

# Passing the Buck

The impact of increasing Memorial University tuition to pay down Newfoundland and Labrador's deficit

David Macdonald





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**ABOUT THE AUTHOR**

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# Passing the Buck

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## Executive summary

The government of Newfoundland and Labrador is planning to implement substantive funding cuts to Memorial University as part of its strategy to reduce the province's deficit. This report analyzes the economic impact of that public policy decision on students, prospective students, and on the quality of university education. The starkest finding is that undergraduate students at Memorial University will be tasked with shouldering the burden of the province's deficit reduction plan—even though the deficit is on course to turn into a surplus within five years. Among the core findings of this study:

**Tuition will at least double:** For students enrolling in the fall of 2022 at Memorial University, the cost of an undergraduate degree will at least double.

- For in-province students starting in the fall of 2022, an undergraduate degree at Memorial University will more than double, rising by 150% compared to students graduating in 2021. The cost of a degree will be \$25,480, compared to the \$10,200 that students paid during the years when the province froze tuition fees and made Memorial University an affordable tuition leader in Canada.

- Almost half (44%) of the tuition fee increases will fall on Newfoundland and Labrador students when the changes are fully implemented in 2026–27. This includes the impact of the new Tuition Relief Grant.
- Out-of-province students will see a slightly lower increase of \$12,985 above pre-freeze degree costs.
- International students will pay a whopping \$41,810 more for an undergraduate degree at Memorial University than they did when the tuition freeze was in place—doubling what they would have paid prior to the freeze.

**Enrolment will decline:** By raising tuition fees so significantly, Memorial University will likely become less competitive in terms of attracting out-of-province students—in particular, international students.

- The university projects an across-the-board 20% decline in enrolment due to the increase in tuition fees.
- For international students, the 2022 undergraduate tuition hikes mean Memorial University will be the most expensive university in Atlantic Canada, only slightly cheaper than many universities in Ontario and comparable to universities in B.C.
- For out-of-province Canadian students, Memorial University’s tuition fees will be similar to major universities in Ontario, British Columbia and Alberta, where many of those students and their families live.

**Higher fees, more cutbacks:** Memorial University won’t benefit from the tuition fee increases since its operational grant will be cut by roughly the same amount. In addition, that government grant is frozen for the next five years meaning that it will have to cut back its operations by the equivalent of \$27 million between 2022 and 2026–27 due to inflationary pressures. Consecutive rounds of cuts, over a decade, will impact the quality of education that students receive at a time when tuition fee increases will make Memorial University far less competitive to prospective students than it is today.

**Passing the buck:** With the distinct possibility that the province’s manageable deficit will have turned into a surplus by 2025, Memorial University undergraduate students will be paying more in tuition fees so that the province can make a fiscal surplus even more likely. In a province consisting of 522,000 people, Memorial University undergraduate students—who represent merely 2.2% of the province’s population—could end up paying a third (29%) of the

province's entire deficit by 2025–26. Instead of looking to university students as its future, the province is looking to them as a debt transfer mechanism to whom the buck can be passed.

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## Introduction

Newfoundland and Labrador's 2021 provincial budget departed from a key policy commitment to ensure lower tuition fees than the rest of the country. For years, Newfoundland and Labrador bucked the Canadian trend of forcing students to pay a higher share of the cost of post-secondary education.<sup>1</sup> Since 2004–05, tuition fees in the province for all Canadian students had been frozen, after a 25% rollback between 2001–03. Starting in 2018–19, fees began to increase for out-of-province students (although they remained frozen for those who were graduating in 2021) and for international students, who had also benefited from a tuition freeze since 2004–05.<sup>2</sup>

The 2021 provincial budget came on the heels of the Report of the Premier's Economic Recovery Team (PERT),<sup>3</sup> chaired by Dame Moya Greene, which recommended severe provincial funding cuts to post-secondary institutions and health care.<sup>4</sup> While the province chose not to implement the recommended funding cuts to health care, it is moving on the recommended funding cuts to Memorial University.

PERT's proposed cuts to Memorial University operations start in 2021–22 and ramp up to \$66.3 million in 2025–26 (see table 9.12).<sup>5</sup> The government's planned funding cuts ramp up to \$68.4 million in 2026–27, similar to PERT's but one year later, and those cuts will be achieved by phasing out of the province's Tuition Offset Grant over five years.

