



Exploring Challenges to Accessing Post-Secondary Education for At-Risk Youth/Young Adults

Final Report

Prepared for Employment and Social Development Canada

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Supplier name: Phoenix Strategic Perspectives Inc.
February 2019

This public opinion research report presents the results of qualitative research conducted to explore challenges to accessing post-secondary education for at-risk youth and young adults

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Étudier les défis auxquels font face les jeunes et les jeunes adultes à risque pour accéder aux études postsecondaires.

Rapport final

Préparé pour Emploi et Développement social Canada
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Février 2019

Ce rapport de recherche sur l'opinion publique présente les résultats de la recherche qualitative menée afin d'étudier les défis auxquels font face les jeunes et les jeunes adultes à risque pour accéder aux études postsecondaires.

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1. Executive Summary

Phoenix Strategic Perspectives (Phoenix SPI) was commissioned by Employment and Social Development Canada (ESDC) to conduct qualitative research to explore challenges to accessing post-secondary education.

1.1. Background and Objectives

Post-secondary education (PSE) provides both individual and societal benefits and is becoming a baseline requirement for success in the labour market. However, certain groups, such as youth and young adults from low-income families, face challenges with accessing and persisting in PSE. Recent research by Statistics Canada (2017) indicates that only 47 percent of Canadian 19-year-olds in the lowest income quintile were enrolled in PSE, compared to 79 percent in the highest income quintile.

The purpose of this research was to gain insights into awareness, attitudes, and behaviours related to barriers to PSE access faced by vulnerable, at-risk youth and young adults in Canada. Research results will be used to facilitate policy and program development related to helping more at-risk youth transition from high school to PSE, and transition to the labour market. It will also help identify remaining gaps with respect to early interventions to support young people at risk. Specifically, findings from this research project will be used by ESDC's Learning Branch for the following: to inform policy and service design as well as to strengthen recommended policy options; to identify interventions that could be scaled-up through current programming or new initiatives; and, to develop a knowledge base and lessons learned on new and innovative ways of delivering services.

1.2. Methodology

To meet the research objectives, qualitative research was conducted with Canadians 16 to 25 years of age from a mix of the following sub-audiences:

- youth (16-18 year olds) and young adults (19-25 year olds) living outside of urban centres;
- first generation immigrants, including refugees and those who arrived in Canada as older children;
- youth and young adults with disabilities; and
- young adults at-risk.¹

The research included focus groups (in-person and online) and in-depth telephone interviews. Six in-person focus groups were conducted with young adults in Toronto and Montreal (three groups in each location), with groups in Montreal conducted in French. One group in each location was conducted with first generation immigrants, persons with disabilities, and young adults at risk. Four online focus groups (two English, two French) were conducted with youth and young adults living outside of urban centres. One group in each language was conducted with youth (16-18 year olds) and the other with young adults (19-25 year olds). In-depth telephone interviews were conducted with Indigenous youth and young adults from across the country, and with youth and young adults with disabilities. In

¹ This included individuals with parents who have not completed any PSE, individuals who did not complete high school on time or at all, individuals who started a PSE program but did not complete it, individuals who are low-income, and Indigenous youth/young adults living off-reserves.

total, 10 interviews were conducted with Indigenous youth and young adults and five with persons with disabilities.

The in-person focus groups lasted 90 minutes each and were conducted December 3-4, 2018. The online focus also lasted 90 minutes each and were conducted on December 11, 2018 in English and January 3, 2019 in French. Telephone interviews lasted approximately 30 to 40 minutes and were conducted between December 15, 2018 and January 5, 2019. Participants were paid an honorarium to thank them for taking part in the research. Persons with disabilities were paid \$150 and all other participants were paid \$100.²

All steps of the project complied with *The Standards for the Conduct of Government of Canada Public Opinion Research*.

The investigators for this study were Philippe Azzie and Alethea Woods. Philippe moderated the in-person focus groups and the French online focus groups. Alethea moderated the English online focus groups. Both conducted the telephone interviews, and both contributed to the preparation of the final report.

This research was qualitative in nature, not quantitative. As such, the results provide an indication of participants' views about the issues explored, but they cannot be generalized to the full population of members of the targeted audience segments.

1.3. Key Findings

Context

Participants were asked to identify key challenges they face on daily basis as well as key challenges they expect to face in the future. The most commonly identified daily challenges related to finances and the cost of living, including finding a job/employment. The only other routinely identified challenge concerned organization and time management. When it came to future challenges, the focus tended to be on managing various responsibilities of adult life. This included finding a stable job/a successful career path, finding affordable living accommodations, acquiring basic life skills, achieving financial stability, supporting a family, taking care of parents, and managing debt.

Most participants indicated that, as they neared completion of high school, they thought about continuing their studies at the post-secondary level. Reasons for not pursuing or not completing post-secondary education tended to relate to one of three issues: preference or a deliberate choice, indecision or uncertainty about a course of study, and various challenges or obstacles. Reasons given by participants to explain why they did not consider continuing on to post secondary education included a desire to acquire practical work-related experience (something they did not think they could obtain through PSE), a desire to enter the job market as soon as possible, financial considerations and/or limitations, and uncertainty or indecision about what to study.

At some point in high school, most participants said they discussed options or plans for after they graduated. The types of issues typically discussed included: career interests, plans or preferences; whether post-secondary education is necessary or worthwhile for the

² A larger honorarium was provided to persons with disabilities in acknowledgement of the additional costs, such as accessible transportation or a personal support worker, one may incur in order to participate in the in-person focus groups.

individual, given the career path one is interested in; potentially lucrative careers/career paths and prospects of various career paths (e.g., employability, salary levels, job rates in various fields); balancing what one would like to study against the likelihood of finding a job with a degree in the area; the requirements and/or pre-requisites for acceptance to various programs, and; the ability or capacity for the individual to adapt to a post-secondary education environment.

Attitudes towards PSE

Participants were asked to complete a brief exercise as a way of exploring their impressions of post-secondary education. They were asked to rate their level of agreement or disagreement with four statements using a 5-point scale where “1” meant strongly disagree and “5” meant strongly agree.

- There was widespread agreement that *a good job is essential to having a high quality of life*.
- In addition, most participants also agreed that *it's hard to know what to study because the job market is changing so quickly*.
- The statement, *a post-secondary degree, diploma or certificate is essential for getting a good job*, elicited a noticeably mixed reaction (some agreed with the statement and others disagreed).
- The statement, *In the future, good jobs will require more education*, tended to elicit agreement or neutrality.

When asked what attitudes or views people hold that might prevent them from continuing their education after high school, participants tended to mention the following:

- self-doubt or a perceived lack of ability/capability,
- a perceived lack of relevance of post-secondary education,
- a perceived inability to adapt to the post-secondary environment,
- the impression that certain obligations or responsibilities should take priority over one's desire to pursue post-secondary education, and
- the assumption that the costs associated with PSE outweigh its potential benefits.

Most research participants expressed interest in continuing their education at the post-secondary level, either now or at some point in the future. While a variety of specific reasons were provided to explain why, most were job or career-related. This included the view that a post-secondary degree is a requirement for one's chosen/preferred career path, or that it is a minimal requirement in a number of job fields/areas.

Barriers to PSE

Participants identified a variety of potential barriers or obstacles to continuing one's education at the post-secondary level. Among these, barriers of a financial nature were regularly identified. While financial barriers were important, a variety of non-financial barriers also were routinely identified and considered important. These included having to work and study at the same time, family/domestic issues and responsibilities, one's experience in high school, lack of emotional support or any kind of support system, barriers linked to physical or mental health issues, and self-doubt/lack of confidence.

Suggestions to help address challenges and barriers included more financial aid and assistance, such as free post-secondary education, lower tuition fees, and more financial support for people with less/lower income; more student housing or low rent accommodations; more supports at the high school level, with a focus on better transitioning to the post-secondary environment, and; more (and better) accommodations and supports for students with physical and mental health issues.

There was a virtual consensus that mental and physical health plays an important role in influencing one's plans for the future. Similarly, nearly everyone agreed that family and friends/peers play an important role in influencing one's plans for the future. That said, the influence of family, particularly parents, was seen as more important than that of friends/acquaintances.

Guidance or mentoring programs

Most participants said they met a guidance counsellor during their time in high school. Assessments of the helpfulness of guidance counselling were mixed. While assessments tended to range from neutral to moderately positive, some participants expressed dissatisfaction or disappointment with the service. Those who expressed satisfaction usually said that the meetings provided clarification. The guidance counsellor helped them confirm certain options regarding post-secondary education and/or prospective career paths or helped them clarify the requirements associated with various PSE programs of study.

Reasons for dissatisfaction among those who had met with a guidance counsellor included the perception of being treated like a unit to be processed or a problem to be dealt with instead of a person to be guided, limited access to/interaction with counsellors, and the impression that counsellors were more focused on getting them through high school than helping them prepare for PSE or a future career.

Relatively few participants recall discussing student financial assistance with guidance counsellors or being provided with information resources. Suggestions for improving counselling services included:

- having a lower ratio of students to counsellors;
- ensuring more engagement with students throughout high school, not just in the senior grades;
- hiring younger counsellors who students might relate better to;
- providing more of a focus on career planning/options;
- providing more information on potential financial services for students;
- offering a more tailored approach to dealing with students' individual needs (e.g. students with a learning disability, students with a mental health issue, students with personal problems);
- taking a more proactive approach to orientation (e.g. earlier interventions/looking for amber lights); and
- offering more linkages/connections to counsellors in post-secondary institutions to help pave the way for a seamless transition.

Feedback on mentoring programs was very limited, and relatively few participants had taken part in an actual mentorship program offered in or out of school. Many participants who

were not involved in any mentoring programs, nonetheless, said they would have been interested in taking part in one had any been available.

Among those who did take part in a mentoring program, suggested improvements included more or longer job placement opportunities, more job shadowing opportunities, and more emphasis on the development of life skills (e.g. how to do taxes, how to find appropriate housing, how to manage personal finances, managing debt).

Beyond guidance counselling and mentoring programs, the following suggestions were provided as ways of helping individuals interested in continuing their studies:

- peer support programs/services;
- co-op programs and job shadowing opportunities;
- more adaptable/flexible scheduling of classes in post-secondary programs;
- more resources devoted to emotional/psychological support/counselling;
- seminars or workshops (e.g. managing time and organization, what to know about student loans and loan repayment, getting back to school after a lengthy absence or hiatus);
- more information on transferable skills from one program of study to another; and
- support for students studying outside their region or away from home.

Financing of PSE

There was a widespread assumption that a person's financial situation is an important factor when it comes to whether or not they attend college or university. While not the only factor at play, it was routinely described as very important or one of the most important factors affecting PSE attendance.

Most participants have not taken any course or training on managing personal finances. Those who said they had identified the following as topics covered in these courses or training: budgeting, credit and loans, money management, interest/interest rates, savings, saving accounts/banking. A number of research participants said they are saving money, but relatively few are setting money aside specifically for their post-secondary education. Awareness of registered educational savings plans (RESPs) tended to be limited, and those who were aware of them tended to have very little knowledge of them.

There was widespread reluctance among participants to borrow money to finance their post-secondary education. Moreover, most participants said they had not considered borrowing money to finance their post-secondary education, either from a financial institution or from a family member or friend. The main concern when it came to borrowing from a financial institution was the ability to pay back the loan. Additional concerns included the consequences of not being able to repay the loan (e.g. carrying a permanent debt load or acquiring a bad credit rating). Reluctance to borrow from family members was most likely based on the burden this would place on family members and family members not having the financial resources.

Awareness of financial support available to people who want to attend college or university tended to be limited and general (e.g. scholarships, grants, bursaries, and loans). Asked where they would look for information about such support, participants generally mentioned the Internet or *Google*, college and university websites, and government websites. Information about financial support considered useful included the nature of the support (i.e.

a grant or a loan), amounts available, interest rates, repayment options and requirements, and eligibility criteria.

There was a widespread sense that what is available in terms of financial assistance helps address or minimize certain barriers, but that it does not eliminate them. Many participants indicated that financial assistance, such as a student loan, makes post-secondary education a realistic option for them. Many others, however, gave a qualified affirmative response, expressed uncertainty, or said no. Regarding the latter, the main reason for saying that financial assistance would not make PSE an option was uncertainty about the ability to pay back loans or unwillingness to incur debt.

The contract value was \$79,987.05 (including HST).

I hereby certify as a Senior Officer of Phoenix Strategic Perspectives that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Policy on Communications and Federal Identity of the Government of Canada and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not contain any reference to electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leader.



Alethea Woods
President
Phoenix SPI

2. Detailed Findings

2.1. Context

Finances and employment are key challenges identified by participants

By way of launching the discussion, participants were asked to identify key challenges they face on daily basis, as well as key challenges they expect to face in the future.

The most commonly identified daily challenge across the various audiences included challenges related to finances and the cost of living (e.g. low income, lack of financial stability, paying bills, paying rent, budgeting), and finding a job/employment. The only other challenge routinely mentioned concerned organization and time management (i.e. the ability to get everything they need done in a day). Additionally, some pointed to daily challenges directly related to education, including balancing work with school, and the cost of education.

Other daily challenges tended to vary by audience and included the following:

- Persons with a mental health issue emphasized the challenge of dealing with stress and stress management, as well as dealing with anxiety and depression.
- Persons with a physical disability identified challenges related specifically to having a physical disability. This included mobility and accessibility issues, accommodations, and the cost of medical treatment.
- Persons in Toronto and Montreal, as well as persons in more rural areas, were most likely to identify challenges related to commuting and public transportation. Regarding public transportation, the focus tended to be on the absence of it the case of persons in more rural regions.
- First generation immigrants identified challenges related to cross-cultural differences and racial discrimination.
- Persons in more rural areas were most likely to identify motivation as a challenge. This included the challenge of motivating oneself to get up in the morning, to look for work, to go to school (high school), and to finish high school.

When it came to future challenges, the focus tended to be on managing various responsibilities of adult life. This included finding a stable job or a successful career path, finding affordable housing, acquiring basic life skills, achieving financial stability, supporting a family, taking care of parents, and managing debt.

In the case of persons with physical disabilities, challenges related to the responsibilities of adult life included the possibility of independent living/finding adapted housing. Some participants with a mental health issue emphasized that dealing with the challenges of adult life will be difficult as a result of pre-existing conditions (i.e. anxiety and depression), which may be exacerbated by the challenges in question.

In addition, some participants identified challenges related to education, including the ability to balance work and education, the ability to complete a program of post-secondary education, the cost of post-secondary education, and the ability to break into a field of study that includes relatively few women.

Most participants thought about pursuing PSE, but did not for various reasons

Most participants indicated that, as they neared completion of high school, they thought about continuing their studies at the post-secondary level. This includes a number of participants who began a course of studies at the post-secondary level, but who did not complete it. These participants pointed to a variety of reasons to explain why they did not pursue post-secondary education or did not complete it, with reasons tending to relate to one of three issues: preferences/deliberate choice, indecision/uncertainty about a course of study, and challenges/obstacles.

