

The Relationship Between Funding, Learning Objectives, and Choice of Programs and Courses for Adult Learning

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Outline

1. Introduction
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3. Results - An Exploration of Adult Learning Choices
4. Summary

Introduction

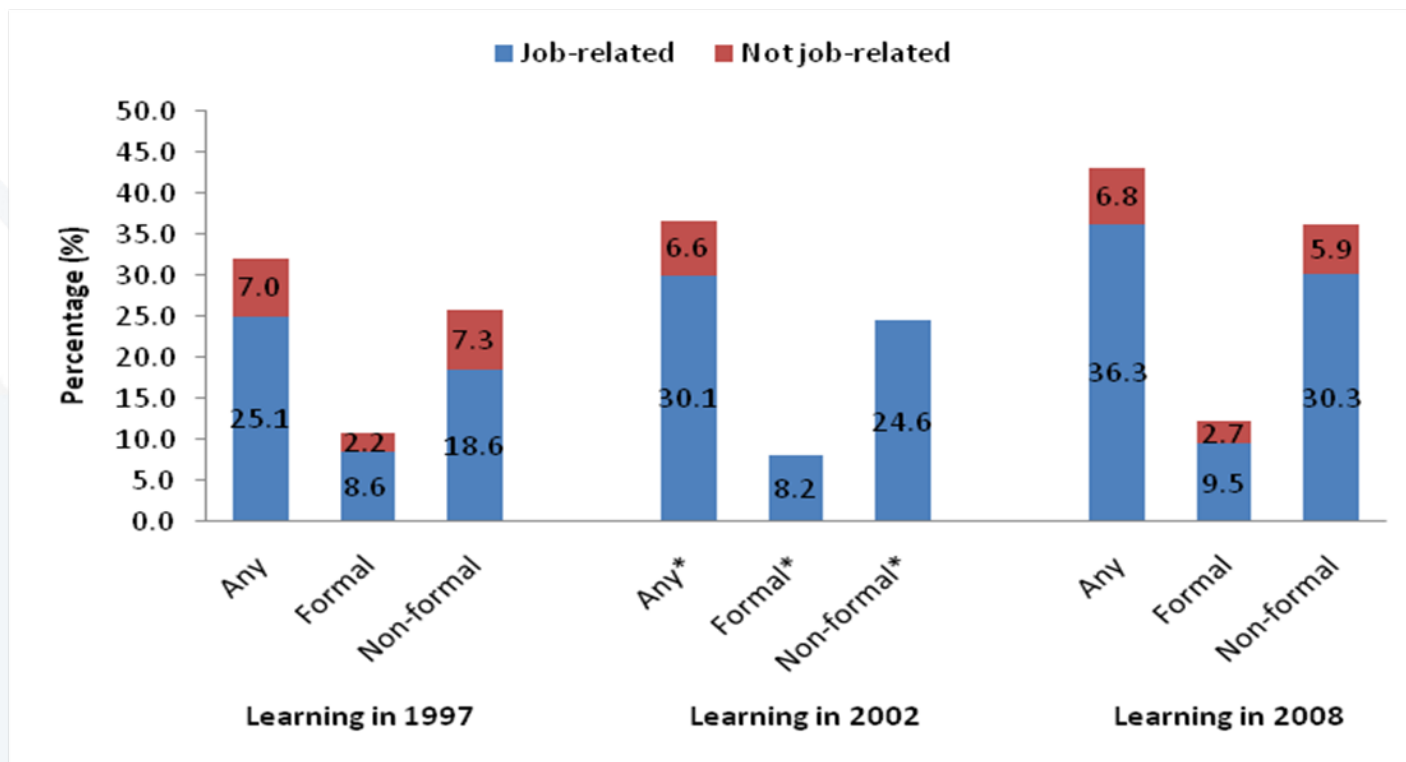
- There is a growing demand for up-to-date labour market skills and knowledge.
- Canadians are responding to the growing demand by increasingly seeking adult learning.
- However, supports for adult learning are diverse, usually private and not well understood:
 - How is adult learning funded? Where do learners seek supports?
 - How do learning choices vary with funding source?
 - What is the role of government financial assistance to adult learners?

Introduction - Definitions

- **Formal learning:** participation in educational programs or courses that lead to a credential. Formal learning sometimes is labeled as “training programs,” “educational programs” or “adult education” in the literature.
- **Non-formal learning:** participation in educational programs or courses without credential designation. Non-formal learning is usually labeled as “training courses,” “courses” or “adult training”.
- **Population:** 18 to 64 years of age, excluding full-time students below the age of 25.
- **Adult learners:** 18 to 64 years of age and participated in any formal and non-formal learning in the population.

Introduction - The State of Adult Learning in Canada

- Participation rate in adult learning, particularly in job-related non-formal learning, rose from 1997 to 2008.



* Only respondents 25 to 64 years of age were interviewed and information on training not related to the job was not collected on formal and non-formal learning in the 2003 AETS.

