



**Putting a Price Tag on Learning**  
**The financial and social costs to adult learners in PEI**

Angela Larter  
September 25, 2006

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## Executive Summary

Adult learners face many challenges upon returning to school. In addition to the actual academic work, they have multiple demands on their time as the majority of adult students are also juggling responsibilities of home and work. One of the premier responsibilities placed on an adult learner are the finances of the family unit. This research project examines three questions that explore the economics of an individual on PEI enrolling in Adult Education at Holland College.

1. What are the financial costs incurred when returning to school as an Adult Education student? What supports are available to learners to offset such costs?

2. What are the non-financial costs experienced when returning to school as an Adult Education student? What supports do learners have in place to lessen the effect of these costs?

3. Do the costs sustained shape learners' long-term goals? What additional resources would improve learners' situations and how would their educational and/or career goals change?

To research these questions, I designed a survey and visited five Holland College Adult Education classrooms across PEI to invite individuals to participate in the project. Each participant received a letter of introduction and a copy of the survey to complete. I was present to explain the purpose of the survey, assure participants' confidentiality and answer questions. The survey contained questions that required a "check the box" answer and more open-ended questions that allowed for learners' comments and reflections. Participation in the research study was strictly voluntary and 108 individuals completed the survey. I collected and analyzed the data and observed several overall trends from the results.

The categories of **financial costs** that affected the survey group most significantly were transportation, loss of wages, health costs, and childcare. With the current factors influencing the global economy, the cost of transportation is not likely to decrease in the near future. In addition to rising costs, adult educators often hear reports from potential students that they have no transportation at all. Of the individuals who reported a loss of wages, the vast majority of the two-thirds who received compensation did so from either Services Canada or Workers Compensation Board of PEI. Expenses related to health

were very high and the number of people receiving compensation for these types of costs was extremely low. 100% of the respondents who identified paying for childcare reported that they received either partial or full compensation for these expenses. This is hugely significant as it indicates that parents who do not have financial support for child care cannot attend adult education classes in this province.

**Social costs** associated with returning to school included decreased time for family, personal, and social time. Observations of lack of sleep, increased stress levels due to financial constraints, and multiple demands on their time were also reported. The majority of adult learners in the survey have found social supports from family, friends, classmates and instructors. Many are experiencing new social networks and report feelings of personal satisfaction and increased self-esteem and self-confidence because of their return to formal education as an adult.

**Goal-Setting** is definitely influenced by the amount of financial and social support received by the individual. Over one-third of participants in the study reported that they have adjusted their career and educational goals due to limited financial resources. The resources they would most like to see in place call for a thorough re-examination of present forms of emotional, financial, academic, program design, and government policy support offered to residents of this province.

The *implications* of this research project for those involved in adult education fall into three categories: implications for the learner, review of external supports, and suggestions for internal program examination. How does the learner decide when the financial and social gains outweigh the costs? How can governments address the financial gap between those receiving financial supports and those who do not? When does the future economic gain for our economy justify additional resources for adult learning? How does an adult education program maximize social support for students enrolled so they can continue to be successful on the path of higher education? Such considerations are vital for cultural, economic, and social growth of the province in a world that is changing so fast that literacy and the business of learning is one of the most important commodities we have.

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## **Part One: Background to the study**

I have been working in the field of Adult Education for almost eight years with Holland College, a community college in Prince Edward Island. I have had the pleasure of working with hundreds of determined adults in their pursuit of higher levels of formal education. The Adult and Community Education division of Holland College has learners engaged in a variety of program offerings ranging from basic literacy and numeracy skills, preparation for the GED (General Educational Development) exam, and high school credits. I have taught mathematics and science credits in both small, rural centers and in a larger, urban center. Students walk through our doors with every possible combination of literacy level, educational background, and hope for future success.

By far, the majority of adults I work with intend to continue to post-secondary education either at the college or university level. I have found that adult learners approach their education with a view of life that, due to their age and life experiences, is much different than individuals who have not spent time away from some sort of school life. As Perry states in *Best Practices in the Adult Setting* (2003), “adults are not big children.” Education programs for adults must incorporate recruitment efforts, learning models, teaching strategies and opportunities for diversity that are designed to be meaningful, inclusive and flexible.

Adult learners experience multiple demands on their time. At any given moment, practically every individual enrolled in Adult Education could be involved in some other productive task. As Grant explains in her article “What About the Meals and Emergencies?” (1991), female students face additional demands of care for children and spouses. Learners could be looking for employment, taking on an extra shift at work, providing extra care to dependants. Even once students have committed to their studies, it is not uncommon for them to feel guilty that they are sitting in a classroom instead of attending to their “to do” lists. (Fairchild, 2003)

Adults who return to education programs face unique challenges. These challenges include, but are not limited to:

- Insufficient economic resources due to being unemployed or underemployed
- Negative attitudes in social and peer groups regarding upgrading
- Negative experiences in public school that discourage returning to a more formalized learning environment
- Low self-confidence and self-esteem
- Lack of guidance in both career and personal decision-making
- Learning difficulties and disabilities – diagnosed or suspected
- Existing responsibilities regarding family, work and community
- Institutional barriers

Considering the demands on students' time in addition to these barriers, why would an individual be interested in returning to school at all?

### **The Research Problem**

Each year approximately one thousand adults over the age of 18 enroll in Holland College Adult Education programs across Prince Edward Island. No student is charged a tuition fee. Depending on the individual, the cost of the program itself is paid for by either the federal or provincial government. However, what other costs do learners experience?

Of course, the commitment required to complete upgrading is more than a financial one. What do the demands of time, travel, schoolwork, etc. extract from the life of an adult learner? Are there costs to family life, personal commitments, even health that are greater than a financial bottom line? Taking into consideration both financial and non-financial aspects of returning to school, what is the true cost of learning for a student enrolled in Adult Education at Holland College?

Returning to school with the responsibilities of a mature student is very difficult. Yet, every year Holland College recognizes hundreds of successful learners. What are some supports that assist learners on this difficult path? What type of supports can individuals access in this province? To what extent do these supports help defray the costs – financial and otherwise – of upgrading one's education?

For the purpose of this study, the term ‘financial cost’ will refer to expenses that an individual incurs *in addition to* their regular expenses and *as a result of* their enrolment in Adult Education at Holland College. Examples of such cost categories are transportation, child care, health costs, tutoring, and loss of wages or benefits. The term ‘non-financial cost’ will refer to more social areas of students’ lives such as family time, personal life, social interactions and emotional health. I am interested to know, what impact does returning to school have on the family dynamic, personal time, emotional and physical health of adult learners. In terms of ‘supports’, what resources do adult learners have to cope with the costs of returning to school?

