

# WHAT ONTARIO PARENTS PAY FOR INDEPENDENT SCHOOLING

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## Introduction

How much does it really cost Ontario parents to send their children to an independent school? This information is not readily available. While some schools post a tuition figure on their website, most do not, and since some schools offer financial aid, even a posted tuition figure may not be the actual amount paid. Media reports about tuition in the independent-school sector tend to focus on the very small number of “elite” schools, which also tend to be the most expensive.<sup>1</sup> The Canadian school directory at OurKids.net states the tuition range for the organization’s 246 members,<sup>2</sup> but here again the schools that are covered tend to be the more expensive ones that are not representative of the diverse landscape of over 1,450 independent schools provincewide.<sup>3</sup>

It is important to understand the cost of attending an independent school in Ontario for at least three reasons. First, some parents who might otherwise be interested in enrolling their children may simply assume that the cost is too high for them, without investigating further. Given that some independent schools in Ontario exist to serve particular kinds of student needs that district schools

1 Our research has found that just 4 percent of independent schools in Ontario are of the “elite” variety. See D. Hunt, J. DeJong VanHof, and J. Los, “Naturally Diverse: The Landscape of Independent Schools in Ontario,” Cardus, 2022, <https://www.cardus.ca/research/education/reports/naturally-diverse-the-landscape-of-independent-schools-in-ontario/>.

2 Our Kids, “Ontario Private Schools,” <https://www.ourkids.net/ontario-private-schools.php>.

3 Hunt, DeJong VanHof, and Los, “Naturally Diverse.”

do not or cannot meet, this means that some children may not be receiving the education that could best enable them to thrive. Second, unlike Quebec and every province west of Ontario, independent schools in the province do not receive any taxpayer funding. Public opinion about whether this is or is not the right policy for Ontario should be based on an accurate understanding of the sector. And third, greater transparency about what peer schools are charging can assist schools in setting their own tuition and can place downward pressure on costs across the sector as a whole—thus, improving accessibility to the sector. Since over two-thirds of independent-school families in Ontario report that they make major financial sacrifices to afford the cost of independent schools, cost is an important factor.<sup>4</sup>

We regularly hear from principals from a wide variety of independent schools across Ontario that the publicly cited “average tuition” is significantly higher than what they charge. We also know from past research that independent-school students come from largely middle-class families.<sup>5</sup> Consequently, our hypothesis is that the tuition fees that are typically mentioned in public contexts are not representative of the sector as a whole.

To gain information about how schools in the sector set their costs and what the costs are, we reached out to the principals of forty-five schools in November 2021, asking them to complete a short email-based questionnaire. We randomly selected these schools from a database that we were building for a separate research project. Our database classified schools by many criteria, such as enrollment size, religious or non-religious identity, and location, to name a few. We attempted to draw a random sample of forty-five schools with characteristics that were proportionate to the entire population of Ontario independent schools.

After reaching out several times to confirm participation, the final result was that principals of twenty-one schools participated in our study, representing at least 5,663 students. Our sample included a school with as few as twenty students and as many as 1,380 students. The median and mean enrolment were 270 and 298 students, respectively. Some respondents did not answer all survey questions. Eighteen schools completed the survey in its entirety. While the results that we report here cannot be considered

4 D. Van Pelt, D. Hunt, and J. Lewis, “Who Chooses Ontario Independent Schools and Why?,” Cardus, 2019, <https://www.cardus.ca/research/education/reports/who-chooses-ontario-independent-schools-and-why/>.

5 What do we mean by middle class? No one definition is used in public discourse. In Alberta and British Columbia, for example, when excluding the small number of “elite” schools, independent-school families’ average after-tax income is between 1.8 percent lower and 1.9 percent higher than that of district-school families (A. MacLeod, S. Parvani, and J. Emes, “Comparing the Family Income of Students in Alberta’s Independent and Public Schools,” Fraser Institute, October 2017, <https://www.fraserinstitute.org/sites/default/files/comparing-the-family-income-of-students-in-albertas-independent-and-public-schools.pdf>; J. Clemens, S. Parvani, and J. Emes, “Comparing the Family Income of Students in British Columbia’s Independent and Public Schools,” Fraser Institute, March 2017, <https://www.fraserinstitute.org/sites/default/files/comparing-family-income-of-students-in-BCs-independent-and-public-schools.pdf>). This may be the case in Ontario as well. Independent-school parents also tend to be middle class in other ways: they are twice as likely as the average Ontarian to be a teacher and a nurse, for example (Van Pelt, Hunt, and Lewis, “Who Chooses”). Seventy-five percent of Ontario independent-school parents attended district schools growing up (57 percent did so exclusively), and they tend to engage in conventional “middle class” activities of volunteering and participating in the local community and civil-society organizations (Van Pelt, Hunt, and Lewis, “Who Chooses”; B. Green, D. Sikkema, and D. Sikkink, “Cardus Education Survey 2018: Ontario Bulletin,” Cardus, October 2018, <https://www.cardus.ca/research/education/reports/cardus-education-survey-2018-ontario-bulletin/>).

statistically representative of the entire sector, our study does reveal that schools employ various ways of setting tuition and that the cost to attend ranges widely.<sup>6</sup>

## How Tuition Is Set

We asked respondents about their school's fiscal and governance models because these are critical factors in how tuition is set. Nineteen of the twenty-one schools disclosed their fiscal and governance models. Ten were registered charities, seven were non-profit organizations, and two were for-profit businesses. Thus seventeen of the nineteen did not have a profit motive when setting tuition rates. Eight schools were governed by an elected school board, five by an appointed board of trustees, three were overseen by a religious institution such as a church or mosque, and three had an ownership group or business owner.

