



# Future to Discover: Seventh Year Post-secondary Impacts Report

OCTOBER 2019

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# Table of contents

<b>Executive Summary</b>	<b>1</b>
<b>Introduction</b>	<b>5</b>
Overview of the interventions	6
Context of this report among other reports	7
<b>Overview of <i>Future to Discover's</i> research samples and outcomes of interest</b>	<b>9</b>
Research samples	9
Sub-group definitions	12
Outcomes of interest	12
<b>Post-secondary and employment impacts of Explore Your Horizons</b>	<b>15</b>
Summary of the results	15
Impacts of offering Explore Your Horizons	18
<b>Post-secondary and employment impacts of Learning Accounts</b>	<b>36</b>
Summary of the results	36
Impacts of offering Learning Accounts	39
<b>Post-secondary and employment impacts of combining Future to Discover interventions</b>	<b>57</b>
Summary of the results	57
Impacts of offering Explore Your Horizons and Learning Accounts	60
<b>Summary of findings from the Future to Discover Pilot Project</b>	<b>78</b>
<b>References</b>	<b>82</b>
<b>Appendix 1: Impacts of offering Explore Your Horizons (graphs)</b>	<b>A-1</b>
<b>Appendix 2: Impacts of offering Learning Accounts (graphs)</b>	<b>A-32</b>
<b>Appendix 3: Impacts of offering Explore Your Horizons and Learning Accounts (graphs)</b>	<b>A-63</b>

## Executive Summary

**This report presents the final results from the Future to Discover project.** It is the fourth and final in a series produced for New Brunswick, evaluating new ways to tackle a key challenge provinces face in meeting their future needs for skilled workers: engaging enough young people in post-secondary education. Promotion of high school students' access to post-secondary education is a major goal of Canadian governments, in part because of its increasingly important role in helping individuals attain social and economic success. Yet, uncertainty remains as to the best policy interventions to encourage students to make the transition.

**Future to Discover tested two interventions, separately and in combination.** The research design produces rigorous evidence about what works to increase access to post-secondary education, particularly for lower-income students and those whose parents have little or no post-secondary experience. Future to Discover offered either or both of two interventions in early high school:

- *Explore Your Horizons* (EYH) that offered enhancing early career education in workshop sessions run after school for Grades 10, 11, and 12;
- *Learning Accounts* (LA) a “guarantee” of a \$8,000 grant to pursue PSE, made to lower-income students;
- *Explore Your Horizons plus Learning Accounts* (EYH+LA), whereby some students received offers of both interventions.

All the results of this report are presented for lower-income students (from families with below-median income) and are summarized in Table ES1.

### **The key impacts:**

**Enrolment.** In this report, both interventions have strong and significant positive impacts on enrolment in post-secondary education (defined for this report as university and college enrolment). The impacts persist over time. However, the story is more complicated when the impacts on types of post-secondary education are considered.

The results to date show that the different types of intervention increase participation in very different types of post-secondary programs. The EYH intervention – enhancing early career education from Grade 10 – had significant positive impacts on enrolment in university but not on enrolment in college. In contrast, the pattern observed for Learning Accounts on its own was opposite to that of EYH. When the interventions are combined, the results largely follow the pattern for EYH. These results are consistent with findings in the previous report.

**Graduation.** For most participants, data on program graduation cover seven years since they left high school. The differences in post-secondary graduation rates match differences in enrolments by program type. The graduation outcome for those offered EYH is quite surprising since EYH induced more students into university programs and has yet to generate significant impacts on graduation. LA on the other hand, induced students into typically shorter college programs and generated

striking impacts on post-secondary graduation. Despite the fact that both interventions induced higher enrolments, providing enhanced career education to students (in the EYH intervention) and providing a promise of funding to them (LA intervention) lead to different pathways and outcomes. The final report using an additional year of graduation data will confirm the longer-term development of these patterns.

**Student aid.** EYH has a strong and consistent positive impact on the proportion of students receiving student financial aid, with students offered EYH receiving a modest increase in aid payment amounts. In contrast, students offered LA were not more likely to receive aid and also received lower amounts of funding on average, which is not surprising given that they are entitled to more resources through the LA grant.

**Employment and self-employment:** The intervention's impacts on employment and self-employment were not substantial. Regardless of the type of intervention, all participants maintained a high level of employment throughout seven years of the postsecondary period and there was no evidence of substantial withdrawal from the labour market for post-secondary education. Only girls offered LA or EYH+LA experienced slightly lower levels of employment. There were no statistically significant impacts on accumulated earnings with the exception of a negative \$8,800 impact among Francophone youth offered the combined intervention of EYH+LA. While there were no statistical significant impacts on the receipt of cumulative self-employment earnings in the seven years of the post-secondary period among EYH or LA participants, LA had a small negative impact on Anglophone participants in year 10 contrasted with a small positive impact among Francophone participants. Boys offered the combined intervention also experienced a statistically-significant increase in self-employment.

**Subgroups of interest.** Both interventions produced significant impacts on enrolments, graduation (LA and EYH+LA) and receipt of student aid. This is particularly notable for students from lower-education backgrounds, and for boys, which suggests that the interventions worked well to target key groups with traditionally lower rates of post-secondary attendance. Generally, Francophone students were more likely to experience post-secondary impacts than Anglophone students. The increased receipt of student aid among Francophone EYH participants coincided with a similar decrease in use of RESP funds, suggesting EYH either led to student aid displacing family savings for funding PSE, or that EYH's impact on PSE among Francophone students was concentrated among those without family savings.

Earlier reports had noted the interventions' impacts on delayed high school graduation for Anglophone students. The impacts of EYH on post-secondary outcomes are largely concentrated in the Francophone sector. Modest impact on receipt of student aid by Anglophone students reported in the previous report did not persist.

Similarly, LA impacts on graduation are largely concentrated in the Francophone sector. Anglophone sector impacts noted in the previous report did not persist. LA had a significant impact on boys graduating from post-secondary education. But, the main long-term impact on girls was lower levels of student financial aid receipt.



**Changes since the last report:** The additional year covered by this report resulted in very little change in the scale or pattern of the impacts that the tested interventions produced in the previous report. The fact that differences in outcomes between the program and control groups persist seven years post-high school is notable. These findings indicate that, EYH and LA did not just accelerate changes in behaviour that would have happened anyway but produced lasting changes in young people's lives.

The interventions did have impacts on switching between post-secondary institutions. These were noted in some earlier reports but they were not statistically significant in the last report. Also, the interventions' impacts on leaving post-secondary education without graduating persisted for Francophone students.

Table ES1 Summary of impact results for each Future to Discover intervention, including by subgroups

	Sub-groups	Intervention impact on post-secondary outcomes, expressed as difference from control group outcome								Intervention impact on RESP, employment and earnings			
		Ever enrolled in university or college (%)	Ever enrolled in university only (%)	Ever enrolled in college only (%)	Ever graduated from any PSE institution (%)	Ever switched between PSE institution (%)	Ever left PSE institutions (%)	Ever received student aid (%)	Student aid received (\$)	Use of RESPs (%)	Receipt of employment earnings (%)	Average earnings (\$)	Receipt of self-employment earnings (%)
EYH (see Section 3)	All	+6	+6					+7	+2,221				
	LILE	+12	+9					+11	+2,964				
	FGF	+9						+12					
	non-FGF					+7			+4,259				
	Boys					+5		+12					
	Girls												
	Francophone	+9	+11				+8	+10		-7			
	Anglophone												
LA (see Section 4)	All	+7		+7	+7	+4			-2,007				
	LILE	+11		+9	+10	+3							
	FGF	+15	+6	+10	+13								
	non-FGF		-7	+8		+5							
	Boys	+10		+11	+11			+11					
	Girls					+5			-4,670		-2		
	Francophone	+16		+13	+13								
	Anglophone			+6		+4			-2,849				
EYH+LA (see Section 5)	All	+6	+6			+3		+6					
	LILE	+11	+7		+7	+3		+7					
	FGF	+8	+8		+5			+7					
	non-FGF					+4							
	Boys	+12	+7	+8	+8			+18	+2,366				+6
	Girls								-2,757		-2		
	Francophone	+9	+7		+7		+6					-8,802	
	Anglophone					+3							

The number indicates the size and direction of the impact brought about by each intervention, in percentage points or dollars. Only impacts found statistically significant at a minimum 10 per cent level of significance are shown. The analysts' subjective assessment of the importance of each change in outcomes brought about by each impact, relative to the 'normal' level of the outcome observed in the control group, is indicated with darker shading for greater importance.

## Introduction

- ***Future to Discover* was established as a pilot project by the Canada Millennium Scholarship Foundation and the provincial governments of Manitoba and New Brunswick.** It aims to develop evidence about what works to increase access to post-secondary education, particularly for lower-income students and those whose parents have little or no post-secondary experience. Research indicates that such students are under-represented in post-secondary education.
- ***Future to Discover* was designed to find out whether either or both of the following interventions would increase access to post-secondary education:**
  - **Explore Your Horizons**, which encompasses enhanced career education components designed to help high school students: to improve their knowledge of the role of post-secondary education and how they might access it; to explore their future options through career education; and to provide guidance to their parents on how to support their children through this process.
  - **Learning Accounts**, a financial incentive designed for high school students in New Brunswick with family incomes below the provincial median. It provides an early guarantee of a grant worth up to \$8,000, conditional upon high school completion and subsequent participation in post-secondary education.
- **To date, there have been six reports on the implementation and impacts of *Future to Discover's* interventions.** The impact of *Future to Discover's* interventions is measured using a rigorous random-assignment design, in which groups of students who are offered either or both of the interventions are compared to statistically-identical groups of students who do not receive the interventions. The complex research design takes into account linguistic and other population designations of interest. Data on outcomes have been collected from numerous sources including surveys, observations and administrative data. Earlier reports found the interventions had been implemented with high fidelity and thus given a fair test. Recruitment and random assignment were successful. There were impacts from both interventions on participants' orientations toward the future, high school graduation and post-secondary enrolment. These impacts differed considerably between groups (including provinces, linguistic sectors, and key sub-groups). The benefit-cost analysis found both interventions economically viable, separately, and in combination, in New Brunswick.
- **This is the final of a series of four *Future to Discover* research reports reporting annually on the long-term impacts for New Brunswick recipients.** More specifically, the reports deal with the impact of the interventions on New Brunswick participants' post-secondary participation, persistence and completion as well as labour market outcomes. These results are obtained from administrative data only. This report – including university, college and student financial aid outcomes – is the final of four planned for the series. This report also adds other administrative data sources to estimate individual impacts on use of registered education savings plans and impacts on employment and earnings.



## Overview of the interventions

- **Explore Your Horizons.** Explore Your Horizons (EYH) was the career education intervention implemented in both Manitoba and New Brunswick. It comprises six integrated components: (1) Career Focusing, (2) Lasting Gifts, (3) Future in Focus, (4) Post-secondary Ambassadors, (5) the Future to Discover Web site, and (6) the F2D magazine.<sup>1</sup> All participants in the intervention were offered all six components over three years of programming, through Grades 10, 11, and 12 of high school. Explore Your Horizons is intended to facilitate participants' development of their own post-secondary plans, based on their passions and interests. It engages parents as allies and existing post-secondary students as role models, providing enhanced career education beginning in Grade 10.

Each component of Explore Your Horizons is designed to teach and reinforce key concepts of career exploration and development, whether these are personal (e.g., the concepts of resilience and adaptability), technical (e.g., how to network), or tactical (e.g., "manoeuvring" as a deliberate strategy to explore different career options). When feasible, the developers of the various components and the delivery personnel collaborated to ensure that Explore Your Horizons components were cohesive and well integrated.

The involvement of parents/guardians is a fundamental feature of the Explore Your Horizons intervention, in terms of both their participation and their support for their child in the career exploration process. Parents/guardians were invited to attend sessions with their children at the start of the intervention, midway, and at the end.

All Explore Your Horizons workshops took place in classrooms at participating schools, after the last class of the day. The main exceptions were those to which parents were invited, which took place in the evenings to accommodate parents' schedules. Facilitators with a career counselling or education background were hired to animate the sessions, except for the Post-secondary Ambassador workshops, which were animated by students already enrolled in post-secondary education. The sessions were voluntary and so did not reach everyone in the program groups assigned to receive them. Of the 20 workshops, 84 per cent of participants attended at least one, but only 60 per cent attended six or more.

- **Learning Accounts.** Learning Accounts (LA) was implemented only in New Brunswick. Stakeholders in the project agreed on an eligibility criterion for the Learning Accounts intervention based on families having annual household income below the New Brunswick median.<sup>2</sup> A major assumption underlying its development was that lower-income students anticipate having inadequate financial resources to pay for their post-secondary education, particularly university and college. Learning Accounts participants who attended a New Brunswick high school until graduation and who successfully enrolled in a post-secondary

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<sup>1</sup> For a description of the various component, see Ford et al. (2012).

<sup>2</sup> Family income was determined from amounts reported for income tax purposes, and the median cut-off was derived from Census 2001 estimates for households with children aged 6-17 years and rounded up to the nearest \$5,000 level.

education program (recognized by Canada Student Loans) would receive up to a maximum of \$8,000 over two years to subsidize their post-secondary education expenses.

The accumulation of funds over time in Learning Accounts was intended to recognize each participant's continued commitment to education. Thus, participants in Learning Accounts had to still be attending a New Brunswick high school at the end of Grade 10 to receive an instalment of \$2,000 in their account, and they had to still be attending a New Brunswick high school at the end of Grade 11 to receive another \$2,000. Thereafter, Learning Accounts participants who successfully graduated from a New Brunswick high school would have another instalment of \$4,000 added to the account.<sup>3</sup> If they successfully enrolled in a post-secondary education program, they could draw from the accumulated funds in their account. Once their enrolment status had been confirmed, Learning Accounts participants could request a \$2,000 payment twice per academic year, for a total maximum of \$8,000 in a two-year period. The check on enrolment was performed by New Brunswick Student Financial Services or the New Brunswick Apprenticeship Bureau (for registered apprentices), and all funds had to be claimed within six years of the account being offered at the start of Grade 10.<sup>4</sup>

## Context of this report among other reports

- This report presents post-secondary impacts observed by the completion of what would normally be the seventh year of post-secondary studies, assuming continuous school attendance and conventional progress. It relies on data from academic years 2004/2005 through to 2014/2015, and thus adds five extra academic years of data to the FTD post-secondary impacts report (Ford et al., 2012). Within the new series of reports on New Brunswick, this report adds one more year to the sixth (Ford et al., 2016) year post-secondary impacts of the third report.
- In addition to updating the results in Ford et al., 2016 with respect to enrolment in university and/or college, students graduating from post-secondary institutions, continuing their studies, switching across post-secondary institutions, leaving post-secondary education (dropping out)

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<sup>3</sup> Access to the maximum amount is conditional on completion of secondary studies within four years of opening the account. Upon successful completion of secondary studies in New Brunswick through a high school diploma, Adult Education Diploma, or a general Education Development diploma, participants are entitled to the full bursary of \$8,000 in their accounts. Students not completing secondary studies within the timeframe remain entitled to past instalments in their accounts.

<sup>4</sup> It is important to note that, unlike Explore Your Horizons, there was no fixed year for Learning Accounts delivery; rather, instalments and payments could be made over several years. A student who took three years to complete grades 10 through 12 at a New Brunswick school was entitled to receive a payment in any two of the three years following his or her graduation, and the payment amount would depend on the number of instalments in the student's account. For example, a student who had accumulated \$4,000 in his or her account by the end of Grade 11 but who graduated from a Quebec school (rather than a New Brunswick school) before enrolling in a post-secondary education program would receive \$4,000, made available during the delivery period for Learning Accounts.

and receipt of student financial aid, this report also analyzes impacts on registered education savings plan use and impacts on employment and earnings.

- As the project's design and implementation phases are over, the report concentrates on presenting updated impacts on post-secondary outcomes, drawn from administrative data. The report does not update evidence on apprenticeship and private vocational college included in Ford et al. (2012) since new data on such programs were not available to SRDC. Importantly, this report was intended to include additional results retrieved from income tax data, including impacts on income and employment.
- The report is primarily focused on the presentation of the interventions' impacts. The next section provides an overview of the *Future to Discover* research sample and outcomes of interest. Sections 3 and 4 respectively present the results from Explore Your Horizons and Learning Accounts followed, in section 5, by the results from combining both interventions. Section 6 concludes the report with a synthesis and analysis of the results.

## Overview of *Future to Discover's* research samples and outcomes of interest

### Research samples

- New Brunswick has two separate education systems for Francophone and Anglophone students, the former serves approximately half the number of students as the latter. Recruitment for *Future to Discover* in New Brunswick took place over two years in order to secure a sufficiently large sample of participants to detect policy-relevant impacts. As a result, students in two successive Grade 9 years were recruited in 2004 and 2005 and became part of either Cohort 1 or Cohort 2, respectively. The report uses the term “relative year #” to refer to the equivalent academic year reached by each cohort in its educational experience. Since tax returns are filed per calendar year, information on a tax return may reflect the filer’s situation across two academic years. For convenience, the “relative year #” is also used to refer to the equivalent tax year (when the academic year started). Table 2.1 shows the correspondence between the academic, tax, and “relative years” used in this report.

Table 2.1 Alignment of academic year, tax year, relative year, and data coverage

Academic year	Tax years	New Brunswick’s Cohort 1	New Brunswick’s Cohort 2 and Manitoba
2004/05	2004 & 2005	Relative year 1 = high school year 2 (i.e., Grade 10)	Grade 9
2005/06	2005 & 2006	Relative year 2 = high school year 3 (i.e., Grade 11)	Relative year 1 = high school year 2 (i.e., Grade 10)
2006/07	2006 & 2007	Relative year 3 = high school year 4 (i.e., Grade 12)	Relative year 2 = high school year 3 (i.e., Grade 11)
2007/08	2007 & 2008	Relative year 4 = PSE year 1 or tax year 2007	Relative year 3 = high school year 4 (i.e., Grade 12)
2008/09	2008 & 2009	Relative year 5 = PSE year 2 or tax year 2008	Relative year 4 = PSE year 1 or tax year 2008
2009/10	2009 & 2010	Relative year 6 = PSE year 3 or tax year 2009	Relative year 5 = PSE year 2 or tax year 2009
2010/11	2010 & 2011	Relative year 7 = PSE year 4 or tax year 2010	Relative year 6 = PSE year 3 or tax year 2010
2011/12	2011 & 2012	Relative year 8 = PSE year 5 or tax year 2011	Relative year 7 = PSE year 4 or tax year 2011

Academic year	Tax years	New Brunswick's Cohort 1	New Brunswick's Cohort 2 and Manitoba
2012/13	2012 & 2013	Relative year 9 = PSE year 6 or tax year 2012	Relative year 8 = PSE year 5 or tax year 2012
2013/14	2013 & 2014	Relative year 10 = PSE year 7 or tax year 2013	Relative year 9 = PSE year 6 or tax year 2013
2014/15	2014 & 2015		Relative year 10 = PSE year 7 or tax year 2014

▪ **Treatment of income: LA-eligible and LA-ineligible groups**

The sample allocation in *Future to Discover* is complicated by the fact that Learning Accounts can be offered only in New Brunswick to participants with a verified family income below the specified cut-off level for a given family size.<sup>5</sup> During in-home baseline interviews, Statistics Canada interviewers requested each parent's total income as recorded on Line 150 of their previous year's tax return(s). Parents in families providing this information and who were verified as below the required cut-off, signed the Learning Accounts-eligible ("LA-eligible") consent form. This form explained that they were eligible for assignment to one of the four following groups:

- a control group,
- a group that would receive Explore Your Horizons only,
- a group that would receive Learning Accounts, only,
- a group that would receive both interventions combined.

Families who were verified as having income above the required cut-off or who were unwilling to provide information from Line 150 were deemed ineligible for Learning Accounts ("LA-ineligible") and received a different consent form. That form established the possibility of assignment either to Explore Your Horizons or to the control group, but not Learning Accounts.

One consequence of the above approach to determine project eligibility was that it placed some lower-income families — those unwilling to provide income information from their tax returns — in the otherwise higher-income "LA-ineligible" group. Survey data suggests that this was the case. The families who were unwilling to provide income information from Line 150 of their tax returns were asked to report income via a standard set of survey income questions, and virtually all did so. The proportion of families deemed "LA-ineligible" who nonetheless reported survey income that fell below the "LA-eligible" threshold was around one in seven. Among Francophone LA-ineligible participants, 14.3 per cent fell below the lower income threshold on

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<sup>5</sup> The cut-offs correspond to the median family income in New Brunswick from published 2001 Census data. Separate cut-offs were used for families of different sizes.

the survey measure. Among Anglophone LA-eligible participants, 12.9 per cent fell below the lower income threshold on the survey measure. A more complete explanation is provided in SRDC (2007).

For comparability between the interventions, results are presented primarily for verified lower-income (i.e., LA-eligible) families in this report. It is important to note that the impacts of Explore Your Horizons on higher-income families *and one in seven lower-income families* are not being reported (although some findings covering these families will be included in a forthcoming HEQCO report). On average these LA-eligible families have higher post-secondary participation rates and so the interventions usually produce smaller or no post-secondary participation impacts for such families.

- Table 2.2 shows the different experimental contrasts or comparisons that can be examined. In the interests of brevity, the report focuses on the impacts described in the first three rows which compare impacts of the interventions relative to the normal career education and student aid experiences of students (the “counterfactual”) and do not include results comparing one type of intervention to another.

**Table 2.2 The experimental contrasts in this Future to Discover report**

Sample	Experimental contrast(s)	Contribution to impact analysis
NB LA-eligible sample	<i>EYH</i> versus control group	Impacts of offering EYH to lower-income families (see Section 2)
	<i>LA</i> versus control group	Impacts of offering LA to lower-income families (see Section 3)
	<i>EYH+LA</i> versus control group	Impacts of offering EYH with LA to lower-income families (see Section 4)
	<i>EYH</i> versus <i>LA</i>	The relative impact of offering one intervention to lower-income families (not included)
	<i>EYH+LA</i> versus <i>LA</i>	The incremental impact of offering EYH in addition to LA to lower-income families (not included)
	<i>EYH+LA</i> versus <i>EYH</i>	The incremental impact of offering EYH in addition to LA to lower-income families (not included)

- The impact analysis presented in this report is always experimental: it compares outcomes across statistically equivalent program and control groups to determine the effects of the interventions. Random assignment of students to intervention groups ensures that the only systematic difference between the groups is the intervention offer that each group received. For example, in Section 2, the difference on any given outcome between the group offered Explore Your Horizons and the control group receiving no program offer is the estimate of the impact of Explore Your Horizons on the outcome (for verified lower-income families). The same is true for the impact estimates of Learning Accounts in Section 3, the statistically equivalent control



group used in the analysis is precisely the same as the group used in the Explore Your Horizons comparison.

## Sub-group definitions

- This report presents principal results that combine the Francophone and Anglophone samples. Results for the Francophone and Anglophone groups are presented separately in the sub-group analysis.
- The project seeks to determine the impacts of the interventions on students most likely to need additional support to access post-secondary education. These were identified at the outset as those whose families have lower incomes and whose parents have little or no experience of post-secondary education. Specifically, the results of the report are broken down across the following sub-groups:
  - the LILE (lower-income and lower parental education) sub-group. Among lower-income families the distinguishing feature of this group is lower parental education which is defined as not holding a post-secondary diploma, certificate, or degree requiring two or more years of study;
  - the FGF (“first generation” families) sub-group comprises students whose parents have no post-secondary experience at all (that is, the highest education level of both parents at baseline was “high school or less”). Among lower-income families, this is a sub-group of the LILE group. FGF and non-FGF are included in tables to preserve continuity from earlier reports and comparability with other researchers’ work, but impacts for FGF are not discussed in the text;
  - Boys and girls sub-groups; and
  - Francophone and Anglophone sub-groups.
- Estimated impacts on outcomes derived from Statistics Canada’s linked T1 Family Files and the associated T4 Supplementary Files for FTD participants are subjected by the Statistics Canada Research Data Centres to disclosure analysis to protect the privacy of tax filers. To avoid residual disclosure, results for non-FGF are not included for outcomes derived from tax returns.

## Outcomes of interest

The outcomes of interest cover nine relative years (i.e., nine years after random assignment). The ninth relative year would “normally” be the sixth year of post-secondary studies, assuming continuous school attendance and progression to post-secondary education. However, some students may still have been in secondary education in the sixth and later relative years if they took more than one year to complete any of Grade 10, Grade 11, or Grade 12. Some students would also be working or unemployed in these years. There are 14 types of outcomes of interest to be discussed in the results sections below:

- **Enrolment in university and college:** denotes enrolment by academic year in any university (Bachelors) and college institutions in New Brunswick. The coverage for universities actually

extends to all of the Maritime provinces. Enrolments are analyzed separately for each relative year as well as cumulatively for the entire period;

- **Enrolment in university:** denotes enrolment by academic year in any university (Bachelors) in New Brunswick and, due to the data sources available, all of the Maritime provinces. Enrolments are analyzed separately for each relative year as well as cumulatively for the entire period;
- **Enrolment in college:** denotes enrolment by academic year in New Brunswick Community College or Collège communautaire du Nouveau-Brunswick. Enrolments are analyzed separately for each relative year as well as cumulatively for the entire period;
- **Graduation from university or college:** denotes graduation from university or college institutions in New Brunswick. Graduation rates are analyzed separately as well as cumulatively for the entire period. A student was counted as having graduated in a year if she or he graduated at any point up to the anniversary of enrolment;
- **Graduation from university:** denotes graduation from university institutions in New Brunswick;
- **Graduation from college:** denotes graduation from college institutions in New Brunswick;
- **Continuing studies in university and college:** inspired by Finnie and Qiu (2009), this variable denotes students who in a given academic year had not graduated but who were enrolled in the same university or college *program* in New Brunswick, regardless of whether enrolment was at the same institution or not.<sup>6</sup> The rates are analyzed separately for each relative year. In the context of FTD, the expectation was that more students in Explore Your Horizons or Learning Accounts would continue their studies until they graduated, since more would have had sufficient information or financial incentives from the interventions to make a firm decision about their post-secondary education;
- **Switching institutions:** inspired by Finnie and Qiu (2009), this variable denotes students who in a given academic year had switched institution (university or a college).<sup>7</sup> The rates are analyzed separately for each relative year as well as cumulatively for the entire period. In the context of FTD, the expectation is that students in Explore Your Horizons or Learning Accounts would switch less often, since they would have had sufficient information and financial incentives to make a firm decision about their post-secondary education;
- **Leaving/dropping out of university or college:** inspired by Finnie and Qiu (2009), this variable denotes, in a given academic year, students who have left any university or college institution in New Brunswick before graduating (this could include students who nonetheless

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<sup>6</sup> It should be noted that this definition differs from Finnie and Qiu (2009) who defines continuer in a given year as a student who “had not graduated but was identified as still being enrolled at the original institution at the end of the reporting year in question.” Furthermore, the authors define “continuing” with respect to *institution* rather than *program*.

<sup>7</sup> Finnie and Qiu (2009) also define “switching” with respect to institutions.

eventually return to post-secondary education at a later date). In the context of FTD, the expectation is that students in Explore Your Horizons or Learning Accounts would be less likely to be leavers or dropouts, since they would have had sufficient information and financial incentives to make a firm decision about their post-secondary education. Very high impacts on enrolment could nonetheless lead to more leavers in the whole sample. In this event, the interventions would be expected to have produced a lower proportion of leavers among all those ever enrolled in post-secondary education;

- **Receiving student aid:** denotes students who received student aid (loans and/or grants) while attending any post-secondary institution (i.e., not necessarily university nor college). The rates and amounts are analyzed separately for each relative year as well as cumulatively for the entire period;
- **Receiving student loan:** denotes students who received student loans while attending any post-secondary institution (i.e., not necessarily university nor college). The rates and amounts are analyzed separately for each relative year as well as cumulatively for the entire period;
- **Receiving student grant:** denotes students who received student grant while attending any post-secondary institution (i.e., not necessarily university nor college). The rates and amounts are analyzed separately for each relative year as well as cumulatively for the entire period;
- **Use of RESPs:** denotes students who reported withdrawing savings from any Registered Educational Savings Plans to finance their postsecondary studies. The rates are analyzed separately for each relative year as well as cumulatively for the entire period;
- **Receiving employment or self-employment income:** denotes students who reported receiving employment or self-employment income on their federal tax returns. The rates are analyzed separately for each relative year as well as cumulatively for the entire period. The amounts of employment earnings are also analyzed separately for each relative year as well as cumulatively for the entire period, but the amounts of self-employment earnings can only be analyzed cumulatively for the whole sample due to Statistics Canada's disclosure requirements.

Similar to reported findings in earlier reports (such as Ford et al., 2014), there is a discrepancy in the analysis between the initial project definition of post-secondary enrolment and the reported impacts on "university and college" enrolment. SRDC does not receive up-to-date data covering private vocational institutes and apprenticeships.

# Post-secondary and employment impacts of Explore Your Horizons

## Summary of the results

- The results from this section and the two that follow apply to the New Brunswick lower-income sample only (i.e., students potentially eligible for Learning Accounts). This same sample selection is used for comparability.
- **Students offered the Explore Your Horizons intervention were significantly more likely to enroll in post-secondary education** (Table 3.1). This was particularly true for LILE students, an increase in post-secondary participation of eleven percentage points. Marginal increases in post-secondary participation were also observed for students from “first generation” families and Francophone students. The increase in university and college enrolments was largely driven by university enrolments. Indeed, it can be seen that the intervention’s impacts on university enrolments (Table 3.2) were similar to those on both types of post-secondary education combined (Table 3.3). These results are similar to the previous year’s report.

More light is shed on the differences made by EYH by looking at enrolment in each relative year. Consistently positive impacts for the intervention are observed at or after the fourth relative year (i.e., four years after random assignment). Even though enrolment rates for both the EYH and the control group peak together in the fourth relative year, the enrolment rates for the EYH group remain consistently higher with impacts peaking at about five percentage points in the sixth relative year (Figure A1.1). Like findings in the previous report, this is the year students are most likely to enter post-secondary education institutions. However, the difference between EYH and control group enrolment rates disappears at the ninth relative year. Marginal impacts of about five percentage points were observed in the sixth, seventh and eighth relative year on university and college enrolments for the LILE group (Figure A1.2). As reported in the previous report, positive impacts appear earlier in time in the Francophone sector but these impacts did not persist over the relative years that followed year six (Figure A1.5).

It is worth noting that enrolments in university only (Figure A1.6) follow similar trends as depicted in Figure A1.1. When results are broken down by linguistic sector it is clear that it is the response of Francophone students to EYH that accounts for the impact (Figure A1.10).

Also, the trends in college enrolments are the same for the EYH and control groups (Figure A1.11). This result is consistent with findings in the previous report. They both peak in the fourth year, and then follow a downward trend. Their levels are close to each other, translating into low impacts of EYH on college enrolment, much below those observed for university. EYH’s impacts on college enrolment are larger among boys than among girls (Figure A1.14). There are no effects on college enrolments by LILE status and linguistic group (Figures A1.12 and A1.15, respectively).

- **Over the period covered by this report, students offered EYH were not more likely to have graduated from university or college** (Table 3.4). Similar results were obtained for the students offered EYH in the previous report. This result can be explained to some degree by EYH increasing enrolment rates in university rather than at college. Specifically, the EYH intervention encouraged students differentially to take up university programs and it takes longer to graduate university. This can be seen in results for university only graduation (Table 3.4a) and college only graduation (Table 3.4b). One possible explanation for the results is that, in the time window so far available, relatively few of the students additionally motivated to take up post-secondary education by the intervention have graduated. However, this is not likely given the window has now extended to seven years of post-secondary study. Another possible explanation is that some of the increased enrolment in university is from students dropped out from their studies at a greater rate. This seems to be the case among Francophone students, but not others.
- **Consistently across relative years with the exception of years nine and ten, subgroups of interest (e.g., LILE group and Francophone students) that were offered EYH were significantly more likely to continue with their studies in university or college.** The proportions continuing in post-secondary education are reported in Figure A1.16. Like findings in the previous report, there is a statistically significant and sizable (around five percentage points) impact for the LILE group during most of the relative years after and including the fourth relative year (Figure A1.17). In addition, EYH has significant impacts on boys in the sixth relative year (Figure A1.19). Also, the positive effects are significant for Francophone youth in the fourth and sixth relative years (Figure A1.20). This result is consistent with the explanation that students newly motivated to pursue university by EYH are persisting in their studies in the first couple years. One way to interpret this is that, for many students, they have not yet graduated, but neither have they dropped out.
- **EYH had some impacts on students ever switching institutions.** EYH was hypothesized to improve career decisions, which in turn might lower students' need to change programs of study (Smith et al., 2009), but only institutional switches could be measured here (Table 3.5). In contrast with the previous report, there are some small, statistically-significant impacts on switching observed for the non-FGF group and boys in this report (Table 3.5).
- **Overall, EYH recipients do not drop out of university or college more than control group members** (Table 3.6). However, Francophone students offered EYH were significantly more likely to drop out of university or college than their comparison group counterparts: an impact of eight percentage points. This result is consistent with findings in the previous report.
- **Students offered EYH were more likely to receive student aid** (Table 3.7). This was true for most groups of interest: the LILE group (11 percentage points), boys (12 percentage points), and Francophone students (10 percentage points) as well as the FGF group (12 percentage points). These impact results persist from the previous report. When looking at student grant and loan, EYH increased the use of student grant by LILE, FGF, Boys and Francophone students (an increase of 7, 7, 8, and 10 percentage points respectively, Table 3.7a). EYH also encouraged

a higher proportion of students to receive student loans. This was particularly true for LILE students, FGF group, boys and Francophone students (Table 3.7b).

- **In general, students offered EYH are slightly more likely to receive higher average student financial aid payments** (Table 3.8). Notably, the LILE group offered EYH received significantly more aid: \$2,964 more on average. Non-FGF students received more aid: \$4,259 more on average. These results are little different from the previous year's report. The increase in the average student aid amount received is driven by average student loans received. In fact, it can be seen that the intervention's impacts on average student loan received (Table 3.8b) were similar to those on total student aid average payments (Table 3.8).
- **EYH had negative impact on the use of RESP among Francophone participants** (Table 3.9). It reduced use of RESP by 7 percentage points among Francophone youth suggesting the increased enrolment was mainly financed by student aid but not savings. Only a small minority (from 5 to 18 percentage points) of LA-eligible FTD participants withdrew funds from a RESP through the seven years of the postsecondary period and EYH had no significant impact on RESP's use outside the Francophone subgroup.
- **EYH had no substantial impacts on reported employment earnings during and after postsecondary education.** Almost all participants (98 to 100 per cent) reported having employment earnings over seven years of the postsecondary period (Table 3.10a). EYH had no substantial impacts on the receipt of employment earnings or average cumulative earnings (Table 3.10b). Indeed, the year-by-year proportions who reported employment earnings (Figures A1.33 to A1.39) suggest that postsecondary education affected yearly employment only occasionally for boys (in years 4, 7 and 8 by 7, 6 and 7 percentage points respectively), and rarely for girls (in year 10 by -7 percentage points). There were hints (not always statistically significant) that EYH participants from LILE families, girls and Anglophone subgroups received slightly more earnings in the last three postsecondary years (Figures A1.40 to A1.46) but EYH's impacts on yearly earnings among Francophone youth were mostly negative. However, the magnitudes of these impacts were small relative to the earnings of the control group. The results suggest that the increased postsecondary enrolment did not lead to substantial withdrawal from the labour market. However, there was also no evidence that Francophone participants earnings increased even with increased PSE participation.
- **EYH also had no substantial impacts on reported self-employment earnings over the seven years of the postsecondary period** (Table 3.10c). The level of self-employment was between 6 to 8 per cent and the difference between EYH and Control groups was small and not statistically significant.



## Impacts of offering Explore Your Horizons

### Enrolment in university and college

Table 3.1 EYH impacts on university+college enrolment – combined Anglophone and Francophone

	New Brunswick			
	EYH Group	Comparison Group	Impact (s.e.)	
<b>Ever enrolled in university and college (%)</b>				
ALL	54.24	48.61	5.63 (2.98)	*
LILE	53.85	41.94	11.91 (3.33)	***
Parents with High school or less (FGF)	46.83	37.42	9.41 (4.03)	**
Parents with any PSE (Non-FGF)	62.70	61.34	1.36 (4.69)	
Boys	47.73	43.33	4.40 (5.29)	
Girls	59.78	53.24	6.54 (4.13)	
Francophone	63.07	54.17	8.90 (4.56)	*
Anglophone	46.69	42.87	3.82 (4.15)	
<b>Sample size</b>	<b>432</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Enrolment in university

Table 3.2 EYH impacts on university enrolment – combined Anglophone and Francophone

	New Brunswick			
	EYH Group	Comparison Group	Impact (s.e.)	
<b>Ever enrolled in university (%)</b>				
ALL	29.30	23.57	5.73 (2.66)	**
LILE	27.48	18.43	9.05 (2.87)	***
Parents with High school or less (FGF)	19.20	14.03	5.17 (3.52)	
Parents with any PSE (Non-FGF)	40.92	34.03	6.89 (4.32)	
Boys	20.81	14.84	5.97 (3.87)	
Girls	37.07	30.78	6.29 (3.92)	
Francophone	34.32	23.50	10.82 (3.78)	***
Anglophone	26.29	22.39	3.91 (3.72)	
<b>Sample size</b>	<b>432</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Enrolment in college

Table 3.3 EYH impacts on college enrolment – combined Anglophone and Francophone

	New Brunswick		
	EYH Group	Comparison Group	Impact (s.e.)
<b>Ever enrolled in college (%)</b>			
ALL	26.37	27.85	-1.48 (2.76)
LILE	26.31	25.61	0.70 (3.01)
Parents with High school or less (FGF)	27.06	23.77	3.29 (3.72)
Parents with any PSE (Non-FGF)	26.35	32.17	-5.81 (4.36)
Boys	26.97	28.08	-1.11 (4.49)
Girls	25.36	27.98	-2.62 (3.91)
Francophone	37.13	36.34	0.79 (4.43)
Anglophone	16.87	19.47	-2.60 (3.41)
<b>Sample size</b>	<b>432</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Graduating from university or college

Table 3.4 EYH impacts on graduating from university or college – combined Anglophone and Francophone

	New Brunswick		
	EYH Group	Comparison Group	Impact (s.e.)
<b>Ever graduated from university or college (%)</b>			
ALL	28.90	28.69	0.21 (2.55)
LILE	27.65	25.07	2.57 (2.73)
Parents with High school or less (FGF)	23.82	21.35	2.47 (3.52)
Parents with any PSE (Non-FGF)	34.11	37.48	-3.37 (4.53)
Boys	24.77	23.54	1.23 (4.36)
Girls	32.66	32.99	-0.34 (3.58)
Francophone	34.77	36.67	-1.90 (4.68)
Anglophone	22.28	22.04	0.23 (3.57)
<b>Sample size</b>	<b>432</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 3.4a EYH impacts on graduating from university – combined Anglophone and Francophone

	New Brunswick		
	EYH Group	Comparison Group	Impact (s.e.)
<b>Ever graduated from university (%)</b>			
ALL	12.90	11.71	1.18 (2.10)
LILE	10.89	9.08	1.81 (2.18)
Parents with High school or less (FGF)	6.95	7.28	-0.33 (2.49)
Parents with any PSE (Non-FGF)	18.95	17.09	1.86 (3.63)
Boys	6.18	6.35	-0.17 (2.37)
Girls	18.39	16.58	1.81 (3.10)
Francophone	12.72	13.59	-0.88 (3.25)
Anglophone	12.22	10.57	1.64 (2.81)
<b>Sample size</b>	<b>432</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 3.4b EYH impacts on graduating from college – combined Anglophone and Francophone

	New Brunswick		
	EYH Group	Comparison Group	Impact (s.e.)
<b>Ever graduated from college (%)</b>			
ALL	16.77	17.92	-1.15 (2.18)
LILE	17.24	16.67	0.57 (2.37)
Parents with High school or less (FGF)	17.77	14.70	3.07 (2.95)
Parents with any PSE (Non-FGF)	15.82	21.70	-5.88 (3.77)
Boys	18.59	17.19	1.40 (3.77)
Girls	15.65	18.21	-2.57 (3.12)
Francophone	22.18	25.06	-2.88 (3.84)
Anglophone	10.99	11.77	-0.77 (2.77)
<b>Sample size</b>	<b>432</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.



Switching institutions (university or college)

Table 3.5 EYH impacts on switching institution – combined Anglophone and Francophone

	New Brunswick			
	EYH Group	Comparison Group	Impact (s.e.)	
<b>Ever switched institutions (%)</b>				
ALL	11.21	8.60	2.61 (1.72)	
LILE	9.94	7.71	2.23 (1.78)	
Parents with High school or less (FGF)	6.65	6.56	0.09 (2.07)	
Parents with any PSE (Non-FGF)	16.96	10.23	6.73 (2.92)	**
Boys	10.65	5.25	5.40 (2.53)	**
Girls	12.00	11.23	0.77 (2.66)	
Francophone	15.75	12.09	3.66 (3.09)	
Anglophone	7.61	4.86	2.76 (2.13)	
<b>Sample size</b>	<b>432</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Leaving university or college

Table 3.6 EYH impacts on leaving university or college – combined Anglophone and Francophone

	New Brunswick			
	EYH Group	Comparison Group	Impact (s.e.)	
<b>Ever left university or college (%)</b>				
ALL	14.41	13.62	0.79 (2.12)	
LILE	13.42	12.62	0.80 (2.40)	
Parents with High school or less (FGF)	14.03	11.08	2.95 (2.91)	
Parents with any PSE (Non-FGF)	16.16	15.60	0.56 (3.01)	
Boys	12.57	15.08	-2.51 (3.38)	
Girls	15.16	13.00	2.16 (2.96)	
Francophone	21.66	14.02	7.65 (3.33)	**
Anglophone	9.31	12.00	-2.69 (2.84)	
<b>Sample size</b>	<b>432</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Receiving student aid

Table 3.7 EYH impacts on receiving student aid – combined Anglophone and Francophone

	New Brunswick			
	EYH Group	Comparison Group	Impact (s.e.)	
<b>Ever received student aid (%)</b>				
ALL	53.97	47.14	6.83 (2.84)	**
LILE	55.99	44.94	11.05 (2.94)	***
Parents with High school or less (FGF)	52.66	41.15	11.51 (3.75)	***
Parents with any PSE (Non-FGF)	57.05	52.94	4.12 (4.62)	
Boys	42.81	30.63	12.18 (4.89)	**
Girls	64.27	60.85	3.42 (4.21)	
Francophone	60.46	50.88	9.58 (4.50)	**
Anglophone	49.33	42.60	6.73 (4.22)	
<b>Sample size</b>	<b>432</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 3.7a EYH impacts on receiving student grants – combined Anglophone and Francophone

	New Brunswick			
	EYH Group	Comparison Group	Impact (s.e.)	
<b>Ever received student grants (%)</b>				
ALL	35.76	31.08	4.68 (2.78)	*
LILE	36.33	29.16	7.18 (2.90)	**
Parents with High school or less (FGF)	33.62	26.70	6.91 (3.65)	*
Parents with any PSE (Non-FGF)	39.90	34.82	5.07 (4.76)	
Boys	24.74	16.31	8.43 (4.21)	**
Girls	44.64	44.23	0.41 (4.12)	
Francophone	41.68	31.30	10.38 (4.18)	**
Anglophone	32.13	29.48	2.65 (3.78)	
<b>Sample size</b>	<b>432</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 3.7b EYH impacts on receiving student loans – combined Anglophone and Francophone

	New Brunswick			
	EYH Group	Comparison Group	Impact (s.e.)	
<b>Ever received student loans (%)</b>				
ALL	53.94	47.33	6.61 (2.84)	**
LILE	55.99	44.94	11.05 (2.94)	***
Parents with High school or less (FGF)	52.66	41.15	11.51 (3.75)	***
Parents with any PSE (Non-FGF)	57.00	53.35	3.65 (4.60)	
Boys	42.81	30.99	11.83 (4.92)	**
Girls	64.27	60.85	3.42 (4.21)	
Francophone	60.46	50.88	9.58 (4.50)	**
Anglophone	49.30	42.94	6.36 (4.22)	
<b>Sample size</b>	<b>432</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Cumulative amount of student aid received

Table 3.8 EYH impacts on student aid received – combined Anglophone and Francophone

	New Brunswick			
	EYH Group	Comparison Group	Impact (s.e.)	
<b>Cumulative amount of student aid received (\$)</b>				
ALL	15,036	12,815	2,221 (1,205)	*
LILE	14,464	11,500	2,964 (1,214)	**
Parents with High school or less (FGF)	11,758	10,558	1,199 (1,381)	
Parents with any PSE (Non-FGF)	19,183	14,924	4,259 (2,143)	**
Boys	9,775	7,169	2,606 (1,660)	
Girls	19,518	17,724	1,793 (1,908)	
Francophone	16,749	13,642	3,108 (1,985)	
Anglophone	13,867	11,725	2,143 (1,634)	
<b>Sample size</b>	<b>432</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.



Table 3.8a EYH impacts on student grant received – combined Anglophone and Francophone

	New Brunswick		
	EYH Group	Comparison Group	Impact (s.e.)
<b>Cumulative amount of student grant received (\$)</b>			
ALL	1,939	1,627	311 (247)
LILE	1,857	1,481	376 (263)
Parents with High school or less (FGF)	1,541	1,310	231 (267)
Parents with any PSE (Non-FGF)	2,519	1,875	644 (404)
Boys	1,128	778	350 (246)
Girls	2,651	2,350	300 (412)
Francophone	1,929	1,561	368 (301)
Anglophone	2,005	1,649	356 (354)
<b>Sample size</b>	<b>432</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 3.8b EYH impacts on student loan received – combined Anglophone and Francophone

	New Brunswick			
	EYH Group	Comparison Group	Impact (s.e.)	
<b>Cumulative amount of student loan received (\$)</b>				
ALL	13,098	11,188	1,910 (1,009)	*
LILE	12,607	10,019	2,588 (1,019)	**
Parents with High school or less (FGF)	10,217	9,249	968 (1,179)	
Parents with any PSE (Non-FGF)	16,663	13,049	3,614 (1,811)	**
Boys	8,646	6,390	2,256 (1,446)	
Girls	16,867	15,374	1,493 (1,595)	
Francophone	14,821	12,081	2,739 (1,730)	
Anglophone	11,862	10,076	1,786 (1,373)	
<b>Sample size</b>	<b>432</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

## Use of RESPs

**Table 3.9 EYH impacts on reported RESP use over seven years**

	New Brunswick		
	EYH Group	Comparison Group	Impact (s.e.)
<b>Ever reported withdrawing from a RESP account over seven years of the postsecondary period (%)</b>			
ALL	10.96	11.20	-0.24 (2.00)
LILE	8.40	7.84	0.56 (1.77)
Parents with high school or less (FGF)	6.54	4.95	1.59 (1.97)
Boys	7.25	8.60	-1.35 (2.48)
Girls	14.09	13.53	0.56 (2.98)
Francophone	11.03	18.01	-6.98 (3.11) **
Anglophone	9.22	5.91	3.32 (2.39)
<b>Sample size</b>	<b>430</b>	<b>593</b>	

Source: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

## Employment and Self-employment

**Table 3.10a EYH impacts on receipt of employment earnings over seven years**

	New Brunswick		
	EYH Group	Comparison Group	Impact (s.e.)
<b>Ever received employment earnings over seven years of the postsecondary period (%)</b>			
ALL	98.00	98.06	-0.07 (0.92)
LILE	98.12	97.97	0.15 (0.91)
Parents with high school or less (FGF)	97.73	97.79	-0.06 (1.37)
Boys	99.57	97.76	1.82 (1.14)
Girls	96.29	98.56	-2.28 (1.50)
Francophone	97.07	98.99	-1.92 (1.21)
Anglophone	98.17	97.68	0.49 (1.26)
<b>Sample size</b>	<b>430</b>	<b>593</b>	

Source: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

**Table 3.10b EYH impacts on cumulative employment earnings**

	New Brunswick		
	EYH Group	Comparison Group	Impact (s.e.)
<b>Total employment earnings over seven years of the postsecondary period (\$)</b>			
ALL	94,202	89,605	4,597 (4,238)
LILE	94,918	90,358	4,560 (4,836)
Parents with high school or less (FGF)	93,233	87,894	5,339 (6,507)
Boys	115,506	107,726	7,781 (7,454)
Girls	75,291	74,159	1,132 (5,066)
Francophone	88,453	97,413	-8,960 (6,272)
Anglophone	94,606	85,813	8,794 (6,053)
<b>Sample size</b>	<b>430</b>	<b>593</b>	

Source: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

**Table 3.10c EYH impacts on receipt of self-employment earnings over seven years**

	New Brunswick		
	EYH Group	Comparison Group	Impact (s.e.)
<b>Ever received self-employment earnings over seven years of the postsecondary period (%)</b>			
ALL	7.34	6.71	0.63 (1.49)
LILE	5.88	6.78	-0.90 (1.78)
Parents with high school or less (FGF)	6.20	6.42	-0.21 (2.21)
Boys	6.49	5.50	0.99 (2.21)
Girls	7.95	7.85	0.10 (2.39)
Francophone	8.07	8.03	0.04 (2.60)
Anglophone	6.53	5.53	1.00 (1.88)
<b>Sample size</b>	<b>430</b>	<b>593</b>	

Source: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

# Post-secondary and employment impacts of Learning Accounts

## Summary of the results

- **Lower-income New Brunswick students offered Learning Accounts were significantly more likely to enrol in post-secondary programs over the period covered in this report** (Table 4.1). This impact was seen for Francophone students (whose enrolment increased by 16 percentage points), LILE students (by 11 percentage points), FGF students (15 percentage points) and boys (at 10 percentage points). These findings are of similar level and direction as the six-year report.

As reported in the previous report, the impacts observed for university and college enrolments combined were driven by additional college enrolments, which contrasts with Explore Your Horizons where the combined enrolment impacts were driven by additional university enrolments (previous section). College enrolment impacts followed the same patterns as combined impacts, although the impacts were somewhat smaller (Table 4.3), whereas those offered LA were not induced markedly to enroll any more than they would otherwise in university (Table 4.2).

Consistently, positive impacts for those offered LA are observed at and after the fourth relative year (i.e., the first post-secondary year, four years after random assignment). Enrolment rates for both the LA and the control group peak together in the fourth relative year (Figure A2.1). Although the LA group has higher enrolment rates, the gap compared to the control group shrinks over time, from about four percentage points in relative year five to zero in relative year eight. However, in relative year nine the trend is reversed with the control group having slightly higher enrolment rates than the LA group.

As in the previous report, significant impacts on university and college enrolments are observed in the fourth and fifth relative years for those from LILE families (six percentage points and seven percentage points respectively, Figure A2.2) and Francophone students (well above ten percentage points in relative years four and five, and about nine percentage points in relative year six, Figure A2.5). Also, Figure A2.5 shows the strong positive impacts started early for the Francophone sector.

Like findings in the previous report, the trends for university only enrolments depicted in Figure A2.6 show that LA and control groups have similar levels of enrolment. Hence, low program impact estimates are observed for this outcome.

Additionally, the trends for college only enrolments are reported in Figure A2.11 and are similar to the ones from Figure A2.1. Strong and significant increases are consistently observed for the LILE group (at or above four percentage points in relative years four, five and six, Figure A2.12). Positive impacts on Francophone students seem to precede those of Anglophones (Figure A2.15). Although LA increased college enrolment for Anglophone

students, it decreased university enrolment, yielding zero impact overall for this sector on post-secondary enrolment. This result is consistent with findings in the previous report.

- **As reported previously, students offered LA were strongly and significantly more likely to graduate from university or college** (Table 4.4). LA significantly increased graduation rates for boys by 11 percentage points. FGF group, Francophone and LILE students experienced increases in graduation rates of 13, 13, and 10 percentage points, respectively. These represent substantial impacts over levels of graduation in the control group. The patterns observed for combined university and college graduations were driven by college graduation (Table 4.4a and Table 4.4b). More graduation at earlier ages can be explained by the additional enrolment in college induced by Learning Accounts.
- **Generally, it seems that offering LA did not significantly increase the proportions continuing with their studies in university or college.** The proportions of students continuing their studies are reported in Figure A2.16. As with previous reports there are no significant changes in post-secondary persistence.
- **Some students offered LA were slightly more likely to have ever switched institutions** (Table 4.5). This impact on switching was seen for Anglophone students (an increase of three percentage points). The trends reported in Figure A2.21 show similar upward trends from the fourth to the sixth relative year followed by a drop in the eighth year for both the LA and control groups. The drop continues for the LA group in the ninth relative year but the control group remained stable. The trends in Figure A2.21 suggest that the impacts across years were low. Furthermore, the impacts were modest across all subgroups (Figures A2.22 to A2.25).
- **Overall, LA had no impacts on ever leaving university or college** (Table 4.6). Modest impacts seen in a previous report for Francophone students did not persist.
- **In general, even though students offered LA were more likely to attend post-secondary education, they received lower amounts of student aid.** Offering LA to girls had no significant impact on their receipt of student aid (Table 4.7). However, boys offered LA were more likely (by about 11 percentage points) to receive aid. When looking at the impact of LA on student grants and loans, girls were less likely to receive a student grant (a decrease of eight percentage points, Table 4.7a). Boys offered LA were more likely to receive student loans (an increase of ten percentage points, Table 4.7b) such that the overall increase in boys' receipt of student aid was largely driven by boys receiving student loans.

Overall, the LA group received about \$2,007 less in student aid funding on average than the control group (Table 4.8). Among subgroups, girls (-\$4,670) and Anglophone students (-\$2,849) were significantly affected. Average amounts are lower not so much because fewer are in receipt but rather because the average amount of grants and loans are lower due to Learning Accounts (Table 4.8a and Table 4.8b). This result is consistent with LA recipients applying less and/or being eligible for lower amounts of funding since they are entitled to more resources through the LA grants. Ford et al. (2012) report the average LA payment per program group member at \$2,737, an amount broadly in line with the average decrease in cumulative aid amounts. Some lower-income students are likely substituting LA funds for student aid.



- **LA had no impacts on students' use of RESPs** (Table 4.9). Only a minority (from 5 to 18 percentage points) of LA-eligible FTD participants obtained funding from a RESP through the seven years of the postsecondary period and LA had no impacts on RESP use.
- **LA had no substantial impacts on reported employment earnings during and after postsecondary education.** Almost all participants (98 to 99 per cent) reported having employment earnings over the seven years of the post-secondary period (Table 4.10a). LA had no substantial impacts on the receipt of employment earnings (with the exception of girls, by -2.5 percentage points) or average cumulative earnings (Table 4.10b). Indeed, the size of the proportions year-by-year reporting employment earnings (Figures A2.33 to A2.39) suggested that post-secondary education did not affect yearly employment. There were some signs that LA participants from LILE, FGF, girls and Francophone subgroups received significantly less earnings in some of the first four postsecondary years (Figures A2.40 to A2.46). However, the magnitudes of these impacts were not large relative to the earnings of the control group. The results suggest that the increased post-secondary enrolment did not lead to any substantial withdrawal from the labour market.
- **LA also had no substantial impacts on reported self-employment earnings in the seven years of the post-secondary period** (Table 4.10c). The level of self-employment was between 5 and 11 per cent and the difference between LA and control groups was small and not statistically significant. However, LA had a statistically significant negative impact of 2.4 percentage points on self-employment among Anglophone participants in year 10 while it had a positive impact of 3.1 percentage points among Francophone participants. Since LA also had a larger college enrolment impact among Francophone than Anglophone youth, the choice of self-employment by year 10 could be related to the differing impacts on postsecondary choices.

## Impacts of offering Learning Accounts

### Enrolment in university and college

Table 4.1 LA impacts on university and college enrolment – combined Anglophone and Francophone

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Ever enrolled in university and college (%)</b>				
ALL	55.42	48.91	6.51 (2.92)	**
LILE	53.41	42.76	10.65 (3.36)	***
Parents with High school or less (FGF)	52.62	37.60	15.02 (4.39)	***
Parents with any PSE (Non-FGF)	59.82	60.62	-0.81 (4.20)	
Boys	53.52	43.22	10.30 (4.54)	**
Girls	56.38	54.36	2.02 (4.05)	
Francophone	70.06	54.48	15.59 (4.43)	***
Anglophone	44.01	41.77	2.24 (3.90)	
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Enrolment in university

Table 4.2 LA impacts on university enrolment – combined Anglophone and Francophone

	New Brunswick		
	LA Group	Comparison Group	Impact (s.e.)
<b>Ever enrolled in university (%)</b>			
ALL	22.59	23.02	-0.43 (2.48)
LILE	19.28	18.27	1.01 (2.65)
Parents with High school or less (FGF)	19.50	13.60	5.90 *
Parents with any PSE (Non-FGF)	26.32	33.42	-7.10 *
Boys	12.31	13.58	-1.27 (3.00)
Girls	31.48	30.81	0.68 (3.52)
Francophone	26.75	24.20	2.55 (3.61)
Anglophone	19.00	21.68	-2.69 (3.18)
<b>Sample size</b>	<b>544</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Enrolment in college

Table 4.3 LA impacts on college enrolment – combined Anglophone and Francophone

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Ever enrolled in college (%)</b>				
ALL	35.36	27.94	7.42 (2.51)	***
LILE	35.07	25.91	9.15 (2.66)	***
Parents with High school or less (FGF)	33.85	24.02	9.83 (3.52)	***
Parents with any PSE (Non-FGF)	38.86	30.51	8.35 (4.13)	**
Boys	38.64	27.60	11.05 (4.43)	**
Girls	31.92	28.86	3.06 (3.78)	
Francophone	48.32	35.77	12.55 (4.60)	***
Anglophone	24.87	19.25	5.62 (3.04)	*
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Graduating from university or college

**Table 4.4 LA impacts on graduating from university or college – combined Anglophone and Francophone**

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Ever graduated from university or college (%)</b>				
ALL	36.06	29.31	6.75 (2.51)	***
LILE	34.51	24.97	9.54 (2.75)	***
Parents with High school or less (FGF)	33.30	20.17	13.13 (3.74)	***
Parents with any PSE (Non-FGF)	41.10	37.71	3.38 (3.88)	
Boys	35.59	24.54	11.05 (4.06)	***
Girls	36.09	33.69	2.40 (3.46)	
Francophone	49.33	35.91	13.42 (3.95)	***
Anglophone	25.54	21.54	4.00 (3.42)	
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 4.4a LA impacts on graduating from university – combined Anglophone and Francophone

	New Brunswick		
	LA Group	Comparison Group	Impact (s.e.)
<b>Ever graduated from university (%)</b>			
ALL	10.28	11.85	-1.56 (1.78)
LILE	8.27	8.61	-0.34 (1.78)
Parents with High school or less (FGF)	7.48	6.50	0.99 (2.21)
Parents with any PSE (Non-FGF)	13.40	17.74	-4.33 (2.96)
Boys	5.32	6.09	-0.76 (2.13)
Girls	14.24	16.93	-2.69 (2.63)
Francophone	13.43	13.43	0.00 (2.90)
Anglophone	7.46	10.28	-2.82 (2.23)
<b>Sample size</b>	<b>544</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 4.4b LA impacts on graduating from college – combined Anglophone and Francophone

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Ever graduated from college (%)</b>				
ALL	26.78	18.55	8.22 (2.25)	***
LILE	27.43	17.15	10.28 (2.39)	***
Parents with High school or less (FGF)	26.29	14.52	11.77 (3.22)	***
Parents with any PSE (Non-FGF)	29.09	21.47	7.62 (3.50)	**
Boys	30.57	18.54	12.03 (4.02)	***
Girls	23.31	18.83	4.49 (3.16)	
Francophone	37.75	24.26	13.49 (3.93)	***
Anglophone	18.35	11.65	6.70 (2.74)	**
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

## Switching institutions

Table 4.5 LA impacts on switching institutions – combined Anglophone and Francophone

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Ever switched institutions (%)</b>				
ALL	12.24	8.40	3.84 (1.58)	**
LILE	10.89	7.50	3.39 (1.81)	*
Parents with High school or less (FGF)	9.17	6.35	2.82 (2.12)	
Parents with any PSE (Non-FGF)	15.72	10.27	5.45 (2.73)	**
Boys	5.42	4.92	0.50 (1.79)	
Girls	17.30	11.98	5.32 (2.49)	**
Francophone	15.62	12.48	3.15 (2.81)	
Anglophone	8.83	4.86	3.97 (2.08)	*
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.



Leaving university or college

Table 4.6 LA impacts on leaving university or college – combined Anglophone and Francophone

	New Brunswick		
	LA Group	Comparison Group	Impact (s.e.)
<b>Ever left university or college (%)</b>			
ALL	14.48	13.04	1.44 (1.88)
LILE	14.32	12.44	1.89 (2.22)
Parents with High school or less (FGF)	13.66	11.29	2.37 (2.49)
Parents with any PSE (Non-FGF)	16.39	13.97	2.42 (2.83)
Boys	12.21	14.39	-2.18 (2.99)
Girls	15.36	12.82	2.55 (2.59)
Francophone	17.97	14.16	3.81 (2.89)
Anglophone	11.74	11.54	0.20 (2.44)
<b>Sample size</b>	<b>544</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Receiving student aid

Table 4.7 LA impacts on receiving student aid – combined Anglophone and Francophone

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Ever received student aid (%)</b>				
ALL	49.90	47.26	2.64 (2.83)	
LILE	48.49	44.69	3.80 (3.27)	
Parents with High school or less (FGF)	45.79	41.31	4.49 (4.03)	
Parents with any PSE (Non-FGF)	56.22	51.88	4.34 (4.07)	
Boys	40.62	29.81	10.81 (4.32)	**
Girls	57.36	62.41	-5.05 (3.98)	
Francophone	56.77	51.30	5.47 (4.03)	
Anglophone	44.12	42.95	1.18 (3.77)	
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 4.7a LA impacts on receiving student grants – combined Anglophone and Francophone

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Ever received student grants (%)</b>				
ALL	28.38	31.27	-2.88 (2.66)	
LILE	27.12	28.90	-1.77 (2.90)	
Parents with High school or less (FGF)	29.04	26.70	2.34 (3.62)	
Parents with any PSE (Non-FGF)	29.28	35.15	-5.86 (3.90)	
Boys	17.65	15.66	1.99 (3.52)	
Girls	37.08	44.82	-7.74 (3.67)	**
Francophone	33.68	31.75	1.92 (4.10)	
Anglophone	24.20	30.14	-5.94 (3.31)	*
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 4.7b LA impacts on receiving student loans – combined Anglophone and Francophone

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Ever received student loans (%)</b>				
ALL	49.25	47.52	1.73 (2.80)	
LILE	47.92	44.78	3.14 (3.25)	
Parents with High school or less (FGF)	45.27	41.42	3.84 (3.99)	
Parents with any PSE (Non-FGF)	55.36	52.39	2.97 (4.10)	
Boys	40.27	30.12	10.14 (4.32)	**
Girls	56.66	62.44	-5.78 (3.95)	
Francophone	56.77	51.30	5.47 (4.03)	
Anglophone	43.08	43.26	-0.18 (3.74)	
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Cumulative amount of student aid received

Table 4.8 LA impacts on student aid received – combined Anglophone and Francophone

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Cumulative amount of student aid received (\$)</b>				
ALL	10,932	12,938	-2,007 (1,036)	*
LILE	10,310	11,468	-1,158 (1,130)	
Parents with High school or less (FGF)	9,607	10,541	-934 (1,351)	
Parents with any PSE (Non-FGF)	12,682	15,289	-2,607 (1,642)	
Boys	6,925	6,819	106 (1,257)	
Girls	13,867	18,537	-4,670 (1,508)	***
Francophone	13,251	13,959	-709 (1,714)	
Anglophone	8,968	11,817	-2,849 (1,292)	**
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

**Table 4.8a LA impacts on student grant received – combined Anglophone and Francophone**

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Cumulative amount of student grant received (\$)</b>				
ALL	1,221	1,673	-452 (216)	**
LILE	1,204	1,524	-320 (248)	
Parents with High school or less (FGF)	1,099	1,370	-271 (233)	
Parents with any PSE (Non-FGF)	1,388	1,983	-595 (348)	*
Boys	726	722	4 (197)	
Girls	1,547	2,565	-1,018 (351)	***
Francophone	1,453	1,610	-157 (270)	
Anglophone	1,056	1,686	-630 (293)	**
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

**Table 4.8b LA impacts on student loan received – combined Anglophone and Francophone**

	New Brunswick			
	LA Group	Comparison Group	Impact (s.e.)	
<b>Cumulative amount of student loan received (\$)</b>				
ALL	9,711	11,265	-1,554 (878)	*
LILE	9,106	9,944	-838 (954)	
Parents with High school or less (FGF)	8,508	9,172	-663 (1,162)	
Parents with any PSE (Non-FGF)	11,294	13,306	-2,012 (1,386)	
Boys	6,199	6,097	102 (1,103)	
Girls	12,320	15,972	-3,652 (1,272)	***
Francophone	11,798	12,350	-552 (1,492)	
Anglophone	7,912	10,130	-2,219 (1,090)	**
<b>Sample size</b>	<b>544</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

## Use of RESP

**Table 4.9 LA impacts on reported RESP use over seven years**

	New Brunswick		
	LA Group	Comparison Group	Impact (s.e.)
<b>Ever reported withdrawing from a RESP account over seven years of the postsecondary period (%)</b>			
ALL	11.83	11.31	0.51 (1.84)
LILE	9.89	8.04	1.84 (1.88)
Parents with High school or less (FGF)	6.86	4.69	2.17 (1.86)
Boys	11.58	8.71	2.87 (2.52)
Girls	12.48	13.15	-0.67 (2.78)
Francophone	15.05	18.40	-3.34 (3.15)
Anglophone	7.65	5.60	2.04 (2.10)
<b>Sample size</b>	<b>530</b>	<b>590</b>	

Source: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.



