



CASA | ACAE

Canadian Alliance of Student Associations
Alliance canadienne des associations étudiantes

Advocacy Week 2014

Research Backgrounder



CSLP and CSGP: Levels of loan and grant support for students

CSLP Key Figures:

- In 2012–2013, the Canada Student Loans Program (CSLP) provided:
- 472,000 full-time students with \$2.6 billion in loans, and
- 9,600 part-time students with \$16.6 million in loans.

Total cost of CSLP in 2012-2013:

- 2013-2013 Final Net Operating Results: \$1.249 Billion, minus: \$695 million in grants, \$253 million for non-CSLP provinces
 - Bad debt and administration costs: \$866 million
 - Income from repayment: \$565.5 million
 - Net cost: \$301 million for \$2.6 billion in loans

CSGP Key figures:

- In 2012-2013, nearly 357,000 students received financial assistance in the form of non-repayable grants. This includes more than 13,600 grants to support students in part-time study.
 - The total value of grants awarded to students in 2012-2013 was \$695 million, an increase of nearly 7.5% from the previous year (2011-12).

Loans and grants combined have the strongest positive effect on access, according to the Canadian Millennium Scholarship Foundation, concluding, “receiving need-based student assistance in the forms of loans or grants can improve performance” and “within a financial aid package, the non-repayable grant component...is the key component in encouraging persistence”¹.

In-Study Income Exemption:

The student loan application process treats summer savings and in-study income as assets. Any amounts that students earn above 100\$ will be clawed back from their loans. Students are also required to estimate what they expect to earn during the in-study period. For many this is very problematic. Under this policy, a student who has received the maximum loan or grant award for their jurisdiction but who still needs more income, will be punished for working more hours.

¹ p.8, Parkin, Andrew et al, *Persistence in Post-Secondary Education in Canada: The Latest Research*, Millennium Scholarship Foundation, 2009, www.yorku.ca/pathways/literature/Aspirations/090212_Persistence_EN.pdf



The CSLP assumes that students will be able to rely on their summer savings to fill the gaps. In truth, students have traditionally depended on personal savings and savings from summer employment to fund their studies. Between 1977 and 2008, summer student employment averaged around 70%.² This is no longer the case. Summer 2012, for example, saw the student employment rate dip to 47.9%.³ This reality makes it more difficult for many students to save, hindering their ability to fund their education and forcing them to work throughout the year.

CUSC surveys show that 60% of students work during school, on average 18 hours per week⁴. At minimum wage, current in-study income assessments would penalize these students for an average of \$80 per week over a 34-week study period, or nearly \$2720 per year.

This change is even more urgent for mature students; nearly 46% of students 30 and older report working 30 hours a week or more, which would render them entirely ineligible for regular federal full-time student loans, even with the current \$100 weekly exemption⁵. This cuts off those students from one of the main sources of funding, despite the fact that those students have the fewest alternatives like parents or family to turn to, and use the fewest sources of funding to afford further education.

In-study employment is extremely important for future employment. Over 2/3s of students who had employment arranged after graduation were continuing a previously held position⁶. The best guarantee of successful repayment of loans is securing paid employment after graduation – lack of income and unemployment are the main causes of failure to repay loans⁷.

² Marshall, Katherine. *Employment patterns of postsecondary students*. Statistics Canada, Industry Canada. September 29, 2010. Accessed online: <http://www.statcan.gc.ca/pub/75-001-x/2010109/article/11341-eng.htm>.

³ Statistics Canada, Industry Canada. *Labour Force Survey, August 2012*. September 7, 2012. Accessed online: <http://www.statcan.gc.ca/daily-quotidien/120907/dq120907a-eng.htm>.

