

CANADA

EDUCATION SAVINGS

PROGRAM

Annual Statistical Review

2024



Employment and
Social Development Canada

Emploi et
Développement social Canada

Canada

Canada Education Savings Program—2024 Annual Statistical Review

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About this report

The 2024 Annual Statistical Review (ASR) of the Canada Education Savings Program (CESP) provides statistics on Registered Education Savings Plans (RESP) for the period between January 1st and December 31st, 2024. The ASR also provides statistics on the Canada Education Savings Grant (CESG) and the Canada Learning Bond (CLB). The CESG and the CLB are two education savings benefits paid into RESPs by the Government of Canada. The report also provides historical data.

Introduction

The Government of Canada encourages using RESPs to save for a child's postsecondary education (PSE), including full- or part-time studies at a trade school, college, university, or in an apprenticeship program. Employment and Social Development Canada (ESDC) administers the CESG and the CLB to help Canadians build early savings and aspirations toward their child's PSE after high school.

In Budget 2024, the Government of Canada announced its intention to amend the *Canada Education Savings Act*. This amendment would:

- introduce automatic enrolment to the CLB for eligible children who do not have an RESP opened for them by the time the child turns four
 - Starting in 2028-29, all CLB-eligible children born in 2024 or later would have an RESP automatically opened for them and eligible CLB payments would be auto-deposited in these accounts
 - To ensure that all children can benefit from this simplified process, starting in 2028-29, caregivers of eligible children born before 2024 would also be able to request that ESDC open an RESP for their child and auto-deposit the eligible CLB payments
- extend the age from 20 to 30 years to retroactively claim the CLB

Definition of concepts used in this report

Cumulative number of beneficiaries: Count of beneficiaries who received a CESG or CLB payment at least once since the inception of the program.

Example: Sarah received the CESG in 2015 and 2024. Therefore, she will be counted **once** in the cumulative number of CESG beneficiaries **as of** 2024.

Total number of beneficiaries during the year: All individuals who received a CESG or CLB payment in a given year.

Example: In Sarah's case, she will be included in the total number of CESG beneficiaries **in** 2015 **and in** 2024.

Total number of new beneficiaries during the year: Count of beneficiaries who received a CESG or CLB payment for the first time in a particular year.

Example: Lu received the CESG in 2024 for the first time. He will therefore be counted in the total number of **new** CESG beneficiaries in 2024.

Note: The above definitions suggest that Lu will also be included in a) the total number of CESG beneficiaries **in** 2024, and b) the cumulative number of CESG beneficiaries **as of** 2024.

Contributions and withdrawals are presented in constant dollars (consult the section [Reporting in constant dollars](#) for more details). **Payments** are in current dollars.

The data in this document come from the CESP reporting database, which does not include information on family income. For this reason, the receipt of different education savings benefits is used to proxy different income groups. More specifically, the receipt of the CLB and/or the 20% additional amount of CESG (Additional CESG) is used as a proxy for RESP beneficiaries belonging to a family with **low income**. The receipt of the 10% Additional CESG, but no CLB, is used as a proxy for beneficiaries belonging to a family with **middle income**. Finally, the receipt of the Basic CESG with neither the Additional CESG, nor the CLB, is used as a proxy for beneficiaries belonging to a family with **high income**.

Glossary

This section describes education savings benefits available through RESPs and the role of financial institutions in providing them.

Registered Education Savings Plans

To receive the education savings benefits, an RESP must be opened with a financial institution, “a promoter”, such as a bank, financial planner, scholarship plan dealer, or an insurance company.

Anyone can open an RESP. Typically, a parent, grandparent, or another family member opens an RESP and names a child as the plan’s **beneficiary**. The person who opens the RESP is referred to as the **subscriber**. The subscriber does not need to be related to the beneficiary.

There are three types of RESPs:

- **individual non-family plans:** only one beneficiary is named to the RESP
- **individual family plans:** multiple beneficiaries may be named to the RESP, but they must all be directly related (including through adoption) to the subscriber
- **group plans:** savings for many (non-family) beneficiaries of the same age group are pooled together and collectively invested by a scholarship plan dealer



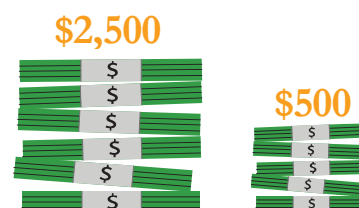
Funds in an RESP can be held in a variety of forms (for example: savings deposits, guaranteed investment certificates, mutual funds, and other types of investments available under the *Income Tax Act*); they grow tax-free until withdrawn by the subscriber. Depending on the RESP promoter and their offerings, numerous account features are available, including low- or no -fee options.¹

Canada Education Savings Grant

The CESG consists of a basic grant (Basic CESG) available to families of all income levels and an additional CESG amount (Additional CESG) for beneficiaries from families with low and middle income.

Basic Canada Education Savings Grant

The Basic CESG is a 20% payment into an RESP on the first \$2,500 of contributions made into the RESP each year, or up to \$5,000 in contributions if sufficient carry-forward room exists. Beneficiaries are eligible until the end of the calendar year they turn 17 years old.



¹ For a complete list of RESP promoters, please visit the [RESP Promoters web page](#).

Grant room and carry forward

Grant room, or unused amounts of the Basic CESG, accumulates for each child until December 31st of the year they turn 17 years old. An amount of \$500 is added annually to the grant room for each eligible child.



Unused Basic CESG amounts for the current year are carried forward for possible use in future years, provided the beneficiary remains eligible.



Grant room and carry forward do not apply to the Additional CESG

Additional Canada Education Savings Grant amounts

Beneficiaries from families with low and middle income may also qualify for the Additional CESG. This is a payment of 10% or 20% on the first \$500 of contributions made in an RESP each year on or after January 1st, 2005, up to the end of the calendar year the beneficiary turns 17 years old.



\$7,200

The Government of Canada pays a maximum lifetime amount of \$7,200 in the Basic and Additional CESG to each beneficiary.

