

Net Costs of Postsecondary Non-completion in Ontario: A Benefit-Cost Analysis for HEQCO

Ashley Pullman, Audrey Appiah, Catherine Yeh, Masashi Miyairi, Michael Dubois, Reuben Ford, Taylor Shek-wai Hui

How much do students themselves, as well as institutions, governments, and society save when a person who would have left PSE early without obtaining a credential, goes on to complete?

Project rationale and background

Post-Secondary Education Non-Completion in Ontario

- Provided a definition of non-completion
- Measured non-completion across student and program characteristics in Ontario
- Compared post-schooling outcomes between completers and non-completers
- *Key results: Approximately 25% of students didn't earn a credential within seven years and were earning approximately 50 per cent less than graduates in their first year after leaving PSE*

Net Cost of Postsecondary Non-Completion in Ontario

- Studied the net costs of non-completion for various stakeholders involved
- Included a third group: *equivalent people who do not attend PSE*
 - *Even if people don't achieve a credential, what if they acquire new information, skills, networks through studying that are useful in the labour market?*

An overview of cost-benefit analysis (CBA)

A systematic approach to evaluate the total expected costs and benefits of a program, action, or activity

1. **Identify costs:** direct, indirect, intangible, opportunity costs (e.g., unemployment while learning)
2. **Identify benefits:** direct, indirect, intangible (e.g., improved networks) – both short and long term
3. **Assign monetary values to all costs and benefits**
4. **Calculate benefit-cost ratio:** net costs are a concern when they are positive (i.e., when the activity's costs exceed its benefits)



Estimation approach: comparison groups

SRDC set out to derive the 'net costs' of non-completion by comparing the costs and benefits to key stakeholders of two scenarios (2013 entry cohort):

1. **Non-completion:** participating in Ontario PSE without completing (7 years after starting a BA, credential, or diploma full time)
2. **Completion:** The 'same' people participating in Ontario PSE and completing

*Both scenarios developed estimates relative to the 'same' counterfactual: equivalent people not participating in PSE at all (**non-participation**)

The difference between both scenarios is the net cost of non-completion

Estimation approach: Stakeholder perspectives



Costs and benefits impact different stakeholders



Each cost of non-completion may be negative (a benefit) for one stakeholder, but positive for another

Stakeholder	Examples
Participants	Tuition paid; lifetime earnings
PSE institutions	Tuition and government transfer received; administration, capital costs
Government (Provincial and Federal)	Taxes and premiums; social assistance usage
Society	A net cost to society arises when the costs summed across individuals and governments outweigh the benefits

Estimation approach: tuition example

Net costs of non-completion = Scenario 1 – Scenario 2

$$\$11,000 - \$20,000 = -\$9,000^*$$

* From the perspective of the student, where a negative net cost is a “benefit”. Equivalently from PSE institution perspective less tuition is a “cost”.

Scenario 1: Cost of non-completion

Non-completion – non-participation

$$\$11,000 - \$0 = \$11,000$$

Scenario 2: Cost of completion

Completion – non-participation

$$\$20,000 - \$0 = \$20,000$$

What are the outcomes for students who participate in postsecondary education (PSE) in Ontario?



Graduate
High School



Start
PSE

+\$220,000

Compared to not participating, a student who attends some PSE gains about \$220,000 over their lifetime.



Graduate
PSE

+\$601,000

Compared to not participating, a student who completes PSE gains about \$601,000 over their lifetime.



Leave
PSE

-\$382,000

Compared to completing, a student who doesn't complete PSE loses out on about \$382,000 over their lifetime.



Join the
Workforce

Even some PSE brings benefits—but completion unlocks the full value. Without a credential, students miss out on substantial long-term gains.