- *Preferences/deliberate choice:* Those who thought about pursuing PSE sometimes explained that they decided not to do so (or to put it off) as a matter of preference or deliberate choice. Reasons included the following:
 - Their preferred/chosen career path does not require a college or university degree.
 - A perceived lack of relevance given the types of skills they want to develop (e.g. preference for a course of study that will develop ‘practical’, or ‘relevant’ skills).
 - A decision to enter the workforce as soon as possible in order to start earning a living/income.
 - A desire to pursue their own particular interests or passions at this point in life rather than a prescribed course of study.
 - A desire to earn some money/income (e.g. in order to acquire some financial independence, not depend on parents/family).
 - A desire/decision to work in order to help their family financially.
 - A desire to take a break from school/studies after high school.

In some instances, participants explained that they began a certain course of study at the post-secondary level and decided to abandon it for different reasons. This included lack of interest in the program (e.g. it was too ‘theoretical’, the professors were boring, the subject matter was not stimulating, they were not developing skills they hoped to develop); preference for a more personalized or tailored course of study, and; the impression that they could learn more or develop skills at lower cost through a different course of study (e.g. online courses).

- *Indecision/uncertainty:* A number of participants explained that they thought about pursuing post-secondary education (or are still thinking about it) but have not done so yet because of uncertainty or indecision. This included uncertainty about *what* to study at the post-secondary level, as well as uncertainty about *whether* post-secondary education is an option they want to pursue. This uncertainty was often linked to uncertainty about what participants want to do in life.
- *Challenges/obstacles:* A range of challenges or obstacles were identified as making it difficult or impossible for participants to pursue post-secondary education at this point in time (i.e. the challenges either prevented them from starting PSE or obliged them to abandon it). Such challenges included the following:
 - Financial issues/challenges: Various challenges of a financial nature were identified by participants. This included the cost of PSE and associated costs (e.g. tuition fees, housing/rent, transportation), difficulty financing post-secondary education given one’s economic/financial situation (e.g. low/intermittent income, being on social assistance, carrying too much debt, having medical expenses),

having to abandon or take time off from a program of study to work/make money, and having to work to help one's family financially.

- Health-related issues/challenges: Some participants explained that they are dealing with a physical or mental health issue (e.g. anxiety, depression) that makes it difficult or impossible to pursue a post-secondary education. This included coping with depression and anxiety, learning-related challenges (e.g. difficulty focussing, difficulty processing information), and/or challenges related to following a standard PSE course of study (i.e. fitting the standard model). The latter was seen to include insufficient supports, accommodations or resources and services in post-secondary institutions (e.g. on campus/in-class accommodations, flexible scheduling, personalized courses of study). Not surprisingly, health issues were most likely to be identified by participants with a disability.
- Balancing studies with other obligations/responsibilities: In some instances, participants explained that the challenge of balancing studies with other responsibilities has made it difficult for them to pursue their studies. Examples included the following: difficulty balancing a work schedule with a course schedule, difficulty finding child care while attending classes, difficulty studying and supporting family/dependents, and difficulty coordinating medical treatment/appointments with a course of study.
- Distance to/location of post-secondary institution: The distance or location of post-secondary institutions were occasionally identified as barriers preventing participants from pursuing post-secondary education and there was usually a financial consideration or challenge associated with this. This included the time it takes to commute to and from an institution each day, the need to leave home to study given the distance to the nearest post-secondary institution and limited regional options (i.e. the need to leave one's region to find an institution offering a program of study in an area one is interested in).
- Fears/apprehensions about not being able to adapt or fit in to the post-secondary environment: A few participants indicated that certain fears and apprehensions prevented them, or played a role in preventing them, from pursuing post-secondary education. This included fears about PSE requirements being too demanding, apprehensions about having to leave home to study, social anxiety/agoraphobia, and fears about sticking out because of a disability or health-related condition.
- Lack of encouragement: A few participants identified lack of encouragement (or discouragement) as a factor that prevented them from pursuing post-secondary education. This included being encouraged by family members to enter the work force as soon as possible to start earning a living and being given the impression that they did not have the ability/capacities to succeed at the post-secondary level.

Some younger participants (16-18 years of age) explained that they are still completing High School which is why they have not applied for post-secondary education.

Various reasons for choosing to not pursue post-secondary education

Reasons why some participants did not consider pursuing post secondary education included the following:

- A desire to invest time and energy in acquiring practical work-related experience as opposed to academic knowledge. It should be noted in this regard that some francophone participants specified that they had pursued or were pursuing a diplôme d'études professionnelles (DEP). Some added that they did not think of pursuing post-secondary education because there was no need, explaining that they have found a good job that does not require a post-secondary degree or diploma.
- A desire to enter the job market as soon as possible to start earning a living. Related to this, a few participants specified that PSE is not a priority for them (e.g. they want to focus on finding a job they like, a partner, starting a family).
- Financial considerations/limitations: This included financial constraints in general, the costs associated with post-secondary education, and the need to finance one's post-secondary education through loans (described as an undesirable option).
- Uncertainty/indecision about what to study. As noted earlier, some participants said they considered pursuing post-secondary education but decided not to because they did not know what to study. Notably, a few participants said they did not even consider pursuing post-secondary education for the same reason.
- Not completing high school/lacking prerequisites: Some participants explained that they did not consider pursuing post-secondary studies because they did not successfully complete high school. A few added that they plan to, or are in the process of trying to, finish high school. A few others mentioned that, though they completed high school, they did not graduate with the prerequisites for the course of study they were interested in at the post-secondary level.
- Lack of motivation: Explanations for this included lack of encouragement, self-doubt, lack of ambition, and a bad high school experience.

A few participants with disabilities said they did not consider pursuing post-secondary education because they do not have the skills and aptitudes necessary to succeed at the post-secondary level, given the nature of their disability.

Most discussed options/plans following high school

Nearly everyone indicated that, at some point in high school, they had (or have) discussed options or plans for after they graduated high school. These discussions were typically with parents and/or guidance counsellors, but also with classmates, acquaintances employed in various fields, friends and relatives who have gone to college or university, mentors, tutors, and teachers. The frequency of such discussions ranged widely, from one time only to numerous times. There was also variety in the types of issues broached in the course of these discussions. They included the following:

- Career interests, plans, preferences (i.e. what are they interested in).
- Whether post-secondary education is necessary or worthwhile, given the career path one is interested in.
- Potentially lucrative careers/career paths and prospects of various career paths (e.g. employability, salary levels, job rates in various fields).
- Balancing what one would like to study against the likelihood of finding a job with a degree in the area.

- Shortest possible route(s) of study to employment/financial independence.
- Is post-secondary education crucial to success (e.g. should they enter the work force as soon as possible or invest time, money, and energy in a post-secondary degree)?
- Potential post-secondary programs or paths to pursue given one's interests, preferences, aptitudes, including the option of going to college or university.
- Range of options/programs available various post-secondary institutions (e.g. in province/out of province, in Canada/outside of Canada). This included the perceived strengths, weaknesses, and reputations of various post-secondary institutions.
- Requirements/pre-requisites for acceptance to various programs (e.g. the high school prerequisites needed for entry into post-secondary programs of choice).
- Issues/considerations related to adapting to the post-secondary environment (e.g. health issues/disabilities, institutional supports and accommodations available).
- Balancing work requirements with requirements of study.
- Cost of post-secondary education/financing options (e.g. loans, grants, scholarships).
- Options within one's region (e.g. post-secondary institutions within one's region/geographical location).

A few participants in more rural locations specified that, while they had some discussions about plans after high school, financial constraints limited their prospects of pursuing post-secondary education.

The few who said they did not have such discussions provided the following reasons to explain why: they are still completing high school, they knew exactly what they wanted to do after high school, they felt that the decision was theirs and no one else's, and a perceived lack of concern on the part of family and counsellors.

Various impressions of PSE conveyed by acquaintances

Virtually everyone said they know someone who has attended college or university or completed a post-secondary program, typically a family member or an acquaintance. The impressions of post-secondary education conveyed by such people included positive, negative, and mixed assessments of the post-secondary education experience in general and in relation to specific aspects. These included the following:

- PSE as normal/necessary step: There was a widespread impression that going on to post-secondary education is the norm, either because it is an expectation or assumption (e.g. everyone does it, it's the next logical step) or because it is considered necessary for success. This included the impression that a post-secondary degree, diploma, or certificate is a basic requirement for a good job (e.g. 'if you don't want to work at McDonald's'), and that it gives one credibility/legitimacy/credentials (e.g. 'people won't take you seriously if you don't have a degree'). Related to this was an impression conveyed by some that, because post-secondary education is normally the next step after high school, career success may require that one pursue graduate studies (i.e. an undergraduate degree is no longer sufficient).
- Positive overall impressions: This included the impression that post-secondary education was an overall worthwhile and rewarding experience (i.e. because of

exposure to different people, new ideas/broadening one's horizons, socializing). Positive overall impressions were also attributed to people working in their field of study (i.e. they got a job related to their field of study).

- Post-secondary education is expensive: The emphasis on post-secondary education as expensive was identified mainly by participants in more rural locations (outside large urban centres). In addition to this, there were mixed views on whether the costs were worth it or not, with some participants specifying that they have received different assessments from their friends and acquaintances.
- A degree does not guarantee a job: The view that a post-secondary degree does not guarantee a job informed both mixed and negative/critical assessments of post-secondary education. This included the impression that studying what one is interested in may result in bleak job prospects (e.g. an arts program) and that investing time and money in a professional degree does not guarantee one a job.
- Post-secondary education was a waste of time: Some participants heard negative or critical assessments of post-secondary education based on the impression conveyed by some that it was a waste of time because the job they ultimately got could have been acquired without a college or university degree.
- Shortcomings of post-secondary education: Impressions that focussed on perceived shortcomings of post-secondary education included the following: it's not worth the cost (e.g. the benefits are not commensurate with the costs), there is too much emphasis on theory/academic learning, there is not enough focus on skills development/development of job-related skills.
- Requirements and expectations: This included impressions that requirements and expectations (e.g. workloads, deadlines) can be heavy, not to say unreasonable, resulting in little, if any, free time, and that meeting expectations and requirements can be stressful. The emphasis on the stressful nature of post-secondary education was most likely to be identified by persons with a mental health issue.
- Institutional reputation: The impression here was that all degrees are not of the same value so that success depends as much, if not more, on where one studied (i.e. the reputation of the institution) as on the degree obtained.

2.2. Attitudes towards PSE

This section reports on participants' own attitudes towards post-secondary education.

Results of participant exercise

Participants were asked to complete a brief exercise as a way of exploring their own impressions of post-secondary education.³ They were given a sheet of paper that included four statements related to post-secondary education and asked to rate their level of agreement or disagreement with each one using a 5-point scale where “1” meant strongly disagree, “5” meant strongly agree, and “3” meant neither agree nor disagree. They were asked to complete the exercise individually and in silence. Once everyone was done, a group discussion followed. The four statements were the following:

- a. A good job is essential to having a high quality of life.
- b. A post-secondary degree, diploma or certificate is essential for getting a good job.
- c. In the future, good jobs will require more education.
- d. It's hard to know what to study because the job market is changing so quickly.

Overview

There was widespread agreement that *A good job is essential to having a high quality of life* and the small proportion of participants who did not agree were more likely to be neutral than to express disagreement. While agreement was not as widespread, most participants also agreed that *It's hard to know what to study because the job market is changing so quickly*. Here as well, those who did not agree were more likely to be neutral than to express disagreement. The statement, *A post-secondary degree, diploma or certificate is essential for getting a good job*, elicited a noticeably mixed reaction (i.e. agreement, disagreement, and neutrality), while the statement, *In the future, good jobs will require more education*, tended to elicit agreement or neutrality, with few expressing disagreement.

Below is detailed feedback related to each statement.

“A good job is essential to having a high quality of life”

This statement elicited widespread agreement, and the small proportion who did not agree, were more likely to be neutral than to express disagreement with the statement. While there was no suggestion that a good job is a sufficient condition for a high quality of life, there was a widespread belief or assumption that it is an important or necessary condition. Perhaps not surprisingly, there was often an assumption that a ‘good job’ meant a good salary and that this was essential to quality of life because financial security and the ability to pay the cost of living is essential to a good life. That being said, a ‘good job’ was also routinely described as including job stability, advancement and development opportunities, good work conditions, enjoying what one does, and liking/getting along with work colleagues. Indeed, some of these aspects were described as more important than salary (or at least as important).

Those who did not agree with this statement emphasized that a good job does not guarantee a high quality of life and/or that there are other things just as essential (if not

³ The description of the exercise provided here applies to the in-person focus group participants. The exercise was adapted for participants in the in-depth interviews as well as for those who took part in one of the online focus groups.

more essential) to a high quality of life such as family, friends, and health. Participants from more rural locations were most likely to express neutrality or disagree with this statement. Interestingly, some participants who did not agree with this statement assumed that 'good job' meant 'well-paying job', subsequently noting that there is more to a good life than a good salary.

A post-secondary degree, diploma or certificate is essential for getting a good job

This statement elicited a noticeably mixed reaction from participants. The largest proportion of participants agreed with it, but almost as many expressed neutrality and a sizeable minority expressed disagreement.

Those who agreed with the statement routinely suggested that a post-secondary degree, diploma, or certificate has become a necessity or a minimum requirement for most good jobs and that therefore having a degree makes one more marketable and exposes one to a wider range of job opportunities. Some suggested that, even if a post-secondary degree is not a requirement, there is so much job competition these days that having a degree gives one an advantage over someone who does not. It was also suggested that having a post-secondary degree, diploma, or certificate plays an important role in terms of one's salary level (e.g. one's entry level salary depends on one's degrees/education level) as well as career advancement opportunities.

Those who expressed neutrality pointed to a variety of factors to explain their impression. Some suggested that other factors play an important role in getting a job. This included practical experience (some suggesting that experience can trump a certificate when it comes to getting a job or advancing in one's career), as can seniority, connections, and networking. Some expressed neutrality explaining that it depends on one's career and on what one considers to be a good job (e.g. plumbing pays very well and does not require a post-secondary degree, and a cashier may consider themselves to have a good job simply because they enjoy it). Some also pointed out that many people with a post-secondary degree, diploma, or certificate cannot find a job once they graduate or can be miserable in the job they do find.

Those who disagreed suggested that it is still possible to get a good job without a post-secondary degree, diploma, or certificate. They sometimes pointed to people they know who are satisfied and doing well in their jobs without having a post-secondary degree, diploma, or certificate. As was the case among those who expressed neutrality, it was also suggested by some that experience can trump a certificate when it comes to getting a job. Some others pointed out that people have been very successful without a post-secondary degree, diploma, or certificate (e.g. Steve Jobs). In other words, there is still room for creative entrepreneurship and success through drive, ambition, and personal initiative (e.g. starting one's own business).

Participants in more rural locations were most likely to agree with this statement.

In the future, good jobs will require more education

This statement was similarly likely to elicit agreement or neutrality, with few expressing disagreement. Reasons for agreeing with the statement were based on a variety of assumptions which included the following:

- Job competition will drive people to improve their competitive edge by furthering their education (i.e. an undergraduate degree is no longer a distinguishing characteristic that gives one a competitive advantage in the job market).
- Change and development as opposed to continuity and stability are more and more characteristic of the job market and as a result there will be a requirement for more/additional training and specialized knowledge the more things change.
- There is a general tendency among companies/employers to demand more and more education over time.
- Technological changes will eliminate more and more jobs that require basic skills (e.g. self check out will replace cashiers) so that the jobs that remain will require more advanced skills and education (including the skills and education to develop and service the technology that will replace people).