⁴ p. iii, Canadian University Survey Consortium, 2012 Graduating Student Survey. 2012. Accessed Online: http://www.cusc-ccreu.ca/publications/CUSC_2012_Graduating_Student_Survey_MasterReport.pdf

⁵ p.65, Canadian University Survey Consortium, 2012 Graduating Student Survey. 2012. Accessed Online: http://www.cusc-ccreu.ca/publications/CUSC_2012_Graduating_Student_Survey_MasterReport.pdf

⁶ p.71, Canadian University Survey Consortium, 2012 Graduating Student Survey. 2012. Accessed Online: http://www.cusc-ccreu.ca/publications/CUSC_2012_Graduating_Student_Survey_MasterReport.pdf

⁷ Lochner, Lance, Et. Al. *Analysis of the CSLP Student Loan Defaulter Survey and Client Satisfaction Surveys*, May 2013, London ON,

<http://economics.uwo.ca/centres/cibc/>



According to the CSLP in 2012, of 425,000 approved student loan applicants in 2011, 16% of applicants had an in-study income exceeding \$100/week, or 70,125 loan recipients. The average average of these applicants equaled \$34, times 34 weeks of study period during which the recipients would be eligible to receive student loans, time government borrowing costs of 30%, equals a final cost to exempting in-study income of approximately \$24.3 million, but would put over \$75 million into the hands of working students.

Updating these figures for 2013 numbers (472,000 applicants), gives us an updated cost of \$26.9 million.

Grants increase by 25%

The Canada Student Grants Program (CSGP) was introduced in 2009, offering \$250/month to students from low-income households, and \$100/month to students from middle-income households. This amount has not been adjusted since its introduction, despite the average undergraduate tuition in Canada increasing by over \$1,200 between the 2008-2009 and 2014-2015 school years, according to Statistics Canada⁸.

Increasing grants by 25% would boost support for low-income students over an 8-month study period by \$500/year, and for middle-income students by \$200/year, offsetting the increase in tuition fees and reducing graduate debt levels. 100% of funds would go towards those students with the highest need.

Not only do grants reduce overall debt levels, which would allow students to have a higher chance of attending graduate education⁹, but they also lower the chances of default¹⁰. Bad debt and repayment assistance expenses cost over \$500 million annually, and reducing defaults would reduce this figure¹¹.

⁸ Statistics Canada, Undergraduate Tuition Fees for full time Canadian students, by discipline, by province, October 2012, Retrieved from:

<http://www.statcan.gc.ca/tables-tableaux/sum-som/101/cst01/educ50a-eng.htm>

⁹ p.iv, Canadian University Survey Consortium, 2012 Graduating Student Survey.

2012. Accessed Online: http://www.cusc-ccreu.ca/publications/CUSC_2012_Graduating_Student_Survey_MasterReport.pdf

¹⁰ Shek-wai Hui, Taylor, et. Al. *Predicting Student Loan Delinquency and Default: Final Report*, March 2013, CSLP and HRSDC, Social Research and Demonstration Corporation, Ottawa

¹¹ Employment and Social Development Canada, Annual Report: Canada Student Loans Program 2012-2013, September 2014,

http://www.esdc.gc.ca/eng/jobs/student/reports/annual/cslp_2013.shtml



Grant funding would help reduce dependence on sources of high-interest, risky debt like credit cards. Already since 2002, the average level of credit card debt among graduating students has more than tripled, from \$1,000 to \$3,700¹². This increases the cost of education, and raises the default risk on federal student loans, as students prioritize higher-interest debt¹³.

As of 2012-2013, the CSGP disbursed \$695 million in grants to students¹⁴. It would cost \$173 million to increase these grants by 25%, to a total of \$868 million – this is approximately half of the \$1.7 billion spent annually on education and tuition tax credits, or less than the \$1.028 billion spent by the federal government supporting RESPs.

Grants for Graduate Students:

The Canada Student Grants Program has already proven effective at reducing debt levels of graduating students since its introduction. Average debt levels since the introduction of CSGP have fallen from a high of \$12,857 in 2009, to \$12,155 in 2011 – this decrease has occurred for both undergraduate, and college students.

The exception is Doctorate and Master's students who are not eligible for CSGP. Debt levels have been steadily increasing for graduate students – average doctorate debt levels have increased from \$23,791 to \$27,502, and master's debt levels have increased from \$18,870 to \$20,112.

Graduate studies are becoming increasingly necessary in a competitive global labour market. From 1992 to 2008, while the number of undergraduate degrees awarded increased by 42%, the number of Master's degrees awarded increased at nearly double the rate by 87% and the number of PhDs awarded increased by 73%¹⁵. Despite this increase, support for graduate programs has been excluded from the Canada Student Grants Program.