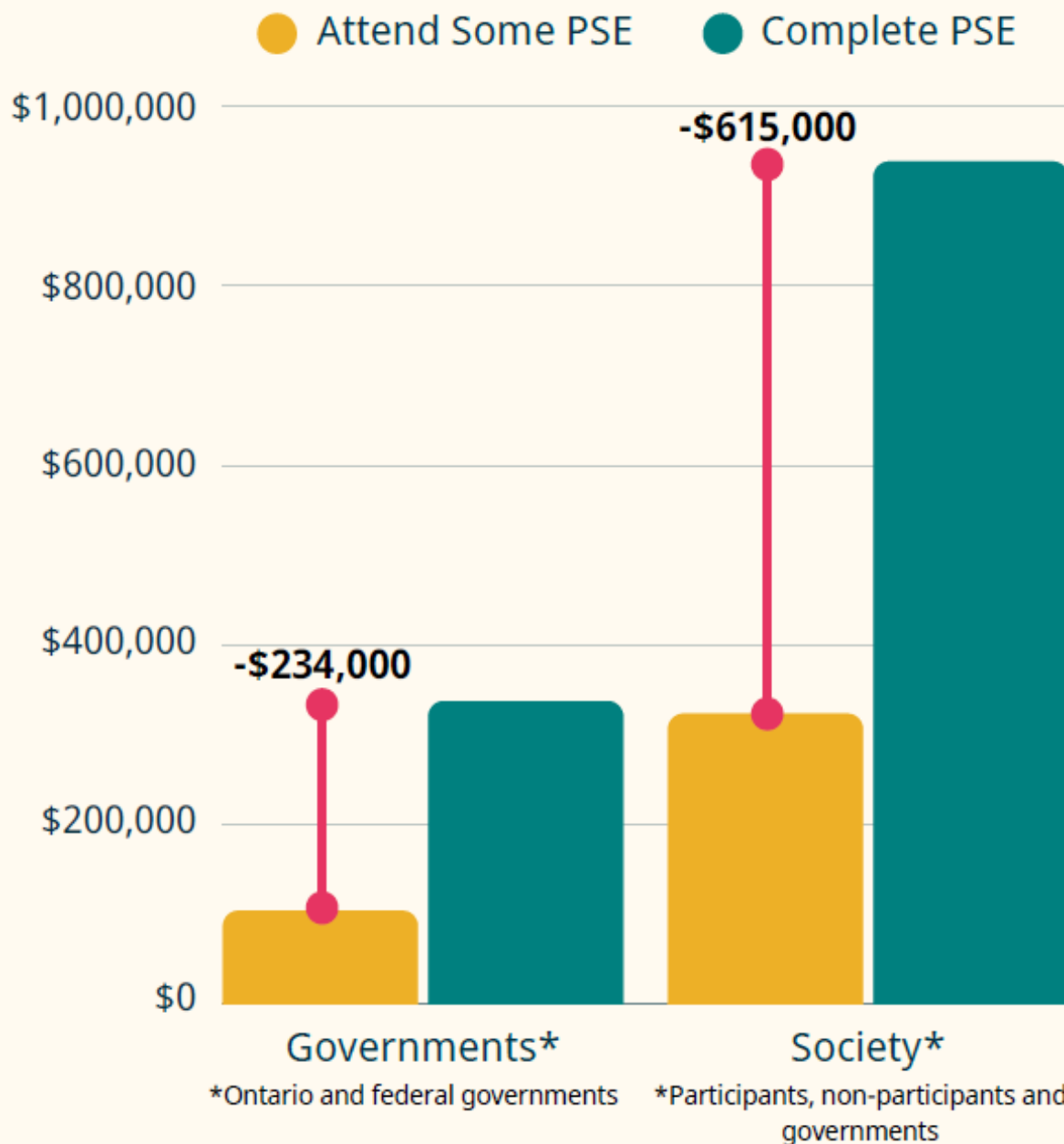
What does this mean for governments and society?



When students complete PSE, there are significant benefits to governments and society.



Much of these potential gains are lost when students leave PSE without a credential.



Implications

- For individuals, governments, and society, **the decision to take up PSE is (on average) the right one regardless of whether student's go on to complete**
- If non-completers can be supported to complete, **there is potential for substantial return to this investment** for individuals, governments, and society

This study provides a strong justification for investing in programs that promote completion

Further research

Qualitative Interviews

Better understand student perspectives on their non-linear paths and critical junctures

- What are the reasons students leave PSE?
- Are students' departures from PSE temporary or permanent?
- What supports would have prevented students from departing PSE?
- What supports would have facilitated students' return to PSE?

Institutional Case Studies

Better understand the institutional costs and benefits associated with non-completion vs. completion

- Does utilization of support services differ for completers and non-completers?
- Does a case-specific calculation of government transfers differ?
- What works to convert non-completers to completers?
- Would government incentives to support completion be beneficial?



