

The relationship between funding, learning objectives, and choice of programs and courses for adult learning

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# Table of contents

<b>Introduction</b>	<b>1</b>
<b>Funding adult education and learning: A literature and document review</b>	<b>3</b>
Participating in adult learning: Barriers and reasons	3
Measures to support adult learning in Canada	4
<b>Model and methodology</b>	<b>17</b>
Theoretical framework: A human capital theory	17
Data	19
Empirical strategies and methodology	23
<b>Empirical analysis of adult learning and funding sources</b>	<b>25</b>
The state of adult learning in Canada	25
Costs and financing of adult learning	36
<b>Conclusion</b>	<b>56</b>
<b>References</b>	<b>58</b>
<b>Appendix A: Tables of detailed estimates</b>	<b>61</b>

## Introduction

An important fact of economic development in the last 30 years is the growing demand for up-to-date labour market skills and knowledge. Technological improvements and increasing globalization have shifted Canada towards a knowledge-based economy in which low-skill jobs are declining in number and skills quickly become obsolete. To be successful in the modern labour market, individuals need to keep pace with the economic trends by obtaining, maintaining and improving their human capital throughout their working lives. Technology brings substantial changes to society and daily life, and lifelong learning is a crucial strategy to cope with these changes. As well, a report by the Commission of the European Communities (2006) suggests that adult learning improves civic participation, health, crime, and individual well-being and fulfilment. Both formal learning (participation in educational programs or courses that lead to a credential) and non-formal learning (participation in educational programs or courses without credential designation) are major channels for continuous skills improvement and personal development.<sup>1</sup>

Although Canadian workers are responding to the growing demand for skills by increasingly participating in adult learning, it is not well understood how they are funding it and, therefore, what can be done to facilitate it. A recent report by Statistics Canada shows that the proportion of Canadian workers engaged in formal adult learning rose between 1997 and 2008 (Knighton, Hujaleh, Iacampo, and Werkneh, 2009). However, more research is needed to determine whether there are sufficient support measures and structures to facilitate skills and knowledge acquisition by Canadian adults. Besides non-monetary factors like time and credentials, a crucial component in any adult learning decision is the availability of financial supports.

Canada's education system, including both the provision and financial support of learning, is largely focused on the initial schooling of young people rather than the adult learner. The main post-secondary education (PSE) financing vehicle in Canada is the government-supported student grants and loans system, which is concerned mainly with enabling youth to enter PSE. It has been the focus of much research on learning access and financing in the last 10 years.

Supports to adult learning, by contrast, are diverse, usually private and less understood. Employers are a major source of training support in Canada providing employees either with the training directly or with the financing to take the training courses they need. Outside of the workplace, some individuals can support their educational pursuits by relying on their own savings or on financial assistance from family or friends. Those who do not have such resources to pay for their training can seek funds from charitable or other organizations, or from banks for educational loans or lines of credit. Governments do offer adult learning supports but these are often available only for specific target groups or existing

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<sup>1</sup> Formal learning sometimes is labeled as "training programs," "educational programs," or "adult education" in the literature. Non-formal learning refers to learning in a formal setting that is not formally recognized, and it is usually labeled as "training courses," "courses," or "adult training." Some studies defined formal learning and non-formal learning by the length of the program or course taken, i.e., formal learning lasts three months or more while non-formal learning lasts less than three months. This study, however, does not use length of the study to define formal and non-formal learning.

clientele of their other programs such as the federal Employment Insurance or social assistance in some provinces. The government also supports adult learners through the tax system by means of the Lifelong Learning Plan (LLP) in which individuals can borrow from their registered retirement savings to take PSE, though usage is very low.<sup>2</sup> The lower public support for adult learning, compared to formal PSE, is also reflected in the quantity of research on financial supports to adult learners and the effects of funding sources on adult learning decisions.

The primary objective of this research report is to enable a better understanding of the current adult learning landscape with a particular focus on the relationship among financing, learning objectives, and the choice of instructional programs and courses. The research used micro survey data from Statistics Canada to examine how incidences of participation, choices and objectives of learning varied with the source of financial support over the past decade. The results shed light on evolving trends in learning objectives and types of learning among Canadian adults and provide policy makers with an assessment of the existing system of various financial resources used by adult Canadians to pursue their learning objectives. Such knowledge can inform policy decisions to improve adult learning outcomes.

The next section of this report presents the results of a literature and document review of different approaches to funding adult education as well as a review of the barriers to and reasons for participating in adult education as identified in the literature. Section 3 presents descriptions of the theoretical model, the data and the empirical strategies used in this study. Section 4 offers the results of the analysis of survey data on adult education organized by research question on the relationship between adult learning objectives, funding, and courses taken. Section 5 presents conclusions drawn from the analysis results.

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<sup>2</sup> Statistics Canada (2006) found that less than half a per cent of tax filers aged 25 to 64 withdrew money under the LLP.

# Funding adult education and learning: A literature and document review

The results of the literature and documents review presented in this section set the context for the analysis of data on funding adult learning. The review is in two parts. The first is concerned with the barriers to and reasons for participating in adult learning. The second part addresses federal and provincial initiatives to support adult education and training in Canada.

## Participating in adult learning: Barriers and reasons

Before reviewing different ways to fund and promote adult learning, it should be pointed out that public support of adult education addresses mainly financial factors limiting its use. MacKeracher, Stuart and Potter (2006), in their comprehensive review of the literature, have classified barriers to participation in adult learning in several areas: situational, institutional, attitudinal and experiential, academic, and employment.

Situational barriers consist of circumstantial conditions that hamper the ability of adult learners to gain access to and pursue learning opportunities. Situational barriers most frequently discussed in the literature include, in addition to financial difficulties and lack of support from others, multiple conflicting home, family, children and work responsibilities; lack of adequate and affordable childcare and transportation services; and a mobility, sensory, or learning disability.

Institutional limitations are inherent in the methods that learning institutions use to design, deliver, and administer learning activities, which are frequently biased against adult learners' needs. These barriers include the following: complexities of providing financial support to learners to pay for tuition fees and resources needed for learning activities; negative attitudes toward adult learners; a general lack of support services at times and places suitable to adult learners; and inadequate recognition of prior learning and previously obtained academic credentials. Included in this group of obstacles would be pedagogical barriers largely based on the lack of understanding by instructors, facilitators, and administrators about how adults learn and their needs regarding content, scheduling, methods, and other factors; the benefits of learner-centred teaching and active learning; and diversity among adult learners in learning style and preferred types of learning activities and information. There are also barriers relating to a lack of information on training courses and useful supports that are available.

Attitudinal and experiential barriers relate to learners' own perceptions or misperceptions of their ability to seek out, enrol in, and successfully complete learning activities. These barriers include low self-esteem; negative attitudes about being an adult learner, not always grounded in fact ("too busy," "too expensive," and "already have enough education"); bad past experience in the formal education system; insufficient prior education or skills; and the perception that the training will not pay off for them in relation to its cost. Included in this group of obstacles would be those relating to such psychological factors as future orientation, preference for leisure, locus of control (perceptions of the extent to which one's conditions relate to one's own actions), exam anxiety, and openness to new experience and change (Fourage, Schils, and de Grip, 2010).

Academic barriers relate to the skills that are essential to successful learning. Skills most frequently identified in the literature as being insufficient include literacy, numeracy, and computer-related skills; ability to access and understand information; critical and reflective thinking skills; and skills in writing essays, examinations and tests. Academic skills that are not mastered early remain problems and skills that are learned early can become obsolete over time.

Employment barriers relate to employer actions and attitudes in the workplace that are not always grounded in fact. Participants in employer-sponsored training are more likely to be well-educated persons in high-wage jobs. Women receive less training than men; immigrant men receive less training than their Canadian counterparts. The provision of training for low-wage workers and workers with low literacy skills is viewed as unprofitable for the employer. This arises despite the fact that research has found that returns to training of low-wage, low-skilled workers are at least as high as they are for highly educated workers (Zhang and Palameta, 2006).

While there is a large number of potential reasons why individuals would and could not participate in adult learning, evidence from the 2008 Access and Support to Education and Training Survey (ASETS) indicate that predominant barriers relate to conflicting demands on one's time. The results from the survey indicate that the top three reported reasons for not taking further education or training are family responsibilities (27 per cent), need to work (26 per cent), and work schedule (25 per cent) (Knighton, Hujaleh, Iacampo, and Werkneh, 2009).

One of the issues being addressed in this project is the link between funding and objectives of adult learning participation. While the literature does not have much to say in this regard, there is some evidence as to why Canadian adults participate in further training, specifically in the workplace. The predominant reason cited for taking training by respondents to the Canadian Council on Learning's 2006 Survey of Attitudes towards Learning related to self-improvement, i.e., learning something new (73 per cent) (Canadian Council on Learning, 2006). Other reasons mentioned by a minority (less than a third) of respondents were to perform more effectively in the job, earn more money, because the employer required the training, to get a better job, and to maintain or obtain a certificate.

## Measures to support adult learning in Canada

For this part of the review, an environmental scan was conducted of the approaches that Canadian governments have used to encourage adults to invest in human capital.<sup>3</sup> The discussion here is not intended to be an exhaustive summary of all federal, provincial, and territorial (F/P/T) measures to promote adult learning and participation in higher education. Rather, it is a general review of the policy tools currently available. Most governments have conducted major reviews of their own approaches to adult learning, literacy, and education, often leading to new statements of policy and strategy for adult learning in their jurisdiction. That said, many jurisdictions use similar types of measures. Furthermore, all F/P/T governments in Canada pursue a three-track approach to promoting adult learning:

1) supporting education and learning infrastructure through direct funding to universities, colleges and other education providers; 2) encouraging employers to invest in skills training and development for

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<sup>3</sup> While the focus is on public funding of adult education and training, the majority of such training and education, as noted above, is in fact funded by the individual or an employer. See Hui and Smith (2000).

their employees; and 3) offering incentives to individual learners to increase their own education and skills. Each of these approaches is reviewed below.

## Funding learning infrastructure

The primary way education is supported by government is through contributions by F/P/T governments to learning institutions at all levels. In 2009, almost \$37 billion was spent by colleges and universities, of which over a half (\$20.7 billion) came from F/P/T governments (84 per cent of which was from provincial and territorial governments) and another fifth (\$7.8 billion) from tuition.<sup>4</sup> Another \$48.8 billion was spent by school boards overseeing elementary and secondary schools.<sup>5</sup>

While the majority of people who attend these institutions are youth during the course of their initial formal education careers, there are significant numbers of adults who attend after they have left the formal system.<sup>6</sup> Evidence produced by a Prairie Research survey of college students sponsored by the Canadian Millennium Foundation indicates that in 2004, 27 per cent of students enrolled in Canadian colleges were 25 years of age or older (Prairie Research Inc., 2005). All of these would be adult learners as defined in this project but there would likely be others younger than 25 years who had been out of the formal education systems for at least two years and thus would also be considered adult learners. This suggests that at least 30 per cent of government funding of colleges benefits adult learners. One might expect a similar proportion of the funds spent on universities.

Many of those in colleges and universities are supported by governments in programs designed to encourage further education, some of which are reviewed in the next two sections in the context of assistance directed at employers and individuals. Government departments responsible for literacy, skills training, second-language learning, and other adult programs sometimes provide programs themselves or fund both formal and non-formal educational bodies to develop and deliver programs in these areas. Some jurisdictions have established dedicated adult learning centres, such as adult high schools. Provincial, territorial, or federal governments also fund community-based, not-for-profit, and voluntary organizations, school boards, and some private companies to address literacy and other learning needs for adults. Some focus on specific groups such as rural populations, the Aboriginal communities, immigrants, displaced workers, and those with low levels of literacy or education. In addition, the federal government works with the provincial and territorial governments to fund many of the skills training and English and French second-language programs, and subsidize the training of the unemployed through the Employment Insurance program in the context of Labour Market Development Agreements with provinces and territories.

In addition, vocational education – a multi-year program or a series of courses providing specialized instruction in a skill or a trade intending to lead the student directly into a career or program – is offered in secondary schools, in post-secondary public and private colleges and institutes, and in the

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<sup>4</sup> Consolidated Government Revenue and Expenditures, Statistics Canada  
<http://www40.statcan.gc.ca/l01/cst01/govt41a-eng.htm>.

<sup>5</sup> <http://www40.statcan.gc.ca/l01/cst01/govt43a-eng.htm>.

<sup>6</sup> The ensuing discussion on adult learning is based largely on a description by the Council of Ministers of Education, Canada (no date).

workplace through apprenticeship programs. At the secondary level, vocational programs may be offered at separate, specialized schools or as optional programs in schools. The secondary school programs prepare the student for the workforce, a post-secondary program, or an apprenticeship.

### Encouraging employers to invest in training for their employees

Another way of promoting adult learning is by encouraging employers to train their employees. According to an analysis of data from the 2003 International Adult Literacy Survey, employers already bear the largest share of the expense for adult education and training (Rubenson, Desjardins, and Yoon, 2007). Among Canadian adult learners, about 55 per cent were employer-sponsored, while only 8 per cent had access to government funding and the balance relied on their own or family resources. However, surveys of employers and employees alike suggest that much of the employer-sponsored training goes to highly skilled managers and knowledge workers, leaving out lower-skilled workers (de Broucker and Myers, 2006). Governments at the federal and provincial levels support employer-sponsored training and education through the three following types of mechanisms.

#### *Tax credits and deductions for employers*

Federal and provincial governments offer employers reductions in their corporate income taxes for eligible costs of training employees. At the federal level, training costs can be deducted only if they are to maintain a set of skills or knowledge, not to acquire new ones. Provinces offer various tax benefits for training costs. For example, Ontario offers the Apprenticeship Training Tax Credit, allowing eligible employers to deduct from their provincial income taxes a portion of the wages paid to an apprentice in training. Similarly, Manitoba offers employers tax credits for job creation and cooperative programs to promote employer-paid on-the-job learning opportunities for working age adults in the province.

#### *Levy-and-grant (Social Insurance funded) and train-or-pay systems*

In a traditional levy-and-grant system, all employers pay a certain percentage of their payroll into a common fund that is used to sponsor new training they do. Thus, from an employer-perspective, the employment insurance (EI) system is in effect a levy-and-grant system in which EI premiums collected from all employers are partially used to fund grants for skills development projects with private sector partners through Employment Benefits and Support Measures (EBSMs) under Part II of the *Employment Insurance Act*. According to the most recent EI Monitoring and Assessment Report (Human Resources and Skills Development Canada, 2008), about \$90 million was paid in Targeted Wage Subsidies to reduce the costs to employers of providing employment and on-the-job training to EI-eligible clients. Some employers may also take part in the Job Creation Partnerships that paid about \$50 million in 2007-2008 to support local job creation opportunities to help EI-eligible clients to gain work experience and new skills.

Quebec is alone in Canada in pursuing a variant of this approach in their provincial “train-or-pay” system. Employers with payrolls greater than \$1 million annually are required to demonstrate they have invested at least 1 per cent in training and education for their staff. Those employers who do not meet this benchmark are required to pay into a provincial fund that is then used to bolster training opportunities for working age adults in the province. In 2002-03 employers paid about \$47 million into

that fund (van Walraven, 2005), but the system seems to have had a positive impact on the rate of participation in employer-sponsored training in the province. The incidence of workplace training in Quebec rose from 21 per cent in 1997 to 33 per cent in 2002, the fastest increase of any province in Canada and largely closing Quebec's previous gap with the rest of Canada where the incidence went from 29 per cent to 35 per cent during the same period (Bélanger and Robitaille, 2008).

### *Grants and transfers to employers and other providers*

Outside of the EI-funded programs, the federal government offers straight grants to fund training by employers and third-party organizations. In the Sector Council Program, the federal government funds sector councils to work with employers to provide training to workers, among others things. Also, governments have provided several incentives for employers to invest in training through partnerships with the sector councils (e.g., initiatives to maintain the skills of temporarily laid off forestry workers in partnership with the Forest Products Sector Council). As well, the federal government has a host of programs to encourage the provision of training to disadvantaged elements of the population, including Skills Link to fund private organizations to provide employment and training opportunities for disadvantaged youth; the Targeted Initiative for Older Workers to fund organizations to run skills development programs that can enhance the employability of older working age adults; the Language Instruction for Newcomers to Canada Program; provincial employment skills training for recent immigrants; the Aboriginal Skills and Training Strategic Investment Fund for Aboriginal peoples, and the Opportunities Fund for persons with disabilities. In addition, bridge training programs also help foreign trained skilled workers meet Canadian qualifications or prepare for certification or licensing exams. The federal Workplace Skills Initiative funds demonstration projects to promote innovation in employee skills development, particularly in workplace literacy skills.

Several provinces also offer grants, wage subsidies and other direct funding to promote employer investments in basic and higher skills through programs outside the EI system. For example, Ontario offers apprenticeship funding grants to eligible employers offering apprenticeship training. New Brunswick offers the Workforce Expansion wage subsidy to encourage eligible employers to hire and train unemployed workers in the province. Saskatchewan's basic education strategy includes programming to transfer training funds to employers (as well as labour and community organizations) to reduce the costs of providing basic skills training to workers in regions coping with major economic transitions.

Estimates by van Walraven (2005) indicate that in 2002 total employer spending on training was about \$4 billion while public expenditures were about \$70 million plus an additional \$280 million for apprenticeship programs. Van Walraven estimates that public subsidies of workplace training in Canada represent just under 9 per cent of employer expenditures on such training (including apprenticeships). Given that employers already bear most of the current costs for employee training and given that the distribution of that training does not always flow to those most in need of skills upgrading, using employer-targeted policy levers to effect substantial change for low-skilled and low-wage adults may be somewhat limited. In fact, aside from funding for education providers, F/P/T governments aim most of their initiatives to promote training and higher education directly at individual learners.

### *Encouraging adults to invest in their own education*

Surveys of adult learners find that about 40 per cent are self-financed or rely on family support to cover their education and training needs (Rubenson, Desjardins, and Yoon, 2007). As compared with measures to promote training by employers, the environmental scan uncovered a much greater range of policy measures to create incentives for individual Canadians to invest in their own learning. Some of these measures reimburse a portion or all of the expenses of eligible learners; others offer cash assistance or vouchers to limited subgroups, repayable loans, or incentives for savings to be used to cover future education costs. However, as the discussion below will make clearer, none of the strategies is widely available to or accessed by low-income and low-skilled adults. In some cases, the benefits are tied to eligibility to, or receipt of benefits from, other programs such as EI or income assistance (IA). In other cases, the initiatives are targeted to specific subgroups such as older workers or skilled new immigrants to Canada. In still other cases, the programs are largely designed with young students in mind rather than working adults returning to school for a second chance.

### *In-kind services*

Policy initiatives to increase the supply of affordable, accessible and responsive training may encourage some low-income working age adults to engage in new training. A large amount of provincial and territorial activity is aimed at increasing access to adult learning by funding the direct delivery of adult learning and education services. The largest such example is support for adult secondary education programs, mentioned above. In all provinces and territories, governments fund the delivery of free or very low-cost programs to help low-skilled adults complete or upgrade their secondary education. Often these are delivered through local school boards, publicly-funded post-secondary education (PSE) institutions or distance-education mechanisms. Manitoba now funds a network of freestanding Adult Learning Centres across the province that offers basic skills education and secondary certification programs at no cost to adult learners. Federal and provincial governments also fund community organizations and training providers to deliver programs and services for adult learners. Some of these are available to unemployed or low-skilled workers, such as literacy skills training and self-employment training. In addition, as discussed in regard to encouraging employer provision of training, other funded training services are aimed at special groups, e.g., older workers, persons with disabilities, newcomers to Canada, Aboriginal persons, and disadvantaged youth. Some of this funding is available to individuals directly.

While these initiatives may induce individual adults to participate in education or training, they cannot overcome some of the barriers that low-income adults face as mentioned above, such as insufficient time for school, foregone income, or low expectations about the benefits of returning to school possibly based on bad prior experiences. The funded services also tend to be targeted to particular subgroups of learners which may exclude adult learners who do not fit into program-specific criteria.

### *Social Insurance-funded measures*

Other supports and programs for training of individuals are funded through Canada's EI program that collects employer and employee premiums as a payroll tax. While most of the funds go to income replacement through regular and special benefits under Part I of the *Employment Insurance Act*, EI

funds can also be used under Part II to support certain employment benefits and support measures (EBSMs). In 2007-08, the total amount paid out for EBSMs was \$2.1 billion (Human Resources and Skills Development Canada, 2008). Nearly all of EBSM funds are transferred to provincial and territorial governments through bilateral Labour Market Development Agreements for local delivery of active measures (referred to as Employment Benefits) with a small amount reserved for pan-Canadian initiatives, research and the National Employment Service. While unemployed workers who do not meet the eligibility criteria for income support benefits can still receive more limited help with job searches and employment counselling (referred to as Support Measures), only current and recent EI income benefits clients are eligible for any skills training programs funded by EI.

Skills Development operates largely like a training voucher system. Eligible participants receive direct cash assistance to find and pay for eligible training that can improve their employability. The assistance may include paying for the cost of tuition and learning materials, apprenticeship training costs and income support. Clients might also receive individual or group counselling to help them develop an employment plan, including training. Self-Employment offers eligible clients extended income support while they take part in small business development training and start-up programs offered by local business development agencies. Outside of these two measures, EI funds are also used to support wage subsidies, job creation partnerships and targeted wage supplements to increase employment creation and participation for EI clients. These may lead to opportunities for the kind of workplace-based learning discussed earlier in the section on policy to promote employer-sponsored training.

While Skills Development and Self-Employment training make up nearly 90 per cent of all expenditures on EI employment benefits, very few Canadians actually receive these benefits, as Table 1 indicates. Because low-income and low-skilled workers are more likely to have poorer labour market attachment, they are less likely to qualify for EI income benefits which require a minimum number of hours of insurable employment. In turn, this means they are less likely to be able to access the training initiatives supported through EI premia even if they have paid into the insurance program at some time. Also, because the primary aim of EI programming is to facilitate a return to employment, much of the eligible training is geared towards relatively short-term skills training that might lead quickly to a job. This is in contrast with, for example, measures to promote participation in PSE programs that take longer but lead to a degree or diploma.

**Table 1 Training under Employment Insurance (EI) Part II benefits: Take-up and costs, 2007-08**

	Number or %	Expenditure (\$ in millions)
Self-Employment (SE) 2007-08	10,155	139.8
Skills Development (SD) 2007-08	142,782	962.6
Total training (SE + SD) 2007-08	152,937	1,102.4
Proportion of workforce receiving EI benefits in average month in 2007 (%)	2.8	
Proportion of workforce receiving EI-funded training in 2007 (%)	0.09	

Source: Statistics Canada (2007) and Human Resources and Skills Development Canada (2008).

### *Education tax credits*

Education tax credits provide some tax relief to students (or their families) for the cost of tuition and books, or for interest paid on eligible student loans, and also exempt some scholarship income from taxable income. They have been introduced at both the federal and provincial levels and include the following:

- **Tuition Fee Tax Credits:** credits are provided against income taxes paid for tuition and ancillary fees paid to eligible post-secondary education institutions;
- **Education Tax Credits:** available federally and in all provinces but Quebec, this credit depends on the number of months a student has been studying in the tax year, and his or her part-time or full-time status;
- **Transfer of Credits:** enables students to transfer the value of some of their credits to their parents or spouse;
- **Carry-Forward Provision:** enables students to carry the credits forward to a future year if they cannot be used this year;
- **Registered Education Savings Plans:** a type of savings account that grows, tax-free, until a child is ready for post-secondary education (current maximum contribution is \$50,000). Through the Canada Education Savings Grant (CESG) and Canada Learning Bond, the federal government provides matching and additional deposits to encourage deposits into the RESP;
- **Student Loan Interest Credit:** a tax deduction is provided against interest paid on a student loan during the preceding five years;
- **Scholarship Exemption:** all income received in the form of scholarships, fellowships, bursaries, and grants is exempt from taxation, provided the student is eligible to claim the education tax credit.

At all levels of government, education tax expenditures were about \$2.1 billion in 2007-08 (Berger, Motte, and Parkin, 2009), with about \$1.5 billion at the federal level (Department of Finance, 2008). While the credits are available to any full- or part-time student, most of this tax expenditure reflects transferred credits from students to another taxpayer – most likely a parent. This suggests that most of the benefit of the credits is going to younger students, rather than adults returning to school to upgrade or enhance their education and learning. Moreover, the majority of the benefits from education tax credits is flowing to students from higher-income families (Berger, Motte, and Parkin, 2009). These higher-income households will, first, be able to afford more expensive forms of education, generating larger amounts to claim as tuition credits, and second, will have larger tax liabilities against which to claim a reduction. For low- and modest-income households with little or no net tax liability, the tax credits are unlikely to offer any meaningful incentive to invest in higher education.

At the provincial level, Saskatchewan, Manitoba, Nova Scotia, and New Brunswick have introduced tax credits for recent PSE graduates (regardless of age) who live in or move to the province. In Nova Scotia, Manitoba, and New Brunswick, the credit is a non-refundable amount that can reduce income taxes payable but cannot lead to a refund of the difference. Furthermore, in Nova Scotia, the value of the non-refundable credit is very low at just \$2,000 compared to the credit in Manitoba where it is worth up to

\$25,000 against taxes owed (spread over several years following graduation). Only in Saskatchewan does the measure operate as a refundable credit, making it worth up to \$20,000 (paid out over several years) to eligible PSE graduates living in the province. However, as Berger, Motte, and Parkin (2007) note, these measures are largely aimed at attracting or retaining young graduates in provinces with rapidly aging workforces that are in high need of young, skilled workers. Their effects in promoting participation in higher education among traditional students, let alone working-age adults, are unclear at best.

### *Non-repayable direct cash transfers (grants)*

These include grants, scholarships, and bursaries to individuals, distributed by federal, provincial, and territorial governments on the basis of merit or need.

In 2000, the federal government spent a total of about \$500 million through research council scholarships, Canada Study Grants (Treasury Board Secretariat, 2001 and 2008), and the Millennium scholarships and bursaries (Canada Millennium Scholarship Foundation, 2000 and 2008). By 2008, that figure had grown to over \$750 million through expansion of the Canada Study Grants, larger annual expenditures from the Millennium Scholarship Foundation, and the introduction in 2004 of the Canada Access Grants for first-time PSE students from low-income families. The grants offer non-repayable assistance to certain students with particularly high needs on top of repayable student loans and students must first apply and be eligible for a Canada Student Loan. The scholarships through research councils are generally merit-based and awarded based on performance and/or contributions to graduate level research.

In partnership with the federal government, provinces and territories also offer needs-based grants to students. For the most part, this assistance is almost exclusively restricted to full-time students and, in many cases, eligibility is limited to single students who are still dependent on parental support, thereby excluding working-age adults even if they meet the income test. Only Nunavut and Manitoba have joint access grants with the Foundation that are more geared to adult learners. In Nunavut the grants are available to Nunavut residents and land claims agreement beneficiaries for part-time or full-time studies. In Manitoba, adults who have recently obtained an adult secondary diploma and are continuing in PSE studies (on a full- or part-time basis) may be eligible for the Millennium Adult Learner Bursary, worth up to \$5,000 for students in their first year of a program.

In 2009, the federal government introduced a new suite of grants under the Canada Student Grants Program, to replace the programs offered by the Canada Millennium Scholarship Foundation, which closed in 2010. The new program includes specific grants for each of low- and middle-income families, low-income part-time students, low-income students with dependents, and students with disabilities. According to the Minister's announcement, the policy intent is to offer assistance to larger numbers of students (Human Resources and Skills Development Canada, 2009a). In the program's Grant for Part-time Students with Dependents, perhaps the grant most likely to reach working-age adults, the grant is capped at \$1,920 per year. It will not be clear for some time whether or not the new grants will be an improvement over the Millennium grants.

The federal government also provides grants to promote apprenticeship training. Eligible apprentices can receive up to \$4,000, which can be used to pay for tuition, travel, tools, or other expenses. The

Apprenticeship Incentive Grant encourages enrolment and the Apprenticeship Completion Grant encourages completion of apprenticeship programs for those currently in programs.

Provinces and territories on their own, outside partnerships with the federal government, offer assistance through scholarships, training grants and allowances, income support, and transfers for new apprentices. Ontario, for example, offers several needs- and merit-based bursaries to undergraduate and graduate students but generally only if they are pursuing full-time studies (limited special bursaries are available or part-time students with high needs). Alberta's Heritage Scholarship Fund offers scholarships for First Nations students and cost-shared (with industry) scholarships for apprentices. The province also offers 200 scholarships worth \$500 each to recent adult graduates of secondary upgrading or equivalency programs through the Adult High School Equivalency Scholarship available when they enrol in full-time PSE studies. In 2005, Alberta launched the Alberta Centennial Premier's Scholarships as a national initiative to make 25 scholarships of \$2,005 each available to all other provinces and territories for local delivery to students. In nearly all cases, the scholarships are available only to full-time students. In several cases (e.g., New Brunswick, PEI, and Yukon), they are available only to young students leaving secondary school. Newfoundland and Labrador offer a merit-based scholarship (the Successful PSE Transitions Scholarship) for full-time PSE students who were recent graduates of an adult secondary upgrading or equivalency program. Yukon offers grants for full-time PSE students who are not dependent on family support but ties the level of support to their academic achievement in their PSE program. Apprenticeship grants or scholarships are available in most provinces and territories but are usually offered only after students have completed the first year of an eligible program.

Provincial income assistance (IA) programs provide some support for adult education as well, through cash benefits both in the form of income support as well as cash or voucher-like benefits. Training benefits might be used to cover the costs of supports to learning, such as childcare expenses, transportation costs, or start-up expenses for a new course or program. Voucher-like programs cover the eligible tuition costs for certain skills training or education programs. In most cases to benefit, clients must first apply for IA benefits and meet the associated income and asset-tests. Exceptions include the following:

- **Saskatchewan's Provincial Training Allowance** pays a modest weekly sum to low-income adult learners enrolled in one of three provincial basic education or skills training programs (eligibility is still subject to income- and asset-testing);
- **Quebec's manpower training program** offers unemployed adults an employment assistance allowance and reimburses clients for eligible training-related expenses when they take part in full-time training programs;
- **Yukon's Training Allowance**, a means-tested benefit for full-time students in college or approved skills training programs, pays between \$100 and \$200 per week depending on household size; and
- **Alberta's Part-time Training Grant** offers low-income workers up to \$5,000 per year when they maintain employment income and take part in eligible training programs.

While direct cash transfers may be promising instruments for reaching low-income target populations, many have design features that are likely to reduce their effectiveness as incentives for low-income

working age adults to pursue further education or training. In many cases, the assistance specifically excludes adult students by limiting eligibility to youth or reduces the attractiveness to adult students by requiring full-time participation in education and training. For working age adults with even modest employment, the forgone wages to pursue full-time studies are almost certain to be a large disincentive and none of the cash transfers above are likely to fully replace that income. Similarly, the voucher-like benefits available through provincial income assistance programs generally first require participants to be eligible for welfare benefits, meeting stringent income and asset tests designed to ensure use of the program is limited to cases of last resort. Even among the examples of exceptional provincial programs listed above, there is limited evidence for impacts on participation in adult education and training. For example, a 2000 evaluation of Saskatchewan's Provincial Training Allowance noted that it functions primarily as an income assistance program and found little impact on participation in or completion of training programs, as compared with similar adults outside the program (PRA, 2000).

### *Repayable assistance (loans)*

For individual learners, the largest group of programs to support higher education in Canada consists of provincial, territorial, and federal student loans programs. In most provinces and territories, the federal and regional loans are administered cooperatively. In Quebec, Nunavut, and the Northwest Territories, the provincial or territorial program has replaced the federal one altogether.

Student loans programs provide repayable subsidized loans to eligible post-secondary students as determined by federal and provincial or territorial criteria. In the majority of provinces, provincial loans are available for only full-time students while federal loans are available for both full-time and part-time studies. Applications to these federal and provincial loans programs also generally serve as the screening mechanism for many direct grants and bursaries mentioned above, such as the former Canada Study Grants and Millennium Scholarships. Repayment of the borrowed amount begins only after the student leaves school and the repayment burden has been somewhat subsidized through tax relief (discussed above), interest relief, and forgiveness of portions of the total debt. As of August 2009, the interest relief and loan forgiveness was replaced by ceilings on the amount of repayment, determined as a proportion of earned income as well as by time (generally up to 15 years). The loans themselves have undergone several reforms over the last 10 years, shifting from a risk-shared financing program whereby loans were issued by private sector financial institutions (but the risk was borne by the federal government), to a direct loan program. By way of illustration, expenditures on the federal portion of student loans alone were about \$1.0 billion in 2008-09 (Human Resources and Skills Development Canada, 2010) and about 3 in 10 Canadian post-secondary students relying on government student loan programs (Berger, Motte, and Parkin, 2009), most of whom would be young student entering directly from secondary school.

Previous research on education financing suggests that low-income consumers are particularly debt averse when it comes to education (Carmichael and Finnie, 2009) and tend to over-estimate the tuition costs of PSE, while underestimating its returns in higher earnings (Usher, 2005). A review by de Broucker and Mortimer (2005) finds that low-income students are much more receptive to grants than to repayable loans. This was confirmed in regard to adult learners including, particularly, low-income adults, based on evidence from a laboratory experiment (Johnson, Montmarquette, and Eckel, 2003). Taken together, this strongly suggests that repayable assistance may be a very limited instrument for

encouraging low-income adults to return to school. This target group is more likely to over-estimate the costs and how much they would need to borrow and would be less confident in their ability to repay the loan through higher earnings after graduation (Usher, 2005). Average student loan debt when leaving school has been estimated to be \$24,047 (Berger, Motte, and Parkin, 2007), likely to be considered too great a debt to bear for anyone with low income and few if any assets. Furthermore, as long as there are loan providers or guarantors, governments run the significant risk of loan recipients defaulting on their loan; the national average is 17 per cent (Human Resources and Skills Development Canada, 2007, Table 10).

There are also interaction effects among repayable assistance, non-repayable assistance and matched savings (see next section for the latter). On the one hand, student loan programs operate as the administrative gateway to most publicly-funded non-repayable assistance. Furthermore, eligibility for repayable assistance is directly reduced by the presence of other assets, and student debt burdens may present a barrier to acquiring other formal productive capital at least in the short term. Research by Andres and Adamuti-Trache (2008) suggests that student loan burdens are associated with lower rates of homeownership and one recent quantitative study found that many homeless shelter residents cited student loan burdens as a major source of financial hardship (Robson, 2009). Since working-age adults are likely to have several competing preferences for asset-holding (such as homeownership and saving for their retirement) and are more likely to have dependents, they may be less willing to risk the financial costs of incurring a large debt to pay for an education with uncertain returns.

### *Assisted education savings*

These measures, could be viewed as asset-building programs, provide saving grants, matching incentives and tax benefits in regard to special tax-preferred saving accounts. Specifically, these are provided for financial capital saved in Registered Education Savings Accounts (RESPs) or savings withdrawn from Registered Retirement Savings Plans (RRSPs) under the Life-long Learning Plan (LLP). Generally, RESPs are aimed at families saving for a dependent child's PSE whereas LLPs are directed at adults for their own learning.

RESPs can be opened by adults at any time for themselves or another person but for adult learners there are no cash savings incentives, meaning that all contributions must come from private sources, benefitting only from a tax shelter on the investment income earned in the plan. The Canada Education Savings Grant matches family RESP contributions at a basic rate of \$0.20 for each \$1 saved (up to the annual maximum of \$500 in matching grants on \$2,500 in family contributions). As of 2004, for low and modest income families, the first \$500 saved can be matched at higher rates of \$0.30 or \$0.40 for each \$1 saved. The government grant is available only after a family deposits money into an eligible account for an eligible child. When the account matures and the beneficiary student begins to draw education assistance payments from the fund, the latter are taxed as part of the student's income. In 2004, the federal government also introduced the Canada Learning Bond (CLB) to encourage more low-income families to save for their children's education. No family contributions are required to receive the initial CLB grant of \$500 and then annual top-ups of \$100 in each year the child is eligible. However families must open an RESP and the policy aims to kick-start education savings by more low-income families.

Some provinces have measures similar to these federal measures. Alberta's Centennial Education Savings Plan (CESP) pays grants of \$500 at birth and top-ups of \$100 each ages 8, 11, 14 into RESPs for all children born or living in the province in 2005 and later. As with the Canada Learning Bond, families must first open an RESP to receive the provincial grant. BC's plan works very differently as funds are saved by the provincial treasury in a pooled account and are then paid out as eligible recipients turn 17 and enrol in PSE. Quebec's Education Savings Incentive (QESI) program is most similar to the Canada Education Savings Grant in offering a match of up to 10 per cent on RESP savings up to a maximum of \$250 per year in QESI grants or \$300 for low-income families.

None of these bond and grant measures is available to adult learners. In all cases, they are aimed strictly at increasing savings for children in primary or secondary education with the hope that small amounts, saved over time and benefitting from compound interest, can result in significant dollar amounts to promote secondary school completion and PSE planning and participation.

In 2000, the net federal cost (adjusted for any taxes paid on RESPs) of foregone taxes on RESP savings in Canada was \$135 million. In 2008, that figure rose to \$170 million. It is reasonable to suggest that most of this expenditure went to families with dependent children in PSE where the family income was in the middle or upper range. In fact, Human Resources and Skills Development Canada's 2003 evaluation of the Canada Education Savings Grant (CESG) (see Human Resources and Skills Development Canada, 2003), a matching grant designed to increase RESP contributions, found that families with annual incomes over \$80,000 made up more than 36 per cent of all RESP subscribers (but just about 17 per cent of the general population), while families with incomes under \$20,000 made up just 8.6 per cent of RESP subscribers (but just over one-third of the general population). Low take-up of the grant among low-income earners was also found in a more recent evaluation of the Additional-CESG (an enhanced grant for low-income people). The data showed that 28.7 per cent of RESP participants in 2006 had annual family income of less than \$40,000, only 3.6 percentage points higher than in 2001 (Human Resources and Skills Development Canada, 2009b).