¹² Canadian University Survey Consortium, 2012 Graduating Student Survey. 2012. Accessed Online: http://www.cusc-ccreu.ca/publications/CUSC_2012_Graduating_Student_Survey_MasterReport.pdf

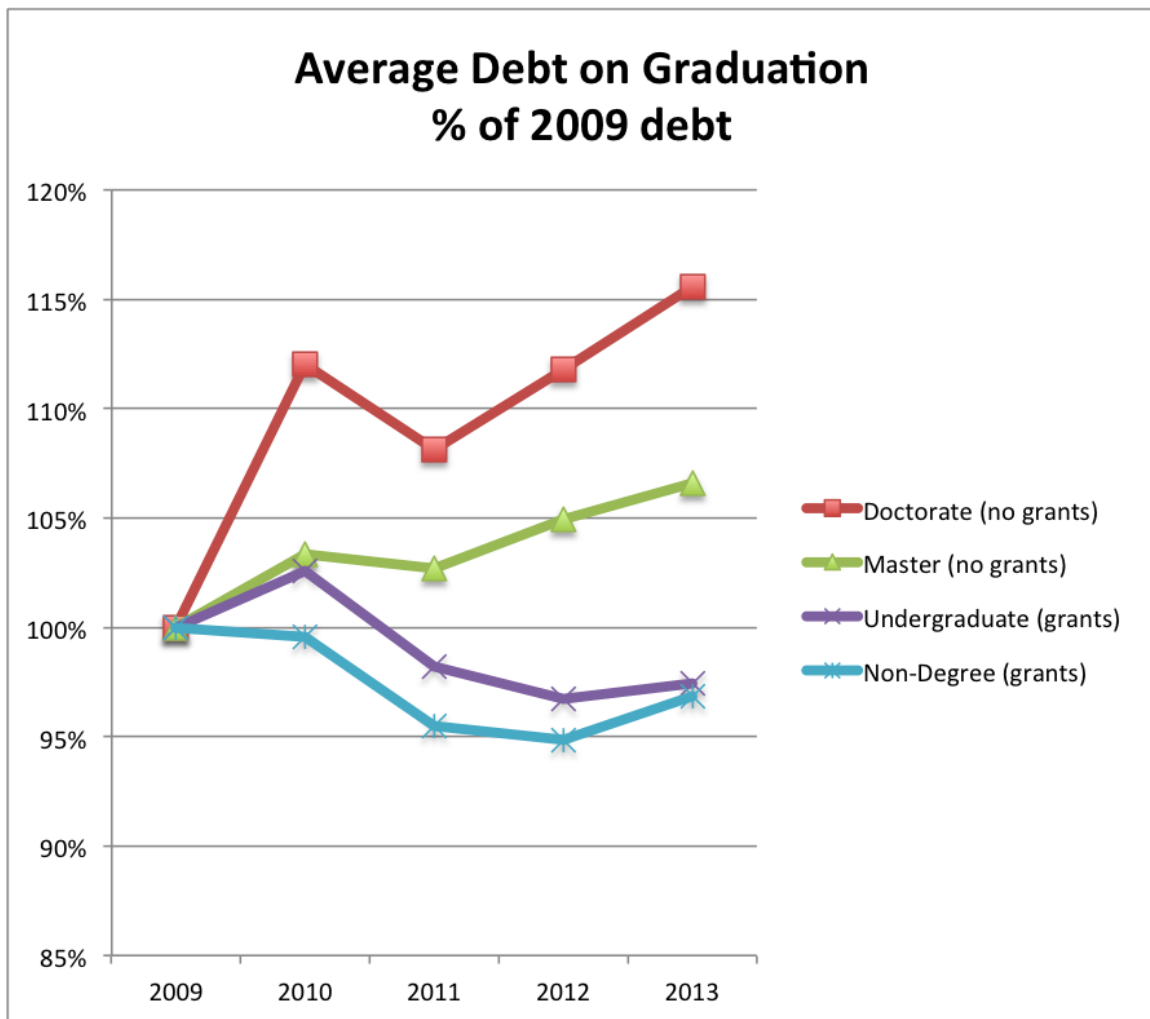
¹³ Shek-wai Hui, Taylor, et. Al. *Predicting Student Loan Delinquency and Default: Final Report*, March 2013, CSLP and HRSDC, Social Research and Demonstration Corporation, Ottawa

