OUSA
Ontario Undergraduate Student Alliance

EDUCATED SOLUTIONS

ISSUE 20

Reimagining Post-Secondary Affordability

September 2026

Land Acknowledgement

The Home Office for the Ontario Undergraduate Student Alliance is situated on the traditional territory of the Huron-Wendat, the Haudenosaunee, and most recently, the Mississaugas of the Credit River, and is covered by Treaty 13 of the Upper Canada Treaties.

Our member institutions exist on Lands that have been the homes of Indigenous Peoples since time immemorial, and have remained their traditional territories despite efforts of the settler-colonial state we know as Canada. As a coalition of student unions, we are also aware that all levels of education have a long history as violent tools for assimilation and as disseminators of settler-colonial practices.

As this issue of Educated Solutions explores the implications of tuition policy and financial aid when pursuing a post-secondary education in Ontario, we would be remiss to not acknowledge the ways affordability and access are shaped by institutions that disproportionately disadvantage Indigenous Peoples across the province. Settler-colonial practices are dependent on the systemic exclusion and disenfranchisement of those deemed other, and as settlers we must work towards dismantling these harmful cycles of oppression.

Some institutions, such as Western University and Brock University, are taking steps to improve access for Indigenous students by offering dedicated Indigenous scholarships, bursaries and research grants.[1] In addition to offering their own funding opportunities, some institutions are attempting to make financial aid information more accessible. For instance, McMaster University offers Indigenous students various scholarships and bursaries as well as a dedicated search tool which allows students to search more than 750 bursaries, scholarships and incentives across Canada, offered by governments, universities and colleges, private and public companies, individual Canadians, organizations and others.[2] However, there needs to be more targeted and sustained efforts across all educational institutions to address the historical and ongoing disparities faced by Indigenous communities.

We recognize that the path to true reconciliation requires more than symbolic gestures; it demands systemic change, respectful engagement, and an unwavering commitment to amplifying Indigenous voices. In honouring the past, acknowledging the present, and committing to a more just future, we recognize that we must create meaningful opportunities for Indigenous students to pursue education and develop diverse skills and knowledge, alongside culturally informed supports, equitable access to financial assistance, and anti-oppressive practices across our institutions. We also recognize that this responsibility must be intertwined with ongoing efforts towards reconciliation and decolonization. We implore all settlers to critically engage with the specific histories of the Land you occupy. Learn about the injustices that have and continue to occur where you are, and get to know the Indigenous communities near you – engage in dialogue, learn about what you can do to support these specific communities, and commit to tangible action.

As we move forward towards decolonization in the face of changing access to post-secondary education, we must ask ourselves: How can we build a post-secondary system that centres equity and affordability in ways that support the self-determination of Indigenous Peoples and creates meaningful educational opportunities for all students?

1 https://indigenous.uwo.ca/students/financial-supports/undergraduate-student-bursaries-and-scholarships.html & https://brocku.ca/research/offices/office-of-research-services/internal-funding/#irg

2 https://ihll.healthsci.mcmaster.ca/students/future-students/scholarships-and-bursaries/

EDUCATED SOLUTIONS

Reimagining Post-Secondary Affordability

Issue 20, September 2026

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Editor's Note

For the 20th Edition of Educated Solutions, our sector partners explored the evolving costs associated with pursuing a post-secondary degree and provided suggestions for improving the policy landscape that shaped post-secondary education today. This edition aimed to bring together a range of perspectives from students and their student associations, higher education policy groups, and post-secondary improvement organizations. The articles and recommendations brought forward by this year's contributors illuminate the many ways we can work together to build a post-secondary system that is affordable, transparent, sustainable, and accessible for all.

Our intention with this publication was to explore the implications of tuition policy and changes to student financial aid, examining how these intersect to impact, for better or for worse, the student experience. By engaging with innovative and equitable solutions, our contributors examined how tuition alone is not the only cost that students must face when pursuing higher education. Housing, transit, ancillary fees, food, and community engagement opportunities are just some of the costs that students also bear. Protecting the financial sustainability of the sector is an important and necessary task to ensure the continued survival of higher education in Ontario. However, these initiatives should not come at the expense of student access and well-being.

As many students begin the 2026-2027 school year, they are stepping into the next chapter of their education with a level of uncertainty and nervousness clouding their excitement. Many students will spend the school year adjusting to the new levels of tuition and financial aid, balancing their schedules between work and school, or spending energy seeking employment to fill the gaps. It is our hope that this year's publication will offer insight into this new reality, while also highlighting tangible recommendations to improve the affordability of post-secondary education and the student experience. Regardless of one's status within the post-secondary sector, we are all concerned about its overall financial sustainability.

We are grateful to all of the authors who contributed to this year's edition of Educated Solutions. OUSA deeply values the diversity of perspectives and fresh insights you bring forward, which undoubtedly enrich the ongoing conversation around supporting all students as they pursue higher education. We hope this edition inspires meaningful discussions and innovative approaches to sustainably supporting Ontario's education system. Through this, we strive to maintain our commitment to building a high-quality and equitable post-secondary experience that allows entry for all students.

Abishane Suthakaran (she/her)
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President's Note

This year marks the twentieth edition of *Educated Solutions*. Across those editions, the publication has rested on a simple premise: the strongest ideas for Ontario's post-secondary sector emerge when students, institutions, faculty, and sector partners share their perspectives with the same audience, at the same time. It is fitting that a milestone volume takes up affordability, a question that feels more pressing now than it has in the past.

Students across Ontario are navigating a period of real change. Tuition freezes and targeted grant funding offered meaningful relief in recent years, and students felt that difference in their budgets. Ontario is now reforming both its student financial assistance model and the way institutions are funded, and those decisions will shape accessibility and student success well beyond this academic year. A moment of reform on this scale is also an opportunity. Choices made now can address pressures that shorter-term measures were never designed to solve, and students have a great deal to contribute to getting that design right.

Affordability is not a single line in a budget. It is rent, groceries, and a bus pass. It is the unpaid placement that a program requires but does not fund. It is the ancillary fee whose purpose is difficult to trace, and the tuition international students pay outside the frameworks that govern domestic rates. The contributors to this volume approach the cost of a degree from each of these angles, and together they show that the price of participating in post-secondary education extends well past the amount printed on a tuition invoice.

This year's contributors also demonstrate that how we deliver financial aid matters in the same way as how much financial aid is being delivered. They asked questions about grants and loans, how eligibility assessments function, the need for equity in allocation, and the importance of coordination between the provincial and federal governments, recognizing that these practices carry real consequences for students. They shape who enrols, who persists, which programs endure, and what students carry with them, financially and otherwise, after they graduate.

The articles that follow offer evidence and, above all, solutions. I am grateful to the partners who continue to make time for students on these questions, and to every contributor who brought their expertise forward to create this volume. I encourage you to read their recommendations as an invitation rather than a summary. Twenty volumes in, the work of building an affordable, transparent, accessible, and high-quality post-secondary system in Ontario is work we can only do together.

Rory Norris (he/him)
President, OUSA

University of Toronto Students' Union

The Missing Middle in Student Aid

By Nadège Jackiw (she/her) and Razan Omar (she/her)

Introduction

On paper, many Ontario students appear financially secure. Their families earn enough that they receive little or no needs-based aid through the Ontario Student Assistance Program (OSAP). Yet, a household's income is not necessarily the same as its ability to pay for university. Mortgage payments, rent, debt, childcare, and rising living costs all compete for the same income that aid formulas assume is available to support a student's education.

That distinction may become even more significant this year. Beginning in August 2026, Ontario will reduce the maximum grant share of provincial student aid from 85% to 25%, replacing a larger portion of non-repayable grants with loans.[1] The province has framed the change as a measure to improve the long-term sustainability of student assistance. But it comes as students increasingly identify housing and day-to-day living expenses, not tuition, as the greatest barriers to affordability.

Questions about whether income-based aid accurately reflects families' financial capacity has been examined more extensively in the United States, while comparatively less research has examined whether similar assumptions remain appropriate in Canada. Ontario should therefore assess whether its current approach to financial need continues to reflect students' financial realities. Doing this requires an independent review of the OSAP needs assessment, evidence on student financial outcomes, and regular evaluation of the methodology used to determine need.

The Changing Cost of Being a Student

For years, the conversation about university affordability has focused primarily on tuition. Today, students describe a different financial reality.

While undergraduate tuition in Canada increased by only 1.4% for the 2025-2026 academic year, reaching $7,734, housing and other living costs have grown much more rapidly nationwide.[2] Toronto illustrates this shift. Students in Toronto pay an average of above $1,600, compared to the national average of $1,146 for students living away from home.[3] As of October 2025, the average purpose-built apartment in the Toronto region now rents for roughly $2,034 per month.[4] The founder of Studenthaus, a student housing platform, Julian Wells told CTV News that Toronto students are paying hundreds more each month than the national average, and that most are relying on family to cover the gap.[5]

The University of Toronto's 2025-2026 student census reflects these pressures. Among the students who disclosed how much of their income

1 "Ontario Investing $6.4 Billion to Support Postsecondary Sector's Long-Term Success and Sustainability," Ontario Newsroom, 2026, https://news.ontario.ca/en/release/1007034/ontario-investing-64-billion-to-support-postsecondary-sectors-long-term success-and-sustainability.

2 "Tuition in Canada: Modest Increases and Widening Gaps, 2025/2026," Statistics Canada, 2025, https://www150.statcan.gc.ca/n1/daily-quotidien/250910/dq250910d-eng.htm.

3 Phil Tsekouras, "Post-Secondary Students in Toronto Pay Hundreds of Dollars More in Rent Than the National Average: Report," CTV News, January 21, 2026, https://www.ctvnews.ca/toronto/article/post-secondary-students-in-toronto-pay-hundreds-of-dollars-more-in-rent-tha n-the-national-average-report/.

4 "Rental Market Reports: Major Centres," Canada Mortgage and Housing Corporation, 2025, https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports major-centres.

5 Phil Tsekouras, "Post-Secondary Students in Toronto Pay Hundreds of Dollars More in Rent Than the National Average: Report," CTV News, January 21, 2026, https://www.ctvnews.ca/toronto/article/post-secondary-students-in-toronto-pay-hundreds-of-dollars-more-in-rent-tha n-the-national-average-report/.

went toward housing, almost half spent more than 50% of their income on rent. Furthermore, balancing work with academics and saving for future goals ranked among students' greatest financial concerns.[6] Other Ontario data suggests that these pressures are not experienced equally across students. OUSA found higher levels of concern about affording education among students from marginalized communities, particularly students with disabilities, low-income students, racialized students, independent students, and students from rural and northern communities.[7] Racialized students, for example, were more likely than non-racialized students to report being "very concerned" about affording their education.[8] These findings suggest that for many students, affordability is no longer defined primarily by tuition. Instead, it is increasingly shaped by the overall cost of living.

Measuring Financial Need

Ontario's student aid system was designed to direct assistance toward students with the greatest financial need. OSAP calculates need by comparing a student's allowable educational costs with the financial resources the provinces expect the student, and where applicable, their parents, to contribute. Expected parental contributions are largely based on household income, family size, and certain assets.[9]

OSAP's approach is based on a reasonable assumption: households with higher incomes have a greater ability to contribute toward a student's education. However, income remains only a proxy for a family's actual ability to pay. This matters because financial circumstances are not experienced equally across students. These differences can be especially significant for students who already face disproportionate financial barriers, notably students with disabilities, racialized students, or students from rural and northern communities. Two families may report the same annual income, however, their ability to contribute several thousand dollars toward a child's education would be very different considering competing financial demands.[10]

This gap between income and affordability is particularly consequential for marginalized students, whose financial barriers may be obscured when financial need is assessed primarily through household income. Some students come from households that exceed income thresholds for significant assistance but still struggle to absorb the full cost of attending university. These students are not a uniform group: a household's income can obscure differences in disability, race, geography, and other circumstances that affect students' ability to meet educational costs. Students who fall between traditional categories of aid are often described as the "missing middle" of financial aid.[11] Research on middle-income students suggests that these students often face a difficult position: they are considered too financially secure for substantial need-based aid but may still rely on increased borrowing and employment to manage educational costs.[12]

Individual experiences also illustrate this gap. An Ontario family financing post-secondary education for four children described how significant debt obligations left them unable to contribute what OSAP assumed they could.[13] According to research done by OUSA, students themselves have raised

6 Nadège Jackiw, "Student Census Survey Post-Mortem: A High-Level Review of the Efficacy and Results of the UTSU's 2025–2026 Student Census Survey," University of Toronto Students' Union, June 2, 2026, https://www.utsu.ca/publications/#1658846740100-20f74a91-5003.

7 "Results From the 2022 Ontario Undergraduate Student Survey," Ontario Undergraduate Student Alliance, 2022, https://assets.nationbuilder.com/ousa/pages/2483/attachments/original/1741814894/OUSS_Affordability_Report_20 22_document.pdf?1741814894.

8 Ibid.

9 "OSAP Guide: The Complete Guide to the Ontario Student Assistance Program," WealthNorth, 2026, https://wealthnorth.ca/personal-finance/student-finances/osap-guide-complete/.

10 Thomas A. Flint, "Ideal vs. Real Dependent Student Family Contributions," Journal of Student Financial Aid 24, no. 3 (1994): 13-14, https://doi.org/10.55504/0884-9153.1130.

11 Philomena V. Mantella, "Addressing the 'Missing Middle' in College Financial Aid," Brookings, May 21, 2026, https://www.brookings.edu/articles/addressing-the-missing-middle-in-college-financial-aid/.

12 Ibid.

13 13 Flora Pan, "OSAP Student Funding Considers Income But Not Parents' Debt Load," CBC News, August 18, 2017, https://www.cbc.ca/news/canada/kitchener-waterloo/parent-income-high-osap-finances-university-waterloo-1.42494 81.

concerns about the assumption that dependent students relieve financial support from their families, due to estranged relationships, inability, or unwillingness from their parents.[14]

The Missing Evidence

The challenge facing policymakers is that the effectiveness of financial aid formulas cannot be evaluated simply by looking at who qualifies for assistance. To determine whether current measures of need reflect students' realities, policymakers would need to examine outcomes. Are students from middle-income households borrowing more than they did in previous years? Are they working longer hours during university?

Employment provides one example of an outcome that can reveal these pressures. According to OUSA, the most common reason students reported working during the summer and academic year was to earn money to pay for their education.[15] For summer employment, 25% of low income students and 47% of non-low-income students identified working one job, while in-study these numbers were 32% and 43% respectively.[16] The issue is not whether household income should continue to play an important role in determining eligibility. Rather, it is whether income alone remains a sufficiently accurate proxy for financial capacity as housing costs, household debt, and other living expenses consume a growing share of family budgets. When economic conditions change, those indicators may become less accurate reflections of students' lived experiences. Ontario should respond in three ways.

First, conduct an independent and publicly available review on the OSAP needs assessment. There is little publicly available evidence evaluating whether Ontario's current assessment of financial need still predicts the outcomes it is intended to address. Without this evidence, it is difficult to determine whether the province's current definition of financial need continues to reflect students' financial realities. This evidence should be made available to students, researchers, and policymakers.

Second, collect better evidence on student outcomes. While governments routinely publish information on eligibility and funding, considerably less is known about whether students just above grant thresholds are taking more loans, working longer hours, accumulating greater debt, or facing barriers to completing their education, and whether these outcomes differ across student populations (because of race, disabilities, geography, etc.). This would help determine whether students who receive little or no aid are nevertheless experiencing financial barriers that the current system does not capture, particularly among groups already facing disproportionate affordability concerns.

Third, make the review or evaluation routine. Ontario should periodically reassess its financial need methodology rather than waiting for major economic changes to prompt reform. Regular reviews would allow the province to compare the assumptions used in its aid formula with changing housing costs, household expenses, and student outcomes. If future evaluation demonstrates that household income alone is no longer an adequate

14 Jodi Ambrose, Emma Godin, Sabina Kapoor, and Staysha Kasunich, "Policy Paper: Student Financial Aid," Ontario Undergraduate Student Alliance, 2024, 6, https://assets.nationbuilder.com/ousa/pages/3045/attachments/original/1750256621/Student_Financial_Aid_2024_d ocument.pdf?175025662.

15 "Results From the 2022 Ontario Undergraduate Student Survey," Ontario Undergraduate Student Alliance, 2022, https://assets.nationbuilder.com/ousa/pages/2483/attachments/original/1741814894/OUSS_Affordability_Report_20 22_document.pdf?1741814894.

16 Ibid.

" Students who fall between traditional categories of aid are often described as the "missing middle" of financial aid."

proxy for financial capacity, policymakers could then consider whether additional indicators, such as regional cost of living, household debt, or care-giving responsibilities, would improve the accuracy of needs assessment.

