's College, University of	2,071	57	8,594	44	10,665	53	25,454	35	3.0	19	27,525	38
NB	Mount Allison University	1,265	23	9,725	55	10,990	54	19,620	19	2.0	10	20,885	17
QC	McGill University	2,335	59	8,730	50	11,065	55	31,500	48	3.6	28	33,835	51
NS	St. Francis Xavier University	1,602	44	9,650	54	11,252	56	19,300	16	2.0	6	20,902	18
NS	Acadia University	1,533	40	9,761	56	11,294	57	19,543	18	2.0	9	21,076	19
AB	King's University, the	2,085	58	13,702	58	15,787	58	19,702	20	1.4	2	21,787	22
BC	Trinity Western University	900	6	22,260	59	23,160	59	22,560	29	1.0	1	23,460	28

Table 4: 2022-2023 Tuition & Compulsory Fees Charged by English-Language Canadian Universities to First-Year Full-Time Master of Arts Students

Sorted by Domestic Tuition+Fees Rank, lowest (#1) to highest

Prov	University	Domestic Rates*				International Rates				Compulsory fees	
		Tuition Only		Tuition + Fees		Tuition Only		Tuition + Fees ²		\$	Rank ¹
		\$	Rank ¹	\$	Rank ¹	\$	Rank ¹	\$	Rank ¹		
NL	Memorial University of Newfoundland	3,717	2	5,580	1	4,833	1	6,696	1	1,863	35
AB	Calgary, University of	3,533	1	5,598	2	8,243	5	10,308	7	2,065	39
SK	Regina, University of	4,725	6	5,696	3	8,574	6	9,545	5	971	7
ON	York University	4,307	3	5,770	4	18,825	27	20,288	27	1,463	25
SK	Saskatchewan, University of	4,698	5	5,874	5	9,396	9	10,572	8	1,176	14
NS	Mount Saint Vincent University	5,430	9	5,882	6	9,764	10	10,216	6	452	2
AB	Alberta, University of	4,486	4	6,412	7	8,874	7	10,800	10	1,926	37
BC	Northern British Columbia, University of	5,353	8	6,485	8	7,495	3	8,627	3	1,132	13
BC	British Columbia, University of	5,302	7	6,661	9	9,314	8	10,673	9	1,359	19
ON	Carleton University	5,546	10	6,980	10	16,278	23	17,712	23	1,434	23
NS	Saint Mary's University	5,547	11	7,038	11	12,284	13	13,775	16	1,491	26
ON	Queen's University	5,773	12	7,188	12	12,927	17	14,342	17	1,415	21
PE	Prince Edward Island, University of	6,200	15	7,302	13	10,820	11	11,922	12	1,102	9
NS	St. Francis Xavier University	6,190	14	7,317	14	12,380	15	13,507	15	1,127	12
ON	McMaster University	6,307	20	7,414	15	17,096	25	18,203	24	1,107	10
BC	Simon Fraser University	6,077	13	7,698	16	6,077	2	7,698	2	1,621	30
BC	Victoria, University of	6,278	18	7,783	17	7,919	4	9,424	4	1,505	27
MB	Manitoba, University of	6,287	19	7,920	18	13,186	18	14,819	18	1,633	31
ON	Toronto, University of	6,210	16	8,054	19	27,520	43	29,364	42	1,844	34
ON	Western University	6,360	21	8,162	20	19,364	29	21,166	29	1,802	33
MB	Winnipeg, University of	6,995	23	8,223	21	14,402	22	15,630	21	1,228	16
ON	Waterloo, University of	6,762	22	8,348	22	23,088	39	24,674	39	1,586	29
AB	Lethbridge, University of	6,270	17	8,589	23	13,532	19	15,851	22	2,319	42
ON	Windsor, University of	7,179	25	8,611	24	22,995	37	24,427	38	1,432	22
MB	Canadian Mennonite University	7,960	29	8,802	25	12,338	14	13,180	14	842	6
ON	Lakehead University	8,085	30	8,898	26	23,000	38	23,814	37	814	5
ON	Guelph, University of	7,133	24	9,031	27	20,513	31	22,412	33	1,899	36
NB	New Brunswick, University of	7,656	26	9,202	28	13,707	20	15,253	20	1,546	28
ON	Brock University	8,176	31	9,419	29	23,504	40	24,748	40	1,243	17
ON	Laurentian University	8,582	32	9,696	30	21,056	35	22,170	31	1,114	11
ON	Trent University	8,584	33	9,931	31	21,627	36	22,975	36	1,347	18
ON	Wilfrid Laurier University	7,869	28	10,006	32	20,655	32	22,792	35	2,137	40
ON	Toronto Metropolitan University (formerly Ryerson University)	8,818	35	10,025	33	23,550	41	24,758	41	1,208	15
ON	Ottawa, University of	7,739	27	10,099	34	27,127	42	29,487	43	2,360	43
AB	Athabasca University	10,274	42	10,274	35	11,550	12	11,550	11	0	1
ON	Nipissing University	8,931	36	10,316	36	21,000	34	22,384	32	1,384	20
NS	Acadia University	9,705	39	10,411	37	19,733	30	20,439	28	706	4
QC	McGill University	8,730	34	10,924	38	19,155	28	21,348	30	2,194	41
BC	Vancouver Island University	9,533	38	10,977	39	17,544	26	18,989	26	1,445	24
NS	Dalhousie University	9,099	37	11,150	40	16,491	24	18,542	25	2,051	38
BC	University of the Fraser Valley	10,273	41	11,294	41	14,063	21	15,083	19	1,020	8
QC	Concordia University	9,737	40	11,452	42	20,995	33	22,710	34	1,715	32
BC	Trinity Western University	12,240	43	12,744	43	12,420	16	12,924	13	504	3