For 2024, the following adjusted family income thresholds determined eligibility for the Additional CESG:

| Table 1: Additional CESG eligibility thresholds | |
|---|--|
| Additional CESG | Adjusted family income |
| 20% | up to \$55,867 |
| 10% | greater than \$55,867 but no more than \$111,733 |

Canada Learning Bond

The CLB is available to individuals born on or after January 1st, 2004, from families whose income is below a certain threshold ([Table 2](#)) or for whom benefits are payable under the *Children's Special Allowance Act*. The bond provides an initial sum of \$500 in an RESP and \$100 for each subsequent benefit year of eligibility, up to the benefit year in which the beneficiary turns 15 years old, to a maximum of \$2,000. Contributions to an RESP are not required to receive the CLB. The CLB can also be claimed for previous years during which the child was eligible, even if they did not have an open RESP.

Eligibility for the CLB is based, in part, on the number of qualifying children and the adjusted income of the primary caregiver, including that of a cohabiting spouse or common-law partner, as outlined in the *Canada Education Savings Act*. Accordingly, a child receiving the CLB in a given year might not be eligible in subsequent years. For example, children who received it in 2023 would not qualify in 2024 if their adjusted family income² was higher than \$55,867 that year.

From July 1st, 2024, to June 30th, 2025, eligibility for the CLB is based, in part, on the following adjusted family income thresholds:

| Table 2: CLB eligibility thresholds ³ | |
|--|------------------------|
| Number of qualified children | Adjusted family income |
| 1 to 3 | up to \$55,867 |
| 4 | less than \$63,036 |
| 5 | less than \$70,234 |
| 6 | less than \$77,433 |

Registered Education Savings Plan promoters

The role of RESP promoters, the organizations offering RESPs and education savings benefits, is essential. They assist with the application process and help the subscriber understand the various investment options. In 2024, there were 83 promoters, falling into 4 categories:

- **banking services:** deposit-taking institutions that provide private and commercial services
- **insurance and other:** institutions that offer insurance (property, casualty, life, and health) and other various registered plan promoter types
- **investment services:** institutions that provide services in investment banking, brokerage services, wealth management, fund operations, and private equity, security, and commodity exchanges
- **scholarship plan dealers:** institutions that offer registered plans by age cohort in addition to family and individual plans

² Adjusted family income is the annual net income of all members of a family unit minus any Universal Child Care Benefit (UCCB) and Registered Disability Savings Plan (RDSP) income received plus any UCCB and RDSP amounts repaid.

³ Children from larger families with a higher adjusted income may also be eligible for the CLB. Information on CLB eligibility for these families is available on request. The eligibility period is set up according to the Canada Revenue Agency benefit year. CLB eligibility is based in part on the adjusted income of the primary caregiver, including the income of a cohabiting spouse or common-law partner, which is reported in the income tax return due by April 30 each year.

As in previous years, investment services held the largest share of RESP assets (48.6%) and received the bulk of CESG payments (42.8%) in 2024. Banking services received the highest proportion of CLB payments (57.3%) in 2024.

Registered Education Savings Plan withdrawals for postsecondary education

Once enrolled in a qualifying PSE program⁴, a beneficiary can request Educational Assistance Payments (EAPs). An EAP consists of CESG and CLB amounts, as well as amounts paid under a provincial education savings program⁵ and income earned through assets in the RESP. EAPs are taxable income for the beneficiary, who often has a modest income while studying, so the income tax paid on EAPs is generally low. The beneficiary can use these funds to cover their tuition fees and other PSE costs, such as textbooks and rent.

Subscribers can also make a PSE withdrawal. This is a withdrawal of contributions the subscriber makes without penalty provided that the beneficiary is enrolled in a qualifying PSE program. This money can further assist with PSE-related expenses.

⁴ A qualifying PSE program is an educational program offered at a designated postsecondary institution where a beneficiary, who is at least 16 years old, is enrolled full-time or part-time. For more information, please visit [Educational Assistance Payments \(EAPs\)](#).

⁵ Provincial education savings programs include the Quebec education savings incentive and the BC Training and Education Savings Grant Program. For more information, please visit [Provincial Education Savings Programs](#).

The Canada Education Savings Program at a glance

| Table 3: National summary of statistics | | | |
|---|----------|----------|----------|
| Description ^{6,7,8} | 2022 | 2023 | 2024 |
| Registered Education Savings Plans | | | |
| Total RESP assets as of the end of the year (billions) | \$73.0 | \$78.9 | \$89.8 |
| Contributions made during the year (billions in 2024 constant dollars) | \$6.1 | \$5.9 | \$6.2 |
| Canada Education Savings Grant | | | |
| Total gross CESG payments made during the year (millions) | \$1,104 | \$1,118 | \$1,166 |
| Cumulative gross CESG payments since 1998 (billions) | \$16.8 | \$17.9 | \$19.1 |
| Total number of beneficiaries receiving the CESG during the year (millions) | 3.1 | 3.1 | 3.1 |
| Total number of new beneficiaries in receipt of the CESG during the year | 262,840 | 267,775 | 281,230 |
| Cumulative number of beneficiaries 0 to 17 years old who have ever been in receipt of the CESG (millions) | 4.0 | 4.0 | 4.1 |
| Cumulative number of beneficiaries of all ages who have ever been in receipt of the CESG (millions) | 7.5 | 7.7 | 8.0 |
| CESG take-up rate ⁹ | 54.4% | 54.0% | 53.4% |
| Average annual contribution per beneficiary (in 2024 constant dollars) | \$1,851 | \$1,801 | \$1,840 |
| Canada Learning Bond | | | |
| Net CLB payments made during the year (millions) | \$159 | \$176 | \$174 |
| Cumulative net CLB payments since 2004 (billions) | \$1.9 | \$2.0 | \$2.2 |
| Total number of beneficiaries receiving the CLB during the year | 681,720 | 726,285 | 715,668 |
| Total number of new beneficiaries in receipt of CLB during the year | 147,798 | 162,636 | 158,847 |
| Cumulative number of beneficiaries who have ever been in receipt of the CLB ¹⁰ (millions) | 1.9 | 2.0 | 2.2 |
| Cumulative number of CLB-eligible children (millions) | 4.4 | 4.7 | 5.0 |
| CLB cumulative take-up rate ¹¹ | 42.3% | 43.0% | 43.4% |
| New CLB beneficiaries annual take-up rate ¹² | 17.8% | 18.8% | 18.9% |
| Average annual contribution per beneficiary (in 2024 constant dollars) | \$1,383 | \$1,367 | \$1,371 |
| Access to postsecondary education | | | |
| Annual RESP withdrawals (billions in 2024 constant dollars) | \$5.5 | \$6.1 | \$6.7 |
| Annual number of beneficiaries withdrawing funds from RESPs | 499,081 | 547,197 | 583,079 |
| Percentage of beneficiaries from families with low and middle income with RESP withdrawals ¹³ | 39.3% | 45.9% | 51.5% |
| Average annual RESP withdrawal per beneficiary (in 2024 constant dollars) | \$10,988 | \$11,177 | \$11,446 |

⁶ Unless otherwise stated, all dollar figures in this table are current and do not account for inflation.