Conclusion

Ontario's financial aid system was created around an important goal: directing limited resources toward students with the greatest financial need. That objective remains both necessary and appropriate. However, the economic conditions surrounding university attendance have changed significantly. Housing costs, inflation, and household expenses increasingly shape whether students can afford to attend university.

This does not necessarily mean Ontario's aid formula should be fundamentally redesigned. Expanding eligibility or introducing new grants would require significant public investment or the redistribution of existing resources, raising difficult policy trade-offs. The evidence presented here also does not suggest that support should be shifted away from lower-income students, who face the greatest financial barriers.

Without stronger evidence, policymakers risk making decisions about student financial assistance without knowing whether the assumptions underlying the system still reflect the commitments, while maintaining priority for students with the greatest need.[17] Ontario should also consider the targeted impact towards marginalized students, who face additional financial barriers. Before changing financial aid policy, Ontario must ensure its measures of financial need reflect the realities students actually face.

17 Mantella, "Addressing the 'Missing Middle' in College Financial Aid."

Nadège Jackiw (she/her) is a student at the University of Toronto pursuing a double major in Political Science and Criminology & Sociolegal Studies. Having studied across six different national education systems, she brings an international perspective to her work and hopes to build a career at the intersection of research, public policy, advocacy, and public service. Through her studies and involvement in student governance, she has developed strong skills in research, policy analysis, critical thinking and advocacy. As Vice-President, Public and University Affairs at the University of Toronto Students' Union (UTSU), Nadège works on issues affecting students across the university, with a focus on both public and university policy, advocacy, and student interests.

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College Student Alliance (CSA)

The Full Cost of College: *A Student-Centred Approach to Ancillary Fee Disclosure in Ontario Colleges*

By Olivia Villeneuve (she/her)

Introduction

The rising cost of post-secondary education in Ontario extends beyond tuition, with ancillary fees representing a significant and overlooked component of the overall cost of attendance. These fees support a range of student services, resources, and campus infrastructure provided by both institutions and student associations (SAs).

SA-administered fees enable students to deliver services that address gaps not fully met by institutions or government programs, including campus food banks, mental health and wellness spaces, and financial assistance programs. However, students often lack awareness of the full cost of ancillary fees or the services they support. When information is unclear or difficult to navigate, students face greater challenges planning education costs, understanding what they are paying for, and accessing available support. Fee disclosure not only strengthens transparency, but also builds student trust and recognition of the significant role SAs play in supporting campus communities.

Problem Identification

Students in Ontario are already struggling with high cost of living, increasing tuition, and growing unemployment rates, with 92% reporting feeling stressed about their finances.[1] Unclear education-related costs can hinder financial planning and mask the true cost of post-secondary education. Research suggests this can disproportionately affect lower-income and first-generation students, who are more likely to rely on upfront pricing to make application decisions, limiting informed decision-making and creating implications for equity and access.[2]

For the 2025–26 academic year, average ancillary fees were approximately $821 per domestic college student annually for institution-administered fees and an additional $356 for SA-administered fees (Figure 1). These figures exclude international student health plans (avg. $774/year), extended health and dental plans (avg. $246/year), and transit passes (avg. $370/year), as availability, pricing, and coverage vary considerably. Collectively, ancillary fees represent a significant financial obligation that students should be able to anticipate and understand.

As part of the College Student Alliance's (CSA) review, conducted in support of its submission on the *Supporting Children and Students Act, 2025* (formerly Bill 33), publicly available fee information across all 24 publicly-assisted Ontario colleges was analyzed, alongside direct consultations with representatives from SAs of varying size and location. These findings have directly informed CSA's ongoing research and recommendations on ancillary fee

1 TD Bank Group, Social Spending Is a Top Cause of Student Financial Stress: TD Survey (TD Stories, 2025), https://stories.td.com/ca/en/article/student-spending-budgeting-survey

2 Gregory Wolniak and Mark Salisbury, Reframing Value in Higher Education: Individual Pricing Data and the Transparency Gap, Innovative Higher Education (2026), https://doi.org/10.1007/s10755-026-09914-4

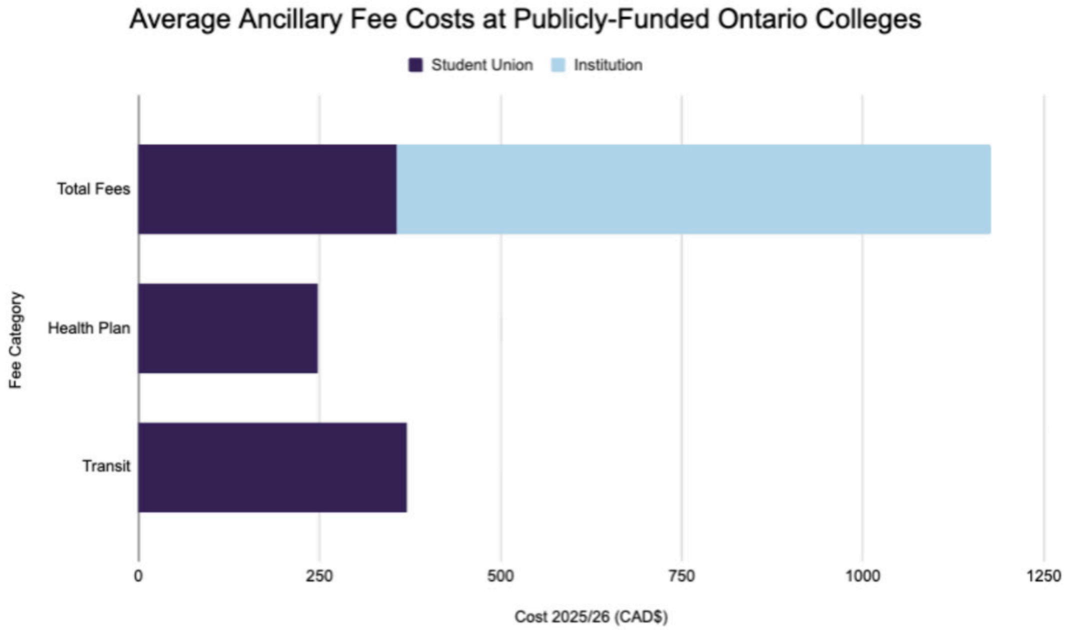

Figure 1. Average annual ancillary fee costs at Ontario's publicly funded colleges, by fee administrator (2025-26)

transparency, centring student experiences and the sustainability of democratically elected SAs.

Publishing Ancillary Fees

The review found significant variation in the consistency and accessibility of ancillary fee information across institutions. While relatively few SAs independently publish comprehensive fee breakdowns, SAs consistently communicate the services funded through these fees through their own channels. As a result, students largely rely on institutional platforms to access fee information. In some cases, costs and descriptions were spread across multiple webpages or documents, requiring students to navigate complex information to determine total costs. SA representatives emphasized that transparency depends not only on whether information is publicly available, but also on whether it is accessible and easy to understand.

Another concern raised was the limited distinction between institution-administered and SA-administered fees. Many colleges do not clearly identify which organization/department collects and manages individual fees, making it more difficult for students to understand fee ownership and decision-making processes. In collaboration with their respective SAs, several institutions, including Humber Polytechnic, Loyalist College, and Mohawk College, demonstrate leading practices by clearly separating SA- and institution-administered fees in publicly available schedules.

" ...transparency depends not only on whether information is publicly available, but also on whether it is accessible and easy to understand."

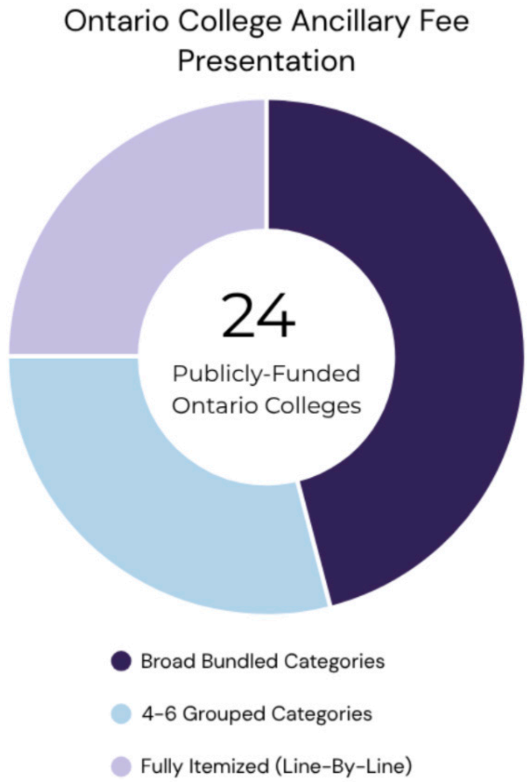

Figure 2. Percentage of Ontario's publicly funded colleges using bundled, categorized, or fully itemized approaches to ancillary fee presentation (2025–26).

Itemization of Ancillary Fees

The review identified significant inconsistencies in the methods used to bundle or categorize fees (Figure 2). Most institutions presented fees within broader service categories, while others itemized individual services, including fees as low as $1 per year. Other institutions adopted an approach between these two models. Consultations with SAs emphasized the importance of maintaining flexibility, particularly for smaller SAs, where rigid fee structures could limit their ability to respond to changing student needs and demographics. As a result, CSA did not identify a single best practice for fee categorization. Instead, findings suggest that SAs should retain flexibility in fee organization while consistent transparency standards are applied across presentation models.

Most institutions provide plain-language descriptions alongside each fee or category. However, five institutions separated fee descriptions from costs across different webpages, creating barriers to understanding, and three institutions provided no publicly identifiable fee descriptions.

Overall, the findings demonstrated that highly disaggregated fee schedules do not translate directly to increased transparency for students and can lead to additional administrative burden for SAs. Instead, transparency is best achieved through clear organization, plain-language communication, and consistent presentation. The review found that Ontario's current approach to ancillary fee disclosure lacks consistency, highlighting the need for student-centred standards that improve understanding of both the total cost of attendance and the services funded through ancillary fees. These inconsistencies reflect broader gaps in sector-wide disclosure practices and policies rather than a lack of accountability or transparency by individual institutions.

Policy Landscape

The regulation of ancillary fees at Ontario colleges is primarily governed by the *Tuition and Ancillary Fees Minister's Binding Policy Directive (2024)*, which establishes the framework for how fees may be charged, classified, and approved. The Directive distinguishes between compulsory and non-compulsory fees, permitting mandatory fees only for prescribed categories such as athletics and recreation, SAs, career services, health and counselling, academic support, safety, student records, and transit passes.

The Directive also establishes procedural safeguards including the requirement of an agreed-upon ancillary fee protocol between institutions and

SAs to govern changes to fee structures. It requires that any increase exceeding 20% of the total cost of an ancillary fee requires approval through a student referendum. The Directive further specifies that colleges should itemize ancillary fees by individual function rather than bundling multiple services into a single charge. While these procedures are in place, SAs have reported that power imbalances and annual student leadership transitions can contribute to gaps in transparency, including unclear fee rationales, allocations, and adjustments.

Ontario's current approach has also been shaped by the Student Choice Initiative (SCI), introduced in 2019. The SCI allowed students to opt out of fees deemed "non-essential," including SA fees and student services, while maintaining mandatory fees for services such as health care, athletics, and academic support. Although intended to increase student choice, the policy significantly threatened the financial stability of SAs. SAs reported increased administrative burdens associated with tracking opt-outs, managing service eligibility, and responding to confusion among students regarding the services available to them. Many organizations were concerned about having to reduce services or increase remaining fees to offset revenue losses, disproportionately affecting programs serving equity-deserving and marginalized students. Later that year, the SCI was struck down by the courts after it was determined that the provincial government had exceeded its authority over institutions. This history demonstrates the importance of pursuing transparency reforms that protect sustainable student services while avoiding the challenges created by the SCI.

More recently, the *Supporting Children and Students Act, 2025 (Bill 33)* introduced new legislative authority permitting the Lieutenant Governor in Council to make regulations governing the fees that publicly assisted institutions may charge students. While regulations have not yet been implemented, the legislation provides an opportunity to establish consistent provincial transparency standards without undermining SA autonomy. As demonstrated in the preceding analysis, Ontario policies have placed considerable emphasis on regulating which fees may be charged, but provides little direction on how fee information should be presented to students across the sector.

Policy Recommendations

Recommendation 1: Protect Student Association Autonomy in Ancillary Fee Administration

The Ministry should ensure that any reforms to ancillary fee transparency preserve the autonomy of democratically elected SAs to determine how student-administered fees are structured and allocated. SA autonomy allows associations to remain responsive to evolving student needs by adapting services and redirecting resources toward emerging priorities without unnecessary administrative barriers. Requirements should focus on improving the clarity and accessibility of fee information, rather than prescribing how SAs organize or allocate fees.

Recommendation 2: Develop a Standardized, Flexible Framework for Ancillary Fee Reporting

The Ministry should establish a standalone directive for ancillary fee reporting across Ontario colleges, separate from the *Tuition and Ancillary Fees Minister's Binding Policy Directive (2024),* recognizing the unique purpose and governance of ancillary fees. Grounded in user experience (UX) and service design principles, a common reporting format would improve transparency, accessibility, and comparability across institutions while preserving flexibility in how SAs deliver services.

CSA recommends the following requirements:

- Include plain-language descriptions of the services and supports funded by each fee on the same page as the costs (listing all services funded if bundled fee);
- Clearly identify the fee administrator, distinguishing between SA- and institution-administered fees;
- Display ancillary fees in both per-semester and cumulative annual amounts to support student financial planning;
- Where possible, use consistent terminology across institutions to improve comparability for students considering different programs or institutions;
- Publish consolidated ancillary fee information in an easily accessible document and proactively share it with students.

These requirements are intended to improve the organization and accessibility of existing fee information, rather than introduce additional administrative requirements or prescribe how SAs structure or allocate fees.

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Ontario Tech Student Union

One Size Fits None: *How Ontario's Student Aid Model Fails Commuter Students Outside Major Urban Centers*

By Anwoy Barua (he/him) and Dhanvin Ramesh (he/him)

Last August, a second-year Ontario Tech student in Bowmanville opened her OSAP funding summary and built a budget: tuition, books, food, and the commute to the university's north Oshawa campus.[1] Her tuition already includes a $160.34-per-semester U-Pass for Durham Region Transit, charged before she boards a single bus.[2] But local routes from Clarington are slow, so most mornings she rides a GO bus for the long leg of the trip, and GO's distance-based fare is hers to pay on top of a pass she never chose. By November, the transit line in her budget had spilled into the grocery line. OSAP did count her transportation: the same flat allowance assigns a student living ten minutes from a downtown Toronto campus. Yet OSAP itself recognizes cases like hers; a Request for Review process exists specifically for students whose commute exceeds an hour or relies on "exceptional transit costs" like GO Transit.[3] She has never heard of it.

That is the gap this article examines. Ontario's aid model technically includes transportation in its needs assessment, but a standardized allowance and a paperwork-heavy review fail to reflect the real, unequal transit costs facing commuter students outside major urban centers. That review is not a one-time fix, either: students who qualify must document their situation and reapply for it every year, an added administrative burden layered on top of the commute itself. The gap also runs along a rural-urban line in the other direction, OSAP offers a separate travel grant for students from rural and northern communities, but that grant carries its own navigation difficulties and, students report, still falls short of covering actual travel costs. The stakes are also rising. Under changes announced in February 2026, most provincial OSAP funding will arrive as repayable loans rather than grants for programs starting in August 2026, so every cost the model fails to count is now a cost students borrow.[4]

The Hidden Geography of Participation Costs

Ontario Tech makes the problem easy to see. The university sits in suburban north Oshawa, shares its campus area with Durham College, and serves a largely commuter student body whose catchment stretches across Durham Region and beyond.[5] Every full-time student pays for transit before OSAP enters the picture at all: the U-Pass is a mandatory ancillary fee bundled into tuition at Ontario Tech, Durham College, and Trent Universi-

1 "U-PASS for Post-Secondary Students," Durham Region Transit, accessed July 16, 2026, https://www.durhamregiontransit.com/en/fares-and-passes/u-pass.aspx.
2 Ministry of Colleges, Universities, Research Excellence and Security, "Ontario Investing $6.4 Billion to Support Postsecondary Sector's Long-Term Success and Sustainability," Ontario Newsroom, February 12, 2026, https://news.ontario.ca/en/release/1007034/ontario-investing-64-billion-to-support-postsecondary-sectors-long-term success-and-sustainability; "Learn About OSAP," Government of Ontario, accessed July 16, 2026, https://www.ontario.ca/page/learn-about-osap.
3 "Transit," Ontario Tech University, accessed July 16, 2026, https://ontariotechu.ca/campus-services/directions-transit/index.php

4 Ministry of Colleges, Universities, Research Excellence and Security, "Ontario Investing $6.4 Billion to Support Postsecondary Sector's Long-Term Success and Sustainability," Ontario Newsroom, February 12, 2026, https://news.ontario.ca/en/release/1007034/ontario-investing-64-billion-to-support-postsecondary-sectors-long-term success-and-sustainability; "Learn About OSAP," Government of Ontario, accessed July 16, 2026, https://www.ontario.ca/page/learn-about-osap..
5 "Transit," Ontario Tech University, accessed July 16, 2026, https://ontariotechu.ca/campus-services/directions-transit/index.php

ty Durham GTA, and it covers unlimited travel on DRT. Only DRT.[6]

That single limitation is where geography starts sorting students. Within DRT's network, the pass works as intended. But for students commuting from Northumberland County, the Peterborough area, or Toronto itself, the practical route runs through GO Transit, and GO prices its fares by distance: the farther a student lives from campus, the more each trip costs.[7] Ontario's One Fare program, launched in February 2024, was genuine progress. It removed the second charge when riders transfer between GO, DRT, the TTC, and other participating systems.[8] What it removed, though, was the transfer penalty, not the distance pricing underneath. A Toronto student pays the TTC's flat fare whether the ride is two stops or an hour across the city; a Durham-bound commuter's cost climbs with every kilometer.[9] Two students, the same program, the same OSAP transportation treatment, and very different bills. The cost of participating in post-secondary education is geography.

