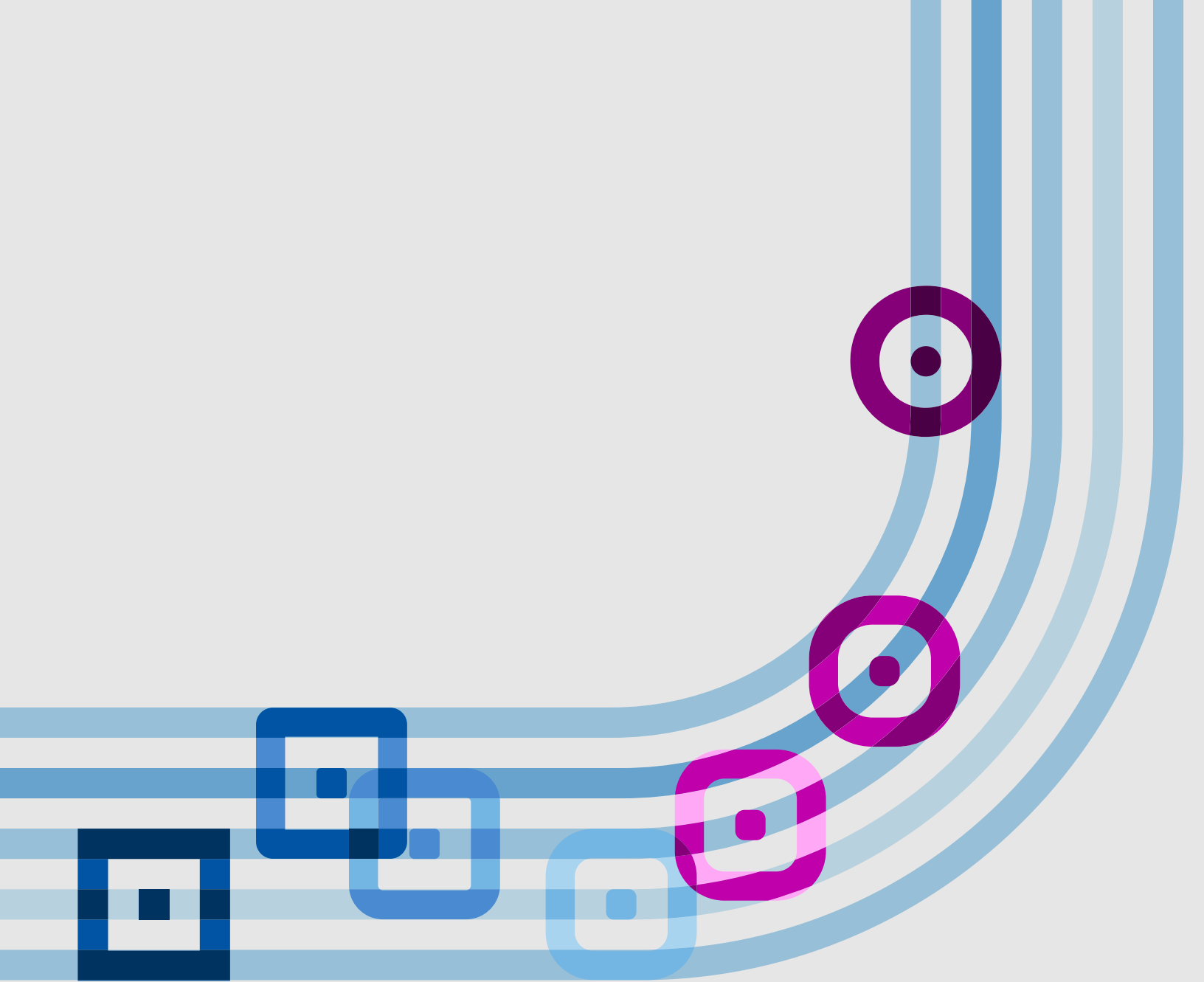




Motivating Mid-Career Reskilling

Investigating participation in skills development
among mid-career Canadians

Design Brief

June 2026

 **Future
Skills
Centre** Centre des
Compétences
futures

Blueprint

Canada 

Acknowledgements

About the Future Skills Centre

[Future Skills Centre](#) is a forward-thinking centre for research and collaboration dedicated to driving innovation in skills development so that everyone in Canada can be prepared for the future of work. We partner with policymakers, researchers, practitioners, employers and labour, and post-secondary institutions to solve pressing labour market challenges and ensure that everyone can benefit from relevant lifelong learning opportunities. We are founded by a consortium whose members are Toronto Metropolitan University, Blueprint, and Signal49 Research, and are funded by the Government of Canada's [Future Skills Program](#).

About Blueprint

[Blueprint](#) helps leaders use data and evidence to tackle complex public policy challenges across Canada.

We partner with government, community, philanthropic, and industry leaders to strengthen public systems and deliver better outcomes. We bring together policy analysts, evaluators, economists, data scientists, and implementation experts — people who know how to turn insight into action. Our work is grounded in deep subject-matter expertise, rigorous methods, and a real-world understanding of how systems operate and evolve. More than just an advisor, we're also partners in change. We provide key support at every stage of the policy and program lifecycle: from early strategy and design to implementation, evaluation, and continuous improvement.

As a consortium partner of the FSC, Blueprint works with partners and stakeholders to collaboratively generate and use evidence to help solve pressing future skills challenges.



Table of contents

Introduction 4

1. Background 6

1.1. From reactive to proactive: The policy challenge of mid-career reskilling 6

1.2. Existing evidence. 7

1.3. Motivating Mid-Career Reskilling: Understanding demand for training 8

2. Research project 11

2.1. Learning agenda 11

2.2. Methodology 12

2.3. Key outcomes and measures. 15

3. Implementation 16

4. Next steps 17

Appendix 18

Endnotes 20



Introduction

In fall 2025, Blueprint launched *Motivating mid-career reskilling: Investigating participation in skills development among mid-career Canadians (MMCR)* with funding from the Future Skills Centre (FSC). MMCR is an economic experiment to help answer an important policy question:

How can we foster proactive engagement in skills development among mid-career workers facing labour market disruption?

There is growing interest in helping Canadian mid-career workers invest proactively in skills development — particularly before job disruption occurs — but policy attention has historically focused on the unemployed. Emerging federal initiatives, such as [Workforce Alliances](#) and the [Sectoral Workforce Innovation Fund](#), signal new opportunities to shift toward more proactive support. However, there is limited evidence on what motivates individuals to engage in training. This makes it difficult to design initiatives that effectively target key barriers, align with workers' preferences, and achieve strong uptake.

MMCR examines how information on labour market disruption and training policies influences demand for skills development. It also explores how this demand varies across different training options and whether uncertainty about next steps serves as a barrier to proactive training engagement. These findings can help identify effective policy levers and how to apply them through intervention design, outreach strategies, and targeting of specific population groups.

This *Design Brief* outlines the MMCR project's rationale, objectives, methodology, and implementation approach to measuring mid-career workers' demand for skills development within the context of job disruption. Blueprint will release a *Final Report* in late 2026 to share results and identify policy-relevant insights to better serve mid-career workers.

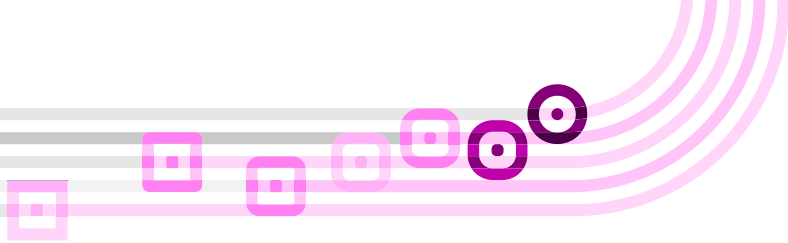
This brief includes four sections:

- 1. Background (pp. 6–10)** describes the current evidence on adult training participation and adjustment to labour market disruption and the opportunity to inform policies encouraging proactive investment in skills development.
- 2. Research project (pp. 11–15)** details our learning agenda, methodology, and the experimental design used to measure mid-career workers' demand for training.
- 3. Implementation (p. 16)** outlines how Blueprint and external partners will implement the experiment and how we identified our delivery vendors and academic advisor.
- 4. Next steps (p. 17)** summarizes MMCR's next steps, including data collection, analysis, and a *Final Report*.