## Employment and Self-employment

**Table 4.10a LA impacts on receipt of employment earnings over seven years**

	New Brunswick		
	LA Group	Comparison Group	Impact (s.e.)
<b>Ever received employment earnings over seven years of the postsecondary period (%)</b>			
ALL	97.62	98.42	-0.80 (0.93)
LILE	96.89	98.40	-1.51 (1.08)
Parents with High school or less (FGF)	96.27	98.37	-2.10 (1.52)
Boys	98.73	98.20	0.53 (1.07)
Girls	96.40	98.88	-2.48 * (1.42)
Francophone	98.85	98.95	-0.09 (0.91)
Anglophone	96.65	97.76	-1.10 (1.47)
<b>Sample size</b>	<b>530</b>	<b>590</b>	

Source: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

**Table 4.10b LA impacts on cumulative employment earnings**

	New Brunswick		
	LA Group	Comparison Group	Impact (s.e.)
<b>Total employment earnings over seven years of the postsecondary period (\$)</b>			
ALL	89,338	90,290	-952 (4,033)
LILE	87,983	89,883	-1,900 (4,384)
Parents with High school or less (FGF)	84,095	87,868	-3,773 (5,907)
Boys	109,531	108,402	1,128 (6,905)
Girls	72,480	74,627	-2,148 (4,447)
Francophone	94,304	95,528	-1,224 (5,722)
Anglophone	85,127	84,887	240 (5,424)
<b>Sample size</b>	<b>530</b>	<b>590</b>	

Source: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

**Table 4.10c LA impacts on receipt of self-employment earnings over seven years**

	New Brunswick		
	LA Group	Comparison Group	Impact (s.e.)
<b>Ever received self-employment earnings over seven years of the postsecondary period (%)</b>			
ALL	7.48	7.12	0.36 (1.54)
LILE	6.80	7.26	-0.46 (1.72)
Parents with High school or less (FGF)	6.15	6.51	-0.36 (2.11)
Boys	6.76	5.32	1.44 (2.22)
Girls	8.36	8.42	-0.06 (2.23)
Francophone	10.55	8.58	1.97 (2.55)
Anglophone	4.95	5.41	-0.47 (1.91)
<b>Sample size</b>	<b>530</b>	<b>590</b>	

Source: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

**Table 4.10d LA impacts on total self-employment earnings over seven years**

	New Brunswick		
	LA Group	Comparison Group	Impact (s.e.)
<b>Total self-employment earnings over seven years of the postsecondary period (\$)</b>			
ALL	468	449	20 (214)
<b>Sample size</b>	<b>530</b>	<b>590</b>	

Source: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

# Post-secondary and employment impacts of combining Future to Discover interventions

## Summary of the results

This section presents the impacts on lower-income New Brunswick students who were offered both Explore Your Horizons and Learning Accounts interventions relative to neither.

- **Students offered EYH+LA were significantly more likely to enrol in university and college** (Table 5.1). This is particularly notable for LILE students (enrolment increased by 11 percentage points), boys (by 12 percentage points) and Francophone students (by 9 percentage points). These findings are similar to the previous report. As with earlier findings for this report in section 3 for EYH offered on its own, the impacts on university and college enrolments combined are driven largely by university enrolments. Indeed, it can be seen that the students who were offered EYH+LA experienced a similar increase in university enrolment (Table 5.2) but only a marginally significant increase in college enrolment (significant for boys at the 10 per cent level of significance, Table 5.3). However, the marginal increase in college enrolment observed for the LILE group in the previous results did not persist over the year that followed.

After enrolments pick up in the fourth relative year, there is a constant gap in enrolment between the group offered EYH+LA and the control group (Figure A3.1). This gap diminishes after relative year seven to almost zero in year eight. Even though enrolment rates were declining overall after relative year four, the decline after year eight is slightly more for the EYH+LA group than the control group.

Furthermore, those in the LILE group offered both interventions were significantly more likely to enroll in post-secondary education than those in the control group in relative years four and five (Figure A3.2). There were strong positive impacts for Francophone students (from about 8 to 12 percentage points) but limited effects on Anglophone students (minus three percentage points in relative year two, Figure A3.5). These results are similar to the previous years' reports and consistent with students in the Anglophone sector being motivated to increase high school graduation (as reported in Ford et al., 2012) and delaying their participation in post-secondary education. Like findings in the previous report, no consistent patterns were observed by gender (Figure A3.4).

The enrolments in university reported in Figure A3.6 follow the same patterns as in Figure A3.1. As in the previous report, similar results were obtained for subgroups. The results by subgroups are not consistently significant, although boys have marginally higher enrolment in the fifth to seventh relative year (Figure A3.9). The combined intervention significantly increased university enrolment for the LILE group in the fourth relative year (Figure A3.7) and for Francophone students in the fifth relative year (Figure A3.10).

Impacts on college enrolment are reported in Figure A3.11. Similarly to the previous report, EYH+LA had no significant impact on college enrolment overall. Negative effects, even though quite small were observed for girls and Francophone youth in relative year nine (Figure A3.14 and Figure A3.15).

- **Overall, offering EYH+LA did not lead to more graduating from university or college** (Table 5.4). The modest impact observed in the previous report did not persist over the year that followed for all students. However, graduation impacts were seen for the LILE group (whose graduation increased by seven percentage points) and boys (by eight percentage points). The patterns observed for university and college graduations were driven by college graduation (Table 5.4a and Table 5.4b) similar to the pattern for those who received only the offer of LA.
- **Those offered EYH+LA were significantly more likely to continue their studies than those in the control group.** Positive impacts fluctuate between one and five percentage points during the nine relative years (Figure A3.16). The combined intervention had marginally significant impacts on continuation of the LILE group into the fourth and sixth relative years (Figure A3.17), on boys in the fifth, sixth, and tenth relative years (about six percentage points in the fifth and sixth years and three percentage points in the tenth year, Figure A3.19) and for youth who had studied in the Francophone sector in the fourth and sixth years (about six and seven percentage points respectively, Figure A3.20).
- **Overall, offering EYH+LA had marginally significant impacts on ever switching institutions** (Table 5.5). There were small impacts on LILE and Anglophone groups which also appeared in a previous report (Table 5.5). Trends over time are reported in Figure A3.21, where the impacts fluctuate around one percentage point with a peak in the sixth relative year. In relative year nine, the combined intervention lead to less switching of institutions for the LILE group, girls and Anglophone students but the impacts reversed once again in the tenth year (Figure A3.22, Figure A3.24 and Figure A3.25). These results are little different from the previous year's report.
- **Offering the combined intervention had no significant effects on ever leaving university or college** (Table 5.6). However, marginal impacts were observed for Francophone students. This result is consistent with findings in the previous report.
- **As reported previously, some groups of students who received EYH+LA were slightly more likely to receive student aid** (Table 5.7). Especially, offering the combination to boys significantly increased their chances of receiving student aid by 17 percentage points (Table 5.7) and had a smaller effect on LILE students (seven percentage points increase). This result is more in line with the results of the EYH intervention which also significantly impacted receipt of student aid (Section 3) than it is with the effects of the LA intervention (Section 4).

When looking at receipt of student grants and loans, the offer of EYH+LA had no impact on student grant receipt overall. However, offering the combination to boys increased their chances of receiving student grants significantly by 11 percentage points (Table 5.7a). The

intervention's impacts on student loan receipt (Table 5.7b) were similar to student aid receipt (Table 5.7).

- **The students offered the EYH+LA combination did not receive significantly more (or less) student aid** (Table 5.8). This result is consistent with findings in the previous report. This finding is intermediate between the effect of the EYH intervention that produced modest increases in average student grant or loan payments (Section 3) and the effect of the LA intervention that produced decreases (Section 4)(Table 5.8a and Table 5.8b).
- **EYH+LA had no impacts on use of RESPs** (Table 5.9). Only a minority (from 5 to 18 percentage points) of LA-eligible FTD participants withdrew from a RESP through the seven years of the postsecondary period and EYH+LA had no impacts on RESP use.
- **EYH+LA had no substantial impacts on reported employment earned during and after post-secondary education.** Almost all participants (98 to 99 per cent) reported having employment earnings over seven years of the postsecondary period (Table 5.10a). EYH+LA had no substantial impacts on the receipt of employment earnings (with the exception of girls at -2.5 percentage points) or average cumulative earnings (Table 5.10b, with the exception of Francophone youth at negative \$8,802). Indeed, the year-by-year proportions of those who reported employment earnings (Figures A3.33 to A3.39) suggest that postsecondary education did not affect substantially yearly employment. There were some signs that EYH+LA participants received significantly less in earnings in the first four postsecondary years (Figures A3.40 to A3.46). However, the magnitudes of the impacts were not large relative to the earnings of the control group. The results suggest that the increased post-secondary enrolments did not lead to any substantial withdrawal from the labour market.
- **EYH+LA increased reported self-employment earnings by 6.2 percentage points among boys over the seven years of the post-secondary period. Otherwise, it had no substantial impacts on reported self-employment earnings** (Table 5.10c). The level of self-employment was between 5 and 11 per cent and the difference between EYH+LA and control groups was small and statistically insignificant in the overall sample and most subgroups, with the exception of boys. Since EYH+LA also had a larger college enrolment impact among boys than it had among girls, the choice of self-employment could be related to postsecondary choices.

## Impacts of offering Explore Your Horizons and Learning Accounts

### Enrolment in university and college

Table 5.1 EYH+LA impacts on university+college enrolment – combined Anglophone and Francophone

	New Brunswick			
	EYH/LA Group	Comparison Group	Impact (s.e.)	
<b>Ever enrolled in university and college (%)</b>				
ALL	53.91	48.01	5.90 (2.80)	**
LILE	51.98	41.33	10.65 (3.22)	***
Parents with High school or less (FGF)	45.97	37.63	8.35 (4.13)	**
Parents with any PSE (Non-FGF)	62.22	60.22	2.00 (3.94)	
Boys	52.73	40.60	12.14 (4.39)	***
Girls	55.65	53.86	1.79 (4.07)	
Francophone	63.54	54.29	9.26 (4.40)	**
Anglophone	45.84	41.42	4.42 (3.54)	
<b>Sample size</b>	<b>547</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Enrolment in university

Table 5.2 EYH+LA impacts on university enrolment – combined Anglophone and Francophone

	New Brunswick			
	EYH/LA Group	Comparison Group	Impact (s.e.)	
<b>Ever enrolled in university (%)</b>				
ALL	27.87	22.26	5.60 (2.36)	**
LILE	24.08	16.87	7.22 (2.47)	***
Parents with High school or less (FGF)	21.15	13.01	8.15 (3.06)	***
Parents with any PSE (Non-FGF)	36.39	31.66	4.72 (3.73)	
Boys	20.60	13.68	6.92 (3.27)	**
Girls	34.75	29.87	4.87 (3.77)	
Francophone	30.29	22.95	7.34 (3.50)	**
Anglophone	26.16	21.13	5.03 (3.26)	
<b>Sample size</b>	<b>547</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.



Enrolment in college

Table 5.3 EYH+LA impacts on college enrolment – combined Anglophone and Francophone

	New Brunswick		
	EYH/LA Group	Comparison Group	Impact (s.e.)
<b>Ever enrolled in college (%)</b>			
ALL	29.34	27.58	1.76 (2.70)
LILE	30.23	25.42	4.81 (2.93)
Parents with High school or less (FGF)	28.22	24.49	3.73 (3.58)
Parents with any PSE (Non-FGF)	30.34	31.42	-1.08 (4.01)
Boys	33.22	25.48	7.74 (4.45) *
Girls	26.03	28.91	-2.88 (3.88)
Francophone	40.19	36.44	3.75 (4.71)
Anglophone	19.68	19.00	0.68 (3.19)
<b>Sample size</b>	<b>547</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Graduating from university or college

Table 5.4 EYH+LA impacts on graduating from university or college – combined Anglophone and Francophone

	New Brunswick			
	EYH/LA Group	Comparison Group	Impact (s.e.)	
<b>Ever graduated from university or college (%)</b>				
ALL	33.11	28.81	4.30 (2.71)	
LILE	31.70	24.29	7.41 (2.79)	***
Parents with High school or less (FGF)	27.05	21.80	5.25 (3.12)	*
Parents with any PSE (Non-FGF)	39.36	37.12	2.24 (3.91)	
Boys	30.88	23.08	7.80 (3.91)	**
Girls	34.75	34.20	0.55 (3.75)	
Francophone	43.15	36.16	7.00 (4.24)	*
Anglophone	24.22	21.61	2.61 (3.44)	
<b>Sample size</b>	<b>547</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

**Table 5.4a EYH+LA impacts on graduating from university – combined Anglophone and Francophone**

	New Brunswick		
	EYH/LA Group	Comparison Group	Impact (s.e.)
<b>Ever graduated from university (%)</b>			
ALL	11.26	11.57	-0.30 (1.77)
LILE	8.12	8.00	0.13 (1.69)
Parents with High school or less (FGF)	6.54	6.71	-0.17 (1.99)
Parents with any PSE (Non-FGF)	16.29	17.16	-0.87 (2.95)
Boys	6.36	6.39	-0.02 (2.22)
Girls	14.81	17.10	-2.29 (2.82)
Francophone	14.26	12.63	1.63 (2.90)
Anglophone	8.98	10.13	-1.15 (2.06)
<b>Sample size</b>	<b>547</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 5.4b EYH+LA impacts on graduating from college – combined Anglophone and Francophone

	New Brunswick			
	EYH/LA Group	Comparison Group	Impact (s.e.)	
<b>Ever graduated from college (%)</b>				
ALL	22.34	18.14	4.20 (2.24)	*
LILE	23.91	16.82	7.08 (2.49)	***
Parents with High school or less (FGF)	20.97	15.62	5.35 (2.76)	*
Parents with any PSE (Non-FGF)	23.68	21.19	2.49 (3.77)	
Boys	24.95	16.62	8.33 (3.68)	**
Girls	20.40	18.86	1.53 (3.40)	
Francophone	29.22	25.31	3.91 (3.89)	
Anglophone	15.63	11.77	3.86 (2.84)	
<b>Sample size</b>	<b>547</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Switching institutions

Table 5.5 EYH+LA impacts on switching institutions – combined Anglophone and Francophone

	New Brunswick		
	EYH/LA Group	Comparison Group	Impact (s.e.)
<b>Ever switched institutions (%)</b>			
ALL	10.93	8.04	2.89 * (1.54)
LILE	9.88	7.02	2.86 * (1.68)
Parents with High school or less (FGF)	8.31	6.74	1.57 (2.06)
Parents with any PSE (Non-FGF)	13.72	9.47	4.26 * (2.42)
Boys	7.84	4.93	2.92 (2.16)
Girls	13.03	11.51	1.52 (2.46)
Francophone	14.28	12.26	2.02 (2.65)
Anglophone	7.59	4.32	3.26 * (1.85)
<b>Sample size</b>	<b>547</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Leaving university or college

Table 5.6 EYH+LA impacts on leaving university or college – combined Anglophone and Francophone

	New Brunswick		
	EYH/LA Group	Comparison Group	Impact (s.e.)
<b>Ever left university or college (%)</b>			
ALL	14.65	13.31	1.33 (1.99)
LILE	13.83	12.44	1.39 (2.14)
Parents with High school or less (FGF)	13.50	11.84	1.66 (2.66)
Parents with any PSE (Non-FGF)	15.25	15.62	-0.37 (3.02)
Boys	16.27	12.53	3.75 (3.31)
Girls	13.18	13.86	-0.68 (2.67)
Francophone	19.78	14.18	5.60 * (3.36)
Anglophone	10.94	11.56	-0.62 (2.43)
<b>Sample size</b>	<b>547</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Receiving student aid

Table 5.7 EYH+LA impacts on receiving student aid – combined Anglophone and Francophone

	New Brunswick			
	EYH/LA Group	Comparison Group	Impact (s.e.)	
<b>Ever received student aid (%)</b>				
ALL	51.64	45.92	5.72 (2.97)	*
LILE	49.81	43.11	6.70 (3.21)	**
Parents with High school or less (FGF)	47.74	41.03	6.71 (3.90)	*
Parents with any PSE (Non-FGF)	55.42	51.96	3.46 (4.14)	
Boys	45.29	27.66	17.63 (4.02)	***
Girls	57.16	62.16	-5.00 (4.08)	
Francophone	55.72	51.02	4.70 (3.99)	
Anglophone	47.41	41.60	5.81 (4.02)	
<b>Sample size</b>	<b>547</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 5.7a EYH+LA impacts on receiving student grants – combined Anglophone and Francophone

	New Brunswick			
	EYH/LA Group	Comparison Group	Impact (s.e.)	
<b>Ever received student grants (%)</b>				
ALL	31.99	30.00	1.99 (2.80)	
LILE	29.60	27.43	2.17 (2.89)	
Parents with High school or less (FGF)	27.50	26.02	1.49 (3.76)	
Parents with any PSE (Non-FGF)	37.65	33.70	3.96 (4.09)	
Boys	24.82	13.86	10.96 (3.31)	***
Girls	38.11	44.62	-6.51 (4.38)	
Francophone	34.61	31.13	3.49 (4.12)	
Anglophone	29.64	28.88	0.76 (3.50)	
<b>Sample size</b>	<b>547</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.



Table 5.7b EYH+LA impacts on receiving student loans – combined Anglophone and Francophone

	New Brunswick			
	EYH/LA Group	Comparison Group	Impact (s.e.)	
<b>Ever received student loans (%)</b>				
ALL	51.60	46.13	5.47 (2.96)	*
LILE	49.81	43.11	6.70 (3.21)	**
Parents with High school or less (FGF)	47.74	41.03	6.71 (3.90)	*
Parents with any PSE (Non-FGF)	55.30	52.44	2.86 (4.17)	
Boys	45.27	28.05	17.22 (4.06)	***
Girls	57.16	62.16	-5.00 (4.08)	
Francophone	55.72	51.02	4.70 (3.99)	
Anglophone	47.38	41.94	5.44 (4.00)	
<b>Sample size</b>	<b>547</b>	<b>601</b>		

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Cumulative amount of student aid received

Table 5.8 EYH+LA impacts on student aid received – combined Anglophone and Francophone

	New Brunswick		
	EYH/LA Group	Comparison Group	Impact (s.e.)
<b>Cumulative amount of student aid received (\$)</b>			
ALL	12,098	12,455	-357 (1,098)
LILE	11,276	10,798	478 (1,129)
Parents with High school or less (FGF)	10,341	10,289	52 (1,339)
Parents with any PSE (Non-FGF)	14,049	14,886	-837 (1,622)
Boys	8,754	6,388	2,366 (1,394) *
Girls	15,125	17,882	-2,757 (1,642) *
Francophone	13,648	13,480	168 (1,740)
Anglophone	10,775	11,400	-625 (1,344)
<b>Sample size</b>	<b>547</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.  
 Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.  
 Rounding may cause slight discrepancies in sums and differences.

Table 5.8a EYH+LA impacts on student grant received – combined Anglophone and Francophone

	New Brunswick		
	EYH/LA Group	Comparison Group	Impact (s.e.)
<b>Cumulative amount of student grant received (\$)</b>			
ALL	1,505	1,602	-97 (213)
LILE	1,425	1,422	3 (230)
Parents with High school or less (FGF)	1,289	1,300	-11 (241)
Parents with any PSE (Non-FGF)	1,735	1,954	-219 (379)
Boys	1,086	663	423 (221) *
Girls	1,899	2,423	-524 (376)
Francophone	1,599	1,552	48 (277)
Anglophone	1,457	1,614	-157 (293)
<b>Sample size</b>	<b>547</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Table 5.8b EYH+LA impacts on student loan received – combined Anglophone and Francophone

	New Brunswick		
	EYH/LA Group	Comparison Group	Impact (s.e.)
<b>Cumulative amount of student loan received (\$)</b>			
ALL	10,593	10,853	-260 (935)
LILE	9,852	9,377	475 (962)
Parents with High school or less (FGF)	9,052	8,989	63 (1,152)
Parents with any PSE (Non-FGF)	12,314	12,932	-618 (1,382)
Boys	7,668	5,724	1,943 (1,212)
Girls	13,226	15,459	-2,233 (1,387)
Francophone	12,049	11,928	121 (1,517)
Anglophone	9,318	9,786	-468 (1,131)
<b>Sample size</b>	<b>547</b>	<b>601</b>	

Source: FTD administrative data from relative years 1 to 10.

Notes: Estimates regression adjusted. Sample sizes vary for individual measures because of missing values.

Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent.

Rounding may cause slight discrepancies in sums and differences.

Use of RESP

**Table 5.9 EYH+LA impacts on reported RESP use over seven years**

	New Brunswick		
	EYH+LA Group	Comparison Group	Impact (s.e.)
<b>Ever reported withdrawing from a RESP account over seven years of the postsecondary period (%)</b>			
ALL	12.82	11.42	1.40 (1.97)
LILE	10.56	7.64	2.92 (1.92)
Parents with High school or less (FGF)	6.96	4.92	2.04 (1.98)
Boys	11.91	9.51	2.40 (2.60)
Girls	14.02	12.81	1.22 (2.82)
Francophone	16.18	18.32	-2.14 (3.33)
Anglophone	8.77	5.73	3.04 (2.32)
<b>Sample size</b>	<b>540</b>	<b>590</b>	

Sources: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

## Employment and Self-employment

**Table 5.10a EYH+LA impacts on receipt of employment earnings over seven years**

	New Brunswick		
	EYH+LA Group	Comparison Group	Impact (s.e.)
<b>Ever received employment earnings over seven years of the postsecondary period (%)</b>			
ALL	97.33	98.22	-0.88 (0.93)
LILE	97.39	98.22	-0.84 (1.08)
Parents with High school or less (FGF)	96.33	98.79	-2.46 (1.55)
Boys	98.20	97.74	0.46 (1.17)
Girls	96.31	98.77	-2.46 * (1.38)
Francophone	97.76	98.90	-1.15 (1.10)
Anglophone	96.89	97.60	-0.71 (1.33)
<b>Sample size</b>	<b>540</b>	<b>590</b>	

Sources: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

**Table 5.10b EYH+LA impacts on cumulative employment earnings**

	New Brunswick		
	EYH+LA Group	Comparison Group	Impact (s.e.)
<b>Total employment earnings over seven years of the postsecondary period (\$)</b>			
ALL	88,882	89,880	-998 (3,817)
LILE	89,921	90,278	-358 (4,592)
Parents with High school or less (FGF)	89,947	88,509	1,438 (5,466)
Boys	102,519	106,476	-3,957 (6,733)
Girls	76,554	74,670	1,884 (4,850)
Francophone	88,217	97,019	-8,802 * (5,191)
Anglophone	87,271	85,135	2,136 (5,157)
<b>Sample size</b>	<b>540</b>	<b>590</b>	

Sources: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

**Table 5.10c EYH+LA impacts on receipt of self-employment earnings over seven years**

	New Brunswick		
	EYH+LA Group	Comparison Group	Impact (s.e.)
<b>Ever received self-employment earnings over seven years of the postsecondary period (%)</b>			
ALL	8.70	6.75	1.95 (1.55)
LILE	8.34	7.17	1.17 (1.80)
Parents with High school or less (FGF)	7.33	6.78	0.55 (2.36)
Boys	10.89	4.67	6.22 *** (2.29)
Girls	7.41	7.79	-0.38 (2.29)
Francophone	9.53	8.03	1.50 (2.31)
Anglophone	7.85	5.59	2.25 (2.07)
<b>Sample size</b>	<b>540</b>	<b>590</b>	

Sources: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.

**Table 5.10d EYH+LA impacts on total self-employment earnings over seven years**

	New Brunswick		
	EYH+LA Group	Comparison Group	Impact (s.e.)
<b>Total self-employment earnings over seven years of the postsecondary period (\$)</b>			
ALL	637	430	207 (218)
<b>Sample size</b>	<b>540</b>	<b>590</b>	

Sources: SRDC's estimation using FTD administrative data and Statistics Canada's T1 Family File.

Notes: Estimates regression adjusted. Sample sizes were rounded to base 10 as requested by Statistics Canada. Statistical significance levels are indicated as \* = 10 per cent; \*\* = 5 per cent; \*\*\* = 1 per cent. Rounding may cause slight discrepancies in sums and differences.



## Summary of findings from the Future to Discover Pilot Project

The results to date indicate that EYH and LA interventions have strong and significant impacts on several important post-secondary outcomes. Notably for most subgroups (but particularly Francophone students and the LILE group), both interventions have a positive impact on enrolment in university and college: results that have persisted over time for most of the outcomes of interest. However, the story is more complicated when types of post-secondary education and other outcomes of interest are considered. Table 7.1 summarizes the results by intervention and subgroups.

The EYH intervention has significant positive impacts on enrolment in university but not on enrolment in college. The opposite pattern is seen for LA on its own. When the interventions are combined, the results for EYH seem to dominate. Although these sets of enrolment results appear to be differing, in fact they offer a complementary insight to help explain the observed differences in graduation rates. Specifically, it typically takes longer to graduate from university programs and since EYH induced more students into university, EYH has yet to generate significant impacts on graduating any post-secondary education. However, it is surprising that university graduation impacts are not materializing by the seventh year. The strong impacts of LA observed on graduation follow from the finding that LA induced more students into enrolling in shorter programs. Despite the fact that both interventions induced higher enrolments, providing enhanced career education to students (in the EYH intervention) and providing a promise of funding to them (LA intervention) leads to different pathways and outcomes in post-secondary education.

As expected, marginal impacts were observed on ever switching institutions by both interventions. A negative effect could have been expected on leaving/dropping out, but the impacts are indistinguishable from zero for LA and positive for EYH+LA and EYH for Francophone students. A possible explanation for the positive effect for Francophone students offered EYH could be that they are the group of students most induced into university by EYH. Interventions that increase the proportion of a population engaging in an activity might risk raising the proportion of the population dropping out of it as well.

Similarly, the marginal increase in the number 'switching' can be seen as a natural consequence of increasing the number entering post-secondary education in the first place, suggesting that the interventions did not make switching more prevalent among those reaching post-secondary education. All experimental impacts reported include the entire group in question, and are not selective only on those achieving any outcome.

Since the tested interventions increased post-secondary enrolment among low-income families, positive impacts on aid receipt and average aid amounts would normally be expected. Therefore, the offer of EYH led to strong and consistent positive impacts on the propensity to receive student aid, while LA – offering a type of aid – encouraged more boys to receive aid but no impact was observed for girls. Furthermore, students offered EYH received a modest increase in amount of student aid payments while students offered LA received lower amounts of funding on average.

This is not surprising. EYH was designed to improve students – and their parents’ – knowledge about post-secondary education and support to post-secondary education without obviously affecting their needs assessment (i.e., the difference between the assessed costs of their study and their assessed resources). Also, students may have substituted student aid with the additional grant funding provided in the LA intervention. If so, when applying to student aid, they would have been eligible for lower amounts of funding given their higher assessed resources.<sup>8</sup> The increased receipt of student aid among Francophone EYH participants was also associated with a similar decrease in use of RESPs, suggesting EYH either displaced family savings from the PSE funding source with student aid, or its PSE impact among Francophone students concentrated among those without family savings.

The combination of EYH and LA generated significant positive impacts on enrolment in both university and college, on enrolment in university alone and on graduation rates. The combination did not produce any significant impacts on enrolment in college alone, on switching institutions and on the amount of student aid received. However, marginal impacts were observed on receiving student aid and leaving post-secondary education. The outcomes from the combined intervention were therefore not precisely equal to the sum of outcome attributed to its parts. Rather, the outcomes were close to those of EYH except with respect to graduating and student aid amount received.

Both interventions produced significant impacts on post-secondary education outcomes for subgroups of interest. This is particularly notable for the LILE group and boys, which suggests that the interventions worked well to target key groups with traditionally lower rates of post-secondary attendance. In fact, the interventions increased enrolments, graduation (LA and EYH+LA) and receipt of student aid, and these results persisted over time for these groups. Generally, Francophone students were more likely to experience post-secondary impacts than Anglophone students, especially with respect to enrolment in post-secondary education and university only. This was also true for the impact on leaving post-secondary education even though the impact was marginal.

FTD’s impacts on employment and self-employment were not substantial. Regardless of the intervention offered, all participants maintained a high level of employment throughout seven years of the postsecondary period and there was no evidence of substantial withdrawal from the labour market for post-secondary education. Only girls offered LA or EYH+LA experienced a slightly lower level of employment. Impacts on accumulated earnings were mostly not statistically significant with the exception of a negative \$8,800 impact among Francophone youth offered the combined intervention of EYH+LA. Although there was no statistically significant impact on receipt of cumulative self-employment earnings in the seven years of postsecondary period among EYH or LA participants, LA had a small negative impact for Anglophone participants in year 10 but a small

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<sup>8</sup> The assessed resources take into account the student’s income, assets and other resources (including government funding). As such, LA grants will increase the assessed resources of a student and therefore decrease the eligible amounts he/she could expect.

positive impact for Francophone participants. Boys offered the combined intervention also experienced a statistically-significant increase in self-employment.

Table 7.1 Summary of impact results for each Future to Discover intervention, including by subgroups

	Sub-groups	Intervention impact on post-secondary outcomes, expressed as difference from control group outcome							Intervention impact on RESP, employment and earnings				
		Ever enrolled in university or college (%)	Ever enrolled in university only (%)	Ever enrolled in college only (%)	Ever graduated from any PSE institution (%)	Ever switched between PSE institution (%)	Ever left PSE institutions (%)	Ever received student aid (%)	Student aid received (\$)	Use of RESP (%)	Receipt of employment earnings (%)	Average earnings (\$)	Receipt of self-employment earnings (%)
EYH (see Section 3)	All	+6	+6					+7	+2,221				
	LILE	+12	+9					+11	+2,964				
	FGF	+9						+12					
	non-FGF					+7			+4,259				
	Boys					+5		+12					
	Girls												
	Francophone Anglophone	+9	+11				+8	+10		-7			
LA (see Section 4)	All	+7		+7	+7	+4			-2,007				
	LILE	+11		+9	+10	+3							
	FGF	+15	+6	+10	+13								
	non-FGF		-7	+8		+5							
	Boys	+10		+11	+11			+11					
	Girls					+5			-4,670		-2		
	Francophone Anglophone	+16		+13	+13				-2,849				
EYH+LA (see Section 5)	All	+6	+6			+3		+6					
	LILE	+11	+7		+7	+3		+7					
	FGF	+8	+8		+5			+7					
	non-FGF					+4							
	Boys	+12	+7	+8	+8			+18	+2,366				+6
	Girls								-2,757		-2		
	Francophone Anglophone	+9	+7		+7		+6				-8,802		

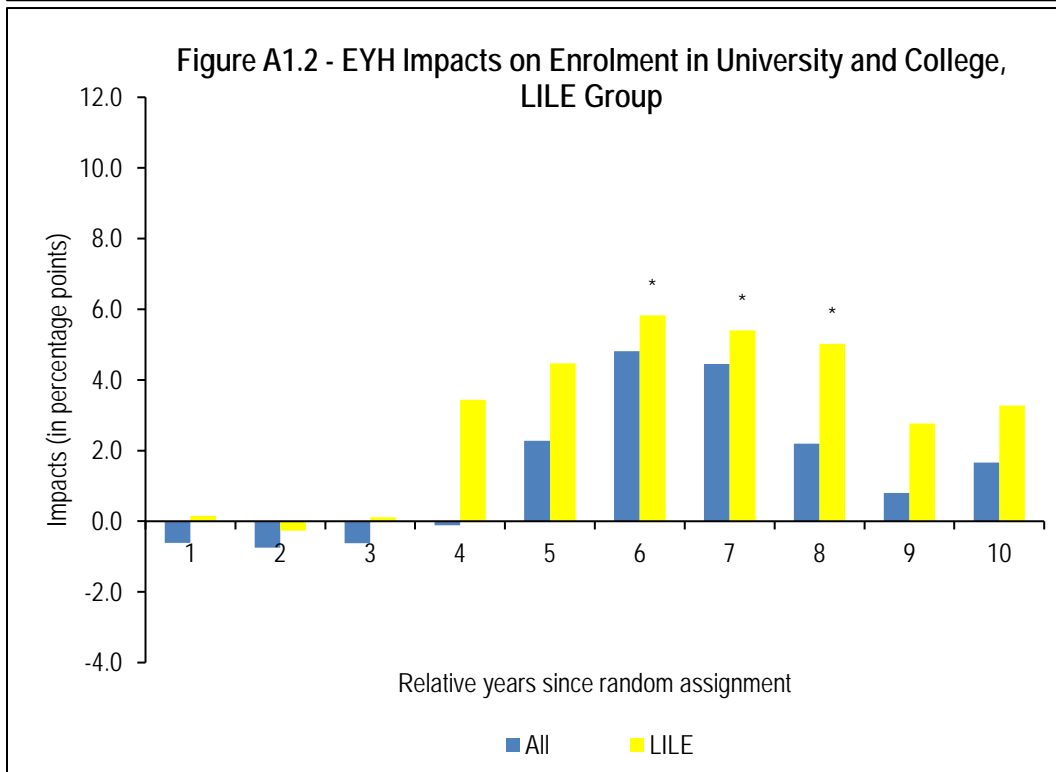
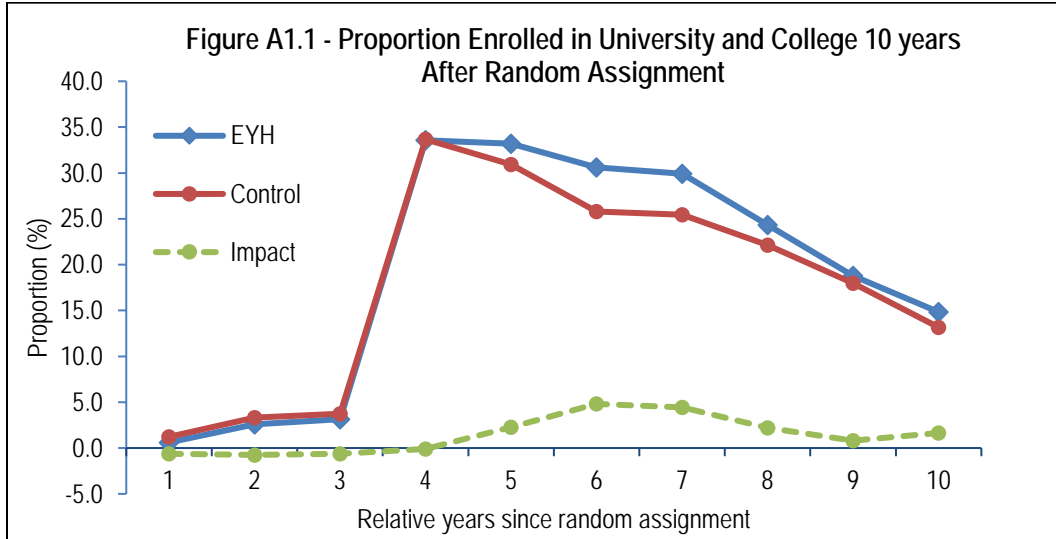
The number indicates the size and direction of the impact brought about by each intervention, in percentage points or dollars. Only impacts found statistically significant at a minimum 10 per cent level of significance are shown. The analysts' subjective assessment of the importance of each change in outcomes brought about by each impact, relative to the 'normal' level of the outcome observed in the control group, is indicated with darker shading for greater importance.

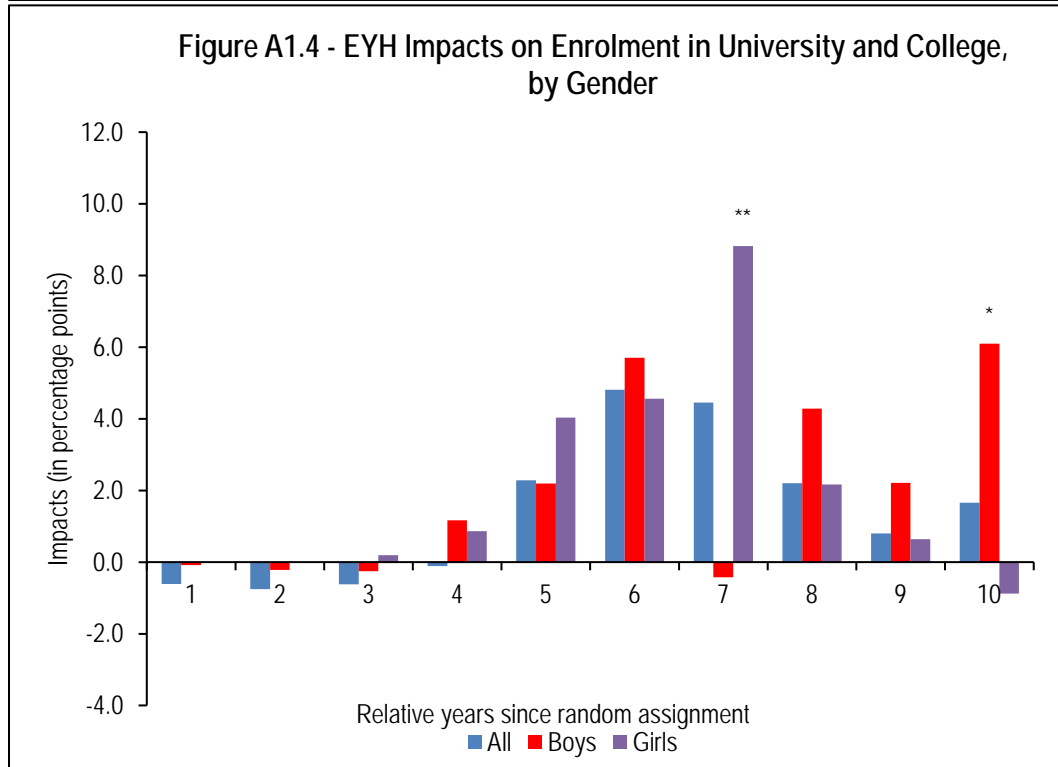
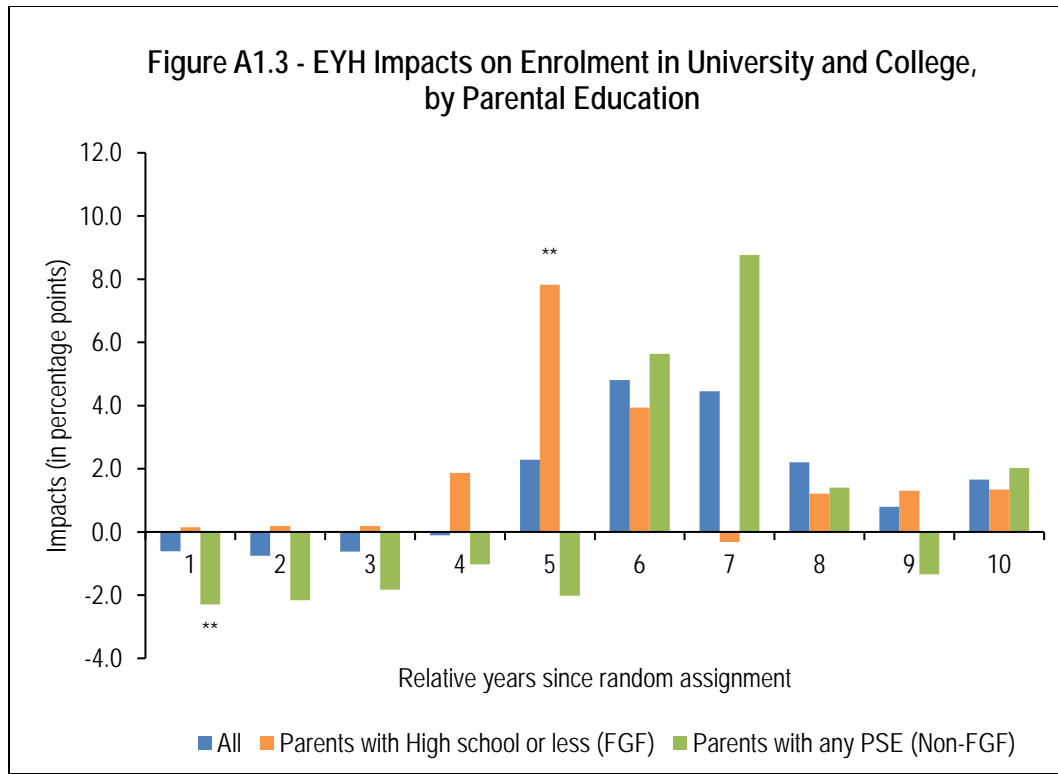
## References

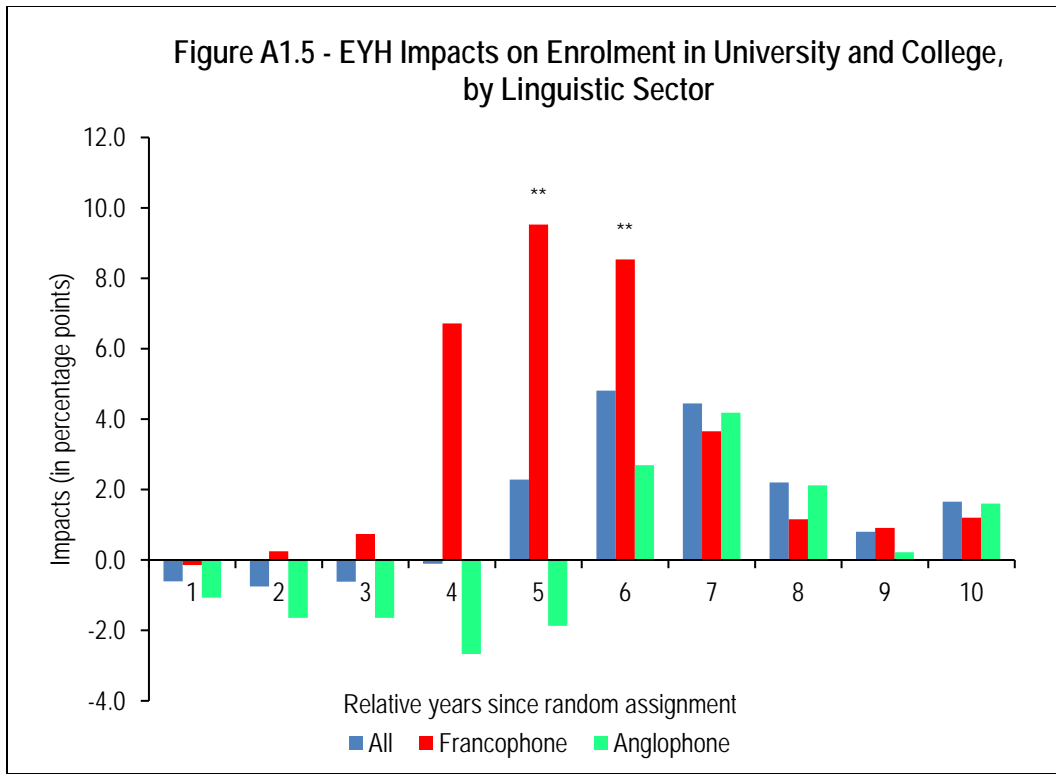
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# Appendix 1: Impacts of offering Explore Your Horizons (graphs)

## Enrolment in university and college

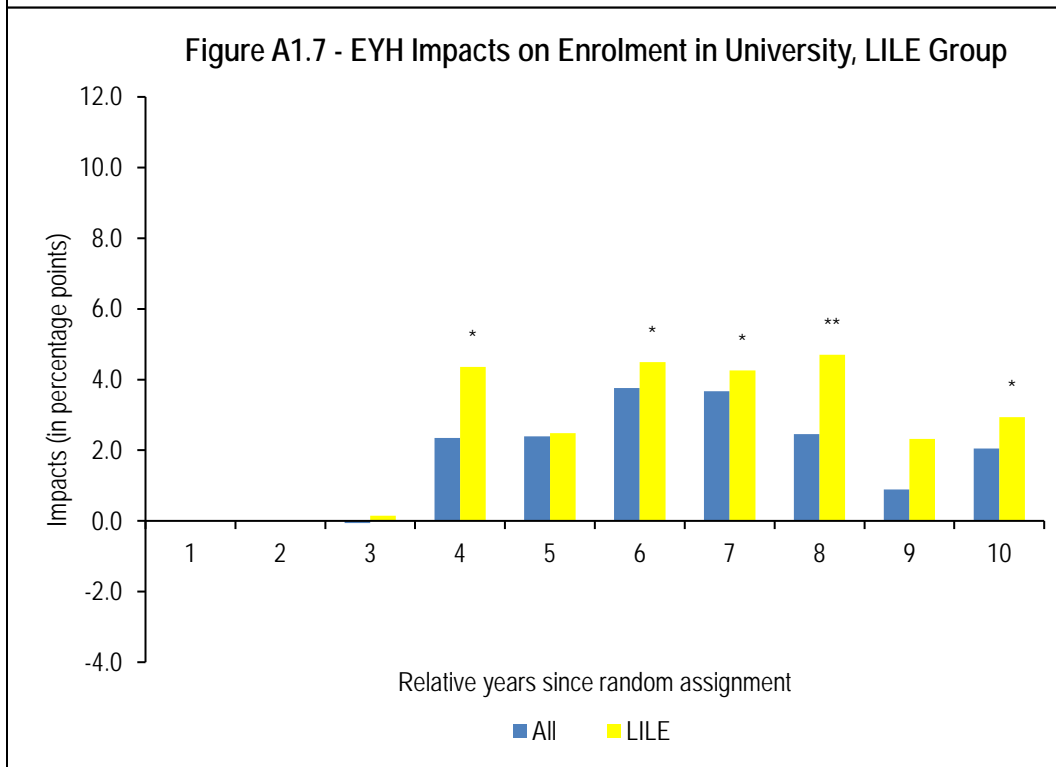
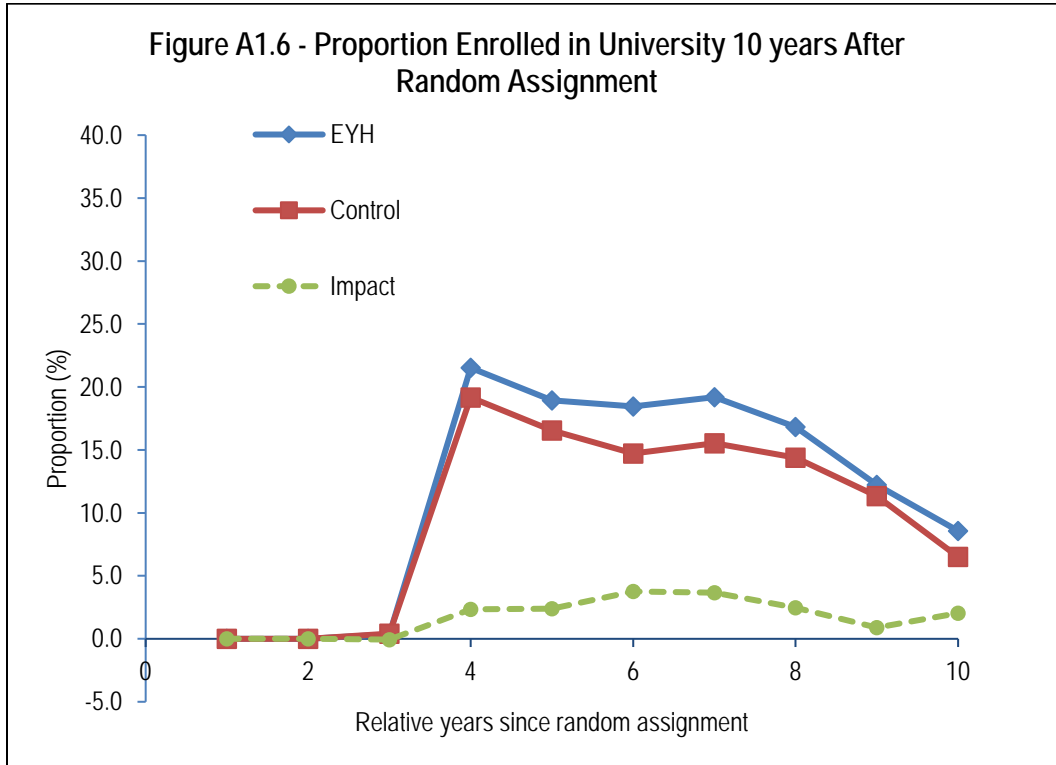


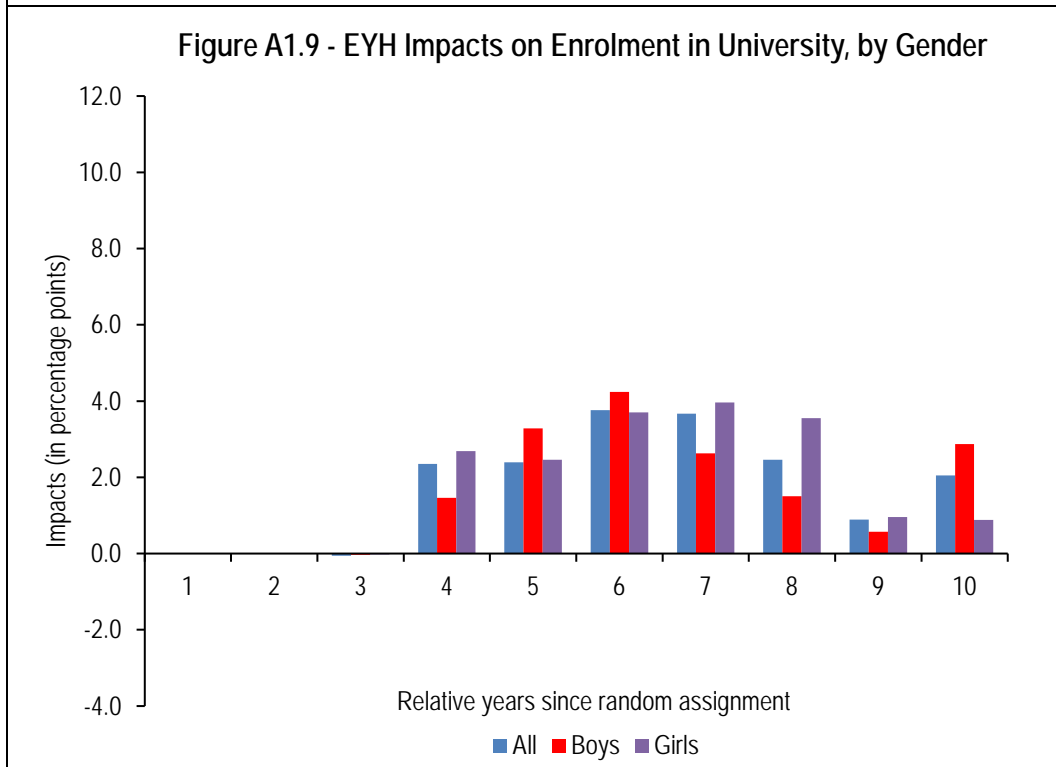
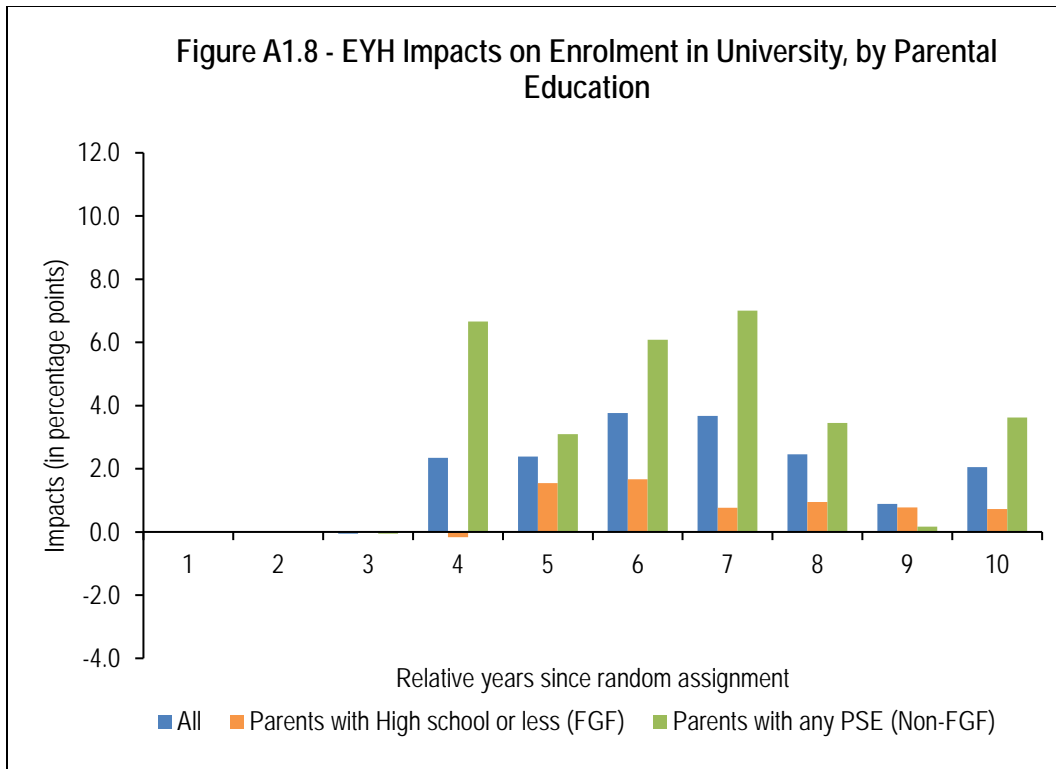


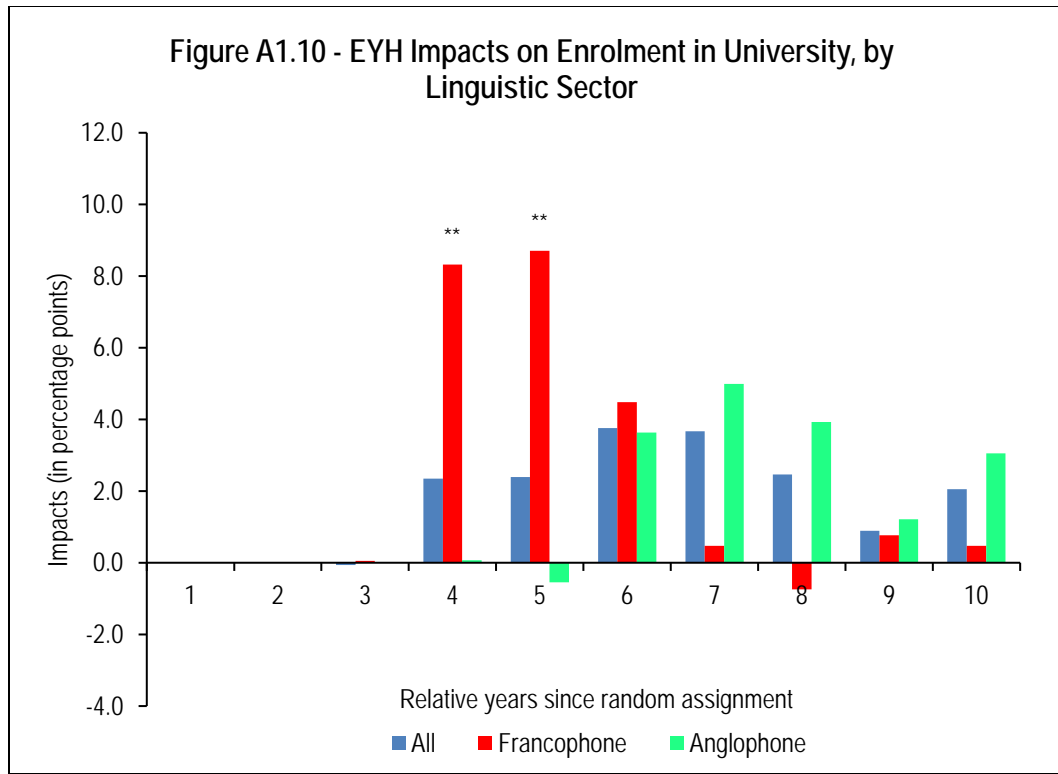




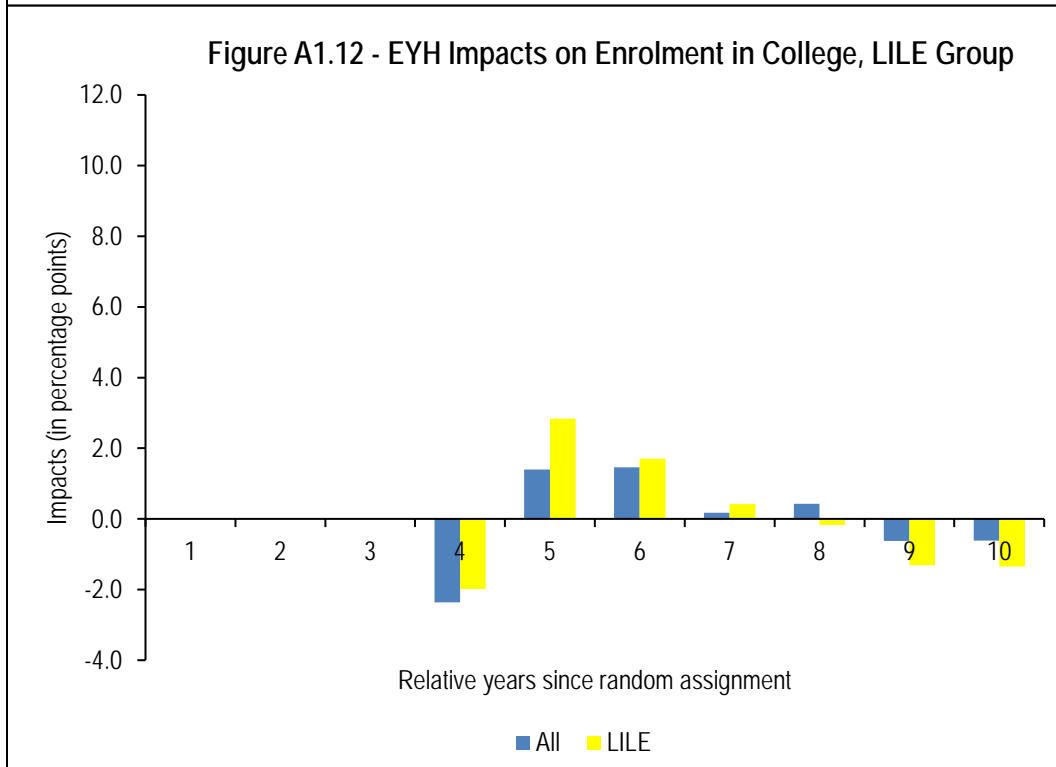
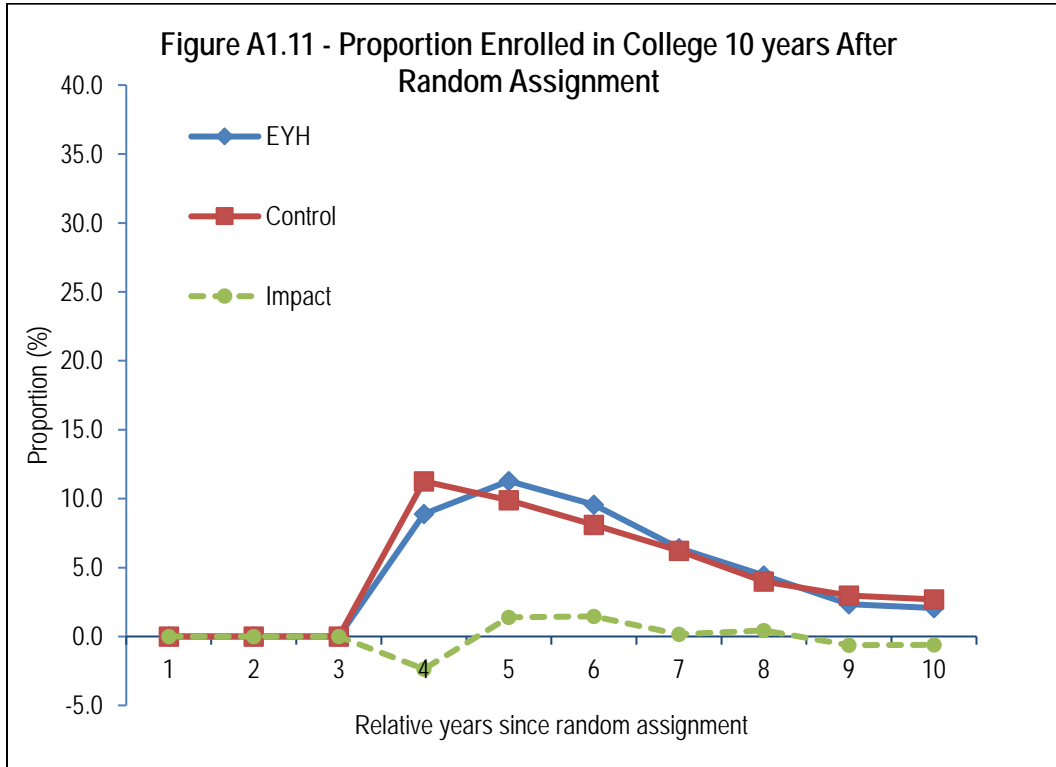
Enrolment in university

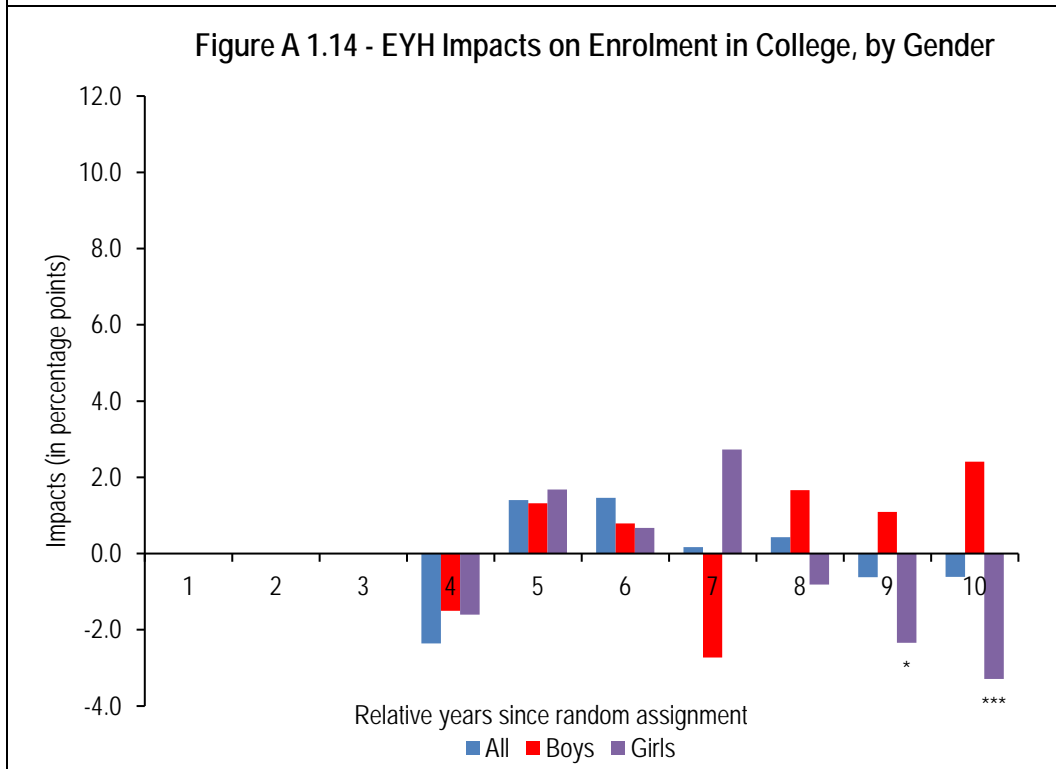
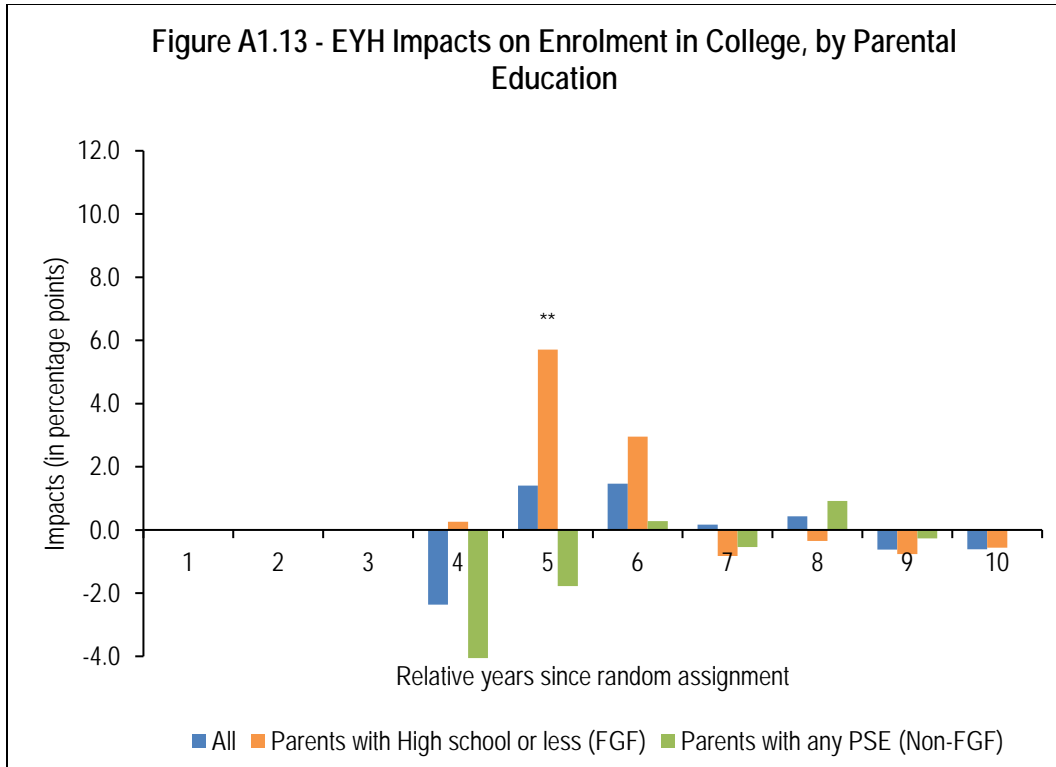