Neutrality regarding this statement was based mainly on three assumptions:

- There are many jobs and careers whose core competences remain the same (e.g. plumber, electrician).
- Skill sets in many jobs are developed or improved through on-the-job experience as opposed to the classroom.
- It depends on what one considers to be a 'good job'. As was the case among some expressing neutrality in relation to the previous statement, it was suggested that many jobs can be considered 'good' despite the fact that they do not demand a sophisticated skill set acquired through post-secondary education.

In addition, some expressed neutrality because they have no idea what the future will bring in this regard.

Disagreement with this statement was based mainly on the impression that there will always be jobs and careers that require skill sets that cannot be acquired or improved by a diploma or degree, and that expertise acquired through experience will often be more important than education. It was also suggested that in the future technology will replace people in many areas and that the skill sets required in such areas will not actually require more education (i.e. they will require basic skills).

It's hard to know what to study because the job market is changing so quickly

Most participants agreed with this statement, with those who did not agree more likely to be neutral than to express disagreement. Agreement with this statement was routinely based on the assumption that change, driven primarily by technology, is the law of the job market and that this inevitably introduces uncertainty and unpredictability in terms of what to study (e.g. what is most likely to guarantee a job). A few based their impression on their own experience, observing that they have had to change jobs a number of times due to changes in the job market. It was also suggested that technology is replacing more and more people in more and more areas and that this tendency towards redundancy makes it more difficult to choose a 'safe' or 'certain' career path.

Those who expressed neutrality based their impression primarily on the assumption that despite changes in the job market, certain things remain stable and relatively unchanged (e.g. certain jobs will always be in demand). It was also suggested that specialization can

only proceed so far, so that the more specialized one's field to begin with, the more stable it is likely to be. Some also felt that the unpredictability introduced by change has a tendency to be exaggerated and that what matters more is to be aware of the range of choices and possibilities in the job market (e.g. where are the new jobs being created).

Those who disagreed also based their impression primarily on the assumption that despite changes in the job market, certain things remain stable and relatively unchanged. Related to this, it was also suggested that while change can be rapid, trends and tendencies can nonetheless be noticed and tracked, which ensures a certain amount of predictability in the job market. It was also suggested that the main problem is not that the job market is changing so rapidly but that people are being pressured to choose a career path too early in their life (i.e. in high school or right after high school).

Attitudes that might prevent someone from attending PSE

Participants identified various attitudes or views people hold that might prevent them from continuing their education after high school. Potential attitudinal barriers identified by participants included following:

- *Self-doubt/Perceived lack of ability/capability*: This perception could take various forms, including the impression that post-secondary education is too 'hard' or 'difficult' (e.g. they won't be able to manage all the requirements/expectations), the impression that one is not intelligent or smart enough to pursue post-secondary education, and the assumption that post-secondary education requires intelligence of a specific type that one may lack (i.e. 'book smarts', abstract or theoretical knowledge).
- *Perceived lack of relevance of post-secondary education*: This was described as the impression or assumption that post-secondary education lacks relevance in terms of helping one find a job. This included the assumption that post-secondary education has a theoretical as opposed to practical focus (e.g. it won't develop practical or job-related skills), the impression that people with post-secondary degrees are no more likely to find a job than those who do not have a degree, and the assumption that other factors are more important in terms of helping one get a job (e.g. connections/networking, wealth, personal initiative).
- *Perceived inability to adapt to the post-secondary environment*: This included the apprehension that one will not 'fit in' or 'stick out' (e.g. being a member of a visible minority, entering a field of study in which one is in the minority, such as being a woman in an engineering program). It could also be apprehension about being set adrift or being unsupported in a new and unfamiliar environment. This included the assumption that the learning environment at the post-secondary level is based on a model that assumes a certain way of learning into which one does not fit.
- *Sense of obligation/responsibility*: This was the impression that certain obligations or responsibilities should take priority over one's desire to pursue post-secondary education. This could be the result of one's own beliefs, but it could also be the result of influence exerted by others (e.g. the belief that one should start working as soon as possible to help care for one's family, the belief that one should take over/take charge of a family business).
- *Cost/benefit analysis*: The assumption or impression that the costs associated with post-secondary education outweigh its potential benefits was identified as something that might prevent someone from pursuing post-secondary education. In particular,

apprehension or fear of taking on debt to finance post-secondary education was identified as an important factor here.

- *Perception that post-secondary environment does not reflect one's values:* This included the impression that the 'political' climate on campuses clashes with or is not receptive to one's values.
- Impression that one has missed one's chance if one does not pursue post-secondary education directly after high school: This was described as an attitude that might prevent people who have taken a hiatus after high school and so-called 'late bloomers' (i.e. people who don't hit their academic stride until after high school) from going on to post-secondary education.
- *Lack of motivation/laziness:* While more a disposition than an attitude, lack of motivation and laziness were routinely identified as things that could prevent someone from continuing on to post-secondary education.

Some participants were of the opinion that one of the main things that might prevent someone from going on to post-secondary education was the influence of others (e.g. the attitude that post-secondary education is a waste of time, being told that one is not suited for post-secondary education).

Most believe that there are barriers to PSE

While some participants believe that education beyond high school is available to anyone in Canada who wants to pursue it, most suggested that this is not the case or added caveats to qualify accessibility. To be clear, no one suggested that the option to pursue post-secondary education is not available 'in principle' to anyone who wants to pursue it. For example, it was observed that Canada ranks highly compared to other countries in terms of the proportion of people who go on to post-secondary education.

That said, most think that there are barriers or limitations that can either prevent or complicate the ability to pursue post-secondary education. The most frequently identified barriers to post secondary education were of a financial nature, as were the caveats used to qualify accessibility to post-secondary education (e.g. it's available *if* you have the money, *if* you get financial assistance, *if* you are prepared to go into debt).

Perceived barriers to post-secondary education identified by participants are discussed in detail in the next section.

Most express interest in pursuing PSE

Most participants expressed interest in continuing their education at the post-secondary level, either now or at some point in the future. While a variety of specific reasons were provided to explain why, most were job or career-related. These including the following:

- A post-secondary degree is a requirement for one's chosen/preferred career path.
- To improve one's quality of life/one's chances of finding a job in general (e.g. a post-secondary degree has become a minimal requirement in a number of job fields/areas).
- A post-secondary degree gives one a certain amount of recognition/credibility/authority (e.g. one is taken more seriously if one has certain credentials).

- A post-secondary degree is a requirement or prerequisite for advancement in one's field (e.g. a higher salary, promotion/more responsibility).

Additional reasons for wanting to pursue post-secondary education included the following:

- A desire to pursue an interest/for the joy of learning.
- In order to feel fulfilled (e.g. expand one's horizons/be more educated, have a sense of accomplishment).
- A desire to emulate/fit in (e.g. everyone in one's family pursued post-secondary education).

Some participants linked their interest in pursuing post-secondary studies to financial or monetary considerations. This included a desire to pursue such studies on condition that financial means are available, as well as a desire to do so in the future, after having made some money.

A few participants, with disabilities specified that, though they would wish to pursue post-secondary education, they cannot (or were told they cannot) because their condition makes it impossible or too difficult to do so. Difficulties included the nature of participants' conditions, which make it virtually impossible for them to follow a course of study and keep up with its requirements, but also financial barriers as a result of being on social assistance and having medical expenses.

Various reasons inform lack of interest in PSE

Participants who expressed no interest in pursuing post-secondary education provided the following reasons to explain why:

- No need/necessity to do so because they have a job/career they are satisfied with.
- Preferring to follow a self-prescribed course of study/more interest in self-education.
- A desire to acquire practical experience (e.g. 'real world', 'on-the-job', 'work-related' experience).
- Uncertainty about what to study.
- A desire to take a break from school/study.
- Lack of academic inclination.
- Required investment in terms of time and money.
- No desire to do so as a result of having been out of school for an extended period of time.

2.3. Barriers to PSE

This section reports on feedback concerning potential barriers or obstacles to accessing post-secondary education.

Variety of potential barriers or obstacles to post-secondary education

Participants identified a variety of potential barriers or obstacles to continuing one's education at the post-secondary level. Among these, barriers of a financial nature were regularly identified. These tended to fall into three categories, though they were sometimes identified as related to one another:

- Costs associated specifically with post-secondary education: Routinely provided examples included tuition fees, housing and meal plans if living on-campus, school materials and supplies (e.g. textbooks, laptops), and commuting costs (e.g. bus passes, gas, parking). It was also noted that there is a cost associated with simply applying to post-secondary institutions.
- General costs/cost of living: These were sometimes described as costs 'in addition to/over and above' educational costs. Typical examples included rent/housing, and food and clothing.
- Limited financial means: Having limited financial means in general was routinely identified as an obstacle to pursuing post-secondary education. This included low income, intermittent income, being on social security, being in debt, and intergenerational poverty.

Additional financial challenges were identified by participants from specific audiences. For example, a few first generation immigrants identified supporting a family/dependents and sending money to family members overseas as a potential barrier to someone continuing their post-secondary education. Some participants with disabilities identified financial costs associated with a medical condition as a potential barrier (e.g. costs associated with treatment/medication, cost of accompaniment/special transportation).

It was also suggested that financial barriers or obstacles could be the result of the standard practice of going directly from high school to post-secondary education. As a result of this, many people have not had time to earn money to pay the costs or some of the costs associated with post-secondary education.

While financial barriers were important, a variety of non-financial barriers were also routinely identified and considered important. These included the following:

- Having to work and study at the same time, making it difficult to arrange one's study schedule and focus on one's studies.
- Family/domestic issues/responsibilities: Examples included dealing with domestic problems, having to work to support a family/family members, and having to care for a family/family member(s). It was suggested that such responsibilities can take priority over and/or be difficult to carry out while pursuing post-secondary education.
- Experience in high school: This included being turned off from education because of a bad high school experience, not graduating from high school, graduating from high school with low marks, graduating from high school without the prerequisites for certain post-secondary programs, and having been 'streamed' in high school. A few first

generation immigrants identified equivalency problems resulting from having received a high school degree outside of Canada as a potential barrier as well.

- Lack of emotional support/support system: It was emphasized that post-secondary education can be very stressful and that lacking an emotional support system (e.g. friends, family, peer support) can create or exacerbate stress, anxiety, and loneliness, all of which impede the ability to focus on one's studies.
- Barriers linked to physical or mental health issues. In the case of persons with a physical disability this could include barriers related to accessibility (e.g. transportation, adapted washrooms), in-class accommodations (e.g. notetakers), and scheduling (e.g. scheduling classes/courses around medical appointments/treatment). In the case of people with mental health issues (e.g. anxiety, depression, agoraphobia) this might include lack of counselling services and accommodations related to exams and course requirements. Perhaps not surprisingly, these were most likely to be identified by persons with disabilities. That said, other participants drew attention to them as well.
- Self-doubt/lack of confidence: This could be the result of lack of encouragement, the amount of work/requirements involved, including the number of years it takes to get a degree, a learning disability, and fear of not fitting in or standing out because of a disability.
- Lack of options/possibilities: This could include challenges because of the distance to the nearest post-secondary institution (e.g. having to study away from home) as well as limited program choices/alternatives in one's region.
- Having no idea what to study, perhaps as a result of lack of guidance/support (e.g. coming out of high school without having received proper guidance/orientation).
- Difficulties with application processes, including applications for financial assistance. It was suggested that such difficulties might dissuade someone from applying for post-secondary education.

Some participants observed that barriers and challenges can be mutually reinforcing which can add to their impact or create a vicious circle. Financial barriers in particular were identified as potentially exacerbating or even creating other barriers. For example,

- Limited financial means might oblige someone to take a job while going to school, which then creates the problem of having to balance work and studying, which in turn can create scheduling problems or stress.
- Financial challenges or problems can create anxiety, which make it difficult to focus on one's studies, which in turn can lead to poor performance, which can result in even more anxiety.
- Mental health issues can make it difficult to focus on one's studies and meet requirements, which can result in falling behind, which in turn can create more stress and anxiety.

Participants collectively made a variety of suggestions to help address the various challenges and barriers they identified. These included the following:

- More financial aid/assistance: This included free post-secondary education, lower tuition fees, more financial support for people with less/lower income, more grants, and interest-free loans, and more co-op or paid work stages. A few persons with disabilities

suggested not reducing or cutting social assistance if someone also receives financial aid (e.g. a grant or scholarship).

- More student housing/low rent accommodations for students: This would assist people who have to commute and who live in a very tight housing and rental market (i.e. Toronto). These people face the unpleasant choice between commuting long distances to and from their institution and renting accommodations closer to their institution. The choice was described as unpleasant because either option involves significant costs (i.e. the costs of commuting every day vs. the high cost of renting accommodations closer to their post-secondary institution).
- More supports at the high school level, with a focus on better transitioning to the post-secondary environment: This included more access to guidance counsellors (including better/more individualized attention), supports to finish high school (e.g. after school tutoring or mentoring programs), more focus on careers planning earlier in high school, earlier interventions to keep schooling on track, mentorship programs (including access to people working in various fields, ideally alumni), and better understanding of jobs in demand.
- More/better accommodations/supports for students with health issues (e.g. more adapted learning/flexible scheduling/accessibility, counselling services).
- More coordination between high schools and universities with a focus on a seamless transition from the one to the other.
- More online learning possibilities, particularly to accommodate long-distance learning (e.g. allowing people in more rural locations to follow a course of study at an urban post secondary institution without leaving home).
- Free or low cost trials/test runs of post-secondary programs, in order to experience the post-secondary environment before fully committing oneself to it.
- More guidance/clarity through complicated applications processes (e.g. student loan applications).

Health seen to play important role in influencing plans for the future

There was a virtual consensus among participants that mental and physical health play an important role in influencing one's plans for the future. Even prior to being asked about this explicitly, participants had identified physical and mental health issues among potential barriers to pursuing post-secondary education. Both were seen as important because both were seen as crucial to success at the post-secondary level. More specifically, physical and mental health were seen as prerequisites to meeting the demands of the post-secondary environment.

This environment was often described as stressful, given its requirements/demands and pressures. Health (particularly mental health) was seen as crucial to coping with such stresses, with participants routinely observing that it is difficult to focus on one's studies and succeed if one has to deal with health issues. Moreover, it was suggested that having to deal with health issues (especially a pre-existing condition) can exacerbate already existing stress and anxiety in such a way as to seriously jeopardize one's ability to continue in a post-secondary course of study. Finally, physical and mental health were sometimes described as important because they were seen as linked to one another (e.g. mental health issues can negatively impact physical health and vice-versa).

Family, mainly parents, and friends seen to play important role in plans for future

Similarly, there was a virtual consensus that family and friends/peers play an important role in influencing one's plans for the future. That said, the influence of family, particularly parents, was more likely to be considered definite, whereas the influence of friends was more likely to be described as potential (i.e. parents *do* influence one's plans, while friends *can* influence them). The unstated and implied premise here was that parents are a formative influence in the lives of their children, both in terms of the example they set and the opinions and values they hold.