And the effect reaches past the budget. When cost scales with distance, it starts shaping decisions upstream: which courses to take, whether to come to campus at all, and, for some students, which institution to apply to in the first place. A program a student is genuinely excited about can lose to

6 Ontario Tech Student Union, "Do You Support Keeping the U-Pass? Vote in the Referendum on March 12–14," February 12, 2025, https://www.otsu.ca/latest/news/2025/02/12/do-you-support-keeping-the-u-pass; Durham Region Transit, "U-PASS for Post-Secondary Students."

7 "Fare Information," GO Transit (Metrolinx), accessed July 16, 2026, https://www.gotransit.com/en/ways-to pay/fare-information.

8 Metrolinx, "Ontario's One Fare Program," accessed July 16, 2026, https://www.metrolinx.com/en/projects-and programs/fare-integration/one-fare-program; Durham Region Transit, "Ontario Launching 'One Fare' to Save Transit Riders $1,600," news release, February 2024, https://www.durhamregiontransit.com/en/news/ontario launching-one-fare-to-save-transit-riders-1-600.aspx.

9 Toronto Transit Commission, "Ontario's One Fare Program," accessed July 16, 2026, https://www.ttc.ca/riding the-ttc/Updates/One-Fare-Program.

one reachable on a single fare, a cost paid before an OSAP application is ever filed.

Where the Aid Model Falls Short

On paper, OSAP's treatment of transportation is uniform. Day-to-day travel sits inside a standardized allowance in the needs assessment: one flat figure that draws no distinction between a student boarding one subway and a student chaining two transit systems across a region. Automatic top-ups exist only at the extremes. The Ontario Student Grant's Distance Component adds $500 per term, to a maximum of $1,500, but only when a student's permanent residence is 80 kilometers or more from the closest institution of the type they attend. The Return Travel Allowance adds up to $1,200, but only for single dependent students living more than 30 kilometers away from their parents' home. It provides no additional support for the commuter who stays home to save money.[10]

For everyone in between, one mechanism remains: the Request for Review to Adjust Local Travel. Its own criteria name our commuter. Students qualify if they face exceptional transit costs because they are "required to use multiple transit systems or non-municipal transit."[11] But qualifying is not receiving. The review is opt-in and largely invisible. It requires a signed letter itemizing weekly travel costs, a mapped calculation of the route's distance and time, a copy of the course schedule, sometimes

10 Ministry of Colleges and Universities, "Ontario Student Assistance Program (OSAP) and Indigenous Student Supports" (presentation, March 2023), 4–5, hosted by the Ontario Native Education Counselling Association, https://oneca.com/wp-content/uploads/2023/04/OSAP-101-and-Indigenous-Student-Supports_March-2023.pdf.

11 "2025–26 Request for Review: Adjust Local Travel in Study Period," Ontario Student Assistance Program, Ministry of Colleges, Universities, Research Excellence and Security, August 13, 2025, https://osap.gov.on.ca/prdosapconsum/groups/forms/documents/forms/pocont1_099682.pdf.

" When cost scales with distance, it starts shaping decisions: which courses to take, whether to come to campus at all, which institution to apply to..."

fare receipts, and submission through the financial aid office at least 40 days before the study period ends. Single independent students must also explain why they have not simply moved closer to campus.[12] OUSA's own research finds that students are generally unaware of such review processes existing.[13] These students are not excluded by rules. They are excluded from friction.

A Geographic Equity Problem

None of this is unique to one campus. Trent University Durham GTA shares the same Oshawa campus area, the same commuter base, and the same mandatory DRT-only pass.[14] Brock offers a useful contrast: its U-Pass provides access to Niagara Transit's inter-municipal network, connecting St. Catharines, Welland, Fort Erie, and Port Colborne, so a comparable ancillary fee corresponds to region-wide coverage in one case and single-system coverage in the other.[15] At Laurentian, northern distances produce travel costs well outside the range a southern allowance was designed around, and OUSA's *Rural and Northern Students* paper notes that provincial supports are generally calibrated to southern and urban student experiences.[16] OUSA's housing and transit work approaches the same question from another direction, observing that where transit coverage is limited or fragmented, the resulting costs are absorbed by students.[17]

The Distance Component's design illustrates how this plays out in the aid model. The grant is measured from a student's home to the closest institution of the type they attend, which means that across most of the Greater Toronto Area, where an institution is typically within 80 kilometres, few students meet the threshold.[18] Eligibility is automatic at 80 kilometres and absent at 79, with no scaled recognition between. Students in the 40-to-79-kilometre band, where multi-system commutes are most common and a flat allowance is least likely to reflect actual costs, fall outside both the automatic top-up and the flat allowance's assumptions. The threshold functions as a binary eligibility test rather than a graduated measure of need, which shapes how the funding formula accounts for the cost of participating in post-secondary education.

12 OSAP, "2025–26 Request for Review: Adjust Local Travel in Study Period."

13 Ambrose, Jodi, Emma Godin, Sabina Kapoor, and Staysha Kasunich, Policy Paper: Student Financial Aid. Toronto: Ontario Undergraduate Student Alliance, 2024.

14 Durham Region Transit, "U-PASS for Post-Secondary Students."

15 "Bus Pass." Brock Students' Union. Accessed September 8, 2026. https://www.brockbusu.ca/services/transit/.

16 Sneddon-Ghosal, Sayak, Brodie Norwich, Zarreen Brown, Emily Poirier and Ann Lei. Policy Paper: Rural & Northern Students. Toronto: Ontario Undergraduate Student Alliance, 2024.

17 Brown, Samantha, Catherine Dong, Julian Mollot-Hill, Katie Traynor, and Oghenetega Ubor. Policy Paper: Housing, Transit, & Community Development. Toronto: Ontario Undergraduate Student Alliance, 2023.

Recommendations

None of the following is a new ask. Each extends positions OUSA's member associations have already approved. These recommendations were developed and are supported by students with lived experience navigating these systems, and they build on the spirit of OUSA's own recommendations, while remaining specific to students paying for a DRT pass while needing to commute.

1. The provincial government should apply a geographic adjustment factor to OSAP's transportation and living allowances.

Ontario already does this elsewhere: the provincial childcare funding formula adjusts allocations through a geographic adjustment factor that accounts for regional differences in rent, utilities, and food.[19] OSAP should adopt the same logic, replacing a single provincial transportation figure with allowances that reflect regional transit systems and fare structures. These are the indirect

18 Ministry of Education, Ontario Child Care and Early Years Funding Guidelines (Toronto: Government of Ontario, August 2024), https://efis.fma.csc.gov.on.ca/faab/Child%20Care/Guidelines/EN/CWELCC%20Cost Based%20Funding%20Guideline%20-%2015%20Aug%202024.pdf.

19 Ibid.

costs of education that OUSA has long argued the needs assessment must count.

2. The provincial government should graduate the Distance Component below the 80-kilometre threshold.

A student at 60 kilometers faces real, distance-priced costs. Support should scale down through the 40-to 79-kilometre band rather than disappear at the line. Graduated recognition also keeps the reform anchored where the evidence is strongest, which is accurate cost counting, not a reopened debate over grants versus loans.

3. The provincial government should make the local travel review automatic where possible, and visible everywhere else.

OSAP already collects every applicant's home postal code and institution. It can flag likely multi-system commuters and either apply the adjustment by default or notify eligible students directly, with digital submission replacing the current letter-and-paperwork burden. This mirrors OUSA's standing calls for an accessible appeals platform within the OSAP portal and for proactive notification of the supports students already qualify for.[20]

These are administrative fixes with provincial precedent, and they are small next to the reforms now reshaping the financial aid model; reforms that grew out of a years-long push on institutional financial sustainability will shift a growing share of provincial aid from grants to loans.[21] In that system, every real cost OSAP declines to count is a cost a student borrows. A funding formula built around a single standardized figure was always going to fit some students poorly. For the commuter riding two systems toward a suburban campus, it does not fit at all.

20 Ambrose, Jodi, Emma Godin, Sabina Kapoor, and Staysha Kasunich, Policy Paper: Student Financial Aid. Toronto: Ontario Undergraduate Student Alliance, 2024.

21 Ministry of Colleges, Universities, Research Excellence and Security, "Ontario Investing $6.4 Billion"; "Learn About OSAP."

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Canadian Alliance of Student Associations

For A Truly Accessible Post-Secondary System, Students Need To Be *Granted* Financial Aid

By Ellen Yarr (she/her)

Despite long-term efforts from government, family background and socio-economic status remain the biggest indicators of post-secondary attainment. For example, a child with post-secondary educated parents is far more likely to attend post-secondary than a child whose parents did not attend post-secondary. Breaking a cycle of post-secondary non-completion, however, can have[1] significant effects on an individual's socio-economic outcomes. The completion of an education beyond high school, whether it be a college diploma, a bachelor's degree, or a post-graduate degree, consistently results in higher earnings, stronger economic resilience, and lower rates of [2] [3] unemployment for the diploma or degree-holder. Since post-secondary completion has a generational impact, breaking a family cycle of non-completion can lead to long-term economic boosts for generations to come.

Post-secondary education's economic value is widely recognized, and many governments make some effort to level the playing field of entry into post-secondary studies, effectively attempting to break the cycle of non-completion that can lead to generational poverty for some families. This effort often takes the form of student financial aid, which provides grants or loans to students to help them finance their post-secondary education. In Canada, the Canada Student Financial Aid (CSFA) program provides loans and grants on a needs-based basis to post-secondary students who may not otherwise be able to afford the costs associated with post-secondary completion. The program is a joint effort between participating provinces and the federal government, with the amount and type of aid received being highly dependent on the student's province of study.

While the vision of CSFA is to cover "the costs of tuition, living expenses, and more," gaps [4] remain for students, particularly as the cost of living remains unusually high. CASA's 2026 national survey of post-secondary students found that 3 in 4 students in Canada have taken on some kind of financial hardship in the past academic year: 38% have skipped meals to save money, 20% have used a food bank, and 8% have experienced homelessness. These financial [5] realities are reflected in the government's own analysis of the program that found that 36% of students still had unmet financial need beyond the program's current limits.[6]

Student financial challenges have become exacerbated by provincial cuts to student aid, particularly in Ontario as students grapple with the results of a major reversal in funding to the Ontario Student Aid Program (OSAP). In February of 2026, the Ontario government announced that the propor-

1 In OECD countries: OECD, OECD "Skills Outlook 2025: Building the Skills of the 21st Century for All," 9 December 2025, https://doi.org/10.1787/26163cd3-en.

2 Statistics Canada, "Employment income statistics by highest level of education: Canada, provinces and territories, census divisions and census subdivisions," October 4, 2023, https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810041101

3 Ontario Confederation of University Faculty Associations, "CBC Asks: Is University Still Worth it? We Answered," September 7, 2024, https://ocufa.on.ca/cbc-asks-is-university-still-worth-it/.

4 Employment and Social Development Canada, "Canada Student Financial Assistance Program annual report 2023 to 2024," https://www.canada.ca/en/employment-social-development/programs/canada-student-loans-grants/reports/csfa-annual-2023-2024.html.

5 Canadian Alliance of Student Associations and Abacus Data 2026 Survey Results, Unpublished.

6 Government of Canada. "Regulations Amending the Canada Student Financial Assistance Regulations: SOR/2024-146." Canada Gazette, 158 (14). June 21, 2024. https://canadagazette.gc.ca/rp-pr/p2/2024/2024-07-03/html/sor-dors146-eng.html.

tion of aid provided as grants would be changed from 85% down to 25%, meaning more students in Ontario would be taking on student debt in order to complete their post-secondary education. These changes came into effect August 1st.[7]

OUSA's own survey of post-secondary students, conducted far before these cuts in 2022, found that almost 80% of students across OUSA's member schools were already worried about the financing of their post-secondary education through OSAP. More cuts to this program have the[8] potential to push the lowest-income students in Ontario into post-secondary non-completion; a decision that may continue to exacerbate this generational cycle.

With these cuts to a major system of financial aid in Canada affecting thousands of students, the question of how the federal government should be stepping up to support an accessible post-secondary system across the country arises. The federal system of student aid finds itself at a crossroads. Since the COVID-19 pandemic, it has faced year after year of temporary extensions, leaving students in the dark about critical funding that can make-or-break a student's chances at post-secondary completion. How should the federal government respond to these cuts, and what does a thriving federal system of student aid look like?

A Quick History Lesson

Considering that education remains a constitutionally provincial jurisdiction, Canada Student Financial Aid has always been a collaborative effort between the federal and provincial governments, although the share of responsibilities has shifted significantly towards the federal government over the course of the program's life.[9]

In the past, Ontario's student aid system has led by example.

The early 2000s and into the 2010s in particular saw a series of policies passed that aimed to make post-secondary education more accessible for students from low-income families. Many of these policies were successful in increasing low-income student enrolment.

- In 2007, the Ontario government created the Ontario First Generation Student Bursary. Today, this bursary ranges from 1500 to 3000 dollars.[10]
- In 2012, the Ontario government created the 30% off Ontario Tuition Grant, which was eligible for students with a family income of 160,000 or less.[11]
- The most significant policy change for Ontario came in 2017, when the government implemented a 'Targeted Free Tuition' program, which the provincial government at the time estimated would provide free tuition to approximately 210,000 low-income students and increase grants for students from middle to low-income students attending post-secondary in Ontario.[12]

Through these incremental policy changes, Ontario has, in the past, secured itself a reputation as "one of the more favourable environments in Canada for supporting the postsecondary education of its

7 Alex Arsenych, "Doug Ford's OSAP changes will be in effect Aug. 1. How is it going to impact you?" CP24, July 20, 2026, https://www.cp24.com/local/toronto/2026/07/20/doug-fords-osap-changes-will-be-in-effect-on-aug-1-how-is-it going-to-impact-you/.

8 Ontario Undergraduate Student Alliance, "New Research Report: OUSA Publishes Data on Student Affordability," March 13, 2025, https://www.ousa.ca/pr_ouss_2022_affordability.

9 Alex Usher, " Student Aid in Canada: the Long View," Higher Education Strategy Associates, February 4, 2025, https://higheredstrategy.com/student-aid-in-canada-the-long-view/.

10 Government of Ontario, "Ontario First Generation Bursary," https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/POCONT1_066879.

11 Reuben Ford, Taylor Shek-Wai Hui and Cam Nguyen, "Postsecondary Participation and Household Income" Higher Education Quality Council of Ontario, 2019, https://heqco.ca/wp-content/uploads/2020/02/Formatted-SRDC-PSE-Access-and-Income.pdf.

12 Government of Ontario, "Free Tuition for Hundreds of Thousands of Ontario Students," March 29, 2017, https://news.ontario.ca/en/release/44149/free-tuition-for-hundreds-of-thousands-of-ontario-students.

> *"...every dollar invested in student aid returns about $1.64 in benefits to society."*

high school graduates from lower-income families." Indeed, in 2015, Ontario saw the[13] highest rates of post-secondary attendance from students from the lowest-income families.[14]

On the federal level, the government appeared to follow Ontario's lead on progressive student aid policies and began to shift towards a more grant-based system of aid. Part of this move away from loans came in 2023 with the removal of interest on Canada Student Loans. While this change clearly benefits students who have already borrowed from the government by lowering their debt when they graduate, it also increases access to post-secondary for low-income students and other underserved groups who see the accumulation of significant debt as a roadblock to post-secondary completion.