“What is missing is a clear understanding of what drives decisions to pursue training in the first place.”





1. Background

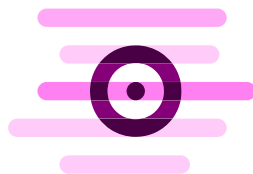
1.1. From reactive to proactive: The policy challenge of mid-career reskilling

In Canada, policies addressing labour market disruption are primarily designed to support affected workers through temporary income support, training opportunities, and re-employment services. While essential, these measures become available only *after* workers have lost their jobs and experienced significant economic and psychological hardship. For mid-career workers, job loss impacts may be more severe. These workers may need to adjust alongside family responsibilities and may face narrower re-employment options. This is often due to more specialized skills, longer tenure with a given company or industry, and potentially higher wage expectations that are harder to match for new roles.

To reduce the costs of job loss and improve long-term employment outcomes, governments recognize the need for complementing reactive policies with *proactive* measures. One such

measure is skills development, which can help workers adapt to evolving skill requirements and find good employment more quickly if displaced. While such policies involve a range of actors, including governments, employers, and unions, workers play a key role, as outcomes ultimately depend on their active engagement.

Several mechanisms already exist to encourage workers to invest in skill development, primarily by helping them finance it. For example, the [Canada Training Credit](#) offers a tax credit for qualifying training, though some have noted that its design may need to improve to reach its objectives.ⁱ What is missing, however, is a clear understanding of what drives decisions to pursue training in the first place, especially in anticipation of disruption. This is critical for designing effective policies that achieve meaningful outcomes.



“How can we foster proactive engagement in skills development before disruption occurs?”

1.2. Existing evidence

We have limited research on proactive behaviour on anticipated job loss.

A large body of literature focuses on the *consequences* of job displacement, rather than proactive strategies. This research documents prolonged earnings losses, periods of unemployment, and significant psychological stress.ⁱ Despite these negative outcomes, research suggests that post-displacement adjustment aimed at improving one's situation after job loss is limited. Geographic mobility, rather than skills development, appears to be the most common adjustment strategy.ⁱⁱ

Though more limited, research on proactive strategies does exist, but it focuses mainly on the accuracy of workers' expectations and the factors that shape them. Some studies suggest that anticipated job loss may prompt behavioural adjustments, such as reducing household consumption or increased labour supply by spouses, but not investment in skills development.ⁱⁱⁱ

Very few studies examine proactive skills development directly. Those that do suggest that perceived job insecurity, rather than objective risk, is associated with training enrolment.^{iv} Studies of training intentions suggest that workers view training mainly as a way to improve their employment prospects after displacement rather than to remain in their current jobs.^v This evidence remains limited and largely correlational. It invites the question of whether, and under what conditions, workers will proactively invest in skills before job loss occurs.

Training uptake in adulthood is low, and the reasons are not well understood, limiting effective policy support.

Skills development represents one of the most direct ways workers can prepare for changing job requirements. Nevertheless, training participation in Canada has been less intensive than in other OECD countries. While engagement in work-related training outside formal education is slightly higher than the OECD average (31% versus 28%), total hours of instruction are substantially lower (49 hours versus 58 hours).^{vi} Engagement in training is lowest among those with less education, resulting in Canada having one of the largest gaps in participation rates between high- and medium- and low-skilled workers.^{vii}

A growing body of research examines the reason behind the low uptake. It focuses on barriers and incentives that shape individuals' decisions to invest in skills development. Commonly cited constraints include financial costs, time pressures (related to work and family responsibilities), uncertainty about the value of training, and limited awareness of available supports.^{viii} Given these constraints, it may be optimal for workers to forgo training or delay it until disruption is already underway.