One of the major drivers for PERT's creation was a concern about the provincial deficit. However, recent fiscal updates show those concerns are overblown. The province's July 2020 fiscal update pegged the 2020–21 provincial deficit at \$2.15 billion.<sup>6</sup> The final revised amount from May 2021 was almost a quarter lower, at \$1.64 billion for that year.<sup>7</sup> Similarly, the original 2021–22 deficit estimate in the May 2021 budget was \$826 million, which was half that of the previous year's deficit.<sup>8</sup> However, the fall fiscal update in November 2021 re-estimated the 2021–22 deficit at \$595 million<sup>9</sup> and the final value will likely be even lower because the update seems to have underestimated the Consumer Price Index, which will tend to drive up revenues. The initial deficit figures for both 2020–21 and 2021–22 have been

heavily revised but the original projections served as a scare tactic to justify dramatic changes to post-secondary education in the province.

By 2025–26, when the cutbacks to Memorial University will be in full effect, the provincial deficit is only projected to be \$88 million.<sup>10</sup> The 2021–22 deficit was revised downward by \$231 million (\$826 million to \$595 million) and has yet to be estimated further out to 2025–26, when the \$88 million deficit will be much less than the revision in 2021–22.

Long story short: by the time the tuition hikes are in full effect, the province may well be recording a surplus, not a deficit.

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## Implication of funding cuts to Memorial University

Changes in provincial transfers to Memorial University will have two major implications. The first will be much higher tuition fees, almost half of which will be paid by in-province students. The second will be ongoing cutbacks to programs, although this has been less scrutinized but will be examined in this report.

To better understand the implications of the tuition fee changes, we've built a revenue model projecting how much more students will pay under the new scheme based on present enrolment levels for full- and part-time students, as well as for in-province, out-of-province and international students. For more details, see the methodology section.

In the coming two years, the circumstances for students will rapidly change. Undergraduate students who went to Memorial University during the tuition freeze years and graduated in the spring of 2021 paid much less than undergraduate students who enrolled in the fall of 2021. Students who enrolled in the fall of 2021 will be protected from most of the tuition increases but they will still see tuition rise by 4% a year. In-province students will pay \$600 more over the course of their degree compared to those who just graduated. International students who enrolled in 2021, despite some protection from higher tuition fees, will still pay over \$5,000 more for their undergraduate degree.

For students who enrol in the fall of 2022, the gloves are off. Their annual tuition fees will be twice as high than they were in 2020 and will keep rising by 4% a year over the course of their degree. The net result for Newfoundland and Labrador students is that, starting in the fall of 2022, an undergraduate degree will cost \$25,480 (see Table 1). This is \$15,280, or 150%, higher than the \$10,200 that students paid during the tuition freeze years. The percentage

**TABLE 1** Four-year undergraduate tuition at Memorial University, before and after the freeze

|                                  | Graduating<br>Spring 2021 | Enrolling<br>Fall 2021 | Enrolling<br>Fall 2022 | Difference pre vs<br>post freeze (\$) | Difference pre vs<br>post freeze (%) |
|----------------------------------|---------------------------|------------------------|------------------------|---------------------------------------|--------------------------------------|
| In-province students             | \$10,200                  | \$10,830               | \$25,480               | \$15,280                              | 150%                                 |
| Students from the rest of Canada | \$12,495                  | \$14,010               | \$25,480               | \$12,985                              | 104%                                 |
| International students           | \$43,120                  | \$48,680               | \$84,930               | \$41,810                              | 97%                                  |

**Note** Assuming a four-year degree and taking 10 credits a year.

**Source** Undergraduate fees at Memorial University<sup>29</sup> and author's calculations

increase for in-province students is higher than any other student groups. Out-of-province students will see a slightly lower increase of \$12,985 above pre-freeze degree costs. International students will pay a whopping \$41,810 more for an undergraduate degree at Memorial University—twice as much as they did while the tuition freeze was in place.