BUILDING A DEDICATED VISION FOR RPL: OUR STORY

HEQCO Conference ReimaginEd

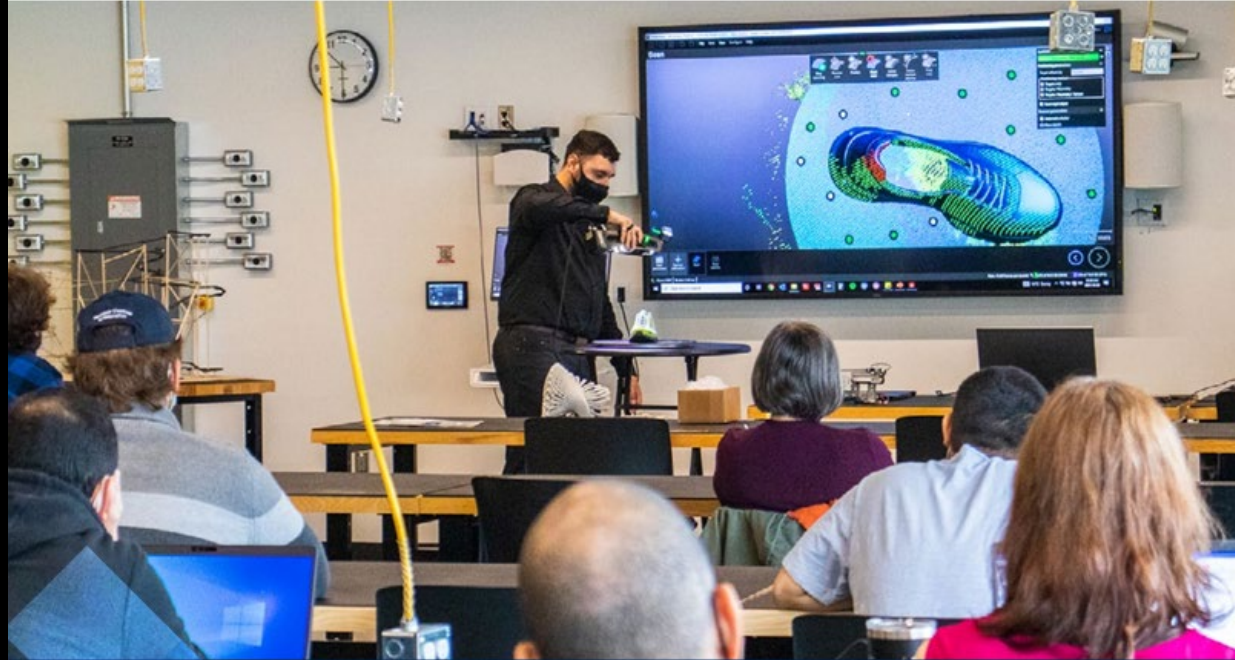
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ABOUT HUMBER

- 1-Master's Degree, 33 Degrees, 58 Graduate Certificates, 82 Diplomas/Adv. Diplomas
- 265,000+ alumni
- 14,000+ graduates annually
- 100+ Humber diploma-to-degree pathway opportunities
- 80+ pathways from Graduate Certificates to Masters programs



2023-26 ACADEMIC PLAN



Priority 1: Programs and Pathways for Lifelong Learning

Commitment: We will expand our range of credentials, pathways, and recognition of prior learning (RPL) processes to support transitions between high school, post-secondary education, and employment.

Recognition of Prior Learning

The process that allows individuals to identify, document, have assessed, and gain recognition for prior post-secondary and non-formal/experiential learning.