1 For a literature review on international evidence on these outcomes, as well as evidence on Canadian trends in layoffs and re-employment rates, see Morissette, R., & Hanqing Qiu, T. (2020). *Turbulence or steady course? Permanent layoffs in Canada, 1978–2016*. IRPP Study 76, Institute for Research on Public Policy. <https://irpp.org/wp-content/uploads/2020/06/Turbulence-or-Steady-Course-Permanent-Layoffs-in-Canada-1978-2016.pdf>

However, methodological shortcomings in existing research limits its ability to translate findings into effective policies and programs. For example:

- Pattern-based, rather than causal, evidence risks misleading policymakers about which levers to target.
- Poorly designed data collection approaches can misrepresent what drives training decisions.
- Self-reported reasons may mislead policymakers about what actually prevents people from pursuing training.

- Partial evidence on motivations and barriers risks producing ineffective and misaligned interventions.
- Narrow definitions of non-learners miss key target groups that need training.

A detailed analysis of these issues and their consequences to policy is presented in the **Appendix**.

1.3. Motivating Mid-Career Reskilling: Understanding demand for training

The MMCR project addresses the shortcomings outlined above. It generates new evidence on how mid-career workers make training decisions within the context of labour market disruption. It also produces insights into how policy can influence those decisions. Specifically, the project will generate evidence to inform:

- **Targeting:** the level of demand for skills development among mid-career workers and how it varies across individuals with different socio-demographic characteristics.
- **Effectiveness of information and outreach:** the extent to which demand responds to information about labour market disruption and existing training policy supports.
- **Behaviourally informed policy design:** how demand for training is shaped by behavioural factors (such as time and risk preferences), perceptions about the risks of job loss, uncertainty of navigating career development, and attitudes to training.

- **Program and system design:** how the attractiveness of different training options varies under different conditions, including changes in information, perceived risks, and provision of career guidance.

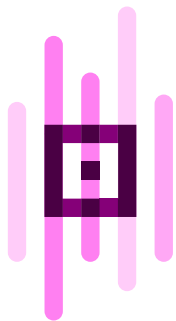
The study adopts a human capital perspective; this treats participation in training as an investment decision made when perceived future benefits exceed perceived costs. **Perceived costs** may be tangible (e.g., tuition, training materials, and transportation) or intangible (e.g., negative educational experiences or stigma). Opportunity costs, such as time away from family or lost earnings, may also influence decisions. **Perceived benefits** may likewise be tangible (e.g., higher wages or improved employment prospects) or intangible (e.g., increased self-confidence or enjoyment of learning). Because benefits are uncertain and realized in the future, training decisions are shaped by factors common to other investment choices. These include risk tolerance, attitudes toward uncertainty, patience, and various biases.

This project builds on “[Human capital investment by the poor: Informing policy with laboratory experiments](#)” by Eckel et al. (2013).^{ix} This study used an incentivized field experiment to measure demand for education among adults with low-income in Montreal by eliciting their willingness to trade off immediate cash for subsidized training in local colleges. Our work extends that research in four ways:

- It focuses on employed mid-career workers and situates training decisions in the context of potential labour market disruption. Participants will receive information about possible labour market changes and report their perceived risk of job loss.
- It examines whether information on job disruption and existing policies that support training influences training demand.

- It examines whether demand differs across training options (e.g., traditional post-secondary education (PSE) courses versus micro-credentials).
- It tests whether offering career guidance impacts demand for training and whether its effect varies across information conditions and training options.

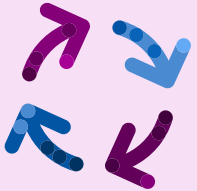
Our approach will address several limitations of the existing literature by generating evidence that is more directly relevant for policy design, as shown in **Table 1** (on the next page).