⁷ Contributions are not required to receive the CLB. However, contributions are required to receive the CESG (Basic and Additional).

⁸ CESG payments are reported on a gross basis, as the CESP cannot identify CESG repayments by beneficiary. On the other hand, CLB payments are reported on a net basis (gross payments minus repayments) as it is possible to identify CLB repayments by beneficiary.

⁹ The CESG take-up rate is calculated as the cumulative number of beneficiaries in receipt of the CESG (0 to 17 years old) divided by the number of eligible children (0 to 17 years old).

¹⁰ The cumulative number of beneficiaries in receipt of the CLB as of December 31st of a given year is the sum of the cumulative number of CLB beneficiaries as of December 31st of the previous year and the number of new CLB beneficiaries in the current year minus the number of CLB beneficiaries who have fully repaid the CLB in the current year.

¹¹ The CLB cumulative take-up rate is calculated as the cumulative number of children in receipt of CLB divided by the cumulative number of children eligible for the CLB.

¹² This figure represents the number of children who were eligible for the CLB *for the first time* in a given benefit year and received a CLB payment in that year divided by the number of children who were eligible for the CLB *for the first time* in that benefit year. The benefit year runs from July 1st to the following June 30th, spanning over two different calendar years.

¹³ This figure represents the number of beneficiaries aged 15 years and older with withdrawals from an RESP that received an Additional CESG payment and/or CLB payment at least once divided by the number of beneficiaries aged 15 years and older with an RESP withdrawal.

The data in this report

Data sources: the data in this report come from the CESP reporting database, which compiles information from 83 RESP promoters.

Rounding: the numbers presented in this report may not add up exactly due to rounding decimals.

Aggregation and non-Canadian residents: national totals include data on beneficiaries whose regional identity is either unknown or outside Canada. Because of this, provincial and territorial statistics may not add up precisely to the stated national total.

Historical data: except for contributions and withdrawals, all figures reported here are nominal and do not account for inflation. The 2024 report supersedes previous editions. Due to the nature of financial transactions, earlier years' data are updated annually to reflect corrections or additional reporting by financial institutions that may have been delayed.

New CLB beneficiaries annual take-up rate: following a recommendation by the Office of the Auditor General, the CESP developed an annual CLB take-up rate. This take up is calculated as follows: Number of children who were eligible for the CLB **for the first time** in a given year **and** received a CLB payment in that year, divided by the total number of children who were eligible for the CLB for the first time in that year. This measure complements the CLB cumulative take-up rate that has been published by the CESP since the beginning of the ASR.

- The new CLB beneficiaries **annual** take-up rate informs on how the CESP is doing at reaching **new eligible children** in a given year.
- The CLB **cumulative** take-up rate informs on how the CESP is doing at reaching **all children that were ever eligible for the bond** up to a given year.

Reporting in constant dollars

Since 2021, the Department reports contributions and withdrawals in constant, or real dollars.¹⁴ **Current dollars** refer to dollars in the current year, unadjusted for inflation. **Constant dollars** have been adjusted to reflect their real “purchasing power”.¹⁵ For instance, a dollar in 1998 could buy a hotdog and a drink. In 2024, a dollar could only get a hotdog. As a result, the 1998 dollar had more purchasing power than the 2024 dollar; in other words, it could buy more.

Constant dollars show how the “purchasing power” of contributions and withdrawals changed over time, which current dollars cannot do. Using constant dollars also aligns with analyses done by the Office of the Chief Actuary (responsible for the valuation of the Canada Pension Plan, Old Age Security Program, Canada Student Financial Assistance Program and Employment Insurance Program), Finance Canada, the Bank of Canada, and other organizations.

¹⁴ CESP payments will still be shown in current dollars.

¹⁵ To follow the common practice, the CESP used Statistics Canada’s Consumer Price Index, or **CPI**, to transform current dollars in constant dollars. In the example presented here, the CPI for 2024=100 and other CPIs are adjusted accordingly. Consult the [publication used for CPI calculations](#).

Canada Education Savings Program results for 2024

All dollar values are in current dollars unless specified otherwise.

Registered Education Savings Plan assets and contributions

Table 4: Total RESP assets by year in current dollars

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| RESP assets¹ (billions) | \$47.0 | \$51.3 | \$55.9 | \$56.1 | \$63.7 | \$69.9 | \$78.0 | \$73.0 | \$78.9 | \$89.8 |

¹ This figure represents the market value at year-end, including contributions, education savings benefits (e.g., CESG payments and CLB payments) and financial market investment returns, minus RESP withdrawals and the repayment of education savings benefits.

Table 5: Proportion of RESP assets, CESG payments and CLB payments held by different promoter types in 2024

| Type | RESP assets | CESG payments | CLB payments |
|-------------------------------------|-------------|---------------|--------------|
| Banking services¹ | 28.8% | 34.2% | 57.3% |
| Insurance and other | 6.0% | 8.7% | 10.2% |
| Investment services | 48.6% | 42.8% | 19.0% |
| Scholarship plan dealers | 16.5% | 14.2% | 13.5% |

¹ This figure presents the share of RESP assets held by banking services, as well as the share of CESG payments and CLB payments it received. For example, banking services held 28.8% of all RESP assets and received 34.2% of CESG payments and 57.3% of CLB payments.