Turning to the Life-long Learning Plan, it allows an RRSP owner and her or his spouse or partner to withdraw up to \$10,000 each in a year, up to a maximum of \$20,000. The program shelters these withdrawals from the regular income tax due on RRSP withdrawals when the tax filer is enrolled in a recognized full-time education or training program. The funds withdrawn have to be repaid into the same RRSP within 10 years to continue benefitting from the tax shelter. Neither the Department of Finance nor the Canada Revenue Agency publishes statistics on the number or value of sheltered withdrawals from RRSPs. However, a study by Statistics Canada found that in the first 6 years after the LLP was introduced in 1998, there were 49,000 withdrawals from RRSPs for education and learning worth \$363 million (Statistics Canada, 2006). Using this number, the total withdrawals from RRSPs under the LLP are estimated to be \$60 million per year. Using a very conservative estimate of a 15 per cent tax rate, this represents just \$9 million annually in foregone taxes, making it a very modest public program. Given that RRSP assets rise steeply with household income (Statistics Canada, 2005), it is probable that nearly all of the benefits from this policy measure flow to higher income, higher wealth Canadians.

Neither RESPs nor RRSPs offer much real help to low-income working age adults who may be interested in returning to education or training. In the case of RESPs it is primarily because the savings

incentives are targeted entirely toward younger students. In the case of RRSPs, the LLP is available only for full-time studies, likely discouraging many adult learners. Furthermore, the tax benefits from RRSP savings are largest for those with higher incomes who can afford larger contributions and who have larger tax liabilities.

Another asset-building approach that does promote adult education is Individual Development Accounts (IDAs). Here, individuals' contributions to a special account (an IDA) are matched by the government or foundation, with the proviso that the matched funds be used for purposes of accumulating specific productive assets which typically include human capital via adult education. The use of IDAs for this end remains low in Canada as evidence of their demonstrated effectiveness in this regard has only recently been made available via the final report of a the *learn\$ave* IDA project, a national, nine-year demonstration project.<sup>7</sup>

On a much smaller scale, there are a number of IDA initiatives in communities across Canada.<sup>8</sup> For example, the BC Asset-Building Collaborative BC ABC was formed in 2004 as an association of some 15 BC IDA program providers to share best practices, identify funding sources and advocate for public policy on IDAs. Also, the Alberta and Manitoba provincial governments have funded local IDA programs (Momentum's Youth Fair Gains and SEED Winnipeg's IDA Program, respectively).

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<sup>7</sup> Leckie et al. (2010).

<sup>8</sup> See Leckie et al. (2010) for more detail on these programs.

## Model and methodology

The central policy question of interest in this study is whether the form of financial learning supports is related to learning choices. This complex question can be answered only with some understanding of the learning decision and its factors. As is common in the learning-related economics literature, human capital theory provided guidance for both the empirical strategy formulation and the theoretical framework for interpretation of results. This section provides the technical details of the analysis framework, data, and the empirical strategies used in this study.

### Theoretical framework: A human capital theory

A human capital theory of adult learning is used as the theoretical framework for this analysis. In the traditional human capital theory (see, for example, Becker, 1964), individuals and firms invest in learning when the discounted expected benefits from doing so exceed the discounted expected costs. Individuals differ in their expected benefits from different types of human capital investment, and they likely have some idea about this variation when they make their learning choices.

The standard model of human capital investment has enough richness to provide a number of theoretical predictions. For example, older individuals have fewer years until retirement and, therefore, have diminished expected benefits from training. Thus, if the cost of training does not vary with age, we would expect that older individuals would be less likely to participate in training than younger generations. Indeed, as argued in Becker (1964), it is for this reason that most individuals concentrate their formal schooling at an early stage in their life cycle. The model also predicts that individuals pursue education or training if they perceive that the benefits outweigh the costs, and if they have the means of covering the associated out-of-pocket expenditures. That is, they choose to participate in education or training if they both want to do so and are able to do so.

The standard human capital earnings function (see, e.g., Becker, 1964, or Mincer, 1974) forms the basis of the outcome models. Assuming a linear functional form, the outcome equation is,

$$Y_{it}(\mathbf{X}_{it}, \mathbf{T}_{it}, \varepsilon_{it}) = \beta_0 + \beta_1 X_{1it} + \dots + \beta_K X_{Kit} + \delta_{i1} T_{1it} + \dots + \delta_{ij} T_{jit} + \varepsilon_{it},$$

where  $Y_{it}$  denotes the outcome of interest for person “ $i$ ” in period “ $t$ ,”  $X_{kit}$ ,  $k = 1, \dots, K$  denotes factors such as years of schooling and experience, and  $T_{jit}$ ,  $j = 1, \dots, J$  are indicators for receipt of different types of training. Without loss of generality, the period subscript of “ $t$ ” is dropped and the outcome with learning type “ $j$ ” is defined as  $Y_i^{1j} = Y_i(\mathbf{X}_i, T_{ji} = 1, \varepsilon_i)$  while the outcome without learning is defined as  $Y_i^{0j} = Y_i(\mathbf{X}_i, T_{ji} = 0, \varepsilon_i)$ .

Let the expected cost function of person “ $i$ ” taking training “ $j$ ” be,

$$C_j(\mathbf{W}_i, F_{mij}) = \gamma_0 + \gamma_1 W_{1i} + \dots + \gamma_L W_{Li} + F_{mij} + u_{ij},$$

where  $W_{1i}, \dots, W_{Li}$  (which may include elements of  $\mathbf{X}_i$ ) denote factors that vary with the direct and indirect cost of learning. Such factors may include age, existing human capital, family characteristics, industry, occupation, job tenure, firm size, region, and so on.  $F_{mij}$ ,  $m = 1, \dots, M$  are the perceived costs of using different funding sources for learning type “ $j$ ” by person “ $i$ ”. In other words, the perceived cost of taking learning type “ $j$ ” can vary by the source of funding. This variation may reflect the variation of

the actual cost of using the funding source to the learner (e.g., the subsidized interest rate of a student loan, the market interest rate of a personal loan, the application cost of the bursary, etc.), or the perceived opportunity cost (e.g., the forgone utility of borrowing from family members, the psychological cost of borrowing related to the degree of debt aversion, etc.).

For a rational learner, the optimal funding source for learning type “*j*” is the source with the lowest perceived cost, i.e.,

$$m^* = \min_{m=1,\dots,M} C_j(\mathbf{W}_i, F_{mij}),$$

and the perceived cost of taking learning type “*j*” is  $C_{ij}^*(\mathbf{W}_i) = C_j(\mathbf{W}_i, F_{m^*ij})$

Now consider the participation decision. Let  $\bar{Y}_i^{1j} = \bar{Y}_i(\mathbf{X}_i, T_{ji} = 1)$  denote the expected, discounted present value of earnings associated with learning type “*j*”. Similarly, let the expected, discounted present value of earnings associated with not taking learning type “*j*” be  $\bar{Y}_i^{0j} = \bar{Y}_i(\mathbf{X}_i, T_{ji} = 0)$ . A rational person “*i*” will take the learning type “*j*” if and only if,

$$\bar{Y}_i(\mathbf{X}_i, T_{ji} = 1) - C_{ij}^*(\mathbf{W}_i) > \bar{Y}_i(\mathbf{X}_i, T_{ji} = 0).$$

This condition can be expressed in the form of the expected, discounted gain (or loss) from learning type “*j*” as,

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

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

$\bar{H}_{ji}(\mathbf{X}_i, \mathbf{W}_i)$  is not observable because the counterfactual expected earnings without training for learners or the counterfactual expected earnings with training for persons who do not take training cannot be observed. The perceived cost of the chosen funding source is also not observable. The only observables are the learning choices and the various observable characteristics that may affect the costs of the human capital investment.

The variation in the costs of human capital investment plays an important role in the human capital model. 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. Employers providing education, training, or support to learning must also take into account variation in demand conditions as well as the firm’s organizational structure and location relative to external education or training providers. In addition, the prices faced by both individuals and firms vary according to differences in subsidies to private training and in the form and extent of active labour market policies across locations and over time.

This model assumes that the source of financial support can affect the demand for education or training through the variation of perceived cost. When individuals cannot afford to pay for learning themselves, credit constraints can be incorporated into this model as very high values of  $F_{mij}$  for all available sources of funding. Without other lower cost sources of funding, it is less likely that these individuals participate in learning.

Non-repayable financial supports, like government grants, bursaries, or scholarships affect the demand for adult learning by operating through both of the two principal factors that determine individuals’

participation decisions: first, they help individuals overcome any credit constraint they may face; second, because they are non-repayable, they reduce the effective cost of the education or training and increase its net return.

The effects of repayable supports, such as personal loans and student loans, on learning decisions differ from the effects of non-repayable supports. Similar to non-repayable supports, loans help to pay the needed related expenses and thereby overcome financing constraints. Unlike grants, however, repayable supports do not generally change the net cost of learning and the rate of return. Moreover, their uptake depends on the level of debt aversion among the target population. Therefore, the effects of loans on demand for education may not be as powerful as an equal amount of money given in the form of non-repayable financial supports.

When there are multiple worthwhile educational programs or training courses available and different learning objectives, the presence of credit constraints may determine the learning choices and objectives for an adult learner. It is possible that the perceived cost of borrowing increases disproportionately with the price of learning. In reality, credit limit is not determined by the price of learning and some people are subject to much higher interest than others. Some people may also be more debt-averse than those who borrow and may perceive returns to different types of learning differently. People who rely solely on non-repayable financial support may not be able to afford the more expensive educational programs or training courses because of the limited available resources. As a result, they may participate in different types of instructional programs or courses with different learning objectives from those who also rely on repayable financial support.

Although the model is constructed to allow interpreting observed patterns of learning choices, the actual empirical work may be limited by the data availability. Since the information on financial supports that were not used is seldom collected with survey data, equations (2) and (3) above cannot possibly be estimated.

## Data

The micro data analysed to address the research questions were drawn from three surveys of adult learning conducted by Statistics Canada for Human Resources and Skills Development Canada. The main source is the 2008 Access and Support to Education and Training Survey (ASETS), supplemented by micro data from the 1998 and 2003 Adult Education and Training Surveys (AETS) for historical comparisons.<sup>9</sup> The 2008 ASETS data cover learning in the period July 2007 to June 2008 (2008 hereafter), while the 1998 and 2003 AETS data cover learning in the year 1997 and 2002, respectively.<sup>10</sup> Emphasis in the analysis was placed on the current landscape of adult learning and nearly all major results were based on the rich information provided by the 2008 ASETS.

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<sup>9</sup> The micro-data of 2008 ASETS used was the shared file between Statistics Canada and Human Resources and Skills Development Canada. The micro-data of 1998 and 2003 AETS were the master files of Statistics Canada. Estimations were conducted in the Federal Research Data Centre of Statistics Canada in Ottawa.

<sup>10</sup> The 1998 and 2003 AETS were conducted at the beginning of 1998 and 2003, respectively, but the reference year was the calendar year before the survey. The difference between survey labeling and the

A definition of potential adult learners is needed for the empirical analysis of participation decisions. For purposes of this research, adult learners are defined as those who are:

- 25 to 64 years of age and participated in any educational program or any training course; and
- 18 to 24 years of age and participated in a training course or a part-time educational program.

The fact that the focus of this study is on adult learning after formal schooling is the reason why the targeted population of potential adult learners is composed of those aged 18 to 64 excluding full-time students below the age of 25. This definition assumes that young respondents (18 to 24 years of age) who took a part-time educational program or a training course had completed their initial formal schooling. Observations of adult learning activity by ASETS respondents who belonged to the targeted population were used to form the main analysis file.<sup>11</sup> There were 19,225 observations in the ASETS sample.

The three data sets contain much information to better understand adult learners' profiles, learning choices and source of financial supports. However, there are also some data and design limitations of the three survey data sets that affect the empirical strategies for this study. These are discussed in the following subsections.

## 2008 ASETS

ASETS collected detailed information on the educational programs and courses that a respondent participated in during the reference period. However, the way the survey was designed meant that some information was collected on only some programs or courses but not others. The following are some important design issues of the ASETS data:

- Information on the sources of financial support to formal learning was collected for all educational programs and the characteristics of any particular program cannot be directly associated to the sources of financial support. Since most formal learning participants took only one educational program within the reference period, the characteristics of the most recent program were a good approximation of all educational programs that were enrolled in.
- Information on the sources of financial support to non-formal learning was collected for a randomly chosen job-related training course only when the direct cost was over \$1,000. In addition to not being able to investigate the effects of funding sources for courses below the cut-off, estimations related to any source of financial supports with relatively lower usage (for example, a repayable source) are not reliable because of the much smaller sample size.

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reference year sometimes creates confusion among readers. The reference years were used in this study to present statistics from each survey.

<sup>11</sup> Question number EE\_Q07 of the ASETS collects information on whether a respondent was enrolled in an educational program full-time, part-time, or both between July 2007 and June 2008. Main respondents who were 18 to 24 years of age, and who did not enrol in an educational program or who enrolled in a part-time educational program at a point in the reference period, were included in the ASETS sample. Main respondents who were 18 to 24 years of age and who took a training course in the reference period were also included in the ASETS sample.

- Information on payments of expenditures and direct costs was collected only on the most recent program or a randomly chosen job-related course.
- Information on the learning objectives and outcomes were collected only on the most recent job-related program (formal learning) and a randomly chosen job-related course (non-formal learning). As a result, analysis on learning objectives and outcomes can be done only on job-related learning.
- For non-formal learning, information on the type (field) of learning was provided only on job-related courses (all other courses were coded as “not stated” in the data). As a result, analysis of the types of learning can be done only on job-related non-formal learning.
- Analysis based on the low-income status is not possible since the dataset does not contain information on household size or low-income status.

These design issues limit the analysis of the effects of funding sources to only job-related non-formal learning. As for formal learning, though it is possible to analyse the effects of funding sources on all formal learning, the results do not mean much for learning that was not job-related since most formal learning is job-related.

Even though the 2003 AETS and 1998 AETS shared the same root as the 2008 ASETS, there were substantial changes in questions and survey design that may have implications in making comparisons over time.

## 1998 AETS

The sample definition used to form the 2008 ASETS analysis file was used to construct the 1998 AETS analysis file of 25,701 observations.

The 1998 AETS collected detailed information on each program and course taken by the respondent in 1997 and as a result, the sample used in the analysis could be closely matched to that of the 2008 ASETS. In this analysis, the most recent program and a randomly chosen job-related course were used to provide comparable estimates. However, compared to the 2008 ASETS, there were a few major differences in design to the 1998 AETS, as indicated by the following:

- Detailed information on the sources of financial support was not comparable to the ES, ER, and EN modules of ASETS. Only the type of payers of direct learning expenditures are comparable and can be used to measure trends in funding sources over time.
- Questions on each learning objective were asked as a 4-point Likert scale of importance instead of the binary “Yes-No” question used in the 2003 AETS and the 2008 ASETS. Collapsing the 4-point scale measurements into two positive-negative categories does not seem to produce comparable results.
- Field of study was coded using the “Major Field of Study” classification system instead of the “Classification of Instructional Program” used in the later surveys. Even though there is a concordance between two systems, the substantial differences in the two systems suggest that it is difficult to conduct more in-depth analysis using statistical conversions.

As a result, only simple participation statistics and qualitative observations of variable correlations from the 1998 AETS file were comparable to that of the later surveys. Multivariate analysis was not done using the 1998 AETS data.

## 2003 AETS

Since in the 2003 AETS only those who were 25 to 64 years of age were interviewed, all 25,056 observations were used to construct the 2003 AETS analysis file. Readers should be cautious in comparing the figures in 2002 (the 2003 AETS reference year) to those of the other two periods because of substantial design or implementation differences, as follows:

- Even though only a small proportion (less than 10 per cent) of the 2008 ASETS analysis sample and the 1998 AETS analysis sample was composed of respondents of 18 to 24 years of age, younger people were generally more likely to participate in learning. The 2003 AETS data, therefore, may understate the adult learning participation rate and the estimates on the choices of programs and courses can be biased towards the older people.
- Only job-related learning was asked in the survey.
- Among all formal learning (educational programs) and non-formal learning (training courses) a respondent may have taken, only one program or course was asked. This design under-sampled formal learning since an individual was more likely to participate in multiple non-formal learning than in multiple formal learning within the same period of time.
- Information on sources of financial supports were collected only for learning that cost over \$1,000. This file therefore suffered the same sample size problems for non-formal learning as in the 2008 ASETS data file.

Many of desired bivariate statistics and nearly all multivariate statistics cannot be estimated reliably using the 2003 AETS data because of the small sample size and the design issues. Therefore, the data was only used in some descriptive statistics for historical comparison purpose.

## Field of study comparability issues

Field of study was successfully classified for each program or course using the “Classification of Instructional Programs” system. There was a substantial proportion of formal and non-formal learning in the 2008 ASETS file that was coded as “not classifiable.” The difference may suggest inconsistent coding practices and results in type of learning possibly not being comparable between 2002 and 2008.

## Deriving categorical variables

Some categorical variables, including field of study, source of financial supports, and learning objectives, may have only a handful of learners in some categories. Therefore, some similar categories were merged to protect privacy of respondents and to facilitate reliable multivariate analysis. However, there were statistics in the 1997 and 2002 data with a small number of observations and they were masked upon the advice of Statistics Canada.

Both the field of study and the level of program were used to derive the type of formal learning variable for the analysis. Due to the sample size issue and to retain statistical reliability, however, full interaction of the field of study and the level of program was not possible. Some fields of study had to be combined and only two levels (below university, university and above) could be used in the construction of the type of formal learning. Since there is no information on the level of non-formal learning, the type of non-formal learning was defined by the field of study only.

### Sampling weights

Estimates of formal and non-formal learning were calculated separately with sampling weights. The sampling weight was the inverse probability of the observation being selected into the sample. The sampling weight for formal learning estimates was the inverse probability of the respondent being selected into the sample, while the sampling weight for the estimates on non-formal learning was the product of the inverse probability of the individual being selected into the sample and the number of non-formal learning eligible courses.

## Empirical strategies and methodology

The central policy question – the relationship among financing, learning objectives, and the choice of instructional programs and courses – is very complex and is best answered with a series of sub-questions and hypotheses. Specific questions to be answered with this research comprise the following:

1. **Characteristics, types, and levels:** Who are the adults participating in education and training? In what type of instructional program/course do adult learners engage, and for those participating in educational programs, at what level?
2. **Costs:** What are the direct costs of learning? How do costs vary by the type of learning?
3. **Learning supports and types:** What sources of financial support do adult learners use to finance learning opportunities? How much financial support do they receive? Who accesses which type of financial support and for what type of learning do they use it? What are the differences between those who participate in educational programs compared to those who participate in work-related training?
4. **Learning objectives:** Among those adult Canadians who participated in education and training and had different types of financial supports, what were their objectives in taking a particular program/course? How did these objectives rank in terms of importance? Did the sequence of importance change in 2008 compared to 2002 and 1997?
5. **Learning supports vs. types and objectives:** What is the relationship between the types of financial support and the types of learning and between financial support and objectives of learning? What are the similarities and differences between 1997, 2002, and 2008?
6. **Learning objectives vs. outcomes:** What is the relationship between learning objectives and labour market outcomes? Did investment in education or training help to increase their likelihood of job promotion in the workplace? Did it assist in finding or changing jobs more quickly than for those who did not participate?

These research questions can be answered only with a three-part empirical analysis. First, before investigating the more complicated relationships between sources of funding and learning choices, it is important to examine the current state of adult learning in Canada using the most current data, including the participation rates, the profiles of learners, the type of learning choices, the objectives and outcomes of learning, as well as the costs of learning. The general information of learning participation then facilitates the second part of the analysis which concentrates on the sources of financial support adult learners used, how much they received, and who accessed which types of funding sources. The third and last part of the analysis focuses on the relationship between funding sources and the types, objectives, and outcomes of learning.

For all three parts of the empirical analysis, relevant summary and bivariate (cross-tab) statistics were first used to examine the basic patterns of education and training participation. However, the presence of differences, or lack thereof, in the bivariate statistics may not capture actual underlying patterns among adult learners and their funding sources. For example, observed differences in learning participation by employment status could be partly attributed to the difference in educational attainment between employed and unemployed respondents in the research sample. Similarly, any difference in the learning objectives or choices of instructional program/course by the source of financing could be the result of demographic differences in the availability of funding supports. Multivariate econometric models such as logistic regressions and multinomial logit regressions were used, therefore, to help isolate the net differences of a particular variable of interest while holding other characteristics constant. Notice that the estimates of the multivariate analysis are only conditional correlations and not the causal effects of funding source on learning choice.

Multivariate analysis was used to estimate a reduced form of equations (5) and (6) above using multiple binary logistic regressions (for non-mutually exclusive categories of choices) or multinomial logit (for mutually exclusive categories of choices). To investigate the conditional correlations between funding sources and learning choices, for example, the multivariate model included a series of binary (0-1) indicators of funding sources and a set of covariates on the right hand-side of the equation. Each covariate was included in the estimation if it was found to be a determinant of learning participation in the literature. The selected covariates comprise age, region, urban-rural indicator, marital status, previous educational attainment, employment status, tenure of current or previous job, union and collective agreement status, public sector indicator, permanent employment indicator, full-time status, industry, and blue-white collar status. All the estimation results are presented in the tables of Appendix A (on pages 61-95).

Note that the coefficient of each dummy variable in the logistic regression on learning choices and funding source is the log value of the odds ratio representing the number of times the odds of making a particular learning choice if the learner received/used a particular funding support. All estimated coefficients were converted to odds ratio for presentation in Section 4. A value larger than one indicates higher likelihood, while a value less than one indicates lower likelihood.

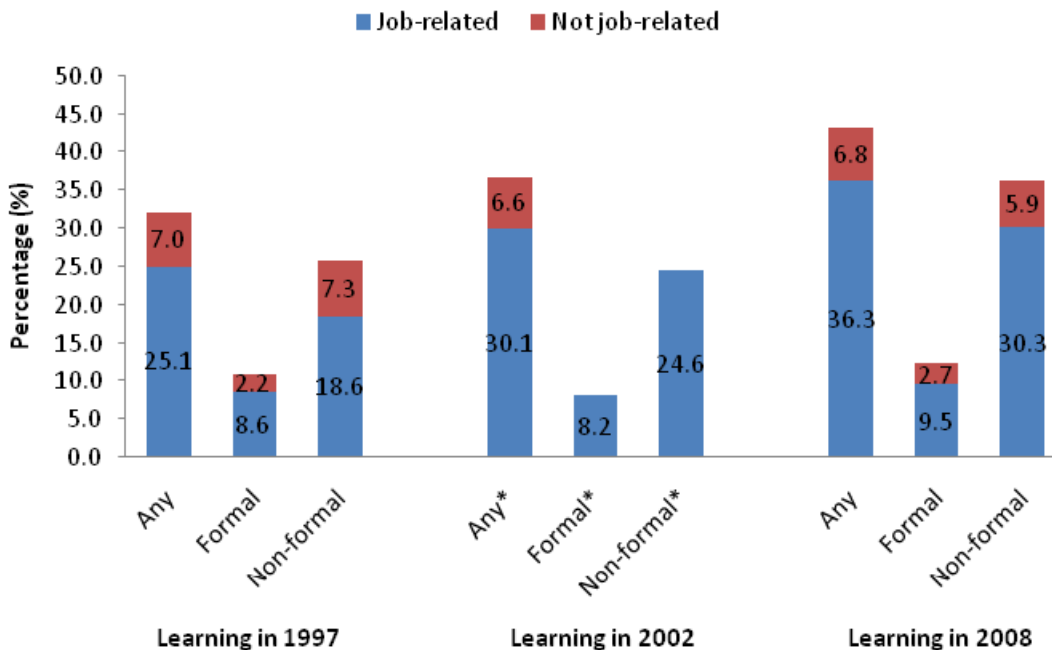
## Empirical analysis of adult learning and funding sources

The relationship between funding sources and learning choices is complicated since learners' decisions are based on many observable and unobservable factors that must be considered in this analysis. In particular, before examining the funding sources issue, it is important to understand the general characteristics of learners, their learning choices, the cost of learning, and the financial supports used. This section presents the empirical findings of the descriptive and multivariate analysis.

### The state of adult learning in Canada

Adult learning participation in Canada has increased over the past decade (Figure 1). In 2008, 43.1 per cent of Canadian adults engaged in learning. One in eight (12.2 per cent) took formal learning that led to an education credential, of which three quarters (9.5 per cent) was job-related, while 36.2 per cent took non-formal learning, of which five sixths (30.3 per cent) was job-related. Participation in learning, particularly in job-related training, was higher than it was about 10 years earlier. In 1997, 10.8 per cent and 25.9 per cent of Canadian adults took formal and non-formal learning, respectively, with 8.6 per cent and 18.6 per cent, respectively, being job-related.

Figure 1 Incidence of participation by Canadians aged 25-64 in job-related and not job-related formal and non-formal adult learning, 1997, 2002, and 2008

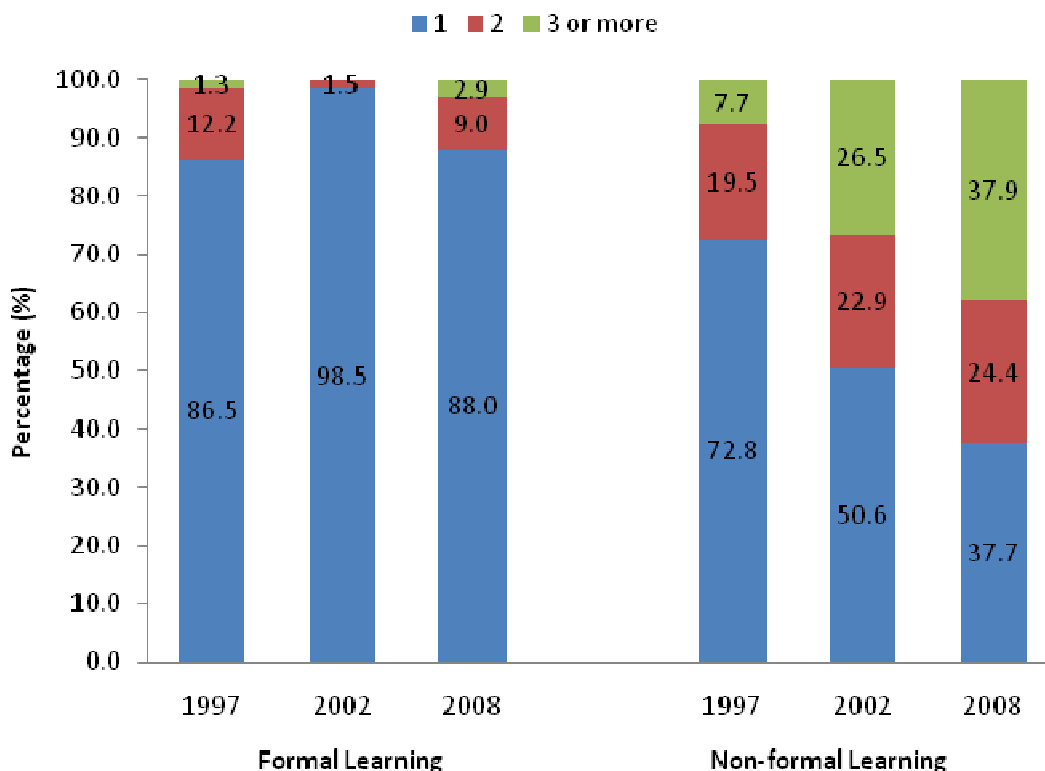


Source: Calculations by SRDC based on data from the 2008 Access and Support to Education and Training Survey and the 1998 and 2003 Adult Education and Training Surveys (for 1997 and 2002, respectively).

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

There was also an increase in the proportion who took multiple non-formal programs over the past decade and little change for formal programs. Among those who enrolled in formal learning in 2008, 88.0 per cent took only one program and 2.9 per cent took three or more programs (Figure 2). These figures are similar to those in 1997, when 86.5 per cent took one program and 1.3 per cent took three or more programs. In contrast, 72.8 per cent of non-formal learning participants took one course in 1997, falling appreciably to 37.7 per cent in 2008. The substantial increase in the proportion taking multiple non-formal courses (27.2 to 62.3 per cent taking two or more) suggests that non-formal learning was the main channel for Canadian adults to increase learning opportunities.

Figure 2 Numbers of formal and non-formal courses taken, proportion of adult learners, 1997, 2002, and 2008



Source: Calculations by SRDC based on data from the 2008 Access and Support to Education and Training Survey and the 1998 and 2003 Adult Education and Training Surveys (for 1997 and 2002, respectively).

## Profile of adult learners

Two methods were used to examine the profile of adult learners. First, the distributions of learners by demographic characteristics (age, gender, marital status, educational attainment, and geographical location) and by labour market characteristics (employment status, job characteristics, industry, and occupation) were compared to the overall sample. The summary statistics of learners in 2008

presented in Table 2 provide a general description of who the learners are.<sup>12</sup> The results indicate that learning tends to be undertaken earlier in life. More highly educated people are over-represented among learners. Learners were more likely to be employed and they were more likely to be in service industries and white collar occupations. People who do relatively better in the labour market are more likely to pursue adult learning.

Second, logistic regressions were used to profile learners as descriptive statistics cannot definitively identify the determinants of adult learning participation. For example, is employment status a factor, or is employment status just a proxy for education as more educated people are more likely to be employed? Thus, a multivariate model was used to examine net differences in adult learning participation by a particular characteristic controlling for the other characteristics. Specifically, logistic regression was used to regress the incidences of formal and non-formal learning participation on learners' demographic and labour market characteristics. Tables A.2a, A.2b, and A.2c in Appendix A (pages 64-66) present the results of the six logistic regressions on participation. The multivariate results point towards determinants of learning participation that do not always tell the same story as the bivariate results.

Starting with age, consistent with the prediction of human capital theory, more learning happens earlier in working lives: 62.4 per cent of adult learners were under the age of 45, compared to 49.1 per cent of non-learners. Formal learning was concentrated among those under the age of 45, while most non-formal learning occurred in 25 to 54 year age group. The results were consistent with the notion that non-formal learning was used to update skills and knowledge rather than acquiring new fundamental skills and knowledge. The need to update skills and knowledge was shown in the multivariate model of participation in non-formal learning (Tables A.2a, A.2b, and A.2c on pages 64-66) to have the same pattern according to age: there was an increase in participation of non-formal learning for the 35 to 44 age group compared to the younger group, but a decline for the older age relative to the youngest one.

Women were more likely to learn than men (44.2 per cent of women participate in adult learning compared to 42.0 per cent of men, see Table A.1 on page 63). However, the logistic regressions results (Table A.2a, page 64) showed that women were not more likely to learn than men when all other factors were controlled for. In contrast, women were less likely to take job-related non-formal learning (29.4 per cent versus 31.2 per cent, see Table A.1 on page 63). The gender difference in participation in job-related non-formal learning was partially related to the fact that men were more likely to be working, and participation in job-related non-formal learning was highly correlated with employment status. Women generally took less job-related learning even when the participation difference due to the lower employment level was accounted for (Table A.2a, page 64). The lower participation in job-related learning might also be a result of lower supports that women received in the workplace because of the positions they held, or as a result of labour market discrimination.

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<sup>12</sup> Profiles of adult learners in 1997 and 2002 are presented in an unpublished appendix.

Table 2 Profiles of different types of adult learners, 2008

(The unit is per cent unless indicated)

	Overall Sample	Adult Learners	Non- learners	Formal Learners	Non-fomal Learners	Job-related Formal Learners	Job-related Non-for mal Learners
<b>Age</b>							
18 to 24 years old	8.8	10.4	7.5	25.8	9.1	21.2	7.6
25 to 34 years old	22.3	25.6	19.7	35.5	22.7	37.9	22.9
35 to 44 years old	23.8	26.4	21.9	20.9	26.9	23.1	28.6
45 to 54 years old	25.8	25.2	26.2	13.4	27.4	14.2	28.7
55 to 64 years old	19.4	12.4	24.7	4.5	13.9	3.6	12.2
<b>Gender</b>							
Male	49.7	48.5	50.7	45.2	49.2	46.9	51.2
Female	50.3	51.5	49.3	54.8	50.8	53.1	48.8
<b>Region</b>							
Atlantic Canada	7.0	6.6	7.4	5.8	6.9	5.6	7.2
Quebec	23.4	19.8	26.1	21.6	18.9	20.0	17.3
Ontario	39.0	41.2	37.3	40.9	41.5	41.8	41.8
Prairies	17.1	19.0	15.6	17.5	19.4	17.8	20.6
British Columbia	13.5	13.4	13.6	14.2	13.2	14.8	13.1
<b>Urban Area</b>	71.7	73.3	70.4	77.4	72.6	77.2	72.4
<b>Marital Status</b>							
Spouse Present	71.9	70.5	73.0	52.3	73.2	55.1	74.8
Single / Divorced /	28.1	29.5	27.0	47.7	26.8	44.9	25.2
<b>Educational Attainment</b>							
Less than high school	11.5	5.4	16.2	5.4	4.9	4.2	4.6
High school	26.8	21.0	31.2	25.6	20.5	23.1	19.3
Trade or Apprenticeship	10.1	8.6	11.3	9.2	8.1	10.8	8.5
College/Non University Diploma	25.0	27.9	22.8	23.5	28.8	23.6	29.0
University Cert/Degree or Above	26.6	37.1	18.6	36.3	37.7	38.4	38.7
<b>Number of observations</b>	19,225	8,356	10,869	2,710	7,080	1,915	5,771

To be continued...

Table 2 Profiles of different types of adult learners, 2008 (continued)

(The unit is per cent unless indicated)

	Overall Sample	Adult Learners	Non-learners	Formal Learners	Non-formal Learners	Job-related Formal Learners	Job-related Non-formal Learners
<b>Employment Status</b>							
Employed	70.4	80.5	62.8	79.3	81.3	79.4	85.5
Self Employed	14.2	12.1	15.8	8.2	12.9	8.9	12.5
Not Working	15.3	7.4	21.3	12.6	5.8	11.7	2.0
<b>Job Characteristics</b>							
Job Tenure	7.4	7.9	6.9	4.1	8.7	4.1	9.2
Union Member	22.0	27.7	17.8	21.2	29.3	21.8	31.4
Covered by a Collective Agreement	2.4	3.0	1.9	2.8	3.1	2.8	3.2
In Public Sector	19.6	29.8	11.7	24.9	31.7	25.9	33.8
In Private Sector	65.1	62.8	66.8	62.6	62.5	62.4	64.2
A Permanent Employee	59.8	68.1	53.6	55.5	70.6	56.2	75.9
A Temporary Employee	10.6	12.4	9.2	23.8	10.7	23.2	9.6
Full Time Employment	88.8	88.3	89.1	82.2	89.3	83.6	90.5
Part Time Employment	10.9	11.4	10.5	17.5	10.5	16.1	9.3
<b>Industry</b>							
Primary Industries	3.3	3.5	3.2	2.2	3.7	2.2	3.9
Secondary Industries	16.3	13.2	18.7	9.9	13.6	10.5	14.5
Tertiary Industries	64.9	75.8	56.6	75.3	76.9	75.5	79.6
<b>Occupation</b>							
Blue Collar Occupations	19.4	14.8	23.0	12.3	14.8	12.7	15.7
White Collar Occupations	65.1	77.8	55.5	75.1	79.3	75.6	82.3
<b>Number of observations</b>	19,225	8,356	10,869	2,710	7,080	1,915	5,771

Source: Calculations by SRDC based on data from the 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 19,225, of which 8,797 respondents were men and 10,428 were women. The sample sizes of individual variables vary because of item non-response and differences in coverage. All statistics were estimated with the sampling weight provided by Statistics Canada. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. Some observations can belong to multiple subsamples.

As for marital status, single respondents were more likely to participate in formal learning but less likely to take non-formal training than their married counterparts. Even though only 28.1 per cent of adults were single in 2008, single adults were over-represented in the formal learner sample (47.7 per cent) but not in the sample of non-formal learners (26.8 per cent, Table 2). However, this result was true only for men. The logistic regressions (Tables A.2b and A.2c, pages 65-66) showed that the odds of a married man participating in any job-related learning was 23.6 per cent **higher** than a single man

while the odds of a married woman to do the same was 15.4 per cent **lower** than a single woman.<sup>13</sup> The exact reason for this difference is unknown. The lower participation of married woman in job-related learning may affect their future job market opportunities and limit their further career development since, as indicated above, the demand for skills is increasing.

Previous education is an important determinant of adult learning incidence. Table 2 shows that 36.3 and 37.7 per cent of formal and non-formal learners have university education, compared to only 26.6 per cent of the general adult population. This is confirmed by the results of the multivariate model, which indicate that adult learning incidence, particularly job-related learning, increases with educational attainment level (with the exception of college graduates in formal learning), thus exacerbating educational differences.

The apparent role of employment as an important predictor of learning participation was not corroborated in the logistic regression. The bivariate analysis indicated that 80.5 per cent of learners were employed, compared to 70.4 per cent of the adult population. However, the importance of employment on the incidence of formal learning disappeared once other determining factors such as educational attainment were controlled for in the multivariate analysis. On the other hand, self-employment was found to be negatively associated with formal learning in both the descriptive and the multivariate analysis.

Several other job characteristics also displayed consistent correlation with learning in both the bivariate statistics (Table 2) and logistic regressions (see Tables A.2b and A.2c on pages 65-66). For example, public sector employees were more likely to participate in most kinds of adult learning, while permanent workers, long-tenure workers, and full-time workers were more likely to pursue non-formal learning but less likely to pursue formal learning. There were also more learners in white collar occupations. Compared to workers in secondary industries (manufacturing and construction), men in primary industries (agriculture, mining, forestry) were more likely to take non-formal learning and men in tertiary industries (services) undertook more formal learning. Women were more likely to pursue formal and non-formal learning activities if they were in the primary or tertiary industries, compared to their counterparts in the secondary sector.

