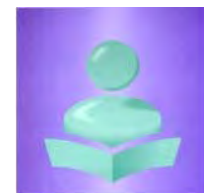


## Research Paper

### Culture, Tourism and the Centre for Education Statistics

# Lifelong Learning Among Canadians Aged 18 to 64 Years: First Results from the 2008 Access and Support to Education and Training Survey



by Tamara Knighton, Filsan Hujaleh, Joe Iacampo and Gugsa Werkneh

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Research papers**

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**Tamara Knighton**

Statistics Canada

**Filsan Hujaleh, Joe Iacampo and Gugsu Werkneh**

Human Resources and Skills Development Canada

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## Note of appreciation

Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.

## Acronyms

<b>AETS</b>	Adult Education and Training Survey
<b>ASETS</b>	Access and Support to Education and Training Survey
<b>CESG</b>	Canada Education Savings Grant
<b>CESP</b>	Canada Education Savings Program
<b>CEGEP</b>	Collège d'enseignement général et professionnel
<b>HRSDC</b>	Human Resources and Skills Development Canada
<b>PEPS</b>	Post-Secondary Education Participation Survey
<b>PMK</b>	Person most knowledgeable
<b>PSE</b>	Postsecondary Education
<b>RESP</b>	Registered Education Savings Plan
<b>SAEP</b>	Survey of Approaches to Educational Planning

## Table of contents

Acknowledgements	4
Acronyms	5
Introduction	7
1. Participation in education and training	9
2. Unmet education and training needs or wants	19
3. Costs and financing of education and training	26
4. Sources of support for the next generation of postsecondary education students	36
Conclusion	42
Appendix 1	44
Appendix 2	54
Appendix 3	57
Appendix 4	66
Endnotes	68
Cumulative index	69

## Introduction

Lifelong learning is increasingly recognized as an important element in today's knowledge-based economy defined by rapid advancements in technology and constantly changing skill needs. Lifelong learning acknowledges that learning is not confined to childhood or the classroom, but takes place throughout life and in a range of situations. It also recognizes that formal learning, typically concentrated in the earlier stages of life, does not necessarily sustain individuals throughout their lives any longer.

Lifelong learning is not only vital to the productivity, competitiveness and prosperity of Canada but also essential to the well-being of individual Canadians. Higher education and training result in a more educated population, which is strongly linked to safer communities, a healthy citizenry, a sustainable environment, higher levels of volunteerism and charitable giving, a greater appreciation of diversity and stronger social cohesion.

Lifelong learning is supported by education and training. Education consists of formal modes of learning and is defined as structured learning activities that lead to a credential, specifically programs that combine multiple courses toward the completion of a diploma, degree, certificate or license. Training consists of non-formal modes of learning and is defined as structured learning that does not lead to a formal credential and includes courses that are not part of a program, workshops and seminars.

Education and training are complementary. While initial education plays a key role in strengthening Canada's human capital and developing people's potential, however, it is also necessary for individuals to continually develop new skills and competencies and upgrade existing ones. Thus, it is important for Canadians not only to acquire higher education but also to participate in learning throughout life in order to manage external pressures and changes in the workforce and society at large.

In recognition of a lifelong approach to learning, the Access and Support to Education and Training Survey (ASETS) was conducted between June and October of 2008. The ASETS brings together three previous surveys that were undertaken separately to collect information about learning activities among specific population groups and for the first time provides an opportunity to examine a variety of learning experiences in a household (see text box "Access and Support to Education and Training Survey (ASETS) – Overview").

This report presents an overview of the first findings from the ASETS and consists of four sections. Section 1 explores participation in education and training among Canadians aged 18 to 64. Section 2 explores the proportion of Canadians aged 18 to 64 who had unmet training needs and the reasons why Canadians did not pursue further education or training. Section 3 explores the costs associated

with education and training and the sources of funding used to finance education programs. Section 4 shifts to the next generation of learners (0 to 17 years) and examines the proportion of children whose parents save and plan for their future postsecondary studies.

### **Access and Support to Education and Training Survey (ASETS) – Overview**

This report is based on the Access and Support to Education and Training Survey (ASETS), which was undertaken by Statistics Canada in partnership with Human Resources and Skills Development Canada (HRSDC). The ASETS brings together three previous education surveys that covered specific population groups: 1) the Survey of Approaches to Educational Planning (SAEP), which focused on 0 to 18 year olds; 2) the Post-Secondary Education Participation Survey (PEPS), which focused on 18 to 24 year olds; and 3) the Adult Education and Training Survey (AETS), which focused on 25 years of age and older. While these three surveys examined specific facets of Canadian's educational experience, their integration in the ASETS allows for a more holistic approach to collecting information on participation in and financing of education and training in Canada. While the ASETS can be used to undertake the same research as the PEPS, AETS and SAEP, it can also be used to address additional research not previously possible.

The ASETS results presented in this report refer to activities undertaken between July 2007 and June 2008 reference period. Throughout this report, for ease of reading, the year 2008 is used throughout this report.



## 1. Participation in education and training

Lifelong learning is considered a crucial element of a knowledge-based economy. In an era where technologies and skill needs are constantly changing, Canada's ability to respond competitively rests on the knowledge and skills of its labour force. Lifelong learning goes beyond the preparation of young people for the labour market and recognizes the value of citizens acquiring key competences and updating their skills throughout their lives.

The ASETS captured information on two components of lifelong learning – education and training. Education, also referred to as education programs, encompasses learning activities provided in the formal systems of education, which lead to a formal credential and includes primary and secondary level education and postsecondary education such as university/college diploma and degrees. Alongside education is training, also referred to as training activities, which encompass structured learning activities and includes courses, workshops, private lessons and guided on-the job training but do not lead to a formal education credential.

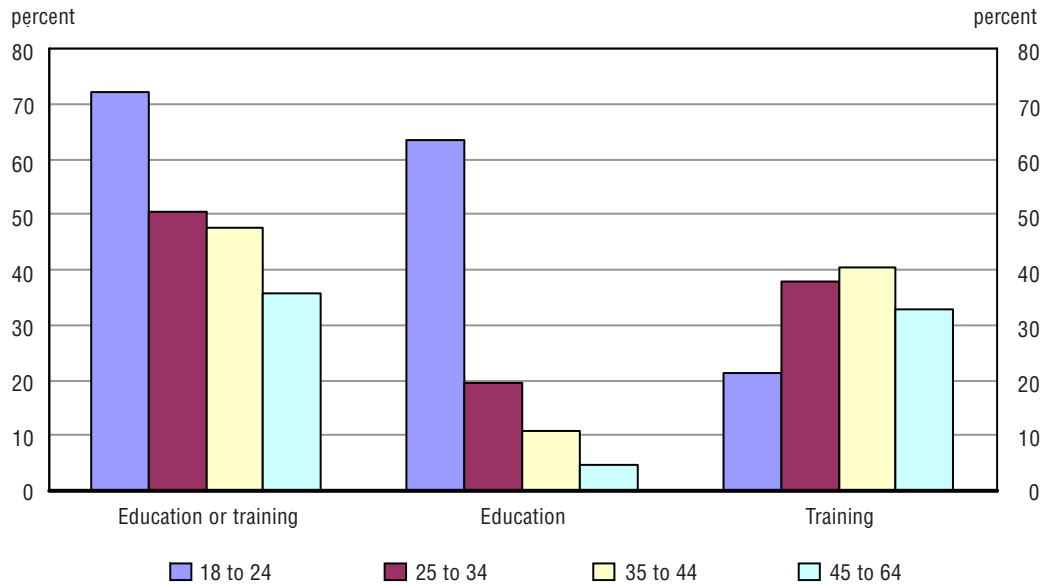
### Almost half of Canadians aged 18 to 64 participated in some type of education or training

Between July 2007 and June 2008, an estimated ten million Canadians aged 18 to 64 had participated in some type of education or training whether it be for personal interest or their career or job. These learning participants represent almost half (47%) of the Canadian population aged 18 to 64. On the whole, Canadians were more likely to engage in training than education: almost twice as many Canadians aged 18 to 64 (34%) participated in training activities such as courses, workshops and guided on-the-job training compared to education programs (18%, see Appendix Table A.1.1). This is primarily a reflection of the type of learning activities that Canadians engage in at different stages of their lives.

As shown in Chart 1.1, participation in education programs decreased with age while participation in training activities generally increased. A majority of young Canadians aged 18 to 24 participated in education, which is not surprising as this is an age at which many Canadians are completing secondary school and pursuing postsecondary education. However, education is not the only means through which young Canadians were improving their knowledge and skills as one-fifth (21%) of 18 to 24 year olds had participated in training activities. Conversely, while participation in training activities was higher among the adult population, a notable proportion of Canadians aged 25 to 34 (19%), 35 to 44 (11%) and 45 and older (5%) had participated in education programs. Adult Canadians who had participated in education programs were more likely to have

pursued non-university postsecondary education such as a college or trade-vocational program while young Canadians aged 18 to 24 were more likely to have pursued a university program (Appendix Table A.1.2).

**Chart 1.1**  
**Participation rates in any type of education or training, by age group, 2008**



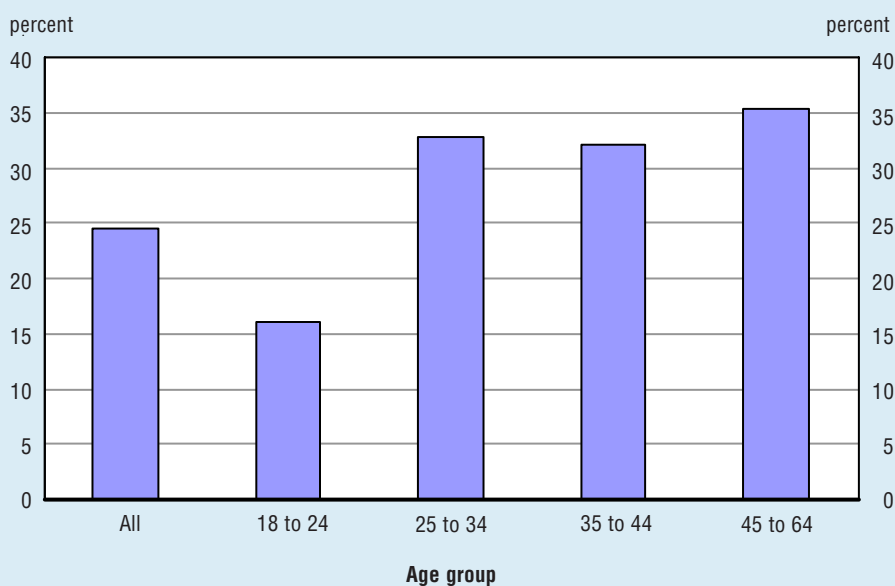
**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

Slightly more females (48%) than males (46%) participated in education or training. The proportion of those aged 18 to 64 who participated in any type of education or training also varied by province, education level and place of birth. Overall participation rates were the highest in Alberta, Prince Edward Island and Saskatchewan, increased with education level and were higher for those born in Canada (Appendix Table A.1.1).

**Adults were more likely than youth to take education through distance education**

While education programs are typically taken in the classroom, distance education is another method of instruction available to education program participants. Distance education offers learners flexibility to engage in education and reduces potential barriers to participation. The ASETS asked program participants whether they took their programs through distance education, which encompasses a variety of methods such as Internet and e-mail, regular mail, TV or radio broadcasting, electronic media such as CD's, DVD's and cassettes, live video conferencing and live audio or teleconferencing.

Overall, almost one-quarter of education program participants took their program through distance education and the proportion that did so varied with age. As shown in the Chart 1.2, twice as many adult Canadians aged 25 to 64 used distance education compared to youth aged 18 to 24.

**Chart 1.2****Proportion of Canadian education program participants aged 18 to 64 who used distance education, by age group, 2008**

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

### The proportion of adult Canadians aged 25 to 64 who participated in job-related education or training increased to 36% in 2008 from 30% in 2002

In this section, the focus shifts to job-related education and training among Canadian adults aged 25 to 64 to allow comparisons over time. However it should be noted that almost half of Canadian youth aged 18 to 24 participated in job-related education or training which was higher than the proportion of adult participants (36%). The difference was less pronounced than participation in all types of education or training because not all (65%) young Canadians reported that they were taking their education program for job-related reasons.

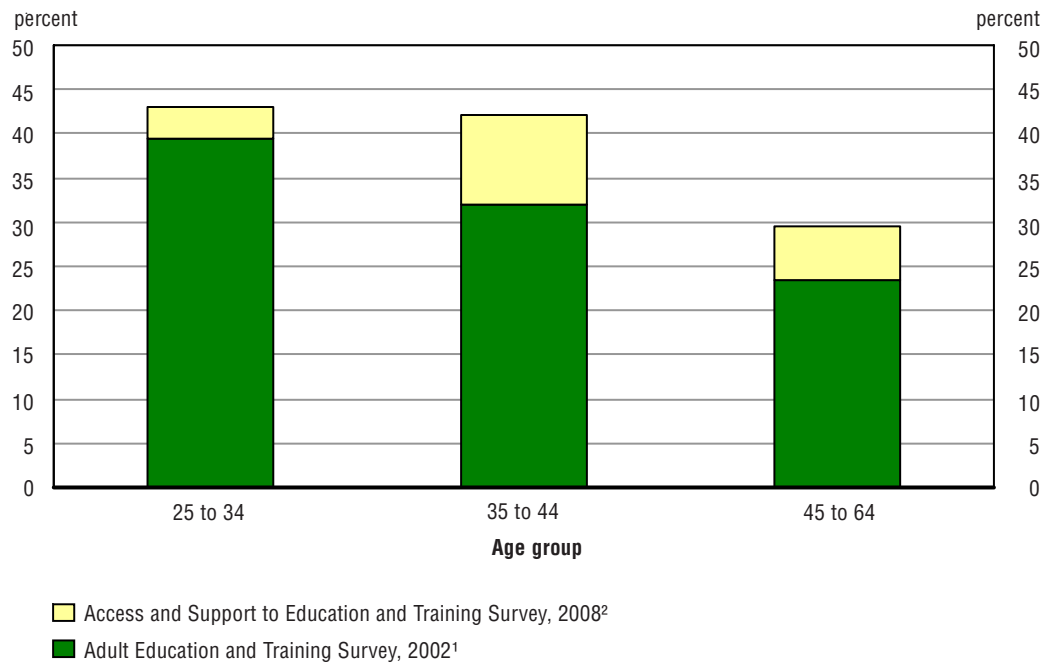
Thirty-six percent of working-age adult Canadians (25 to 64 years) participated in job-related education or training in 2008, an increase from 30% in 2002. This overall increase was attributable to an increase in job-related training participation which increased from 25% in 2002 to 31% in 2008. In contrast, participation in job-related education programs remained unchanged at 8% (Appendix Table A.1.4).

Historically the tendency has been for workers of younger ages to have higher job-related training participation rates than older workers. However, the ASETS show that job-related education and training is becoming more prevalent among middle-aged Canadians. Participation in job-related education or training was the highest among those aged 25 to 34 (43%) and 35 to 44 years (42%) and then decreased for those aged 45 to 64 (29%). As shown in Chart 1.3, between 2002 and 2008 the largest increase in participation occurred among middle-aged,

followed by older Canadians. The increase in participation was less pronounced for younger Canadians. Consequently, for the first time those aged 35 to 44 have similar participation rates to younger Canadians aged 25 to 34 years.

**Chart 1.3**

**Participation in job-related education or training of Canadians aged 25 to 64, 2002 and 2008**



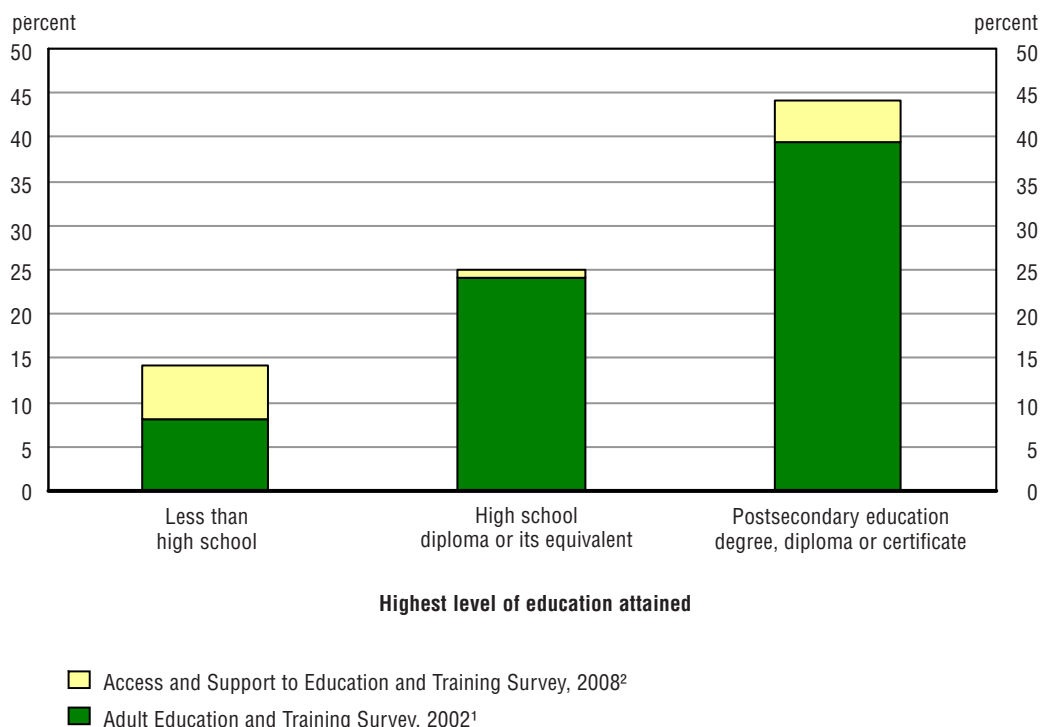
1. Represents activities undertaken between January and December 2002.
2. Represents activities undertaken between July 2007 and June 2008.

**Sources:** Adult Education and Training Survey (AETS), 2003 and Access and Support to Education and Training Survey (ASETS), 2008.

Previous surveys and studies have shown that education is strongly linked to participation in lifelong learning: the higher the level of education a person has the more likely that he or she will participate in further learning activities. While the ASETS shows the same relationship, some additional insights are provided. While those with postsecondary education had higher participation rates, notable gains were made in participation among those with less than a high school education, increasing from 8% in 2002 to 14% in 2008 (Chart 1.4). On the other hand, among those with only a high school education, participation was similar in 2002 and 2008.