Table 6: Cumulative RESP contributions in current dollars

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Cumulative contributions made to RESPs of CLB beneficiaries¹ (billions) | \$4.1 | \$5.1 | \$6.3 | \$7.8 | \$9.6 | \$11.5 | \$13.6 | \$15.8 | \$18.1 | \$20.5 |
| Cumulative contributions made to RESPs of CESG beneficiaries² (billions) | \$50.0 | \$54.4 | \$59.1 | \$64.0 | \$69.1 | \$74.3 | \$80.2 | \$85.9 | \$91.7 | \$97.8 |

¹ This figure represents the sum of all contributions made to CLB beneficiaries' RESPs since the introduction of the CLB in 2004.

² This figure represents the sum of all contributions made to RESPs (including those of CLB beneficiaries) since the introduction of the CESP in 1998.

Table 7: Average RESP contributions in 2024 in current dollars: nationally and by province and territory

| Province or territory | Average RESP contributions ¹ |
|---------------------------|---|
| Newfoundland and Labrador | \$1,449 |
| Prince Edward Island | \$1,579 |
| Nova Scotia | \$1,596 |
| New Brunswick | \$1,456 |
| Quebec | \$1,700 |
| Ontario | \$1,928 |
| Manitoba | \$1,480 |
| Saskatchewan | \$1,661 |
| Alberta | \$1,702 |
| British Columbia | \$1,964 |
| Yukon | \$1,993 |
| Northwest Territories | \$1,872 |
| Nunavut | \$2,259 |
| Canada | \$1,804 |

¹ This figure represents total contributions made in a year for a given province or territory divided by the number of beneficiaries who received them.

Table 8: Proportion of beneficiaries by contribution amount they received in their RESP

| Annual contribution | 2023 | 2024 |
|---------------------|-------|-------|
| \$1 to \$500 | 18.2% | 17.7% |
| \$501 to \$1,000 | 20.0% | 19.1% |
| \$1,001 to \$1,500 | 17.6% | 17.0% |
| \$1,501 to \$2,000 | 6.6% | 6.5% |
| \$2,001 to \$2,500 | 18.9% | 19.2% |
| above \$2,500 | 18.7% | 20.6% |

Table 9: Cumulative CESG payments since 1998 in 2024 in current dollars: nationally and by province and territory

| Province or territory | Cumulative CESG payments ¹ since 1998 (millions) |
|---------------------------|--|
| Newfoundland and Labrador | \$182.4 |
| Prince Edward Island | \$54.4 |
| Nova Scotia | \$334.3 |
| New Brunswick | \$254.7 |
| Quebec | \$3,656.7 |
| Ontario | \$8,533.2 |
| Manitoba | \$491.6 |
| Saskatchewan | \$520.0 |
| Alberta | \$2,264.4 |
| British Columbia | \$2,720.0 |
| Yukon | \$17.3 |
| Northwest Territories | \$14.4 |
| Nunavut | \$3.3 |
| Canada | \$19,088.1 |

¹ This figure represents the sum of all CESG payments made since the introduction of the Canada Education Savings Program in 1998.

Canada Education Savings Grant

Table 10: Total annual number of CESG beneficiaries

| Year | Number of beneficiaries in receipt of the Basic CESG only | Number of beneficiaries in receipt of the 10% Additional CESG | Number of beneficiaries in receipt of the 20% Additional CESG | Number of beneficiaries in receipt of the CESG |
|------|---|---|---|--|
| 2015 | 1,731,195 | 513,923 | 466,210 | 2,711,328 |
| 2016 | 1,758,925 | 544,352 | 487,864 | 2,791,141 |
| 2017 | 1,778,538 | 581,165 | 509,233 | 2,868,936 |
| 2018 | 1,730,296 | 652,293 | 552,016 | 2,934,605 |
| 2019 | 1,750,928 | 673,546 | 568,503 | 2,992,977 |
| 2020 | 1,775,483 | 691,327 | 554,803 | 3,021,613 |
| 2021 | 1,855,588 | 713,467 | 544,858 | 3,113,913 |
| 2022 | 1,848,684 | 747,987 | 491,760 | 3,088,431 |
| 2023 | 1,830,473 | 753,901 | 508,930 | 3,093,304 |
| 2024 | 1,878,775 | 724,699 | 527,289 | 3,130,763 |

Table 11: Cumulative number of CESG beneficiaries 0 to 17 years old in 2024, by gender

| Cumulative number of CESG beneficiaries | Female | Male |
|---|-----------|-----------|
| Number of CESG beneficiaries ¹ | 1,990,926 | 2,075,785 |
| Proportion of CESG beneficiaries | 49.0% | 51.0% |

¹ This figure represents the number of beneficiaries 0 to 17 years old who received a CESG payment at least once.

Table 12: Number of new beneficiaries in receipt of the CESG

| Year | Number of new CESG beneficiaries in receipt of the Basic CESG only | Number of new CESG beneficiaries in receipt of the 10% Additional CESG | Number of new CESG beneficiaries in receipt of the 20% Additional CESG | Number of new beneficiaries in receipt of the CESG |
|------|--|--|--|--|
| 2015 | 168,133 | 67,549 | 71,815 | 307,497 |
| 2016 | 161,321 | 67,111 | 77,387 | 305,819 |
| 2017 | 157,708 | 67,506 | 75,889 | 301,103 |
| 2018 | 141,942 | 70,777 | 81,240 | 293,959 |
| 2019 | 143,644 | 68,453 | 78,305 | 290,402 |
| 2020 | 134,503 | 63,168 | 60,743 | 258,414 |
| 2021 | 163,698 | 71,777 | 59,546 | 295,021 |
| 2022 | 141,059 | 66,687 | 55,094 | 262,840 |
| 2023 | 142,040 | 65,820 | 59,915 | 267,775 |
| 2024 | 153,478 | 64,027 | 63,725 | 281,230 |

Table 13: CESG take-up rate in 2024: nationally and by province and territory

| Province or territory | Cumulative number of beneficiaries in receipt of the CESG ¹ (0 to 17 years old) (1) | Number of CESG-eligible children ² (0 to 17 years old) (2) | CESG take-up rate ³ (1) ÷ (2) |
|---------------------------|--|---|---|
| Newfoundland and Labrador | 36,852 | 84,997 | 43.4% |
| Prince Edward Island | 13,071 | 31,060 | 42.1% |
| Nova Scotia | 76,430 | 178,015 | 42.9% |
| New Brunswick | 60,888 | 148,151 | 41.1% |
| Quebec | 1,006,506 | 1,682,482 | 59.8% |
| Ontario | 1,555,822 | 2,885,900 | 53.9% |
| Manitoba | 128,981 | 322,558 | 40.0% |
| Saskatchewan | 121,382 | 281,459 | 43.1% |
| Alberta | 533,547 | 1,048,359 | 50.9% |
| British Columbia | 527,506 | 927,081 | 56.9% |
| Yukon | 3,882 | 8,731 | 44.5% |
| Northwest Territories | 3,070 | 9,981 | 30.8% |
| Nunavut | 790 | 14,822 | 5.3% |
| Canada | 4,068,727 | 7,623,596 | 53.4% |

¹ This figure represents the number of beneficiaries 0 to 17 years old in 2024 who received a CESG payment at least once as of the end of 2024.