The influence of family, particularly parents, on one's future plans was most often described as positive. This included their ability to help pave the way financially to a post-secondary education, their support and encouragement regarding the value and benefits of post-secondary education (e.g. enquiring about/taking an interest in one's plans, taking one to visit various institutions), and the example of their own experience with post-secondary education (e.g. their own career success and the extent to which it is related to post-secondary education).

That being said, it was also suggested that parents can play a negative role when it comes to one's future. This negative influence can manifest itself within the context of a parent being in favour of post-secondary education. For example, it can take the form of trying to pressure a child to pursue post-secondary studies for the wrong reasons (e.g. everyone in the family has a college or university degree) or trying to persuade or dissuade them regarding a particular course of study for the wrong reasons (e.g. pressure to continue a family tradition in a certain course of study).

Negative pressure can also manifest itself within the context of a parent being against post-secondary education. For example, they may not see value of post-secondary education for various reasons (e.g. the belief that women should stay at home and raise a family, the impression that one should join the workforce to support family/start working, the assumption that one will continue a family business or trade). Negative influence was also seen as taking the form of indifference towards one's future plans, resulting potentially in anxiety caused by their lack of concern/care.

The desire to please one's parents or make them proud was described as an impulse that could work both positively and negatively in relation to one's future plans. It can work positively as an added incentive to do well in a course of studies one has chosen and which one's parents support. It can work negatively if it influences one into a course of action one does not like but which will please one's parents.

As noted above, friends were also seen as having an influence on one's plans, though not to the same extent as parents. Moreover the influence of friends was associated primarily with peer pressure (e.g. are they planning to pursue post-secondary education, and if so, where are they going to study). The influence of friends could also be based on their experience at the post-secondary level (e.g. their assessments of post-secondary education in general or a particular course of study). That said, the opinion of friends was seen more as one element to be consider regarding one's future plans, not a determining factor.

2.4. Guidance or mentoring programs

This section reports on feedback related to guidance or mentoring programs. Feedback on each is presented separately, beginning with feedback on guidance.

2.4.1 Guidance counselling

Most participants met with a high school guidance counsellor

Nearly all participants were aware of the existence of a guidance program or guidance counsellors in their high school, some specifying that their high school has or had guidance counsellors but no 'guidance program'. By this they meant that there were guidance counsellors on staff but no structured or formal 'program' per se. Indeed, the picture of guidance counselling that emerged from participants' descriptions was more that of a service that is available than a structured program. Most participants said they met a guidance counsellor at some point during their time in high school and all of those who did indicated or intimated that the service was provided by their school. Beyond this, participants' experience with guidance counselling varied.

The exception when it came to meeting with a guidance counsellor involved young adult anglophone participants in rural locations, none of whom recall taking part in any guidance counselling.

Nature and frequency of meetings with guidance counsellors varies

Most participants who met with a guidance counsellor described the service as optional (i.e. students could meet with a guidance counsellor if they wanted to, but they were not required to). A few who described the service as optional noted that counsellors were required to contact students (i.e. to check in) but that students were not obliged to meet with them. On the other hand, some students described the service as mandatory, suggesting that meeting with a guidance counsellor was a requirement. A few who described the service as mandatory specified that one had to meet with a guidance counsellor under specific circumstances (e.g. if one was failing, if one's average dropped below a certain level, if one missed too many days of school).

Among those who met with guidance counsellors, there was no consistency in terms of the frequency of meetings. This ranged from a single meeting, to a few or occasional meetings, to frequent meetings. Access to the guidance counselling service was occasionally criticized, with some participants noting that access was limited because of the ratio of counsellors to students in their school (e.g. 2-3 counsellors in a school with 1,000 students).

Mixed assessments on helpfulness of guidance counselling

Assessments of the helpfulness of guidance counselling were mixed. While they tended to range from neutral to moderately positive, some participants also expressed dissatisfaction or disappointment with the service. In describing the purpose of their meetings with counsellors (i.e. what they hoped to get out of it) participants identified the following kinds of expectations:

- Linking aptitudes with options: More specifically, they sought guidance/orientation to help clarify or narrow down possible career paths or post-secondary study options based on one's skills, aptitudes, and strengths.

- Understanding the requirements of various post-secondary programs (e.g. course load, content, length of program).
- Understanding/clarifying the prerequisites for various programs of study.
- Ensuring that one had one's pre-requisites in place depending on one's post-secondary education plans.
- Guidance regarding post-secondary education options given one's personal situation (e.g. grades, financial circumstances, location/region).
- Employment possibilities associated with various programs/courses of study (e.g. growth sectors, employment rates).
- Assistance/help dealing with a personal issue/problem or academic problem.

Those who expressed satisfaction with their experience usually said that the meetings provided clarification regarding one or more of the expectations identified above. For example, it helped them confirm, narrow down, or rule out certain options regarding post-secondary education and/or career options, or helped clarify requirements associated with various programs of study. Some participants outside of large urban centres expressed satisfaction because orientation helped them better understand options available to them should they chose to remain in their region to study. A few participants also expressed satisfaction with the guidance they received to help them deal with personal issues and stay focused on school/studies.

Some participants with physical disabilities observed that the focus of their meetings with guidance counsellors was more focussed on preparing for adult life than on post-secondary education (e.g. independent living).

Generally speaking, those who expressed dissatisfaction with guidance counselling focused on the same types of issues as those who were satisfied. In other words, they tended to be dissatisfied because their counsellors did not help them in relation to expectations identified above. Specific reasons for dissatisfaction included the following:

- Absence/lack of personalized/tailored attention: This included the perception of being treated like a unit to be processed or a problem to be dealt with instead of a person to be guided. To some this was reflected in a lack of empathy or concern on the part of counsellors and descriptions of them as 'cold', 'clinical' 'disengaged'. For example, it was suggested that guidance counsellors were too narrowly focused on improving performance in class instead of also focussing on the reasons for poor performance and how to address it.
- Limited interaction: As noted earlier, some participants observed that access to guidance counsellors was limited because of the ratio of counsellors to students in their school. For some this limited interaction necessarily translated into limited assistance/guidance. For example, a guidance counsellor would 'check in' about current/immediate problems in school rather than discuss plans for one's future. According to a few participants, counsellors seemed to be more interested in meeting with the best students.
- Focus on the present rather than the future: Some expressed dissatisfaction based on the impression that counsellors were too focused on getting them through high school than helping them prepare for post-secondary education or a future career. While

recognizing that getting them through high school is a key part of counselling, there was also a sense that too narrow a focus on this contributed to limited direction or orientation regarding life after high school.

- Poor guidance: In some instances, dissatisfaction was related to poor guidance/orientation in terms of specific information. This included being given little or no information on career options if one opted not to go to college or university, as well as being given inaccurate/outdated information resulting in not having the prerequisites needed to pursue a particular post-secondary program of study.

Few recall discussion or information about financial assistance

Relatively few participants recall discussing student financial assistance with guidance counsellors or being provided with any information resources. Moreover, those who did recall anything tended to recall receiving or discussing information in general. This included general information about grants and loans, information about deadlines for applying, as well as information about government student loans in general and options for people who do not qualify for these student loans. A few recalled receiving more detailed information but they were unable to recall the specifics.

Similarly, recall of information resources received from guidance counsellors was limited and tended to be general. Resources identified by participants were routinely described in general terms (e.g. brochures, flyers, a booklet on grants and loans, websites). Specific resources recalled included the Kid's Helpline, the 'My blueprint' educational resource/tool, the 'Career Cruising' website, 'Carrefour emploi-jeunesse'/Jeunes en action', and the 'Emploi Quebec' website.

Perceived lack of need—main reasons for not using counselling services

For the most part, participants who did not use counselling services nevertheless had such services in their school. Reasons for not using these services included the following:

- Lack of need (e.g. they knew exactly what they wanted to do after high school).
- Ability to guide/orient themselves/find information on their own.
- Accessibility issues (i.e. too few counsellors/lack of time).
- Counsellors not being interested in students who did not perform well.

Various suggestions for improving counselling services

Participants identified a variety of things that they felt were missing from counselling services and which could be improved. These included the following:

- A lower ratio of students to counsellors.
- More engagement between counsellors and students at scheduled points throughout high school.
- Hiring younger counsellors (i.e. older counsellors tend to be less engaged/connected to students and may not be as up-to-date on key types of information).
- More details/information on career planning/options (e.g. beyond requirements needed in High School to qualify for a post-secondary program). Such information could focus on the following:

- Is post-secondary education for you?
 - The pros and cons of post-secondary education.
 - The possible consequences/implications of not getting a post-secondary degree
- More information on potential financial services for students, including how to apply for grants and scholarships.
- Up-to-date information on jobs in demand/growth areas as well as career-related requirements/prerequisites.
- A more tailored approach to dealing with students' individual needs (e.g. students with a learning disability, students with a mental health issue, students with personal problems).
- A more proactive approach to orientation (e.g. earlier interventions/looking for amber lights).
- More attention to students who are possible 'late bloomers' (with a focus on limiting streaming so as not to impede possibilities regarding post-secondary education).
- Linkages/connections to counsellors in post-secondary institutions (i.e. institutions potentially receiving students should link up with the institutions sending students on their way) to help pave the way for a more seamless transition.

2.4.2 Mentoring programs

Feedback on mentoring programs was very limited, and relatively few participants had taken part in an actual mentorship program offered in or out of school. There was also some confusion about the nature of mentoring. Participants sometimes asked for clarification about what was meant by a mentoring program, while others included under 'mentoring' what was actually part of a class in the curriculum (e.g. a mandatory grade 10 class in the Ontario curriculum called 'Career Studies' or a class in Quebec called Projet Personnel d'orientation (PPO). For example, these classes included bringing in guest speakers and/or taking students on visits to various businesses or enterprises (i.e. on-site visits).

Those involved in mentoring of some sort were primarily interested in meeting people working in various fields of study in which they were interested, job shadowing possibilities, and finding out how people working in fields of interest to them succeeded (i.e. their path to success). A few were also hoping to get help with life issues/challenges in general. Participants in such programs expressed general satisfaction with their experience.

Based on the descriptions provided, mentoring activities took a variety of forms which included the following: formal or informal job or co-op placements designed to introduce students to the work world and allow them to engage in 'job shadowing', camps with counsellors, designed to help individuals deal with various issues (e.g. resolving personal problems, dealing with domestic issues), an in-school initiative pairing younger students with an upper classmate, and the 'Student success' program designed to help ensure that students complete their high school program.

Many participants who were not involved in any mentoring programs nonetheless said they would have been interested in taking part in one had any been available.

Among those who did take part in a mentoring program, suggested improvements included more/longer job placement opportunities, more job shadowing opportunities, and more emphasis on the development of life skills (e.g. how to do taxes, how to find appropriate housing, how to manage personal finances, managing debt).

Additional assistance that would be useful for those thinking of continuing studies

Beyond guidance counselling and mentoring programs, the following suggestions were provided as ways helping individuals interested in continuing their studies. In some instances, participants re-iterated or re-emphasized things they had already mentioned. In such cases, the suggestion has not been included in order to avoid repetition.

- Peer support programs/services.
- Co-op programs and job shadowing opportunities.
- More adaptable/flexible scheduling of classes in post-secondary programs.
- More resources devoted to emotional/psychological support/counselling, with an emphasis on making them available as needed and not only when someone is in crisis).
- Seminars or workshops on the following types of issues:
 - Managing time and organization so as not to fall behind in one's program.
 - What to know about government student loans and loan repayment?
 - Getting back to school after a lengthy absence or hiatus.
- More information on transferable skills (i.e. from one program of study to another).
- Support for students studying outside their region/away from home.

2.5. Financing of PSE

This section reports on issues related to finances with a focus on financial assistance for students.

Financial situation key factor in whether or not someone attends college or university

There was a widespread assumption that a person's financial situation is an important factor when it comes to whether or not they attend (and complete) college or university. While not the only factor at play it was routinely described as very important or one of the most important factors. Reasons given to explain its importance included the following, some of which had been emphasized earlier:

- **Costs associated with post-secondary education:** As noted earlier, one of the main perceived barriers to pursuing post-secondary education involved financial barriers, particularly the numerous costs associated with it (e.g. tuition, residence, supplies, commuting/transportation). The importance of one's financial situation in relation to these costs was captured and summarized in the phrase: "if you can't pay you can't go". It was also observed that even if financial assistance is available to help defray these costs, people may be reluctant to go into debt to finance their education.
- **Additional/other financial responsibilities:** It was routinely noted that the costs of post-secondary education are not the only costs people have to consider or take into account when deciding whether or not to pursue post-secondary education. People have other financial responsibilities that have to be met (e.g. rent, food and clothing, dependents, medications/medical treatments) and which may take precedence over plans to pursue post-secondary education. The importance of medical expenses was emphasized by persons with physical disabilities in Montreal.
- **Financial situation can create or exacerbate other challenges:** A person's financial situation was not only considered important in and of itself but also because it can create or exacerbate other challenges to pursuing post-secondary education. For example one's financial situation might oblige one to work while studying which can make it difficult to focus on one's studies. One's financial situation might also create or exacerbate stress and anxiety, once again making it difficult to focus on studies.

Most have not taken a course or training on managing personal finances

Most participants indicated that they have not taken any kind of course or training on managing personal finances. Those who said they have identified the following as topics they covered: budgeting, credit and loans (including paying back loans), money management, interest/interest rates, savings, saving accounts/banking. Some specified that they covered such topics in a high school class (e.g. math, financial management, civics, accounting). Others indicated that they took courses or training outside of school. Examples of programs or institutions providing such services identified by name included Youth Employment Services, and the 'Springboard' program. A few participants specified that they have never taken a course on such things but that they have taken a course in high school in which a guest speaker came to talk about such things. Participants in more rural locations were most likely to indicate that they have not taken a course or training in personal finances.

Many setting money aside, but few doing so for education

A number of participants said they are putting money aside, but relatively few said they are setting money aside specifically for their post-secondary education. This typically involves periodic deposits into a personal savings account, though a few persons with disabilities said they have a 'disability savings fund' to which they contribute periodically. Reasons for setting money aside included saving up for a purchase of some kind (e.g. a vacation, a car, a house), sending money to family members, and simply wanting to build up a financial cushion. Most of those who have savings set aside for their post-secondary education PSE have done so themselves in order to finance a course of study they are interested in or because a job they want to apply for demands certain prerequisites.

Limited awareness of RESPs

Awareness of registered educational savings plans (RESPs) tended to be limited, and those who were aware of them tended to have limited knowledge of them. Things participants think they know about RESPs included the following: the recipient can access the funds at age 18, the funds must be used for education, they are financed through monthly deposits, and the government matches funds that individuals put in. Very few participants have an RESP and those who do had one started for them by a parent. One individual said he/she has started one for his/her child. Many participants said they had not heard of an RESP before the focus group or interview, particularly participants in more rural regions.

Few have considered borrowing, mainly because of reticence to take on debt

There was widespread reticence or reluctance among participants to borrow money to finance their post-secondary education. Indeed, most participants said they have not considered borrowing money to finance their post-secondary education, either from a financial institution or from a family members/friends. The most frequently given reason for not considering this was a desire to avoid debt. That being said, the desire to avoid debt was much more likely to express itself (and often more intensely expressed) in relation to a financial institution than in relation to family or friends. Indeed, when it came to borrowing from financial institutions, participants often used the expression 'fear' to describe or qualify their reluctance or reticence to incur debt, some adding that they do not like or trust banks.