**Chart 1.4**

**Participation in job-related education or training of Canadians aged 25 to 64, by level of education attainment, 2002 and 2008**



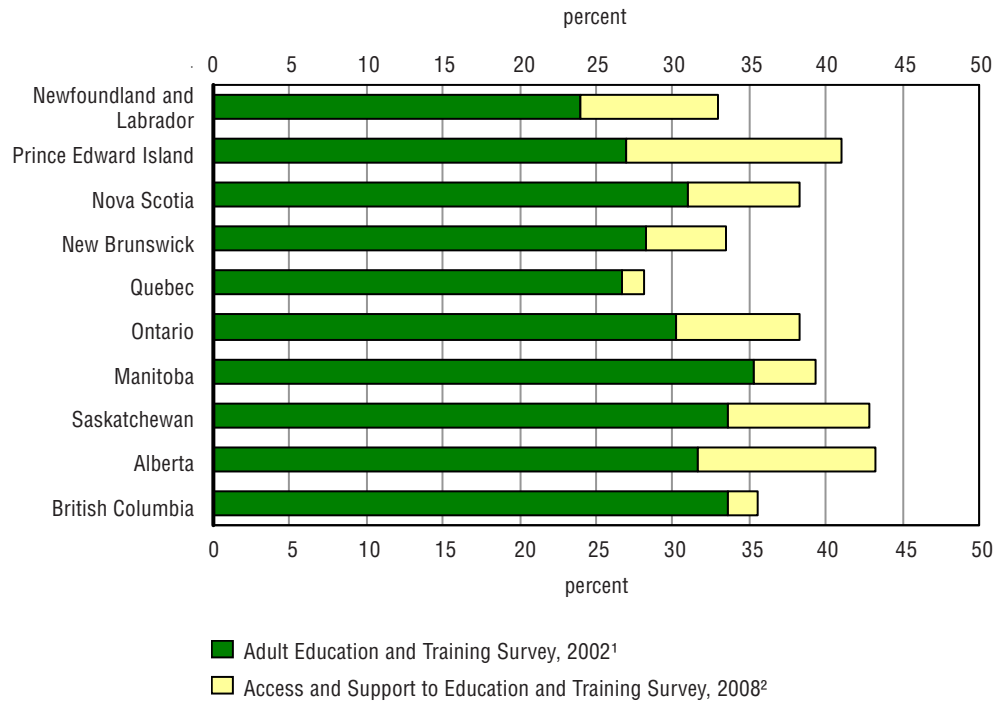
1. Represents activities undertaken between January and December 2002.

2. Represents activities undertaken between July 2007 and June 2008.

**Sources:** Adult Education and Training Survey (AETS), 2003 and Access and Support to Education and Training Survey (ASETS), 2008.

Participation in job-related education or training increased in all provinces between 2002 and 2008. The largest growth was experienced in Prince Edward Island where the participation rate increased from 27% in 2002 to 41% in 2008. Job-related education or training participation also grew substantially (over 35%) in Newfoundland and Labrador and Alberta. In Saskatchewan, Ontario, Nova Scotia, New Brunswick and Manitoba, participation rates increased more moderately while the increase in participation in Quebec and British Columbia was small (Chart 1.5).

**Chart 1.5**  
**Participation in job-related education or training of Canadians aged 25 to 64, by province, 2002 and 2008**



1. Represents activities undertaken between January and December 2002.

2. Represents activities undertaken between July 2007 and June 2008.

**Sources:** Adult Education and Training Survey (AETS), 2003 and Access and Support to Education and Training Survey (ASETS), 2008.

### Canadian youth, those with less than high school education and those who were not employed invested more hours in training

The ASETS collected information on the intensity of learning activities through asking respondents if they participated full-time or part-time in education programs and through collecting the total number of hours spent in training for up to five job-related training activities.<sup>1</sup>

Among those who had participated in education, the majority (63%) had participated full-time (Appendix Table A.1.3). This is primarily a reflection of the concentration of young Canadians who participated in education. When examined by age group, among those who participated in education full-time, 69% were aged 18 to 24 compared to 19% of 25 to 34 year olds, 8% of 35 to 44 year olds and 4% of 45 to 64 year olds.

### Education and training participation in Canada compared to other countries

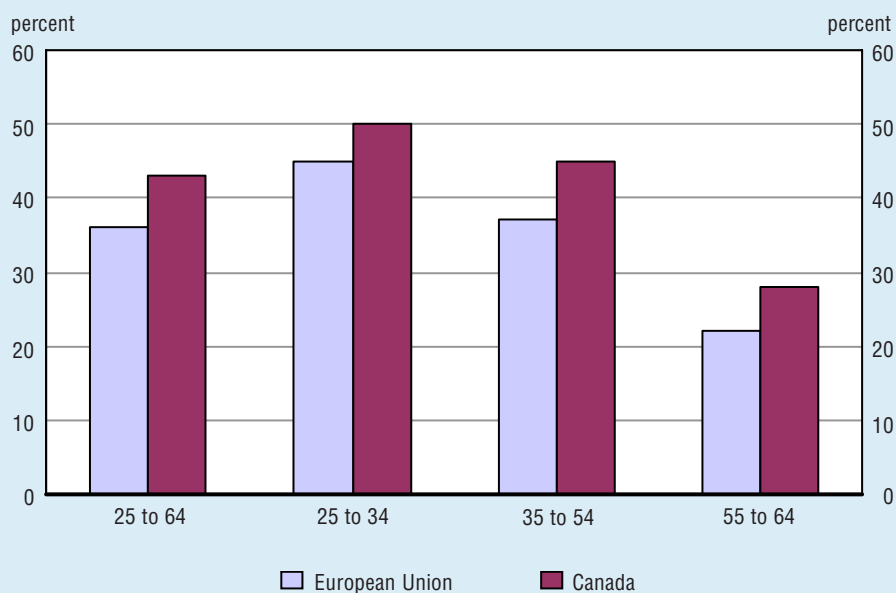
How does Canada's rate of participation in education and training compare to other countries? A recent study released by the European Commission (2009) showed that on average, 36% of adults (25 to 64 years) across 18 countries had participated in any type of education or training, whether for job-related reasons or for personal interest. In comparison, a higher proportion (43%) of Canadians aged 25 to 64 participated in any type of education or training as shown in Chart 1.6.

Participation rates varied across the 18 European countries, ranging from 9% in Hungary to 73% in Sweden. In comparison with the 17 individual European countries, Canada's participation rate was higher than 12 countries and lower than that in Sweden (73%), Finland (55%), the United Kingdom (49%), Denmark (45%), and Slovakia (44%).

When examined by age group, the difference between Canada's participation rates compared to the average across all European countries was less pronounced among those aged 25 to 34.

**Chart 1.6**

#### Proportion of adults aged 25 to 64 in the European Union and Canada who participated in education or training, by age group



**Source:** Boateng, Sadig, 2009, Significant country differences in adult learning. Eurostat Statistics in Focus <http://ec.europa/eurostat>.

Canadians who participated in job-related training spent an average of 50 hours in their training activities. This translates to eight days of training during a twelve-month period based on a training day of 6 hours. Males spent more time in training than females (57 versus 44 hours).

When intensity (average hours) of job-related training was examined by level of education attainment and employment status, an interesting relationship was found in comparison with participation. For each of these two characteristics, the group with the lowest participation rate was also the group with the highest intensity of job-related training. For example, when examined by level of education

attainment, although those with less than high school had the lowest participation rate, participants with this level of education had the highest intensity of training. And, when examined by employment status during the reference period, while those who were not employed were the least likely to take job-related training, they were also the group whose participants had the highest intensity of job related training (Appendix Table A.1.5).

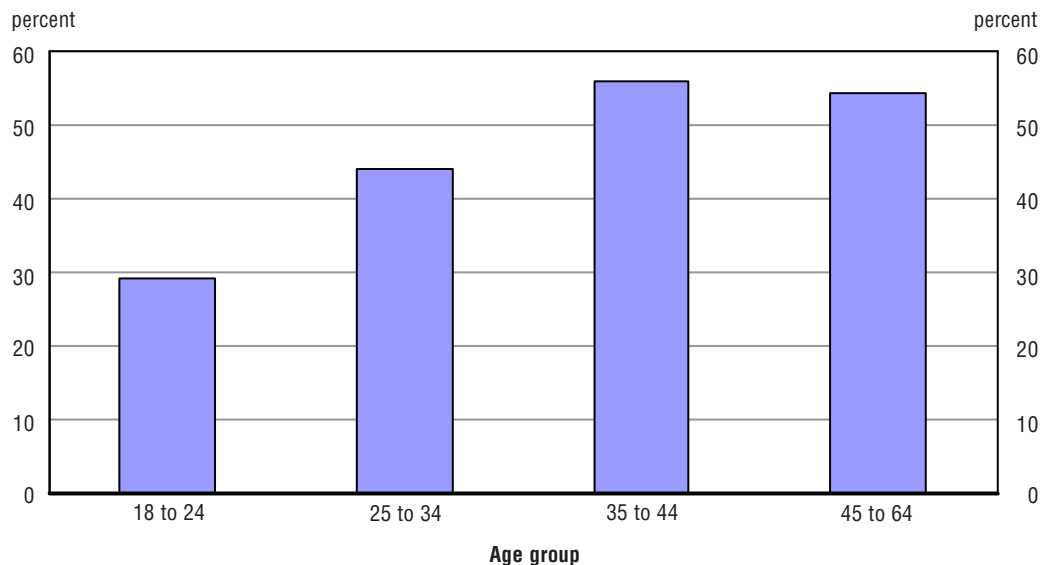
### Over one-third of employed Canadians aged 18 to 64 who participated in education received support from their employer

In the ASETS, employers are considered to have sponsored (or supported) an education program or a training activity if they have done any of a range of activities, including providing the training, paying for the education or training (either directly or by reimbursing an employee), allowing the trainee to work a flexible schedule to accommodate education or training, providing paid time off, or providing transportation to or from the education or training location.

Over one-third (40%) of those aged 18 to 64 who were employed<sup>2</sup> at any time during the reference period and who participated in education received some form of support from their employer. This proportion was 50% among the employed adult population aged 25 to 64, which represents a slight decrease from 52% in 2002.

Although older Canadians were less likely to participate in education programs they were more likely to receive support from an employer. As shown in Chart 1.7, almost twice as many employed adult Canadians aged 35 and over who participated in education received support from an employer compared to employed youth aged 18 to 24.

**Chart 1.7**  
**Proportion of employed Canadian education program participants aged 18 to 64 who received employer support, by age group, 2008**



Source: Access and Support to Education and Training Survey (ASETS), 2008.



The proportion of education program participants who received employer support increased with level of education (Appendix Table A.1.6), ranging from 28% among participants with less than high school education to 46% among participants with postsecondary education. Provincially, the proportion of employed program participants who received employer support was the highest in Prince Edward Island and the lowest in Saskatchewan and Newfoundland and Labrador (Appendix Table A.1.6).

### **Eighty-nine percent of job-related training activities undertaken by employed Canadians were supported by employers**

The ASETS collected information on employer support for one randomly selected training activity rather than all training activities. As such, while it is not possible to analyze the proportion of Canadians who received employer support for their training activities, it is possible to look at the characteristics of the training activities undertaken by Canadians. From this perspective, the ASETS show that the vast majority (89%) of training activities undertaken by employed Canadians were supported by an employer. Among those who were employed and took training, the proportion of employer-supported training activities was higher for males, those aged 35 and over, those living in New Brunswick, Quebec and Newfoundland and Labrador and those born in Canada. In contrast, the proportion of training activities that were employer-supported was similar by level of education attainment (Appendix Table A.1.8).

### **The proportion of employer sponsored job-related training activities taken by employed adult Canadians aged 25 to 64 increased from 88% in 2002 to 91% in 2008.**

The majority of job-related training activities undertaken by employed<sup>3</sup> adult Canadians aged 25 to 64 in 2002 were also employer sponsored (88%). Still, this proportion increased in 2008 to 91%. No comparative data exists for the training activities undertaken by the youth population aged 18 to 24.

While the proportion of employer-sponsored job-related training activities increased in general, as shown in Appendix Table A.1.9, the increase was more pronounced within certain population groups. For example, between 2002 and 2008, the proportion of employer-sponsored job-related training activities increased more among Canadians aged 35 to 44 and 45 to 64 compared to younger Canadians aged 25 to 34. The proportion also increased more among those with a high school diploma compared to those with postsecondary education. When examined by province, the proportion of job-related training activities that were employer sponsored increased the most in Newfoundland and Labrador and Manitoba. In contrast it decreased in Prince Edward Island, Quebec and Alberta.

## Summary

The ASETS showed that almost half of Canadians aged 18 to 64 participated in education or training in 2008. Although education participation was more common among youth aged 18 to 24, a notable proportion of youth participated in training. Conversely, while a higher proportion of adult Canadians reported participating in training, a notable proportion participated in education.

The proportion of adult Canadians aged 25 to 64 who participated in job-related education or training increased from 30% in 2002 to 36% in 2008. Gains in participation rates were observed within certain population groups. For example, participation rates almost doubled among those with less than high school education and the increase was the highest among those aged 35 to 44. On the other hand, gains in participation rates over time were small among adults with high school education and those living in Quebec and British Columbia.

More than one-third (40%) of employed education program participants received support from an employer while the vast majority (89%) of job-related training activities undertaken by employed Canadians were employer-sponsored. Employer support among employed adult Canadians aged 25 to 64 who participated in education programs decreased slightly over a six year period whereas employer support for training activities increased. In particular, the proportion of employer supported training activities increased more among older Canadians and those with high school education.

## 2. Unmet education and training needs or wants

Participation in education and training are an important mechanism for Canadians to achieve their full potential; however, not everyone who wants or needs education and/or training pursues it. Canadians who have participated in some training and who have identified other training of interest to them demonstrate a commitment to on-going skill development and upgrading. Some Canadians – both participants and non-participants – reported having unmet training needs or wants. This section examines the proportion of Canadians aged 18 to 64 who reported that there were education or training that they needed or wanted to take in 2008 but did not and explores the reasons why these Canadians did not pursue further learning activities. This section also looks at the proportion of Canadians who could be considered as being disengaged in lifelong learning as defined by not having participated in education or training over the six-year period.

### Defining unmet education or training needs or wants

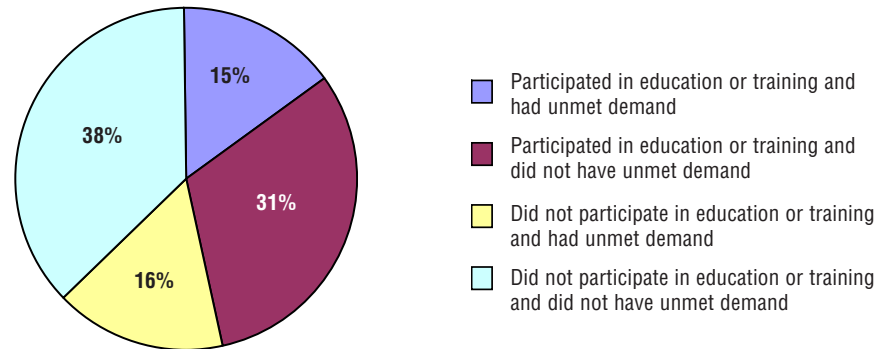
The ASETS asked respondents about training that they had wanted to take but did not and about training they had needed to take but did not. Having either the need or the desire to take training can be considered as a proxy for being willing or ready to engage in a training activity. Because of this, and for analytical simplicity, the two groups (one with unmet needs and the other with unmet wants) are combined in this report.

### Approximately one third of Canadians aged 18 to 64 reported wanting or needing education or training that they did not take

Chart 2.1 shows the distribution of Canadians by their education and training participation status during the reference year and whether they had any unmet needs or wants for education or training. Among all Canadians aged 18 to 64, 15% participated in education or training and reported an unmet need or want, 31% participated in education or training and had no demands for further education, 16% did not participate in education or training and reported an unmet need or want and 38% did not participate in education or training and had no demands for further education.

**Chart 2.1**

**Distribution of Canadians aged 18 to 64 by their education/training participation status and their demand for further education or training, 2008**



**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

In total, almost one third (32%) of Canadians aged 18 to 64 reported that there was education or training that they wanted or needed to take, but did not (Appendix Table A.2.1). This proportion was higher among females compared to males (34% versus 29% respectively).

When examined by age group, a higher proportion of those aged 25 to 34 and 35 to 44 reported having unmet wants or needs (39% and 38% respectively). In contrast, a lower proportion of those in both the oldest (55 to 64 years) and youngest (18 to 24 years) age groups reported having an unmet need or want (20% and 26% respectively, see Appendix Table A.2.1).

The proportion of Canadians who reported an unmet need or want for education or training was also associated with the level of education attained. A higher proportion of those with postsecondary education (34%) reported an unmet need or want compared to those with a high school diploma (26%) and those with less than a high school diploma (30%). As shown in Section 1, those with higher levels of education were also more likely to participate in training. Through participation in education or training, the exposure to learning may lead to an increased awareness of knowledge or skills that they may still lack and this may be one factor that explains why the unmet demand for education and training was higher for those with high level of education.

When examined by province, a higher proportion of residents in Quebec (33%) and Ontario (32%) had an unmet demand for education or training whereas a lower proportion of residents from Prince Edward Island (24%) and Newfoundland and Labrador (25%) had an unmet demand (Appendix Table A.2.1).

## **Sixty-eight percent of Canadians aged 18 to 64 reported that there was at least one reason why they did not pursue further education or training**

Thirty one percent of Canadians took education or training during the reference period and indicated there was no further education or training they wanted or needed to pursue. In contrast 68%<sup>4</sup> of Canadians aged 18 to 64 reported at least one reason why they did not pursue further education or training during the reference year.