In sum, the learners' profiles in 2008 and results from the logistic regressions confirmed previous findings that workers who are younger, more educated, and in better and stable jobs, such as permanent workers, full-time workers and public sector workers, were more likely to be adult learners. Workers in positions that required frequent skill and knowledge upgrades were more likely to make use of non-formal training to learn. Women, particularly those with a spouse, were less likely to take

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<sup>13</sup> The originally estimated logistic regression coefficient of marital status was 0.212 for men and -0.167 for women, statistically significant at the 5 per cent level (Tables A.2b and A.2c, pages 65-66). The coefficient of a dummy variable in a logistic regression is the log odds ratio of the two states of the characteristic in question (in this case, marital status: married versus single). To derive the figures used in the text, the anti-log of the estimated coefficients is taken, resulting in odds ratios of 1.236 and 0.846, for men and women, respectively. In other words, the odds were 23.6 per cent higher for married men and 15.4 per cent lower for women, compared to the single men and women, respectively. Log odds are described and used to a greater extent later in this report when discussing the relationship between funding sources and learning choices and objectives.

job-related non-formal training, which could be a result of such non-monetary constraints as household duties, labour market discrimination, or such monetary constraints as lower employer support.

### Choice of learning programs

Figure 3 shows the most popular formal learning programs in 2008 by gender. The results indicate that the most popular formal learning program was in the field of “Business, Management and Public Administration” (20.1 per cent of men and 25.0 per cent of women, see Table A.3 on page 67), followed by programs in “Health, Parks, Recreation and Fitness” (6.9 per cent of men and 17.2 per cent of women), “Architecture, Engineering and Related Technologies” (19.6 per cent of men and 2.2 per cent of women), “Humanities” (9.6 per cent of men and 10.3 per cent of women), and “Social / Behavioural Sciences and Law” (4.8 per cent of men and 12.1 per cent of women).<sup>14</sup> These gender differences in fields of study may reflect the gender differences in the labour market. Occupations in social or behavioural sciences, law, health, parks, recreation, and fitness employ more female workers while technical fields such as architecture, engineering, and related technologies are typically dominated by men.<sup>15</sup>

Job-related non-formal learning choices differed somewhat from those of formal learning. Results indicate that in both formal and non-formal learning, the most popular subjects are “Business, Management and Public Administration” (for both men and women), “Architecture, Engineering and Related Technologies” (for men mainly), and “Health, Parks, Recreation and Fitness” (for women mainly). However, not surprisingly, “Personal Improvement and Leisure” is much more prevalent in non-formal learning (18.5 per cent of men and 22.3 per cent of women, see Table A.4 on page 68) than in formal learning. As well, there are fairly high proportions of formal adult learners in “Humanities” and “Social / Behavioural Sciences and Law,” the latter mainly among women.

Choice of learning varies by other demographic and job characteristics as well (see Tables A.5 and A.6 on pages 69-70). For example, those who took learning in “Physical / Life Sciences and Technologies” and “Mathematics and Computer / Information Sciences” were less likely to have a spouse but more likely to live in an urban area. These results would indicate that it is important to control for demographic and job characteristics in examining the effects of funding sources on the choices of formal and non-formal learning.

What are the trends in field of study choice over three points in time from 1997 to 2008? In making this comparison, it should be noted that Statistics Canada used different systems in coding its field of study data before and after year 2000. This means that pre-2000 estimates should be compared to post-2000 estimates with caution, even though some similar labels were used in the aggregate categories. Practical formal vocational education in technologies in the category “Engineering & Applied Science Technologies & Trades” was one of the two most popular choices (at 19.3 per cent) in 1997 (see

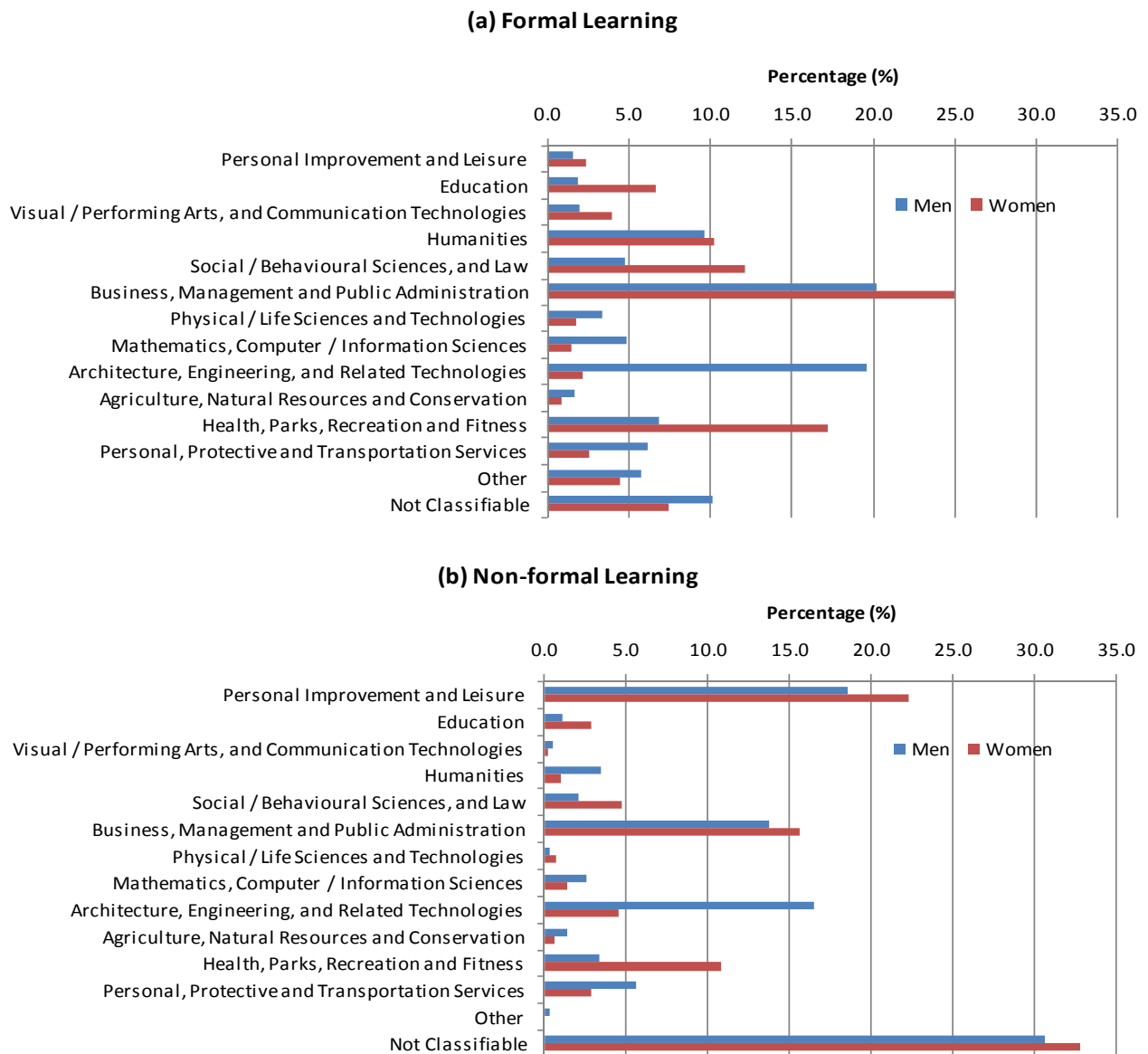
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<sup>14</sup> Fields of study were coded according to the Classification of Instructional Program 2000 <http://nces.ed.gov/pubs2002/cip2000/>.

<sup>15</sup> The distribution of the subjects of job-related formal learning (not shown) is very similar to this distribution. Given that most formal learning was job-related, the course choice statistics on all formal learning that were shown reflect the popular choices for job-related learning.

Table A.7 on page 71). Since then, however, it appears that the popularity of technological education declined, likely owing to the collapse of the “dot-com” enterprises. On the other hand, “Commerce, Management & Business Administration” (18.9 per cent), “Social Sciences & Related Fields” (9.9 per cent) and “Health Professions, Sciences & Technologies” (7.5 per cent) were popular choices in 1997 just as in 2008. Of note is the fact the fields of non-formal learning chosen in 1997 were also similar to the types of formal educational programs chosen (see Table A.8 on page 72).

Figure 3 Fields of study in formal and non-formal learning programs pursued, proportions of men and women, 2008

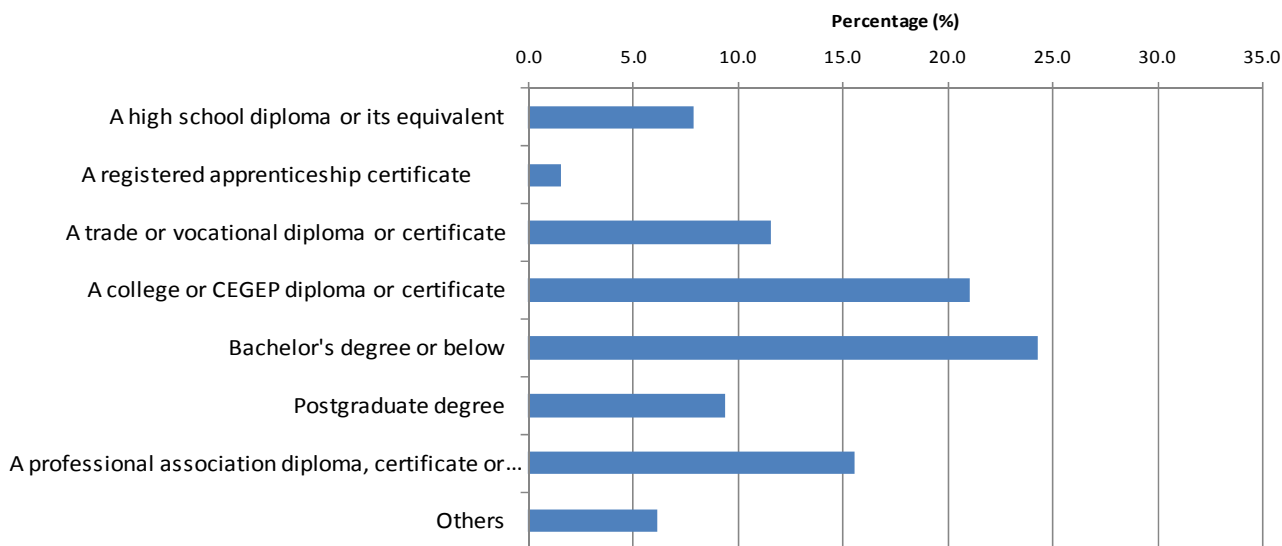


Source: Calculations by SRDC based on data from the 2008 Access and Support to Education and Training Survey (ASETS).

## Level of formal adult learning

Seekers of a college or university education represent an increasing majority of adult learners. In 2008, the distribution by level of formal adult learning showed that most programs were taken at the post-secondary level, specifically “University Diploma, Certificate or Bachelor’s Degree” (36.2 per cent), “College / CEGEP Diploma or Certificate” (21.1 per cent), “Trade/Vocational Diploma or Certificate” or “Professional Association Diploma, Certificate or License” (27.1 per cent) (Figure 4). Only 7.9 per cent of formal learners sought a “High School Diploma or its Equivalent.” Indeed, high school enrolment fell appreciably in the 10 years before 2008, from 13.7 per cent in 1997 to 7.9 per cent in 2008 (Table A.3 on page 67 and Table A.7 on page 71). Participation in registered apprenticeship programs also decreased, from 7.7 per cent in 1997 to just 1.6 per cent in 2008. These results indicate that the increase in adult learning during this period was also a shift towards higher education. Since most post-secondary education had some minimum academic entrance requirements, less educated adults might not be able to meet the standard.

Figure 4 Level of formal learning, proportions of learners, 2008



Source: Calculations by SRDC based on data from the 2008 Access and Support to Education and Training Survey (ASETS).

Since the content of educational programs in university and professional level can be quite different from the content taught in college, trade schools or apprenticeship, it is interesting to examine the type of learning by both fields and levels of study. Note that again for this analysis to maintain reliability, the number of categories for both field and level of study were reduced by combining smaller categories. The bottom half of Table A.3 (on page 67) shows that university and professional levels of programs was the major channel to take education in the fields of “Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law”, or “Business, Management, and Public Administration”. In contrast, most formal learning in “Architecture, Engineering, and Related Technologies” happened at a level below the university or professional level.

## Learning objectives and outcomes

The most often reported objective in taking formal and non-formal learning in 2008 was to perform better in the job or to increase knowledge (53.1 per cent of formal learners and 74.5 per cent of non-formal learners, respectively), as shown in Table 3. Increasing income, changing careers, getting a promotion, finding the first job, and meeting requirements were other frequently reported objectives of formal learning. As for non-formal learning, the results indicated that stated objective in taking such training was predominantly to increase performance or knowledge in the job. The only other substantial objective for taking non-formal learning was to meet requirements.

Whether or not learning objectives were fulfilled depended on the original intention in participating in the training. On the one hand, 47.5 per cent of formal learners reported that the learning helped them perform better in their job or increase their knowledge, which was comparable to the 53.1 per cent who cited this as one of their objectives (Table 3); 67.0 per cent of non-formal learners also reported this outcome compared to 74.5 per cent who set it as an objective. Many of those who wanted formal learning to meet requirements or to prepare for their first job also realized the outcome they sought. On the other hand, few were able to meet the reported objectives of increasing income, avoiding job loss, or changing career and getting a promotion by enrolling in an educational program. Indeed, a fair proportion of adult education and training (17.5 per cent of formal learning and 7.7 per cent of non-formal learning) was perceived as not helpful.

**Table 3 Objectives and outcomes of job-related adult learning, proportions of formal and non-formal learners citing response, 2008**

	<b>Formal Learners (%)</b>	<b>Non-formal Learners (%)</b>
<b>Learning Objectives<sup>(#)</sup></b>		
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 in 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
<b>Learning Outcomes<sup>(#)</sup></b>		
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 in 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
<b>Number of Observations</b>	<b>2,710</b>	<b>7,080</b>

Source: Calculations by SRDC based on data from the 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample sizes of individual variables vary because of item non-response and differences in coverage. All statistics were estimated with the sampling weight provided by Statistics Canada. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. Some observations can belong to multiple subsamples. # denotes categorical variables that are not mutually exclusive (a person could identify multiple objectives and outcomes of the learning taken).

Learning objectives varied considerably by demographic and job characteristics (see Tables A.9 and A.10 on pages 73-74). For example, those who took learning to start their own business were less likely to have a spouse but more likely to live in urban area. There were also more self-employed people or people who were not working in this group. Therefore, it is important to control for demographic and job characteristics in examining the relationship between funding sources and objectives of learning.

There were some changes over time in the priority of cited learning objectives.<sup>16</sup> To “do the job better” was the most popular objective of non-formal learning in 2002 just as in 2008 (Table A.11 on page 75). However, “to find a job” or “to increase income” were more popular objectives of formal learning than “to do the job better” in 2002. What did not change much between 2002 and 2008 was the small proportion of formal learners who found that their learning actually helped them to increase income or to find a job. However, there was a decrease in the level of disappointment since formal learning was more frequently being viewed as helpful in 2008: 38.8 per cent of people who took formal learning in 2002 reported that learning did not help them at all (Table 3), compared to 17.5 per cent in 2008 (Table A.11, page 75).

## Costs and financing of adult learning

### Costs

Most adults who participated in formal learning paid tuition and other expenditures in 2008 (Table 4). On average, a formal learner who covered any direct learning costs paid \$3,949 in 2008. Job-related non-formal learning was, not surprisingly, much less expensive: 59.4 per cent of participants did not pay any direct learning cost and the 40.6 per cent of participants who paid any direct cost paid only \$1,026 on average. Therefore, the need to finance non-formal learning was not as great as the need to finance formal learning.

There is also substantial variation in direct costs of learning by field of study. For example, “Education,” “Health, Parks, Recreation and Fitness,” “Humanities,” “Physical / Life Sciences and Technologies,” and “Social / Behavioural Sciences and Law” are the more expensive formal learning studies and thus learners without financial support might be less likely to enrol in these programs. Similarly, people who took job-related training in “Social / Behavioural Sciences and Law” might have a higher need for financial support because of the relatively higher cost of such studies.

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<sup>16</sup> Comparisons over time could be made between 2002 and 2008 as the 2003 AETS contained some questions on learning objectives and outcomes that were similar to those in the 2008 ASETS. However, evidence on learning objectives in 1998 AETS were not comparable to that in the 2003 AETS or 2008 ASETS because of a change in the question format. See the previous section of this report for a discussion of these and other data limitations.

**Table 4 Direct costs of formal and job-related non-formal adult learning by field of study, incidences, and averages, 2008**

	<b>Formal Learning</b>		<b>Job-related Non-formal Learning</b>	
	<b>Proportion of Learners who Paid (%)</b>	<b>Average Paid Learning Expenditures (\$)</b>	<b>Proportion of Learners who Paid (%)</b>	<b>Average Paid Learning Expenditures (\$)</b>
<b>Overall Expenditures</b>				
Tuition	91.3	3,321		
Other Expenditures	72.2	1,127		
<i>Total Expenditures</i>	93.3	3,949	40.6	1,026
<b>Expenditures by Type of Learning</b>				
Personal Improvement and Leisure Education	86.8	1,491	38.8	828
Visual / Performing Arts, and Communication Technologies	98.9	4,798	41.7	652
Humanities	96.8	3,917	57.1	359
Social / Behavioural Sciences and Law	97.7	5,041	13.8	936
Business, Management and Public Administration	94.1	4,124	70.1	2,157
Physical / Life Sciences and Technologies	96.5	3,610	45.1	1,343
Mathematics, Computer / Information Sciences	98.3	4,791	60.7	820
Architecture, Engineering, and Related Technologies	92.8	3,690	48.4	1,194
Agriculture, Natural Resources and Conservation	89.6	3,214	33.0	771
Health, Parks, Recreation and Fitness	98.7	3,648	69.6	192
Personal, Protective and Transportation Services	96.2	5,879	58.3	862
Other	84.5	2,743	31.5	877
Not Classifiable	89.8	639	18.5	143
	81.1	3,787	37.5	1,055

Source: Calculations by SRDC based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: There were 2,710 observations in the formal learners' sample and 5,771 observations in the job-related non-formal learners' sample. The sample sizes of individual variables vary because of item non-response and differences in coverage. All statistics were estimated with the sampling weight provided by Statistics Canada. Statistics in each column belong to the same subsample labelled at the top of the table.

## Sources of funding

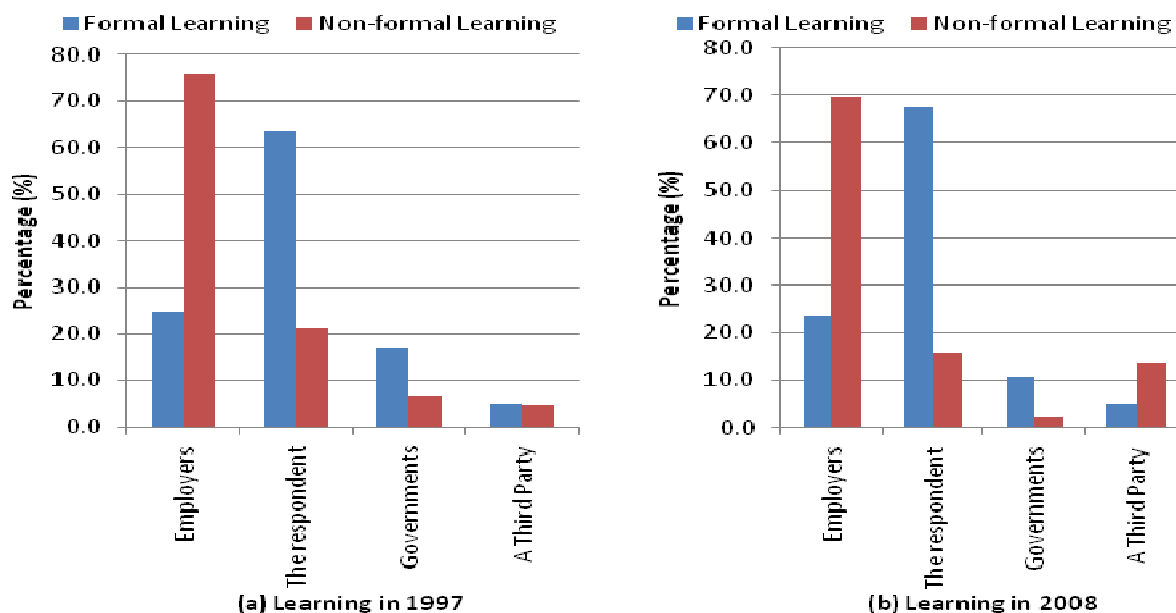
Sources of funding to adult learning were examined in two different ways using 2008 ASETS data. The first method examined funding source by the type of payer of direct learning expenditures such as tuition and fees, since anyone covering the direct costs of learning was essentially funding the learning. Payers were classified into four broad categories: government, employer, self (the learner), and a third party (including any professional organization, union, and so on). The second method examined the self-reported sources of financial supports that a learner received. There were three aggregate categories of financial supports: savings, repayable sources, and non-repayable sources. The two methods of looking at adult learning funding sources measured different aspects of the funding. The

first method covered direct subsidies to adult learning without money passing through the learner's hands (apart from own savings), while the second method covered financial supports to the learner for direct and indirect expenditures of learning as well as the usage of repayable financing. Using both methods to examine funding sources of adult learning provides a more complete picture of the financing of adult learning.

Since the 1998 AETS also collected information on payers of learning expenditures, the data allowed direct comparisons between 1997 and 2008 using the first method. However, the 1998 AETS did not provide any information on the sources of financial supports received and therefore it cannot be used in the second method for comparison. It was possible to compare the sources of financial supports received by learners in 2008 to only those in 2002 since the 2003 AETS was the earliest survey collecting such information.

In 2008, learning participants and their employers were the main payers of learning expenditures, though their roles in formal and non-formal learning were rather different. Formal learning participants in job-related educational programs were almost three times as likely to pay the expenditures as their employers were (67.7 vs. 23.8 per cent, Figure 5 and Table A.12 on page 76). However, employers were over four times more likely to pay non-formal training expenditures than the participants were (69.9 versus 16.1 per cent). This observed reversal of payment roles is consistent with human capital theory. In human capital theory, skills acquired through formal education are likely to be transferrable with a credential rendering the trainee more mobile, than skills acquired through non-formal learning as the latter are not as directly transferrable to other employers because recipients do not receive a credential. Therefore, employers usually have less incentive to pay for the formal learning of their employees.

Figure 5 Funding sources of job-related formal and non-formal learning, 1997 and 2008



Source: Calculations by SRDC using data from the 2008 Access and Support to Education and Training Survey (ASETS) and the 1998 Adult Education and Training Survey.

Note: Percentages sum to greater than 100 per cent because of multiple payers. For 2008 figures, the “Employers” category includes those whose employers paid directly and those who received remittance from their employers; the “Respondent” category includes those who paid by themselves or through their own business. For both 1997 and 2008, the “Third Party” category includes those paid by professional organizations, unions, others, or nobody.

Government also play a very limited role in paying directly for formal learning as well as an insignificant role in non-formal learning.<sup>17</sup> Since the majority of formal learning takes place in the post-secondary education sector, the major source of government funding was likely provided through student loans and grants.

Over the decade before 2008, there was a shift towards self-financed formal learning and free non-formal learning. The proportion of formal learners whose learning expenditures were covered by governments fell substantially from 17.1 per cent in 1997 (Table A.13, page 77) to 9.8 per cent in 2008 (Table A.12, page 76). During the same period, the proportion of formal learners who paid for their own learning increased slightly from 65.2 to 71.3 per cent, while the proportion who had their expenditures covered by employers decreased slightly from 23.2 to 20.6 per cent. Payment of non-formal learning expenditures by employers, learners, or government all decreased from 1997 to 2008, while the occurrence of no-fee courses increased substantially from 1.4 to 8.3 per cent.

<sup>17</sup> However, governments might pay for non-formal learning through subsidies to no-fee courses.

Among formal learning participants in 2008, about a quarter (26.0 per cent) used (borrowed) on average \$8,752 from repayable sources, nearly a half of whom received \$8,603 on average from the student loan program (Table 5). The other major channel of repayable funding of formal learning was personal lines of credit: on average, \$7,902 was borrowed by 12.3 per cent of borrowers. About two in five formal learners (42.5 per cent) received on average \$5,477 from non-repayable sources to finance their learning. The main non-repayable source was a sponsor from the participant's family. Governments provided on average \$5,486 in grants to 13.4 per cent of educational program participants. Only 6.3 per cent participants used their own savings to finance their formal learning. In other words, borrowing and friends/family were the major sources of financial supports for formal learning, while personal savings played only a minor role in this regard.

Were the financial supports for formal learning adequate? Since learners paid on average \$3,949 in direct learning expenditures, those who received funding from any of the three sources of financial supports likely had enough to cover direct learning and indirect expenditures. However, more than a quarter of learners did not receive any money from possible funding sources to support their learning.<sup>18</sup> It remains a question as to how those without financial support were able to cope with the direct learning expenditures.

Because of the much lower cost of non-formal learning, loans were rarely taken out to support such learning. Only 4.4 per cent of participants borrowed to fund their non-formal studies. About two in five (43.6 per cent) non-formal learners used their own savings, and 55.3 per cent used money from other sources. It was unclear where non-formal learners received financial supports from. Because employers paid for much of the non-formal learning, it is likely that employers provided some financial supports to their employees for non-formal learning.

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<sup>18</sup> The maximum proportion of learners who received financial support was 6.3+26+42.5 per cent = 74.8 per cent. Since some learners used multiple sources of support, the actual proportion of learners with financial support was likely below 74.8 per cent. More than a quarter of formal learners did not receive any money for their learning.

Table 5 Sources of direct financial support to formal and non-formal learning, incidences, and averages, 2008

	Proportion of Learners (%)	Average Amount Received (\$)
<b>Supporting Formal Learning with Money From</b>		
<b>Savings</b>	<b>6.3</b>	<b>5,142</b>
<b>Repayable Sources</b>	<b>26.0</b>	<b>8,752</b>
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
<b>Non-repayable Sources</b>	<b>42.5</b>	<b>5,477</b>
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
<b>Supporting Non-formal Learning (cost \$1,000 and over) with Money From</b>		
<b>Savings</b>	<b>43.6</b>	
<b>Repayable Sources</b>	<b>4.4</b>	
<b>Other Sources</b>	<b>55.3</b>	

Source: Calculations by SRDC using data from the 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size of the formal learner sample was 2,710 with 1,173 and 1,537 male and female respondents, respectively. The sample size of the non-formal learner sample was 390 with 229 and 161 male and female respondents, respectively. The sample sizes of individual variables vary because of item non-response and differences in coverage. All statistics were estimated with the sampling weight provided by Statistics Canada. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. Some observations can belong to multiple subsamples. Respondents could indicate more than one source.

## Profiles of learners who received financial support

Did adult learners receive the financial supports they needed? Examining profiles of learners who were funded for their learning can shed some light on whether financial supports went to those in need. Workers with less education or skills, young workers, and women are expected to have fewer resources available for learning and thus likely have a greater need in financial supports. Tables A.14 and A.15 (on pages 78-79) present the results of the logistic regressions of each type of payer of learning expenditures and of recipient of financial support on demographic and labour market characteristics. The profiles of learners who were more likely to receive different forms of financial support are summarized in Tables 6 and 7.

Funding source is a function of the learner's characteristics. In general, employers are more likely to cover the expenditures of formal learners who do relatively well in the labour market: men; workers who are older with longer job tenure; non-union members; permanent, full-time or white collar workers; those with high school and above education; and those who are with a spouse (Table 6). Learners who are not in such a favourable position might instead have their learning expenditures covered by the government or third parties. For example, the government is more likely to subsidize the formal learning of older learners, less educated workers, temporary workers or those with shorter job tenure, though the government is also more likely to pay for those who were employed (possibly through the Employment Insurance program). Third parties, including no-fee program providers, are more likely to subsidize the formal learning of those who are single or those who do not have a job or do not work much. Younger people, women, self-employed workers, and those with lower job attachment are likely to pay for their own formal learning.

Table 6 Profiles of adult learners funded to participate in formal learning, by funding source, 2008

	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	Did Not Receive Fund for Learning
<b>Age</b>	25 and over	25 and over	18 to 24		Mostly 18 to 24, and some 25 to 34	25 to 35	18 to 24	Odds increased with age
<b>Gender</b>		Male	Female					Female
<b>Marital Status</b>		Spouse Present		No Spouse	No Spouse	No Spouse	No Spouse	Spouse Present
<b>Educational Attainment</b>	Up to trade or apprenticeship graduates	High school graduates and above	College graduates and above		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
<b>Employment Status</b>	Employed	Employed	Self-Employed	Not Working		Not Self-Employed	Not Working	Working or Self-Employed
<b>Job Characteristics</b>	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	Under collective agreement or in private sector	Shorter tenured, temporary or part-time workers	Temporary or part-time workers	Permanent or full-time workers
<b>Industries</b>						Not primary industries	Primary industries	
<b>Occupations</b>		More white collar workers						

Source: Summary of results based on binary logistic regressions by SRDC (see Tables A.14 in Appendix A) using the 2008 Access and Support to Education and Training Survey data.

Formal learners whose socio-economic status is more established (i.e., those who are older with a spouse present and those who have a permanent full-time job) tend not to use any financial support. This is likely because they have a stable income to support their learning, while their family can provide non-monetary supports. Learners who do not have stable employment or those in primary industries are associated with higher use of non-repayable sources while those in secondary or tertiary industries are more likely use repayable sources, i.e., to borrow. Savings are used mainly by young and single individuals to fund their learning.

The profiles of non-formal learners with the employer, the government, or the participant paying the direct learning expenditures are similar to those of the formal learners (Table 7). Employers generally subsidise those who are in a relatively good labour market position, while the government targets assistance to the disadvantaged. Among learners who pay more than \$1,000 for courses, more educated workers who do not have stable employment are more likely to use personal savings to finance their training, while those who have stable employment tend to rely on funding from other sources.

Table 7 Profiles of learners funded to participate in job-related non-formal learning, by funding source, 2008

	Direct Learning Expenditures Paid by:				Sources of Financial Supports (for courses cost \$1,000 or more)	
	Government	Employer	Respondent or Own Business	Third Parties	Used Money from Savings	Received Money from Other Sources
<b>Age</b>	Older (35+) or younger (18-24) learners	Older learners up to 45	Younger learners	older learners 45+		
<b>Gender</b>			Female			
<b>Marital Status</b>		Spouse present	No Spouse			
<b>Educational Attainment</b>	Less educated learners	High school or college graduates	Except high school graduates	More educated	More educated	Trade / apprenticeship / college
<b>Employment Status</b>	Not working	Working and not self employed	Not working or self employed	Not working or self employed		
<b>Job Characteristics</b>	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	Shorter tenured, union, temporary, or part-time workers	Longer tenured, in public sector, permanent, full-time, or non-union workers.
<b>Industries</b>	Primary industries	Secondary industries	Primary or Tertiary industries	Tertiary industries		
<b>Occupations</b>						

Source: Summary of results based on binary logistic regressions by SRDC (see Tables A.15 in Appendix A) using the 2008 Access and Support to Education and Training Survey data.

## Relationship between funding, learning choices, and objectives

Since learning choices and objectives are not distributed evenly by demographic and labour market characteristics and profiles of learners vary by funding source, it is logical to expect that funding sources are related to learning choices and objectives. This section of the report presents the odds of a learning choice and objective conditional on a funding source. The results are derived from a multivariate econometric model that controlled for demographic and labour market characteristics and isolated the “net” association between funding sources and choices of learning and objectives.

To elaborate, for each learning objective and type of learning chosen (i.e., the combination of field and level of study for formal learning, and the field of study of non-formal learning), a multinomial logit model was applied and, for the reported objectives of learning, a series of binary logistic regressions was used. Tables 8 to 11 present the resulting odds ratios of learning choices and objectives by funding source based on the estimated regression coefficients. As noted above, the odds ratio was computed as the anti-log of the respective logistic regression coefficients, which are presented in Appendix A. Each odds ratio shown represents the number of times that the odds of choosing a particular learning subject/type (or of having a particular learning objective) increases if a learner received/used a particular funding support. A value larger than one indicates higher likelihood, while a value less than one indicates lower likelihood.

### *Formal learning choice and funding*

The results presented in this subsection indicate formal learning choice varied by funding source. Different funding sources favoured different programs.

Starting with self-financing, if men paid their own learning expenditures, they were more likely to choose a university or professional level program in “Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law,” or a non-university/professional level program in “Architecture, Engineering, and Related Technologies” (Table 8). Paying for learning himself was associated with increased odds of a man enrolling in these types of learning by more than five times. It was not a coincidence that these two subject areas were quite popular (see Table A.3 on page 67) since the majority of participants in formal learning paid their own expenditures, also as observed above. Women who paid for their own learning were also much more likely to choose a program in “Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law” or a program at the university level of “Business, Management and Public Administration” or “Health, Park, Recreation and Fitness.” It seemed that self-financing reinforced choice in popular subjects, while learners who did not pay for their own learning were more likely to enrol in less popular programs.

Although employer supports were provided selectively to some learners, employers seemed to be also selective on paying for the higher levels of formal learning choice. Employers were more likely to pay for a university or professional level program in “Architecture, Engineering and Related Technologies” for male employees and “Business, Management and Public Administration” for female employees.

Since there were not many formal learning being paid by a third party, it is not surprising that payment by a third party was not associated with substantial difference in the learning choices. There was no

strong evidence that the type of formal learning paid by a third party differed from those not subsidised by others.

Government payment of learning expenditures seemed to be associated with enrolment in less popular formal learning. The odds of a man choosing a program in “Personal, Protective and Transportation Services” over the reference type was 14.2 times higher when government paid for the learning expenditures. At the same time, government payment was also associated with some popular choices. For example, a man’s odds of enrolling in a university level program of “Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law” and a woman’s odds of enrolling in university level “Health, Parks, and Recreation Services” were substantially higher with government subsidies. Although government was not heavily involved in directly subsidising adult learning, its availability might help some people to take certain type of formal learning that they would not be taking otherwise.

Turning to funding sources per se (the three right-hand columns of Table 8), learners of both sexes who borrowed to fund their formal learning were more likely to take a popular program such “Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law” at the university level or “Business, Management and Public Administration” at any level. Women who received funding from repayable sources were also more likely to enrol in a program in “Physical / Life sciences and Technologies, Mathematics, and Computer / Information Sciences” or “Health, Parks, Recreation and Fitness.” If the popularity of a field is an indicator of its marketability in the labour market, the results seemed to suggest that borrowing was associated with learning choices based on marketability.

Table 8 Conditional odds ratios of choices of formal learning program (field of study and level), by funding source, men and women, 2008

	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
<b>Types of Formal Learning (reference type: Personal Improvement, Leisure, Others and Not Classifiable)</b>							
<b>Men</b>							
<b>Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law</b>							
<i>Non-University/Professional Level</i>	7.37 *	0.18	2.04	0.71	0.58	1.87	3.06 ***
<i>University/ Professional Level</i>	5.86 **	1.09	14.19 ***	2.00	3.02 *	3.12 ***	2.13 **
<b>Business, Management and Public Administration</b>							
<i>Non-University/Professional Level</i>	3.75	2.97	4.07 *	1.15	9.13 ***	8.37 ***	3.69 ***
<i>University/ Professional Level</i>	0.27	0.82	1.27	0.34	2.00	2.92 ***	1.76 *
<b>Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences</b>							
<i>Architecture, Engineering, and Related Technologies (Below University)</i>	0.16	1.19	0.89	1.59	2.37	0.50	3.37 ***
<i>Non-University/Professional Level</i>	2.13	2.39	5.57 ***	1.79	1.03	1.31	1.48
<i>University/ Professional Level</i>	1.77	5.95 **	2.62	1.53	3.01	2.42 *	2.41 **
<b>Health, Parks, Recreation and Fitness</b>	1.09	0.49	3.52	1.79	2.63	2.08 *	2.41 **
<b>Personal, Protective and Transportation Services</b>	14.20 ***	1.97	3.10	2.19	0.13	0.69	0.66
<b>Women</b>							
<b>Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law</b>							
<i>Non-University/Professional Level</i>	1.75	1.22	3.96 **	0.79	2.71 *	2.24 **	1.53
<i>University/ Professional Level</i>	1.29	1.21	8.18 ***	1.89	1.92	4.65 ***	1.48
<b>Business, Management and Public Administration</b>							
<i>Non-University/Professional Level</i>	2.43 *	0.45	1.68	1.35	0.10 *	3.98 ***	1.27
<i>University/ Professional Level</i>	1.61	3.23 **	4.43 ***	0.56	1.03	2.38 **	1.04
<b>Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences</b>							
<i>Architecture, Engineering, and Related Technologies</i>	0.04	0.07	0.04	0.05	0.44	0.84	3.97 ***
<b>Health, Parks, Recreation and Fitness</b>							
<i>Non-University/Professional Level</i>	2.45	0.42	1.31	1.00	1.36	7.58 ***	1.24
<i>University/ Professional Level</i>	3.31 **	0.65	4.02 ***	2.84 *	1.92	4.99 ***	2.62 ***
<b>Personal, Protective and Transportation Services</b>	3.50	0.16 *	1.24	0.00	1.93	1.53	2.81 **

Source: Multinomial logit estimations by SRDC using the 2008 Access and Support to Education and Training Survey data. Detailed estimates are in Tables A.16a, A.16b, A.17a, and A.17b of Appendix A.

