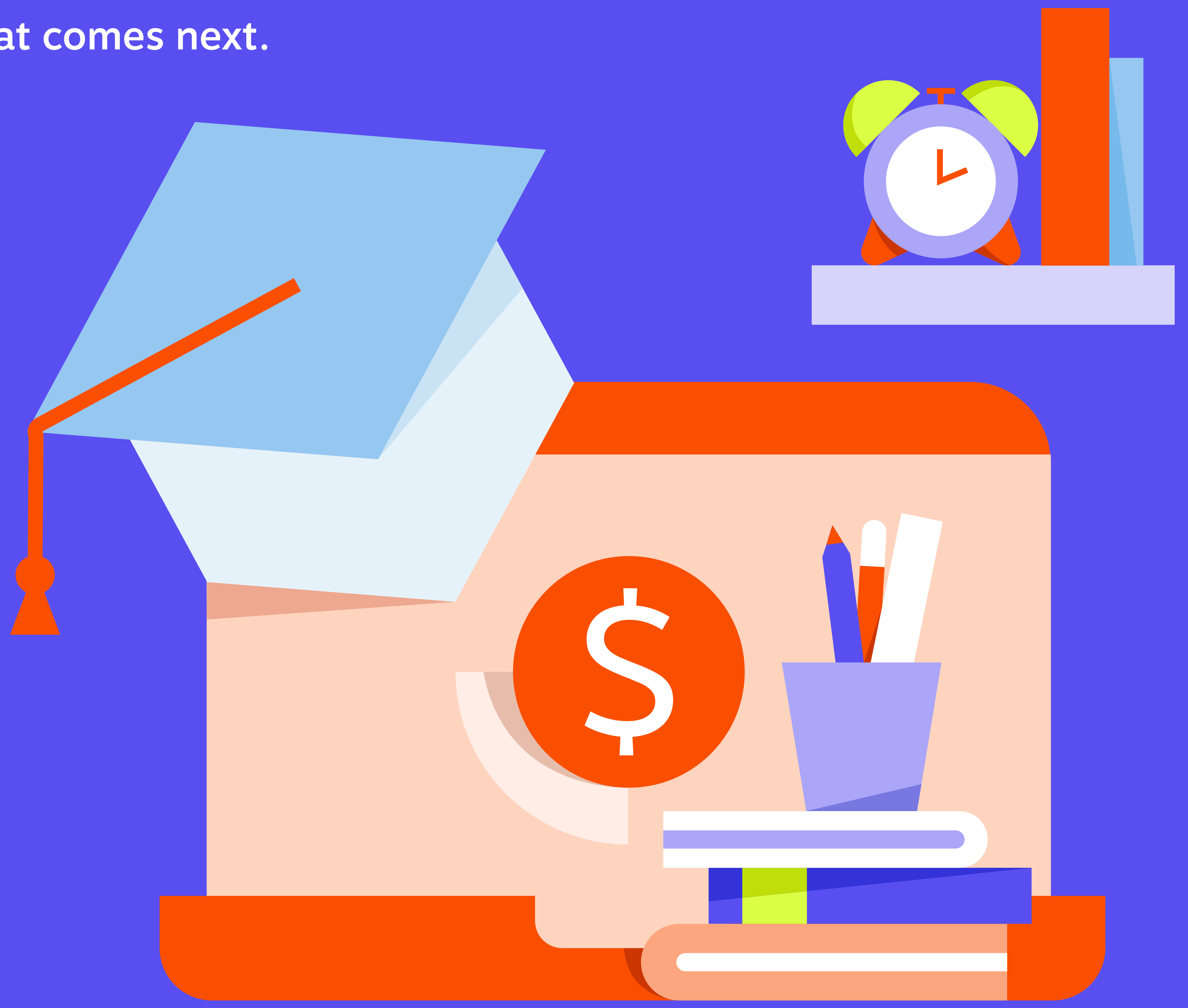
Future Education & Career Paths Report 2026

How well is the current system working, and how Canadians are actually preparing for what comes next.



embark®
The easy way to RESP

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Key findings.

It's back-to-school season, which means many Canadian families are thinking about more than supplies and schedules. AI is changing school and careers at the same time, and it's worth asking whether the education system most of us grew up with still fits the careers our kids will actually have.

Almost every Canadian expects jobs to change a lot over the next 25 years, but almost nobody feels ready for it. Only **20%** think today's kids are being prepared for 2050's careers, despite **86%** expecting employers' skill demands to change significantly. Here's what Canadians told us about school, AI, careers, and saving for the future, and what it means for your family.

Methodology
These findings are from a survey conducted by Embark from July 20th to July 22nd, 2026, among a representative sample of 1514 online adult Canadians who are members of the Angus Reid Forum. The survey was conducted in English and French. For comparison purposes only, a probability sample of this size would carry a margin of error of +/-2.53 percentage points, 19 times out of 20.

20%

think today's kids are being prepared for 2050's careers

86%

believe skills will change dramatically

SECTION 1.0

Future Education Paths

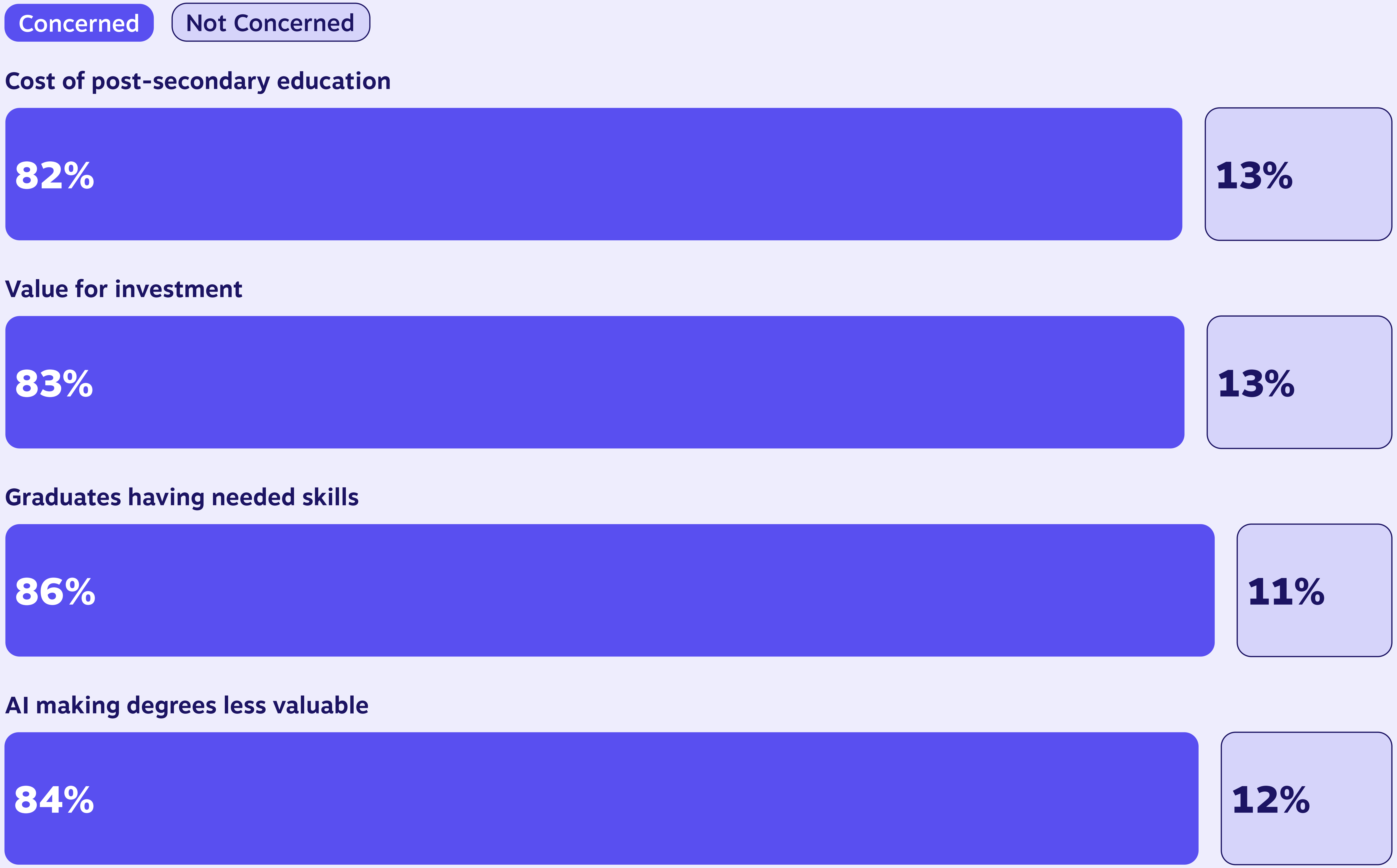
SECTION 1.1

Are Canadians concerned about the future of education?