Our survey revealed that there are at least five ways in which tuition is set. While many parents might assume that tuition is charged per student, we found that this was the case for less than one third of the schools responding. (In this report, we discuss only how tuition is set for domestic students, since our focus here is on costs to Ontario parents.) Seven schools charged a per-student tuition. Six used a tiered structure, incrementally charging less for each additional sibling. Five charged a per-family rate, regardless of the number of siblings enrolled. One charged per course, one used a mixed model (that is, per-course for hybrid learning and family-tiered for full-time programs), and one set tuition based on a combination of factors, including family income.

We asked the respondents to state in their own words how their school set the price of tuition. Seventeen out of nineteen reported that they base tuition largely on covering expenses. This makes sense, given that these seventeen are registered charities or non-profits, as stated earlier. Although each school was different, many respondents reported that they set a detailed budget of expenses, projected their enrolment and other revenue sources (such as fundraising from donors or subsidies from other entities), and then set their tuition rate based on the remaining revenue needed to cover expenses.

The principals reported that their schools find creative ways to cover their overhead. Some use the facilities of a religious or cultural centre during school hours, for a nominal fee or no fee. Some receive important services as in-kind donations. Some actively develop relationships with benefactors who contribute funds to be used for financial aid. All of these cost-saving measures help keep parents' costs lower.

Other variables factor into tuition-setting as well. A major theme that emerged from the responses was the struggle to balance tuition affordability with appropriate staff remuneration. Five schools also mentioned that they maintain gradual annual price increases. Two mentioned that they consider what peer schools charge. One sought to maximize profit, and one sought to make their school as financially accessible to families as possible.

<sup>6</sup> We had at least three participating schools from four of Ontario's five regions (West, East, Central, and Toronto), as well as participation from each locale type (urban, suburban, small town, rural) and program level (elementary-only, secondary-only, combined elementary/secondary). Most respondents were from religious schools, but we also had participation from four "special emphasis" schools and at least one university-preparatory or "top tier" school. For our definitions of these school types, see Hunt, DeJong VanHof, and Los, "Naturally Diverse."



## Non-Tuition Costs

But tuition is not the only cost. Ten of the twenty-one schools in our sample offered transportation services (such as busing), with four including this cost in tuition and six charging an additional fee ranging from \$400 to \$6,000 per student. The median transportation cost to parents was \$1,800 per student. Eighteen schools also indicated that they have additional fees that parents are expected to pay beyond tuition, for such things as uniforms, books, musical instruments, certain courses or activities, school trips, or after-school care. Of respondents who provided an amount, these additional (non-transportation) fees cost parents from \$50 to \$2,500 per student. It is important to note, however, that some of these fees were extra-curricular and thus optional.

## Financial Aid

Our survey found that fourteen of twenty schools responding to this question offered financial assistance. Twelve schools said that they reduced or supplemented tuition on a need basis; this ranged from as low as 3 percent of the student body to as high as 65 percent, with a median of 10 percent of the school's students receiving need-based aid. Three schools offered merit-based scholarships, and one used other approaches. Some schools provided financial aid on more than one of these bases.

## Total Cost to Parents

What Ontario parents pay for independent schooling varies considerably. Of twenty responding schools, the total annual cost ranged from a low of \$649 per family to a high of \$26,050 per student. Including tuition plus all other fees, we asked—even of schools that do not charge per-student—to estimate the total per-student amount that parents pay. Of eighteen responding schools, the median and mean total cost to parents were \$13,525 and \$11,910 per student, respectively. If we consider only tuition, we found that after accounting for financial aid, eleven out of eighteen responding schools estimated that they enroll some students at \$5,000 or less per year, and thirteen estimated that they enroll some students at less than \$10,000.

## Recommendations

These findings suggest that the costs to attend many of Ontario’s independent schools may not conform to the stereotype that independent schools are reserved for the rich. Many schools attempt to be financially accessible to the average Ontarian. However, finding creative ways to extend accessibility beyond the middle class to lower-income families is important.

Although not exhaustive, these findings prompt opportunities for further investigation by Ontario parents, media, and school associations. For parents, we recommend that if an independent school appears to be a good fit for your child, it is worth inquiring further. The cost may be more affordable than initially assumed, and schools may be willing to work with you to achieve accessibility. For journalists, we encourage outreach beyond the small number of well-known “elite” schools, for cost data and examples, when writing about the sector. School associations that are more representative of the sector may have helpful information to provide. Three such associations are the largest non-parochial, non-elite school associations: Edvance, the Ontario Federation of Independent Schools, and the Canadian Council of Montessori Administrators. And finally, for school associations: in addition to the cost-sharing resources and cost-cutting advice you already provide, consider how to share anonymized tuition data within your association, to better inform your schools and put downward pressure on prices and to make more schools accessible to more families.



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