¹⁴ Employment and Social Development Canada, CSLP Statistical Review 2012-13, http://www.esdc.gc.ca/en/reports/cslp_cesp/cslp_stats_2013.page#4-3

¹⁵ Statistics Canada, Number of Degrees, Diplomas and Certificates granted by universities, by program type, <http://www.statcan.gc.ca/pub/81-582-x/2010004/tbl/tbl2.3-eng.htm>



These degrees continue to pay off for Canadian students – unemployment levels for graduates of post-grad programs are lower than any other category of education level, and lifetime earnings are higher. Graduate programs have the lowest level of default for all student loans, about half the rate of undergraduate, and 1/3 the rate of non-degree programs¹⁶. The issue is accessibility; up-front grants encourage participation from under-represented groups. Lacking up-front grants for graduate studies reduces the ability of those groups to pursue higher qualifications.



Out of 472,167 CSLP recipients currently, there are 16,187 masters and 4,207 doctoral students. Assuming graduate students use grants at the same rate as undergraduate students, and receive the same level of support, the cost of providing

¹⁶ CSLP default rate statistics, 2010-2011.



grants to these students would be \$31 million at present support levels, or \$39 million if disbursement levels were increased by 25%.

PSSSP – Removing 2% Cap

There remains a persistent post-secondary attainment gap amongst Aboriginal persons of nearly 20% when compared with non-Aboriginal persons.

Level of education, non-Aboriginal and Aboriginal populations, aged 25-64 years, 2011 (percent)¹⁷

	Trade Certificate	College Diploma	Certificate below BA	University BA and higher
Aboriginal	14.4	20.6	3.5	9.8
Non-Aboriginal	12.0	21.3	4.9	26.5

In the 21st century this should be completely unacceptable in Canada. Obstacles to Aboriginal persons seeking funding to attend post-secondary education must be eliminated.

As it stands, the program in place to support First Nations and Inuit learners is the Post-Secondary Student Support Program (PSSSP). Implemented with the intention of promoting access to post-secondary education, the program has proven successful for those students who are lucky enough to receive funding. In addition, first nations students who complete higher education have labor market outcomes similar to non-aboriginal graduates, demonstrating the value of education to reducing inequalities¹⁸.

Since 1996 there has been a 2% growth cap on the program, starving communities of badly needed funds to enable their members to attend post-secondary education. This 2% cap is particularly harmful due to the fact that education costs have been rising at an average of twice that rate¹⁹ and population growth rates amongst Aboriginal persons are more than four times the rate of the non-Aboriginal

¹⁷ Statistics Canada, The Educational Attainment of Aboriginal People in Canada, 2011, http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/99-012-x/99-012-x2011003_3-eng.cfm

¹⁸ Assembly of First Nations, Fact Sheet: First Nations Post-Secondary Education, 2010, <http://www.afn.ca/uploads/files/pse-fact-sheet.pdf>

¹⁹ Statistics Canada, *Consumer Price Index, 2011 basket Annual*, Table 326-0021, Jan 2014, <http://www5.statcan.gc.ca/cansim/a26>



population²⁰. It is the federal government's explicit responsibility to support and enable Canada's Aboriginal population in accessing and succeeding in post-secondary education as laid out in the Charter.

The moral imperative for providing greater support for First Nations, Métis and Inuit students is clear, but the fiscal proposition is staggering. According to the Centre for the Study of Living Standards, the effect of improving educational and labour market outcomes of Aboriginal peoples to the level similar to that experienced by non-Aboriginal Canadians in 2001 would create the following benefits by 2026²¹:

- increase Aboriginal income by \$36.5 billion per year (\$401 billion cumulatively),
- increase tax revenues by \$3.5 billion per year (\$39 billion cumulatively), and
- lower government expenditures by \$14.2 billion (\$77 billion cumulatively).

The Post-Secondary Student Support Program is the main mechanism for providing education funding for first nations students. As of 2009, the program receives roughly \$400 million, supporting 27,000 first nations students, but having to refuse approximately 5,000 students due to a lack of funds²².