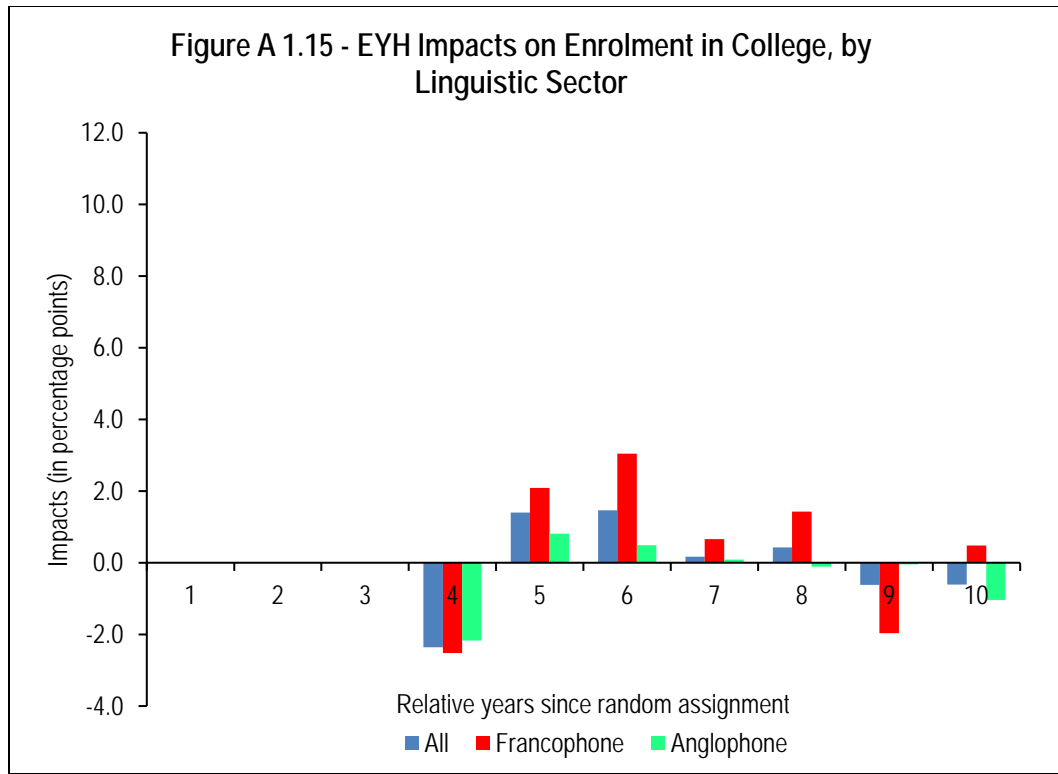




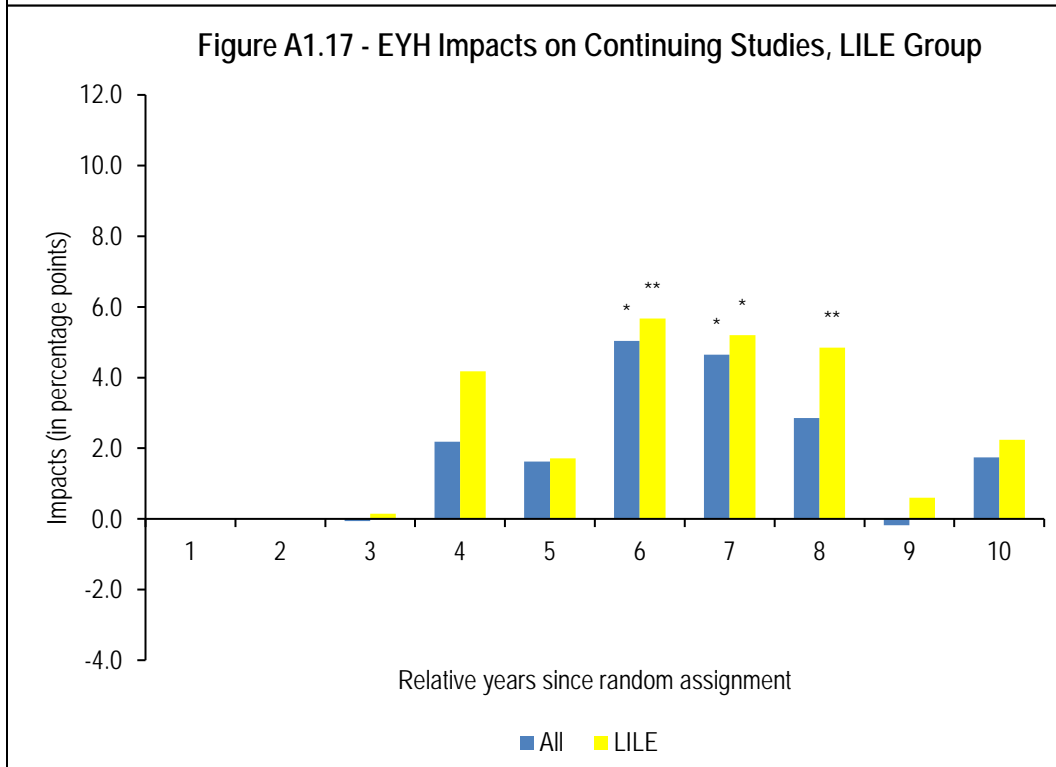
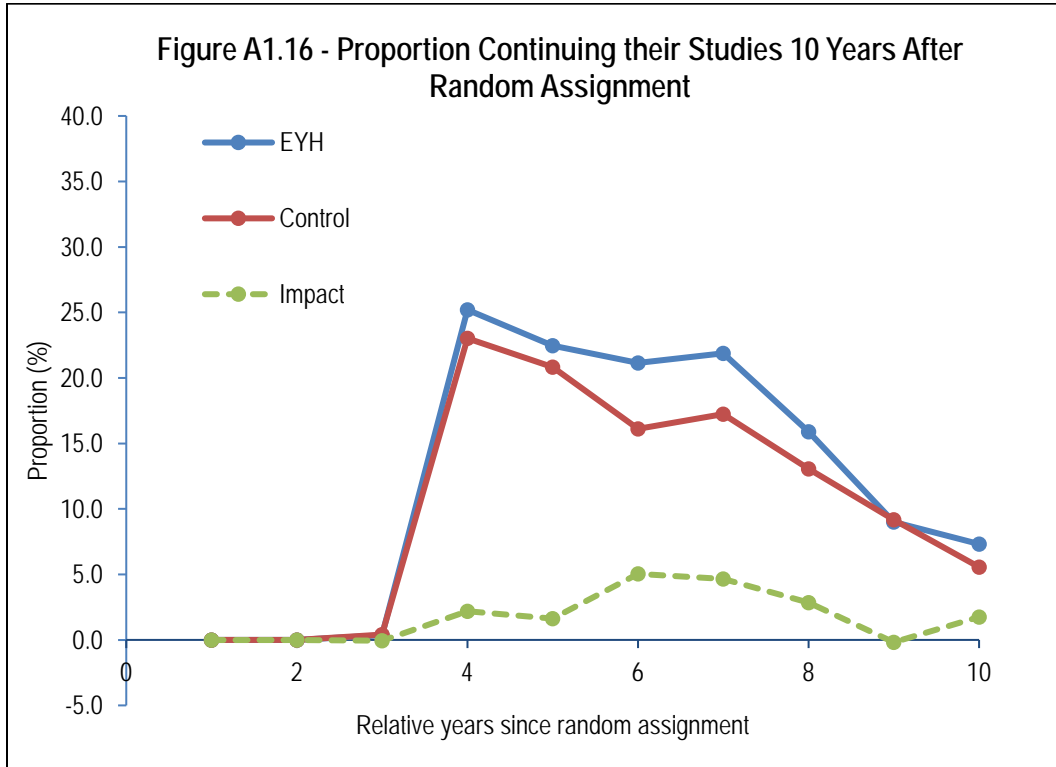
Enrolment in college

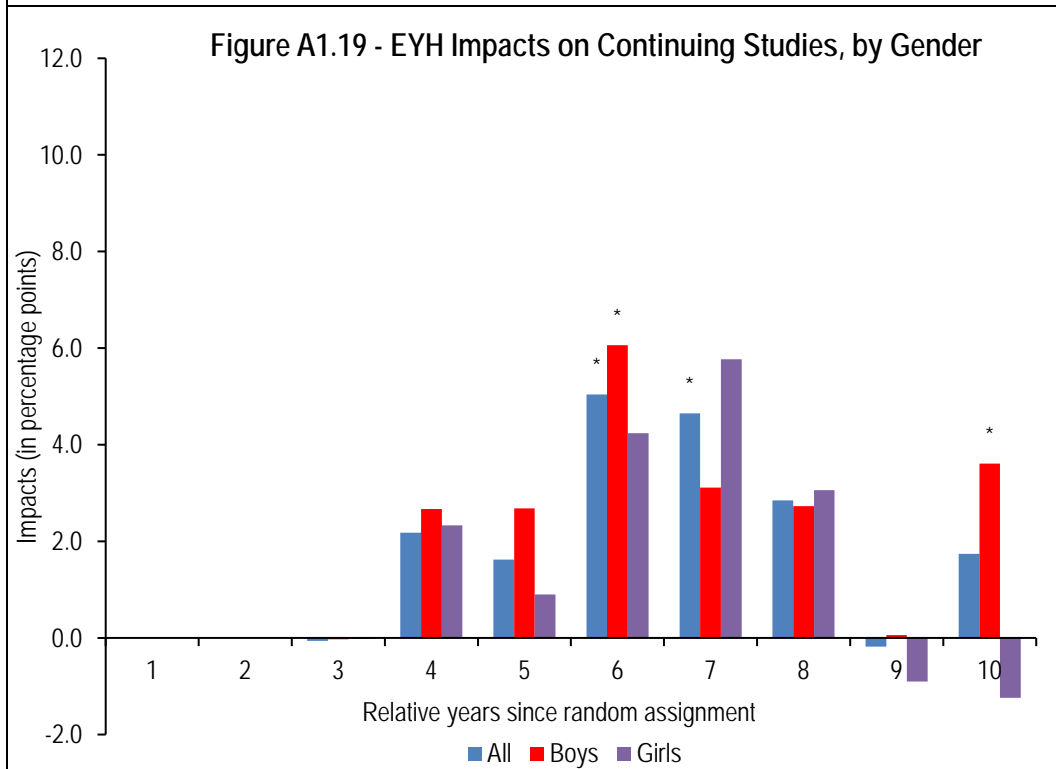
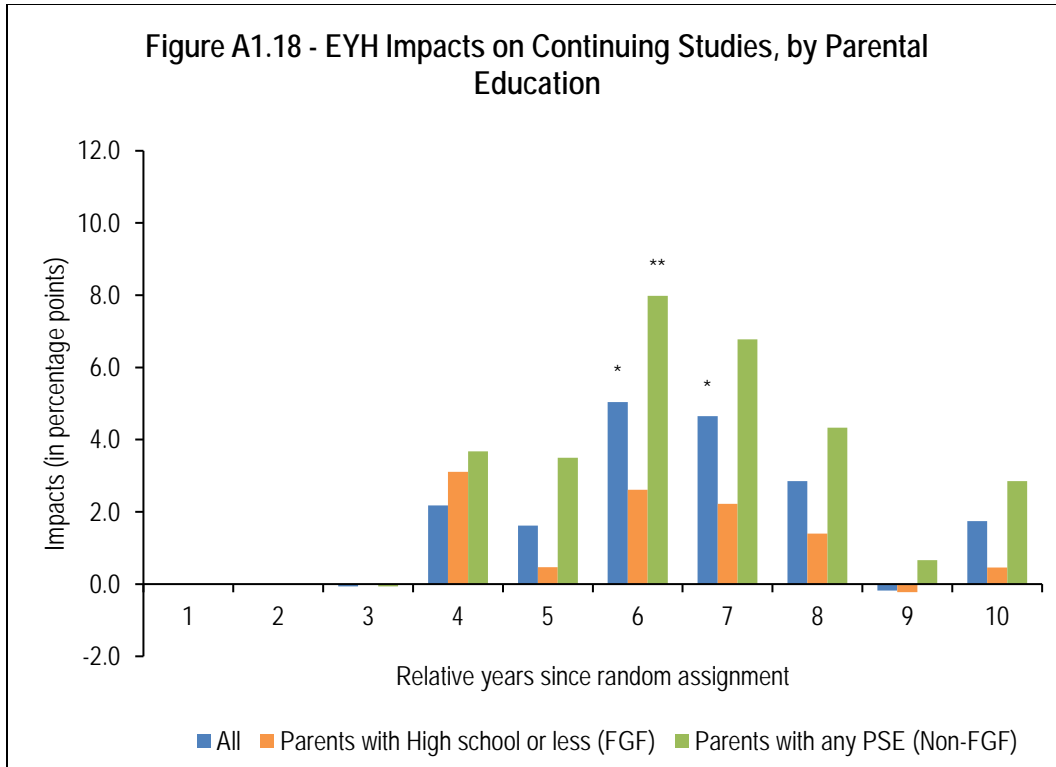




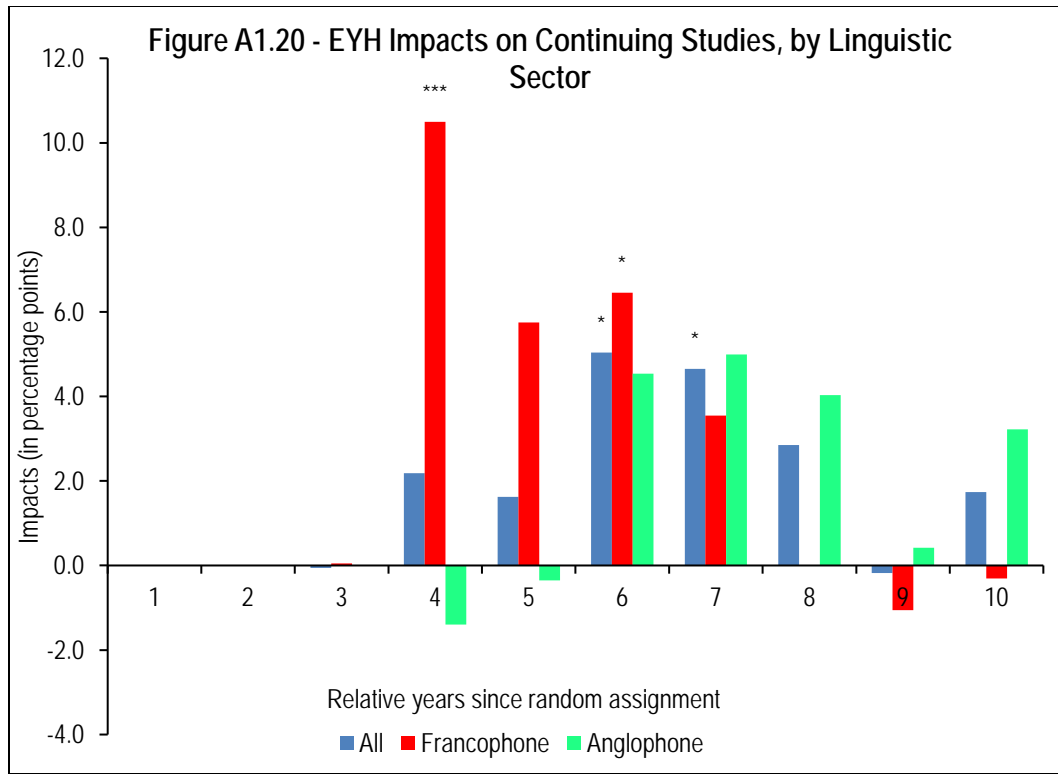


Continuing studies in university or college

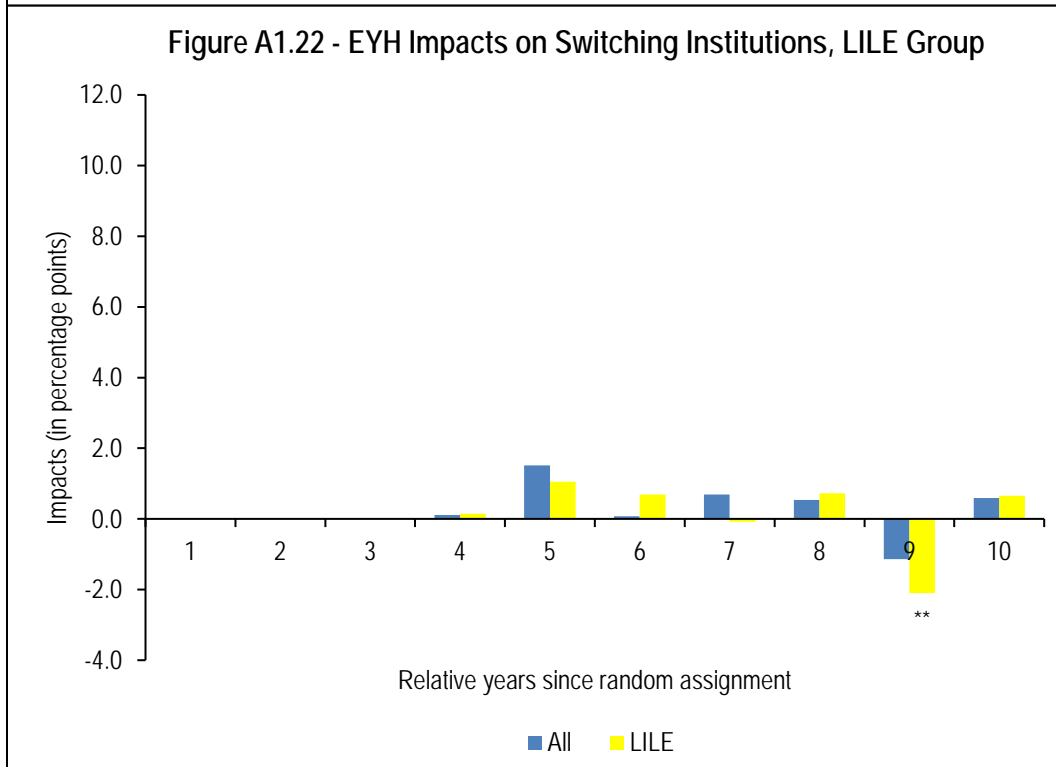
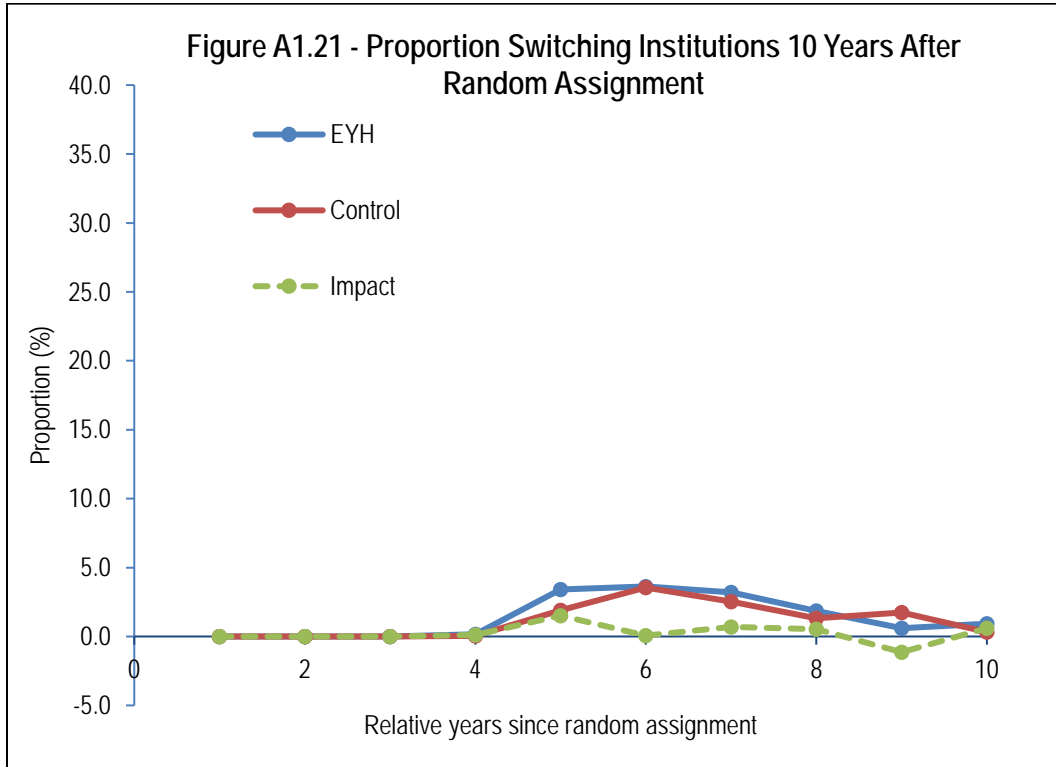


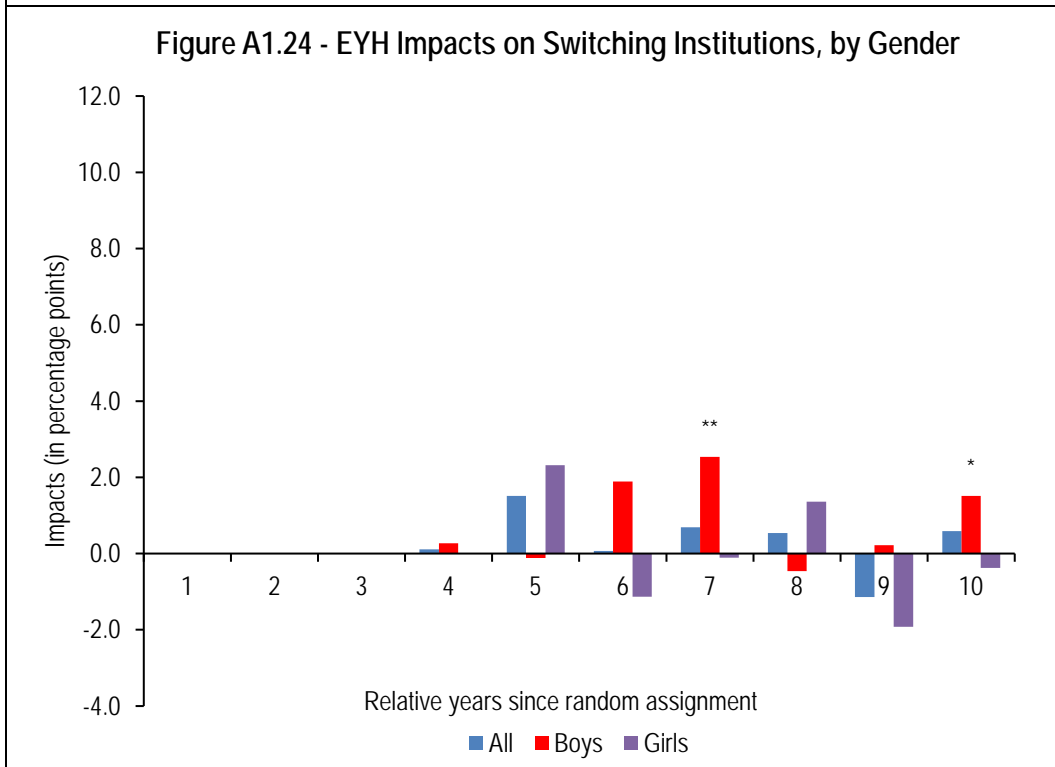
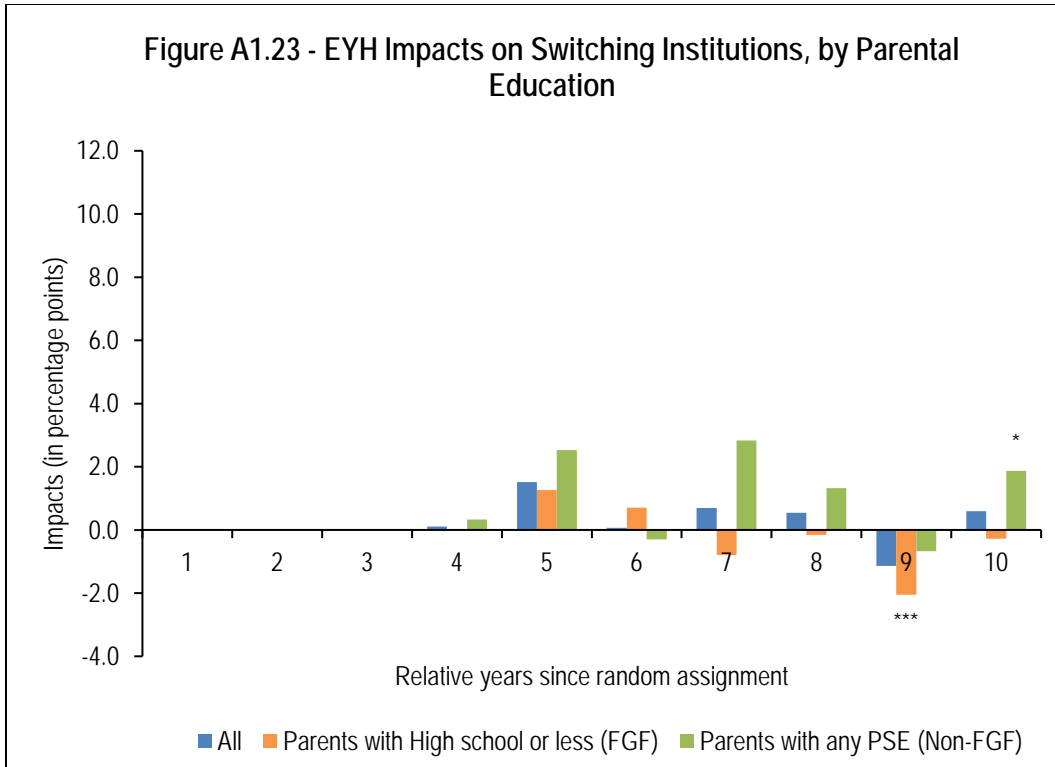


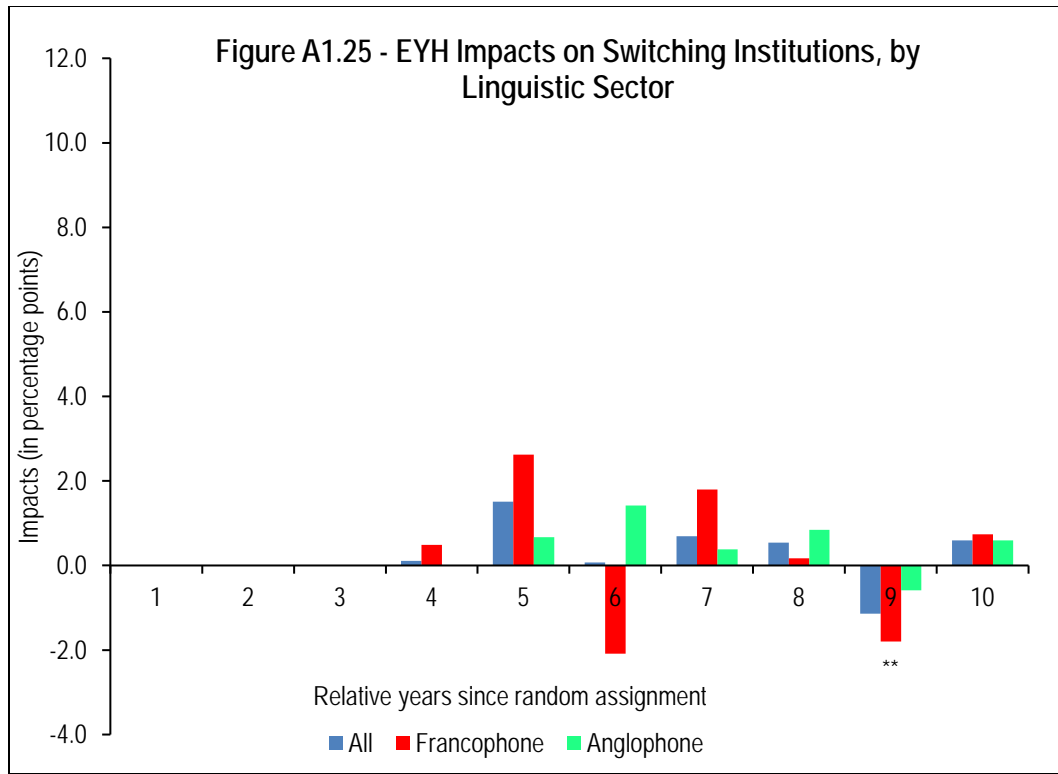




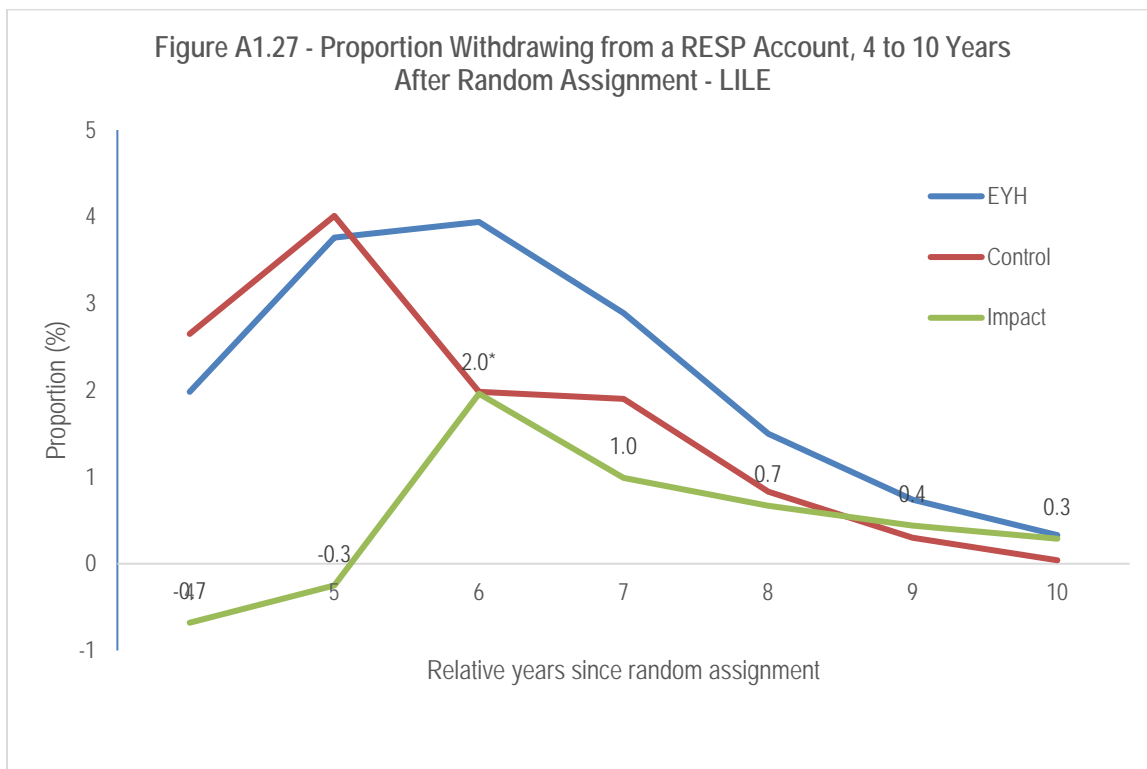
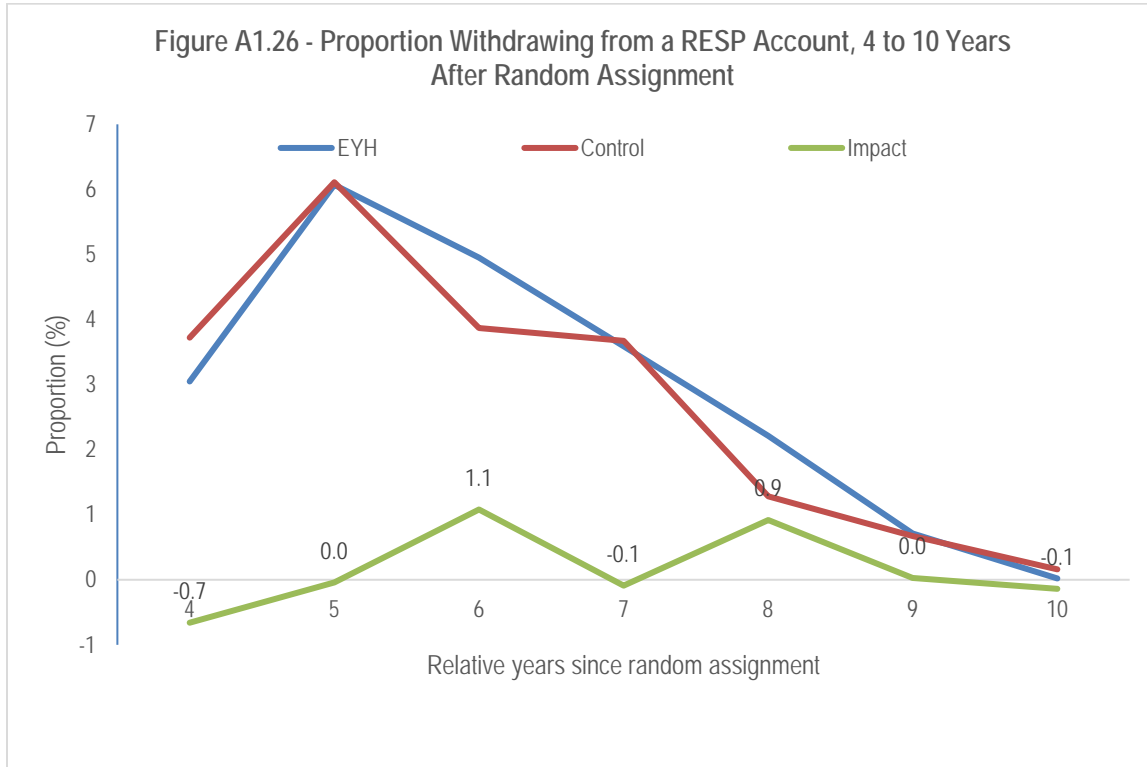
Switching institutions (university or college)

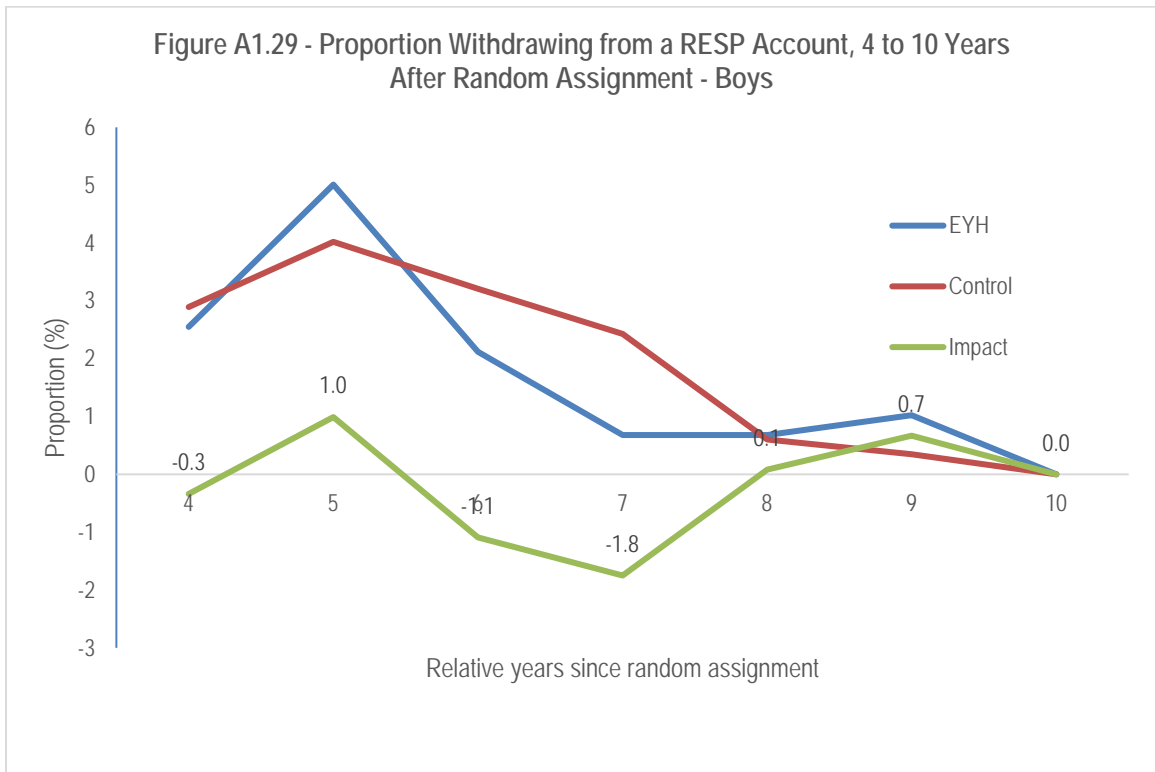
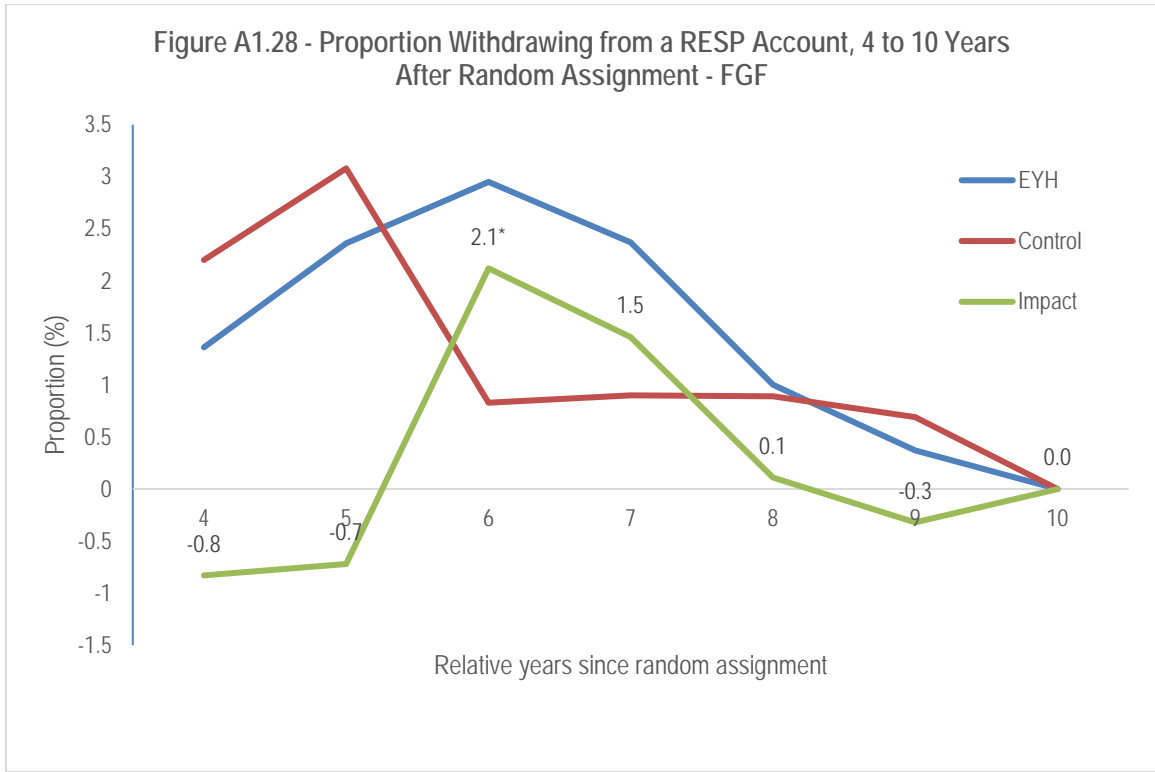


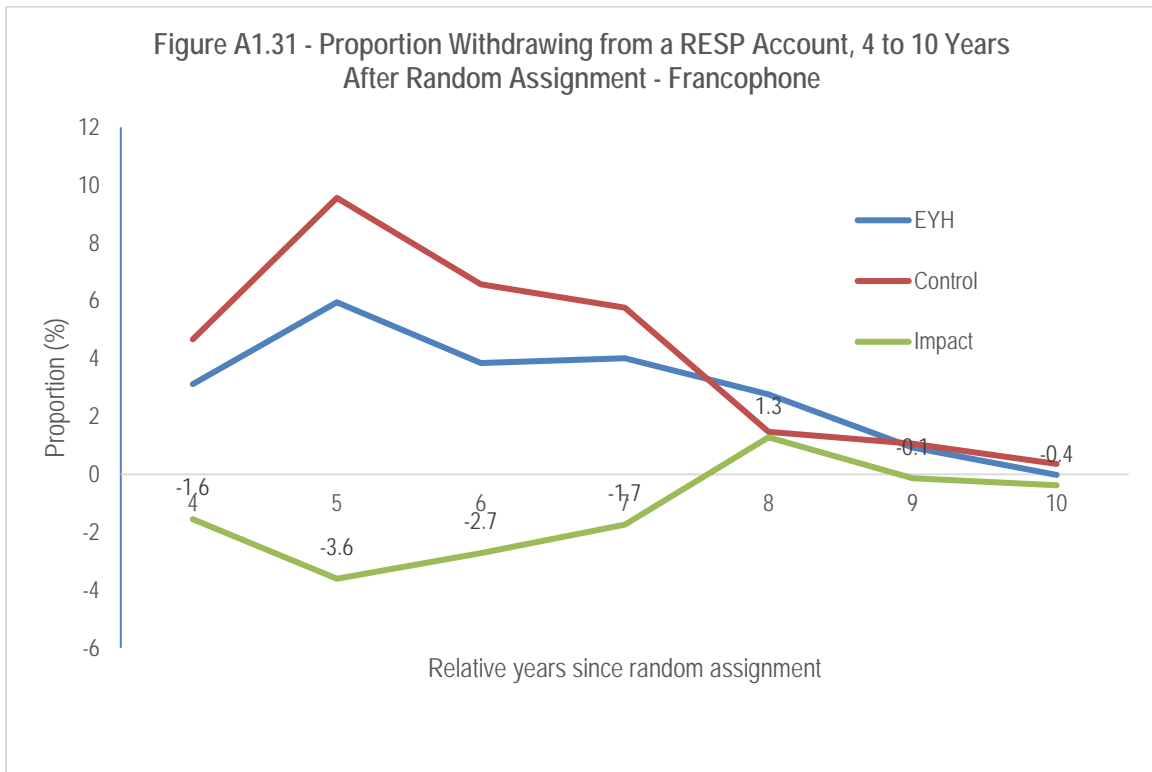
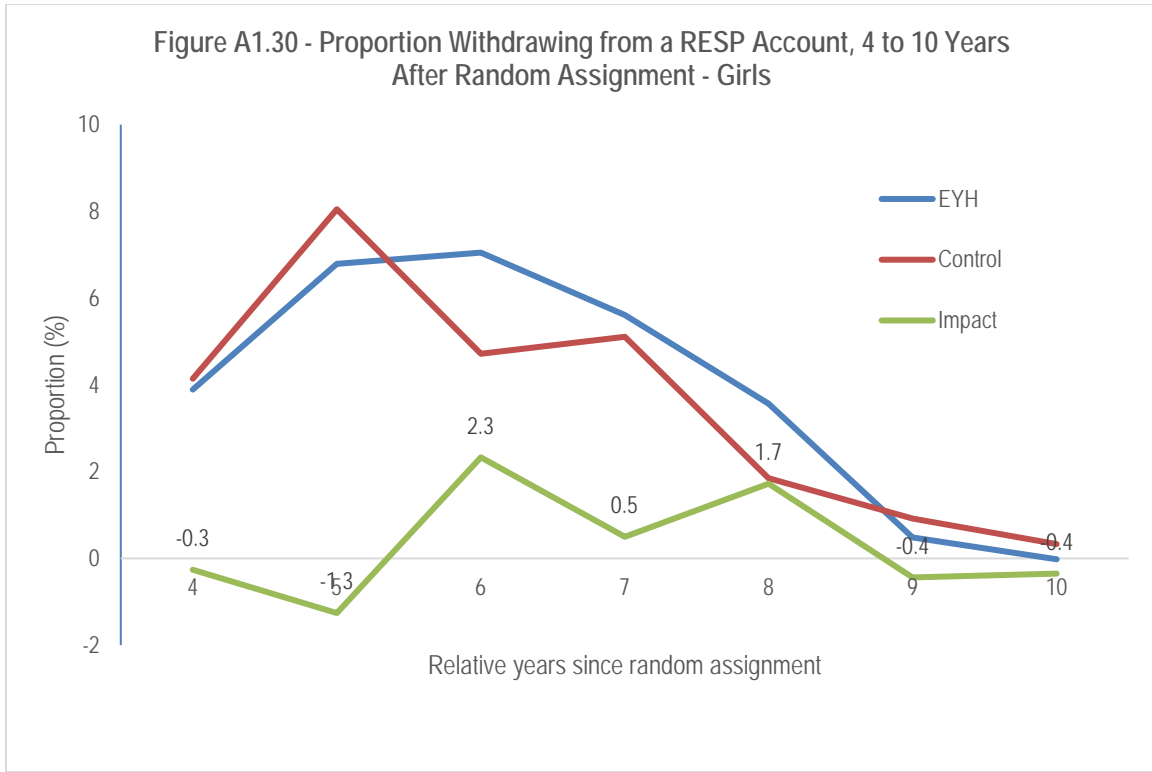


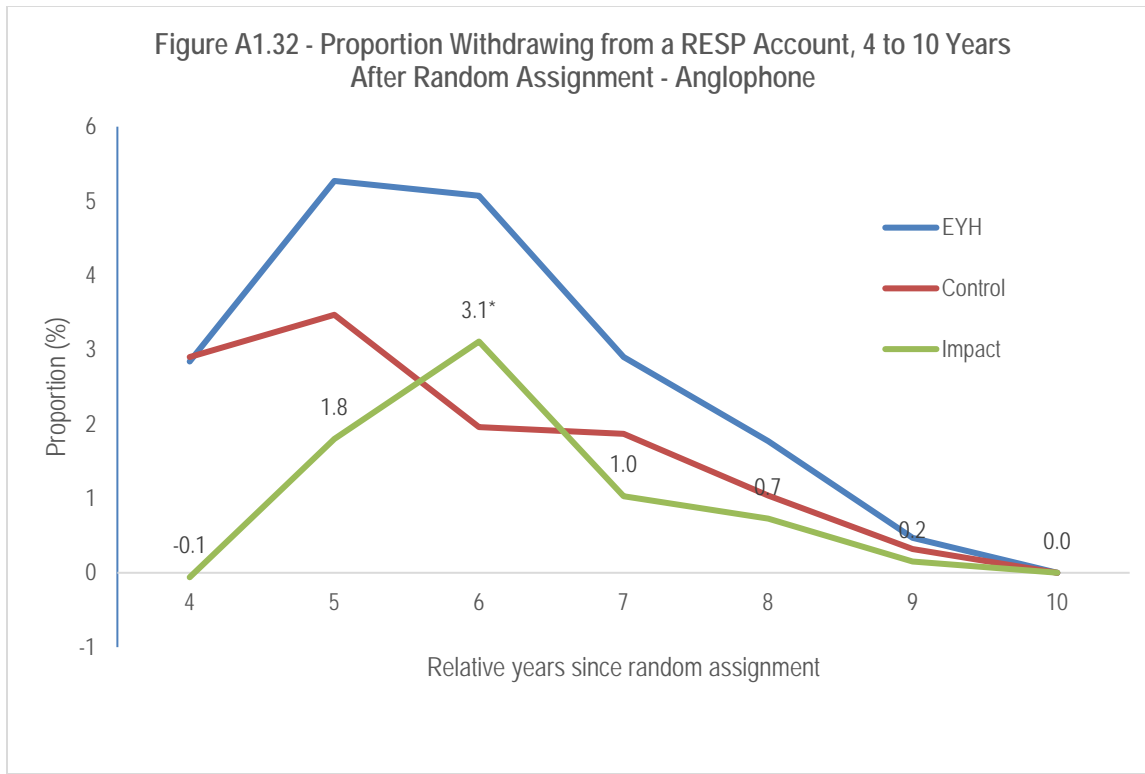


Use of RESPs



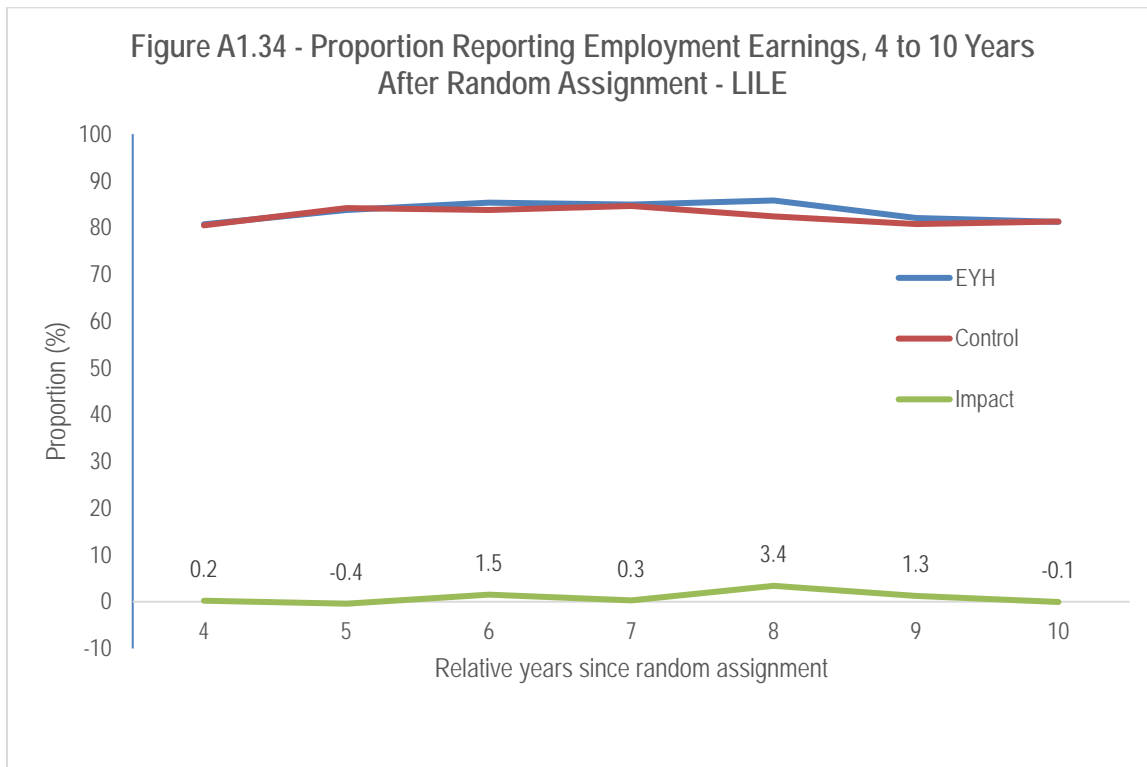
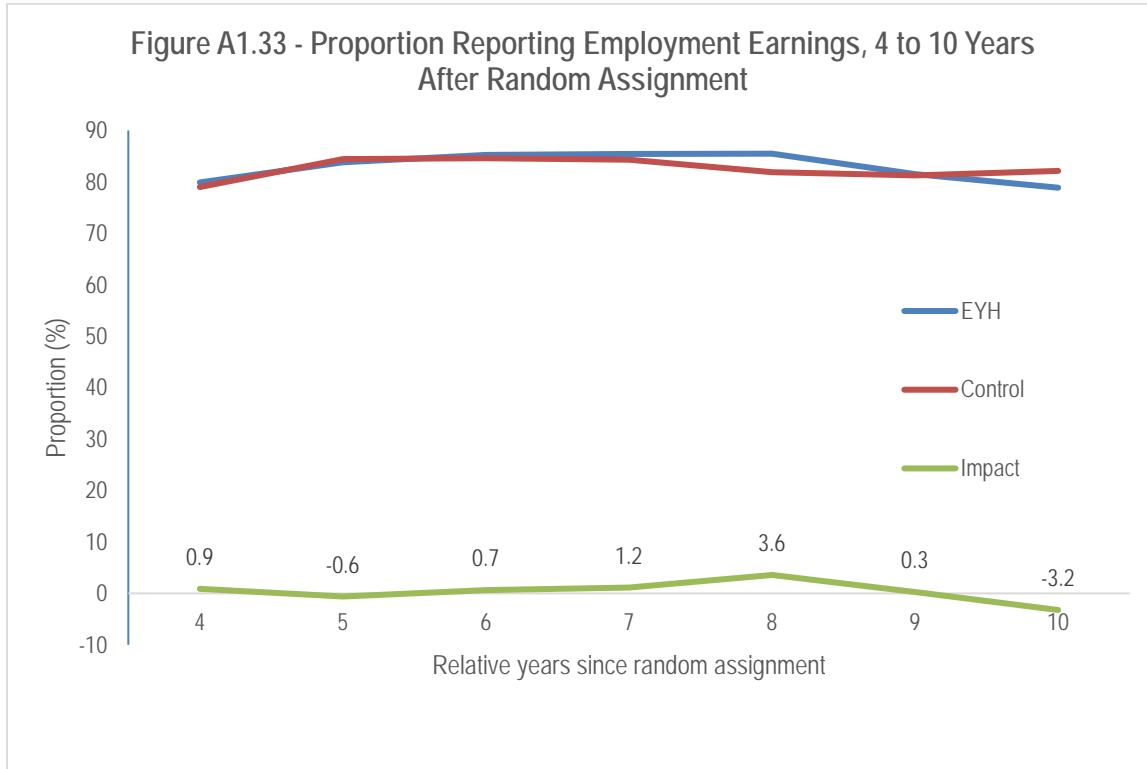


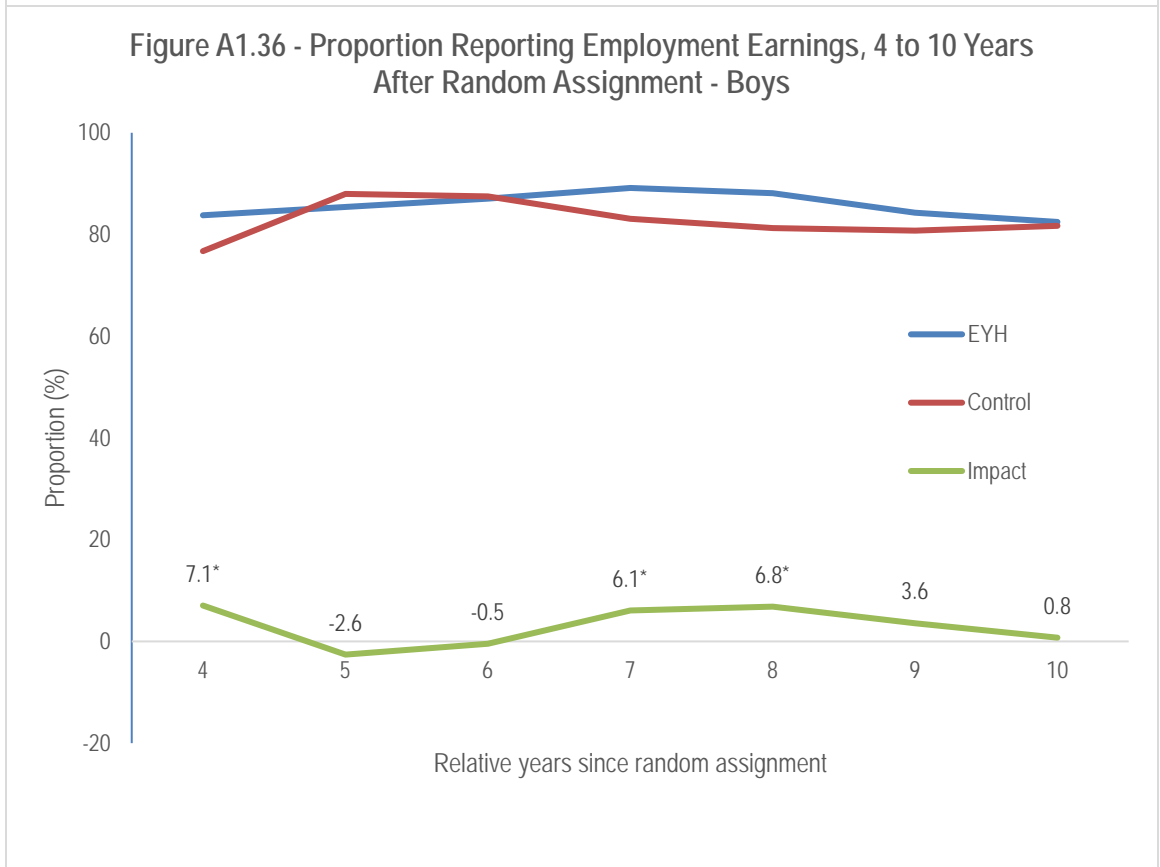
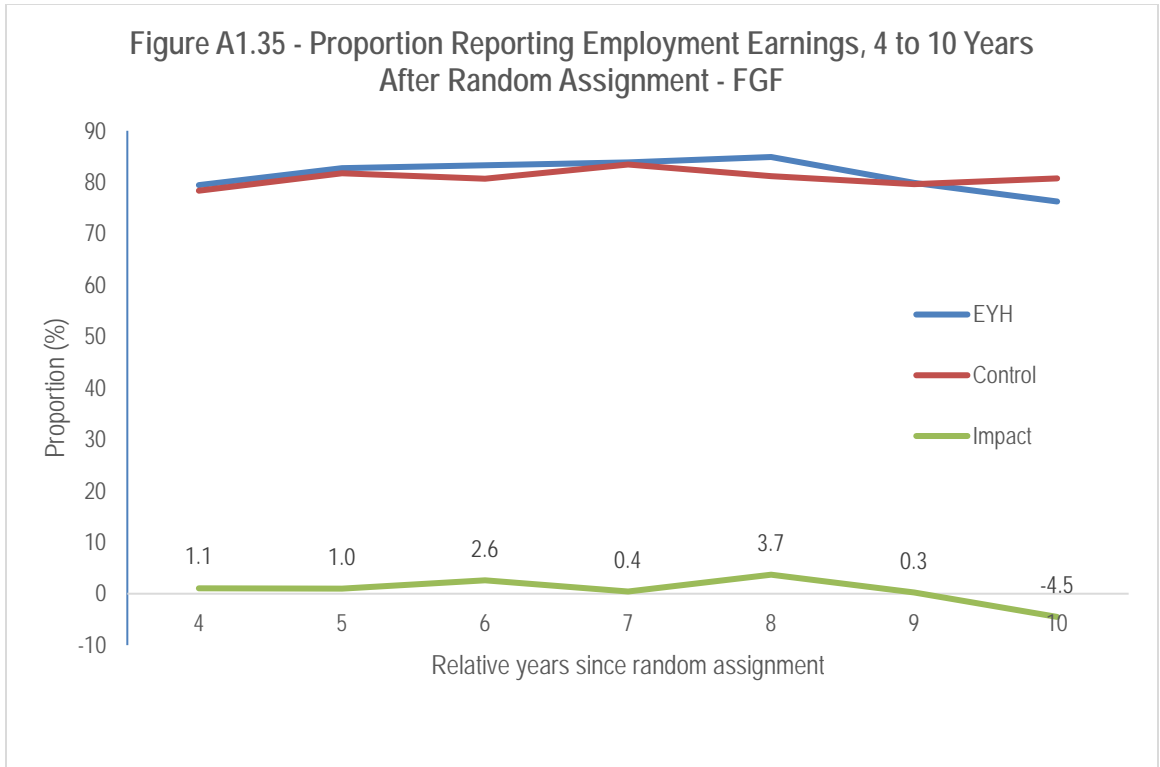