Introduction – Measures to Support Adult Learning

- Funding Learning Infrastructure
- Encouraging Employers to Invest in Training
 - *Tax Credits and Deductions for Employers*
 - *Levy-and-Grant (Social Insurance Funded) and Train-or-Pay Systems*
 - *Grants and Transfers to Employers and Other Providers*
- Encouraging Adults to Invest in Their Own Education
 - *In-kind Services*
 - *Social Insurance-Funded Measures*
 - *Education Tax Credits*
 - *Non-repayable Direct Cash Transfers (Grants)*
 - *Repayable Assistance (Loans)*
 - *Assisted Education Savings*

Introduction - Direct Financial Supports for Formal Learning, 2008

- Money from repayable or non-repayable sources was substantial.
- However, many formal learners did not receive any money from the two outside sources to finance their learning.

	Proportion of Learners (%)	Average Amount Received (\$)
Supporting formal learning with money from:		
Savings	6.3	5,142
Repayable Sources	26.0	8,752
Student Loans	12.6	8,603
Personal Lines of Credit	12.3	7,902
Family Loans	5.9	3,245
Personal Loans	1.0	1,703
Non-repayable Sources	42.5	5,477
Family Sponsoring	22.8	4,312
Other people Sponsoring	3.6	1,732
Government Grants	13.4	5,486
Other Grants	7.7	3,382
Other Non-repayable Source	4.9	4,711

Introduction - Direct Financial Supports for Non-formal Learning, 2008

- Not many borrow money to finance non-formal learning that cost \$1,000 or more.
- Many used their own savings to finance non-formal learning.

	Proportion of Learners (%)
Supporting non-formal learning with money from:	
Savings	43.6
Repayable Sources	4.4
Non-repayable Sources	55.3

Introduction - Adult Learning Expenditures in Canada, 2008

- Formal learning was more expensive than non-formal learning.
- For those receiving financial supports for formal learning, the amount received might cover the direct learning expenditure.

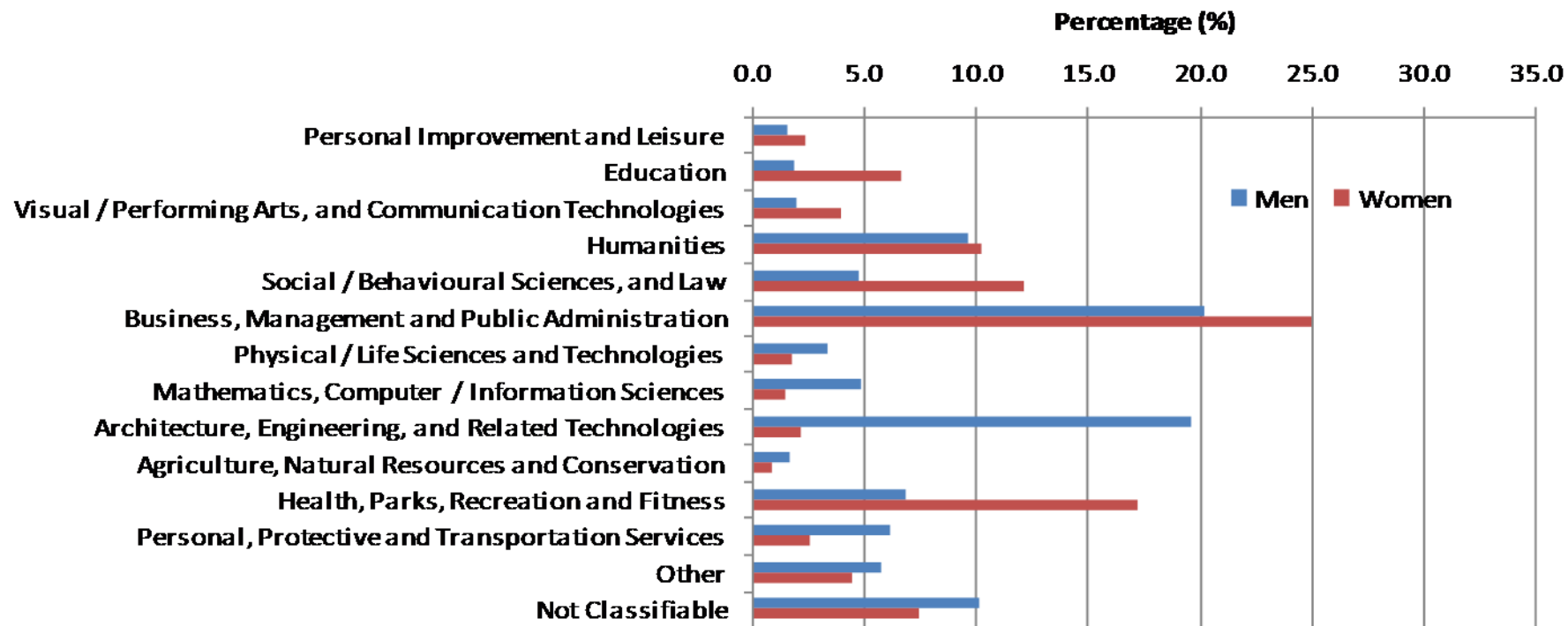
	Formal Learning		Job-related Non-formal Learning	
	Proportion of Learners who Paid (%)	Average Paid Learning Expenditures (\$)	Proportion of Learners who Paid (%)	Average Paid Learning Expenditures (\$)
Overall Expenditures				
Tuition	91.3	3,321		
Other Expenditures	72.2	1,127		
<i>Total Expenditures</i>	93.3	3,949	40.6	1,026