Each learner enters an adult education program with their own goals and their own unique set of circumstances. What effect does the level of support have on a learner who is setting an education or career goal that will impact the rest of his/her life? Do individuals with fewer supports set their goals lower than what they actually desire?

### **Research Questions**

*Question 1:* What are the financial costs associated with pursuing education as an Adult Education student at Holland College? What supports do learners have in place to offset such costs?

*Question 2:* What are the non-financial costs associated with pursuing education as an Adult Education student at Holland College? What supports do learners experience to lessen the effect of these costs?

*Question 3:* Do financial/non-financial costs shape learners’ long-term goals? If additional resources were available to support learners, would their educational and/or career goals be different than those identified at the time of enrollment?

## **Part Two: Methods and Procedures**

Authentic information regarding the financial and social costs of adult learners in this province was needed for this research project. There was no current data collected on this topic or at least none that was accessible to researchers. The information had to be collected from adults currently enrolled in a formal learning program on PEI.

### *Research Survey*

I created a survey to gather information about the costs when an adult on PEI returns to formal education. The survey was designed around the three research questions – the financial costs associated with coming back to school, the social costs they are experiencing, and if and how these costs affect their educational goals. Each of the two cost-related sections was further broken into two components – questions relating to the actual types and amounts of costs incurred and a second section regarding the types and amounts of supports each individual received. The last section, how their goals were affected by the combination of costs and supports experienced, contained only three questions with considerable room for participants' comments.

As an instructor in the Adult and Community Education (ACE) program at Holland College, I approached the Program Coordinator (my supervisor) and the Executive Director of the ACE division for permission to speak with students presently enrolled. Once receiving permission to invite learners to participate in the research project, I considered the cross-section and overall number of learners that I hoped would participate. There are smaller, rural ACE programs established in Tignish, Palmer Road, O'Leary, Elmsdale, Morell, Montague and Souris and two larger, more urban centres in Summerside and Charlottetown. I decided to survey individuals at a variety of locations across Prince Edward Island.

With permission from the Faculty of Education at the University of Prince Edward Island and Adult and Community Education at Holland College, I personally administered the survey to learners enrolled in daytime programs at five locations across the province. In December, 2005 and January, 2006, I traveled to Adult Education classrooms in Elmsdale and Palmer Road (western PEI), Summerside (central PEI) and

Charlottetown and Montague (eastern PEI). My goal was to receive a broad spectrum of responses that was reflective of both the Island's population and the types of individuals enrolled in upgrading programs at the institution.

### *Participants*

There would be no single "type" of individual that could effectively represent the population of Adult Education learners. A great deal of diversity exists within the 933 Islanders enrolled in Adult Education programs at Holland College (Adult and Community Education, 2006). The program must place a restriction on the minimum age of eligibility so not to encourage school-aged youth to leave the public school system. In fact, one of the only restrictions of acceptance into the Adult Education program is that applicants must be eighteen years of age and out of the public school system for at least one calendar year (an exception would be high school graduates who wish to upgrade high school credits). In fact, the age of students enrolled varies anywhere between eighteen and seventy years old.

As previously discussed, no student enrolled in upgrading programs at Holland College is charged a tuition fee. Funding for the program is provided through partnerships with the federal and provincial governments. An applicant could potentially qualify for funding three different ways. Individuals in Adult Education could receive funding support from Skills Canada (Employment Insurance), the province of PEI (Departments of Education, Economic Development, Social Services and Seniors), or another funding agency such as PEI Workers' Compensation Board or PEI Native Council. Not only do these agencies fund spaces for students in the upgrading program, but they often provide financial assistance to offset some costs related to educational training, as well as counseling, guidance and other non-financial supports to clients' learning plans.

Another important factor in understanding what type of learner may be enrolled in Adult Education and who may be responding to the survey is appreciating students' educational backgrounds. Some learners come to the program with very little formal education, having left the public school system somewhere in the elementary grades.

Others may have left during junior high or in the transition between junior high and high school. It is not unusual to have students in upgrading programs who have already received some post-secondary education either at a college or university level.

### *Procedure*

In my visits to Adult Education classrooms, I spoke with over one hundred learners. I introduced myself to each group and explained who I was and why I was there. I invited each person to take part and gave each potential participant a copy of both my letter of introduction and the survey. In addition, I expressed clearly that participation was very much appreciated, but purely voluntary, as well as reminders of how to keep themselves and the location anonymous by not including their name, etc. I encouraged participants to ask questions at any time while they were taking the survey and I remained in the room until everyone who wished to participate had completed. I left each student a copy of my contact information in the letter of introduction in case they had any questions later.

One hundred and eight (108) individuals responded to the survey and data was entered into a database for examination and review. I was satisfied by the high level of response to the invitation to participate in the project. Learners took part with such genuine interest and openness in their responses that I could hardly wait to read the finished surveys. Taking into consideration the sensitivity of discussing personal financial matters and the importance of ensuring confidentiality in such matters, I feel that the high level of response and the quality of responses was directly related to personally visiting the classrooms rather than mailing out surveys for instructors to administer. It also enabled me to personally answer students' questions to clarify parts of the survey thereby ensuring a more uniform interpretation of the research project.

## Part Three: RESULTS

The survey was completed by 108 individuals enrolled in Holland College Adult Education classes across Prince Edward Island. The results are organized in a similar design as the survey itself. The first section summarizes demographic information, the second section compiles information regarding the financial and social costs reported by learners, and the third section contains data from the financial and social support portion of the survey.

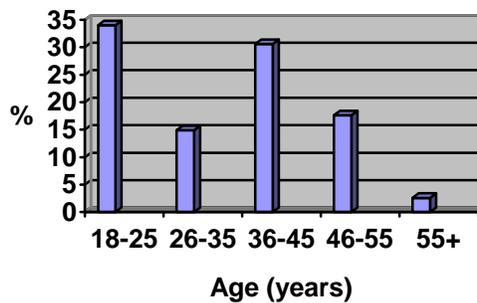
### 1. DEMOGRAPHIC INFORMATION

*Sex:*

The division between sexes did not dramatically favour either gender. Of the 108 individuals surveyed, 40.7% were male and 59.3% were female.

*Age:*

**Figure 1. Percentage of respondents by Age.**



The majority of learners who completed the survey fell into the categories of 18-25 years old (34%) or 36-35 years old (30.6%). 17.6% of the respondents were between the ages of 36 and 45 years old. Only 14.9% of individuals reported they were in the 26-35 years old category. The age group represented by the fewest number of participants was the 55 years and older category.

*Residency:*

50% of respondents reported living in rural areas while 43.5% of participants lived in the provinces urban centers. 6.5% did not complete this question. While administering the surveys, I was asked the difference between the terms “rural” and “urban” many times. People knew what the terms referred to, but could not remember the difference between them.