The main concern when it came to borrowing from a financial institution was the ability to pay the loan back given the debt load taken on and the conditions/requirements (e.g. interest rates, timelines/schedule for repayment, potential penalties). Additional concerns about borrowing from a financial institution included the consequences of not being able to repay the loan. This included carrying a permanent debt load (described as 'debt until death'), sinking deeper into debt (e.g. borrowing from someone else to repay the financial institution), and acquiring a bad credit rating thereby severely limiting one's ability to borrow in the future. Indeed, a few participants explained that the reason they would not borrow from a financial institution to finance their education is that they have a poor/bad credit rating and therefore would not qualify for a loan.

While participants also expressed their reluctance to incur debt as the reason for not considering borrowing from family members, they more often pointed to two other reasons. One was the burden this would place on their family. It was routinely stated that borrowing from family to finance one's education is a lot to ask and likely to impose a huge burden on them, not to mention a feeling of guilt if they refuse. The other more frequently given reason

was that borrowing from family/friends is not a possibility because they do not have the financial resources to do this. In this regard, a few participants re-iterated that they themselves are helping their families financially, so there is no way that their family can help them.

Some participants did say that they have considered borrowing money from a financial institution or family members. In the case of borrowing from a financial institution, the reason given was that there is no other realistic way for them to pursue post-secondary studies. In this regard, it is important to note that despite their aversion to taking on debt, participants routinely observed that financing their post-secondary education could likely require this. Moreover, some specified that they would be less reluctant to take on debt if they could be certain that they would eventually emerge from post-secondary education with a job that would allow them to pay back their debt while maintaining a decent standard of living.

Participants who have considered borrowing from family members explained that they have considered this because family members are prepared to help, because they can borrow money from family members without having to pay interest, and because they would not be faced with a repayment schedule.

Limited awareness of available financial support

Awareness of financial support available to people who want to attend college or university tends to be limited and general. Apart from references to Ontario Student Assistance Program (OSAP) among participants from Ontario, references were general and included scholarships, grants, bursaries, and loans. The only details participants were able to provide regarding financial assistance available through government involved OSAP. This included the impression that there are many requirements/conditions, that the application process is complicated, that loan repayment conditions are extended over time, that it doesn't cover all education costs, and that there is a 30 percent off tuition grant for people from lower income families. Awareness of financial support for students tended to be lower among participants in more rural locations and immigrants.

Google – Main source of information about financial support

Asked where they would look for information about financial support, participants routinely identified the Internet in general or *Google*, college and university websites, and government websites (unspecified). Additional sources included other students, social media, OSAP (identified by participants from Ontario), high school counsellors, and student help centers. Relatively few said they have actually looked for such information. Asked what type of information about financial support would be useful, the following were routinely identified:

- The nature of the support (i.e. is it a grant or a loan).
- Amounts available.
- Interest rates (in the case of loans).
- Repayment options/conditions/requirements (in the case of loans).
- Qualifications/eligibility criteria.
- Potential claw backs if one receives financial aid (e.g. a scholarship) while on social assistance.

Financial assistance seen as helpful but not sufficient

Feedback from participants regarding the extent to which current financial support available to people their age compares to the costs of post-secondary education was limited and general. There was a widespread sense that what is available helps address or even minimize certain barriers, but that it does not eliminate them. This impression was underscored by routinely suggested (additional) ways of minimizing or eliminating such barriers. This included free post-secondary education, lower tuition fees, more grants, scholarships, interest-free loans, co-op programs (in order to earn and learn at the same time), and more on campus housing/student residences (to offset the cost of rent in Toronto).

Student financial assistance makes post-secondary education possible for many

Many participants indicated categorically that financial assistance such as a student loan makes post-secondary education a realistic option for them. Indeed, some specified that without such assistance post-secondary education would not be a possibility for them. Many others however gave a qualified affirmative response, expressed uncertainty, or said no. The main reason underlying the qualifications and the uncertainty revolved around the ability to pay back loans and/or the conditions under which they could be payed back. For example, some participants specified that financial assistance such as a student loan would make post-secondary education a realistic option for them *if* they got a job or *if* their course of study resulted in a job that would allow them to pay it back.

Those who said that a loan does not make post-secondary education a realistic option for them often pointed to unwillingness to take on debt or concerns related to doing so (e.g. carrying debt load for a number of years, getting a bad credit rating). In short, many participants associated the ‘possibility’ of post-secondary education financed by a loan with the ‘probability’ or likelihood of being able to pay it back. Some described the choice they face as a ‘gamble’: the gamble being that they will get a job after investing time, effort, and money into their education. The words of one participant succinctly capture a widespread opinion: *‘it makes it a realistic option, but it is not a desirable option’*.

Participants with a disability were most likely to say that financial assistance would not be sufficient to make post-secondary education a realistic option for them, pointing to the crucial importance of specific accommodations and forms of assistance as key facilitators in allowing them to pursue their education (e.g. adaptable schedules, on-campus and in-class accommodations). A few others who have failed high school said that they first need to pass high school in order for post-secondary education to become a realistic option for them.

3. Appendix

3.1 Recruitment Screener – English

Screener

INTRO: Hello/Bonjour, my name is [RECRUITER]. I'm calling from INSERT NAME, a Canadian research company. We're organizing a series of discussion groups and interviews on behalf of the Government of Canada to explore issues of relevance to Canadians.

Would you prefer that I continue in English or French? / Préférez-vous continuer en français ou anglais?

RECRUITER NOTE: FOR ENGLISH GROUPS, IF PARTICIPANT WOULD PREFER TO CONTINUE IN FRENCH, PLEASE RESPOND WITH, "Malheureusement, nous recherchons des gens qui parlent anglais pour participer à ces groupes de discussion. Nous vous remercions de votre intérêt."

Is there anyone in your household aged 16 to 25? If so, may I speak with this individual?

No	THANK/DISCONTINUE
Yes:	
Same person	CONTINUE WITH DESCRIPTION
Someone else	1. ASK TO SPEAK TO INDIVIDUAL
	2. REPEAT INTRO
	3. GO TO DESCRIPTION
Not available	SCHEDULE CALL-BACK

DESCRIPTION: As I mentioned, we're conducting a research study for the Government of Canada to discuss issues of importance to Canadians. [FOCUS GROUPS: The groups will last (IN-PERSON: 1.5 hours; ONLINE: two hours) and people who take part will receive a cash gift to thank them for their time.] [INTERVIEWS: The interviews will be conducted by telephone, will last up to 40 minutes, and people who take part will receive a cash gift to thank them for their time.] Participation is completely voluntary and your decision to participate or not will not affect any dealings you may have with the Government of Canada. We are interested in your opinions only. [FOCUS GROUPS: The format is a (IN-PERSON: round table discussion; ONLINE: online chat) led by a research professional from Phoenix SPI with up to 10 participants.] All opinions will remain anonymous and will be used for research purposes only in accordance with laws designed to protect your privacy.*

Would you be interested in taking part in this study?

Yes	CONTINUE
No	THANK/DISCONTINUE

***PRIVACY: IF ASKED:**

The personal information you provide to the Government of Canada is governed in accordance with the Privacy Act and will not be linked with your name on any document including the consent form. In addition to protecting your personal information, the Privacy Act gives you the right to request access to and correction of your personal information. You also have the right to file a complaint with the Privacy Commissioner of Canada if you think your personal information has been handled improperly. The final report written by Phoenix SPI will be available to the public from Library and Archives Canada (<http://www.bac-lac.gc.ca/>).]

Before we invite you to attend, I need to ask you a few questions to make sure we are getting a good mix of people for each discussion group. This will take 5 minutes. May I continue?

Yes
No

CONTINUE
THANK/DISCONTINUE

1. Record gender by observation. [50/50 SPLIT]

Male
Female

2. We've been asked to speak to participants of all different ages. May I have your age please? [GET MIX]

RECORD AGE: _____
Under 16
Over 25 year

THANK/TERMINATE
THANK/TERMINATE

RECRUITER NOTE: WHEN TERMINATING AN INTERVIEW, SAY: "Thank you very much for your cooperation. We are unable to invite you to participate because we have enough participants who have a similar profile to yours."

3. Do you, or any member of your immediate family, work for...? [READ LIST]

...a marketing research, public relations, or advertising firm?
...the media (radio, television, newspapers, magazines, etc.)?
...the federal or provincial government?

Yes
No

THANK/TERMINATE IF YES TO ANY
CONTINUE

[ASK 16-17 YEAR OLDS]

4. Which of the following income ranges best describes the combined annual income of all persons in your household, before taxes? [READ LIST]

Under \$20,000
\$20,000 to just under \$40,000

CONTINUE
CONTINUE

\$40,000 to just under \$60,000	THANK/TERMINATE
\$60,000 to just under \$80,000	THANK/TERMINATE
\$80,000 and over	THANK/TERMINATE
Don't know	

[ASK THOSE 18 YEARS AND OLDER]

5. Including yourself, how many people 18 years of age and over are there in your household?

One	ASK Q6, THEN GO TO Q8
Two	GO TO Q7
Three	GO TO Q7
Four or more	GO TO Q7

6. Which of the following income ranges best corresponds to your total personal annual income, before taxes? [READ LIST]

Under \$20,000	CONTINUE
\$20,000 to just under \$40,000	THANK/TERMINATE
\$40,000 to just under \$60,000	THANK/TERMINATE
\$60,000 to just under \$80,000	THANK/TERMINATE
\$80,000 and over	THANK/TERMINATE
Don't know	THANK/TERMINATE

7. Which of the following best describes the combined annual income of all persons in your household, before taxes? [READ LIST]

Under \$20,000	CONTINUE
\$20,000 to just under \$40,000	CONTINUE
\$40,000 to just under \$60,000	THANK/TERMINATE
\$60,000 to just under \$80,000	THANK/TERMINATE
\$80,000 and over	THANK/TERMINATE
Don't know	THANK/TERMINATE

8. Were you born in Canada?

Yes	GO TO Q12
No	CONTINUE

9. From which country or region of the world did you immigrate to Canada?

RECORD: _____

10. How long have you and your family been in Canada? [GET MIX]

Less than a year
One to just under three years
Three years to just under five years
Five or more years

11. How did you come to Canada? As...[READ LIST]?

- ...a refugee
- ...an economic immigrant
- ...a family member of a Canadian resident living in Canada

12. Which of the following best describes the size of your community? [READ LIST]

- | | |
|----------------------------------|-----------|
| Under 1,000 residents | CONTINUE |
| 1,000 to under 10,000 residents | CONTINUE |
| 10,000 to under 30,000 residents | CONTINUE |
| 30,000 or more residents | GO TO Q16 |

13. How far away is the nearest city of at least 100,000 residents? [READ LIST]

- | | |
|----------------------|--------------|
| Under 100 kilometres | GO TO Q16 |
| 100+ kilometres | RURAL/REMOTE |

[ASK Q14 AND Q15 OF RURAL/REMOTE PARTICIPANTS FOR ONLINE FOCUS GROUPS; SKIP FOR INTERVIEWS]

14. Do you currently have a computer at home with high-speed Internet that you have regular access to?

- | | |
|-----|-------------------------|
| Yes | CONTINUE |
| No | CONSIDER FOR INTERVIEWS |

15. The focus groups we'd like to invite you to participate in will take place online. How comfortable would you say you are using the Internet?

- | | |
|----------------------|-------------------------|
| Very Comfortable | CONTINUE |
| Fairly Comfortable | CONTINUE |
| Not Very Comfortable | CONSIDER FOR INTERVIEWS |
| Very Uncomfortable | CONSIDER FOR INTERVIEWS |

16. Do you identify as...[READ LIST]?

- ...an Indigenous person (First Nation, Métis or Inuit)?*
- ...a person with a physical disability?
- VOLUNTEERED: None of the above***

*ASK Q18 and Q19, THEN GO TO INDUSTRY QUESTIONS

***GO TO Q18 and Q19

17. What is the nature of your physical disability? [RECORD SPECIFIC DISABILITY AND THEN CODE DISABILITY TYPE. GET GOOD MIX]

Disability: _____

DO NOT READ:
Mobility/Agility disability

Hearing Impaired/Deaf
Visually Impaired/Blind
Pain disability
Speech disability
Multiple sclerosis
Muscular dystrophy

18. Do you have a parent or guardian in your life who has not completed any post-secondary education? By post-secondary education, we mean studies following high school, such as college, CEGEP, apprenticeships training, or university.

Yes
No

19. Which, if any, of the following apply to you? [READ LIST; GET MIX]

I did not complete high school
I completed high school, but I did not graduate on time and I'm not enrolled in a college or university program
I started a post-secondary program but did not complete it and have no plans to
I completed a post-secondary program*

* THANK/TERMINATE

[GO TO INDUSTRY QUESTIONS]

Industry Questions

[EVERYONE]

1. Have you ever attended a discussion group or taken part in an interview on any topic that was arranged in advance and for which you received money for participating?

Yes
No

CONTINUE
GO TO Q5

2. When did you last attend one of these discussion groups or interviews? [DO NOT READ UNLESS HELPFUL]

Within the last 6 months
6 months to under 2 years
2 or more years

THANK/TERMINATE
CONTINUE
GO TO Q4

3. Thinking about the groups or interviews that you have taken part in, what were the main topics discussed?

RECORD: _____

THANK/TERMINATE IF RELATED TO POST-SECONDARY EDUCATION

4. How many discussion groups or interviews have you attended in the past 5 years?

Fewer than 5
Five or more

THANK/TERMINATE

[DO NOT ASK INTERVIEW RECRUITS]

5. Participants will be asked to voice their opinions in front of others. Do you feel comfortable doing this?

Yes
No

CONTINUE
THANK/TERMINATE

[DO NOT ASK ONLINE GROUP OR INTERVIEW RECRUITS]

6. The discussion group will be video-recorded. These recordings are used to help with analyzing the findings and writing the report. The results from the discussions will be grouped together in the research report, which means that individuals will not be identified in anyway. Neither your name nor your specific comments will appear in the research report. Is this acceptable?

Yes
No

CONTINUE
THANK/TERMINATE

[DO NOT ASK INTERVIEW RECRUITS]

Exploring Challenges to Accessing Post-Secondary
Education for At-Risk Youth/Young Adults

7. There may be some people from the Government of Canada who have been involved in this project observing the session in-person or remotely via a webcam set-up. They will not take part in the discussion and they will not know your name. Is this acceptable?

Yes
No

CONTINUE
THANK/TERMINATE

[GO TO INVITATION]

Invitation to Participate

Thank you. We would like to invite you to attend one of the discussion groups, which will be lead by a researcher from the national public opinion research firm, Phoenix SPI. The group will take place on [DAY OF WEEK], [DATE], at [TIME] and it will last two hours. Following your participation, you will receive [INSERT AMOUNT] to thank you for your time.

INCENTIVE AMOUNTS:

- Immigrants: \$100
- Young adults with disabilities [IN-PERSON GROUPS]: \$150
- Young adults with disabilities [INTERVIEWS]: \$100
- Young adults at-risk: \$100
- Rural/remote youth / young adults: \$100
- Indigenous: \$100

Are you willing to attend?

Yes
No

CONTINUE
THANK/TERMINATE

May I have your email address so that we can also send you an email message with information about the [DISCUSSION GROUP / INTERVIEW]?