Table 5: 2022-2023 Tuition & Compulsory Fees Charged by English-Language Canadian Universities to First-Year Full-Time PhD Students

Sorted by Domestic Tuition+Fees Rank, lowest (#1) to highest

Prov	University	Domestic Rates*				International Rates				Compulsory fees	
		Tuition Only		Tuition + Fees		Tuition Only		Tuition + Fees ²		\$	Rank ¹
		\$	Rank ¹	\$	Rank ¹	\$	Rank ¹	\$	Rank ¹		
QC	Concordia University	3,120	2	4,835	1	18,844	24	20,559	25	1,715	32
QC	McGill University	2,797	1	4,991	2	17,193	22	19,386	22	2,194	41
NL	Memorial University of Newfoundland	3,462	3	5,325	3	4,497	1	6,360	2	1,863	35
PE	Prince Edward Island, University of	4,428	6	5,530	4	12,132	17	13,234	17	1,102	9
AB	Calgary, University of	3,533	4	5,598	5	8,243	13	10,308	13	2,065	39
ON	York University	4,307	5	5,770	6	18,000	23	19,463	23	1,463	25
SK	Saskatchewan, University of	4,698	9	5,874	7	4,698	3	5,874	1	1,176	14
ON	Carleton University	4,952	10	6,386	8	13,060	18	14,494	18	1,434	23
AB	Alberta, University of	4,486	7	6,412	9	8,874	14	10,800	15	1,926	37
BC	Northern British Columbia, University of	5,353	12	6,485	10	7,495	11	8,627	10	1,132	13
NS	Dalhousie University	4,527	8	6,578	11	4,527	2	6,578	3	2,051	38
BC	British Columbia, University of	5,302	11	6,661	12	9,314	15	10,673	14	1,359	19
SK	Regina, University of	6,129	15	7,100	13	9,978	16	10,949	16	971	7
ON	Queen's University	5,773	13	7,188	14	5,773	4	7,188	4	1,415	21
ON	McMaster University	6,307	20	7,414	15	6,307	8	7,414	5	1,107	10
BC	Simon Fraser University	6,077	14	7,698	16	6,077	5	7,698	6	1,621	30
BC	Victoria, University of	6,278	18	7,783	17	7,919	12	9,424	12	1,505	27
MB	Manitoba, University of	6,287	19	7,920	18	6,287	7	7,920	7	1,633	31
ON	Toronto, University of	6,210	17	8,054	19	6,210	6	8,054	8	1,844	34
ON	Western University	6,360	21	8,162	20	6,360	9	8,162	9	1,802	33
ON	Waterloo, University of	6,762	23	8,348	21	22,188	31	23,774	32	1,586	29
AB	Lethbridge, University of	6,129	16	8,448	22	13,532	19	15,851	20	2,319	42
ON	Windsor, University of	7,179	25	8,611	23	22,995	33	24,427	34	1,432	22
ON	Guelph, University of	6,992	24	8,891	24	19,681	26	21,580	26	1,899	36
ON	Lakehead University	8,085	29	8,898	25	19,000	25	19,814	24	814	5
ON	Ottawa, University of	6,685	22	9,045	26	6,685	10	9,045	11	2,360	43
NB	New Brunswick, University of	7,656	26	9,202	27	13,707	20	15,253	19	1,546	28
NS	Saint Mary's University	7,879	28	9,370	28	14,607	21	16,098	21	1,491	26
ON	Brock University	8,176	30	9,419	29	23,504	34	24,748	35	1,243	17
ON	Toronto Metropolitan University (formerly Ryerson University)	8,233	31	9,441	30	22,560	32	23,768	31	1,208	15
ON	Nipissing University	8,291	32	9,675	31	21,000	28	22,384	27	1,384	20
ON	Laurentian University	8,582	33	9,696	32	21,542	29	22,656	28	1,114	11
ON	Trent University	8,584	34	9,931	33	21,627	30	22,975	30	1,347	18
ON	Wilfrid Laurier University	7,869	27	10,006	34	20,655	27	22,792	29	2,137	40
NS	Acadia / Mount Saint Vincent / St. Francis Xavier (inter-university program)	11,775	35	12,135	35	23,550	35	23,910	33	706	4