Lessons Learned

Ontario's past systems of targeted grants as student aid earned the province a reputation as a progressive hub for an accessible post-secondary education. A reversal of this system is inadvisable, as a student financial aid system predicated almost entirely on loans does little to benefit students coming from the lowest-income families. As briefly mentioned earlier, low-income students are more likely to be debt averse than their high-income peers. Indeed, debt aversion is actually increased amongst most underserved groups. Low-income individuals, Indigenous peoples, racial minorities, and even women have been found to be more debt-averse than other demographics. These groups are thus less likely to see significant student debt as[15] [16] [17] a worthwhile investment, and more likely to see it as a reason to not pursue a post-secondary education. Predicating a student aid system on loans, and loans that increase with interest, will only further cement these underserved groups into cycles of generational post-secondary non-completion, leading to decreased economic gains and more reliance on government social support.

On the other hand, while a student aid system that operates primarily on non-repayable grants constitutes a significant investment from the government, there are long-term returns on this investment for both government and society at large. The Government of Canada's own 2025 Regulatory Impact Analysis found that, at its current levels, investments in the Canada Student Financial Assistance program would generate approximately $1.76 billion in benefits, compared with $1.07 billion in costs, resulting in approximately $687 million in net benefits to Canadians over 10 years. In other words, every dollar invested in student aid returns about $1.64 in benefits to society.[18]

These benefits to society would be in the form of increased tax output, economic gains from new business, and a more resilient workforce. Not even counted in the data above would be a decreased social spending on government support for gradu-

13 Reuben Ford, Taylor Shek-Wai Hui and Cam Nguyen, "Postsecondary Participation and Household Income" Higher Education Quality Council of Ontario, 2019, https://heqco.ca/wp-content/uploads/2020/02/Formatted-SRDC-PSE-Access-and-Income.pdf.

14 Reuben Ford, Taylor Shek-Wai Hui and Cam Nguyen, "Postsecondary Participation and Household Income" Higher Education Quality Council of Ontario, 2019, https://heqco.ca/wp-content/uploads/2020/02/Formatted-SRDC-PSE-Access-and-Income.pdf.

15 Melanie G. Long, "The Relationship between Debt Aversion and College Enrollment by Gender, Race, and Ethnicity: A Propensity Scoring Approach," Studies in Higher Education vol 47, no.9, 2019, 1808–26, https://www.tandfonline.com/doi/full/10.1080/03075079.2021.1968367.

16 Claire Callender, " Fear of debt really is deterring the poorest from university," July 6, 2017, Wonkhe, https://wonkhe.com/blogs/comment-fear-of-debt-is-deterring-the-poorest-from-university.

17 Assembly of First Nations, "BC First Nations Post-Secondary Students Fact Sheet," https://ps-ementoringbc-2023.sites.olt.ubc.ca/files/2026/01/PSE-Students-Fact-sheet-2025.pdf.

18 Government of Canada. "Regulations Amending the Canada Student Financial Assistance Regulations: SOR/2024-146." Canada Gazette, 158 (14). June 21, 2024. https://canadagazette.gc.ca/rp-pr/p2/2024/2024-07-03/html/sor-dors146-eng.html

ates who are earning more and thus less likely to need this support.

While the federal government considers the future direction of federal student financial aid, these benefits to students, government, and society at large should be considered. The federal government should take the lead on implementing a student aid system that looks towards breaking ongoing cycles of post-secondary non-completion.

From CASA's perspective, this effort from the federal government should take the following steps to ensure post-secondary education in Canada stays true to its goal of removing barriers for students.

1. ***Keep Canada Student Loans interest-free****, ensuring that the decision to enter post-secondary is based on academic ability, and not on ability to pay back loans.*

2. ***Permanently fund the Canada Student Financial Aid program****, ensuring predictability in funding for students.*

3. ***Increase funding levels from $4200 to $5000/a month for grants and from $300 to $360/week for loans****, addressing unmet needs and gaps in funding.*

This proposed federal model of steady, sustainable, and primarily grant-based funding should be reflected in provincial student aid funding, with all governments in Canada working together to promote the value of post-secondary to both students and the Canadian economy.

These policy changes would ultimately make the decision to attend post-secondary not one of access to funds, but of ability and talent, paving the way for a productive and self-reliant Canada that is ready to pass down the privilege of post-secondary to the next generation.

Ellen Yarr (she/her) is the Policy and Research Analyst at the Canadian Alliance of Student Associations. Originally from Prince Edward Island, she graduated from Dalhousie University in 2023 with a degree in Law, Justice, and Society, and earned her Master's from Carleton University in Law and Legal Studies in 2025. Throughout both of her degrees, Ellen took a particular interest in political policy, analyzing gaps in policy that affected underserved groups in Canada. She is passionate about the value of post-secondary education in Canada and the increased accessibility and affordability of a quality post-secondary education for all students in Canada.

The Cost Of Being a Student: *When Living Expenses Affect Well-Being*

By Julie Porrot (she/her) and Selena Norman (she/her)

Financial insecurity is becoming increasingly common among post-secondary students in Canada. According to a 2024 TD Bank Group survey, 65% of students describe themselves as financially unstable, and 45% say they are unable to consistently cover basic needs such as food and housing.[1] The impact of financial insecurity extends beyond meeting basic expenses. Over one-third of students report comparing their financial situation to others, and many say they feel inadequate around peers who appear to be more financially secure.[2]

Rising housing costs, inflation, tuition fees, and changes to student financial assistance programs have all contributed to growing financial pressure. For many students, post-secondary education is no longer only about academic goals. It also involves constant budgeting and financial decision-making that affects daily life, including housing, food, and social activities.

Everyday Life Under Financial Pressure

These pressures show up in students' daily lives across Ontario. The following composite examples are based on recurring experiences and themes shared by students through our work and annual Needs Assessment at the Centre for Innovation in Campus Mental Health (CICMH). They are intended to illustrate common financial pressures faced by post-secondary students and do not represent individual students.

1 TD Bank Group, "Nearly Half of Canadian Students Are Unable to Adequately Cover Costs of Post-Secondary Education: TD Survey," TD Stories, August 27, 2024, https://stories.td.com/ca/en/news/2024-08-27-nearly-half-of-canadian-students-are-unable-to-adequately-co.

2 TD Bank Group, "Nearly Half of Canadian Students Are Unable."

Liam is a third-year student who lives with his parents and commutes to campus. He works part-time to help cover transportation, textbooks, and social activities, while also saving for future student loan payments. Even without paying rent, he must carefully track his spending each month.

Kaya is a second-year international student living off-campus with roommates. She works part-time within the limits of her study permit while paying rent, groceries, and tuition. Her budget has little financial flexibility, and unexpected costs can create financial stress.

Rising Costs And Coping Strategies

Beyond tuition, students face many living expenses. These include housing, groceries, transportation, and academic materials such as textbooks and required software. In recent years, rising food prices and the increasing cost of everyday essentials have further strained student budgets. Since the COVID-19 pandemic, the cost of everyday essentials has increased significantly. Between 2020 and 2026, prices in Canada rose by nearly 27%, meaning that groceries, rent, transportation, and other necessities cost much more than they did just a few years ago.[3] Housing typically represents the biggest bill for students living off campus.[4] This leaves less financial flexibility for other needs, including activities that contribute to students' overall well-being.

3 Philip Cross, "Bank of Canada Unapologetic About Inflation Miss," Financial Post, June 24, 2026, https://financialpost.com/opinion/philip-cross-bank-of-canada-unapologetic-about-inflation-miss.

4 University of Waterloo, "Living Costs and Housing," Future Graduate Students, last accessed July 6, 2026, https://uwaterloo.ca/future-graduate-students/funding/living-costs-and-housing.

Social connection, recreation and opportunities to participate in campus and community life are important parts of the post-secondary experience and can support belonging, stress management, and mental health.[5] However, when students are managing financial pressures, they may feel forced to reduce or avoid activities such as eating out with friends, attending concerts or campus events, going to the movies, or participating in other social activities because of cost concerns.

To manage these expenses, many students rely on part-time or full-time employment during the academic year. Students who face greater financial pressures, including those from lower-income households, international students, and students who are financially independent from their families, may be more likely to work while completing their studies.[6] [7] Changes in the availability, adequacy, or accessibility of student financial assistance can further increase reliance on employment as students seek to cover tuition, housing, food, transportation, and other essential costs. While employment can provide essential financial support, working long hours can reduce the time available for studying, rest, and campus involvement. Research indicates that students working over 20 hours per week tend to experience lower academic achievement.[8] This creates a hard choice between earning money and academic success.

When Financial Stress Affects Mental Health

Mental health and finances are deeply intertwined, especially in post-secondary where students have many competing priorities and interests that require attention, time, and energy. Balancing all of that can be challenging. Over the past few years, the cost of living and higher-than-ever inflation rates have taken a physical, emotional, and mental toll on students.[9]

According to the Canadian Alliance of Student Associations, to successfully participate in post-secondary education, students must take various cost-cutting measures such as skipping meals, purchasing lower-cost food options, using food banks and campus meal programs, not purchasing textbooks/classroom materials, missing class for work, and more.[10] Despite strategies employed to reduce financial stress, many students still experience basic needs insecurity (BNI), a term used to describe insecurity related to housing, food, safety, and water.[11] Experiencing BNI (or some elements of it) can lead to a multitude of issues, such as difficulty concentrating and completing coursework, increased likelihood of dropping out, burnout, stress, restricted campus engagement, anxiety,

5 Jacob M. Eubank and James M. DeVita, "Building Sense of Belonging through Informal Recreation Participation," SCHOLE: A Journal of Leisure Studies and Recreation Education 39, no. 1 (2024): 18–31, https://doi.org/10.1080/1937156X.2023.2166434.

6 Chitra K. Menon, "Is Canada Still Worth It? International Students Struggle Amid Rising Costs, Housing Shortages and Policy Shifts," Canadian Immigrant, June 27, 2025, https://canadianimmigrant.ca/education/is-canada-still-worth-it-international-students-struggle-amid-rising-costs-housing-shortages-and-policy-shifts

7 Marc Frenette, "Why Are Youth from Lower-Income Families Less Likely to Attend University? Evidence from Academic Abilities, Parental Influences, and Financial Constraints," Analytical Studies Branch Research Paper Series, no. 295 (Ottawa, ON: Statistics Canada, 2007), 5, https://www150.statcan.gc.ca/n1/pub/11f0019m/11f0019m2007295-eng.pdf

8 Gary R. Pike, George D. Kuh, and Ryan C. Massa-McKinley, "First-Year Students' Employment, Engagement, and Academic Achievement: Untangling the Relationship between Work and Grades," Journal of Student Affairs Research and Practice 45, no. 4 (2008): 560, https://doi.org/10.2202/1949-6605.2011.

9 Trevor Potts, Alex Nguyen, and Hannah Hunter, Walking the Tightrope: Students Struggle for Balance in Canada's Precarious Post-Secondary Landscape, report (Ottawa, ON: Canadian Alliance of Student Associations, 2024), 2, https://assets.nationbuilder.com/casaacae/pages/4311/attachments/original/1742393499/Research_Report_-_PSE_Students_Struggle.pdf?1742393499.

10 Potts, Nguyen, and Hunter, Walking the Tightrope, 4.

11 Mary K. Robbins, Marsha Spence, and Elizabeth A. Steeves, "A Cross Sectional Assessment of Basic Needs Insecurity Prevalence and Associated Factors Among College Students Enrolled at a Large, Public University in the Southeastern U.S.," BMC Public Health 22 (2022): article 419, https://doi.org/10.1186/s12889-022-12817-6.

"Mental health and finances are deeply intertwined, especially in post-secondary where students have many competing priorities..."

increased substance use, poorer academic outcomes, and more.[12] [13] [14] [15] Individuals dealing with financial stress are two times more likely to report poor overall health, and four times more likely to suffer from illnesses such as headaches, troubled sleeping, and more.[16]

Financial insecurity can also disproportionately affect students who face systemic barriers, including students from low-income households and Black, Indigenous, and people of colour (BIPOC). Limited family financial support, lower household wealth, discrimination, and unequal access to employment and housing can compound financial pressures.[17] These overlapping challenges can contribute to stress, isolation, reduced campus participation, and poorer mental health, highlighting that financial insecurity is not simply an individual budgeting issue.[18]

Research indicates that over 90% of post-secondary students experience financial stress.[19] Given the challenge of maintaining work-life harmony, burnout is a likely outcome during this demanding period of their lives. Loneliness is also interconnected with burnout and financial stress. Students experiencing financial stress often feel shame about financial precarity, which can make social relationships difficult and lead to isolation from peers.[20] Persistent social isolation, due to shame, embarrassment, or the cost of socializing, limits one's support network and increases burnout vulnerability.[21]

Financial concerns are one of the most cited sources of stress among Ontario post-secondary students outside of academics.[22] When asked about life post-graduation, students frequently mention financial security as one of their biggest hopes and concerns, alongside managing debt and the cost of living.[23] This type of response indicates that financial insecurity and its intersection with mental health is a persisting issue that will follow students beyond their time at post-secondary institutions.

Recommendations and How To Support Students

To turn ideas into action, post-secondary institutions across Ontario are already creating practical solutions. Some have implemented workshops, services, and programs to build financial resilience and support student well-being. Consider the recommendations below:

1. Enhance financial literacy programs and support [24]

Programs can include topics such as budgeting, personal finance, and information sessions on student loans. Ensure ongoing opportunities for financial education and support are available to students throughout their academic journey. Some institu-

12 Robbins, Spence, and Steeves, "A Cross Sectional Assessment," 419.

13 Danielle R. Adams, Steven A. Meyers, and Rinad S. Beidas, "The Relationship Between Financial Strain, Perceived Stress, Psychological Symptoms, and Academic and Social Integration in Undergraduate Students," Journal of American College Health 64, no. 5 (2016): 362, https://doi.org/10.1080/07448481.2016.1154559.

14 Marja E. Holm et al., "Identifying Vulnerable Groups in Academic Burnout Among Higher Education Students: Lifestyle and Sociodemographic Characteristic," BMC Public Health 26 (2026): article 826, https://doi.org/10.1186/s12889-026-26486-2.

15 Yeshambel T. Nigatu et al., "The Association of Frequency of Worry About Financial Debt With Substance Use Among Adults in Ontario, Canada," Substance Use & Misuse 59, no. 8 (2024): 1190. https://doi.org/10.1080/10826084.2024.2330902.

16 Financial Consumer Agency of Canada, "Financial Stress and Its Impacts," Government of Canada, modified September 23, 2025, https://www.canada.ca/en/financial-consumer-agency/services/financial-wellness-work/stress-impacts.html.

17 Krista M. Soria, Bonnie Horgos, and Justina D. Shenouda, "Disparities in College Students' Financial Hardships during the COVID-19 Pandemic," Journal of Student Affairs Research and Practice 60, no. 1 (2023): 31-48, https://doi.org/10.1080/19496591.2022.2046597.

18 Lei Chai, Cheng Chow, and Zhuofei Lu, "Racial/ethnic Variations in the Association Between Financial Strain and Well-Being: Evidence from the United Kingdom Household Longitudinal Survey," Applied Research in Quality of Life 20, n. 5 (2025): 2049-2077, https://doi.org/10.1007/s11482-025-10502-5.

19 TD Bank Group, "Back-to-School Adds Extra Financial Stress to Students, TD Survey Finds," TD Stories, August 26, 2025, https://stories.td.com/ca/en/news/2025-08-26-back-to-school-adds-extra-financial-stress-to-students-2c-td-s.

20 Matthew James Fagan et al., "Lonely but Not Alone: Examining Correlates of Loneliness among Canadian Post-Secondary Students," Journal of American College Health 73, no. 2 (2025): 782, https://doi.org/10.1080/07448481.2023.2245496.

21 Kiffer G. Card et al., "Loneliness and Social Support as Key Contributors to Burnout Among Canadians Workers in the Third Wave of the COVID-19 Pandemic: A Cross-Sectional Study," Journal of Occupational Health 64, no. 1 (2022): article e12360, https://doi.org/10.1002/1348-9585.12360.

22 Smart Serve Ontario, DrinkSmart 2025 Campus Pulse Survey (Toronto: Smart Serve Ontario, 2025), last accessed July 7, 2026, https://drinksmart.ca/2025-report/.