Canadians are worried about more than just tuition. **82%** are concerned about the cost of school, and **83%** aren't sure it's worth the investment. AI adds another layer of doubt: **84%** worry it could make degrees less valuable, and **86%**, the biggest number of all, aren't confident graduates will have the skills employers actually need.

Concern is close to universal and remarkably consistent across all four items. This isn't one narrow worry, but full-spectrum anxiety about whether post-secondary education still works.

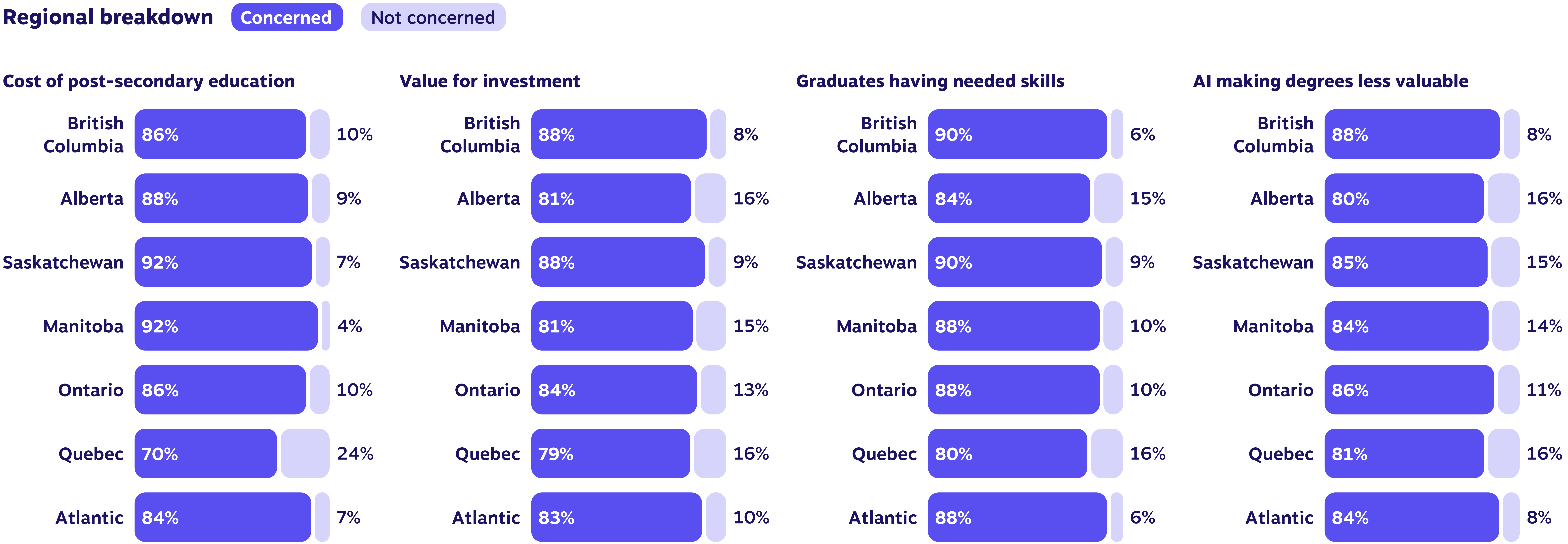
Thinking about post-secondary education in the future (for yourself, your children, or your family, if applicable), how concerned are you about each of the following?



This worry shows up almost everywhere.

A few patterns stand out. Manitoba and Saskatchewan feel it most on cost, with **92% concerned in each province.** Quebec worries less than the rest of the country on every single measure.

Regional breakdown



Gen Z is the one generation that reverses almost every national trend.

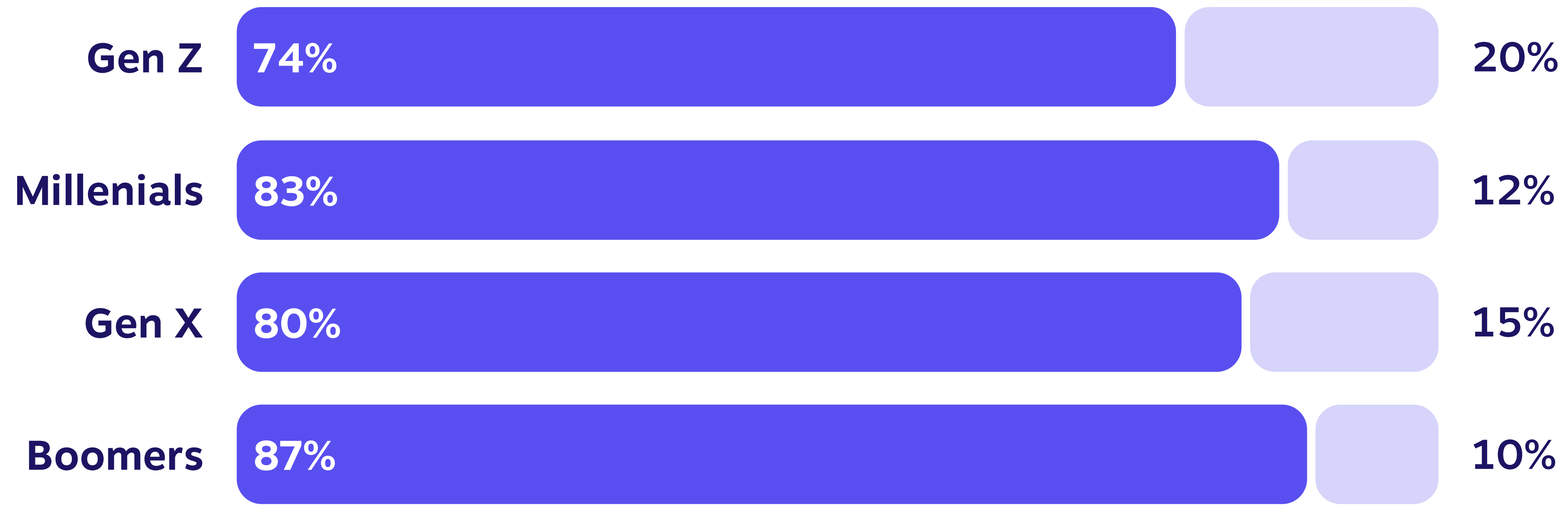
They're the most pro-university (**53%** combined vs. **22%** for trade school alone), the least worried about cost (**74%** concerned vs. **82%** national), and the least convinced they'll need to save more (**49%** vs. **59%** national). The generation actually facing this future is measurably less anxious about it than every older generation deciding on their behalf.