Attachment: Appendix A - HESA, November 2022, The Affordability of Canadian Universities

February 23, 2023

Appendix A – HESA, November 2022, The Affordability of Canadian Universities

The Affordability of Canadian Universities, 2020, Part 1

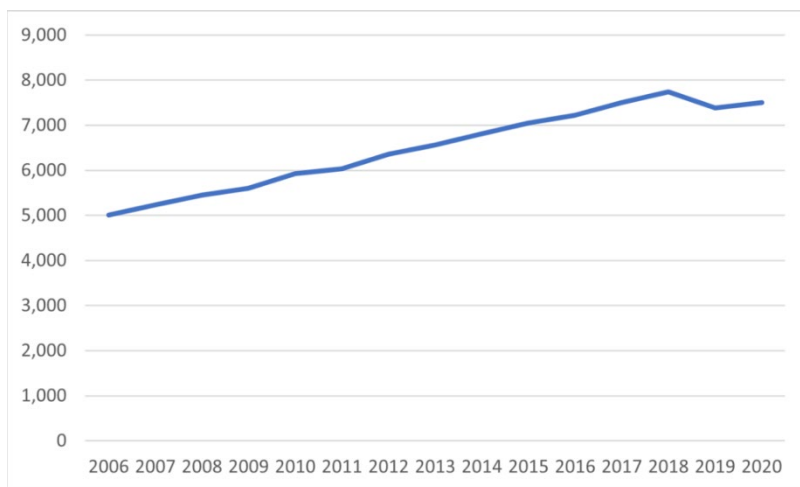
November 8, 2022 | Alex Usher, Higher Education Strategy Associates (HESA)

<https://higherstrategy.com/the-affordability-of-canadian-universities-2020-part-1/>

The affordability of higher education is vital for the accessibility of higher education. Unfortunately, much of the debate around affordability is conducted in terms simply of prices, and usually inflation-unadjusted ones at that. But while price is an input to affordability, it is not the whole story. In fact, it is exactly half the story: the numerator, if you will. The other half, the denominator, is capacity to pay. And yet for some reason we almost never bring this into the discussion.

When it comes to affordability debates, what you're probably used to is seeing a chart like Figure 1: tuition fees in unadjusted nominal dollars. Oh. My God: sky-rocketing fees, amirite (apart from the dip in 2019 which we are not allowed to mention because Doug Ford)? Disaster, catastrophe etc.

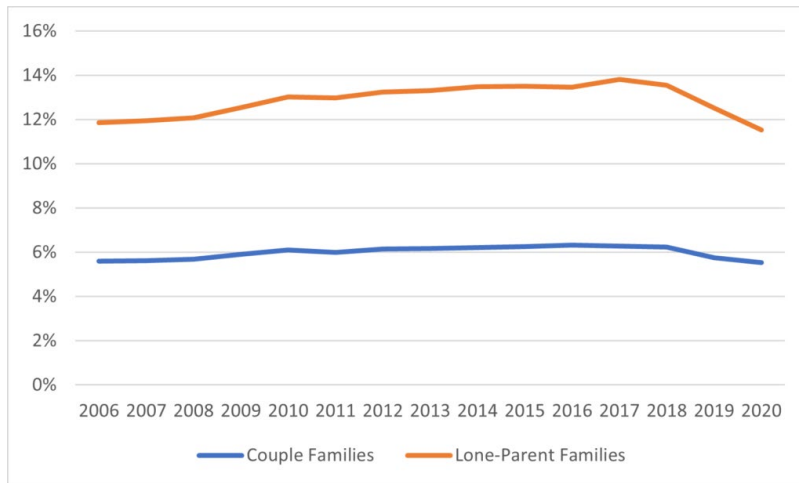
Figure 1: Average Undergraduate Tuition and Fees, Canada, in Nominal Dollars, 2006-2020



(College readers: I hate to break it to you, but I can only do this analysis for universities, a) because StatsCan does not collect data on college tuition, and b) because colleges themselves are often hostile to attempts by third parties to obtain the data necessary to calculate it independently. I know because I have tried. Sorry.)