23 Smart Serve Ontario, DrinkSmart 2025 Campus Pulse Survey.

24 Centre for Innovation in Campus Mental Health. "Financial Vulnerability." Centre for Innovation in Campus Mental Health. March 26, 2025. https://campusmentalhealth.ca/toolkits/international-students/financial-vulnerability/.

tions, for example, provide financial literacy workshops and tools during orientation and throughout the year to support student budgeting.[25] [26] [27] [28]

2. Embed financial conversations into all aspects of student support[29]

Conversations about financials and financial literacy can be woven into many aspects of student life including housing, food insecurity, and mental health. Some institutions, for example, have set up food programming or emergency housing funds to support students.[30] [31] [32]

3. Ensure students have access to financial resources and financial professionals in case of emergencies[33]

Offer ongoing support and resources, including access to financial professionals and emergency bursaries, to ensure students have the necessary tools to make informed financial decisions.

25 Sweeney, Declan. "Financial Goal Setting 101: A Guide for Mcmaster Students." Student Success Centre | McMaster University, January 28, 2026. https://studentsuccess.mcmaster.ca/financial-goal-setting-101/.

26 Ontario Tech University. "Financial Literacy Workshops." Student Awards and Financial Aid. Accessed August 11, 2026. https://safa.ontariotechu.ca/resources/financial-literacy-workshops.php.

27 University of Waterloo. "Cost Calculator: Undergraduate Programs: University of Waterloo." Undergraduate Programs | University of Waterloo, July 23, 2025. https://uwaterloo.ca/future-students/financing/cost-calculator.

28 University of Toronto Students' Union. "Tax Clinics - Utsu - University of Toronto Students' Union." UTSU, May 7, 2026. https://www.utsu.ca/tax/.

29 Centre for Innovation in Campus Mental Health. "Financial Vulnerability." Centre for Innovation in Campus Mental Health. March 26, 2025. https://campusmentalhealth.ca/toolkits/international-students/financial-vulnerability/.

30 Trent University. "Emergency Housing Fund." Emergency Housing Fund - Housing - Trent University. Accessed August 11, 2026. https://www.trentu.ca/housing/campus-housing/emergency-housing-fund.

31 University of Guelph. "Healthy Campus: Food Security." University of Guelph. Accessed August 11, 2026. https://www.uoguelph.ca/healthy-campus/food-security.

32 York Federation of Students. "Good Food Box." yfs. Accessed August 11, 2026. https://www.yfs.ca/good-food-box.

33 Centre for Innovation in Campus Mental Health. "Financial Vulnerability." Centre for Innovation in Campus Mental Health. March 26, 2025. https://campusmentalhealth.ca/toolkits/international-students/financial-vulnerability/.

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No Vacancy:
The Rising Cost of Student Housing in Ontario

By Cailyn Ammendolia (she/her)

Introduction

The rising cost of post-secondary education in Ontario goes beyond just the typical tuition and academic expenses. Housing has increasingly become one of the largest financial barriers affecting students' abilities to access and complete their education.[1] As rental prices increase, affordable housing availability decreases, and populations continue to grow, leaving many students in a position where they have to make a difficult decision between housing stability, academic success, and their basic needs.[2]

Although the student housing crisis affects many across Ontario, these challenges are not experienced equally amongst all students. Access to safe and affordable housing can be shaped by a plethora of factors, including race, income, disability, their status of citizenship, geography, and even family responsibilities.[3] Certain students, including international students, Indigenous students, students with disabilities, and students from low-income households, may face additional barriers when trying to access and secure safe and affordable housing.[4]

Addressing student housing is therefore an issue of accessibility, affordability, and equity.[5] When students cannot access safe and affordable housing, their ability to pursue and succeed in post-secondary education is put at risk. This is not because they lack the ability or ambition to succeed, but because they are navigating a system that creates barriers to educational success, making it more difficult, and in some cases, impossible.

The Rising Cost Of Student Housing In Ontario

Over the last decade, Ontario has experienced significant increases in rental costs, which have created more intense financial pressures for post-secondary students who often are reliant on income that is limited, such as financial aid, part-time employment, or even family support.[6] Students have to navigate these increases while also paying for their academic commitments like textbooks, transportation, and other expenses associated with being a student.[7]

According to the Canadian Foundation for Economic Education (CFEE), in Ontario, the average cost for undergraduate tuition alone is roughly $8,958.[8] Additionally, the Canadian Alliance of Stu-

1 "Evaluation of Canada Student Loan Program," Government of Canada, October 2, 2025, https://www.canada.ca/en/employment-social-development/corporate/reports/evaluations/2021-student-loans-evaluation.html.

2 "OECD Economic Surveys: Canada 2025." OECD, 2025. https://doi.org/10.1787/28f9e02c-en; Mohammed Berrada, "The fragile state of student housing," University Affairs, November 11, 2024 https://universityaffairs.ca/features/the-fragile-state-of-student-housing/.

3 "Policy on human rights and rental housing." Ontario Human Rights Commission. Accessed July 17, 2026. https://www.ohrc.on.ca/en/policy-human-rights-and-rental-housing.

4 "Housing international students: Housing suitability across municipalities." Economic and Social Reports, Statistics Canada, May 22, 2024, https://www150.statcan.gc.ca/n1/en/pub/36-28-0001/2024005/article/00001-eng.pdf?st=T8w-R4%20WZ

5 "Policy on human rights and rental housing." Ontario Human Rights Commission. Accessed July 17, 2026. https://www.ohrc.on.ca/en/policy-human-rights-and-rental-housing; "Community housing renewal strategy, 2019 | ontario.ca." Government of Ontario, April 17, 2019, https://www.ontario.ca/page/community-housing-renewal-strategy-2019.

6 Lilly Battista, "Rent Prices Increase in Ontario: Understanding the Causes." Insurance About You, April 30, 2026, https://isure.ca/inews/rent-prices-increase-in-ontario/; "Canada Student Grant for Part-Time Students," Government of Canada, accessed July 17, 2026, https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/part-time; Jordan Fleguel, "'There's a real crushing effect': Number of renters in Ontario rising alongside costs, housing index says," CTV News, June 20, 2023, https://www.ctvnews.ca/toronto/article/theres-a-real-crushing-effect-number-of-renters-in-ontario-rising-alongside-costs-housing-index-says/

7 Post-Secondary Costs More Than Tuition: What a Year Will Really Cost You." Canadian Foundation for Economic Education, April 13, 2026, https://cfee.org/post-secondary-costs-more-than-tuition-what-a-year-will-really-cost-you/.

8 Ibid.

dent Associations (CASA) has found that 49% of Canadians did not pursue post-secondary education due to its high costs, while 61% of graduates said they struggled to afford their educational expenses, demonstrating the intense financial demand that post-secondary students experience.[9]

A big part of what is contributing to the housing crisis right now is the imbalance between the demand for housing and the affordable housing supply available.[10] Many universities across Ontario have experienced significant enrollment growth, without mirrored growth of housing, especially affordable housing.[11] The Waterloo Region is an example of how student population growth has put pressure on local housing markets. As one of Canada's largest university communities, the City of Waterloo has experienced increased demand for rental units due to there being three different higher educational institutions drawing in students from across Canada and the world: the University of Waterloo, Conestoga College, and Wilfred Laurier University.[12] Students in this area often face discrepancies, battling high rental prices, limited housing availability, and the housing market.[13] According to the City of Waterloo, from 2008 to 2024, house sales prices have increased by roughly 212%, and a 91% increase in average market rent.[14]

These pressures are not unique to the City of Waterloo. Toronto provides an insightful comparison because, like Waterloo, it is home to multiple post-secondary institutions and has a large student population that is consistently competing for housing within an already expensive rental market.

9 Canadian Alliance of Student Associations. 2025. "The Value of Post-Secondary Education in Canada." 2025 Survey Report, 35. https://assets.nationbuilder.com/casaacae/pages/4874/attachments/original/1755533416/CASA_2 025_report.pdf?1755533416.

10 "OECD Economic Surveys: Canada 2025." OECD, 2025. https://doi.org/10.1787/28f9e02c-en; Mohammed Berrada, "The fragile state of student housing," University Affairs, November 11, 2024 https://universityaffairs.ca/features/the-fragile-state-of-student-housing/.

11 Ibid.

12 "Housing Needs Assessment," City of Waterloo, 2026, p. 37, https://www.bing.com/search?q=chat+gpt&gs_lcrp=EgRlZGdlKgYIAhBFGDsyBggAEEUYOzI GCAEQABhAMgYIAhBFGDsyBggDEEUYOzIGCAQQRRg8MgYIBRBFGDwyBggGEEUYP DIGCAcQRRg8MgYICBBFGDwyCAgJEOkHGPIHMggIChDpBxj8VdIBCDE3NTBqMGo3qA IAsAIA&FORM=ANAB01&adppc=EDGEINJP&PC=EDGEINJP.

13 Ibid, p. 29.

14 Ibid, p. 97.

Students in Toronto face some of the highest rental costs in the province and also may be required to compromise on affordability, location, or housing quality.[15] According to the Toronto Regional Real Estate Board, the average cost of renting a one-bedroom apartment in 2026 was approximately $2,256 a month.[16]

Due to the high prices of housing, the financial reality of students is shifting, and the way students use their money is changing. For many students, getting reliable housing at a reasonable price is no longer predictable step by step. This can be seen through many student testimonies throughout the province, showing that there is low inventory and high rental prices. Specifically, Gaurav Mishra, a student living in the City of Waterloo noted on CTV News in 2023, described the stress of having to find housing. Mishra said that they have encountered listings where students are expected to share bedrooms for $600 a month, or rent basements for $700 to $800 a month.[17] It's become a significant barrier that has continued to influence where students are choosing to study, whether they can continue in school, and whether the price reflects the quality of their overall student experience. [18]

Housing Insecurity and Student Success

The consequences of housing insecurity go beyond just financial strain. The stress of having to find and later maintain stable housing can also affect many aspects of the student's life like their academic performance, mental health, and overallwell-being.[19]

15 Taylor Lucas, "These are the cheapest & most expensive cities to rent in Ontario," Curiocity, 2024 https://curiocity.com/cheapest-most-expensive-rent-ontario/.

16 "Rental Market Report – TRREB." Toronto Regional Real Estate Board, May 21, 2026. https://trreb.ca/market-data/rental-market-report/.

17 CTV News, "'I'm unable to find anything': Waterloo Region students struggle to secure housing as fall semester inches closer," CTV News, August 21, 2023, https://www.ctvnews.ca/kitchener/article/im-unable-to-find-anything-waterloo-region-students-str uggle-to-secure-housing-as-fall-semester-inches-closer/.

18 Luisa Sotomayor, Derya Tarhan, Marcelo Vieta, Shelagh McCartney, and Aida Mas. "When students are house-poor: Urban universities, student marginality, and the hidden curriculum of student housing, Cities." ScienceDirect, 2022. https://doi.org/10.1016/j.cities.2022.103572.

19 Ibid.

> *"When students are focused on keeping a roof over their heads, academic success becomes much harder to achieve."*

When a large portion of the student's income goes towards rent, they often have less money available for essential expenses like groceries, transportation, textbooks, and other course materials, leading to many students being forced to make difficult decisions that can impact their overall academic success.[20] Some students decide to take on additional work hours to afford rent, which leaves them with less time to study, complete assignments, or participate in extracurricular or campus life activities.[21] Other students choose to live further away from campus because rent is more affordable, which often leads to longer commutes, higher transportation costs, and less time to focus on their education.[22] As time moves, these challenges can make it increasingly difficult for students to fully engage with their university life and the experiences that come with it, and can ultimately affect their ability to achieve their academic goals.

Precarious housing can also seep into a student's life and impact their mental health. Housing insecurity is a very uncertain situation to be in, and finding a place to live can be combated with worrying about future rent increases and potentially living in housing that is inadequate, creating additional stress during an already demanding period of the student's life.[23] When students are focused on keeping a roof over their heads, academic success becomes much harder to achieve.

Housing Is Not Experienced Equally

Although many students have felt the rising costs of housing, there are certain groups of students that face additional barriers which make it even more difficult to find safe and affordable housing.[24] International students are one major example. Many international students come to Canada without any credit history or previous rental experience, which puts them at a disadvantage to secure housing in such a competitive market.[25] It is common for many international students to be unfamiliar with provincial tenant protections, making them vulnerable to rental scams and exploitative leasing practices.[26]

Indigenous students often relocate from rural and/or remote communities to complete their post-secondary education. Moving away from family, community, and other support networks can create more challenges on a financial and social level, while also affecting how the Indigenous student is feeling.[27] So access to culturally appropriate housing and support services can also influence a

20 Ibid.

21 Canadian Alliance of Student Associations. 2025. "The Value of Post-Secondary Education in Canada." 2025 Survey Report, pp 24-25. https://assets.nationbuilder.com/casaacae/pages/4874/attachments/original/1755533416/CASA_2 025_report.pdf?1755533416.

22 Tina Murtagh, "The Growing Popularity of Off-Campus Living: Exploring the Trend." Honor Society, 2023, https://www.honorsociety.org/articles/growing-popularity-campus-living-exploring-trend.

23 Luisa Sotomayor, Derya Tarhan, Marcelo Vieta, Shelagh McCartney, and Aida Mas. "When students are house-poor: Urban universities, student marginality, and the hidden curriculum of student housing, Cities." ScienceDirect, 2022. https://doi.org/10.1016/j.cities.2022.103572; "Lack of affordable housing affects student mental health, promotes social hierarchies." York University, 2022, https://news.yorku.ca/2022/02/11/lack-of-affordable-housing-affects-student-mental-health-prom otes-social-h

24 Canadian Alliance of Student Associations. 2025. "The Value of Post-Secondary Education in Canada." 2025 Survey Report, pp 27-29. https://assets.nationbuilder.com/casaacae/pages/4874/attachments/original/1755533416/CASA_2 025_report.pdf?1755533416.

25 Government of Canada, accessed July 17, 2026, https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/part-time

26 "International Students at the Intersection of Housing and Higher Education in Canada: a Scoping Review." Government of Canada, 2025 https://sshrc-crsh.canada.ca/en/research-in-action/evidence-briefs/2026/Bashir.aspx.

27 Algoma University, "New Study Highlights Barriers and Supports for Indigenous Students in Post-Secondary Education," Algoma University, January 15, 2025, https://algomau.ca/news/new-study-highlights-barriers-and-supports-for-indigenous-students-in-post-secondary-education/

sense of the students' belonging and overall aptitude for success.[28]

Students with disabilities face another set of challenges. Accessible rental units remain very limited across Ontario, and accommodations such as elevators, accessible washrooms, or barrier-free entrances aren't always available for students in off-campus housing. Therefore, when suitable housing is available, it is often more expensive or located further away from campus.

For students coming to university from low-income households, the extensive costs of housing means that they may have to take on more debt, work more hours, or sacrifice other necessities that they need in order to afford their housing accommodations.[29] These necessities could include food, transportation, course materials, and more.

By analyzing all these struggles across different populations of students, it shows that housing is shaped by a combination of things, including the economy, society, and systemic factors that affect students differently depending on their circumstances.

Plan For The Future Of Students

Action needs to happen to ensure housing costs do not become another barrier students face when trying to access post-secondary education. As Ontario continues to experience population growth and rising demand for post-secondary education, student housing will continue to be an issue that affects students, especially students who already face barriers.

To aid this issue, the Ontario government needs to continue to support the development of more affordable student housing, including purpose-built units and partnerships between institutions, municipalities, non-profits, universities, and other levels of government.

Additionally, student housing needs to take an equity-based approach that will address the needs of equity-deserving students through culturally appropriate and accessible housing.

Finally, the government needs to improve resources to help make it easier to find housing and necessary information to ensure that housing is safe and secure.

Student housing cannot continue to be treated as separate from access to post-secondary education. *Housing is access to education.* Ultimately, if a student cannot find safe, affordable, and accessible housing, the opportunity to attend and be successful in pursuit of education will become out of sight and lead to increasingly unequal education across Ontario.

28 Ibid.
29 "Disability and Housing in Ontario – A Grey Literature Review." Canadian Centre for Housing Rights, February 18, 2026, https://housingrightscanada.com/reports/disability-and-housing-in-ontario-a-grey-literature-review/

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International Student Tuition: *Fee Hikes, Challenges, and Opportunities for College International Student Tuition Framework in Ontario*

By Alex Nguyen (she/her)

Introduction

Oftentimes, we hear how much international students have to pay to access the same programs and education as their Canadian counterparts. After decades of overreliance on international dollars coupled with chronic government underfunding, international student tuition has subsidized the Ontario post-secondary system and the cost of education for domestic students. [1]

With international student tuition remaining unregulated, institutions can decide how much tuition to charge and increase this amount throughout the length of a student's entire education. High tuition fees combined with unpredictable increases place immense financial pressure on international students and exacerbate existing challenges, putting international students in a precarious position, especially amid an affordability crisis.[2] This article aims to shed light on key challenges international students face as well as present four (4) recommendations on ways to support international students from start to finish.