Introduction - Subject Matters?

- Carnevale, Strohl, Melton (2011) investigated the returns to 4-year college education by 171 undergraduate majors in the US.
 - They found a close, but imperfect, link between undergraduate major and occupation.
 - The highest median earnings are found in the Engineering major group (\$75,000), while the lowest are the Education and Psychology and Social Work groups (\$42,000).
 - Some majors are more likely to obtain a graduate degree than others.
- Choices of adult learning (in Canada) are not well studied.

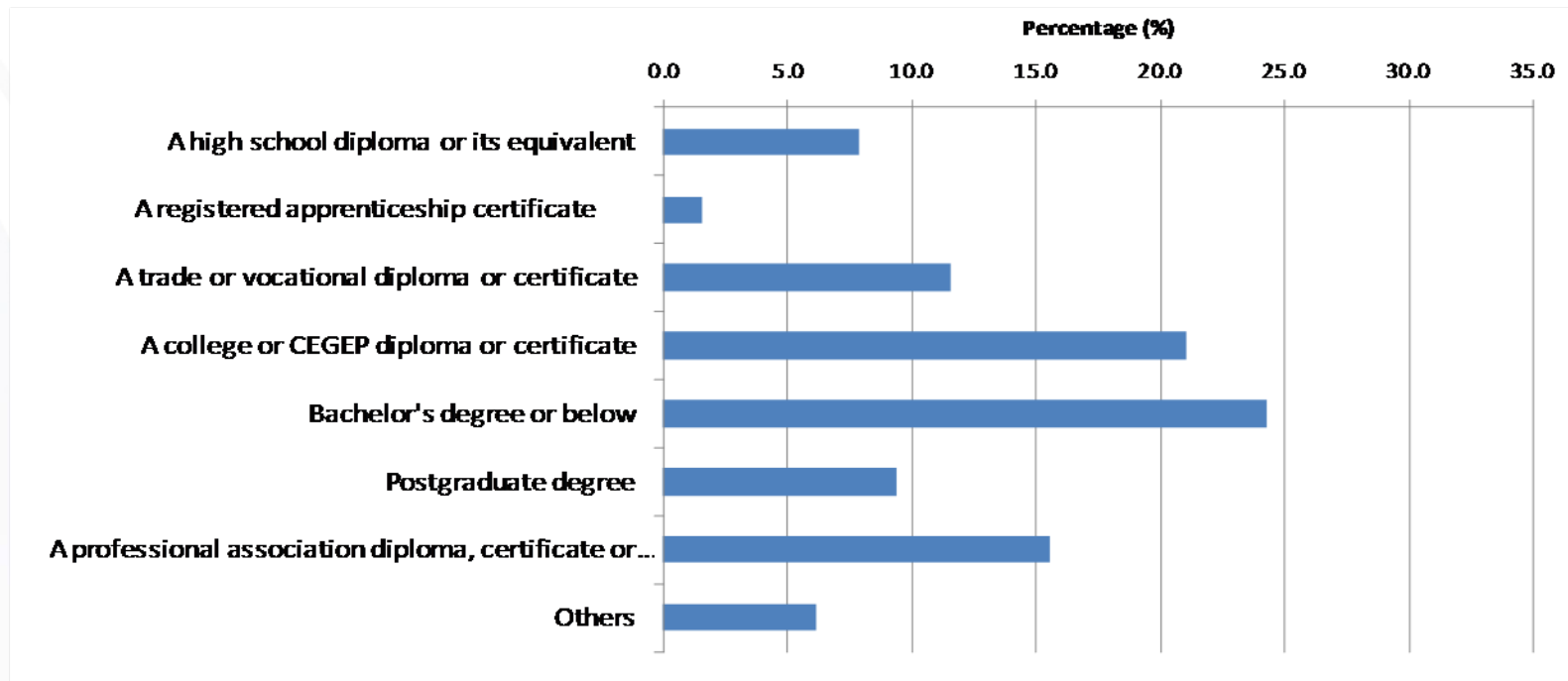
Introduction - Types (Fields) of Formal Learning