Yes: ENTER EMAIL ADDRESS: _____

No: That's fine. Do you have a pen handy so that I can give you the information you need?

[DO NOT SAY FOR ONLINE GROUP OR INTERVIEW RECRUITS]

At the facility, you will be asked to produce photo identification, so please remember to bring something with you (for example, a driver's license). In order to participate, you will also be asked to provide the signed consent form we will send by email in advance. If you use glasses to read, please bring them with you.

[EVERYONE]

As we are only inviting a small number of people to attend, your participation is very important to us. If for some reason you are unable to attend, please call us so that we can get someone to replace you. You can reach us at [INSERT NUMBER] at our office. Please ask for [INSERT NAME].

Someone from our company will call you the day before to remind you about the session. To do that, we need to have your contact information.

First name: _____
Last Name: _____
Daytime phone number: _____
Evening phone number: _____

Thank you!

3.2 Recruitment Screener – French

INTRO : Bonjour/Hello, je m'appelle [RECRUTEUR]. Je vous appelle [RECRUTEUR], une entreprise de recherche canadienne. Nous organisons une série de séances de discussion pour le compte du gouvernement du Canada. Les séances visent à aborder des enjeux d'importance pour les Canadiens.

Préférez-vous continuer en français ou anglais? / Would you prefer that I continue in English or French?

NOTE AU RECRUTEUR : POUR LES GROUPES DE DISCUSSION EN FRANCAIS, SI LE/LA PARTICIPANT(E) PRÉFÉRerait CONTINUER EN ANGLAIS, VEUILLEZ RÉPONDRE COMME SUIT : « Malheureusement, nous cherchons des gens qui parlent français pour participer à ces groupes de discussion. Nous vous remercions de votre intérêt ».

Est-ce qu'un membre de votre foyer a 16 a 25 ans? Si c'est oui, est-ce que je peux parler avec cette personne?

Non	REMERCIER/METTRE FIN
Oui :	
Même personne	ENCHAÎNER AVEC LA DESCRIPTION
Quelqu'un d'autre	1. DEMANDER À PARLER AVEC LA PERSONNE
	2. RÉPÉTER L'INTRO
	3. PASSER À LA DESCRIPTION
Non disponible	PRÉVOIR LE MOMENT POUR RAPPELER

DESCRIPTION : Comme je l'ai mentionné, nous menons une étude pour le gouvernement du Canada afin de discuter de questions importantes pour les Canadiens. [GROUPES DE DISCUSSION : Les séances dureront (EN PERSONNE : une heure et demie; EN LIGNE : deux heures) et les participants recevront un cadeau en espèces pour les remercier de leur temps.] [ENTREVUES : Les entrevues seront effectuées par téléphone et dureront au maximum 40 minutes, et les participants recevront un cadeau en espèces pour les remercier de leur temps.] La participation est entièrement volontaire et votre décision de participer ou non n'aura aucune incidence sur les relations que vous pourriez avoir avec le gouvernement du Canada. Nous souhaitons uniquement connaître votre opinion. [GROUPES DE DISCUSSION : Le format est une (EN PERSONNE : table ronde; EN LIGNE : discussion en ligne) dirigée par un professionnel spécialisé dans les études de Phoenix SPI avec un maximum de 10 participants.] Toutes les opinions resteront anonymes et ne seront utilisées qu'aux fins d'étude, conformément aux lois visant à protéger votre vie privée.*

Aimeriez-vous participer à cette étude?

Oui	CONTINUER
Non	REMERCIER/METTRE FIN

***PROTECTION DES RENSEIGNEMENTS PERSONNELS (SI L'ÉVENTUEL(LE) PARTICIPANT(E) LE DEMANDE) :**

Les renseignements personnels que vous communiquerez au gouvernement du Canada seront traités conformément aux dispositions de la Loi sur la protection des renseignements personnels et ils ne seront reliés d'aucune façon à votre nom dans tout document, y compris le formulaire de consentement. En plus de protéger la confidentialité de vos renseignements personnels, la Loi sur la protection des renseignements personnels vous donne le droit de demander à consulter et à modifier vos renseignements personnels. Vous avez aussi le droit de déposer une plainte auprès du commissaire à la protection de la vie privée du Canada si vous pensez que vos renseignements personnels ont été utilisés de façon inappropriée. Le rapport final rédigé par Phoenix SPI sera rendu public. Il sera possible de l'obtenir auprès de Bibliothèque et Archives Canada (<http://www.bac-lac.gc.ca/>).

Avant de vous inviter à participer à l'étude, je dois vous poser quelques questions. Vos réponses m'aideront à faire en sorte que chaque groupe de discussion réunisse des personnes de divers horizons. Il faudra cinq minutes pour parcourir ces questions. Puis-je continuer?

Oui
Non

CONTINUER
REMERCIER/METTRE FIN

1. Inscrire si c'est un homme ou une femme selon vos observations. [RÉPARTITION 50/50]

Homme
Femme

2. Nous devons discuter avec des participants de différents âges. Puis-je savoir quel âge vous avez?

NOTER L'ÂGE : _____
Moins de 16 ans
Plus de 25 ans

REMERCIER/METTRE FIN
REMERCIER/METTRE FIN

NOTE AU RECRUTEUR : EN METTANT FIN À L'ENTREVUE, DIRE CE QUI SUIT : « Merci beaucoup de votre collaboration. Nous ne sommes pas en mesure de vous inviter à participer à la séance, parce que l'étude compte déjà suffisamment de participants dont le profil est semblable au vôtre. »

3. Est-ce que vous-même ou un membre de votre foyer ou de votre famille immédiate travaillez dans l'un des domaines suivants? [LIRE LA LISTE]

...la recherche en marketing, les relations publiques ou la publicité?
...les médias (radio, télévision, journaux, revues, etc.)?
...le gouvernement fédéral ou provincial?

Oui
Non

REMERCIER/METTRE FIN
CONTINUER

[DEMANDER Q4 AUX PERSONNES ÂGÉES DE 16 À 17 ANS ET ALLER À LA Q8]

4. Parmi les échelles de revenu suivantes, laquelle décrit le mieux le revenu annuel combiné, avant impôt, de toutes les personnes vivant dans votre ménage? [LIRE LA LISTE]

Moins de 20 000 \$	CONTINUER
De 20 000 \$ à moins de 40 000 \$	CONTINUER
De 40 000 \$ à moins de 60 000 \$	CONTINUER
De 60 000 \$ à moins de 80 000 \$	REMERCIER/METTRE FIN
De 80 000 \$ et plus de 80 000 \$	REMERCIER/METTRE FIN
Je ne sais pas	REMERCIER/METTRE FIN

[DEMANDER AUX PERSONNES ÂGÉES DE 18 ANS OU PLUS]

5. En vous incluant, combien de personnes de 18 ans et plus habitent sous votre toit?

Une	DEMANDER Q6 ET ALLER À LA Q8
Deux	ALLER À LA Q7
Trois	ALLER À LA Q7
Quatre ou plus	ALLER À LA Q7

6. Parmi les échelles de revenu suivantes, laquelle correspond le mieux à votre revenu annuel total, avant impôt? [LIRE LA LISTE]

Moins de 20 000 \$	CONTINUER
De 20 000 \$ à moins de 40 000 \$	CONTINUER
De 40 000 \$ à moins de 60 000 \$	REMERCIER/METTRE FIN
De 60 000 \$ à moins de 80 000 \$	REMERCIER/METTRE FIN
De 80 000 \$ et plus de 80 000 \$	REMERCIER/METTRE FIN
Je ne sais pas	REMERCIER/METTRE FIN

7. Parmi les échelles de revenu suivantes, laquelle décrit le mieux le revenu annuel combiné, avant impôt, de toutes les personnes vivant dans votre ménage? [LIRE LA LISTE]

Moins de 20 000 \$	CONTINUER
De 20 000 \$ à moins de 40 000 \$	CONTINUER
De 40 000 \$ à moins de 60 000 \$	CONTINUER
De 60 000 \$ à moins de 80 000 \$	REMERCIER/METTRE FIN
De 80 000 \$ et plus de 80 000 \$	REMERCIER/METTRE FIN
Je ne sais pas	REMERCIER/METTRE FIN

8. Êtes-vous né au Canada?

Oui	ALLER À LA Q12
Non	CONTINUER

9. Depuis quel pays ou région du monde avez-vous immigré au Canada?

NOTER : _____

10. Depuis combien de temps votre famille et vous vivez-vous au Canada? [EFFECTUER LA COMBINAISON]

Moins d'un an
Entre un an et un peu moins de trois ans
Entre trois ans et un peu moins de cinq ans
Cinq ans ou plus

11. À quel titre êtes-vous venu au Canada? À titre... [LIRE LA LISTE]?

... de réfugié
... d'immigrant de la composante économique
... de membre de la famille d'un résident canadien vivant au Canada

12. Parmi les tailles suivantes, laquelle décrit le mieux la taille de votre communauté? [LIRE LA LISTE]

Moins de 1 000 résidents	CONTINUER
De 1 000 à moins de 10 000 résidents	CONTINUER
De 10 000 à moins de 30 000 résidents	CONTINUER
30 000 résidents ou plus	ALLER À LA Q16

13. À quelle distance se trouve la ville d'au moins 100 000 habitants la plus proche? [LIRE LA LISTE]

Moins de 100 kilomètres	ALLER À LA Q16
100 kilomètres ou plus	ZONE RURALE/ÉLOIGNÉE

[POSER LES Q14 ET Q15 AUX PARTICIPANTS DES ZONES RURALES/ÉLOIGNÉES POUR LES GROUPES DE DISCUSSION EN LIGNE; IGNORER POUR LES ENTREVUES]

14. À la maison, avez-vous actuellement un ordinateur doté d'Internet haute vitesse auquel vous avez régulièrement accès?

Oui	CONTINUER
Non	ENVISAGER POUR LES ENTREVUES

15. Les séances des groupes de discussion auxquelles nous aimerions vous inviter à participer se dérouleront en ligne. Dans quelle mesure diriez-vous que vous êtes à l'aise d'utiliser Internet?

Très à l'aise	CONTINUER
Plutôt à l'aise	CONTINUER
Pas très à l'aise	ENVISAGER POUR LES ENTREVUES
Très mal à l'aise	ENVISAGER POUR LES ENTREVUES

16. Vous identifiez-vous comme... [LIRE LA LISTE]?

...une personne autochtone (Première Nation, Métis ou Inuit)?*
...une personne handicapée?**

DÉCLARATION SPONTANÉE : Aucun des énoncés ci-dessus***

*POSER LES Q18 et Q19, ALLER ENSUITE AUX QUESTIONS SUR L'INDUSTRIE

**ALLER À LA Q17 ET CONTINUER

*** ALLER AUX Q18 ET Q19

17. Quelle est la nature de votre handicap physique? [NOTER LE HANDICAP BIEN PRÉCIS ET ATTRIBUER UN CODE AU TYPE DE HANDICAP. EFFECTUER UNE COMBINAISON PERTINENTE.]

Handicap : _____

NE PAS LIRE :

Mobilité ou agilité réduite
Déficiência auditive/surdité
Déficiência visuelle/cécité
Douleurs chroniques
Trouble de la parole
Sclérose en plaques
Dystrophie musculaire

18. Avez-vous un parent ou un tuteur qui n'a pas terminé d'études postsecondaires? Par études postsecondaires, nous entendons les études après l'école secondaire, telles que les études collégiales, le cégep, la formation en apprentissage ou les études universitaires.

Oui

Non

19. Est-ce que l'une de ces situations s'applique à vous? [LIRE LA LISTE; EFFECTUER UNE COMBINAISON]

Je n'ai pas terminé mes études secondaires.

J'ai terminé mes études secondaires, mais je n'ai pas obtenu mon diplôme dans les délais prévus.

J'ai commencé un programme d'études postsecondaires, mais je ne l'ai pas terminé et je n'ai pas l'intention de le terminer.

J'ai terminé un programme d'études postsecondaires.*

*REMERCIER/METTRE FIN AU QUESTIONNAIRE

[PASSER AUX QUESTIONS SUR L'INDUSTRIE]

Industry Questions

1. Avez-vous déjà participé à une séance de discussion ou à une entrevue sur un sujet qui était organisée à l'avance et si c'est le cas, aviez-vous reçu une somme d'argent en échange de votre participation?

Oui
Non

CONTINUER
ALLER À LA Q5

2. À quand remonte votre dernière participation à un groupe de discussion ou à une entrevue?
[NE PAS LIRE À MOINS QUE CE SOIT UTILE]

Au cours des six derniers mois REMERCIER/METTRE FIN
Six mois à moins de deux ans CONTINUER
Deux ans ou plus ALLER À LA Q4

3. En songeant aux groupes ou aux entrevues auxquels vous avez pris part, quels étaient les principaux sujets abordés?

INSCRIRE : _____
REMERCIER/METTRE FIN SI LES GROUPES OU ENTREVUES PORTAIENT
SUR XXXXXX

4. À combien de séances de discussion ou d'entrevues avez-vous participé au cours des cinq dernières années?

Moins de cinq
Cinq ou plus

REMERCIER/METTRE FIN

5. Les participants devront examiner des éléments et émettre leurs opinions devant les autres. Seriez-vous à l'aise de le faire?

Oui
Non

CONTINUER
REMERCIER/METTRE FIN

6. Des représentants du gouvernement du Canada ayant participé au projet pourraient observer la séance en personne ou à distance, au moyen d'une caméra Web. Ces personnes ne participeront pas aux discussions et ne connaîtront pas votre nom. Est-ce que c'est acceptable?

Oui
Non

CONTINUER
REMERCIER/METTRE FIN

[GO TO INVITATION]

Invitation to Participate

Merci. Nous souhaitons vous inviter à l'une de nos séances de discussion, que dirigera un chercheur de Phoenix SPI, un cabinet de recherche sur l'opinion publique d'envergure nationale. La séance se déroulera le [JOUR DE LA SEMAINE] [DATE], à [HEURE] et doit durer deux heures. À la suite de votre participation, vous recevrez 100 \$ en contrepartie du temps que vous aurez consacré à l'étude.

Souhaitez-vous participer à la séance?

Oui
Non

CONTINUER
REMERCIER/METTRE FIN

Seriez-vous d'accord pour me communiquer votre adresse de courriel? Nous aimerions vous envoyer un message renfermant l'adresse de l'établissement où se déroulera la séance, de même que le formulaire de consentement à lire et à apporter au groupe de discussion.

Oui : SAISIR L'ADRESSE ÉLECTRONIQUE : _____

Non : Aucun problème. Avez-vous un crayon à portée de la main? Je vais vous donner l'adresse de l'établissement où aura lieu la séance. Elle aura lieu au [AJOUTER L'ADRESSE DE L'ÉTABLISSEMENT] à [HEURE], le [DATE].

Étant donné que nous n'invitons qu'un petit nombre de personnes, votre participation est très importante pour nous. S'il vous est impossible d'être présent(e), pour une raison ou pour une autre, merci de communiquer avec nous afin que nous puissions trouver un remplaçant. Vous pouvez nous joindre à nos bureaux au [AJOUTER LE NUMÉRO]. Demandez [AJOUTER LE NOM].