Gen Z parents are less cost-anxious and more confident their kids will be ready for the future than any older generation. **Embark is built to match that confidence with a digital-first, no-friction saving experience.**

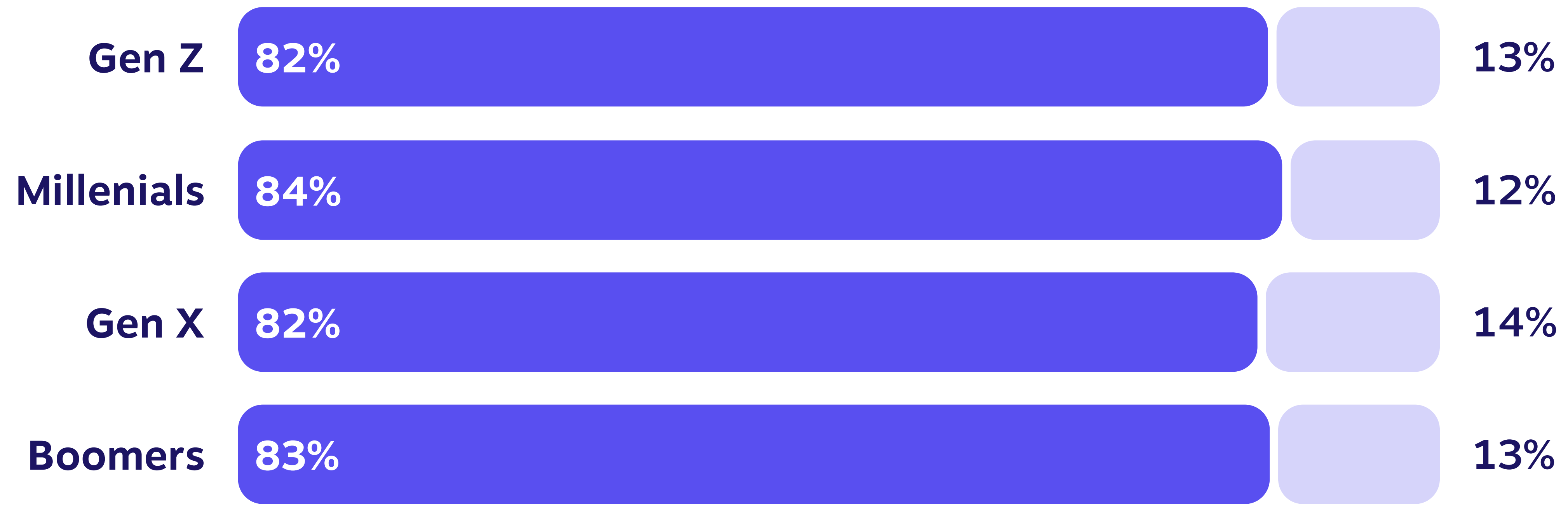
Generational breakdown

Concerned | Not concerned

Cost of post-secondary education



Value for investment



Graduates having needed skills

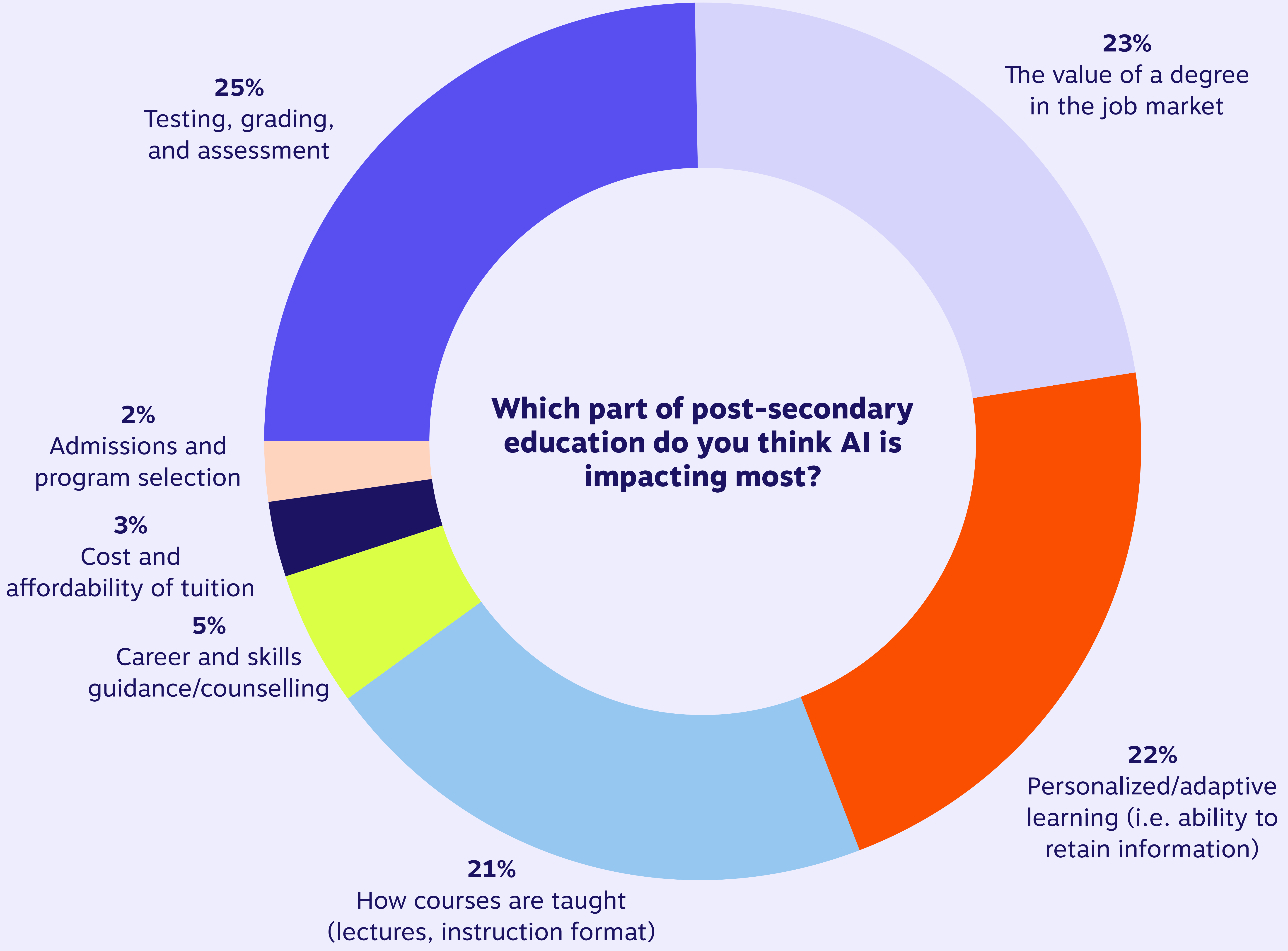
AI making degrees less valuable

SECTION 1.2

Where is AI already changing the classroom?

Ask Canadians where AI is already showing up in school, and there's no single answer. Testing and grading come up most (**25%**), followed closely by worries about whether a degree still holds its value (**23%**), how well students retain what they learn (**22%**), and how courses are taught in the first place (**21%**). Very few people point to tuition cost oradmissions, so this isn't really about money. It's about what's happening inside the classroom.

- **33%** of Younger Canadians (ages 18-34) notice AI most in testing and personalized learning versus, while **29%** of older Canadians (ages 55+) notice it more in how courses are taught.



Opinions vary widely across the country.

Testing, grading, and assessment

Value of degrees in job market

Personalized/adaptive learning

How courses are taught

Career + skills guidance/counselling

Cost + affordability of tuition

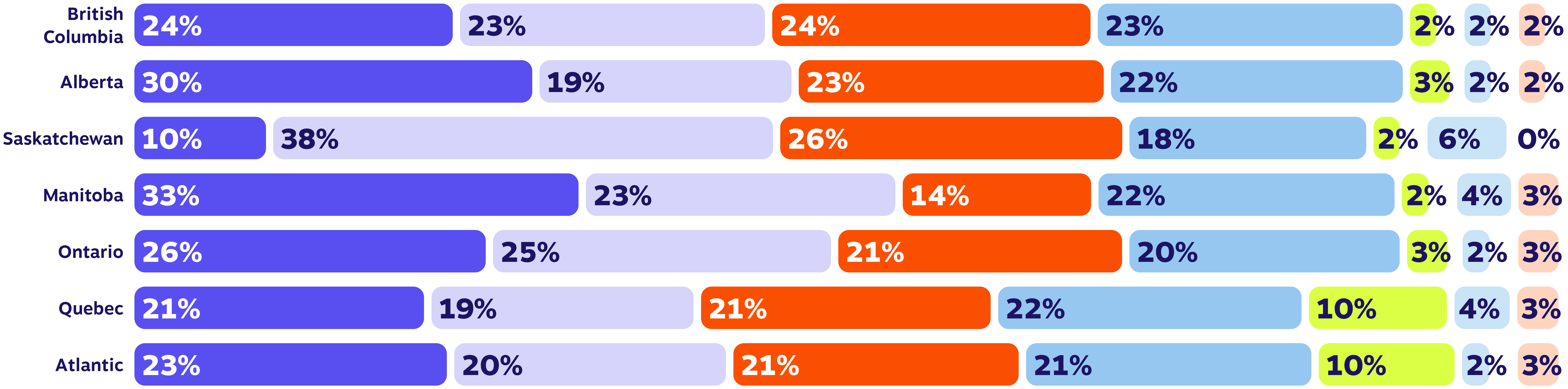
Admissions + program selection

- **38%** of Canadians in Saskatchewan were most likely to say AI is impacting the value of degrees in the job market, while Quebec and Alberta were the lowest at **19%**.
- Canadians in Quebec and Atlantic Canada reported the highest likeliness to say AI is changing career counselling at **10%** compared to the rest of Canada that reported at **3% or lower**.