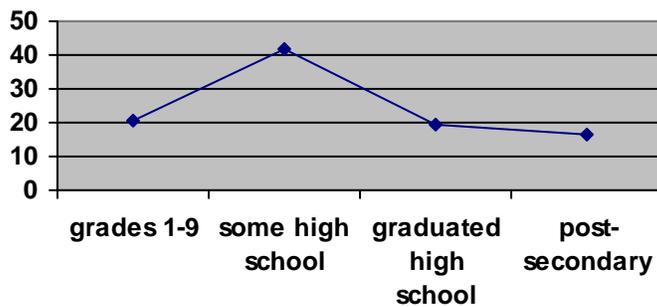
*Family Status:*

The number of learners who were in married/common law relationships and the number who were single were quite even with results being 46.3% and 52.8% respectively.

The number of respondents with children and the number of those without children was exactly equal at 39%. 22% of participants did not respond to this question.

*Level of formal education:*

**Figure 2. Level of education before upgrading.**



This survey question requested information about the highest level of formal education the participants had received before enrolling in Adult Education at Holland College. “Some high school” was the category with the most responses at 41.7%. The number of participants that left the public school system somewhere between grades 1-9 and those who graduated high school were very close at 20.7 and 19.4% respectively. 16.7% of the survey population reported having received some post-secondary or trades training.

*Enrolment:*

90.7% of respondents reported being enrolled in Adult Education on a full-time basis. Only 5.6% were attending on some sort of part-time schedule. (Note that only day classes were surveyed.) The average number of months learners were enrolled in Adult Education is 8.

*Health Issues or Special Circumstances:*

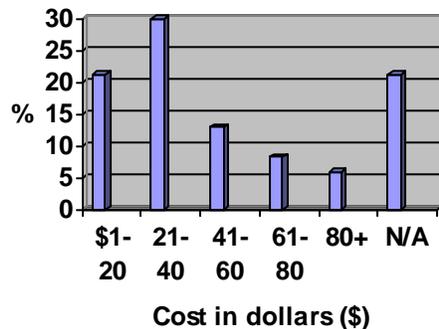
35.2% of the 108 participants in the survey reported that they did experience health issues or special circumstances. The most common health issues reported were:

- Related to mental illness or learning difficulties
- Respiratory disorders (bronchitis, asthma, allergies)
- Disorders related to nervous system (seizures, fibromyalgia, Multiple Sclerosis, Chronic fatigue) AND Joint/Muscle Problems (carpel tunnel, back pain, arthritis)

## 2. FINANCIAL COSTS

*Transportation*

**Figure 3. Weekly transportation costs.**



Almost 78% of participants stated that transportation was a weekly expense. Of these responses, most fell into the \$21-40 per week range with the second most common cost being less than \$20 per week. The third largest category of responses was the \$41-60 while just over 21% of participants checked “non applicable” or did not respond.

### *Childcare*

Only 20% of the people who took part in the survey reported having to pay for childcare. Of these students, 13% indicated that the cost was over \$80 per week. Of the remaining 7%, most stated that childcare cost them less than \$40 per week.

### *School Supplies*

85.2% of respondents indicated that school supplies were a weekly cost to them. The majority of responses were in the \$1-20 per week range with the next being between \$21-40 weekly. There were no comments on any of the surveys to provide details on this type of cost. 14.8% of participants did not report spending money on school supplies each week.

### *Tutor*

Only 3 respondents of 108 indicated that they paid for a tutor. One participant did state that they felt tutoring was required, but did not have the money to pay for one.

### *Food*

Just under 80% of participants surveyed indicated that their food expenses increased when they returned to school. Most indicated that they were paying between \$1-40 more on food per week. No comments were supplied to provide details on the type of expenses.

### *Additional health costs*

28.7% of the sample population indicated that they experienced an increase in health costs upon starting Adult Education. The greatest responses in any one category was in the over \$80 per week range while the remaining responses were split relatively evenly between the four twenty-dollar intervals below \$80.

### *Accommodation/relocation*

13% of respondents indicated that costs in this category exceeded \$80 per week while 6% of those surveyed indicated that they experienced lower weekly costs in this category. 81% of respondents either did not respond or reported no change in this expense.

### *Care of older adults*

Four people stated that they were paying more for the care of an older adult while they were attending Adult Education. Two of the respondents were paying more than \$80 weekly. This is one type of expense that could be expected to rise and should be monitored. PEI has an aging population and adult learners could be taking care of parents or even grandparents in their homes.

### *Loss of wages and benefits*

70.4% of participants indicated that either they did not experience loss of wages or did not reply to this question. Of those affected in this category, 25% reported the loss of wages exceeds \$80 per week. Just over 11% of those surveyed indicated a loss of benefits, with the majority reporting the loss to exceed \$80 weekly.

### *Other Costs*

People were asked to provide information about additional costs that had not been already listed in the survey. The comments reported in this section could be grouped into three broad categories:

- health costs (e.g. prescription medication, eyeglasses, dentist)
- Costs associated with Christmas
- Rising household expenses  
(e.g. gas, oil, clothing, insurance, existing debt payments)

### *Comments*

The participants were very open when it came to sharing their comments on additional expenses. One respondent reported, “*I can’t afford to fill prescriptions for medications, so I’m making medication “stretch out”* [meaning she does not take the proper dosage or

doesn't take it as often as directed.] The same respondent said that she is "*doing without special diabetic food*". Another person explained, "*I lost dental/health care coverage, so we [participant and family] are neglecting their health and dental care because it is too expensive*". A third individual stated that "*I will have to quit school for awhile to go back to work for EI benefits.*"

## **2A. FINANCIAL SUPPORTS**

63% of respondents reported that they DO receive financial support from some government source. This financial support is received in addition to the cost of program tuition that is not charged to anyone enrolled in Adult Education, but is paid for by provincial and federal government agencies. 28.7% of participants reported that they DO NOT receive financial support from any source and the remaining 8.3% did not respond.

### *Transportation*

Almost 28% of the survey participants reported that Services Canada pays either the total or partial amount of their transportation expenses to and from school. Two people indicated that the PEI Department of Social Services and Seniors (Financial Assistance program or FA) paid for their total transportation costs and one other stated that this agency covered a portion of transportation expenses. One other respondent stated that CPP paid for part of his/her transportation costs.

74 people indicated that this category did not apply to them. From this number, it can be estimated that 69% of Adult Education students questioned were not receiving any support for transportation costs other than their own resources.

### *Childcare*

10% of respondents stated that Services Canada covers the total amount of their childcare expenses. Another 5.6% reported that Services Canada pays for part of the cost of childcare. 13% of those surveyed claimed that childcare costs were being paid for by the province (financial assistance).