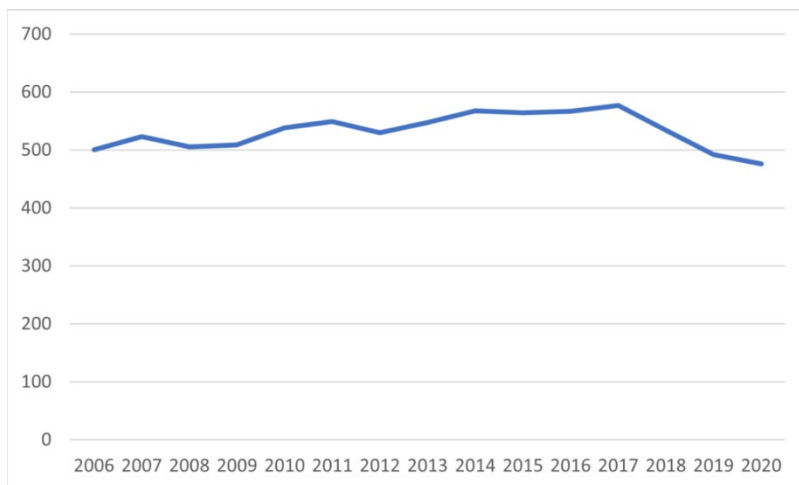
But what if we adjust this chart to look at capacity to pay? In figure 2, I plot the tuition data above against median family income for couple families aged 45-54 (the most common age group to have children entering post-secondary education), as well as for lone-parent families. Why? Because median income is a pretty darn good indicator of family ability to pay. And what we find here is that in the past fifteen years, the ratio of average fees to median family income really hasn't moved very much at all. That lower line is so smooth you could shoot pool on it. In fact, in 2020, these ratios were lower than at any time in the past decade and a half. **There is, to put it mildly, no evidence of declining affordability.**

Figure 2: Average Tuition Fees as a Percentage of Median Family Income (where head of household is aged 45-54), by Family Type, Canada, 2006-2020



However, figure 2 only makes sense if we are talking about students who can rely on parents for support. What about those who are making it on their own? To account for this, let's plot average annual tuition fees as a function of the median wage for individuals aged 15-24. And here what we find is that yes, for much of the past fifteen years, this figure was drifting higher, from about 500 hours in 2006 to about 575 in 2017, but plunged thereafter back to 475 hours, mainly (I think) because of developing labour shortages pushing up wages, though rises in minimum wages probably had something to do with it as well.

Figure 3: Hours Required to pay Average Tuition Fees at Median Wage for 15-24 year-olds, Canada, 2006-2020



As you can see, once purchasing power is considered, it's pretty clear that there has been no change in affordability over the last fifteen years, regardless of what measure of purchasing power is used.

(Why the 2006 start date, you ask? Because unaccountably, this is where StatsCan chooses to cut off its free data service. It has been collecting tuition fees since about 1971, but this is all that is available on its website. I have earlier data in my back files somewhere, and if y'all are interested maybe I will haul it out next week and do this exercise over a longer period. Let me know).

Now this is the point in the discourse where someone always points out “but it’s different in (insert province)” because this is Canada and of course they do. But I have you covered here. Figures 4 and 5 take the data from figure 2 (average fees as a percentage of median family income) for 2006 and 2020 and plot it by province for couple families and lone-parent families alike. Basically, they all show the same things: affordability has improved quite a bit in the Atlantic provinces over the past few years, but not very much if at all in the rest of the country. At the same time, as far as affordability goes, it’s probably best not to be from Atlantic Canada. Quebec, as one might imagine, looks pretty good.

Figure 4: Average Tuition Fees as a Percentage of Median Family Income (where head of household is aged 45-54), Couple Families Only, Canada and Provinces, 2006 vs. 2020