## **Family responsibilities, work and work schedule were the most common reasons why Canadians did not take further education or training**

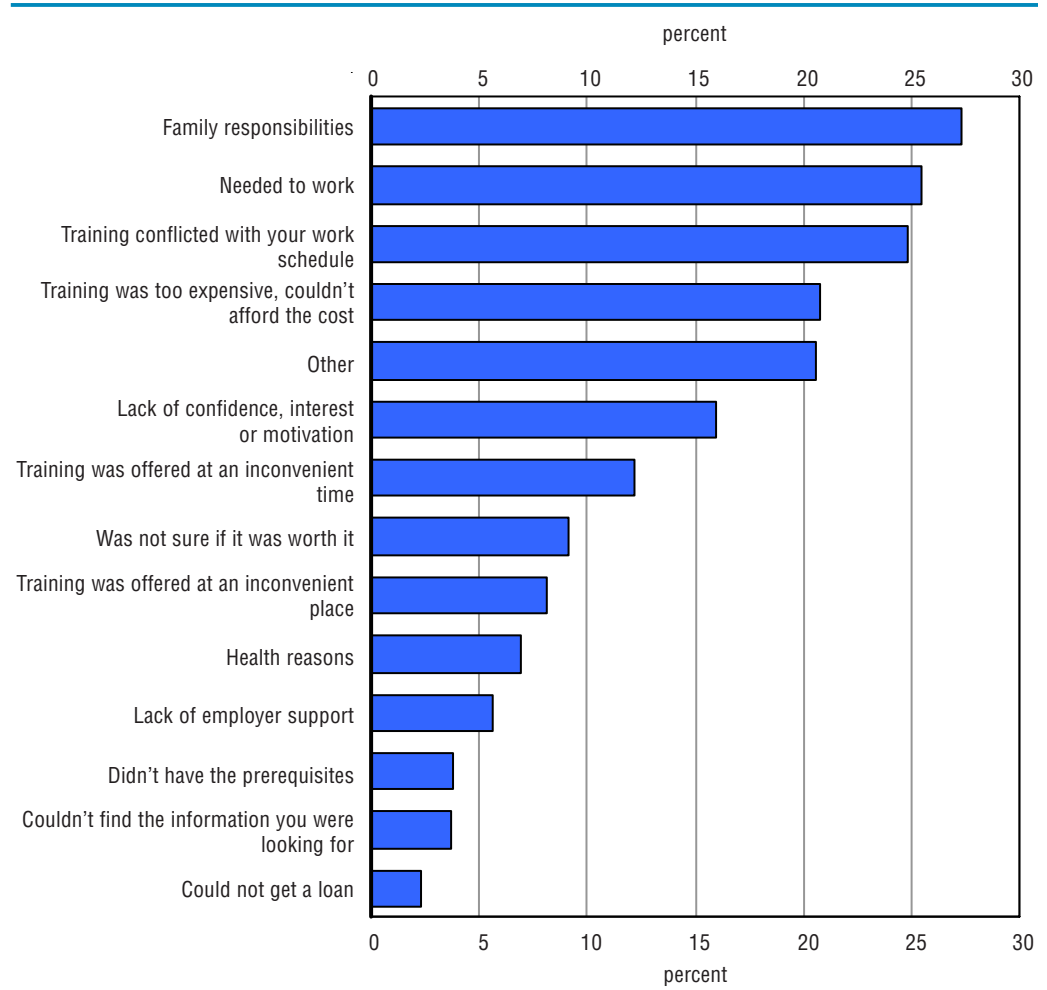
As shown in Chart 2.2, the reasons why Canadians aged 18 to 64 did not take further education or training varied. The most commonly reported reasons were family responsibilities (27%) followed by need to work (26%), work schedule (25%) and cost (21%). In contrast, a low proportion reported that the reason for their unmet demand was a result of not being able to get a loan (2%), due to a lack of information (4%) or that they didn't have the prerequisite (4%).

Reasons provided for not pursuing further education or training differed between youth aged 18 to 24 and adults aged 25 to 64. Almost twice as many adults (28%) than youth (17%) reported family responsibilities whereas more youth (30%) than adults (20%) reported costs as the reason for not pursuing further learning activities (Appendix Table A.2.2).

Among Canadians who had reasons for not taking education or training, some of them indicated a multiple of reasons, while others had only one. Thirty-nine percent of Canadians aged 18 to 64 reported more than one reason for not participating in education or training, while the remaining 61% reported only one reason. Those who reported more than one reason were asked to provide the most important one<sup>5</sup>. Family responsibility (17%) was the most frequently cited most important reason for not pursuing further education or training. This was followed by needing to work (12%), couldn't afford the cost (11%), and training conflicting with work schedule (11%) and lack of confidence, interests or motivation (11%). On the other hand, very few people reported that not being able to get a loan, not having the prerequisites or not being able to find the information they were looking for as reasons for not pursuing further education or training (Appendix Table A.2.3). Again, the most important reason for not pursuing further education or training varied between youth aged 18 to 24 and adults aged 25 to 64. The most important reason reported by adults was family responsibilities while the most important reason reported by youth was training costs being too expensive (Appendix Table A.2.3).

**Chart 2.2**

**Proportion of Canadians aged 18 to 64 who reported specific reasons for not taking further education or training, 2008**



**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

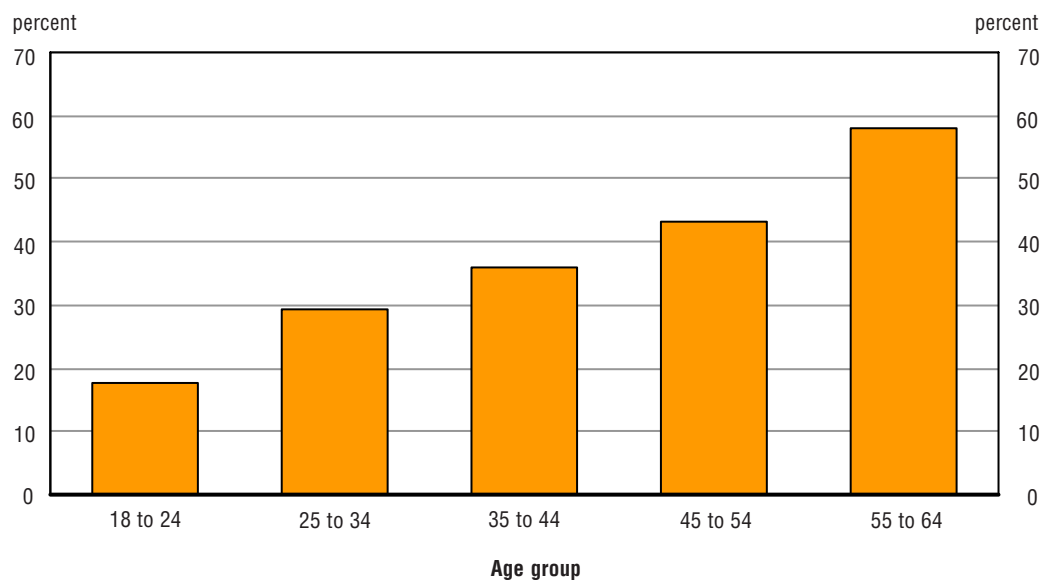
**Thirty-eight percent of Canadians aged 18 to 64 had not participated in education or training over the six-year period between 2002 and 2008**

Engagement in education and training is a mechanism for maintaining and upgrading initial skills as well as acquiring new skills. In addition to collecting information on participating in education and training between July 2007 and June 2008, ASETS also collected information about Canadians' participation in job-related education or training during the 5 years prior to the survey reference period. The ASETS shows that more than one third (38%) of Canadians aged 18 to 64 had not participated in any education or training<sup>6</sup> over a prolonged period, from 2002 to 2008, and these Canadians could be considered as being disengaged in lifelong learning. The proportion that was disengaged was similar for males

(38%) and females (37%) but varied dramatically across age groups as shown in Chart 2.3. While 18% of those aged 18 to 24 were disengaged, 29% of those aged 25 to 34 had not undertaken training or education over the six-year period. This proportion increased with age and was the highest for those aged 55 to 64 (58%).

### Chart 2.3

#### Proportion of Canadians who were disengaged<sup>1</sup> in lifelong learning, by age group, 2008



1. The term disengaged refers to not taking any education or training during the reference period and not taking any job-related education or training in the five years prior to the reference period.

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

Disengagement in lifelong learning was also related to education level. More than twice as many Canadians aged 18 to 64 with less than high school education (67%) were disengaged compared with those who had postsecondary education (30%, Appendix Table A.2.4).

Differences in the proportion who were disengaged from education and training also existed across provinces. The highest proportions of those who were disengaged were observed in Newfoundland and Labrador (44%) and Quebec (43%) while the lowest proportions were in Saskatchewan and Alberta (33% for each province, Appendix Table A.2.4).

### **A higher proportion of adult Canadians aged 25 to 64 reported unmet education or training wants or needs in 2008 compared to 2002**

Results from ASETS can be compared with the 2003 Adult Education and Training Survey (AETS) to explore changes over time with respect to unmet demand for education and training. However, as the AETS focused on the adult population, comparisons are made with the adult population aged 25 to 64.

As shown in Section 1, although a slightly higher proportion of adult Canadians participated in job-related education or training in 2008 compared to 2002 (36% versus 30%), a higher proportion also reported that they had unmet demands for education or training in 2008 versus 2002. In 2008, almost one third (32%) of Canadian adults reported that there was training or education they would like to have taken but did not, compared to just over one-quarter (26%) of adults in 2002.

Have the reasons for not pursuing further education changed over time? It should be noted that since the categories of choices offered to respondents were slightly different across the two surveys, only those categories that were the same can be compared. Among Canadians who reported an unmet need or demand, the proportion of adults who reported costs of training being a barrier to further training decreased from 43% in 2002 to 36% in 2008. In contrast, the proportion of adults who reported that the training conflicted with their work schedule increased from 27% in 2002 to 39% in 2008. The proportion of adults who cited family responsibilities as a reason for not pursuing further education also increased in 2008 (34% compared to 27% in 2002).

Earlier in this section, the proportion of Canadians who were disengaged in lifelong learning (those who had not participated in education or training over a 6-year period) was explored. Comparisons can also be made over time with respect to the proportion of adult Canadians who were disengaged with lifelong learning. Although a notable proportion of adults were disengaged in adult learning, the proportion decreased slightly over time. In 2008, approximately 41% of adult Canadians had not participated in education or training over a prolonged period of time (6 years), compared to 48% in 2002.

### **Summary**

Almost one third of Canadians aged 18 to 64 reported that there was training or education that they had wanted or needed to take in 2008 but did not. Family responsibilities, needed to work and conflicts with work schedules were the most common reasons for not pursuing further education or training. The most important reason for not pursuing further learning activities differed for youth aged 18 to 24 and adults aged 25 to 64. Training costs were the most important reason why youth did not pursue further education or training while family responsibilities was the most important reason cited by adults.

Changes over time can be examined by focusing on the adult population aged 25 to 64. Compared to 2002, a higher proportion of adult Canadians reported having unmet training needs or wants. As shown in Section 1, the proportion of adult Canadians who participated in job-related education and training also increased.



The most commonly reported reasons reported by adult Canadians for not undertaking further education or training have also shifted over time. Between 2002 and 2008, the proportion of Canadians 25 to 64 years who reported costs of training being a reason have decreased while the proportion that cited that training conflicted with their work schedule or family responsibilities increased.

While education and training is a gateway to employment and personal prosperity as well as Canada's economic growth, over one third of Canadians aged 18 to 64 had not participated in learning activities over a prolonged period of time (6 years). Among adult Canadians aged 25 to 64, this proportion decreased slightly from 2002.

### 3. Costs and financing of education and training

Canadians who participate in education and training are faced with a variety of expenses depending on their individual circumstance and the type of learning activity that they undertake. Additionally, there are a variety of financial sources that students can use to pay for their education. Some, such as government student loans, bank loans and private loans from parents, family and friends, have to be paid back. Other sources are non-repayable such as money provided by parents, spouse or partner, family or other people and grants, bursaries, scholarships or other sources.

As discussed in Section 2, although financial barriers were not the leading barrier to participating in education or training activities, a significant proportion of Canadians aged 18 to 64 (21%) reported it as a reason for not engaging in further learning activities. This section looks at the costs associated with education and training taken between July 2007 and June 2008, taking into account the basic costs such as tuition fees, books, supplies and equipment. This section also looks at how Canadians paid for their learning activities.

The ASETS collected information on costs differently for education and training activities. The ASETS asked education program participants to report on their education costs for tuition fees, books and supplies for their most recent program undertaken during the reference year and collected cost information for one randomly selected training activity undertaken during the reference year.

#### **Sixty percent of training activities had no costs and the training activities with costs were typically<sup>7</sup> \$400**

Around 60% of training activities undertaken by participants had no associated costs and 40% had associated costs. Training activities taken by females, 18 to 24 year olds, those with postsecondary education or less than high school and those living in Alberta were more likely to have costs. Conversely, training activities taken by Canadians aged 35 to 44, those with high school education and those living in Newfoundland and Labrador were less likely to have costs (Appendix Table A.3.1).

Among training activities with costs, the typical cost was \$400. Training activities taken by Canadian youth aged 18 to 24, females, those with high school education and those living in Newfoundland and Labrador cost less while training activities taken by those aged 35 to 44, males, those with postsecondary education and those in Quebec cost more (Appendix Table A.3.1).

## Education program participants typically spent \$2,500 to cover the costs for a program and costs varied by full-time/part-time status, program type and province

The typical cost incurred by Canadians for an education program undertaken between July 2007 and June 2008 was \$2,500 (Appendix Table A.3.2). It is not surprising that costs were higher for education programs versus training activities as the majority of education program participants were studying full-time for a longer period of time, while the average training participant invested 8 days in training between July 2007 and June 2008.

While the basic costs of education programs are generally the same for all students enrolled in similar programs at the same education level, expenditures vary depending on the type of education program and the province of study.

Full-time students in education programs typically spent \$4,500 while part-time students spent approximately \$1,000 (Appendix Table A.3.3). Due to the large variation in educational costs by course load, the remainder of the results on education program costs will be restricted to full-time students only.

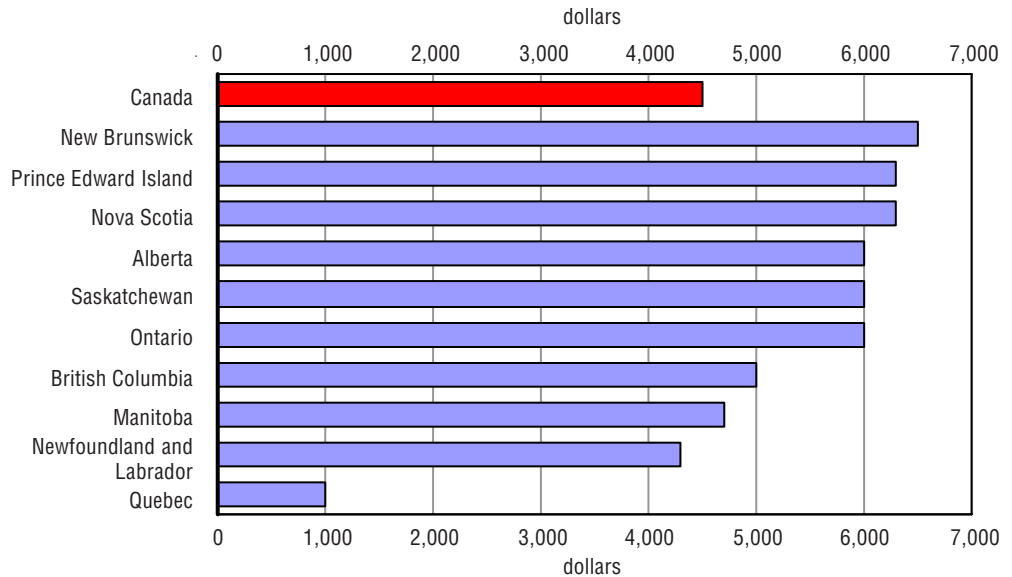
Notable variations in educational costs existed across provinces and program type. Not surprisingly, those enrolled in high school programs reported the lowest total median educational expenses (Appendix Table A.3.4). In most provinces, high school tuition fees are not charged to students, but students are normally required to pay for supplies and some may incur fees. In particular, in some provinces, adults who attend a high school program are required to pay tuition expenses. University students reported the highest educational expenses. Among those studying full-time, university participants spent a median amount of \$6,700, compared to \$3,000 for those who participated in a professional association program and \$2,300 for those enrolled in a non-university postsecondary program.

Educational costs also varied by age. Among full-time program participants, younger Canadians aged 18 to 24 spent a median of \$5,000, while students aged 35 to 64 spent less than half this amount to finance their education. As seen in the Section 1, this may reflect the fact that younger Canadians are more likely to be enrolled in university programs than older Canadians.

As shown in Chart 3.1, full-time Canadian students who resided in Quebec had the lowest educational expenses in Canada. This may be due to many students being enrolled in college level programs (i.e. CEGEP) and to the nearly twenty-year tuition-freeze in Quebec that has kept tuition fees exceptionally low compared to other provinces. Although the tuition freeze was lifted in 2007, educational costs in Quebec remain relatively low. In contrast, full-time students studying in three of the four Atlantic Provinces (New Brunswick, Nova Scotia and Prince Edward Island) reported the highest total educational expenses. Educational costs in Newfoundland and Labrador were below the national median.

**Chart 3.1**

**Median education expenses of Canadians aged 18 to 64 for the most recent full-time program, by province, 2008**



**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Financing training activities**

Although education programs require a larger financial investment than training activities, some Canadians do use sources of financing to pay for their training. As shown earlier in this section, 60% of training activities had no costs. Among training activities with costs, 56% were paid for by an employer, 38% were paid for by the individual and 2% were paid for by the government. The ASETS collected information on how participants paid for their training activities only if the training cost \$1,000 or more. Among all training activities that cost more than \$1,000 and were paid for by participants 88% were paid by using their savings.

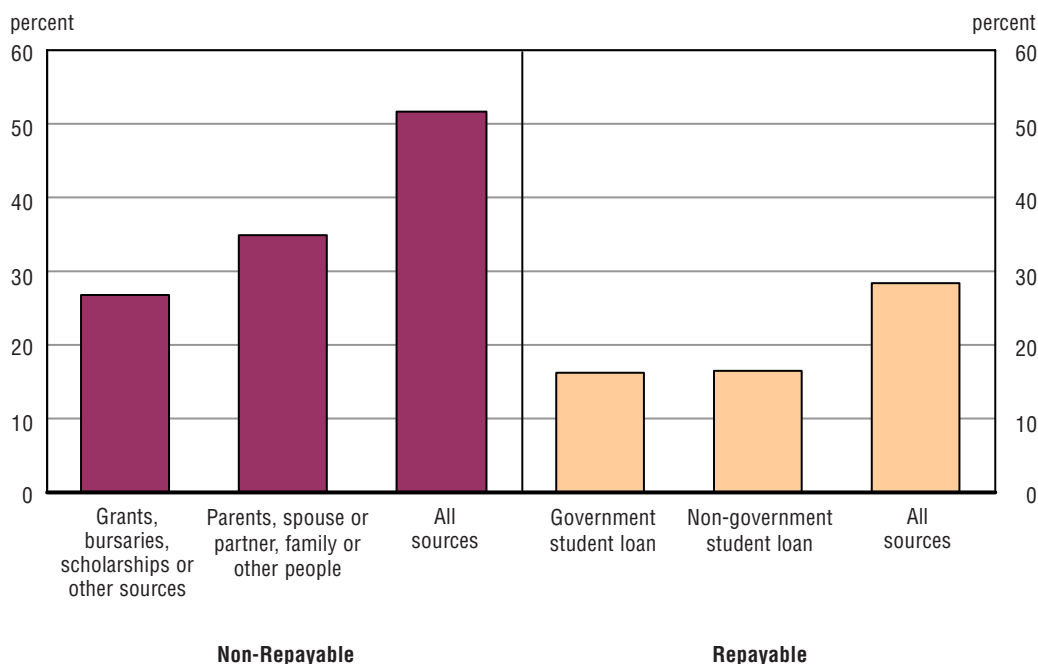
**A higher proportion of education program participants used non-repayable rather than repayable sources to finance their studies**

Given the costs of education programs, Canadian students are turning to a variety of sources of non-repayable and repayable sources of support to help finance their studies.