1 Tim Anderson, "Seeking Internationalization: The State of Canadian Higher Education," Canadian Journal of Higher Education 45, no. 4 (2015): 166–87, https://doi.org/10.47678/cjhe.v45i4.184690.

2 Veronica Øverlid, "Tuition Hikes Exacerbating Existing Challenges for International Students," Policy Options, July 3, 2020, https://policyoptions.irpp.org/2020/07/tuition-hikes-exacerbating-existing-challenges-for-international-students/.

International Student Tuition in Ontario

Ontario has the largest share of international students, accounting for 54% of Canada's international student population.[3] The province is also projected to have the largest decline in the number of international students.[4] In the 2025-2026 academic year, Ontario is estimated to lose approximately 92,000 (-36%) full-time international students compared with the 2023-2024 academic year.[5] In 2025-2026, there are about 165,537 international students pursuing post-secondary education in the province which is less than the previous year by around 76,700 students.[6]

At the same time, Ontario also has the highest international tuition in Canada for undergraduate studies, with an average of $49,802 for the 2025-2026 academic year.[7] Since international tuition is not subsidized by government funding, international students must pay the full, unsupported costs of education. Colleges and universities, therefore, are allowed to charge a differential fee, making international student tuition substantially higher than that of their domestic counterparts. In Ontario, international undergraduate students typically pay five times more than domestic students (see Figure 1).[8]

3 Felix Blain et al., "Feasibility Study: Estimating the International Student Population in Canada Using Administrative Data," May 5, 2026, https://www150.statcan.gc.ca/n1/pub/81-595-m/81-595-m2026001-eng.htm.

4 Ibid.

5 Ibid.

6 Ibid.

7 Statistics Canada Government of Canada, "Canadian and International Tuition Fees by Level of Study (Current Dollars)," August 04, 2026, , https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501.

8 Ibid.

Figure 1. Canadian And International Tuition Fees by Level of Study (Current Dollars) in Ontario

	2021 / 2022	2022 / 2023	2023 / 2024	2024 / 2025	2025 / 2026
Canadian undergraduate	7.850	7.995	8.271	8.704	8.958
Canadian graduate	9.327	9.304	9.522	9.817	9.930
International undergraduate	41.744	44.036	46.297	48.013	49.802
International graduate	26.196	27.086	27.010	27.929	28.624

Table: Ontario Student Voices • Source: Statistics Canada. Table 37-10-0045-01 • Created with Datawrapper

Aside from dramatically higher tuition, international student tuition is also increasing steadily year-over-year and at a faster rate than their domestic counterparts.[9] Between 2021-2022 and 2025-2026 academic year, international tuition increased by 19% (see Figure 2). This is due to existing regulation in place for domestic tuition (i.e. tuition freeze) while international student tuition is fully determined at the discretion of institutions.

While domestic student tuition is subject to a tuition cap of two percent,[10] the lack of similar measures for international students exposes them to fee hikes. Furthermore, although there is a maximum limit on annual international tuition increases (i.e., no more than 20% year-over-year for returning students[11]), this high ceiling still allows for massive and unpredictable hikes, putting international students in precarious and vulnerable financial situations.

International Student Challenges

In 2025, Ontario Student Voices launched its first annual Ontario Student Survey to evaluate and examine key barriers and challenges and student experience.[12] The survey was conducted through multiple periods between September 2025 to March 2026 at three participating colleges with a total of 2,042 valid responses. The results revealed that tuition and fee affordability is the top challenge faced by Ontario college students (see Figure 3)[13].

The survey also found international students experience significantly higher levels of financial strain with 21% of international students (n=481) describing their financial situation last year as "very difficult" compared to their domestic counterparts at 14% (n=1461) (see Table 1)[14]. Likewise, 64% of international students also reported concerns about paying tuition and rent, which is substantially higher than domestic students (39%)[15].

9 Ibid.
10 Goverment of Ontario, "Ontario Investing $6.4 Billion to Support Postsecondary Sector's Long-Term Success and Sustainability," News.Ontario.Ca, February 12, 2026, https://news.ontario.ca/en/release/1007034/ontario-investing-64-billion-to-support-postsecondary-sectors-long-term-success-and-sustainability.
11 Colleges of Applied Arts and Technology Policy Framework for 2023-24, 2024-25, 2025-26 & 2026-2027, Tuition and Ancillary Fees Minister's Binding Policy Directive, p. 8, https://www.ontario.ca/files/2024-11/mcu-tuition-and-ancillary-fees-binding-policy-directive-aug2024-en-2024-11-01.pdf

12 Ontario Student Voices, Ontario College Student Survey Report 2025 (2026), p.20, https://www.ontariostudentvoices.ca/post/ontario-college-student-survey-report-2025-2026.
13 Ibid.
14 Ibid.
15 Ibid.

Figure 2. Trends of Canadian And International Tuition Fees by Level of Study (Current Dollars) in Ontario

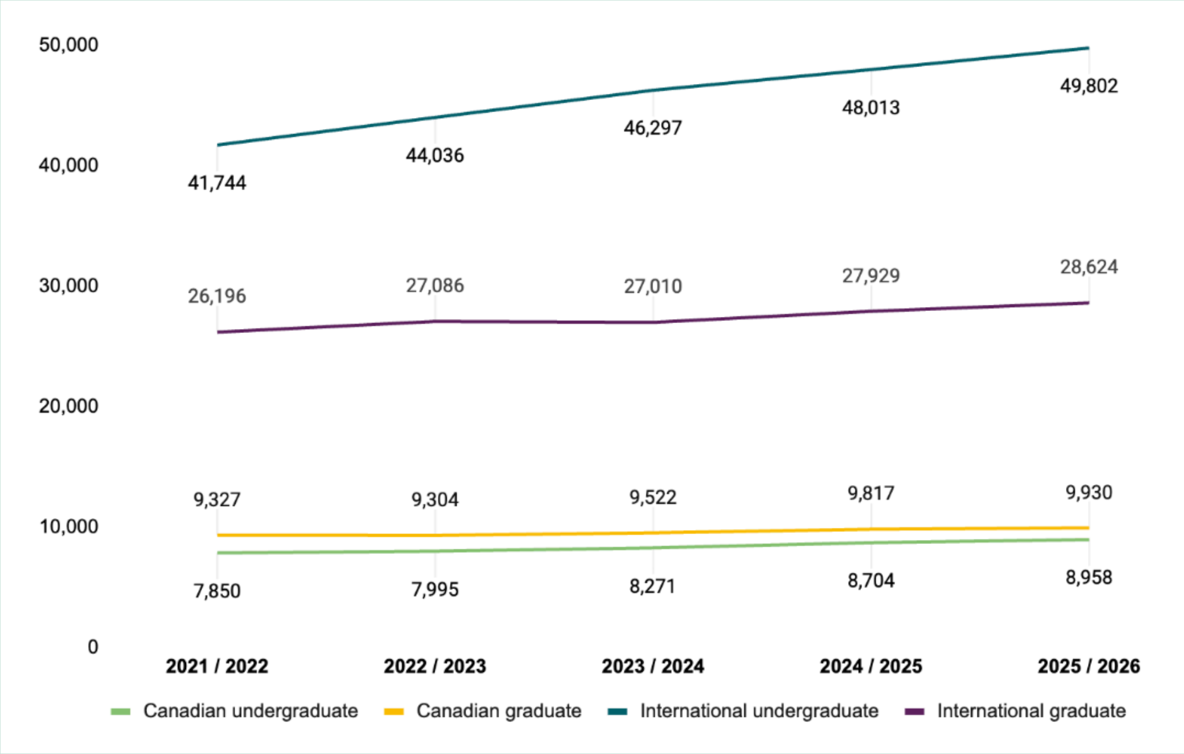

Figure 3. Key Challenges Facing Ontario College Students, 2025

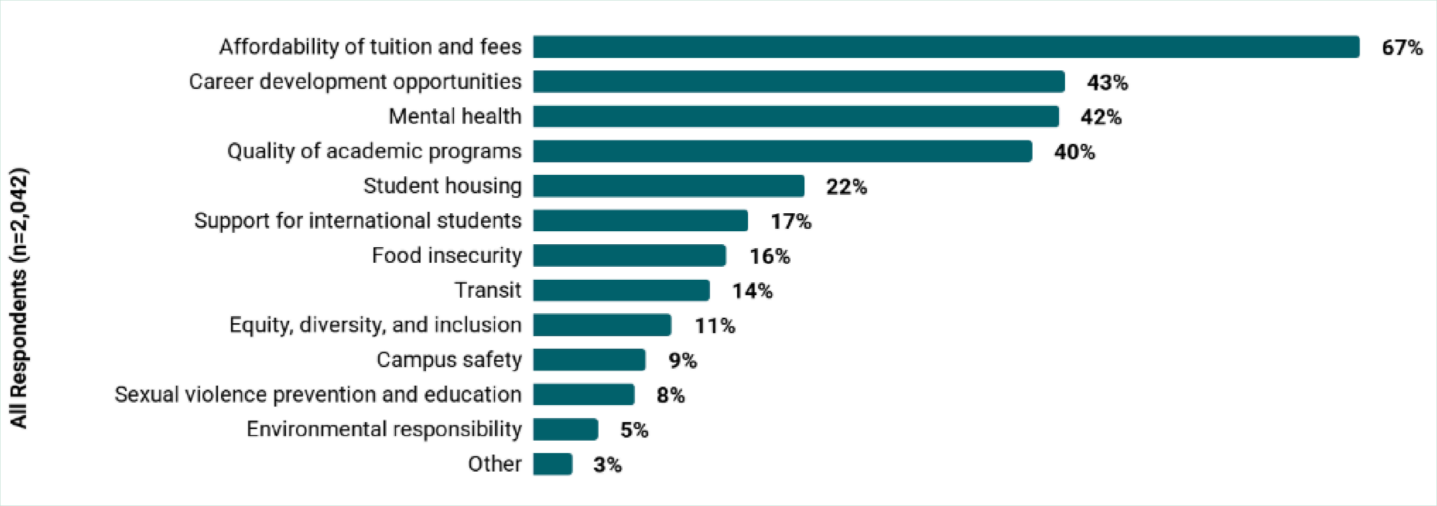

Table 1. Financial Stressor Affecting Students by Student Status, 2025

	Domestic (n =1461)	International (n =481)
I worry about being able to pay for tuition on time	39.4%	64.2%
I worry about being able to pay my rent on time	34.1%	53.6%
I found it challenging to find housing near campus due to high rent	31.8%	56.1%
I try to avoid commuting to school in order to save cost on transportation	28.7%	31.2%

The exceptionally high tuition costs, along with unpredictable increases, force many international students to rely on family and personal savings to cover their education and living expenses. International student families often pay high exchange rates, which often means draining their entire life savings to help their children pursue their education abroad.

An international student from Fleming College shared their experience with us:

"The high tuition rates are a significant burden, while unpredictable fee increases make long-term financial planning extremely difficult. My family back home also faces challenges supporting me due to fluctuating exchange rates and limited savings. Recently, my father, who was expected to sponsor my education, has experienced serious health challenges and significant medical expenses, which has further limited his ability to provide financial support. The financial uncertainty has created significant stress and made it increasingly difficult to manage my education and living expenses."

International students also face work hours restrictions, limiting their ability to acquire sufficient funds to cover the extra tuition they must pay, especially when the hikes can take place in the middle of the school year. Furthermore, this unpredictability makes it difficult for international students and their families to budget for the full cost of their education, leaving international students with significant financial uncertainty and insecurity.

At the same time, international students have limited access to adequate financial aid. Since they are not eligible for government-sponsored aid, students rely on institutions to provide financial resources, such as one-time bursaries, that often fall short of covering their needs, especially when the expense is unexpected and unbudgeted for.

This situation often leaves students with no viable options other than to make sacrifices that harm their well-being, such as skipping meals and forgoing essential necessities. Additionally, students are also placed in a vulnerable position, making them susceptible to exploitation that carries severe consequences for their safety and immigration status.

Supporting International Students: A Way Forward

To support international students as they continue to pursue postsecondary education in this province, Ontario Student Voices strongly advocate for:

Recommendation 1. Creating an International Student Tuition Fee Framework that regulates and caps incoming and in-cohort international student tuition fee increases.

Recommendation 2. Align the cap on international student tuition fee increases with the domestic tuition framework to ensure affordability, fairness, and predictability for international students.

Recommendation 3. Require institutions to implement cohort-based tuition pricing, ensuring tuition rates remain consistent throughout the duration of a student's program.

Recommendation 4. Mandate colleges and universities to allocate a portion of international student tuition revenue toward institutional financial aid, matching tuition set-aside requirements for domestic students.

Proof that It Worked

Tuition Guaranteed Model for Postsecondary International Students in Alberta.

After passing the Improve the Affordability and Accessibility of Post-Secondary Education Act in 2018[16], the Government of Alberta began regulating international student tuition by implementing a tuition guarantee model. Under this model, public postsecondary institutions are required to[17]:

- Provide international students with a guaranteed tuition rate for the standard duration of their programs.
- Maintain the tuition rates as guaranteed (even if an exceptional tuition increase is approved for domestic students).
- International students must be informed of these guaranteed maximum tuition rates in their offer of admission.

Implementing a similar framework in Ontario can:

- **Reduce Financial Burden.** Allow international students to budget their educational costs in Canada with a predictable maximum increase accounted for.
- **Support Students in Making Informed Choices.** International students can have full knowledge of the maximum they will pay in their program in advance, and can make an informed decision before committing to studying in Ontario.
- **Strike a Balance Between Financial Flexibility for Institutions and Predictability for International Students.** Institutions can still set tuition and increase rates for international students at their discretion, while ensuring that international students are not blindsided by sudden increases midway through their studies.
- **Improve Global Reputation.** By focusing on supporting international students, Ontario can improve its reputation as a desirable destination for a world-class education, especially amid a global race to attract and retain talent.

16 Act Act to Improve the Affordability and Accessibility of Post-secondary Education, SA 2018, c 19, https://canlii.ca/t/53j74, retrieved on 2026-07-19

17 Government of Alberta, Ministry of Advanced Education, Alberta Tuition Framework. Version 2.3 (Edmonton AB: Ministry of Advanced Education, 2025, p.12), https://open.alberta.ca/publications/alberta-tuition-framework-version-2-3/resource/15074936-9472-4630-a188-dbdd25e592bc

"If Ontario wishes to attract international talent and remain a desirable destination for higher education, the provincial government must ensure that international students are well supported and can confidently pursue their education in this province."

A Current Framework Already in Place

Domestic Tuition Set-Aside.

Under the current Colleges of Applied Arts and Technology Policy Framework for 2023-24, 2024-25, 2025-26 & 2026-2027, Tuition and Ancillary Fees Minister's Binding Policy Directive, it is required that colleges, as part of their participation in the Student Access Guarantee, must set aside 10% of domestic tuition to be used for student assistance purposes.[18]

Requiring institutions to set aside a portion of international student tuition can:

- **Strengthen International Student Support.** Implementing international tuition set-aside will redirect a portion of their tuition towards financially supporting international students throughout their studies.
- **Attract Global Talents.** Improving international student support can help attract academic talents that Ontario is looking for to increase its research capacity and competitiveness.

Conclusion

If Ontario wishes to attract international talent and remain a desirable destination for higher education, the provincial government must ensure that international students are well supported and can confidently pursue their education in this province. To achieve this goal, we call upon the Ontario government to:

- Regulate and cap incoming and in-cohort international student tuition fee increases.
- Align the cap on international student tuition fee increases with the domestic tuition framework.
- Require institutions to implement cohort-based tuition pricing.
- Mandate colleges and universities to match tuition set-aside requirements for domestic students.

18 Colleges of Applied Arts and Technology Policy Framework for 2023-24, 2024-25, 2025-26 & 2026-2027, Tuition and Ancillary Fees Minister's Binding Policy Directive, p. 8, https://www.ontario.ca/files/2024-11/mcu-tuition-and-ancillary-fees-binding-policy-directive-aug2024-en-2024-11-01.pdf

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Students' General Association

The Hidden Cost of Mandatory Unpaid Placements

By Bhoomi Agrawal (she/her)

Financial and Accessibility Implications of Mandatory Unpaid Placements

Not every cost associated with postsecondary education appears on a tuition bill. Students may also experience reduced employment income, transportation expenses, long commutes, and other costs while completing mandatory unpaid placements[1].