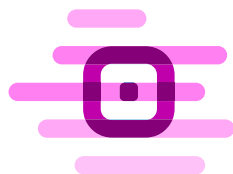
“Skills development represents one of the most direct ways workers can prepare for changing job requirements.”



Table 1 | Evidence and implications

 Evidence generated by the experiment	 Implications for policy design
A direct measure of demand for training based on observed choices rather than stated intentions in hypothetical scenarios.	Contains valuation for training relative to competing priorities, informing potential responses to policy-relevant incentives.
Demand responses to information about labour market risks and available policy supports.	Determines whether informational interventions, which can be relatively inexpensive to implement, can effectively influence behaviour and under what conditions.
Variation in demand across a broad population of workers with different characteristics, preferences, and perceptions.	Assesses likely training participants and those who could be induced to participate under different conditions.
Evidence on whether the demand for training varies with available training opportunities, which vary in duration, format, and type of credential.	Informs whether the available training options constrain participation and which options are more attractive under different conditions.
Evidence on the joint impact of incentives and constraints to training decisions.	Points to combinations of supports and conditions most likely to encourage participation, as opposed to treating barriers and motivations in isolation.
Evidence on the role of behavioural factors, such as time and risk preferences, in shaping training decisions.	Explains differences in responses to policy interventions and supports the design of more targeted approaches.
Evidence on the impact of offering career guidance on demand for training and whether the effect will vary with training options and under different information conditions.	Informs whether uncertainty about next steps is an important barrier and whether pairing training offers with career guidance could improve the uptake of training policies.

These insights will provide a stronger empirical foundation for designing policies that support earlier, proactive adjustment to labour market change, complementing existing measures following job displacement.



“Uncertainty about next steps may itself be a barrier to training.”

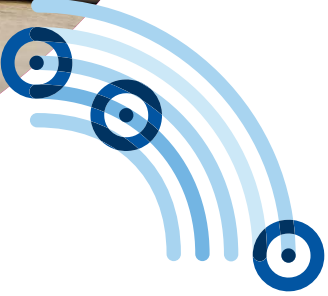


2. Research project

2.1. Learning agenda

MMCR seeks to answer the following questions:

1. What is the effect of labour market information about disruption on individuals':
 - a. demand for training, and
 - b. perceptions of job loss risk?
2. What is the effect of information about training funding on individuals' demand for training?
3. What is the combined effect of labour market information and training funding information on demand for training? How does this effect vary across different types of training options (e.g., traditional PSE versus micro-credentials)?
4. Does offering career guidance affect demand for training? Does its effect vary across different training options and information conditions?



“Perceived job insecurity, rather than objective risk, may shape training decisions.”

2.2. Methodology

Research approach

MMCR uses an economic experiment to measure mid-career workers' demand for training. Economic experiments place participants in controlled decision environments where they make choices with real financial incentives. This approach allows researchers to observe behaviour that closely approximates real-world decision-making and to infer preferences from actual choices.

For example, such experiments ask participants to make incentivized choices—such as choosing between immediate cash payments and larger training subsidies contingent on enrolling in training. In doing so, we obtain behavioural evidence of workers' willingness to invest in skills development. Experimental methods are also used to assess participants' attitudes towards risk, uncertainty, and time preferences through standardized instruments (i.e., specially designed decision tasks involving trade-offs between smaller immediate rewards and larger delayed or uncertain ones).

In contrast, surveys and focus groups rely on self-reported attitudes and intentions. These may not accurately reflect how individuals behave when real trade-offs are involved. Respondents may misstate their preferences due to misinterpretation of questions, social aspirations, or the desire to present themselves favourably. In economic experiments, all participants face the same decision environment and the same financial consequences. They thus offer more reliable insights into how individuals respond to policy-relevant incentives.

Study population

Participants are mid-career, employed adults residing in Canada who are eligible to enrol in Canadian PSE institutions. More specifically, participants are:

- between the ages of 35 and 54;
- Canadian citizens or permanent residents (to be eligible to enrol in PSE) who reside in Canada; and
- currently working full-time for an employer (i.e., excluding the self-employed).