Note: The sample size was 1,173 for the sample of men and 1,537 for the sample of women. The sample sizes of individual variables vary because of item non-response and differences in coverage. All statistics were estimated with the sampling weight. Wald tests were performed to test coefficients: \* = significant at 10% level; \*\* = significant at 5% level; \*\*\* = significant at 1% level.

Similarly, men who received non-repayable financial supports (such as grants) were less likely to enrol in a program of “Personal Improvement, Leisure, Others and Not Classifiable” or “Personal, Protective, and Transportation Services” which were not the common fields for men to work in. However, women who received non-repayable financial supports were more likely to participate in an uncommon program such as “Architecture, Engineering, and Related Technologies” or “Personal, Protective and Transportation Services.” The availability of repayable and non-repayable financial supports would appear to affect the choice of formal learning, which varies by gender.

### *Non-formal learning choice and funding*

Since employers were the most common payer of non-formal learning expenditures generally, it is not unreasonable to expect that they only pay for learning that improves employees’ productivity directly and they would be less likely to pay for unpopular choices. The empirical results show that this was not the case in 2008. Table 9 indicates that paying for non-formal learning was associated with increased odds of men taking a course in “Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law” (by five times) and both men and women taking a course in “Health, Parks, Recreation and Fitness” (by six and two times, respectively). These subjects were not the most popular in non-formal learning. Since a course in “Health, Parks, Recreation and Fitness” was also the subject that learners wanted when the learner or a third party paid for the learning, it was possible that employers subsidized this type of non-formal learning as part of a workplace benefits package.

Table 9 Conditional odds ratios of choices of job-related non-formal learning course by funding source, men and women, 2008

	Direct Learning Expenditures Paid by:				Sources of Financial Supports	
	Government	Employer	Respondent or Own Business	Third Parties	Used Money from Savings	Received Money from Other Sources
<b>Types of Job-related Non-formal Learning (reference type: Personal Improvement, Leisure, Others and Not Classifiable)</b>						
<b>Men</b>						
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law	0.63	5.39 **	2.64	0.77	0.26 **	0.07 **
Business, Management and Public Administration	0.40	0.70	0.60	0.49	0.95	1.00
Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences	0.56	0.21	0.37	0.10	6.35 ***	1.08
Architecture, Engineering, and Related Technologies	1.58	1.48	1.51	2.03	1.30	0.36 **
Health, Parks, Recreation and Fitness	3.53	5.82 ***	11.75 ***	13.75 ***	1.69	0.82
Personal, Protective and Transportation Services	0.86	1.23	0.50	0.35	0.49	1.66
<b>Women</b>						
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law	0.96	0.56	1.38	0.48	4.87 ***	1.33
Business, Management and Public Administration	3.88 ***	1.69	1.44	1.62	1.45	2.86 ***
Physical / Life Sciences and Technologies, Mathematics, Computer / Information Sciences, Architecture, Engineering, and Related Technologies	0.19	1.73	0.63	2.02	0.32	2.35 **
Health, Parks, Recreation and Fitness	0.84	2.12 **	8.94 ***	6.69 ***	3.30 ***	0.74
Personal, Protective and Transportation Services	0.00	0.18	0.84	0.23	0.13	0.00

Source: Multinomial logit estimations by SRDC using the 2008 Access and Support to Education and Training Survey data. Detailed estimates are in Tables A.18a, A.18b, A.19a, and A.19b of Appendix A.

Note: The sample size was 3,101 for the sample of men and 3,979 for the sample of women. The sample sizes of individual variables vary because of item non-response and differences in coverage. All statistics were estimated with the sampling weight. Wald tests were performed to test coefficients: \* = significant at 10% level; \*\* = significant at 5% level; \*\*\* = significant at 1% level.

Government paying for non-formal learning was associated with a higher likelihood of a woman taking a course in the popular subject of “Business, Management, and Public Administration.” Recalling that government payments were related to the least common choices of formal learning, the results in Tables 8 and 9 would indicate that there was a difference in how government subsidies related to choices made in formal and non-formal learning.

Finally, note that the estimated odds ratios of the source of financial supports to non-formal learning are difficult to interpret because the effects of higher cost courses are confounded with the effects of financial support. The results could only confirm that the types of courses chosen differ by funding source.<sup>19</sup>

### *Objective and funding of formal learning*

As with course/program choices, funding sources may be associated with different formal learning objectives (or vice versa), as Table 10 indicates. A man paying for his own formal learning was less likely to report his learning objective to be to avoid losing his job or to meet requirements. Rather, increasing income, changing career or getting a promotion, starting a business, and performing better were likely to be the stated objectives when a man paid for his own formal learning. The most likely objective of formal learning for a woman who paid for her learning was to increase income.

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<sup>19</sup> Only those who paid \$1,000 or more were asked in the ASETS about their sources of financial support and the results in Table 9 cannot be generalized to most non-formal learning.

Table 10 Conditional odds ratio of formal learning objective by funding source, men and women, 2008

	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
<b>Men</b>							
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 in 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
<b>Women</b>							
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 in 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

Source: Binary logistic regressions by SRDC using the 2008 Access and Support to Education and Training Survey data. Detailed estimates are in Tables A.20a, A.20b, A.21a, and A.21b of Appendix A.

Note: The sample size was 1,173 for the sample of men and 1,537 for the women. The sample sizes of individual variables vary because of item non-response and differences in coverage. All statistics were estimated with the sampling weight. Wald tests were performed to test coefficients: \* = significant at 10% level; \*\* = significant at 5% level; \*\*\* = significant at 1% level.

When a man's employer paid for his formal learning, the objectives of learning were to meet requirements or to perform better in the job. This is not surprising, as an employer naturally seeks a return on an investment in human capital of his or her staff. Obviously, employers were much less likely to subsidize formal learning of female workers to start their own business or to prepare for a new career/job.

Government subsidization of formal learning was apparent for those who wanted to prepare for the first career or to find a job, not for existing workers who wanted to improve their skills. Since government typically subsidizes formal learning through the post-secondary education system which is focused on preparing students for a new career or a new job, this result was expected.

Turning to funding sources per se (the last three columns of Table 10), men who borrowed to finance their formal learning were more likely to state that starting their own business, changing careers, or getting a promotion were the reasons they pursued the formal learning. If a man used his own savings, he was less likely to pursue formal learning to meet work requirements, to change careers or to get a promotion. Receiving money from non-repayable sources to finance formal learning was associated with increased odds of a man reporting his learning objectives to start a business, avoid losing his job, meet requirements, or increase income. There was no link between a learning objective of performing better in the job and funding source among men.

As for women, the odds that a woman learner would have finding a job or increasing income as one of her formal learning objectives was more than doubled if she used money from repayable sources. Women who used their own savings for formal learning did so to prepare for the first career or to find a job. Again, as with men, there was no association between funding source and the odds of wanting to perform better in the job as a women's learning objective.

### *Non-formal learning objective and funding*

For men, there was little association between paying direct learning costs and reported objectives of non-formal learning (Table 11). The exception was the learning objective of meeting requirements: having non-formal learning paid for by the learner or by a third party was associated with 70 per cent **reduction** in the odds (1.0 less odds ratios of 0.28 and 0.29) of having this objective. Even though employers paid for most of the non-formal learning, they did not seem to favour one objective over the others among men. There was also no evidence to suggest that government subsidies altered men's non-formal learning objectives substantively.

Table 11 Conditional odds ratio of job-related non-formal learning objective by funding source, men and women, 2008

	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
<b>Men</b>						
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 in 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
<b>Women</b>						
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 in 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 ***

Source: Binary logistic regressions by SRDC using the 2008 Access and Support to Education and Training Survey data. Detailed estimates are in Tables A.22a, A.22b, A.23a, and A.23b of Appendix A.

Note: The sample size was 3,101 for the sample of men and 1,979 for the sample of women. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with the sampling weight. Wald tests were performed to test coefficients: \* = significant at 10% level; \*\* = significant at 5% level; \*\*\* = significant at 1% level.

The story was rather different among women. When the employer paid for a woman's non-formal learning, 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 seemed to be directed towards courses with the objective of avoiding job loss, performing better in the job or increasing knowledge, changing career, or getting a promotion. Women paid their own non-formal learning expenditures with the expectation that it helped to increase their income or advance their careers. Third parties were more likely to cover a woman's non-formal training costs when the objective was to perform better in the job.

As for funding sources (last two columns of Table 11), increasing income, starting a business, and changing careers tended to be (by three or more times) the learning objectives reported by both men and women who used their own savings to fund the non-formal training. Additionally, the odds of a woman training non-formally in order to perform better in the job or to increase knowledge were lower when she was using her own savings. As for using repayable sources (borrowing), the odds were higher when men wanted to perform better in the job or to increase knowledge (by two times) and women wanted to start their own business or change careers (by three or more times). When a woman borrowed she was 46 per cent (odds ratio of 0.54 subtracted from 1.0) less likely to be seeking to meet job requirements.

## Conclusion

The results of the analysis indicate that funding of adult learning in Canada is provided mostly by the private sector. As a result, learning program choices reflect what the labour market is seeking. Employers are willing to fund learning, particularly less expensive non-formal learning, for a select group of more educated workers in better jobs, for whom they can presumably recoup their investment. This segment of the population probably needs little public assistance to support adult learning and can meet much of the need for skills upgrading by way of low-cost non-formal learning, which was the fastest growing form of adult learning over the past decade. Moreover, when demand necessitates more formal learning, these learners are established enough in the labour market to pay for their own education without seeking a funding source. Without a strict resource constraint, they do not feel it necessary to choose fields that are the most popular, but fields with high expected returns on learning. Employer supports are aligned with the learning objective of improving job performance, and the results comparing outcomes and objectives indicate that this is the most possible and achievable objective of adult learning.

Repayable resources or non-repayable sources such as government grants are more likely to be the chosen funding sources of those who are less established in their career (for example, young single people with less work experience). Indirect supports, such as student loans, are aimed at younger people enrolled in post-secondary education, while the effects of loan programs on adults' labour market performance are not clear. Direct financial learning assistance, which declined in importance during the decade before 2008, targets disadvantaged workers who are older, less educated, or employed in less stable work. Having direct assistance appeared to allow learners to choose some formal learning programs that were not necessarily subjects desired by the labour market. Direct financial assistance was associated with formal training with a stated goal of getting learners a job, though not all learners with this objective got a job in the end. It was also associated with women who pursued non-formal learning sought by the labour market. In contrast, the government paid less than three per cent of non-formal learning expenditures, suggesting direct financial assistance might not have a widespread effect on the labour force even if government payments affected learning choices.

Those who relied on funds from repayable sources (including student loans) and non-repayable sources (including government grants) seemed to align better with the labour market reality in terms of the subject of the training programs they chose. 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. This suggests that individual development account programs, which subsidize savings to fund education or capital acquisitions, would not likely have a substantial effect on adult education enrolment.

To conclude, this study showed that the funding source for adult learning was associated with the choice and objective of the learning even after holding constant of many the factors affecting the learning decision. 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 do not appear to have a consistent strategy to promote adult learning that is in demand and, at the same time, to provide proper assistance to those in need of learning support. The relationship

between sources of funding and learning choice is complex and not well understood, and available data do not permit further exploration of this question. Designing cost-effective human resource development policies for adult workers requires a much deeper understanding of this issue than the current literature and data offer. Still, it is hoped that results presented in this report will contribute to improved policy making in this area.

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## Appendix A: Tables of detailed estimates

### List of tables in Appendix A

- A.1. Participation in Formal and Non-formal and Job-related Learning, by Number of Programs and Courses, Men and Women, 2008
- A.2a. Results of Binary Logistic Regressions of Participation in Adult Learning in 2008 (Overall Sample)
- A.2b. Results of Binary Logistic Regressions of Participation in Adult Learning in 2008 (Sample of Men)
- A.2c. Results of Binary Logistic Regressions of Participation in Adult Learning in 2008 (Sample of Women)
- A.3. Fields, Levels, and Types of Formal Learning, Proportion of Learners, Men and Women, 2008
- A.4. Fields of Job-related Non-formal Learning, Proportion of Learners, Men and Women, 2008
- A.5. Profiles of Formal Learners, by Field of Education (Most Recent), Proportion of Learners, 2008
- A.6. Profiles of Non-formal Learners, by Field of Job-related Training, Proportion of Learners, 2008
- A.7. Types and Levels of Formal Learning, Proportion of Learners, Men and Women, 1997
- A.8. Types of Job-related Non-formal Learning, Proportion of Learners, Men and Women, 1997
- A.9. Profiles of Formal Learners, by Objective of Job-related Education (Most Recent), Proportion of Learners, 2008
- A.10. Profiles of Non-formal Learners, by Objective of Job-related Training, Proportion of Learners, 2008
- A.11. Job-related Learning Objectives and Outcomes, Proportion of Learners, Men and Women, 2002
- A.12. Payers/Funders of Direct Learning Expenditures (Tuition, Fees and Expenditures), Proportion of Learners, Formal and Non-formal, Job-related, Men and Women, 2008
- A.13. Payers/Funders of Direct Learning Expenditures (Tuition, Fees and Expenditures), Proportion of Learners, Formal and Non-formal, Job-related, Men and Women, 1997
- A.14. Results of Binary Logistic Regressions of Being Funded for Formal Learning in 2008
- A.15. Results of Binary Logistic Regressions of Being Funded for Job-related Non-formal Learning in 2008
- A.16a. Results of Multinomial Logit Regression (with Sources of Financial Supports) of the Type (Field and Level) of Formal Learning in 2008 (Sample of Men)
- A.16b. Results of Multinomial Logit Regression (with Sources of Financial Supports) of the Type (Field and Level) of Formal Learning in 2008 (Sample of Women)

- A.17a. Results of Multinomial Logit Regression (with Payers of Learning Expenditures) of the Type (Field and Level) of Formal Learning in 2008 (Sample of Men)
- A.17b. Results of Multinomial Logit Regression (with Payers of Learning Expenditures) of the Type (Field and Level) of Formal Learning in 2008 (Sample of Women)
- A.18a. Results of Multinomial Logit Regression (with Sources of Financial Supports) of the Type (Field) of Job-related Non-formal Learning in 2008 (Sample of Men)
- A.18b. Results of Multinomial Logit Regression (with Sources of Financial Supports) of the Type (Field) of Job-related Non-formal Learning in 2008 (Sample of Women)
- A.19a. Results of Multinomial Logit Regression (with Payers of Learning Expenditures) of the Type (Field) of Job-related Non-formal Learning in 2008 (Sample of Men)
- A.19b. Results of Multinomial Logit Regression (with Payers of Learning Expenditures) of the Type (Field) of Job-related Non-formal Learning in 2008 (Sample of Women)
- A.20a. Results of Binary Logistic Regressions (with Sources of Financial Supports) of Formal Learning Objectives in 2008 (Sample of Men)
- A.20b. Results of Binary Logistic Regressions (with Sources of Financial Supports) of Formal Learning Objectives in 2008 (Sample of Women)
- A.21a. Results of Binary Logistic Regressions (with Payers of Learning Expenditures) of Formal Learning Objectives in 2008 (Sample of Men)
- A.21b. Results of Binary Logistic Regressions (with Payers of Learning Expenditures) of Formal Learning Objectives in 2008 (Sample of Women)
- A.22a. Results of Binary Logistic Regressions (with Sources of Financial Supports) of Job-related Non-formal Learning Objectives in 2008 (Sample of Men)
- A.22b. Results of Binary Logistic Regressions (with Sources of Financial Supports) of Job-related Non-formal Learning Objectives in 2008 (Sample of Women)
- A.23a. Results of Binary Logistic Regressions (with Payers of Learning Expenditures) of Job-related Non-formal Learning Objectives in 2008 (Sample of Men)
- A.23b. Results of Binary Logistic Regressions (with Payers of Learning Expenditures) of Job-related Non-formal Learning Objectives in 2008 (Sample of Women)

Table A.1: Participation in Formal and Non-formal and Job-related Learning, by Number of Programs and Courses, Men and Women, 2008

	All		Men		Women	
	All Learning (%)	Job-related Learning (%)	All Learning (%)	Job-related Learning (%)	All Learning (%)	Job-related Learning (%)
Participated in Learning	43.1	36.3	42.0	36.7	44.2	35.9
Participated in Formal Learning (Educational Programs)	12.2	9.5	11.1	8.9	13.3	10.0
Participated in Non-formal Learning (Training Courses)	36.2	30.3	35.8	31.2	36.5	29.4
<b>Number of Educational Programs Taken</b>						
1	88.0	89.5	88.7	90.6	87.5	88.6
2	9.0	8.2	8.0	7.5	9.9	8.8
3 or more	2.9	2.2	3.3	1.9	2.6	2.5
<b>Number of Training Courses Taken</b>						
1	37.7	36.6	39.1	38.2	36.4	35.0
2	24.4	25.7	24.7	25.5	24.1	25.8
3	16.0	15.7	15.6	15.9	16.4	15.6
4	8.5	8.6	8.4	7.6	8.7	9.7
5 or more	13.4	4.5	12.2	4.0	14.4	5.0

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 19,225, of which 8,797 respondents were men and 10,428 were women. The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Some observations can belong to multiple subsamples.

Table A.2a: Results of Binary Logistic Regressions of Participation in Adult Learning in 2008 (Overall Sample)

	Dependent Variable					
	Any Learning	Formal Learning	Non-formal Learning	Job-related Learning	Job-related Formal Learning	Job-related Non-formal Learning
<b>Age (base: 18 to 24 years of age)</b>						
25 and over	-0.434 (0.066)***	-0.768 (0.075)***	-0.504 (0.069)***	-0.225 (0.068)***	-0.405 (0.084)***	-0.262 (0.075)***
35 and over	-0.062 (0.047)	-0.525 (0.066)***	0.166 (0.048)***	0.024 (0.048)	-0.446 (0.071)***	0.255 (0.051)***
45 and over	-0.206 (0.046)***	-0.422 (0.079)***	-0.083 (0.047)*	-0.215 (0.047)***	-0.431 (0.085)***	-0.111 (0.049)**
55 and over	-0.494 (0.052)***	-0.945 (0.119)***	-0.349 (0.053)***	-0.649 (0.056)***	-1.211 (0.145)***	-0.473 (0.058)***
<b>Gender: Female</b>	-0.054 (0.036)	-0.028 (0.052)	-0.081 (0.036)**	-0.125 (0.037)***	-0.092 (0.057)	-0.142 (0.039)***
<b>Region (ref: Ontario)</b>						
Atlantic Canada	-0.208 (0.067)***	-0.203 (0.106)*	-0.147 (0.069)**	-0.104 (0.070)	-0.244 (0.118)**	-0.062 (0.072)
Quebec	-0.392 (0.043)***	-0.045 (0.065)	-0.447 (0.045)***	-0.496 (0.045)***	-0.182 (0.072)**	-0.562 (0.048)***
Prairies	0.101 (0.047)**	-0.051 (0.070)	0.118 (0.047)**	0.173 (0.048)***	-0.053 (0.076)	0.208 (0.049)***
British Columbia	-0.011 (0.051)	0.041 (0.075)	-0.026 (0.052)	-0.014 (0.053)	0.058 (0.081)	-0.031 (0.055)
<b>Urban Area</b>	-0.035 (0.037)	0.114 (0.058)**	-0.088 (0.038)**	-0.053 (0.038)	0.087 (0.063)	-0.103 (0.040)**
<b>Spouse Present</b>	-0.024 (0.039)	-0.389 (0.054)***	0.097 (0.040)**	-0.006 (0.040)	-0.341 (0.060)***	0.130 (0.043)***
<b>Educational Attainment (base: below high school)</b>						
High school or above	0.362 (0.065)***	0.466 (0.110)***	0.445 (0.071)***	0.366 (0.072)***	0.576 (0.134)***	0.369 (0.079)***
Trade or Apprenticeship or above	0.302 (0.060)***	0.458 (0.094)***	0.174 (0.063)***	0.403 (0.063)***	0.653 (0.100)***	0.263 (0.068)***
College/Non University Diploma or above	0.261 (0.059)***	-0.205 (0.093)**	0.409 (0.062)***	0.132 (0.062)**	-0.374 (0.098)***	0.330 (0.066)***
University Cert/Degree or above	0.405 (0.044)***	0.387 (0.065)***	0.304 (0.044)***	0.384 (0.045)***	0.391 (0.070)***	0.287 (0.046)***
<b>Employment Status (ref: Not working)</b>						
Working	0.370 (0.087)***	-0.073 (0.124)	0.425 (0.094)***	1.003 (0.098)***	0.017 (0.137)	1.485 (0.125)***
Self Employed	-0.366 (0.071)***	-0.971 (0.105)***	-0.052 (0.073)	-0.336 (0.073)***	-0.823 (0.113)***	-0.011 (0.078)
<b>Job Characteristics</b>						
Job Tenure	0.011 (0.002)***	-0.020 (0.005)***	0.013 (0.002)***	0.011 (0.002)***	-0.028 (0.005)***	0.013 (0.002)***
Union Member	-0.070 (0.050)	-0.238 (0.076)***	-0.005 (0.050)	-0.049 (0.050)	-0.214 (0.082)***	0.014 (0.051)
Covered by a Collective Agreement	0.217 (0.108)**	-0.235 (0.157)	0.263 (0.108)**	0.216 (0.107)**	-0.206 (0.172)	0.245 (0.110)**
In Public Sector	0.716 (0.053)***	0.304 (0.078)***	0.679 (0.053)***	0.665 (0.053)***	0.335 (0.084)***	0.661 (0.053)***
A Permanent Employee	-0.070 (0.057)	-0.718 (0.069)***	0.196 (0.058)***	0.038 (0.057)	-0.660 (0.075)***	0.361 (0.061)***
Full Time Employment	0.126 (0.053)**	-0.454 (0.072)***	0.266 (0.055)***	0.253 (0.055)***	-0.342 (0.079)***	0.439 (0.059)***
<b>Industries (ref: Secondary)</b>						
Primary	0.566 (0.096)***	0.195 (0.174)	0.536 (0.098)***	0.501 (0.098)***	0.171 (0.190)	0.493 (0.101)***
Tertiary	0.155 (0.052)***	0.294 (0.089)***	0.116 (0.053)**	0.130 (0.053)**	0.248 (0.096)***	0.092 (0.055)*
<b>White Collar Occupations</b>	0.398 (0.053)***	0.350 (0.089)***	0.381 (0.055)***	0.363 (0.055)***	0.337 (0.097)***	0.354 (0.057)***
<b>Intercept</b>	-1.204 (0.113)***	-0.653 (0.156)***	-2.154 (0.122)***	-2.424 (0.126)***	-1.519 (0.182)***	-3.869 (0.154)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 19,225, of which 8,797 respondents were men and 10,428 were women. The sample size varied because of item non-response. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Table A.2b: Results of Binary Logistic Regressions of Participation in Adult Learning in 2008 (Sample of Men)

	Dependent Variable					
	Any Learning	Formal Learning	Non-formal Learning	Job-related Learning	Job-related Formal Learning	Job-related Non-formal Learning
<b>Age (base: 18 to 24 years of age)</b>						
25 and over	-0.465 (0.098)***	-0.900 (0.118)***	-0.529 (0.102)***	-0.286 (0.100)***	-0.496 (0.130)***	-0.382 (0.109)***
35 and over	-0.164 (0.070)**	-0.510 (0.102)***	0.006 (0.071)	0.000 (0.070)	-0.475 (0.108)***	0.217 (0.073)***
45 and over	-0.360 (0.068)***	-0.623 (0.128)***	-0.243 (0.069)***	-0.378 (0.069)***	-0.624 (0.136)***	-0.277 (0.071)***
55 and over	-0.486 (0.078)***	-1.088 (0.197)***	-0.339 (0.079)***	-0.616 (0.082)***	-1.329 (0.235)***	-0.435 (0.084)***
<b>Region (ref: Ontario)</b>						
Atlantic Canada	-0.202 (0.099)**	-0.186 (0.164)	-0.213 (0.102)**	-0.099 (0.101)	-0.177 (0.178)	-0.127 (0.105)
Quebec	-0.520 (0.063)***	-0.229 (0.102)**	-0.563 (0.065)***	-0.548 (0.065)***	-0.275 (0.112)**	-0.631 (0.069)***
Prairies	0.107 (0.068)	0.057 (0.105)	0.077 (0.069)	0.168 (0.069)**	0.057 (0.113)	0.144 (0.071)**
British Columbia	-0.065 (0.075)	-0.013 (0.118)	-0.092 (0.077)	-0.055 (0.077)	0.006 (0.126)	-0.055 (0.080)
<b>Urban Area</b>	-0.032 (0.055)	0.139 (0.091)	-0.102 (0.056)*	-0.033 (0.056)	0.146 (0.099)	-0.128 (0.058)**
<b>Spouse Present</b>	0.245 (0.061)***	-0.167 (0.091)*	0.330 (0.063)***	0.212 (0.063)***	-0.173 (0.098)*	0.318 (0.066)***
<b>Educational Attainment (base: below high school)</b>						
High school or above	0.167 (0.088)*	0.500 (0.167)***	0.191 (0.093)**	0.138 (0.094)	0.706 (0.205)***	0.080 (0.099)
Trade or Apprenticeship or above	0.440 (0.081)***	0.691 (0.135)***	0.283 (0.084)***	0.541 (0.083)***	0.865 (0.142)***	0.375 (0.088)***
College/Non University Diploma or above	0.217 (0.082)***	-0.171 (0.133)	0.322 (0.084)***	0.092 (0.083)	-0.324 (0.139)**	0.239 (0.087)***
University Cert/Degree or above	0.264 (0.068)***	0.327 (0.104)***	0.167 (0.068)**	0.325 (0.069)***	0.348 (0.111)***	0.219 (0.070)***
<b>Employment Status (ref: Not working)</b>						
Working	0.269 (0.130)**	-0.211 (0.178)	0.249 (0.143)*	0.730 (0.145)***	-0.258 (0.196)	1.110 (0.186)***
Self Employed	-0.418 (0.102)***	-1.116 (0.154)***	0.026 (0.107)	-0.385 (0.105)***	-0.818 (0.165)***	0.013 (0.113)
<b>Job Characteristics</b>						
Job Tenure	0.016 (0.003)***	-0.013 (0.007)*	0.016 (0.003)***	0.014 (0.003)***	-0.022 (0.008)***	0.014 (0.003)***
Union Member	-0.109 (0.071)	-0.111 (0.115)	-0.081 (0.072)	-0.153 (0.071)**	-0.183 (0.126)	-0.101 (0.073)
Covered by a Collective Agreement	0.152 (0.144)	-0.165 (0.216)	0.156 (0.146)	0.135 (0.144)	-0.245 (0.239)	0.141 (0.149)
In Public Sector	0.583 (0.082)***	0.121 (0.127)	0.596 (0.081)***	0.521 (0.081)***	0.177 (0.137)	0.519 (0.082)***
A Permanent Employee	-0.034 (0.085)	-0.904 (0.108)***	0.356 (0.090)***	0.102 (0.087)	-0.688 (0.118)***	0.508 (0.095)***
Full Time Employment	-0.136 (0.106)	-0.869 (0.136)***	0.136 (0.111)	-0.095 (0.109)	-0.800 (0.145)***	0.232 (0.119)*
<b>Industries (ref: Secondary)</b>						
Primary	0.447 (0.113)***	-0.079 (0.218)	0.473 (0.114)***	0.414 (0.115)***	0.045 (0.229)	0.454 (0.117)***
Tertiary	0.055 (0.064)	0.191 (0.109)*	0.027 (0.065)	0.019 (0.065)	0.164 (0.118)	-0.004 (0.066)
<b>White Collar Occupations</b>	0.417 (0.063)***	0.338 (0.108)***	0.426 (0.065)***	0.315 (0.065)***	0.273 (0.116)**	0.356 (0.067)***
<b>Intercept</b>	-0.688 (0.176)***	-0.126 (0.247)	-1.618 (0.189)***	-1.617 (0.191)***	-1.039 (0.285)***	-2.937 (0.229)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 8,797. The sample size varied because of item non-response. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Table A.2c: Results of Binary Logistic Regressions of Participation in Adult Learning in 2008 (Sample of Women)

	Dependent Variable					
	Any Learning	Formal Learning	Non-formal Learning	Job-related Learning	Job-related Formal Learning	Job-related Non-formal Learning
<b>Age (base: 18 to 24 years of age)</b>						
25 and over	-0.462 (0.092)***	-0.684 (0.099)***	-0.559 (0.095)***	-0.205 (0.095)**	-0.350 (0.110)***	-0.197 (0.104)*
35 and over	0.022 (0.065)	-0.557 (0.087)***	0.316 (0.068)***	0.028 (0.068)	-0.438 (0.094)***	0.278 (0.072)***
45 and over	-0.063 (0.063)	-0.307 (0.100)***	0.083 (0.064)	-0.056 (0.065)	-0.315 (0.109)***	0.083 (0.068)
55 and over	-0.554 (0.071)***	-0.907 (0.148)***	-0.395 (0.073)***	-0.740 (0.079)***	-1.181 (0.184)***	-0.552 (0.082)***
<b>Region (ref: Ontario)</b>						
Atlantic Canada	-0.210 (0.092)**	-0.221 (0.139)	-0.075 (0.094)	-0.114 (0.096)	-0.317 (0.156)**	0.010 (0.101)
Quebec	-0.247 (0.060)***	0.107 (0.084)	-0.321 (0.062)***	-0.440 (0.064)***	-0.116 (0.095)	-0.489 (0.069)***
Prairies	0.094 (0.065)	-0.145 (0.094)	0.155 (0.066)**	0.172 (0.067)**	-0.168 (0.103)	0.269 (0.070)***
British Columbia	0.038 (0.069)	0.105 (0.097)	0.029 (0.072)	0.020 (0.073)	0.110 (0.105)	-0.023 (0.078)
<b>Urban Area</b>	-0.037 (0.051)	0.090 (0.074)	-0.075 (0.052)	-0.068 (0.053)	0.037 (0.082)	-0.073 (0.057)
<b>Spouse Present</b>	-0.228 (0.052)***	-0.502 (0.069)***	-0.071 (0.053)	-0.167 (0.054)***	-0.417 (0.077)***	-0.003 (0.057)
<b>Educational Attainment (base: below high school)</b>						
High school or above	0.633 (0.099)***	0.412 (0.148)***	0.874 (0.118)***	0.755 (0.120)***	0.421 (0.177)**	1.023 (0.151)***
Trade or Apprenticeship or above	0.046 (0.094)	0.198 (0.137)	-0.044 (0.102)	0.156 (0.102)	0.422 (0.147)***	0.026 (0.114)
College/Non University Diploma or above	0.427 (0.093)***	-0.140 (0.136)	0.598 (0.100)***	0.274 (0.099)***	-0.343 (0.145)**	0.531 (0.111)***
University Cert/Degree or above	0.546 (0.058)***	0.427 (0.082)***	0.445 (0.058)***	0.455 (0.060)***	0.419 (0.091)***	0.369 (0.061)***
<b>Employment Status (ref: Not working)</b>						
Working	-0.044 (0.150)	-0.302 (0.231)	0.119 (0.161)	0.577 (0.169)***	-0.088 (0.262)	1.143 (0.205)***
Self Employed	-0.278 (0.101)***	-0.873 (0.145)***	-0.064 (0.103)	-0.241 (0.104)**	-0.842 (0.158)***	0.043 (0.110)
<b>Job Characteristics</b>						
Job Tenure	0.007 (0.003)**	-0.025 (0.006)***	0.011 (0.003)***	0.008 (0.003)**	-0.033 (0.007)***	0.012 (0.003)***
Union Member	-0.051 (0.071)	-0.355 (0.100)***	0.062 (0.071)	0.039 (0.071)	-0.244 (0.109)**	0.116 (0.072)
Covered by a Collective Agreement	0.353 (0.171)**	-0.255 (0.238)	0.422 (0.167)**	0.365 (0.167)**	-0.094 (0.253)	0.402 (0.168)**
In Public Sector	0.776 (0.072)***	0.418 (0.099)***	0.682 (0.070)***	0.715 (0.071)***	0.413 (0.107)***	0.700 (0.072)***
A Permanent Employee	-0.084 (0.077)	-0.570 (0.091)***	0.080 (0.077)	0.006 (0.077)	-0.630 (0.098)***	0.268 (0.081)***
Full Time Employment	0.200 (0.061)***	-0.295 (0.084)***	0.296 (0.063)***	0.374 (0.063)***	-0.140 (0.094)	0.503 (0.067)***
<b>Industries (ref: Secondary)</b>						
Primary	1.042 (0.210)***	0.960 (0.319)***	0.815 (0.212)***	0.852 (0.217)***	0.626 (0.377)*	0.676 (0.229)***
Tertiary	0.433 (0.099)***	0.569 (0.170)***	0.367 (0.103)***	0.398 (0.103)***	0.461 (0.187)**	0.344 (0.109)***
<b>White Collar Occupations</b>	0.598 (0.126)***	0.399 (0.207)*	0.542 (0.134)***	0.725 (0.137)***	0.456 (0.237)*	0.692 (0.149)***
<b>Intercept</b>	-1.532 (0.148)***	-0.795 (0.194)***	-2.730 (0.168)***	-3.083 (0.175)***	-1.670 (0.226)***	-4.975 (0.226)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 10,428. The sample size varied because of item non-response. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Table A.3: Fields, Levels, and Types of Formal Learning, Proportion of Learners, Men and Women, 2008

	All		Men		Women	
	All Learning (%)	Job-related Learning (%)	All Learning (%)	Job-related Learning (%)	All Learning (%)	Job-related Learning (%)
<b>Proportion of Participants in Most Recent Formal Learning</b>						
<b>Field of Learning</b>						
Personal Improvement and Leisure	2.0	1.9	1.6	1.3	2.4	2.5
Education	4.5	5.0	1.9	2.0	6.7	7.5
Visual / Performing Arts, and Communication Technologies	3.1	2.6	2.0	1.9	4.0	3.2
Humanities	10.0	7.0	9.6	7.9	10.3	6.1
Social / Behavioural Sciences and Law	8.8	8.7	4.8	5.0	12.1	12.0
Business, Management and Public Administration	22.8	25.9	20.1	23.1	25.0	28.4
Physical / Life Sciences and Technologies	2.5	2.3	3.4	3.4	1.8	1.4
Mathematics, Computer and Information Sciences	3.0	3.1	4.9	5.1	1.5	1.4
Architecture, Engineering, and Related Technologies	10.1	11.3	19.6	21.4	2.2	2.4
Agriculture, Natural Resources and Conservation	1.3	1.3	1.7	1.7	0.9	0.9
Health, Parks, Recreation and Fitness	12.5	13.0	6.9	5.7	17.2	19.4
Personal, Protective and Transportation Services	4.2	4.4	6.1	6.3	2.6	2.8
Other	5.0	3.5	5.8	3.9	4.4	3.0
Not Classifiable	8.7	10.0	10.1	11.1	7.5	9.0
<b>Level of Learning</b>						
A high school diploma or its equivalent	7.9	4.4	8.2	4.1	7.7	4.6
A registered apprenticeship certificate	1.6	1.7	2.7	3.2	0.7	0.3
A trade or vocational diploma or certificate	11.6	12.9	15.8	16.8	8.1	9.4
A college or CEGEP diploma or certificate	21.1	20.4	18.0	17.7	23.6	22.8
A university degree, diploma or certificate	36.2	36.6	33.5	34.1	38.3	38.9
<i>Bachelor's degree or below</i>	24.3	24.2	22.0	22.2	26.3	26.0
<i>Postgraduate degree</i>	9.4	9.9	9.7	9.7	9.7	10.1
A professional association diploma, certificate or license	15.5	18.5	17.1	19.3	14.2	17.8
Others	6.2	5.5	4.7	4.8	7.4	6.2
<b>Type of Formal Learning (Field and Level of Learning)</b>						
Personal Improvement, Leisure, Others, and Not Classifiable	17.3	16.7	19.5	18.1	15.4	15.4
Education, Visual / Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences, and Law						
Below University / Professional	8.9	6.1	5.6	3.9	11.6	8.1
University / Professional and Above	17.9	17.1	13.0	12.9	21.9	20.8
Business, Management and Public Administration						
Below University / Professional	8.0	8.6	4.9	5.8	10.7	11.2
University / Professional and Above	15.1	17.3	15.6	17.4	14.7	17.2
Physical / Life Sciences and Technologies, Mathematics, and Computer / Information Sciences	5.6	5.5	8.4	8.5	3.4	2.8
Architecture, Engineering, and Related Technologies						
Below University / Professional	7.4	8.3	14.9	16.1	1.1	1.4
University / Professional and Above	2.9	3.0	4.9	5.3	1.1	1.0
Health, Parks, Recreation and Fitness						
Below University / Professional	6.0	6.2	2.4	2.1	9.0	9.8
University / Professional and Above	6.7	6.8	4.5	3.6	8.5	9.6
Personal, Protective and Transportation Services	4.3	4.4	6.2	6.3	2.6	2.8

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: 1,173 male and 1,537 female respondents participated in formal learning, of which 827 male and 1,069 female respondents participated in job-related formal learning. The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. Some observations can belong to multiple subsamples. (#) denotes categorical variables that are not mutually exclusive.

Table A.4: Fields of Job-related Non-formal Learning, Proportion of Learners, Men and Women, 2008

Field of Learning	All (%)	Men (%)	Women (%)
<b>Proportion of Participants in Any Non-formal Learning</b>			
Personal Improvement and Leisure	20.4	18.5	22.3
Education	2.0	1.1	2.9
Visual / Performing Arts, and Communication Technologies	0.3	0.5	0.2
Humanities	2.2	3.4	0.9
Social / Behavioural Sciences and Law	3.4	2.1	4.7
Business, Management and Public Administration	14.6	13.7	15.6
Physical / Life Sciences and Technologies	0.5	0.3	0.7
Mathematics, Computer and Information Sciences	2.0	2.6	1.4
Architecture, Engineering, and Related Technologies	10.6	16.5	4.5
Agriculture, Natural Resources and Conservation	1.0	1.4	0.6
Health, Parks, Recreation and Fitness	7.0	3.4	10.8
Personal, Protective and Transportation Services	4.3	5.6	2.8
Other	0.1	0.3	0.0
Not Classifiable	31.6	30.6	32.7

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: 3,101 male and 3,979 female respondents participated in non-formal learning. The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. Some observations can belong to multiple subsamples.

