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Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving & Ad Recall

FINAL REPORT

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TABLE OF CONTENTS

Key Study Indicators	iii
Summary of Findings.....	vii
1. Introduction.....	1
1.1 Study Context	1
1.2 Methodology.....	2
1.3 Sample Characteristics	3
2. Advertising Recall	5
2.1 Overall (Unprompted) Recall.....	5
2.2 Prompted Recall: Print	8
2.3 Impact of Print Advertising	10
2.4 Prompted Recall: Radio	11
2.5 Impact of Radio Advertising	12
2.6 Impact of Recall on Image of Government	14
3. Perceptions Related to Saving for PSE.....	17
3.1 Awareness of RESPs and Government Programs in General.....	17
3.2 Goals for Personal Savings	18
3.3 Incidence of saving	19
3.4 Incidence of Saving for child’s PSE.....	21
3.5 Potential for low income earners to save	23
4. Savings Patterns.....	25
4.1 Expectations Regarding PSE.....	25
4.2 Funding a Post-Secondary Education.....	28
4.3 Patterns of Saving	30
4.4 Current Status of Savings.....	31
4.5 Expected level of support.....	34
4.6 Gap Between Current and Intended Savings.....	37
4.7 Average Savings Levels.....	39
4.8 Difficulty in saving for post-secondary education.....	40
4.9 Information on PSE Savings.....	41

Appendix A: Survey Instrument
Appendix B: Survey Response Rates
Appendix C: Detailed Tables (under separate cover)

KEY STUDY INDICATORS

The federal government and participating provinces/territories agreed to launch a united five-year social marketing campaign across Canada with the objective of encouraging parents to start saving for their children's PSE. This campaign launched in March of 2006, with the federal government, five provinces and one territory taking part. The target audience of this campaign is parents of children under 18 years of age. In 2006-07 the campaign consisted of print and radio advertisements placed in newspapers, magazines, on television infomercials and on radio stations. The federal portion ran in national magazines such as Today's Parents, Enfants, l'Actualité, Maclean's, Chatelaine (French and English) and Homemakers to name a few. The magazine ads ran from September 2006 until March 2007. The Internet portion of the campaign ran in two phases. The first phase started September 25, 2006 and ran for four weeks, the second phase started January 8, 2007 and ran for four weeks. The Internet ads ran on French and English websites such as babystages.ca, Canadianparents.com, todayparent.com, enfants.com, mokasofa.ca. The provincial-territorial portion of year two ran from September 25 to the beginning of November (and until the end of December 2006 in Saskatchewan). The provincial-territorial campaign consisted of newspaper and radio ads, with billboards in Saskatchewan.

As part of its activities, the Intergovernmental Consultative Committee on Student Financial Assistance (ICCSFA) has developed a communications plan designed to move towards more integrated approaches to public communications, with a view of communicating the benefits of a post-secondary education to parents and high school students. The communications plan consists of a national five-year integrated marketing communications plan that features common themes and messages for use by the Government of Canada and Provincial Governments. The objective is to enhance awareness among parents and high school students about the savings benefits of planning for a post-secondary education, including the presence of government-sponsored student financial assistance programs. Ultimately, the objective will be to bring about behaviour change that will see families save for their child(ren)'s post-secondary education if they can afford it, understand the range of options for financing PSE, and help young people explore their career interests and options prior to beginning PSE.

By way of summary of the results in this study, the following few pages provide the framework of primary and secondary objectives of the communications campaign, with specific performance indicators listed for each objective, along with the result found in the 2005 baseline survey and the 2006-2007 tracking survey for that indicator. This allows the reader to see easily what the current conditions are for specific areas addressed by the communications campaign, as well as what the conditions were prior to the launch of the campaign. This should also allow for the greatest ease of comparison of changes over time, as the campaign progresses. It should be noted, however, that Quebec results were included in the baseline, as well as in the current (Winter2007) results, but they did not form part of the results in the two measures taken in 2006.

Campaign Objectives

Indicators	Baseline Measure: 2005	Tracking Measure: May 2006	Tracking Measure: November 2006	Tracking Measure: February 2007
<i>Encourage parents to take action on saving for PSE</i>				
% of parents who feel they do not know how to start saving for PSE	29% of all parents feel that they “don’t really know how to get started in saving for my children’s PSE” (18% agree and 11% neither agree nor disagree).	26% of all parents feel that they “don’t really know how to get started in saving for my children’s PSE” (16% agree and 10% neither agree nor disagree).	24% of all parents feel that they “don’t really know how to get started in saving for my children’s PSE” (15% agree and 9% neither agree nor disagree).	28% of all parents feel that they “don’t really know how to get started in saving for my children’s PSE” (19% agree and 9% neither agree nor disagree).
The following indicators apply to parents with a child whom they expect will go to PSE, unless otherwise specified.	98% of parents expect at least one of their children to attend PSE.	99% of parents expect at least one of their children to attend PSE.	97% of parents expect at least one of their children to attend PSE.	94% of parents expect at least one of their children to attend PSE.
% of parents who expect to pay for at least part of their child’s PSE out of their savings	77% of parents expect that their education savings or some other savings will pay for at least part of their child’s PSE.	88% of parents expect that their education savings or some other savings will pay for at least part of their child’s PSE ¹ .	87% of parents expect that their education savings or some other savings will pay for at least part of their child’s PSE.	82% of parents expect that their education savings or some other savings will pay for at least part of their child’s PSE.
% of parents taking savings action vs. % of parents not taking savings action	60% of parents are currently saving for their children’s PSE.	60% of parents ² are currently saving for their children’s PSE.	64% of parents are currently saving for their children’s PSE.	62% of parents are currently saving for their children’s PSE.
<i>Encourage parents to take action on saving for PSE early in their children’s lives</i>				
% of parents saving for PSE who start by the time the child is age 5	75% of parents who are saving started by the time the child was age 5.	70% of parents ³ who are saving started by the time the child was age 5.	73% of parents who are saving started by the time the child was age 5.	73% of parents who are saving started by the time the child was age 5.
<i>Increase parents’ understanding that they are able to save for their children’s PSE</i>				
% of low and middle-income parents who feel it is worthwhile saving \$10/month for PSE	89% of low income families and 91% of middle-income families feel it is worthwhile saving even if they only have \$10/month to put away.	88% of low income families and 91% of middle-income families feel it is worthwhile saving even if they only have \$10/month to put away.	90% of low income families and 86% of middle-income families feel it is worthwhile saving even if they only have \$10/month to put away.	86% of low income families and 88% of middle-income families feel it is worthwhile saving even if they only have \$10/month to put away.

¹ Question format was changed to prompt parents for each category, so direct comparison is not really possible.

² 61 per cent of parents who are expecting their child to attend PSE.

³ 42 per cent of all parents (savers and non-savers), including those who do not expect their child to attend PSE.

<i>Increase parents' understanding of their financial options for saving for PSE</i>				
% of parents aware of financial options vs. % not aware	60% of parents cite some form of government program to help parents save and pay for their children's PSE; 37% were not aware enough to name or describe one.	63% of parents cite some form of government program to help parents save and pay for their children's PSE; 38% were not aware enough to name or describe one.	68% of parents cite some form of government program to help parents save and pay for their children's PSE; 32% were not aware enough to name or describe one.	66% of parents cite some form of government program to help parents save and pay for their children's PSE; 30% were not aware enough to name or describe one.
Secondary Objectives				
<i>Encourage parents to take action early on planning for PSE</i>				
% of parents looking for information about saving for PSE	50% of parents who expect their child to attend PSE have looked for info.	46% of parents who expect their child to attend PSE have looked for info.	48% of parents who expect their child to attend PSE have looked for info.	46% of parents who expect their child to attend PSE have looked for info.
% of parents with a child 5 and under looking for information about saving for PSE	This rises to 54% of parents expecting a child who is five or younger to attend PSE.	Rises to 54% of parents expecting a child who is five or younger to attend PSE.	Falls to 47% of parents expecting a child who is five or younger to attend PSE.	Falls to 44% of parents expecting a child who is five or younger to attend PSE.

SUMMARY OF FINDINGS

Advertising Recall

Recall of the advertising is fairly low; on the unprompted recall, 20 per cent recalled the ad, and even among these, only 24 per cent could provide the kind of details that strongly suggest that they have in fact seen the campaign ads (i.e., recall baby's face, the importance of saving for PSE, that a baby goes to sleep and wakes up older, emphasized the need to start planning now and that children grow up faster than you think). It is likely, from this evidence and from the fact that 46 per cent say that they saw an advertisement on television, that in fact, many of those who say they recall the ad (unprompted) did not see advertisements for this campaign. On the other hand, of those who recalled seeing an ad, some remembered that the ad was about saving and, to a lesser extent, paying for a child's post-secondary education, indicating that the main message of the campaign was conveyed.

In terms of specific advertisements, the radio ad had better recall at 14 per cent than the print ad did (at nine per cent). In each of these cases, the most salient messages taken away by parents are the importance of saving for a child's post-secondary education and (to a lesser degree) the need for early planning. Cumulative recall across both prompted advertisements is 22 per cent. That is, one in five parents remember seeing or hearing either the print ad, the radio ad or both. Again, among parents who recalled an ad, most came away with the message that it was about saving and planning for children's post-secondary education.

In spite of the minimalist approach to the campaign and likely decay in recall over time (timing of data collection relative to timing of campaign), the campaign seems to have had some success in reaching parents with messages about saving and planning for their children's PSE – and starting early.

Impact of Advertising on Impressions

On a more positive note, there is a considerably more positive impression of government performance among those who recalled the ads (particularly among the prompted recall parents). So, although overall only 24 per cent of parents think that the government is doing a good job in helping parents to save for and plan for their children's education, the proportion with a positive view is considerably higher among those who say that they saw the ad (38 to 47 per cent depending on which recall measure is being used). General recall is the only place, however, where there is a difference in impressions regarding the performance of provincial/territorial governments (where 33 per cent of those who recall seeing an ad rate provincial/territorial performance as high, compared with 26 per cent among those with no recall).

Perhaps more discouraging is the percentage of parents who recalled the ads but did not do anything about them. Even among the low proportions of those who recalled an ad, very few reported that they did anything as a result of seeing or hearing the ad.

Awareness of Government Programs to Help Parents Save and Plan for Children's PSE

As in 2005, awareness of government programs that help parents save for PSE is modest, with less than half of parents registering top-of-mind awareness of RESPs. Furthermore, 53 per cent of savers using an RESP cited it as a savings vehicle (suggesting that the answer to the question was not obvious, at least in a top-of-mind response).

Saving for Post-Secondary Education

Saving for a child's PSE, along with paying off major debts, are the foremost priorities in parents' savings decisions, even before saving for retirement. Overall, 69 per cent of parents said that it is a very important goal, and of parents who are currently saving some of their household income, 43 per cent of parents are actively saving for their children's education. It should be noted, however, that the series of questions asked about "currently saving" and therefore does not include parents who may have saved in the past, but are not actively saving now. As in 2005, many savers have set up a special account to hold the savings. Slightly less than half (45 per cent) are using an RESP.

Just about everyone believes that it is worthwhile to save for education, even if it means putting away as little as ten dollars a month (which was the figure tested in the survey questionnaire), which was also the case in 2005.

Nearly one in five (19 per cent) parents believes that they do not know how to get started in saving for their child's education. Another nine per cent are unsure. The highest proportion of parents who believe that they do not know how to start can be found among parents with low income (with 38 per cent agreeing with the statement). More low income households currently agree with this statement than did in 2005 (when it was 30 per cent). There is also a corresponding pattern in terms of parental education, with high school educated parents being more apt to say that they are unsure how to start saving.

Expected Costs and Conditions

Virtually all parents expect their children to pursue a post-secondary education. Three in ten parents expect to have one child attending PSE, while almost two-thirds expect to be sending two or more children to PSE. Overall, parents seem to have a fairly realistic idea of the costs associated with attending post-secondary. The average expected cost is roughly \$53,000 (although this is closer to \$60,000 when the results for Quebec parents are removed). This is considerably lower, however, than the \$65,000 and \$68,000 reported in the Spring and Fall of 2006 respectively, when Quebec results were not included in the survey samples..

Parental income is the most popular source for supporting children during their education. RESPs, other parental savings, scholarships and bursaries, child's income and savings, and government loans are also anticipated by more than half of parents.

Patterns of Saving

Among the 62 per cent of parents who are saving, the average age at which they started saving is when the child was three years of age, as was the case in 2005. In fact, one of the most striking findings in the study is that 73 per cent of the parents who are currently saving began to save by the time the child was five years of age.

The average amount saved so far is \$9,711, although this is based on a very wide sliding scale determined by the age of the child and when the parent started to save (from roughly \$3,000 for children under five to over \$18,600 for children who are 12 or older). These findings report higher average savings than found in 2005.