Only 15% of Canadians would trust AI to make a career decision for them — and just 1% would trust it completely.

Striking because it sits right next to **86% agreeing AI/skills change is real**. Canadians accept AI is reshaping the job market but firmly don't want it making decisions for them.

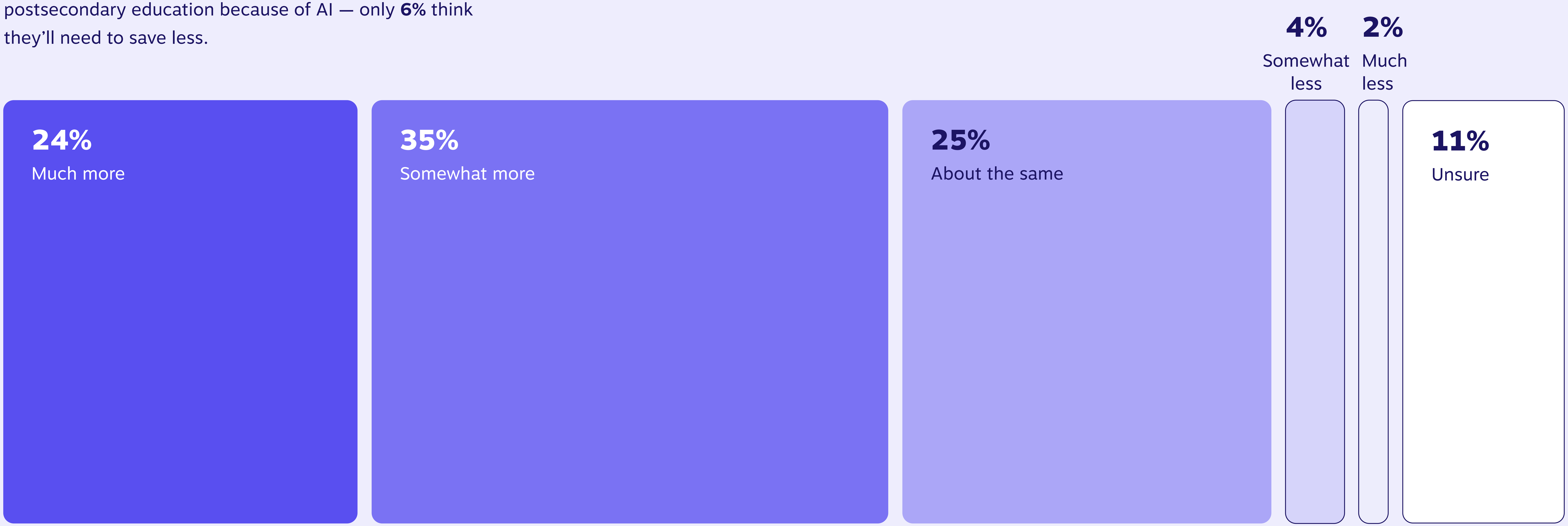
Embark backs its planning with a team of human researchers constantly monitoring career and education trends, so families get a tool they can actually trust to help plan for the future, not just an algorithm guessing at it.



SECTION 1.3

The cost of education.

Rather than making school cheaper, AI is being priced in as one more reason it's about to get more expensive. Nearly **6 in 10 Canadians (59%)** expect to need to save more for postsecondary education because of AI — only **6%** think they'll need to save less.



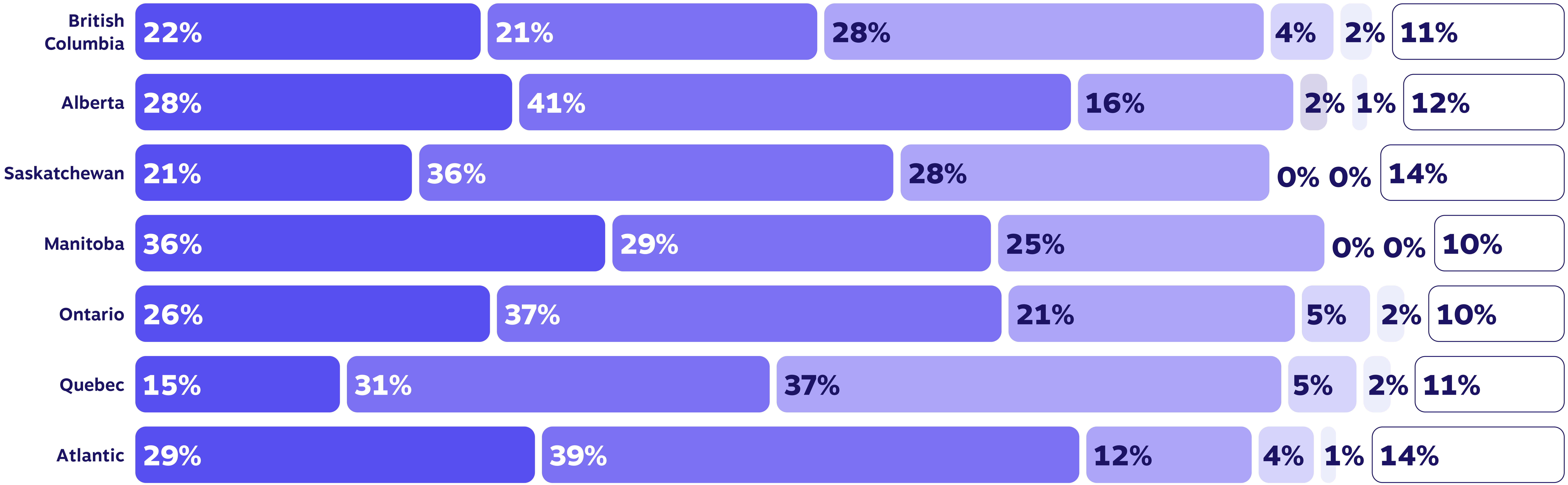
Where you live seems to shape how urgent this feels.

Much more
Somewhat more
About the same
Somewhat less
Much less
Unsure

- Alberta (**69%**) and Atlantic Canada (**68%**) are the most likely in the country to think people will need to save more because of AI.
- Quebec stands apart at just **46%**, the only region where less than half of people feel that pressure.