(a) Formal Learning - Proportion of Learners



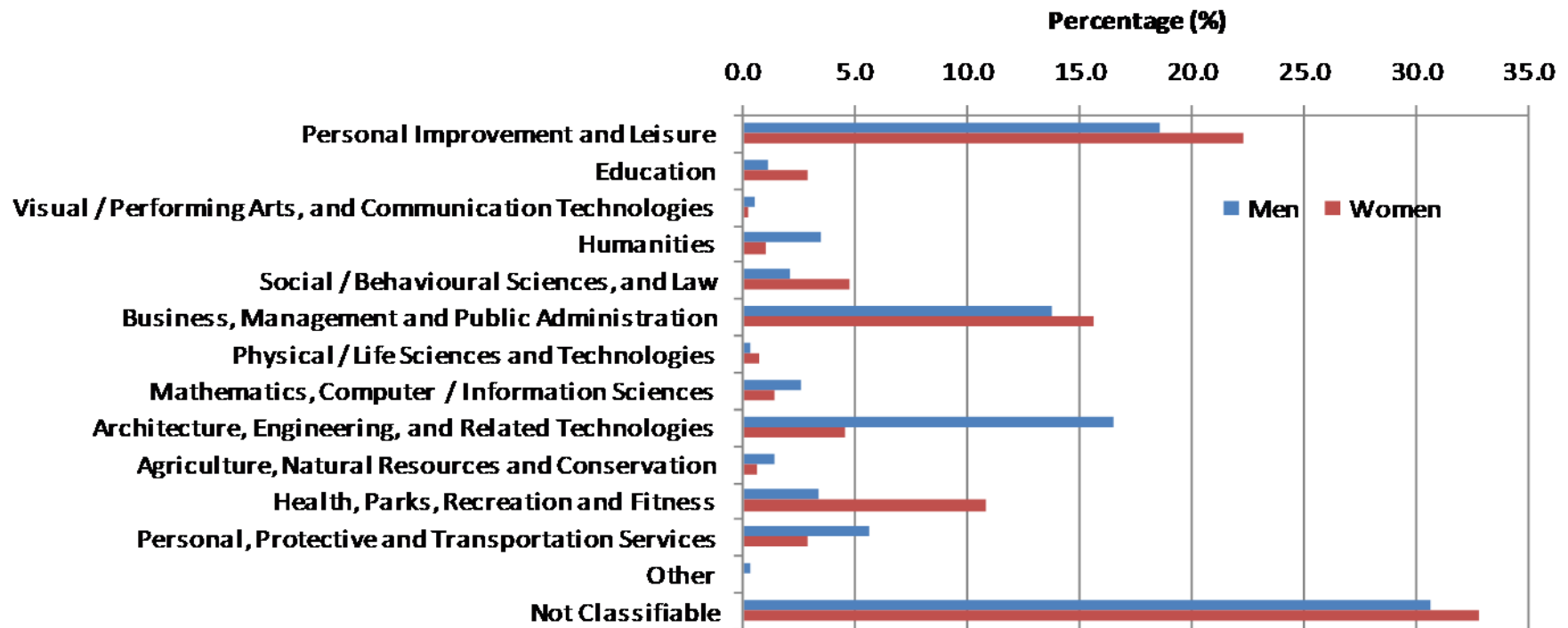
Introduction - Levels of Formal Learning

- Most formal learning was at the post-secondary level.



Introduction - Types (Fields) of Non-Formal Learning

(b) Non-formal Learning - Proportion of Learners



Introduction - Adult Learning Expenditures in Canada by Type of Learning, 2008

- Learning expenditures vary by type and subject.

	Formal Learning		Job-related Non-formal Learning	
	Proportion of Learners who Paid (%)	Average Paid Learning Expenditures (\$)	Proportion of Learners who Paid (%)	Average Paid Learning Expenditures (\$)
Expenditures by Type of Learning				
Personal Improvement and Leisure	86.8	1,491	38.8	828
Education	98.9	4,798	41.7	652
Visual and Performing Arts, and Communication Technologies	96.8	3,917	57.1	359
Humanities	97.7	5,041	13.8	936
Social and Behavioural Sciences and Law	94.1	4,124	70.1	2,157
Business, Management and Public Administration	96.5	3,610	45.1	1,343
Physical and Life Sciences and Technologies	98.3	4,791	60.7	820
Mathematics, Computer and Information Sciences	92.8	3,690	48.4	1,194
Architecture, Engineering, and Related Technologies	89.6	3,214	33.0	771
Agriculture, Natural Resources and Conservation	98.7	3,648	69.6	192
Health, Parks, Recreation and Fitness	96.2	5,879	58.3	862
Personal, Protective and Transportation Services	84.5	2,743	31.5	877
Other	89.8	639	18.5	143
Not Classifiable	81.1	3,787	37.5	1,055

Introduction - Learning Objectives

- Learning was mainly to perform better at the job or to increase knowledge.