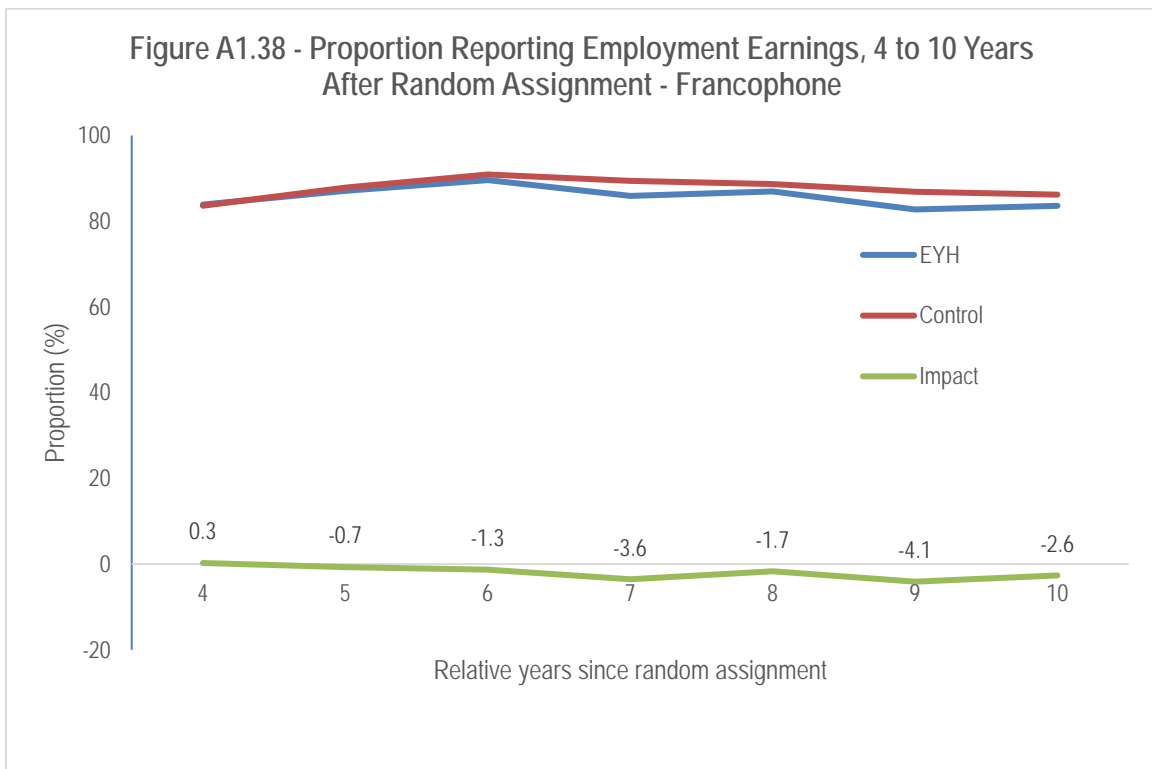
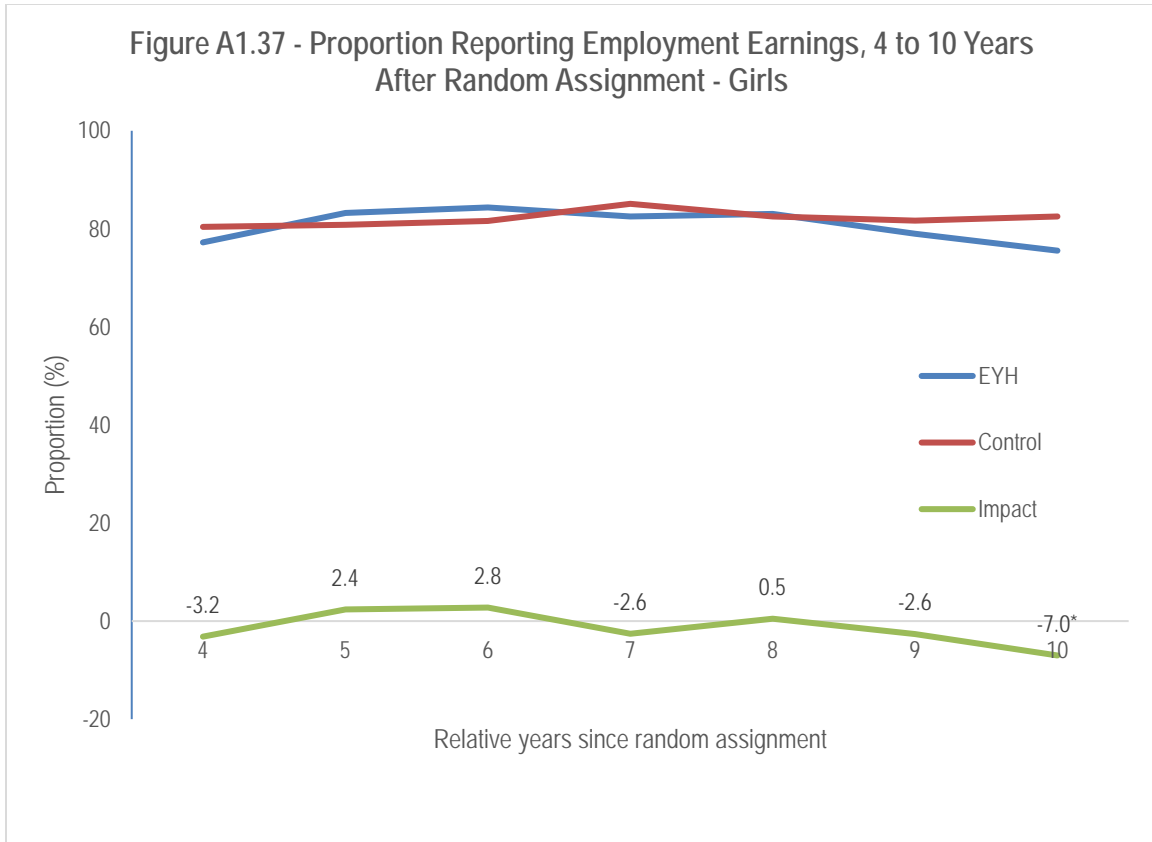


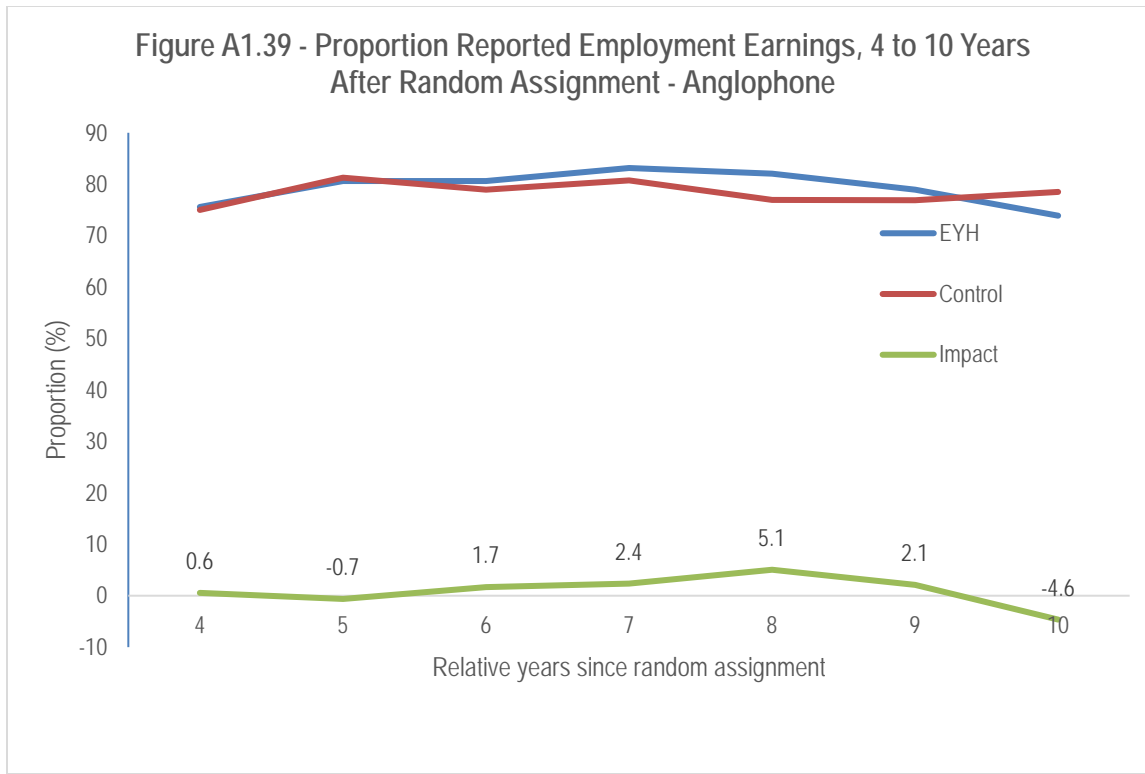


## Employment

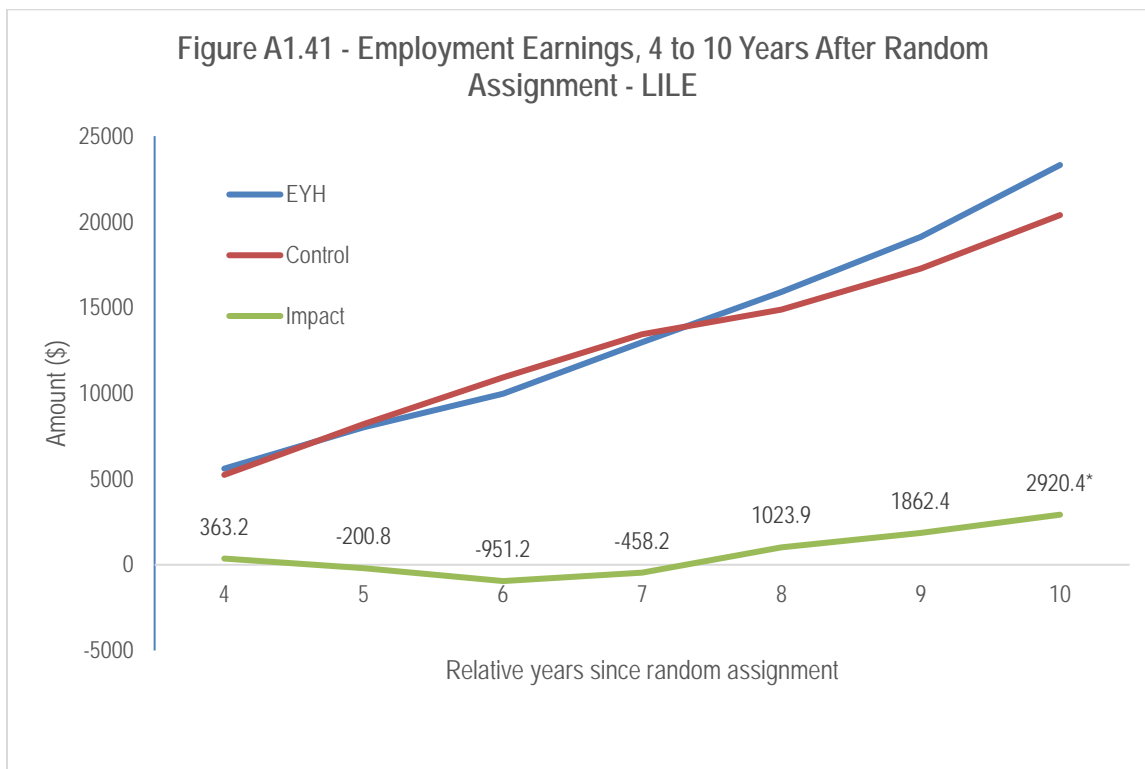
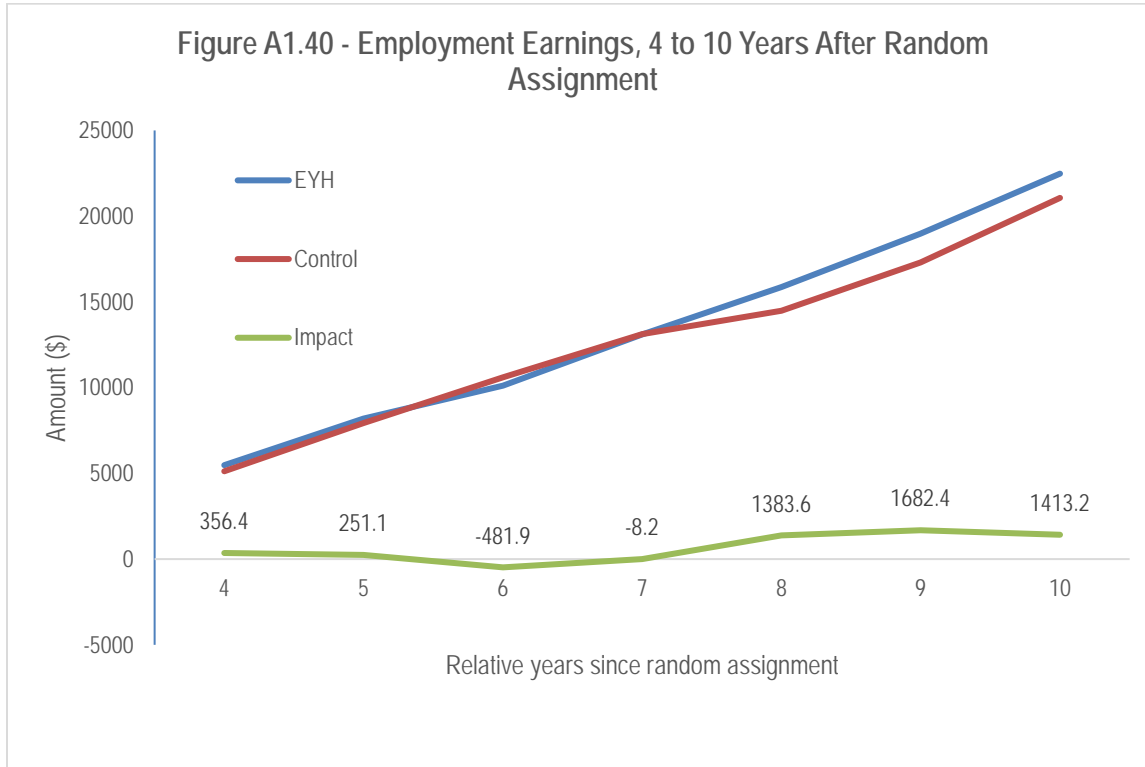


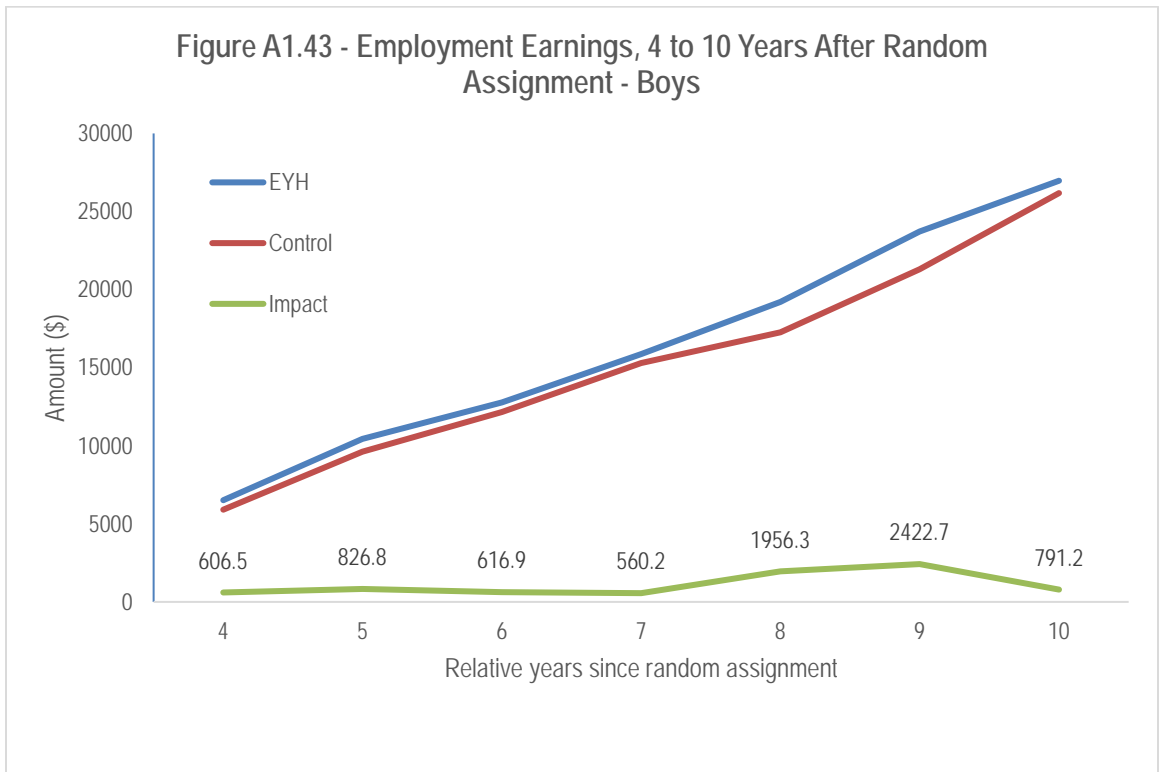
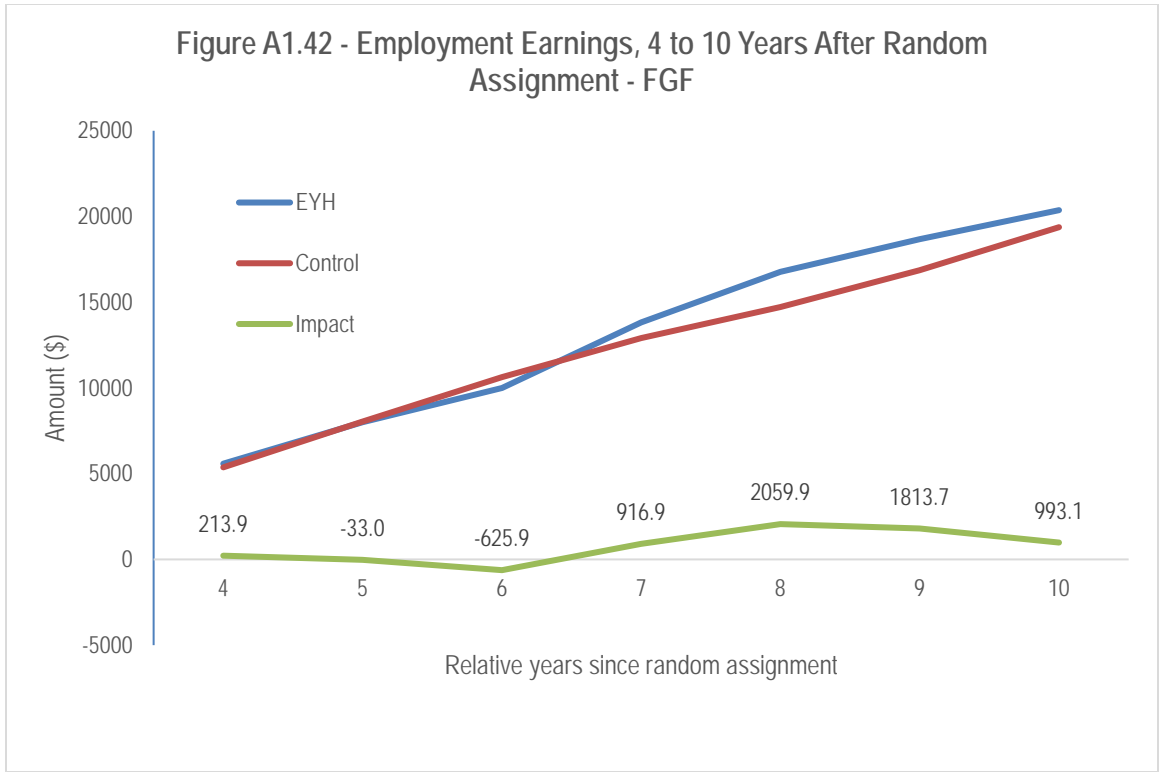


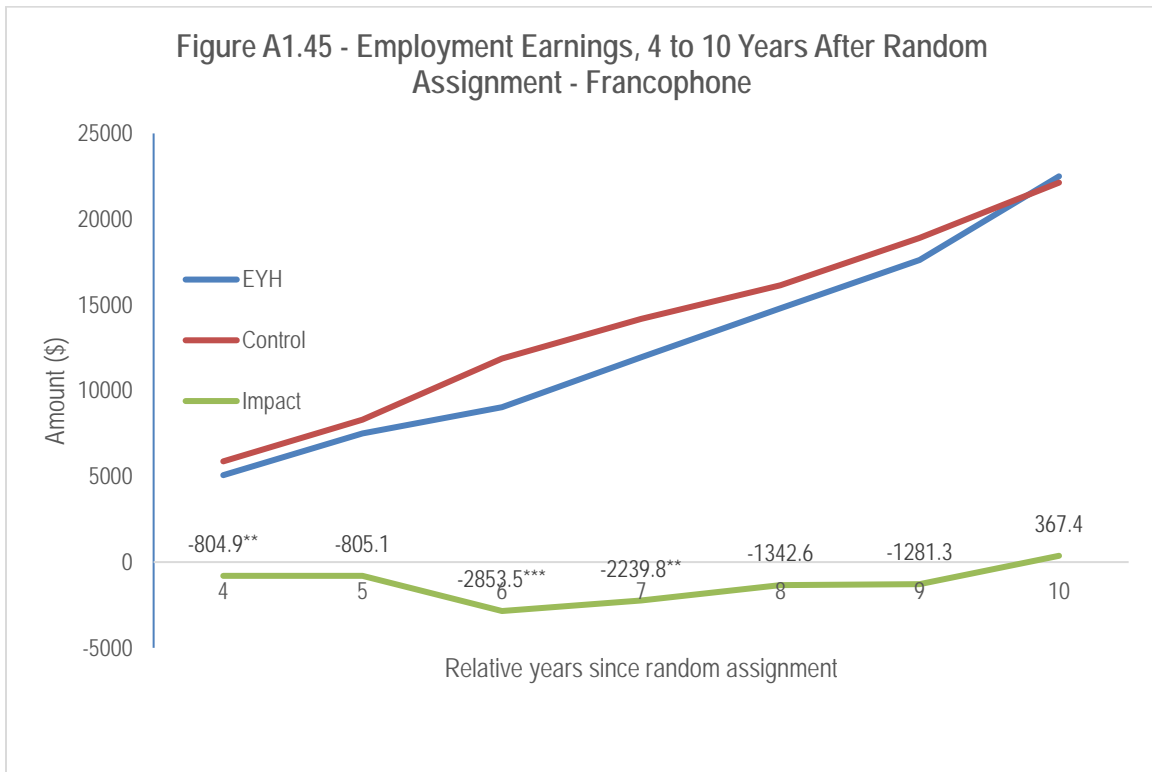
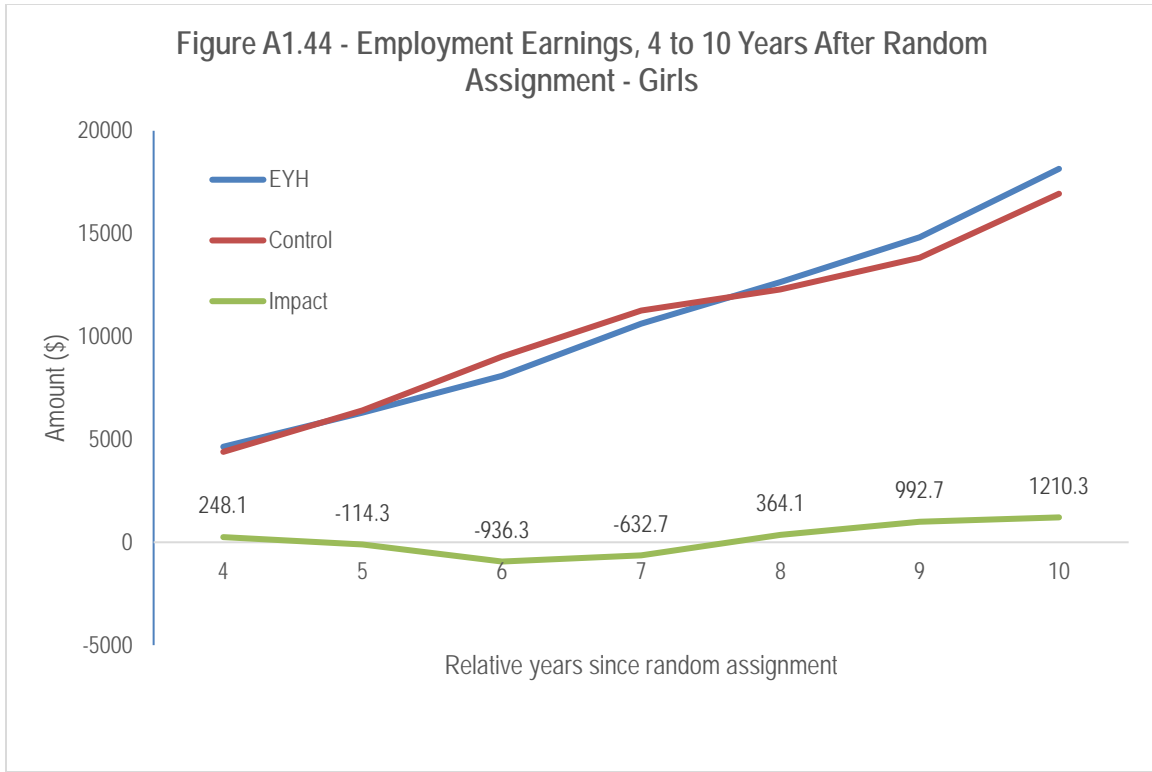


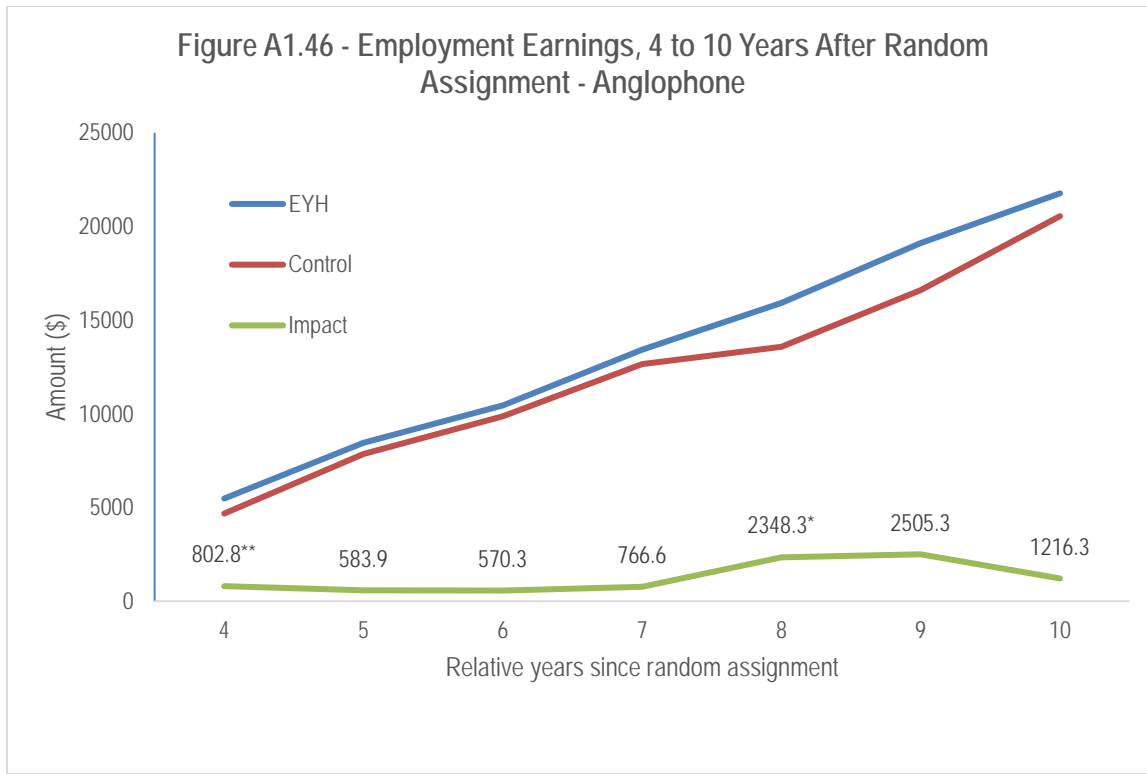


## Earnings



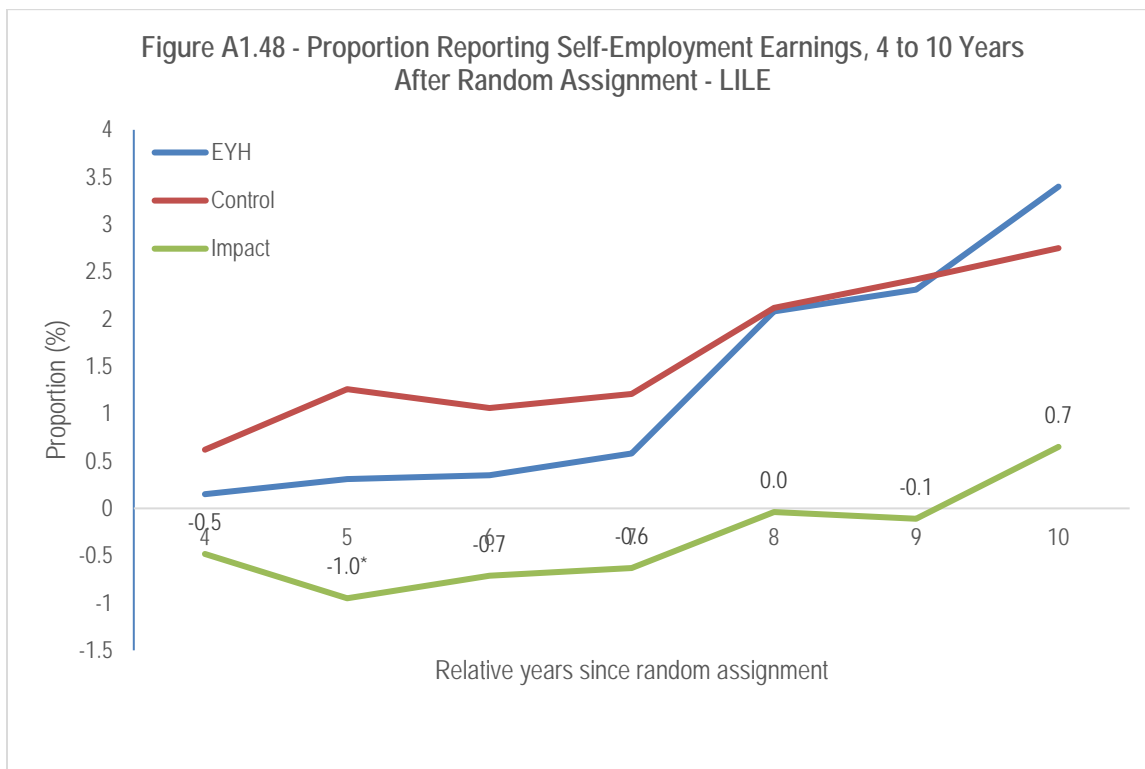
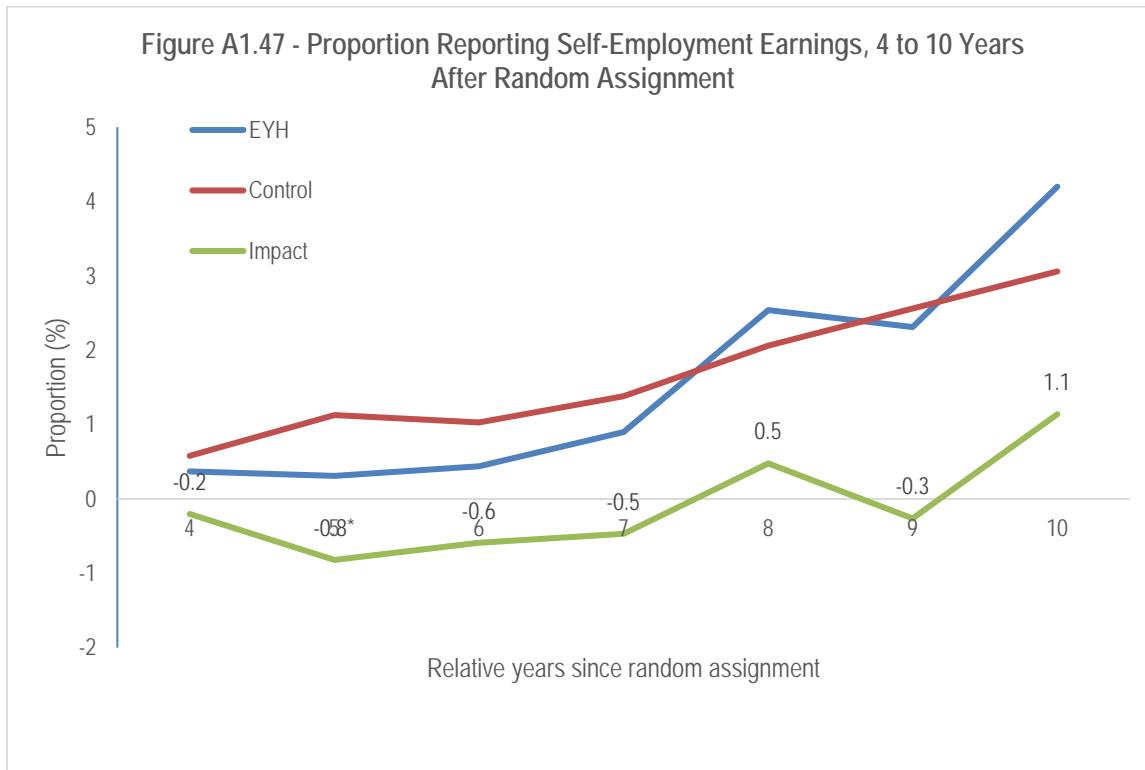


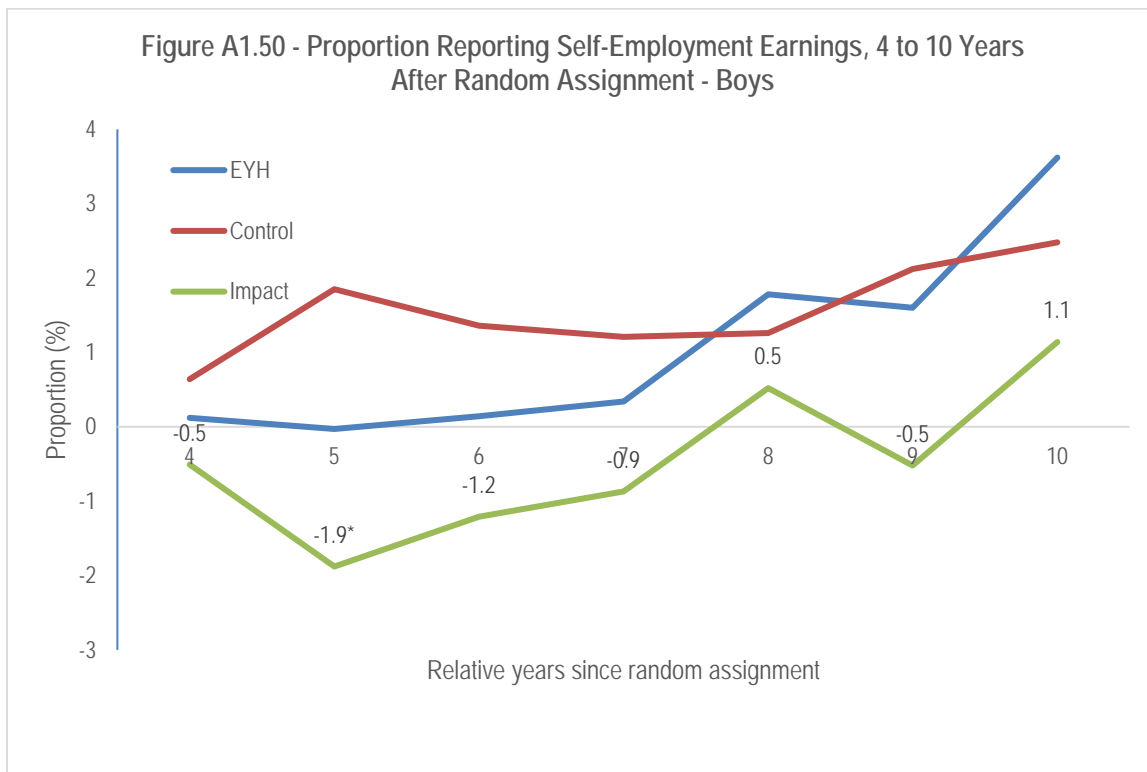
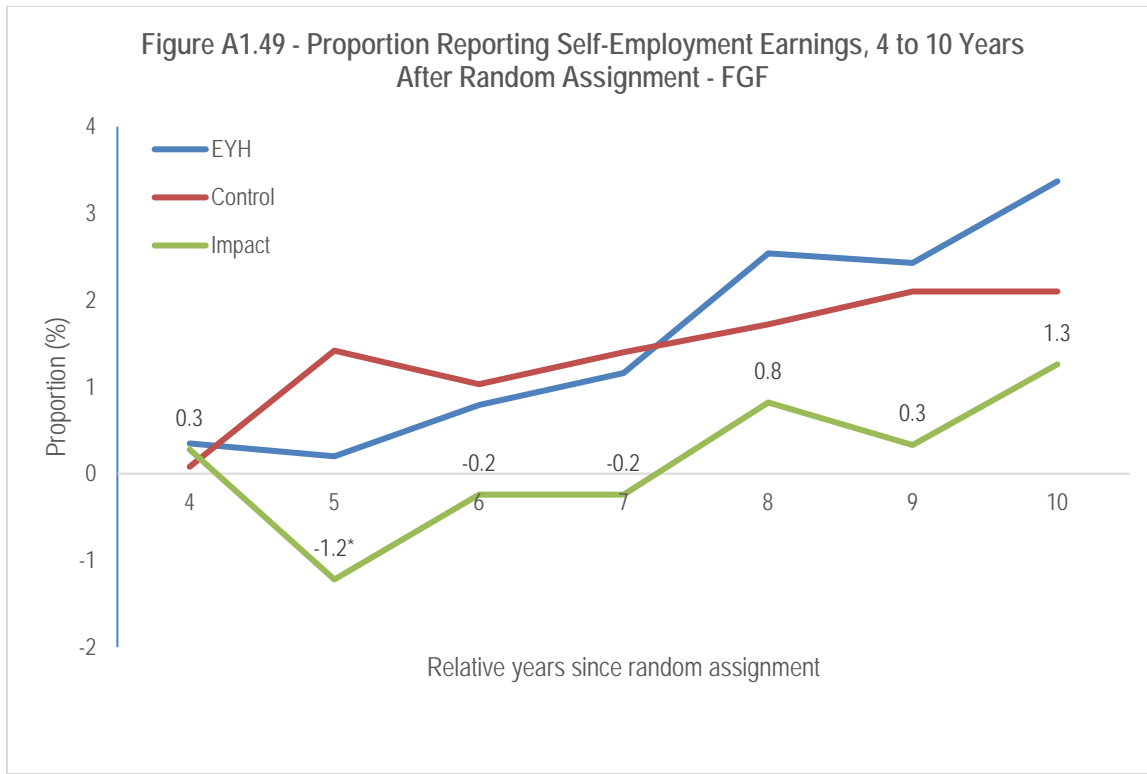


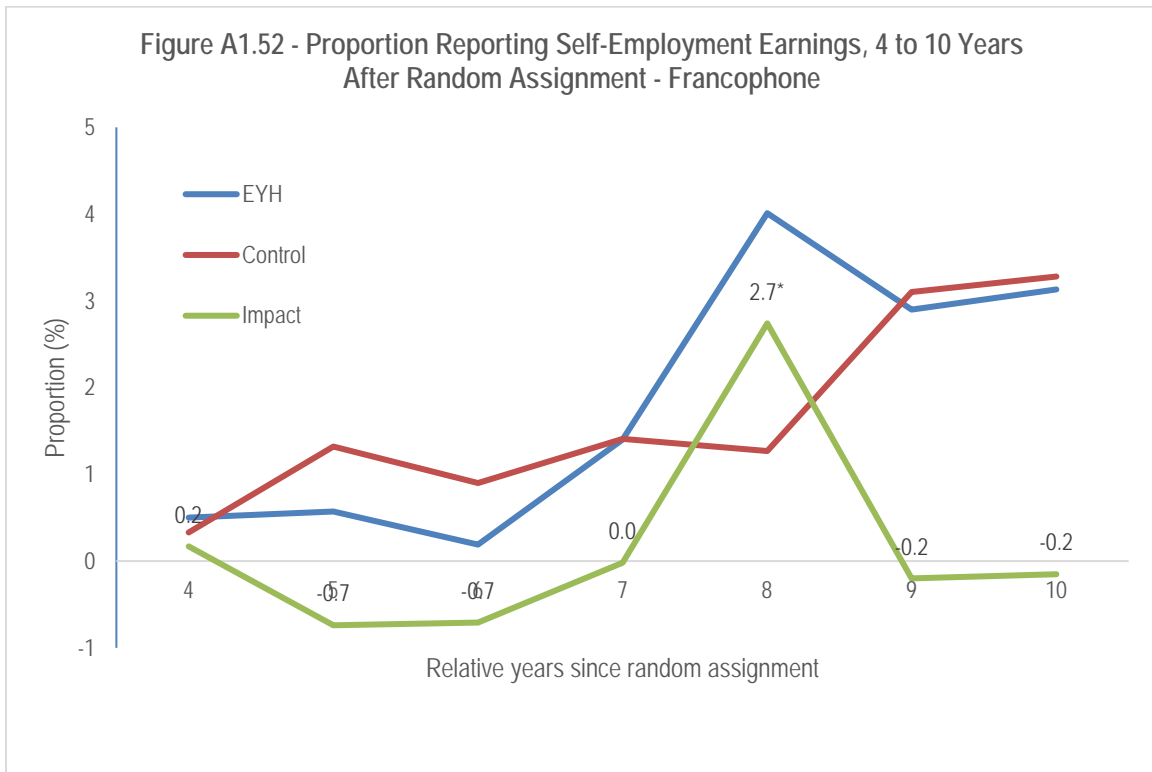
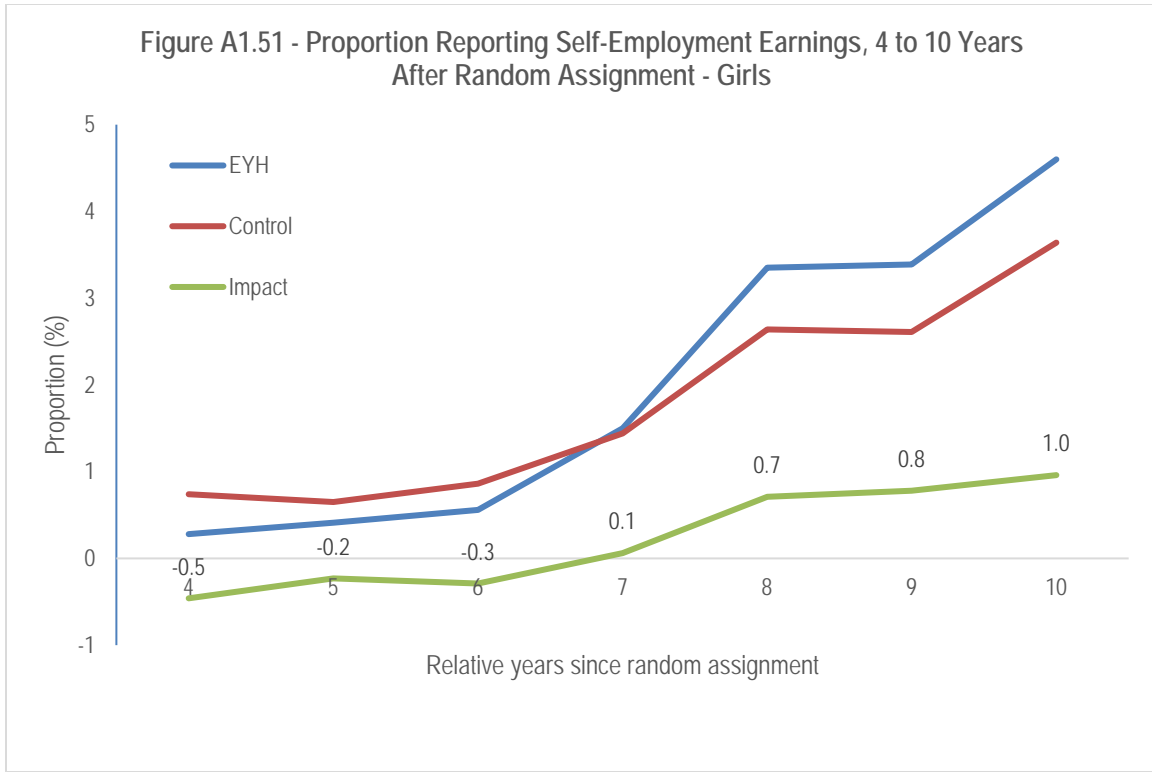


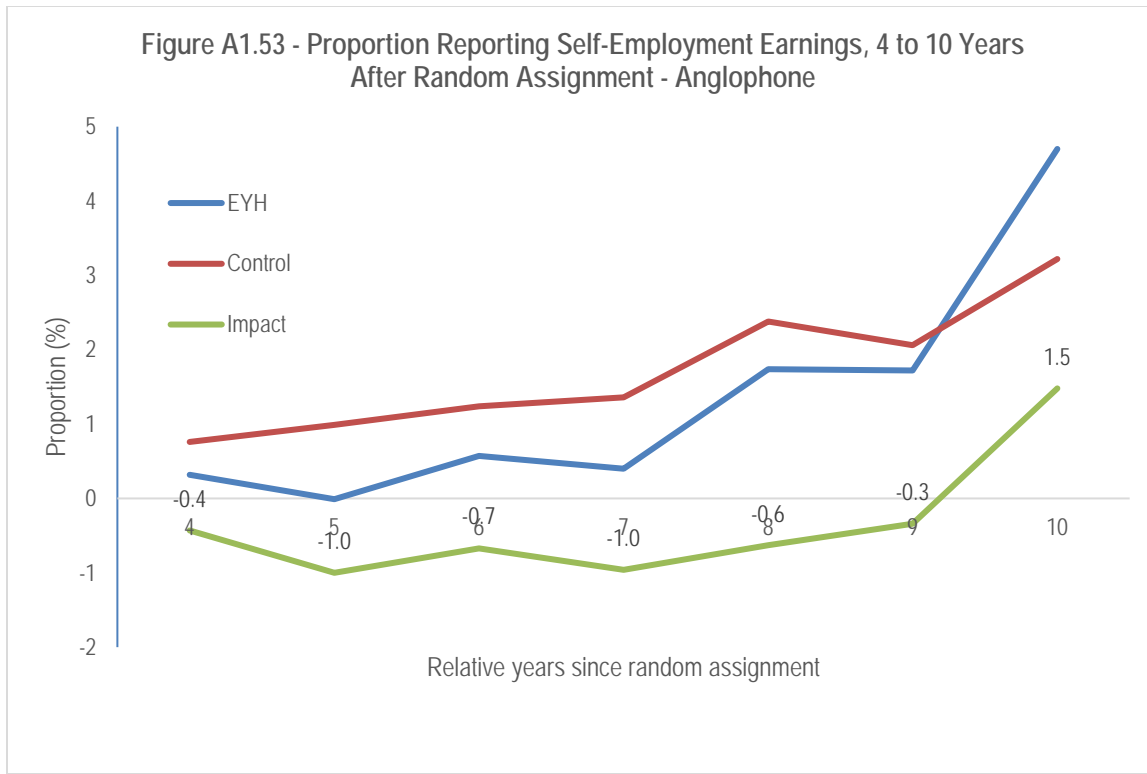


## Self-employment



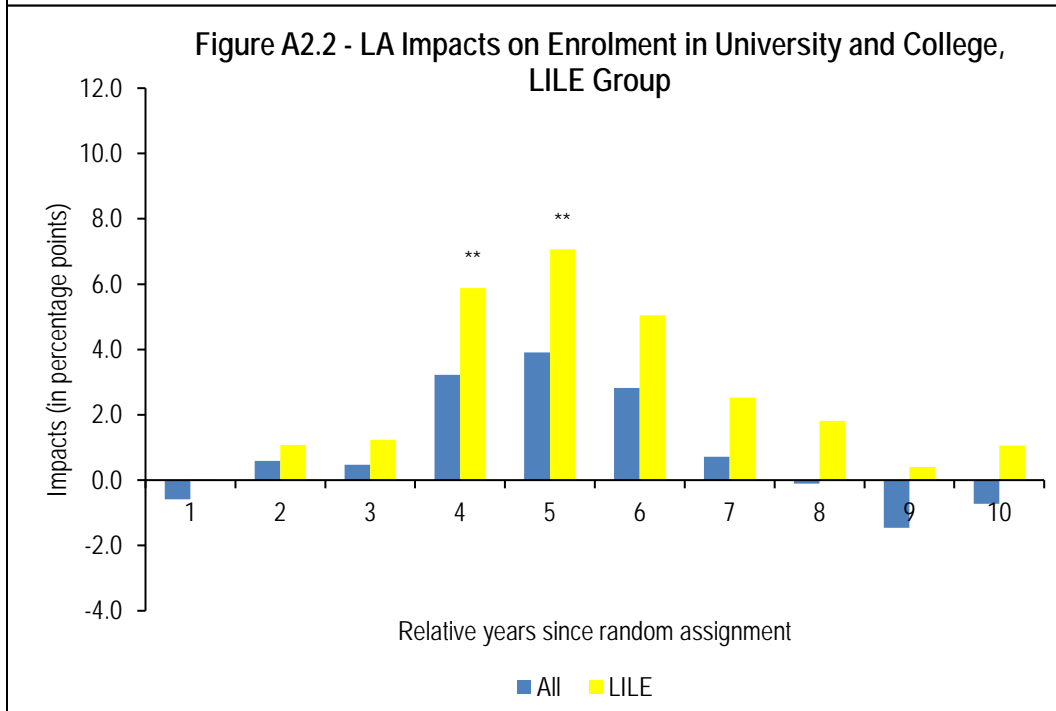
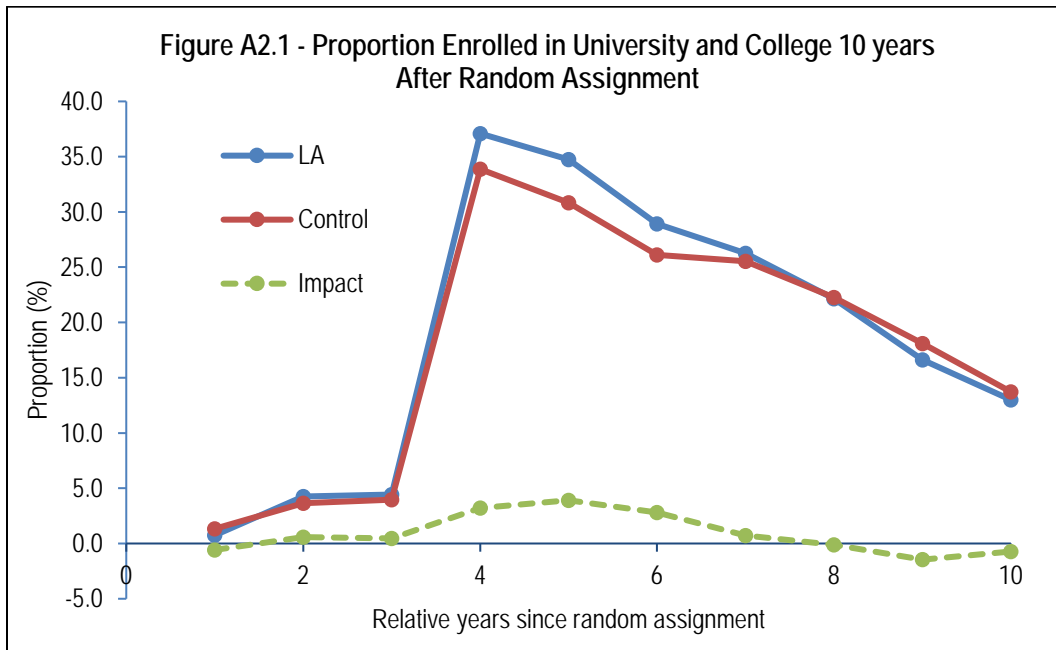


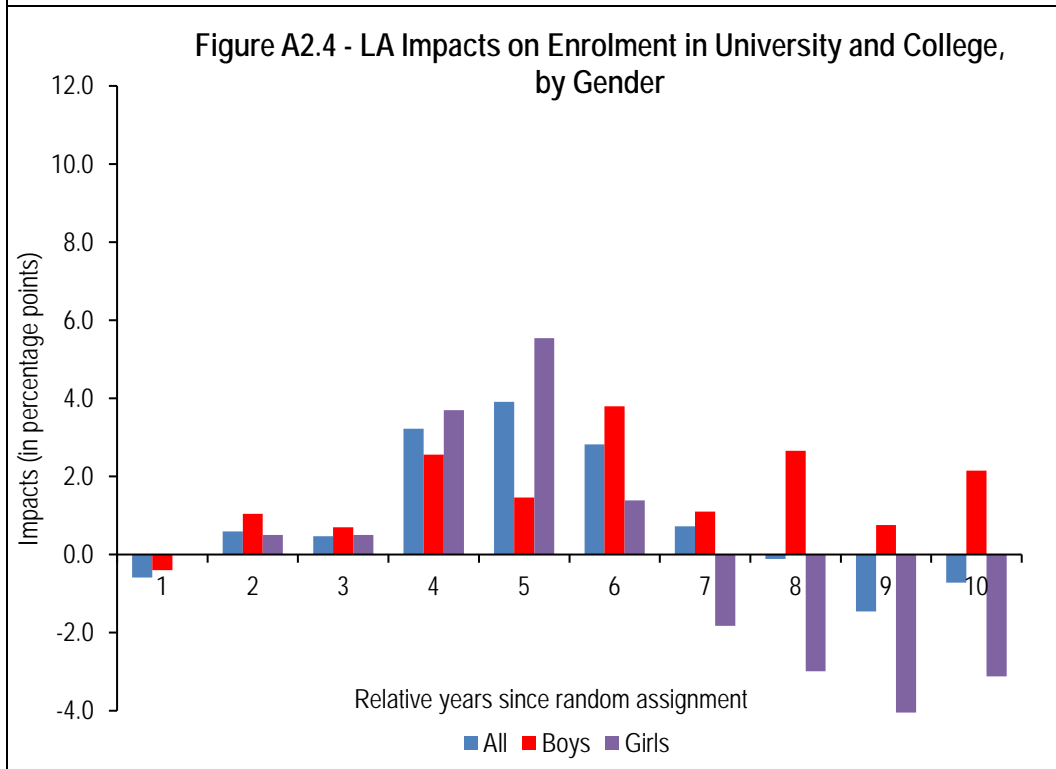
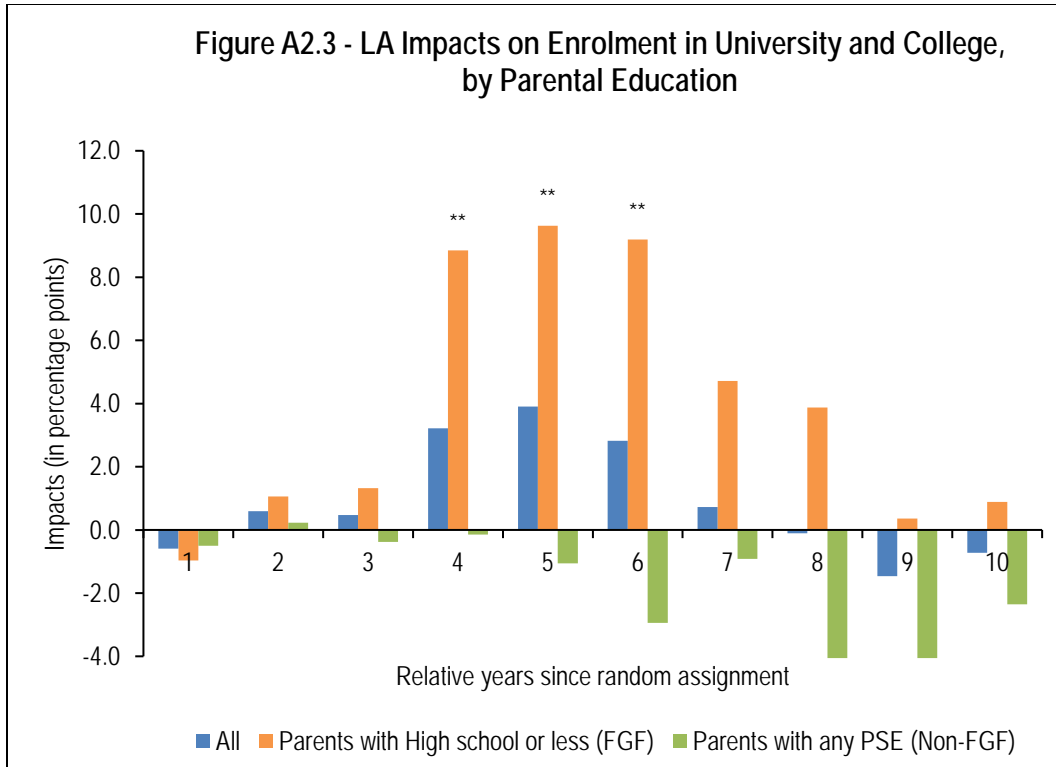


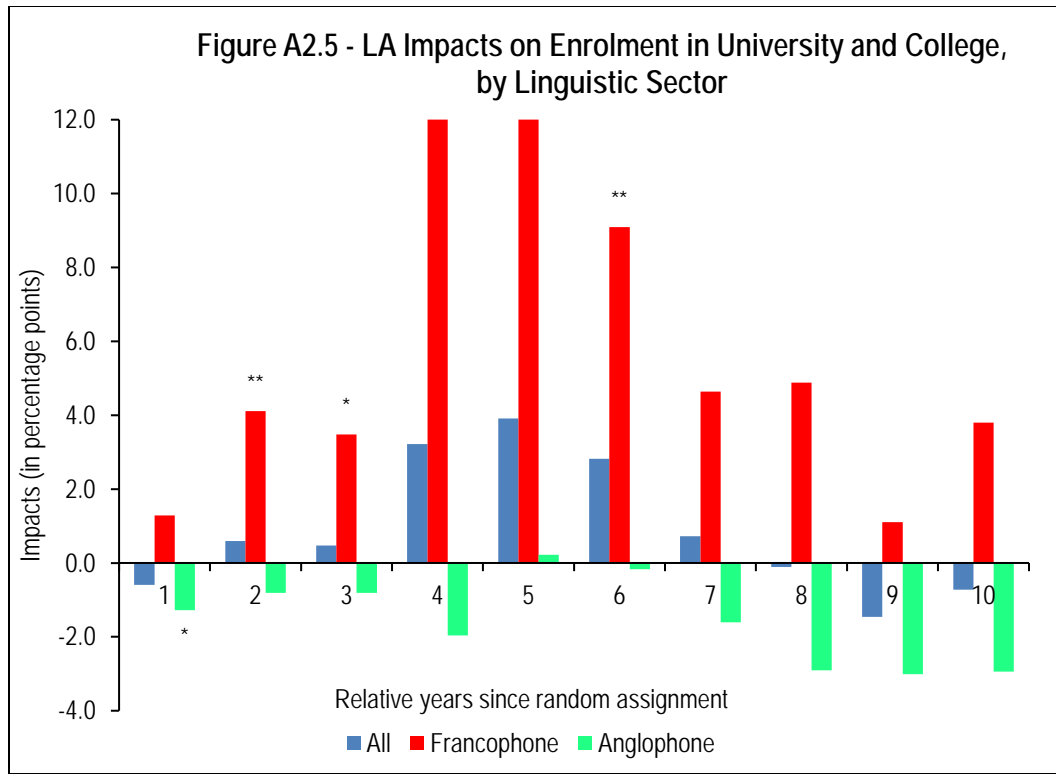


## Appendix 2: Impacts of offering Learning Accounts (graphs)

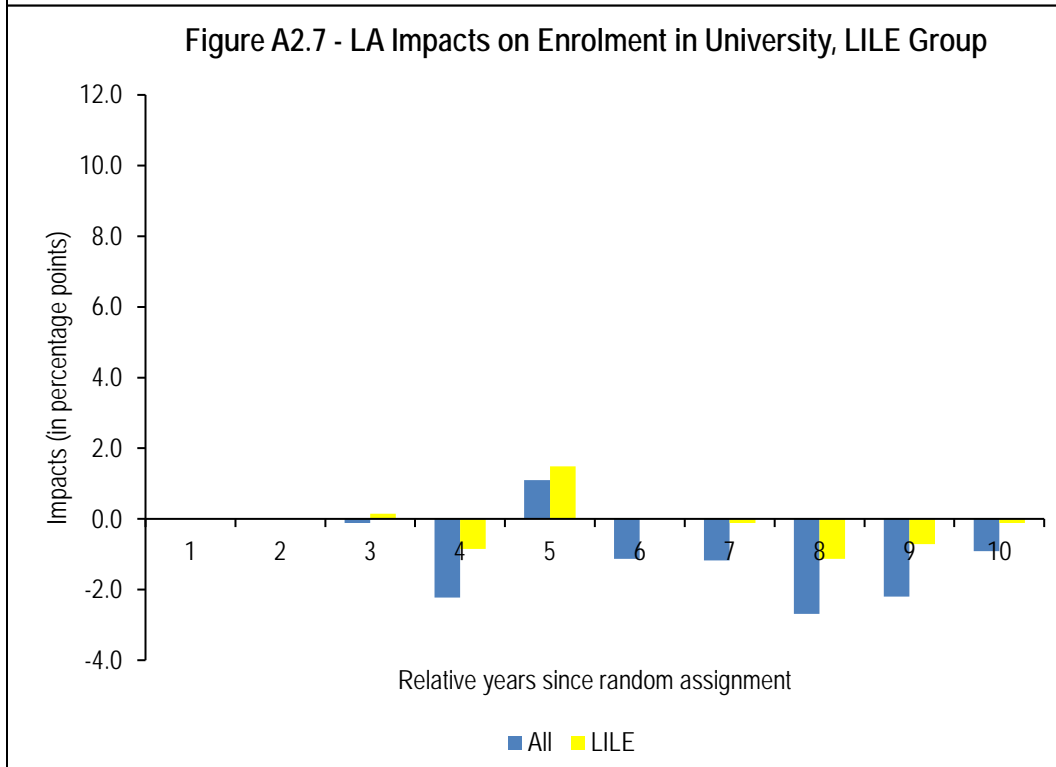
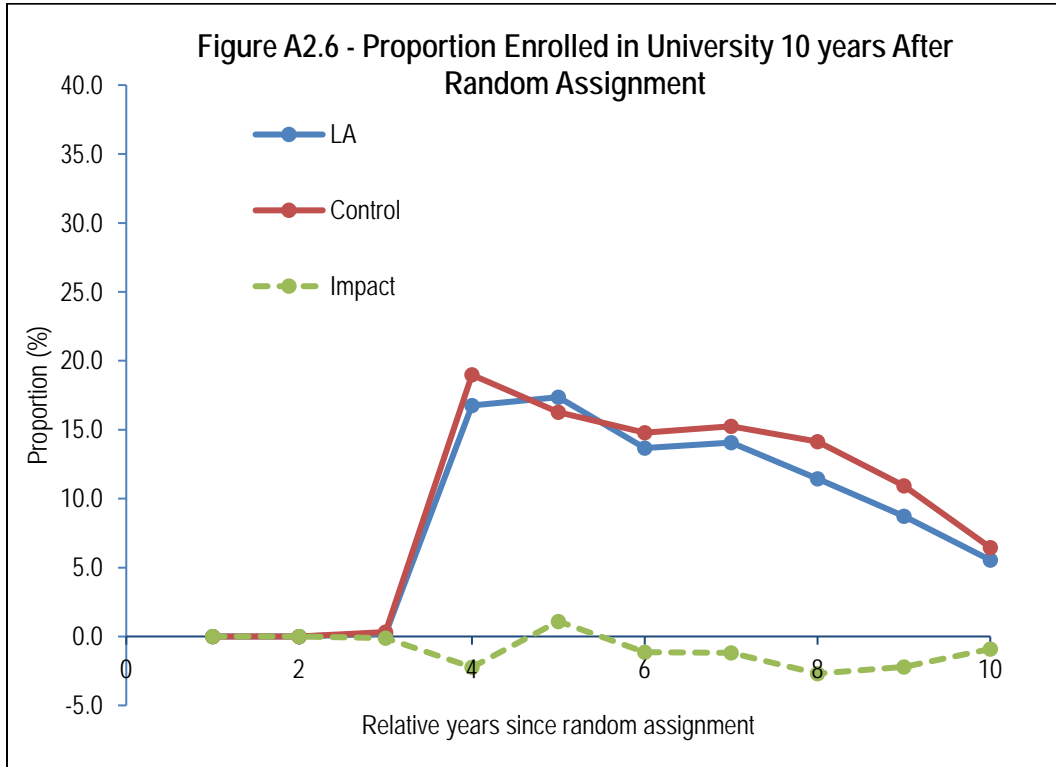
### Enrolment in university and college