Mandatory placements are a central component of professional and practice-based programs such as nursing, social work, education, paramedicine, and other health and community-service fields. They allow students to apply classroom knowledge, develop professional judgment, gain supervised experience, and meet hands-on program requirements for graduation.[2]

At the same time, students may be required to complete hundreds of placement hours without receiving employment income. They may continue paying tuition while also covering expenses such as transportation, parking, fuel, uniforms, equipment, certifications, police record checks, immunization documentation, meals, childcare, and sometimes temporary accommodations. Placement schedules may also limit the number of paid employment hours students can maintain. For students who rely on employment income to cover rent, food, tuition, and other living expenses, these requirements can create additional financial pressures.

Experiences shared with the SGA by Laurentian University students provide additional context for these pressures. Some students described balancing overnight paid employment with early-morning clinical placements, resulting in limited opportunities for rest between work and placement responsibilities. In one such experience, a student completed an overnight paid shift before travelling directly to a clinical placement beginning at 7:00 a.m. This provides local context for concerns related to employment, fatigue, financial pressure, and students' ability to fully participate in their placement learning.

Research at other institutions has identified similar financial barriers associated with unpaid placements. A 2021 University of Toronto study surveyed 110 kinesiology students and interviewed 17 participants regarding an optional 120-hour unpaid field placement.[3] Among the 43 surveyed students who had not completed the placement, 88 percent indicated that they would be more interested if the placement were paid, while 49 percent reported that they wanted to participate but could not afford to work without pay.[4] Participants also identified placement fees, transportation, paid employment responsibilities, and commuting time as barriers.[5]

1 R.A. Malatest & Associates Ltd., Barriers to Work-integrated Learning Opportunities (Toronto: Higher Education Quality Council of Ontario, 2018), 12–13.

2 Peggy Sattler, Work-Integrated Learning in Ontario's Postsecondary Sector (Toronto: Higher Education Quality Council of Ontario, 2011), 33–34.

3 Ashley Stirling, Aalaya Milne, Anika Taylor, and Ainsley Goldman, "Understanding Barriers to Engagement in an Unpaid Field Placement: Applying the Transtheoretical Stages of Behavior Change Model," International Journal of Work-Integrated Learning 22, no. 3 (2021): 272, 274–78

4 Ibid.

5 Ibid.

The placement examined in that study was optional. In programs where placements are mandatory for graduation, students have less flexibility to decline participation. Students who cannot absorb the associated costs may need to increase paid employment hours, take on additional debt, delay their education, or reconsider whether they can remain in their programs.

The 2024 Canadian Nursing Student Survey, conducted by Viewpoints Research for the Canadian Federation of Nurses Unions and the Canadian Nursing Students' Association, received responses from 3,571 nursing students. Eighty-two percent of respondents were at least somewhat concerned about financial difficulties during their studies. Approximately 68 percent worked either part-time or full-time to support themselves.[6] Sixty percent reported that existing financial support was insufficient, while 28 percent had considered leaving or transferring from their programs because of financial pressure.[7] The survey also found strong support for placement-specific financial assistance, with 92 percent supporting compensation for nursing students during clinical placements and 83 percent supporting allowances or subsidies for placement-related expenses[8].

Similar concerns have been identified in social work education. A Canada-wide study by Cara Au and colleagues examined the experiences of 367 Bachelor and Master of Social Work students during the first wave of the COVID-19 pandemic.[9] 34.8 percent of respondents reported being very or extremely concerned about their ability to afford tuition.[10] Students also raised concerns about paying the same tuition and institutional fees when practicum hours and access to university services had been reduced[11].

The financial implications of placement can extend beyond lost employment income. Students have also shared with the author that placement-related expenses can accumulate across several categories, including police record checks, CPR certification, immunization requirements, uniforms, footwear, transportation, fuel, and parking. While each expense may appear relatively small independently, their cumulative cost can become significant when combined with reduced opportunities for paid employment.

Equity and Accessibility

The effects of unpaid placements may differ depending on students' financial circumstances, caregiving responsibilities, disabilities, transportation access, and available support systems.

Students with limited income may not have sufficient savings to replace employment income lost during placement periods. Parents and caregivers may need to arrange childcare or other forms of care around early-morning, evening, weekend, or changing placement schedules. Students with disabilities may require accessible transportation, modified scheduling, assistive technologies, or other accommodations to participate fully in placement environments.

A qualitative Ontario study involving 14 nursing students with disabilities and 14 clinical instructors found that clinical-placement environments could be inflexible and inaccessible, particularly regarding time-related and technological accommodations.[12] Thirteen of the fourteen participating students had

6 Canadian Federation of Nurses Unions and Canadian Nursing Students' Association, Canadian Nursing Student Survey Results, prepared by Viewpoints Research (December 2024), 4–10, 22–23.
7 Ibid.
8 Ibid.
9 Cara Au, Julie L. Drolet, Vibha Kaushik, Grant Charles, Monica Franco, Jesse Henton, Marina Hirning, Sheri McConnell, David Nicholas, Amanda Nickerson, Jessica Ossais, Heather Shenton, Tamara Sussman, Gabriela Verdicchio, Christine A. Walsh, and Jayden Wickman, "Impact of COVID-19 on Social Work Field Education: Perspectives of Canadian Social Work Students," Journal of Social Work 23, no. 3 (2023): 531–34, 537–38.
10 Ibid.

11 Ibid.
12 Iris Epstein, Lindsay Stephens, Samadhi Mora Severino, Nazilla Khanlou, Tracy Lynne Mack, Donna Barker, and Nastaran Dadashi, "'Ask Me What I Need': A Call for Shifting Responsibility Upwards and Creating Inclusive Learning Environments in Clinical Placement," Nurse Education Today 92 (2020): 104505, 1–5.

> *"Providing dedicated provincial funding would help compensate students for required placement hours without placing the full financial responsibility on individual hospitals, schools, community organizations, or other placement providers."*

received classroom accommodations but did not have formal accommodations established in their clinical placements. Some students described feeling observed, judged, or pressured to conceal their disabilities, while clinical instructors reported limited training and institutional support for responding to accommodation needs.[13]

The researchers identified a need for educational and clinical institutions to provide clearer policies, training, accommodation processes, and support structures rather than placing primary responsibility on individual students and clinical instructors[14].

Rural and Northern Ontario

Placement-related costs may be higher when students are assigned to sites outside major urban areas. Students may need to travel longer distances, use a personal or borrowed vehicle, or obtain temporary accommodation. Public transportation may also be unavailable near some placement sites or may not operate early or late enough to align with placement schedules.

Experiences shared with the SGA indicate that transportation can create additional challenges for Laurentian University students assigned to placement sites outside Sudbury. In some cases, public transportation does not align with required placement start times, requiring students to arrange access to a vehicle and assume additional fuel and parking costs.

These experiences provide local context for transportation and accessibility challenges that can occur in rural and northern placements. They are not presented as representative research findings but demonstrate how geographic location may create additional financial requirements for some students.

Placements in rural and northern communities can also contribute to workforce development by allowing students to gain experience and build professional relationships in communities that require nurses, teachers, social workers, paramedics, and other professionals. However, participation may become more difficult when students are personally responsible for transportation, temporary accommodations, relocation, and other distance-related expenses.

Financial support for rural and northern placements could therefore include assistance for fuel, parking, long-distance transportation, public transit gaps, relocation, and temporary accommodations.

Policy Options

OUSA recommends that the provincial government provide envelope funding to accreditation bodies to hire and compensate students completing mandatory placements.[15] Students in placement-intensive programs may be required to complete hundreds of hours of unpaid work while having less time available for paid employment. This can create additional financial pressure for students who depend on employment income to cover tuition and living expenses. Providing dedicated provincial funding would help compensate students

13 Ibid.
14 Ibid.

15 Patricia M. Smith, Linda N. Corso, and Nancy Cobb, "The Perennial Struggle to Find Clinical Placement Opportunities: A Canadian National Survey," Nurse Education Today 30, no. 8 (2010): 800–801.

for required placement hours without placing the full financial responsibility on individual hospitals, schools, community organizations, or other placement providers.[16]

OUSA also recommends that the provincial government provide envelope funding to post-secondary institutions for bursaries for students completing mandatory unpaid placements.[17] Compensation for placement hours alone may not address the additional costs students face, including transportation, parking, uniforms, required certifications, documentation, and temporary accommodation. Placement-specific bursaries would help offset these necessary expenses and make participation more financially accessible, particularly for students with limited financial resources.[18]

For students completing placements in rural and northern communities, OUSA recommends a Rural and Northern Students Travel Grant to address significant transportation costs associated with distance.[19] Students in these regions may have limited access to public transportation and may need to travel long distances, use personal vehicles, or temporarily relocate to reach placement sites.[20] Dedicated travel assistance would help reduce these location-based financial barriers and improve students' ability to participate in placement opportunities outside major urban centres.

Conclusion

Mandatory placements provide students with opportunities to apply academic knowledge, develop professional skills, and meet graduation and professional requirements. At the same time, research shows that unpaid placements can create significant financial and accessibility pressures. Studies involving nursing, kinesiology, social work, and students with disabilities have identified concerns related to lost employment income, transportation, tuition costs, accessibility, and limited institutional support.

Experiences shared by Laurentian University students suggest that some of these challenges are also present throughout Laurentian's campus, particularly in relation to work schedules, transportation, and placement-related expenses. Policy measures such as compensation for mandatory placements, bursaries for placement-related expenses, and targeted rural and northern travel support could help reduce these barriers while maintaining the educational value of placements and recognizing existing placement-capacity challenges.

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16 Ibid.
17 Ibid.
18 Ibid.
19 Karneet Chahal, Kayla Han, Jessica Look, and Rohan Singh, Policy Paper: Student Entrepreneurship, Employment, and Employability (Toronto: Ontario Undergraduate Student Alliance, 2022), 9.
20 Ibid.

Ontario Confederation of University Faculty Associations

Protecting Diverse Programs, Sustaining Ontario’s Economic Future

By Rob Kristofferson (he/him)

Ontario’s economy needs one million university-educated workers by 2035.[1] Applications to all bachelor’s programs are up.[2] The fall 2026 cohort of first-year undergraduate students will be Ontario’s largest ever.[3]

With universities and students facing financial pressures due to policy choices, Ontario universities could become much less accessible to the many Ontarians who want to take advantage of our world-class public post-secondary education system. This would be a travesty for our province and its economy. Ontario universities and the government must invest in and support all programs for a sustainable education system and a sustainable economy.

Students and their families recognize the value of a university degree for its role in higher earnings, more transferable workplace skills, life flexibility, and academic rigour across disciplines. But the current funding model for university education relies on a desire to identify “in-demand” fields in the Ontario economy and steer students accordingly through their education to those fields. To support this, the Ministry of Colleges, Universities, Research Excellence and Security has prioritised funding undergraduate student seats in STEM, health care, and education programs at Ontario universities. Of the one million projected university-educated workers needed for Ontario’s economy in the next decade, about half are in these fields.[4] Prioritizing certain areas of immediate economic need is not a new strategy or one unique to this government when it comes to funding university education. However, this strategy does not account for the realities of labour market functions and the many applications of a public university education upon graduation. Labour markets are dynamic, with industries changing significantly over decades. Funding seats in some programs while underfunding others in pursuit of immediate needs won’t help our universities or our economy thrive in the long term.

Rather than allowing current economic demand to disproportionately shape which fields are prioritized, post-secondary policy should recognize the diversity of employment outcomes and the shared importance of transferable competencies across the entire system. All university programs contribute in meaningful ways to labour-market preparedness through different configurations of knowledge and skill development. A university education in any field is designed to foster transferable skills and knowledge that can withstand labour market challenges. In fact, university graduates have high economic resiliency and find new jobs more quickly when they lose employment compared to those without a university education.[5]

1 Council of Ontario Universities, “New Report Finds Ontario Will Need More Than One Million University-Educated Workers Over the Next Decade,” June 16, 2026. https://ontariosuniversities.ca/news/new-report-finds-ontario-will-need-more-than-one-million-university-educated-workers-over-the-next-decade/

2 Ontario Confederation of University Faculty Associations (OCUFA), “Ontario University Applications Update: Record Demand from Ontario Students,” February 2026, 1. https://ocufa.sharepoint.com/:b:/g/IQDksiDlwj--TLt2mg6tr6IoAfjkKt1ECmKtq55ZIH94ETc?e=hIUrdQ.

3 OCUFA, “OCUFA Report: Record First-Year Registrations Amid Uneven Growth,” July 15, 2026. https://ocufa.sharepoint.com/:b:/g/IQDAwnocqvq0TqwJd_ghEO0OASie4DFgwVt3jzVgMYfbd0E?e=dVhjoW

4 Council of Ontario Universities, “New Report Finds Ontario Will Need More Than One Million University-Educated Workers Over the Next Decade,” June 16, 2026. https://ontariosuniversities.ca/news/new-report-finds-ontario-will-need-more-than-one-million-university-educated-workers-over-the-next-decade/

5 Statistics Canada, Table 14-10-0118-01: Labour force characteristics by educational degree, annual, https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1410011801.

While a STEM degree provides a pathway to employment, data on graduate outcomes suggests the same is true for students in programs such as gender studies or philosophy—but the job title may not match the degree name. Research from Statistics Canada in 2025 into career outcomes for bachelor's degree holders shows that it is rare for most of a program's graduates to end up in a single field. Just 38.3% of graduates from business and finance programs end up in those positions, while almost 20% of Ontario bachelor's degree graduates in social and behavioural sciences have positions in business and finance. Graduates in social and behavioural sciences are also found in administrative occupations, education occupations, and social, cultural, and government services occupations. Among Ontario arts and humanities graduates, 11.6% held "arts occupations," with 11.4% in education occupations and 13.5% in finance. The data indicates that the transferable skills of a university education lead graduates to positions across the economy. The exceptions to this trend are in health care and education; 72.6% of Ontario bachelor's health care graduates end up in health care occupations and 71.4% of education and teaching graduates end up in education programs. These are among the most highly specialized degrees offered at university, are designed to prepare students for a regulated profession, and are an outlier in the data on career outcomes for bachelor's degree holders.[6]

Data on university application trends also demonstrates that prospective students are interested in a range of fields regardless of perceived economic outcome. From 2025-26 to the 2026-27 application cycle, most university bachelor's program areas saw increases in applications, including the liberal arts and humanities, which has seen steady growth for a decade. By contrast, Computer and Information Systems and the Mathematics and Statistics program categories saw major decreases.[7] This data shows students are interested in exploring diverse avenues to employment, further education, and community engagement. The province should be supporting the student experience across programs to support these interests, which will ultimately contribute to a more well-rounded and nimble workforce.

To best sustain Ontario's economic future, the government must fully support students and faculty in all programs at Ontario universities. This begins with more robust, long-term funding for Ontario universities. To sustain the entire university system and meet demonstrated student demands for all programs, the government must improve its funding for universities. In 2023-24, Ontario provided $10,481 for every full-time equivalent domestic student, nearly 40% less than the Canadian average and the least of every province. When compared to the rest of Canada, the gap is even wider, with Ontario's funding sitting at less than half of the rest-of-Canada average.[8] OCUFA has calculated that it would take an additional investment of $3 billion annually to bring Ontario up to the national

6 Statistics Canada, "Flow diagram between major filed of study and occupation, 2021 Census of Population, updated on 16 October 2025." https://tinyurl.com/5fhmy-wa.

7 OCUFA, "Ontario University Applications Update: Record Demand from Ontario Students," February 2026.

8 OCUFA, "OCUFA Report: From Last Place, Ontario drags down the rest of Canada," June 2026. https://ocufa.sharepoint.com/:b:/g/IQDcTgGZggs-RYtlt1i-cH5RAUAX-SybGtejEZnK9qOOEpZw?e=wSvHD1.

"The province should be supporting the student experience across programs to support these interests, which will ultimately contribute to a more well-rounded and nimble workforce."

average. The province's recent infusion of $1.6 billion per year for the next four years is shared with colleges. This leaves universities far short of the Canadian funding average.[9] More must be done to address the immediate funding needs of our public postsecondary university system as it prepares to educate a much-needed generation of Ontario workers.

Universities should also hire more permanent faculty members and improve working conditions for contract faculty on Ontario campuses. Despite then-record enrolment in 2024-25, the number of university faculty members in Ontario decreased from the previous year.[10] Contract faculty—who teach in precarious low-wage per-course positions on a semester-to-semester, sometimes year-to-year basis, often with no benefits—teach almost half of all undergraduate courses.[11] Faculty with stable employment are a consistent presence for students seeking mentorship and support like reference letters. They can also engage more fully in research and committee work that improves scholarship and the academic environment. Increasing faculty hiring for permanent, stable jobs thus leads to more predictability for students, and a better teaching and learning environment on campus. Permanent faculty hiring must also take place across programs, to ensure students in different fields can participate in these important complements to in-class instruction.