Age follows a similar pattern:

- Boomers (**65%**) are far more convinced they'll need to save more than Gen Z (**49%**)
- Gen Z is also the generation most likely to say they're simply not sure yet (**14%**)



SECTION 2.0

Future Career Paths

SECTION 2.1

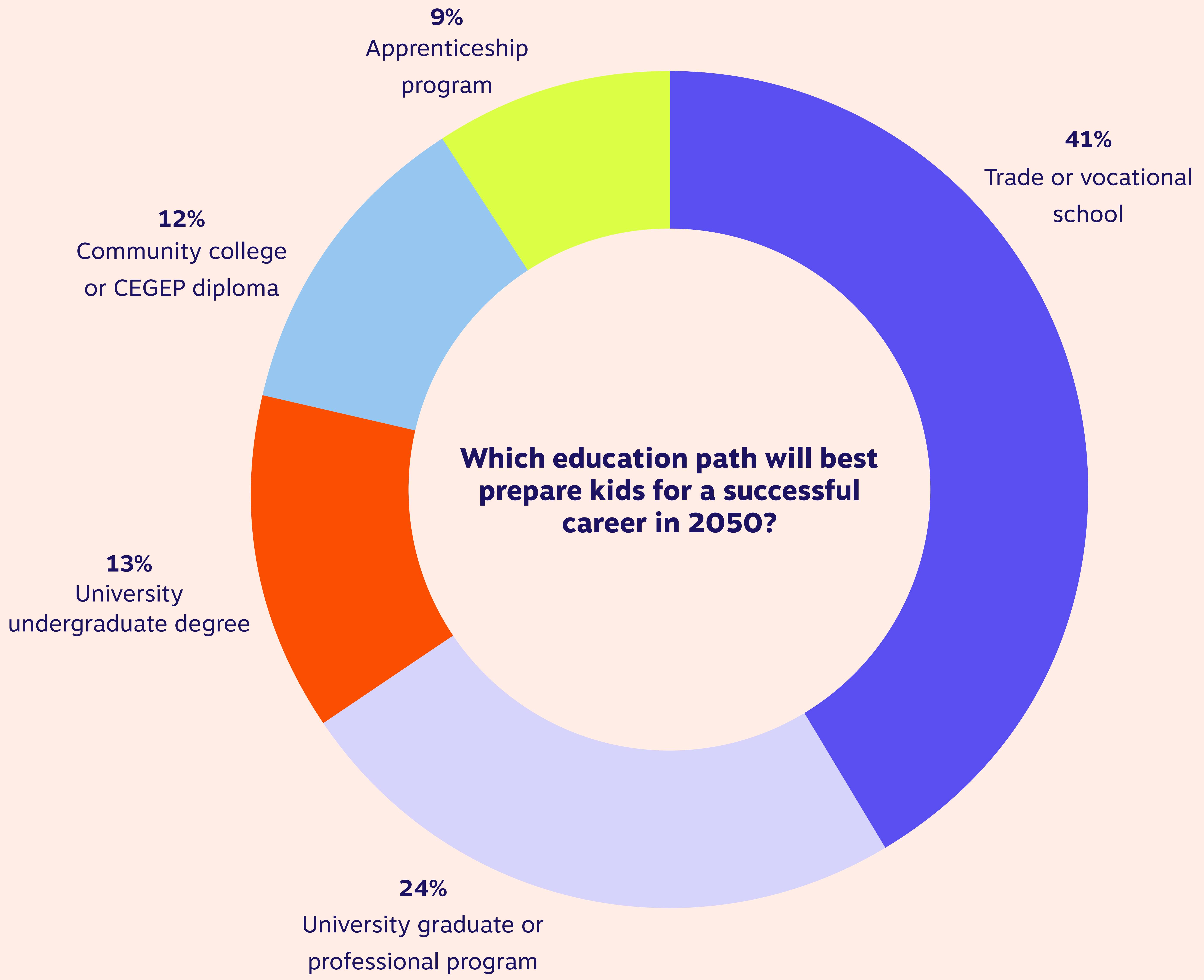
What education path will best prepare kids for a career in 2050?

For years, university was seen as the safest bet. That's changed. Trade or vocational school is now the single most popular answer on its own, chosen by **41%** of Canadians.

- Trade or vocational school: **41%**
- University graduate or professional program: **24%**
- University undergraduate degree: **13%**
- Community college or CEGEP diploma: **12%**
- Apprenticeship program: **9%**

Add trade school and apprenticeship together, and trades beat university as the top choice, **50%** to **37%.**

- Support for trades is strongest in British Columbia and Atlantic Canada.
- Quebec/French Canada is a consistent outlier leaning towards university across every cut.

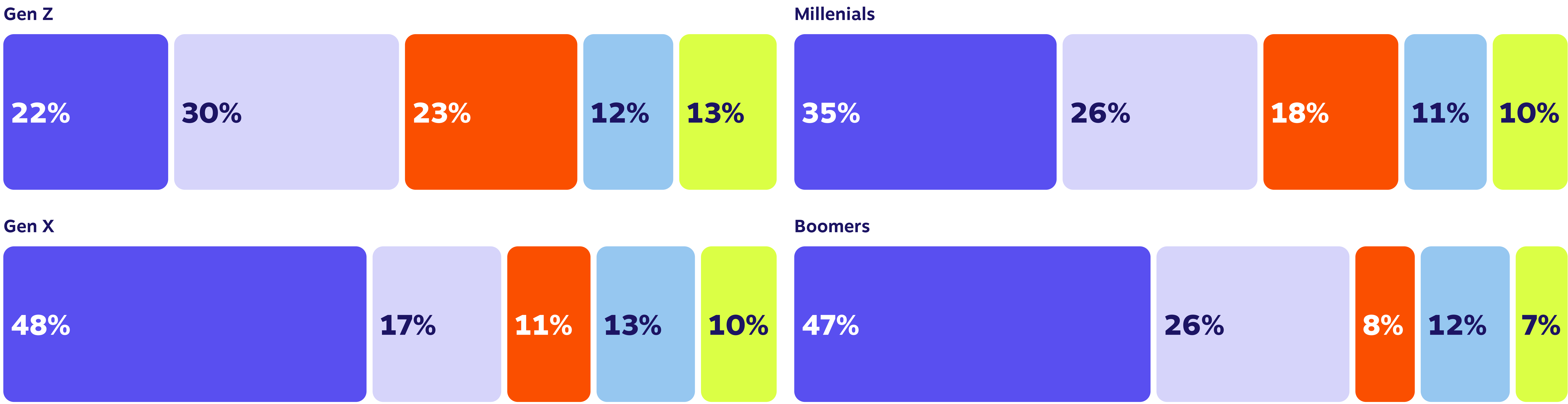


The generational pattern is almost a straight line: the older someone is, the more likely they are to pick trades.

- Gen X are the strongest supporters of trade school at **48%**
- Gen Z heavily leans towards university with a combined total of **53%** choose a undergraduate degree (**23%**) or graduate degree (**30%**) being the best option.

Gen Z, the generation that is currently being the most impacted by this shift, is also the least anxious about cost and the most confident they'll be ready for it. Embark is built to match that same confidence, with an easy, digital way to save that fits however a young family wants to plan.

Did you know? An RESP isn't a university-only fund. It also covers trade school and apprenticeship programs, matching the exact shift Canadians are describing here.