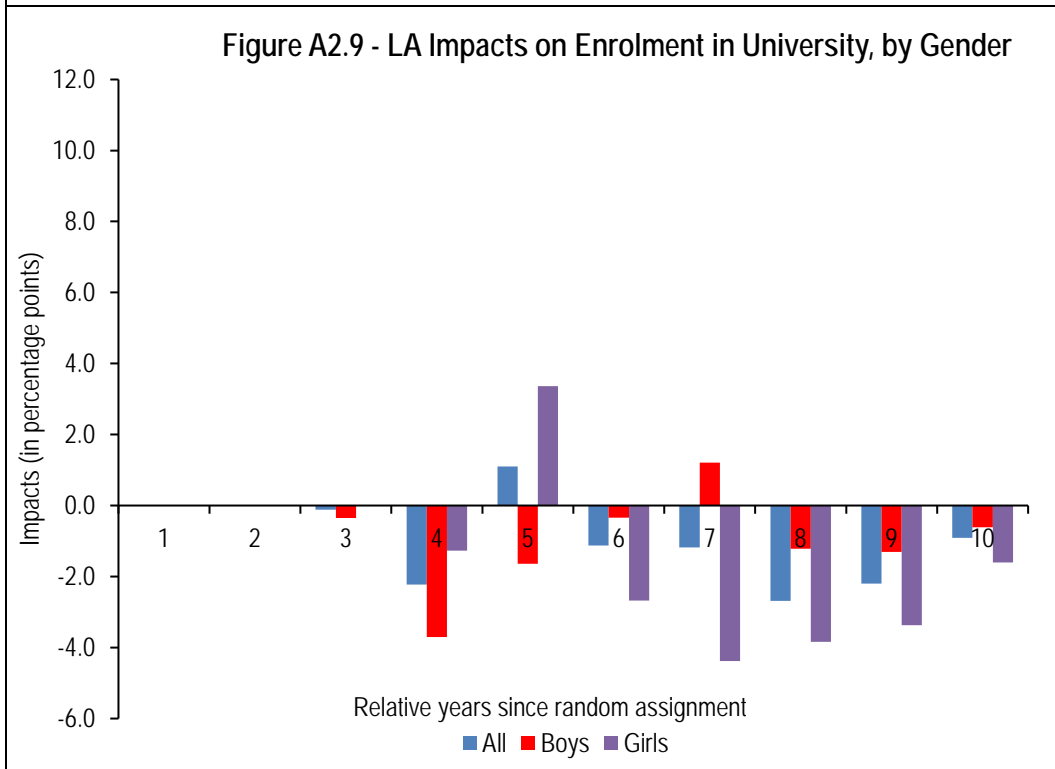
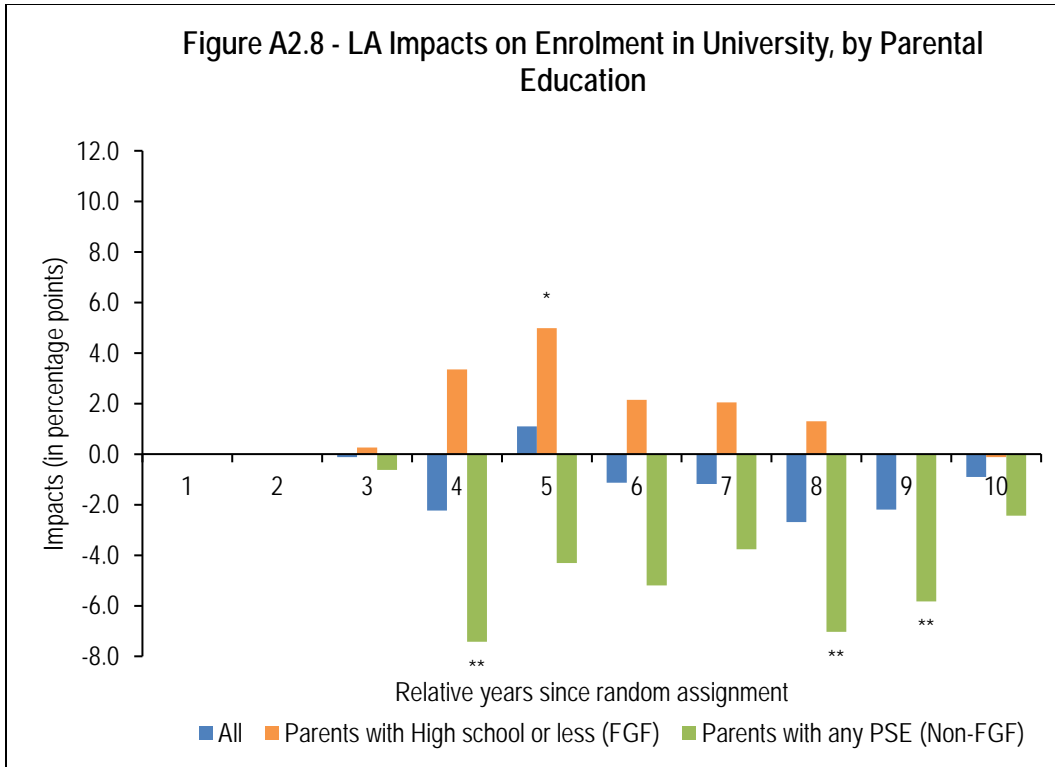


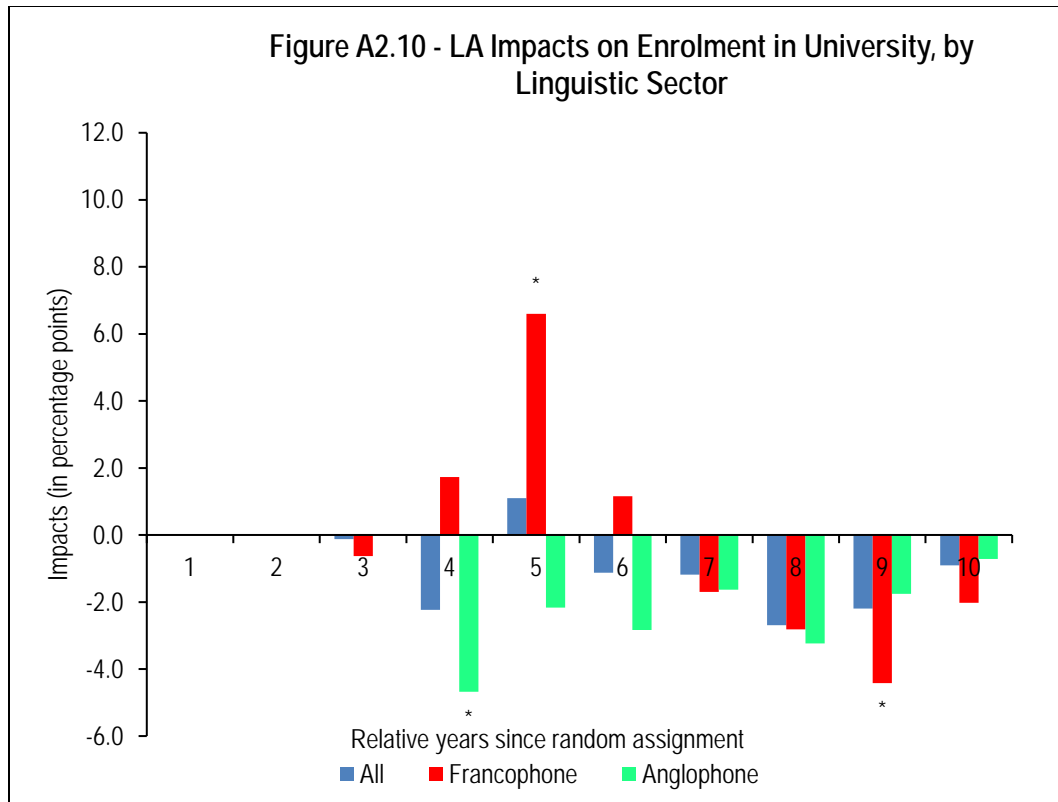


Enrolment in university

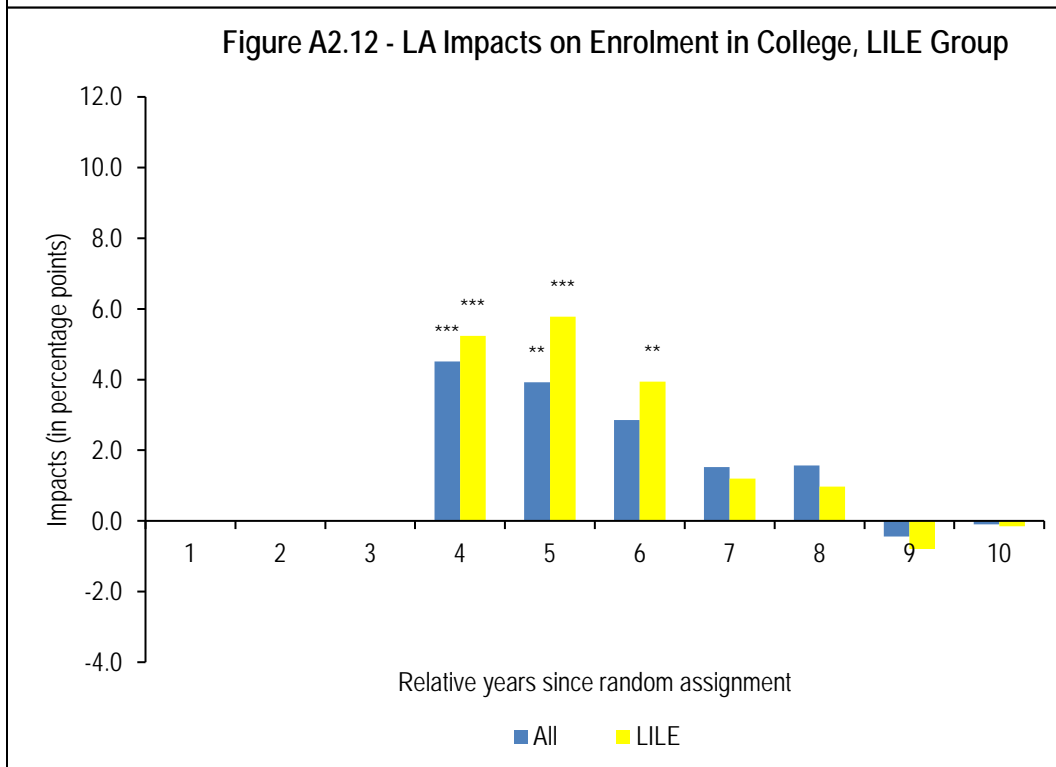
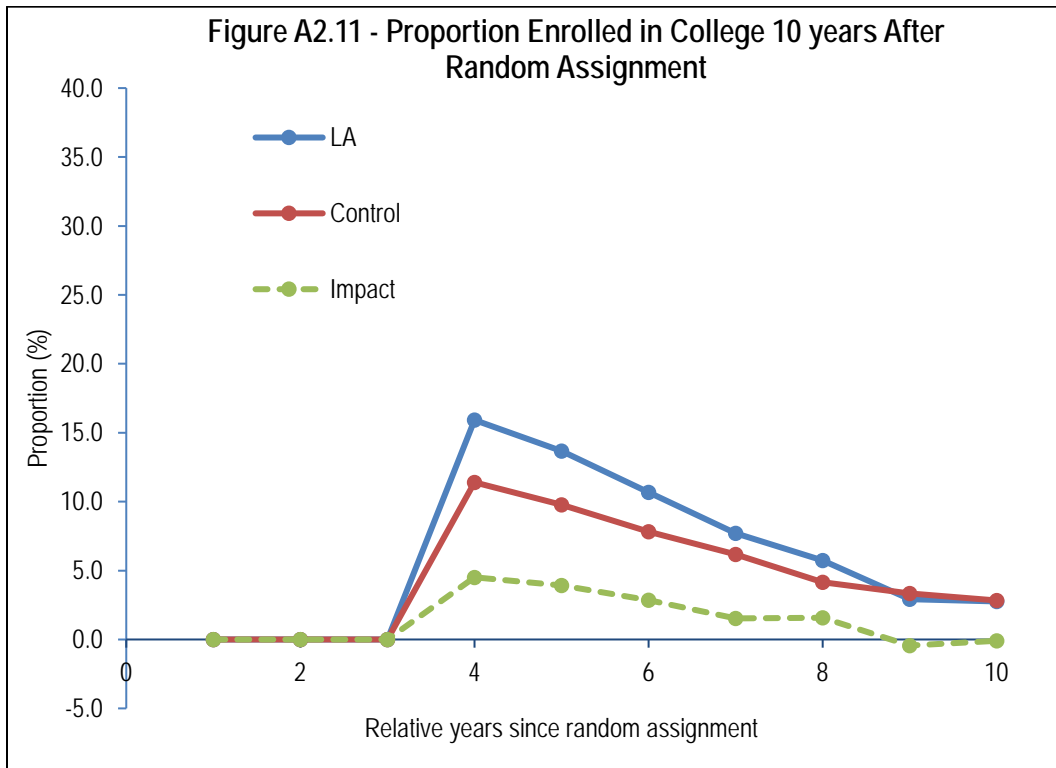


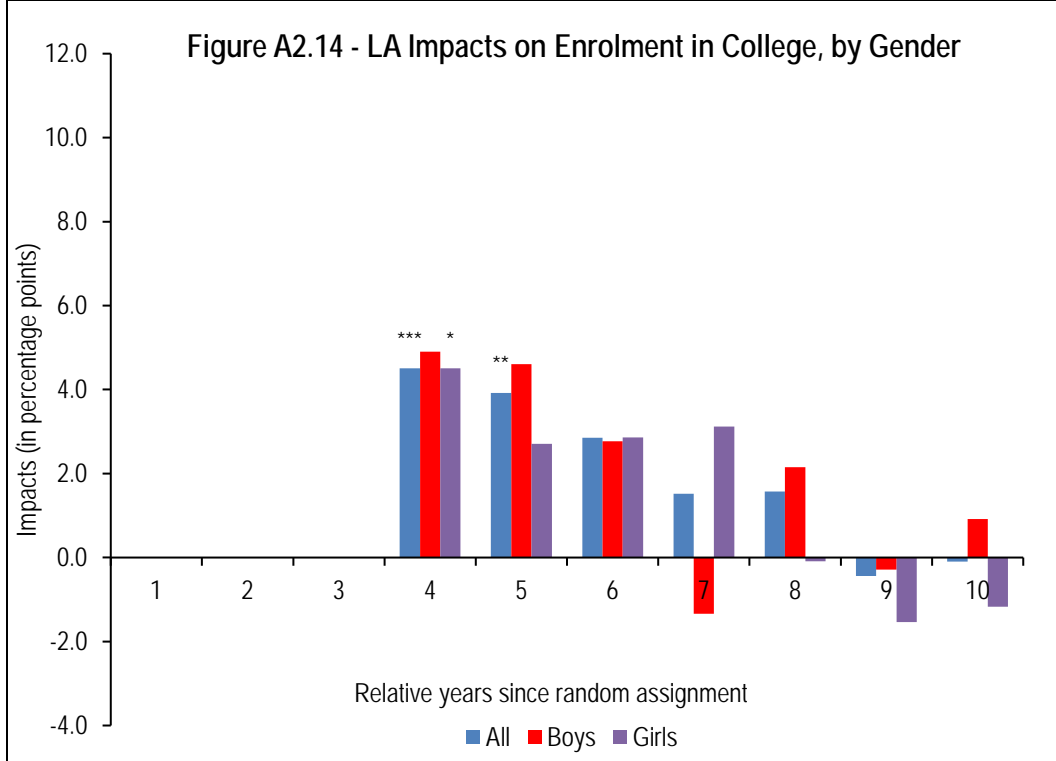
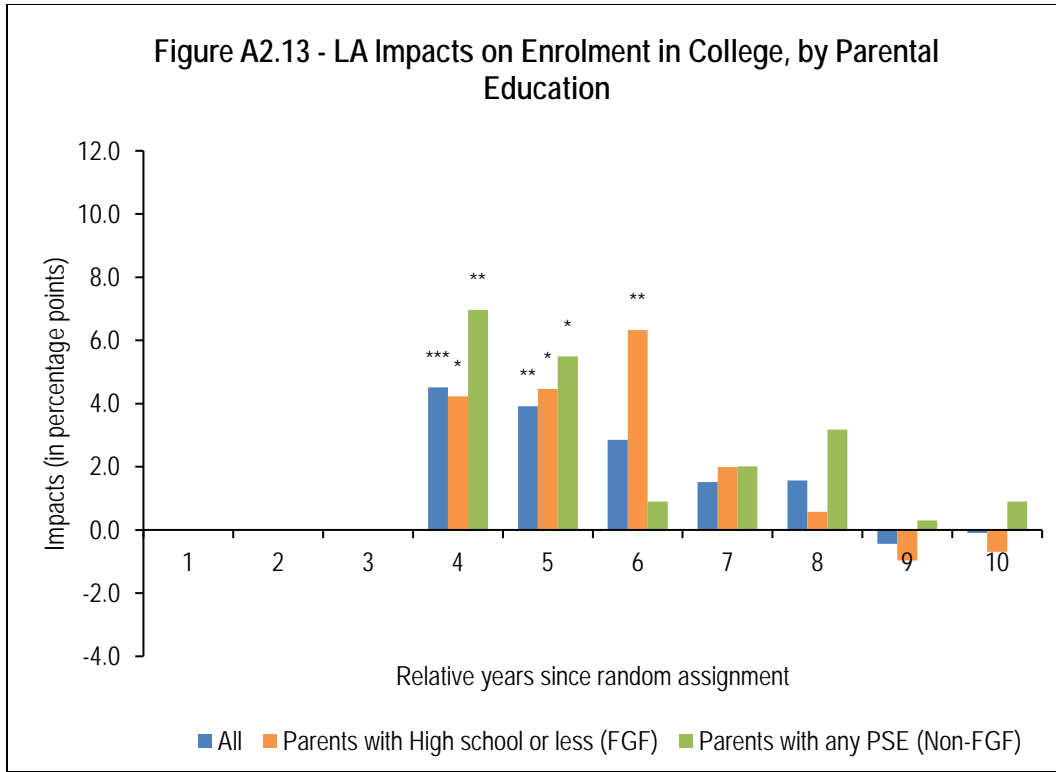


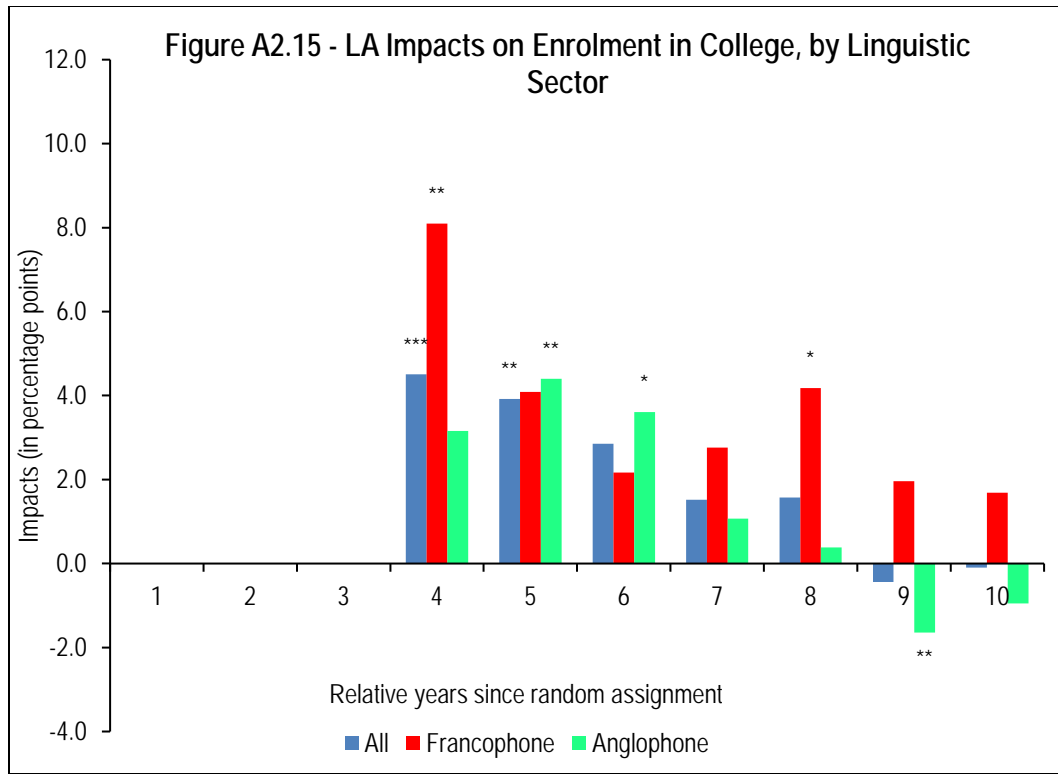




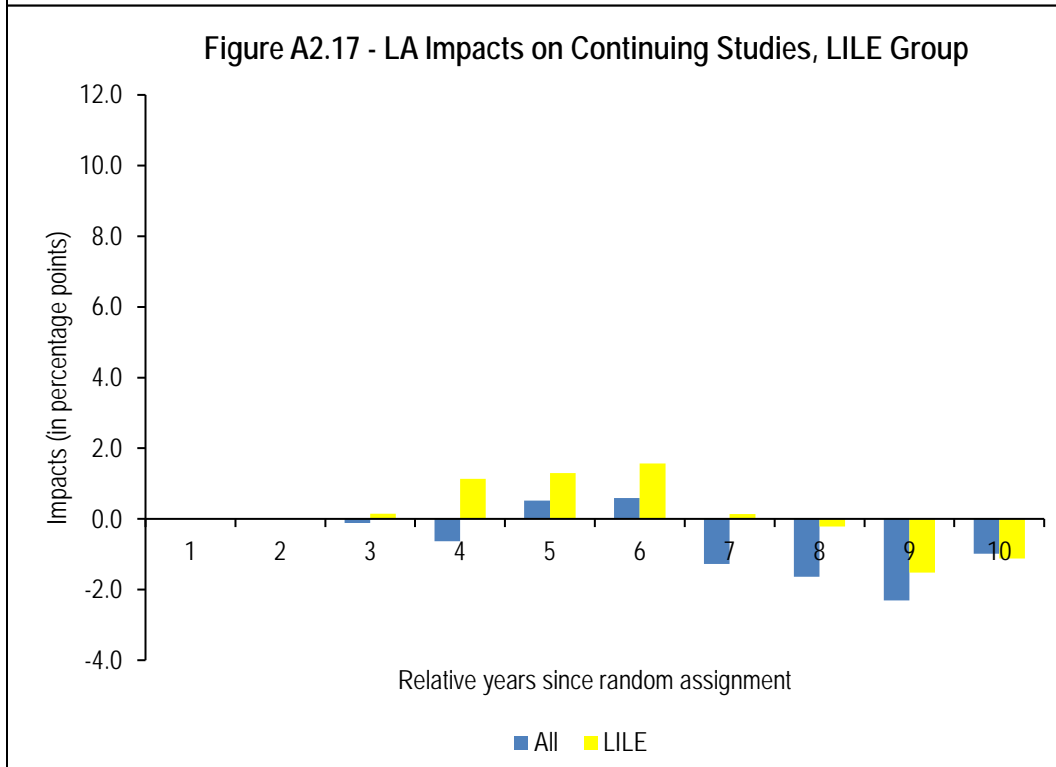
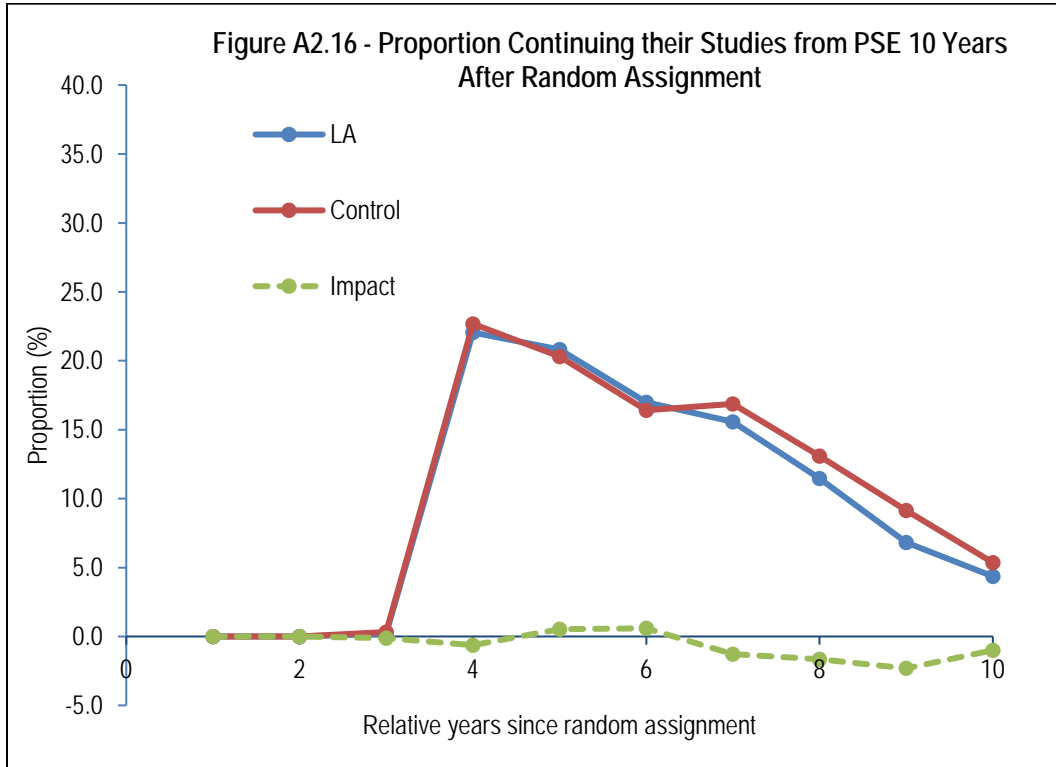
Enrolment in college

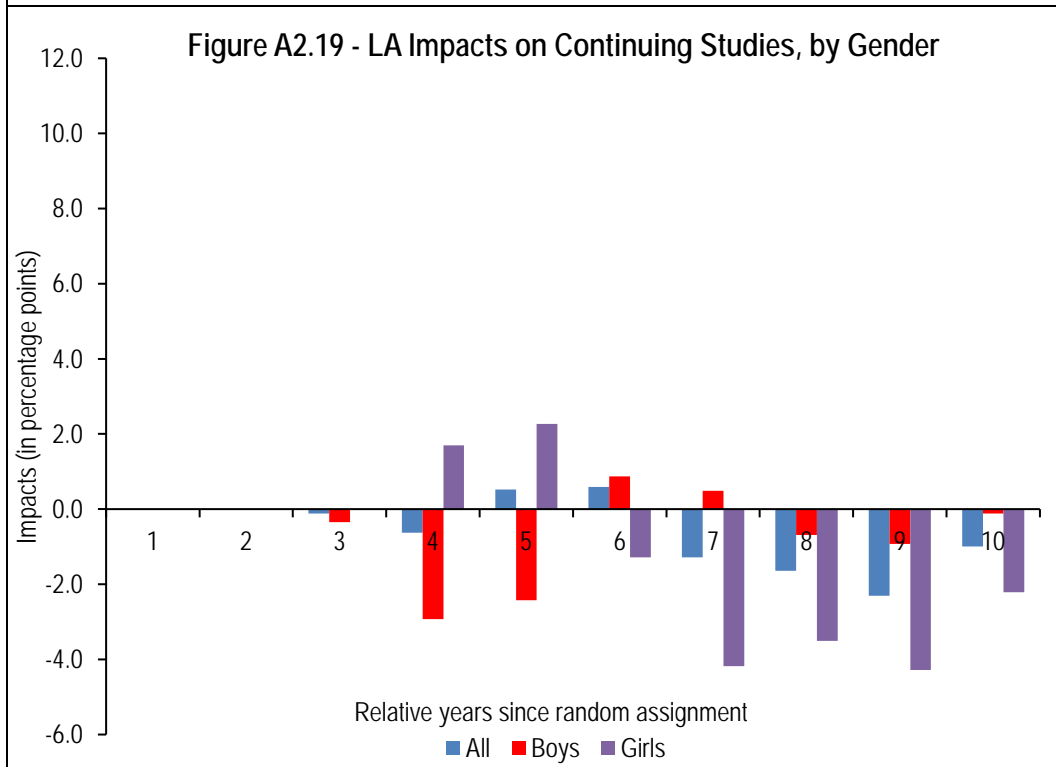
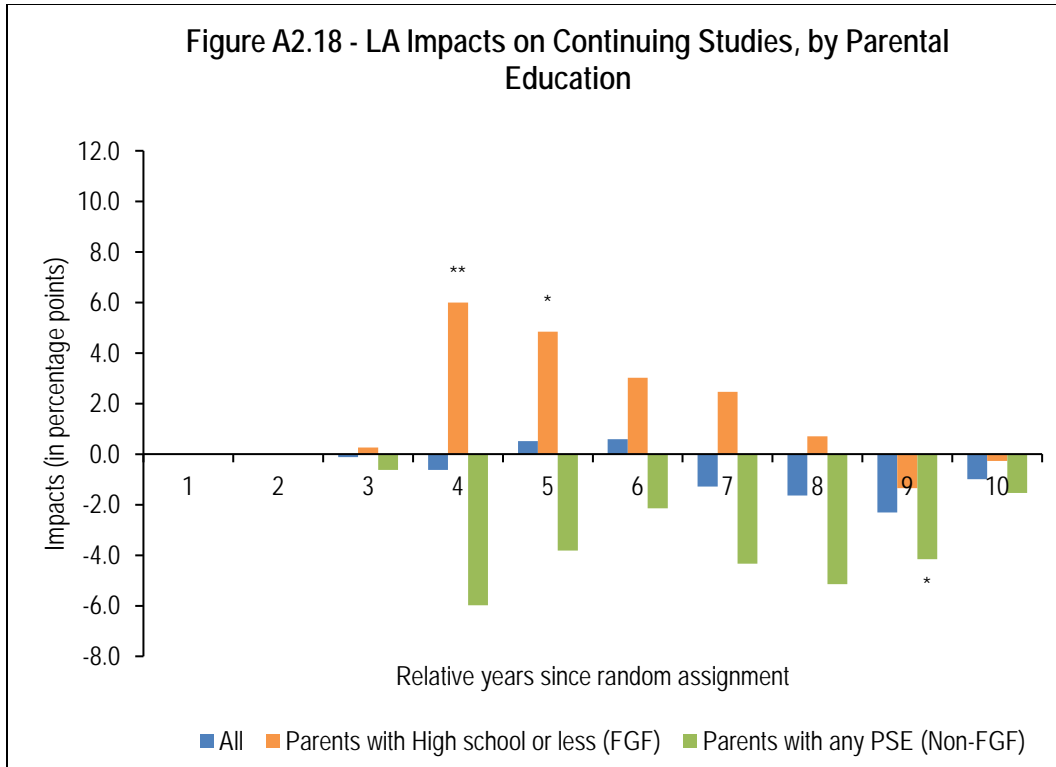


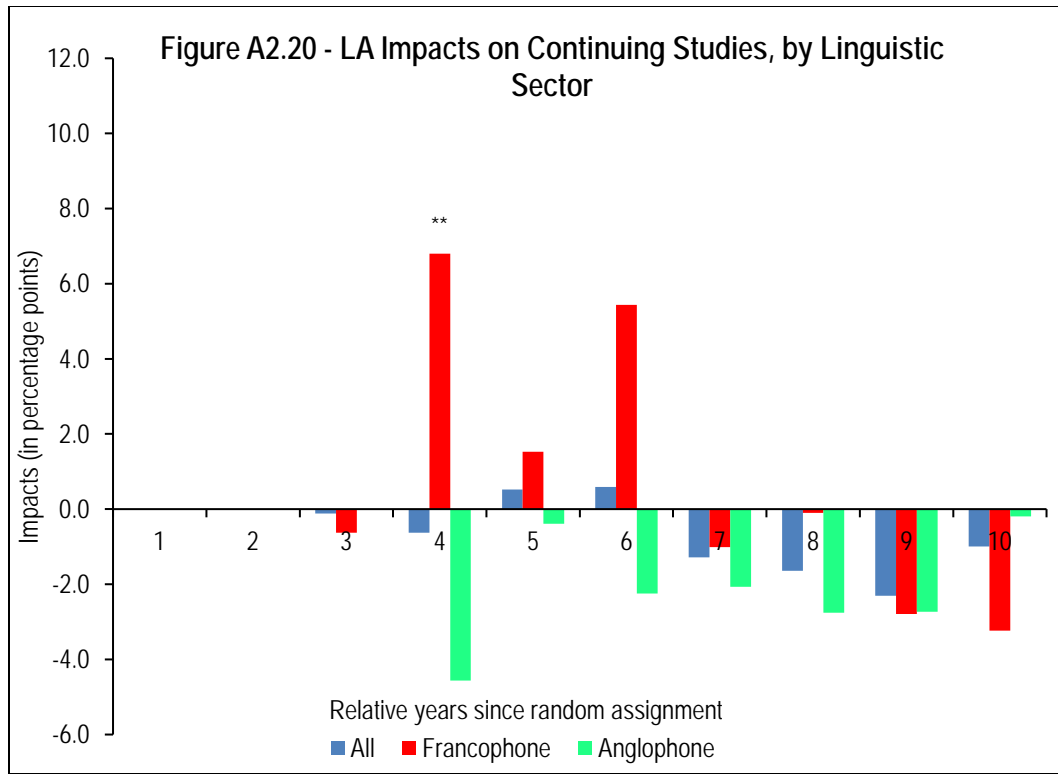




Continuing studies

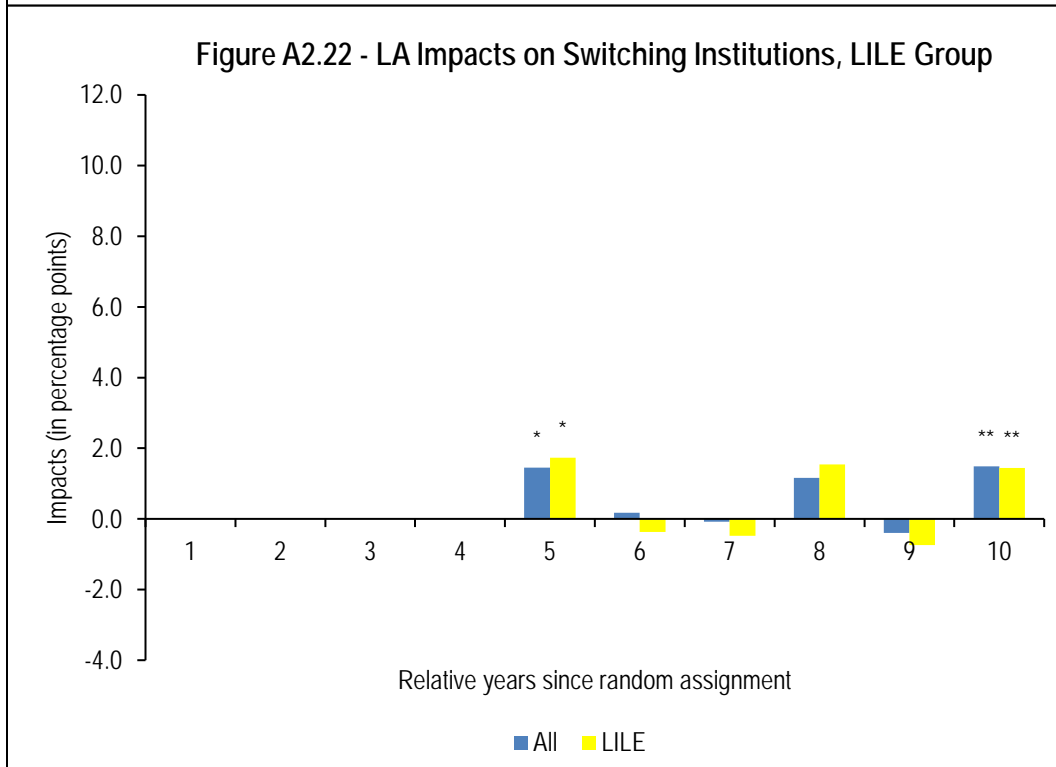
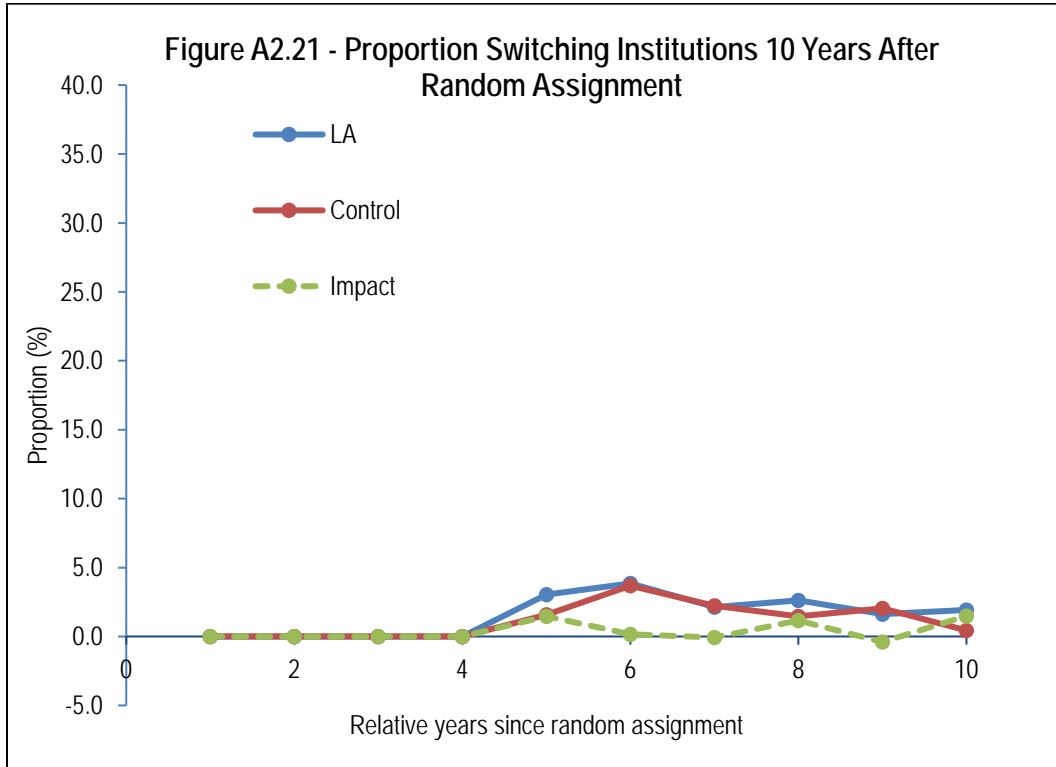


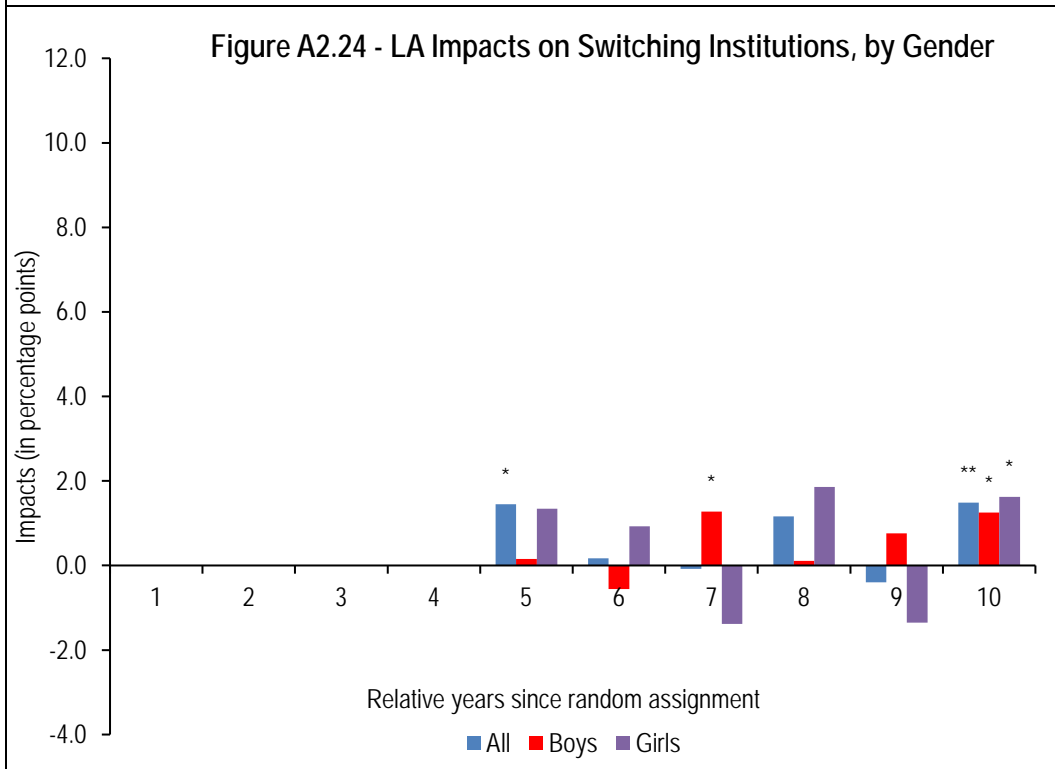
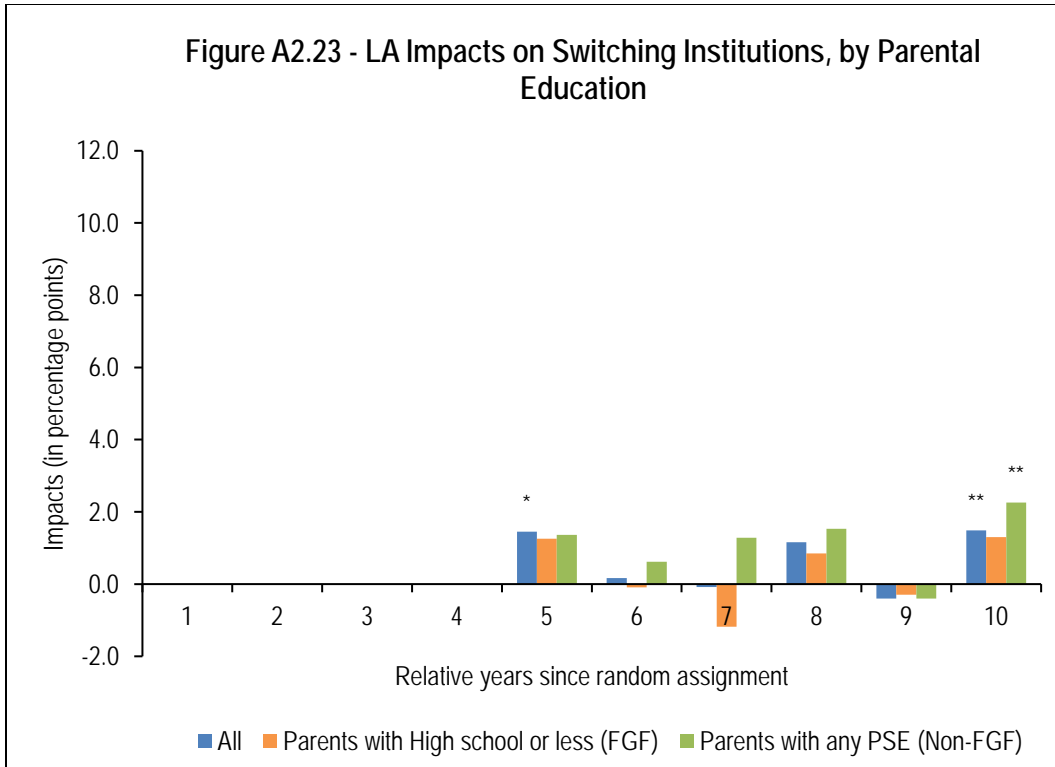


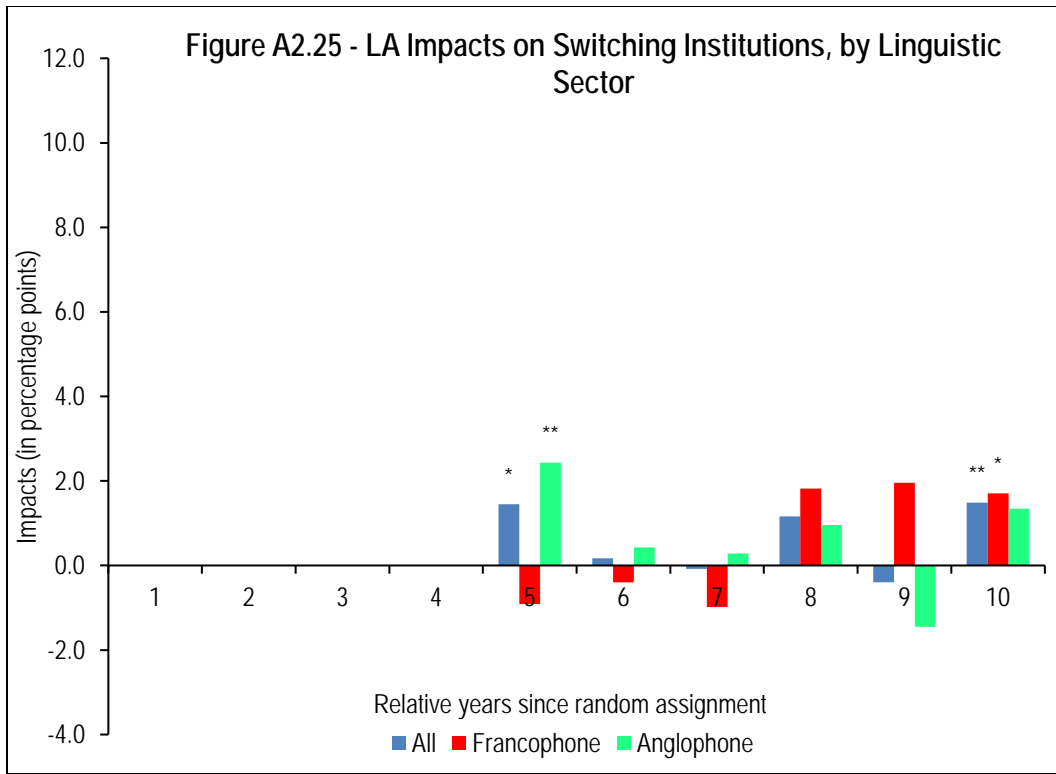




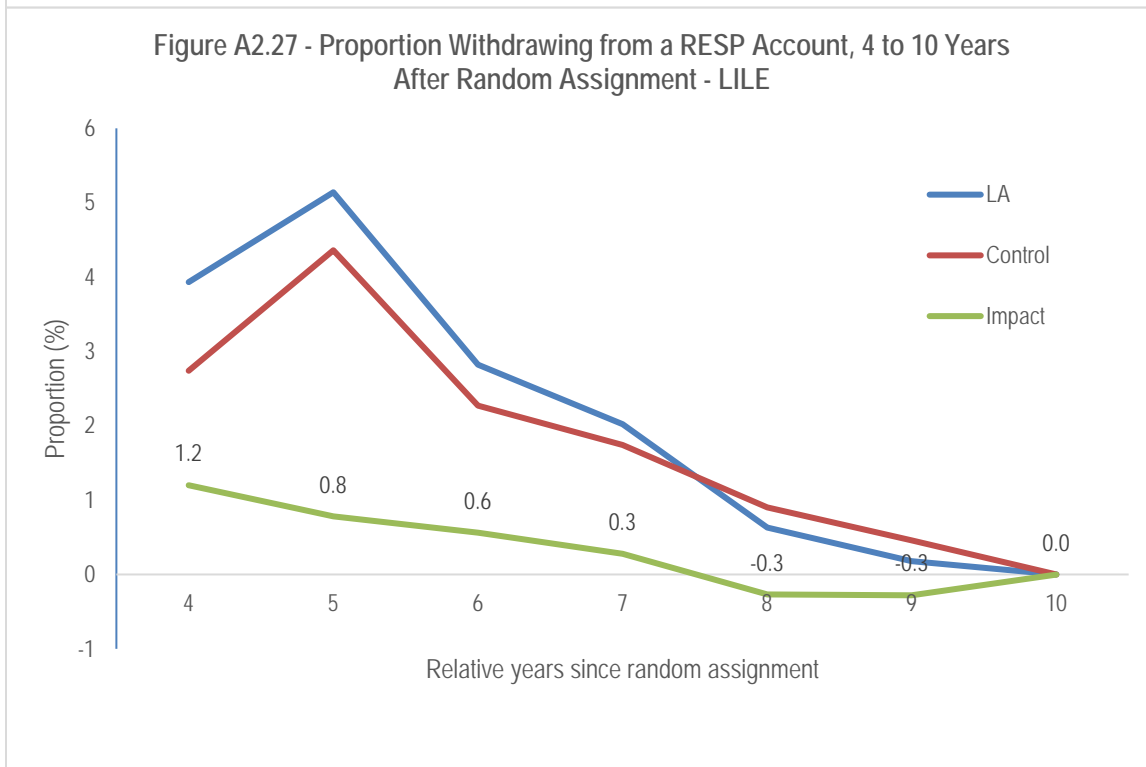
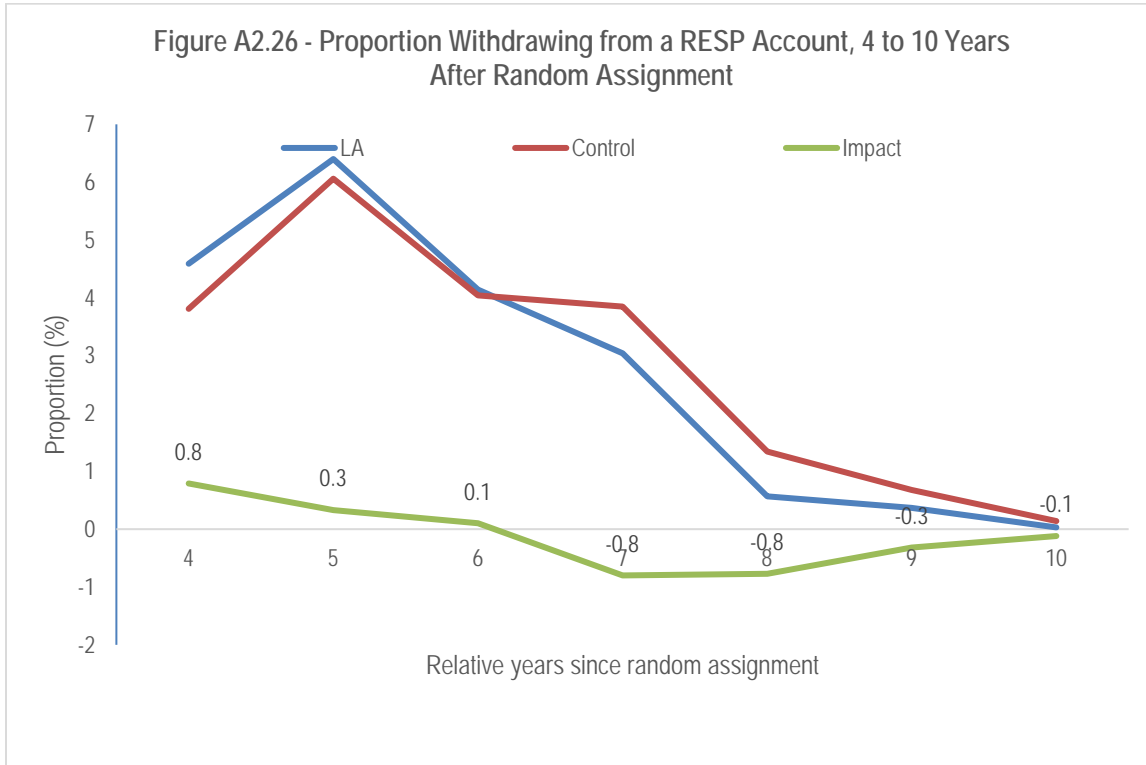
### Switching institutions

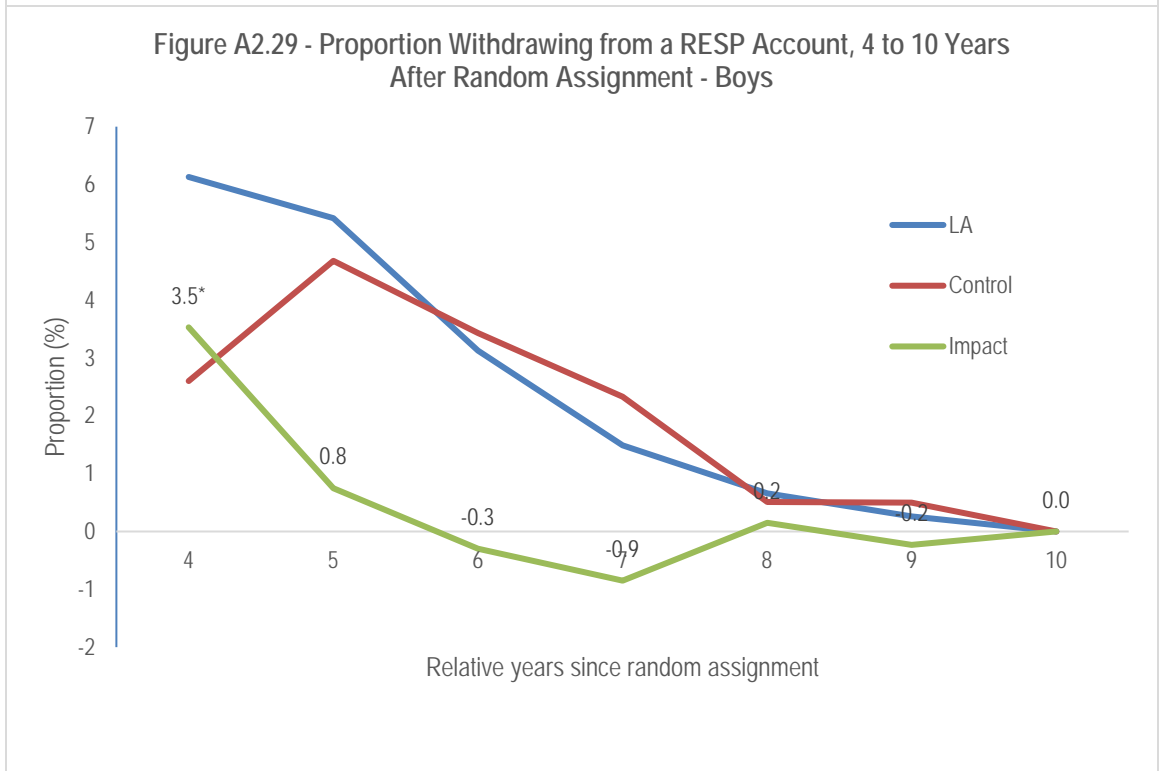
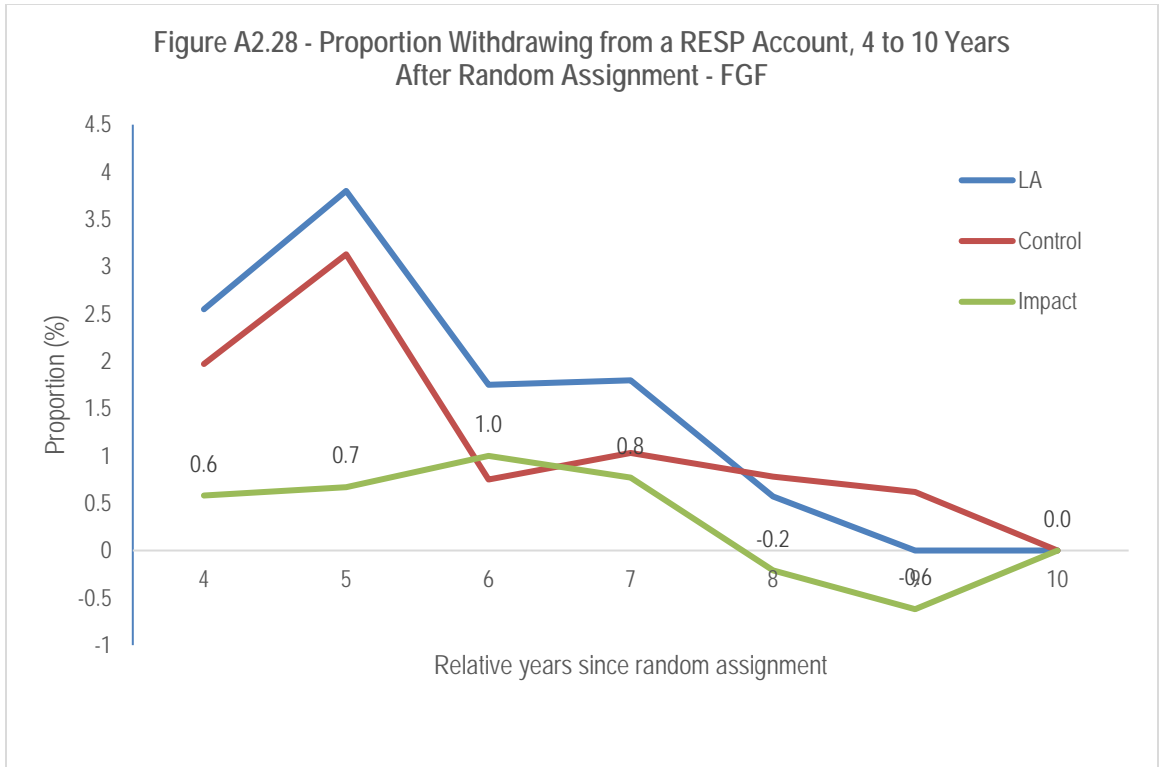


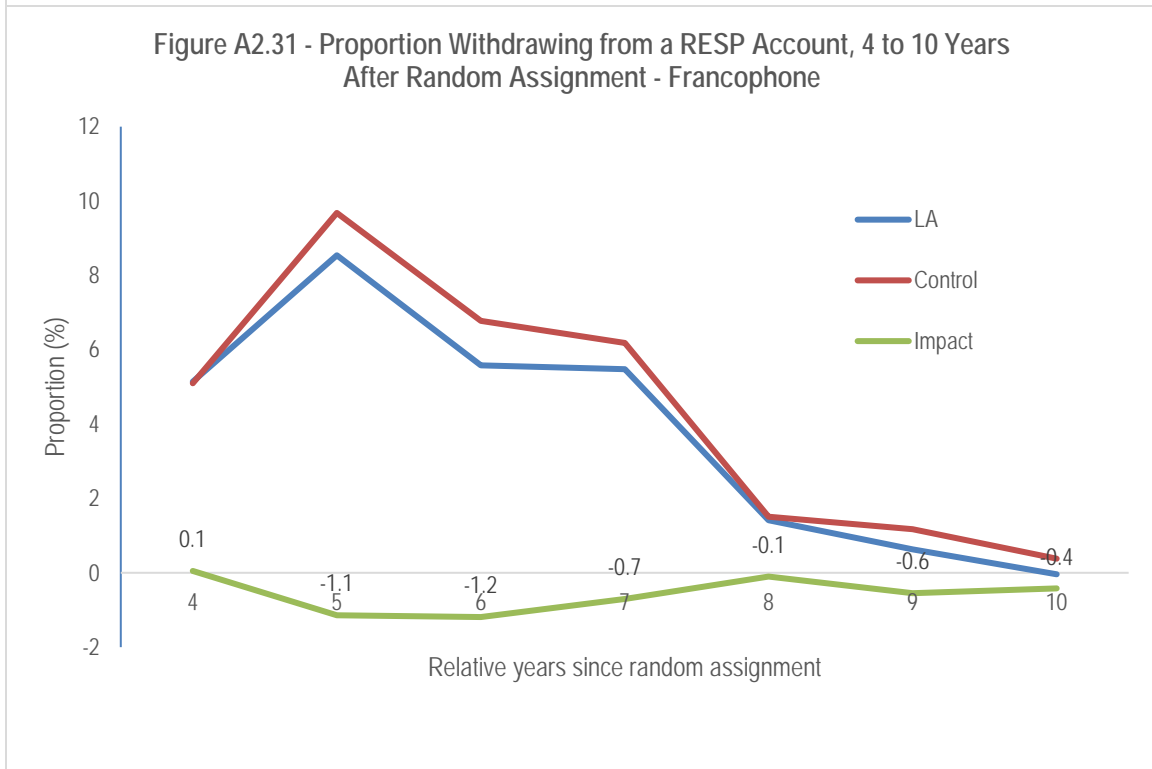
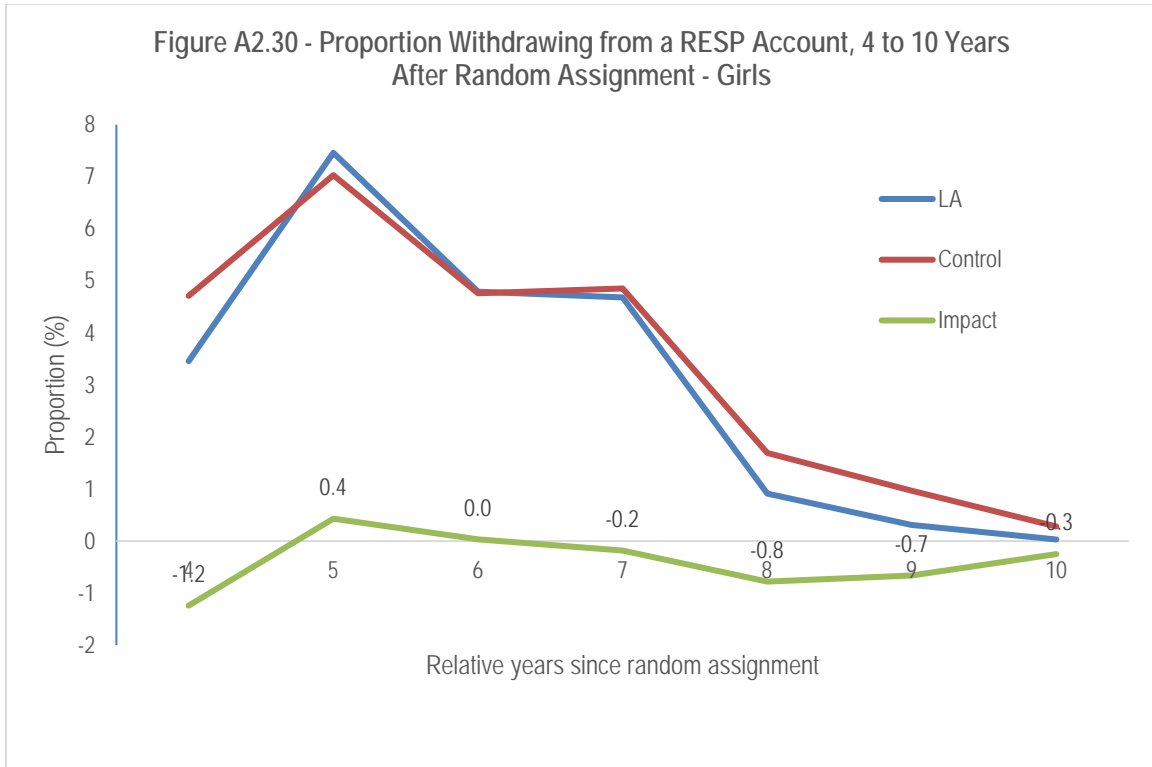