² The number of CESG-eligible children is the number of children 0 to 17 years old in 2024. Source: Statistics Canada. [Table 17-10-0005-01 Population estimates on July 1, by age and sex.](#)

³ This figure represents the cumulative number of CESG beneficiaries divided by the number of CESG-eligible children.

Table 14: Evolution of the CESG take-up rate between 2015 and 2024: nationally and by province and territory

| Province or territory | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Newfoundland and Labrador | 43.7% | 43.8% | 43.8% | 44.4% | 44.8% | 44.8% | 45.2% | 44.6% | 43.9% | 43.4% |
| Prince Edward Island | 41.5% | 41.9% | 42.2% | 42.6% | 42.8% | 42.6% | 43.4% | 42.5% | 42.3% | 42.1% |
| Nova Scotia | 42.3% | 42.8% | 43.1% | 43.7% | 44.3% | 44.2% | 44.7% | 44.0% | 43.2% | 42.9% |
| New Brunswick | 44.1% | 44.2% | 44.5% | 44.9% | 45.1% | 44.7% | 44.6% | 43.3% | 41.9% | 41.1% |
| Quebec | 47.7% | 50.2% | 52.5% | 54.2% | 55.4% | 56.4% | 58.5% | 59.3% | 59.7% | 59.8% |
| Ontario | 53.8% | 54.3% | 54.8% | 55.1% | 55.3% | 55.1% | 55.9% | 55.5% | 54.7% | 53.9% |
| Manitoba | 35.4% | 36.4% | 37.4% | 38.4% | 39.2% | 39.4% | 39.9% | 40.0% | 40.0% | 40.0% |
| Saskatchewan | 37.4% | 38.5% | 40.0% | 40.9% | 41.8% | 42.3% | 43.1% | 43.4% | 43.1% | 43.1% |
| Alberta | 50.2% | 50.7% | 51.7% | 52.5% | 53.3% | 53.3% | 54.1% | 53.8% | 52.4% | 50.9% |
| British Columbia | 54.1% | 55.2% | 56.3% | 57.4% | 58.0% | 57.8% | 58.5% | 57.6% | 57.3% | 56.9% |
| Yukon | 41.4% | 42.5% | 42.6% | 43.1% | 43.5% | 42.7% | 43.2% | 43.6% | 44.0% | 44.5% |
| Northwest Territories | 26.5% | 27.2% | 27.6% | 28.3% | 29.2% | 29.1% | 29.3% | 30.0% | 30.4% | 30.8% |
| Nunavut | 4.3% | 4.6% | 4.7% | 4.8% | 5.0% | 4.9% | 5.2% | 5.1% | 5.2% | 5.3% |
| Canada | 49.9% | 50.9% | 52.0% | 52.8% | 53.4% | 53.6% | 54.6% | 54.4% | 54.0% | 53.4% |

Table 15: CESG take-up rate, by gender

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Female¹ | 50.0% | 51.0% | 52.1% | 53.0% | 53.7% | 53.9% | 55.0% | 54.8% | 54.3% | 53.7% |
| Male² | 49.7% | 50.8% | 51.8% | 52.6% | 53.1% | 53.3% | 54.2% | 54.1% | 53.6% | 53.1% |
| Total³ | 49.9% | 50.9% | 52.0% | 52.8% | 53.4% | 53.6% | 54.6% | 54.4% | 54.0% | 53.4% |

¹ This percentage represents the number of females 0 to 17 years old who received a CESG payment at least once, divided by the number of females 0 to 17 years old.

² This percentage represents the number of males 0 to 17 years old who received a CESG payment at least once, divided by the number of males 0 to 17 years old.

³ This percentage represents the number of individuals 0 to 17 years old who received a CESG payment at least once, divided by the population aged 0 to 17 years old.

Table 16: Average annual contributions for beneficiaries in receipt of the CESG in 2024 constant dollars

| Year | Average annual contributions for beneficiaries in receipt of the Basic CESG only | Average annual contributions for beneficiaries in receipt of the 10% Additional CESG | Average annual contributions for beneficiaries in receipt of the 20% Additional CESG | Average annual contributions for beneficiaries in receipt of the CESG |
|-------------|---|---|---|--|
| 2015 | \$2,177 | \$1,562 | \$1,471 | \$1,939 |
| 2016 | \$2,173 | \$1,563 | \$1,438 | \$1,926 |
| 2017 | \$2,202 | \$1,579 | \$1,438 | \$1,940 |
| 2018 | \$2,197 | \$1,583 | \$1,426 | \$1,916 |
| 2019 | \$2,185 | \$1,573 | \$1,413 | \$1,901 |
| 2020 | \$2,237 | \$1,613 | \$1,458 | \$1,951 |
| 2021 | \$2,294 | \$1,663 | \$1,491 | \$2,009 |
| 2022 | \$2,104 | \$1,540 | \$1,376 | \$1,851 |
| 2023 | \$2,049 | \$1,505 | \$1,345 | \$1,801 |
| 2024 | \$2,089 | \$1,541 | \$1,363 | \$1,840 |

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Table 17: Annual net CLB payments in current dollars and number of beneficiaries in receipt of the CLB, by year

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Net CLB payments ¹ (millions) | \$116.7 | \$135.7 | \$160.3 | \$185.2 | \$198.7 | \$155.1 | \$141.2 | \$158.7 | \$175.8 | \$174.3 |
| Number of CLB beneficiaries | 491,343 | 559,705 | 643,373 | 722,862 | 777,847 | 736,852 | 657,673 | 681,720 | 726,285 | 715,668 |

¹ This figure represents gross payments minus repayments.