Participants are recruited online by a survey panel firm, with screening questions used to determine eligibility prior to randomization. Our anticipated sample size is 3,000 survey completers.²



² The rationale is to have a sufficient sample to detect a 10-percentage-point effect with eight treatment groups.

Experimental design

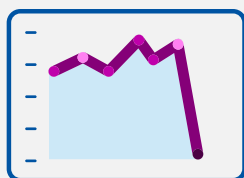
Experiment overview

The study combines a survey with an economic experiment. The **survey** will collect participants' socio-demographic information, employment and educational backgrounds, and opinions and beliefs on topics relevant to job displacement and skills development. The **economic experiment** will elicit participants' willingness to invest in skills development under various information provisions regarding labour market conditions and existing policy instruments for funding education and training. It will do so with and without an offer of career guidance services.

Randomization and treatment structure

In the economic experiment, participants are first randomly assigned to one of four groups that will receive different information about labour market disruption and available policies for training financing (see information types below). Participants will then make a series of choices between cash paid soon after the experiment and “a training stipend”: a larger cash payment conditional on enrolment in a qualified course within a defined period. After making these choices, participants are again randomly assigned to one of two groups. One is offered career guidance if they choose the training stipend and the other is not. All participants are then given an opportunity to revise their choices. Their decisions will be used to measure how much they are willing to invest in skills development.

Information types



Information on **labour market disruption** will be presented as one of two types:

- a) Information about economy-wide job disruption.** Participants receive information that mentions forces affecting labour markets overall that may cause job disruption.
- b) Information about sector-specific job disruption.** Participants receive information that discusses forces projected to affect their sector of employment.



Information on **training funding policies** will be presented as one of two types:

- a) Neutral information.** Participants receive general background information on training funding that does not highlight any specific policy.
- b) Information about training funding policies.** Participants receive information describing a specific training funding policy and how it can help cover training costs, without specifying eligibility.

Training choice tasks

After reading the information provided to them, participants then make a series of binary choices between two options. These are: i) varying amounts of cash received soon after the experiment; and ii) the “training stipend” — a larger cash payment received several months later but delivered as a fixed subsidy contingent on enrolment in a qualifying course.

Choices are consequential. Participants who choose training support must register only for an eligible Canadian course and training type (i.e., micro-credentials or regular PSE courses) discussed in the block of questions they receive. To be paid, they must provide proof of registration. Courses must be offered by post-secondary institutions in Canada and be eligible for [Canada Student Grants and Loans](#). In the career-guidance condition, career guidance would be provided only after the experiment, and only to randomly selected participants whose selected training choices include that option.



Incentives and participant compensation

In addition to a fixed payment for completing the survey, participants will receive additional payments based on their choices during the experiment. These payments will be used to ensure that participants take the decisions seriously and reflect real trade-offs.

There are two types of payments. First, some payments will be linked to participants' choices in the training-decision tasks (i.e., choosing between a smaller immediate payment and a larger training subsidy). Second, some payments will be linked to decisions used to measure behavioural characteristics, such as risk and time preferences, using standard experimental tools.³

For each participant, only a subset of decisions will be selected for payment. This approach keeps total payments manageable while ensuring all decisions are treated as potentially consequential. The exact amounts will be set as we finalize experiment details.

³ Standard experimental tools are common activities used in experimental behavioural research to understand how people make decisions. For example, participants may choose between a safer payment and a riskier one, or between a smaller payment sooner and a larger payment later. These choices help show how comfortable people are with risk and how patient they are.

2.3. Key outcomes and measures

Primary outcome

The primary outcome is the demand for training, measured as the probability of choosing training support over cash of varying amounts. Although participants are not spending their own money (as in traditional willingness-to-pay measures), these decisions can be interpreted as *willingness to invest*. Participants must forgo guaranteed cash to receive a larger, delayed training subsidy.