Transfer Credit

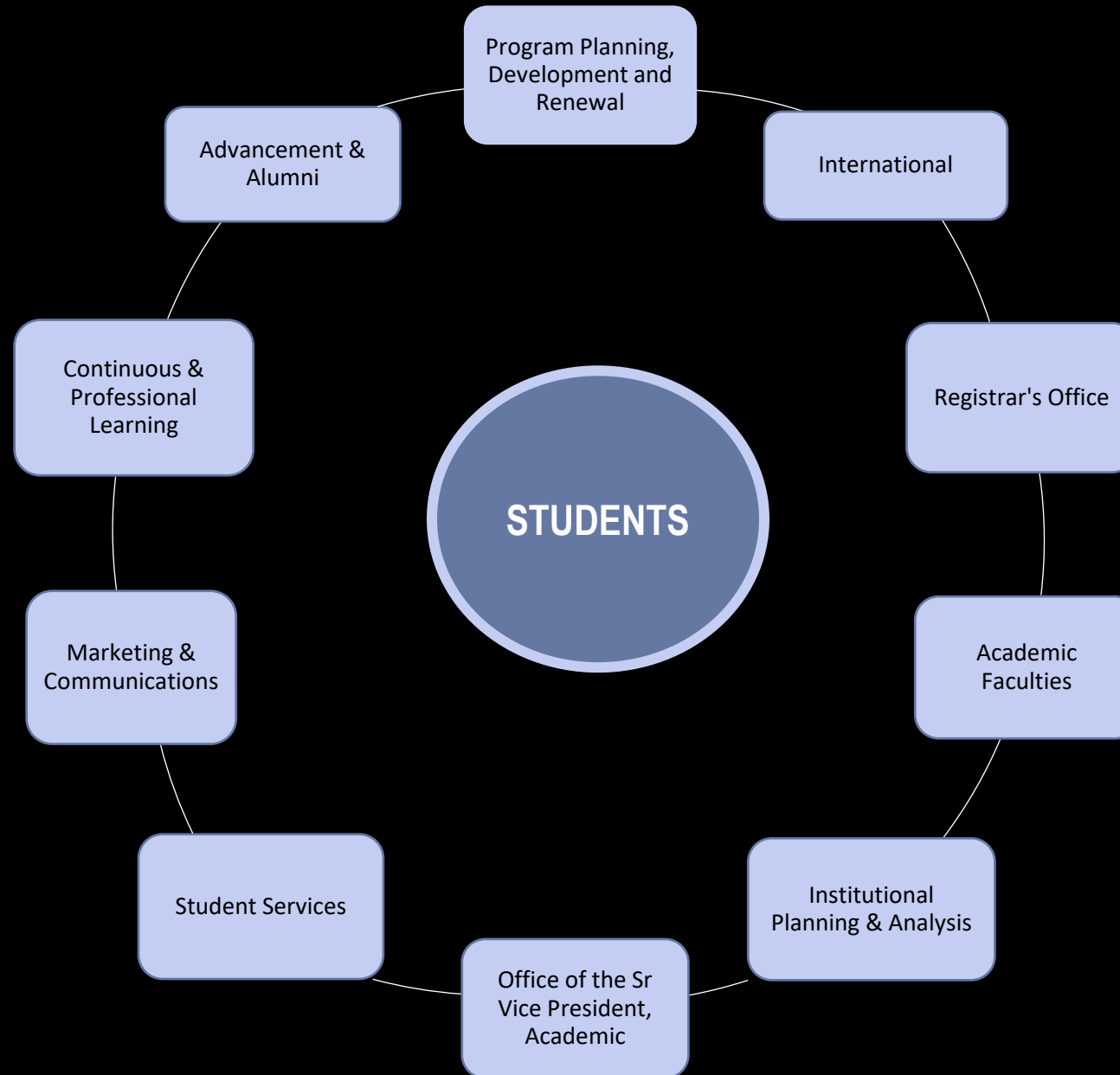
The granting of credit for coursework undertaken at another recognized institution.