Canadian program participants were more likely to use non-repayable sources of financing to pay for their education programs. As shown in Chart 3.2, almost twice as many program participants aged 18 to 64 used non-repayable sources of funding compared to repayable sources (52% versus 28% respectively). When examined by type of non-repayable source, a higher proportion of program participants received support from a parent, spouse or partner, family or other people compared to receiving support from a grant, bursary, scholarship or other source. When examined by type of repayable source, a similar proportion of education program participants used non-government student loans compared to government student loans.

**Chart 3.2**

**Proportion of Canadian education program participants aged 18 to 64 who used various sources of non-repayable and repayable sources to finance their education, 2008**

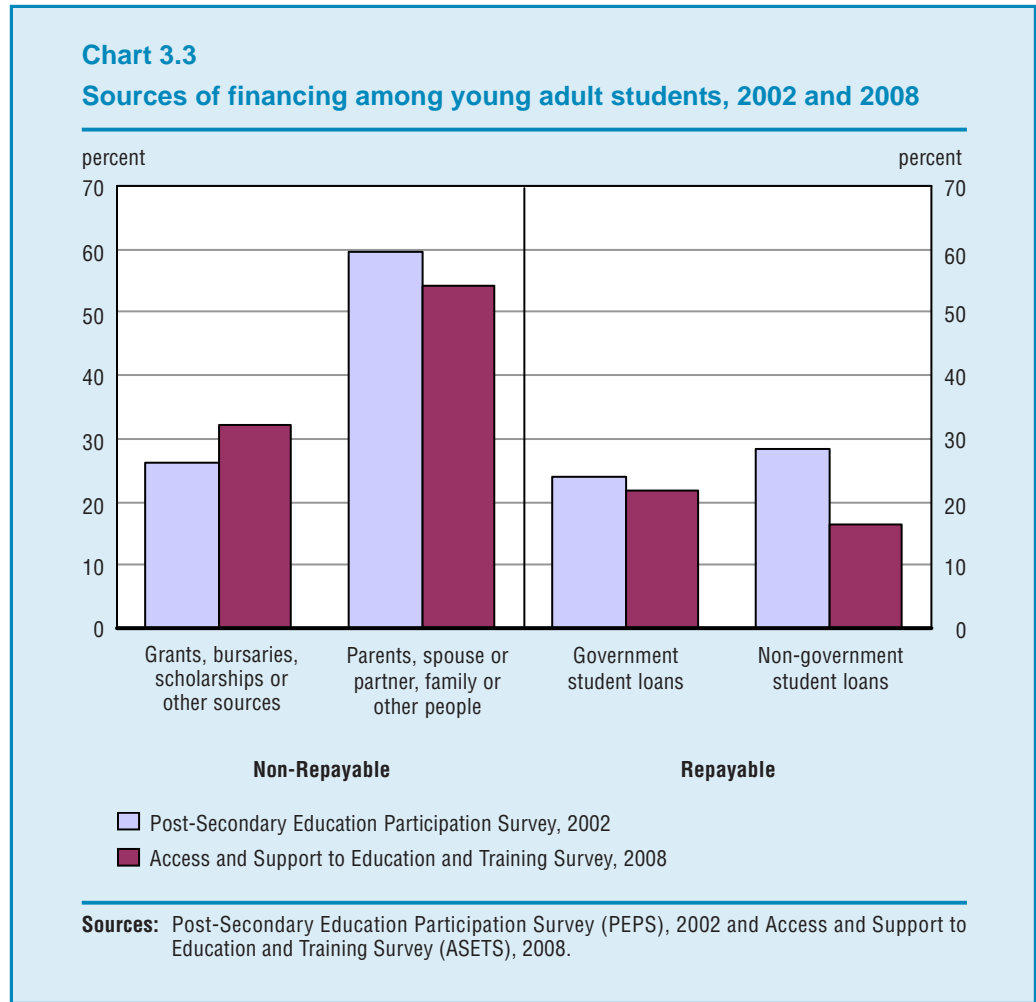


**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**In 2008, young adult students were less likely than in 2002 to have used money from family or a government or non-government student loan and more likely to have used grants and scholarships to finance their education**

The sources of financing used by students aged 18 to 24 have changed over the six-year period between 2002 and 2008, as shown in Chart 3.3. With respect to non-repayable sources of financing, the proportion of students who relied on money from parents, spouse or partner, family or other people decreased from 60% in 2002 to 54% in 2008. In contrast, the proportion that used grants, bursaries, scholarships or other sources increased from 26% in 2002 to 32% in 2008.

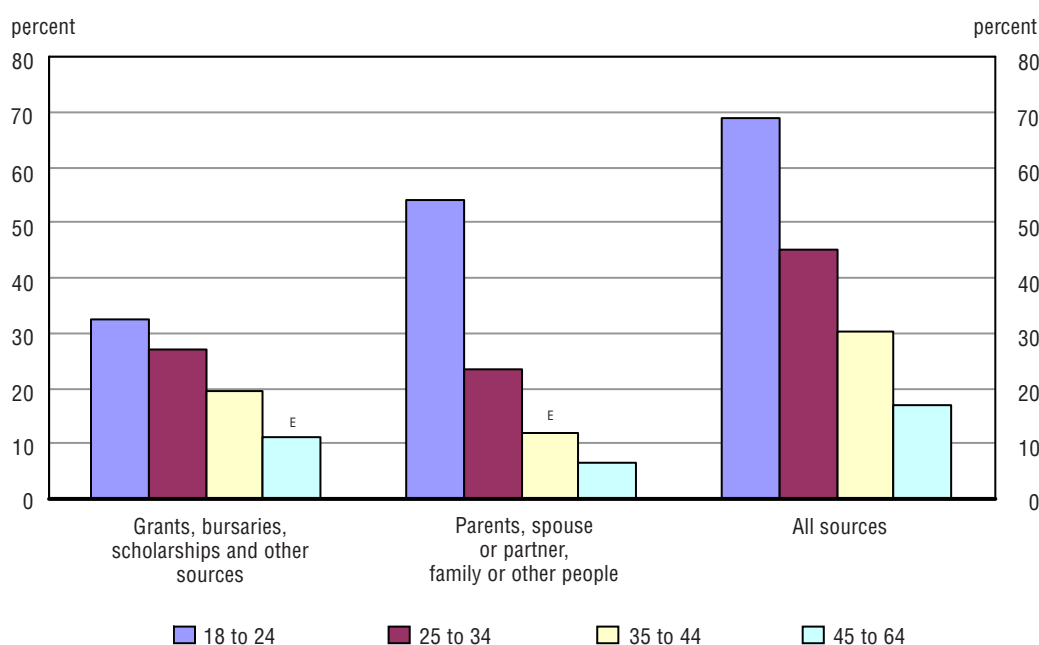
The use of repayable sources of funding has also changed over the six-year period. The proportion of students who used government student loans decreased slightly from 24% in 2002 to 22% in 2008, as well as non-government student loans (28% in 2002 to 16% in 2008).



### The use of non-repayable sources of funding varied by gender, age group, type of program and province

The overall proportion of education program participants who received financial support from a non-repayable source was the same for males and females but the type of support differed slightly by gender (Appendix Table A.3.7). A higher proportion of females (28%) than males (25%) received grants, bursaries, scholarships or other sources whereas a slightly higher proportion of males received support from a parent, spouse or partner, family or other people (36% compared with 34% for females).

As shown in Chart 3.4, the proportion of students who received non-repayable financial support for their studies decreased with age. The majority (69%) of students aged 18 to 24 received non-repayable support. This proportion decreased to 17% for those aged 45 to 64. When examined by the type of support received, the difference between younger and older students was more pronounced for support from a parent, spouse or partner, family or other people than for support from grants, bursaries, scholarships or other sources.

**Chart 3.4****Proportion of Canadian education program participants aged 18 to 64 that used non-repayable sources of financing, by age group, 2008**<sup>E</sup> use with caution**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

The type of program in which students were enrolled was also related to reliance on non-repayable sources of financing with a higher proportion of students in more expensive programs using non-repayable sources. Those taking a university program were more likely to receive funding that did not have to be repaid compared to students attending other programs (Appendix Table A.3.7). Across all types of programs, Canadian students more frequently reported receiving financial support from a parent, spouse or partner, family or other people than from grants, bursaries, scholarships or other sources.

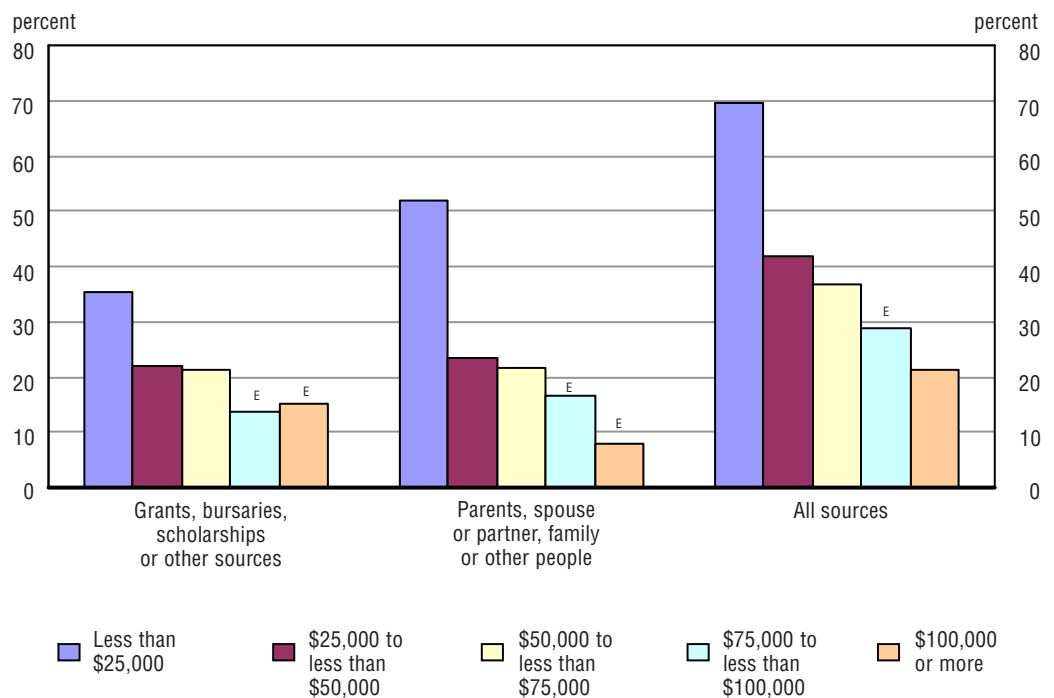
The proportion of students in formal education programs who received non-repayable financial support was the highest in Quebec and Saskatchewan and the lowest in British Columbia (Appendix Table A.3.7). When examined by type of non-repayable support, students in Quebec were the most likely to receive financial assistance from a parent, spouse or partner, family or other people. Canadian students studying in New Brunswick and Prince Edward Island were the most likely to report having received a grant, bursary or scholarship and students in British Columbia were the least likely to receive grants, bursaries, scholarships or other sources.

When analyzing the relationship between income and support from non-repayable sources, it should be noted that this report examines the income of the respondent and his/her spouse and not parental income. Using this definition, the proportion of Canadians with any form of non-repayable support decreased as

their income increased (Chart 3.5). Intuitively, this is expected as the higher the income, the lower the need for financial support to cover the cost of education. In the lower income categories, Canadian students were more likely to rely on funding from a parent, guardian or spouse as opposed to obtaining funding through a grant, bursary or scholarship. This is primarily due to the large presence of 18 to 24 year olds in the lower income bracket. In contrast, Canadians in the highest income bracket were more likely to receive non-repayable funding from a grant, bursary or scholarship.

**Chart 3.5**

**Proportion of Canadians aged 18 to 64 participating in formal education programs that used non-repayable sources of financing, by personal and spousal income, 2008**



<sup>E</sup> use with caution

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

Place of birth of the student was also related to using non-repayable sources of funding. A lower proportion of students born outside Canada used non-repayable sources compared to those born in Canada (45% versus 53% respectively). Working Canadians who received support from their employer were also less likely to use non-repayable sources of funding for their educational programs (Appendix Table A.3.7).

Turning now to the use of repayable sources of financing, as stated earlier, less than one third (28%) of Canadian students aged 18 to 64 had a repayable loan: 17% used a non-government student loan and 16% used a government student loan. Variation in the use of repayable sources of funding existed by province, age group, gender, program type, personal income and place of birth.



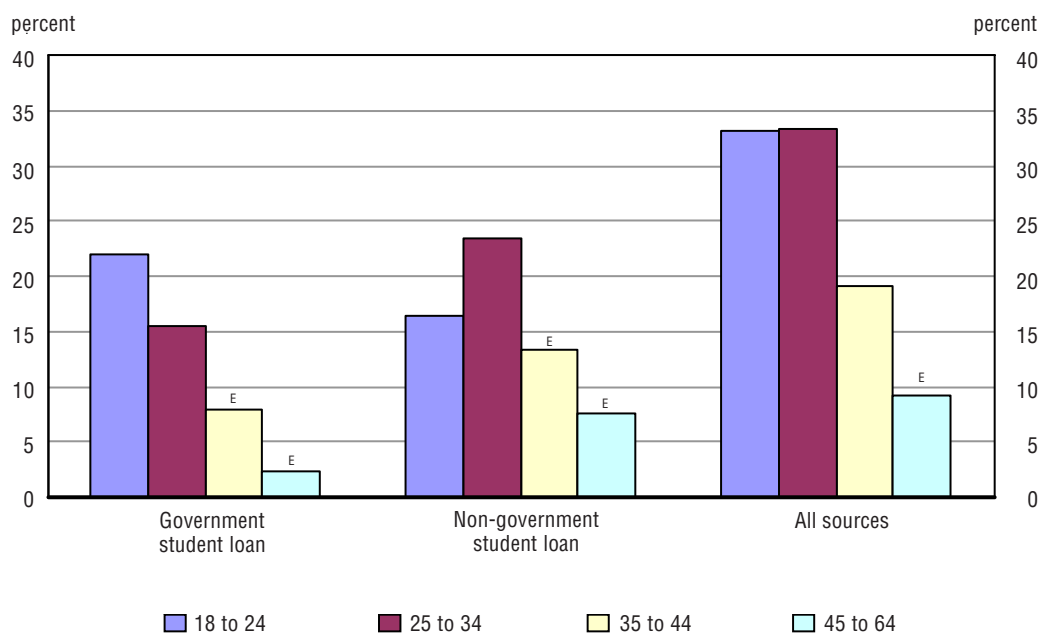
In contrast to the proportion who used non-repayable sources of financing, there were gender differences in the proportion that used repayable sources (Appendix Table A.3.8). A slightly higher proportion of females than males used repayable student loans (30% versus 27% respectively). Although there were no gender differences in the proportion who received non-government student loans, females were more likely to use government student loans compared to their male counterparts (18% versus 14% respectively).

### Canadian youth were more likely to use government student loans while adult learners were more likely to use non-government loans

As shown in Chart 3.6, the type of repayable loans used varied by age. Canadian youth aged 18 to 24 were more likely to have used government student loans compared to adult learners (those aged 25 to 64). In contrast, a larger proportion of adult learners preferred non-governmental student loans as opposed to government student loans to finance their education. This may be due to a number of reasons, such as older students being more likely to enroll part-time, to have higher income and to be able to negotiate flexible financing options from private lenders.

**Chart 3.6**

**Proportion of Canadians aged 18 to 64 participating in formal education programs that used repayable sources of financing, by age group, 2008**



<sup>E</sup> use with caution

Source: Access and Support to Education and Training Survey (ASETS), 2008.

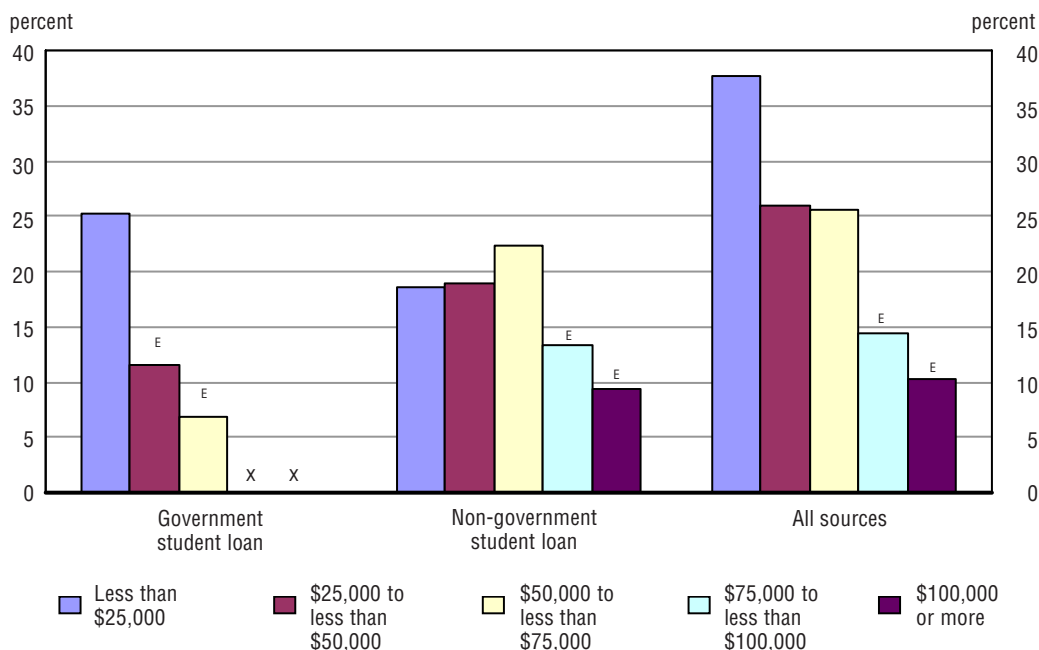
The type of program in which students were enrolled was also related to using repayable sources of funding with a higher proportion of students in more expensive programs using repayable sources. Canadian students taking a university

program were more likely to use repayable sources of financing (34%), followed by those taking a non-university postsecondary program (29%). Among those taking a university program and a postsecondary non-university program, there was no difference in the proportion that used a government versus a non-government student loan (Appendix Table A.3.8).