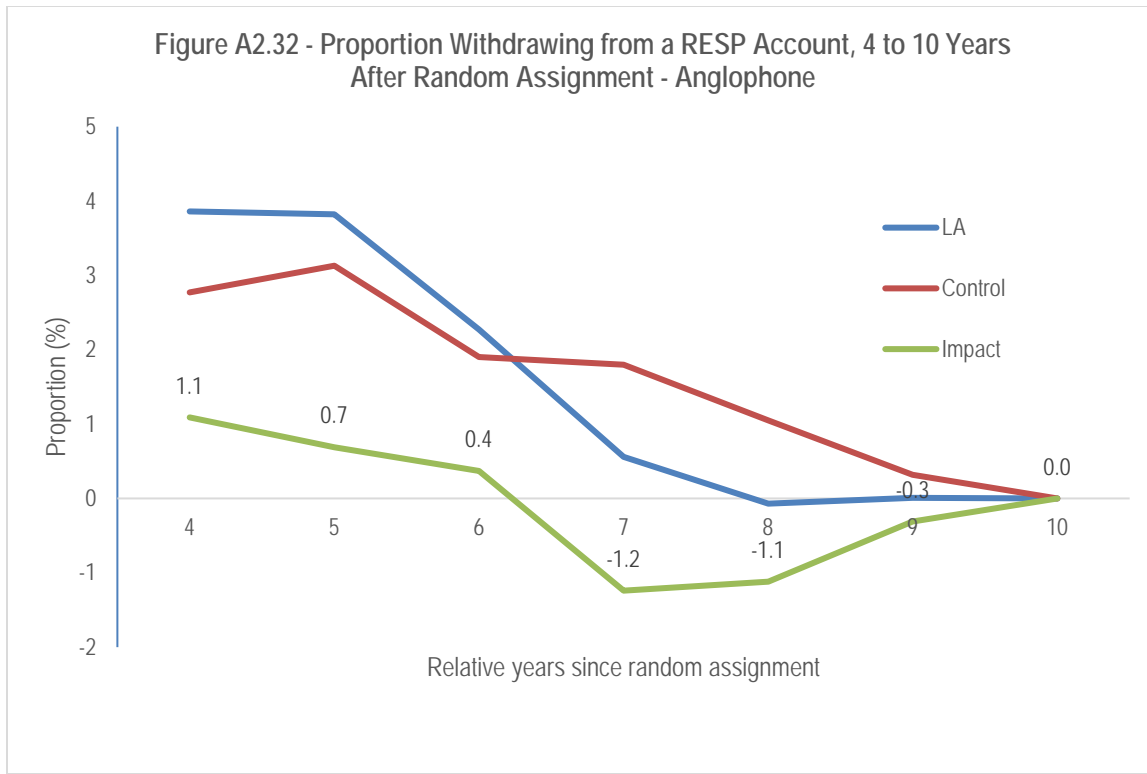


Use of RESPs

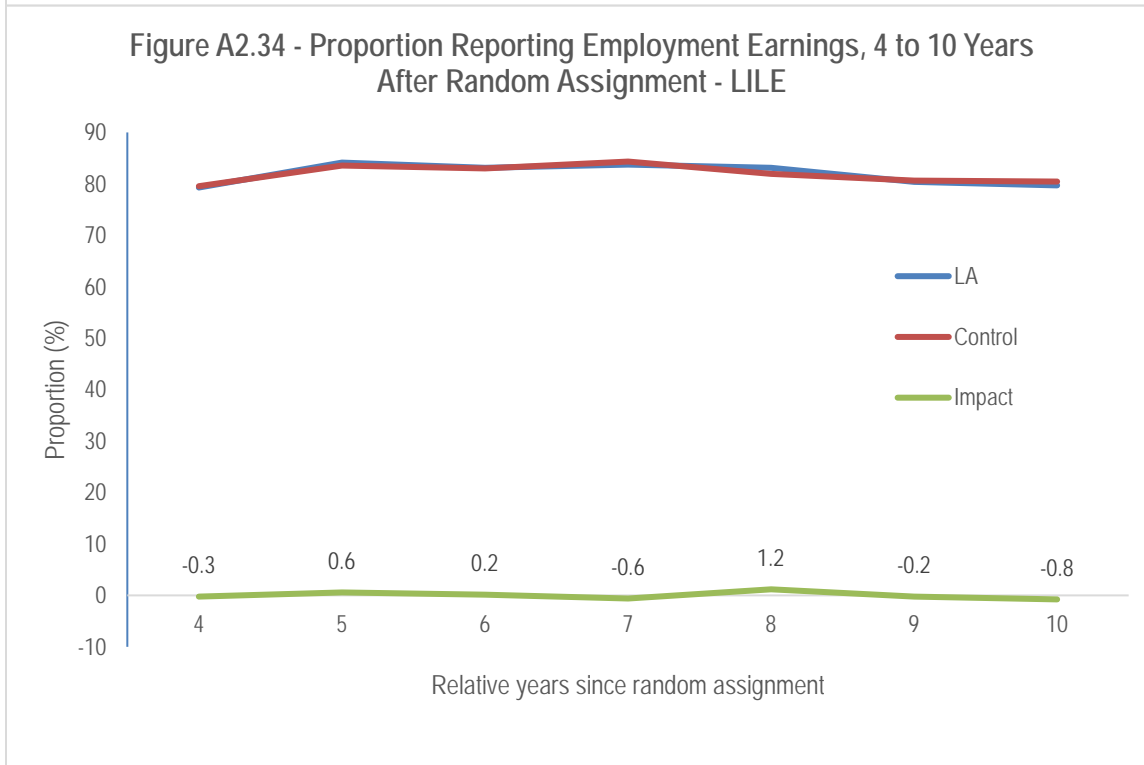
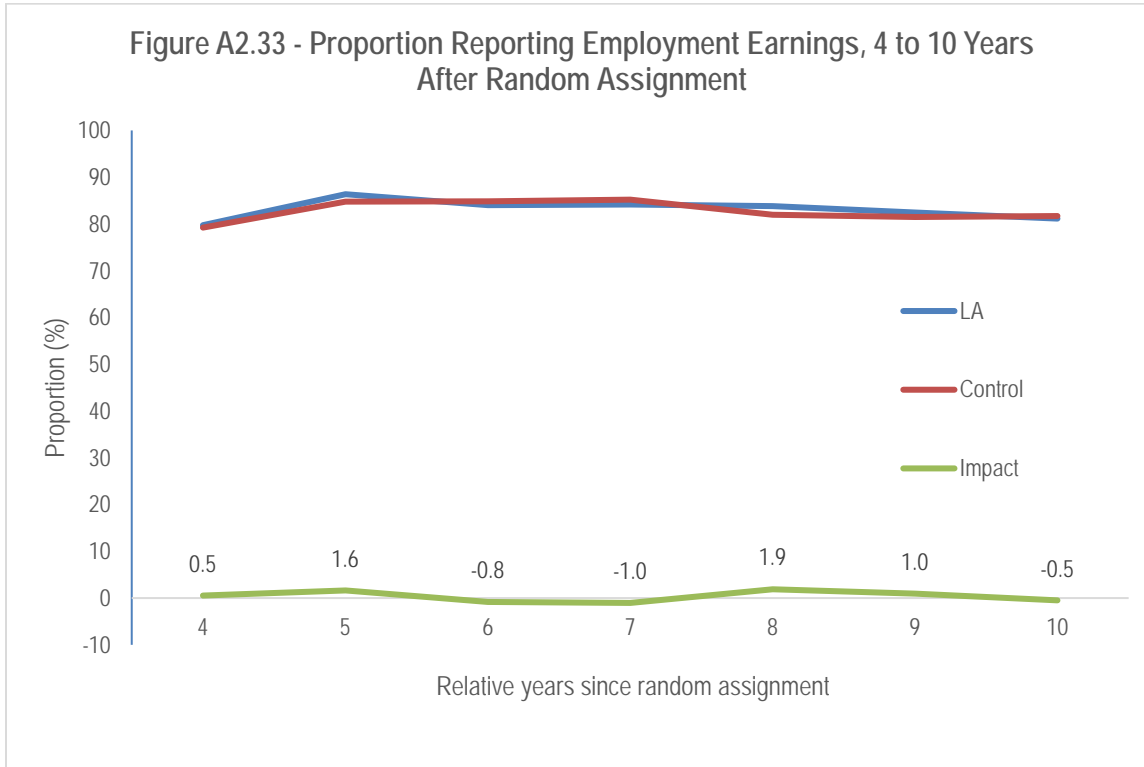




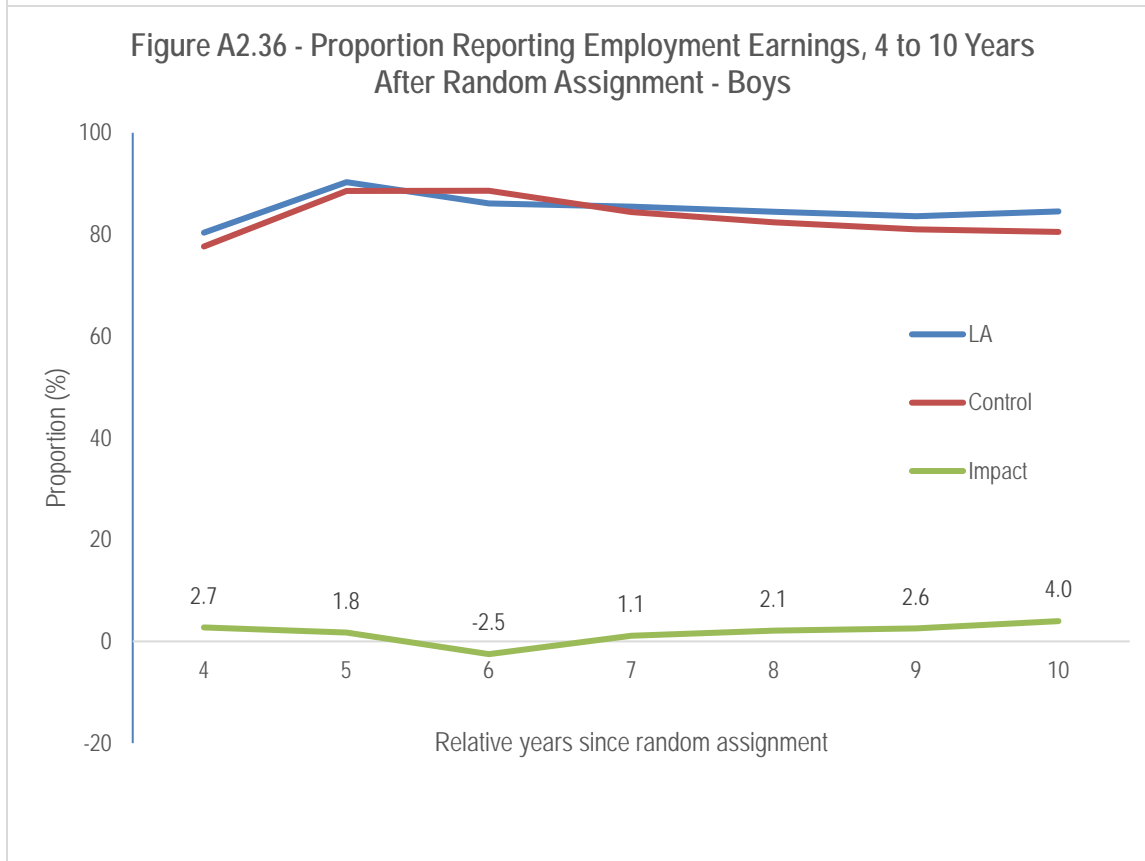
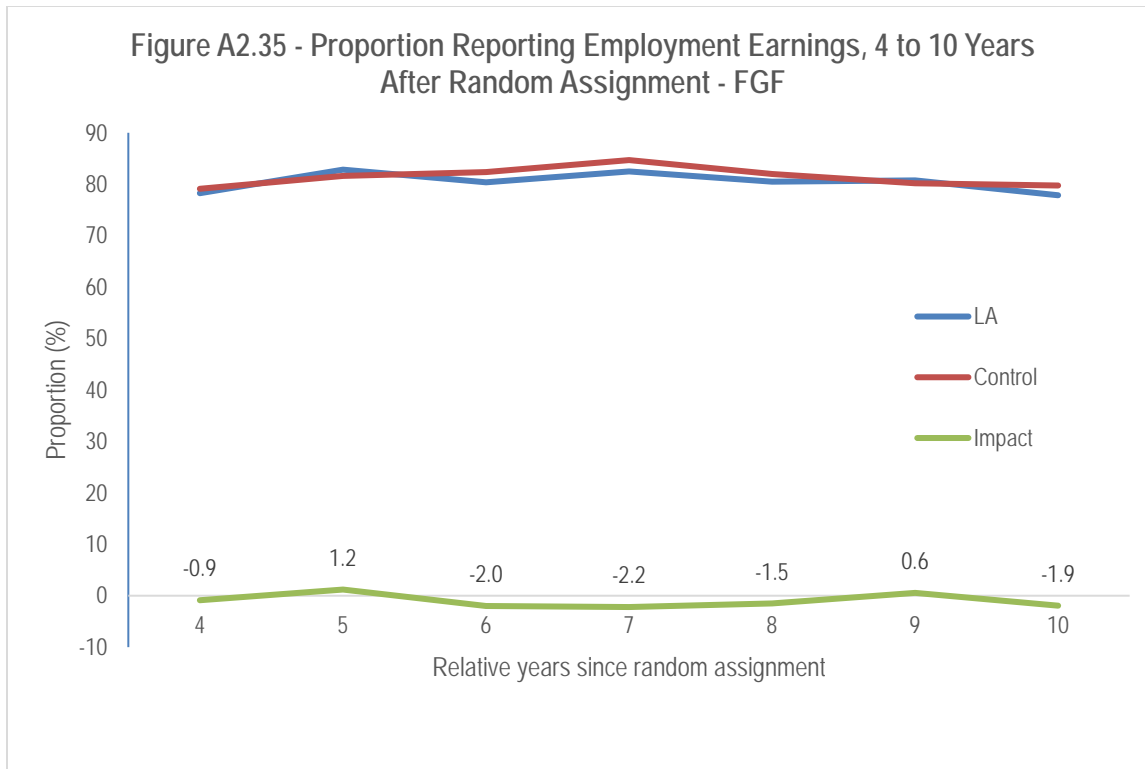


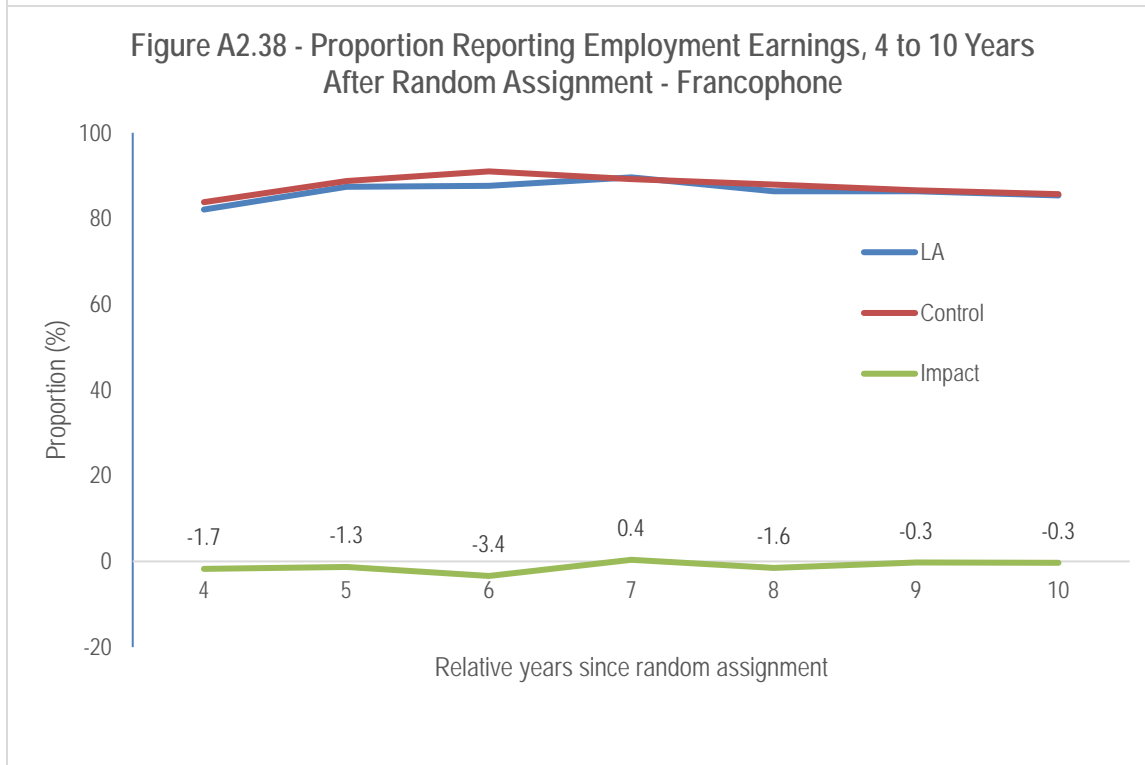
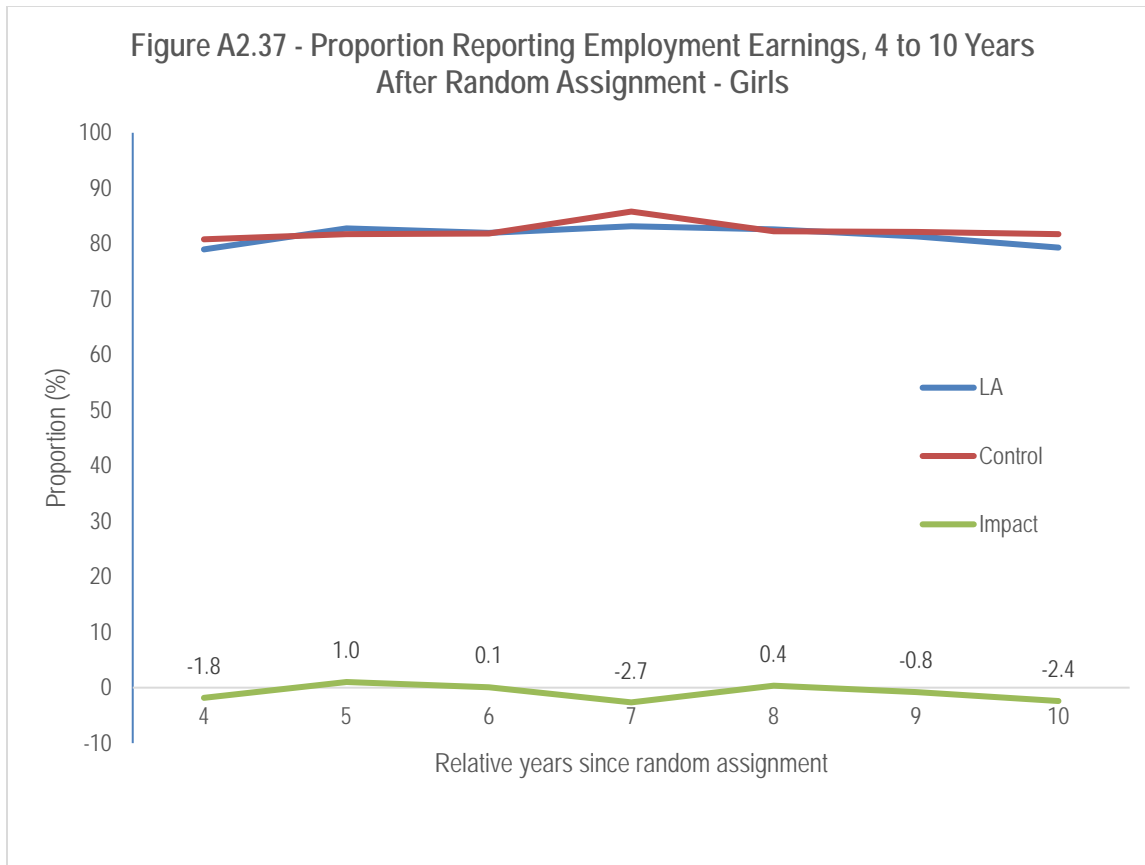


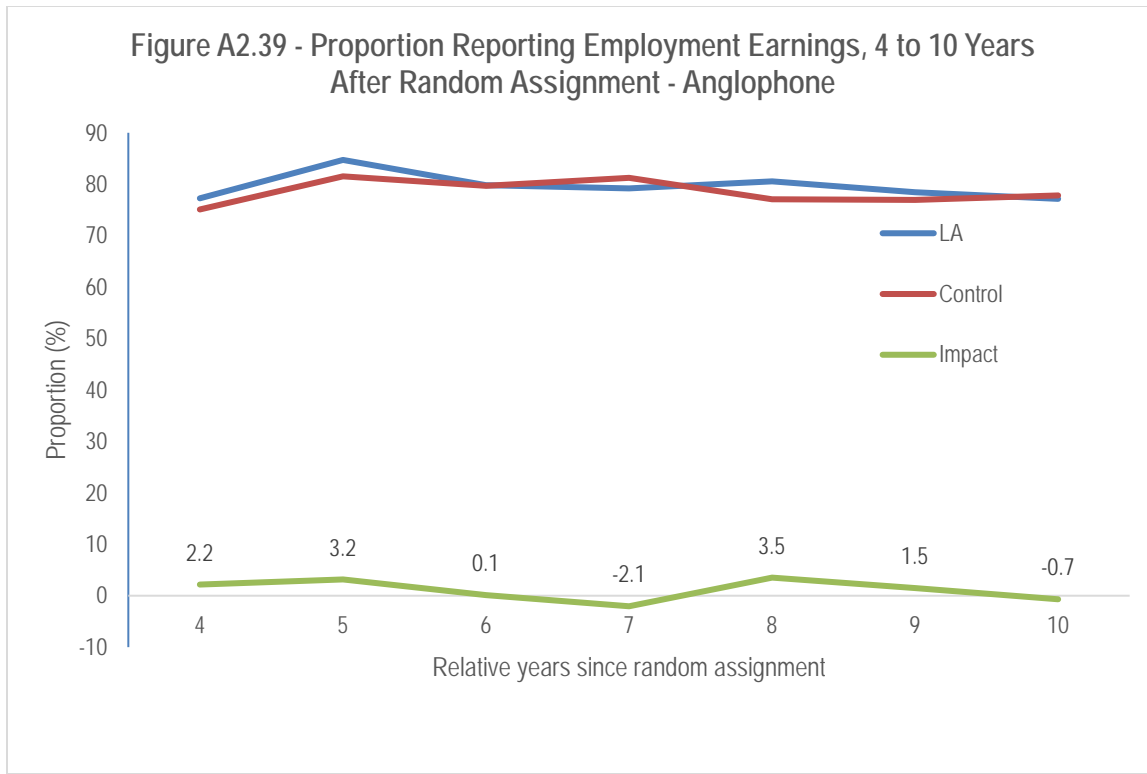
## Employment











Earnings

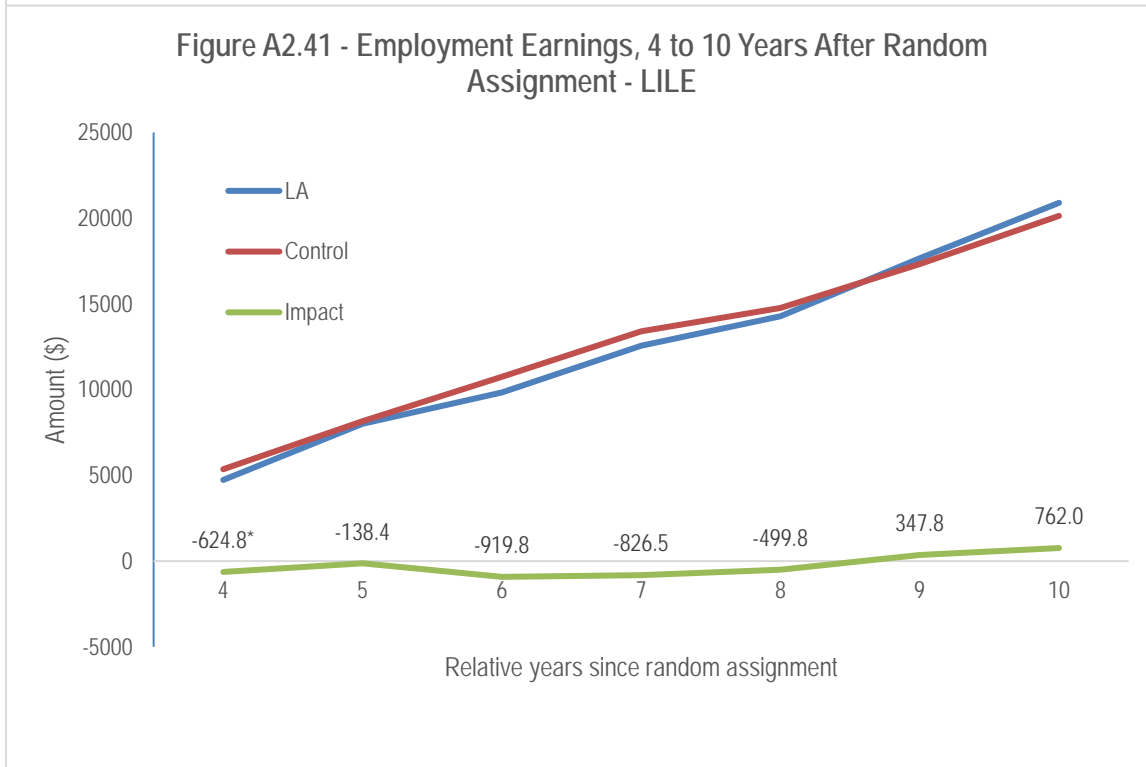
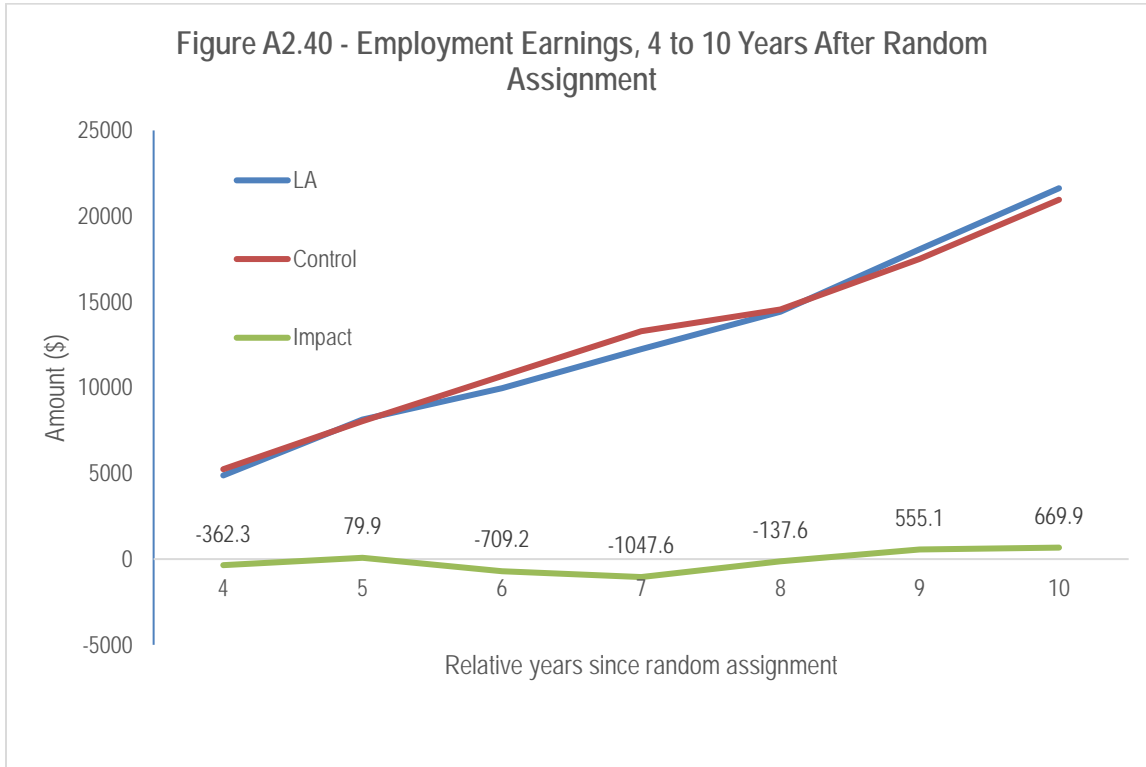


Figure A2.42 - Employment Earnings, 4 to 10 Years After Random Assignment - FGF

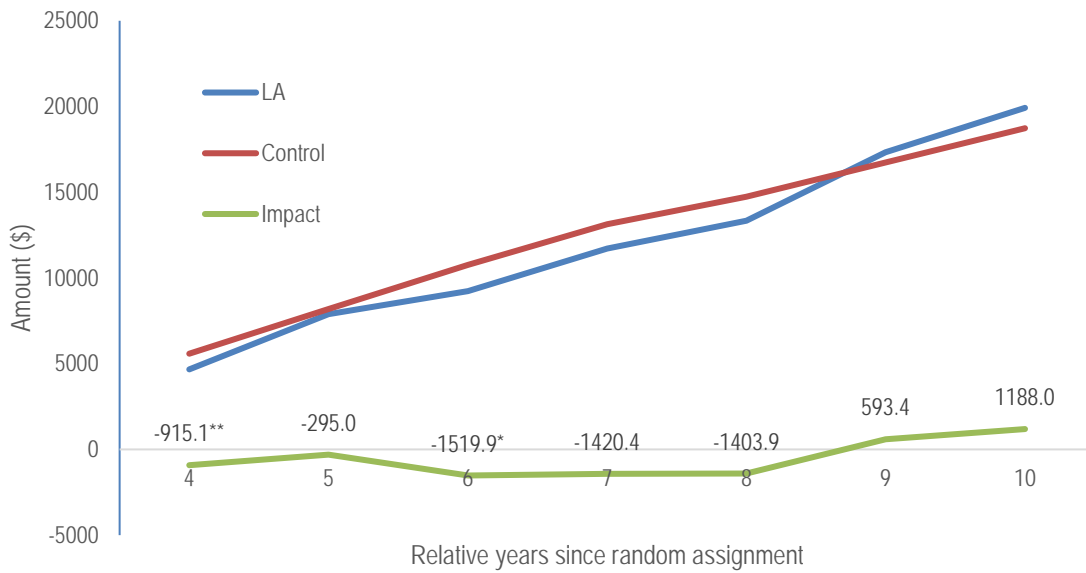


Figure A2.43 - Employment Earnings, 4 to 10 Years After Random Assignment - Boys

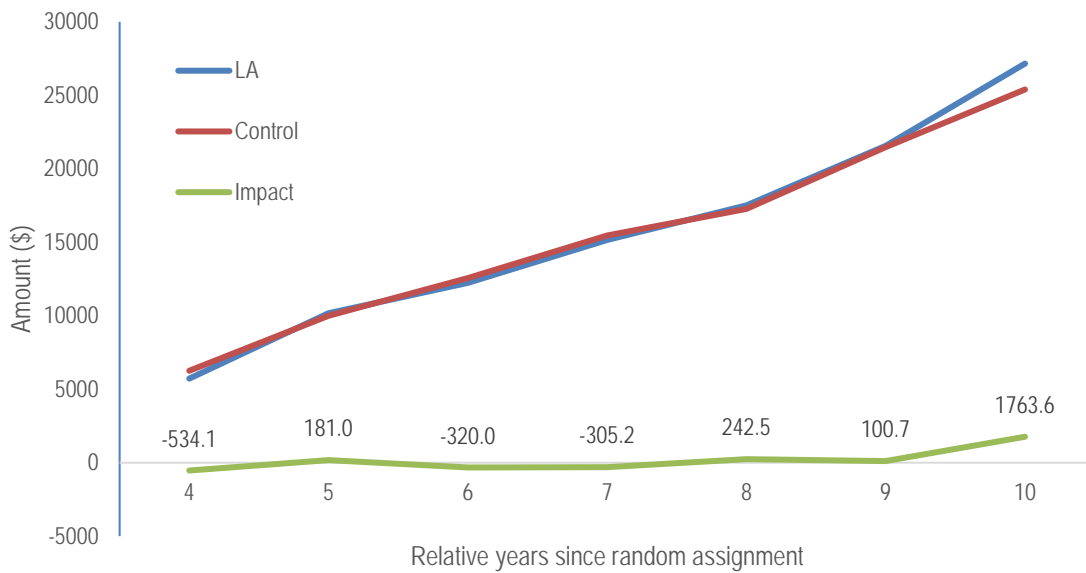


Figure A2.44 - Employment Earnings, 4 to 10 Years After Random Assignment - Girls

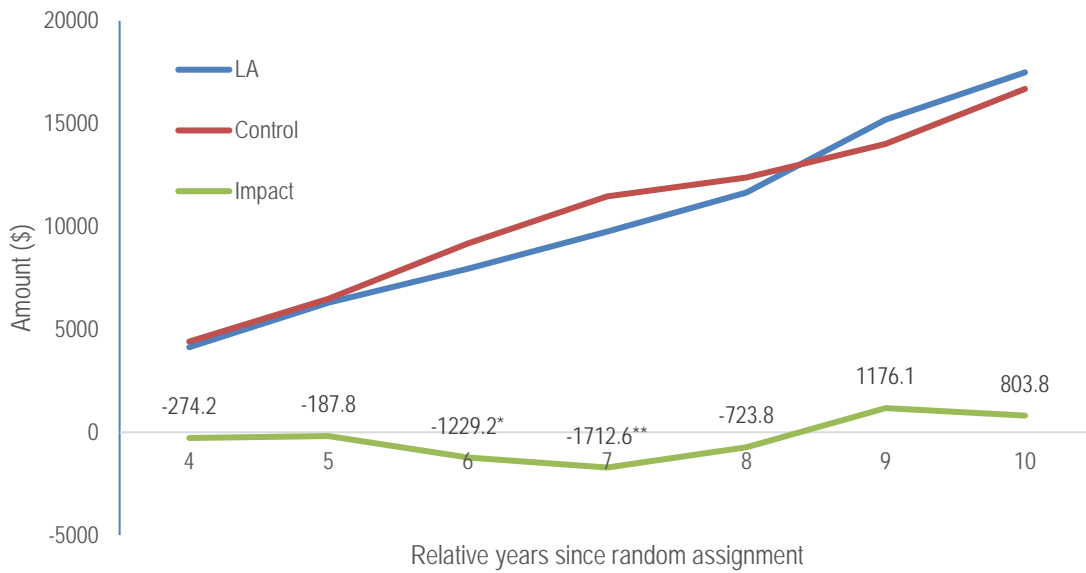
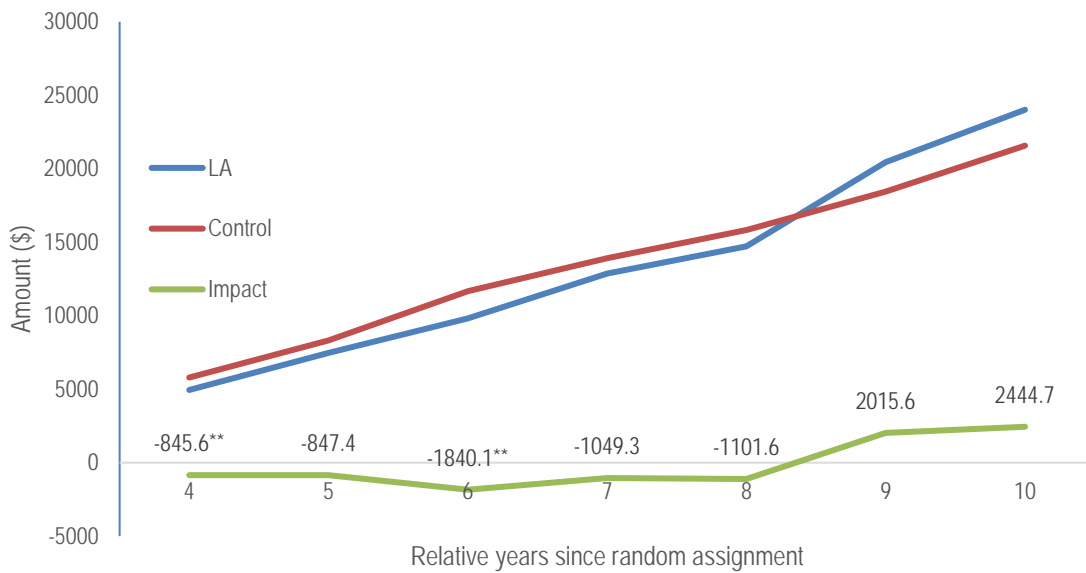
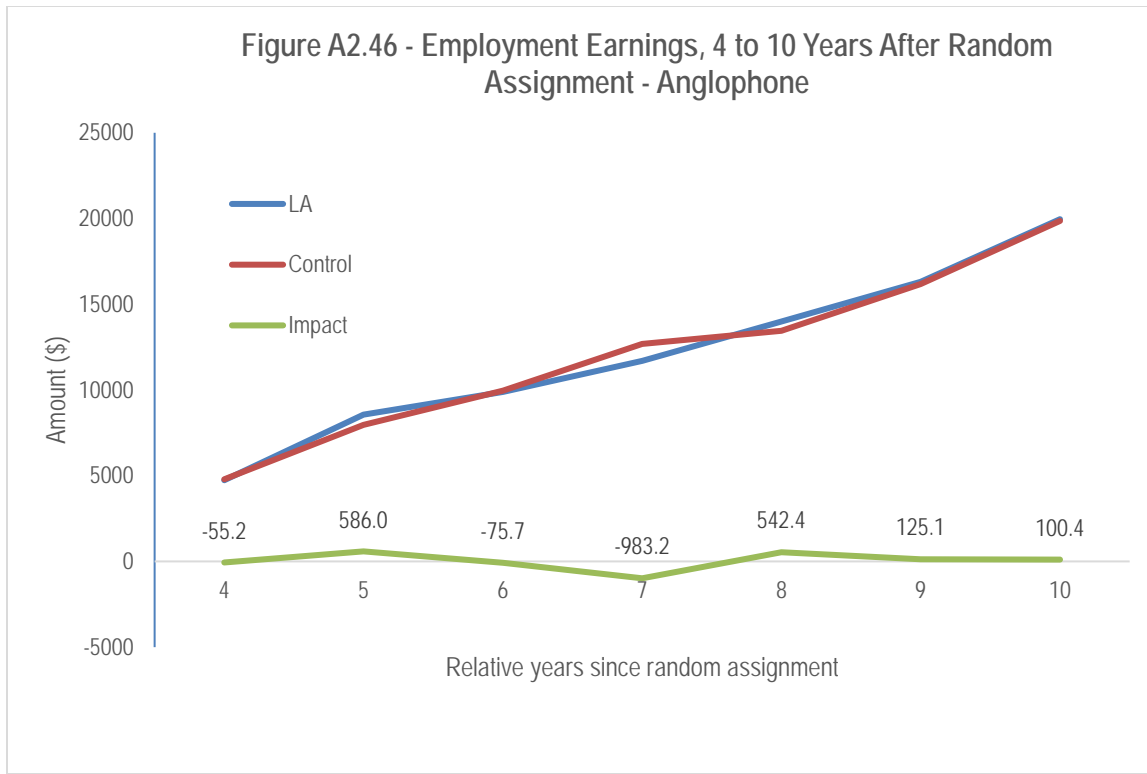
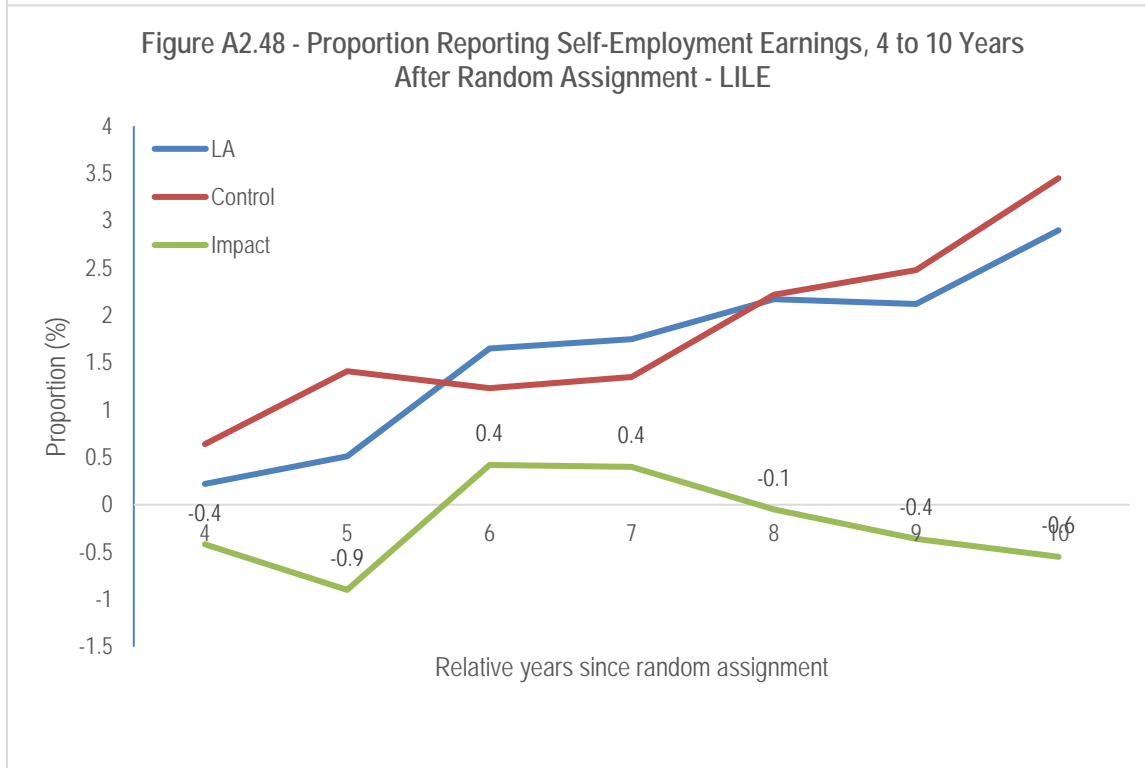
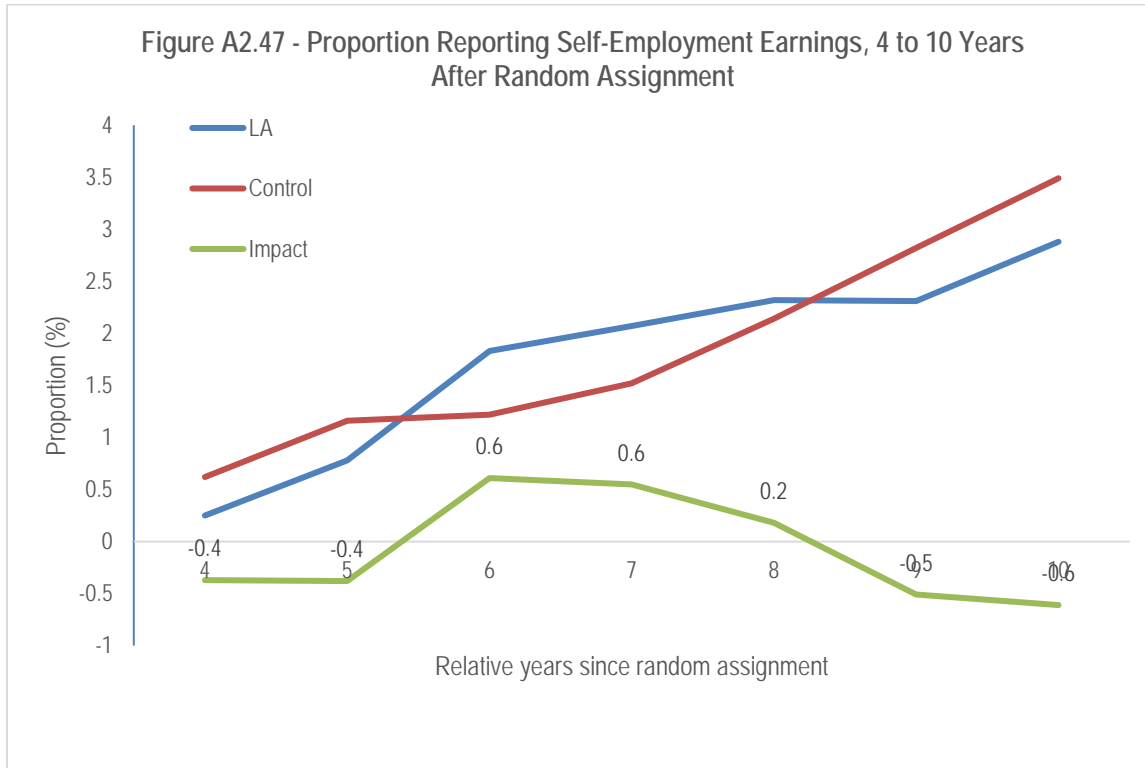


Figure A2.45 - Employment Earnings, 4 to 10 Years After Random Assignment - Francophone

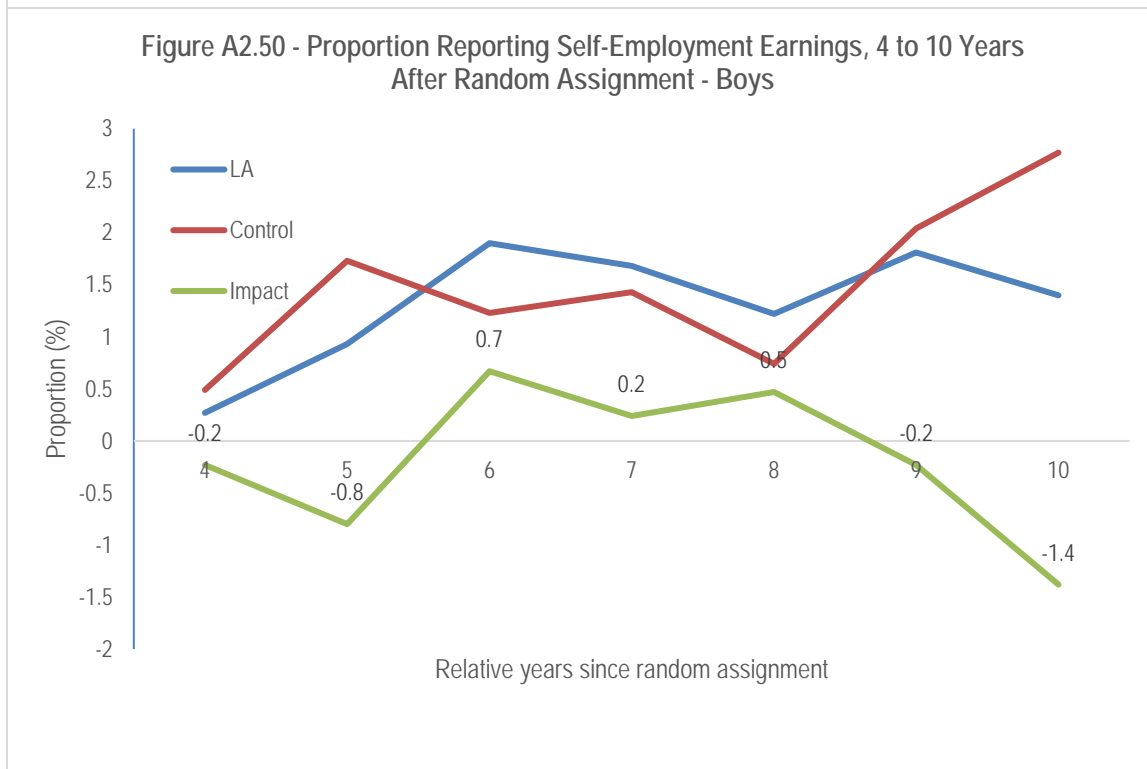
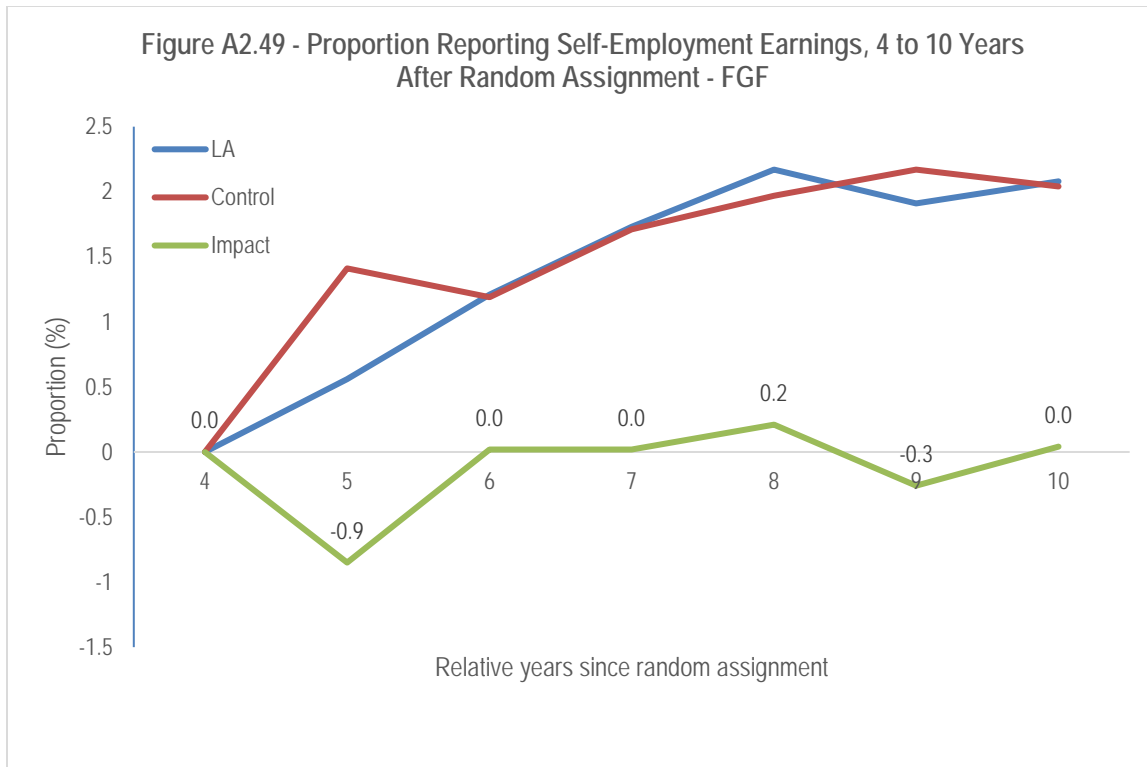


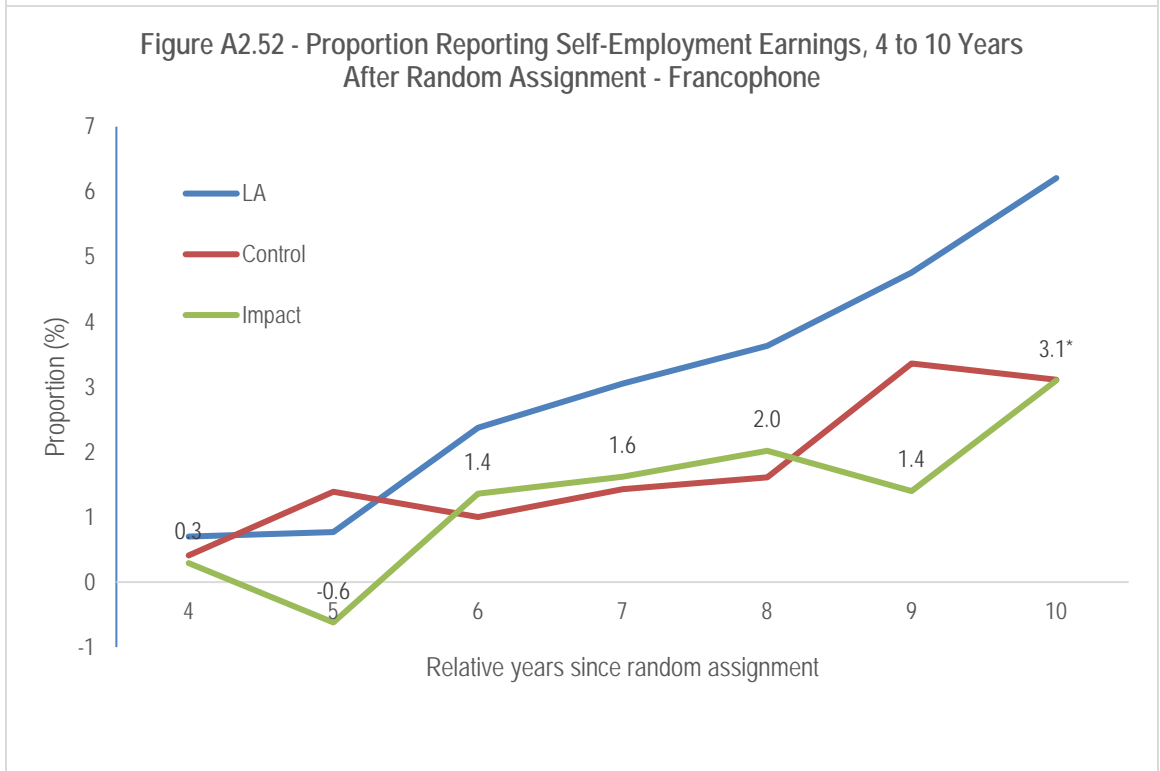
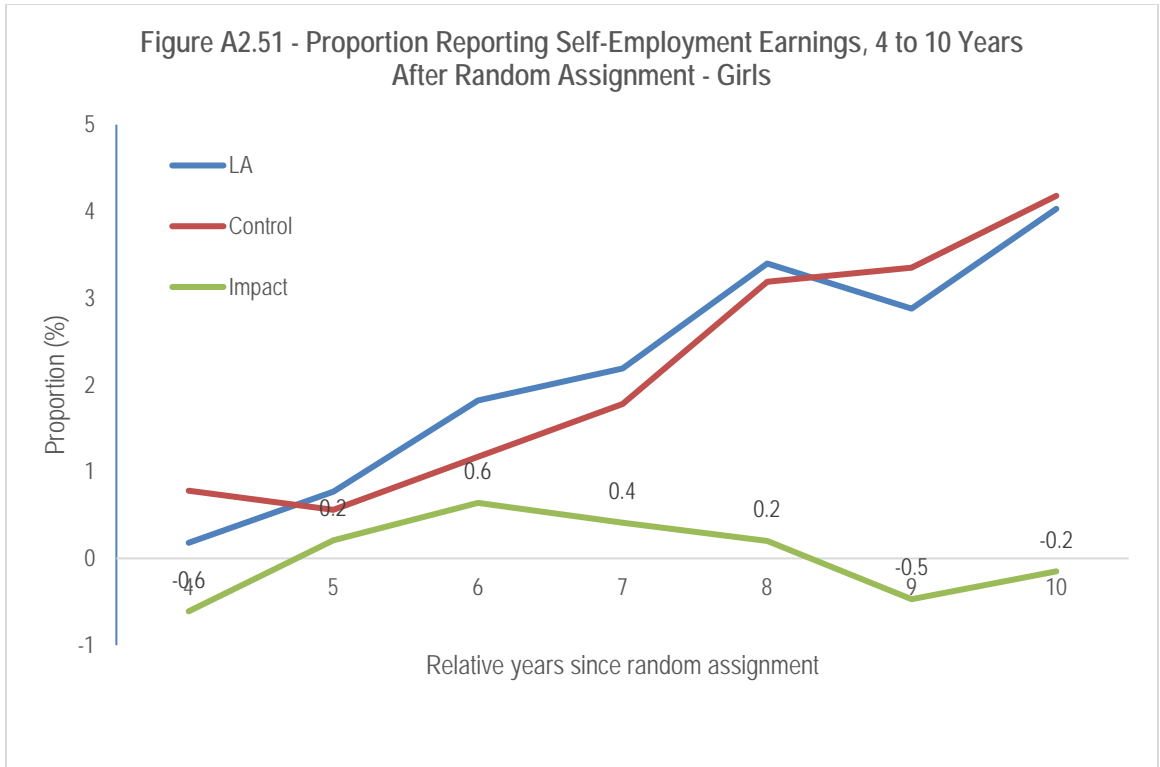


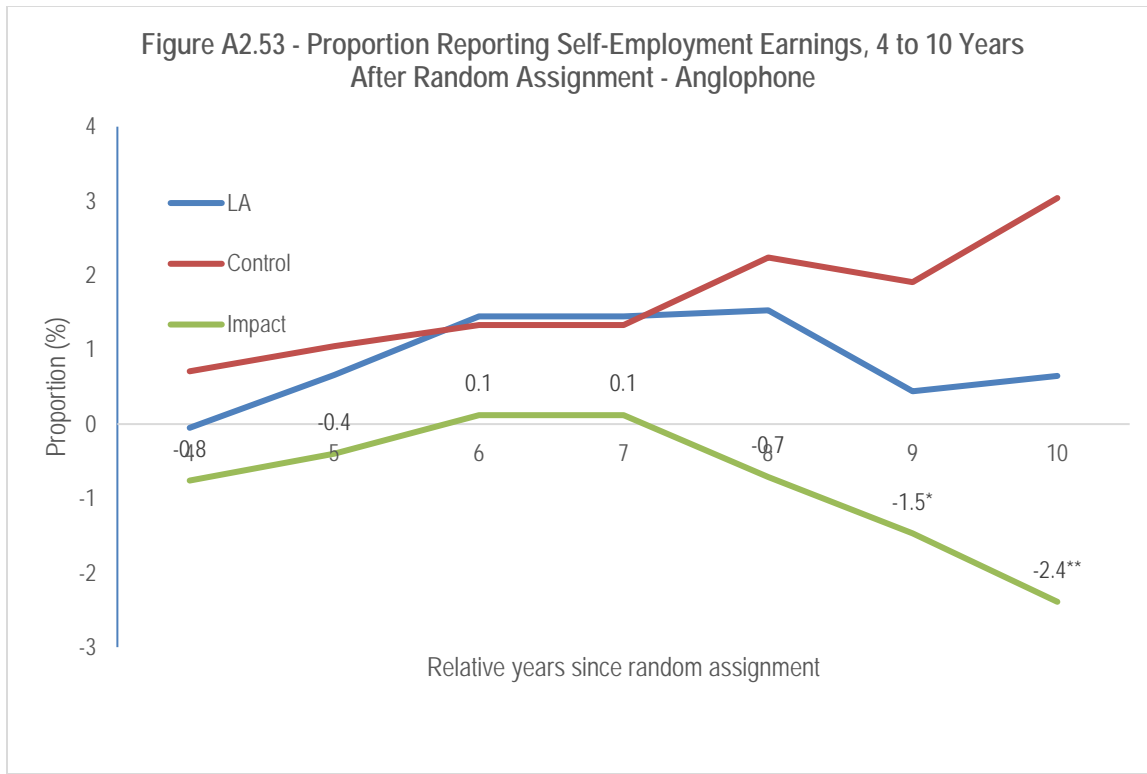
## Self-employment





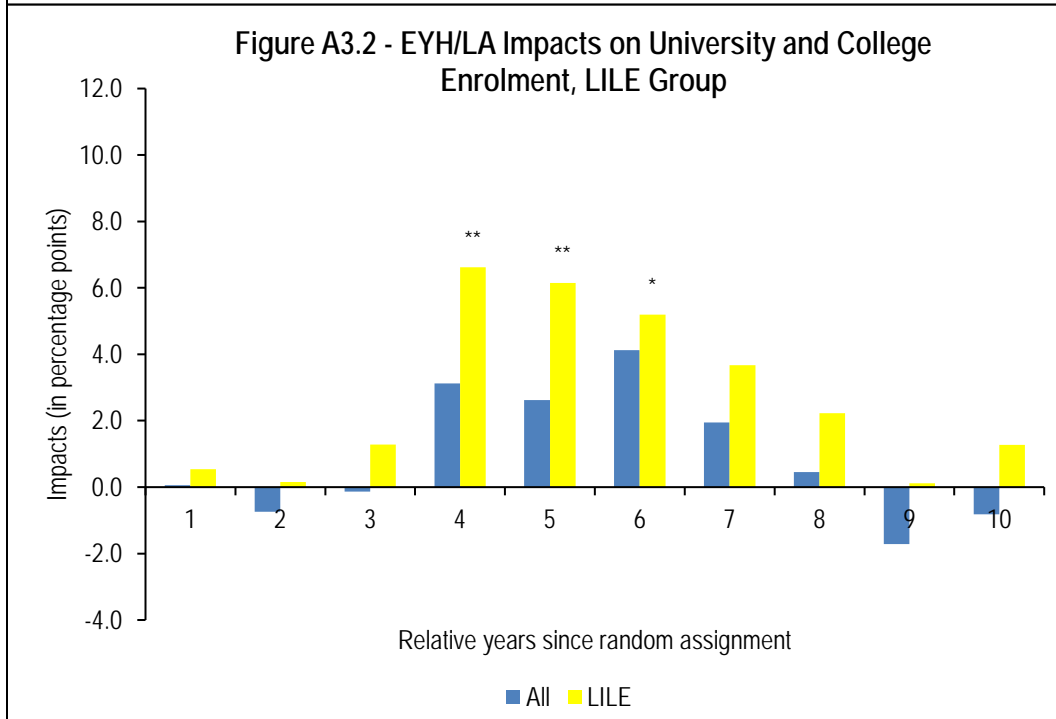
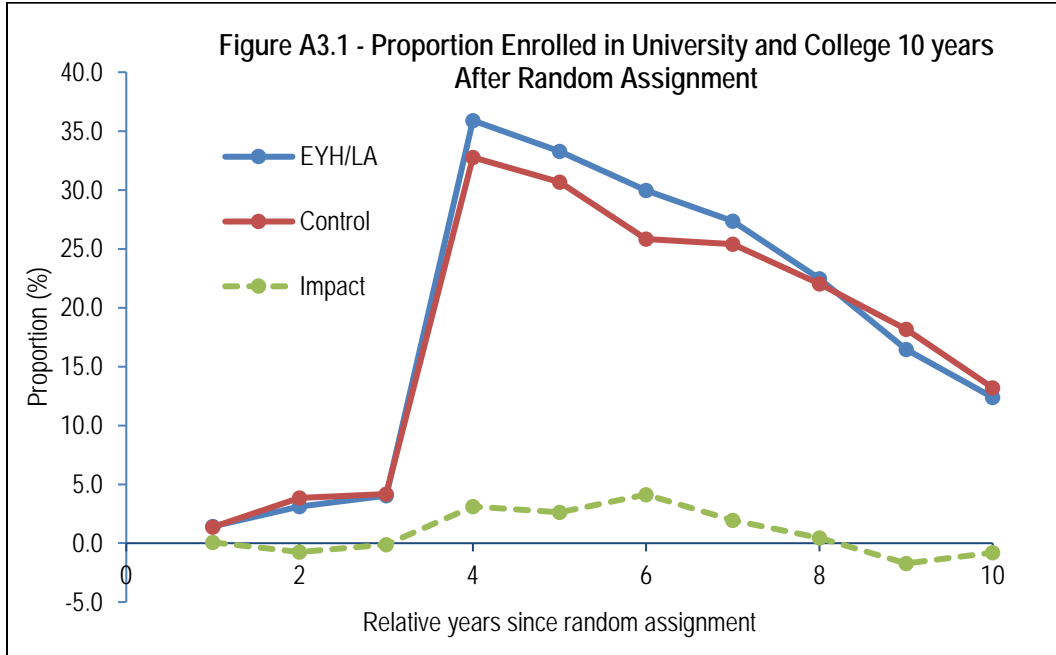


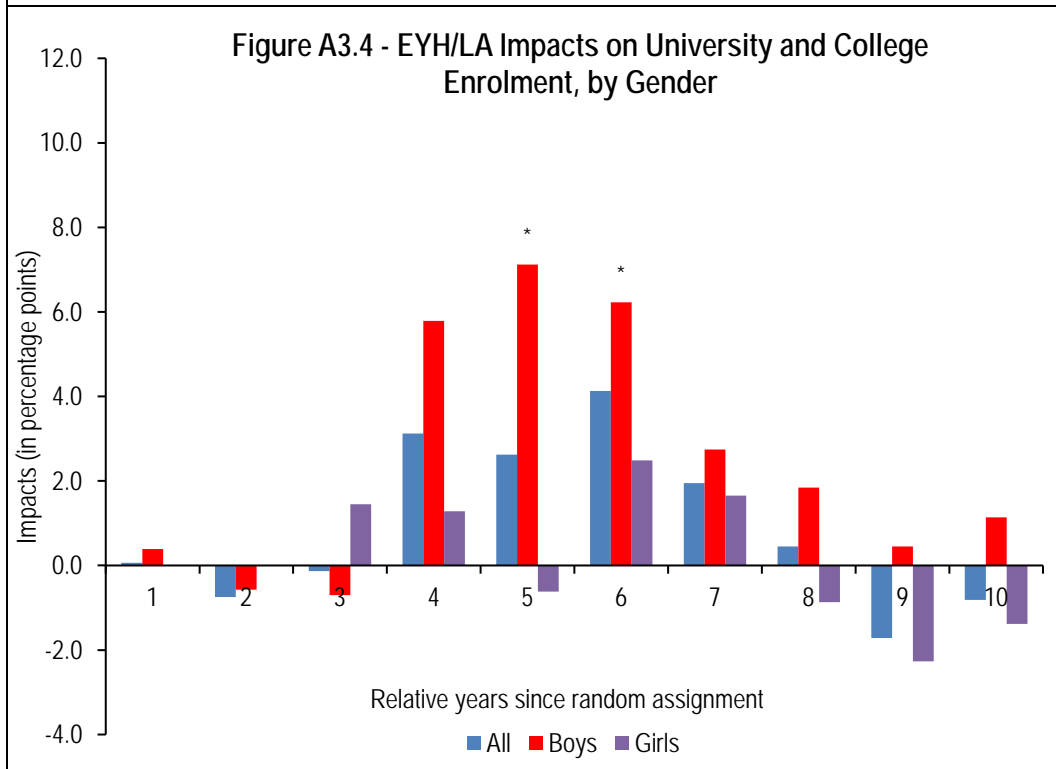
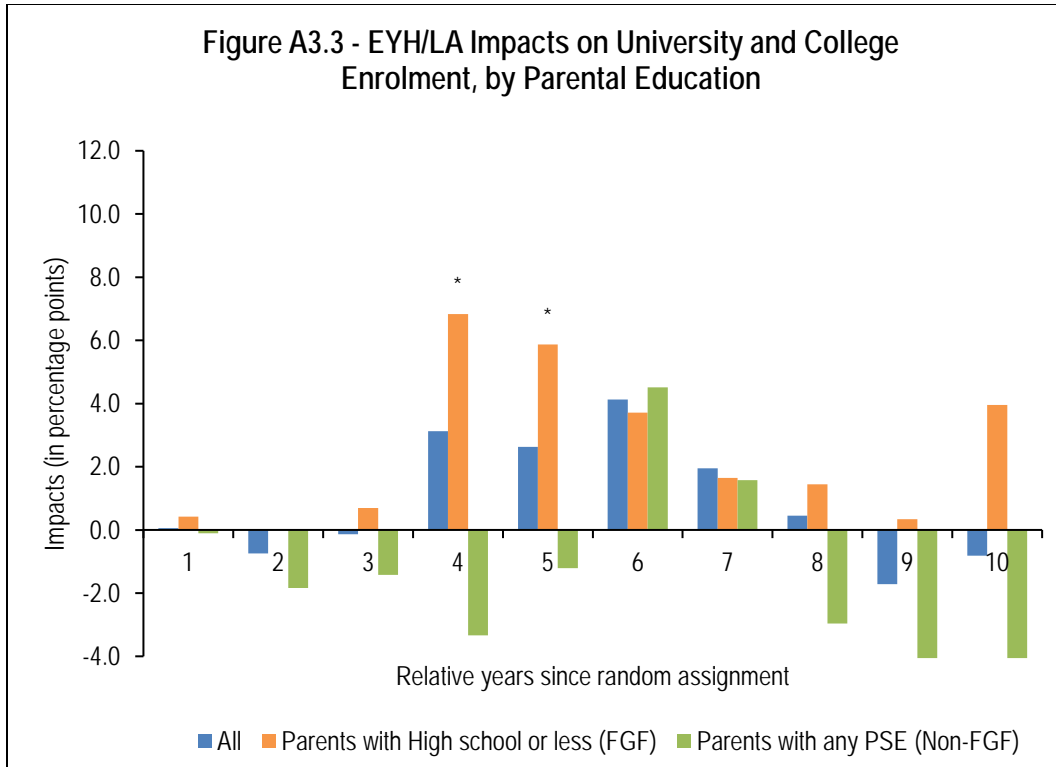