As in 2005, parents say that they intend to save about \$28,500. This amount comes down for parents with children over the age of 12, as the parent gets closer to the education deadline, but also begins to revise their idea of the most appropriate education for their child. Parents believe that they will be able to cover just over half of the expenses that they think the child will incur during their education. This is well aligned with what parents said in the baseline in 2005.

Looking at what parents have currently saved and what they expect to put away, the gap is an average of \$24,000, although, again, there is a very wide sliding scale based on age of the child. This is slightly higher than found in 2005, and is a reduced amount from that found in 2006, partly because the amount that parents intend to save has also decreased. Although two in ten parents who are saving said that this amount of savings represented a hardship to them, this rises to 30 per cent of parents reporting lower and middle income levels (under \$35,000, and \$35,000-\$69,000).

Parents who are not saving, for the most part, still expect to support their children financially through their education, however, they hope to be able to do this through regular income at the time of the education, in addition to (to a lesser degree) investments and savings that they hope amass between now and then. Some parents who are not saving, but expecting to support their child through PSE, are also already counting government loans, credit and debt to be able to provide this financial assistance.

Information Needs

Although parents consider it very important that their child obtain a post-secondary education, and many consider the cost of PSE to be an obstacle, just under half of Canadian parents have ever looked for information about saving for their child's PSE, as was the case in 2005. Primary sources consulted for this type of information include financial institutions and the Internet.

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1. INTRODUCTION

1.1 STUDY CONTEXT

The federal government and participating provinces/territories launched a united five-year social marketing campaign across Canada with the objective of encouraging parents to start saving for their children's PSE. The campaign launched in March of 2006. This included the federal portion and participation in five provinces (British Columbia, Alberta, Saskatchewan, Manitoba and Nova Scotia) and in the Yukon territory. The target audience of this campaign is parents of children under 18 years of age. The objective is to enhance awareness among parents and high school students about the benefits of planning for a post-secondary education, including the presence of government-sponsored student financial assistance programs. Ultimately, the objective will be to bring about behaviour change that will see families saving for their child(ren)'s post-secondary education if they can afford it, understand the range of options for financing PSE and help young people explore their career interests and options prior to beginning PSE.

In year one this campaign took the form of a print ad showing a close up picture of a baby's face, with the "I'm not getting any younger...". The ad talked about the importance of starting to plan early for children's post-secondary education and pointed to the 1-800 O-Canada numbers and the CanLearn website for more information. A similar radio spot started with a baby going to sleep and then waking up the next day as a post-secondary student running off to class. Again the message was that children grow up fast and are ready for post-secondary education before parents know it. The campaign also featured a web banner, which when clicked on takes the viewer to the campaign website.

In year two, the target audience and creative for the advertisements remained the same for the campaign. The national portion of the campaign started September 25, 2006 and ran until March 31, 2007 with advertisements placed in magazines and on-line. The magazine ads ran from September 2006 until March 2007. The Internet portion of the campaign ran in two phases. The first phase started September 25, 2006 and ran for four weeks, the second phase started January 8, 2007 and ran for four weeks. The provincial-territorial portion of year two ran from September 25 to the beginning of November (and until the end of December 2006 in Saskatchewan). The provincial-territorial campaign consisted of newspaper and radio ads, with the addition of billboards in Saskatchewan only.

The Pan-Canadian Communications Campaign was winding down in mid-March 2007, just as the federal only Plan and Save campaign was starting a four week run of radio and print from March 5 to 31, 2007 and a two week run of television ads across the country from March 17 to 31, 2007 in prime time slots. The Plan and Save Campaign used the same print images and added two new photos of Black and Aboriginal babies. In the print text, a reference to the Canada Learning Bond and Canada Education Savings Grant were added and the reference to 'education being key to a better life' was removed. The French text was edited to adapt it better for a Francophone audience. The radio text of the Pan-Canadian

Campaign, was adapted slightly with a line stating 'You can get money now' to encourage a stronger call to action. The French was edited to better adapt it for a francophone audience.

1.2 METHODOLOGY

The survey consists of telephone interviews with a randomly selected national sample of 1,132 Canadian parents of children who are under the age of 18. The sample was drawn from randomly selected households from across the country, based on a Random Digit Dial (RDD) method of sampling households and was stratified to provide for a minimum number of cases in each region (a minimum of 100). This type of stratification ensures that there are sufficient cases sampled for each of the seven provinces (including the five participating provinces, Ontario⁴ and Quebec) and one participating territory. The actual interviews were carried out between February 27 and March 12, 2007 and carry a margin of error of ± 3.0 per cent for the sample overall and ± 5 to 10 per cent⁵ for most sub-groups that can be isolated in the analysis. The average time taken to complete an interview was 13 minutes and the response rate was 20 per cent (details in Appendix B). It should be noted that results for Quebec and Ontario were included in the 2005 baseline (as well as the current results), although Quebec was not included in the survey results taken in either the Spring or Fall of 2006. The reporting of findings are based on the full sample from this current survey (and compared to previous soundings), although the text also points to differences in the survey results without Quebec (and also without the two participating provinces of Quebec and Ontario).

EKOS used Survey Sample software to produce the sample for this project. This software samples by Random Digit Dial (RDD) methodology and checks its samples against published phone lists to divide the RDD into "Directory Listed" (DL) and "Directory Not Listed" (DNL) RDD components.

The questionnaire was originally developed in consultation with Human Resources and Skills Development Canada in the spring of 2006 and was largely a repeat in the current application (presented in Appendix A). Prior to the interviewing period, the questionnaire went through a round of pre-testing with a total of 17 respondents in order to gauge the flow and clarity of the survey instrument. No revisions were made to the survey instrument as a result of the test.

Fieldwork for this project was conducted by highly trained interviewers at EKOS' call centres in Ottawa and Edmonton. Throughout the data collection, survey supervisors continuously monitored interviewing to ensure consistency of questionnaire administration and interviewing techniques. Up to ten call-backs were made to each member of the sample for which initial attempts at contact were unsuccessful. Follow-up calls were made on subsequent days, at varying time periods to maximize the potential for reaching a given respondent. Appointments were made for respondents wishing to reschedule a survey.

⁴ The Atlantic region outside of Nova Scotia was added to provide some comparison with other provinces where only the national campaign took place.

⁵ The margin of error is a measure of the accuracy of the results. It indicates how far the survey's results are likely to stray from the true value in the entire population most of the time (i.e., the finding will be accurate to within a certain number of percentage points 19 times out of 20).

Daily records were kept of all calls made, whether successful (i.e. interviews completed or appointments made) or not.

Once the survey collection was completed, data were reviewed for the purposes of coding open-ended responses and general cleaning (e.g., based on skip patterns and for unusual outliers, typically in dollar figures reported). The overall survey results were weighted in the analysis to reflect population proportions in terms of region of residence (across the seven in the sample). In addition, averages from reported and calculated dollar figures were also weighted in 2006 and again in the current reporting in the data sets to match the original household income distribution found in the baseline survey in 2005. This was done to calibrate the dollar values based on the sensitivity of reporting by income. That is, the dollar values have a much wider range on them than responses for any other set of responses in the survey and these are subject to large shifts, often associated with household income. In order to provide the best direct comparison of results over time, the two tracking measures were weighted to the same distribution by income as the baseline against which they are being compared.

Readers should note that although results are presented for a number of segments of the sample of parents in some tables in the report, only results that are statistically and substantially significant are presented in the text (bullets) of the report. For example, results may be shown for the proportion of parents who are currently saving for their children’s education across all provinces and territories in a table, however, the text only describes the results for those areas that are significantly different from the national average. Detailed results for all key sub-groups examined for this report can be found in the tables in Appendix C (under separate cover).

1.3 SAMPLE CHARACTERISTICS

The following table provides details on the sample of parents for many of the sub-group segments represented in this report.

Table 1: Overall Sample Characteristics

	Sample Size	Margin of Error (% ⁶)
OVERALL	1,132	2.9
PROVINCE/TERRITORY		
British Columbia	126	8.8
Alberta	104	9.7
Saskatchewan	100	9.8
Manitoba	102	9.8
Ontario	225	6.5
Quebec	174	7.5
Atlantic	201	6.9
Yukon	100	9.8

⁶ Calculated at the .05 level (i.e., 19 times out of 20).

AGE of Child		
Under 6	380	5.0
6 to 11	321	5.5
12 and over	381	5.0
GENDER		
Male	447	4.6
Female	685	3.7
HOUSEHOLD INCOME		
<\$35,000	189	7.1
\$35-\$69,000	350	5.2
\$70,000+	480	4.5

2. ADVERTISING RECALL

As noted in the Introduction, the Government of Canada and participating provinces/territory launched year two of the campaign designed to increase awareness among parents and students about the need to start saving and planning for the financial burden of PSE early in the life of the child. A full description of the campaign for Year Two can be found in the Introduction of this report.

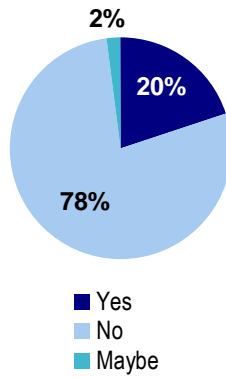
2.1 OVERALL (UNPROMPTED) RECALL

Canadians were asked if they recall hearing, seeing or reading any advertisements about saving and planning for their child's post-secondary education. Using this type of unprompted recall, 20 per cent said that they recalled such advertisements (up from 16 per cent in the Fall of 2006 and 14 per cent in the Spring of 2006), and another two per cent said that they may have seen something like this. Results are considerably higher than average among parents in Manitoba (33 per cent), and, to a lesser extent, in Saskatchewan (28 per cent).

Those parents reporting unprompted recall of the advertisements were asked to identify where they noticed the ads. Many reported seeing them on television (46 per cent), which is considerably higher than the result found in the Fall of 2006, when 30 per cent said this, and only slightly less than in the Spring of 2006 when 50 per cent recall seeing the advertisements on television. Given that the Government of Canada had not placed an ad on television up to this point in the campaign (other than a static backdrop of the radio ad on an information channel aired in the Atlantic), it is assumed that respondents were likely recalling an RESP ad placed by the banking industry. It is also possible that they were mistakenly recalling the radio source, or that they did in fact, see the backdrop ad on the information channel. Smaller proportions noticed the ads in newspapers (19 per cent), which is up from 16 per cent in the Spring of 2006. Another 12 per cent recall seeing the advertisements in magazines which is up from nine per cent in the fall and four per cent in the Spring of 2006. Some parents saw them in Pamphlets/Brochures or heard them on the Radio (nine per cent each). The remaining sources of advertisements were in a bank (six per cent), on the Internet (four per cent), by word of mouth or on outdoor billboards (two per cent each).

Unprompted Ad Recall

“Over the past few weeks or so, have you seen, heard or read any advertising about saving and planning for your children’s post-secondary education?”



	Fall 2006	Spring 2006
Yes	16	14
No	81	84
Maybe	3	2
	n=1166	n=1100

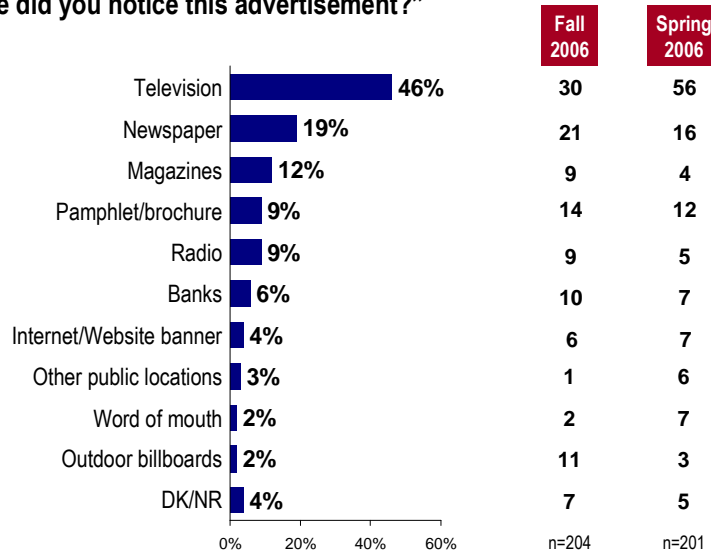
EKOS Research Associates Inc.

n=1132

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Unprompted Ad Source

“Where did you notice this advertisement?”