Secondary outcome

The secondary outcome is the change in perceived risk of job loss. This will be used to stratify primary outcomes, together with participants' demographics, self-reported awareness and understanding of training funding policies, self-reported constraints to training participation (e.g., financial and time barriers), and risk and time preferences.



3. Implementation

Project lead

Blueprint will oversee implementation and coordinate the work of the external academic advisor and vendor. Blueprint will also analyze data and prepare a *Final Report* detailing findings and their implications for policy and practice.

Academic advisor

Blueprint consulted researchers with expertise in economic experiments, selecting [Dr. Cathleen Johnson](#) as academic advisor. Dr. Johnson is an Associate Professor of Economics, the Kendrick Chair of Economics, and the Director of the Center for an Ethical Economy at West Virginia University; she is also the co-author of the [research Blueprint seeks to replicate](#).^x Dr. Johnson provided consultation on the experimental design and will help guide its implementation, advise on methodological aspects of data analyses, and help interpret the findings.



External delivery partner

The delivery partner was selected through a competitive expression-of-interest process in February 2026. The selected partner, InfoStatPlus, demonstrated experience administering online surveys and expertise with economic experiments. This delivery partner is responsible for programming the survey-experiment, recruiting participants, and managing participant incentives. The partner will also deliver a complete, anonymized dataset containing survey responses and experimental results.

External career guidance provider

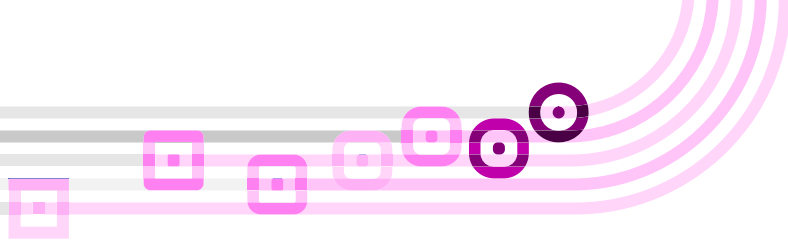
This partner was selected through a competitive process in April and May 2026. The selected partner, [Gallagher Benefits Services \(Canada\) Group Inc.](#), is known for its comprehensive career transition and outplacement services. This partner will deliver one-on-one personalized career guidance combined with an online career development and skills assessment portal to eligible participants in the experiment.

“Training decisions are shaped by factors common to other investment choices.”



4. Next steps

- 1. Experiment implementation and data collection (May–July 2026).** The delivery partner will program the online survey-experiment, recruit participants from a national survey panel, and administer it in accordance with the finalized experimental design. The survey will collect information on participants' background characteristics, perceptions of labour market risk, and incentivized choices related to training decisions.
- 2. Data analysis (July–September 2026).** This phase will focus on estimating participants' demand for training. It will examine how demand responds to different information treatments and the offer of career guidance, as well as how responses vary across participant characteristics and available training options (a regular course versus a micro-credential), including perceived risk of job disruption. Our analysis will also investigate how awareness of existing training funding policies and different training formats influences individuals' willingness to invest in skills development.
- 3. Final Report (December 2026).** The *Final Report* will present the full range of experimental findings and discuss their implications for policy and program development. It will offer considerations for how governments and other stakeholders can foster earlier, more proactive engagement in skills development among mid-career workers facing labour market disruption.



Appendix

Research limitations and policy design implications

Existing research generally follows two approaches. Some studies rely on interviews with learners and non-learners to explore reasons for pursuing or not pursuing training, often including discussions of *hypothetical* situations and *intentions* to train. Others examine these factors using statistical analyses of survey data, identifying correlations between training and personal, social, and institutional characteristics.

While these approaches provide useful insights, they have important limitations that make it difficult to translate their findings into effective policy interventions. The following are key issues that complicate the use of this literature for policy development:

- **Limited causal evidence constrains effective policymaking.** Statistical analyses capture correlational rather than causal relationships between personal characteristics and enrolment in training. They also fail to account for motivation, perceived risk, and other factors not explicitly measured in surveys. In addition, neither qualitative nor quantitative literature provides evidence on the relative importance or strength of different barriers and motivators. As a result, it is difficult to determine which factors policy should target as true levers and which are simply associated with training decisions.