Variations in the use of repayable sources of funding existed across provinces. A higher proportion of students studying in New Brunswick, Nova Scotia and Prince Edward Island used repayable student loans to finance their education, whereas students studying in British Columbia were the least likely to use repayable sources of support (Appendix Table A.3.8). Atlantic regions had the highest government student loan take-up rates, while Manitoba had the lowest. Conversely, Manitoba had the highest proportion of students who used non-government student loans to fund their education.

As observed with the use of non-repayable sources of financing, personal and spousal income was also related to using a repayable source of financing (Chart 3.7). While it is intuitive that students in lower income categories are more likely to use repayable student loans compared to students with higher incomes, what is interesting is the difference in the type of student loan used by individuals in different income groups. Students in lower income categories were more likely to use government student loans whereas middle income groups were more likely to take-up non-governmental student loans.

**Chart 3.7**  
**Proportion of Canadians aged 18 to 64 participating in formal education programs that used repayable sources of financing, by personal and spousal income, 2008**



X suppressed to meet the confidentiality requirements of the *Statistics Act*

E use with caution

Source: Access and Support to Education and Training Survey (ASETS), 2008.

## Summary

The ASETS showed that costs and financing differ for training activities and education programs. Approximately 60% of training activities undertaken by participants had no associated costs. Among training activities with costs, the typical cost was \$400.

The typical costs spent by Canadians participating in a formal education program were \$2,500 and these costs varied by program type and intensity of study, with those studying full-time spending more than those enrolled part-time. The cost of full-time formal education varied across provinces, the lowest being in Quebec and the highest in three of the four Atlantic Provinces.

The ASETS showed that sources of financing have changed over the six-year period between 2002 and 2008. In 2008, a higher proportion of students aged 18 to 24 used grants, bursaries, scholarships or other sources, while a lower proportion used non-repayable money from parents, spouse or partner, family or other people and repayable government and non-government loans.

By using ASETS, differences in sources of financing between Canadian youth and adults can be examined. The results show that adults were generally more likely to use non-government loans and less likely to use government student loans than younger students. Further research could be undertaken using the ASETS in order to understand if there are differences between adults and youth in terms of their knowledge of government student loans or in the proportion who apply for student loans.

## 4. Sources of support for the next generation of postsecondary education students

With the rising costs of education, early financial planning for postsecondary education (PSE) is not only advantageous but in many cases necessary. Parents and other family members play an important role in meeting postsecondary costs and many factors determine whether a parent is able to save for their children's postsecondary education.

This section focuses on the child cohort of the ASETS, children aged 0 to 17, with a focus on whether their parents or guardians<sup>8</sup> had saved for their future postsecondary education. Additionally, among children with postsecondary education savings, this section explores the proportion with savings in the form of a Registered Education Savings Plan (RESP).

### Two thirds of children aged 0 to 17 had savings for their future postsecondary education studies

According to the ASETS, the majority (68%) of children aged 0 to 17 had parents who had saved for their future postsecondary studies and of those with savings, 69% had RESPs (Chart 4.1).

As shown in Chart 4.2, the proportion of children aged 0 to 17 with savings for postsecondary education increased with the age of parents. Fifty-three percent of children whose parents were 18 to 24 years had saved for their education and this increased to 72% for those whose parents were 55 and over.

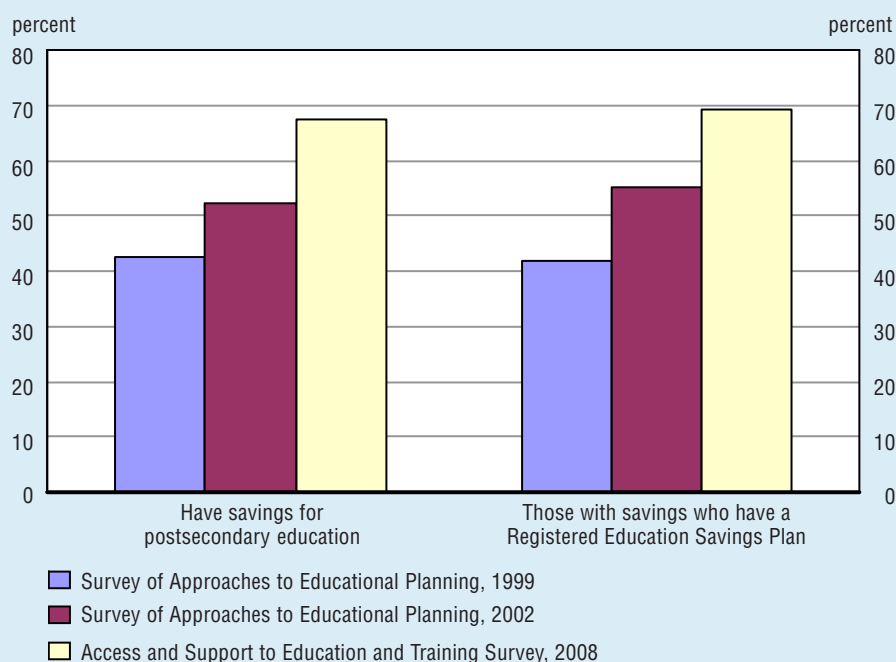
Among those children whose parents had saved for their education, those with parents 35 years and older were slightly more likely to have RESP savings for their education than children with younger parents (18 to 34 years).

#### The proportion of children with savings for postsecondary increased over time

As shown in Chart 4.1, parents are paying attention to the rising cost of education and, over time, a higher proportion have started planning early for their children's future postsecondary studies.

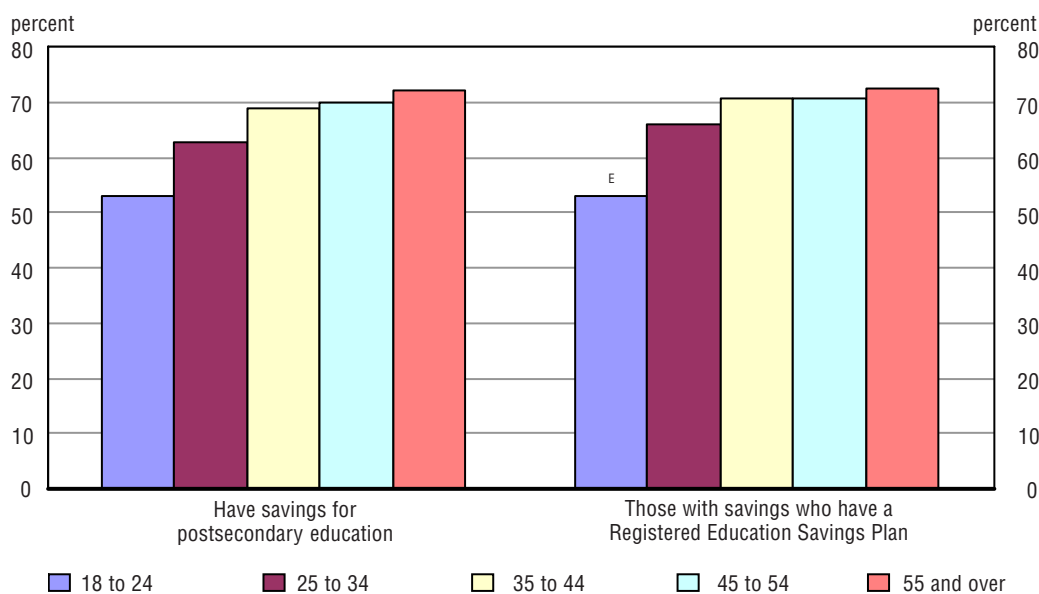
In 2008, almost 7 in 10 children (68%) aged 0 to 17, whose parents expected them to go beyond high school, had savings for their postsecondary education, an increase from 43% in 1999 and 52% in 2002. Over time, the proportion of children with RESP savings has also increased. Of children who had savings put aside for their education, 69% had savings in RESPs in 2008, up from 42% in 1999 and 55% in 2002.

**Chart 4.1**  
**Proportion of children aged 0 to 17 with postsecondary education savings, 1999, 2002 and 2008**



**Sources:** Survey of Approaches to Educational Planning (SAEP), 1999 and 2002, and Access and Support to Education and Training Survey (ASETS), 2008.

**Chart 4.2**  
**Proportion of children whose parents saved for their postsecondary education, by age group of parent, 2008**



<sup>E</sup> use with caution

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

### The proportion of children with RESP savings was higher for younger children

As shown in Appendix Table A.4.1, the proportion of children with PSE savings did not vary greatly by the age of the children; however, among children with savings, the proportion with RESP savings was higher for those between the ages of 0 and 12 compared to those between 13 and 17 years. This may be a reflection of the introduction and increased awareness of the Canada Education Savings Grant (CESG) program which was introduced in 1998 (see text box ‘Awareness of the Canada Education Savings Grant (CESG) program’.)

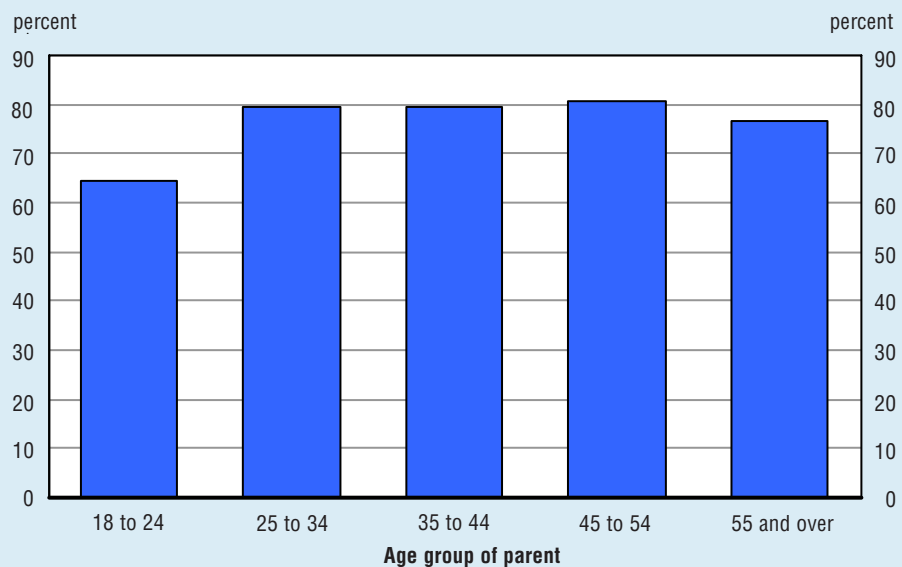
#### Awareness of Canada Education Savings Grant (CESG) program

The Canada Education Savings Grant (CESG) was introduced in 1998 to encourage parents to save for their children’s postsecondary education through a Registered Education Savings Plan (RESP)<sup>9</sup>. The CESG pays 20% on the first \$2,500 of annual contributions to an RESP. Depending on the family’s net income, additional grants of 10% or 20% on the first \$500 of annual contributions are available. The CESG lifetime limit is \$7,200<sup>10</sup>.

The ASETS showed that older children were less likely to have parents who were aware of the CESP (Appendix Table A.4.2). Eighty-four percent of children between 0 and 4 years, and 80% of children aged 5 to 12, had parents who were aware of the CESP. This percentage was lower (75%) among children aged 13 to 17.

The proportion of children whose parents were aware of the CESP also varied by the age of the parent, (Chart 4.3). It was the lowest (65%) for children with younger parents (18 to 24 years) and the highest for children whose parents were 45 to 54 years (81%).

**Chart 4.3**  
Awareness of the Canada Education Savings Program (CESP), by age group of the parent, 2008



Source: Access and Support to Education and Training Survey (ASETS), 2008.

The proportion of female children with savings was slightly higher than males (69% versus 66% respectively). Females also had a higher proportion of RESP savings (71% versus 67% respectively).

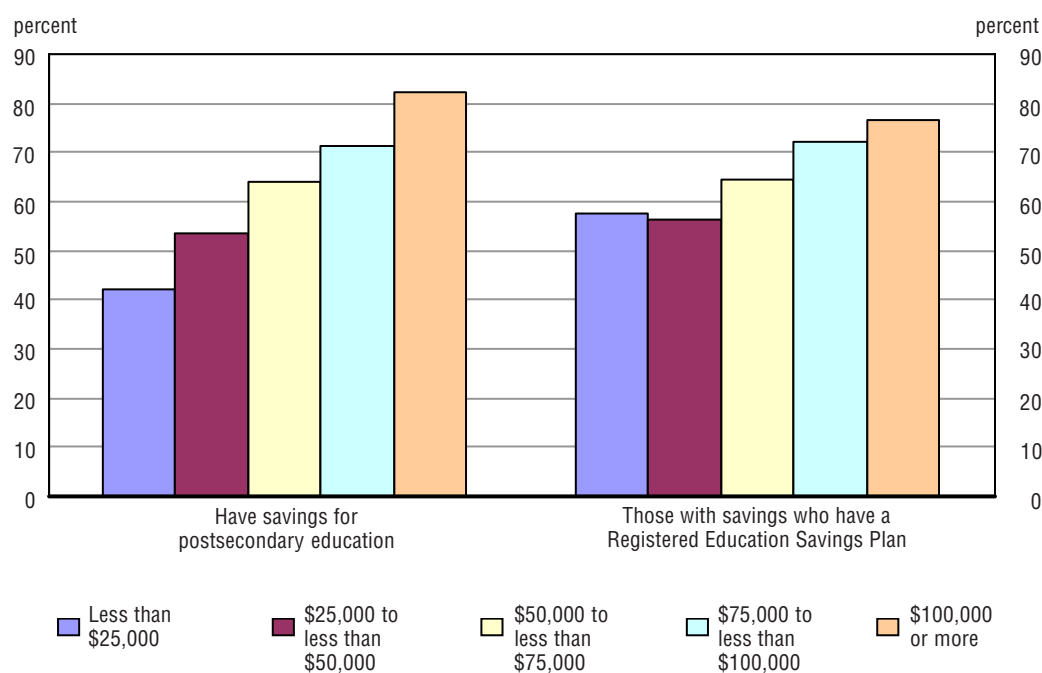
The proportion of children with savings and RESP savings also varied by the number of children in the household. Children in 2-child (72%) or 1-child households (68%) were the most likely to have savings for education. While children in three-or-more child households were less likely to have savings (62%), among those who saved, children in these households were more likely to have RESP savings than children in 1-child households (Appendix Table A.4.1)

### The proportion of children with savings increased with parental<sup>11</sup> income

Not surprisingly, a strong relationship existed between the proportion of children with education savings and parental income (Appendix Table A.4.1). Children in families with parental income of \$100,000 or more were almost twice as likely to have education savings compared to children in families with a parental income of less than \$25,000 (83% versus 42%, respectively). The proportion of children with savings who had RESP savings also generally increased with income but the differences across the income categories were not as pronounced (Chart 4.4).

**Chart 4.4**

**Proportion of children whose parents saved for their postsecondary education, by parental income, 2008**

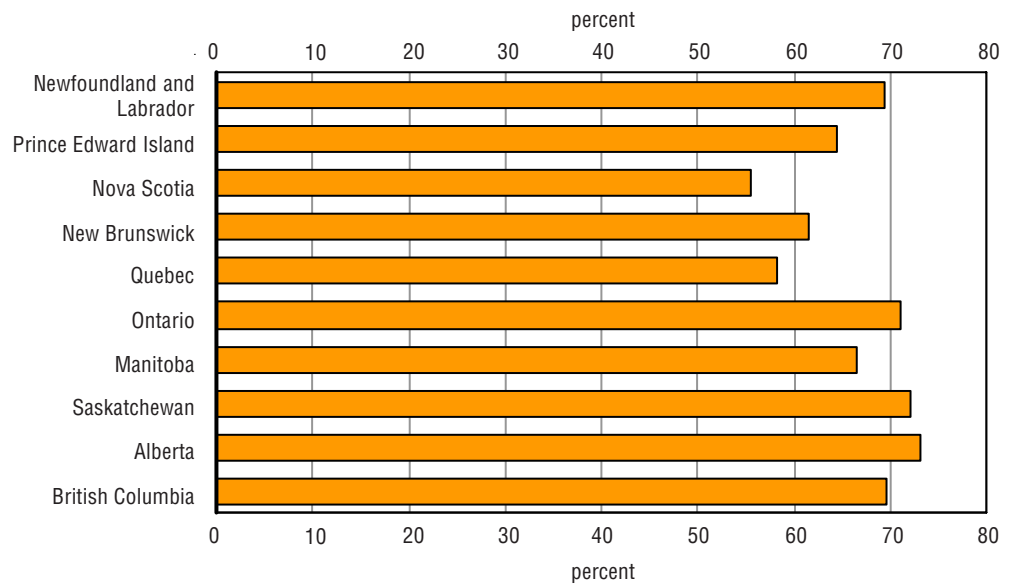


**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

Children in Alberta and Saskatchewan were the most likely to have savings for education while children in Nova Scotia and Quebec were the least likely to have any. Of children who had savings, those living in Alberta were the most likely to have an RESP while children in Nova Scotia were the least likely to have one. With the exception of Newfoundland and Labrador, children in Quebec and in provinces east of Quebec were the least likely to have savings for their education while children in Ontario and the provinces west of Ontario were the most likely to have savings (Chart 4.5).

**Chart 4.5**

**Proportion of children whose parents saved for their postsecondary education, by province, 2008**



**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Children with higher grades, whose parents had higher education aspirations for them, and whose parents attained a higher education level, were more likely to have education savings**

According to the ASETS, children who were performing well in school, whose parents had higher education aspirations for them and whose parents attained a higher education level were more likely to have education savings. Almost three quarters (73%) of children whose last grade in school was above ninety percent had education savings. The proportion decreased to 37% for children whose last grade in school was less than fifty percent. It is interesting to note that while children whose last grade in school was less than fifty percent had the lowest proportion of parents saving for their education, a high proportion of those with savings (71%) had RESPs.

Seventy percent of children with parental aspirations for a university education had savings compared to around 50% of children with parental aspirations of trade or college (Appendix Table A.4.1). Similarly, children whose parents had a postsecondary credential were almost twice as likely to have savings as children whose parents had less than high school education (72% versus 37%).



Although a higher proportion of children who were born in Canada had education savings, of those with savings, a slightly higher proportion not born in Canada had RESP savings (Appendix Table A.4.1).

## Summary

Parents are paying attention to the rising cost of education. Almost seven in 10 children (68%) aged 0 to 17 years had savings for their postsecondary education and of those with savings, 69% had RESPs. The ASETS highlights the important role of parental values of education and children's academic performance on parental saving behaviors. Children with parents who had a postsecondary education were almost twice as likely to have savings compared to children whose parents had less than high school education (72% versus 37%). As well, almost three quarters (73%) of children whose last grade in school was above ninety percent had education savings while the proportion decreased to 37% for children whose last grade in school was less than fifty percent.

Over time, a higher proportion of children had parents who started planning early for their future postsecondary studies and a higher proportion used RESPs. In 2002, 52% of children whose parents expected them to go beyond high school had savings compared to 43% in 1999, and the proportion of children with savings who had RESPs increased from 42% in 1999 to 55% in 2002.