EKOS Research Associates Inc.

n=260

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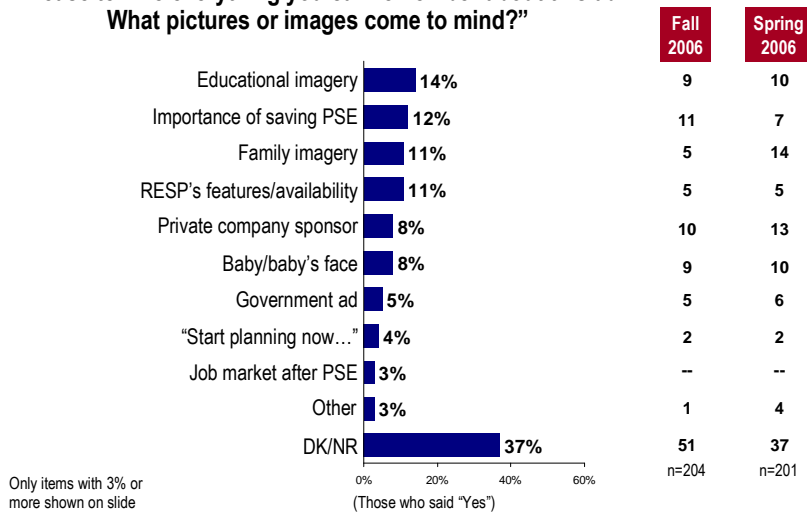
- Parents currently contributing to RESPs are marginally more likely to notice these advertisements than those who are not currently contributing.
- Parents with a university education are less likely than others to have seen the advertisement on television, but are more apt to have noticed it in a newspaper or magazine.
- Those not employed are more apt than parents who are employed to have noticed this advertisement on pamphlets or brochures.

Parents who indicated they have seen or heard the advertising were asked to describe what they remember about the advertisements that they saw or heard (e.g., pictures, images, themes). Educational imagery was most often mentioned, with 14 per cent of parents recalling this from the advertisements. This is increased from nine per cent in the Fall of 2006 and ten per cent in the Spring of 2006. Twelve per cent correctly recalled the importance of saving for post-secondary education (which is increased from 11 per cent in the Fall of 2006 and seven per cent in the Spring of 2006). Family imagery and the RESP's features and availability followed with 11 per cent recall each. The recall level has increased for both of these images from five per cent in the fall. Eight per cent referred to a private company sponsor or a baby/ baby's face, which are similar levels to those found in the fall. Five per cent cited a government advertisement, while an additional four per cent recalled the phrase "start planning now...". An additional message that was not recalled previously was the reference to the job market after post secondary education (three per cent recall). Unfortunately, 37 per cent were unable to recall anything specific about the advertisement, which is improved from 51 per cent in the fall, and equal to that found in the Spring of 2006.

Specific Content of Recall

"Please tell me everything you can remember about this ad.

What pictures or images come to mind?"



Only items with 3% or more shown on slide



n=260

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

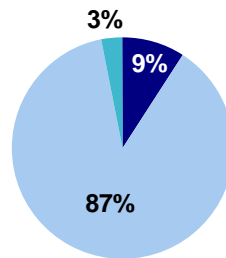
- Men are more likely to recall the messages of the job market after post secondary education, and women are more likely to state their recall of the educational imagery associated with the advertisement.

2.2 PROMPTED RECALL: PRINT

Parents were then prompted with more information (e.g., close up of the baby's face) about the print advertisement and asked if they recalled seeing it in either a newspaper, magazine, on the Internet, or on television in an infomercial. Using the prompt, only nine per cent remembered such an advertisement (similar to results from the previous two measurement periods), and another three per cent said that they may have.

Prompted Recall: Print Ad

“Do you remember seeing an ad over the past few months, either in a newspaper, magazine, on the Internet or on television in an infomercial. It featured a close-up image of a baby's face?”



■ Yes
■ No
■ Maybe

	Fall 2006	Spring 2006
Yes	8	9
No	88	87
Maybe	3	4
	n=1166	n=1100



n=1132

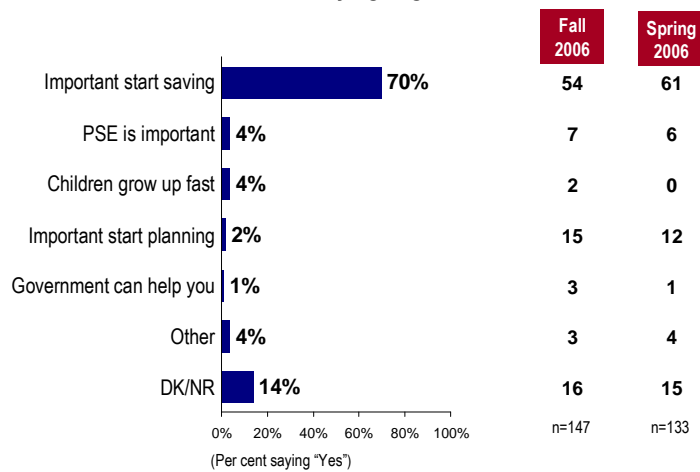
Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

- Those in Yukon, and the Atlantic Canada (16 and 15 per cent, respectively) are more likely than those in other regions to remember the print advertisement of the baby's face.
- Women are more likely than men to recall these ads when prompted.
- Those who are not employed are more likely than those who are employed to have noticed these ads.

Among the parents who recalled the advertisement, 70 per cent say the main message was that it was important to start saving, which is an increase from 54 per cent in the fall and 61 per cent in the Spring of 2006. And, the planning portion of the message, which had some prominence in the previous waves, fell off dramatically in the current wave (see section 2.5, page 12 for details of timing of the survey which may have had an influence on the current results). Far fewer parents cited any other message than in previous periods. The next often mentioned messages were that post-secondary education is important and that Children grow up fast with four per cent each.

Recall of Message: Print Ad

“Thinking about the ad that you saw/heard, what do you think was the MAIN point this advertisement was trying to get across?”



EKOS Research Associates Inc.

n=162

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

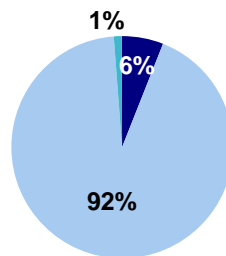
- Those who are actively saving for their child's post-secondary education are more likely than others to think that the main message is that it was important to start saving.

2.3 IMPACT OF PRINT ADVERTISING

As a result of seeing the “baby’s face” advertisement, six per cent of the parents who say that they recalled the ad say that they did something as a result of seeing it; these results are similar to those taken earlier in the spring. Of those who did take action, the primary response was to speak with a family member or a friend, followed by starting to save for post-secondary education; however, these results should be treated as qualitative in nature as they are based on only 11 responses.


Impact of Print Ad

“Did you do anything as a result of seeing/hearing this ad?”



■ Yes
 ■ No
 ■ DK/NR

	Fall 2006	Spring 2006
Yes	8	7
No	88	92
DK/NR	1	1
	n=147	n=133

 EKOS Research Associates Inc.

n=162

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

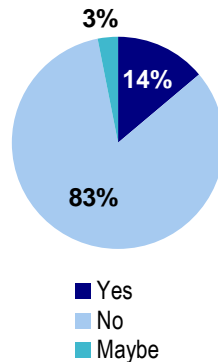
- Parents who three or more children, and those who are unsure how to start saving were more likely to indicate that they did something as a result of seeing this ad, although caution should be used in the interpretation of this finding given the small sizes of the samples (n=40 and 32, respectively).

2.4 PROMPTED RECALL: RADIO

Parents were also asked about the radio advertisement (also used as a backdrop in a static television ad). This advertisement was described as starting out with the sounds of a small child being put to bed, with lullaby music in the background, and then the music speeds up and the now grown up child is late getting up to go to class. Based on this description, 14 per cent of parents said that they had seen this particular advertisement, and another three per cent said that they may have. These results are similar to results from the two previous measurement periods. With Quebec responses removed (where recall is the lowest at 10 per cent), the overall average increases to 15 per cent.

Prompted Recall: Radio Ad

“Do you remember hearing an ad on the radio or as a backdrop in an infomercial on television, over the past few months. It starts out with the sounds of a small child being put to bed, with lullaby music in the background, and then the music speeds up and the now grown up child is late getting up to get to class?”



	Fall 2006	Spring 2006
Yes	13	13
No	83	83
Maybe	5	5
	n=1166	n=1074

EKOS Research Associates Inc.

n=1132

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

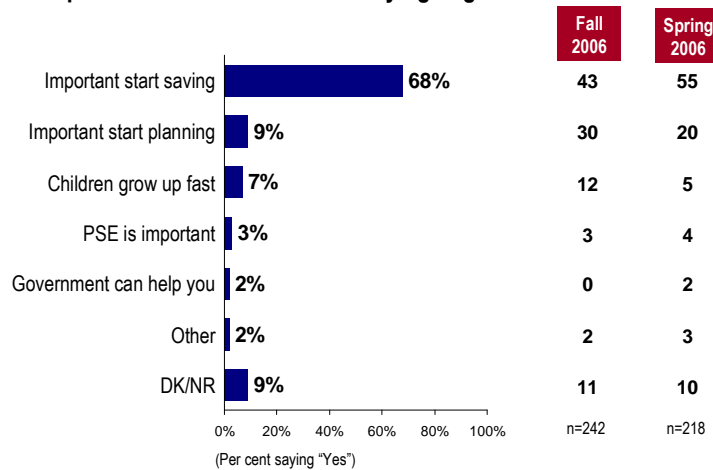
- Recall is highest among parents in Manitoba (30 per cent), followed by parents in Alberta (20 per cent).
- Recall is also high among parents who are self-employed (21 per cent)
- Parents with three or more children expected to go on to post secondary education were more likely to indicate that they recall this particular advertisement.

2.5 IMPACT OF RADIO ADVERTISING

The majority of parents who recalled the advertisement believe that the main message was that it was important to start saving (68 per cent), which has increased significantly from both the fall and spring periods of 2006. Nine per cent believe the message was that it is important to start planning, representing a large drop in the prominence of the planning message from the Fall of 2006 (30 per cent) and the Spring of 2006 (20 per cent). This is followed by seven per cent of parents recalling the message to be that children grow up fast. The timing of the current survey collection (in late February and early March, timed with the tax season and investment in RRSP's) likely had some impact on this change, whereas neither the spring 2006 wave (collected in May) nor the fall 2006 wave were confounded with RRSP/tax season.

Recall of Message: Radio Ad

“Thinking about the ad that you saw/heard, what do you think was the MAIN point this advertisement was trying to get across?”



EKOS Research Associates Inc.

n=217

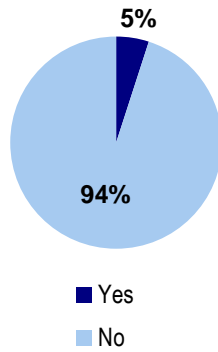
Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

- The planning message did not drop in the Atlantic where it was still 25 per cent.
- Parents with the highest income were considerably more likely to cite “the importance of saving”, further suggesting that the timing of this wave in February-March has an influence on the increase in the prominence of the “saving” message, and decrease in the prominence of the “planning” message, with people thinking more about tax reporting and RRSP's in that particular season.

As a result of seeing or hearing the advertisement of the child being put to bed, five per cent say they did something as a result, which is similar to the results from last year. Of those who did do something (n=11), the primary response was starting to save for a child's post-secondary education, followed by talking to a family member or a friend, although there are only a handful of cases from which to examine these findings.

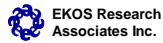
Impact of Radio Ad

“Did you do anything as a result of seeing/hearing this ad?”



n=217

	Fall 2006	Spring 2006
Yes	6	6
No	94	94
	n=242	n=218



Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

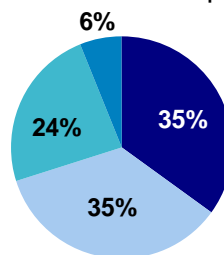
2.6 IMPACT OF RECALL ON IMAGE OF GOVERNMENT

Following the measurement of recall, parents were told that these two advertisements were in fact produced by the Government of Canada and by their provincial government. They were then asked to rate the performance of the Government of Canada on helping parents to save and plan for their children's post-secondary education. Nearly one-quarter rate the performance of the Government of Canada as good (24 per cent) which is similar to that found in the previous two measurement periods. One-third (35 per cent) rate it as bad, which also follows similar results from the Fall of 2006 (36 per cent) and the Spring of 2006 (40 per cent). Quebec responses do not change the results significantly.

Impact of Ads on Government Image

These TV, newspaper, magazine, internet and radio ads were in fact produced by the Government of Canada and your provincial government.

"How would you rate the performance of the Government of Canada on helping parents to save and plan for their children's post-secondary education?"