Pathways

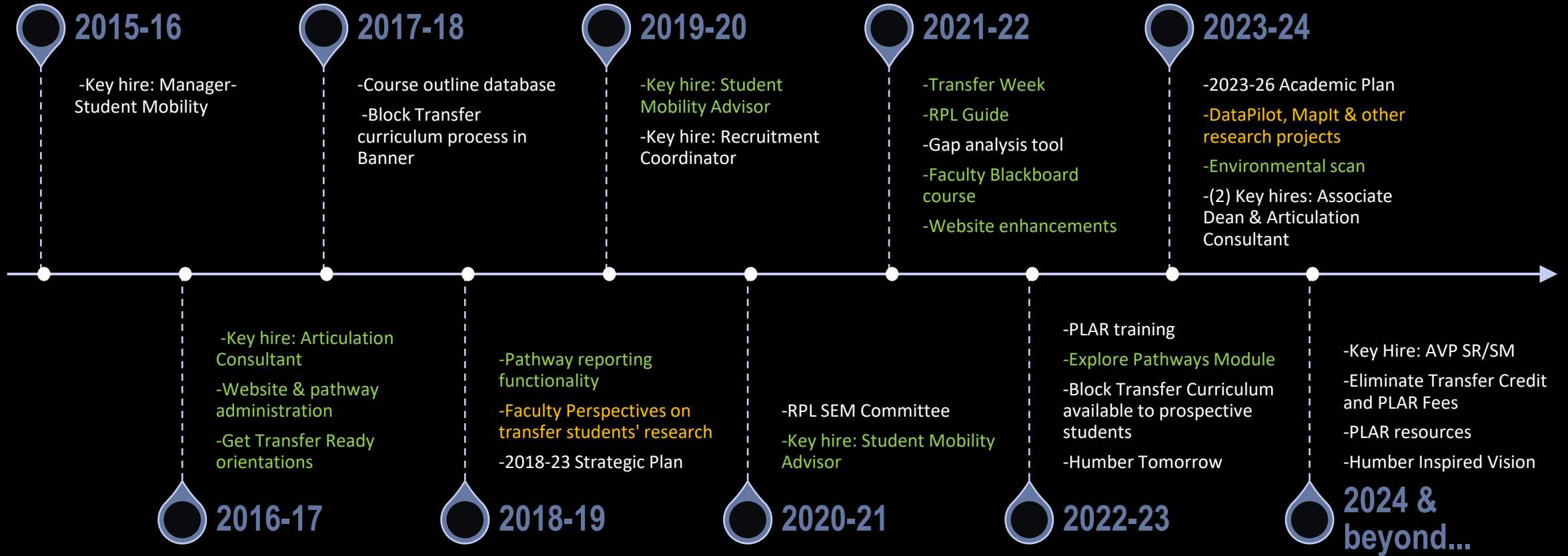
Established academic routes whereby students move from one program to another in a seamless fashion. Graduates may have their previous program learning recognized for block transfer into advanced semesters of the receiving program.

Prior Learning Assessment and Recognition

The process of evaluating the knowledge and skills gained through experiential and/or non-formal learning for the purpose of obtaining academic credit.



OUR JOURNEY

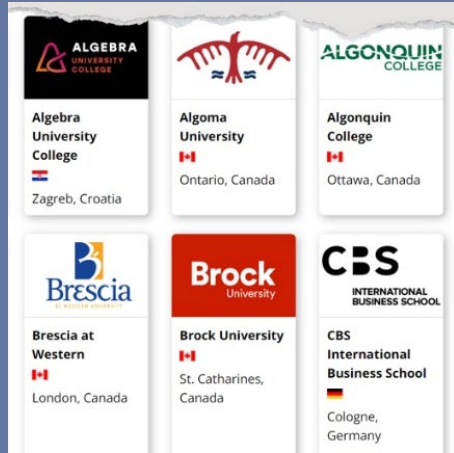


*CTIG funding

*ONCAT projects

*Sponsored by Humber

TRANSFER & PATHWAYS RESOURCES



EXPLORE HUMBER PATHWAYS

Diploma to Degree Pathways

Pathways to Humber
Ontario Graduate Certificates

Pathways from Humber to
Master's Programs

Search Diploma to Degree Pathways in 3 ways.

1. [by Program You Have Studied](#) at Humber or another institution.
2. [by Pathways to a Humber Program](#) you want to study, or
3. [by Diploma to Degree Combos](#) that give you two credentials in less time.

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2. Pathways to a Humber program

NEW OPTION!
3. Diploma to Degree Combos

Select where and what you are studying/studied to show your pathways.

☒ Combo Type ☐ Humber ☐ Another institution

☒ 2 + 2 ☐ 2 + 2.5 ☐ 2 + 3.5 ☐ 2 + 3 ☐ 3 + 1 ☐ 3 + 1.5 ☐ 3 + 2 ☐ 3 + 2.5

☐ 3 + 3

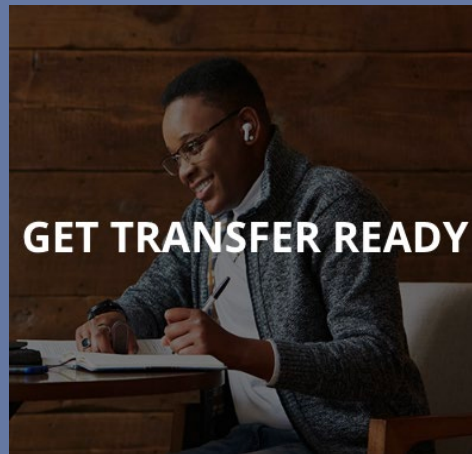
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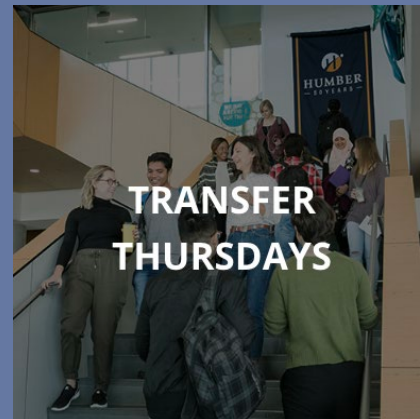
Earn a \$1,500 - \$2,500 Degree Transfer Scholarship