	Formal Learners (%)	Non-formal Learners (%)
Learning Objectives – Proportion of Learners		
To increase income	40.1	6.3
To avoid losing job	7.5	4.2
To meet requirements	24.2	41.6
To start own business	15.0	1.8
To perform better at the job or to increase knowledge	53.1	74.5
To prepare for the first career or to find a job	34.8	3.4
To change careers or to get a promotion	35.0	5.8
Others	1.5	1.5

Introduction – Learning Outcomes

- Many learners did not achieve their learning objectives.

	Formal Learners (%)	Non-formal Learners (%)
Learning Outcomes – Proportion of Learners		
Helped to increase income	17.3	4.3
Helped to avoid losing job	4.2	3.4
Helped to meet requirements	19.2	
Helped to start own business	5.0	0.9
Helped to perform better at the job or to increase knowledge	47.5	67.0
Helped to prepare for the first career or to find a job	26.4	2.6
Helped to change careers or Helped to get a promotion	16.4	2.9
Helped in other aspects	2.4	1.5
Did not help at all	17.5	7.7

Methodology and Theory (1)

- Framework: Human Capital Theory

$$\bar{H}_{ji}(\mathbf{X}_i, \mathbf{W}_i) = \bar{Y}_i(\mathbf{X}_i, T_{ji} = 1) - \bar{Y}_i(\mathbf{X}_i, T_{ji} = 0) - C_j(\mathbf{W}_i, F_{m^*ij})$$

$$T_{ji} = \begin{cases} 1 & \text{if } \bar{H}_{ji}(\mathbf{X}_i, \mathbf{W}_i) > 0; \\ 0 & \text{if } \bar{H}_{ji}(\mathbf{X}_i, \mathbf{W}_i) \leq 0. \end{cases}$$

- Observed differences in learning choices (T_j) are explained mainly by variation in cost factors.
- These costs include direct costs such as travel, books, tuition and fees, as well as indirect costs in terms of foregone earnings, home production and leisure.
- For each of the learning choice, the perceived costs of learning vary by the source of support (F_m).

Methodology and Theory (2)

- Multivariate analysis was used to examine:
 - The determinants of learning participation;
 - The relationship between financial supports and learning choices, while keeping other factors constant.
- Binary logistic regressions and multinomial logits were used in the multivariate analysis.
- The multivariate estimates are **not** causal effects of funding sources.
- Main data source: 2008 Access and Support to Education and Training Survey (ASETS)

Results: Profile of Adult Learners (1)

- Binary logistic regressions of participations in formal and non-formal learning (all vs job-related) to identify statistical significant determinants.
- Results
 - Learning usually occurs earlier in a person's working life: 62.4 per cent of adult learners were under the age of 45, compared to 49.1 per cent of non-participants.
 - Most non-formal learning occurred in the 25 to 54 year age group.
 - Women generally took less job-related learning.
 - The odds of a married woman participating in any job-related learning was 15.4 per cent lower than a single woman.

Results: Profile of Adult Learners (2)

- Results:
 - About 37 per cent of adult learners had a university education, compared to 26.6 per cent of the population. The incidence of learning increases with educational attainment level.
 - The incidence of adult learning did not seem to be related to employment status after controlling for other factors in the multivariate analysis.
 - Public sector employees were more likely to participate in both formal and non-formal adult learning.
 - Permanent workers, long-tenure workers, and full-time workers were more likely to pursue non-formal learning and less likely to pursue formal learning.

Results: Profile of Formal Learners by Payer of Learning Expenditures

	Government	Employer	Respondent or Own Business	Third Parties
Age	25 and over	25 and over	18 to 24	
Gender		Male	Female	
Marital Status		Spouse Present		No Spouse
Educational Attainment	Up to trade or apprenticeship graduates	High school graduates and above	College graduates and above	
Employment Status	Employed	Employed	Self-Employed	Not Working
Job Characteristics	Shorter tenured, non-union, or temporary workers	Longer tenured, non-union, permanent, or full-time workers	Shorter tenured, union, temporary or part time workers	Union or part-time workers
Industries				
Occupations		More white collar workers		

Results: Odds Ratios of Types of Formal Learning by Payer of Learning Expenditures (1)

	Government	Employer	Respondent or Own Business	Third Parties
Reference type: Personal Improvement, Leisure, Others and Not Classifiable				
Men				
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law				
<i>Non-University/Professional Level</i>	7.37 *	0.18	2.04	0.71
<i>University/Professional Level</i>	5.86 **	1.09	14.19 ***	2.00
Business, Management and Public Administration				
<i>Non-University/Professional Level</i>	3.75	2.97	4.07 *	1.15
<i>University/Professional Level</i>	0.27	0.82	1.27	0.34
Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences				
	0.16	1.19	0.89	1.59
Architecture, Engineering, and Related Technologies				
<i>Non-University/Professional Level</i>	2.13	2.39	5.57 ***	1.79
<i>University/Professional Level</i>	1.77	5.95 **	2.62	1.53
Health, Parks, Recreation and Fitness				
	1.09	0.49	3.52	1.79
Personal, Protective and Transportation Services				
	14.20 ***	1.97	3.10	2.19