■ Bad
■ Neither
■ Good
■ DK/NR

n=1132

	Fall 2006	Spring 2006
Bad	36	40
Neither	36	34
Good	25	22
DK/NR	4	4
	n=1166	n=1103

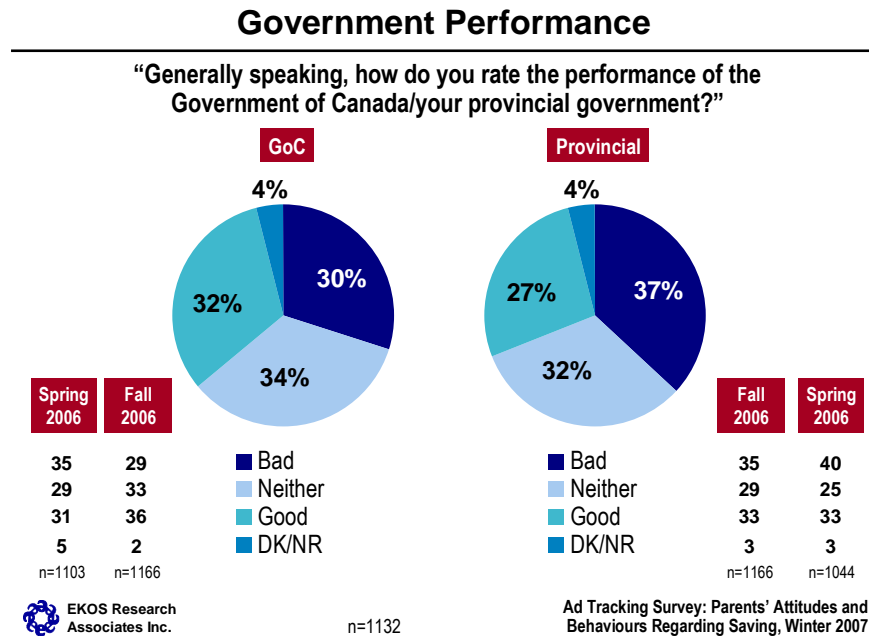
Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

EKOS Research Associates Inc.

- Manitobans and those with a university education are more likely than others to give a positive rating to the performance of the Government of Canada in helping parents plan and save for their child's post-secondary education.
- The performance of the Government of Canada in helping parents save and plan for post-secondary education is more positively rated by parents who expect three or more children to attend post-secondary education, those who currently have younger children (under the age of six), parents who believe that saving is important as well as those who are currently using a RESP.

Using the same scale, parents were asked to rate the general performance of the Government of Canada. One-third (32 per cent) rated it as good, while 34 per cent say it is neither, and 30 per cent believe performance has been bad. As with the Fall of 2006 results, this is marginally more positive than the rating in the Spring of 2006, when 31 per cent rated it positively and 35 per cent rated it negatively. Results are somewhat more positive when Quebec results are excluded (i.e., 29 per cent provide a negative rating and 35 per cent provide a positive one).

With respect to performance of their provincial government, 27 per cent provided a positive rating to the performance of their provincial government, which is a decrease from 33 per cent during the previous two measurement periods. Thirty seven per cent reported a negative perception of their provincial government. Results are more positive when Quebec is removed from the sample (i.e., 34 per cent providing a negative rating and 31 per cent providing a positive rating).



- When asked about the general performance of the Government of Canada, Quebecers somewhat more negative than other parents, and parents in Alberta rate the federal government's performance higher than those in any other region. This is also the case with those reporting a high school level of education, as well as parents reporting older children (12 and over).
- Men rate the general performance of the Government of Canada higher than women. As well, parents with university education, with children under age six, and those with three or more children expected to attend post secondary education rate the Government of Canada more positively.

- When it comes to the performance of their provincial government, Albertans are far more positive than other parents across the country, as are parents from the Yukon. Those who indicated that they were unsure how to save for their children's post secondary education rated the performance of their provincial government the lowest.

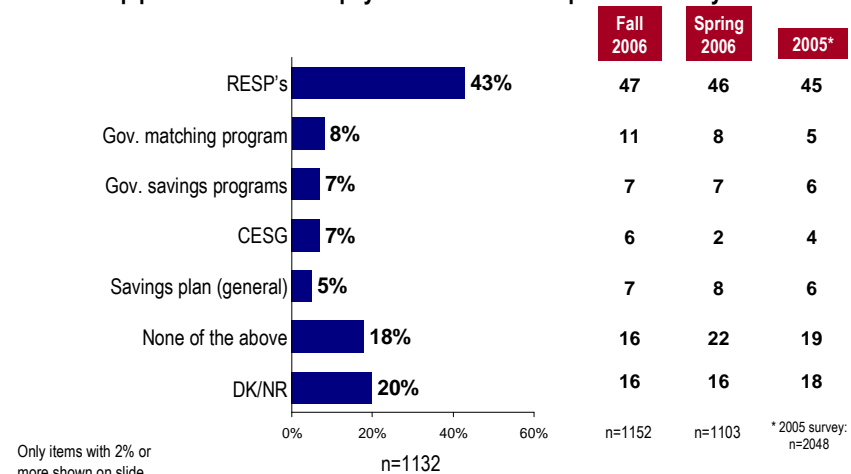
3. PERCEPTIONS RELATED TO SAVING FOR PSE

3.1 AWARENESS OF RESPs AND GOVERNMENT PROGRAMS IN GENERAL

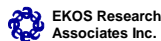
Awareness of RESPs and government programs is being reported lower this period than the fall results. Overall, most parents (66 per cent) were able to name a government program (including RESP, CESG, Learning Bonds, a 'government savings program' or a 'government matching program') when asked to identify federal or provincial government programs that exist to help parents save and pay for their child's post-secondary education. This result is still an increase from 63 per cent in the Spring of 2006, and 60 per cent in the baseline 2005 survey. As was the case previously, Registered Education Savings Plans (RESPs) scored as the clear top of mind program (43 per cent) with mentions of government matching programs, generic 'savings programs', government savings programs, and general CESG concepts ranking considerably lower. A relatively high number of parents were not aware of any government program (18 per cent) or simply could not provide an answer (20 per cent). Results are not significantly different when responses from Quebec are removed, although Quebec parents were more likely to cite the CESG than any other parents across the country (19 per cent). This is merely an artefact of the timing of the survey, however, given that the CESG was mentioned in the provincial budget, which was announced during the data collection period. (Without Quebec responses the CESG was mentioned by four per cent of parents.)

Awareness of Savings Programs

"Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?"



Only items with 2% or more shown on slide



Note: responses can accumulate to more than 100%, as multiple answers were allowed

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

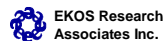
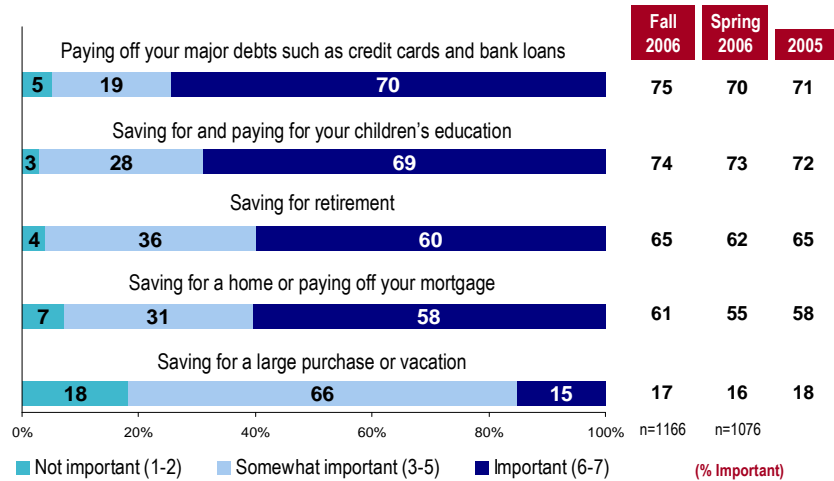
- Regionally, parents in Alberta and Ontario were most likely to cite RESP's.
- Parents with lower levels of educational attainment (high school or less), those earning less than \$70,000 a year in household income, and those who are unemployed are also less likely than others to have heard of RESPs; parents with a university education are most likely to have heard of RESPs. Parents with a high school education or less, and those whose household income is below \$35,000 are most likely to have not heard of any of the listed savings options, or could not provide an answer to the question.
- Parents who have children under the age of six years old are more likely than others to have heard of RESPs.
- Parents who are currently saving for a child's post-secondary education are more likely than others to be aware of all programs: RESPs, CESGs, government matching programs, government savings programs, and learning bonds.

3.2 GOALS FOR PERSONAL SAVINGS

Every household has a set of fiscal priorities. Parents in the survey were asked to rate the importance of a series of personal savings goals. Two main goals stand out for most parents - reducing their amount of personal debt and financing their children's education, with 70 and 69 per cent, respectively, identifying these goals as being very important. The goal of reducing personal debt has decreased from the fall to levels similar to those seen in the Spring of 2006 and the 2005 baseline. Saving and paying for children's education has seen a marginal decrease in importance from the levels in all three periods previously. Even without the Quebec responses (new to this wave over the last three soundings), the results appear to be down marginally from 74 per cent in the Spring of 2006 to 70 per cent in the first part of 2007, although this difference in results is within the margin of error. Addressing retirement and current housing or mortgage needs (60 per cent and 58 per cent, respectively) follow as a priority for parents, and saving for a large purchase or vacation is considered to be important to relatively few parents. In fact, fewer than one in five (15 per cent) place a high degree of importance on saving for a large purchase or a vacation, and an even greater portion (18 per cent) disagree.

Goals for Personal Savings

“How important are each of the following goals in your savings decisions?”



Excludes “don't know” responses
n=1132

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

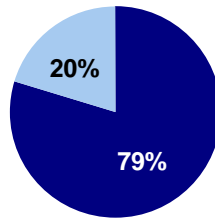
- Regionally it is marginally higher in the Atlantic and among the self-employed.
- Naturally, saving for children's PSE is a more important priority among those who are already saving for a child's PSE, and using an RESP to do it.
- Even among parents in households with less than \$35,000 income, only five per cent indicate that saving and paying for children's education is not important.

3.3 INCIDENCE OF SAVING

More than three-quarters of parents (79 per cent) report that they are currently saving some of their household income, which is consistent with previous results. Without the Quebec responses (which are marginally lower), this result rises to 81 per cent, which is marginally higher than found in the Spring of 2006. Nearly half of these parents indicate they are saving for their retirement (45 per cent), followed by saving for their children's education (43 per cent). Retirement planning has surpassed saving for children's education this period, with nearly ten per cent less parents indicating that they are saving for their children's education than in any other time period for this study. This is very likely an artefact of the timing of the data collection, however, as it was collected in late February and early March, during tax and RESP season, which would tend to increase the focus on investment in retirement. (This is further substantiated by the fact that those with the highest household incomes were considerably more likely to cite retirement as a reason for saving in this wave than they have in previous waves of the survey.)

Household Savings

“Are you currently saving some of your household income?”



■ Yes
■ No

	Fall 2006	Spring 2006	2005
Yes	77	78	75
No	23	22	24
	n=1166	n=1103	

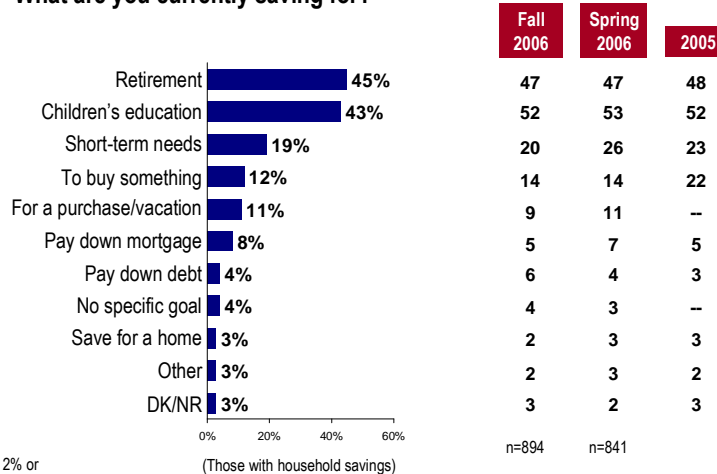
EKOS Research Associates Inc.

n=1132

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

Reasons for Household Savings

“What are you currently saving for?”



Only items with 2% or more shown on slide

EKOS Research Associates Inc.

n=893

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

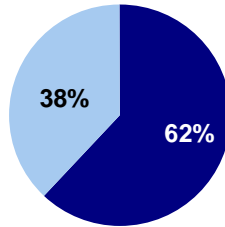
- The occurrence of saving is higher than average among those parents with university education, those working full-time, and parents in households with income of at least \$70,000.
- Regionally saving is highest in Ontario (and lowest in Quebec).
- Both those saving for a child's education and those saving for their retirement are more likely to be university-educated, have household income above \$70,000, and have indicated that they know how to save for their children's education.
- Parents saving for their children's education believe generally that saving is important.

3.4 INCIDENCE OF SAVING FOR CHILD'S PSE

The parents who did not volunteer 'education' as a reason for saving were asked specifically whether they were saving for this reason. Calculated on the basis of the parents that were specifically asked and the parents that volunteered education as a reason, nearly two-thirds of all parents expecting a child to attend post-secondary (62 per cent) say that they are currently saving for their children's education, which is less than this incidence in the fall but remains marginally higher than in the Spring of 2006, and the baseline in 2005. On the other hand, when the responses from Quebec are removed the overall calculated incidence of saving for a child's education rises to 65 per cent, which is on par with results from the previous spring. In addition, over eight in ten savers (84 per cent) have set up a special account for this savings, such as a Registered Education Savings Plan (RESP) for their child. In fact, more than six in ten savers (62 per cent) are using an RESP specifically to save for their youngest child's education, which is also similar to results from 2005 and 2006.