### *Source and Level of Support*

The results of this section were not as clear as the previous questions. For example, anyone who was actually receiving EI benefits should have indicated “EI part” for loss of wages – only 17 of a possible 108 answered this way. Holland College’s Adult Education records indicate that at least 60% of our learners are EI eligible each year. Many people indicated that EI is covering full or part of their school supply and food costs. This is not an EI policy, so it is likely that the question was misunderstood and the participants are actually allocating a portion of their EI income to cover these costs in their household.

### *Other financial supports*

Participants listed spousal income, personal savings, pension/disability insurance and Child Tax Benefit as other forms of financial support. In addition, 20 respondents reported working an average of 20.4 hours per week (answers ranged from 3 hours to 40 hours per week). Seven respondents shared that they had borrowed money to return to school. While the average amount was \$4 300, answers ranged from \$1 000 to \$500/month to \$12 000. Four respondents reported saving an average of \$1 050 to attend Adult Education.

## **3. SOCIAL COSTS**

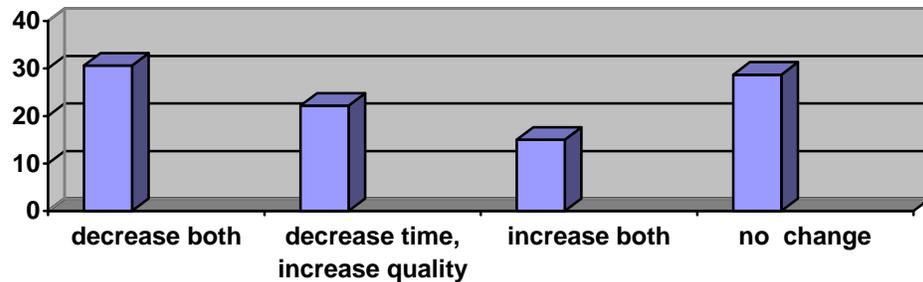
Adult Education students were asked to think about and comment on how returning to school had an impact on the non-financial, or social, areas of their lives. In open-ended questions, they were asked to comment on these non-financial issues.

### *Family life*

Participants were questioned on how the amount of time spent and how the quality of the time spent with their family had changed since enrolling in Adult Education. 33 respondents (30.6%) reported a decrease in both the time and quality of family life since returning to school. 24 people (22.2%) reported a decrease in the amount of time, but

increase in quality of time spent with family. 16 individuals (15%) reported an increase in both time and quality of family life since deciding to upgrade their education. 31 people (28.7%) did not report changes in either the time or quality of family life.

**Figure 4. Respondants reported changes in amount and quality of time with family.**



Many people reported not having as much time for family life upon returning to school. However, there was a great deal of response surrounding the fact that many people were feeling better about themselves and making the time they did spend with their family really “count”, so the positive definitely outweighed the negative.

#### *Personal Time:*

Individuals were asked to answer questions about how much time they feel they had for personal activities since returning to school and, also, how the quality of that “me time” was affected. 40 respondents (38%) reported a decrease in both amount and quality of personal time. 22 people (20.3%) claimed a decrease in the amount of time they had for themselves, but stated an increase in quality of that personal time. 19 participants stated neither the amount nor the quality of their personal time had changed since school began.

Approximately half of the respondents stated that they simply did not have enough time to do everything required of them (e.g. schoolwork, housework, errands) and that personal time was close to the bottom of their list of “must do” activities. Others noted that they were making better use of their time. They expressed feeling so much better about themselves that they consider schoolwork to actually be personal time well spent.

Two individuals reported that they have more personal time now because they not at home with families or at a full-time job.

### *Community Life:*

Community life refers to activities related to church, volunteer organizations, and social groups. This section had the least number of responses. 17 respondents (15%) noted a decrease in both the time and quality of community life. 10 individuals (9.3%) reported an increase in both time and quality of community life. 75 people (69.4%) did not respond or indicated no change in this category.

Most of the participants who added comments stated that they had less energy, less free time and spent weekends attending to other responsibilities (school, family, house). Three people stated that they continue to volunteer and one started volunteering since returning to school.

### *Emotional Health*

Emotional health referred to how people feel about themselves and their overall attitude toward life and emotional well-being. 45 people (41.7%) reported an increase in the quality of their emotional health. 29 participants (26.9%) reported a decrease in emotional health while 34 people (31.5%) noted no change in their emotional state.

In their comments, several people stated that they have more stress, are getting less rest, and have little or no spare time now that they are back at school. One person expressed “feeling guilty” for taking time away from other responsibilities to come to school. However, a greater number of learners commented that they have more confidence and feel better about themselves after enrolling in Adult Education. One person expressed a common sentiment very well by saying that “ it was a big adjustment, but a good decision after 30 years.” One powerful comment expressed by a participant was “I’m not an idiot!”

### *Physical health*

Learners were asked questions regarding how they were feeling physically since returning to school. 52 (48.1%) people indicated either no change in physical health or did not respond to this question. The number of people reporting a difference in physical health was almost equal in the description of the quality of the change. 29 people (26.9%) noted an increase in physical health while 27 people (25%) experienced a decrease.

Stress was a contributing factor to decrease in physical health, as was “too much sitting in school”, “less rest”, and “gained weight.” Comments regarding an increase in health were “eating less”, “exercising more”, “more energy”, “school is a safer environment than work was”, and “more aware of my health”.

### *Social life*

Social life referred to the amount and quality of time spent on entertainment or enjoyable activities with family and friends. 35 people (32.4%) noted an increase in both time and quality of social interactions with peers while 26 (24.1%) stated a decrease in both and time and quality of these activities. 31 (28.7%) reported no change or did not respond to this question. The remaining 15 individuals (14.8) indicated a decrease in time but either no change or an increase in quality of their social life.

Just over two-thirds of individuals reported that they had little or no time since classes began and too much school work. Many respondents commented that they had met new friends at school and had more time/more interests. Some reported that they had less time, but more friends. Four people indicated that they had “different goals now” and this attributed to less time spent with friends. One person expressed that the feeling “like a social retard at school”.

### *Work performance*

This section asked learners to review the time and quality of their work-related activities. These questions did not receive a great deal of response. Of those who completed this section, 25 people reported an increase in time and quality of their performance at work. Two reported an increase in the amount, but a decrease in the quality of time spent at work and 8 stated that they spent less time at work since enrolling and they were less pleased with the quality of that time.

Comments from respondents ranged from positive “better concentration and better skills” and “more ambitious” to rather negative “it seems like all I do besides school is work” and “can’t work as much because of school now”. One person reported that she has discovered that “school is more important than housework – and that’s ok”.