Quelqu'un de notre entreprise vous appellera la veille de la séance pour vous en rappeler la tenue. À cette fin, nous avons besoin de vos coordonnées.

Prénom :

Nom de famille :

Numéro de téléphone (le jour) :

Numéro de téléphone (le soir) :

Adresse de courriel :

Merci!

3.3 Moderator/Interview Guide – English

Introduction (5 minutes)

- Introduce moderator/firm and welcome participants to the focus group.
 - Thanks for attending/value your being here.
 - Tonight, we're conducting research on behalf of the Government of Canada.
 - We will be seeking your opinion on a variety of issues affecting Canadians.
 - The discussion will last approximately 1 and half hours.
 - If you have a cell phone or other electronic device, please turn it off.
- Describe focus group.
 - A discussion group is a “round table” discussion.
 - My job is to facilitate the discussion, keeping us on topic and on time.
 - Your job is to offer your opinions. There are no right or wrong answers.
 - Everyone's opinion is important and should be respected.
 - We encourage you to speak up even if you feel your opinion might be different from others around the table.
 - Your opinion may reflect that of other Canadians who are not here tonight.
- Explanations.
 - Comments treated in confidence.
 - Anything you say during these groups will be held in confidence.
 - Our report summarizes the findings, but does not mention anyone by name.
 - We encourage you to not provide any identifiable information about yourself.
 - Your responses will in no way affect your dealings with the Government of Canada.
 - The session is being audio-video recorded. The recordings remain in our possession and will not be released to anyone, even to the Government of Canada, without your written consent.
 - Recording is for report writing purposes / verify feedback.
 - Observers.
 - There are people from the Government of Canada involved in this project who will be observing tonight's session in person from behind the one-way mirror, or online.
 - Purpose: oversee the research process and see your reactions first-hand.
- Any questions?
- Roundtable introduction: Please tell us your first name.

Context (15 minutes)

I'd like to start with a few questions about your daily life...

1. Thinking about your daily routine, what challenges, if any, do you have in your day? This may be anything from sitting in traffic to finding enough time in the day to get everything done. KEEP BRIEF; DO NOT PROBE UNLESS CHALLENGES MENTIONED ARE DIRECTLY RELEVANT TO THE TOPIC – I.E., FINANCIAL/EDUCATION/CAREER ISSUES.
2. Now, what about in the future? Looking ahead, what challenges, if any, do you anticipate facing in your daily life? KEEP BRIEF; DO NOT PROBE UNLESS CHALLENGES MENTIONED ARE DIRECTLY RELEVANT TO THE TOPIC AT HAND.
3. When you were nearing completion of high school, did you think about continuing your studies to post-secondary education...that is, enrolling in a college⁴ or university program? Why/why not? SOME MAY NOT HAVE COMPLETED HIGH SCHOOL—CHECK RECRUITMENT GRIDS IN ADVANCE AND ADJUST AS NEEDED.
 - a. For those of you who didn't consider post-secondary schooling, why was that?
 - b. For those of you who did, why didn't you decide to continue your studies?

Probe if needed: didn't know what to study, didn't know how to find information

4. At any time while in high school, did you discuss options or plans for after you graduated high school? Who did you have these discussions with? PROBE: parent/guardian, family member, friend, school counsellor, someone else. What options or plans were discussed? Were the discussions ongoing or one time-only?
5. What impressions or views of post-secondary education do people you know hold? Why do you say that?

Probe: positive/negative views

Attitudes towards PSE (15 minutes)

I'm going to pass around a sheet of paper [EXERCISE 1]. Please read the statements on your own and then rate your level of agreement or disagreement with each one. When everyone is done, we'll talk about what you put for each question. HANDOUT EXERCISE 1, THEN CONTINUE.

6. Ok, now that everyone looks to be done, did you agree or disagree with these statements, and how much, strongly or somewhat? Just a quick show of hands...how many put "1" meaning strongly disagree? Why do you say that? And how many put....INSERT SCALE AND CONTINUE TO "5"?
- a. A good job is essential to having a high quality of life.
 - b. A post-secondary degree, diploma or certificate is essential for getting a good job.

⁴ CEGEP in Montréal.

- c. In the future, good jobs will require more education.
- d. It's hard to know what to study because the job market is changing so quickly.

Ask these follow-up questions during this part of the discussion:

- 7. Are there certain attitudes or views people might hold that prevent them from continuing their education after high school? If so, what?
- 8. Do you think education beyond high school is available to anyone in Canada who wants to study? PROBE REASONS FOR RESPONSE.

Probe: views of cost of PSE in Canada (too high, about right, or too low)

- 9. Are any of you interested in continuing your education at the post-secondary level (if you haven't already)? If not, why not? If it was possible for you to attend a college or university, how interested would you be in doing so? Why is that?

Barriers to PSE (20 minutes)

Now I'd like to focus the discussion on barriers or obstacles to accessing post-secondary education. There are many different reasons why someone *might* not choose to continue their education after high school.

- 10. Thinking not just about your own circumstances, but more broadly about other people your age, what are some of the reasons someone might not choose to attend college or university? USE FLIP CHART. WAIT FOR TOP-OF-MIND FEEDBACK AND THEN PROBE:

IF COST IS MENTIONED, RECORD IT BUT TELL PARTICIPANTS WE'LL FOCUS ON THAT BARRIER SHORTLY.

Probes:

- Not graduating high school
- Parents/family/friends don't value post-secondary education
- Lack of motivation/exposure to PSE
- Not understanding the benefits of PSE

- 11. What could be done to address these barriers or obstacles...again, thinking not just about your own circumstances, but more broadly about people your age...what will help people overcome these barriers to attending college or university? Why do you say that?

Probes (if needed):

- Access to guidance counsellors
- Supports to finish high school (e.g. after school tutoring or mentoring programs)
- More focus on careers planning earlier in high school
- Earlier interventions to keep schooling on track
- Mentorship programs
- Better understanding of which jobs in demand

12. What role, if any, do family or friends/peers have in influencing one's plans for the future? What about friends? What about health...mental and physical health? PROBE REASONS WHY FOR EACH.

Now we're going to talk about financial issues,

13. First, how important a factor is a person's financial situation when it comes to whether or not they attend college or university? Are financial issues more or less important than some of the other barriers we've discussed? Why do you say that?
14. What are some of the financial barriers or obstacles someone your age might face when it comes to attending college or university?

Probes (as needed/relevant):

- Tuition fees
- Other schools fees, such as books, supplies, etc.
- Living expenses while in school
- Need to travel / leave home to study what they want to study
- Supporting dependents

Guidance or Mentoring Programs (10 minutes)

The next thing we're going to discuss tonight are guidance or mentoring program. These are sometimes available in high schools....

15. Did any of you take part in a guidance or mentoring program inside or outside school? HAND COUNT What did you hope to get out of a guidance program? What about a mentoring program?
16. Tell me a little about these programs...WAIT FOR TOP-OF-MIND DISCUSSION AND THEN ASK:
- a. Who provided the program...your high school or some other organization?
How did you hear about the program?
 - b. Was the program mandatory?
 - c. Was the program helpful? What did you get from it?
 - d. How long did it last? Was it ongoing or one-time only?
 - e. Did your guidance counsellor talk about student financial assistance (loans, grants, savings, etc.)? What did they say?
 - f. What kind of information resources did they share with you?
 - Probe: sources of resources, types of resources, usefulness of resources
17. Was there anything missing in these programs that you or someone your age might have found helpful?
18. For those of you who didn't take part in a guidance or mentoring program, was there one available when you were in high school? HAND COUNT

- a. IF ANYONE SAYS THERE WAS A PROGRAM, ASK: Why did you not participate in the program?
 - b. IF ANYONE SAYS THERE WAS NOT A PROGRAM, ASK: Would you have used such a program if one was available? Why is that?
19. Beyond guidance or mentoring programs, what type of help or assistance would be needed for someone your age who is thinking about continuing their studies?

Student Financial Assistance (15 minutes)

The last thing we're now going to talk about financial assistance for students. Before we do that, I'd like to start with a few questions about financial matters in general.

20. Has anyone ever taken courses in school, or any kind of training, on managing personal finances? Tell me about this...what did you take and what topics did it cover? [KEEP BRIEF]
21. How many of you are currently saving money for something, whether it's for retirement, a vacation, or some type of purchase? HAND COUNT
22. Does anyone have savings set aside for post-secondary education? For those who do, who started putting this money aside...was it you or someone else? If someone else, who? For those of you who personally saved for your post-secondary education, at what age did you start saving? What prompted you to start saving?
23. Did any of you have a registered education savings plan, or RESP, set up by a parent or guardian to save for your post-secondary education? HAND COUNT How many of you had heard of an RESP before tonight? HAND COUNT What do you know about it? MODERATOR: IF ANYONE MENTIONS THAT THEY HAVE CHILD/DEPENDENT, ASK IF THEY'VE SET UP AN RESP FOR THE CHILD/DEPENDENT.
24. Has anyone considered borrowing money, whether from a financial institution, friend or family member, to finance your post-secondary education? Why is that/why not?
25. Are you aware of any financial support that is available to people your age who want to attend college or university? If so, what type of financial support? Any others? IF NOT MENTIONED: What do you know about student financial assistance available through government? MODERATOR: DO NOT FOCUS ON DISTINCTIONS BETWEEN FEDERAL AND PROVINCIAL ASSISTANCE. IF RAISED, TELL PARTICIPANTS TO THINK ABOUT GOVERNMENT BROADLY.

Probe:

- Canada Student Loans Program (CSLP)
 - Savings (i.e. Canada Education Savings Program)
 - Grants, scholarships
26. If you needed information about financial support, where would you look? For those of you who have looked for this type of information, where did you get it? And, what kind of information would be helpful to you?

27. How does the financial support available to people your age compare to the costs of post-secondary education? Why do you say that? Does existing student financial assistance minimize or eliminate the financial barriers to accessing post-secondary education? If not, what would? IF PARTICIPANTS JUST SAY GRANTS (AS OPPOSED TO LOANS), PROBE BEYOND THIS.
28. With student financial assistance, such as a student loan, does post-secondary education seem possible/like a realistic option for you? If not, why not? PROBE WILLINGNESS TO ASSUME DEBT TO COMPLETE PSE.

Probe: awareness of student loan repayment assistance (e.g., RAP)

Conclusion (5 minutes)

We've covered a lot tonight and I really appreciate you taking the time to come and share your opinions. I'm going to leave the room now to check with the observers to see if there are any last questions for you. When I come back, I'm going to ask whether any of you has last thoughts that you want to give the Government of Canada about this topic.

MODERATOR WILL LEAVE THE ROOM AND CHECK WITH OBSERVERS TO SEE IF THERE ARE LAST QUESTIONS.

Thank you very much for your time. This concludes the discussion group. 1ST GROUP ONLY, ADD: When you leave the room, please don't discuss the topic. Participants for the second group will be in the waiting room.

3.4 Moderator/Interview Guide – French

Introduction (5 minutes) :

- Présentez l'animateur/la firme et accueillez les participants à la séance du groupe de discussion.
 - Je vous remercie de votre présence. Votre participation est importante.
 - Ce soir, nous menons une recherche au nom du gouvernement du Canada.
 - Nous solliciterons votre opinion à propos d'un éventail de questions touchant la population canadienne.
 - La discussion durera environ une heure et demie.
 - Si vous avez un téléphone cellulaire ou un autre appareil électronique, veuillez l'éteindre.
- Décrivez ce qu'est un groupe de discussion.
 - Un groupe de discussion est une « table ronde ».
 - Mon rôle consiste à diriger la discussion, afin d'éviter que nous nous écartions du sujet et que nous dépassions le temps alloué.
 - Votre rôle consiste à émettre votre opinion. Il n'y a pas de bonne ou de mauvaise réponse.
 - L'opinion de chacun est importante et doit être respectée.
 - Nous vous encourageons à vous exprimer même si vous sentez que votre opinion est différente de celle des autres participants.
 - Votre opinion peut servir à traduire celle d'autres Canadiens qui ne sont pas avec nous ce soir.
- Explications.
 - Les commentaires demeureront confidentiels.
 - Tout de ce que vous direz pendant la séance de groupe sera traité en toute confidentialité.
 - Notre rapport résumera les conclusions, sans mentionner le nom de qui que ce soit.
 - Nous vous invitons à ne pas fournir de renseignements permettant de vous identifier.
 - Vos réponses n'auront aucune incidence sur vos échanges avec le gouvernement du Canada.
 - La séance sera enregistrée (audio et vidéo). Les enregistrements demeureront en notre possession et ne seront communiqués à personne, pas même au gouvernement du Canada, sans votre consentement écrit.
 - Les enregistrements serviront à la rédaction des rapports et à la vérification des commentaires.
 - Observateurs.
 - Des représentants du gouvernement du Canada participant à ce projet observeront la séance de ce soir, soit derrière le miroir d'observation, soit en ligne.
 - Objectif : Superviser le processus de recherche et observer directement vos réactions.
- Des questions?
- Présentation des participants à la table ronde : Veuillez nous dire votre prénom.

Contexte (15 minutes)

J'aimerais commencer par quelques questions concernant votre vie au quotidien...

1. Quels sont les défis que vous devez surmonter dans votre routine quotidienne, le cas échéant? Il peut s'agir d'être coincé dans les bouchons de circulation ou encore de trouver suffisamment de temps dans la journée pour accomplir toutes vos tâches. **NE VOUS ATTARDEZ PAS. N'APPROFONDISSEZ PAS, À MOINS QUE LES DÉFIS MENTIONNÉS SOIENT DIRECTEMENT LIÉS AU SUJET, C'EST-À-DIRE LES QUESTIONS ENTOURANT LA SITUATION FINANCIÈRE, L'ÉDUCATION ET LA CARRIÈRE.**
2. Maintenant, qu'en est-il de l'avenir? Selon vous, quels défis aurez-vous à surmonter au quotidien? **NE VOUS ATTARDEZ PAS. N'APPROFONDISSEZ PAS, À MOINS QUE LES DÉFIS MENTIONNÉS SOIENT DIRECTEMENT LIÉS AU SUJET ABORDÉ.**
3. ***[NE POSEZ PAS CETTE QUESTION SI LE TEMPS NE LE PERMET PAS]** Toujours en pensant à l'avenir, que voulez-vous accomplir; quels sont vos objectifs de vie? **AU BESOIN : Si vous n'avez pas réfléchi à vos objectifs de vie, qu'est-ce qui est important pour vous?**

Au besoin, proposez les réponses suivantes :

- Avoir beaucoup d'argent
- Jouer un rôle utile dans la société
- Trouver un but et un sens à la vie
- Être proche de sa famille et de ses amis
- Avoir un emploi satisfaisant

4. Vers la fin de vos études secondaires, avez-vous pensé à effectuer des études postsecondaires... c'est-à-dire à vous inscrire à un programme collégial⁵ ou universitaire? Pourquoi/pourquoi pas? **CERTAINS PARTICIPANTS POURRAIENT NE PAS AVOIR TERMINÉ L'ÉCOLE SECONDAIRE – VÉRIFIEZ LES GRILLES DE SÉLECTION À L'AVANCE ET AJUSTEZ LA QUESTION AU BESOIN.**
 - a. Je m'adresse aux personnes qui n'ont pas envisagé d'effectuer des études postsecondaires, quelles étaient vos raisons?
 - b. Je m'adresse aux personnes qui ont envisagé d'effectuer des études postsecondaires, pourquoi avez-vous choisi de ne pas le faire?