According to AFN figures²³, as of 2008 the PSSP program supported 22,303 students at a cost of \$300M. This represented a shortfall of \$424M, of which \$147 was needed to meet the real costs needed for the initial 22,303 students, \$64 million for an additional 3,213 students ready to enrol, and \$208 million for the backlog of 10,589 students who have been previously ready to enrol but not yet received funding.

MHCC and Stigma Awareness Campaign

²⁰ Economic and Social Development Canada, *Canadians in Context: Aboriginal Population*, October 2014, Retrieved online:

<http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=36>

²¹ Sharpe, Andrew & al. *The Effect of Increasing Aboriginal Educational Attainment on the Labour Force, Output and the Fiscal Balance*. Centre for the Study of Living Standards, Ottawa, May 2009. Accessed online: <http://www.csls.ca/reports/csls2009-3.pdf>, p. v.

²² Aboriginal Multi-Media Society, *Canada's Aboriginal Education Crisis*, <http://www.ammsa.com/publications/windspeaker/canada%E2%80%99s-aboriginal-education-crisis-column>

²³ Assembly of First Nations, Fact Sheet: First Nations Post-Secondary Education, 2010, <http://www.afn.ca/uploads/files/pse-fact-sheet.pdf>



Studies have measured the overall cost of mental illness to the Canadian economy to be well over \$50 billion per year.²⁴ The economic impact on the labour market is just as concerning. For instance, the Mental Health Commission of Canada (MHCC) estimated that the annual impact on productivity was over \$6.4 billion in 2011 alone, rising to \$16 billion by 2041.²⁵ The current cumulative 30-year productivity impact is estimated at \$198 billion. Mental illness also affects Canadians in all aspects of their lives, whether it is their personal and social relationships, their families, their ability to work or study, or even their physical health.

A great majority of mental health issues occur during adolescence and young adulthood.²⁶ In fact, 70% of adults living with a mental illness in Canada reported having developed symptoms before the age of 18.²⁷ Further, Canadians aged 15-24 are most likely to suffer from mood disorders, substance abuse, and commit suicide.²⁸ This is precisely the time of life when many youth are attending or entering post-secondary education.

A recent Canada-US report shows that an increasing amount of students on campus are being prescribed psychiatric medication for pre-existing conditions. As of 2012, that percentage had increased to 24.4%, up from 9% in 1994. In addition, 88% of student health services directors across Canada, when surveyed, have reported greater amounts of students with severe psychological problems accessing their service.²⁹

Stigma reduction is a key step to ensuring students can access the services which can help them to deal with mental health issues on campus.

Stigma is a form of stereotyping, distrust, fear, or avoidance of mental illness, and can prevent someone from pursuing treatment and work, or from feeling self-worth.³⁰ The Mood Disorders Society of Canada found that 67% of Canadians agree that depression is

²⁴ Smetanin, P. & co. *The Life and Economic Impact of major mental illnesses in Canada: 2011 to 2041*. RiskAnalytica, on behalf of the Mental Health Commission of Canada. Toronto, ON, 2011.

²⁵ Ibid.

²⁶ Public Health Agency of Canada, Health Canada. *A Report on Mental Illness in Canada*. *Op.Cit.*, note 13, p.20.

²⁷ Manion, I., & Short, K. *Child and youth mental health in Canada: The role of school boards in promoting well-being*, *Op.Cit.*, note 5.

²⁸ Statistics Canada, Industry Canada. *Canadian Community Health Survey*. 2012. Accessed Online: <http://www.statcan.gc.ca/daily-quotidien/130918/dq130918a-eng.htm>

²⁹ Gallagher, R.P. *National Survey of College Counselling, 2012*. University Of Pittsburgh, The International Association of Counseling Services, Inc. Pittsburgh, PA, 2012. Accessed Online: <http://www.iacsinc.org/NSCCD%202012.pdf>, p.12.