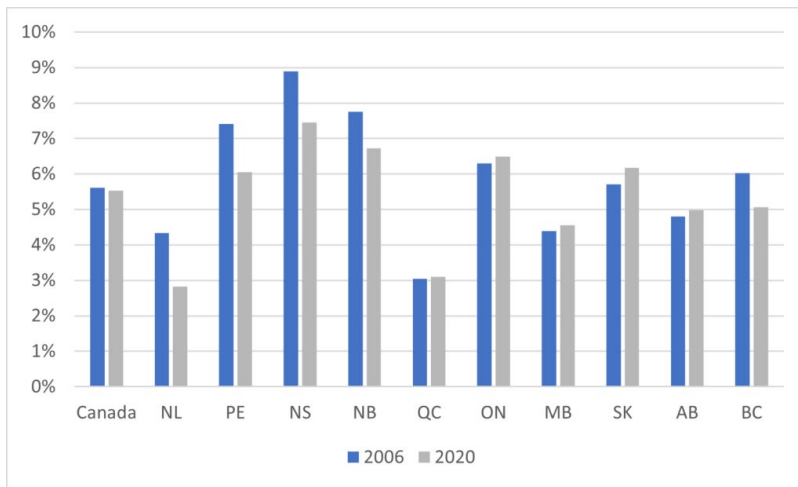
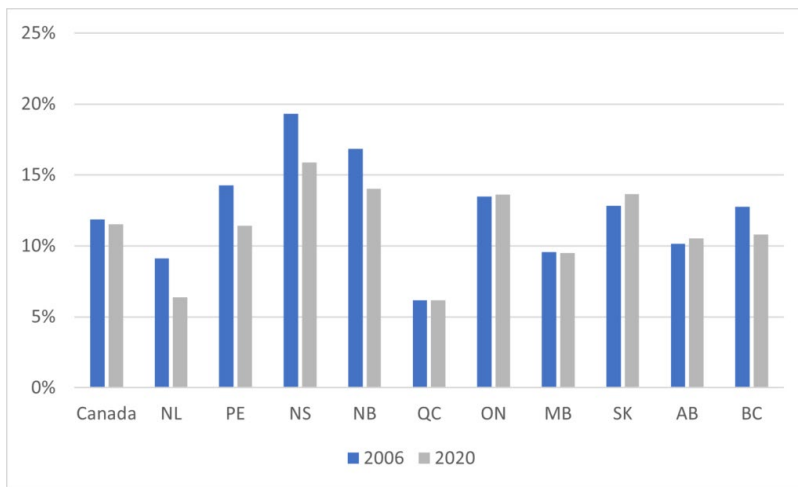
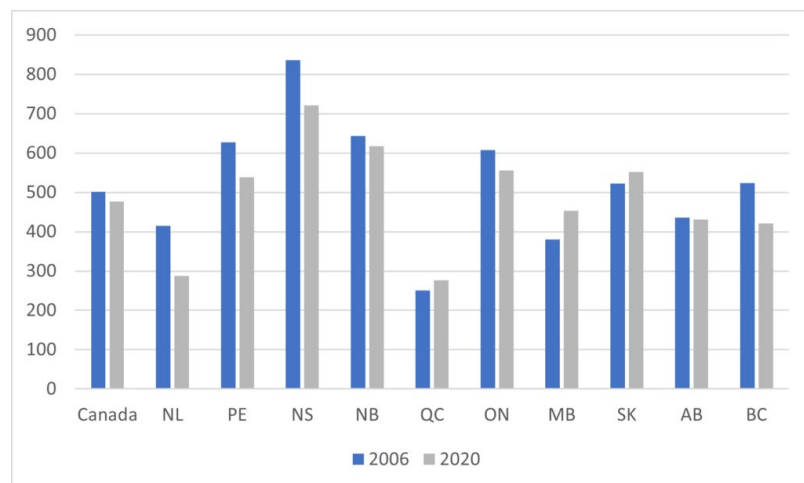


Figure 5: Average Tuition Fees as a Percentage of Median Family Income (where head of household is aged 45-54), Lone-Parent Families Only, Canada and Provinces, 2006 vs. 2020



And we can equally do this for student hours worked and it’s mostly the same result: try not to be from Nova Scotia since, thanks both to high fees and low wages, you’ll have to work a couple of hundred extra hours to make it to the same level.

Figure 6: Hours Required to pay Average Tuition Fees at Median Wage for 15-24 year-olds, Canada and provinces, 2006 vs. 2020



Now, let me remind everyone: all this data showing that affordability is relatively unchanged is only using tuition fees as a measure of cost. What I have not done yet is throw in any measure of how student assistance reduces these costs and how massive the increase in non-repayable aid has been in the last couple of years. Come back tomorrow for that.

The Affordability of Canadian Universities, 2020, Part 2

November 9, 2022 | Alex Usher, Higher Education Strategy Associates (HESA)

<https://higheredstrategy.com/the-affordability-of-canadian-universities-2020-part-2/>

Ok, so I got a little bit too excited in yesterday’s blog, when I indicated I could show how the increase in student aid spending since 2006 has improved affordability. I forgot that while I do have aggregate data on grant expenditures across the country, data on how this money is split by institutional type is pretty scarce. The Canada and Quebec student aid programs do publish data like this, but for some reason neither government chooses to leave older statistical documents up on the website, so we only have data for the last few years. As for all the other provinces – forget it. Nothing published.