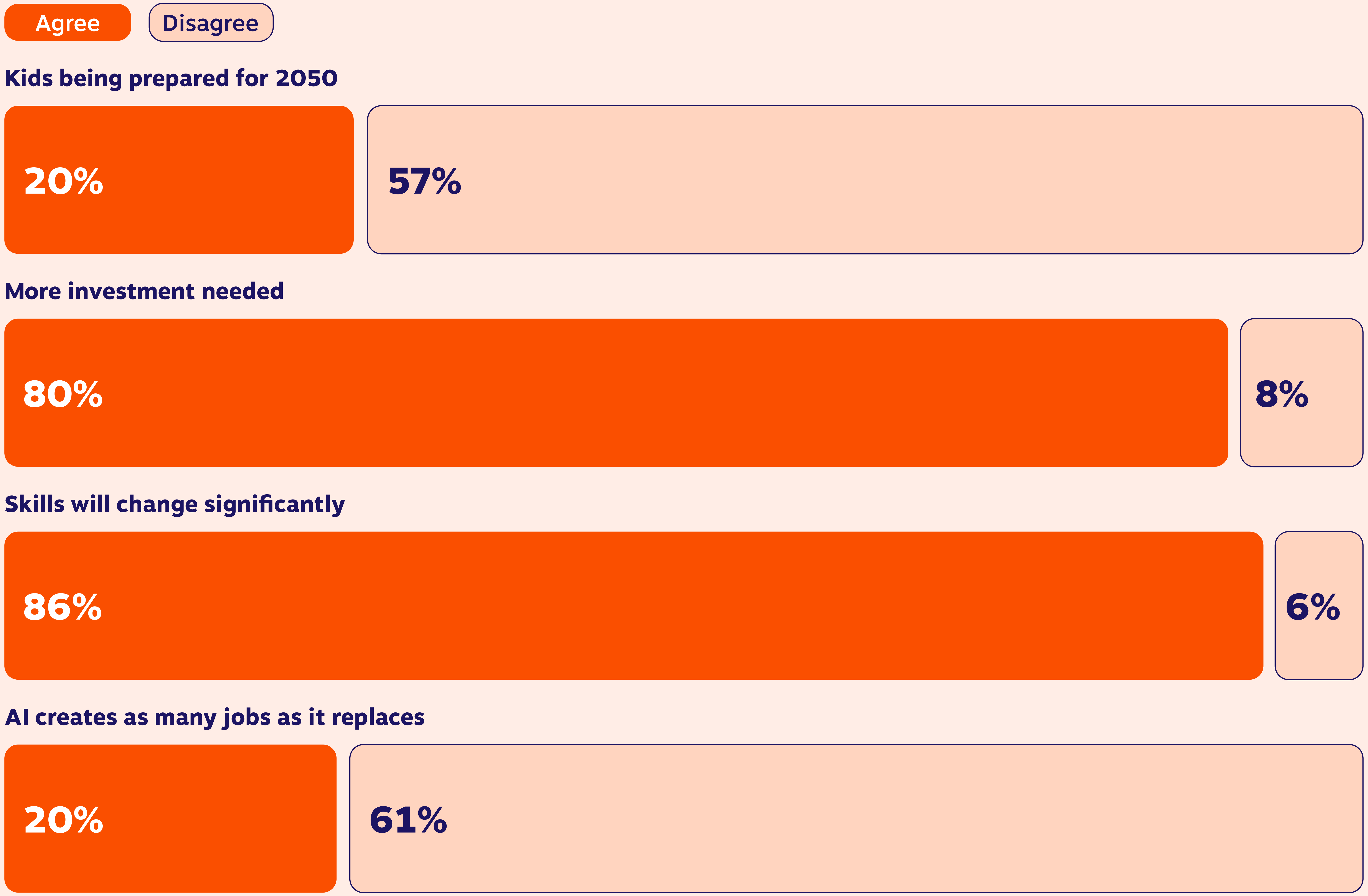
SECTION 2.2

What will the job market look like by 2050?

Canadians agree they'll need to keep learning throughout their careers, not just once at the start. **80%** think Canadians will need to invest more in education and training over time. But there's real doubt about whether AI is actually good for jobs overall: only **20%** think AI creates as many jobs as it takes away, while **61%** disagree.

Although over **86%** agree that skills will change, there's a sentiment that we aren't prepared for what lies ahead, with **only 1 in 5 Canadians believing that kids are being prepared for the job market.**

Thinking about how AI and automation are changing the job market, how much do you agree or disagree with each of the following?

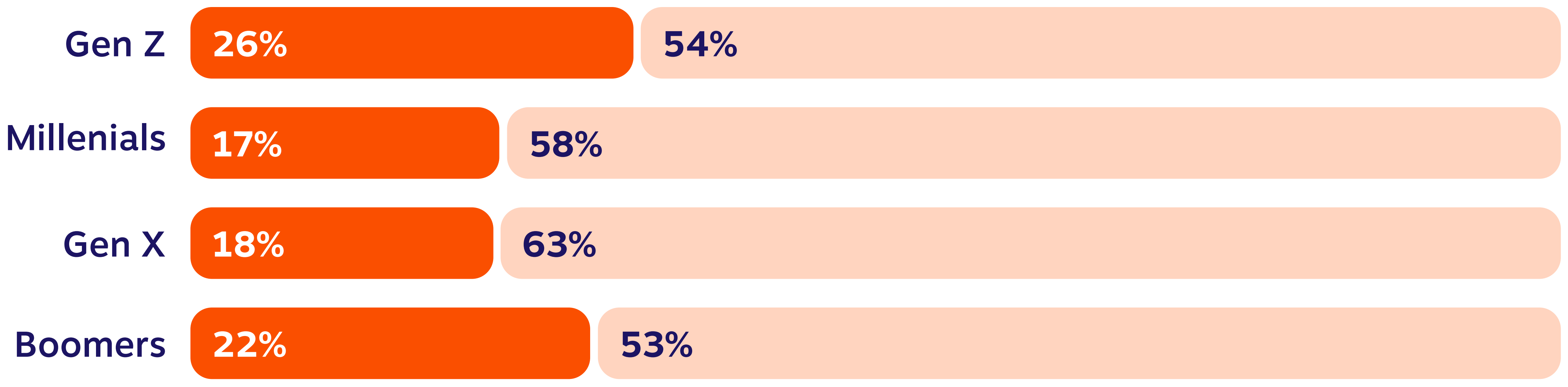


Confidence rises with age across nearly every statement.

Agree Disagree

- Boomers ranked the highest of all generations to agreeing that skills will change in response to the market (**94%**) and ranked lowest when disagreeing that AI will create as many jobs as it replaces (**54%**).
- Ages 35-54 (the core parent age band) is the most overall pessimistic age group.