Saving for Child's Education

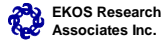
“Are you currently saving for your child's post-secondary education, that is their education beyond high school?”



■ Yes
■ No
■ DK/NR

Fall 2006	Spring 2006	2005
64	60	60
35	39	39
	1	1

n=1166 n=1103*
 *Based on all parents

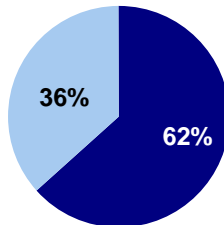


n=1132

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

RESP for Child's Education

“Have you used a Registered Education Savings Plan (RESP) to save for your youngest child's education?”

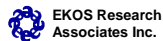


■ Yes
■ No

Fall 2006	Spring 2006	2005
67	62	61
33	37	39

n=721 n=649

(parents who are saving for children's education)



n=696

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

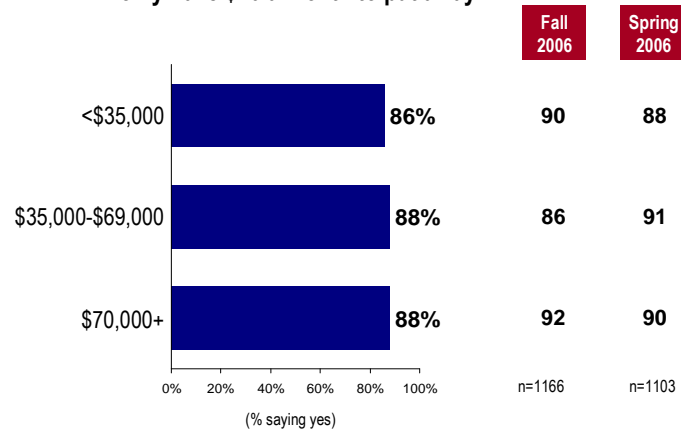
- As described earlier, parents who are saving for a child’s education typically report higher education and household incomes, as well as full-time employment.
- Those who believe saving is important, and indicated they know how to save are more likely than others to be saving.
- Parents who expect only one child to attend post-secondary education along with those with children over age 12 are less likely to be using an RESP.. Households with less than \$35,000 income are also less likely to be using an RESP.

3.5 POTENTIAL FOR LOW INCOME EARNERS TO SAVE

An overwhelming majority of lower, middle and upper income earners (nearly nine in 10) believe it is worthwhile for parents to begin saving for their children’s post-secondary education if they only have \$10 a month to put away. These results have stayed similar during each measurement period beginning in 2005. The proportion saying that it is worthwhile does not vary much by income. Between 86 and 88 per cent of parents reporting lower, middle and upper incomes all say it is worthwhile to save even as little as \$10 a month.

Savings for Post-Secondary Education: \$10/Month

“From what you have heard or read, do you think that it is worthwhile for parents to begin saving for their children’s post-secondary education if they only have \$10 a month to put away?”



n=1132

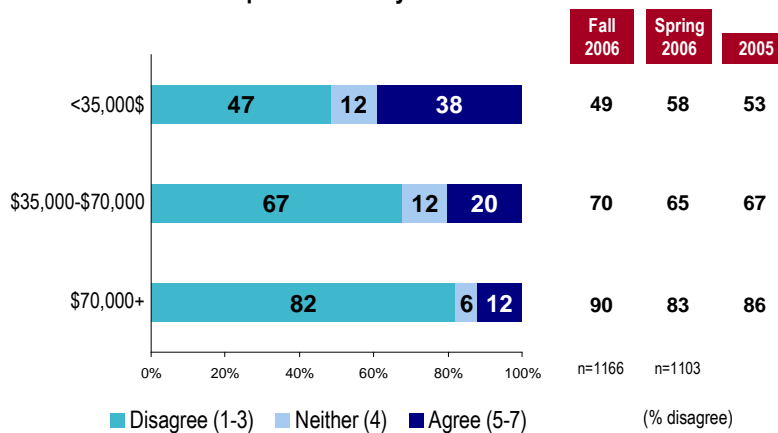
Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

- Those in Alberta and the Atlantic region are more likely to agree to this statement.
- Parents who believe that saving is important and those who are using an RESP to save are more likely than other parents to agree that small monthly amounts are worth it.

Confidence in one's knowledge of how to start saving for their children's post-secondary education is reasonably high among parents. More than one in seven (71 per cent) disagree with the statement, "I don't really know how to get started in saving for my children's post-secondary education." On the other hand, more than a quarter of parents (28 per cent) either agree or is uncertain about this. As shown in the chart, there is significant variation in confidence in one's knowledge about how to get started depending on household income, with over half of parents in lower income households saying that they either agree or are unsure (i.e., neither agree nor disagree) with this statement. In addition, fewer disagree and more agree in the lowest income cohort in the Winter of 2007 than was found in either 2006 or 2005, although results are more in line with previous results (with 52 per cent of the lowest income parents disagreeing) when the Quebec results are removed from the findings.

Knowing How to Start Saving

I don't really know how to get started in saving for my children's post-secondary education



EKOS Research Associates Inc.

n=1132

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

- Naturally, savers, particularly those using an RESP, are most apt to say that they do know how to get started in saving for a child's education. This is also true for those with university education and those with income over \$70,000.
- Households with less than \$35,000 are most likely to agree with the statement.
- Parents from Quebec are more likely than others to agree that they do not really know how to get started in saving for a child's education.

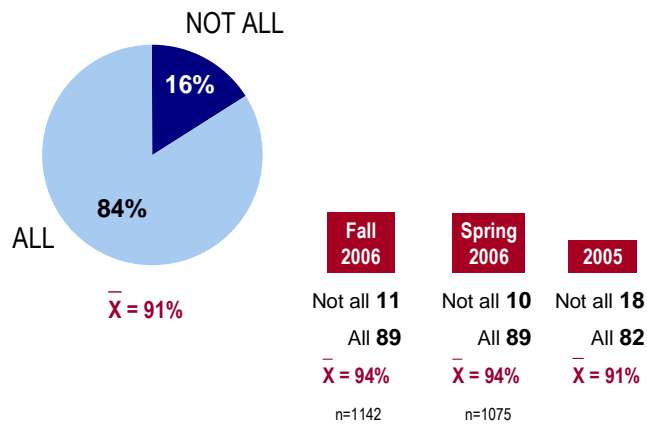
4. SAVINGS PATTERNS

4.1 EXPECTATIONS REGARDING PSE

A strong majority of parents surveyed (84 per cent) expect all of their children to attend post-secondary education in the future. This number rises to 87 per cent when the Quebec responses are removed. From the perspective of saving for post-secondary education, 29 per cent expect one child to get a post-secondary education, while 41 per cent are planning for two children, and 24 per cent expect three or more children to go to higher education.

Expectation of Children Pursuing PSE

Proportion of children expected to attend PSE



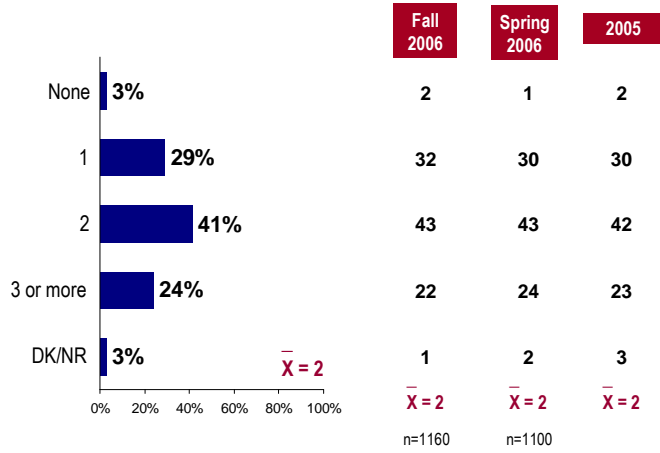
EKOS Research Associates Inc.


n=1092

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

Number of Children Expected to Pursue PSE

“How many of these children do you expect will get post-secondary education in the future?”



 EKOS Research Associates Inc.

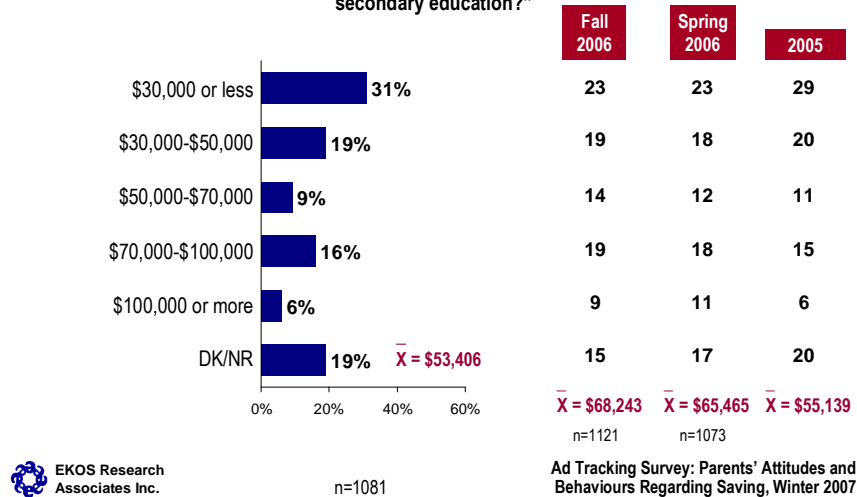
n=1120

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

When asked to estimate the total cost for their children's post-secondary education (based on the type of school they expect their child to attend), parents indicated that they think their children's post-secondary education will cost approximately \$53,400, on average, which is lower than results collected in 2006 and the baseline in 2005. On the other hand, when the results for Quebec (where rates for PSE are lowest) are removed the average increases to \$59,400. Thirty one per cent of parents anticipate the costs to be less than \$30,000 and just under one in five (19 per cent) think that it will be between \$30,000 and \$50,000. Three in ten parents (31 per cent) estimate the total costs to exceed \$50,000, which is similar to the 32 per cent reported during the baseline in 2005. As noted earlier results for Quebec were also included in the 2005 baseline (but not in the 2006 results).

Cost of PSE

"Now thinking about the type of school beyond high school that you expect your child will attend, whether they will be living at home or not, and the number of years that you think they will attend post-secondary, what would be your best guess of the total cost for their post-secondary education?"



- Parents with higher levels of education and household income are more inclined than others to estimate higher education costs. In fact, while lower-income families cite average costs of \$54,000 for an education, upper income households cite an average of \$63,000.
- Parents who are currently saving for a child's PSE using an RESP cite much higher expected costs related to attending PSE than their counterparts.

Table 2: Average Estimated Cost of PSE by Key Variables

	Average Cost (\$)
Overall	\$53,406
HOUSEHOLD INCOME	
<\$35,000	44,652
\$35-\$69,000	49,257
\$70,000+	59,589
PARENTS' EDUCATION	
High School	49,113
College	50,076
University	58,474
SAVINGS FOR EDUCATION	
Important	56,576
Less important	48,014
USING AN RESP TO SAVE	
Yes	62,784
No	46,095
AGE OF CHILD	
0-5 Years	62,268
6-11 years	54,914
12 years or more	44,747

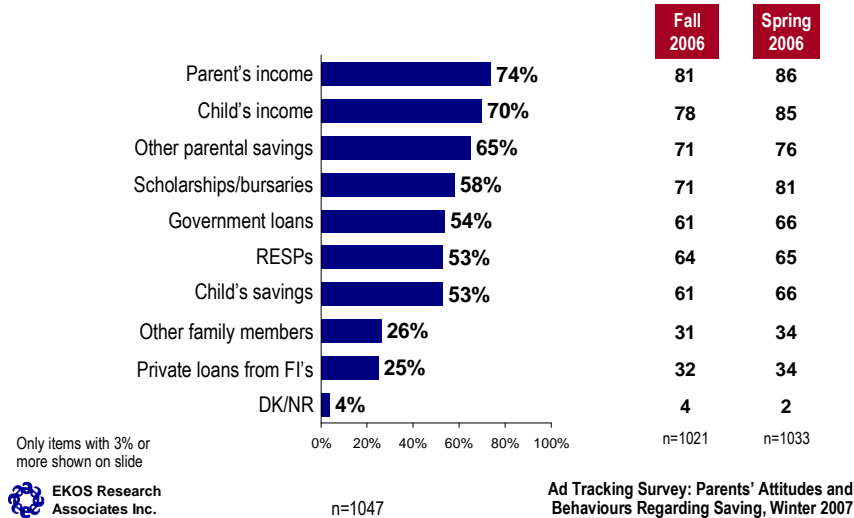
Source: Ad Tracking Parent Survey, Winter 2007 (n= 1,081)

4.2 FUNDING A POST-SECONDARY EDUCATION

Respondents were next asked to list the sources they expect their youngest child to use to pay for their costs while attending post-secondary education. The results indicate that parents expect their child to use a variety of sources to help pay for their education. Specifically, seven in ten anticipate using their income or their child's income to defray some of the costs. Nearly six in ten parents surveyed believe their child will receive scholarships or bursaries and 65 per cent expect their child will use some other form of parental savings to pay for their education, while just over half are relying on government loans, the child's savings and RESP's. All results show a decrease from previous periods, and the total amount of sources listed for paying educational costs have decreased. Once the results from Quebec parents are removed, however, findings for most sources are on par with previous results (child's savings and income, government loans, scholarships, RESP's, private loans and other family sources). Results for parental savings (but not RESP's) are still lower than seen before.