Table 18: Cumulative number of CLB beneficiaries and take-up rate

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Cumulative number of beneficiaries in receipt of the CLB ¹ (millions) | 0.8 | 1.0 | 1.1 | 1.3 | 1.5 | 1.6 | 1.7 | 1.9 | 2.0 | 2.2 |
| Cumulative number of children eligible for the CLB ² (millions) | 2.6 | 2.8 | 3.1 | 3.4 | 3.7 | 3.9 | 4.1 | 4.4 | 4.7 | 5.0 |
| Take-up rate ³ | 32.2% | 33.8% | 35.6% | 37.4% | 39.8% | 40.9% | 41.5% | 42.3% | 43.0% | 43.4% |

¹ This figure represents the number of children 0 to 20 years old with a cumulative net CLB payment greater than 0. Children are counted in the cumulative number of CLB beneficiaries until they turn 21 years old, the point at which they can no longer retroactively request the CLB.

² This figure represents the number of children 0 to 20 years old who were eligible to receive a CLB payment at least once since 2004.

³ This figure represents the cumulative number of children receiving the CLB divided by the cumulative number of children eligible for the CLB.

Table 19: Cumulative number of CLB beneficiaries 0 to 20 years old in 2024, by gender

| Cumulative number of CLB beneficiaries | Female | Male |
|--|-----------|-----------|
| Number of CLB beneficiaries | 1,068,345 | 1,105,054 |
| Proportion of CLB beneficiaries | 49.2% | 50.8% |

Table 20: Number of new beneficiaries in receipt of the CLB, by year

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Number of new CLB beneficiaries | 120,032 | 140,215 | 158,765 | 178,546 | 187,135 | 135,137 | 122,240 | 147,798 | 162,636 | 158,847 |

Table 21: CLB take-up rate and CLB net payments in 2024 in current dollars: nationally and by province and territory

| Province or territory | Cumulative number of children in receipt of CLB ¹ (1) | Cumulative number of children eligible for CLB ² (2) | CLB take-up rate ³ (1) ÷ (2) | Cumulative net CLB payment ⁴ (millions) |
|---------------------------|---|--|--|---|
| Newfoundland and Labrador | 17,156 | 58,236 | 29.5% | \$17.6 |
| Prince Edward Island | 6,872 | 20,264 | 33.9% | \$6.9 |
| Nova Scotia | 42,500 | 124,449 | 34.2% | \$44.4 |
| New Brunswick | 36,394 | 105,487 | 34.5% | \$37.8 |
| Quebec | 549,935 | 1,073,392 | 51.2% | \$561.5 |
| Ontario | 795,718 | 1,868,642 | 42.6% | \$842.6 |
| Manitoba | 81,366 | 248,522 | 32.7% | \$79.7 |
| Saskatchewan | 61,684 | 207,652 | 29.7% | \$56.7 |
| Alberta | 279,302 | 682,408 | 40.9% | \$261.4 |
| British Columbia | 291,594 | 570,583 | 51.1% | \$287.7 |
| Yukon | 1,486 | 4,674 | 31.8% | \$1.3 |
| Northwest Territories | 1,110 | 6,927 | 16.0% | \$1.1 |
| Nunavut | 366 | 13,448 | 2.7% | \$0.4 |
| Canada | 2,174,222 | 5,012,467 | 43.4% | \$2,217.3 |

¹ This figure represents the number of children 0 to 20 years old in 2024 with a cumulative net CLB payment (gross payment - repayment) greater than 0. Children are counted in the cumulative number of CLB beneficiaries until they turn 21 years old as they have up until that age to request the CLB retroactively.

² This figure represents the number of children 0 to 20 years old in 2024 who were eligible to receive a CLB payment at least once over the 2004 to 2024 period.

³ This figure represents the cumulative number of children receiving the CLB divided by the cumulative number of children eligible for the CLB.

⁴ This figure represents the sum of all CLB gross payments minus all repayments made since the introduction of the CLB in 2004, as of December 31st, 2024.

Table 22: Evolution of the CLB take-up rate between 2015 and 2024: nationally and by province and territory

| Province or territory | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Newfoundland and Labrador | 21.2% | 22.0% | 23.1% | 24.4% | 26.2% | 27.2% | 27.5% | 28.0% | 28.7% | 29.5% |
| Prince Edward Island | 23.5% | 24.5% | 26.2% | 27.7% | 29.4% | 31.4% | 32.0% | 32.7% | 33.3% | 33.9% |
| Nova Scotia | 22.3% | 23.4% | 24.6% | 26.0% | 30.1% | 31.8% | 32.5% | 33.3% | 34.0% | 34.2% |
| New Brunswick | 22.8% | 23.9% | 25.0% | 27.4% | 30.4% | 31.5% | 31.7% | 33.1% | 33.9% | 34.5% |
| Quebec | 35.8% | 38.1% | 40.6% | 43.2% | 45.8% | 46.9% | 48.0% | 49.3% | 50.3% | 51.2% |
| Ontario | 33.3% | 34.4% | 35.8% | 37.1% | 39.3% | 40.4% | 40.9% | 41.7% | 42.3% | 42.6% |
| Manitoba | 22.5% | 24.1% | 25.6% | 27.5% | 29.5% | 30.5% | 30.9% | 31.6% | 32.3% | 32.7% |
| Saskatchewan | 20.8% | 22.1% | 23.5% | 24.7% | 26.6% | 27.3% | 27.6% | 28.3% | 29.2% | 29.7% |
| Alberta | 31.9% | 32.8% | 34.2% | 35.7% | 38.2% | 39.5% | 39.9% | 40.5% | 41.0% | 40.9% |
| British Columbia | 37.1% | 39.6% | 42.7% | 45.2% | 48.1% | 49.2% | 49.6% | 50.3% | 50.9% | 51.1% |
| Yukon | 23.2% | 24.7% | 26.4% | 27.9% | 31.0% | 31.7% | 31.6% | 31.9% | 32.1% | 31.8% |
| Northwest Territories | 10.3% | 10.8% | 11.2% | 12.0% | 14.6% | 15.4% | 15.7% | 15.8% | 16.1% | 16.0% |
| Nunavut | 1.7% | 1.7% | 1.7% | 2.0% | 2.4% | 2.6% | 2.7% | 2.7% | 2.7% | 2.7% |
| Canada | 32.2% | 33.8% | 35.6% | 37.4% | 39.8% | 40.9% | 41.5% | 42.3% | 43.0% | 43.4% |