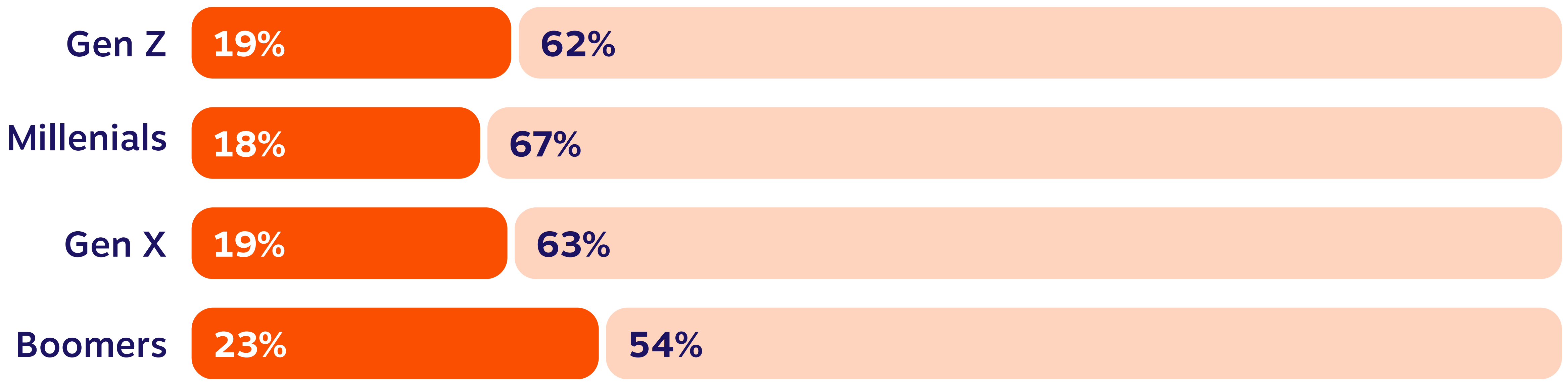
Kids being prepared for 2050



More investment needed

Skills will change significantly

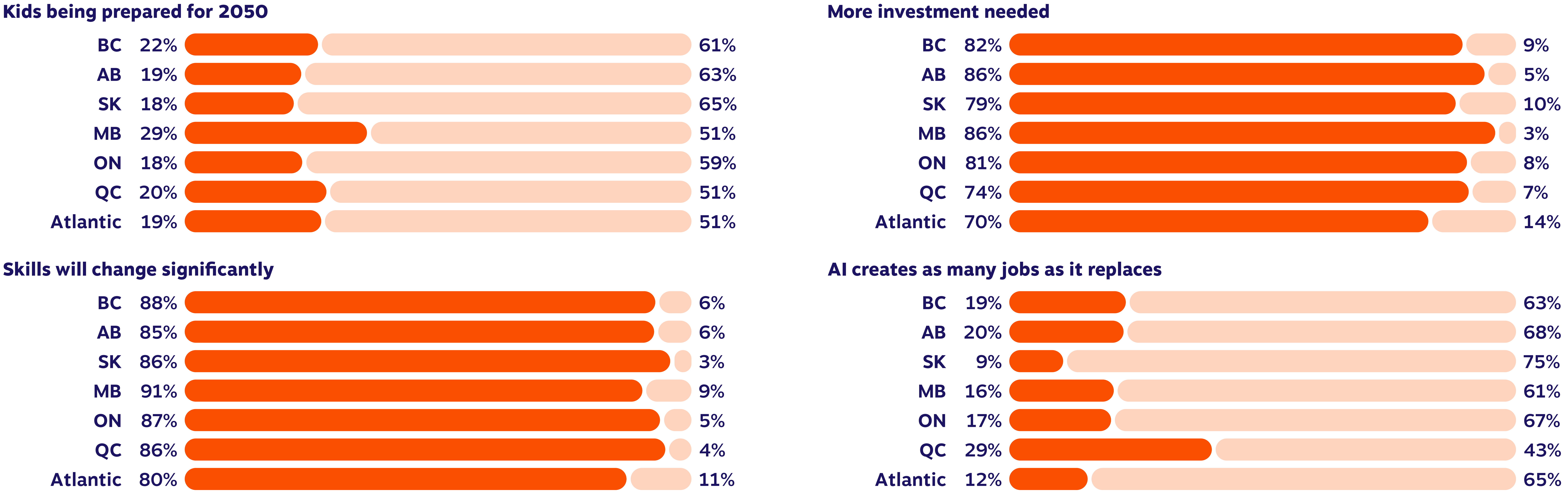
AI creates as many jobs as it replaces



Regional breakdown shows some divisiveness, but overall agreement.

Agree Disagree

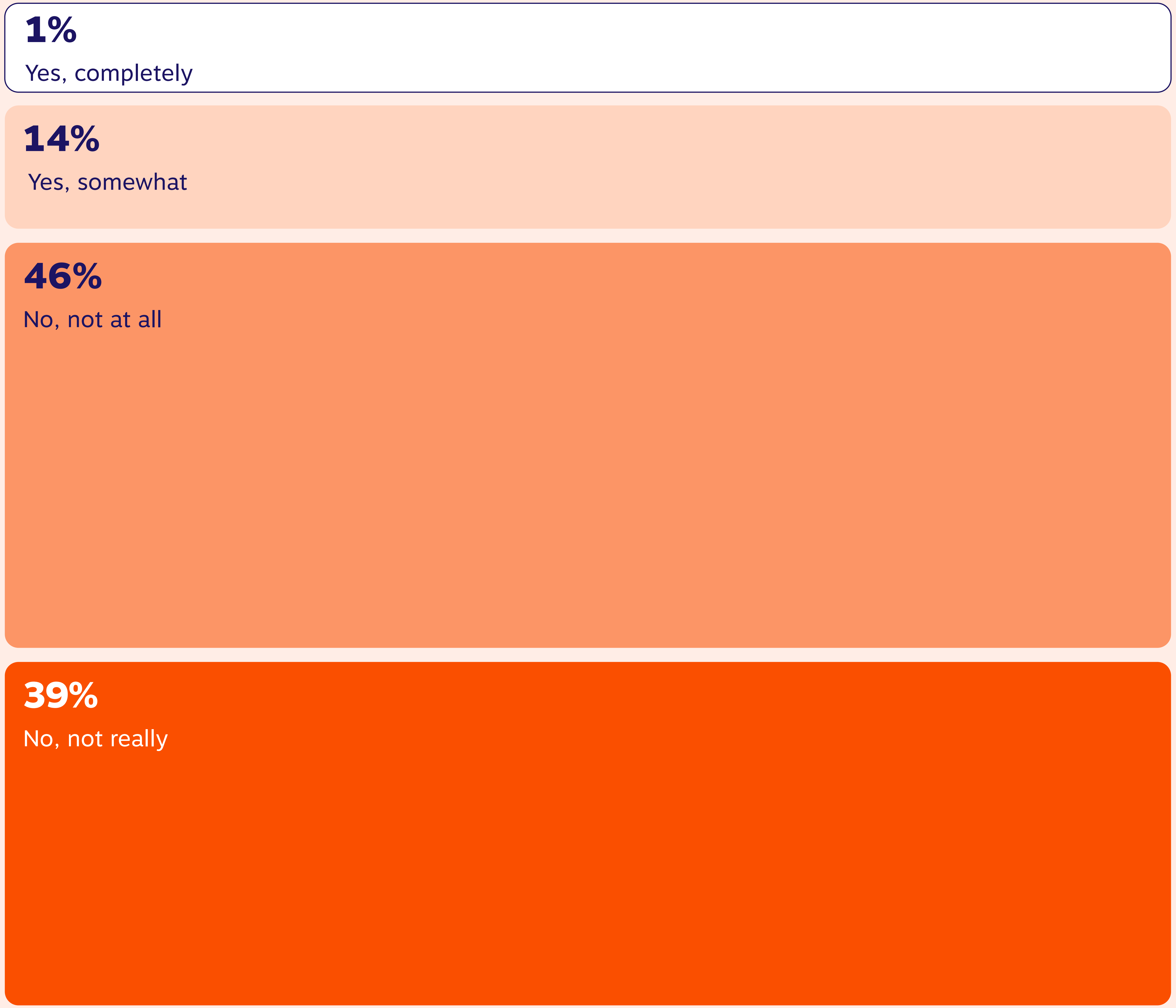
- Quebec is the consistent outlier: least likely to disagree that AI nets out neutral on jobs (**43%** vs. **61%** national), and least convinced more investment is needed.
- Atlantic Canada is the most skeptical region with the highest disagreement that more investment is needed at **14%**.
- Manitoba is a notable outlier with the highest agreement (**29%**).
- Saskatchewan shows the strongest disagreement in the country (**65% net disagree**).



SECTION 2.3

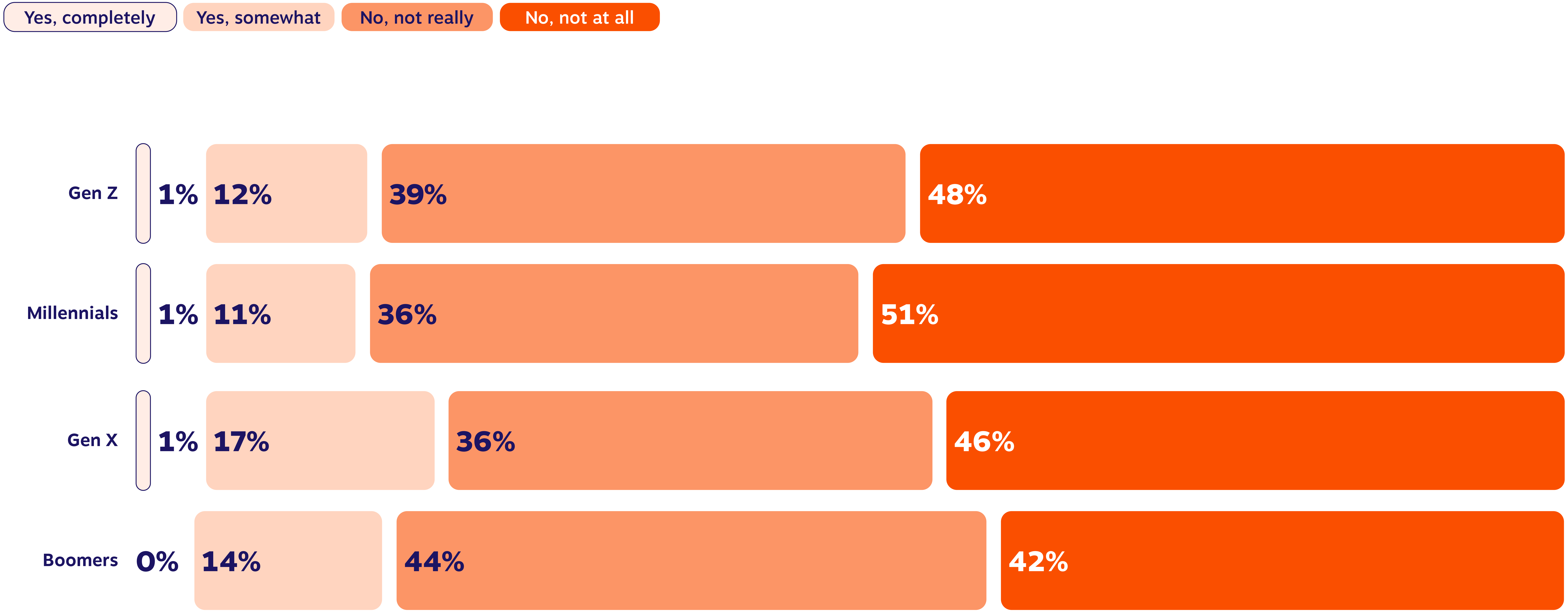
Can you trust AI to make a career choice for you?