Another avenue of support is through student assistance. Stable government financial support for students is critical to ensuring access to a university education. However, this year, the government's Ontario Student Assistance Program changed its grant and loan allowances, with grants decreasing from a maximum of 85% to 25%, and loans increasing from a maximum of 15% to a maximum of 75%. Overall, this will lead to increases in debt loads for students and their families. Since the changes to student assistance were announced, students have expressed concern about the debt they will incur for a university education. The changes seem likely to disproportionately affect the educational prospects of first-generation students, of whom more are likely to be racialized. As STEM programs are more expensive to attend, a student who may not be able to afford an expensive specialized STEM program (regardless of their career goals) could be discouraged from attending university at all if few alternatives are offered due to underfunding.[12] Their education options would be limited, weakening their future economic participation. OCUFA continues to advocate for the government to reverse its changes to the OSAP program and ultimately convert all student loans into grants to ensure accessibility for students who wish to attend university. Creating more accessible entry points to university through enhanced grant programs that reduce barriers, rather than loan programs that uphold barriers, will help students thrive at university and set them up for success after graduation.

Finally, the government must invest in all university programs so students seeking the transferable skills that employers require–both now and in the future–have equitable access to that education. In contrast to more expensive STEM courses, arts and humanities programs are among the least expensive to deliver in the university system and contribute directly to the skills that many employers seek.[13] The Royal Bank of Canada's (RBC) Humans Wanted report highlights active listening, speaking and oral expression, critical thinking, reading comprehension, active learning, judgment and decision-making, coordination, and time man-

9 OCUFA, "OCUFA Report: From Last Place, Ontario drags down the rest of Canada," June 2026.

10 Statistics Canada, Table:37-10-0228-01: Number and distribution of full-time academic staff at Canadian universities by age group, gender, and province. https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=371002280.

11 Chandra Pasma and Erika Shaker, "Contract U: Contract faculty appointments at Canadian universities," Canadian Centre for Policy Alternatives, October 2018, 5. https://www.policyalternatives.ca/news-research/contract-u.

12 CBC News, "Ford tells students to not pick 'basket-weaving courses' in wake of OSAP cuts," February 17, 2026. https://www.cbc.ca/news/canada/toronto/doug-ford-osap-cuts-9.7094009

13 Ministry of Advanced Education and Skills Development (MAESD), Ontario University Funding Model Technical Manual, May 2017, 27.

agement among the most in-demand competencies.[14] The Conference Board of Canada's Labour Market of Tomorrow report emphasizes writing, critical thinking, complex problem-solving, reading comprehension, judgment and decision-making, systems evaluation, systems analysis, programming, and operations analysis.[15] The Business + Higher Education Roundtable concludes that humanities and social science programs are "strongly aligned with employers' needs" because they develop durable "human skills" least vulnerable to AI.[16] Canadian research from The Dias at Toronto Metropolitan University notes that although demand for digital skills and AI literacy is expected to increase, employers continue to place substantial value on non-technical competencies. They found that "despite narratives about the surging demand for digital and AI skills," employers most frequently seek more general digital skills combined with "non-technical abilities" such as communication, teamwork, and problem-solving skills. As a result, they advocate for educational programming that emphasizes both AI literacy and the "human skills" necessary to critically engage with AI systems.[17] Across these sources, there is strong convergence on the skills most valued in the labour market: communication, critical thinking, problem-solving, collaboration, adaptability, and lifelong learning–in complement with technical skills. Students are interested in learning these skills, and universities need the funding to be able to teach them effectively and equitably.

A diverse, sustainable economy requires a diverse, sustainable public postsecondary education system. The future of work is uncertain, occupational boundaries are porous, and adaptability matters more than specialization in any single field. These uncertainties are bound to intensify as artificial intelligence becomes more entrenched in our workplaces. From that perspective, the purpose of postsecondary education is not to predict the economy, but to prepare students to move within it. Instead of viewing the relationship between university programs and the labour market through an ideological lens, the Ontario government would do better to consider that landscape as comprised of a collection of independent, sometimes interdependent, strands intricately entwined into a vibrant whole, like a well-woven basket.

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14 Royal Bank of Canada, "Humans Wanted: How Canadian Youth Can Thrive in the Age of Disruption," 2018. https://www.rbc.com/en/future-launch/resource-type/research-insights/humans-wanted-how-canadian-youth-can-thrive-in-the-age-of-disruption/

15 Conference Board of Canada/Future Skills Centre, "The Labour Market of Tomorrow: Projections form the Model of Occupations, Skills, and Technology (MOST)," October 2022. https://fsc-ccf.ca/wp-content/uploads/2022/10/FSC_the-labour-market-of-tomorrow_EN.pdf

16 Business + Higher Education Roundtable, "Strengthening Career Pathways of Liberal Arts Students and the Employers Who Need Them," 2025. https://bher.ca/assets-documents/resource/SPARK-BHER-SSHA-STRATEGY-REPORT-2025-EN4-1.pdf

17 The Dais, "Submission to the Consultation on Canada's Renewed AI Strategy," Toronto Metropolitan University, 2025. https://dais.ca/wp-content/uploads/2025/11/Submission-to-the-Consultation-on-Canadas-Renewed-AI-Strategy-PDF.pdf

eCampusOntario

The Imagination Imperative: *Foresight for Postsecondary Sustainability*

By Laura Viselli (she/her)

How do opportunities for innovation emerge amidst significant disruptions? Canadian post-secondary education is facing profound disruption. In Ontario, despite a historic funding infusion[1], post-secondary institutions are faced with immense financial challenges[2], which are resulting in reduced programming and staff.[3] Forces outside of higher education are playing a significant role too; the cost-of-living crisis, felt especially by students[4]; eroding trust in postsecondary education[5]; political polarization[6]; the increased use of Artificial Intelligence[7] and heightened calls to solidify Canadian sovereignty.[8] This combination leads to a particularly turbulent period. Periods like this can narrow focus, leading to short term decision making based on hesitation and caution. However, periods of significant disruption can do more. They can also unearth possibilities. In times of crisis, individuals and organizations often attempt actions they would have previously considered impractical, risky, or impossible. The result is both innovation and a redefinition of what people believe can be done.[9] What once felt impossible becomes feasible.

With this mindset in place, eCampusOntario embarked on a project of reimagining the financial infrastructure of the postsecondary education sector. As the context, value, and users of postsecondary institutions change, we sought to explore new funding models and revenue generation approaches that can support institutional financial sustainability. We asked: *If traditional revenue sources are constrained, where else might revenue come from?* We used strategic foresight for this work.

eCampusOntario is the only organization in Canada that has a team of strategic foresight practitioners wholly focused on online and technology-enabled higher education. Strategic foresight is the "capacity to think systematically about the future to inform decision-making today.[10]" It is best suited for complexity, emerging change, and creating anticipatory policy[11] and is inherently multidisciplinary.[12] In a sector as big and dynamic as postsecondary education, strategic foresight provides the appropriate tools and grounding to approach problem solving and ideation generation. To answer our

1 Government of Ontario, "Ontario Investing $6.4 Billion to Support Postsecondary Sector's Long-Term Success and Sustainability," Ontario Newsroom, February 26, 2024, https://news.ontario.ca/en/release/1007034/ontario-investing-64-billion-to-support-postsecondary-sectors-long-term-success-and-sustainability.

2 CP24, "Ontario Universities Struggle with Revenue Losses amid International Student Cap," CP24, November 28, 2025, https://www.cp24.com/local/toronto/2025/11/28/ontario-universities-struggle-with-revenue-losses-amid-international-student-cap/.

3 Colleges Ontario, "Ontario Colleges Warn Funding Gap Threatens Workforce Training, Urging Action in 2026 Budget," Colleges Ontario, accessed August 14, 2026, https://www.collegesontario.org/en/news/ontario-colleges-warn-funding-gap-threatens-workforce-training-urging-action-in-2026-budget.

4 Canadian Federation of Students, "Here's How Inflation Is Impacting Students across Canada," Canadian Federation of Students, accessed August 14, 2026, https://www.cfs-fcee.ca/blog/heres-how-inflation-is-impacting-students-across-canada.

5 Yale University, Report of the Committee on Trust in Higher Education, April 2026, https://president.yale.edu/sites/default/files/2026-04/Report-of-the-Committee-on-Trust-in-Higher-Education.pdf.

6 University Affairs, "Who's Afraid of Academic Freedom?," accessed August 14, 2026, https://universityaffairs.ca/news/whos-afraid-of-academic-freedom/.

7 Thinh Nguyen, "Some Post-Secondary Schools in the Maritimes Are Embracing AI, but Drawing Careful Lines," CBC News, May 2, 2026, https://www.cbc.ca/news/canada/prince-edward-island/pei-ai-entering-classrooms-maritimes-9.7181627.

8 Liberal Party of Canada, "Canada Strong," accessed August 14, 2026, https://liberal.ca/cstrong/secure/.

9 Elsbeth Johnson and Fiona Murray, "What a Crisis Teaches Us About Innovation," MIT Sloan Management Review, November 30, 2020, https://sloanreview.mit.edu/article/what-a-crisis-teaches-us-about-innovation/.

10 Maree Conway, Foresight Infused Strategy: A How-To Guide for Using Foresight in Practice (Independently Published, 2016)

11 Bruno Monteiro and Rodrigo Dal Borgo, Supporting Decision Making With Strategic Foresight: An Emerging Framework for Proactive and Prospective Governments, OECD Working Papers on Public Governance, no. 63 (Paris: OECD Publishing, 2023), https://doi.org/10.1787/1d78c791-en

12 M. Shirvani, M. R. Eivazi, and H. Ghasemi, "The Interdisciplinary Concept of Strategic Foresight in the Trans-Disciplinary of Futures Studies: What Is It and Why Does It Matter?," Interdisciplinary Studies in the Humanities 9, no. 3 (2017): 1-24, https://doi.org/10.22631/isih.2017.258

research question, we gathered examples of how postsecondary institutions are currently generating revenue beyond traditional sources. We also considered examples from similar sectors for their potential application to postsecondary education. These examples serve as evidence or proof of concept for institutional leaders seeking new revenue generation methods or ways to strengthen existing ones. This work culminated in our publication, *Funding Mechanisms in Postsecondary Education: A Catalogue of Ideas.*[13] It explores bold and imaginative approaches to funding in response to shifting policies, changing demographics, and evolving learner needs. Instead of offering fixed answers, it presents a curated collection of funding models, some proven, some emerging, and some still on the horizon, designed to spark conversation and inspire experimentation.

A throughline across many of the alternative revenue examples is that they result from fundamentally rethinking relationships. Such as institutions' relationships with learners. Some institutions have reconsidered the value provided to learners, while others have expanded their understanding of who counts as a learner beyond the traditional learner profile. Some institutions have also reconsidered what learners are being asked to pay for. Other alternative revenue sources emerge from rethinking relationships with external stakeholders, including private sector partners and the general public. This can mean working with partners that institutions did not previously work with or may have never considered a relevant partner. It can mean establishing new partnerships or changing or scaling work with existing partners. From the perspective of the general public, it can mean institutions who reapproach their engagement with broader society and seek opportunities to reach mutual goals. Institutions who are able to reimagine their relationship with folks who have not previously engaged at the institution, whether they be learners, partners, or others, are sure to open themselves up to new opportunities. The different revenue examples presented in *Funding Mechanisms in Postsecondary Education: A Catalogue of Ideas*[14] is an invitation to start those opportunities.

A burgeoning opportunity for postsecondary education is to identify the future of skills and build the infrastructure for skills development. Particularly important now as upskilling and reskilling is a key mechanism for rapid workforce development.[15] In the World Economic Forum's 2025 Future of Jobs Report, employers were asked what skills they considered to be core in their workforce and what skills could become a priority in 2030. When responses were compared, several skills were deemed to be critical both today and in the future. These include a host of technical skills, and "human centric skills" such as analytical thinking; creative thinking; and resilience, flexibility and agility.[16] This report is one of many that provide commentary on the future of the workforce and the future of skills. A skill that

13 eCampusOntario, Funding Mechanisms in Postsecondary Education: A Catalogue of Ideas. (Toronto: eCampusOntario, 2025), https://ecampusontario.ca/wp-content/uploads/2026/02/REF-1005-2025-EN-Funding-Mechanisms-in-PSE_Ideas-1.pdf.

14 eCampusOntario, Funding Mechanisms in Postsecondary Education: A Catalogue of Ideas. (Toronto: eCampusOntario, 2025), https://ecampusontario.ca/wp-content/uploads/2026/02/REF-1005-2025-EN-Funding-Mechanisms-in-PSE_Ideas-1.pdf.

15 Government of Ontario, "Ontario and Canada Investing More Than $228 Million to Protect Workers and Key Industries," Ontario Newsroom, March 10, 2026, https://news.ontario.ca/en/release/1007136/ontario-and-canada-investing-more-than-228-million-to-protect-workers-and-key-industries.

16 World Economic Forum, The Future of Jobs Report 2025 (Geneva: World Economic Forum, 2025), https://www3.weforum.org/docs/WEF_Future_of_Jobs_Report_2025.pdf

" A burgeoning opportunity for postsecondary education is to identify the future of skills and build the infrastructure for skills development."

is certainly needed in the future (and today) but often missing from these discussions is imagination. Imagination is a critical human skill for strategic foresight. It enables us to build new solutions and ways to approach current problems. Ruha Benjamin's book Imagination: A Manifesto articulates the value of imagination by dispelling a commonly held misconception about this particular skill: that using your imagination is a luxury. For many of us, when we think about imagination we think about luxury. We think about artistic expression or a carefree experience, unattuned to time and detached from the demands of the day. But Benjamin directly approaches this point by stating that imagination is not luxury. It is resourcefulness, and that the most resourceful people are the most imaginative.[17] And who has to be the most resourceful? The people who navigate systems every day that were not designed for them. Like someone without work who must make ends meet, or a single parent who must pay bills, get to work, and bring their kids to school. Or a person who arrives in a new country and must get a job, navigate the healthcare system, and meet new people. All these people are imaginative because they have to be. In this period of significant change, postsecondary education too must see imagination as a skill and a tool as important as any other. Imagining what can be done is as important as identifying and naming current challenges. Bejamin quotes Robin D. G. Kelley, Historian and Professor at UCLA, who said "without new visions we don't know what to build, only what to knock down[18]". Doing both in tandem—unveiling what we want to remove and articulating what we want to build—is an important duality. It will enable us to make strategic decisions and build new systems that will enable learners to thrive for decades to come.

Funding models, institutional relationships, learner needs, and public expectations are all changing at once, and the sector's response must be equally dynamic. Imagination matters because it allows us to move beyond scarcity as the only frame for action. It helps us notice overlooked assets, name unmet needs, and ask better questions about who postsecondary education serves and how it can be sustained. Strategic foresight gives this imagination structure by helping us test possibilities, examine consequences, and prepare for more than one future. Together, these approaches remind us that uncertainty does not have to narrow our sense of what is possible: it can expand it. *Funding Mechanisms in Postsecondary Education: A Catalogue of Ideas* is not a final answer, but an invitation to practice imagination collectively. If we want a more transparent, equitable, and resilient postsecondary system, we must first be willing to imagine one, then build toward it with courage, new ideas, and shared purpose.

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17 Ruha Benjamin, Imagination: A Manifesto (New York: W.W. Norton & Company, 2024).
18 Benjamin, Imagination, 57.

ADVOCACY PRIORITIES
2026-2027

OUSA
Ontario Undergraduate Student Alliance

Envisioning The Future Of Financial Aid

The provincial government should implement a no-interest student loan program modelled after the federal initiative to remove interest on all student loans, including past students who still owe provincial student loans.

The provincial government should extend the OSAP loan repayment grace period from six months to at least two years.

The provincial government should remove the student fixed contribution and instead develop a sliding scale that accounts for extraneous factors that could have an effect on their finances to create a reasonable and affordable contribution.

Addressing Cost-of-Living Challenges

The provincial government should establish a grant that student-run food banks can use to maintain the infrastructure required to provide nutritious and culturally relevant food options that meet the requirements of various dietary restrictions (e.g., fridges and freezers).

The provincial government should introduce rent control/maximum rent increases between tenancies in high-turnover units as part of the rental increase limits described within the Residential Tenancies Act, 2006.

Supporting Ontario's Future Workforce

The provincial government should provide funding to institutions for the creation of AI literacy courses aimed at equipping students with the necessary tools and education to navigate AI correctness, hallucination, inherent biases, privacy concerns, ethical use, and its benefits to learning.

The provincial government should create envelope funding to support the creation of meaningful, relevant co-operative learning opportunities in small businesses and not-for-profit organizations.

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