Table 23: New CLB beneficiaries annual take-up rate

| Benefit Year ¹ | Number of children who were eligible for the CLB <i>for the first time</i> and received a CLB payment (1) | Number of children who were eligible for the CLB <i>for the first time</i> (2) | New CLB beneficiaries annual take-up ² (1) ÷ (2) |
|---------------------------|--|---|--|
| 2014-2015 | 39,035 | 240,539 | 16.2% |
| 2015-2016 | 46,059 | 264,668 | 17.4% |
| 2016-2017 | 51,109 | 264,907 | 19.3% |
| 2017-2018 | 55,358 | 277,798 | 19.9% |
| 2018-2019 | 54,212 | 272,929 | 19.9% |
| 2019-2020 | 52,881 | 269,320 | 19.6% |
| 2020-2021 | 40,833 | 235,897 | 17.3% |
| 2021-2022 | 42,847 | 240,762 | 17.8% |
| 2022-2023 | 53,503 | 283,874 | 18.8% |
| 2023-2024 | 60,795 | 320,917 | 18.9% |

¹ The benefit year runs from July 1st to the following June 30th, spanning over two different calendar years.

² This figure represents the number of children who were eligible for the CLB *for the first time* in a given year and received a CLB payment in that year divided by the number of children who were eligible for the CLB *for the first time* in that year.

Table 24: Contributions made to the RESPs of CLB beneficiaries in 2024 constant dollars

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Proportion of RESPs that receive some contribution ¹ | 78.2% | 76.9% | 74.8% | 73.2% | 72.7% | 72.2% | 72.9% | 71.2% | 70.3% | 70.3% |
| Average contribution ² | \$1,353 | \$1,348 | \$1,385 | \$1,388 | \$1,404 | \$1,452 | \$1,507 | \$1,383 | \$1,367 | \$1,371 |

¹ This figure represents the number of CLB beneficiaries who received a contribution in their RESPs in a year divided by the number of CLB beneficiaries in that year.

² This figure represents the sum of all contributions made to the RESPs of CLB beneficiaries in a year divided by the number of CLB beneficiaries who received a contribution in their RESPs in that year, reported in 2024 constant dollars.

Table 25: Number of CLB-eligible individuals and CLB beneficiaries born before 2007, and CLB payments to adult beneficiaries in current dollars, as of December 31st, 2024: nationally and by province

| Province ¹ | Number of CLB-eligible children born before 2007 | Number of CLB beneficiaries born before 2007 (including adult CLB beneficiaries ²) | Number of CLB-eligible children born before 2007 who have not received the CLB | CLB take-up rate for children born before 2007 | Annual number of adult CLB beneficiaries in 2024 | Amount of CLB paid to adult beneficiaries in 2024 |
|---------------------------|--|--|--|--|--|---|
| Newfoundland and Labrador | 10,311 | 3,876 | 6,435 | 37.6% | 212 | \$269,752 |
| Prince Edward Island | 3,359 | 1,422 | 1,937 | 42.3% | 76 | \$91,275 |
| Nova Scotia | 19,600 | 8,115 | 11,485 | 41.4% | 308 | \$395,091 |
| New Brunswick | 16,418 | 7,370 | 9,048 | 44.9% | 185 | \$217,441 |
| Quebec | 175,609 | 101,298 | 74,311 | 57.7% | 4,730 | \$5,793,186 |
| Ontario | 310,439 | 165,296 | 145,143 | 53.2% | 7,095 | \$8,575,283 |
| Manitoba | 37,312 | 15,648 | 21,664 | 41.9% | 437 | \$508,384 |
| Saskatchewan | 31,613 | 12,179 | 19,434 | 38.5% | 372 | \$458,155 |
| Alberta | 106,895 | 53,323 | 53,572 | 49.9% | 1,510 | \$1,580,245 |
| British Columbia | 101,088 | 57,413 | 43,675 | 56.8% | 1,520 | \$1,625,470 |
| Canada | 823,604 | 429,055 | 394,549 | 52.1% | 16,458 | \$19,498,754 |

¹ Information from Yukon, the Northwest Territories and Nunavut is not provided as there are too few observations in these provinces.

² Adult CLB beneficiaries are individuals who received the CLB between the ages of 18 and 20 years old, inclusively.

Registered Education Savings Plan withdrawals for postsecondary education

Table 26: RESP withdrawals in 2024 constant dollars and number of beneficiaries making RESP withdrawals

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| RESP withdrawals (billions) | \$4.2 | \$4.5 | \$4.7 | \$4.9 | \$5.2 | \$4.7 | \$5.6 | \$5.5 | \$6.1 | \$6.7 |
| Number of beneficiaries making RESP withdrawals | 397,567 | 422,568 | 434,078 | 446,545 | 466,414 | 422,927 | 484,136 | 499,081 | 547,197 | 583,079 |
| Average RESP withdrawals | \$10,547 | \$10,669 | \$10,901 | \$11,063 | \$11,189 | \$11,046 | \$11,523 | \$10,988 | \$11,177 | \$11,446 |

Table 27: RESP withdrawals of CLB beneficiaries in 2024 constant dollars

| Year | 2023 | 2024 |
|---|----------|----------|
| RESP withdrawals of CLB beneficiaries (billions) | \$1.3 | \$1.9 |
| Number of CLB beneficiaries making RESP withdrawals | 123,171 | 177,056 |
| Average RESP withdrawals of CLB beneficiaries | \$10,857 | \$10,524 |

Table 28: RESP withdrawals for beneficiaries from families with low and middle income in 2024 constant dollars