## Conclusion

This report presents an overview of the first findings from the Access and Support to Education and Training Survey (2008). Lifelong learning is considered a crucial element of a knowledge-based economy and the ASETS provides insights into Canadians participation in lifelong learning, barriers to participation, costs of education and training and savings intentions for the next generation of postsecondary participants.

According to ASETS almost half (47%) of Canadians aged 18 to 64 participated in some type of education or training whether it be for personal interest or their career or job. The proportion of adult Canadians aged 25 to 64 who participated in job-related education or training increased to 36% from 30% in 2002. This increase suggests that Canadians are recognizing the importance of participating in learning activities for improving knowledge and skills in response to changing labour market demands and achieving labour market success. It is interesting to note that the most pronounced increases in job-related education or training were observed among those with lower participation rates in 2002, notably those with lower levels of education and older Canadians. This result indicates that individuals who are traditionally less likely to engage in lifelong learning are increasingly participating in training and education.

Forty-one percent of adult Canadians aged 25 to 64 had not participated in learning activities over a prolonged period of time (6 years) and could be considered as being disengaged in lifelong learning. This proportion is an improvement from 2002 when 48% of adult Canadians were identified as being disengaged in lifelong learning. However given that education and training are strong predictors of personal and socioeconomic wellbeing and contribute to Canada's productivity, it is noteworthy that two in five adult Canadians are not engaged in lifelong learning.

Almost one third of Canadians aged 18 to 64 reported that there was training or education that they had wanted or needed to take in 2008 but did not. The reasons reported by adult Canadians for not undertaking further education or training have shifted over time. While financial barriers were more often cited as obstacles to participating in learning activities in 2002, in 2008 Canadians were more likely to cite non-financial barriers such as training conflicted with their work schedule or family responsibilities. Additionally, barriers to participating in learning activities differed for youth aged 18 to 24 and adults aged 25 to 64. Training costs were the most important reason why youth did not pursue further education or training while family responsibilities was the most important reason cited by adults.

The ASETS reveal three initial insights into financing of postsecondary education for current participants as well as future participants. First, the use of sources of financing for postsecondary education has changed over a six-year period between 2002 and 2008. In 2008, a higher proportion of students aged 18

to 24 years used grants, bursaries and scholarships while a lower proportion of students received financial assistance from family members and government and non-government student loans. Secondly, for the first time ASETS provides information of the differences in sources of financing between Canadian youth and adults: adults aged 25 to 64 were generally more likely to use non-government student loans and less likely to use government student loans compared to younger students. And thirdly, the ASETS revealed that 68% of children whose parents expected them to go beyond high school had savings compared to 43% in 1999 and 52% in 2002.

The ASETS is a rich and comprehensive data source on education and training among Canadians and can be used to further explore the findings presented in this overview report. For example, research could be undertaken in order to fully understand the increased participation in education and training among specific population groups by examining attitudes towards learning and objectives for taking job-related education or training. ASETS could be used to identify the characteristics of adult Canadians who were considered disengaged in lifelong learning and whether they differ in their attitudes towards learning or in terms of the barriers preventing participation compared to those who were engaged in lifelong learning. With respect to financing of postsecondary education, ASETS can be used to further explore whether the change in the mix of financing sources over time is concentrated within specific population groups or related to program characteristics, whether the amount of money used from each source has changed and how does each source of financing contributes to the overall program expenses.

## Appendix 1

**Table A.1.1**

**Proportion of Canadians aged 18 to 64 who participated in any type of education or training between July 2007 and June 2008**

	Total population	Education or training	Education	Training
	number	percent		
<b>Total</b>	21,415,200	46.6	17.7	33.9
<b>Age group</b>				
18 to 24	3,096,600	72.2	63.3	21.4
25 to 34	4,469,200	50.3	19.4	37.8
35 to 44	4,788,900	47.5	10.7	40.5
45 to 64	9,060,500	35.7	4.8	32.9
<b>Sex</b>				
Male	10,670,800	45.5	16.8	33.3
Female	10,744,400	47.8	18.5	34.6
<b>Highest level of education attained</b>				
Less than high school	2,439,200	23.3	9.8	14.4
High school diploma or its equivalent	6,164,300	42.7	23.4	24.1
Postsecondary education degree, diploma or certificate	12,753,500	53.1	16.4	42.5
<b>Province</b>				
Newfoundland and Labrador	338,700	42.2	16.2	30.5
Prince Edward Island	89,500	50.6	17.0	37.7
Nova Scotia	599,500	47.4	16.8	34.5
New Brunswick	485,900	41.6	14.5	32.2
Quebec	5,023,800	40.5	17.0	27.4
Ontario	8,369,300	49.2	18.5	36.1
Manitoba	714,100	48.2	18.5	36.6
Saskatchewan	591,600	50.3	14.5	40.3
Alberta	2,317,100	51.7	17.4	39.2
British Columbia	2,885,700	45.9	17.9	33.4
<b>Place of birth</b>				
Born in Canada	16,777,800	47.9	17.6	35.3
Born outside Canada	4,331,800	40.5	17.0	27.4

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.1.2****Proportion of Canadians aged 18 to 64 who participated in education programs between July 2007 and June 2008**

	Secondary education	Postsecondary education					Total percent
	High school percent	Non-university postsecondary education	University	Professional association diploma percent	Other postsecondary education	Total postsecondary education	
<b>Total</b>	2.2	5.9	7.0	1.8	0.7	15.4	<b>17.6</b>
<b>Age group</b>							
18 to 24	12.4	19.3	29.7	1.4	0.5 <sup>E</sup>	50.9	<b>63.3</b>
25 to 34	0.8 <sup>E</sup>	7.5	7.4	3.1	0.6 <sup>E</sup>	18.6	<b>19.3</b>
35 to 44	0.4 <sup>E</sup>	3.7	3.0	2.4	1.2 <sup>E</sup>	10.3	<b>10.7</b>
45 to 64	0.3 <sup>E</sup>	1.7	1.1	1.0	0.6 <sup>E</sup>	4.5	<b>4.8</b>
<b>Sex</b>							
Male	2.2	6.1	6.1	1.8	0.5 <sup>E</sup>	14.6	<b>16.7</b>
Female	2.1	5.7	7.8	1.8	0.9	16.3	<b>18.5</b>
<b>Highest level of education attained</b>							
Less than high school	7.2	1.8 <sup>E</sup>	0.3 <sup>E</sup>	x	F	2.6	<b>9.8</b>
High school diploma or its equivalent	4.3	7.9	9.7	0.9 <sup>E</sup>	0.6 <sup>E</sup>	19.1	<b>23.4</b>
Postsecondary education degree, diploma or certificate	0.2 <sup>E</sup>	5.7	7.0	2.6	0.9	16.2	<b>16.3</b>
<b>Province</b>							
Newfoundland and Labrador	2.5	5.4	6.4	1.4 <sup>E</sup>	F	13.7	<b>16.2</b>
Prince Edward Island	2.4 <sup>E</sup>	4.6	7.8	1.4 <sup>E</sup>	F	14.7	<b>17.0</b>
Nova Scotia	2.5	3.7 <sup>E</sup>	7.7	1.7 <sup>E</sup>	F	14.3	<b>16.8</b>
New Brunswick	2.3 <sup>E</sup>	3.6 <sup>E</sup>	7.5	F	F	12.3	<b>14.5</b>
Quebec	1.6	7.8	6.3	0.8 <sup>E</sup>	0.5 <sup>E</sup>	15.4	<b>17.0</b>
Ontario	2.5	5.8	7.3	2.2	0.7 <sup>E</sup>	15.9	<b>18.4</b>
Manitoba	2.2	4.5	7.8	3.4 <sup>E</sup>	F	16.1	<b>18.3</b>
Saskatchewan	2.0	3.9	6.9	1.3 <sup>E</sup>	F	12.5	<b>14.5</b>
Alberta	2.2	5.4	6.3	2.3 <sup>E</sup>	1.1 <sup>E</sup>	15.2	<b>17.4</b>
British Columbia	2.0	5.2	7.5	2.1 <sup>E</sup>	1.2 <sup>E</sup>	15.9	<b>17.9</b>
<b>Place of birth</b>							
Born in Canada	2.1	5.9	7.1	1.7	0.8	15.5	<b>17.6</b>
Born outside Canada	2.1	5.8	6.4	2.0	0.5 <sup>E</sup>	14.7	<b>16.8</b>

x suppressed to meet the confidentiality requirements of the *Statistics Act*<sup>E</sup> use with caution

F too unreliable to be published

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.1.3****Proportion of Canadians aged 18 to 64 who participated in education programs between July 2007 and June 2008 by various characteristics**

	Secondary education	Postsecondary education					Total percent
	High school percent	Non-university postsecondary education	University	Professional association diploma percent	Other postsecondary education	Total postsecondary education	
<b>Enrolment status</b>							
Full-time	67.5	65.3	71.9	27.7	33.1	62.4	<b>62.9</b>
Part-time	29.9	32.0	24.5	69.6	63.3	34.4	<b>34.0</b>
Both	2.6 <sup>E</sup>	2.7 <sup>E</sup>	3.6	F	x	3.1	<b>3.1</b>
<b>Employment status</b>							
Employed at some point during the reference period	76.1	86.7	87.6	93.1	83.7	87.7	<b>86.3</b>
Not employed	23.9	13.3	12.4	6.9 <sup>E</sup>	16.3 <sup>E</sup>	12.3	<b>13.7</b>
<b>Hours worked per week</b>							
1 to 29 (part-time)	51.6	27.9	29.9	15.4 <sup>E</sup>	10.4 <sup>E</sup>	26.5	<b>29.2</b>
30 or more (full-time)	48.4	72.1	70.1	84.6	89.6	73.5	<b>70.8</b>

x suppressed to meet the confidentiality requirements of the *Statistics Act*<sup>E</sup> use with caution

F too unreliable to be published

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.1.4**  
**Proportion of Canadians aged 25 to 64 who participated in job-related education or training, 2002 and 2008**

	Adult Education and Training Survey, 2002 <sup>1</sup>			Access and Support to Education and Training Survey, 2008 <sup>2</sup>		
	Education or training	Education	Training	Education or training	Education	Training
	percent			percent		
<b>Total</b>	30.1	8.2	24.6	36.0	8.1	30.6
<b>Age group</b>						
25 to 34	39.5	17.3	27.0	43.0	16.0	31.9
35 to 44	32.0	8.0	27.3	42.1	9.2	36.0
45 to 64	23.5	3.4	21.5	29.4	3.7	27.2
<b>Sex</b>						
Male	29.9	7.6	24.7	36.2	7.6	31.2
Female	30.2	8.9	24.5	35.9	8.7	30.1
<b>Highest level of education attained</b>						
Less than high school	8.0	2.1	6.5	14.3	2.6 <sup>E</sup>	11.7
High school diploma or its equivalent	24.1	7.1	18.8	24.9	4.9	20.9
Postsecondary education degree, diploma or certificate	39.4	10.6	32.7	44.2	10.4	37.8
<b>Province</b>						
Newfoundland and Labrador	24.0	7.0	19.4	32.9	7.1	27.7
Prince Edward Island	26.9	4.1 <sup>E</sup>	24.5	41.0	7.0 <sup>E</sup>	35.7
Nova Scotia	31.0	6.1	27.0	38.3	7.3	33.0
New Brunswick	28.2	5.7	24.6	33.4	5.0	30.6
Quebec	26.7	6.9	21.4	28.2	7.2	22.9
Ontario	30.3	9.0	24.9	38.3	8.5	32.9
Manitoba	35.3	10.7	28.8	39.3	9.3	34.2
Saskatchewan	33.6	7.8	28.4	42.9	5.4	39.9
Alberta	31.7	7.4	26.3	43.3	8.7	37.2
British Columbia	33.6	9.7	27.1	35.5	9.3	29.7
<b>Place of birth</b>						
Born in Canada	31.4	8.0	26.3	37.3	7.9	32.2
Born outside Canada	26.1	9.2	19.5	29.7	8.5	23.5
<b>Employment status</b>						
Employed at some point during the reference period	36.4	9.3	30.7	41.2	8.5	35.7
Unemployed and looking for work throughout the reference period	24.8	14.6	13.2	26.2 <sup>E</sup>	F	F
Other	7.2	5.6	2.3	7.7	6.0	2.9

<sup>E</sup> use with caution

<sup>F</sup> too unreliable to be published

1. Represents activities undertaken between January and December 2002.

2. Represents activities undertaken between July 2007 and June 2008.

**Sources:** Adult Education and Training Survey (AETS), 2003 and Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.1.5****Average duration of job-related training among Canadians aged 18 to 64 who took job-related training between July 2007 and June 2008**

	Average duration of training hours
<b>Total</b>	50
<b>Age group</b>	
18 to 24	72
25 to 34	55
35 to 44	54
45 to 64	41
<b>Sex</b>	
Male	57
Female	44
<b>Highest level of education attained</b>	
Less than high school	64 <sup>E</sup>
High school diploma or its equivalent	50
Postsecondary education degree, diploma or certificate	50
<b>Province</b>	
Newfoundland and Labrador	57 <sup>E</sup>
Prince Edward Island	42
Nova Scotia	38
New Brunswick	52 <sup>E</sup>
Quebec	50
Ontario	52
Manitoba	51
Saskatchewan	44
Alberta	44
British Columbia	57
<b>Place of birth</b>	
Born in Canada	50
Born outside Canada	49
<b>Employment status</b>	
Employed at some point during the reference period	49
Unemployed and looking for work throughout the reference period	35 <sup>E</sup>
Other	104 <sup>E</sup>
<b>Hours worked per week</b>	
1 to 29 hours (part-time)	47
30 hours and above (full-time)	50
<b>Occupation</b>	
Management occupations	50
Business, finance and administrative occupations	46
Natural and applied sciences and related occupations	50
Health occupations	36
Social science, education, government service and religion	45
Occupations in art, culture, recreation and sport	59 <sup>E</sup>
Sales and service occupations	64
Trades, transport and equipment operators and related occupations	57 <sup>E</sup>
Occupations unique to primary industry	35
Occupations unique to processing, manufacturing and utilities	51 <sup>E</sup>
<b>Industry</b>	
Agriculture	23
Forestry, fishing, hunting, mining, quarrying and oil and gas extraction	53
Utilities	51
Construction	62 <sup>E</sup>
Manufacturing - durables	48 <sup>E</sup>
Manufacturing non-durables	60 <sup>E</sup>
Wholesale trade	67 <sup>E</sup>



**Table A.1.5 (concluded)****Average duration of job-related training among Canadians aged 18 to 64 who took job-related training between July 2007 and June 2008**

	Average duration of training hours
Retail trade	52
Transportation and warehousing	39
Finance, insurance, real estate and rental and leasing	51
Professional, scientific and technical services	47
Management, administrative and other support	46
Educational services	44
Health care and social assistance	38
Information, culture and recreation	56
Accommodation and food services	57 <sup>E</sup>
Other services	40
Public administration	67

<sup>E</sup> use with caution**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.1.6****Proportion who received employer support among employed Canadians aged 18 to 64 who took education programs between July 2007 and June 2008**

	Participants percent
<b>Total</b>	39.6
<b>Age group</b>	
18 to 24	29.6
25 to 34	44.1
35 to 44	56.0
45 to 64	54.7
<b>Sex</b>	
Male	39.5
Female	39.6
<b>Highest level of education attained</b>	
Less than high school	28.4 <sup>E</sup>
High school diploma or its equivalent	30.3
Postsecondary education degree, diploma or certificate	46.3
<b>Province</b>	
Newfoundland and Labrador	31.8
Prince Edward Island	47.3
Nova Scotia	45.5
New Brunswick	43.5
Quebec	38.4
Ontario	37.6
Manitoba	45.6
Saskatchewan	31.5
Alberta	43.6
British Columbia	43.1
<b>Place of birth</b>	
Born in Canada	40.4
Born outside Canada	34.8
<b>Hours worked per week</b>	
1 to 29 hours (part-time)	32.1
30 hours and above (full-time)	42.6
<b>Occupation</b>	
Management occupations	65.7
Business, finance and administrative occupations	42.4
Natural and applied sciences and related occupations	43.7
Health occupations	49.5
Social science, education, government service and religion	43.9
Occupations in art, culture, recreation and sport	31.5
Sales and service occupations	31.6
Trades, transport and equipment operators and related occupations	38.4
Occupations unique to primary industry	26.7 <sup>E</sup>
Occupations unique to processing, manufacturing and utilities	21.0 <sup>E</sup>
<b>Industry</b>	
Agriculture	F
Forestry, fishing, hunting, mining, quarrying and oil and gas extraction	44.4 <sup>E</sup>
Utilities	52.3 <sup>E</sup>
Construction	36.4
Manufacturing - durables	38.8 <sup>E</sup>
Manufacturing non-durables	43.0 <sup>E</sup>
Wholesale trade	50.3 <sup>E</sup>
Retail trade	31.2
Transportation and warehousing	39.5 <sup>E</sup>
Finance, insurance, real estate and rental and leasing	53.7
Professional, scientific and technical services	45.0
Management, administrative and other support	24.2 <sup>E</sup>

**Table A.1.6 (concluded)****Proportion who received employer support among employed Canadians aged 18 to 64 who took education programs between July 2007 and June 2008**

	Participants percent
Educational services	45.3
Health care and social assistance	42.9
Information, culture and recreation	43.5
Accommodation and food services	28.5
Other services	56.0
Public administration	42.9

<sup>E</sup> use with caution

<sup>F</sup> too unreliable to be published

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.1.7****Proportion who received employer support among employed Canadians aged 25 to 64 who took education programs, 2002 and 2008**

	Adult Education and Training Survey, 2002 <sup>1</sup>	Access and Support to Education and Training Survey, 2008 <sup>2</sup>
	percent	percent
<b>Total</b>	52.0	49.9
<b>Age group</b>		
25 to 34	52.4	44.1
35 to 44	51.8	56.0
45 to 64	51.1	54.7
<b>Sex</b>		
Male	56.5	54.6
Female	48.0	46.0
<b>Highest level of education attained</b>		
Less than high school	31.0 <sup>E</sup>	F
High school diploma or its equivalent	55.2	40.3
Postsecondary education degree, diploma or certificate	51.9	52.4
<b>Province</b>		
Newfoundland and Labrador	42.2 <sup>E</sup>	40.2 <sup>E</sup>
Prince Edward Island	x	64.8
Nova Scotia	52.5 <sup>E</sup>	66.3
New Brunswick	37.5 <sup>E</sup>	66.3
Quebec	50.8	40.9
Ontario	53.0	48.9
Manitoba	55.3	60.2
Saskatchewan	59.0	49.6 <sup>E</sup>
Alberta	55.7	52.4
British Columbia	49.9	57.7

x suppressed to meet the confidentiality requirements of the *Statistics Act*

<sup>E</sup> use with caution

<sup>F</sup> too unreliable to be published

1. Represents activities undertaken between January and December 2002.

2. Represents activities undertaken between July 2007 and June 2008.

**Sources:** Adult Education and Training Survey (AETS), 2003 and Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.1.8****Proportion of job-related training activities taken by employed Canadians aged 18 to 64 that were sponsored by employers between July 2007 and June 2008**