## **3A. SOCIAL SUPPORTS**

In this section, participants were asked to think about the people and things that supported them regarding the social aspects of learning. The survey asked the question “*What do I have in my life that supports my learning?*” and participants were instructed to include as many supports as applied to them. They were invited to explain how these supports helped them and add comments in space provided.

### *I receive support for my learning from ...family*

- 56 indicated partner
- 54 reported parents
- 38 reported children

One type of support listed frequently was emotional support, whether in the form of motivation, encouragement, goal setting, or the wish to make others proud. One person stated that their partner agreed that s/he should take a leave from work to come back to school. Another individuals stated their family shows their support by being “ok with less

attention”. Some individuals reported family support that was more financially centered with transportation, money, childcare, and shelter as the specific items listed. 13% did not respond or indicated they receive no support from family. One person stated that “the most support I get is from myself.”

*I receive support for my learning from...social group/community*

- 71 reported friends
- 51 stated classmates
- 18 (16.7%) did not respond or indicated they receive no support from this source
- 17 reported support from doctor/health care professional
- others indicated support from coworkers, church, other groups (Career Development Services, support group listed) and literacy volunteer

The types of support varied significantly in this section. Responses ranged from emotional support (praise, encouragement, advice, motivation) to help with schoolwork; transportation to and from classes and coworkers willing to trade shifts. Several people reported in this section that they met others going through the same experiences and this was extremely helpful to them.

*I receive support for my learning from... Adult Ed program*

- 74 indicated that instructors supported them
- 34 received support from either a personal or an employment counselor
- 10 reported receiving no support from Adult Ed

The responses in this section can be categorized into two general areas. Those areas were academic help (e.g. help with school work, focus on goal and one-to-one attention) and emotional support (e.g. listening, encouragement/praise, focus on goal). Nearly one of every ten students in Adult Ed (9.3%) feels that they are not supported by their instructor. Instructors are the “front line” contact and sometimes one of the only supports that learners have. They need to demonstrate active and genuine support for learners on an ongoing basis so students feel encouraged.

### *Computer Access*

63 respondents (58.3%) reported having a computer in their home with Internet access.

82 participants (76%) stated that they have easy access to a computer outside their home.

It seems strange that 24% of participants do not feel they have easy computer and internet access as all the sites that I visited had a computer lab down the hall from the classroom.

## **4. INFLUENCE OF COSTS ON GOAL SETTING**

This section explored the possibility of a relationship between the financial and social costs of learning experienced by adult learners and the educational goals they set for themselves.

41% of respondents stated that their career goal *has been* influenced by either the cost of learning or by the level of support they experience.

Participants explained that they could not afford to leave their area of residence for training and education. Close to 25% of respondents stated that the expected cost of education had caused them to change their goal. Four people had changed their goal from the Bachelor of Science in Nursing program at UPEI to Licensed Practical Nurse program at Holland College. Some individuals already found themselves with a student loan that is too high and others were scared of accumulating too much debt from post-secondary education tuition. Participants also stated that the costs associated with education (general expenses, childcare) had made them change their goals. A number of individuals directly stated that without support from Services Canada, they would not be able to return to school at all. Several commented that without the support from their family, they would have to quit. One explained “I’ve delayed school until now because of costs.”

Another point of view was expressed in a student's statement that "now that I realize how much support I have, I'm setting more/higher goals for myself". One student made the comment that "costs are high, but worth it for a good job".

Participants were asked the question phrased "*What supports would help me achieve my educational goals more easily?*" and given blank spaces, numbered one, two and three to record their comments.

Almost every completed survey included comments in this section. The responses can be organized into the following categories of support:

- Emotional (more emotional support, spousal support, more rest)
- Financial (bursaries, lower costs, more financial support, government help)
- Academic (less work, more time in class, free tutoring, assessments)
- Program design (on-line/distance courses, more instructor support, take books home, less paperwork)
- Government policy (Social Serviced fund university education, student loan, more help, better EI, benefits, less paperwork)
- other (time off work, course closer, transportation, help with children, more career counseling, accommodations)

### *Summary*

This section of the report reviewed the results of financial costs and supports, social costs and supports, and the effect of costs and supports on learners' goals as well as the demographic information of the sample group. The most significant concerns voiced by participants in the financial section were regarding transportation, loss of wages, health costs and childcare. The greatest social costs and supports centered around family time, personal time, and emotional health. In this sample population, both the costs associated with returning to school as an adult and the level of financial support they experienced were extremely influential on setting their educational and career goals. These issues will be discussed in more detail in the next section.

## **Part Four: DISCUSSION OF RESULTS**

### **1. Demographic Information**

#### **Gender**

The gender representation of respondents was 41% male and 59% female. According to the 2001 Census Information collected by Statistics Canada, 48.6% of residents of PEI are male and 51.4% are female. By comparison, there are slightly more females than males enrolled in Adult Education than the provincial average.

#### **Age**

The age group represented by most respondents was 18 to 25 year olds (34 %). It could be argued that the individuals in the 18-25 group have left the public school system – either after graduating or leaving prematurely – and realized that they do not have the credentials or skills to attain life-long employment. It would be expected that these students have had some job experience and have decided they need more education to further employment, or more likely, to seek post-secondary education. Most of these 18 to 25 years olds would be receiving support from parents, government agencies (EI or provincial assistance).

The next two groups, 36 to 45 year olds and 46 to 55 year olds, most likely have been employed and, for various reasons, are changing careers. It would be expected that these individuals have accumulated larger amounts of debt (for houses, cars, loans, etc.) and have children who are school-aged.

The group of 26 to 35 year olds would be those individuals most likely to have pre-school aged children and have obtained employment sufficient to “make ends meet”, but who cannot leave work to upgrade (would not be eligible for EI benefits) and for whom childcare expenses would be too high to make attending school in the daytime particularly challenging.

The over-55 age group was the least represented group. This stands to reason as it can be presumed that these individuals would have found employment – either working or staying at home – and are not likely to change careers this close to retirement.

*Residency:*

The Statistics Canada 2001 Census stated that 55% of PEI residents are living in rural communities and counted 45% of the population living in urban centers. This was comparable to the results of the survey with the breakdown being 50% rural and 43.5% urban.

*Family Status:*

There are more single individuals and fewer married people who participated in the survey than may be expected. According to provincial results, there are more married/common-law individuals than single people (including never married, separated, divorced, or widowed).

*Level of Education*

As expected, the percentage of individuals who participated in the survey with less than a high school education was greater than the provincial average. Fewer of the Adult Education sample population had post-secondary training than the provincial average. Again; this is to be expected.

*Health Issues*

35.2% of survey participants reported being affected by health issues or special health circumstances. It would be interesting to know how this compares to the provincial population. If the survey population had a lower percentage of people affected by health issues, would that mean that health issues are an additional barrier to education for Island adults? If the survey population had more health issues than the provincial average, would that indicate that those affected by health issues are in need of more formal education as adults than the rest of the population?