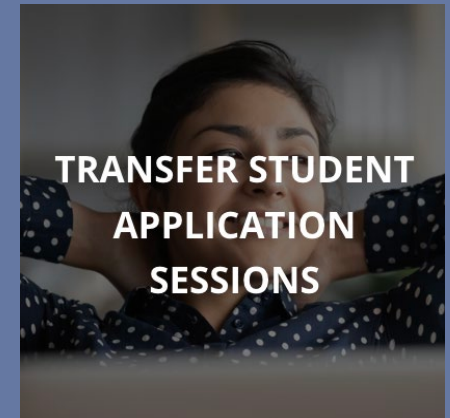
PATHWAYS FAIR




GET TRANSFER READY



TRANSFER THURSDAYS



TRANSFER STUDENT APPLICATION SESSIONS

Two spotlights are positioned in the upper right corner, casting beams of light that illuminate the text. The background is dark, and the spotlights create a dramatic effect.

**What could we do for our transfer students
if we had no limits?**

Flexible Futures: Reimagining Education for Part-Time Students

Presented by: Minette Klazinga,

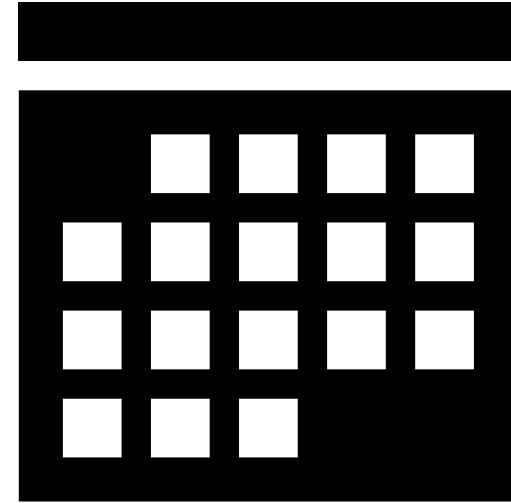
Program Manager - Part-Time Studies, Fanshawe College

Group Poll



Part-time Student Definition

“An applicant or participant is considered to be a part-time student if they are taking 20% to 59% of a full course load.” (Government of Ontario, 2024)



Why Part-Time?

Demand for part-time programs at Ontario's colleges is on the rise:

- Part-time learners, who are almost exclusively domestic students, account for an average of 31 per cent of college head-count enrolments (Colleges Ontario, 2025)
- Applicants' interest in part-time study has increased since 2016: the number of part-time applicants through OCAS has trended upwards, growing from 2,131 in 2016 to 9,292 in 2023 (HEQCO, 2025) and continues to increase each year