Sources of Support During PSE

“Which of the following sources do you expect your youngest child to use to pay for their costs while attending post-secondary education?”

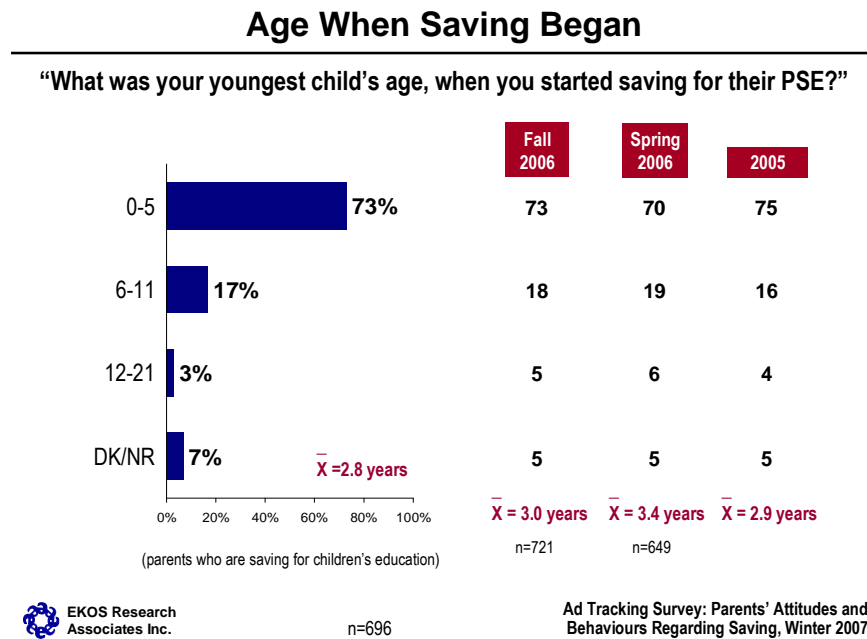


- Parents in Atlantic Canada are more likely than other parents to expect to use government loans. Those from Atlantic Canada and British Columbia are also more apt than others to identify scholarships and bursaries as sources of financial support.
- Those with lower household income and Canadians not currently contributing to RESPs are also more likely than others to cite government loans as a source of financing for their child's post-secondary education. High income households are more likely to expect RESPs, parent income, child's income, and other parental savings as the sources to pay for education costs.
- RESPs are more commonly expected to be a source of funding among parents of children under the age of six. Households with three or more children expected to attend post-secondary education are more likely to list government loans, private loans from financial institutions, and scholarships / bursaries as expected sources to pay for post-secondary education for their children.

4.3 PATTERNS OF SAVING

Seven in 10 parents (73 per cent) who are saving for their children's post-secondary education say they started doing so when the child was under the age of five, which is similar to previous results. Seventeen per cent began saving when the child was between the age of six and 11, while only three per cent waited until the child was older than 12 years of age before they began saving for their post-secondary education, which is similar to the results of 2005 and 2006 (and to the results of the survey when Quebec responses are excluded).

Overall, the average age of the child when parents who are saving started to save is 2.8 years. On the other hand, looking only at parents with children 12 and older, 42 per cent reported that they only started to save for the child's education after five years of age (resulting in an average starting age of 5.0 years). These results are quite similar to those collected in 2006 and in the 2005 baseline.



- Men are more likely than women to report starting to save when their youngest child was between the ages of one and five years old. Women are more likely to indicate that they began saving for children's post-secondary education when their child was a newborn or earlier.
- Parents who are using an RESP to save for their children to go to school started saving when their children were younger, compared to parents who are not using an RESP to save.

4.4 CURRENT STATUS OF SAVINGS

Parents who have already begun saving for their child's post-secondary education were asked how much they had put away. To date, parents have been able to save \$9,711, on average, towards their children's post-secondary education (an increase from 2005, when it was \$8,610, and slightly higher than the fall at \$9,320, although the average without Quebec is only \$8,193, which puts the results on par with the Fall of 2006). About one-third (35 per cent) say they have saved less than \$5,000, while one-quarter has saved between \$5,000 and \$19,000. One in ten report having saved more than \$20,000 thus far for their child's education. The distribution of savings suggests that more parents are saving smaller amounts, but that there are a few parents saving large amounts which are driving up the overall average.

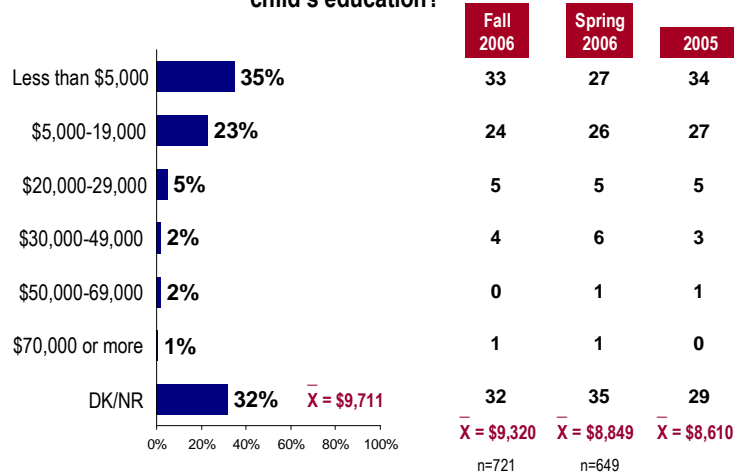
Naturally, this amount is driven by the age of the child and therefore the length of time that the parent has had to accumulate the savings. The average savings for a child under five is less than \$3,059, while the savings for a child who is 12 or older has accumulated to six times that amount (\$18,671). It is important to note that the average reflects a lower amount of savings than might be the case for any child chosen randomly, since the survey asked the parents of more than one child to talk about the youngest child (thereby under representing the "average" savings).

Parental intentions to save are much higher than the actual saved amount so far with parents reporting that they plan to save \$28,562 (on average) towards their children's education. This is substantially higher when the Quebec responses are removed: \$31, 018; which is marginally lower than the average cited in the Fall of 2006. While these savings will represent a substantial investment in their child's education, based on parents' own expectations of the cost of a post-secondary education, it will cover just over half of the total funding needed by the child (parents estimate that the average cost of post-secondary education will be roughly \$59,400). Parents most often expect to save between \$5,000 and \$19,000 (15 per cent) or between \$20,000 and \$29,000 (13 per cent). Twelve per cent anticipate saving between \$30,000 and \$49,000, and another 14 per cent intend to save more than \$50,000 for their child's education.

It is interesting to note that more than one-third of parents (34 per cent) do not know how much they intend to save. Also of interest is the modulation of the intention to save that occurs over time. While the actual savings is considerably less for a child under five, the intended amount is also considerably higher. On the other hand, while current savings is over \$18,600 for a child over 12, the intended goal is \$21,385 (for parents of children under five, the intended goal is \$35,440). This gap is wider when Quebec parents are excluded, with an average current savings of \$15,500 and ultimate goal of \$21,500).

Amount of Savings Put Away So Far

“How much savings have you put away in total for your youngest child's education?”



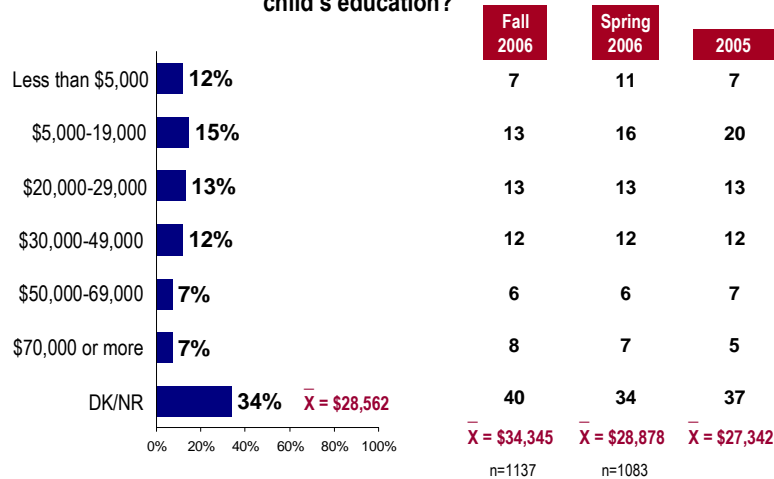
EKOS Research Associates Inc.

n=696

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

Expected Total Amount of Savings

“How much savings do you intend to save in total for your youngest child's education?”



EKOS Research Associates Inc.

n=1097

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

- Parents in Alberta plan to save more for their children's education than any other region. Those in Quebec intend to save the least amount of money.
- Current savings amounts, as well as intentions to save more money for their children's education increases significantly with level of household income, as well as with parent education (to a lesser extent).
- In terms of money that parents have already been able to put away, savings amounts generally increase with the age of their children (presumably because they have had more time to save). On the other hand, the intentions of these parents to save more money are lower than among other parents.
- Those who are not using RESPs have put away less money in total for their children's education than parents who are contributing to RESPs.

Table 3: Average Savings Amounts by Key Variables

	PUT AWAY (\$) n=696	INTENDED (\$) n=1137
Overall	\$9,711	\$28,562
PROVINCE/TERRITORY		
British Columbia	10,979	35,924
Alberta	9,816	43,928
Saskatchewan	7,809	32,611
Manitoba	8,872	28,267
Ontario	7,526	28,918
Quebec	15,219	20,106
Atlantic	7,164	23,403
Yukon	8,582	20,219
HOUSEHOLD INCOME		
<\$35,000	10,163	20,652
\$35-\$69,000	7,862	25,142
\$70,000+	10,771	35,298
PARENTS' EDUCATION		
HS or less	5,834	21,261
College	10,858	25,055
University	10,457	35,635
AGE OF CHILD		
Under six	3,059	35,440
6-11	9,271	30,410
12 and over	18,671	21,385

Source: Ad Tracking Parent Survey, Winter 2007

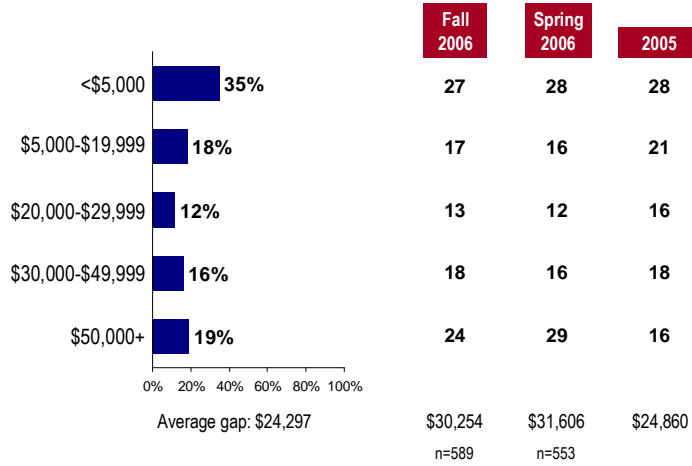
4.5 EXPECTED LEVEL OF SUPPORT

The proportion of PSE costs that parents intend to assume can be examined by comparing the total expected cost of their child's post-secondary education and the amount they intend to save for this education. The gap between expected costs and planned savings (or the cost that parents do not intend to cover) varies significantly. For 35 per cent of parents, the amount of difference between expected total cost and intended savings is less than \$5,000, which is a higher proportion of parents than seen in 2006 or 2005. The results are not as positive for the proportion of parents, (19 per cent) who will face a \$50,000 or larger gap between anticipated costs and intended savings. The average amount of PSE costs which parents **do not** intend to assume is \$24,297. This, presumably, is the amount to be financed by the student (e.g., through employment or private loans), or through student loans, scholarships and bursaries, and so on. This gap is down from 2006 results, and closer to the baseline survey conducted in 2005, due to the higher perception of post-secondary costs reported in the two measurement periods of 2006. Excluding Quebec responses the gap is \$26,838, which is higher than the 2005 baseline, although still lower than results for 2006.