Au besoin, proposez les réponses suivantes : Je n'arrivais pas à choisir un domaine d'études. Je ne savais pas où trouver l'information nécessaire.

5. Au cours de vos études secondaires, avez-vous discuté des possibilités qui s'offraient à vous ou de vos plans après l'obtention de votre diplôme d'études secondaires? Avec qui en avez-vous discuté? **SUGGESTIONS : parent/tuteur, membre de la famille, ami, conseiller scolaire ou une autre personne. De quelles possibilités ou plans avez-vous discuté? En avez-vous discuté plusieurs fois ou une fois seulement?**

⁵ Cégep à Montréal.

6. Des personnes de votre famille ou de votre cercle social fréquentent-elles actuellement un collège¹ ou une université ou ont-elles obtenu un diplôme d'études postsecondaires?

Suggestions : amis, membres de la famille, collègues, connaissances.

7. Si vous avez déjà discuté avec ces personnes de leurs études postsecondaires, qu'en pensent-elles? Quelles sont leurs impressions ou leur opinion concernant les études postsecondaires? Pourquoi dites-vous cela?

Suggestions : opinions positives/négatives

Attitudes concernant les études postsecondaires (15 minutes)

Je vais faire circuler une feuille [EXERCICE 1]. Veuillez lire les énoncés, puis évaluez votre degré d'accord ou de désaccord avec chaque énoncé. Lorsque vous aurez tous terminé, nous discuterons de vos réponses. DISTRIBUEZ L'EXERCICE 1, PUIS POURSUIVEZ.

8. D'accord, maintenant que vous semblez avoir tous terminé, avez-vous indiqué être en accord ou en désaccord avec ces énoncés, et à quel degré, fortement ou quelque peu? Un vote rapide à main levée... combien d'entre vous avez inscrit « 1 », c'est-à-dire fortement en désaccord? Pourquoi dites-vous cela? Maintenant, combien d'entre vous avez inscrit... INSÉREZ L'ÉCHELLE ET POURSUIVEZ JUSQU'À « 5 »?
- Un bon emploi est essentiel à une bonne qualité de vie.
 - Un diplôme ou un certificat d'études postsecondaires est essentiel pour obtenir un bon emploi.
 - À l'avenir, les bons emplois exigeront plus d'études.
 - Il est difficile de savoir dans quelle discipline étudier parce que le marché du travail change très rapidement.

Posez les questions complémentaires suivantes durant cette partie de la discussion :

- Connaissez-vous les professions les plus en demande actuellement?
- Avez-vous une idée des types de professions qui seront recherchées à l'avenir?
- Quelle est l'importance de connaître les professions les plus en demande actuellement et à l'avenir, les salaires qu'elles offrent et les études qu'elles requièrent?
- Avez-vous déjà fait des recherches pour obtenir ces renseignements?
- Savez-vous où trouver des renseignements concernant l'emploi? Savez-vous où trouver des renseignements concernant les carrières les plus prometteuses?

9. Pensez-vous que les études postsecondaires sont accessibles à tout le monde au Canada? DEMANDEZ DES EXPLICATIONS SUR LES RÉPONSES. En outre, pensez-vous que tout le monde au Canada a les moyens financiers d'effectuer des études postsecondaires?

Suggestions : opinion sur les frais liés aux études postsecondaires au Canada (trop élevés, assez justes, trop bas).

10. Certains d'entre vous souhaitent-ils effectuer des études postsecondaires (si ce n'est déjà fait)? Dans la négative, pourquoi pas? S'il vous était possible de fréquenter un collège ou une université, à quel point seriez-vous disposé à le faire? Pourquoi?

Obstacles aux études postsecondaires (20 minutes)

J'aimerais maintenant discuter des obstacles qui empêchent l'accès aux études postsecondaires. Il existe de nombreuses raisons pour lesquelles une personne *peut* choisir de ne pas effectuer d'études postsecondaires.

11. En pensant non seulement à votre propre situation, mais aussi à celle d'autres personnes de votre âge, veuillez nommer certaines des raisons pour lesquelles une personne pourrait choisir de ne pas étudier au collège ou à l'université. UTILISEZ LE TABLEAU À FEUILLES ATTENDEZ LES COMMENTAIRES SPONTANÉS, PUIS SUGGÉREZ DES RÉPONSES :

SI LES FRAIS SONT MENTIONNÉS, NOTEZ-LE, MAIS DITES AUX PARTICIPANTS QUE CET OBSTACLE SERA ABORDÉ PLUS TARD.

Suggestions :

- Études secondaires non terminées
- Les parents, les membres de la famille ou les amis ne valorisaient pas les études postsecondaires
- Manque de motivation/d'orientation concernant les études postsecondaires
- Manque de compréhension des avantages qu'offrent les études postsecondaires

12. Quelles mesures pourraient être prises pour éliminer ces obstacles... encore une fois, en pensant non seulement à votre propre situation, mais aussi à celle d'autres personnes de votre âge... quelles mesures pourraient aider les gens à surmonter ces obstacles à la poursuite d'études au collège ou à l'université? Pourquoi dites-vous cela?

Suggestions (au besoin) :

- Accès à des conseillers scolaires
- Soutien pour terminer les études secondaires (p. ex., programmes d'enseignement tutoriel parascolaire ou de mentorat)
- Accent accru sur la planification de carrière plus tôt pendant les études secondaires
- Interventions plus rapides pour assurer le bon déroulement des études
- Programmes de mentorat
- Meilleure compréhension des professions recherchées

13. Les gens ont-ils certaines attitudes ou opinions qui les empêchent d'effectuer des études postsecondaires? Si oui, lesquelles?

14. Quelle influence la famille ou les amis et les pairs ont-ils sur les projets d'avenir d'une personne? Qu'en est-il des amis? Qu'en est-il de la santé... la santé mentale et physique? DEMANDEZ DES EXPLICATIONS SUR CHACUNE DES RÉPONSES.

Nous aborderons maintenant les questions financières.

15. Premièrement, quelle est l'importance de la situation financière d'une personne lorsqu'il s'agit d'effectuer des études postsecondaires? Les questions financières sont-elles plus ou moins importantes que les autres obstacles dont nous avons parlé? Pourquoi dites-vous cela?
16. Quels sont certains des obstacles financiers qui peuvent empêcher une personne de votre âge d'effectuer des études postsecondaires?

Suggestions (au besoin/si pertinent) :

- Frais de scolarité
- Autres coûts liés aux études, comme les livres, les fournitures scolaires, etc.
- Frais de subsistance pendant les études
- Nécessité de s'éloigner, de quitter le domicile familial pour étudier dans le domaine souhaité
- Soutien de personnes à charge

17. Pour ce qui est des personnes de votre âge, lequel de ces obstacles financiers a le plus d'incidence sur la poursuite d'études dans un collège ou une université? Pourquoi dites-vous cela?

Aide financière aux étudiants (15 minutes)

Changement de sujet, nous discuterons maintenant de l'aide financière aux étudiants. Avant d'entrer dans le vif du sujet, j'aimerais commencer par quelques questions concernant l'aspect financier en général.

18. Qui parmi vous a déjà suivi des cours dans un établissement scolaire, ou tout autre type de formation sur la gestion des finances personnelles? Par « finances personnelles », nous entendons les décisions que vous prenez concernant votre argent et ce que vous en faites, notamment l'épargne, les dépenses, le budget et le revenu. Veuillez m'en dire plus... quels cours avez-vous suivis et quels sujets ont été abordés? [NE VOUS ATTARDEZ PAS]
19. Maintenant, comment qualifieriez-vous vos connaissances en matière de finances personnelles?

Suggestions : étendue des connaissances; domaines de connaissance [NE VOUS ATTARDEZ PAS]

20. Combien d'entre vous économisez de l'argent dans un but précis, que ce soit pour la retraite, les vacances ou un achat? COMPTEZ LES MAINS LEVÉES. Comment vous y prenez-vous?

Suggestions : types d'outils/régimes d'épargne utilisés

21. Qui, parmi vous, a mis de l'argent de côté pour effectuer des études postsecondaires? Pour ceux dont c'est le cas, qui a commencé à mettre cet argent de côté... vous ou quelqu'un d'autre? S'il s'agit de quelqu'un d'autre, qui est cette personne? Pour ce qui est des personnes qui ont personnellement mis de l'argent de côté pour leurs études postsecondaires, à quel âge avez-vous commencé à épargner? Qu'est-ce qui vous a incité à épargner?
22. Y a-t-il des personnes parmi vous qui ont disposé d'un régime enregistré d'épargne-études, ou REEE, souscrit par un parent ou un tuteur en vue de leurs études postsecondaires? COMPTEZ LES MAINS LEVÉES. Combien d'entre vous avez entendu parler d'un REEE avant ce soir? COMPTEZ LES MAINS LEVÉES. Que savez-vous des REEE? ANIMATEUR : SI CERTAINES PERSONNES MENTIONNENT AVOIR UN ENFANT OU UNE AUTRE PERSONNE À CHARGE, DEMANDEZ-LEUR SI ELLES ONT SOUSCRIT UN REEE POUR CETTE PERSONNE À CHARGE.
23. Y a-t-il des personnes parmi vous qui ont envisagé de faire un emprunt auprès d'une institution financière, d'un ami ou d'un membre de la famille pour financer leurs études postsecondaires? Pourquoi/pourquoi pas?
24. Savez-vous s'il existe des programmes d'aide financière pour les personnes de votre âge qui souhaitent effectuer des études postsecondaires? Si c'est le cas, de quel type d'aide s'agit-il? En existe-t-il d'autres? SI ELLE N'A PAS ÉTÉ MENTIONNÉE : que savez-vous de l'aide financière aux étudiants offerte par le gouvernement? ANIMATEUR : N'INSISTEZ PAS SUR LES DISTINCTIONS ENTRE L'AIDE OFFERTE PAR LE GOUVERNEMENT FÉDÉRAL ET LES GOUVERNEMENTS PROVINCIAUX. SI LA QUESTION EST SOULEVÉE, DEMANDEZ AUX PARTICIPANTS DE PENSER AU GOUVERNEMENT DE MANIÈRE GÉNÉRALE.

Suggestions :

- Programme canadien de prêts aux étudiants
 - Épargne (c.-à-d. le Programme canadien pour l'épargne-études)
 - Subventions, bourses
25. Si vous aviez besoin de renseignements concernant l'aide financière, comment vous y prendriez-vous pour les trouver? Pour ce qui est de ceux qui ont déjà cherché ce genre de renseignements, où les avez-vous trouvés? De plus, quel genre de renseignements vous seraient utiles?
26. De manière générale, que pensez-vous de l'aide financière offerte aux personnes de votre âge pour leur permettre d'effectuer des études postsecondaires?
27. Comment l'aide financière offerte aux personnes de votre âge se compare-t-elle aux frais liés aux études postsecondaires? Pourquoi dites-vous cela? L'aide financière aux étudiants minimise-elle ou élimine-t-elle les obstacles empêchant d'accéder aux études postsecondaires? Si ce n'est pas le cas, qu'est-ce qui permettrait de surmonter ces obstacles? SI LES PARTICIPANTS NE MENTIONNENT QUE LES BOURSES (ET NON LES PRÊTS), APPROFONDISSEZ LA QUESTION.
28. Si vous disposiez d'une aide financière aux étudiants, comme un prêt étudiant, les études postsecondaires seraient-elles possibles ou un choix réaliste pour vous? Dans la négative, pourquoi pas? INTERROGEZ LES PARTICIPANTS SUR LEUR

DISPOSITION À S'ENDETTER POUR EFFECTUER DES ÉTUDES POSTSECONDAIRES.

Suggestion : Connaissance de l'aide accessible pour rembourser un prêt étudiant (p. ex., le Programme d'aide au remboursement)

Programmes d'orientation ou de mentorat (10 minutes)

Les programmes d'orientation ou de mentorat sont le dernier sujet dont nous discuterons ce soir. Ils sont parfois offerts dans les écoles secondaires...

29. Qui parmi vous a déjà participé à un programme d'orientation ou de mentorat à l'école ou ailleurs? COMPTEZ LES MAINS LEVÉES. Qu'espériez-vous retirer d'un tel programme d'orientation? Qu'en est-il d'un programme de mentorat?
30. Parlez-moi un peu de ces programmes... ATTENDEZ LES COMMENTAIRES SPONTANÉS, PUIS DEMANDEZ :
 - a. Qui offrait le programme... votre école secondaire ou un autre organisme?
 - b. Comment avez-vous entendu parler du programme?
 - c. Le programme était-il obligatoire?
 - d. Le programme vous a-t-il été utile? Qu'en avez-vous retiré?
 - e. Quels aspects du programme vous ont plu? Qu'est-ce qui vous a déçu?
 - f. Combien de temps a-t-il duré? Comportait-il plusieurs rencontres ou une seule?
 - g. Les conseillers en orientation vous ont-ils aidé? Dans la négative, pourquoi pas?
 - h. Les conseillers en orientation ont-ils parlé de l'aide financière aux étudiants (prêts, bourses, épargne, etc.)? Qu'ont-ils dit?
 - i. Quels types de ressources documentaires vous ont-ils fournies?
 - Suggestions : provenance des ressources, types de ressources, utilité des ressources
31. Manquait-il des éléments à ces programmes que vous ou quelqu'un de votre âge auriez trouvé utiles?
32. Pour ceux qui n'ont jamais participé à un programme d'orientation ou de mentorat, un tel programme était-il offert à votre école secondaire? COMPTEZ LES MAINS LEVÉES.
 - a. SI QUELQU'UN RÉPOND QU'UN PROGRAMME EXISTAIT, POSEZ-LUI LA QUESTION SUIVANTE : pourquoi n'y avez-vous pas participé?
 - b. SI QUELQU'UN RÉPOND QU'IL N'EXISTAIT PAS DE PROGRAMME, POSEZ-LUI LA QUESTION SUIVANTE : si un tel programme avait été offert, y auriez-vous participé? Pourquoi?
33. Outre les programmes d'orientation et de mentorat, une personne de votre âge qui pense poursuivre ses études aurait besoin de quel type d'aide?

Conclusion (5 minutes)

Nous avons abordé de nombreux sujets ce soir, et je vous suis très reconnaissant/reconnaissante d'avoir pris le temps d'assister à la séance et de nous faire part de vos opinions. Je vais maintenant sortir de la salle pour aller consulter les observateurs, afin de vérifier s'ils ont d'autres questions pour vous. À mon retour, je vous demanderai si vous avez d'autres commentaires à communiquer au gouvernement du Canada sur le sujet.

L'ANIMATEUR SORT DE LA SALLE POUR ALLER CONSULTER LES OBSERVATEURS, AFIN DE VÉRIFIER S'ILS ONT D'AUTRES QUESTIONS.

Merci beaucoup pour le temps que vous m'avez accordé. La séance du groupe de discussion est terminée. POUR LE 1^{ER} GROUPE SEULEMENT, AJOUTEZ CECI : Lorsque vous sortirez de la salle, veuillez ne pas discuter du sujet. Les participants du deuxième groupe se trouveront dans la salle d'attente.