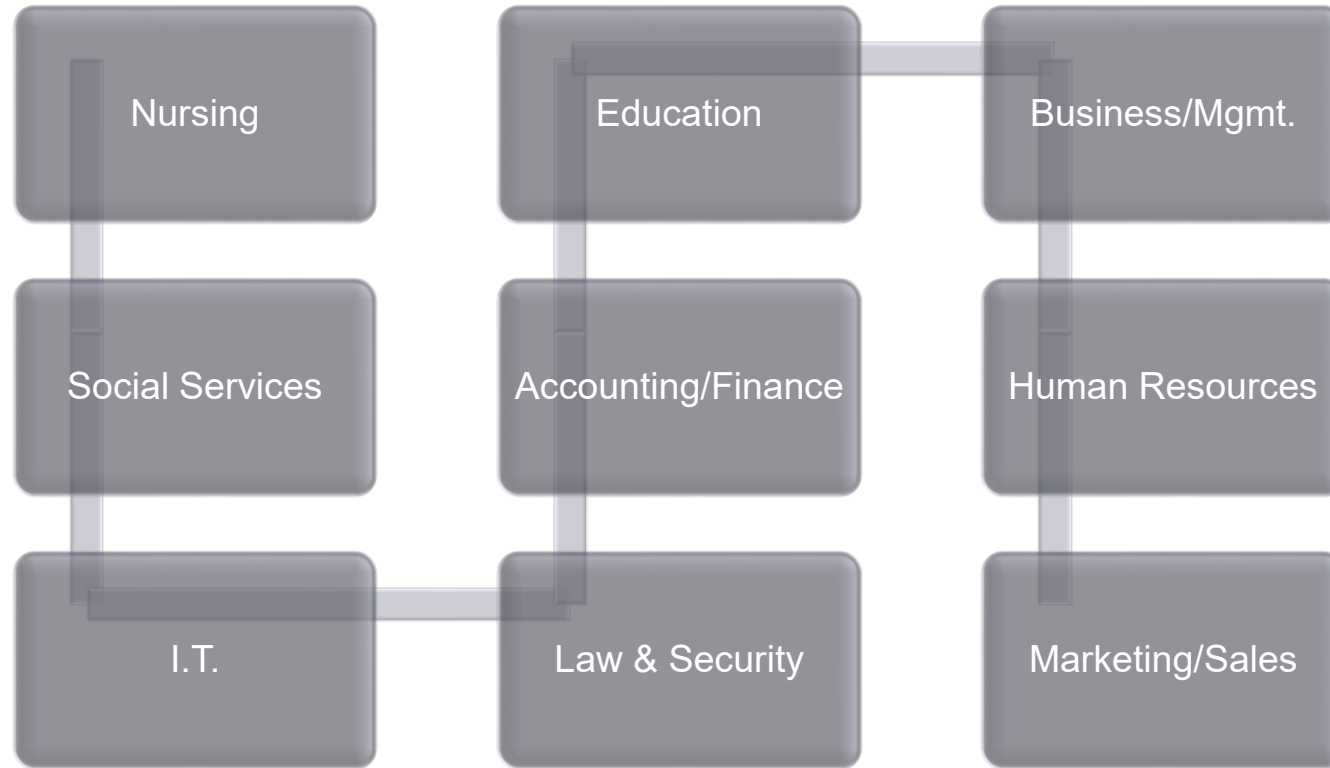
Who are part-time learners at Ontario's colleges?

- Mature students (over 30-years-old – 76%)
- Primarily non-direct (92%)
- Many have previous post-secondary experience
- High percentage of female identifying students (76%)

(OCAS, 2025 Part-Time Applicant Data)



Part-time Learner Programs Areas of Highest Applicant Interest



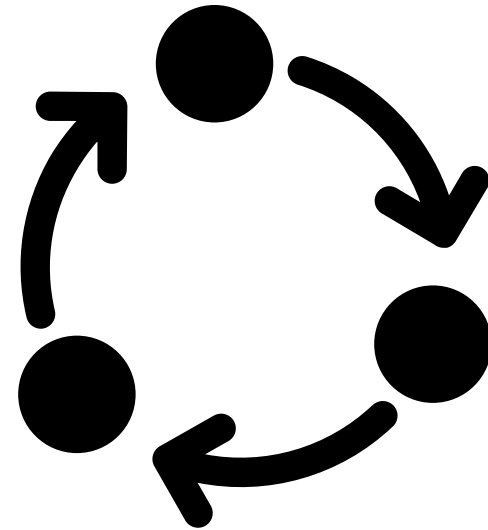


About Part-Time Students

- Face unique barriers (situational, dispositional and institutional)
- Seek cost effective, flexible learning options
- Motivated by career advancement and income improvement

Fanshawe's Approach to Serving Part-time Students

- Explore part-time learning modalities with all new program approvals
- Create seamless pathways from continuing education programs to part-time post-secondary programs
- Work through systematic barriers that disadvantage part-time learners
- Create an institutional culture that welcomes and supports all learners, including non-direct, part-time students