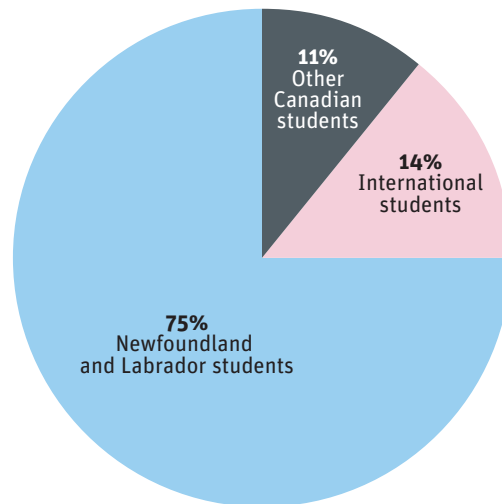
Tuition increases for in-province students will be offset by a new Tuition Relief Grant.<sup>11</sup> Out-of-province and international students will not have access to this new grant and will bear the full brunt of much higher tuition. For in-province students, the Tuition Relief Grant will provide up to \$3,450 a year—the exact amount of the tuition increase for in-province students in the first year. It doesn't appear at this point that the \$3,450 grant will increase in line with the 4% growth in tuition after the big hike in 2022. By the 2025–26 school year, even low-income students will be paying an extra \$750 that year as a result of the fee increase, despite the Tuition Relief Grant. Tuition in 2025–26 will be \$6,750, which is \$4,200 more than the \$2,550 cost of tuition in 2021. The Tuition Relief Grant will cover \$3,450 of that \$4,200, leaving low-income students to cover the difference of \$750.

The Tuition Relief Grant is estimated to cost \$18 million a year upon full implementation,<sup>12</sup> essentially redirecting a portion of the \$68.4 million cut from the Memorial University transfer to lower-income in-province students. The net funding cut to students will therefore be \$50.4 million. At full implementation in 2026, our model projects that the Tuition Relief Grant will offset 51% of the increase in tuition fees for in-province students. The province will also increase the student loans available,<sup>13</sup> although costing isn't provided. Loans do not offset or even reduce student fees, they merely postpone when they come due.

While significantly lower tuition fees allowed local students to affordably study at home, and hopefully stay in-province after graduation, they were also an incentive to attract out-of-province and international students



**FIGURE 1** Memorial University undergraduate enrolment (Fall 2020)



Source: Memorial University 2020 Factbook<sup>30</sup>

to Newfoundland and Labrador. Besides the economic impact of out-of-province students living in the province and buying goods and services while studying, there is also the possibility that they would like the lifestyle and stay after graduation, helping to buffer against ongoing migration to the rest of Canada. Providing high-quality affordable education for Newfoundlanders and Labradorians would also help retain the province's young people. For out-of-province and international students, low tuition fees could be an offset, since Memorial University is much further from major centres and major transportation hubs. Notably, three quarters of the Memorial University's undergraduate students are from the province, 14% of undergraduates are international students and another 11% come from elsewhere in Canada.

After undergraduate tuition fees double for most students, Memorial University will become a less attractive destination for out-of-province and, in particular, international students. The university projects an across-the-board 20% decline in enrolment due to the huge increase in tuition fees.<sup>14</sup> Although we assume a 20% reduction in our model, steeper enrolment declines could rapidly expose the degree to which Memorial University's reliance on tuition fees is an unsustainable and inequitable funding model.

For international students, the 2022 undergraduate tuition hikes mean Memorial University will be the most expensive university in Atlantic Canada and only slightly cheaper than many of the universities in Ontario,

although the University of Guelph will charge half the tuition that Memorial University will and is an hour's drive from Canada's largest airport, Pearson International Airport.<sup>15</sup> Memorial University's new international tuition fees will be similar to that of universities in British Columbia, although those institutions are much closer to Vancouver International Airport.

For out-of-province Canadian students, Memorial University's tuition will be similar to that of major universities in Ontario, British Columbia and Alberta, which are all much closer to where those students and their families live.<sup>16</sup> The attraction of Memorial University that came with lowered tuition will, therefore, be eliminated for most out-of-province students.

Given these factors, time will tell whether the 20% decline in undergraduate enrolment is a conservative estimate of the impact of higher-tuition policy.