Looked at another way, one-third of parents (34 per cent) expect to bear less than half the cost of their child's post-secondary education, one-quarter (25 per cent) expect to bear between 50 and 74 per cent of the expected cost, and four in ten (40 per cent) expect to assume 75 per cent or more of the costs associated with their child's education. On average, parents expect to assume 62 per cent of the cost of their child's post-secondary education. In fact, one in three (31 per cent) parents intends to cover 100 per cent of the anticipated costs of their child's post-secondary education. This is about the same as the picture found in 2005, when the average amount that parents expected to cover was 60 per cent.

Amount of PSE Costs Parents Do Not Intend to Cover

Amount Difference Between Expected Total Cost and Intended Savings



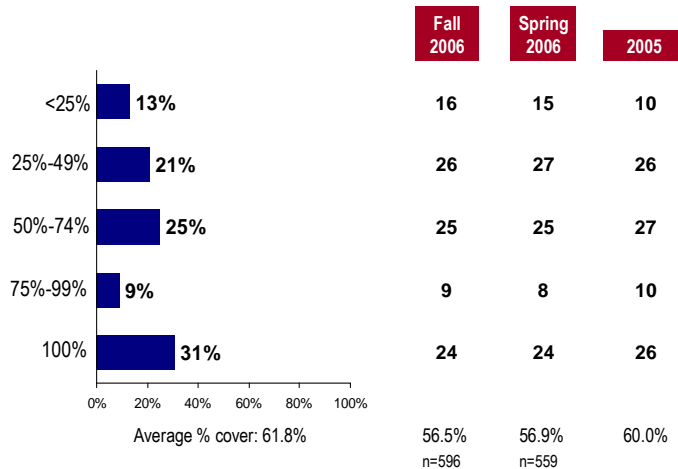
EKOS Research
Associates Inc.

n=582

Ad Tracking Survey: Parents' Attitudes and
Behaviours Regarding Saving, Winter 2007

Proportion of PSE Costs Parents Intend to Cover

% of Expected PSE Cost Parents Intend to Cover



EKOS Research
Associates Inc.

n=588

Ad Tracking Survey: Parents' Attitudes and
Behaviours Regarding Saving, Winter 2007

- Parents in Quebec report the lowest gap (\$12,985) between the intended savings and expected costs (largely because they perceive lower costs for attending post-secondary at \$28,902).
- Women report a smaller expected gap (\$21,937) than men (\$27,853) (again because men anticipate a higher price tag for post-secondary).

Table 4: Gap Between Intended Savings and Expected Cost by Key Variables

	\$	%
Overall	\$24,297	37.7%
PROVINCE/TERRITORY		
British Columbia	31,174	37.7
Alberta	23,248	32.2
Saskatchewan	34,692	43.9
Manitoba	21,227	36.0
Ontario	26,525	39.0
Quebec	12,985	34.0
Atlantic	28,379	44.5
Yukon	38,401	50.1
UNSURE HOW TO SAVE		
Yes	19,916	37.1
No	25,160	37.8
USING RESP		
Yes	26,727	36.8
No	22,162	39.3
GENDER		
Men	27,853	37.1
Women	21,937	38.0
AGE OF SPECIFIC CHILD		
0-5	25,026	36.0
6-11	25,490	37.2
12+	23,333	40.9
PARENTS' EDUCATION		
High School or less	21,285	36.0
College	21,259	37.9
University	27,565	38.4
HOUSEHOLD INCOME		
Under \$35,000	19,286	38.2
\$35,000 to \$69,000	23,177	38.1
\$70,000 or more	26,385	36.4

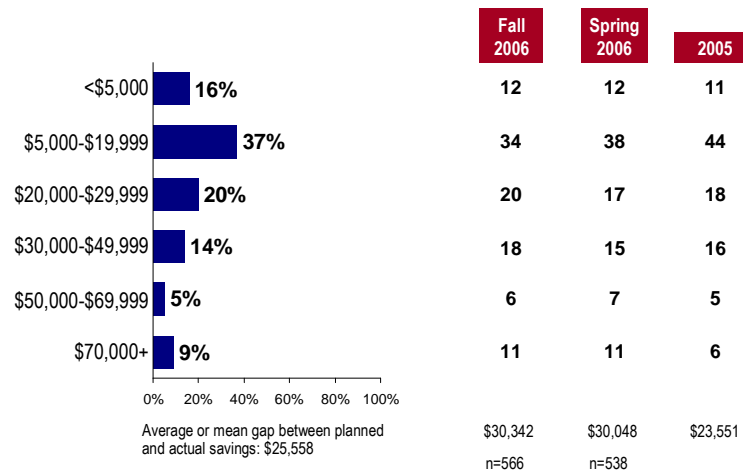
Source: Ad Tracking Parent Survey, Winter 2007 (n= 588)

4.6 GAP BETWEEN CURRENT AND INTENDED SAVINGS

There is a significant gap between what parents intend to save and what they have saved to date. For some (16 per cent, slightly higher than was reported previously) the gap is small, at less than \$5,000; however, a similar proportion (14 per cent), face a considerable gap of \$50,000 or more. This latter result is lower than results reported in 2006, but a slight increase from the baseline of 2005. Further, over one-third of parents (37 per cent) are currently contending with a gap of anywhere between \$5,000 and \$19,000, which remains the grouping with the highest proportion of parents. At present, the average gap between planned and actual savings is \$25,558, representing a narrower gap than provided in the 2006, and is only \$2,000 higher than the 2005 baseline results. Excluding Quebec responses, the gap rises to \$28,034, which is slightly larger, but generally more in line with results from 2006.

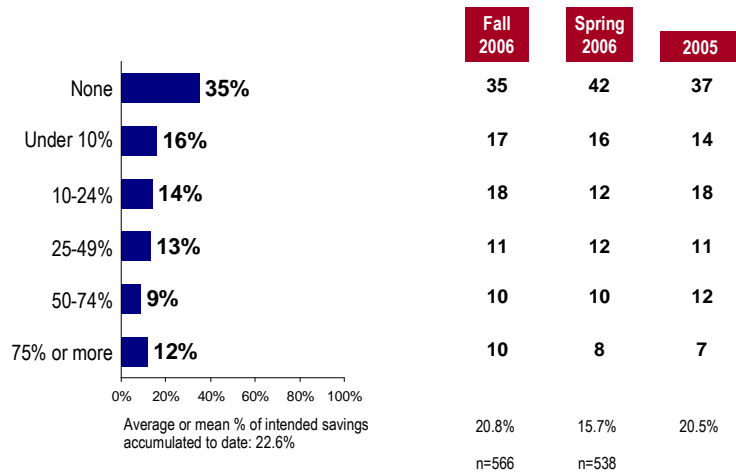
As found throughout 2006, only one in ten parents has accumulated 75 per cent or more of their intended savings. The strongest determinant of the savings gap, of course, is the age of the child and the number of years that the parent has had to save. For a child under five the average gap is \$35,897 (\$38,051 without Quebec), while for a child who is 12 or older the gap is less than half as large, at \$13,222 (\$16,068 excluding Quebec).

Gap Between Planned and Actual Savings



The average proportion of savings that parents have achieved so far towards their intended goal is nearly 23 per cent (although it is only 20 per cent excluding Quebec responses), which is slightly higher than reported previously. Consistent with the results reported in the fall, 35 percent of parents have not accumulated any savings to date for their children's post secondary education.

Intended Savings Accumulated to Date



 EKOS Research Associates Inc.

n=559

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

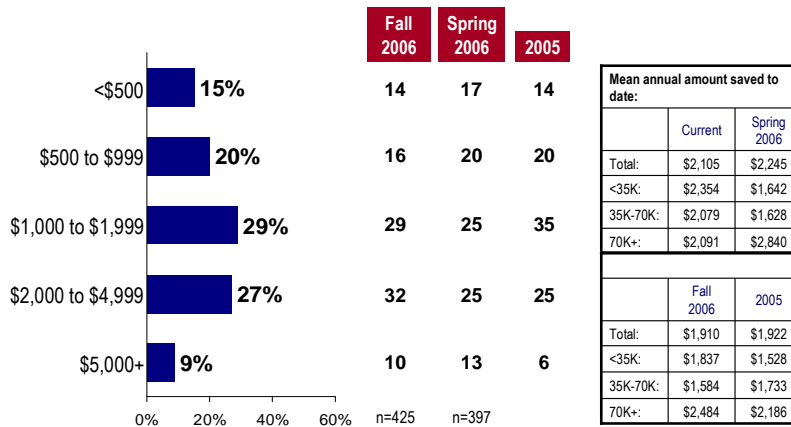
- Those who are uncertain how to begin saving for their child's PSE have a smaller gap between total savings and intended savings. This is due, at least in part, because these parents expect their child's education to cost less than other parents expect.
- As outlined previously, the gap is considerably larger for parents of younger children and narrows for children who are 12 or older.

4.7 AVERAGE SAVINGS LEVELS

To date, parents have saved for an average of 5.3 years for their child's post-secondary education. Almost two-thirds of parents (59 per cent) have saved for five years or less, while 28 per cent have saved for between six and eleven years now. One in ten parents has been saving for their child's post-secondary education for twelve years or more.

There is considerable variation in the annual amount saved by parents towards their child's post-secondary education. Overall, while parents are saving less than reported in the fall, they are still saving slightly more on an annual basis compared to results in the Spring of 2006, and in 2005. While the average amount saved annually to date is \$2,105, 15 per cent have saved less than \$500 a year to date, three in ten have saved between \$1,000 and \$2,000 on an annual basis (similar to results from the Fall of 2006, but still lower than the baseline result of 35 per cent in 2005). Over one-quarter (27 per cent) save between \$2,000 and \$5,000 annually. Nine per cent have saved more than \$5,000 on an annual basis (down from 2006 results, but higher than the baseline result of six per cent in 2005). Since this average annual figure is based on parent's reporting of current savings, presumably it is overestimated insofar as the total amount likely includes interest earned to date on their savings, as well as the CESG (and possibly the Learning Bond, depending on household income and age of the child).

Average Annual Amount Saved to Date



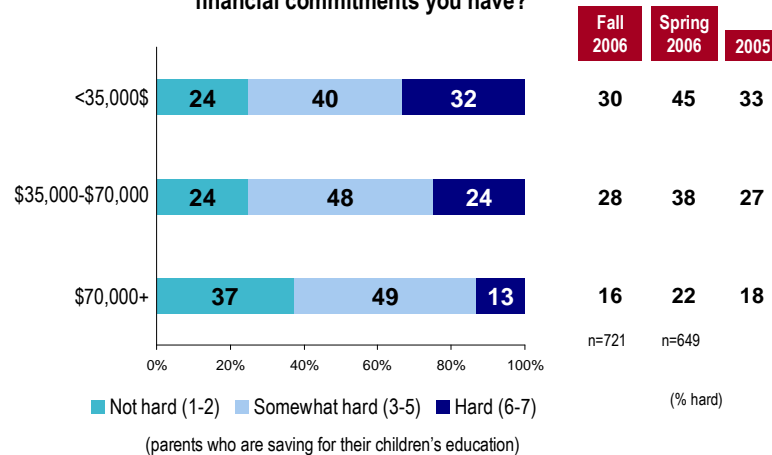
- Not surprisingly, the annual amounts saved increase as income levels rise; parents reporting lower ranges of income are more likely to report saving less than \$500 annually for their children's post-secondary education.
- Parents in Alberta have saved the most of any region annually (\$2,530), and those in Atlantic Canada report the least average annual savings (\$1,385).

4.8 DIFFICULTY IN SAVING FOR POST-SECONDARY EDUCATION

Parents who are saving for their children's education were asked how difficult it has been for their household to put aside money for their youngest child's education. As results reveal, parents are somewhat polarized in their views. Roughly three in ten (31 per cent) reported that it has not been hard to save for their child's education, which matches results from the fall and is up from 27 per cent in the Spring of 2006. These parents are largely in the minority, however, as nearly seven in ten (68 per cent) said that they have experienced as least some difficulty contributing towards their child's future education needs (19 per cent say that it has been hard on their household). The average annual amount saved among parents reporting no difficulty is \$2,485, while those who reported some difficulty have put away a slightly smaller amount each year (\$2,127 on average). Those with the greatest difficulty have put away the least (\$1,517 on average).

Difficulty in Saving for PSE

"How hard would you say that it has been for your household to put aside this amount of income in savings for your youngest child's education, given the other financial commitments you have?"



EKOS Research Associates Inc.

n=696

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

- Parents in Saskatchewan are more likely to report difficulty saving, compared with other parents across the country.
- Parents with under \$70,000 in household income are more likely to indicate that they find it hard to save for their child's education.
- Those saving through RESPs are less likely than others to say it has been difficult to save this money. Parents of the youngest children are the most likely to say that it was not very difficult to save. These parents of younger children are more apt to use an RESP, linking these two relationships together.
- The more children that are expected to go on to post-secondary education, the harder the parents find it to save for their education.