³⁰ Whalen, D. *The Stigma Associated with Mental Illness*. Canadian Mental Health Association. 2006. Accessed Online: <http://www.cmhanl.ca/pdf/Stigma.pdf>.



a form of disability, yet most feel that physically disabled people are more suitable for positions as volunteers, teachers, police officers, and parents than those that are chronically depressed.³¹ This attitude is debilitating to students who suffer from mental illness and could be drastically reduced through targeted education aimed at increasing public understanding and decreasing discrimination. Dr. Campbell, president of Mount Allison University, states: “We have to de-stigmatize the issue and make it something that we talk about in the normal course of doing our business.”³²

As it stands, the MHCC has been mandated by the federal government to tackle the issue of stigma associated with mental health and change the way Canadians perceive mental illness. Through the *Opening Minds* Program, it has implemented an important anti-stigma initiative, involving large-scale public education campaigns, among other targeted measures. Instead of trying to address the issue nationwide, the initiative has narrowed in on four key groups in the population: health care providers, youth 12-18, the workplace, and the news media. CASA believes that youth in post-secondary institutions should also be included as a target population for MHCC’s anti-stigma campaigns

In order to assist the MHCC’s efforts to set up anti-stigma campaigns on campuses across the country, CASA calls upon the federal government for funding support. The MHCC already operates on a strict budget to fund all of their initiatives. For instance, they currently receive \$15 million per year to cover the *Opening Minds* initiative, the national strategy, as well as the Knowledge Exchange Program. In order to effectively and efficiently deliver anti-stigma campaigns on campuses across the country, CASA recommends that the federal government provide dedicated funding in the amount of no less than \$4.5 million per year to effectively execute such a campaign. This should allow the MHCC to run campaigns on post-secondary campuses across the country, which would cover anti-stigma advertising as well as contact-based education.

Renewing the mandate of the MHCC would cost \$25 million per year, according to the pre-budget submission by the MHCC in 2014³³. The estimated cost of a stigma-reduction campaign, based on the successful “Participaction” physical health campaign would be approximately \$4.5 million.

³¹Mood Disorders Society of Canada. *Quick Facts: Mental illness & addiction in Canada* Guelph, ON. 2006.

³² Tamburri, R. *Universities to Examine their Role in Students’ Mental Health*. University Affairs, Feb.6, 2012. Accessed Online:
<http://www.universityaffairs.ca/universities-to-examine-their-role-in-students-mental-health.aspx>

³³ Mental Health Commission of Canada, Submission to the House Standing Committee on Finance, Pre-budget consultation
http://www.parl.gc.ca/Content/HOC/Committee/412/FINA/WebDoc/WD6615327/412_FINA_PBC2014_Briefs/MentalHealthCommissionOfCanada-e.pdf



Indirect Costs of Research

Indirect research costs are those costs that cannot be directly attributed to a specific research project but are required for the conduct of research. These “hidden”, or indirect costs of research include the costs of administering and managing research activities from upgrading library computer networking to the expense of renovating laboratories, and basic operations, and maintenance (heating, lighting, janitorial services, etc.). In 2007-2008, the indirect costs of research for Canadian universities in support of federally funded research were estimated at approximately \$332 million³⁴. This value is 21.5% of the total funding from the research councils (CIHR, NSERC and SSHRC). However, the indirect cost is estimated between 50% and 65% of the direct costs of research, depending on the field of study³⁵.

The difference between the current refund and one at 40% is estimated at \$287 millions. Virtually all of Canada’s competitor nations provide permanent funding for the indirect costs of research³⁶. In the United States (US), United Kingdom, European Union and Australia indirect costs are reimbursed. The United States has been funding indirect research costs since 1947, and that funding currently averages about 52.3% of direct research costs³⁷. In the European Union, the funding is between 40% and 60% of direct costs. It is over 50% in the U.K.³⁸.

In Canada, universities must absorb any unfunded indirect research costs through their core operating budgets. Prior to 2002, the federal government funded just the direct costs of federally sponsored research, with the exception of contractual research. However, the 2001 federal budget provided a one-time payment of \$200 million to defray indirect costs of federally sponsored research for 2002³⁹. In 2003, the Indirect Costs of Research (ICR) Program was made permanent, and was funded at an initial level of \$225 million per year

³⁴ Fédération étudiante universitaire du Québec, 2013. Study on the Indirect Costs Program.

³⁵ Conférence des recteurs et des principaux des universités du Québec, 2011. Élections fédérales. Intervention de la CREPUQ : Le gouvernement fédéral doit poursuivre ses efforts pour le développement de la recherche universitaire.

³⁶ Fifth Report of the House of Commons Standing Committee on Industry, Science and Technology, A Canadian Innovation Agenda for the Twenty-First Century, June 21, 2001, chapter 10.