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## What students will pay

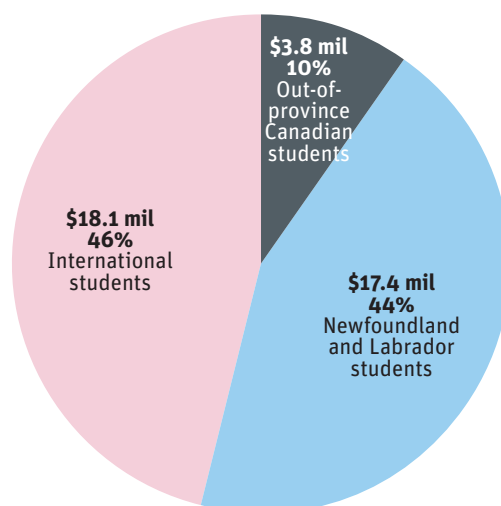
Based on these projections, almost half (44%) of the increases in tuition fees will fall on Newfoundland and Labrador students when the changes are fully implemented in 2026–27. This includes the impact of the Tuition Relief Grant of \$18 million for in-province students.

Over the course of a four-year degree starting in the fall of 2022, in-province students will pay an additional \$33.1 million in tuition fees (after including the new Tuition Relief Grant program for low-income Newfoundlanders and Labradorians). On a per-student basis, this is the equivalent of an additional \$15,280. For many students, that tuition hike will likely take the form of new personal debt. Over the same period, out-of-province Canadian students will pay an extra \$8.7 million and international students will pay a whopping \$41.4 million more.

In any given year, annual tuition fee increases for students are roughly offset by the Tuition Offset Grant. As such, Memorial University as a university will be neither better nor worse off as revenue switches from government transfers to fees paid by not yet graduated students. Further, the significantly higher tuition fees that students will be paying will not add to Memorial University's coffers—they will be compensating for provincial government funding cuts.

However, this dynamic will change in 2026–27, when the Tuition Offset Grant will be completely eliminated, at which point Memorial University will require an additional \$11 million that year to make up for lost provincial revenue. This could come from additional private-sector funding, increased

**FIGURE 2** Additional tuition costs by student type in 2026–27



Source Internal model of Memorial University tuition increases, see methodology below

**TABLE 2** Additional amounts undergraduate students will pay, by academic year (\$mil)

|   | 2021–22    | 2022–23      | 2023–24       | 2024–25       | 2025–26       | 2026–27       |
|---|------------|--------------|---------------|---------------|---------------|---------------|
| Newfoundland & Labrador students                                  | \$0        | \$6.8        | \$14.6        | \$23.4        | \$33.3        | \$35.4        |
| Tuition Relief Grant Program                                      | \$0        | -\$4.5       | -\$9.0        | -\$13.5       | -\$18.0       | -\$18.0       |
| <b>Newfoundland &amp; Labrador students (Sub-total)</b>           | <b>\$0</b> | <b>\$2.3</b> | <b>\$5.6</b>  | <b>\$9.9</b>  | <b>\$15.3</b> | <b>\$17.4</b> |
| Out-of-province Canadian students                                 | \$0        | \$0.8        | \$1.7         | \$2.6         | \$3.6         | \$3.8         |
| International students  | \$0        | \$3.9        | \$8.0         | \$12.4        | \$17.0        | \$18.1        |
| <b>Total</b>  | <b>\$0</b> | <b>\$7.1</b> | <b>\$15.4</b> | <b>\$25.0</b> | <b>\$35.9</b> | <b>\$39.4</b> |
| Provincial transfer to Memorial University—“Tuition freeze grant” | \$68.4     | \$54.7       | \$41.0        | \$27.4        | \$13.7        | \$0.0         |

Source Internal model of Memorial University tuition increases, see methodology below

enrolment, more cuts to Memorial University programs, further tuition increases, or increases in other compulsory fees beyond what is already in place.

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## Cuts to Memorial University operations

In addition to relying on an additional \$39 million in tuition fee increases paid by students in the 2026–27 academic year, Memorial University will also have to cut back its operations by the equivalent of \$27 million between 2022 and 2026–27.

Coupled with the tuition increase plan is the freezing of the operational transfer to Memorial University for at least five years. At the press conference, the Minister noted that the total transfer to Memorial University, including the Tuition Grant Offset, would drop from \$359 million in 2021–22 to \$290 million in 2026–27.<sup>17</sup> If the \$68.4 million Tuition Grant Offset is removed from the 2021–22 figure, we get \$291 million—the exact amount the government is planning to allocate to Memorial University five years later, in 2026–27.