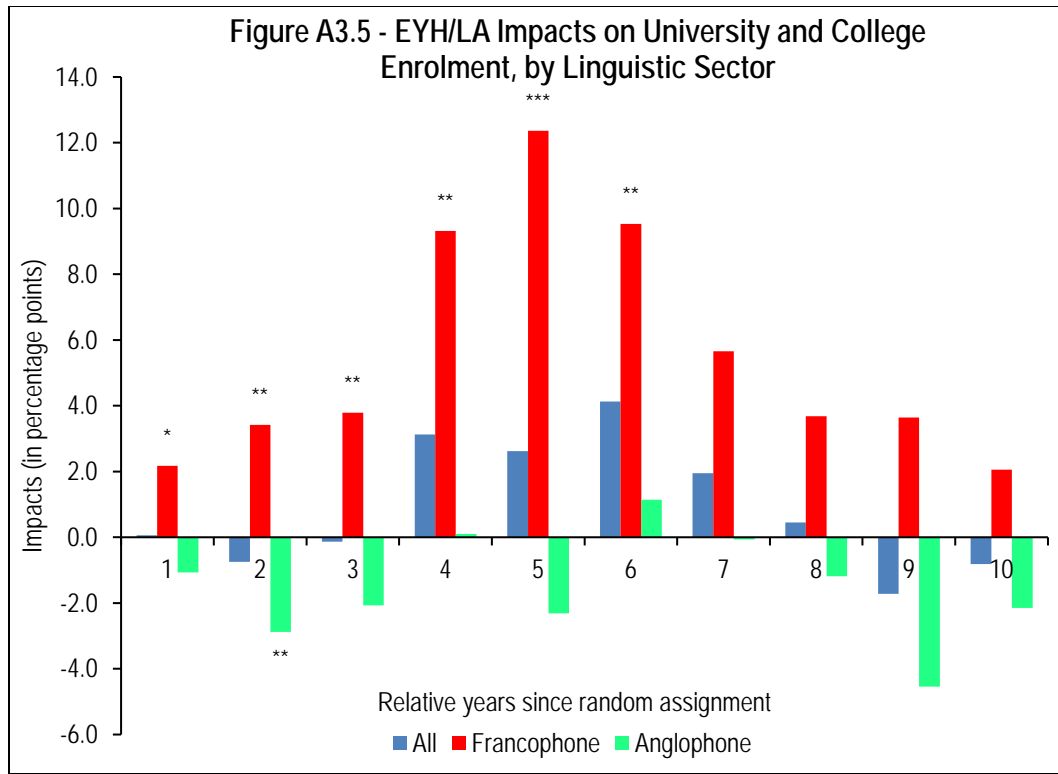


## Appendix 3: Impacts of offering Explore Your Horizons and Learning Accounts (graphs)

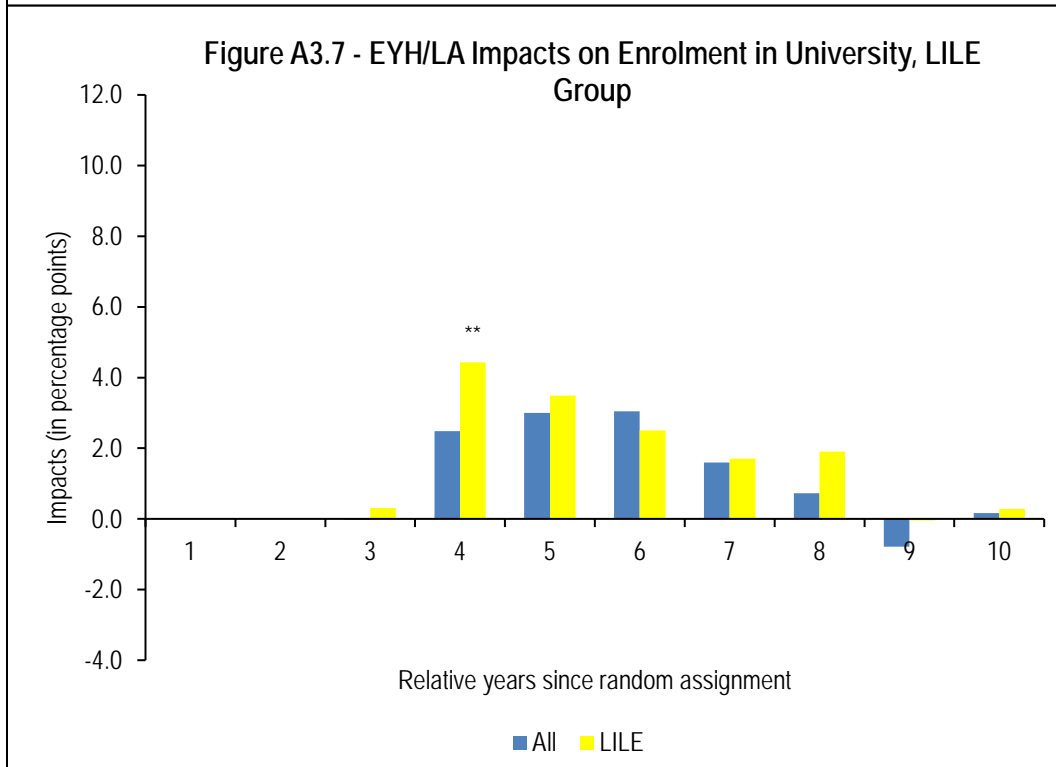
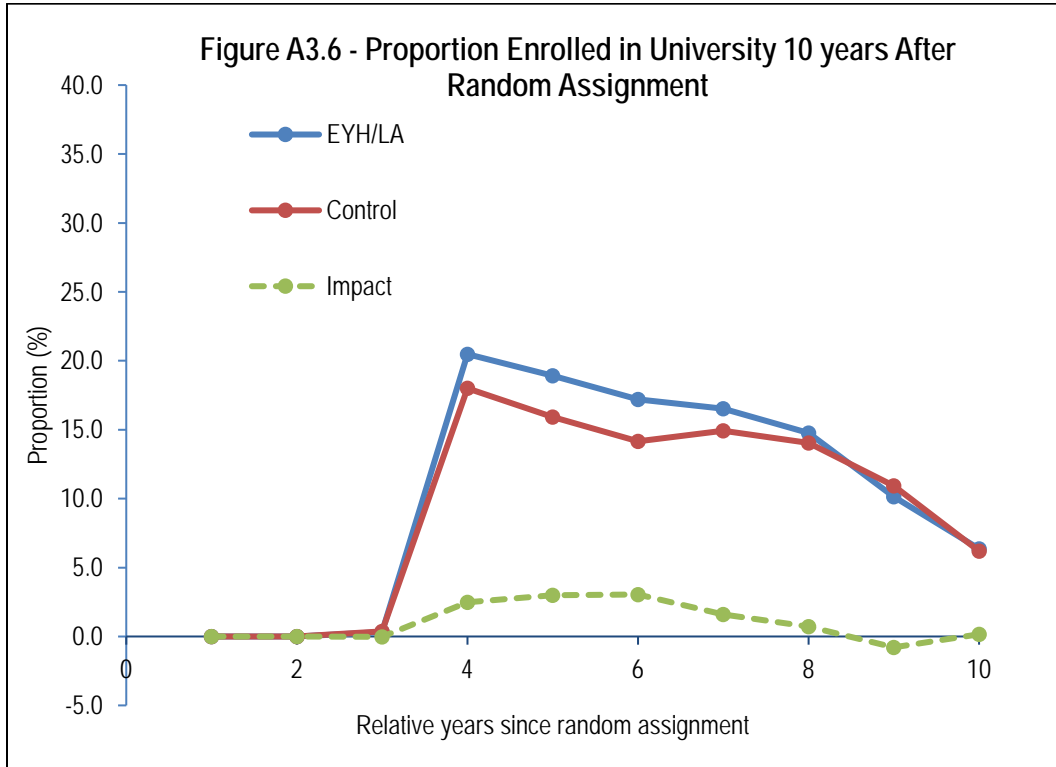
### Enrolment in university and college

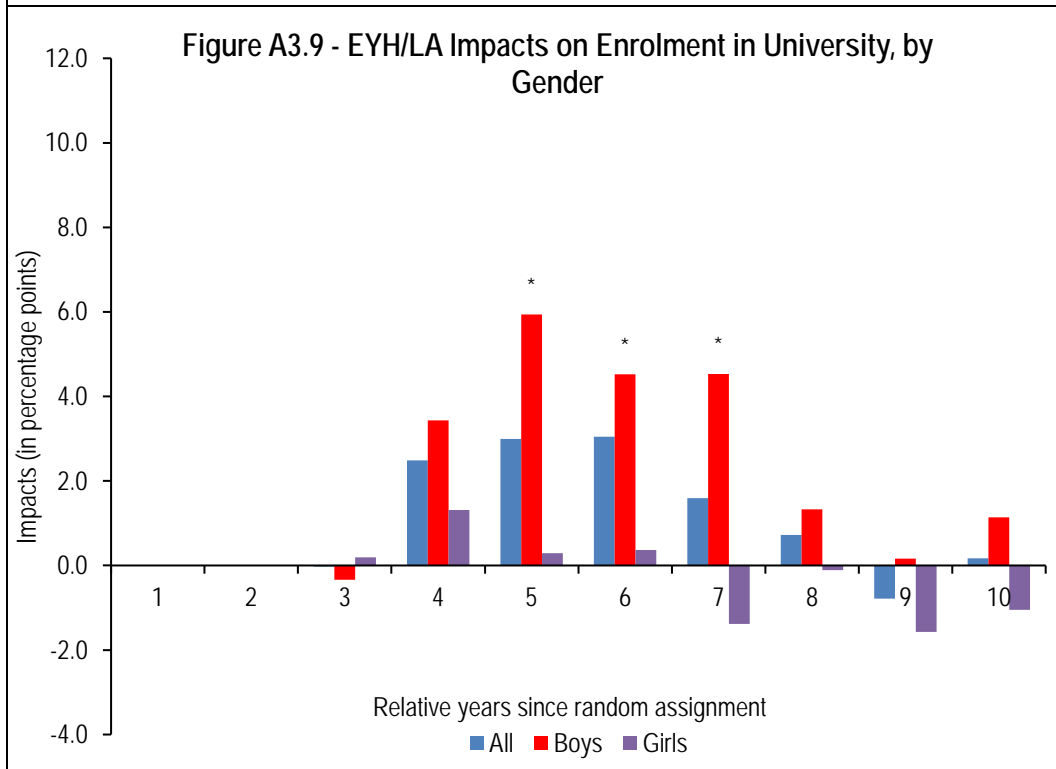
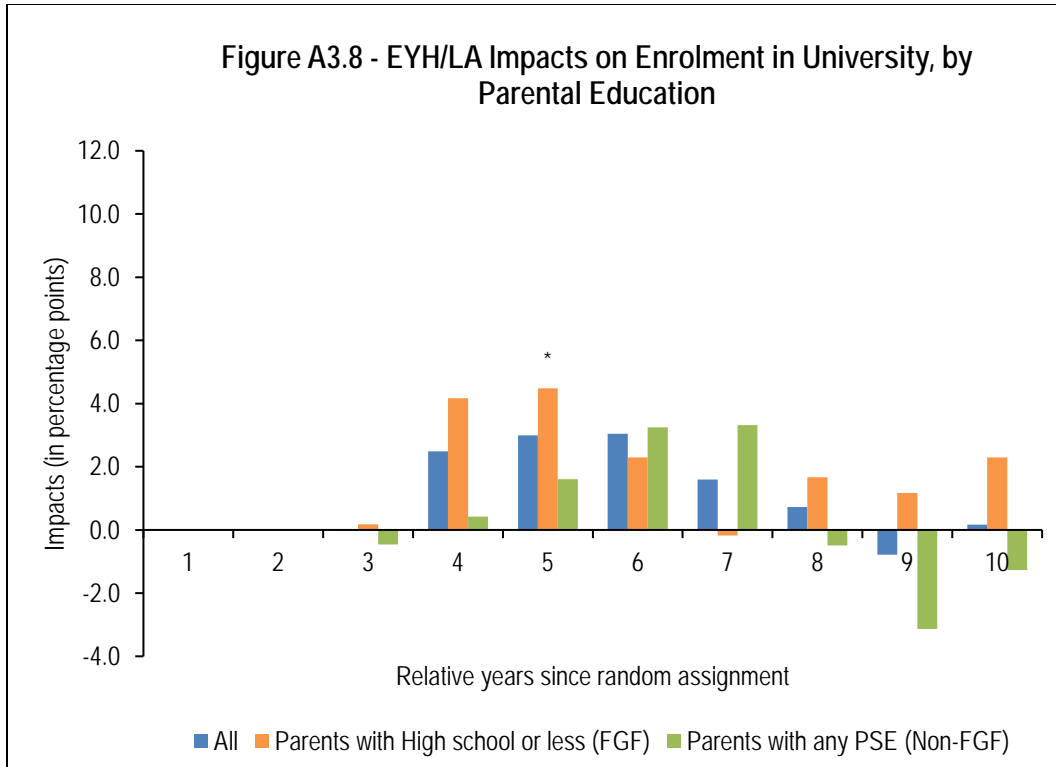




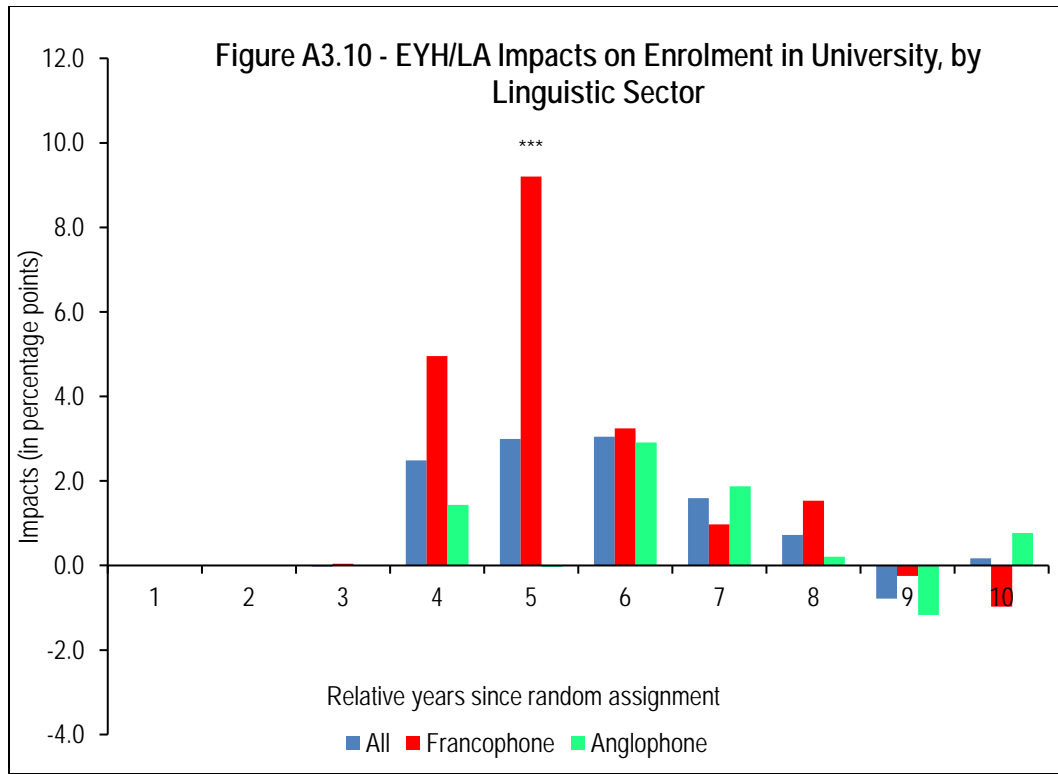


Enrolment in university

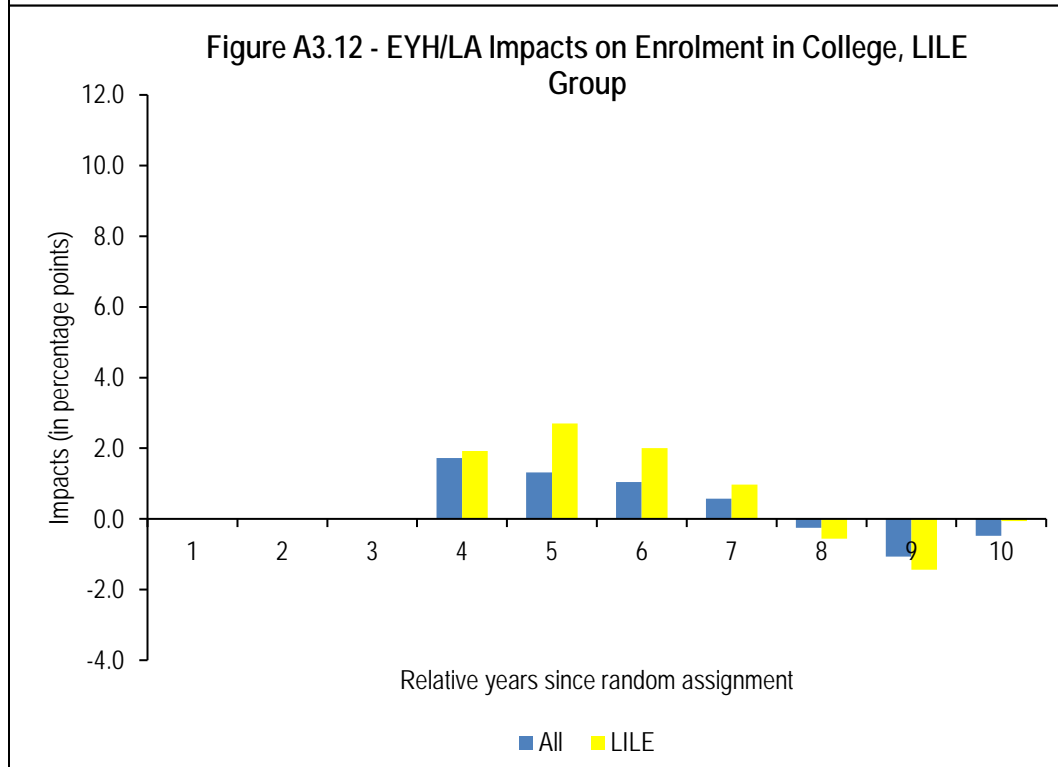
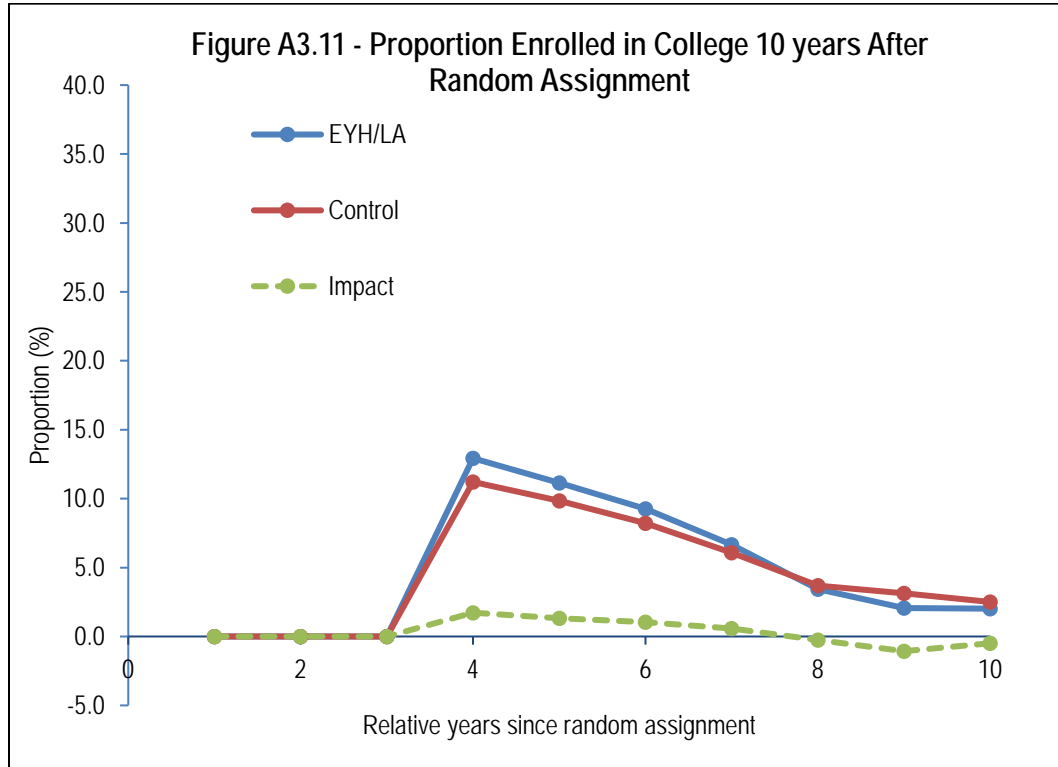


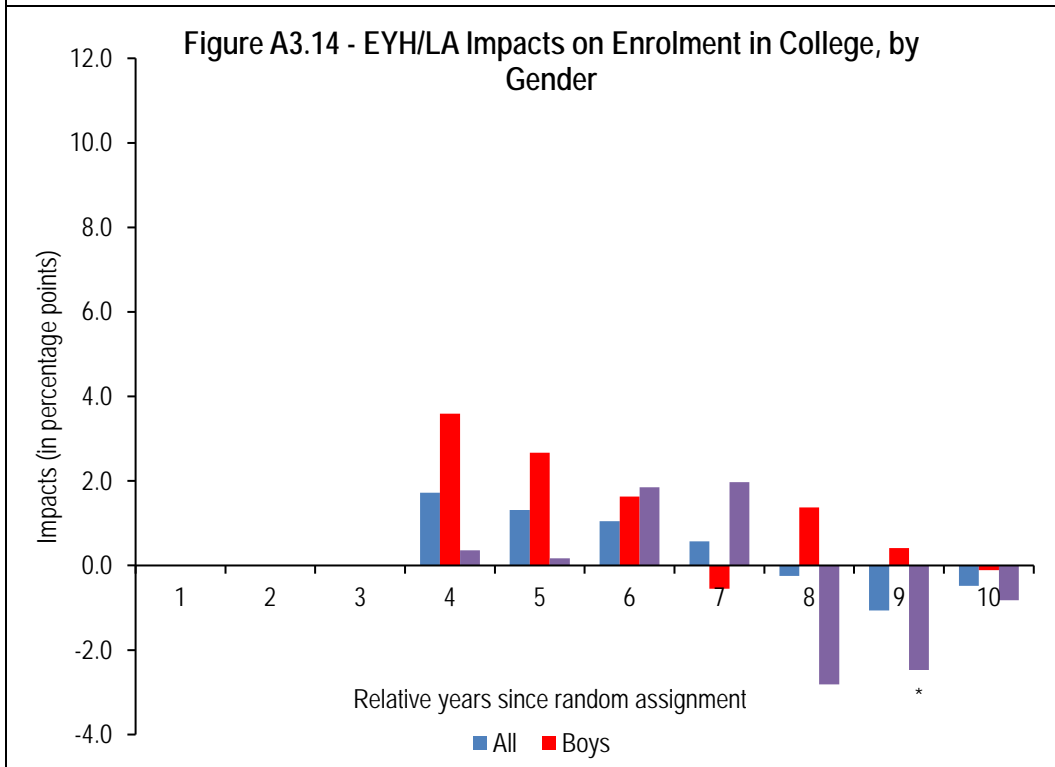
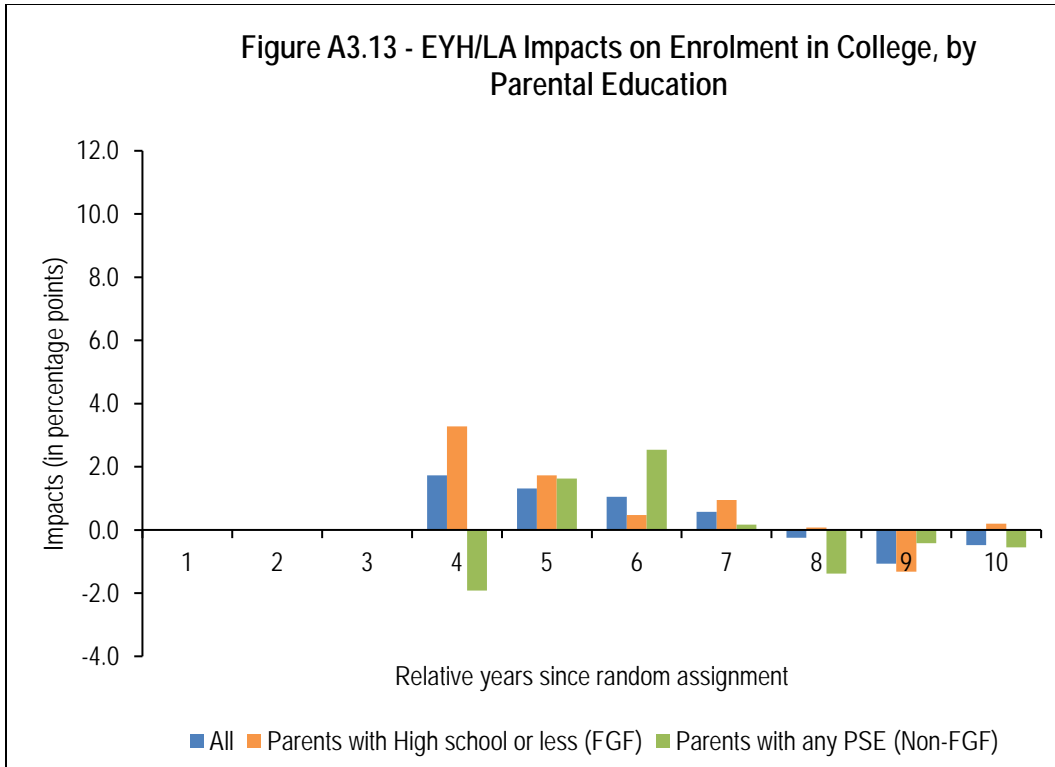


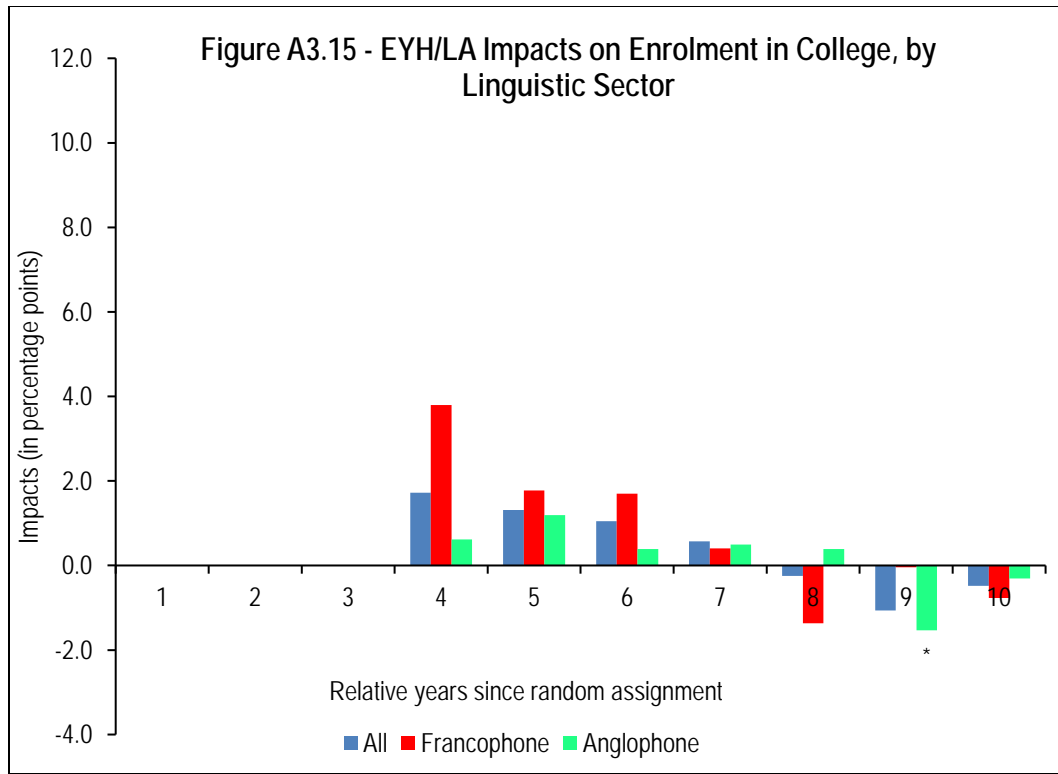




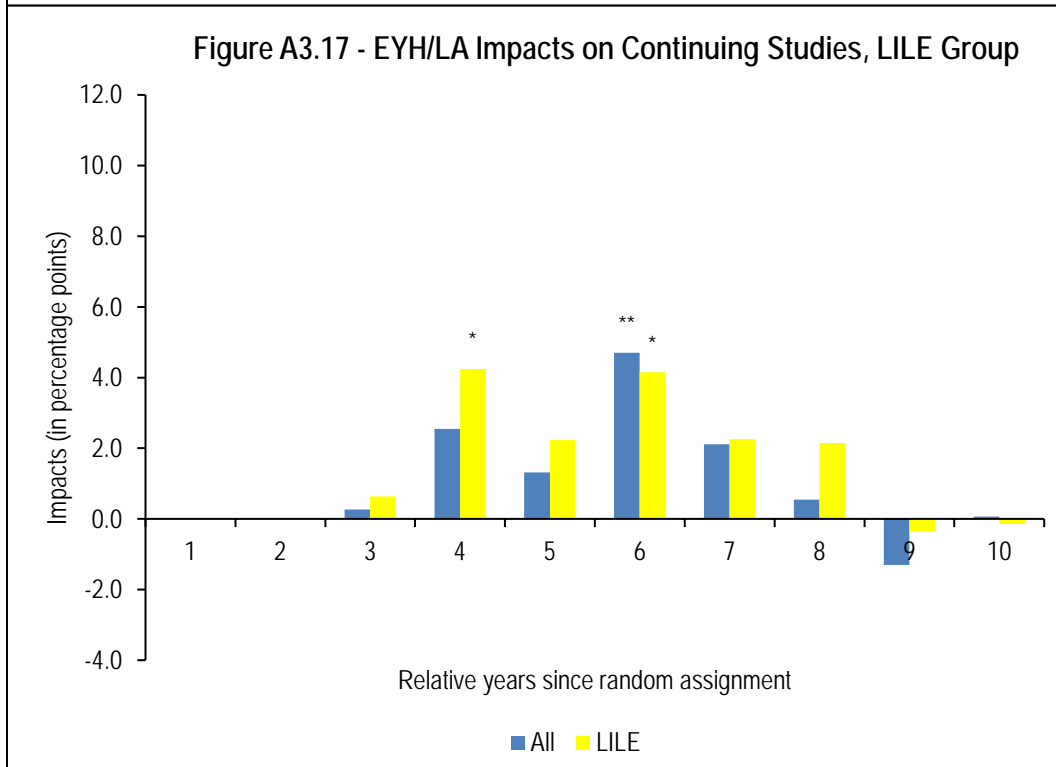
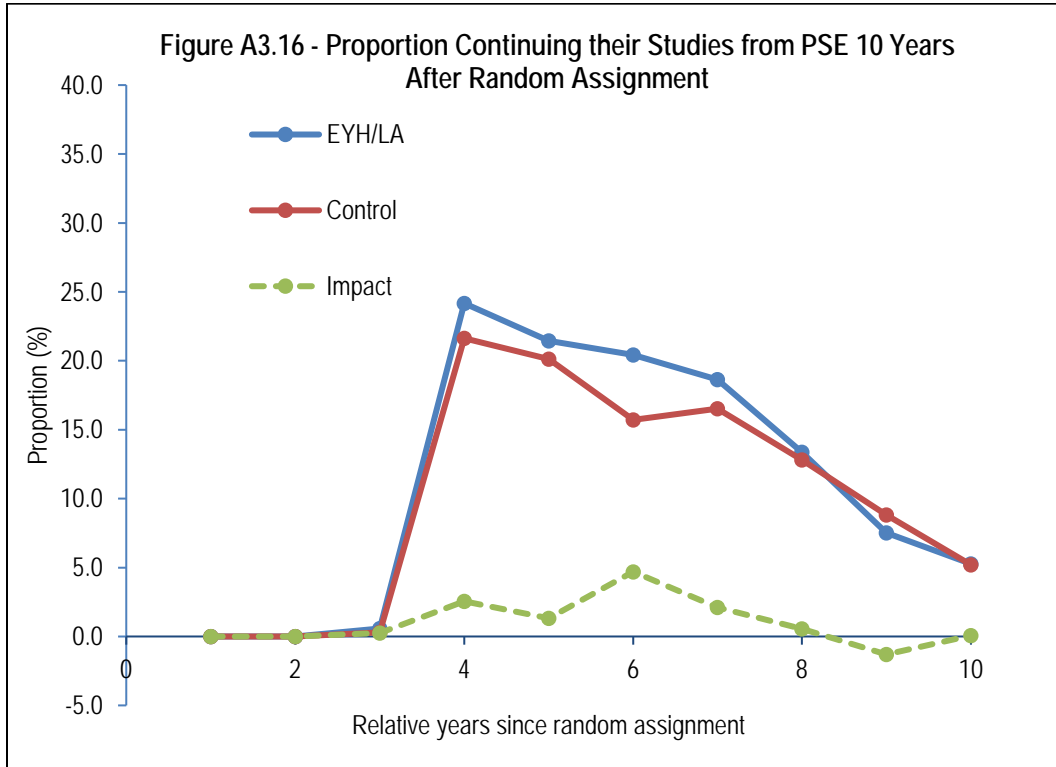
Enrolment in college

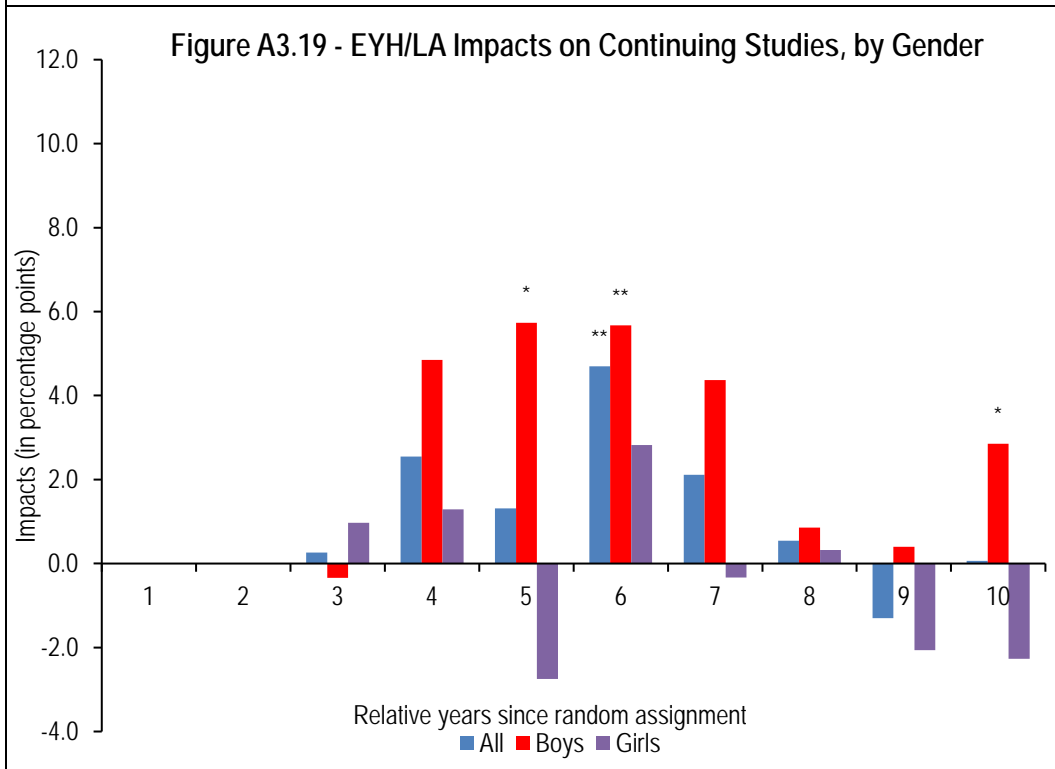
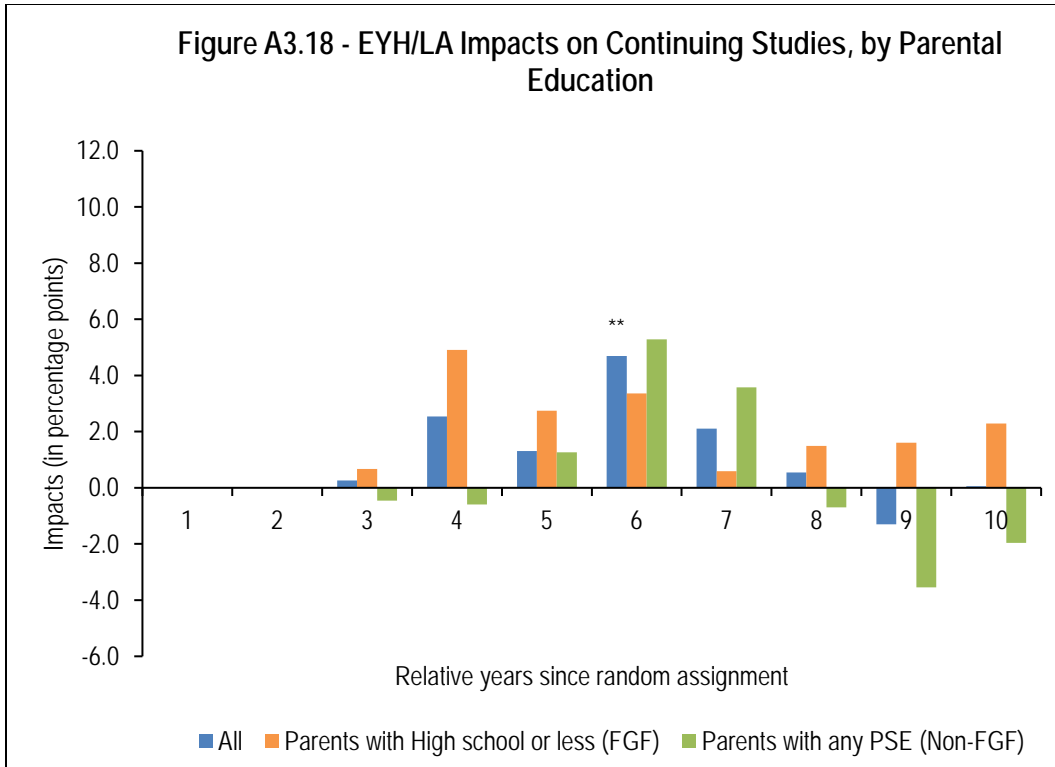


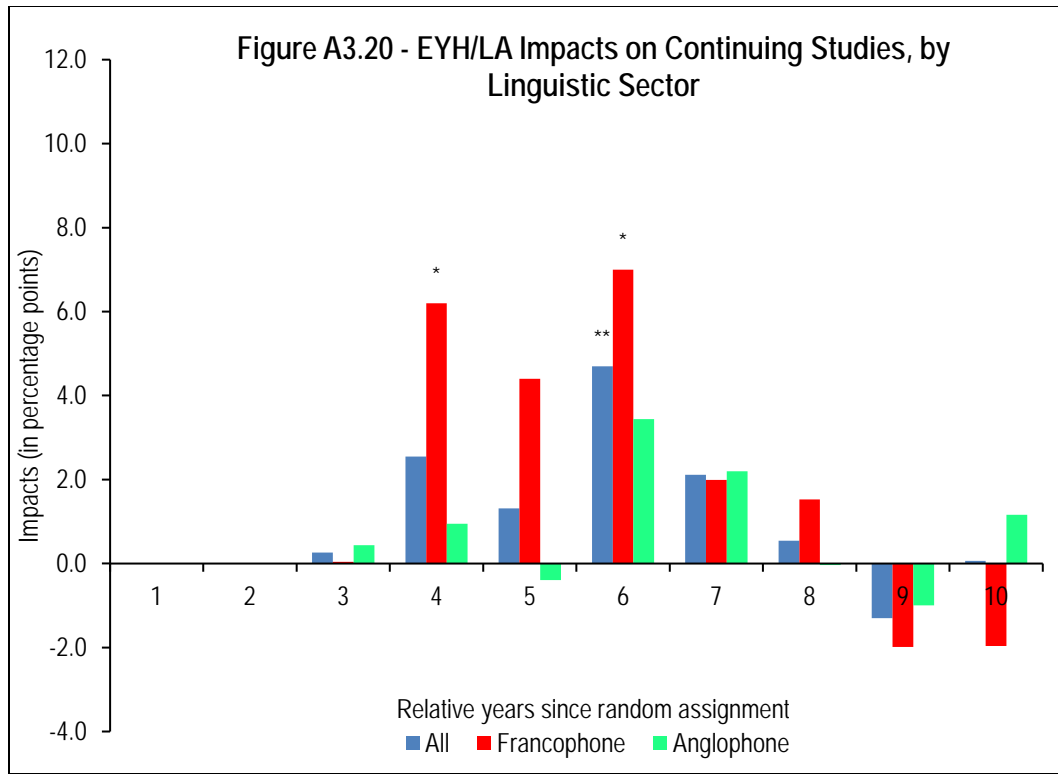




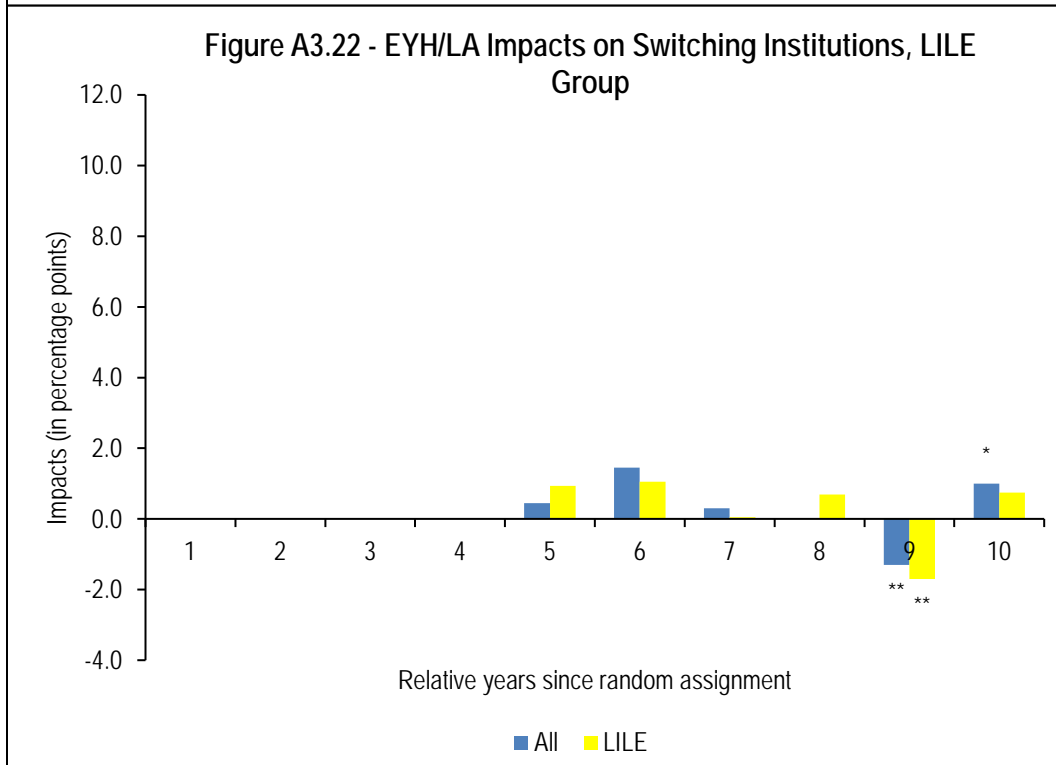
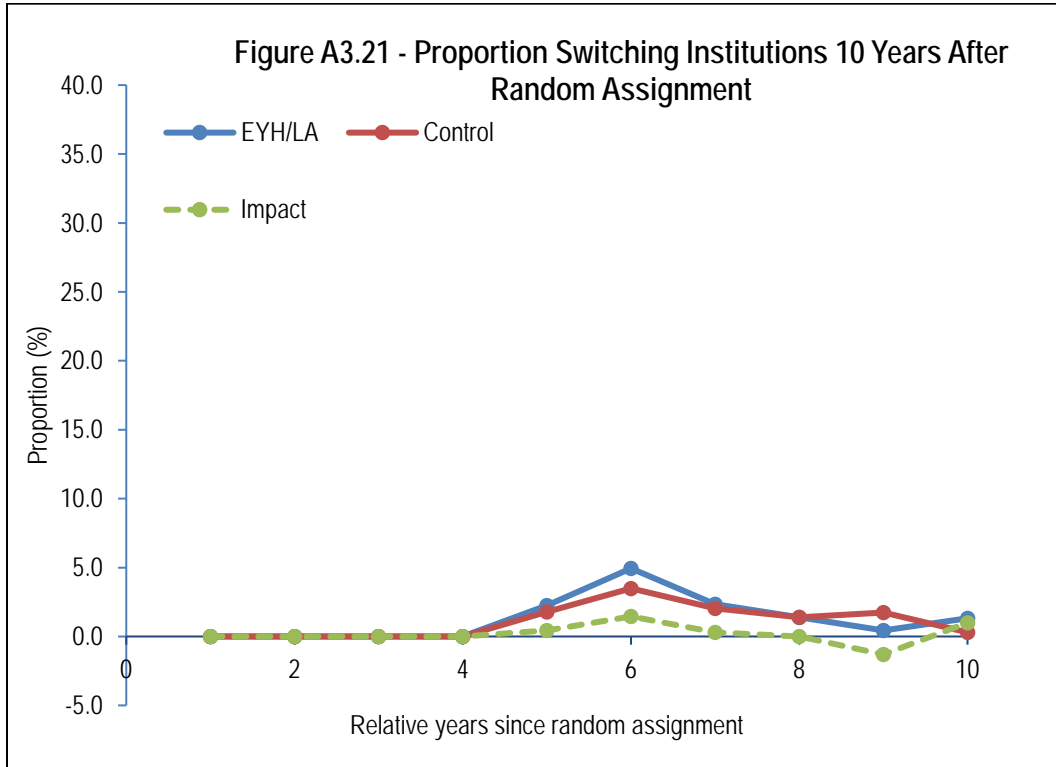
Continuing studies



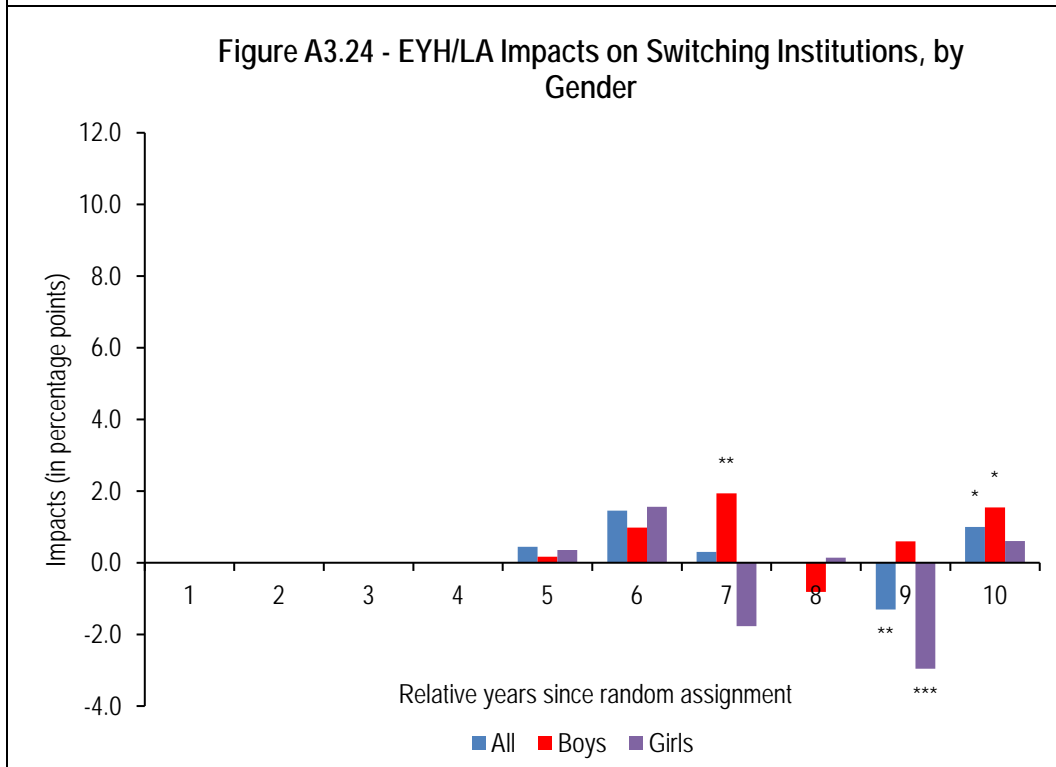
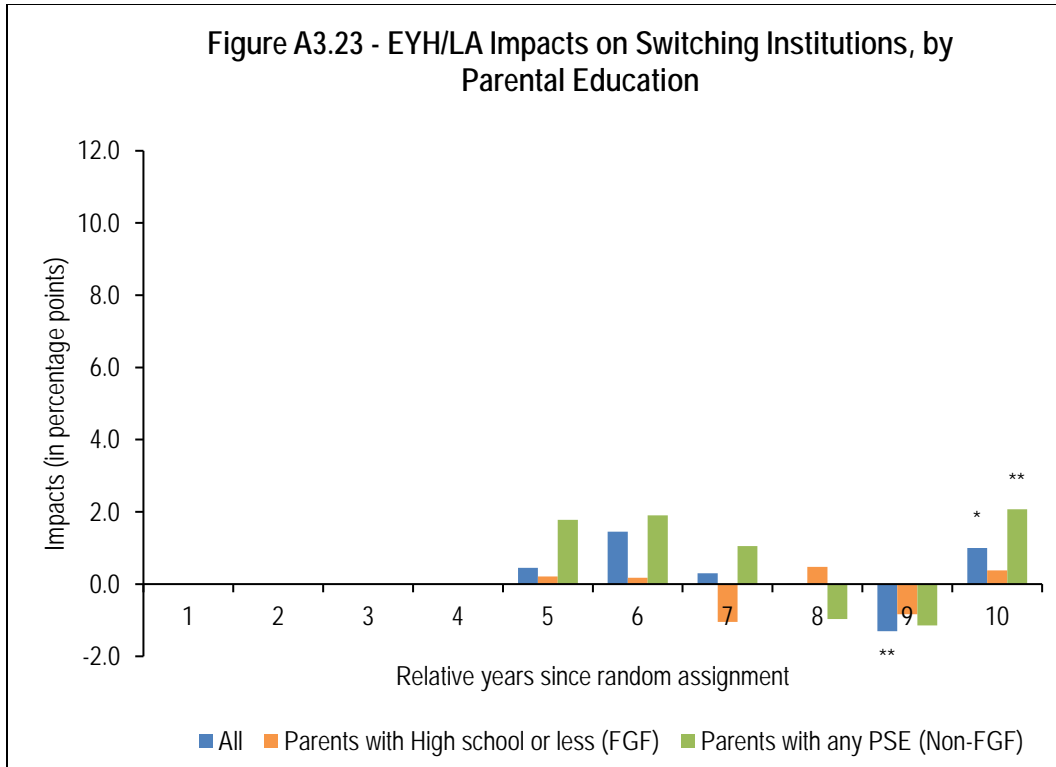


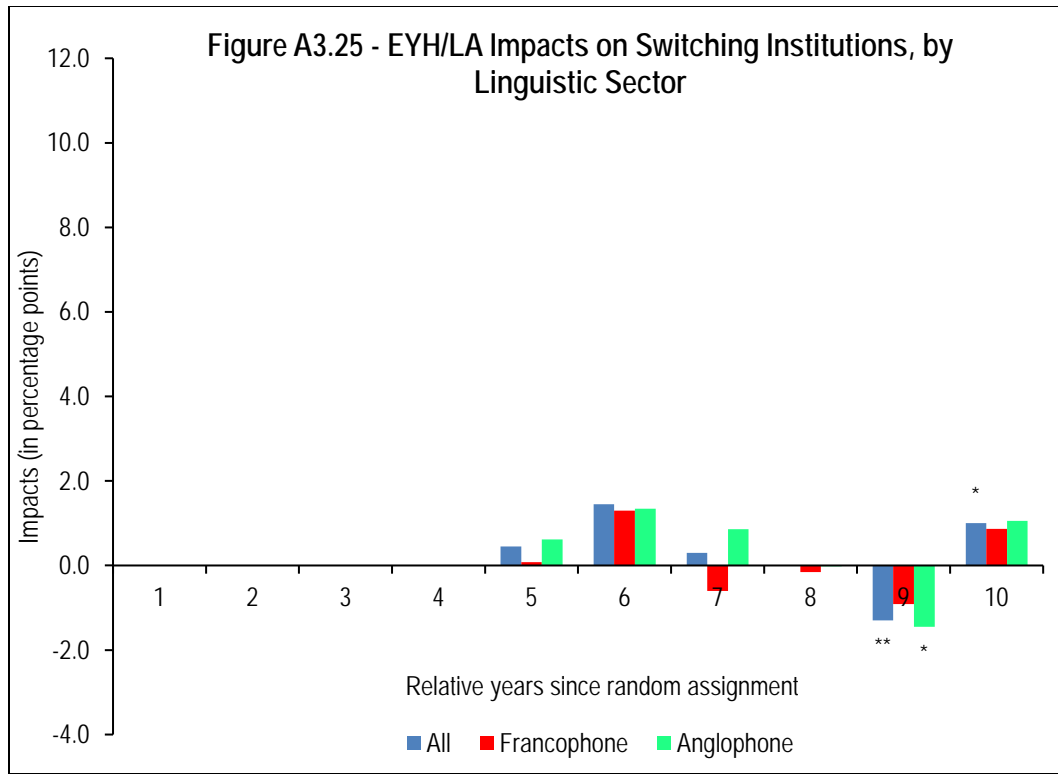


### Switching institutions

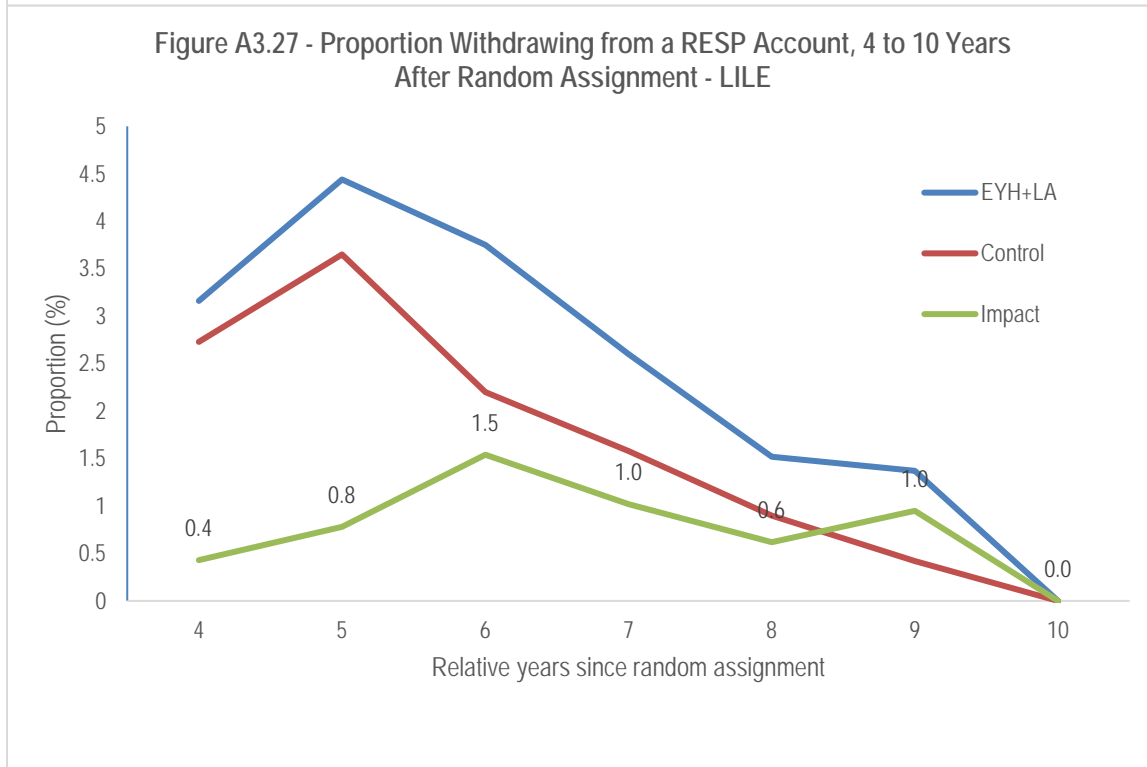
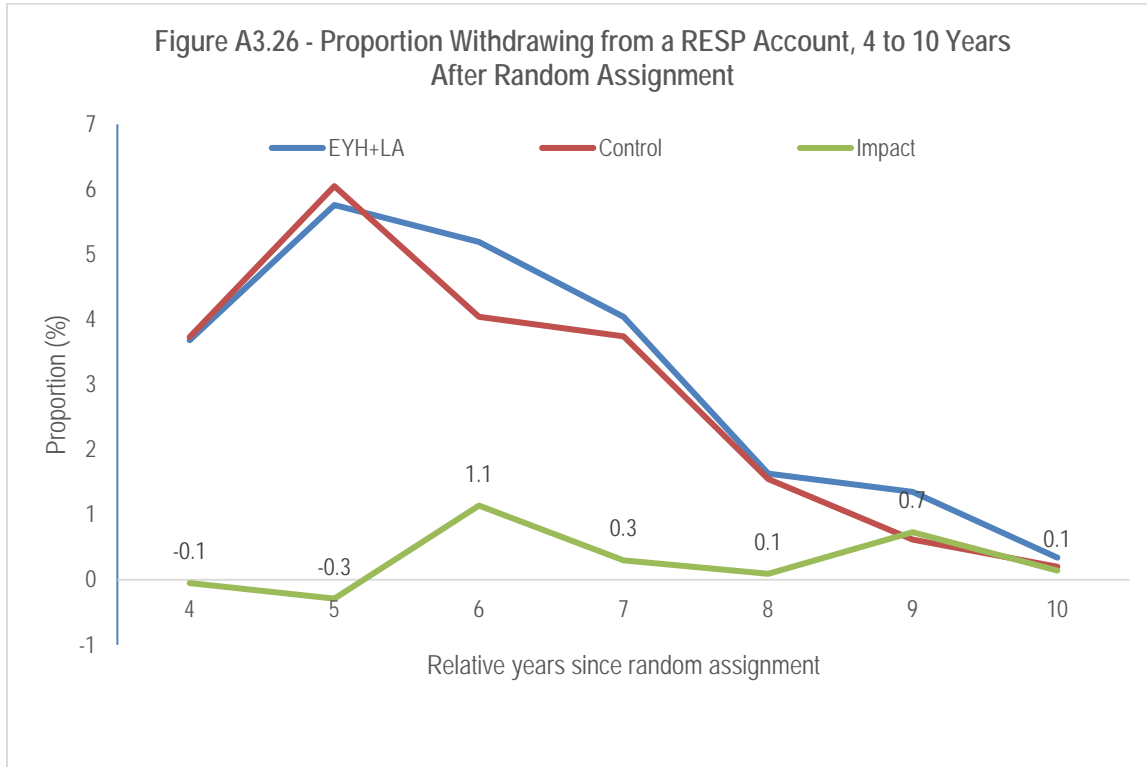


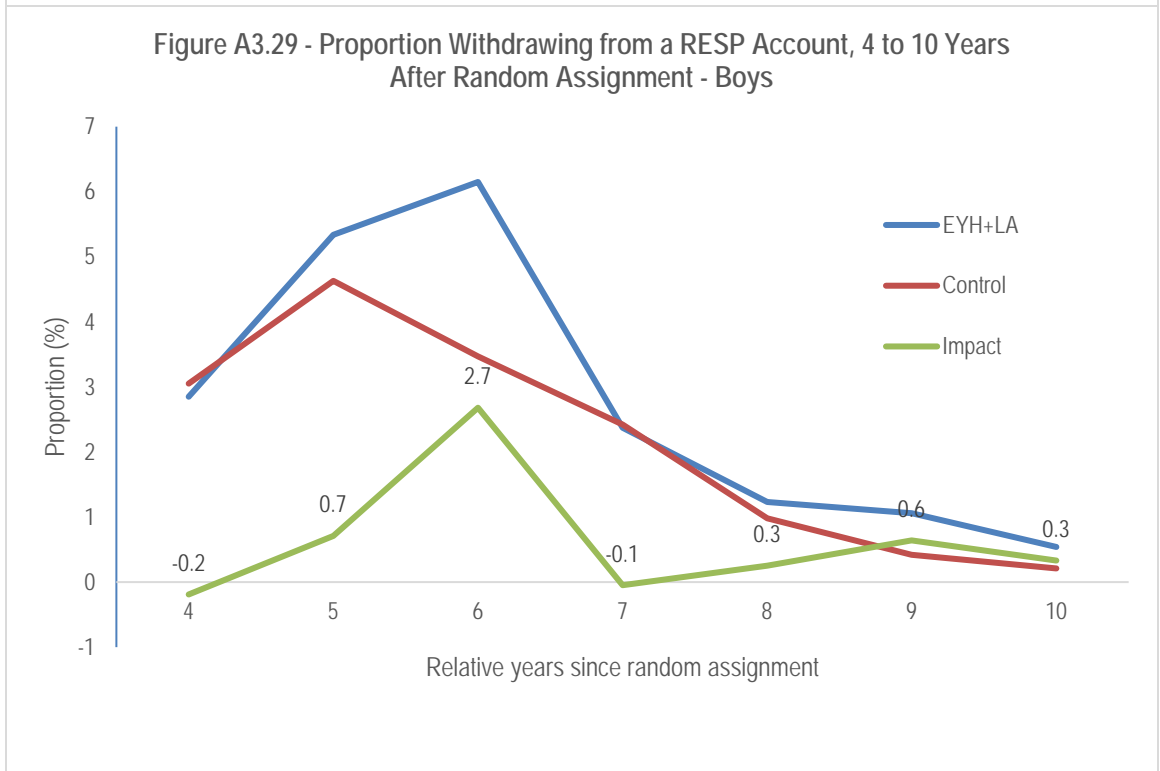
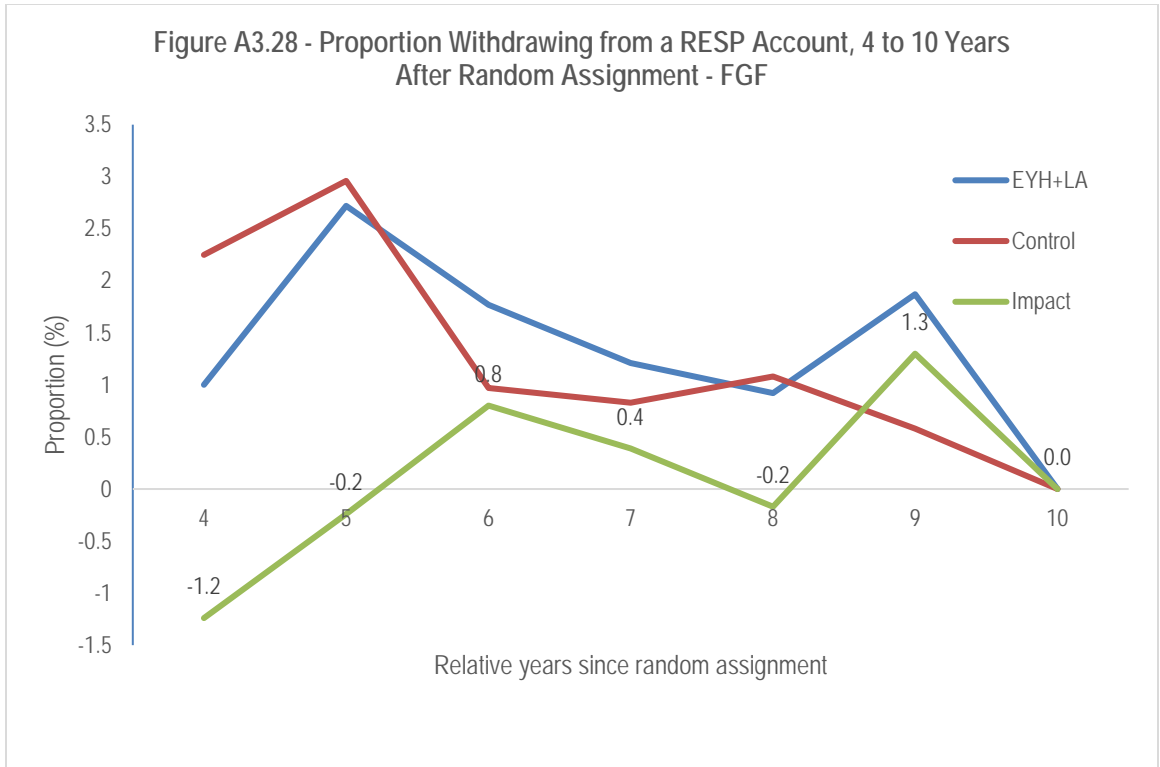