Table A.5: Profiles of Formal Learners, by Field of Education (Most Recent), Proportion of Learners, 2008  
(The unit is per cent unless indicated)

	Field of Study						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age</b>							
18 to 24 years old	23.9	34.2	15.8	36.7	26.3	21.5	21.9 ***
25 to 34 years old	22.8	37.4	39.5	34.9	42.9	36.4	37.3 ***
35 to 44 years old	33.2	13.2	25.1	12.6	16.8	23.2	19.3 ***
45 to 54 years old	13.2	9.0	16.5	12.3	12.3	15.6	18.4 ***
55 to 64 years old	6.9	6.2	3.2	3.5	1.7	3.4	3.0 ***
<b>Gender</b>							
Male	51.2	31.5	40.0	67.4	87.9	24.8	66.0 ***
Female	48.8	68.5	60.0	32.6	12.1	75.2	34.0 ***
<b>Region</b>							
Atlantic Canada	6.0	5.7	5.8	4.7	7.7	3.9	7.1
Quebec	18.6	22.1	23.4	29.9	20.0	19.3	26.8 **
Ontario	39.4	41.2	40.2	44.9	36.7	40.4	49.1
Prairies	19.8	16.2	14.7	10.7	23.0	21.9	13.4 ***
British Columbia	16.2	14.8	15.8	9.7	12.6	14.5	3.6 **
<b>Urban Area</b>	71.2	79.8	81.2	86.5	70.5	76.9	70.0 ***
<b>Marital Status</b>							
Spouse Present	58.3	45.6	58.6	37.0	50.4	54.4	58.6 ***
Single / Divorced / Widowed	41.7	54.4	41.4	63.0	49.6	45.6	41.4 ***
<b>Educational Attainment</b>							
Less than high school	17.9	2.8	2.0	2.3	4.3	0.7	3.4 ***
High school	25.3	27.8	21.3	27.6	28.6	23.5	18.6 *
Trade or Apprenticeship	8.3	3.1	8.1	4.4	24.2	8.6	32.8 ***
College/Non University Diploma	21.4	19.2	25.5	23.5	26.4	27.8	32.0 ***
University Cert/Degree or Above	27.1	47.2	43.2	42.2	16.6	39.5	13.1 ***
<b>Employment Status</b>							
Employed	72.4	83.2	80.2	79.6	83.4	75.0	82.6 ***
Self Employed	12.0	4.5	11.8	3.7	6.5	7.2	9.8 ***
Not Working	15.6	12.3	7.9	16.8	10.1	17.8	7.6 ***
<b>Job Characteristics</b>							
Job Tenure (years)	4.5	3.4	4.5	3.5	4.0	4.7	5.0 ***
Union Member	22.0	25.9	11.0	17.3	19.1	31.4	21.1 ***
Covered by a Collective Agreement	1.1	4.0	2.6	5.9	3.7	1.8	1.0 **
In Public Sector	23.9	31.6	19.5	25.6	9.6	39.4	15.7 ***
In Private Sector	60.5	56.1	72.6	57.7	80.2	42.9	76.8 ***
A Permanent Employee	57.3	48.2	65.1	48.2	60.1	49.8	54.1 ***
A Temporary Employee	15.0	35.0	15.1	31.4	23.3	25.2	28.5 ***
Full Time Employment	81.1	77.9	85.8	86.9	91.4	75.0	89.4 ***
Part Time Employment	18.6	21.2	14.1	12.8	8.6	24.7	10.6 ***
<b>Industry</b>							
Primary Industries	3.1	1.2	1.7	0.9	6.3	0.6	5.0 ***
Secondary Industries	8.0	3.7	8.1	10.1	34.5	4.7	23.5 ***
Tertiary Industries	73.3	82.7	82.3	72.3	49.0	76.9	64.0 ***
<b>Occupation</b>							
Blue Collar Occupations	12.5	7.3	3.6	5.0	49.5	3.9	34.1 ***
White Collar Occupations	71.9	80.4	88.4	78.3	40.3	78.4	58.4 ***
<b>Number of Observations</b>	486	789	518	162	242	307	112

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).  
Note: The sample size was 2,710. The sample was composed of 1,173 and 1,537 male and female respondents, respectively, who participated in formal learning. The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. F-tests were performed to test difference across groups. \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns (Field of Study):  
(i) Personal Improvement, Leisure, and Others  
(ii) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law  
(iii) Business, Management and Public Administration  
(iv) Physical and Life Sciences / Technologies, Mathematics, and Computer / Information Sciences  
(v) Architecture, Engineering, and Related Technologies  
(vi) Health, Parks, Recreation and Fitness  
(vii) Personal, Protective and Transportation Services

Table A.6: Profiles of Non-formal Learners, by Field of Job-related Training, Proportion of Learners, 2008  
(The unit is per cent unless indicated)

	Field of Study						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age</b>							
18 to 24 years old	6.2	6.6	4.7	4.6	9.9	3.6	11.6 ***
25 to 34 years old	22.1	25.2	17.3	21.5	22.2	18.5	30.8 ***
35 to 44 years old	32.2	35.8	28.3	30.2	23.2	30.2	22.6 ***
45 to 54 years old	28.6	19.8	35.3	27.5	32.8	39.6	25.6 ***
55 to 64 years old	10.9	12.6	14.4	16.2	11.9	8.1	9.5 **
<b>Gender</b>							
Male	48.6	45.9	47.7	59.5	79.2	24.5	67.2 ***
Female	51.4	54.1	52.3	40.5	20.8	75.5	32.8 ***
<b>Region</b>							
Allantlic Canada	7.3	5.5	5.5	7.5	10.0	6.4	6.3 *
Quebec	16.6	14.8	13.5	18.2	10.3	23.7	14.6 ***
Ontario	43.8	53.7	44.5	46.3	43.1	40.7	44.1 ***
Prairies	21.3	15.5	23.7	12.6	23.6	20.4	25.5 ***
British Columbia	11.0	10.4	12.7	15.4	13.1	8.9	9.4
<b>Urban Area</b>	70.6	78.9	73.0	82.5	63.9	71.2	74.9 ***
<b>Marital Status</b>							
Spouse Present	76.2	70.9	84.4	73.9	77.9	81.0	77.5 ***
Single / Divorced / Widowed	23.8	29.1	15.6	26.1	22.1	19.0	22.5 ***
<b>Educational Attainment</b>							
Less than high school	2.9	2.1	3.4	0.7	7.3	1.3	8.9 ***
High school	17.6	23.6	21.9	9.4	21.8	6.9	28.7 ***
Trade or Apprenticeship	6.9	2.9	7.3	3.6	27.2	3.3	16.8 ***
College/Non University Diploma	28.9	17.4	28.7	30.5	27.6	30.3	35.4 ***
University Cert/Degree or Above	43.7	54.0	38.7	55.8	16.2	58.1	10.2 ***
<b>Employment Status</b>							
Employed	87.8	66.4	83.8	93.5	90.7	66.2	86.1 ***
Self Employed	11.1	32.8	15.3	5.5	8.5	31.8	11.1 ***
Not Working	1.1	0.8	0.9	1.0	0.9	1.9	2.8
<b>Job Characteristics</b>							
Job Tenure (years)	9.0	6.9	11.7	11.8	8.6	11.5	7.5 ***
Union Member	33.5	33.6	18.9	32.7	32.9	36.8	30.5 ***
Covered by a Collective Agreement	3.7	3.9	2.2	0.5	1.2	1.5	3.1 ***
In Public Sector	40.8	39.4	24.3	35.2	23.3	42.4	23.7 ***
In Private Sector	58.1	59.8	74.8	63.8	75.9	55.6	73.5 ***
A Permanent Employee	78.8	54.6	80.9	88.7	80.2	59.3	76.6 ***
A Temporary Employee	9.1	11.8	2.9	4.8	10.4	6.9	9.4 ***
Full Time Employment	91.8	87.6	94.2	97.1	97.2	81.7	89.2 ***
Part Time Employment	8.1	12.3	5.7	2.9	2.8	18.2	10.6 ***
<b>Industry</b>							
Primary Industries	3.8	1.0	2.8	1.9	7.3	0.1	7.5 ***
Secondary Industries	11.7	3.8	14.4	5.6	26.2	1.5	23.7 ***
Tertiary Industries	83.4	94.4	81.8	91.5	65.6	96.5	66.0 ***
<b>Occupation</b>							
Blue Collar Occupations	11.4	2.2	5.1	1.4	43.4	2.1	39.4 ***
White Collar Occupations	87.5	97.0	94.0	97.7	55.7	96.0	57.8 ***
<b>Number of Observations</b>	2,837	361	720	130	566	317	262

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).  
Note: The sample size was 5,771. The sample was composed of 2,617 and 3,154 male and female respondents, respectively, who participated in job-related non-formal learning. The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. F-tests were performed to test difference of characteristics across groups. \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns (Field of Study):  
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(iii) Business, Management and Public Administration  
(iv) Physical and Life Sciences / Technologies, Mathematics, and Computer / Information Sciences  
(v) Architecture, Engineering, and Related Technologies  
(vi) Health, Parks, Recreation and Fitness  
(vii) Personal, Protective and Transportation Services

Table A.7: Types and Levels of Formal Learning, Proportion of Learners, Men and Women, 1997

	All		Men		Women	
	Formal Learners (%)	Job-related Formal Learners (%)	Formal Learners (%)	Job-related Formal Learners (%)	Formal Learners (%)	Job-related Formal Learners (%)
<b>Proportion of Participations of the Most Recent Formal Learning</b>						
<b>Type of Learning</b>						
Educational, recreational & counselling services	6.2	6.4	3.3	2.9	8.8	9.6
Fine and applied arts	4.4	4.5	3.2	3.4	5.4	5.5
Humanities and related fields	6.8	5.4	5.7	3.6	7.7	7.0
Social sciences & related fields	9.9	9.9	6.5	6.7	13.0	12.7
Commerce, management & business administration	18.9	20.7	16.6	18.1	21.0	23.0
Agricultural & biological sciences/technologies	4.0	4.1	3.6	3.8	4.3	4.5
Engineering and applied sciences	4.0	4.3	7.8	8.5	0.7	0.6
Engineering & applied science technologies & trades	19.3	21.1	30.8	33.0	9.3	10.4
Health professions, sciences & technologies	7.5	8.1	3.5	3.8	11.1	12.0
Mathematics and physical sciences	3.2	3.2	3.5	4.0	2.9	2.4
Other or recreational activity	0.3	0.3	0.3	0.2	0.4	0.3
Upgrading or personal development	1.7	1.7	1.9	1.8	1.5	1.6
Elementary or high school program	13.8	10.3	13.6	10.3	13.9	10.2
<b>Level of Education</b>						
A high school diploma or its equivalent	13.7	10.3	13.5	10.3	13.9	10.2
A registered apprenticeship certificate	7.7	8.0	10.3	10.9	5.3	5.4
A trade or vocational diploma or certificate	24.3	26.5	26.6	29.1	22.3	24.2
A college or CEGEP diploma or certificate	19.7	21.4	18.3	19.2	21.0	23.3
A university degree, diploma or certificate	34.6	33.9	31.3	30.4	37.6	37.0
<i>Bachelor's degree or below</i>	26.3	25.7	21.3	20.8	30.7	30.0
<i>Postgraduate degree</i>	7.9	8.1	9.5	9.4	6.6	6.9
<b>Number of Observations</b>	2,505	2,028	1,040	871	1,465	1,157

Source: Calculations based on data from the 1998 Adult Education and Training Survey (AETS).

Note: The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample indicated at the top of the table. Some observations can belong to multiple subsamples.

Table A.8: Types of Job-related Non-formal Learning, Proportion of Learners, Men and Women, 1997

	All (%)	Men (%)	Women (%)
Educational, recreational & counselling services	6.3	3.4	9.1
Fine and applied arts	1.5	0.9	2.2
Humanities and related fields	3.5	3.1	3.9
Social sciences & related fields	6.6	6.6	6.6
Commerce, management & business administration	24.7	22.3	27.0
Agricultural & biological sciences/technologies	2.6	3.6	1.5
Engineering and applied sciences	1.4	2.6	0.1
Engineering & applied science technologies & trades	28.5	34.6	22.2
Health professions, sciences & technologies	15.9	14.0	17.9
Mathematics and physical sciences	1.7	2.3	1.1
Other or recreational activity	0.7	0.6	0.7
Upgrading or personal development	1.3	1.2	1.4
<i>Number of Observations</i>	4,611	2,198	2,413

Source: Calculations based on data from the 1998 Adult Education and Training Survey (AETS).

Note: The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample indicated at the top of the table. Some observations can belong to multiple subsamples.

Table A.9: Profiles of Formal Learners, by Objective of Job-related Education (Most Recent), Proportion of Learners, 2008  
(The unit is per cent unless indicated)

	Learning Objectives							
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)
<b>Age</b>								
18 to 24 years old	18.0	13.7	21.7	21.4	16.0	45.2	10.6	7.8
25 to 34 years old	45.9	42.8	39.6	47.7	35.9	38.5	42.2	29.6
35 to 44 years old	23.4	23.4	21.5	17.3	26.5	11.0	30.4	36.4
45 to 54 years old	10.1	11.8	13.1	9.8	16.7	4.6	14.8	24.6
55 to 64 years old	2.6	8.3	4.1	3.8	4.9	0.7	2.1	1.5
<b>Gender</b>								
Male	51.0	68.7	51.8	54.5	46.4	45.1	48.2	62.1
Female	49.0	31.3	48.2	45.5	53.6	54.9	51.8	37.9
<b>Region</b>								
Atlantic Canada	5.4	4.9	5.1	3.2	5.3	6.1	5.0	6.4
Quebec	20.7	14.0	12.9	18.8	19.6	19.5	20.8	33.1
Ontario	41.5	47.1	36.7	45.0	42.1	43.6	45.5	34.7
Prairies	15.8	19.1	26.6	15.7	17.1	16.5	15.5	19.6
British Columbia	16.6	14.9	18.7	17.3	16.0	14.4	13.2	6.1
<b>Urban Area</b>	77.4	74.7	75.2	81.0	77.1	83.7	76.5	80.3
<b>Marital Status</b>								
Spouse Present	54.0	57.6	51.2	49.2	59.0	34.1	62.7	35.4
Single / Divorced / Widowed	46.0	42.4	48.8	50.8	41.0	65.9	37.3	64.6
<b>Educational Attainment</b>								
Less than high school	5.3	3.2	2.9	3.5	4.6	4.4	2.5	0.0
High school	22.3	20.9	24.1	21.3	21.0	35.5	15.2	32.3
Trade or Apprenticeship	10.8	16.1	11.1	14.5	9.6	11.2	12.8	22.5
College/Non University Diploma	26.2	31.0	29.6	31.1	27.3	16.4	28.4	16.2
University Cert/Degree or Above	35.3	28.8	32.2	29.6	37.5	32.6	41.0	29.0
<b>Employment Status</b>								
Employed	80.9	89.5	83.0	71.1	82.7	75.6	81.1	81.3
Self Employed	8.7	7.6	9.6	15.8	8.8	4.7	7.9	10.3
Not Working	10.4	2.8	7.4	13.1	8.5	19.7	11.0	8.4
<b>Job Characteristics</b>								
Job Tenure (years)	3.5	4.8	4.3	3.1	5.0	1.2	4.2	3.5
Union Member	24.4	23.7	25.2	10.5	23.8	15.0	21.7	20.2
Covered by a Collective Agreement	2.8	4.4	1.8	5.9	3.4	3.2	1.8	0.0
In Public Sector	25.1	23.9	26.2	9.6	27.8	21.6	25.6	43.9
In Private Sector	64.5	73.3	66.4	77.3	63.7	58.7	63.4	47.7
A Permanent Employee	62.0	76.5	61.5	50.7	66.4	33.5	63.5	43.3
A Temporary Employee	18.9	13.0	21.4	20.4	16.3	42.1	17.6	38.0
Full Time Employment	83.5	86.3	84.6	83.1	87.5	77.9	84.5	96.6
Part Time Employment	16.2	13.7	15.2	16.8	12.3	21.8	14.8	3.0
<b>Industry</b>								
Primary Industries	3.0	3.8	2.4	3.9	2.3	2.0	1.7	3.3
Secondary Industries	12.3	17.3	10.1	10.4	10.3	8.6	9.6	14.8
Tertiary Industries	74.3	76.0	80.1	72.5	78.9	69.6	77.8	73.5
<b>Occupation</b>								
Blue Collar Occupations	14.9	19.8	16.0	16.2	10.2	15.3	10.6	19.5
White Collar Occupations	74.7	77.3	76.5	70.6	81.3	65.0	78.4	72.1
<b>Number of Observations</b>	703	129	474	263	972	857	542	33

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).  
Note: The sample size was 1,896. The sample was composed of 827 male respondents who participated in job-related formal learning, and 1,069 female respondents who did the same. The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. Some observations can belong to multiple subsamples.

Labels of columns (Learning Objectives):  
 (i) To increase income  
 (ii) To avoid losing job  
 (iii) To meet requirements  
 (iv) To start own business  
 (v) To perform better at the job or to increase knowledge  
 (vi) To prepare for the first career or to find a job  
 (vii) To change careers or to get a promotion  
 (viii) Others

Table A.10: Profiles of Non-formal Learners, by Objective of Job-related Training, Proportion of Learners, 2008  
(The unit is per cent unless indicated)

	Learning Objectives							
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)
<b>Age</b>								
18 to 24 years old	16.6	10.5	6.6	10.3	5.7	51.6	11.3	2.0
25 to 34 years old	30.9	23.0	21.6	27.0	21.5	20.6	29.3	10.2
35 to 44 years old	30.6	22.1	28.2	28.8	30.4	18.8	36.4	36.1
45 to 54 years old	15.6	32.8	32.5	27.0	31.2	6.1	18.8	30.0
55 to 64 years old	6.3	11.5	11.2	6.9	11.2	2.9	4.3	21.6
<b>Gender</b>								
Male	61.4	50.3	55.0	46.2	48.3	46.6	53.7	48.3
Female	38.6	49.7	45.0	53.8	51.7	53.4	46.3	51.7
<b>Region</b>								
Atlantic Canada	6.3	10.5	7.3	3.2	7.2	4.9	4.0	6.6
Quebec	10.3	19.7	18.3	6.1	15.8	9.5	11.8	14.5
Ontario	49.8	33.0	44.6	47.6	43.6	39.0	45.1	38.5
Prairies	18.7	23.6	20.1	28.5	21.7	26.7	20.3	22.0
British Columbia	14.9	13.3	9.7	14.6	11.7	20.0	18.8	18.5
<b>Urban Area</b>								
	70.0	69.1	68.0	77.9	71.7	74.0	78.9	66.3
<b>Marital Status</b>								
Spouse Present	68.6	69.4	77.2	64.2	78.5	38.9	70.6	80.8
Single / Divorced / Widowed	31.4	30.6	22.8	35.8	21.5	61.1	29.4	19.2
<b>Educational Attainment</b>								
Less than high school	8.0	4.9	5.9	1.9	3.0	3.1	4.0	6.5
High school	28.2	21.0	21.9	12.0	16.3	35.1	17.6	15.8
Trade or Apprenticeship	8.9	12.8	11.6	3.2	8.5	5.2	7.4	12.8
College/Non University Diploma	33.1	36.8	27.9	56.1	27.3	15.8	41.1	28.4
University Cert/Degree or Above	21.9	24.5	32.6	26.8	44.9	40.7	29.9	36.6
<b>Employment Status</b>								
Employed	72.2	91.3	85.2	60.1	86.4	74.9	91.7	72.6
Self Employed	25.4	8.2	13.8	26.6	12.8	12.7	5.4	24.5
Not Working	2.4	0.4	1.0	13.3	0.9	12.5	3.0	2.9
<b>Job Characteristics</b>								
Job Tenure (years)	5.8	7.8	9.8	4.8	9.7	2.2	6.6	10.7
Union Member	17.2	34.9	33.5	24.6	31.5	15.2	26.7	33.1
Covered by a Collective Agreement	3.6	2.1	3.5	1.9	3.3	1.6	5.1	3.2
In Public Sector	14.3	31.4	32.4	22.1	39.1	20.0	32.9	22.8
In Private Sector	83.3	68.1	66.6	64.5	60.0	67.5	64.2	74.3
A Permanent Employee	65.3	78.0	76.4	49.2	78.4	41.5	81.7	66.7
A Temporary Employee	6.9	13.4	8.8	10.9	8.0	33.3	10.0	5.9
Full Time Employment	90.6	87.1	92.3	85.6	91.9	75.4	92.1	87.9
Part Time Employment	9.3	12.9	7.7	14.4	8.0	24.1	7.8	12.1
<b>Industry</b>								
Primary Industries	5.4	3.0	3.6	0.3	3.3	2.2	2.8	0.5
Secondary Industries	12.7	11.1	15.2	7.8	11.3	7.7	19.9	21.9
Tertiary Industries	79.6	85.4	80.2	78.5	84.6	77.7	74.4	74.7
<b>Occupation</b>								
Blue Collar Occupations	16.1	20.7	18.8	7.1	10.7	11.5	15.3	22.9
White Collar Occupations	81.6	78.9	80.2	79.6	88.5	76.0	81.7	74.2
<b>Number of Observations</b>								
	392	304	2,172	117	3,988	366	347	92

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 5,771. The sample was composed of 2,617 male respondents who participated in job-related non-formal learning, and 3,154 female respondents who did the same. The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. Some observations can belong to multiple subsamples.

Labels of columns (Learning Objectives):

- (i) To increase income
- (ii) To avoid losing job
- (iii) To meet requirements
- (iv) To start own business
- (v) To perform better at the job or to increase knowledge
- (vi) To prepare for the first career or to find a job
- (vii) To change careers or to get a promotion
- (viii) Others

Table A.11: Job-related Learning Objectives and Outcomes, Proportion of Learners, Men and Women, 2002

	All		Men		Women	
	Formal Learners (%)	Non-formal Learners (%)	Formal Learners (%)	Non-formal Learners (%)	Formal Learners (%)	Non-formal Learners (%)
<b>Learning Objectives</b> <sup>(#)</sup>						
To increase income	40.4	12.9	37.2	17.1	43.3	8.8
To avoid losing job	8.3	8.2	8.9	9.7	7.8	6.9
To start own business	12.5	4.4	12.8	6.2	12.3	2.6
To perform better at the job	32.8	80.2	34.0	79.2	31.7	81.1
To find or change job	57.3	10.8	57.2	12.6	57.4	9.1
To get a promotion	15.1	9.2	14.3	12.9	15.8	5.8
Others	12.7	10.2	10.9	10.4	14.4	10.1
<b>Learning Outcomes</b> <sup>(#)</sup>						
Helped to increase income	17.7	9.1	18.3	10.8	17.1	7.4
Helped to avoid losing job	12.7	14.0	14.4	16.6	11.1	11.6
Helped to start own business	4.1	1.5	3.9	1.7	4.3	1.2
Helped to perform better at the job	35.2	75.1	38.8	74.7	31.9	75.4
Helped to find or change job	20.5	5.9	18.2	6.6	22.7	5.3
Helped to get a promotion	6.2	4.6	6.4	5.5	6.0	3.8
Helped in other aspects	5.1	3.2	4.4	2.8	5.7	3.6
Did not help at all	38.8	12.7	36.9	11.8	40.7	13.5
<b>Number of Observations</b>	1,849	6,020	775	2,763	1,074	3,257

Source: Calculations based on data from the 2003 Adult Education and Training Survey.

Note: The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. Some observations can belong to multiple subsamples. (#) denotes categorical variables that are not mutually exclusive.

Table A.12: Payers/Funders of Direct Learning Expenditures (Tuition, Fees and Expenditures), Proportion of Learners, Formal and Non-formal, Job-related, Men and Women, 2008

Payer/Funder (#)	All			Men			Women		
	Recent Formal Learners (%)	Recent Job-related Formal Learners (%)	Job-related Non-formal Learners (%)	Recent Formal Learners (%)	Recent Job-related Formal Learners (%)	Job-related Non-formal Learners (%)	Recent Formal Learners (%)	Recent Job-related Formal Learners (%)	Job-related Non-formal Learners (%)
Employers (directly or remitting expenses)	20.6	23.8	69.9	25.8	29.3	71.0	16.3	18.9	68.7
<i>Employers</i>	19.4	22.7	69.7	24.2	27.4	70.8	15.5	18.4	68.5
<i>The respondent but remitted by the employer</i>	1.3	1.3	0.3	1.8	2.2	0.3	0.8	0.5	0.3
The respondent (or own business)	71.3	67.7	16.1	65.7	61.8	13.3	75.8	72.9	18.9
<i>The respondent</i>	70.6	66.9	13.6	65.0	60.8	10.6	75.2	72.2	16.7
<i>Own business</i>	0.7	0.8	2.6	0.8	1.0	2.8	0.7	0.7	2.4
Governments	9.8	10.8	2.6	9.2	9.7	2.7	10.4	11.7	2.5
A third party (professional organization, union, others, or nobody)	5.7	5.3	13.8	5.3	5.1	14.2	6.1	5.4	13.4
<i>Professional organizations</i>	0.7	0.7	1.7	0.5	0.5	1.7	0.9	1.0	1.7
<i>Unions</i>	0.3	0.4	0.9	0.3	0.4	1.2	0.3	0.3	0.7
<i>Others</i>	2.9	2.9	2.9	2.7	3.0	3.0	3.1	2.8	2.8
<i>Nobody (no fee)</i>	1.8	1.3	8.3	1.7	1.3	8.3	1.9	1.3	8.3
<i>Number of Observations</i>	2,629	1,890	5,410	1,132	826	2,460	1,497	1,064	2,950

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample labelled at the top of the table. Some observations can belong to multiple subsamples. (#) denotes categorical variables that are not mutually exclusive.

Table A.13: Payers/Funders of Direct Learning Expenditures (Tuition, Fees and Expenditures), Proportion of Learners, Formal and Non-formal, Job-related, Men and Women, 1997

Payer/Funder <sup>(#)</sup>	All			Men			Women		
	Recent Formal Learners (%)	Recent Job-related Formal Learners (%)	Job-related Non-formal Learners (%)	Recent Formal Learners (%)	Recent Job-related Formal Learners (%)	Job-related Non-formal Learners (%)	Recent Formal Learners (%)	Recent Job-related Formal Learners (%)	Job-related Non-formal Learners (%)
Employers	23.2	24.7	76.2	29.7	31.4	78.8	17.5	18.7	73.5
The respondent	65.2	63.5	21.0	58.8	57.0	17.8	70.8	69.4	24.3
Governments	17.1	17.1	6.4	17.9	17.1	6.0	16.5	17.2	6.9
A third party (professional organization, union, other or nobody)	6.6	5.1	4.9	6.9	5.4	5.7	6.4	4.8	4.2
<i>A professional organization or union</i>	1.1	1.2	2.9	1.4	1.5	3.6	0.9	1.0	2.2
<i>Others</i>	1.6	1.3	0.6	1.8	1.6	0.7	1.5	1.0	0.5
<i>Nobody (no fee)</i>	3.9	2.6	1.4	3.8	2.4	1.4	4.0	2.8	1.5
<b>Number of Observations</b>	2,505	1,958	4,611	1,040	835	2,198	1,465	1,123	2,413

Source: Calculations based on data from the 1998 Adult Education and Training Survey (AETS).

Note: The sample sizes of individual variables vary because of item non-responses and differences in coverages. All statistics were estimated with the sampling weight. Rounding may cause slight discrepancies in sums and differences. Statistics in each column belong to the same subsample indicated at the top of the table. Some observations can belong to multiple subsamples. (#) denotes categorical variables that are not mutually exclusive.

Table A.14: Results of Binary Logistic Regressions of Being Funded for Formal Learning in 2008

	Dependent Variable							
	Direct Learning Expenditures Paid by:				Received 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	Did Not Receive Fund for Learning
<b>Age (base: 18 to 24 years of age)</b>								
25 and over	0.744 (0.208)***	1.014 (0.223)***	-0.924 (0.158)***	-0.114 (0.265)	-0.796 (0.234)***	0.390 (0.137)***	-0.531 (0.131)***	0.406 (0.145)***
35 and over	0.146 (0.198)	0.138 (0.157)	-0.168 (0.134)	0.088 (0.274)	-1.401 (0.426)***	-0.548 (0.145)***	-0.627 (0.131)***	0.819 (0.130)***
45 and over	-0.243 (0.275)	-0.078 (0.184)	-0.027 (0.161)	-0.234 (0.346)	-0.096 (0.666)	-0.720 (0.231)***	-0.494 (0.179)***	0.344 (0.169)**
55 and over	-0.306 (0.505)	0.012 (0.293)	-0.144 (0.250)	0.326 (0.480)	0.385 (0.909)	-0.234 (0.419)	-1.128 (0.377)***	0.808 (0.307)***
<b>Gender: Female</b>	0.289 (0.162)*	-0.598 (0.128)***	0.510 (0.105)***	0.017 (0.199)	-0.105 (0.194)	0.011 (0.108)	-0.142 (0.101)	0.232 (0.105)**
<b>Region (ref: Ontario)</b>								
Atlantic Canada	0.749 (0.264)***	0.307 (0.258)	-0.687 (0.205)***	0.990 (0.301)***	0.689 (0.363)*	0.251 (0.225)	0.258 (0.212)	-0.424 (0.220)*
Quebec	0.231 (0.185)	-0.233 (0.171)	0.363 (0.139)***	-0.994 (0.326)***	0.130 (0.257)	0.155 (0.134)	0.474 (0.125)***	-0.510 (0.130)***
Prairies	-0.085 (0.219)	0.289 (0.168)*	-0.162 (0.140)	0.098 (0.268)	0.664 (0.245)***	0.219 (0.145)	0.407 (0.133)***	-0.579 (0.140)***
British Columbia	-0.636 (0.279)**	0.659 (0.177)***	-0.537 (0.146)***	0.723 (0.247)***	0.100 (0.312)	0.222 (0.158)	0.294 (0.148)**	-0.287 (0.151)*
<b>Urban Area</b>	-0.030 (0.180)	-0.228 (0.140)	0.176 (0.118)	0.127 (0.227)	-0.020 (0.234)	0.123 (0.129)	0.179 (0.117)	-0.054 (0.119)
<b>Spouse Present</b>	0.063 (0.170)	0.322 (0.135)**	-0.112 (0.112)	-0.543 (0.218)**	-0.668 (0.241)***	-0.281 (0.116)**	-0.391 (0.105)***	0.543 (0.108)***
<b>Educational Attainment (base: below high school)</b>								
High school or above	0.145 (0.284)	1.008 (0.435)**	0.193 (0.232)	-0.485 (0.362)	1.446 (0.637)**	0.668 (0.265)**	0.521 (0.226)**	-0.889 (0.234)***
Trade or Apprenticeship or above	-0.127 (0.244)	0.449 (0.239)*	-0.465 (0.188)**	0.391 (0.349)	-0.444 (0.475)	-0.255 (0.215)	-0.515 (0.195)***	0.407 (0.198)**
College/Non University Diploma or above	-0.796 (0.262)***	0.215 (0.214)	0.595 (0.181)***	-0.366 (0.342)	0.585 (0.481)	0.425 (0.214)**	0.722 (0.193)***	-0.697 (0.191)***
University Cert/Degree or above	-0.539 (0.232)**	-0.465 (0.145)***	0.467 (0.128)***	-0.403 (0.263)	-0.273 (0.262)	0.123 (0.135)	-0.145 (0.124)	0.029 (0.126)
<b>Employment Status (ref: Not working)</b>								
Working	0.661 (0.311)**	1.321 (0.570)**	0.332 (0.252)	-1.470 (0.466)***	-0.904 (0.462)*	0.136 (0.257)	-0.651 (0.243)***	0.520 (0.258)**
Self Employed	-1.259 (0.375)***	-0.881 (0.414)**	1.666 (0.296)***	-0.777 (0.556)	0.524 (0.390)	-0.766 (0.227)***	-1.325 (0.223)***	0.869 (0.212)***
<b>Job Characteristics</b>								
Job Tenure	-0.039 (0.020)**	0.054 (0.010)***	-0.043 (0.009)***	0.025 (0.018)	-0.011 (0.031)	-0.056 (0.015)***	0.010 (0.010)	0.013 (0.010)
Union Member	-0.477 (0.237)**	-0.492 (0.167)***	0.368 (0.147)**	0.706 (0.258)***	0.470 (0.278)*	-0.281 (0.158)*	-0.173 (0.142)	0.035 (0.147)
Covered by a Collective Agreement	-0.231 (0.459)	-0.385 (0.418)	0.675 (0.369)*	-1.767 (1.490)	0.817 (0.403)**	0.086 (0.291)	0.192 (0.282)	-0.602 (0.328)*
In Public Sector	0.392 (0.219)*	-0.032 (0.172)	0.112 (0.148)	0.300 (0.278)	0.043 (0.272)	0.235 (0.152)	-0.124 (0.143)	-0.012 (0.148)
A Permanent Employee	-1.136 (0.194)***	1.974 (0.231)***	-0.686 (0.142)***	0.111 (0.248)	-0.621 (0.231)***	-0.827 (0.126)***	-0.649 (0.122)***	0.516 (0.133)***
Full Time Employment	-0.281 (0.198)	1.333 (0.238)***	-0.462 (0.155)***	-1.355 (0.234)***	-0.109 (0.234)	-0.703 (0.130)***	-0.734 (0.130)***	1.017 (0.142)***
<b>Industries (ref: Secondary)</b>								
Primary	-0.569 (0.575)	-0.323 (0.430)	-0.226 (0.360)	0.655 (0.622)	0.296 (0.628)	-1.097 (0.530)**	0.728 (0.355)**	-0.313 (0.369)
Tertiary	-0.411 (0.271)	-0.414 (0.211)*	0.032 (0.186)	-0.137 (0.409)	-0.442 (0.400)	0.207 (0.221)	-0.276 (0.189)	0.318 (0.198)
<b>White Collar Occupations</b>	-0.438 (0.266)	0.536 (0.238)**	-0.121 (0.192)	-0.097 (0.384)	0.719 (0.371)*	-0.302 (0.206)	0.364 (0.186)*	-0.255 (0.198)
<b>Intercept</b>	-1.536 (0.418)***	-7.481 (0.714)***	1.658 (0.322)***	-0.160 (0.494)	-2.414 (0.715)***	-0.722 (0.331)**	1.370 (0.299)***	-1.743 (0.316)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 2,710. The sample size varied because of item non-response. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Table A.15: Results of Binary Logistic Regressions of Being Funded for Job-related Non-formal Learning in 2008

	Dependent Variable					
	Direct Learning Expenditures Paid by:				Received Financial Supports	
	Government	Employer	Respondent or Own Business	Third Parties	Used Money from Savings	Received Money from other Sources
<b>Age (base: 18 to 24 years of age)</b>						
25 and over	-1.390 (0.433)***	1.170 (0.161)***	-1.201 (0.185)***	-0.244 (0.209)	0.975 (0.800)	-0.457 (0.843)
35 and over	0.971 (0.334)***	0.364 (0.104)***	-0.576 (0.131)***	0.064 (0.127)	0.002 (0.388)	-0.190 (0.400)
45 and over	0.165 (0.240)	-0.295 (0.100)***	-0.179 (0.129)	0.348 (0.110)***	-0.493 (0.409)	0.682 (0.424)
55 and over	0.225 (0.301)	-0.020 (0.125)	-0.174 (0.169)	0.004 (0.133)	0.916 (0.539)*	-0.889 (0.555)
<b>Gender: Female</b>	-0.095 (0.210)	-0.094 (0.080)	0.536 (0.103)***	-0.159 (0.091)*	-0.232 (0.317)	0.160 (0.325)
<b>Region (ref: Ontario)</b>						
Atlantic Canada	-0.164 (0.360)	-0.116 (0.142)	-0.615 (0.223)***	0.496 (0.150)***	0.279 (0.666)	-0.257 (0.686)
Quebec	-0.718 (0.368)*	0.586 (0.115)***	-0.366 (0.145)**	-0.360 (0.132)***	-1.473 (0.476)***	1.692 (0.496)***
Prairies	0.115 (0.232)	0.149 (0.097)	-0.175 (0.125)	0.041 (0.111)	0.099 (0.428)	-0.037 (0.440)
British Columbia	-0.001 (0.294)	-0.064 (0.114)	0.500 (0.138)***	-0.115 (0.138)	1.584 (0.448)***	-1.629 (0.461)***
<b>Urban Area</b>	-0.887 (0.189)***	0.038 (0.081)	0.284 (0.108)***	0.018 (0.093)	-0.298 (0.356)	0.344 (0.366)
<b>Spouse Present</b>	0.003 (0.250)	0.344 (0.091)***	-0.274 (0.116)**	-0.070 (0.110)	-0.381 (0.436)	0.493 (0.449)
<b>Educational Attainment (base: below high school)</b>						
High school or above	0.954 (0.656)	0.612 (0.204)***	-1.371 (0.242)***	0.487 (0.296)*	3.138 (1.289)**	-2.939 (1.313)**
Trade or Apprenticeship or above	-0.104 (0.353)	-1.103 (0.156)***	0.542 (0.218)**	0.837 (0.169)***	-2.762 (0.896)***	2.936 (0.939)***
College/Non University Diploma or above	-0.267 (0.347)	0.422 (0.142)***	0.706 (0.205)***	-0.590 (0.155)***	0.646 (0.707)	-0.822 (0.744)
University Cert/Degree or above	-0.488 (0.241)**	-0.251 (0.089)***	-0.199 (0.112)*	0.414 (0.105)***	0.906 (0.366)**	-0.995 (0.379)***
<b>Employment Status (ref: Not working)</b>						
Working	-2.479 (0.660)***	3.353 (0.441)***	-2.667 (0.376)***	-0.743 (0.368)**	-2.560 (1.373)*	2.138 (1.413)
Self Employed	0.686 (0.421)	-2.465 (0.162)***	2.335 (0.191)***	0.522 (0.179)***	0.969 (0.783)	-0.748 (0.833)
<b>Job Characteristics</b>						
Job Tenure	-0.050 (0.014)***	0.004 (0.005)	0.003 (0.007)	0.000 (0.005)	-0.048 (0.023)**	0.054 (0.024)**
Union Member	0.445 (0.263)*	-0.141 (0.104)	0.111 (0.151)	0.145 (0.123)	1.485 (0.492)***	-1.622 (0.509)***
Covered by a Collective Agreement	1.318 (0.359)***	-0.545 (0.199)***	-0.690 (0.404)*	0.299 (0.246)	-1.004 (1.714)	0.808 (1.698)
In Public Sector	1.320 (0.279)***	0.090 (0.105)	-0.314 (0.150)**	0.104 (0.124)	-0.793 (0.431)*	0.922 (0.445)**
A Permanent Employee	-0.050 (0.307)	0.576 (0.123)***	-0.670 (0.159)***	-0.518 (0.150)***	-1.691 (0.711)**	2.229 (0.765)***
Full Time Employment	0.503 (0.362)	0.583 (0.124)***	-0.886 (0.140)***	0.081 (0.153)	-1.892 (0.642)***	1.778 (0.655)***
<b>Industries (ref: Secondary)</b>						
Primary	1.532 (0.509)***	-0.583 (0.218)***	0.917 (0.278)***	-0.145 (0.280)	0.914 (1.022)	-0.633 (1.072)
Tertiary	0.560 (0.413)	-0.502 (0.139)***	0.461 (0.199)**	0.327 (0.156)**	1.073 (0.676)	-1.049 (0.712)
<b>White Collar Occupations</b>	-0.152 (0.360)	-0.008 (0.140)	0.111 (0.197)	-0.151 (0.160)	-0.089 (0.865)	0.017 (0.908)
<b>Intercept</b>	-2.066 (0.883)**	-4.003 (0.485)***	2.897 (0.419)***	-1.892 (0.469)***	2.306 (1.732)	-2.998 (1.774)*