## 2. Financial Costs and Supports

The categories of financial costs that affected the survey group most significantly were transportation, loss of wages, health costs, and child care.

### *Transportation*

Thirty-two respondents (30%) reported transportation costs of \$21-\$40 weekly. Twenty-three respondents (21%) stated their transportation costs ranged between \$1 -\$20 each week. Fourteen respondents (13%) recorded weekly transportation expenses between \$41-\$60 while 15 participants (14%) indicated costs greater than \$60. Using the midpoint of each range, this would indicate that the transportation costs for the 108 individuals involved in the study would total \$3 010 per week.

Estimate the total number of full-time students enrolled in Adult Education as 550 in an average year and the average time enrolled in Adult Education is eight months. It is not difficult to see how transportation poses such a significant barrier to adult learners in this province. With the rising costs of fuel, this estimated total will continue to increase. Aside from the cost, adult educators and administrators repeatedly hear complaints of no transportation at all. This is not surprising in a province in which only one community has a limited public transit system and 45% of the population lives in rural communities.

### *Loss of Wages*

30% of individuals surveyed indicated that they experienced a loss of wages due to enrolling in Adult Education. Of the 30%, most responded that they lost more than \$80 per week. A conservative estimate of \$90 per week in lost wages suggests a total weekly loss of \$2 430 in the sample group of 108 participants. Two-thirds of the individuals who experience loss of wages do experience some compensation and the majority of that compensation comes from Services Canada in the form of Employment Insurance.

### *Health Costs*

30% of participants in the survey stated that they experience additional costs associated to health issues since returning to school. Again, using the midpoint of each dollar range, it is estimated that the total weekly amount spent by participants in the survey on health-related costs is \$1 830, or an estimated \$56.49 per person per week. Of these individuals, 93% indicated that they receive no financial support to assist with these expenses.

### *Childcare*

22 of 108 respondents reported childcare as an expense. Of these 22 individuals, 14 reported weekly costs above \$80, 6 estimated their costs were less than \$40 per week and 2 stated their costs were between \$41 and \$80 weekly. From these results, a conservative estimate can be calculated that childcare is costing these 22 individuals \$1 360 weekly. 100% of the adult education students who participated in this survey and reported spending money on childcare are receiving financial support from some source. This is hugely significant if we consider the number of adults who have children and would require childcare if parents were to return to school. Is the cost of childcare such a large expense that, without financial support or compensation, it becomes a barrier to enrollment for potential learners? This study indicates that it is.

## **3. Social Costs and Supports**

### *Family life, personal time & social life*

Three survey questions were concerned with the amount and quality of time spent by adult education students when they are not at school or work. There were three groups of similar thought that emerged from participants' responses.

1. Almost one-third of the respondents did not report any change in their time spent away from school. Most likely this group is comprised of individuals who were busy even before they enrolled in Adult Education and individuals who do not spend time on schoolwork outside the classroom.

2. Another voice that was heard is seemingly overwhelmed by the addition of school-related responsibilities to their existing routines. These individuals reported being stressed, tired, and overworked with little or no time for a social life. For example, 38% of individuals surveyed noted a decrease in both the quality and quantity of personal time.
3. The third and largest group echoed that they were experiencing more stress related to taking on new responsibilities. However, instead of feeling overwhelmed, these individuals seemed to welcome the challenge. Adult educators often hear comments of how a new purpose and more productivity has a positive effect on their self-esteem and witness that learners who take this approach often form strong social relationships in class.

### *Emotional and Physical Health*

There was a mixture of opinions expressed in this section. The three most common complaints in this section were increased stress levels, lack of sleep, and lack of exercise. However, no one reported a connection between decreased emotional health and decreased physical health. This is surprising, considering the frequency with which popular culture relates emotional and physical well-being. Notably, there were large numbers of responses describing increases in the quality of learners' emotional health. Students enrolled in Adult Education often experience increases in self-esteem and self-confidence because they are able to learn concepts and accomplish goals that they would never have expected of themselves. Adults meet others in the same situation and create social networks and strengthen their resolve to meet their goals.

Participants reported that their biggest supports are their families (partners, parents and children) followed by friends, classmates, and instructors. However, in this survey close to one-third of the respondents did not feel supported by anyone. Why don't these people feel supported? What sort of supports are they missing the most? If people enrolled in programs do not feel supported, how do those individuals outside the College community feel when it comes to upgrading their education? How can Adult Education programs be

more supportive to students enrolled in programs and how can we nurture potential students in their pursuit for formal education? These are questions that require further research.

#### **4. Balancing Financial and Social Costs**

The results of the survey revealed that adult learners in this province shoulder a significant amount of financial expense themselves when returning to school. While there are supports for some types of expenses from government agencies, compensation varied greatly within the survey population depending on the respondents' eligibility and individual situation. However, it was very clear that those involved in the survey were deeply concerned about the financial cost of returning to school and the effect the stress produced by these additional expenses has on their lives. The adult learners who participated in this project were also under stress because of the multiple demands on their time.

While the financial costs are a reality to all adult education students, there are social gains that are cannot be assigned dollar values. The benefits of increased self-confidence, self-esteem, and productivity impact, not only the individuals themselves, but their families, and – eventually - their communities. The connection between a region's economic growth and its average level of education has been recognized by authorities all over the world. (National Literacy Secretariat) We all benefit when citizens improve literacy levels.

Adult educators know from experience that learners who are successful in adult education programs are very goal driven. The goals themselves may relate to career and employment, or may be more personal goals, such as reading to a grandchild or being a role model for their own children. So, while students' primary goals may be career or employment related, they often experience personal growth and development that they did not expect. The adage "success leads to success" is repeatedly proven in Adult

Education classrooms. Once individuals achieve one goal, it is not uncommon to see them set new goals as they are now self-motivated to achieve beyond their expectations.

So, yes, it is true. Learning costs money for adults on PEI. It is also true that there are no program fees charged to any individuals in Adult Education at Holland College as federal and provincial governments sponsor all tuition costs. There are also a number of government programs that compensate the portion of learners who meet eligibility requirements. Despite these supports, there are expenses related to a grade twelve education that fall on the shoulders of individuals in this province. However, if a goal is meaningful enough and the social impact on learners is positive enough, then adults will invest their money, time and energy to be successful in a formal education program. How does a province that desperately needs to nurture economic growth encourage such meaningful goals in its residents? The small investment that would be required to support adult learners in this province would lead to long-term gains to all Island communities.