Still, what we know is that for the Canada Student Financial Aid Program, the proportion of total grants going to university students is somewhere between 55 and 59 percent, depending on the year. In Quebec, it is slightly lower, between about 51 and 55 percent (mainly, I think, because a small proportion of Quebec student aid goes to students in vocational secondary schools). My guess is that the other provinces are probably somewhere in between. So, to make things easy, let’s just say that the proportion of grants going to university students is about 56% in all years since 2006-07. That’s not literally true, but it’s unlikely to be off by more than a couple of points.

So, figure 1 shows us how much total non-repayable aid – that is, grants and loan remission – was paid out to students over the period 2006-07. There has been a huge jump in the last few years. Part of it is due to Ontario’s big policy shift towards targeted free tuition in 2016 (and despite later cuts by the Ford government, Ontario aid spending is still well above where it was pre-2016). The main driver is a major expansion of grants by the Government of Canada, particularly during the COVID epidemic.

Two things should be obvious from figure 1: first is that the total amount of non-repayable aid is way up, and within the category of non-repayable aid, there has been a large shift from remission (which replaces loans at the end of a period of study) to grants (cash up-front).

Figure 1: Total Government Non-Repayable Aid, by Type/Source, 2006-07 to 2020-21, in millions of \$2020.

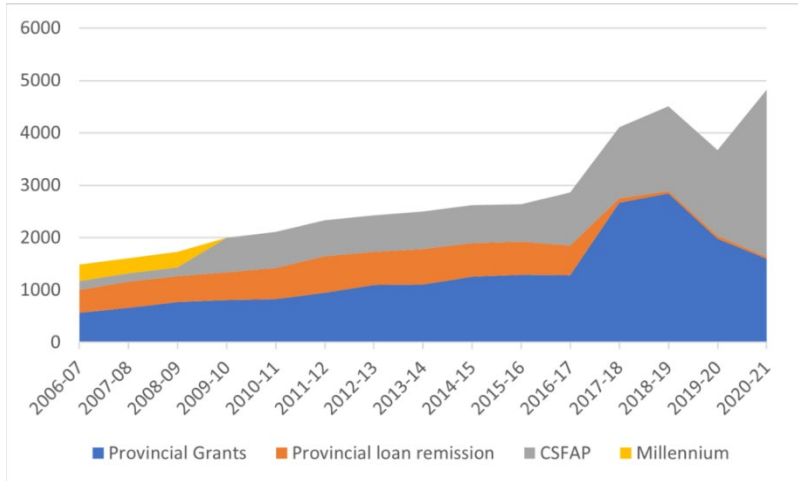
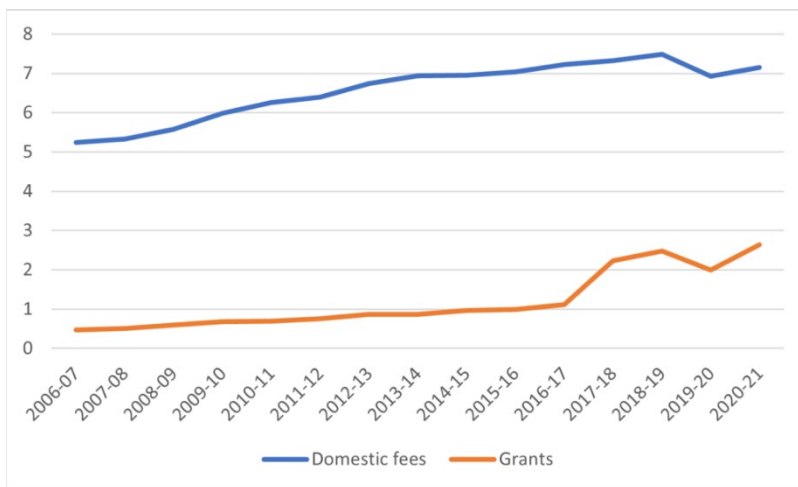