Results: Odds Ratios of Types of Formal Learning by Payer of Learning Expenditures (2)

	Government	Employer	Respondent or Own Business	Third Parties
Reference type: Personal Improvement, Leisure, Others and Not Classifiable				
Women				
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law				
<i>Non-University/Professional Level</i>	1.75	1.22	3.96 **	0.79
<i>University/Professional Level</i>	1.29	1.21	8.18 ***	1.89
Business, Management and Public Administration				
<i>Non-University/Professional Level</i>	2.43 *	0.45	1.68	1.35
<i>University/Professional Level</i>	1.61	3.23 **	4.43 ***	0.56
Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences				
	1.72	0.71	1.47	0.20
Architecture, Engineering, and Related Technologies				
	0.04	0.07	0.04	0.05
Health, Parks, Recreation and Fitness				
<i>Non-University/Professional Level</i>	2.45	0.42	1.31	1.00
<i>University/Professional Level</i>	3.31 **	0.65	4.02 ***	2.84 *
Personal, Protective and Transportation Services				
	3.50	0.16 *	1.24	0.00

Results: Objectives of Formal Learning and Payers of Learning Expenditures

- Paying for oneself:
 - Men were more likely to report increasing income, changing career or getting a promotion, starting own business, performing better, and increasing knowledge as their objective, and less likely to report avoiding losing job or meeting requirements.
 - Women were more likely to report increasing income as their objective.
- When the employer paid:
 - Men were more likely to report meeting job requirements, performing better in the job or increasing knowledge as an objective.
 - Women were less likely to report starting their own business or preparing for a new career/job.
- Governments subsidized those who wanted to prepare for the first career or to find a job.

Results: Profile of Formal Learners by Source of Financial Supports

	Used Money from Savings	Received Money from Repayable Sources	Received Money from Non-repayable Sources	Did Not Receive Fund for Learning
Age	Mostly 18 to 24, and some 25 to 34	25 to 35	18 to 24	Odds increased with age
Gender				Female
Marital Status	No Spouse	No Spouse	No Spouse	Spouse Present
Educational Attainment	High school and above	High school and above	High School and above (except trade or apprenticeship certificate holders)	Less than high school, trade or apprenticeship certificate holders
Employment Status		Not Self-Employed	Not Working	Working or Self-Employed
Job Characteristics	Under collective agreement or in private sector	Shorter tenured, temporary or part-time workers	Temporary or part-time workers	Permanent or full-time workers
Industries		Not primary industries	Primary industries	

Results: Odds Ratios of Types of Formal Learning by Source of Financial Supports (1)

	Used Money from Savings	Received Money from Repayable Sources	Received Money from Non-repayable Sources
Reference type: Personal Improvement, Leisure, Others and Not Classifiable			
Men			
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law			
<i>Non-University/Professional Level</i>	0.58	1.87	3.06 ***
<i>University/Professional Level</i>	3.02 *	3.12 ***	2.13 **
Business, Management and Public Administration			
<i>Non-University/Professional Level</i>	9.13 ***	8.37 ***	3.69 ***
<i>University/Professional Level</i>	2.00	2.92 ***	1.76 *
Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences	2.37	0.50	3.37 ***
Architecture, Engineering, and Related Technologies			
<i>Non-University/Professional Level</i>	1.03	1.31	1.48
<i>University/Professional Level</i>	3.01	2.42 *	2.41 **
Health, Parks, Recreation and Fitness	2.63	2.08 *	2.41 **
Personal, Protective and Transportation Services	0.13	0.69	0.66

Results: Odds Ratios of Types of Formal Learning by Source of Financial Supports (2)

	Used Money from Savings	Received Money from Repayable Sources	Received Money from Non-repayable Sources
Reference type: Personal Improvement, Leisure, Others and Not Classifiable			
Women			
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law			
<i>Non-University/Professional Level</i>	2.71 *	2.24 **	1.53
<i>University/Professional Level</i>	1.92	4.65 ***	1.48
Business, Management and Public Administration			
<i>Non-University/Professional Level</i>	0.10 *	3.98 ***	1.27
<i>University/Professional Level</i>	1.03	2.38 **	1.04
Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences	1.49	3.88 ***	1.55
Architecture, Engineering, and Related Technologies	0.44	0.84	3.97 ***
Health, Parks, Recreation and Fitness			
<i>Non-University/Professional Level</i>	1.36	7.58 ***	1.24
<i>University/Professional Level</i>	1.92	4.99 ***	2.62 ***
Personal, Protective and Transportation Services	1.93	1.53	2.81 **

Results: Objectives of Formal Learning and Sources of Financial Supports

- Using repayable sources:
 - Men were more likely to take formal learning in order to start their own business, to change careers, or to get a promotion.
 - Women were more likely to expect finding a job or increasing income when they borrowed for formal learning.
- Using non-repayable sources:
 - Men seeking to start a business, to avoid losing his job, to meet requirements, or to increase income.
 - No significant correlation with objectives among women.
- Using savings:
 - Men seeking to meet work requirements, to change careers, or to get a promotion.
 - Women seeking to prepare for the first career or to find a job.