	Participants percent
<b>Total</b>	89.2
<b>Age group</b>	
18 to 24	71.1
25 to 34	87.5
35 to 44	91.8
45 to 64	91.2
<b>Sex</b>	
Male	90.5
Female	87.9
<b>Highest level of education attained</b>	
Less than high school	89.8
High school diploma or its equivalent	90.3
Postsecondary education degree, diploma or certificate	88.9
<b>Province</b>	
Newfoundland and Labrador	92.0
Prince Edward Island	83.0
Nova Scotia	88.9
New Brunswick	95.2
Quebec	92.2
Ontario	87.7
Manitoba	90.8
Saskatchewan	90.8
Alberta	88.9
British Columbia	88.8
<b>Place of birth</b>	
Born in Canada	89.7
Born outside Canada	85.6
<b>Number of hours worked</b>	
1 to 29 hours (part-time)	74.0
30 hours and above (full-time)	90.7
<b>Occupation</b>	
Management occupations	95.3
Business, finance and administrative occupations	89.5
Natural and applied sciences and related occupations	91.4
Health occupations	85.7
Social science, education, government service and religion	87.5
Occupations in art, culture, recreation and sport	71.5
Sales and service occupations	87.4
Trades, transport and equipment operators and related occupations	94.1
Occupations unique to primary industry	73.3 <sup>E</sup>
Occupations unique to processing, manufacturing and utilities	87.9
<b>Industry</b>	
Agriculture	86.3
Forestry, fishing, hunting, mining, quarrying and oil and gas extraction	88.4
Utilities	98.4
Construction	89.7
Manufacturing – durables	91.6
Manufacturing non-durables	95.8
Wholesale trade	92.3
Retail trade	87.8
Transportation and warehousing	95.2
Finance, insurance, real estate and rental and leasing	92.4
Professional, scientific and technical services	85.7
Management, administrative and other support	84.7

**Table A.1.8 (concluded)****Proportion of job-related training activities taken by employed Canadians aged 18 to 64 that were sponsored by employers between July 2007 and June 2008**

	Participants percent
Educational services	84.7
Health care and social assistance	86.4
Information, culture and recreation	91.5
Accommodation and food services	57.0
Other services	84.9
Public administration	95.7

<sup>E</sup> use with caution

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.1.9****Proportion of job-related training activities taken by employed Canadians aged 25 to 64 that were sponsored by employers, 2002 and 2008**

	Adult Education and Training Survey, 2002 <sup>1</sup>	Access and Support to Education and Training Survey, 2008 <sup>2</sup>
	percent	percent
<b>Total</b>	88.3	90.5
<b>Age group</b>		
25 to 34	87.3	87.5
35 to 44	88.8	91.8
45 to 64	88.7	91.2
<b>Sex</b>		
Male	90.3	91.7
Female	86.5	89.3
<b>Highest level of education attained</b>		
Less than high school	90.6	91.6
High school diploma or its equivalent	88.7	95.0
Postsecondary education degree, diploma or certificate	88.1	89.5
<b>Province</b>		
Newfoundland and Labrador	86.7	92.9
Prince Edward Island	91.3	83.7
Nova Scotia	91.7	93.3
New Brunswick	92.7	95.8
Quebec	94.1	93.0
Ontario	85.1	88.9
Manitoba	86.2	92.0
Saskatchewan	88.3	92.9
Alberta	89.9	89.5
British Columbia	88.1	91.1

1. Represents activities undertaken between January and December 2002.

2. Represents activities undertaken between July 2007 and June 2008.

**Sources:** Adult Education and Training Survey (AETS), 2003 and Access and Support to Education and Training Survey (ASETS), 2008.

## Appendix 2

**Table A.2.1**

**Proportion of Canadians aged 18 to 64 who had unmet training or education needs or wants between July 2007 and June 2008**

	Total population number	Unmet training or education needs or wants percent
<b>Total</b>	21,201,900	31.6
<b>Age group</b>		
18 to 24	3,032,600	26.1
25 to 34	4,428,700	38.5
35 to 44	4,742,700	38.1
45 to 54	5,136,800	31.3
55 to 64	3,861,200	20.2
<b>Sex</b>		
Male	10,582,900	29.4
Female	10,619,000	33.7
<b>Highest level of education attained</b>		
Less than high school	2,423,700	29.8
High school diploma or its equivalent	6,100,400	26.3
Postsecondary education degree, diploma or certificate	12,622,700	34.4
<b>Province</b>		
Newfoundland and Labrador	334,100	24.6
Prince Edward Island	89,000	24.2
Nova Scotia	594,500	28.2
New Brunswick	480,700	29.6
Quebec	4,992,400	33.2
Ontario	8,261,000	32.0
Manitoba	710,800	30.6
Saskatchewan	589,500	29.8
Alberta	2,291,100	31.0
British Columbia	2,858,700	30.6

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.2.2****Proportion of Canadians aged 18 to 64 who reported various reasons for not undertaking further education or training between July 2007 and June 2008**

	Total	18 to 24 year olds	25 to 64 year olds
	percent		
<b>Reasons</b>			
Couldn't find the information you were looking for	3.7	6.2	3.5
Was not sure if it was worth it	9.1	12.4	8.8
Training conflicted with your work schedule	24.8	22.1	25.1
Didn't have the prerequisites	3.8	9.6	3.2
Family responsibilities	27.3	16.5	28.4
Lack of employer support	5.6	3.6	5.8
Needed to work	25.5	29.6	25.1
Training was too expensive, couldn't afford the cost	20.8	29.7	19.9
Could not get a loan	2.3	4.8	2.0
Training was offered at an inconvenient time	12.2	13.0	12.1
Training was offered at an inconvenient place	8.1	9.2	8.0
Health reasons	6.9	3.2	7.2
Lack of confidence, interest or motivation	16.0	16.7	15.9
Other	20.6	17.0	20.9

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.2.3****Proportion of most important reason reported by Canadians aged 18 to 64 for not undertaking further education or training between July 2007 and June 2008**

	Total	18 to 24 year olds	25 to 64 year olds
	percent		
<b>Main reason</b>			
Couldn't find the information you were looking for	1.6	2.7	1.5
Was not sure if it was worth it	3.9	4.7	3.9
Training conflicted with your work schedule	10.9	8.9	11.1
Didn't have the prerequisites	1.1	4.7	0.7 <sup>E</sup>
Family responsibilities	16.8	10.6	17.4
Lack of employer support	1.9	0.5 <sup>E</sup>	2.0
Needed to work	11.9	12.5	11.9
Training was too expensive, couldn't afford the cost	10.9	19.0	10.1
Could not get a loan	0.2 <sup>E</sup>	0.6 <sup>E</sup>	0.2 <sup>E</sup>
Training was offered at an inconvenient time	3.2	4.6	3.1
Training was offered at an inconvenient place	1.8	2.4 <sup>E</sup>	1.7
Health reasons	5.2	2.2 <sup>E</sup>	5.5
Lack of confidence, interest or motivation	10.8	10.3	10.8
Other	19.8	16.2	20.1

<sup>E</sup> use with caution

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.2.4****Proportion of Canadians aged 18 to 64 who did not participate in education or training between 2002 and 2008**

	Total population number	Did not participate in education or training percent
<b>Total</b>	<b>21,361,500</b>	<b>37.7</b>
<b>Age group</b>		
18 to 24	3,083,000	17.7
25 to 34	4,460,200	29.3
35 to 44	4,781,800	35.8
45 to 54	5,161,500	43.3
55 to 64	3,875,100	58.1
<b>Sex</b>		
Male	10,643,400	38.2
Female	10,718,100	37.2
<b>Highest level of education attained</b>		
Less than high school	2,432,100	66.6
High school diploma or its equivalent	6,141,200	42.8
Postsecondary education degree, diploma or certificate	12,730,700	29.6
<b>Province</b>		
Newfoundland and Labrador	336,800	44.3
Prince Edward Island	89,300	36.7
Nova Scotia	599,200	36.9
New Brunswick	484,400	42.4
Quebec	5,019,500	43.2
Ontario	8,342,300	35.3
Manitoba	713,700	35.5
Saskatchewan	590,400	33.1
Alberta	2,310,100	33.1
British Columbia	2,875,600	38.6

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.



## Appendix 3

**Table A.3.1**

**Proportion of training activities undertaken by Canadians aged 18 to 64 which had costs and mean and median costs among training activities with costs**

	Proportion of training activities with costs	Costs associated with one training activity	
		Mean	Median
	percent	dollars	
<b>Total</b>	<b>40.2</b>	<b>1,027</b>	<b>400</b>
<b>Age group</b>			
18 to 24	46.0	820 <sup>E</sup>	200 <sup>E</sup>
25 to 34	42.6	978 <sup>E</sup>	350 <sup>E</sup>
35 to 44	37.8	1,228	500
45 to 64	39.7	954	400
<b>Sex</b>			
Male	36.5	1,152	500
Female	43.9	921	300 <sup>E</sup>
<b>Highest level of education attained</b>			
Less than high school	42.6 <sup>E</sup>	F	300
High school diploma or its equivalent	28.7	995 <sup>E</sup>	275 <sup>E</sup>
Postsecondary education degree, diploma or certificate	42.7	1,037	450 <sup>E</sup>
<b>Province</b>			
Newfoundland and Labrador	18.1 <sup>E</sup>	695 <sup>E</sup>	200
Prince Edward Island	35.6 <sup>E</sup>	F	250
Nova Scotia	30.1	692	F
New Brunswick	28.3	F	300 <sup>E</sup>
Quebec	39.8	942	450 <sup>E</sup>
Ontario	37.7	1,089	F
Manitoba	45.5	F	250 <sup>E</sup>
Saskatchewan	36.3	623 <sup>E</sup>	275
Alberta	50.4	1,006 <sup>E</sup>	F
British Columbia	44.2	1,072 <sup>E</sup>	300
<b>Place of birth</b>			
Born in Canada	40.0	820	399 <sup>E</sup>
Born outside Canada	43.1	2,175 <sup>E</sup>	F
<b>Employment status during the reference period</b>			
Employed at some point during the reference period	39.9	995	400
Unemployed and looking for work throughout the reference period	F	F	F
Other	75.2	F	F
<b>Hours worked per week</b>			
1 to 29 hours (part-time)	46.2	F	F
30 hours or more (full-time)	39.3	1,002	400 <sup>E</sup>

<sup>E</sup> use with caution

F too unreliable to be published

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.3.2****Mean and median costs spent by Canadians aged 18 to 64 on most recent program taken between July 2007 and June 2008**

	Cost of tuition and other required fees		Cost of books, supplies and equipment		Total educational expenses	
	Mean	Median	Mean	Median	Mean	Median
	dollars		dollars		dollars	
<b>Total</b>	<b>3,578</b>	<b>2,000</b>	<b>767</b>	<b>400</b>	<b>4,311</b>	<b>2,500</b>
<b>Age group</b>						
18 to 24	4,408	3,800 <sup>E</sup>	925	500	5,283	4,500
25 to 34	3,483	1,500	795	F	4,289	2,000 <sup>E</sup>
35 to 44	2,024	800	407	100	2,313	900 <sup>E</sup>
45 to 64	1,971	650	418 <sup>E</sup>	F	2,509	800
<b>Sex</b>						
Male	3,819	2,000	832	400	4,561	2,600
Female	3,363	2,000 <sup>E</sup>	708	400	4,085	2,400
<b>Program type</b>						
High school	409 <sup>E</sup>	75 <sup>E</sup>	167 <sup>E</sup>	50	625	150
Non-university postsecondary education	2,510	1,000	637	300	3,021	1,300
University	5,517	5,000	1,139	600	6,705	5,750
Professional association diploma	3,173	1,000 <sup>E</sup>	526 <sup>E</sup>	F	3,662	1,200 <sup>E</sup>
Other	1,019 <sup>E</sup>	F	91 <sup>E</sup>	0	1,126 <sup>E</sup>	F
<b>Highest level of education attained</b>						
Less than high school	1,084 <sup>E</sup>	F	207 <sup>E</sup>	50	1,286 <sup>E</sup>	183
High school diploma or its equivalent	4,055	3,300 <sup>E</sup>	901	500	4,890	4,000
Postsecondary education degree, diploma or certificate	3,509	1,800 <sup>E</sup>	733	300	4,218	2,150
<b>Province</b>						
Newfoundland and Labrador	3,700	2,600 <sup>E</sup>	993 <sup>E</sup>	500	4,625	3,350
Prince Edward Island	5,237	4,000 <sup>E</sup>	946	500	6,071	5,300 <sup>E</sup>
Nova Scotia	4,393	3,000 <sup>E</sup>	1,086 <sup>E</sup>	500 <sup>E</sup>	5,364	4,000
New Brunswick	5,391	5,000	820	500	6,264	6,000
Quebec	1,454	500	459	300	1,888	950
Ontario	4,261	3,000	848	400 <sup>E</sup>	5,145	3,500
Manitoba	3,610	2,500 <sup>E</sup>	736 <sup>E</sup>	F	4,312	3,200 <sup>E</sup>
Saskatchewan	4,126	4,000	940	500	5,069	4,900 <sup>E</sup>
Alberta	3,992	F	1,098	450 <sup>E</sup>	4,954	3,000 <sup>E</sup>
British Columbia	4,370	3,500 <sup>E</sup>	675	F	4,753	3,800

<sup>E</sup> use with caution

F too unreliable to be published

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.3.3****Mean and median costs spent by Canadians aged 18 to 64 on most recent program taken between July 2007 and June 2008**

	Cost of tuition and other required fees		Cost of books, supplies and equipment		Total educational expenses	
	Mean	Median	Mean	Median	Mean	Median
	dollars		dollars		dollars	
<b>Total</b>	<b>3,578</b>	<b>2,000</b>	<b>767</b>	<b>400</b>	<b>4,311</b>	<b>2,500</b>
<b>Enrolled</b>						
Full-time	4,664	3,800 <sup>E</sup>	997	500	5,600	4,500
Part-time	1,641	800	363	100	2,051	1,000 <sup>E</sup>
Both	3,962	3,500	733	600	4,665	4,200 <sup>E</sup>

<sup>E</sup> use with caution**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.3.4****Mean and median costs spent by Canadians aged 18 to 64 on most recent full-time program taken between July 2007 and June 2008**

	Cost of tuition and other required fees		Cost of books, supplies and equipment		Total educational expenses	
	Mean	Median	Mean	Median	Mean	Median
	dollars		dollars		dollars	
<b>Total</b>	<b>4,664</b>	<b>3,800<sup>E</sup></b>	<b>997</b>	<b>500</b>	<b>5,600</b>	<b>4,500</b>
<b>Age group</b>						
18 to 24	4,804	4,500	1,003	600	5,761	5,000
25 to 34	4,743	3,000	1,199 <sup>E</sup>	500	5,953	4,000
35 to 44	3,366 <sup>E</sup>	F	695 <sup>E</sup>	F	3,844	F
45 to 64	4,453 <sup>E</sup>	F	521 <sup>E</sup>	F	4,624 <sup>E</sup>	F
<b>Sex</b>						
Male	4,717	3,500	1,055	500	5,701	4,300
Female	4,612	4,000	941	500	5,502	4,700
<b>Program type</b>						
High school	426 <sup>E</sup>	F	161 <sup>E</sup>	50	683 <sup>E</sup>	150
Non-university postsecondary education	3,109	1,500 <sup>E</sup>	785	500	3,769	2,300 <sup>E</sup>
University	6,664	5,600	1,378	1,000	8,026	6,700
Professional association diploma	6,296 <sup>E</sup>	F	875 <sup>E</sup>	F	6,958	3,000
Other	1,312 <sup>E</sup>	F	102 <sup>E</sup>	0	1,437 <sup>E</sup>	F
<b>Highest level of education attained</b>						
Less than high school	1,366 <sup>E</sup>	F	221 <sup>E</sup>	F	1,615 <sup>E</sup>	F
High school diploma or its equivalent	4,651	4,500 <sup>E</sup>	1,047	600	5,641	5,400
Postsecondary education degree, diploma or certificate	5,048	3,500	1,037	500	6,001	4,300
<b>Province</b>						
Newfoundland and Labrador	5,009	3,200	1,364 <sup>E</sup>	800 <sup>E</sup>	6,102	4,300 <sup>E</sup>
Prince Edward Island	6,424	5,500	1,188	F	7,466	6,300
Nova Scotia	5,472	5,000	1,410 <sup>E</sup>	600 <sup>E</sup>	6,762	6,300
New Brunswick	6,685	6,000	939	500	7,740	6,500
Quebec	1,570	550	542	400	2,071	1,000
Ontario	5,975	5,000	1,212	700	7,163	6,000
Manitoba	5,161	4,000	1,074 <sup>E</sup>	500	6,208	4,700
Saskatchewan	5,200	5,000	1,209	700 <sup>E</sup>	6,330	6,000
Alberta	5,382	5,000	1,310 <sup>E</sup>	600 <sup>E</sup>	6,514	6,000
British Columbia	5,385	5,000	782	500	5,932	5,000

<sup>E</sup> use with caution

F too unreliable to be published

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.3.5****Mean and median costs spent by Canadians aged 18 to 64 on most recent full-time program taken between July 2007 and June 2008**

	Cost of tuition and other required fees		Cost of books, supplies and equipment		Total educational expenses	
	Mean	Median	Mean	Median	Mean	Median
	dollars		dollars		dollars	
<b>High school</b>						
18 to 24	398 <sup>E</sup>	60 <sup>E</sup>	137	50	641 <sup>E</sup>	160 <sup>E</sup>
25 to 34	x	x	x	x	x	x
35 to 44	x	x	F	0	F	F
45 to 64	F	F	x	x	F	F
<b>Non-university postsecondary education</b>						
18 to 24	3,321	2,500 <sup>E</sup>	811	500	4,001	3,000
25 to 34	2,331 <sup>E</sup>	800 <sup>E</sup>	843 <sup>E</sup>	400 <sup>E</sup>	3,195 <sup>E</sup>	F
35 to 44	2,186 <sup>E</sup>	F	528 <sup>E</sup>	F	2,693 <sup>E</sup>	F
45 to 64	F	F	F	F	6,292 <sup>E</sup>	F
<b>University</b>						
18 to 24	6,707	6,000	1,316	1,000	8,014	7,000
25 to 34	7,146	6,000	1,777 <sup>E</sup>	1,000	8,878	6,500
35 to 44	5,192	5,000 <sup>E</sup>	1,285 <sup>E</sup>	1,000 <sup>E</sup>	6,237	5,500 <sup>E</sup>
45 to 64	4,213 <sup>E</sup>	3,000	674 <sup>E</sup>	F	4,844 <sup>E</sup>	3,000
<b>Professional association diploma</b>						
18 to 24	6,822	6,000	1,944 <sup>E</sup>	F	8,767	F
25 to 34	6,969 <sup>E</sup>	F	728 <sup>E</sup>	F	7,735 <sup>E</sup>	F
35 to 44	F	2,100	F	0	F	F
45 to 64	F	F	F	0	F	F
<b>Other</b>						
18 to 24	3,943 <sup>E</sup>	F	272 <sup>E</sup>	F	4,215 <sup>E</sup>	F
25 to 34	F	F	F	80 <sup>E</sup>	F	F
35 to 44	F	0	F	0	F	0
45 to 64	F	F	F	0	F	F

x suppressed to meet the confidentiality requirements of the *Statistics Act*<sup>E</sup> use with caution