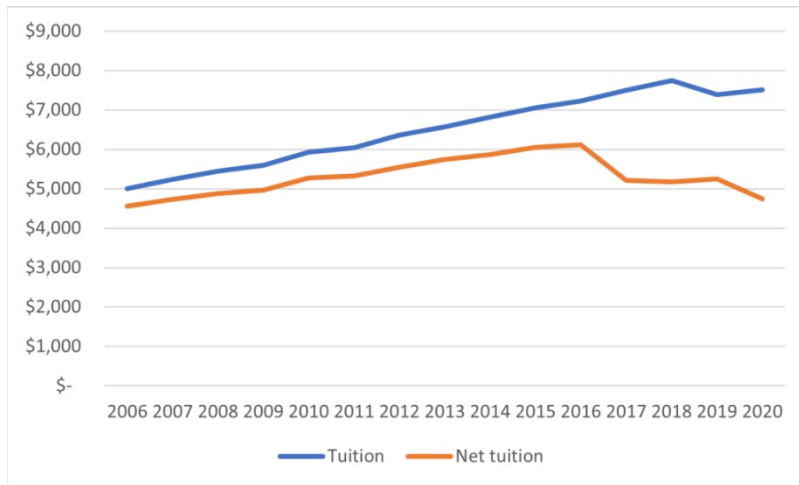
Figure 2 takes the data on grants (not including remission) from figure 1 and multiplies it by 56% to arrive at a figure for total grants for university students. It also shows data on estimated total university fee revenue from domestic students and displays both in billions of real 2020 dollars. In effect, what it shows is that grants covered about 9 cents of every dollar of domestic tuition paid in 2006-07 and by 2020-21 it was covering nearly 37 cents on the dollar.

Figure 2: Aggregate Domestic University Tuition Fees vs. Estimated Aggregate Government Grants for University Students, 2006-07 to 2020-21, in billions of \$2020.



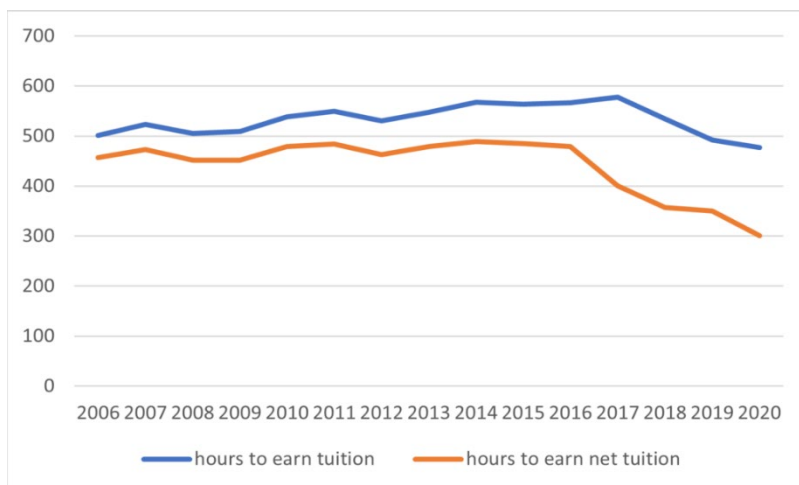
Now we can apply the data in figure 2 to information to the data we used yesterday on tuition fees. In figure 3, the blue line is average tuition, and the orange line is average “net tuition”, or total tuition minus total grants. And what we see here is that recent increases in grant expenditures have effectively wiped out all rises in “net tuition” since 2006.

Figure 3: Average Tuition and Fees vs Average “Net Tuition”, 2006-07 to 2020-21, in \$2020.



Now, we can extend this by applying young Canadians’ median hourly wages to this new data on average “net” tuition in order to come up with a measure of “affordability” (which, recall, is everywhere and always some measure of price divided by some measure of ability to pay). By this measure, the “price” of net tuition has fallen by 39% from about 490 hours to 301 hours between 2014 and 2020.

Figure 4: Hours Required to pay Average Tuition Fees and Average “Net Tuition Fees” at Median Wage for 15-24 year-olds, Canada, 2006-2020



Now here’s the thing. Figures 3 and 4 are somewhat misleading, because they imply that all students are receiving the same discount from grants, and of course that is not true. Some students receive grants and others do not. For those that do not, there is no difference between tuition and net tuition. For those that do, net tuition is much lower. The problem is that we simply do not have a good handle on how many students receive grants in Canada. We know how many grants are issued each year, but outside Quebec it is quite possible to receive a grant from both the federal and provincial governments, and there is no data available to tell us the number of unique recipients.