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| (1) Total withdrawals from the RESPs of beneficiaries belonging to families with low and middle income ¹ (billions) | \$0.8 | \$0.9 | \$1.0 | \$1.2 | \$1.3 | \$1.3 | \$1.7 | \$2.0 | \$2.6 | \$3.1 |
| (2) Number of beneficiaries belonging to families with low and middle income with RESP withdrawals ² | 73,077 | 87,098 | 98,821 | 111,267 | 126,821 | 124,898 | 158,162 | 196,000 | 251,203 | 300,332 |
| (3) Average RESP withdrawals (1) ÷ (2) | \$10,460 | \$10,336 | \$10,359 | \$10,454 | \$10,535 | \$10,596 | \$10,697 | \$10,182 | \$10,296 | \$10,420 |
| (4) Percentage of withdrawals made from the RESPs of beneficiaries belonging to families with low and middle income ³ | 18.2% | 20.0% | 21.6% | 23.5% | 25.6% | 28.3% | 30.3% | 36.4% | 42.3% | 46.9% |
| (5) Percentage of beneficiaries from families with low and middle income with RESP withdrawals ⁴ | 18.4% | 20.6% | 22.8% | 24.9% | 27.2% | 29.5% | 32.7% | 39.3% | 45.9% | 51.5% |

¹ This figure represents the sum of funds withdrawn from RESPs that received an Additional CESG payment or CLB payment at least once, reported in 2024 constant dollars.

² This figure represents the number of beneficiaries aged 15 years or older with RESP withdrawals who received an Additional CESG payment or CLB payment at least once.

³ This figure represents the sum of withdrawals from RESPs that received an Additional CESG payment or CLB payment at least once divided by the total number of RESP withdrawals made in a calendar year.

⁴ This figure represents the number of beneficiaries aged 15 years and older with withdrawals from an RESP who received an Additional CESG payment or CLB payment at least once divided by the number of beneficiaries aged 15 years and older with an RESP withdrawal.

Table 29: EAP and PSE withdrawals in 2024 constant dollars

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| EAP ¹ (billions) | \$1.7 | \$1.8 | \$2.0 | \$2.1 | \$2.3 | \$2.1 | \$2.7 | \$2.6 | \$2.8 | \$3.4 |
| PSE withdrawals ² (billions) | \$2.5 | \$2.7 | \$2.7 | \$2.8 | \$3.0 | \$2.5 | \$2.9 | \$2.9 | \$3.3 | \$3.2 |
| Total RESP withdrawals ³ (billions) | \$4.2 | \$4.5 | \$4.7 | \$4.9 | \$5.2 | \$4.7 | \$5.6 | \$5.5 | \$6.1 | \$6.7 |

¹ This figure represents the sum of Educational Assistance Payments (EAPs) made in a calendar year, reported in 2024 constant dollars. EAPs are payments from an RESP to help an eligible beneficiary cover the expenses associated with PSE. It is a combination of federal and provincial education savings benefits paid into RESPs and accumulated returns over time. These amounts are paid to a beneficiary upon proof of PSE enrollment.

² This figure represents the sum of PSE withdrawals made in a calendar year, reported in 2024 constant dollars. A PSE withdrawal is a withdrawal of contributions made by subscribers without penalty provided that the beneficiary is enrolled in a qualifying PSE program.

³ This figure represents the sum of EAPs and PSE withdrawals, reported in 2024 constant dollars.

Table 30: EAP and PSE withdrawals of CLB beneficiaries in 2024 constant dollars

| Year | 2023 | 2024 |
|--|---------|---------|
| EAP ¹ (millions) | \$569 | \$929 |
| PSE withdrawals ² (millions) | \$768 | \$934 |
| Total RESP withdrawals ³ (millions) | \$1,337 | \$1,863 |

¹ This figure represents the sum of EAPs in a calendar year, reported in 2024 constant dollars, of beneficiaries who received the CLB at least once.

² This figure represents the sum of all PSE withdrawals made in a calendar year, reported in 2024 constant dollars, of beneficiaries who received the CLB at least once.

³ This figure represents the sum of EAPs and PSE withdrawals made in a calendar year, reported in 2024 constant dollars, of beneficiaries who received the CLB at least once.

Table 31: Proportion of beneficiaries with RESP withdrawals, by gender

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Female ¹ | 52.9% | 52.9% | 53.0% | 53.0% | 53.0% | 53.3% | 53.3% | 53.3% | 53.1% | 53.0% |
| Male ² | 47.1% | 47.1% | 47.0% | 47.0% | 47.0% | 46.7% | 46.7% | 46.7% | 46.8% | 47.0% |

¹ This figure represents the number of female beneficiaries aged 15 years and older with RESP withdrawals divided by the number of beneficiaries 15 years old and above with RESP withdrawals.

² This figure represents the number of male beneficiaries aged 15 years and older with RESP withdrawals divided by the number of beneficiaries 15 years old and above with RESP withdrawals.

Table 32: Average RESP withdrawals by gender in 2024 constant dollars

| Year | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Female ¹ | \$10,356 | \$10,453 | \$10,721 | \$10,852 | \$10,953 | \$10,800 | \$11,248 | \$10,766 | \$10,973 | \$11,195 |
| Male ² | \$10,760 | \$10,912 | \$11,103 | \$11,301 | \$11,455 | \$11,326 | \$11,837 | \$11,241 | \$11,410 | \$11,730 |
| Total ³ | \$10,547 | \$10,669 | \$10,901 | \$11,063 | \$11,189 | \$11,046 | \$11,523 | \$10,988 | \$11,177 | \$11,446 |

¹ This figure represents the sum of funds withdrawn from the RESPs of female beneficiaries aged 15 years and older divided by the number of female beneficiaries aged 15 years and older with RESP withdrawals. It is reported here in 2024 constant dollars.

² This figure represents the sum of funds withdrawn from the RESPs of male beneficiaries aged 15 years and older divided by the number of male beneficiaries aged 15 years and older with RESP withdrawals. It is reported here in 2024 constant dollars.

³ This figure represents the average withdrawals made from the RESPs of beneficiaries aged 15 years and older. It is calculated as the sum of funds withdrawn from the RESPs of beneficiaries aged 15 years and older divided by the number of beneficiaries aged 15 years and older with RESP withdrawals. It is reported here in 2024 constant dollars.