Results: Profile of Non-formal Learners by Payer of Learning Expenditures

	Government	Employer	Respondent or Own Business	Third Parties
Age	Older (35+) or younger (18-24) learners	Older learners up to 45	Younger learners	older learners 45+
Gender			Female	
Marital Status		Spouse present	No Spouse	
Educational Attainment	Less educated learners	High school or college graduates	Except high school graduates	More educated
Employment Status	Not working	Working and not self employed	Not working or self employed	Not working or self employed
Job Characteristics	Shorter tenured, in public sector, or covered by a collective agreement	Permanent workers, full-time workers or not covered by a collective agreement	In private sector, temporary, or part-time workers	Temporary workers
Industries	Primary industries	Secondary industries	Primary or Tertiary industries	Tertiary industries

Results: Odds Ratios of Types of Non-formal Learning by Payer of Learning Expenditures (1)

	Government	Employer	Respondent or Own Business	Third Parties
Reference type: Personal Improvement, Leisure, Others and Not Classifiable				
Men				
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law	0.63	5.39 **	2.64	0.77
Business, Management and Public Administration	0.40	0.70	0.60	0.49
Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences	0.56	0.21	0.37	0.10
Architecture, Engineering, and Related Technologies	1.58	1.48	1.51	2.03
Health, Parks, Recreation and Fitness	3.53	5.82 ***	11.75 ***	13.75 ***
Personal, Protective and Transportation Services	0.86	1.23	0.50	0.35

Results: Odds Ratios of Types of Non-formal Learning by Payer of Learning Expenditures (2)

	Government	Employer	Respondent or Own Business	Third Parties
Reference type: Personal Improvement, Leisure, Others and Not Classifiable				
Women				
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law	0.96	0.56	1.38	0.48
Business, Management and Public Administration	3.88 ***	1.69	1.44	1.62
Physical / Life Sciences and Technologies, Mathematics, Computer / Information Sciences, Architecture, Engineering, and Related Technologies	0.19	1.73	0.63	2.02
Health, Parks, Recreation and Fitness	0.84	2.12 **	8.94 ***	6.69 ***
Personal, Protective and Transportation Services	0.00	0.18	0.84	0.23

Objectives of Non-formal Learning and Payers of Learning Expenditures

- Men:
 - There was little association between the payers of direct learning costs and reported objectives of non-formal learning.
 - Self and third party financing was associated with a lower likelihood of taking training to meet job requirements.
- Women:
 - When a woman's employer paid, she was more likely to report avoiding losing job, meeting requirements, performing better in the job or increasing knowledge as her learning objectives.
 - Government subsidies to women were associated with the objective of avoiding job loss, performing better in the job, increasing knowledge, changing career, or getting a promotion.
 - Self-financing linked to increasing income or advancing a career.
 - Curiously, third party payment was related to the objective of performing better in the job or increasing knowledge.

Summary (1)

- Employers are willing to fund learning, particularly less expensive non-formal learning, for a select group of more educated workers in better jobs.
- This group needs little public assistance to support adult learning – they can afford and finance themselves.
- Employer supports are aligned with the learning objective of improving job performance or increasing knowledge, which is the most achievable objective of adult learning.
- Repayable resources or non-repayable sources are more likely to be the chosen funding sources of those who are less established in their career.

Summary (2)

- Direct financial learning assistance seems to target disadvantaged people to help them get a job, but it was associated with less common formal learning choices.
- The government paid less than three per cent of non-formal learning expenditures suggesting it might not have a widespread effect.
- Those who relied on funds from repayable sources (including student loans) and non-repayable sources (including government grants) seemed to choose popular fields of training programs.
- However, many of these learners took formal learning with objectives that were difficult to achieve.
- Only six per cent of formal learners used their own savings to fund their education.

Summary (3)

- This study showed that funding source is correlated with the choice and objective of adult learning even after holding many factors constant in learning decisions.
- It also showed that financial supports available to disadvantaged workers might not be adequate and might be promoting learning with lower labour market returns.
- Various government programs may not have a consistent strategy to promote adult learning that is in demand and, at the same time, provide proper assistance to those in need of learning support.
- More in-depth understanding of funding sources' effects is needed to design effective adult learning policies.