F too unreliable to be published

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.3.6****Mean and median costs spent by Canadians aged 18 to 64 on most recent full-time program taken between July 2007 and June 2008**

	Cost of tuition and other required fees		Cost of books, supplies and equipment		Total educational expenses	
	Mean	Median	Mean	Median	Mean	Median
	dollars		dollars		dollars	
<b>High school</b>						
Newfoundland and Labrador	F	0	F	0	F	F
Prince Edward Island	F	0	F	0	F	F
Nova Scotia	F	0	F	0	F	F
New Brunswick	98 <sup>E</sup>	F	F	0	158 <sup>E</sup>	F
Quebec	156 <sup>E</sup>	80 <sup>E</sup>	97 <sup>E</sup>	F	251 <sup>E</sup>	180
Ontario	372 <sup>E</sup>	F	127 <sup>E</sup>	F	702 <sup>E</sup>	100 <sup>E</sup>
Manitoba	F	F	113 <sup>E</sup>	50 <sup>E</sup>	F	F
Saskatchewan	76 <sup>E</sup>	F	68 <sup>E</sup>	F	141 <sup>E</sup>	100 <sup>E</sup>
Alberta	332	250 <sup>E</sup>	166 <sup>E</sup>	100 <sup>E</sup>	495	400 <sup>E</sup>
British Columbia	F	F	F	50 <sup>E</sup>	F	200 <sup>E</sup>
<b>Non-university postsecondary education</b>						
Newfoundland and Labrador	6,632	F	1,577 <sup>E</sup>	1,200 <sup>E</sup>	7,463	6,000
Prince Edward Island	5,647	4,800 <sup>E</sup>	F	400 <sup>E</sup>	6,198	5,200
Nova Scotia	4,035 <sup>E</sup>	3,000 <sup>E</sup>	F	500 <sup>E</sup>	6,135 <sup>E</sup>	4,200
New Brunswick	6,152 <sup>E</sup>	3,000 <sup>E</sup>	1,169 <sup>E</sup>	F	7,819 <sup>E</sup>	5,400 <sup>E</sup>
Quebec	920	309 <sup>E</sup>	462	350	1,365	760
Ontario	4,428	3,200	928	600 <sup>E</sup>	5,319	4,200
Manitoba	3,859	F	640 <sup>E</sup>	F	4,569	4,350 <sup>E</sup>
Saskatchewan	4,866	5,000	872 <sup>E</sup>	F	5,698	5,000
Alberta	4,524	4,000	F	F	5,673	5,000 <sup>E</sup>
British Columbia	5,108	4,500 <sup>E</sup>	628 <sup>E</sup>	F	4,876	5,000 <sup>E</sup>
<b>University</b>						
Newfoundland and Labrador	4,992	3,500	1,346 <sup>E</sup>	1,000	6,214	4,400
Prince Edward Island	7,146	6,000	1,575 <sup>E</sup>	1,000	8,700	7,500
Nova Scotia	7,513	7,000	1,392	1,000	8,913	8,000
New Brunswick	7,865	6,500	974	600	8,782	7,400
Quebec	2,990	2,600	787	500	3,698	3,350
Ontario	7,878	6,500	1,654	1,000	9,529	7,500
Manitoba	5,584	5,000 <sup>E</sup>	1,149 <sup>E</sup>	F	6,683	5,800
Saskatchewan	6,669	6,000	1,726 <sup>E</sup>	1,000	8,285	7,000
Alberta	7,552	6,000	1,660 <sup>E</sup>	1,000	9,228	7,200
British Columbia	6,694	5,000	1,078	1,000	7,731	6,000
<b>Professional association diploma</b>						
Newfoundland and Labrador	5,429 <sup>E</sup>	6,500	F	1,700	6,473 <sup>E</sup>	8,200
Prince Edward Island	22,029 <sup>E</sup>	F	1,169 <sup>E</sup>	1,500 <sup>E</sup>	23,197 <sup>E</sup>	F
Nova Scotia	F	F	F	F	F	F
New Brunswick	x	x	x	x	x	x
Quebec	1,910 <sup>E</sup>	2,100 <sup>E</sup>	489 <sup>E</sup>	500	2,399 <sup>E</sup>	2,600
Ontario	9,266 <sup>E</sup>	F	942 <sup>E</sup>	F	10,023 <sup>E</sup>	F
Manitoba	10,713 <sup>E</sup>	F	F	F	13,226 <sup>E</sup>	F
Saskatchewan	x	x	x	x	x	x
Alberta	3,101 <sup>E</sup>	F	F	F	3,478 <sup>E</sup>	1,700 <sup>E</sup>
British Columbia	3,852 <sup>E</sup>	F	F	0	4,208 <sup>E</sup>	F

**Table A.3.6 (concluded)**
**Mean and median costs spent by Canadians aged 18 to 64 on most recent full-time program taken between July 2007 and June 2008**

	Cost of tuition and other required fees		Cost of books, supplies and equipment		Total educational expenses	
	Mean	Median	Mean	Median	Mean	Median
	dollars		dollars		dollars	
<b>Other</b>						
Newfoundland and Labrador	x	x	x	x	x	x
Prince Edward Island	x	x	x	x	x	x
Nova Scotia	F	0	F	0	F	0
New Brunswick	x	x	x	x	x	x
Quebec	F	F	F	F	F	200
Ontario	F	F	F	F	2,599 <sup>E</sup>	F
Manitoba	x	x	x	x	x	x
Saskatchewan	F	0	F	0	F	0
Alberta	F	F	F	0	F	F
British Columbia	F	0	F	0	F	0

x suppressed to meet the confidentiality requirements of the *Statistics Act*

<sup>E</sup> use with caution

F too unreliable to be published

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

**Table A.3.7****Proportion of Canadian education program participants aged 18 to 64 who used non-repayable sources of financing between July 2007 and June 2008**

	Total population number	Non-repayable sources		Total
		Grants, bursaries, scholarships or other sources	Parents, spouse or partner, family or other people	
			percent	
<b>Total</b>	<b>3,781,400</b>	<b>26.8</b>	<b>35.0</b>	<b>51.6</b>
<b>Age group</b>				
18 to 24	1,961,700	32.3	54.1	68.8
25 to 34	869,200	27.2	23.5	45.1
35 to 44	512,900	19.3	11.9 <sup>E</sup>	30.3
45 to 64	437,600	11.1 <sup>E</sup>	6.5 <sup>E</sup>	17.0
<b>Sex</b>				
Male	1,790,100	25.2	35.9	51.6
Female	1,991,300	28.3	34.1	51.6
<b>Program type</b>				
High school	462,500	9.7 <sup>E</sup>	31.4	37.4
Non-university postsecondary education	1,264,900	23.0	31.8	49.6
University	1,883,600	34.3	40.3	59.0
Other	157,700	7.4 <sup>E</sup>	7.9 <sup>E</sup>	12.5 <sup>E</sup>
<b>Province</b>				
Newfoundland and Labrador	54,900	37.4	27.3	56.9
Prince Edward Island	15,200	43.2	27.7	55.0
Nova Scotia	100,800	30.6	34.2	52.0
New Brunswick	70,600	43.3	36.4	56.7
Quebec	854,800	24.3	40.0	58.0
Ontario	1,546,600	26.6	34.4	49.4
Manitoba	132,000	32.5	34.9	54.3
Saskatchewan	85,900	34.1	37.2	57.6
Alberta	404,300	28.5	32.7	50.7
British Columbia	516,200	23.5	30.7	44.9
<b>Respondent and spouse or partner income</b>				
Less than \$25,000	1,738,100	35.3	51.8	69.6
\$25,000 to less than \$50,000	505,000	21.9	23.4	41.8
\$50,000 to less than \$75,000	357,000	21.1	21.6	36.8
\$75,000 to less than \$100,000	201,300	13.8 <sup>E</sup>	16.7 <sup>E</sup>	28.8 <sup>E</sup>
\$100,000 or more	428,700	15.1 <sup>E</sup>	7.9 <sup>E</sup>	21.3
<b>Employer support</b>				
Employed at some point during the reference period and received employer support	1,047,500	27.8	26.9	47.2
Employed at some point during the reference period and did not receive employer support	1,789,200	24.1	38.7	51.6
<b>Place of birth</b>				
Born in Canada	2,955,100	27.5	36.2	53.2
Born outside Canada	735,000	23.6	30.6	44.5

<sup>E</sup> use with caution**Source:** Access and Support to Education and Training Survey (ASETS), 2008.



**Table A.3.8****Proportion of Canadian education program participants, aged 18 to 64, who used repayable sources of financing between July 2007 and June 2008**

	Total population number	Repayable sources		Total
		Government student loan	Non-government student loan	
		percent		
<b>Total</b>	<b>3,781,400</b>	<b>16.2</b>	<b>16.6</b>	<b>28.4</b>
<b>Age group</b>				
18 to 24	1,961,700	21.9	16.4	33.1
25 to 34	869,200	15.5	23.5	33.4
35 to 44	512,900	8.0 <sup>E</sup>	13.4 <sup>E</sup>	19.1
45 to 64	437,600	2.3 <sup>E</sup>	7.5 <sup>E</sup>	9.1 <sup>E</sup>
<b>Sex</b>				
Male	1,790,100	14.0	16.6	26.7
Female	1,991,300	18.1	16.7	29.9
<b>Program type</b>				
High school	462,500	F	6.8 <sup>E</sup>	7.1 <sup>E</sup>
Non-university postsecondary education	1,264,900	16.7	16.3	28.5
University	1,883,600	19.9	19.6	34.1
Other	157,700	x	F	F
<b>Province</b>				
Newfoundland and Labrador	54,900	19.6 <sup>E</sup>	15.3 <sup>E</sup>	29.7
Prince Edward Island	15,200	24.8	19.4 <sup>E</sup>	37.9
Nova Scotia	100,800	24.8	19.1	38.3
New Brunswick	70,600	33.6	15.1 <sup>E</sup>	42.0
Quebec	854,800	18.5	14.9	28.2
Ontario	1,546,600	16.3	17.1	29.2
Manitoba	132,000	8.9 <sup>E</sup>	23.6	28.9
Saskatchewan	85,900	13.8 <sup>E</sup>	16.8	26.8
Alberta	404,300	11.6 <sup>E</sup>	18.0	26.5
British Columbia	516,200	13.1	14.9 <sup>E</sup>	24.0
<b>Respondent and spouse or partner income</b>				
Less than \$25,000	1,738,100	25.2	18.6	37.7
\$25,000 to less than \$50,000	505,000	11.5 <sup>E</sup>	18.9	26.0
\$50,000 to less than \$75,000	357,000	6.9 <sup>E</sup>	22.4	25.6
\$75,000 to less than \$100,000	201,300	x	13.3 <sup>E</sup>	14.5 <sup>E</sup>
\$100,000 or more	428,700	x	9.3 <sup>E</sup>	10.2 <sup>E</sup>
<b>Employer support</b>				
Employed at some point during the reference period and received employer support	1,047,500	11.5	13.7	22.1
Employed at some point during the reference period and did not receive employer support	1,789,200	15.2	18.4	29.4
<b>Place of birth</b>				
Born in Canada	2,955,100	15.7	17.4	28.7
Born outside Canada	735,000	18.1	13.9	27.7

x suppressed to meet the confidentiality requirements of the *Statistics Act*<sup>E</sup> use with caution

F too unreliable to be published

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

## Appendix 4

**Table A.4.1**

**Proportion of children aged 0 to 17 with postsecondary savings and proportion of those with savings who have a Registered Education Savings Plan (RESP)**

	Total population number	Have postsecondary savings percent	Those with savings who have a Registered Education Savings Plan percent
<b>Total</b>	<b>6,186,200</b>	<b>67.5</b>	<b>69.3</b>
<b>Age group of person most knowledgeable of child</b>			
18 to 24	141,000	52.9	53.1 <sup>E</sup>
25 to 34	1,394,100	62.8	65.8
35 to 44	3,016,100	69.0	70.5
45 to 54	1,454,900	70.0	70.6
55 and over	180,100	72.0	72.5
<b>Age group of child</b>			
0 to 4	1,506,000	68.1	72.3
5 to 12	2,730,300	68.5	71.0
13 to 17	1,949,900	65.7	64.5
<b>Sex of child</b>			
Male	3,126,400	66.1	67.4
Female	3,059,800	69.1	71.2
<b>Number of children in the household</b>			
One	1,091,600	67.5	64.5
Two	2,997,900	71.5	71.8
Three or more	2,096,700	61.9	67.9
<b>Income of person most knowledgeable and their spouse or partner</b>			
Less than \$25,000	604,500	42.3	57.4
\$25,000 to less than \$50,000	1,098,100	53.6	56.2
\$50,000 to less than \$75,000	1,259,100	64.2	64.3
\$75,000 to less than \$100,000	1,137,200	71.2	72.2
\$100,000 or more	2,080,600	82.5	76.6
<b>Province</b>			
Newfoundland and Labrador	83,100	69.4	68.0
Prince Edward Island	27,000	64.4	62.9
Nova Scotia	158,400	55.5	54.3
New Brunswick	124,100	61.5	67.7
Quebec	1,345,400	58.2	65.2
Ontario	2,585,300	71.0	71.2
Manitoba	214,900	66.5	62.6
Saskatchewan	185,100	72.2	62.8
Alberta	683,200	73.2	74.3
British Columbia	779,800	69.7	70.6

**Table A.4.1 (concluded)****Proportion of children aged 0 to 17 with postsecondary savings and proportion of those with savings who have a Registered Education Savings Plan (RESP)**

	Total population	Have postsecondary savings	Those with savings who have a Registered Education Savings Plan
	number	percent	percent
<b>Educational hopes for children aged 0 to 17</b>			
Trade	156,300	51.1	48.8
CEGEP/college	829,800	51.9	52.4
University	4,651,900	70.3	72.4
Private, other, unknown	x	x	x
Postsecondary, level unknown	544,000	73.1	66.7
<b>Education of person most knowledgeable</b>			
Less than high school	132,900	36.8	49.5
High school diploma or equivalent	1,356,700	58.8	59.2
Postsecondary diploma or certificate	4,496,800	72.4	72.4
<b>Grade of child when last in elementary or secondary school</b>			
90% or above	809,500	72.8	69.3
80% to 89%	1,522,900	69.4	71.5
70% to 79%	1,183,600	64.9	64.4
60% to 69%	378,200	57.4	57.9
50% to 59%	98,100	50.9	37.8 <sup>E</sup>
Under 50%	23,200 <sup>E</sup>	37.0 <sup>E</sup>	71.0 <sup>E</sup>
<b>Place of birth of child</b>			
Born in Canada	5,663,200	67.8	69.2
Born outside Canada	502,800	63.6	70.8

x suppressed to meet the confidentiality requirements of the *Statistics Act*<sup>E</sup> use with caution**Source:** Access and Support to Education and Training Survey (ASETS), 2008.**Table A.4.2****Proportion of children aged 0 to 17 with parents aware of the Canada Education Savings Program (CESP)**

	Total population	Aware of the Canada Education Savings Program (CESP)
	number	percent
<b>Total</b>	<b>6,344,200</b>	<b>79.4</b>
<b>Age group of parent</b>		
18 to 24	115,000	64.5
25 to 34	1,459,400	79.5
35 to 44	3,133,000	79.4
45 to 54	1,489,400	80.5
55 and over	147,500	76.8
<b>Age group of child</b>		
0 to 4	1,536,800	83.9
5 to 12	2,805,700	80.2
13 to 17	2,001,800	74.7

**Source:** Access and Support to Education and Training Survey (ASETS), 2008.

## Endnotes

1. Most Canadians (91%) who participated in training took fewer than six job-related activities during the reference period. However, since the ASETS collected information on duration for up to five job-related activities, total duration is underestimated among those who participated in more than five job-related training activities.
2. Excluding those who are self-employed.
3. Excluding those who are self-employed.
4. The 38% of Canadians aged 18 to 64 years who did not participate in education and training and who did not have any demands for additional education were asked why they did not pursue further education or training. These Canadians are included in this percentage.
5. For those who reported only one reason, this reason was treated as the most important.
6. This group did not participate in any education or training between July 2007 and June 2008 and did not participate in any job-related education or training between 2002 and June 2007.
7. All references to “typical” amounts are to median values, which represent the value which divides the top 50% of reported amounts from the bottom 50%.
8. For the purpose of this section, a parent refers to the person most knowledgeable about a child 0 to 17. For 99% of children the PMK was a parent or guardian.
9. Parents, grandparents, relatives or friends can all contribute to an RESP.
10. For more information on the CESG and RESPs see: [http://www.hrsdc.gc.ca/eng/learning/education\\_savings/index.shtml](http://www.hrsdc.gc.ca/eng/learning/education_savings/index.shtml)
11. Parental income refers to the income of the person most knowledgeable and their spouse or partner.

# Culture, Tourism and the Centre for Education Statistics

## Research Papers

### Cumulative index

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The **Tourism Statistics Program** provides information on domestic and international tourism. The program covers the Canadian Travel Survey and the International Travel Survey. Together, these surveys shed light on the volume and characteristics of trips and travellers to, from and within Canada.

The **Centre for Education Statistics** develops and delivers a comprehensive program of pan-Canadian education statistics and analysis in order to support policy decisions and program management, and to ensure that accurate and relevant information concerning education is available to the Canadian public and to other educational stakeholders. The Centre conducts fifteen institutional and over ten household education surveys. Analysis is also published in *Education Matters* (81-004-XIE, free, <http://www.statcan.ca/bsolc/english/bsolc?catno=81-004-X>), and in the *Analytical Studies Branch research paper series* (11F0019MIE, free, <http://www.statcan.ca/bsolc/english/bsolc?catno=11F0019M>).

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