Since the cost of everything—from energy to staff—increases annually, if a transfer doesn't increase with inflation, staff, infrastructure, or basic operations have to be cut to make up the difference. Since 2015–16, when the Tuition Offset Grant was initially separated from the general Memorial University operating grant, support for Memorial University has fallen, in inflation-adjusted terms. As a result, between 2012–13 and 2019–20, \$39.49 million has been cut from Memorial University's operating budget,<sup>18</sup> leading to the university replacing permanent staff with sessional teachers, cutting classes, and closing departments.<sup>19</sup>

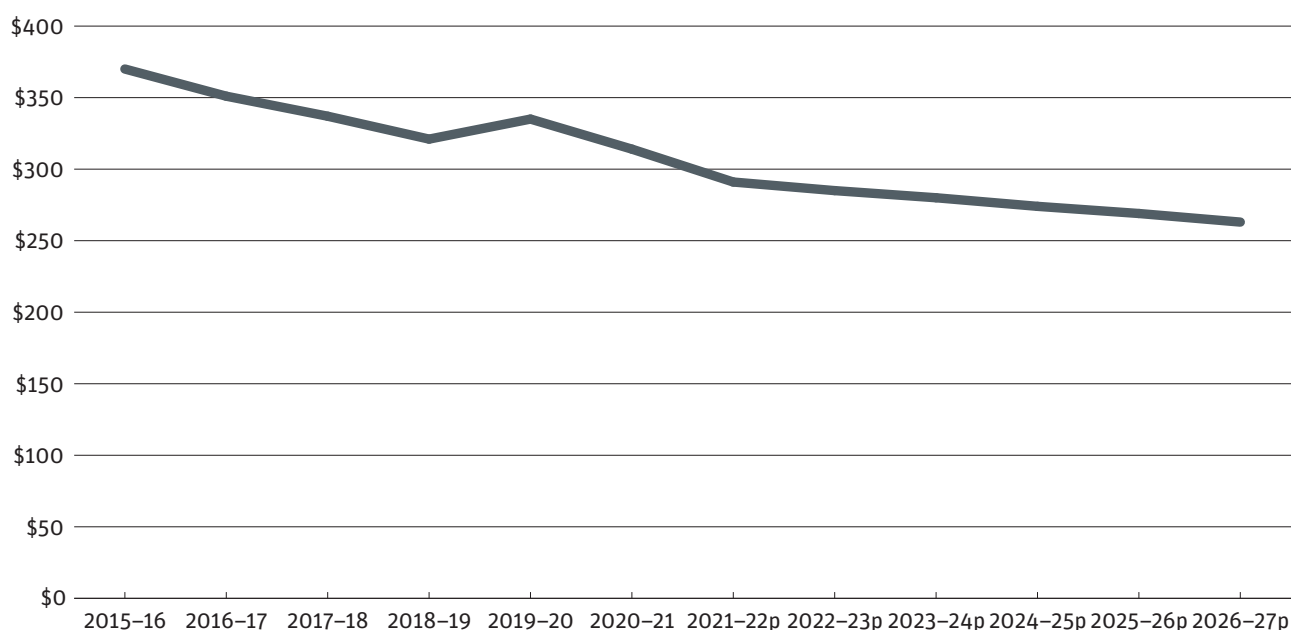
In addition, Memorial University suffered a real cut of \$2.6 million in operational transfers for the 2021–22 year.<sup>20</sup> Over the next five years, the university will have to make another \$27 million in cuts to compensate for inflationary pressures because \$291 million in 2021 dollars will only purchase \$263 million of goods and services in 2026–27.

All told, the university will have to implement more than \$30 million in cuts over the next five years, including those already announced for 2021–22. This will be similar in scale to the cuts already made between 2012 and 2020.

Consecutive rounds of cuts, over a decade, will certainly impact the quality of education that students will receive.