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 5,771 for each of the 4 logistic regressions of payer types, and 390 for each of the 2 logistic regressions of receipt of financial supports. The sample size varied because of item non-response. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Table A.16a: Results of Multinomial Logit Regression (with Sources of Financial Supports) of the Type (Field and Level) of Formal Learning in 2008 (Sample of Men - reference type: Personal Improvement, Leisure and Others)

	Type (Field and Level) of Learning (Dependent Variable)								
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
<b>Age (base: 18 to 24 years of age)</b>									
25 and over	0.864 (0.510)*	-1.020 (0.451)**	0.413 (0.709)	0.092 (0.447)	-0.204 (0.485)	0.619 (0.420)	0.798 (0.531)	0.805 (0.565)	0.186 (0.575)
35 and over	-1.501 (0.595)**	-0.617 (0.419)	-0.125 (0.562)	-1.670 (0.361)***	-1.510 (0.467)***	-0.745 (0.376)**	-4.781 (1.698)***	-0.500 (0.436)	-1.462 (0.496)***
45 and over	0.958 (0.858)	1.493 (0.545)***	2.301 (0.607)***	1.776 (0.473)***	1.761 (0.633)***	1.538 (0.494)***	4.722 (1.785)***	1.038 (0.557)*	2.067 (0.646)***
55 and over	1.087 (0.926)	0.028 (0.709)	-1.247 (0.930)	-1.743 (0.759)**	-1.197 (0.977)	-1.846 (0.853)**	-13.312 (804.569)	-2.421 (0.969)**	-1.080 (1.009)
<b>Region (ref: Ontario)</b>									
Atlantic Canada	-2.078 (2.244)	0.474 (0.636)	-0.201 (0.891)	1.102 (0.602)*	0.314 (0.734)	0.362 (0.567)	0.665 (1.030)	-0.692 (0.914)	0.646 (0.716)
Quebec	0.240 (0.479)	-0.047 (0.384)	-0.801 (0.528)	0.094 (0.380)	0.119 (0.409)	-0.351 (0.382)	0.873 (0.527)*	0.040 (0.430)	0.384 (0.455)
Prairies	0.306 (0.476)	-0.113 (0.392)	-2.108 (0.769)***	0.159 (0.374)	-1.154 (0.557)**	0.106 (0.387)	0.901 (0.541)*	0.307 (0.435)	-0.416 (0.537)
British Columbia	0.038 (0.534)	-0.117 (0.438)	-1.173 (0.673)*	0.550 (0.386)	0.091 (0.463)	-0.649 (0.415)	0.613 (0.713)	-0.766 (0.575)	-3.096 (1.181)***
Urban Area	-0.033 (0.466)	0.760 (0.391)*	1.648 (0.673)**	0.299 (0.330)	1.027 (0.485)**	-0.492 (0.310)	0.809 (0.573)	-0.289 (0.400)	-0.368 (0.426)
Spouse Present	-0.184 (0.458)	-0.008 (0.367)	0.513 (0.508)	0.837 (0.344)**	-0.527 (0.396)	-0.344 (0.347)	0.078 (0.501)	0.339 (0.411)	0.291 (0.471)
<b>Educational Attainment (base: below high school)</b>									
High school or above	1.131 (0.667)*	3.725 (1.643)**	0.906 (1.010)	3.497 (1.526)**	2.491 (1.239)**	0.786 (0.483)	15.570 (899.332)	15.679 (906.480)	2.483 (1.541)
Trade or Apprenticeship or above	-1.389 (1.043)	-1.519 (1.217)	1.783 (0.834)**	0.466 (0.549)	1.272 (0.719)*	1.858 (0.445)***	0.209 (0.903)	0.169 (0.693)	2.353 (0.620)***
College/Non University Diploma or above	1.448 (1.077)	1.720 (1.216)	-0.066 (0.664)	0.365 (0.514)	-0.024 (0.672)	-0.924 (0.430)**	1.418 (0.890)	0.869 (0.650)	-0.910 (0.535)*
University Cert/Degree or above	0.236 (0.525)	1.209 (0.400)***	-1.820 (0.512)***	0.245 (0.344)	0.575 (0.419)	-1.159 (0.431)***	-1.102 (0.532)**	-0.481 (0.403)	-0.792 (0.523)
<b>Employment Status (ref: Not working)</b>									
Working	0.889 (0.836)	0.416 (0.793)	-0.503 (1.079)	0.787 (0.856)	-0.292 (0.878)	1.247 (0.611)**	3.477 (1.020)***	-0.133 (0.724)	3.043 (1.001)***
Self Employed	-2.593 (0.926)***	-1.582 (0.624)**	-1.639 (1.174)	-0.097 (0.531)	-1.200 (0.723)*	-0.863 (0.634)	-15.266 (460.851)	-1.022 (0.632)	-1.674 (0.723)**
<b>Job Characteristics</b>									
Job Tenure	0.043 (0.030)	-0.059 (0.030)**	0.020 (0.032)	-0.005 (0.025)	0.002 (0.034)	-0.009 (0.025)	-0.081 (0.067)	0.082 (0.029)***	-0.061 (0.036)*
Union Member	1.288 (0.515)**	0.341 (0.408)	-0.634 (0.630)	-1.442 (0.510)***	-0.461 (0.517)	-0.283 (0.382)	0.049 (0.681)	-0.051 (0.532)	-0.856 (0.577)
Covered by a Collective Agreement	-0.698 (1.235)	0.307 (0.849)	0.362 (1.253)	-0.442 (0.945)	0.596 (0.872)	0.586 (0.880)	-0.753 (1.044)	0.206 (0.996)	-1.334 (1.269)
In Public Sector	-2.811 (0.740)***	0.328 (0.410)	0.062 (0.630)	-0.508 (0.449)	0.088 (0.488)	-0.235 (0.446)	-2.909 (1.046)***	-0.233 (0.517)	-0.576 (0.618)
A Permanent Employee	-1.582 (0.483)***	-0.462 (0.391)	0.679 (0.703)	0.053 (0.430)	-0.603 (0.462)	0.217 (0.431)	-1.375 (0.502)***	-1.722 (0.516)***	-1.605 (0.489)***
Full Time Employment	0.089 (0.516)	0.664 (0.412)	0.213 (0.644)	1.084 (0.449)**	0.628 (0.493)	-0.110 (0.472)	0.816 (0.635)	0.058 (0.485)	1.549 (0.778)**
<b>Industries (ref: Secondary)</b>									
Primary	-14.420 (1007.121)	0.869 (1.010)	-14.314 (1074.352)	-1.251 (1.089)	-1.205 (1.492)	-1.223 (0.690)*	0.323 (0.950)	-16.338 (737.063)	0.485 (0.873)
Tertiary	0.848 (0.634)	0.395 (0.550)	-0.090 (0.660)	-0.056 (0.448)	-0.657 (0.545)	-0.395 (0.381)	-1.221 (0.571)**	-0.111 (0.545)	0.317 (0.547)
White Collar Occupations	-0.476 (0.520)	1.126 (0.493)**	1.068 (0.794)	1.821 (0.542)***	1.762 (0.728)**	-1.864 (0.389)***	1.014 (0.592)*	0.267 (0.574)	-0.781 (0.540)
<b>Sources of Financial Supports</b>									
Used Money From Savings	-0.546 (1.004)	1.105 (0.586)*	2.211 (0.823)***	0.692 (0.638)	0.864 (0.668)	0.027 (0.753)	1.101 (0.762)	0.969 (0.724)	-2.049 (2.095)
Received Money From Repayable Sources	0.627 (0.440)	1.138 (0.340)***	2.125 (0.494)***	1.071 (0.349)***	-0.703 (0.459)	0.267 (0.369)	0.883 (0.461)*	0.730 (0.418)*	-0.374 (0.543)
Received Money From Non-Repayable Sources	1.119 (0.396)***	0.756 (0.316)**	1.305 (0.449)***	0.565 (0.303)*	1.213 (0.353)***	0.389 (0.306)	0.879 (0.443)**	0.878 (0.374)**	-0.418 (0.441)
Intercept	-3.253 (1.109)***	-6.749 (1.804)***	-6.873 (1.589)***	-7.916 (1.742)***	-5.361 (1.446)***	-0.954 (0.818)	-21.403 (899.333)	-17.256 (906.480)	-6.107 (1.906)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 1,173. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Type (Field and Level) of Learning:

- (i) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law (Non-university/Professional Level)
- (ii) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law (University/Professional Level and Above)
- (iii) Business, Management and Public Administration (Non-university/Professional Level)
- (iv) Business, Management and Public Administration (University/Professional Level and Above)
- (v) Physical and Life Sciences / Technologies, Mathematics, and Computer / Information Sciences
- (vi) Architecture, Engineering, and Related Technologies (Non-university/Professional Level)
- (vii) Architecture, Engineering, and Related Technologies (University/Professional Level and Above)
- (viii) Health, Parks, Recreation and Fitness
- (ix) Personal, Protective and Transportation Services

Table A.16b: Results of Multinomial Logit Regression (with Sources of Financial Supports) of the Type (Field and Level) of Formal Learning in 2008 (Sample of Women - reference type: Personal Improvement, Leisure and Others)

	Type (Field and Level) of Learning (Dependent Variable)								
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
<b>Age (base: 18 to 24 years of age)</b>									
25 and over	0.069 (0.366)	-0.223 (0.326)	0.866 (0.403)**	0.203 (0.369)	-1.195 (0.591)**	0.687 (0.691)	0.981 (0.421)**	-0.144 (0.425)	-0.024 (0.597)
35 and over	-1.541 (0.370)***	-1.348 (0.312)***	-1.066 (0.352)***	-0.650 (0.320)**	-0.521 (0.632)	-0.919 (0.681)	-1.095 (0.366)***	-0.711 (0.384)*	-1.371 (0.640)**
45 and over	1.311 (0.414)***	0.326 (0.387)	0.850 (0.391)**	0.390 (0.352)	1.479 (0.606)**	0.852 (0.773)	0.748 (0.434)*	0.763 (0.432)*	1.529 (0.642)**
55 and over	0.115 (0.519)	0.383 (0.529)	-1.522 (0.836)*	-0.504 (0.544)	-0.557 (0.825)	-0.530 (1.282)	0.070 (0.603)	-2.843 (1.354)**	-1.154 (1.086)
<b>Region (ref: Ontario)</b>									
Atlantic Canada	-0.299 (0.620)	0.302 (0.465)	-0.282 (0.642)	0.698 (0.501)	-0.520 (0.952)	0.787 (0.880)	-0.634 (0.657)	-0.129 (0.616)	-0.435 (0.927)
Quebec	0.585 (0.319)*	0.344 (0.295)	0.955 (0.329)***	0.693 (0.319)**	0.482 (0.477)	0.623 (0.559)	-0.254 (0.375)	0.017 (0.385)	-0.356 (0.536)
Prairies	-0.896 (0.376)**	-0.537 (0.301)*	-0.959 (0.397)**	-0.036 (0.314)	-0.386 (0.492)	-1.240 (0.813)	-0.061 (0.345)	-0.246 (0.371)	-1.304 (0.612)**
British Columbia	-0.227 (0.354)	-0.213 (0.317)	-0.472 (0.407)	-0.012 (0.336)	-2.134 (1.081)**	-1.402 (0.963)	-0.476 (0.403)	-0.090 (0.397)	-1.134 (0.705)
Urban Area	0.956 (0.289)***	0.252 (0.240)	0.852 (0.293)***	0.774 (0.268)***	0.440 (0.426)	0.648 (0.536)	0.134 (0.287)	0.735 (0.344)**	0.393 (0.457)
Spouse Present	0.333 (0.271)	0.130 (0.238)	-0.651 (0.276)**	0.217 (0.252)	0.399 (0.426)	0.280 (0.497)	-0.102 (0.286)	-0.188 (0.303)	-0.905 (0.438)**
<b>Educational Attainment (base: below high school)</b>									
High school or above	0.963 (0.458)**	3.653 (1.030)***	2.200 (0.522)***	4.013 (1.515)***	1.693 (0.913)*	3.087 (1.354)**	2.299 (0.769)***	14.887 (424.319)	0.353 (0.783)
Trade or Apprenticeship or above	-0.097 (0.594)	-0.621 (0.569)	0.023 (0.471)	-0.028 (0.517)	-0.224 (1.000)	-13.754 (509.993)	1.310 (0.489)***	-0.701 (1.003)	2.222 (0.718)***
College/Non University Diploma or above	0.930 (0.571)	0.569 (0.569)	0.333 (0.465)	0.088 (0.506)	0.652 (0.978)	12.910 (509.993)	-0.746 (0.458)	0.788 (0.999)	-0.976 (0.609)
University Cert/Degree or above	-0.749 (0.316)**	1.121 (0.287)***	-1.674 (0.404)***	1.283 (0.299)***	0.172 (0.472)	0.932 (0.650)	-1.092 (0.349)***	1.248 (0.368)***	-1.682 (0.623)***
<b>Employment Status (ref: Not working)</b>									
Working	-0.094 (0.915)	1.002 (0.933)	-0.534 (1.232)	1.078 (0.939)	2.549 (1.042)**	1.491 (1.758)	-1.558 (1.380)	-1.307 (1.876)	-13.259 (604.594)
Self Employed	-0.325 (0.629)	-0.822 (0.502)	1.085 (0.516)**	-0.395 (0.536)	-2.413 (1.552)	-0.266 (1.163)	-0.045 (0.666)	0.118 (0.650)	1.365 (1.062)
<b>Job Characteristics</b>									
Job Tenure	0.036 (0.024)	0.036 (0.022)	0.041 (0.026)	0.035 (0.022)	0.032 (0.035)	-0.054 (0.061)	-0.029 (0.030)	0.073 (0.026)***	0.090 (0.034)***
Union Member	0.706 (0.358)**	-0.433 (0.301)	-0.772 (0.395)*	-1.002 (0.356)***	-0.054 (0.530)	-0.871 (0.781)	0.875 (0.370)**	0.421 (0.382)	0.528 (0.600)
Covered by a Collective Agreement	2.030 (1.004)**	1.257 (0.972)	0.957 (1.086)	0.650 (1.075)	0.704 (1.519)	-12.484 (791.785)	1.501 (1.116)	-0.559 (2.035)	-11.361 (742.083)
In Public Sector	-1.408 (0.388)***	0.132 (0.301)	0.312 (0.361)	-1.027 (0.341)***	-0.435 (0.539)	-0.450 (0.732)	0.408 (0.371)	0.109 (0.403)	-0.476 (0.611)
A Permanent Employee	0.255 (0.377)	-0.813 (0.290)***	-0.337 (0.375)	0.387 (0.352)	-0.745 (0.497)	-0.022 (0.691)	0.308 (0.378)	-0.383 (0.387)	1.128 (0.809)
Full Time Employment	0.095 (0.325)	0.058 (0.273)	0.774 (0.345)**	0.423 (0.306)	0.829 (0.545)	1.359 (0.808)*	-0.591 (0.324)*	0.085 (0.368)	-0.053 (0.514)
<b>Industries (ref: Secondary)</b>									
Primary	1.038 (1.274)	-2.525 (2.527)	-12.781 (593.598)	1.292 (1.173)	-14.062 (1259.616)	-1.626 (2.726)	2.029 (1.634)	-12.169 (864.454)	-1.026 (1393.842)
Tertiary	-0.287 (0.768)	-0.557 (0.773)	-1.745 (0.665)***	-1.379 (0.650)**	-1.647 (0.812)**	-2.182 (0.973)**	0.079 (1.113)	0.984 (1.746)	13.716 (604.594)
White Collar Occupations	-0.180 (0.878)	0.456 (0.915)	2.653 (1.231)**	1.056 (0.890)	-0.080 (1.042)	1.164 (1.746)	0.365 (1.320)	-0.547 (1.359)	-2.080 (1.219)*
<b>Sources of Financial Supports</b>									
Used Money From Savings	0.997 (0.559)*	0.652 (0.523)	-2.317 (1.273)*	0.028 (0.672)	0.402 (0.806)	-0.831 (1.418)	0.306 (0.661)	0.652 (0.620)	0.658 (0.837)
Received Money From Repayable Sources	0.807 (0.354)**	1.537 (0.310)***	1.382 (0.353)***	0.867 (0.353)**	1.355 (0.490)***	-0.170 (0.742)	2.025 (0.349)***	1.607 (0.362)***	0.428 (0.574)
Received Money From Non-Repayable Sources	0.426 (0.273)	0.391 (0.247)	0.236 (0.298)	0.044 (0.269)	0.436 (0.420)	1.378 (0.492)***	0.216 (0.297)	0.962 (0.309)***	1.034 (0.436)**
Intercept	-2.176 (0.677)***	-4.137 (1.127)***	-3.902 (0.791)***	-6.435 (1.611)***	-4.466 (1.257)***	-7.185 (1.792)***	-2.995 (0.942)***	-16.514 (424.319)	-2.109 (1.150)*

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 1,537. T The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student's t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Type (Field and Level) of Learning:

- (i) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law (Non-university/professional Level)
- (ii) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law (University/Professional Level and Above)
- (iii) Business, Management and Public Administration (Non-university/professional Level)
- (iv) Business, Management and Public Administration (University/Professional Level and Above)
- (v) Physical and Life Sciences / Technologies, Mathematics, and Computer / Information Sciences
- (vi) Architecture, Engineering, and Related Technologies
- (vii) Health, Parks, Recreation and Fitness (Non-university/professional Level)
- (viii) Health, Parks, Recreation and Fitness (University/Professional Level and Above)
- (ix) Personal, Protective and Transportation Services

Table A.17a: Results of Multinomial Logit Regression (with Payers of Learning Expenditures) of the Type (Field and Level) of Formal Learning in 2008 (Sample of Men - reference type: Personal Improvement, Leisure and Others)

	Type (Field and Level) of Learning (Dependent Variable)								
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
<b>Age (base: 18 to 24 years of age)</b>									
25 and over	0.651 (0.477)	-0.682 (0.421)	0.416 (0.618)	0.299 (0.410)	0.127 (0.428)	0.648 (0.400)	0.553 (0.502)	0.674 (0.501)	0.038 (0.542)
35 and over	-2.132 (0.606)***	-1.004 (0.412)**	-0.769 (0.501)	-1.993 (0.346)***	-1.847 (0.446)***	-0.876 (0.366)**	-3.454 (0.857)***	-0.871 (0.411)**	-1.235 (0.476)***
45 and over	0.686 (0.842)	1.181 (0.510)**	1.786 (0.538)***	1.407 (0.422)***	1.076 (0.589)*	1.188 (0.451)***	2.669 (0.995)***	0.506 (0.507)	1.376 (0.601)**
55 and over	1.338 (0.903)	0.175 (0.672)	-1.619 (0.845)*	-1.801 (0.694)***	-1.027 (0.927)	-1.717 (0.807)**	-13.037 (735.019)	-2.270 (0.900)**	-0.973 (0.979)
<b>Region (ref: Ontario)</b>									
Atlantic Canada	-1.266 (1.625)	1.128 (0.607)*	0.493 (0.792)	1.527 (0.576)***	0.371 (0.704)	0.708 (0.559)	0.712 (0.993)	0.011 (0.809)	0.236 (0.745)
Quebec	0.729 (0.459)	0.211 (0.363)	-0.559 (0.480)	0.366 (0.358)	0.802 (0.370)**	-0.297 (0.369)	1.170 (0.494)**	0.398 (0.400)	0.861 (0.421)**
Prairies	0.612 (0.463)	0.384 (0.371)	-1.061 (0.603)*	0.429 (0.352)	-0.830 (0.514)	0.158 (0.361)	0.958 (0.509)*	0.795 (0.410)*	-0.353 (0.508)
British Columbia	0.792 (0.530)	0.280 (0.433)	-0.894 (0.622)	0.923 (0.352)***	0.260 (0.447)	-0.387 (0.399)	0.340 (0.685)	-0.124 (0.544)	-2.643 (1.153)**
Urban Area	0.371 (0.463)	0.951 (0.366)***	1.929 (0.630)***	0.220 (0.297)	1.166 (0.444)***	-0.413 (0.289)	1.158 (0.555)**	-0.202 (0.363)	-0.449 (0.393)
Spouse Present	0.065 (0.462)	-0.213 (0.356)	0.203 (0.456)	0.578 (0.315)*	-0.702 (0.364)*	-0.220 (0.335)	0.042 (0.456)	0.216 (0.389)	0.421 (0.456)
<b>Educational Attainment (base: below high school)</b>									
High school or above	1.126 (0.642)*	4.237 (1.615)***	1.049 (0.860)	3.839 (1.505)**	3.228 (1.138)***	0.894 (0.475)*	15.345 (917.235)	15.935 (888.309)	2.539 (1.151)*
Trade or Apprenticeship or above	-0.390 (0.823)	-1.128 (1.046)	1.224 (0.704)*	0.359 (0.528)	0.319 (0.670)	1.926 (0.430)***	-0.140 (0.875)	0.401 (0.659)	2.279 (0.580)***
College/Non University Diploma or above	0.904 (0.871)	1.463 (1.049)	-0.080 (0.604)	0.284 (0.496)	0.304 (0.655)	-1.131 (0.413)***	1.529 (0.868)*	0.734 (0.630)	-0.820 (0.521)
University Cert/Degree or above	0.021 (0.522)	1.128 (0.380)***	-1.557 (0.476)***	0.543 (0.322)*	0.518 (0.387)	-1.129 (0.410)***	-0.577 (0.485)	-0.308 (0.378)	-0.870 (0.498)*
<b>Employment Status (ref: Not working)</b>									
Working	0.940 (0.801)	0.714 (0.725)	0.106 (0.924)	0.545 (0.760)	-0.332 (0.769)	1.577 (0.565)***	3.027 (0.809)***	-0.132 (0.668)	3.540 (0.991)***
Self Employed	-3.340 (0.924)***	-2.064 (0.589)***	-2.181 (0.952)**	-0.498 (0.487)	-1.308 (0.670)*	-1.190 (0.605)**	-15.202 (434.973)	-1.547 (0.580)***	-1.663 (0.687)**
<b>Job Characteristics</b>									
Job Tenure	0.073 (0.032)**	-0.040 (0.029)	0.020 (0.029)	-0.006 (0.024)	0.015 (0.032)	-0.005 (0.023)	-0.094 (0.063)	0.101 (0.028)***	-0.005 (0.032)
Union Member	1.074 (0.508)**	0.220 (0.398)	-0.362 (0.542)	-1.583 (0.499)***	-0.534 (0.485)	-0.439 (0.365)	-0.147 (0.669)	-0.295 (0.496)	0.009 (0.507)
Covered by a Collective Agreement	-0.458 (1.096)	0.303 (0.789)	0.303 (1.124)	-0.523 (0.889)	0.557 (0.811)	0.429 (0.853)	-0.507 (0.984)	0.122 (0.938)	-0.939 (1.250)
In Public Sector	-2.558 (0.716)***	0.402 (0.394)	0.099 (0.545)	-0.460 (0.434)	0.103 (0.450)	-0.132 (0.422)	-2.808 (1.033)***	-0.101 (0.487)	-1.138 (0.602)*
A Permanent Employee	-1.110 (0.446)**	-0.289 (0.358)	-0.417 (0.563)	0.077 (0.396)	-0.754 (0.428)*	0.400 (0.411)	-1.894 (0.531)***	-1.172 (0.450)***	-1.041 (0.481)**
Full Time Employment	-0.102 (0.483)	0.430 (0.382)	-0.094 (0.563)	0.483 (0.388)	0.507 (0.459)	0.026 (0.444)	0.524 (0.616)	-0.296 (0.431)	1.686 (0.727)**
<b>Industries (ref: Secondary)</b>									
Primary	-14.747 (996.282)	0.841 (0.939)	-14.974 (1015.465)	-1.357 (1.067)	-1.372 (1.451)	-0.929 (0.658)	0.367 (0.914)	-16.192 (702.292)	0.312 (0.845)
Tertiary	0.641 (0.652)	0.085 (0.529)	-0.789 (0.561)	-0.497 (0.429)	-0.804 (0.530)	-0.460 (0.367)	-1.277 (0.568)**	-0.339 (0.525)	0.406 (0.528)
White Collar Occupations	-0.239 (0.485)	1.094 (0.456)**	1.616 (0.727)**	2.001 (0.518)***	1.723 (0.656)***	-1.841 (0.358)***	0.673 (0.548)	0.547 (0.528)	-0.707 (0.489)
<b>Payer of Direct Expenditures</b>									
Government	1.997 (1.024)*	1.769 (0.702)**	1.321 (0.837)	-1.303 (0.923)	-1.831 (1.133)	0.756 (0.687)	0.569 (0.966)	0.087 (0.872)	2.653 (0.721)***
Employer	-1.691 (1.148)	0.090 (0.669)	1.090 (0.810)	-0.204 (0.761)	0.174 (0.836)	0.871 (0.649)	1.783 (0.843)**	-0.715 (0.831)	0.678 (0.739)
Self	0.713 (1.018)	2.652 (0.669)***	1.405 (0.800)*	0.239 (0.758)	-0.120 (0.816)	1.717 (0.643)***	0.962 (0.798)	1.257 (0.822)	1.132 (0.712)
Third Party	-0.340 (1.263)	0.694 (0.821)	0.136 (1.149)	-1.093 (1.089)	0.462 (0.906)	0.582 (0.780)	0.424 (1.088)	0.580 (0.935)	0.784 (0.959)
Intercept	-3.979 (1.458)***	-9.155 (1.899)***	-5.992 (1.514)***	-6.710 (1.825)***	-5.017 (1.595)***	-2.951 (1.012)***	-20.540 (917.236)	-17.858 (888.310)	-9.083 (2.042)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).  
 Note: The sample size was 1,173. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Field and Level of Study:  
 (i) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law (Non-university/professional Level)  
 (ii) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law (University/Professional Level and Above)  
 (iii) Business, Management and Public Administration (Non-university/professional Level)  
 (iv) Business, Management and Public Administration (University/Professional Level and Above)  
 (v) Physical and Life Sciences / Technologies, Mathematics, and Computer / Information Sciences  
 (vi) Architecture, Engineering, and Related Technologies (Non-university/professional Level)  
 (vii) Architecture, Engineering, and Related Technologies (University/Professional Level and Above)  
 (viii) Health, Parks, Recreation and Fitness  
 (ix) Personal, Protective and Transportation Services

Table A.17b: Results of Multinomial Logit Regression (with Payers of Learning Expenditures) of the Type (Field and Level) of Formal Learning in 2008 (Sample of Women - reference type: Personal Improvement, Leisure and Others)

	Type (Field and Level) of Learning (Dependent Variable)								
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)
<b>Age (base: 18 to 24 years of age)</b>									
25 and over	0.325 (0.346)	-0.028 (0.309)	0.959 (0.380)**	0.327 (0.355)	-1.296 (0.562)**	0.783 (0.647)	1.153 (0.392)***	-0.117 (0.386)	0.195 (0.596)
35 and over	-1.659 (0.353)***	-1.552 (0.303)***	-0.955 (0.333)***	-0.758 (0.309)**	-0.648 (0.618)	-1.328 (0.614)**	-1.487 (0.349)***	-1.094 (0.368)***	-1.676 (0.642)***
45 and over	1.062 (0.400)***	0.169 (0.375)	0.763 (0.369)**	0.261 (0.344)	1.450 (0.568)**	0.772 (0.718)	0.690 (0.416)*	0.622 (0.416)	1.434 (0.636)**
55 and over	0.324 (0.509)	0.401 (0.524)	-1.636 (0.810)**	-0.263 (0.527)	-0.502 (0.754)	-0.965 (1.268)	0.010 (0.575)	-2.676 (1.128)**	-1.061 (1.083)
<b>Region (ref: Ontario)</b>									
Atlantic Canada	-0.434 (0.596)	0.330 (0.437)	-0.221 (0.570)	0.614 (0.470)	-0.147 (0.790)	1.120 (0.740)	-0.737 (0.633)	-0.328 (0.582)	-0.994 (0.949)
Quebec	0.451 (0.308)	0.261 (0.288)	0.869 (0.317)***	0.666 (0.313)**	0.587 (0.445)	0.972 (0.514)*	-0.196 (0.357)	-0.057 (0.368)	-0.611 (0.548)
Prairies	-0.837 (0.350)**	-0.516 (0.289)**	-1.072 (0.385)***	-0.051 (0.304)	-0.376 (0.477)	-1.575 (0.816)**	-0.151 (0.332)	-0.204 (0.338)	-1.225 (0.613)**
British Columbia	-0.003 (0.350)	0.148 (0.312)	-0.486 (0.401)	0.569 (0.331)*	-1.331 (0.853)	-1.401 (0.964)	-0.134 (0.382)	0.057 (0.385)	-0.955 (0.712)
Urban Area	0.588 (0.269)**	0.202 (0.232)	0.744 (0.283)***	0.698 (0.258)***	0.491 (0.406)	0.810 (0.507)	0.094 (0.273)	0.783 (0.330)**	0.228 (0.443)
Spouse Present	-0.027 (0.256)	-0.080 (0.230)	-0.582 (0.267)**	0.050 (0.246)	0.190 (0.398)	0.232 (0.475)	-0.210 (0.277)	-0.478 (0.284)*	-0.940 (0.426)**
<b>Educational Attainment (base: below high school)</b>									
High school or above	1.061 (0.436)**	3.712 (1.018)***	2.105 (0.500)***	4.049 (1.508)***	1.562 (0.831)*	3.761 (1.322)***	2.641 (0.756)***	16.444 (729.007)	0.472 (0.790)
Trade or Apprenticeship or above	-0.336 (0.577)	0.048 (0.467)	0.188 (0.444)	-0.118 (0.504)	-0.417 (0.983)	-14.781 (663.167)	1.161 (0.459)**	-1.132 (0.938)	2.515 (0.710)***
College/Non University Diploma or above	1.151 (0.561)**	-0.046 (0.472)	-0.330 (0.440)	0.217 (0.497)	1.179 (0.954)	13.805 (663.167)	-0.463 (0.431)	0.921 (0.947)	-1.072 (0.604)*
University Cert/Degree or above	-0.716 (0.303)**	1.042 (0.281)***	-1.483 (0.378)**	1.235 (0.291)***	-0.026 (0.437)	0.693 (0.584)	-1.205 (0.336)***	1.163 (0.359)***	-1.703 (0.622)***
<b>Employment Status (ref: Not working)</b>									
Working	-0.269 (0.907)	0.511 (0.897)	-0.568 (1.164)	0.953 (0.932)	2.197 (1.002)**	1.662 (1.367)	-1.652 (1.383)	-0.505 (1.320)	-13.902 (755.702)
Self Employed	-0.661 (0.606)	-1.416 (0.482)***	0.944 (0.504)*	-0.390 (0.508)	-2.736 (1.527)*	-0.593 (1.106)	-0.390 (0.629)	-0.335 (0.619)	0.847 (1.040)
<b>Job Characteristics</b>									
Job Tenure	0.044 (0.024)*	0.058 (0.022)***	0.041 (0.025)*	0.040 (0.021)*	0.044 (0.033)	-0.033 (0.055)	-0.008 (0.027)	0.090 (0.025)***	0.132 (0.038)***
Union Member	0.613 (0.350)*	-0.359 (0.299)	-0.733 (0.388)*	-1.019 (0.356)***	-0.087 (0.512)	-0.248 (0.753)	0.692 (0.354)*	0.144 (0.360)	0.722 (0.587)
Covered by a Collective Agreement	2.009 (0.980)**	1.460 (0.963)	0.999 (1.075)	0.577 (1.049)	0.681 (1.503)	-12.875 (1015.414)	1.603 (1.100)	-0.669 (2.016)	-12.126 (1132.409)
In Public Sector	-1.446 (0.376)***	0.028 (0.293)	0.236 (0.351)	-0.926 (0.334)***	-0.633 (0.521)	-0.762 (0.724)	0.410 (0.352)	0.404 (0.375)	-0.638 (0.609)
A Permanent Employee	0.439 (0.366)	-0.984 (0.280)***	0.011 (0.359)	0.315 (0.339)	-0.685 (0.470)	-0.489 (0.647)	0.274 (0.354)	-0.508 (0.357)	1.271 (0.787)
Full Time Employment	0.155 (0.313)	0.036 (0.260)	0.801 (0.330)**	0.302 (0.301)	0.868 (0.519)*	0.727 (0.703)	-0.671 (0.303)**	0.287 (0.342)	0.234 (0.540)
<b>Industries (ref: Secondary)</b>									
Primary	0.615 (1.223)	-2.939 (2.483)	-13.829 (972.441)	0.997 (1.132)	-1.083 (1.819)	-1.590 (2.478)	1.535 (1.610)	-14.324 (1129.877)	-1.280 (1724.498)
Tertiary	-0.287 (0.758)	-0.715 (0.737)	-1.530 (0.660)**	-1.467 (0.643)**	-1.658 (0.782)**	-3.059 (0.871)***	0.067 (1.068)	-1.834 (0.813)**	14.387 (755.702)
White Collar Occupations	-0.218 (0.837)	0.827 (0.859)	2.445 (1.156)**	1.097 (0.867)	0.150 (0.982)	1.235 (1.421)	0.650 (1.268)	1.490 (1.330)	-2.097 (1.169)*
<b>Payer of Direct Expenditures</b>									
Government	0.562 (0.541)	0.257 (0.487)	0.889 (0.524)*	0.473 (0.582)	0.540 (0.795)	-3.221 (3.429)	0.894 (0.546)	1.197 (0.527)**	1.252 (0.871)
Employer	0.200 (0.592)	0.192 (0.515)	-0.794 (0.613)	1.174 (0.532)**	-0.342 (0.903)	-2.679 (3.418)	-0.863 (0.629)	-0.431 (0.608)	-1.816 (1.072)*
Self	1.375 (0.539)**	2.102 (0.488)***	0.517 (0.534)	1.489 (0.509)***	0.385 (0.832)	-3.118 (3.401)	0.270 (0.544)	1.391 (0.527)***	0.219 (0.908)
Third Party	-0.236 (0.646)	0.639 (0.547)	0.300 (0.652)	-0.581 (0.731)	-1.605 (1.509)	-2.959 (3.501)	-0.003 (0.615)	1.044 (0.572)*	-15.033 (656.080)
Intercept	-2.490 (0.797)***	-5.022 (1.177)***	-4.132 (0.867)***	-7.380 (1.662)***	-4.006 (1.337)***	-2.892 (3.762)	-2.834 (1.000)***	-17.985 (729.007)	-2.171 (1.364)

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 1,537. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Field and Level of Study:

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Table A.18a: Results of Multinomial Logit Regression (with Sources of Financial Supports) of the Type (Field) of Job-related Non-formal Learning in 2008 (Sample of Men - reference type: Personal Improvement, Leisure and Others)