- **Partial evidence on drivers and barriers of training decisions can lead to ineffective and misaligned policies and interventions.**

Whether quantitative or qualitative, studies that focus on learners often investigate what motivated them to engage in learning, but not the barriers they may have overcome. For non-learners, research focuses on barriers but does not examine motivations. Interventions grounded in this partial picture risk being ineffective and misaligned as they understate the full range and diversity of factors, misrepresent their importance, or ignore their joint impact.

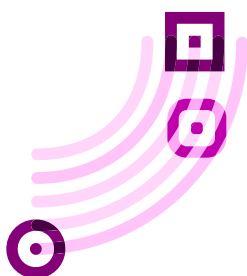
- **Overlooking perceptions about training needs omits a key target population in need of skills development.** Studies of barriers to training focus on “non-learners”: those who report wanting to take training but who are not doing so. This definition omits those who truly have no unmet training needs (e.g., because they completed the training they wanted)⁴ and those who may not realize they would benefit from it, which appears to be fairly common.⁵ As a result, interventions risk failing to reach a key population in need of training.

4 For a comprehensive discussion of this issue and approaches to remedy it, see SRDC. (2020). *Characteristics of adults who return to education: Understanding barriers to adult learning*. <https://www.srdc.org/wp-content/uploads/2022/07/srdc-adult-learners-lisa-report.pdf>.

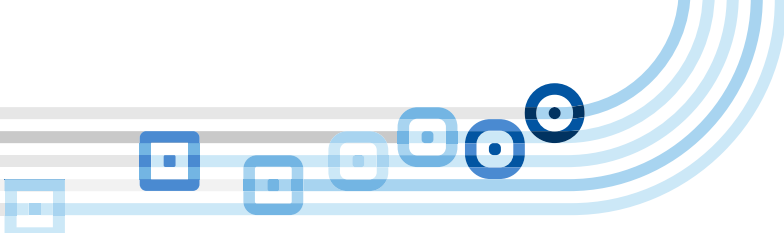
5 One [FSC study](#) reports that 55% of Canadians who did not engage in skills training in 2023 reported that training was not necessary compared with those who cited a lack of time (18%) or financial constraints (15%). Similarly, another [Public Policy Forum study](#) found that over 55% of respondents felt they had the skills to maintain their standard of living in the current economy.

- **Ambiguous framing of survey questions can misrepresent barriers to training.** For example, asking if people want to participate in “any training activity” is open to interpretation. Some respondents may interpret this as “training in general,” while others may interpret it as a *specific* training opportunity and respond “no” if none are suitable or appealing. Without follow-up questions about their reasons, surveys will undercount the number of adults facing this barrier. As a result, policies would underestimate the importance of improving the relevance and accessibility of training opportunities.

- **Reliance on self-reported reasons for not pursuing training may lead to misaligned policy interventions.** Survey respondents may not always clearly identify the underlying reasons for their decisions. Concepts such as risk, uncertainty, or opportunity costs may not be easily understood or articulated. They may also be reluctant to reveal their true attitudes or behaviours due to social desirability bias, stigma, or negative experiences, making it difficult to take stated intentions and reasons at face value. Survey options provided to respondents, such as time and financial constraints, may shape their answers, masking true underlying barriers. Thus, self-reported explanations for non-participation may not fully capture the factors influencing training decisions, while stated intentions can be confused with the actual likelihood of engaging in training. Policies based on self-reported reasons may target the wrong constraints, underestimate less-visible barriers, or rely on stated intentions that do not translate into actual behaviour, thereby reducing the effectiveness of interventions.



“Our Final Report will offer considerations for how governments and other stakeholders can foster earlier, more proactive engagement in skills development among mid-career workers facing labour market disruption.”



Endnotes

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