The participants in this project stated the social developments – the improvements to their self-esteem, self-confidence, family and social lives, and emotional well-being - are important to them. This is not an outcome that is easily measured and is difficult to quantify for funding agencies. However, these social impacts can have the most significant, longest lasting and farthest reaching effects. The administration and staff of adult education programs need to maximize these social benefits by increasing opportunities for social interaction and personal growth while meeting academic objectives. These opportunities must exist in classes of all literacy levels to ensure the support of continual social development for learners.

The financial costs related to transportation, health, and childcare are the most significant. Barriers to learning are lessened if an individual qualifies for some assistance to offset these expenses. While the sponsorship seems to be adequate for those who qualified for assistance in this survey, it appears that there are large pockets of adult learners who do not meet the criteria for assistance. The survey indicates that this gap in service is especially true for childcare. The results suggest that the cost of childcare is so

great that for adults of preschool children that it is insurmountable. The estimated transportation costs to learners in the survey was also significant and worrisome, specially considering that these costs are only likely to increase. Of the 85 respondents who reported experiencing transportation costs, 69% stated that they were receiving no financial support for these expenses. Again, it appears that for those who qualify for financial help, that assistance does seem to be adequate. However, because such a small portion of adults qualify for assistance, the costs of learning have become barriers. To overcome these barriers, provincial and federal government programs must reexamine their eligibility requirements. Adults appear to see education as a worthwhile investment, but what about those who don't have the money to invest? How will they improve their situation without at least a grade twelve education?

## **Part Five: MOVING FORWARD/IMPLICATIONS**

This research gives a snapshot of the financial and social costs and supports that adult learners on PEI experience in their pursuit of formal education. In addition, we have an early indication of the effects of these costs on students educational and career goals. But what about the big picture? Where does this research fit into adults' long-term plans? A number of questions emerge from the examination of data collected. They can be divided into general areas of learner concerns, external supports, and internal program implications.

### **Learner Concerns**

How long after meeting educational goals does the financial gain outweigh the actual financial cost of learning? In essence, when – in terms of actual dollars and cents – do mature students reach financial equilibrium between the money they invested in their education and an increased earning capacity?

How does this “financial equilibrium” compare for adult learners who enter or reenter the workforce versus those to go on to pursue post-secondary education? Is there a difference between a post-secondary college education and a university education? When do individuals in each path of education recover what is spent on the education itself?

Do adult learners on PEI weigh the personal gains from upgrading one's education more heavily than the financial costs? Which reward is of primary importance to learners – the financial or social?

### **External Supports**

The information gathered by the 108 respondents and the trends discussed in the previous section do lead to important program-level implications. Specifically for government agencies with an interest in seeing students succeed in adult education, some aspects of policy must be revisited. How do government agencies that provide financial support to adult learners calculate need? Are their needs assessments realistic? Are these agencies actually meeting the needs of the students they are attempting/aiming to serve?

The survey results did reveal a significant disparity in financial support between individuals who qualified for a branch of government sponsorship and those who were not eligible. Do students with government support achieve more of their educational goals? Why? Is there a gap that exists between individuals who receive support from government agencies than those who do not? What measures could be taken to close that gap? How do students without supports bridge the gap to achieve success too? Can eligibility requirements be revisited? The financial advantages of a more literate population outweigh the cost of educational interventions (Bloom et al) so it stands to reason that some branches of federal or provincial governments need to invest resources into sponsoring more adults in their pursuit of higher education.

It could be valuable to be able to compare provincial data to national values as well. How do the issues related to the financial and social costs of adult learning compare to national averages and international statistics? Are the larger questions related to goal-setting and cost-versus-reward universal issues or are they specific to this country? How different is the situation in this province?

### **Internal Program Implications**

This research project limited participation to individuals enrolled in day programs. Adult Education classes are also offered at night. Night classes historically have a lower attrition rate and students are enrolled for longer periods of time to achieve a goal. The majority of students who participate in night classes are working full-time – either employed outside the home or inside the home with children and who cannot make adequate arrangements for childcare. These students would have a different perspective on the costs associated to learning and could perhaps infuse valuable input into why and how to achieve their goals using an alternate method to full-time study. In addition, night students most often do not qualify for government agency support. Does this affect their learning? How? Presumably, individuals who attend classes two evenings per week and work during the day would not have a great deal of free time. What are the social costs for these learners? How is the cost versus reward ratio different for night students compared to day students?

The method by which information was gathered and entered into the database did not allow for correlation between survey questions. It would be worthwhile to collect and record information so that comparisons could be made between demographic groups and other survey responses. It would be valuable to program administrators and supporting agencies to discover how costs and supports compare for individuals in different demographic groups such as, two parent versus one parent families, single individuals versus parents and families, rural versus urban residents, full-time versus part-time students. In addition, it would be meaningful for some groups to learn what, if any, gender issues exist in the costs and supports related to adult learning.

From a program prospective, what can adult education instructors and administrators do to further support individuals? One suggestion is to acknowledge that there are significant expenses resting on the shoulders of the learner. Staff can schedule financial planning, budgeting and credit counseling seminars for students during class time with qualified professionals. Instructors can create opportunities for students to share information on carpooling, travel, and childcare arrangements. Instructors could also capitalize on the social gains students reported in the survey by scheduling coffee breaks and organizing other non-threatening occasions for social interaction.

The completed surveys contained several powerful statements acknowledging the importance of social interactions between students. Like any classroom, the amount and type of social interactions varies widely in Adult Education. Instructors can help maximize students' social interaction and development by maintaining a safe environment with opportunities to chat, discuss goals, argue setbacks and share successes. Administrators can support social development by providing adequate space for common areas where students in different areas of study can intermingle.

## *Conclusion*

One of the primary beliefs in any learning system – formal or informal – is that success leads to success. An individual's success in an Adult Education program would lead to success in post-secondary education and employment. The result is a greater portion of the population who are functioning at higher literacy and numeracy levels. Studies prove that a region with higher literacy and numeracy skills is more employable and the type of job opportunities improves. A higher socio-economic status results in healthier populations, lower crime rates and more involved citizens. All these factors are indicators of a culture that supports education and learning. A society that embraces a learning culture is one that will create its own opportunities for development and prosperity.

The results of this research study can be summarized into three points:

1. There are financial costs – above those of tuition – that are incurred by the individual returning to school that are so high that they become barriers to education. The highest costs experienced are related to transportation, child care, loss of wages and health costs.
2. The social benefits adult learners receive from attending Adult Education programs are crucial to not only to academic success, but to learners' overall well-being and personal satisfaction . These social benefits are not measured by funding agencies, but are central to the success of adult learners.
3. The combination of financial costs and social benefits strongly influence the long-term goals of adult learners in PEI. If meaningful supports do not exist for learners, opportunities become obscured by financial and social barriers.