Results: Profile of Non-formal Learners by Source of Financial Support

	Used Money from Savings	Received Money from Other Sources
Age		
Gender		
Marital Status		
Educational Attainment	More educated	Trade / apprenticeship / college
Employment Status		
Job Characteristics	Shorter tenured, union, temporary, or part-time workers	Longer tenured, in public sector, permanent, full-time, or non-union workers.
Industries		
Occupations		

Results: Odds Ratio of Types of Non-formal Learning by Source of Financial Supports (1)

	Used Money from Savings	Received Money from Other Sources
Reference type: Personal Improvement, Leisure, Others and Not Classifiable		
Men		
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law	0.26 **	0.07 **
Business, Management and Public Administration	0.95	1.00
Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences	6.35 ***	1.08
Architecture, Engineering, and Related Technologies	1.30	0.36 **
Health, Parks, Recreation and Fitness	1.69	0.82
Personal, Protective and Transportation Services	0.49	1.66

Results: Odds Ratio of Types of Non-formal Learning by Source of Financial Supports (1)

	Used Money from Savings	Received Money from Other Sources
Reference type: Personal Improvement, Leisure, Others and Not Classifiable		
Women		
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law	4.87 ***	1.33
Business, Management and Public Administration	1.45	2.86 ***
Physical / Life Sciences and Technologies, Mathematics, Computer / Information Sciences, Architecture, Engineering, and Related Technologies	0.32	2.35 **
Health, Parks, Recreation and Fitness	3.30 ***	0.74
Personal, Protective and Transportation Services	0.13	0.00

Formal Learning Objectives and Funding

	Direct Learning Expenditures Paid by:				Sources of Financial Supports		
	Government	Employer	Respondent or Own Business	Third Parties	Used Money from Savings	Received Money from Repayable Sources	Received Money from Non-repayable Sources
Odds Ratios of Reporting the Objective of Learning							
Men							
To increase income	0.84	1.67	3.97 ***	1.11	1.76	1.51 *	1.76 ***
To avoid losing job	0.23 *	0.76	0.72	0.10 *	0.27	1.07	1.89 **
To meet requirements	1.00	2.90 ***	0.65	1.13	0.39 **	0.88	1.76 ***
To start own business	0.97	1.69	3.15 **	1.53	0.56	1.90 **	2.76 ***
To perform better at the job or to increase knowledge	0.93	3.95 ***	2.88 ***	1.89	0.57	1.18	1.30
To prepare for the first career or to find a job	5.31 ***	0.67	2.20 *	1.60	1.92	0.93	1.33
To change careers or to get a promotion	1.92	1.25	3.35 ***	1.66	0.27 **	1.72 **	1.38
Women							
To increase income	1.64 *	1.08	2.01 **	0.64	1.26	2.25 ***	1.22
To avoid losing job	0.22	1.16	0.73	0.31	0.44	1.21	0.67
To meet requirements	0.81	1.03	0.50 *	0.47 *	0.59	0.84	0.91
To start own business	0.59	0.14 ***	0.53	0.29 *	1.70	0.61 *	1.22
To perform better at the job or to increase knowledge	0.54 **	0.92	0.59 *	1.47	0.52 *	0.83	0.86
To prepare for the first career or to find a job	2.14 **	0.36 **	1.58	0.66	3.95 ***	2.70 ***	0.89
To change careers or to get a promotion	0.97	0.57 *	1.05	0.53	0.36 **	1.32	0.97

Objectives of Non-formal Learning and Funding

	Direct Learning Expenditures Paid by:				Sources of Financial Supports	
	Government	Employer	Respondent or Own Business	Third Parties	Used Money from Savings	Received Money from Repayable Sources
Odds Ratios of Reporting the Objective of Learning						
Men						
To increase income	0.19	0.48	3.11	0.56	3.81 ***	1.72
To avoid losing job	2.01	2.38	2.78	1.96	0.84	1.96
To meet requirements	0.44	0.60	0.28 ***	0.29 **	0.59 *	0.97
To start own business	0.09	0.50	3.01	0.17	3.69 **	1.95
To perform better at the job or to increase knowledge	0.71	0.50	0.94	1.03	1.42	2.01 **
To prepare for the first career or to find a job	5.84	0.41	2.33	0.75	1.37	0.44
To change careers or to get a promotion	0.77	0.73	2.46	0.25	3.56 ***	1.48
Women						
To increase income	2.36	1.41	5.27 ***	0.32 *	4.21 ***	1.76
To avoid losing job	8.13 ***	2.39 **	1.99	2.08	0.49	0.44
To meet requirements	1.40	2.16 ***	1.19	1.39	0.66 *	0.54 **
To start own business	0.14	0.02 *	0.67	0.11	8.28 ***	9.88 ***
To perform better at the job or to increase knowledge	3.00 ***	2.09 **	1.57	1.97 **	0.48 ***	1.04
To prepare for the first career or to find a job	0.98	0.18 **	1.03	0.70	1.07	0.00
To change careers or to get a promotion	2.83 **	0.83	5.96 ***	1.05	4.79 ***	3.42 ***