	Field of Study (Dependent Variable)					
	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>						
25 and over	0.494 (0.572)	-0.461 (0.400)	-0.225 (0.751)	-0.375 (0.346)	-1.032 (0.755)	-0.522 (0.487)
35 and over	0.197 (0.313)	-0.195 (0.211)	-0.426 (0.419)	-0.031 (0.201)	1.537 (0.538)***	-0.444 (0.307)
45 and over	0.013 (0.291)	0.581 (0.198)***	-0.057 (0.483)	0.468 (0.202)**	0.068 (0.331)	0.357 (0.328)
55 and over	0.199 (0.369)	-0.086 (0.245)	0.991 (0.536)*	0.032 (0.272)	-0.782 (0.459)*	-0.423 (0.509)
<b>Region (ref: Ontario)</b>						
Atlantic Canada	0.062 (0.439)	0.362 (0.295)	-0.629 (0.865)	0.408 (0.266)	0.594 (0.535)	0.047 (0.467)
Quebec	0.013 (0.329)	0.173 (0.220)	0.413 (0.400)	-0.028 (0.229)	0.271 (0.438)	-0.509 (0.392)
Prairies	0.045 (0.292)	0.870 (0.194)***	-0.096 (0.488)	-0.026 (0.206)	1.566 (0.324)***	0.416 (0.274)
British Columbia	-1.076 (0.475)**	-0.068 (0.253)	0.090 (0.495)	0.111 (0.221)	-0.101 (0.527)	-1.036 (0.507)**
<b>Urban Area</b>	0.244 (0.275)	0.188 (0.166)	1.247 (0.474)***	0.095 (0.158)	-0.038 (0.332)	0.194 (0.254)
<b>Spouse Present</b>	-0.367 (0.299)	0.285 (0.238)	-0.348 (0.402)	-0.039 (0.213)	-0.717 (0.368)*	0.286 (0.334)
<b>Educational Attainment (base: below high school)</b>						
High school or above	0.602 (0.495)	0.036 (0.401)	-0.490 (1.251)	-0.510 (0.315)	-0.733 (0.704)	-0.928 (0.439)**
Trade or Apprenticeship or above	-2.540 (0.904)***	0.658 (0.292)**	1.012 (0.821)	1.479 (0.242)***	0.177 (0.687)	0.796 (0.395)**
College/Non University Diploma or above	1.103 (0.918)	-0.501 (0.278)*	-0.787 (0.759)	-1.241 (0.221)***	-0.587 (0.688)	0.022 (0.346)
University Cert/Degree or above	0.180 (0.299)	-0.030 (0.182)	0.801 (0.394)**	-0.626 (0.208)***	1.325 (0.432)***	-1.767 (0.409)***
<b>Employment Status (ref: Not working)</b>						
Working	0.875 (3.649)	-0.972 (0.966)	-1.967 (1.642)	2.146 (0.949)**	-1.947 (1.194)	-1.504 (0.827)*
Self Employed	2.232 (0.549)***	0.700 (0.524)	-1.120 (0.920)	-0.442 (0.359)	1.079 (0.611)*	0.792 (0.642)
<b>Job Characteristics</b>						
Job Tenure	-0.049 (0.015)***	0.025 (0.009)***	0.022 (0.020)	-0.022 (0.010)**	0.011 (0.018)	-0.013 (0.016)
Union Member	1.366 (0.356)***	0.071 (0.241)	0.080 (0.492)	-0.162 (0.204)	-0.392 (0.457)	0.813 (0.320)**
Covered by a Collective Agreement	-1.915 (1.361)	-0.294 (0.504)	-13.852 (851.627)	-1.212 (0.542)**	-3.778 (3.353)	0.512 (0.546)
In Public Sector	0.168 (0.357)	-1.235 (0.252)***	-0.707 (0.485)	-0.090 (0.217)	0.751 (0.444)*	-0.321 (0.343)
A Permanent Employee	-0.076 (0.499)	0.904 (0.497)*	0.625 (0.761)	0.002 (0.295)	-0.659 (0.549)	0.654 (0.548)
Full Time Employment	0.697 (0.553)	-0.642 (0.377)*	-0.126 (0.926)	1.133 (0.552)**	-0.793 (0.485)	0.085 (0.638)
<b>Industries (ref: Secondary)</b>						
Primary	-13.094 (294.520)	-0.680 (0.447)	0.687 (0.988)	-0.406 (0.332)	-3.119 (3.800)	0.346 (0.431)
Tertiary	0.178 (0.397)	-0.379 (0.191)**	0.401 (0.496)	0.030 (0.185)	1.644 (0.647)**	0.120 (0.298)
<b>White Collar Occupations</b>	1.525 (0.474)***	1.408 (0.268)***	1.824 (0.904)**	-0.841 (0.189)***	-0.176 (0.539)	-0.974 (0.299)***
<b>Sources of Financial Supports</b>						
Used Money From Savings	-1.364 (0.694)**	-0.048 (0.394)	1.848 (0.576)***	0.263 (0.444)	0.522 (0.472)	-0.705 (0.845)
Received Money From Other Sources	-2.622 (1.246)**	-0.001 (0.271)	0.077 (0.520)	-1.013 (0.438)**	-0.202 (0.624)	0.509 (0.422)
<b>Intercept</b>	-5.582 (3.684)	-1.854 (0.991)*	-4.004 (1.934)**	-3.115 (1.122)***	-1.148 (1.243)	-0.177 (1.023)

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 3,101. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Field of Study:

- (i) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law
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Table A.18b: Results of Multinomial Logit Regression (with Sources of Financial Supports) of the Type (Field) of Job-related Non-formal Learning in 2008  
(Sample of Women - reference type: Personal Improvement, Leisure and Others)

	Field of Study (Dependent Variable)				
	(ii)	(iii)	(iv)	(v)	(vi)
<b>Age (base: 18 to 24 years of age)</b>					
25 and over	-0.093 (0.334)	-0.294 (0.359)	-1.270 (0.359)***	0.555 (0.481)	0.681 (0.572)
35 and over	-0.477 (0.220)**	0.003 (0.205)	-0.394 (0.299)	-0.427 (0.207)**	-0.864 (0.416)**
45 and over	-0.267 (0.240)	-0.164 (0.170)	0.516 (0.262)**	-0.293 (0.191)	-0.038 (0.419)
55 and over	0.364 (0.274)	0.060 (0.221)	0.352 (0.273)	-1.078 (0.291)***	0.350 (0.474)
<b>Region (ref: Ontario)</b>					
Atlantic Canada	-0.235 (0.336)	-0.780 (0.320)**	0.202 (0.299)	-0.197 (0.301)	0.105 (0.564)
Quebec	0.027 (0.233)	-0.875 (0.244)***	-0.862 (0.329)***	0.636 (0.193)***	-0.193 (0.460)
Prairies	-0.681 (0.238)***	-0.209 (0.178)	-0.164 (0.236)	-0.518 (0.214)**	0.113 (0.377)
British Columbia	0.086 (0.245)	0.532 (0.188)***	0.171 (0.280)	-0.094 (0.255)	0.507 (0.431)
<b>Urban Area</b>	-0.091 (0.185)	0.069 (0.152)	-0.121 (0.202)	0.377 (0.173)**	0.253 (0.336)
<b>Spouse Present</b>	-0.261 (0.180)	0.793 (0.180)***	0.190 (0.209)	0.523 (0.190)***	0.240 (0.344)
<b>Educational Attainment (base: below high school)</b>					
High school or above	-0.072 (1.453)	-0.263 (0.534)	-0.088 (0.779)	0.013 (1.949)	-2.091 (0.597)***
Trade or Apprenticeship or above	0.749 (0.486)	-0.903 (0.352)**	-0.074 (0.416)	0.238 (0.517)	0.680 (0.419)
College/Non University Diploma or above	0.050 (0.409)	0.637 (0.344)*	-0.182 (0.401)	1.511 (0.425)***	-1.499 (0.444)***
University Cert/Degree or above	0.610 (0.199)***	-0.399 (0.161)**	-0.055 (0.220)	-0.136 (0.160)	-0.834 (0.451)*
<b>Employment Status (ref: Not working)</b>					
Working	-2.499 (2.286)	-0.919 (0.831)	0.636 (0.840)	-4.787 (2.161)**	1.340 (1.664)
Self Employed	0.394 (0.337)	0.554 (0.369)	-0.482 (0.539)	1.700 (0.361)***	-0.036 (0.613)
<b>Job Characteristics</b>					
Job Tenure	0.011 (0.012)	0.039 (0.008)***	0.012 (0.012)	0.070 (0.010)***	-0.010 (0.021)
Union Member	0.152 (0.232)	-0.722 (0.196)***	0.711 (0.245)***	0.385 (0.222)*	-0.693 (0.435)
Covered by a Collective Agreement	1.295 (0.383)***	-0.270 (0.425)	-1.079 (1.047)	-2.522 (1.506)*	-0.958 (1.520)
In Public Sector	-0.178 (0.233)	-0.400 (0.181)**	-0.779 (0.253)***	-0.388 (0.225)*	-0.513 (0.411)
A Permanent Employee	-0.291 (0.243)	0.419 (0.317)	0.312 (0.329)	0.259 (0.306)	0.013 (0.479)
Full Time Employment	-0.596 (0.211)***	0.423 (0.228)*	0.926 (0.354)***	-0.750 (0.194)***	-0.532 (0.355)
<b>Industries (ref: Secondary)</b>					
Primary	-0.540 (1.983)	0.682 (0.546)	-1.622 (1.175)	-0.887 (3.044)	0.946 (1.007)
Tertiary	0.371 (0.607)	-0.055 (0.325)	-0.272 (0.398)	1.254 (0.728)*	0.343 (0.692)
<b>White Collar Occupations</b>	2.447 (2.164)	0.618 (0.541)	-0.972 (0.507)*	1.903 (2.120)	-1.061 (0.626)*
<b>Sources of Financial Supports</b>					
Used Money From Savings	1.583 (0.291)***	0.373 (0.357)	-1.149 (0.963)	1.193 (0.322)***	-2.071 (1.571)
Received Money From Other Sources	0.284 (0.430)	1.049 (0.277)***	0.855 (0.432)**	-0.298 (0.414)	-12.193 (199.751)
<b>Intercept</b>	-1.876 (1.652)	-1.406 (0.855)	-1.199 (1.090)	-2.650 (2.054)	-0.614 (1.644)

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 3,979. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

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(ii) Business, Management and Public Administration

(iii) Physical and Life Sciences / Technologies, Mathematics, Computer / Information Sciences, Architecture, Engineering, and Related Technologies

(iv) Health, Parks, Recreation and Fitness

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Table A.19a: Results of Multinomial Logit Regression (with Payers of Learning Expenditures) of the Type (Field) of Job-related Non-formal Learning in 2008 (Sample of Men - reference type: Personal Improvement, Leisure and Others)

	Field of Study (Dependent Variable)					
	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>						
25 and over	0.259 (0.568)	-0.477 (0.376)	-0.099 (0.724)	-0.537 (0.312)*	-0.654 (0.743)	-0.382 (0.420)
35 and over	0.397 (0.295)	-0.254 (0.199)	0.169 (0.359)	-0.167 (0.187)	1.347 (0.529)**	-0.746 (0.270)***
45 and over	0.020 (0.273)	0.604 (0.186)***	-0.912 (0.428)**	0.599 (0.183)***	0.224 (0.324)	0.491 (0.289)*
55 and over	0.281 (0.355)	0.225 (0.220)	1.103 (0.515)**	0.313 (0.233)	-0.724 (0.444)	-0.582 (0.477)
<b>Region (ref: Ontario)</b>						
Atlantic Canada	0.231 (0.407)	0.211 (0.278)	-0.700 (0.824)	0.259 (0.243)	0.221 (0.528)	-0.298 (0.445)
Quebec	-0.463 (0.314)	-0.144 (0.198)	-0.026 (0.347)	-0.299 (0.207)	0.103 (0.429)	-0.125 (0.287)
Prairies	0.182 (0.273)	0.658 (0.181)***	-0.164 (0.422)	-0.109 (0.185)	1.218 (0.320)***	0.099 (0.256)
British Columbia	-1.366 (0.476)***	-0.246 (0.243)	-0.464 (0.461)	0.046 (0.208)	-0.204 (0.540)	-0.602 (0.378)
Urban Area	0.246 (0.260)	0.268 (0.157)*	1.893 (0.465)***	-0.029 (0.143)	-0.293 (0.320)	0.408 (0.234)*
Spouse Present	-0.497 (0.288)*	0.154 (0.212)	0.018 (0.375)	0.076 (0.194)	-0.545 (0.375)	0.302 (0.291)
<b>Educational Attainment (base: below high school)</b>						
High school or above	0.413 (0.492)	-0.004 (0.371)	-0.329 (1.236)	-0.352 (0.284)	-0.554 (0.698)	-0.400 (0.393)
Trade or Apprenticeship or above	-2.161 (0.825)***	0.600 (0.276)**	0.859 (0.790)	1.238 (0.213)***	0.011 (0.670)	0.268 (0.334)
College/Non University Diploma or above	0.948 (0.838)	-0.263 (0.261)	0.533 (0.693)	-1.019 (0.201)***	-0.534 (0.656)	0.033 (0.322)
University Cert/Degree or above	0.392 (0.283)	-0.184 (0.168)	-0.320 (0.291)	-0.808 (0.193)***	1.090 (0.418)***	-1.678 (0.349)***
<b>Employment Status (ref: Not working)</b>						
Working	0.293 (3.651)	-0.872 (0.950)	-2.027 (1.516)	2.095 (0.933)**	-1.341 (1.176)	-0.831 (0.742)
Self Employed	2.390 (0.545)***	0.759 (0.508)	-1.467 (0.896)	-0.540 (0.343)	0.370 (0.585)	0.488 (0.529)
<b>Job Characteristics</b>						
Job Tenure	-0.048 (0.014)***	0.020 (0.008)**	0.018 (0.018)	-0.018 (0.009)**	0.002 (0.018)	-0.031 (0.014)**
Union Member	1.734 (0.334)***	-0.037 (0.216)	-0.272 (0.455)	0.005 (0.183)	-0.299 (0.443)	0.569 (0.268)**
Covered by a Collective Agreement	-1.242 (1.329)	-0.825 (0.482)*	-11.723 (210.926)	-1.198 (0.484)**	-0.235 (0.783)	-0.249 (0.520)
In Public Sector	-0.347 (0.337)	-0.809 (0.218)**	-0.788 (0.446)*	-0.217 (0.199)	0.724 (0.433)*	0.175 (0.294)
A Permanent Employee	-0.363 (0.491)	0.835 (0.467)*	0.073 (0.689)	-0.078 (0.266)	-1.149 (0.504)**	-0.163 (0.399)
Full Time Employment	0.669 (0.552)	-0.441 (0.359)	0.358 (0.946)	1.041 (0.456)**	-0.648 (0.449)	0.472 (0.614)
<b>Industries (ref: Secondary)</b>						
Primary	-0.312 (0.675)	-1.106 (0.417)***	0.335 (0.900)	-0.142 (0.272)	-3.369 (3.794)	-0.386 (0.395)
Tertiary	0.125 (0.375)	-0.445 (0.173)**	0.634 (0.450)	0.098 (0.169)	1.575 (0.635)**	-0.121 (0.251)
White Collar Occupations	1.943 (0.479)***	1.356 (0.244)***	1.918 (0.860)**	-0.857 (0.170)***	-0.045 (0.521)	-0.862 (0.263)***
<b>Payer of Direct Expenditures</b>						
Government	-0.468 (1.340)	-0.918 (0.939)	-0.587 (2.148)	0.457 (0.679)	1.263 (0.963)	-0.145 (1.254)
Employer	1.685 (0.831)**	-0.356 (0.810)	-1.540 (2.027)	0.393 (0.616)	1.762 (0.663)***	0.207 (1.208)
Self	0.972 (0.815)	-0.515 (0.806)	-0.985 (2.006)	0.413 (0.629)	2.464 (0.663)***	-0.698 (1.217)
Third Party	-0.259 (0.903)	-0.706 (0.825)	-2.309 (2.075)	0.708 (0.630)	2.621 (0.703)***	-1.048 (1.245)
Intercept	-6.546 (3.785)*	-1.420 (1.273)	-3.767 (2.775)	-3.284 (1.242)***	-3.686 (1.403)***	-0.297 (1.600)

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 3,101. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Field of Study:  
 (ii) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social and Behavioural Sciences and Law  
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 (v) Architecture, Engineering, and Related Technologies  
 (vi) Health, Parks, Recreation and Fitness  
 (vii) Personal, Protective and Transportation Services

Table A.19b: Results of Multinomial Logit Regression (with Payers of Learning Expenditures) of the Type (Field) of Job-related Non-formal Learning in 2008 (Sample of Women - reference type: Personal Improvement, Leisure and Others)

	Field of Study (Dependent Variable)				
	(ii)	(iii)	(iv)	(v)	(vi)
<b>Age (base: 18 to 24 years of age)</b>					
25 and over	0.212 (0.321)	-0.363 (0.320)	-1.329 (0.346)***	0.983 (0.460)**	0.730 (0.571)
35 and over	-0.506 (0.205)**	-0.091 (0.185)	-0.571 (0.285)**	-0.383 (0.210)*	0.000 (0.370)
45 and over	-0.195 (0.222)	-0.109 (0.149)	0.829 (0.248)***	-0.089 (0.184)	-0.362 (0.356)
55 and over	0.268 (0.263)	-0.133 (0.201)	0.113 (0.258)	-0.893 (0.273)***	0.466 (0.440)
<b>Region (ref: Ontario)</b>					
Atlantic Canada	-0.094 (0.318)	-0.704 (0.276)**	0.127 (0.277)	-0.148 (0.297)	-0.046 (0.519)
Quebec	0.182 (0.210)	-0.447 (0.189)**	-0.999 (0.310)***	0.622 (0.188)***	-0.238 (0.427)
Prairies	-0.700 (0.227)***	-0.242 (0.163)	-0.220 (0.224)	-0.343 (0.204)*	-0.006 (0.341)
British Columbia	0.310 (0.226)	0.314 (0.179)*	0.236 (0.265)	-0.272 (0.262)	0.014 (0.410)
<b>Urban Area</b>	0.084 (0.173)	0.080 (0.132)	-0.122 (0.183)	0.126 (0.164)	0.377 (0.314)
<b>Spouse Present</b>	-0.352 (0.165)**	0.692 (0.158)***	0.133 (0.193)	0.356 (0.182)*	0.328 (0.311)
<b>Educational Attainment (base: below high school)</b>					
High school or above	0.371 (1.433)	-0.066 (0.424)	0.354 (0.723)	0.813 (1.940)	-1.472 (0.546)***
Trade or Apprenticeship or above	0.765 (0.452)*	-0.985 (0.307)***	-0.177 (0.406)	-0.188 (0.472)	0.638 (0.422)
College/Non University Diploma or above	-0.020 (0.379)	0.524 (0.301)*	0.137 (0.387)	1.316 (0.415)***	-1.073 (0.406)***
University Cert/Degree or above	0.617 (0.184)***	-0.258 (0.146)*	-0.181 (0.203)	-0.150 (0.158)	-1.276 (0.406)***
<b>Employment Status (ref: Not working)</b>					
Working	-2.568 (2.246)	-1.696 (0.797)**	0.378 (0.845)	-4.056 (2.166)*	2.455 (1.638)
Self Employed	0.235 (0.322)	0.995 (0.365)***	-0.225 (0.543)	1.269 (0.366)***	-1.060 (0.601)*
<b>Job Characteristics</b>					
Job Tenure	0.002 (0.011)	0.048 (0.007)***	0.010 (0.011)	0.055 (0.009)***	-0.011 (0.019)
Union Member	0.179 (0.214)	-0.904 (0.179)***	0.730 (0.232)***	0.392 (0.221)*	-0.773 (0.413)*
Covered by a Collective Agreement	1.385 (0.369)***	-0.137 (0.376)	-1.337 (1.050)	-0.384 (0.608)	-0.648 (1.167)
In Public Sector	-0.076 (0.216)	-0.490 (0.164)***	-0.845 (0.236)***	-0.429 (0.220)*	-0.384 (0.375)
A Permanent Employee	-0.173 (0.218)	0.826 (0.307)***	0.286 (0.313)	0.602 (0.305)**	0.075 (0.452)
Full Time Employment	-0.407 (0.204)**	0.674 (0.224)***	0.920 (0.347)***	-0.578 (0.195)***	-0.356 (0.338)
<b>Industries (ref: Secondary)</b>					
Primary	-0.685 (1.981)	0.878 (0.478)*	-0.830 (0.896)	-2.080 (3.110)	0.867 (0.854)
Tertiary	0.543 (0.605)	0.090 (0.277)	-0.174 (0.374)	1.478 (0.728)**	0.468 (0.624)
<b>White Collar Occupations</b>	2.193 (2.158)	0.864 (0.536)	-0.945 (0.491)*	1.385 (2.105)	-1.524 (0.558)***
<b>Payer of Direct Expenditures</b>					
Government	-0.044 (0.598)	1.357 (0.375)***	-1.672 (1.192)	-0.170 (0.820)	-11.895 (187.150)
Employer	-0.586 (0.502)	0.526 (0.339)	0.551 (0.595)	0.750 (0.298)**	-1.698 (1.564)
Self	0.320 (0.493)	0.363 (0.338)	-0.454 (0.596)	2.190 (0.289)***	-0.172 (1.549)
Third Party	-0.728 (0.532)	0.482 (0.354)	0.702 (0.599)	1.901 (0.306)***	-1.491 (1.602)
<b>Intercept</b>	-2.270 (1.652)	-1.926 (0.811)**	-1.882 (1.204)	-5.111 (2.073)**	-1.436 (2.273)

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 3,979. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Field of Study:

(ii) Education, Visual and Performing Arts, Communication Technologies, Humanities, Social / Behavioural Sciences and Law

(iii) Business, Management and Public Administration

(iv) Physical or Life Sciences / Technologies, Mathematics, and Computer / Information Sciences

(v) Architecture, Engineering, and Related Technologies

(vi) Health, Parks, Recreation and Fitness

(vii) Personal, Protective and Transportation Services

Table A.20a: Results of Binary Logistic Regressions (with Sources of Financial Supports) of Formal Learning Objectives in 2008 (Sample of Men)

	Learning Objective (Dependent Variable)						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>							
25 and over	1.212 (0.277)***	1.191 (0.458)***	0.239 (0.284)	0.583 (0.332)*	0.037 (0.274)	-1.277 (0.311)***	0.974 (0.303)***
35 and over	-0.139 (0.235)	-0.073 (0.355)	-0.025 (0.258)	-0.568 (0.333)*	0.973 (0.241)***	-0.515 (0.333)	0.168 (0.229)
45 and over	-0.694 (0.325)**	-0.248 (0.529)	-0.588 (0.362)	-0.150 (0.538)	-0.122 (0.315)	-0.130 (0.553)	-0.722 (0.304)**
55 and over	0.526 (0.583)	2.694 (0.678)***	1.316 (0.532)**	1.395 (0.784)*	0.005 (0.514)	-1.987 (3.214)	-0.560 (0.572)
<b>Region (ref: Ontario)</b>							
Atlantic Canada	0.308 (0.392)	-0.737 (0.632)	0.495 (0.394)	-0.972 (0.628)	0.121 (0.377)	0.007 (0.502)	0.011 (0.394)
Quebec	0.325 (0.246)	-0.429 (0.379)	-0.464 (0.304)	0.077 (0.319)	0.185 (0.248)	-0.088 (0.317)	0.446 (0.248)*
Prairies	-0.277 (0.255)	-0.733 (0.417)*	0.937 (0.251)***	-0.363 (0.337)	-0.128 (0.249)	-0.417 (0.317)	-0.345 (0.266)
British Columbia	0.245 (0.276)	-0.382 (0.398)	0.255 (0.282)	-0.159 (0.357)	0.372 (0.280)	-0.800 (0.407)**	0.472 (0.270)*
<b>Urban Area</b>	-0.474 (0.231)**	-0.283 (0.322)	-0.127 (0.242)	-0.182 (0.310)	-0.098 (0.230)	0.649 (0.344)*	-0.343 (0.234)
<b>Spouse Present</b>	-0.315 (0.217)	-0.061 (0.319)	-0.433 (0.232)*	-0.230 (0.288)	-0.376 (0.218)*	-0.724 (0.275)***	0.424 (0.216)**
<b>Educational Attainment (base: below high school)</b>							
High school or above	-0.543 (0.477)	0.184 (0.689)	0.302 (0.527)	0.182 (0.654)	-0.165 (0.446)	0.985 (0.606)	1.061 (0.568)*
Trade or Apprenticeship or above	0.012 (0.315)	0.154 (0.432)	0.305 (0.322)	0.807 (0.410)**	0.713 (0.321)**	0.601 (0.412)	0.621 (0.325)*
College/Non University Diploma or above	0.985 (0.304)***	-0.512 (0.404)	-0.056 (0.301)	0.302 (0.365)	0.461 (0.308)	-1.015 (0.421)**	0.027 (0.294)
University Cert/Degree or above	-1.121 (0.241)***	-0.513 (0.356)	-0.703 (0.252)***	-1.162 (0.307)***	-0.874 (0.240)***	0.747 (0.344)**	-0.324 (0.230)
<b>Employment Status (ref: Not working)</b>							
Working	1.389 (0.475)***	0.947 (0.809)	0.486 (0.525)	-0.795 (0.558)	-0.150 (0.443)	1.289 (0.503)**	-0.273 (0.458)
Self Employed	0.944 (0.360)***	0.440 (0.583)	1.033 (0.383)***	2.581 (0.460)***	1.161 (0.357)***	-0.494 (0.470)	0.110 (0.376)
<b>Job Characteristics</b>							
Job Tenure	-0.113 (0.022)***	-0.088 (0.031)***	-0.006 (0.018)	-0.150 (0.036)***	-0.016 (0.017)	-0.320 (0.059)***	-0.027 (0.018)
Union Member	0.610 (0.276)**	-0.131 (0.405)	0.158 (0.287)	0.368 (0.408)	-0.188 (0.272)	-0.346 (0.386)	0.027 (0.277)
Covered by a Collective Agreement	0.251 (0.480)	0.310 (0.730)	0.081 (0.559)	0.825 (0.597)	1.458 (0.522)***	0.252 (0.583)	-0.883 (0.579)
In Public Sector	0.035 (0.282)	-0.024 (0.445)	-0.098 (0.306)	-1.494 (0.523)***	0.121 (0.280)	0.058 (0.382)	-0.274 (0.291)
A Permanent Employee	1.212 (0.255)***	1.033 (0.401)***	0.781 (0.277)***	1.213 (0.347)***	1.430 (0.264)***	-0.983 (0.292)***	0.959 (0.275)***
Full Time Employment	-0.153 (0.280)	-0.157 (0.451)	0.006 (0.319)	-0.097 (0.358)	0.484 (0.290)*	-0.523 (0.335)	-0.298 (0.298)*
<b>Industries (ref: Secondary)</b>							
Primary	0.370 (0.534)	0.649 (0.679)	-0.174 (0.507)	1.366 (0.612)**	0.757 (0.529)	1.620 (0.759)**	0.487 (0.549)
Tertiary	-0.217 (0.270)	-0.504 (0.385)	0.192 (0.291)	0.619 (0.387)	0.007 (0.275)	-0.172 (0.388)	0.301 (0.281)
<b>White Collar Occupations</b>	-0.172 (0.268)	-0.061 (0.410)	-0.373 (0.278)	-0.557 (0.369)	0.577 (0.277)**	-1.211 (0.380)***	0.129 (0.288)
<b>Sources of Financial Supports</b>							
Used Money From Savings	0.563 (0.350)	-1.311 (0.988)	-0.953 (0.436)**	-0.579 (0.491)	-0.558 (0.375)	0.654 (0.414)	-1.300 (0.534)**
Received Money From Repayable Sources	0.409 (0.216)*	0.064 (0.330)	-0.124 (0.236)	0.644 (0.268)**	0.165 (0.216)	-0.073 (0.263)	0.540 (0.222)**
Received Money From Non-Repayable Sources	0.568 (0.195)***	0.636 (0.286)**	0.568 (0.205)***	1.016 (0.256)***	0.263 (0.194)	0.286 (0.243)	0.324 (0.198)
<b>Intercept</b>	-2.053 (0.701)***	-3.421 (1.137)***	-2.354 (0.767)***	-2.453 (0.899)***	-2.162 (0.656)***	0.114 (0.791)	-3.003 (0.772)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).  
 Note: The sample size was 1,173. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Learning Objective:  
 (i) To increase income  
 (ii) To avoid losing job  
 (iii) To meet requirements  
 (iv) To start own business  
 (v) To perform better at the job or to increase knowledge  
 (vi) To prepare for the first career or to find a job  
 (vii) To change careers or to get a promotion

Table A.20b: Results of Binary Logistic Regressions (with Sources of Financial Supports) of Formal Learning Objectives in 2008 (Sample of Women)

	Learning Objective (Dependent Variable)						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>							
25 and over	0.505 (0.231)**	-0.174 (0.552)	0.220 (0.261)	0.329 (0.346)	0.597 (0.228)***	-1.652 (0.271)***	1.107 (0.249)***
35 and over	-0.148 (0.204)	0.361 (0.465)	-0.170 (0.243)	-0.523 (0.323)	0.196 (0.205)	-0.516 (0.260)**	-0.018 (0.201)
45 and over	-0.233 (0.249)	-0.069 (0.477)	0.287 (0.276)	0.604 (0.357)*	-0.060 (0.241)	-0.032 (0.348)	-0.032 (0.237)
55 and over	-0.233 (0.440)	-0.345 (0.828)	-0.119 (0.468)	0.541 (0.534)	0.678 (0.455)	-0.230 (0.690)	-1.045 (0.476)**
<b>Region (ref: Ontario)</b>							
Atlantic Canada	-0.268 (0.346)	-0.254 (0.764)	-0.285 (0.451)	-0.332 (0.586)	-0.203 (0.331)	0.083 (0.430)	-0.326 (0.343)
Quebec	0.005 (0.201)	-1.003 (0.603)*	0.056 (0.246)	-0.232 (0.318)	-0.270 (0.200)	-0.520 (0.252)**	-0.312 (0.201)
Prairies	-0.229 (0.218)	0.348 (0.412)	0.989 (0.233)***	-0.084 (0.318)	-0.023 (0.213)	-0.598 (0.274)**	0.086 (0.213)
British Columbia	-0.089 (0.221)	-0.349 (0.527)	1.015 (0.239)***	0.159 (0.306)	-0.151 (0.219)	-0.161 (0.273)	-1.050 (0.248)**
<b>Urban Area</b>	0.537 (0.180)***	0.113 (0.406)	-0.337 (0.199)*	0.799 (0.291)***	0.277 (0.173)	0.635 (0.228)**	0.092 (0.177)
<b>Spouse Present</b>	-0.039 (0.161)	-0.553 (0.358)	-0.398 (0.186)**	-0.180 (0.240)	-0.112 (0.161)	-0.262 (0.195)	-0.188 (0.162)
<b>Educational Attainment (base: below high school)</b>							
High school or above	-0.760 (0.385)**	0.542 (1.389)	0.261 (0.527)	0.120 (0.565)	-0.833 (0.422)**	-0.776 (0.447)*	0.083 (0.433)
Trade or Apprenticeship or above	0.063 (0.318)	-0.901 (1.006)	-1.514 (0.525)***	0.400 (0.468)	-1.562 (0.340)**	-0.108 (0.399)	0.815 (0.324)**
College/Non University Diploma or above	-0.368 (0.312)	1.259 (0.979)	1.990 (0.521)***	0.109 (0.436)	0.779 (0.326)**	0.008 (0.400)	-0.380 (0.310)
University Cert/Degree or above	-0.260 (0.190)	-0.847 (0.391)**	-0.492 (0.205)**	-0.404 (0.271)	0.008 (0.184)	0.023 (0.238)	-0.144 (0.184)
<b>Employment Status (ref: Not working)</b>							
Working	-0.985 (0.649)	-14.330 (885.384)	-1.614 (1.168)	-0.329 (0.927)	0.234 (0.619)	-2.986 (1.050)***	-1.391 (0.793)*
Self Employed	0.855 (0.334)**	1.107 (0.886)	-0.354 (0.398)	0.174 (0.441)	-0.085 (0.328)	-1.006 (0.429)**	-0.152 (0.341)
<b>Job Characteristics</b>							
Job Tenure	-0.003 (0.015)	0.038 (0.025)	-0.006 (0.017)	0.029 (0.021)	0.015 (0.015)	-0.148 (0.036)***	-0.005 (0.015)
Union Member	0.581 (0.212)***	0.331 (0.435)	0.396 (0.229)*	-0.240 (0.362)	0.007 (0.210)	0.127 (0.269)	-0.280 (0.212)
Covered by a Collective Agreement	-0.423 (0.525)	-0.337 (1.281)	-1.029 (0.747)	2.217 (0.519)***	0.262 (0.480)	-2.523 (0.991)**	-0.498 (0.513)
In Public Sector	-0.062 (0.212)	-0.060 (0.442)	-0.237 (0.232)	-1.162 (0.357)***	0.143 (0.207)	-0.125 (0.267)	-0.067 (0.209)
A Permanent Employee	0.653 (0.212)***	1.225 (0.638)*	-0.159 (0.228)	-0.439 (0.314)	0.629 (0.200)***	-0.838 (0.238)***	0.298 (0.213)
Full Time Employment	0.113 (0.197)	0.042 (0.438)	-0.060 (0.218)	-0.164 (0.289)	0.460 (0.190)**	-0.429 (0.234)*	0.125 (0.199)
<b>Industries (ref: Secondary)</b>							
Primary	2.109 (0.937)**	1.585 (2.707)	-0.717 (2.331)	0.639 (1.084)	-1.387 (0.959)	0.537 (1.833)	-0.592 (1.189)
Tertiary	0.651 (0.471)	0.816 (1.159)	1.259 (0.685)*	-0.313 (0.535)	0.177 (0.417)	1.225 (0.747)	0.952 (0.477)**
<b>White Collar Occupations</b>	-0.322 (0.587)	13.656 (885.383)	0.981 (1.039)	0.605 (0.880)	0.077 (0.571)	1.608 (0.909)*	0.441 (0.739)
<b>Sources of Financial Supports</b>							
Used Money From Savings	0.231 (0.377)	-0.822 (1.296)	-0.532 (0.467)	0.531 (0.479)	-0.654 (0.381)*	1.374 (0.486)***	-1.030 (0.519)**
Received Money From Repayable Sources	0.811 (0.175)***	0.193 (0.423)	-0.174 (0.205)	-0.492 (0.279)*	-0.183 (0.174)	0.992 (0.208)***	0.281 (0.181)
Received Money From Non-Repayable Sources	0.203 (0.168)	-0.394 (0.388)	-0.098 (0.193)	0.197 (0.245)	-0.156 (0.166)	-0.114 (0.208)	-0.031 (0.169)
<b>Intercept</b>	-0.543 (0.494)	-4.315 (1.655)***	-1.782 (0.628)***	-2.469 (0.729)***	-0.142 (0.512)	2.638 (0.584)***	-1.713 (0.530)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 1,537. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Learning Objective:  
 (i) To increase income  
 (ii) To avoid losing job  
 (iii) To meet requirements  
 (iv) To start own business  
 (v) To perform better at the job or to increase knowledge  
 (vi) To prepare for the first career or to find a job  
 (vii) To change careers or to get a promotion

Table A.21a: Results of Binary Logistic Regressions (with Payers of Learning Expenditures) of Formal Learning Objectives in 2008 (Sample of Men)