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Putting a Price Tag on Learning:  
The financial and non-financial costs to Adult Learners on PEI  
December, 2005

Dear Adult Learner,

My name is Angela Larter. I am an Adult Education instructor with Holland College in Summerside. I am taking a course at UPEI and want to complete a small study with adult learners on PEI as part of that course.

I would like to ask brief questions about:

- 1) the financial and non-financial costs of coming back to school
- 2) the supports you have as you come back to school
- 3) the impact of your costs on your future goals.

I am inviting you to take approximately 20 minutes to answer some questions to help me find this information. Please do not put your name on the survey. Please understand that your participation is voluntary. The completed surveys shall be stored in a locked filing cabinet and only my professor, Dr. Ray Doiron, and I will see them. I will be using the information to write a short report. I will make sure that no one person or site will be singled out in the report.

Thank you for taking the time to think about my questions and complete the survey. Your answers and comments are important to me. I hope to better understand how the costs of returning to school affects adults on PEI.

Please feel free to contact me at 888-6495 or by email at [alarter@hollandc.pe.ca](mailto:alarter@hollandc.pe.ca). My Faculty Advisor for this project is Dr. Ray Doiron at UPEI. You may contact him at 566-0694 if you have any questions. Ethics approval for the study was given by the Faculty of Education at UPEI. If you have any questions about the ethics, contact Dr. Liz deFreitas at 566-0731.

Best of luck in your studies.

Sincerely,

Angela Larter

**Putting a Price Tag on Learning:  
The financial and non-financial costs to Adult Learners on PEI**

Thank you for the taking the time to complete this survey.  
If you have any questions, please feel free to ask.

**Sex:**             **male**                       **female**

**Age:**  
 18-25                       26-35             36-45             45-55             55+

**Residency:**             rural             urban

**Family Status:**  
a)             married/common-law                       single  
b)             no children                       children: # \_\_\_\_\_

**Level of formal education before enrolling in Adult Education:**  
 grades 1 - 9  
 some high school  
 high school graduate  
 some post-secondary or trades training

**Enrolment:**     Full-time                       Part-time student

# of months enrolled \_\_\_\_\_

**Health Issues or Special Circumstances**

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**Question 1: Financial Costs**

Part A. Some people find that they have new or additional expenses when they start back to school. Please check the dollar range that best describes any of your new or additional costs. If no new costs apply, check “n/a” for non-applicable.

1. transportation

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

2. childcare

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

3. school supplies (books, paper, calculator, photocopies, etc.)

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

4. tutor

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

5. food

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

6. additional health costs to attend or to study (eyeglasses, medication, back support, etc)

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

7. accommodation/relocation

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

8. costs for care of older adults

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

9. loss of wages (please do not consider loss of wages for a seasonal job that would have ended even if you didn't return to school)

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

10. loss of benefits (same conditions as above)

\$1 - \$20     \$21 – \$40     \$41 - \$60     \$61 - \$80     over \$80     n/a

11. Are there any other costs not listed that you want to tell me about?

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Part B. Financial Support.

Do you receive financial support from any source that helps to cover costs in the last section?

- yes                       no

if yes, please identify the source and the level of support in the following table

*Some possible sources of support: Services Canada (EI), Department of Social Services and Seniors, Canada Pension, Workers' Compensation Board, PEI Native Council, personal savings, and loans.*

Cost	Source of Support	Level of Coverage
<b>1. transportation</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a
<b>2. childcare</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a
<b>3. school supplies</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a
<b>4. tutor</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a
<b>5. food</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a
<b>6. health</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a
<b>7. accommodation and/or relocation</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a
<b>8. care for older adults</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a
<b>9. loss of wages</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a
<b>10. loss of benefits</b>	_____	<input type="checkbox"/> full <input type="checkbox"/> part <input type="checkbox"/> n/a

11. Are there any other supports that you would like to tell me about?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

12. In addition, I work #\_\_\_\_\_ hours per week.

13. I have borrowed \$\_\_\_\_\_ to attend this program.

14. I have saved \$\_\_\_\_\_ to attend this program.

**Question 2: Non-financial costs of learning.**

Part A. How has returning to school had an impact on other areas of life? Check each the box and add comments in space below each question to describe your experience.

I have observed the following changes in my life since returning to school:

1. family life

time:  increase  decrease  n/a                      quality:  increase  decrease  n/a

My life has changed \_\_\_\_\_  
\_\_\_\_\_

2. personal time

time:  increase  decrease  n/a                      quality:  increase  decrease  n/a

My life has changed \_\_\_\_\_  
\_\_\_\_\_

3. community life

time:  increase  decrease  n/a                      quality:  increase  decrease  n/a

My life has changed \_\_\_\_\_  
\_\_\_\_\_

4. emotional health

quality:  increase  decrease  n/a

My life has changed \_\_\_\_\_  
\_\_\_\_\_

5. physical health

quality:  increase  decrease  n/a

My life has changed \_\_\_\_\_  
\_\_\_\_\_

6. social life/interactions with peers

time:  increase  decrease  n/a                      quality:  increase  decrease  n/a

My life has changed \_\_\_\_\_  
\_\_\_\_\_

7. work performance

time:  increase  decrease  n/a                      quality:  increase  decrease  n/a

My life has changed \_\_\_\_\_  
\_\_\_\_\_

Please feel free to add more comments.

Part B. What do I have in my life that supports my learning?

Check each type of support that you experience. Please include comments on each.

1. I receive support for my learning from:

- Family:         partner  
                   children  
                   parents

This helps me by \_\_\_\_\_

\_\_\_\_\_

2. I receive support for my learning from:

- Social group/Community     friends  
   classmates  
   coworkers  
   church  
   other groups I am involved in \_\_\_\_\_  
   doctor or health care professional  
   literacy volunteer

This helps me by \_\_\_\_\_

\_\_\_\_\_

3. I receive support for my learning from:

- Adult Ed program             instructor  
   tutor  
   personal counselor  
   employment counselor

This helps me by \_\_\_\_\_

\_\_\_\_\_

4. I have a computer in my home with access to the Internet.

- yes                                     no

5. I have easy access to a computer outside my home (ie. Adult Ed lab, library, CAP site).

- yes                                     no

**Question 3: Influence of Costs on Goal Setting**

Has my career goal been influenced by the cost of learning or the level of support I experience?

yes

no

If yes, please explain

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What 3 supports would help me achieve my educational goals more easily?

1) \_\_\_\_\_

2) \_\_\_\_\_

3) \_\_\_\_\_

Thank you for taking the time to answer these questions. If you have any questions for me, my phone number in Summerside is 888-6495. My email address is [alarter@hollandc.pe.ca](mailto:alarter@hollandc.pe.ca).

I appreciate your effort and honesty,

Angela Larter