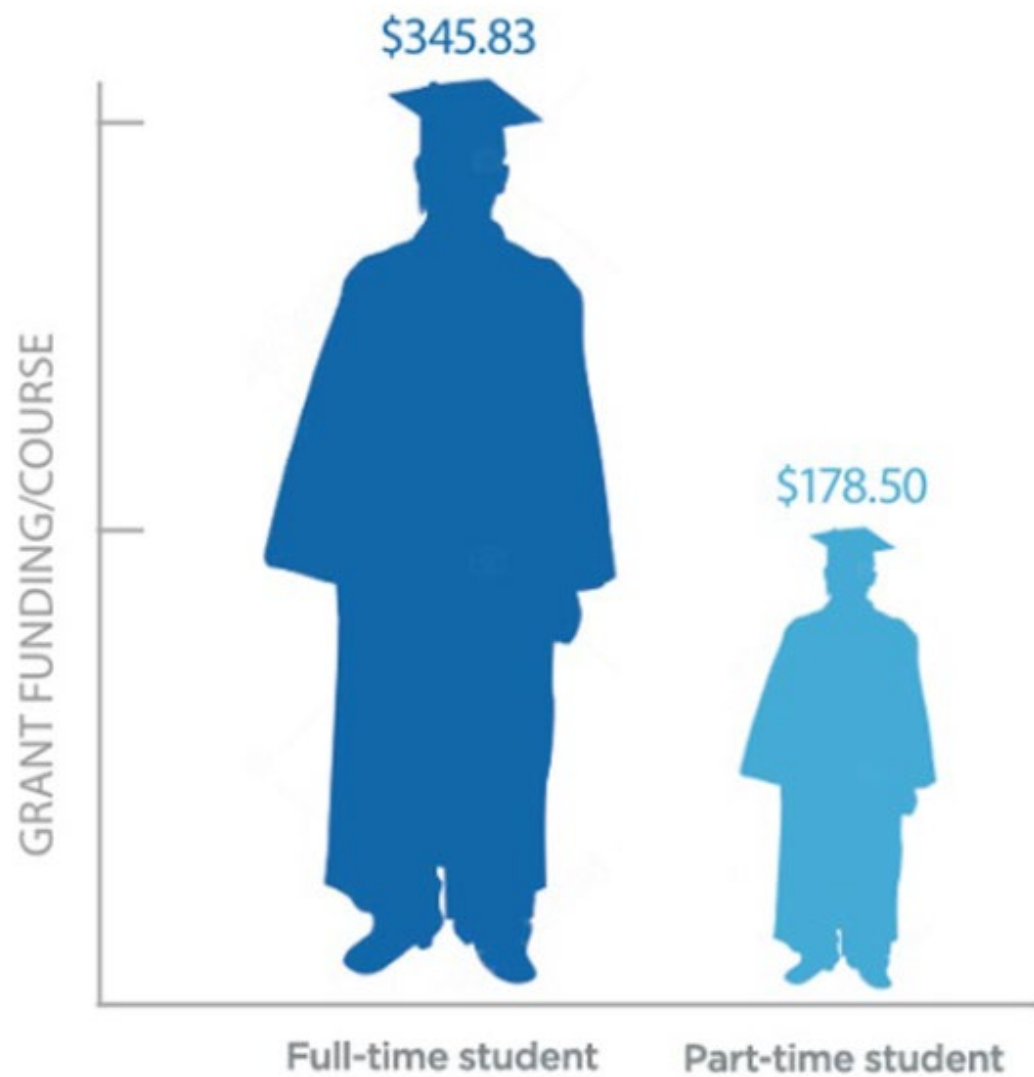


Shifting Systematic Barriers – Real Examples

- **Provide access to supports and services for part-time learners**
 - Example – at Fanshawe we advocated for access to student cards, health plan opt-in and counselling services for part-time learners
- **Include part-time learner eligibility in awards and bursaries**
 - Example – at Fanshawe, we have added a suite of awards and bursaries specifically for part-time learners after acknowledging the lack of funding opportunities available
- **Examine policies that exclude part-time learners**
 - Example – at Fanshawe, we updated the President's and Dean's Honour Roll policies to be inclusive of part-time learners

Issues that Remain

- Part-time learners at Ontario's colleges are the **lowest funded** learner type in the province
- Ontario's current funding formula for part-time students systematically **disincentives** colleges from supporting part-time learning opportunities and learners



FT/PT Student Infographic: Colleges Ontario, 2025 Pre-Budget Submission

Key Recommendations

- For those working in post-secondary, make changes where you can improve access and supports for part-time learners at your institutions – continuous small changes stack to make large impact
- From a system perspective, empower and support provincial systems to effectively track part-time learners in Ontario – what gets measured gets managed
- In terms of policy reform needed “Modernize funding models to incentivize part-time enrolment so that more students can learn and earn and to upskill our workforce.” (Colleges Ontario, 2025)



“

One aspect of leadership is communicating to others that the particular situation, the particular organizational form, is made by us and can be changed by us.

”

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