



# **MOVING FROM 'WORKING THE SYSTEM' TO MAKING THE SYSTEM WORK:**

**INVESTIGATING CHALLENGES AND  
OPPORTUNITIES IN RURAL UPTAKE OF  
THE CANADA LEARNING BOND  
PROGRAM**

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# BACKGROUND

- Defining rurality is complex
- Gap in rural uptake of the CLB is a persistent, significant, and growing issue
- Previous research on barriers to CLB uptake highlights five key themes: awareness; simplification; navigation; cross-sector collaboration; and systemic barriers/structural challenges
- Rural contexts require specific interventions
- The Auditor General has found that the CRA and ESDC, broadly, do not know why eligible people are not taking up programs or if their interventions are working



# SURVEY

- Deployed online via SurveyMonkey
- Available September 18 through October 26 2023
- Incentive draws for \$50 Amazon gift cards
- Open only to adult parents/guardians self identifying as low-income and living rurally
- 811 participants; 386 fully completed surveys
- Limitations: point in time, self-reporting, pragmatic sampling



# KEY THEMES

- Effective policy and programming must be evidence-informed (\*note the distinction between 'evidence based')
- Rurality matters – the vast majority of policies and programming do not meaningfully account for the lived experience and realities of rurality
- Administrative burden can become barriers; there is a significant time-cost or time-tax (time and effort required to access services or programs)



# NOTABLE DISCUSSION POINTS

- Majority of respondents were employed full time (58.3%), between 35–44 years old, slightly more men completed the survey than women (51.77% vs 43.87%), 81.89% were married or in a domestic partnership and majority indicated North American or European cultural origins, with 78% indicating they were Canadian citizens from birth
- Majority of respondents had educational attainment below a degree or diploma (66.4%)
- Significant proportion indicated they lived with family or friends (36.15%)
- Majority had one child (98%) with 23% indicating they had 2 children
- Strong participation from Ontario (24%)



# NOTABLE DISCUSSION POINTS

- Majority planned to pay for some or all of their children's post-secondary education
- Most anticipated it to cost ~\$50,000
- Majority had saved some money for this purpose – with that money largely reported as being in a regular bank account, cash saved outside of a bank, or in a TFSA in the child's name
- Only 18% reported using an RESP
- Those who had not saved any money for this goal reported it was because they could not make ends meet right now (61%) or they didn't know what programs were available to help (35%)
- More than 50% had heard of the CLB but hadn't applied and 37% knew about the CLB and had applied for the program
- Most common source of information about the CLB was a friend, family member, or community organization

# NOTABLE DISCUSSION POINTS

- Rurality was strongly associated with living on a farm
- Benefits of living rurally were mostly reported as low cost of living and familiarity
- Challenges of living rurally were mostly reported as lack of services/amenities, lack of infrastructure, lack of access to critical services like schools
- Personal relationships with service providers and more information sharing through close communities made it easier to save for post-secondary education in rural regions
- The lack of local post-secondary education opportunities, lack of financial services, and limited local capacity to support targeted opportunities for education about supportive services made it harder to save



# NOTABLE DISCUSSION POINTS

- Parental educational attainment influences planning for their children
- Extremely low household income correlated with learning about the CLB from a service provider
- Higher household incomes associated with greater uptake
- Housing has an interesting relationship to financial expectations and planning
- Lowest household income correlated with greater concerns about social dynamics, challenges of rurality
- Differing rural experiences affect access and perceptions (small town, remoteness, etc)





# RECOMMENDATIONS: EVIDENCE INFORMED POLICY

- More and better quality data collection (including qualitative data)
- Embed evaluation and transparent reporting
- Leverage community-level service providers
- Integrate into broader, holistic policy approaches for rural people (i.e. infrastructure, amenities, “the right to be rural”)
- Incentivize supporting uptake



# RECOMMENDATIONS: RURAL-INDUCED BURDENS + BARRIERS

- Consider 'rural proofing' or share a transparent, tangible 'rural lens' to test policy and program implementation and effectiveness
- Right-level delivery by considering municipal or regional delivery and address interjurisdictional confusion and incoherence
- Pursue a 'one window' strategy
- Invest in rurally-located post-secondary institutions
- Support place-based/targeted supports



# RECOMMENDATIONS: LEVERAGE EXISTING RELATIONSHIPS

- Integrate financial literacy training for service delivery staff
- Develop holistic, standardized methods for collecting data via local service providers (from all interacting sectors)
- Integrate CLB supports into family-school interactions/enrollment
- Leverage social media and targeted advertising instead of mailed communications

# NEXT STEPS

- Develop, support, and fund timely and ongoing research
- Consult and engage lived-experience stakeholders in designing and implementing reforms
- Prioritize rigorous policy and program evaluation





# THANK YOU!

## QUESTIONS?

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