³⁷ Christian Sylvain, Association of Universities and Colleges of Canada, Indirect Costs Reimbursement in the USA: Facts and Fiction; rate quoted is from 1997 but rates were very consistent throughout the 1990’s.

³⁸ Association of Universities and Colleges of Canada, 2009. *Funding of the Institutional Costs of Research : An International Perspective*.

³⁹ Department of Finance Canada, *The Budget Plan 2001*, 122.



through the granting councils.⁴⁰ ICR program funding, though it has since been increased to its current level of \$332 million, has not kept pace with increases to granting council funding, and continues to stretch university operating budgets, and undercut Canada's innovative competitiveness. Indeed, the federal government aimed to increase funding of the ICR so the refund would be at 40% of the direct cost. However, actual funding has declined from 25.3% in 2007-2008 to 21.5 in 2013-2014⁴¹. In 2013, the Standing Committee on Finance (FINA) recommended that the ICP covers the indirect costs of research at a level of 40%.⁴²

Labour Market Indicators Agency:

There are serious gaps in the way we collect information, and this impairs the government's ability to implement adequate social policy, programs, and initiatives, aimed at improving the state of youth employment. Certain programs and surveys have been set in motion to improve labour market information pertaining to youth by gathering information on literacy, access to postsecondary education, work force transitions, and outcomes. The most relevant Labour Market Information surveys include: the Youth in Transition Survey (YITS); the National Graduates Survey (NGS)/ Follow-up of Graduates (FOG); Access and Support to Education and Training Survey (ASETS); the Survey of Earned Doctorates (SED); and the National Apprenticeship Survey (NAS).⁴³ The Youth in Transition Survey was a useful tool to examine transitions in the lives of youths, especially between education or training and work.⁴⁴ However, the survey was discontinued in 2009.

In an extensive report in 2009, the Advisory Panel on Labour Market Information discussed some of the most pressing issues surrounding youth and labour market data collection. Among other things, they recommended that the federal government take the following steps:

- Improve the national statistical system to provide more reliable labour market data for all provinces and territories, including the smallest jurisdictions, even if that means increases in sample size in the key surveys of the labour market, including the Labour Force Survey;

⁴⁰ Department of Finance Canada, *The Budget Brief 2003: Building the Canada We Want*, 12.

⁴¹ Fédération étudiante universitaire du Québec, 2013. *Study on the Indirect Costs Program*.

⁴² Standing Committee on Finance, 2013. *The future we want : Recommendations for the 2014 budget. Chapter 4, Section B.2 and C.2 and recommendation 26*.

⁴³ Ibid, p.22.

⁴⁴ Ibid.



- Create an education section in the main Labour Market Information portal for specific types of users, namely students, job seekers (current and future), educational institutions, educational career advisors, policy makers, employers, unions, and government agencies;
- Make considerable efforts to link educational training opportunities to careers
- Work with provincial governments to collect educational Labour Market Information in a way that allows for the reporting of, and comparison to, OECD data and;
- Collect and disseminate educational outcome measures routinely (employment, income, credential completion, employer satisfaction, graduate satisfaction, etc.)

These recommendations will most certainly not miraculously fix all information-related issues, but they will certainly fill many of the information gaps that are currently inhibiting good public policy in this field.

According to Polytechnics Canada, the cost of this program would be a total of \$23 million⁴⁵, split between: \$13 million for an independent, national Labour Market Intelligence Agency, \$9 million for a pilot program to capture real-time supply-side data, and \$1 million for a national skills in demand list, or national priority list of specialized occupations for students.

According to the report by Don Drummond relating to labour market indicators, the projected cost of implementing the recommendations of his report would be \$21 million, with \$49 million in ongoing costs.⁴⁶

⁴⁵ Polytechnics Canada,
http://www.parl.gc.ca/Content/HOC/Committee/412/FINA/WebDoc/WD6615327/412_FINA_PBC2014_Briefs/PolytechnicsCanada-e.pdf

⁴⁶ p.xii, Drummond, Don, *Working Together To Build a Better Labour Market Information System for Canada*, Advisory Panel on Labour Market Information, May 2009, http://publications.gc.ca/collections/collection_2011/rhdcc-hrsdc/HS18-24-2009-eng.pdf