Even with AI creating new kinds of jobs, Canadians draw a clear line between working alongside AI and letting it make decisions for them. Just **15%** would trust AI to help make a career decision, and only **1%** would trust it completely.

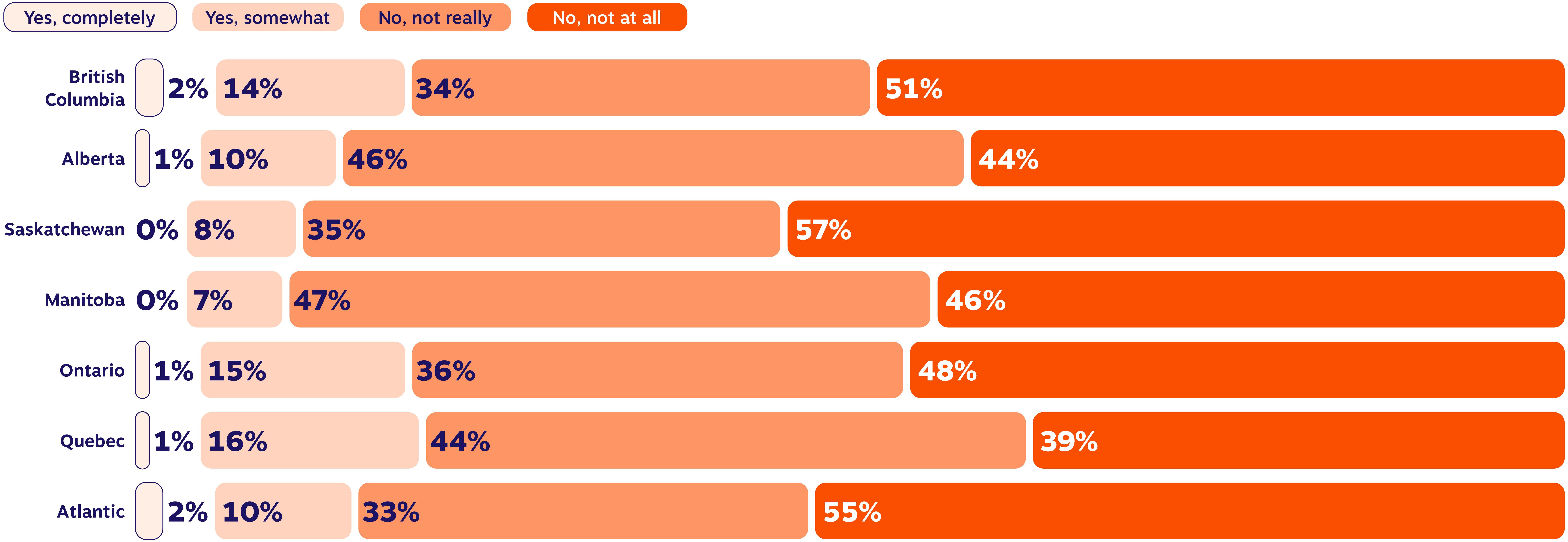


The results barely changes with age and across regions, showing there's no meaningful differentiator for the low level of trust.

- Gen X shows the most trust of any generation (**18%** net yes), and Millennials the least (**12%** net no). But either don't show any noticeable differences.



- Manitoba (**93%**) and Saskatchewan (**92%**) trust AI the least.
- Quebec (**17%**) and British Columbia (**16%**) trust it the most, though even there, trust stays low.



SECTION 3.0

Careers in 2050

Careers are likely to shift over the next 25 years for more reasons than AI alone. An aging population, the move toward clean energy, a shortage of skilled trades workers, and the rise of environmental jobs are all playing a part. A few fields stand out.

These are industry estimates, not guarantees. But the bigger idea holds either way:

The job market of 2050 will likely reward people who can adapt and keep learning, not just people who got it right once at the start.

AI, data, and machine learning.

Canada’s AI market is expected to grow a lot by 2033, and AI-related job postings have already jumped from about 4,000 in 2012 to 57,000 in 2024.

Keeping AI fair and accountable.

More companies need people who can oversee how AI is used responsibly, and most IT jobs already call for some AI skills.

Clean energy.

Reaching net-zero emissions by 2050 could add millions of new jobs in clean energy and electric vehicles.

Biotech and genetic science.

Canada's biotech sector is expected to grow several times over by 2030.

Making homes more energy efficient.

Upgrading homes to use less energy could create tens of thousands of new jobs over the next decade.

Quote from Andrew Lo.

CEO of Embark Student Corp.

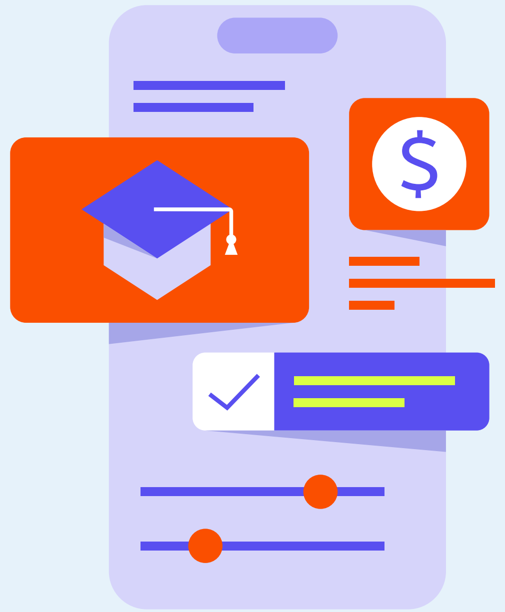
“At Embark, we help families plan for a future that’s harder to predict than ever. This data shows Canadians are already rethinking the path. More parents than ever see trades and apprenticeships as a smart, viable route to a great career, right alongside university. We’re focused on making sure families can save for whichever path their child chooses, without having to bet everything on one outcome.”

Ready to start planning?

Nobody has a perfect map of what jobs will look like in 2050. But a few things can help: starting early, saving consistently, and staying open to different paths, whether that's a trade, college, or university. That's the idea behind an Embark RESP: plans built to work across every path, so your family isn't stuck betting everything on one outcome. Curious how it could fit your child's future? Explore your options at Embark.ca.

Automate savings.

Even modest, regular contributions add up, and government grants will match 20% of your contributions.[1]



Track progress.

See your contributions, grants, and growth[2] in one place so you can adjust as goals evolve.

Tap family support.

With Embark's gifting feature[3], relatives can contribute directly to your child's RESP, turning celebrations into long-term impact.

Talk it out.

Align with your partner or family to stay on track and make savings a shared priority.

1. Actual government grant will depend on deposits and eligibility, up to $7,200 lifetime, with annual limits.
2. Investment returns are not guaranteed. See Prospectus for details.
3. Embark's gifting platform is designed to be shared with family and friends to contribute to your RESP. If you wish to top up your plan please login to your account and contribute direct-

Start saving for your child's future today.

Open an RESP

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