To go further requires shifting into back-of-the-envelope mode. We can generate lower- and upper-bound estimates for grant recipients across Canada by simply assuming all federal grant recipients

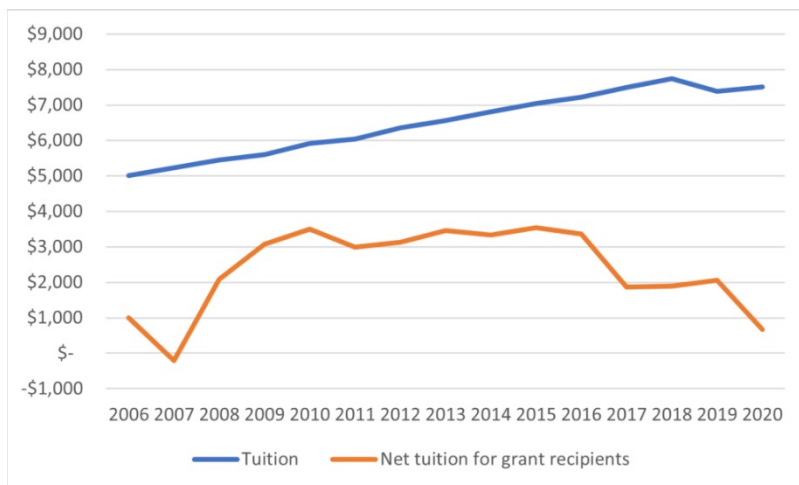
outside Quebec also received provincial grants in the case of the former, and by assuming none do for the latter. For the most recent year where data is available, that makes for a lower bound of about 635,000 and an upper bound of just under 910,000; these figures are up several-fold since 2006-07. Much of the change has to do with some structural shifts in the way aid was delivered when the Millennium Scholarship Foundation disappeared and replaced by Canada Student Grants (tl;dr: some remission got turned into grants and a system which gave large grants to a few people got turned into one which gave smaller grants to a lot more people).

Figure 5: Lower-and-Upper Bound Estimates for the Number of Student Grant Recipients in Canada, 2006-07 to 2020-21



To get a very rough estimate of grant recipients in universities, take the mid-point of the upper and lower bounds to get a total number of grant recipients, and then divide that number in half to get the number of recipients (the proportion of recipients from universities is slightly lower than the proportion of total grants going to university students). Dividing total grants to university students (see figure 2) by this figure, you can get the average grant per student, and by extension, this allows us to calculate net tuition for students who receive grants, which is shown below in figure 6.

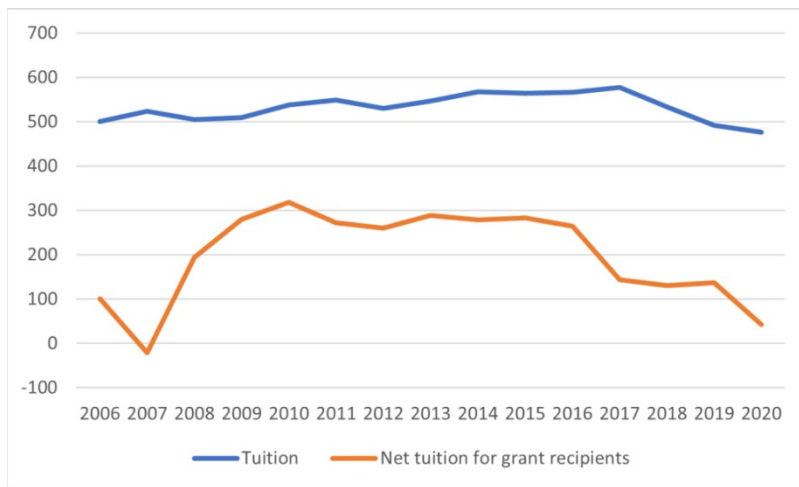
Figure 6: Average Tuition and Fees vs Average “Net Tuition for Grant Recipients”, 2006-07 to 2020-21, in \$2020.



There are two ways to interpret this graph (Figure 6): if you just look at the last five years or so, what you see is that net tuition for those receiving grants has fallen by 80% or so since 2015. Alternatively, if you take a 15-year horizon, net tuition for those receiving grants is pretty close to what it was in 2006, but (as we saw above) the number of people receiving grants is up about 4-fold.

And, for the sake of completion, let's display those same figures in terms of the number of hours required to work at median income for 15-24 year-olds. The story is very similar: using a short-term lens, hours required to make "net" tuition is down about 85%, and long term it's around where it was 15 years ago, but to repeat: four times as many students now enjoy these low "net" prices in 2020 than in 2006.

Figure 7: Hours Required to pay Average Tuition Fees and "Net Tuition Fees for Grant Recipients" at Median Wage for 15-24 year-olds, Canada, 2006-2020



I hope this dispels the notion that higher education has become less affordable in recent years. It is quite the opposite. Once higher student aid spending is considered, net fees for grant recipients are under \$700, or, under 50 hours of work at the median wage for young workers.

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