	Learning Objective (Dependent Variable)						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>							
25 and over	1.208 (0.260)***	1.275 (0.438)***	0.008 (0.271)	0.628 (0.314)**	0.224 (0.254)	-1.346 (0.297)***	0.944 (0.285)***
35 and over	-0.130 (0.224)	-0.250 (0.345)	-0.283 (0.256)	-0.482 (0.312)	0.811 (0.229)***	-0.611 (0.331)*	0.355 (0.220)
45 and over	-0.596 (0.301)**	-0.387 (0.520)	-0.358 (0.346)	-0.583 (0.517)	-0.096 (0.295)	0.021 (0.512)	-0.605 (0.289)**
55 and over	0.153 (0.550)	2.624 (0.666)***	1.094 (0.522)**	1.309 (0.767)**	0.051 (0.496)	-2.227 (3.201)	-0.830 (0.561)
<b>Region (ref: Ontario)</b>							
Atlantic Canada	0.332 (0.373)	-0.310 (0.583)	0.336 (0.386)	-0.809 (0.604)	-0.018 (0.359)	0.200 (0.495)	-0.110 (0.383)
Quebec	0.018 (0.229)	-0.523 (0.370)	-0.405 (0.291)	0.006 (0.293)	0.332 (0.231)	0.093 (0.297)	0.137 (0.233)
Prairies	-0.229 (0.236)	-0.545 (0.372)	0.778 (0.238)***	-0.334 (0.314)	-0.202 (0.231)	-0.160 (0.303)	-0.514 (0.249)**
British Columbia	0.368 (0.260)	-0.513 (0.387)	0.052 (0.272)	-0.330 (0.336)	0.180 (0.260)	-0.744 (0.387)*	0.369 (0.256)
<b>Urban Area</b>	-0.382 (0.211)*	-0.153 (0.303)	-0.099 (0.228)	-0.060 (0.276)	-0.061 (0.208)	0.492 (0.305)	-0.232 (0.213)
<b>Spouse Present</b>	-0.323 (0.204)	-0.058 (0.303)	-0.554 (0.223)**	-0.367 (0.266)	-0.270 (0.205)	-0.862 (0.271)***	0.495 (0.205)**
<b>Educational Attainment (base: below high school)</b>							
High school or above	-0.466 (0.459)	-0.008 (0.691)	0.079 (0.503)	-0.017 (0.623)	0.134 (0.435)	1.295 (0.589)**	0.881 (0.548)
Trade or Apprenticeship or above	-0.131 (0.296)	0.043 (0.417)	0.252 (0.310)	0.610 (0.384)	0.246 (0.300)	0.694 (0.400)*	0.640 (0.308)**
College/Non University Diploma or above	0.900 (0.290)***	-0.455 (0.393)	-0.070 (0.296)	0.451 (0.352)	0.475 (0.295)	-0.893 (0.418)**	0.160 (0.281)
University Cert/Degree or above	-0.989 (0.229)***	-0.592 (0.345)*	-0.597 (0.247)**	-1.127 (0.289)***	-0.934 (0.229)***	0.520 (0.328)	-0.533 (0.221)**
<b>Employment Status (ref: Not working)</b>							
Working	1.313 (0.421)***	1.336 (0.804)*	-0.093 (0.451)	-0.342 (0.526)	-0.478 (0.397)	0.724 (0.482)	-0.124 (0.411)
Self Employed	0.058 (0.338)	-0.163 (0.570)	1.174 (0.375)***	1.634 (0.418)***	0.882 (0.338)***	-0.516 (0.447)	-0.655 (0.357)*
<b>Job Characteristics</b>							
Job Tenure	-0.092 (0.020)***	-0.082 (0.029)***	-0.017 (0.018)	-0.136 (0.035)***	-0.013 (0.017)	-0.287 (0.055)***	-0.015 (0.018)
Union Member	0.373 (0.265)	-0.224 (0.396)	0.342 (0.284)	0.001 (0.392)	-0.155 (0.261)	-0.359 (0.371)	-0.292 (0.270)
Covered by a Collective Agreement	-0.050 (0.462)	-0.005 (0.720)	0.220 (0.552)	0.593 (0.561)	1.116 (0.482)**	0.424 (0.549)	-0.918 (0.548)*
In Public Sector	0.040 (0.269)	-0.115 (0.437)	-0.262 (0.305)	-1.462 (0.508)***	0.071 (0.266)	0.089 (0.365)	-0.177 (0.280)
A Permanent Employee	0.740 (0.244)***	0.653 (0.398)	0.290 (0.281)	0.695 (0.329)**	0.910 (0.247)***	-0.642 (0.287)**	0.637 (0.259)**
Full Time Employment	-0.145 (0.259)	-0.302 (0.414)	-0.026 (0.306)	0.071 (0.324)	0.677 (0.267)**	0.128 (0.308)	-0.065 (0.275)
<b>Industries (ref: Secondary)</b>							
Primary	0.711 (0.504)	0.538 (0.654)	-0.137 (0.492)	1.449 (0.599)**	0.599 (0.496)	0.951 (0.735)	0.493 (0.517)
Tertiary	-0.401 (0.259)	-0.643 (0.366)*	0.246 (0.280)	0.516 (0.365)	-0.046 (0.264)	-0.128 (0.379)	0.302 (0.270)
<b>White Collar Occupations</b>	0.051 (0.245)	0.108 (0.370)	-0.314 (0.258)	-0.359 (0.327)	0.593 (0.252)**	-0.952 (0.354)***	0.199 (0.263)
<b>Payer of Learning</b>							
Government	-0.179 (0.420)	-1.491 (0.866)*	0.004 (0.433)	-0.034 (0.557)	-0.076 (0.407)	1.669 (0.496)***	0.650 (0.403)
Employer	0.513 (0.387)	-0.269 (0.730)	1.066 (0.397)***	0.527 (0.481)	1.373 (0.394)***	-0.395 (0.496)	0.222 (0.366)
Self	1.378 (0.377)***	-0.330 (0.730)	-0.435 (0.378)	1.148 (0.470)**	1.057 (0.385)***	0.789 (0.469)*	1.209 (0.364)***
Third Party	0.100 (0.478)	-2.299 (1.349)*	0.123 (0.492)	0.427 (0.629)	0.638 (0.456)	0.473 (0.554)	0.509 (0.495)
<b>Intercept</b>	-2.262 (0.739)***	-2.509 (1.340)*	-0.927 (0.773)	-2.750 (0.924)***	-2.698 (0.711)***	-0.564 (0.882)	-3.944 (0.801)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 1,173. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Learning Objective:

- (i) To increase income
- (ii) To avoid losing job
- (iii) To meet requirements
- (iv) To start own business
- (v) To perform better at the job or to increase knowledge
- (vi) To prepare for the first career or to find a job
- (vii) To change careers or to get a promotion

Table A.21b: Results of Binary Logistic Regressions (with Payers of Learning Expenditures) of Formal Learning Objectives in 2008 (Sample of Women)

	Learning Objective (Dependent Variable)						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>							
25 and over	0.700 (0.217)***	-0.236 (0.535)	0.105 (0.248)	0.597 (0.323)*	0.715 (0.214)***	-1.561 (0.255)***	1.242 (0.240)***
35 and over	-0.333 (0.195)*	0.398 (0.458)	-0.092 (0.236)	-0.445 (0.303)	0.191 (0.196)	-0.745 (0.252)***	0.017 (0.193)
45 and over	-0.305 (0.237)	-0.212 (0.477)	0.187 (0.272)	0.449 (0.350)	0.062 (0.233)	-0.159 (0.337)	-0.071 (0.230)
55 and over	-0.146 (0.414)	-0.185 (0.816)	-0.184 (0.460)	0.388 (0.534)	0.492 (0.426)	0.091 (0.649)	-1.010 (0.449)**
<b>Region (ref: Ontario)</b>							
Atlantic Canada	-0.001 (0.317)	-0.280 (0.744)	-0.313 (0.420)	-0.278 (0.555)	-0.267 (0.310)	0.274 (0.414)	-0.368 (0.326)
Quebec	0.037 (0.193)	-1.009 (0.596)*	0.004 (0.240)	-0.350 (0.304)	-0.133 (0.191)	-0.483 (0.238)**	-0.317 (0.197)
Prairies	-0.067 (0.207)	0.298 (0.405)	0.972 (0.225)***	-0.105 (0.313)	-0.070 (0.204)	-0.558 (0.264)**	0.055 (0.207)
British Columbia	0.199 (0.211)	-0.363 (0.522)	0.841 (0.234)***	0.219 (0.287)	-0.253 (0.210)	0.420 (0.264)	-1.001 (0.239)***
<b>Urban Area</b>	0.423 (0.171)**	0.109 (0.397)	-0.310 (0.193)	0.940 (0.286)***	0.360 (0.166)**	0.566 (0.215)***	0.087 (0.172)
<b>Spouse Present</b>	-0.078 (0.154)	-0.575 (0.349)*	-0.331 (0.180)*	-0.155 (0.226)	0.003 (0.153)	-0.366 (0.188)*	-0.132 (0.157)
<b>Educational Attainment (base: below high school)</b>							
High school or above	-0.535 (0.370)	0.275 (1.383)	0.297 (0.517)	0.234 (0.550)	-0.958 (0.405)**	-0.328 (0.436)	0.059 (0.423)
Trade or Apprenticeship or above	-0.235 (0.296)	-0.791 (0.991)	-1.558 (0.503)***	0.627 (0.397)	-1.232 (0.306)***	0.191 (0.356)	0.659 (0.307)**
College/Non University Diploma or above	-0.008 (0.290)	1.116 (0.962)	1.962 (0.498)***	-0.176 (0.380)	0.488 (0.296)*	-0.165 (0.355)	-0.239 (0.294)
University Cert/Degree or above	-0.289 (0.182)	-0.847 (0.387)**	-0.402 (0.202)**	-0.506 (0.268)*	-0.001 (0.179)	-0.030 (0.231)	-0.089 (0.180)
<b>Employment Status (ref: Not working)</b>							
Working	-0.706 (0.582)	-14.617 (865.286)	-1.495 (1.062)	0.042 (0.854)	0.295 (0.584)	-2.834 (0.934)***	-1.654 (0.780)**
Self Employed	0.661 (0.316)**	1.380 (0.888)	-0.074 (0.389)	-0.135 (0.409)	-0.090 (0.312)	-1.157 (0.397)***	-0.131 (0.330)
<b>Job Characteristics</b>							
Job Tenure	0.005 (0.015)	0.034 (0.026)	-0.017 (0.017)	0.056 (0.021)***	0.010 (0.015)	-0.106 (0.034)***	0.009 (0.015)
Union Member	0.517 (0.206)**	0.511 (0.426)	0.533 (0.226)**	-0.331 (0.353)	0.049 (0.203)	-0.089 (0.262)	-0.310 (0.210)
Covered by a Collective Agreement	-0.474 (0.519)	-0.199 (1.268)	-0.896 (0.736)	2.402 (0.512)***	0.334 (0.481)	-2.391 (0.974)**	-0.429 (0.512)
In Public Sector	-0.096 (0.203)	-0.007 (0.430)	-0.191 (0.226)	-1.312 (0.349)***	0.054 (0.199)	-0.087 (0.262)	-0.019 (0.203)
A Permanent Employee	0.694 (0.199)***	1.273 (0.631)**	-0.109 (0.221)	-0.419 (0.286)	0.493 (0.188)***	-0.899 (0.226)***	0.453 (0.204)**
Full Time Employment	-0.082 (0.186)	-0.148 (0.428)	-0.143 (0.211)	0.089 (0.279)	0.511 (0.180)***	-0.414 (0.220)*	0.106 (0.193)
<b>Industries (ref: Secondary)</b>							
Primary	1.477 (0.851)*	1.432 (2.670)	-0.799 (2.291)	0.215 (1.059)	-0.818 (0.870)	0.628 (1.415)	-0.638 (1.170)
Tertiary	0.183 (0.389)	1.086 (1.142)	1.254 (0.612)**	-0.174 (0.517)	0.573 (0.380)	1.172 (0.630)*	1.123 (0.459)**
<b>White Collar Occupations</b>	-0.260 (0.545)	13.404 (865.284)	0.747 (0.956)	0.283 (0.825)	-0.174 (0.546)	1.486 (0.840)*	0.420 (0.731)
<b>Payer of Learning</b>							
Government	0.496 (0.267)*	-1.512 (1.215)	-0.209 (0.347)	-0.536 (0.490)	-0.611 (0.277)**	0.761 (0.348)**	-0.030 (0.291)
Employer	0.078 (0.304)	0.144 (0.779)	0.031 (0.389)	-1.959 (0.642)***	-0.082 (0.308)	-1.023 (0.477)**	-0.569 (0.318)*
Self	0.698 (0.276)**	-0.314 (0.768)	-0.693 (0.358)*	-0.636 (0.546)	-0.521 (0.281)*	0.459 (0.382)	0.052 (0.292)
Third Party	-0.452 (0.390)	-1.155 (1.040)	-0.762 (0.455)*	-1.236 (0.726)*	0.382 (0.374)	-0.417 (0.491)	-0.636 (0.410)
<b>Intercept</b>	-0.825 (0.517)	-3.511 (1.753)**	-1.233 (0.672)*	-2.379 (0.864)***	-0.093 (0.533)	2.165 (0.635)***	-1.779 (0.564)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 1,537. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Learning Objective:

- (i) To increase income
- (ii) To avoid losing job
- (iii) To meet requirements
- (iv) To start own business
- (v) To perform better at the job or to increase knowledge
- (vi) To prepare for the first career or to find a job
- (vii) To change careers or to get a promotion

Table A.22a: Results of Binary Logistic Regressions (with Sources of Financial Supports) of Job-related Non-formal Learning Objectives in 2008 (Sample of Men)

	Learning Objective (Dependent Variable)						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>							
25 and over	-0.430 (0.334)	-0.643 (0.467)	0.076 (0.246)	0.510 (0.718)	-0.640 (0.273)**	-1.931 (0.471)***	-0.693 (0.374)*
35 and over	-1.029 (0.231)***	-0.381 (0.317)	0.169 (0.134)	-0.836 (0.459)*	-0.065 (0.150)	-0.208 (0.412)	-0.254 (0.249)
45 and over	-0.468 (0.308)	-0.019 (0.350)	0.064 (0.133)	-0.305 (0.565)	0.029 (0.151)	-0.683 (0.565)	-1.218 (0.360)***
55 and over	0.019 (0.444)	0.159 (0.473)	0.051 (0.176)	-0.346 (0.863)	-0.342 (0.197)*	-0.224 (0.894)	-0.658 (0.732)
<b>Region (ref: Ontario)</b>							
Atlantic Canada	0.072 (0.365)	0.890 (0.411)**	0.243 (0.192)	-0.293 (0.801)	0.520 (0.238)**	-0.238 (0.627)	-0.440 (0.524)
Quebec	-0.872 (0.356)**	1.434 (0.324)***	0.511 (0.150)***	-0.121 (0.595)	-0.188 (0.170)	-0.028 (0.529)	-0.192 (0.346)
Prairies	-0.110 (0.240)	0.372 (0.356)	0.031 (0.131)	0.239 (0.485)	0.231 (0.148)	0.786 (0.359)**	0.076 (0.277)
British Columbia	0.373 (0.274)	1.083 (0.357)***	-0.115 (0.159)	1.228 (0.467)***	-0.200 (0.172)	1.082 (0.424)**	1.107 (0.270)***
<b>Urban Area</b>	-0.206 (0.194)	-0.396 (0.250)	-0.105 (0.109)	-0.546 (0.383)	-0.067 (0.123)	-0.331 (0.326)	0.559 (0.243)**
<b>Spouse Present</b>	-0.266 (0.246)	-0.338 (0.316)	-0.018 (0.145)	-0.352 (0.473)	0.111 (0.162)	-0.420 (0.396)	0.059 (0.287)
<b>Educational Attainment (base: below high school)</b>							
High school or above	0.558 (0.445)	-0.252 (0.556)	-0.634 (0.233)***	0.154 (1.178)	0.224 (0.229)	0.422 (0.703)	-0.239 (0.449)
Trade or Apprenticeship or above	-0.114 (0.336)	0.608 (0.425)	-0.002 (0.177)	-0.258 (0.917)	0.485 (0.185)***	-0.961 (0.702)	-0.482 (0.414)
College/Non University Diploma or above	0.647 (0.319)**	-0.528 (0.394)	-0.533 (0.170)***	1.505 (0.777)*	0.342 (0.182)*	1.301 (0.692)*	0.773 (0.398)*
University Cert/Degree or above	-0.956 (0.246)***	0.450 (0.329)	-0.307 (0.128)**	-0.160 (0.413)	0.739 (0.155)***	0.661 (0.388)*	-0.233 (0.267)
<b>Employment Status (ref: Not working)</b>							
Working	0.190 (0.834)	2.344 (2.210)	0.654 (0.513)	-2.098 (0.900)**	0.978 (0.509)*	-1.853 (0.762)**	0.638 (0.834)
Self Employed	0.897 (0.429)**	-0.561 (0.499)	-0.230 (0.250)	-0.970 (0.748)	-0.523 (0.273)*	-0.885 (0.601)	-1.353 (0.520)***
<b>Job Characteristics</b>							
Job Tenure	-0.013 (0.014)	-0.031 (0.018)*	-0.007 (0.006)	-0.018 (0.033)	0.018 (0.007)**	-0.072 (0.038)*	0.003 (0.017)
Union Member	0.869 (0.280)***	0.495 (0.303)	0.663 (0.147)***	0.657 (0.542)	-0.480 (0.163)***	0.277 (0.448)	-0.049 (0.317)
Covered by a Collective Agreement	1.144 (0.478)**	0.325 (0.661)	1.697 (0.323)***	1.032 (0.955)	0.114 (0.367)	-0.428 (1.054)	0.894 (0.507)*
In Public Sector	-1.400 (0.338)***	-0.219 (0.334)	-0.369 (0.152)**	-1.368 (0.629)**	0.458 (0.175)***	-1.722 (0.577)***	-1.090 (0.343)***
A Permanent Employee	0.114 (0.392)	-0.638 (0.387)*	-0.468 (0.224)**	-1.204 (0.641)*	0.142 (0.245)	-0.278 (0.450)	-0.136 (0.412)
Full Time Employment	-0.331 (0.412)	0.439 (0.646)	0.080 (0.258)	-0.687 (0.693)	0.742 (0.276)***	-1.409 (0.479)***	-1.096 (0.445)**
<b>Industries (ref: Secondary)</b>							
Primary	0.372 (0.378)	-0.209 (0.646)	-0.170 (0.249)	-2.196 (1.982)	0.320 (0.267)	-1.281 (0.923)	-0.115 (0.464)
Tertiary	-0.395 (0.250)	0.587 (0.328)*	0.009 (0.134)	-0.157 (0.531)	0.286 (0.147)*	0.193 (0.433)	-0.527 (0.260)**
<b>White Collar Occupations</b>	0.494 (0.265)*	-0.606 (0.334)*	-0.072 (0.143)	0.248 (0.602)	0.246 (0.154)	-0.431 (0.418)	0.076 (0.300)
<b>Sources of Financial Supports</b>							
Used Money From Savings	1.338 (0.329)***	-0.180 (0.653)	-0.526 (0.270)*	1.307 (0.527)**	0.351 (0.298)	0.314 (0.596)	1.270 (0.401)***
Received Money From Other Sources	0.541 (0.375)	0.672 (0.415)	-0.028 (0.203)	0.668 (0.689)	0.700 (0.286)**	-0.813 (1.001)	0.389 (0.402)
<b>Intercept</b>	-1.757 (0.939)*	-4.531 (2.322)*	0.250 (0.584)	-0.686 (1.438)	-1.753 (0.586)***	2.064 (0.998)**	-1.033 (0.949)

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 3,101. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Learning Objective:

- (i) To increase income
- (ii) To avoid losing job
- (iii) To meet requirements
- (iv) To start own business
- (v) To perform better at the job or to increase knowledge
- (vi) To prepare for the first career or to find a job
- (vii) To change careers or to get a promotion

Table A.22b: Results of Binary Logistic Regressions (with Sources of Financial Supports) of Job-related Non-formal Learning Objectives in 2008 (Sample of Women)

	Learning Objective (Dependent Variable)						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>							
25 and over	-0.495 (0.384)	-0.245 (0.589)	0.382 (0.211)*	0.003 (0.662)	0.215 (0.223)	-1.847 (0.379)***	0.469 (0.453)
35 and over	0.415 (0.285)	0.887 (0.401)**	-0.399 (0.133)***	0.832 (0.465)*	0.097 (0.152)	-0.073 (0.375)	0.184 (0.239)
45 and over	-0.934 (0.289)***	0.509 (0.271)*	0.338 (0.120)***	-0.098 (0.373)	0.230 (0.142)	-0.949 (0.538)*	-0.580 (0.240)**
55 and over	0.623 (0.398)	-0.739 (0.390)*	-0.249 (0.149)*	-0.956 (0.646)	-0.222 (0.181)	-0.603 (0.940)	-0.044 (0.386)
<b>Region (ref: Ontario)</b>							
Atlantic Canada	0.034 (0.435)	0.370 (0.407)	-0.138 (0.176)	-1.322 (1.087)	0.288 (0.207)	-0.837 (0.664)	-0.892 (0.484)*
Quebec	0.620 (0.290)**	-0.169 (0.365)	0.495 (0.129)***	-1.634 (0.867)**	0.422 (0.163)***	0.022 (0.442)	-0.195 (0.285)
Prairies	-0.819 (0.319)**	0.335 (0.266)	-0.365 (0.121)***	0.369 (0.332)	0.427 (0.143)***	-0.040 (0.352)	-0.389 (0.246)
British Columbia	-0.300 (0.305)	-0.074 (0.369)	-0.442 (0.146)***	-1.310 (0.572)**	0.314 (0.166)*	0.409 (0.375)	-0.425 (0.299)
Urban Area	0.138 (0.233)	0.317 (0.261)	-0.297 (0.100)***	1.150 (0.462)**	0.344 (0.116)***	0.051 (0.325)	0.167 (0.219)
Spouse Present	-0.158 (0.244)	-0.168 (0.249)	-0.267 (0.104)**	-1.066 (0.337)***	0.154 (0.121)	-0.704 (0.303)**	0.086 (0.216)
<b>Educational Attainment (base: below high school)</b>							
High school or above	0.611 (0.899)	-0.820 (0.724)	0.631 (0.478)	-0.497 (1.269)	0.448 (0.446)	-0.977 (0.941)	-0.732 (0.741)
Trade or Apprenticeship or above	-1.008 (0.437)**	0.031 (0.525)	0.458 (0.220)**	-1.964 (1.431)	0.270 (0.264)	0.568 (0.569)	0.991 (0.444)**
College/Non University Diploma or above	0.839 (0.436)*	0.378 (0.483)	-0.539 (0.207)***	3.252 (1.373)**	-0.279 (0.252)	-1.354 (0.634)**	-0.200 (0.377)
University Cert/Degree or above	-1.169 (0.259)***	-1.052 (0.276)***	-0.256 (0.105)**	-2.526 (0.425)***	0.648 (0.124)***	1.246 (0.442)***	-1.195 (0.217)***
<b>Employment Status (ref: Not working)</b>							
Working	-1.290 (0.921)	1.163 (1.348)	1.261 (0.549)**	-2.346 (1.587)	-0.539 (0.563)	-2.048 (1.326)	-0.375 (0.797)
Self Employed	1.683 (0.470)***	-1.143 (0.593)*	-0.229 (0.209)	1.436 (0.630)**	0.521 (0.244)**	-1.373 (0.470)***	-1.475 (0.552)***
<b>Job Characteristics</b>							
Job Tenure	-0.048 (0.017)***	-0.025 (0.015)*	0.014 (0.006)**	-0.083 (0.029)***	0.009 (0.007)	-0.135 (0.049)***	-0.042 (0.015)**
Union Member	-0.436 (0.366)	0.398 (0.292)	0.348 (0.128)***	1.171 (0.510)**	-0.670 (0.150)***	-0.498 (0.414)	-0.426 (0.246)*
Covered by a Collective Agreement	-1.274 (1.377)	-1.020 (1.256)	-0.139 (0.317)	-0.361 (2.035)	0.785 (0.502)	-2.218 (1.700)	-0.185 (0.573)
In Public Sector	-0.629 (0.342)*	-0.493 (0.293)*	-0.433 (0.128)***	-0.715 (0.467)	0.477 (0.151)***	-0.626 (0.395)	0.364 (0.238)
A Permanent Employee	0.508 (0.429)	-0.204 (0.359)	-0.015 (0.157)	-0.894 (0.535)*	0.260 (0.175)	-1.888 (0.324)***	-0.062 (0.325)
Full Time Employment	0.021 (0.270)	-0.632 (0.263)**	0.056 (0.129)	-0.274 (0.400)	0.053 (0.147)	-0.542 (0.304)*	0.672 (0.320)**
<b>Industries (ref: Secondary)</b>							
Primary	1.530 (0.978)	-0.481 (1.374)	-1.897 (0.628)***	-11.963 (855.665)	4.784 (2.466)*	3.755 (1.363)***	-2.822 (2.067)
Tertiary	1.356 (0.700)*	0.785 (0.660)	-0.119 (0.244)	1.152 (1.155)	0.692 (0.258)***	0.919 (1.024)	-0.142 (0.480)
White Collar Occupations	-1.323 (0.579)**	-1.429 (0.621)**	-1.300 (0.375)***	-0.399 (1.415)	0.107 (0.392)	-0.123 (0.956)	-0.442 (0.636)
<b>Sources of Financial Supports</b>							
Used Money From Savings	1.437 (0.329)***	-0.718 (0.911)	-0.412 (0.249)*	2.114 (0.481)***	-0.741 (0.240)***	0.063 (0.491)	1.567 (0.352)***
Received Money From Other Sources	0.567 (0.489)	-0.823 (0.919)	-0.617 (0.262)**	2.290 (0.521)***	0.035 (0.305)	-6.140 (6.800)	1.230 (0.337)**
Intercept	-1.372 (1.094)	-2.571 (1.434)*	-0.610 (0.645)	-1.879 (1.542)	-0.875 (0.639)	3.534 (1.153)***	-1.932 (0.988)*

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 3,979. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Learning Objective:

- (i) To increase income
- (ii) To avoid losing job
- (iii) To meet requirements
- (iv) To start own business
- (v) To perform better at the job or to increase knowledge
- (vi) To prepare for the first career or to find a job
- (vii) To change careers or to get a promotion

Table A.23a: Results of Binary Logistic Regressions (with Payers of Learning Expenditures) of Job-related Non-formal Learning Objectives in 2008 (Sample of Men)

	Learning Objective (Dependent Variable)						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>							
25 and over	-0.085 (0.333)	-0.355 (0.433)	-0.176 (0.228)	0.538 (0.716)	-0.109 (0.243)	-1.731 (0.470)***	-0.233 (0.359)
35 and over	-0.635 (0.213)***	-0.731 (0.295)**	0.111 (0.124)	-0.961 (0.464)**	-0.006 (0.136)	-0.207 (0.412)	-0.262 (0.231)
45 and over	-0.730 (0.286)**	0.014 (0.340)	0.043 (0.121)	-0.206 (0.574)	0.116 (0.135)	-0.785 (0.558)	-0.886 (0.301)***
55 and over	0.051 (0.427)	0.171 (0.444)	-0.016 (0.161)	-0.331 (0.889)	-0.327 (0.177)*	0.227 (0.822)	-0.732 (0.614)
<b>Region (ref: Ontario)</b>							
Atlantic Canada	0.118 (0.351)	0.820 (0.397)**	0.195 (0.180)	0.070 (0.819)	0.468 (0.217)**	-0.191 (0.654)	-0.228 (0.460)
Quebec	-0.928 (0.336)***	1.505 (0.297)***	0.431 (0.133)***	-0.184 (0.604)	-0.087 (0.147)	-0.093 (0.521)	-0.334 (0.312)
Prairies	-0.302 (0.232)	0.367 (0.332)	0.100 (0.122)	0.388 (0.497)	0.189 (0.135)	0.777 (0.357)**	0.031 (0.257)
British Columbia	0.134 (0.260)	0.896 (0.348)**	-0.197 (0.149)	1.074 (0.484)**	-0.121 (0.158)	0.932 (0.433)**	0.954 (0.250)***
<b>Urban Area</b>	-0.050 (0.189)	-0.640 (0.229)***	-0.166 (0.100)*	-0.623 (0.388)	0.008 (0.111)	-0.229 (0.325)	0.472 (0.225)**
<b>Spouse Present</b>	-0.120 (0.238)	-0.296 (0.296)	-0.132 (0.132)	0.132 (0.499)	0.195 (0.145)	-0.147 (0.393)	-0.032 (0.256)
<b>Educational Attainment (base: below high school)</b>							
High school or above	-0.623 (0.319)*	-0.054 (0.531)	-0.851 (0.210)***	0.483 (1.182)	0.246 (0.201)	0.607 (0.718)	0.086 (0.426)
Trade or Apprenticeship or above	0.147 (0.325)	0.645 (0.384)**	0.140 (0.162)	-0.033 (0.943)	0.161 (0.170)	-0.951 (0.691)	-0.393 (0.389)
College/Non University Diploma or above	0.041 (0.312)	-0.428 (0.357)	-0.414 (0.158)***	1.224 (0.802)	0.232 (0.168)	1.184 (0.684)*	0.894 (0.370)**
University Cert/Degree or above	-0.916 (0.238)***	0.069 (0.298)	-0.233 (0.118)**	-0.158 (0.416)	0.543 (0.137)***	0.604 (0.388)	-0.502 (0.242)**
<b>Employment Status (ref: Not working)</b>							
Working	0.215 (0.813)	2.350 (2.230)	0.583 (0.505)	-2.303 (0.921)**	1.374 (0.493)***	-1.357 (0.736)*	0.845 (0.807)
Self Employed	-0.023 (0.417)	-0.538 (0.496)	-0.125 (0.241)	-1.392 (0.768)*	-0.848 (0.258)***	-1.462 (0.600)**	-1.672 (0.505)***
<b>Job Characteristics</b>							
Job Tenure	-0.017 (0.014)	-0.024 (0.016)	-0.001 (0.006)	-0.023 (0.033)	0.007 (0.006)	-0.059 (0.035)*	0.003 (0.015)
Union Member	0.693 (0.269)**	0.391 (0.290)	0.591 (0.133)***	0.569 (0.554)	-0.471 (0.145)***	0.421 (0.442)	0.087 (0.271)
Covered by a Collective Agreement	1.349 (0.474)***	-0.040 (0.651)	1.331 (0.283)***	0.690 (0.997)	0.281 (0.338)	-1.386 (1.131)	0.984 (0.450)**
In Public Sector	-1.145 (0.320)***	-0.117 (0.321)	-0.419 (0.137)***	-1.079 (0.642)*	0.541 (0.157)***	-1.732 (0.569)***	-0.550 (0.292)*
A Permanent Employee	0.241 (0.372)	-0.660 (0.361)*	-0.654 (0.209)***	-1.003 (0.632)	0.150 (0.221)	-0.237 (0.430)	-0.107 (0.362)
Full Time Employment	0.145 (0.420)	0.343 (0.572)	0.098 (0.244)	-0.507 (0.687)	0.812 (0.249)***	-0.967 (0.481)**	-0.877 (0.420)**
<b>Industries (ref: Secondary)</b>							
Primary	0.244 (0.368)	-0.078 (0.545)	-0.244 (0.215)	-2.355 (1.986)	0.210 (0.228)	-1.357 (0.849)	-0.580 (0.434)
Tertiary	-0.098 (0.241)	0.650 (0.307)**	0.181 (0.120)	-0.082 (0.556)	0.040 (0.130)	0.336 (0.449)	-0.744 (0.231)***
<b>White Collar Occupations</b>	0.760 (0.260)***	-0.426 (0.307)	-0.276 (0.130)**	0.376 (0.620)	0.381 (0.137)***	-0.479 (0.437)	0.130 (0.271)
<b>Payer of Learning</b>							
Government	-1.646 (1.099)	0.699 (0.934)	-0.820 (0.532)	-2.372 (3.179)	-0.349 (0.522)	1.765 (1.305)	-0.256 (1.008)
Employer	-0.741 (0.811)	0.865 (0.781)	-0.515 (0.490)	-0.691 (1.512)	-0.691 (0.453)	-0.880 (1.209)	-0.317 (0.803)
Self	1.134 (0.808)	1.024 (0.776)	-1.278 (0.493)***	1.102 (1.501)	-0.067 (0.453)	0.845 (1.206)	0.902 (0.786)
Third Party	-0.578 (0.843)	0.671 (0.832)	-1.222 (0.501)**	-1.783 (1.722)	0.033 (0.467)	-0.282 (1.269)	-1.374 (0.913)
<b>Intercept</b>	-1.465 (1.239)	-5.550 (2.467)**	1.624 (0.764)**	-1.171 (2.164)	-1.818 (0.731)**	0.758 (1.602)	-1.791 (1.278)

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 3,101. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Learning Objective:

- (i) To increase income
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- (vi) To prepare for the first career or to find a job
- (vii) To change careers or to get a promotion

Table A.23b: Results of Binary Logistic Regressions (with Payers of Learning Expenditures) of Job-related Non-formal Learning Objectives in 2008 (Sample of Women)

	Learning Objective (Dependent Variable)						
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)
<b>Age (base: 18 to 24 years of age)</b>							
25 and over	-0.579 (0.348)*	0.242 (0.539)	0.211 (0.199)	0.300 (0.679)	0.176 (0.212)	-1.760 (0.369)***	0.789 (0.432)*
35 and over	0.361 (0.281)	0.367 (0.347)	-0.416 (0.123)***	0.973 (0.484)**	0.069 (0.142)	0.148 (0.372)	0.272 (0.240)
45 and over	-0.438 (0.259)*	0.588 (0.258)**	0.462 (0.109)***	0.068 (0.390)	0.123 (0.129)	-0.961 (0.510)**	-0.557 (0.231)**
55 and over	0.378 (0.370)	-0.295 (0.324)	-0.287 (0.137)**	-0.416 (0.578)	-0.205 (0.164)	-0.500 (0.898)	-0.117 (0.378)
<b>Region (ref: Ontario)</b>							
Atlantic Canada	0.155 (0.393)	0.577 (0.346)*	-0.180 (0.164)	-1.136 (1.084)	0.242 (0.191)	-0.532 (0.631)	-0.663 (0.451)
Quebec	0.267 (0.284)	-0.200 (0.326)	0.148 (0.116)	-1.820 (0.873)**	0.519 (0.149)***	0.238 (0.429)	-0.106 (0.276)
Prairies	-0.557 (0.276)**	0.192 (0.254)	-0.363 (0.112)***	0.347 (0.342)	0.361 (0.130)***	0.156 (0.341)	-0.344 (0.241)
British Columbia	-0.245 (0.287)	-0.188 (0.340)	-0.527 (0.139)***	-1.188 (0.571)**	0.276 (0.157)*	0.426 (0.364)	-0.213 (0.280)
<b>Urban Area</b>	0.247 (0.225)	0.423 (0.243)*	-0.286 (0.090)***	1.103 (0.457)**	0.204 (0.105)*	0.150 (0.315)	0.316 (0.218)
<b>Spouse Present</b>	-0.199 (0.221)	-0.362 (0.224)	-0.126 (0.096)	-0.544 (0.347)	0.118 (0.111)	-0.604 (0.292)**	-0.021 (0.204)
<b>Educational Attainment (base: below high school)</b>							
High school or above	1.153 (0.876)	-0.811 (0.572)	0.601 (0.380)	-0.476 (1.298)	-0.098 (0.386)	-0.336 (0.907)	-0.358 (0.689)
Trade or Apprenticeship or above	-1.173 (0.413)***	-0.090 (0.474)	0.380 (0.203)*	-2.060 (1.417)	0.480 (0.252)*	0.371 (0.562)	0.593 (0.438)
College/Non University Diploma or above	0.536 (0.415)	0.259 (0.445)	-0.527 (0.192)***	3.124 (1.372)**	-0.431 (0.242)*	-1.103 (0.612)*	-0.186 (0.384)
University Cert/Degree or above	-0.958 (0.250)***	-1.134 (0.264)***	-0.201 (0.097)**	-2.359 (0.403)***	0.592 (0.114)***	1.082 (0.420)**	-1.019 (0.210)***
<b>Employment Status (ref: Not working)</b>							
Working	-0.880 (0.888)	1.695 (1.356)	0.758 (0.504)	-0.984 (1.541)	-0.223 (0.521)	-0.625 (1.227)	0.350 (0.792)
Self Employed	1.445 (0.468)***	-1.096 (0.592)*	0.083 (0.204)	1.114 (0.638)*	0.238 (0.231)	-1.464 (0.457)***	-1.732 (0.530)***
<b>Job Characteristics</b>							
Job Tenure	-0.057 (0.016)***	-0.023 (0.013)**	0.012 (0.005)**	-0.108 (0.031)***	0.010 (0.006)	-0.123 (0.045)***	-0.037 (0.014)***
Union Member	-0.507 (0.341)	0.375 (0.274)	0.501 (0.117)***	0.891 (0.528)*	-0.649 (0.138)***	-0.433 (0.412)	-0.612 (0.245)**
Covered by a Collective Agreement	0.719 (0.662)	-0.496 (0.903)	0.119 (0.282)	-0.943 (2.079)	0.720 (0.448)	-1.564 (1.560)	0.353 (0.501)
In Public Sector	-0.607 (0.315)*	-0.811 (0.278)***	-0.608 (0.118)***	0.029 (0.482)	0.444 (0.139)***	-0.242 (0.392)	0.594 (0.239)**
A Permanent Employee	0.998 (0.422)**	-0.065 (0.341)	-0.092 (0.144)	-0.192 (0.569)	0.193 (0.163)	-1.439 (0.318)**	0.406 (0.323)
Full Time Employment	0.435 (0.274)	-0.507 (0.259)*	-0.020 (0.123)	-0.084 (0.404)	0.057 (0.140)	-0.281 (0.303)	0.881 (0.319)***
<b>Industries (ref: Secondary)</b>							
Primary	1.175 (0.933)	-0.680 (1.335)	-1.138 (0.501)**	-12.873 (1102.896)	1.367 (0.620)**	2.577 (1.289)**	-2.634 (2.033)
Tertiary	1.166 (0.608)*	0.848 (0.566)	0.225 (0.221)	0.041 (1.334)	0.395 (0.239)*	0.850 (1.050)	-0.509 (0.429)
<b>White Collar Occupations</b>	-1.277 (0.576)**	-1.176 (0.592)**	-1.372 (0.347)***	-0.309 (1.662)	0.216 (0.358)	-0.886 (0.956)	-0.332 (0.639)
<b>Payer of Learning</b>							
Government	0.858 (0.681)	2.095 (0.421)***	0.334 (0.290)	-1.996 (2.212)	1.099 (0.423)***	-0.020 (0.897)	1.041 (0.460)**
Employer	0.343 (0.478)	0.870 (0.425)**	0.768 (0.221)***	-3.771 (2.144)*	0.737 (0.327)**	-1.690 (0.785)**	-0.191 (0.323)
Self	1.663 (0.464)***	0.687 (0.428)	0.176 (0.215)	-0.400 (2.167)	0.448 (0.324)	0.030 (0.746)	1.785 (0.320)***
Third Party	-1.137 (0.665)*	0.731 (0.481)	0.329 (0.227)	-2.228 (2.208)	0.680 (0.339)**	-0.361 (0.778)	0.047 (0.387)
<b>Intercept</b>	-3.161 (1.162)***	-4.278 (1.369)***	-0.742 (0.578)	-1.200 (2.588)	-0.922 (0.645)	2.082 (1.261)*	-3.934 (0.972)***

Source: Calculations based on data from 2008 Access and Support to Education and Training Survey (ASETS).

Note: The sample size was 3,979. The sample sizes may vary because of item non-response and differences in coverage. All statistics were estimated with a sampling weight. The coefficients (and standard errors) were estimated in the logistic regression of the dependent variable indicated at the top of the column. Student-t tests were performed to test the estimated coefficients: \* - significant at 10% level; \*\* - significant at 5% level; \*\*\* - significant at 1% level.

Labels of columns - Learning Objective:

- (i) To increase income
- (ii) To avoid losing job
- (iii) To meet requirements
- (iv) To start own business
- (v) To perform better at the job or to increase knowledge
- (vi) To prepare for the first career or to find a job
- (vii) To change careers or to get a promotion