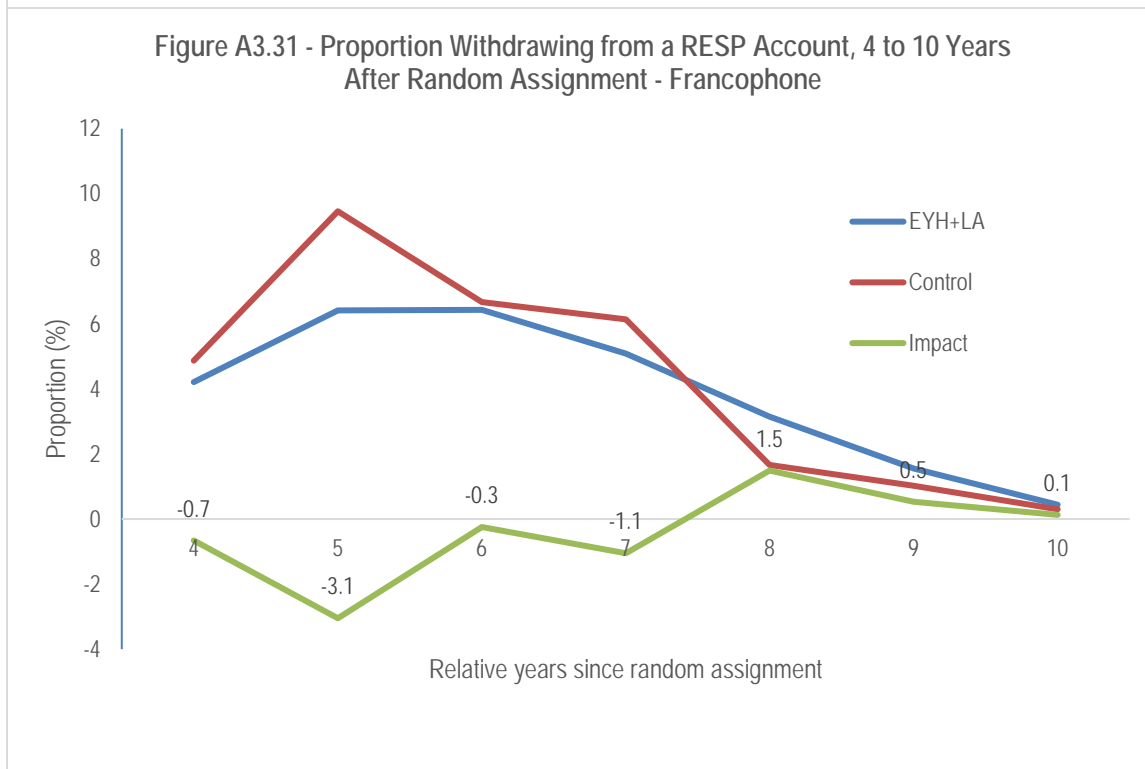
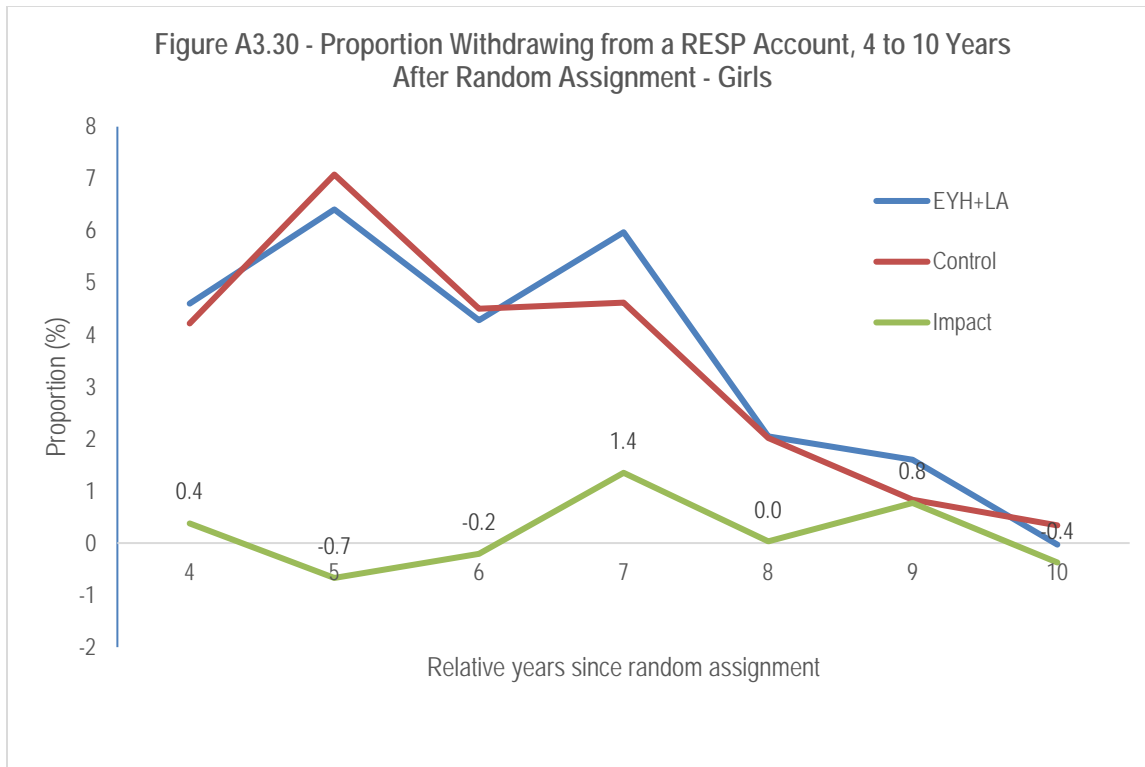


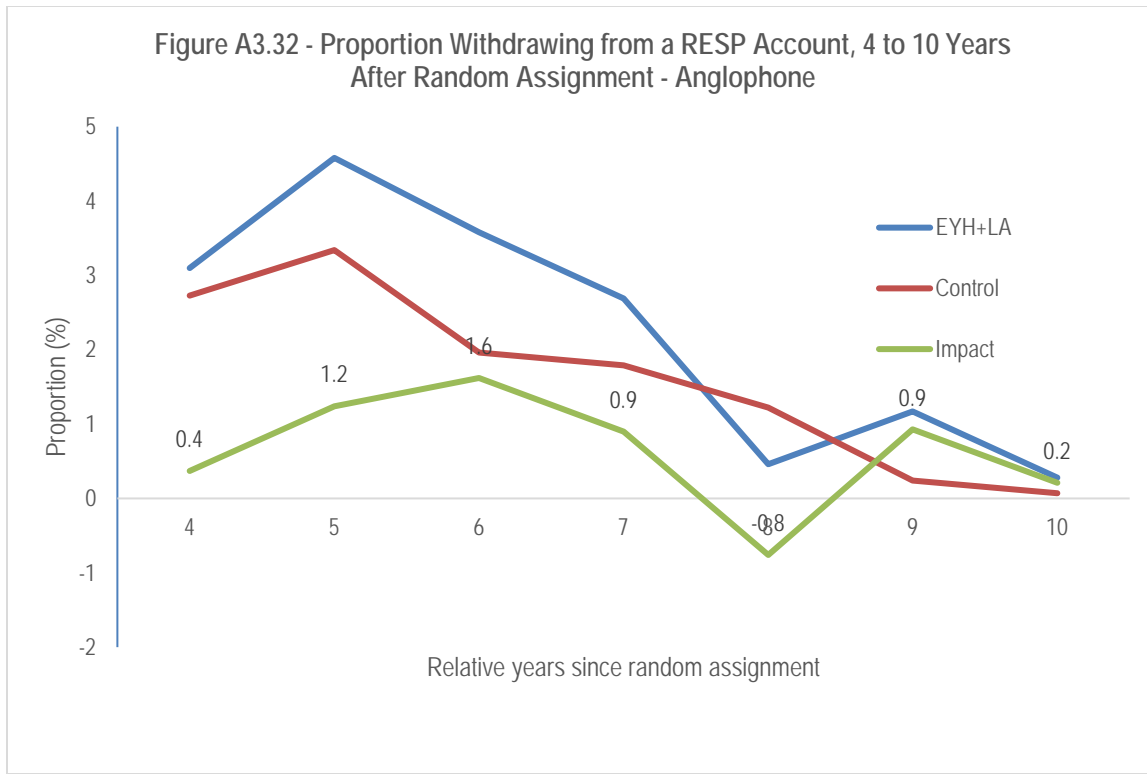


Use of RESPs

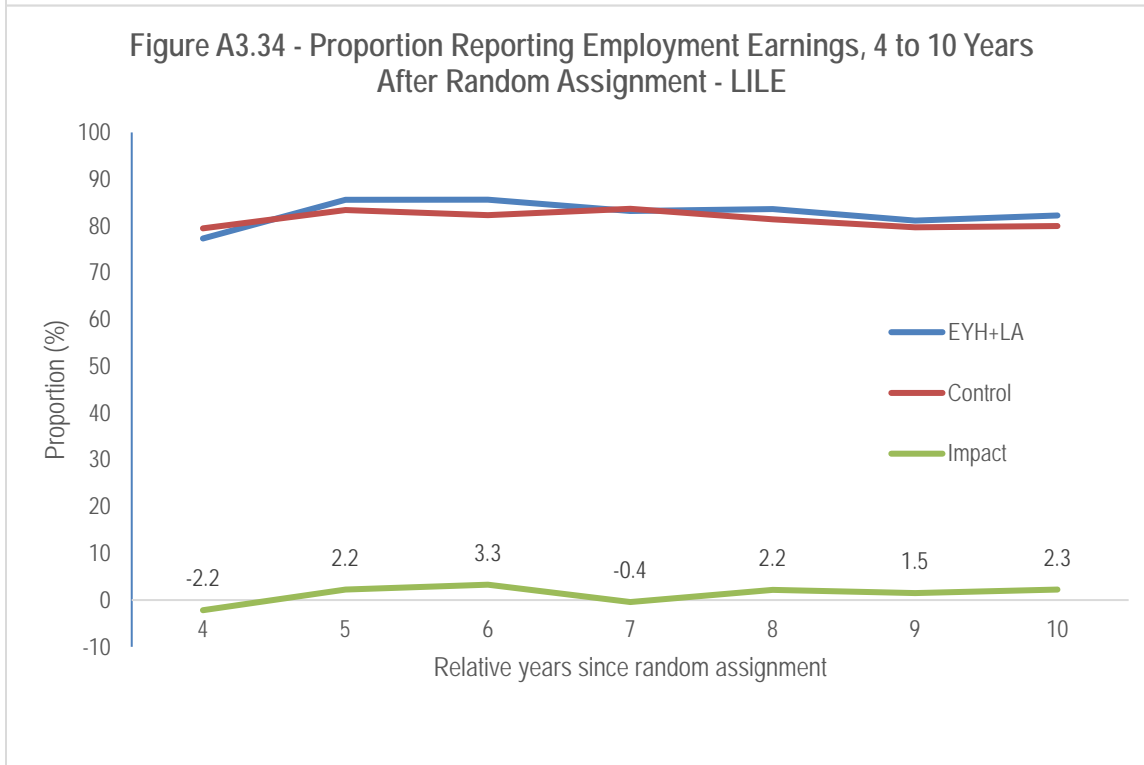
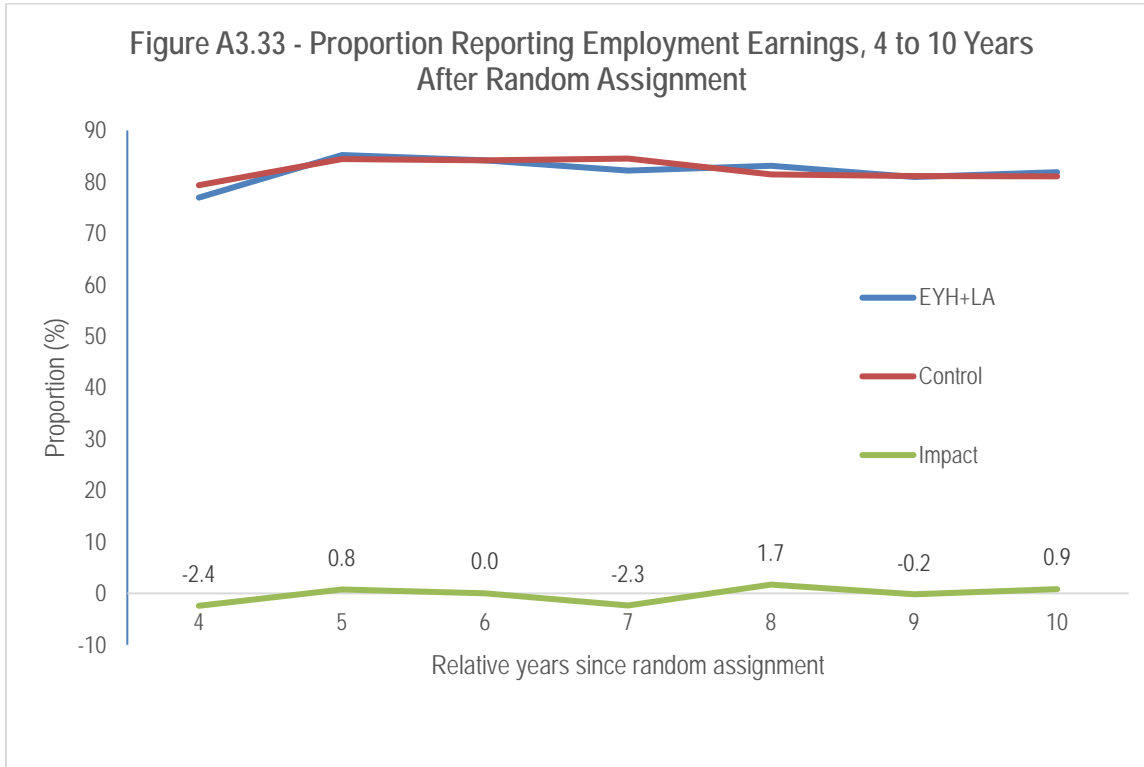


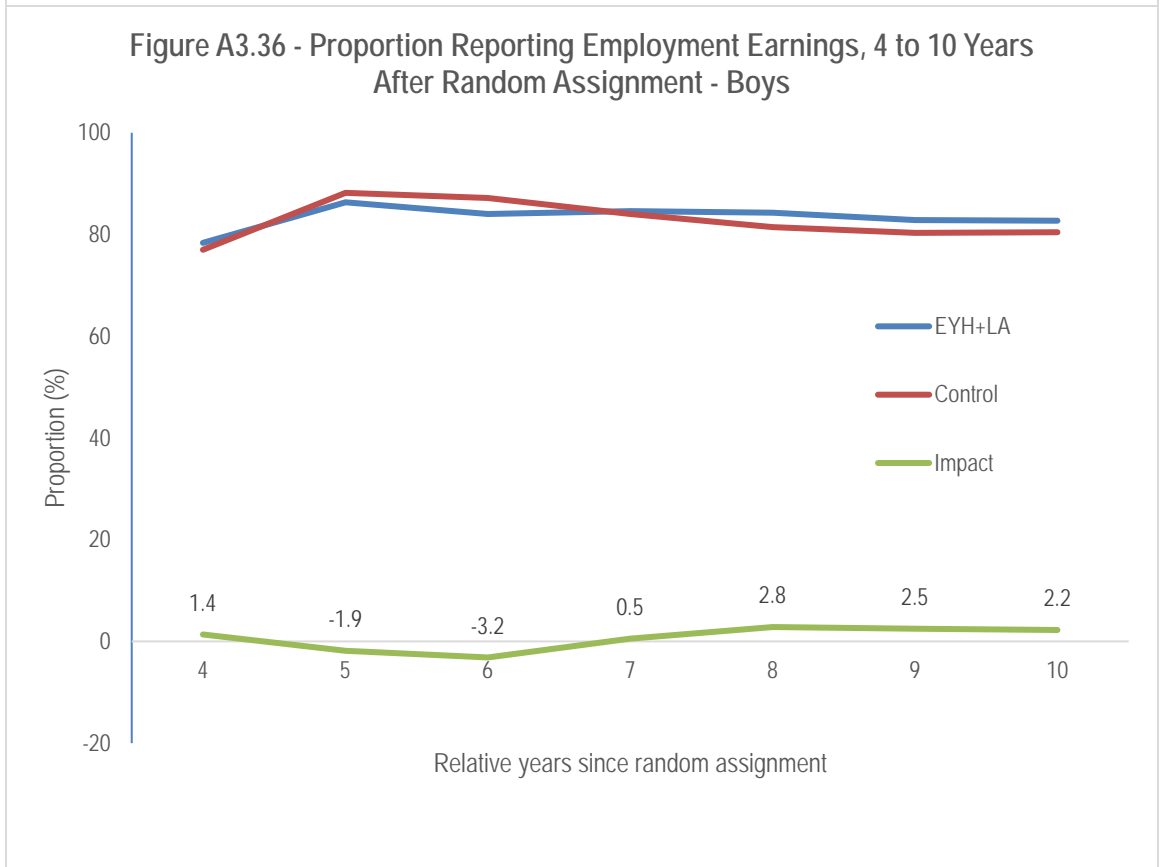
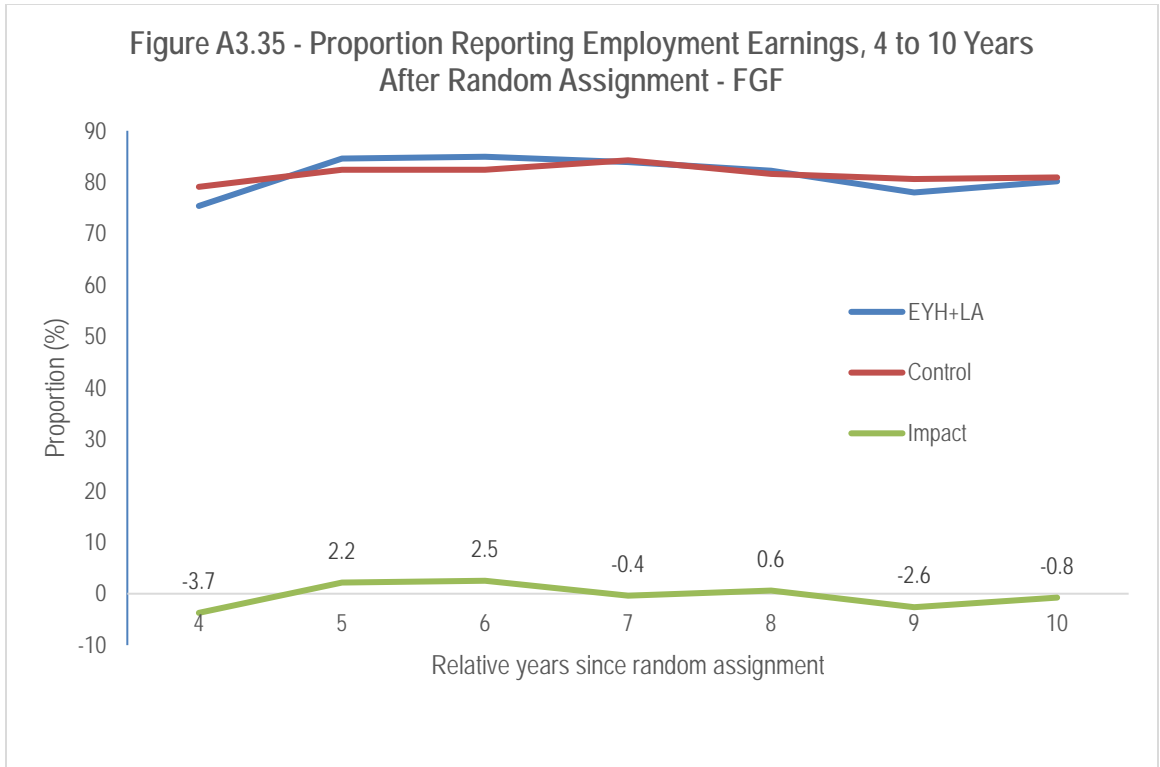




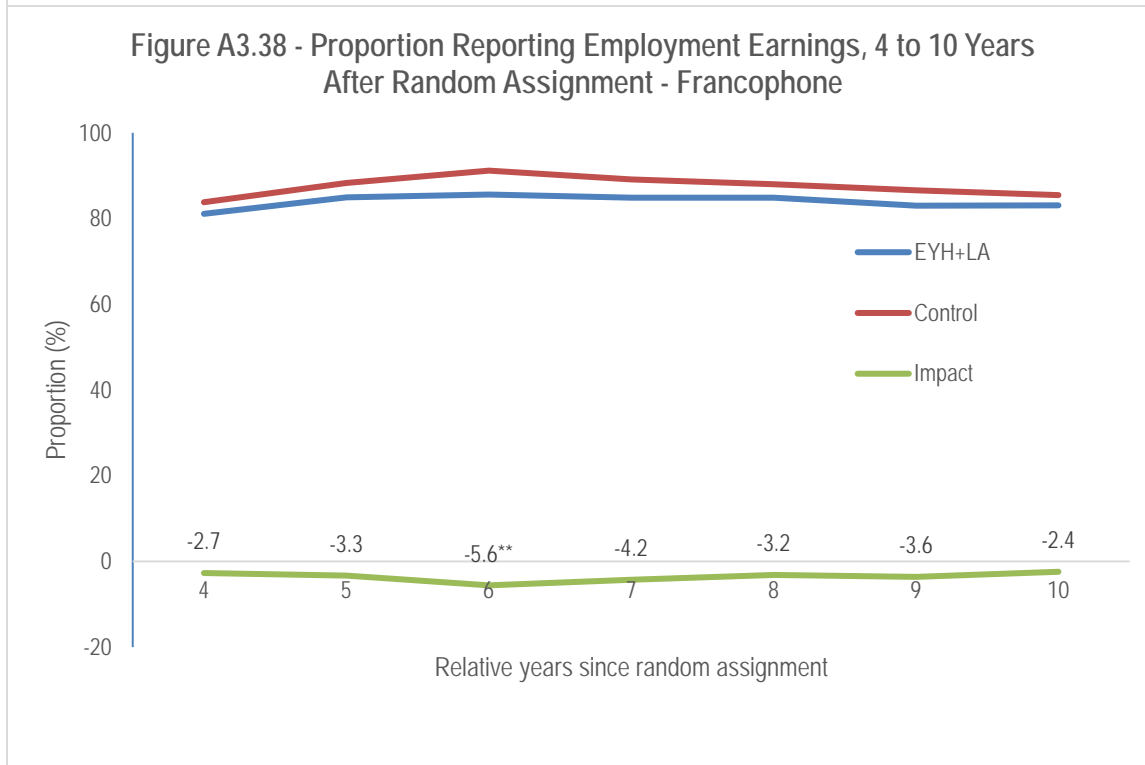
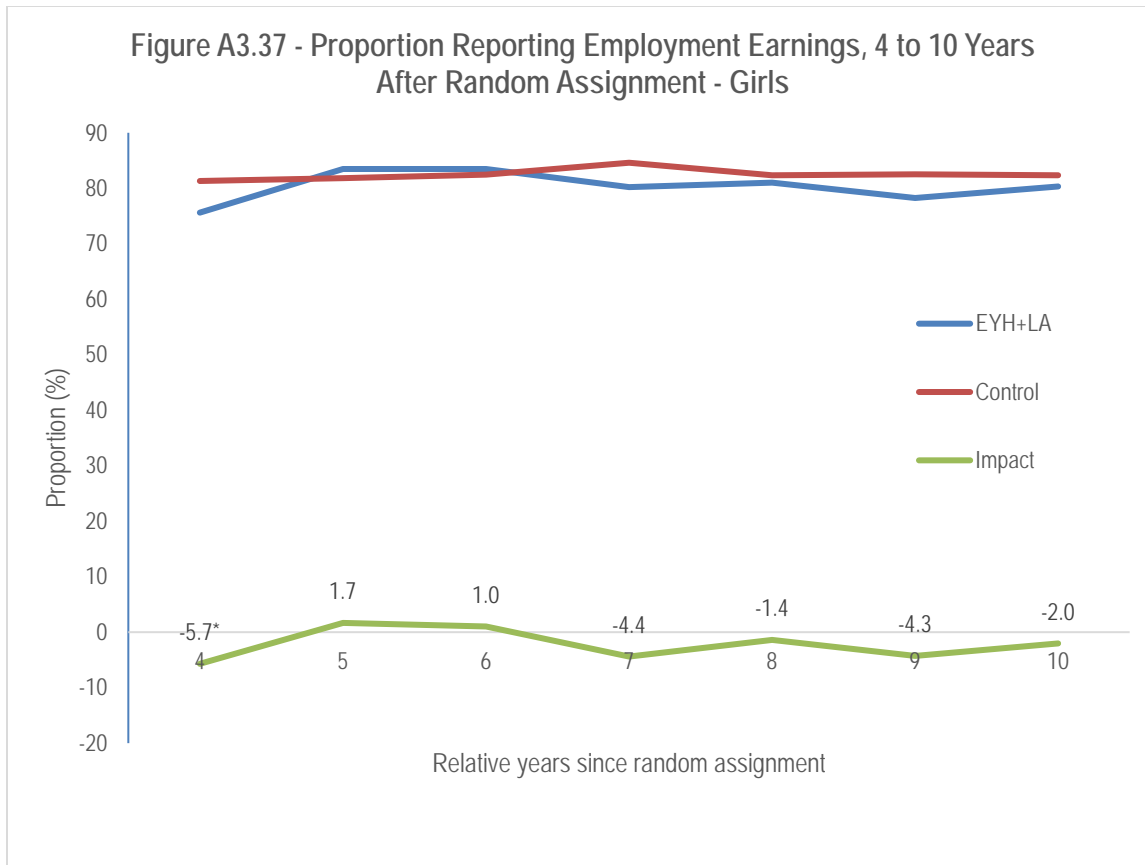


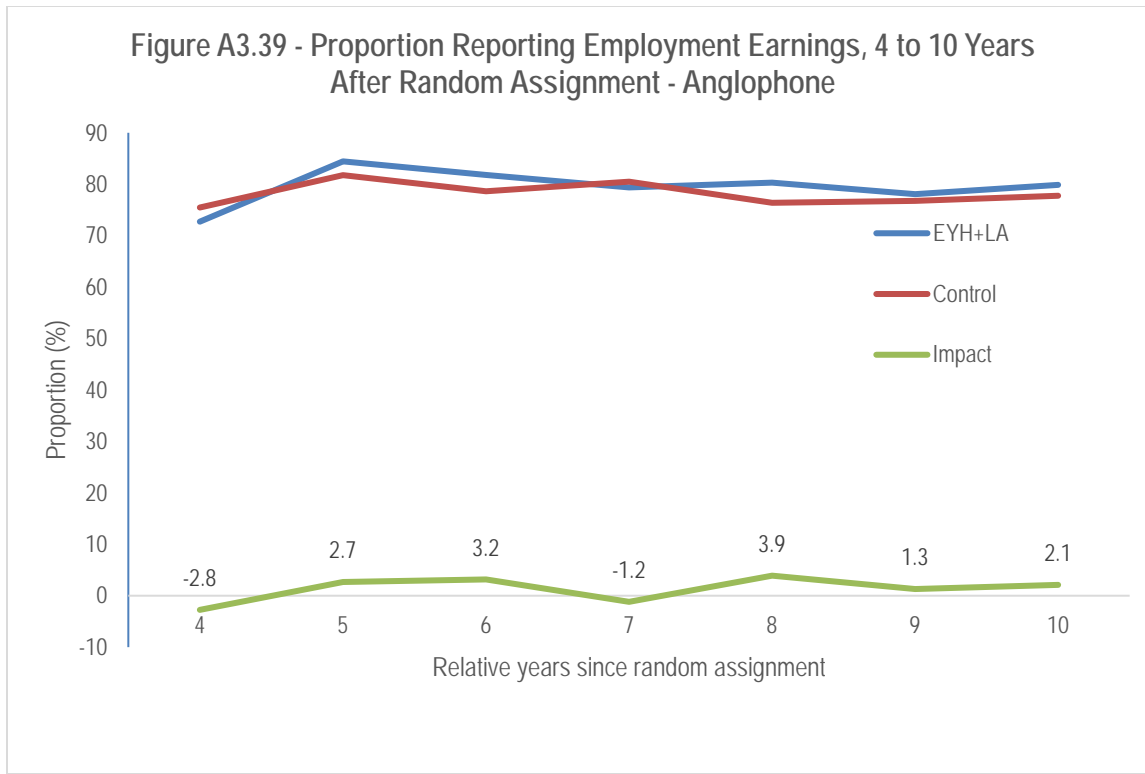
## Employment











Earnings

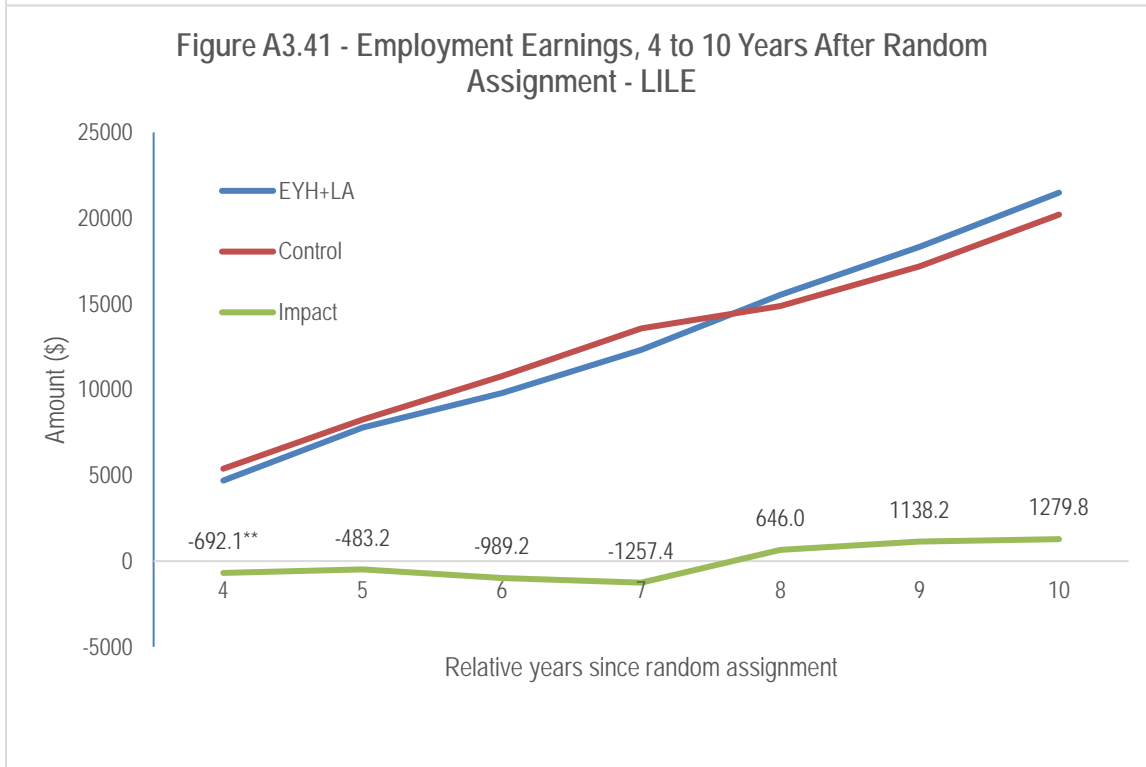
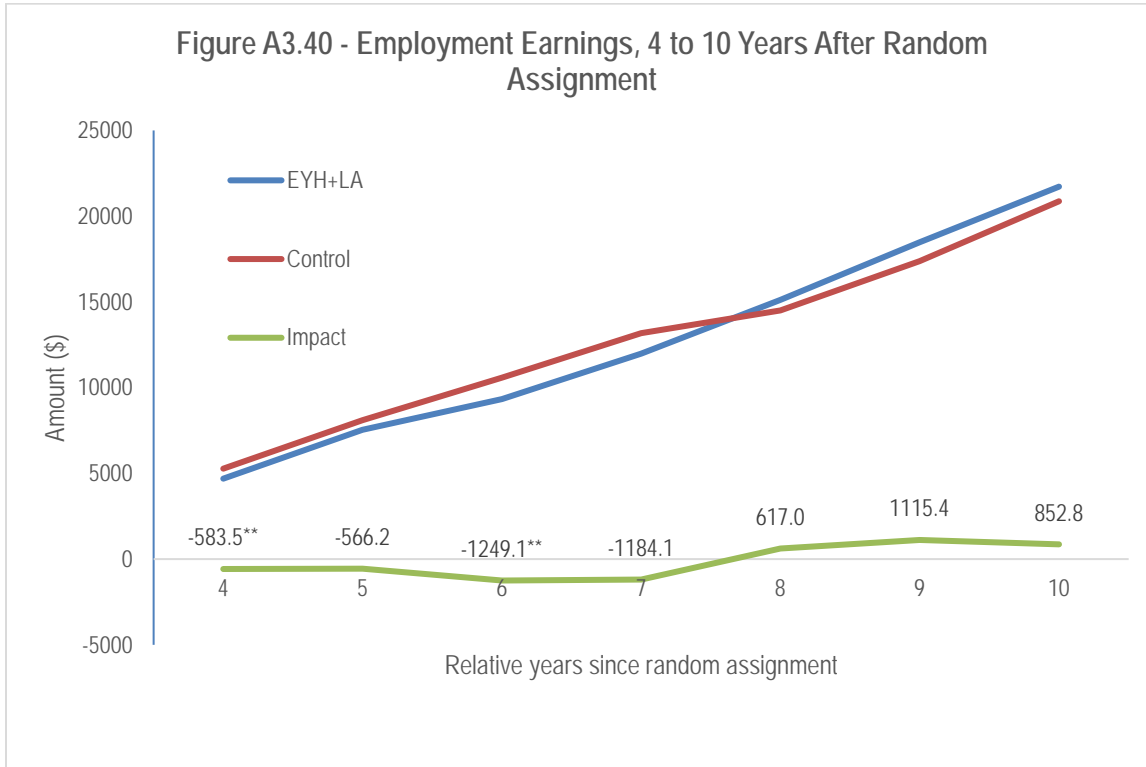


Figure A3.42 - Employment Earnings, 4 to 10 Years After Random Assignment - FGF

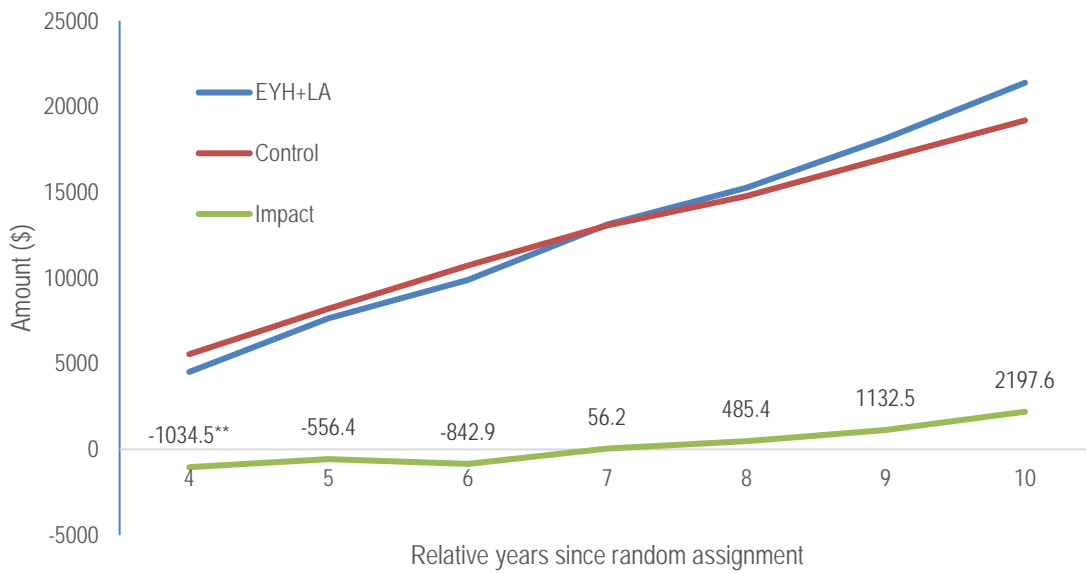


Figure A3.43 - Employment Earnings, 4 to 10 Years After Random Assignment - Boys

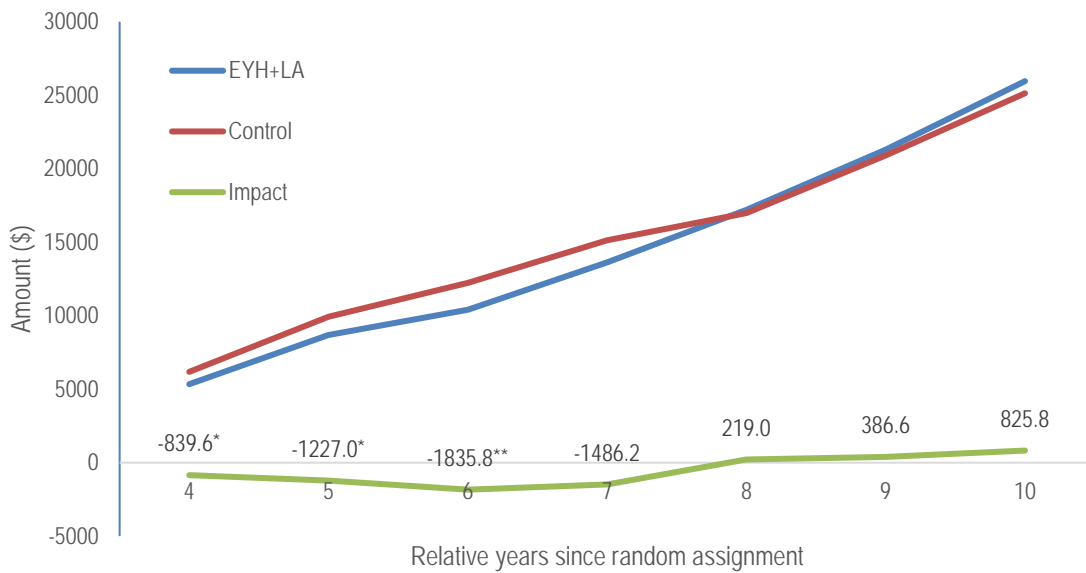


Figure A3.44 - Employment Earnings, 4 to 10 Years After Random Assignment - Girls

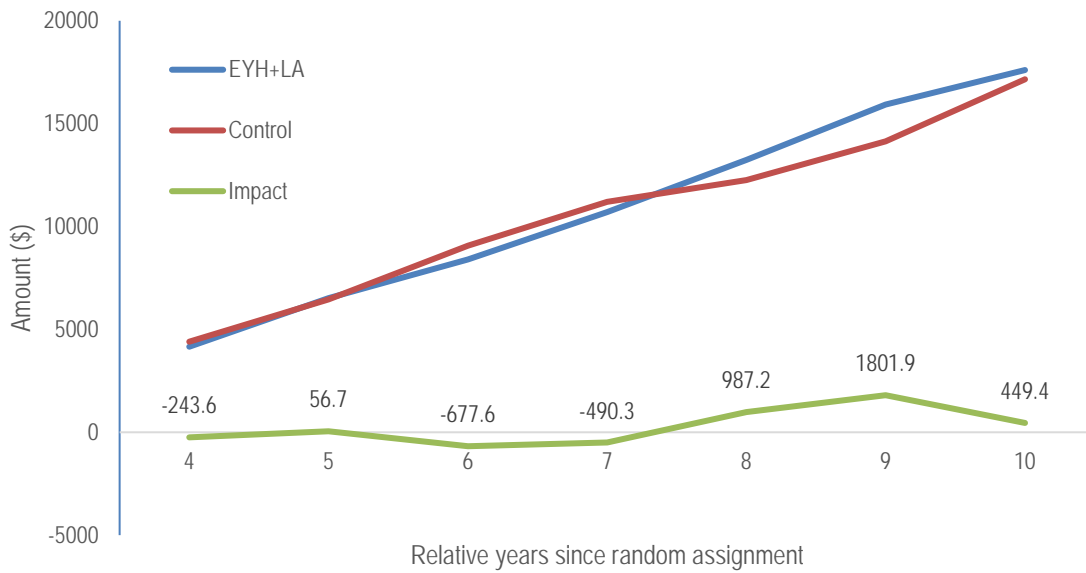
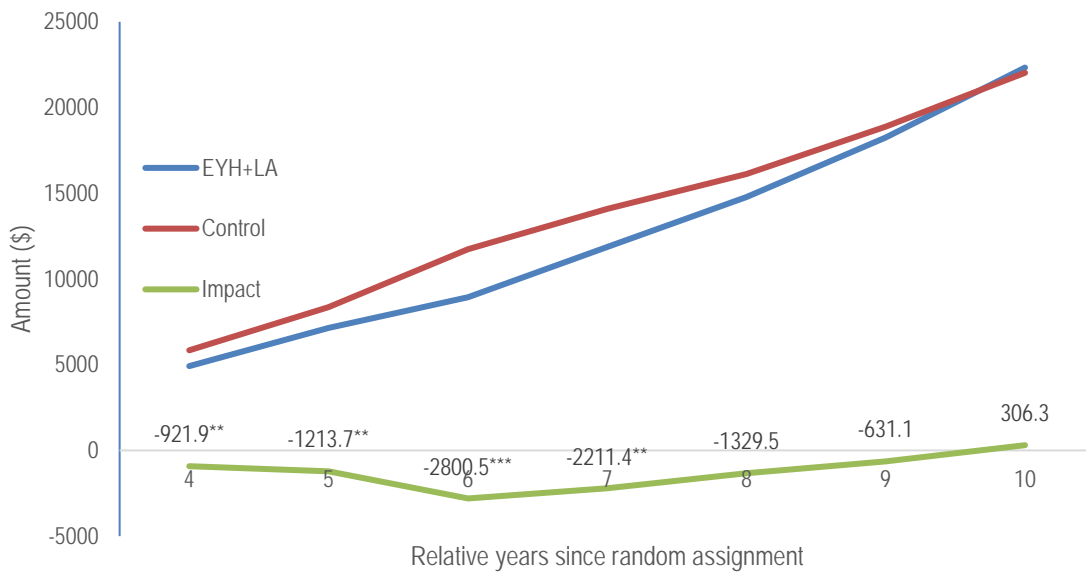
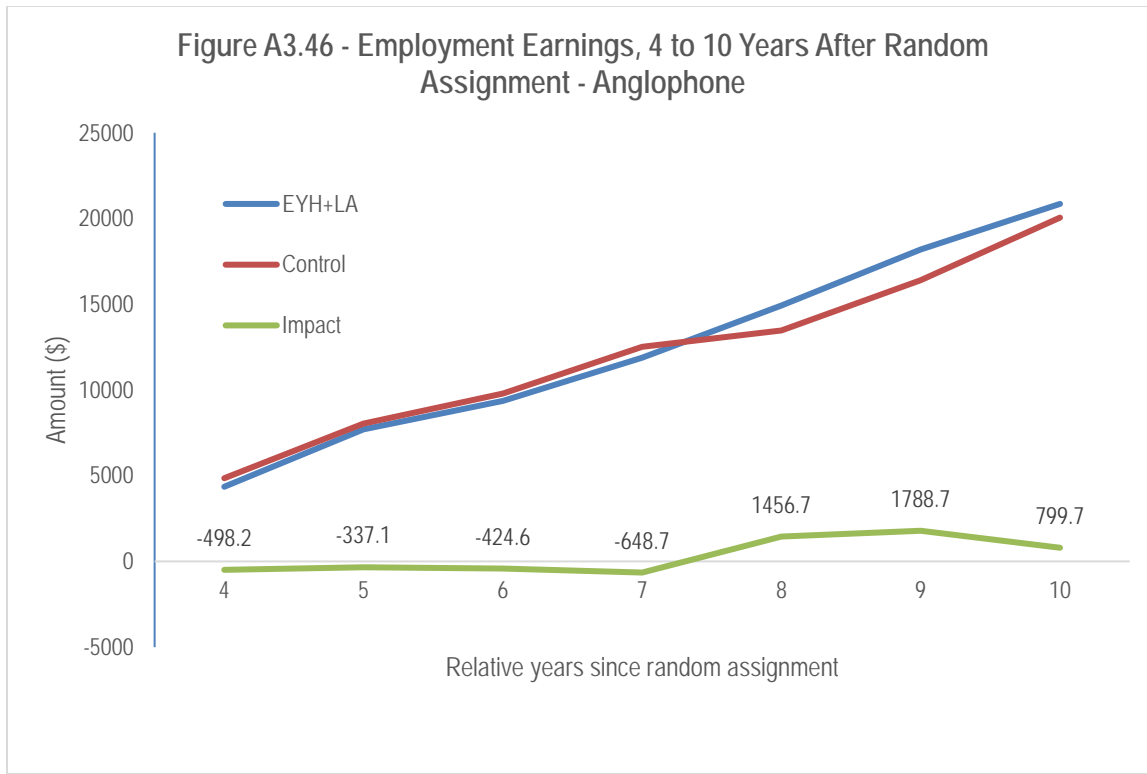
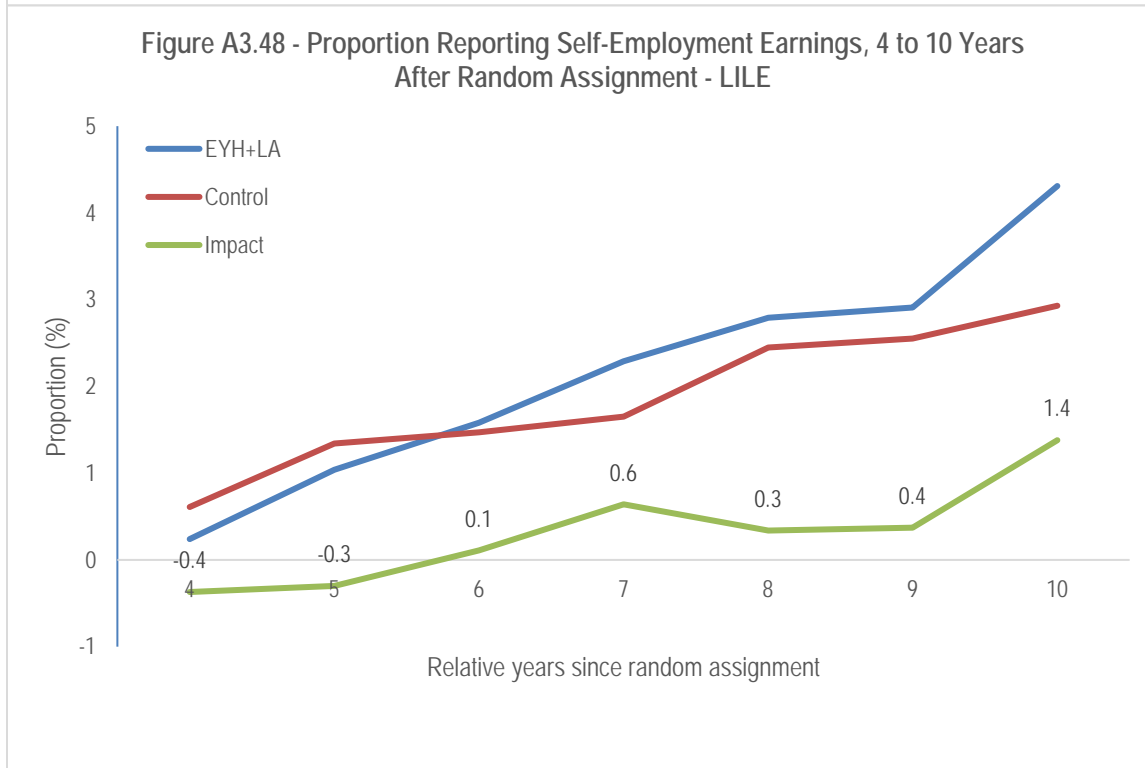
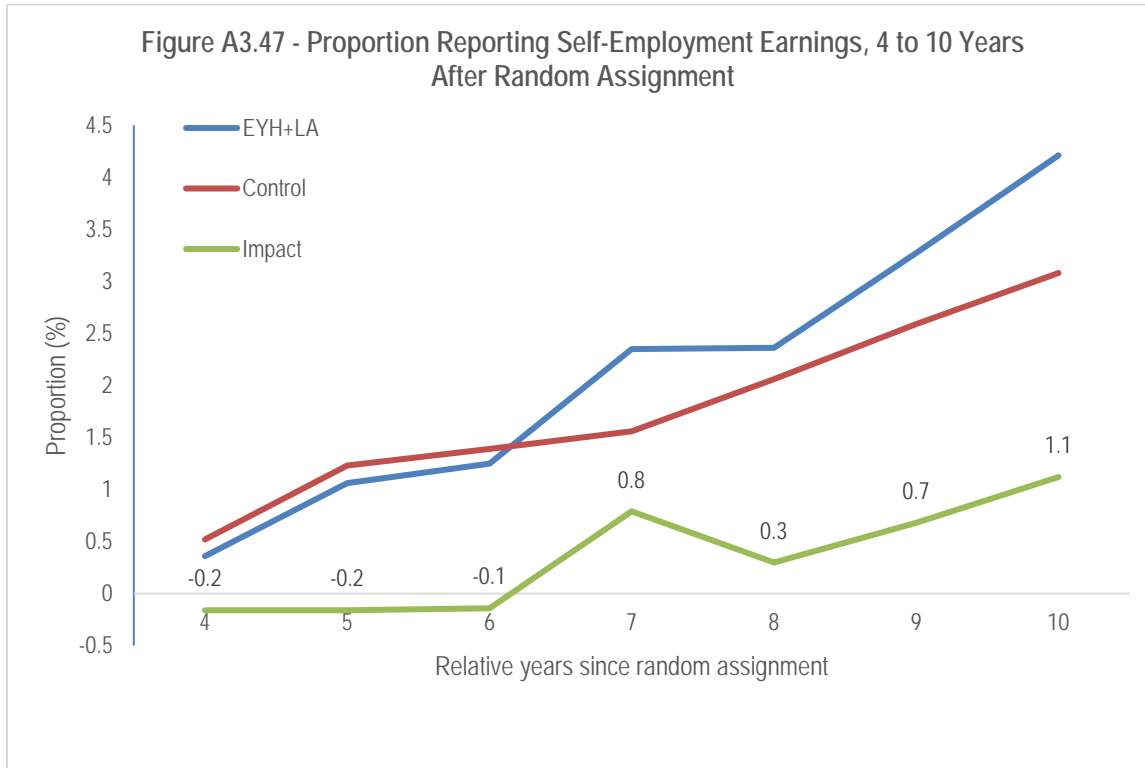


Figure A3.45 - Employment Earnings, 4 to 10 Years After Random Assignment - Francophone





## Self-employment



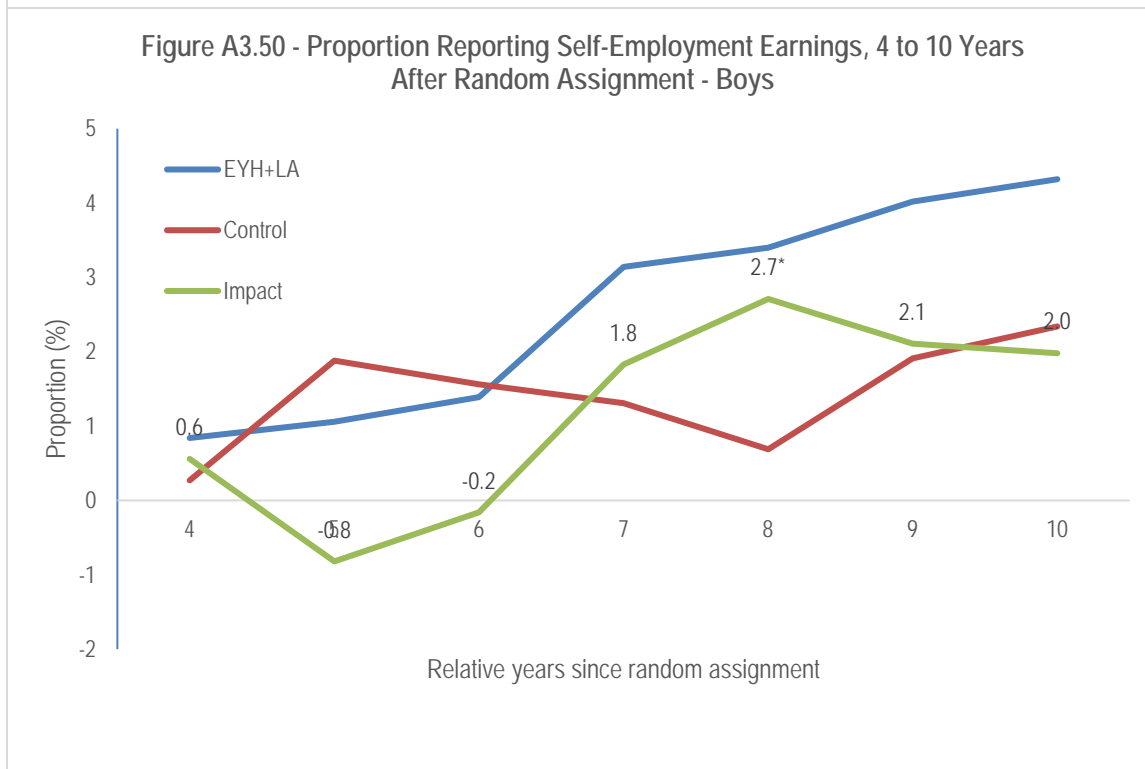
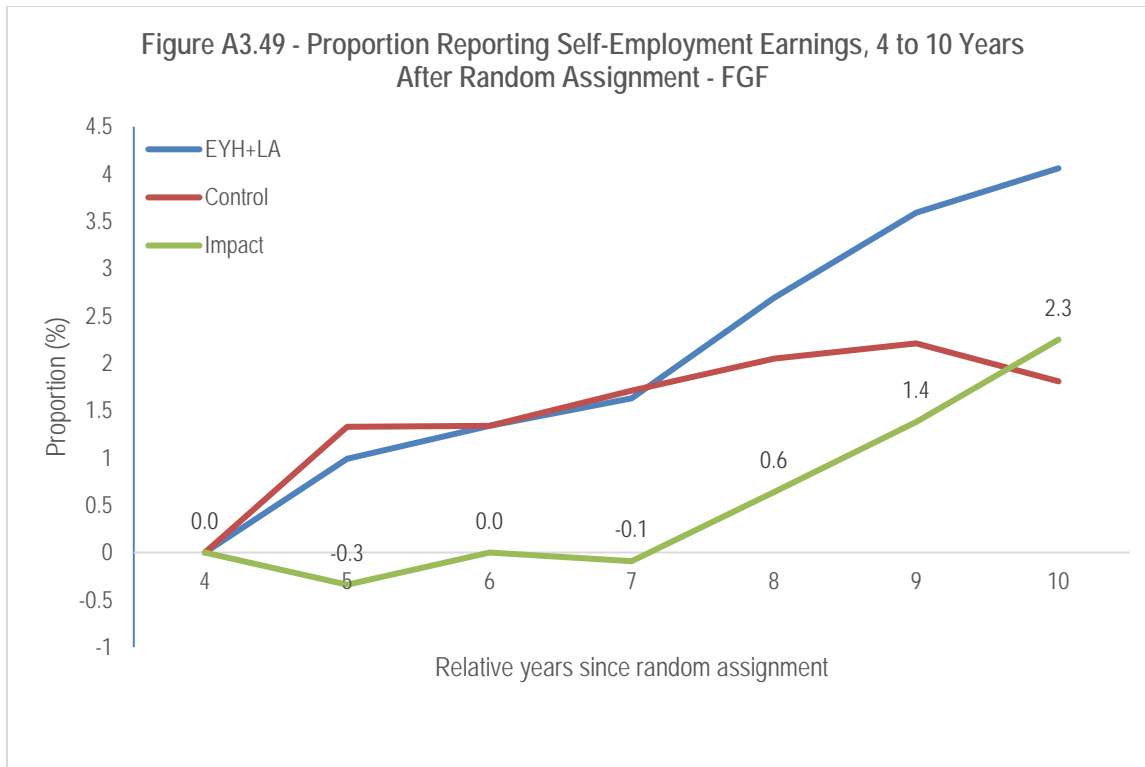




Figure A3.51 - Proportion Reporting Self-Employment Earnings, 4 to 10 Years After Random Assignment - Girls

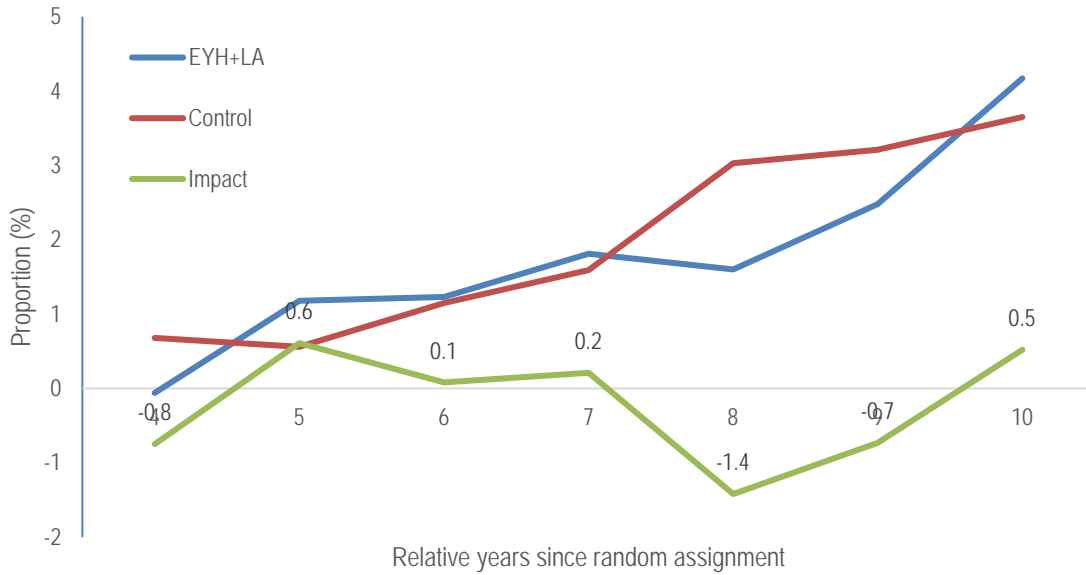
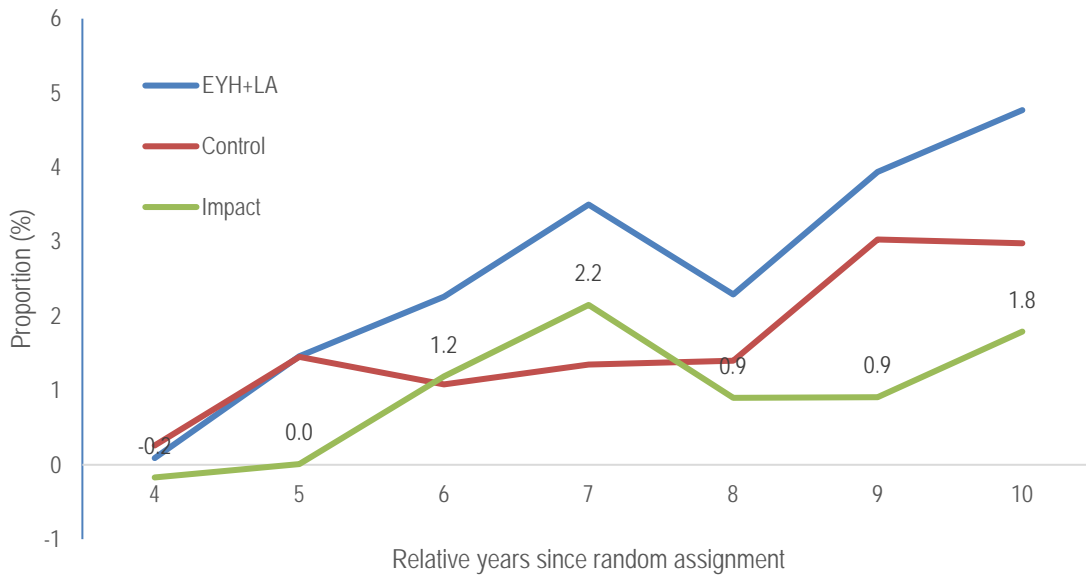
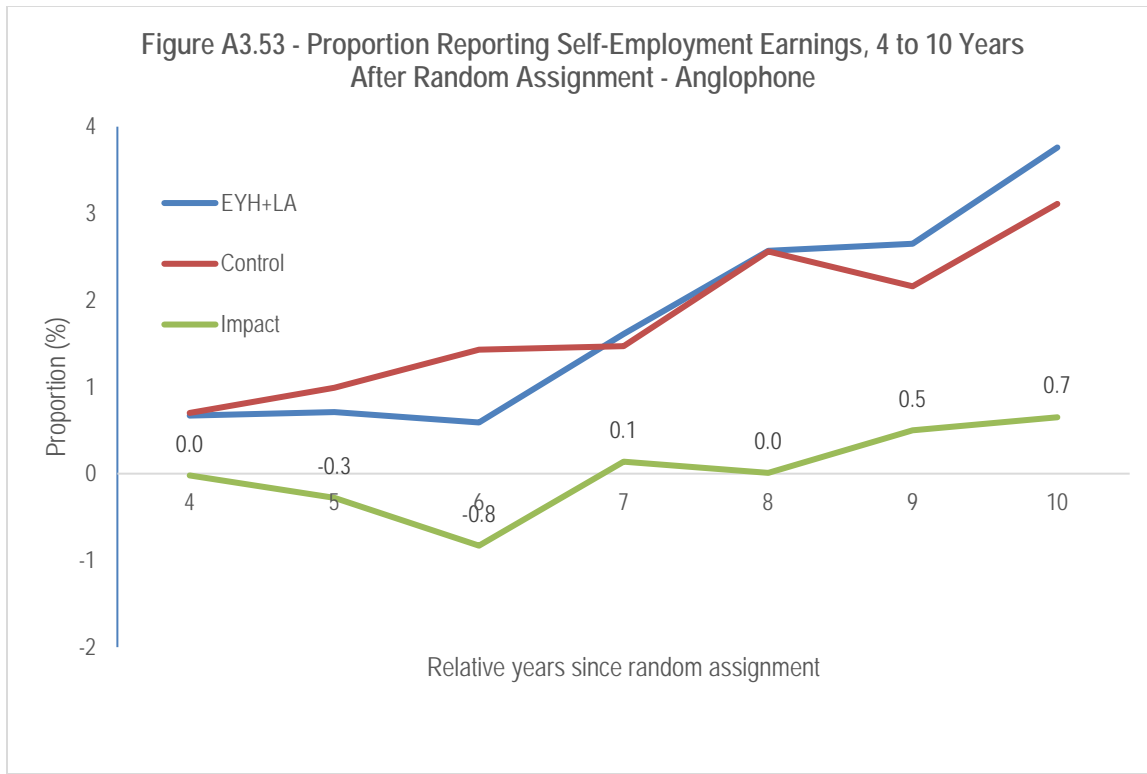


Figure A3.52 - Proportion Reporting Self-Employment Earnings, 4 to 10 Years After Random Assignment - Francophone







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