Clearly, \$30 million worth of additional cuts through freezing Memorial University's operational grant and increasing student tuition by \$39 million represents a dramatic change. But, while the justification for these changes is the need to balance the provincial budget, that deficit will likely turn into surpluses by the time the cuts are fully phased in. Government deficits don't just "go away"—they are transferred to other sectors of the economy. In this

**FIGURE 3** Operational transfers to Memorial University, in \$mil 2021 dollars



**Note** Excludes the Tuition Offset Grant but includes the Memorial University regular operating grant and Memorial University faculty of medicine operating grant  
**Source** Internal model of Memorial University tuition increases, see methodology below

**TABLE 3** Amount of provincial deficit transferred to Memorial University students, by year (\$mil)

|   | 2022-23  | 2023-24  | 2024-25  | 2025-26 |
|---|----------|----------|----------|---------|
| Additional tuition paid by Memorial University undergraduate students | \$7.1    | \$15.4   | \$25.0   | \$35.9  |
| Provincial deficit  | -\$587.0 | -\$377.0 | -\$314.0 | -\$88.0 |
| % of deficit paid by Memorial University undergraduate students       | 1%       | 4%       | 7%       | 29%     |

**Source** Internal model of Memorial University tuition increases, see methodology below

case, instead of the government managing its deficit, it will be Memorial University's undergraduate students who will pay for it.

By the time the Memorial University cuts and tuition hikes are fully in place, a third of the entire provincial deficit (29%) in 2025-26 will be paid for exclusively by Memorial University undergraduate students. Considering the distinct possibility that the small deficit will have turned into a surplus by then, this means that Memorial University undergraduate students will be paying more in tuition fees so that the province can record a fiscal surplus.

In a province consisting of 522,000 people,<sup>21</sup> it is disconcerting that the 11,500 Memorial University undergraduate students who are left after the

enrolment decline could well end up paying a third or more of the province's entire deficit. Those students only represent 2.2% of the entire province's population. This is of particular concern given that students tend to be younger and less financially stable. The province's future growth may well depend on this generation of graduates remaining in Newfoundland and Labrador and not being used as a debt transfer mechanism just as they are beginning their careers.

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## Conclusion

Despite the province's commitment to cut transfers to Memorial University for fiscal reasons, the exaggerated importance of the province's deficit is rapidly receding as economic growth improves. The danger that governments face when they make policy choices such as major cuts to post-secondary education is that they make long-term changes to programs in response to short-term issues, like the significant but time-limited impact of COVID-19. The net result will be that Memorial University undergraduate students will shoulder almost a third of the province's deficit through higher tuition fees.

There will certainly be plenty of international, Canadian and in-province students who will choose to study elsewhere in search of lower tuition fees as Memorial University suffers from repeated cutbacks due its frozen operational transfer. This represents a significant loss to the province in the short-term, including the economic impact of student spending in the province, but also the longer-term loss of students who might have stayed under a lower-tuition scenario. Meanwhile, the choice for in-province students is to stay and shoulder the provincial deficit or to leave the province, possibly for good. The weight of the province's public policy choice will impact Memorial University and its students for years to come—a scenario that's entirely avoidable, since the provincial government has far greater capacity to handle its own finances, which will likely turn to surpluses in the near future. All this is possible without foisting that responsibility onto students.

# Methodology

THE MODEL USED to analyze the impact of tuition increases assumes that undergraduate enrolment will drop by 20%, as estimated by Memorial University.<sup>22</sup> Otherwise, enrolment of part-time and full-time, as well as international, out-of-province and in-province students, remains the same over the study period.<sup>23</sup> Outside of an increase in enrolment in 2020, undergraduate figures at Memorial University have remained relatively constant since 2015.<sup>24</sup> Students who are already enrolled in Memorial University as of the fall 2022 will pay the somewhat protected tuition rates,<sup>25</sup> but they will make up a smaller proportion of the student body as they graduate or drop out. As time passes, new students will pay the new tuition rates<sup>26</sup> and make up a quarter more of the undergraduate students a year. It is assumed that “full-time” students take 10 courses a year, “part-time” students take four. The total amount that in-province students pay in tuition will be net of the increasing value of the Tuition Relief Grant Program that phases in as the new tuition phases in,<sup>27</sup> eventually amounting to \$18 million a year at full implementation.<sup>28</sup> The broad results of this methodology are available in Table 3. As shown in that table, the additional revenue raised by the tuition increases roughly offsets the decline in provincial funding from the Tuition Offset Grant of \$68.4 million in any given year.

# Notes

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