4.9 INFORMATION ON PSE SAVINGS

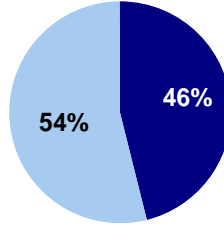
When asked whether they had ever looked for information about saving for a child's post-secondary education or the costs of post-secondary education, 46 per cent gave a positive response, as was the case in 2006 and in 2005, when a similar amount of parents said that they had looked for information.

Parents were most likely to have obtained this information from a financial institution (43 per cent, the lowest amount reported to date), or from the Internet (40 per cent; 45 per cent when Quebec responses are excluded). The proportion of parents choosing to seek out this information on the Internet has increased dramatically since 2005, when this figure was 23 per cent, and has shown a marginal steady increase since 2006.

Other important sources of information include university or colleges (14 per cent), books, magazines or papers (12 per cent), word of mouth or friends (11 per cent), or pamphlets and posters (nine per cent). Seven per cent have reported the federal government as a source of information, the highest value for this source to date. Less frequently used as a source of information are high schools, special organizations, provincial government, older children, TV or radio, solicitation / sales representatives, or attending seminars.

Information on PSE Savings

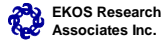
“Have you ever looked for information about saving for a child’s post-secondary education or the costs of post-secondary education?”



	Fall 2006	Spring 2006	2005
Yes	48	46	50
No	52	53	50

n=1166 n=1103

(parents who expect children to attend PSE)



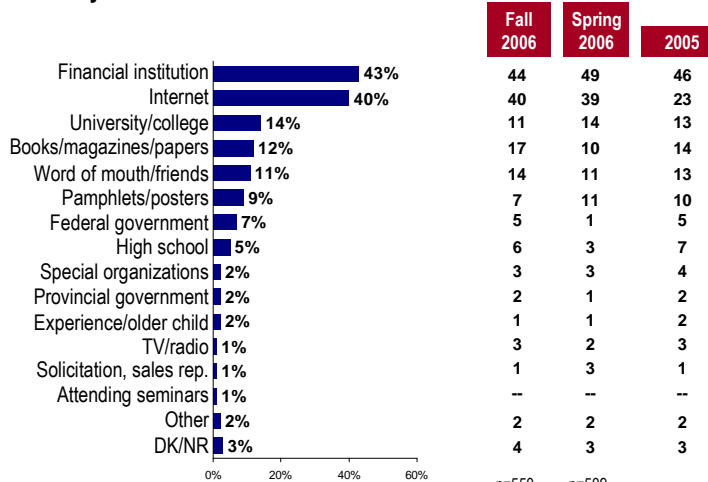
EKOS Research Associates Inc.

n=1132

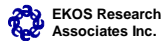
Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

Sources of Information on PSE Savings

“Where did you look for this information?”



n=550 n=509



EKOS Research Associates Inc.

n=524

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, Winter 2007

- Incidence of looking for information about saving for a child's post-secondary education or its costs increases with both education and household income.
- Parents with only one child expected to attend post-secondary education are less likely than others to have sought information on saving, or the costs. Those with three or more children expected to attend post-secondary education are the most likely to have looked for this information.
- Parents who have children aged 12 and over are more likely than those with younger children to have researched the costs of post-secondary education and how to save for it.
- Those who are currently saving for a child's post-secondary education are more likely than others to have sought information on saving, and on costs, as are those who are using RESPs as a savings vehicle.
- Parents who are unsure of how to start saving for a child's post-secondary education, and who do not recall having seen advertisements on saving and planning for children's post-secondary education, are much less likely to have researched information on saving, or on the associated costs.
- Parents with a university education are more likely to find this information from books, magazines, or papers than those with high school or college education.
- Males, and parents currently using RESPs to save for a child's post-secondary education are more likely to use the Internet to find information on post-secondary costs, and saving strategies or vehicles, as are those reporting a household income over \$70,000. Parents with less than \$35,000 income are more likely to rely on word or mouth or friends to obtain their information.
- Parents with children age 12 and over are more likely to have obtained information from high school, university/college, or by word of mouth than parents with younger children.

APPENDIX A
SURVEY INSTRUMENT

Telephone:<IAREA>-<ITELE >

Hello, my name is...and I work for EKOS Research Associates and we are conducting a survey on behalf of the federal and provincial governments. We are speaking to Canadians 18 years and older about important issues in the news today. Your participation is voluntary and choosing not to participate will not affect your dealings with government, however, it would be very helpful to us to hear your views.

Any information you provide will be administered in accordance with the Privacy Act and any other applicable privacy laws, and governments will only receive summary results. May I begin?

*** IF ASKED: INTERVIEW WILL BE APPROXIMATELY 15 MINUTES ***

@INTRO (1=Continue, SHIFT + ? to terminate)

@F6

NOTES:

23:

SEX

DO NOT ASK

Record gender of respondent

Male..... 1
Female 2

24:

SCRN1

First of all, before proceeding with the interview I would like to ask you if you are a parent or guardian of someone under 18 years of age, who is living with you or somewhere else?

Yes - continue..... 1
No - thank and terminate - CODE AS IG 2 => INT
DK/NR - thank and terminate - CODE AS IG 9 => INT

25:

PRP4

I would first like to ask you to rate how important each of the following goals are to your savings decisions. Please use a 7-point scale where 1 means not at all important, 7 means extremely important and the midpoint 4 means moderately important.

26:

P42A

<i>How important is ...in your savings decisions</i>	
Saving for a home or paying off your mortgage	
1. Not at all important.....	1
2.....	2
3.....	3
4. Moderately important	4
5.....	5
6.....	6
7. Extremely important.....	7
Not applicable - no mortgage	8
DK/NR	9

27:

P42B

<i>How important is ...in your savings decisions</i>	
Saving for retirement	
1. Not at all important.....	1
2.....	2
3.....	3
4. Moderately important	4
5.....	5
6.....	6
7. Extremely important.....	7
Not applicable - Already retired	8
DK/NR	9

28:

P42C

<i>How important is ...in your savings decisions</i>	
Saving for and paying for your children's education	
1. Not at all important.....	1
2.....	2
3.....	3
4. Moderately important	4
5.....	5
6.....	6
7. Extremely important.....	7
DK/NR	9

29:

P42D

<i>How important is ...in your savings decisions</i>	
Saving for a large purchase or vacation	
1. Not at all important.....	1
2.....	2
3.....	3
4. Moderately important	4
5.....	5
6.....	6
7. Extremely important.....	7
DK/NR	9

30:

P42F

How important is ...in your savings decisions

Paying off your major debts such as credit cards and bank loans

1. Not at all important.....	1
2.....	2
3.....	3
4. Moderately important.....	4
5.....	5
6.....	6
7. Extremely important.....	7
Not applicable - no major debts.....	8
DK/NR.....	9

31:

SAVE

Are you currently saving some of your household income?

Yes.....	1
No.....	2
DK/NR.....	9

=> P8

32:

WHAT

=> P8X if SAVE=#2; SKIP IF NOT SAVING

DO NOT READ; ACCEPT ALL MENTIONS

What are you currently saving for?

Pay down debt.....	01	N
Pay down mortgage.....	02	N
For a purchase/vacation/TRAVEL.....	03	N
To buy something.....	09	
Retirement.....	04	
Children's education.....	05	
Own education/training.....	06	N
Short-term needs/emergencies/repairs etc.....	07	
Save for a home.....	08	N
NO SPECIFIC GOAL IN MIND/GENERAL SAVINGS/FUTURE NEEDS (NO MENTION OF RETIREMENT).....	10	N
Other.....	77	O
DK/NR.....	99	X

33:

P8

=> +1 if WHAT=#6; SKIP IF ALREADY MENTIONED THEY ARE SAVING FOR CHILD'S PSE_

Some parents are in a position to save for their children's education, however, many parents are not in this position. Are you currently saving for your child's post-secondary education, that is their education beyond high school?

Yes.....	1
No.....	2
DK/NR.....	9

34:

P8B

=> +1 if P8=#2,#3; SKIP IF NOT SAVING FOR CHILD'S PSE

Have you set up a special account for this education savings, such as a Registered Education Savings Plan (RESP), or separate savings account?

- Yes..... 1
- No..... 2
- DK/NR 9

35:

P8X

=> * if IF((WHAT=#6),1,IF((SAVE=#2),SAVE,P8))

savings calculation

- Yes..... 1
- No..... 2
- DK/NR 9

36:

P3A

Throughout this interview, I will be talking about post-secondary education. By this, I mean education beyond high school, including universities, community colleges, trade, technical and vocational schools and apprenticeship training.

37:

E9F

To what extent do you agree or disagree with the following statement... I don't really know how to get started in saving for my children's post-secondary education... ..on a scale where 1 is completely disagree, 7 is completely agree.

- 1. Completely disagree 1
- 2..... 2
- 3..... 3
- 4. Neither agree nor disagree 4
- 5..... 5
- 6..... 6
- 7. Completely agree..... 7
- DK/NR 9

39:**AWABC**

=> +1 if NOT (IAREA=#22-#24); BC

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?

Canada Education Savings Grant	01	
Government matching program/Contribution program (Cannot specify name)....	05	
Learning Bonds	02	
Government savings programs and gov. loans prog's (such as Cdn Student Loans, BC Student Loans, Premier's Excellence Program, Youth Educ Assist) ...	03	
Registered Education Savings Plans (RESP's)	04	
General mention of savings plan (cannot specify name)	06	
Other sources? (specify)	77	O
None of the above.....	98	X
DK/NR	99	X
MENTIONS OF GRANTS OTHER THAN CESG,GENERAL.....	07	N

40:**AWAAB**

=> +1 if NOT (IAREA=#20-#21); ALB

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?

Canada Education Savings Grant	01	
Government matching program/Contribution program (Cannot specify name)....	05	
Learning Bonds	02	
Government savings programs and gov. loans prog's (such as Cdn Student Loans, Alberta Student loans, Alberta opportunities bursary).....	03	
Registered Education Savings Plans (RESP's)	04	
General mention of savings plan (cannot specify name)	06	
Other sources? (specify)	77	O
None of the above.....	98	X
DK/NR	99	X

41:**AWASK**

=> +1 if NOT (IAREA=#19); SASK

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?

Canada Education Savings Grant	01	
Government matching program/Contribution program (Cannot specify name)....	05	
Learning Bonds	02	
Government savings programs and gov. loans prog's (such as Cdn Student Loans, Saskatchewan Student Bursary, Canada-Sk Integrated Student Loans)	03	
Registered Education Savings Plans (RESP's)	04	
General mention of savings plan (cannot specify name)	06	
Other sources? (specify)	77	O
None of the above.....	98	X
DK/NR	99	X

42:**AWAMB**

=> +1 if NOT (IAREA=#18); MB

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?

Canada Education Savings Grant	01	
Government matching program/Contribution program (Cannot specify name)....	05	
Learning Bonds	02	
Government savings programs and gov. loans prog's (such as Cdn Student Loans, Manitoba Student Assistance, Aboriginal Bursary Program)	03	
Registered Education Savings Plans (RESP's)	04	
General mention of savings plan (cannot specify name)	06	
Other sources? (specify)	77	O
None of the above.....	98	X
DK/NR	99	X

43:**AWAON**

=> +1 if NOT (IAREA=#9-#17); ONT

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?

Canada Education Savings Grant	01	
Government matching program/Contribution program (Cannot specify name)....	05	
Learning Bonds	02	
Government savings programs and gov. loans prog's (such as Cdn Student Loans, Ontario Student Opportunity, Ontario Special Bursary Plan).....	03	
Registered Education Savings Plans (RESP's)	04	
General mention of savings plan (cannot specify name)	06	
Other sources? (specify)	77	O
None of the above.....	98	X
DK/NR	99	X

44:**AWANS**

=> +1 if NOT (FLAG=#1); NS

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?

Canada Education Savings Grant	01	
Government matching program/Contribution program (Cannot specify name)....	05	
Learning Bonds	02	
Government savings programs and gov. loans prog's (such as Cdn Student Loans, Nova Scotia Student Loan, Island Student Awards, Community Service)	03	
Registered Education Savings Plans (RESP's)	04	
General mention of savings plan (cannot specify name)	06	
Other sources? (specify)	77	O
None of the above.....	98	X
DK/NR	99	X
SCHOLARSHIPS,BURSARIES,GRANTS OTHER THAN CESG	07	N

45:**AWAPE**

=> +1 if NOT (FLAG=#2); PEI

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?

Canada Education Savings Grant	01	
Government matching program/Contribution program (Cannot specify name)....	05	
Learning Bonds	02	
Government savings programs and gov. loans prog's (such as Cdn Student Loans, PEI Student Loan, Island Student Award, Community Service bursary) ..	03	
Registered Education Savings Plans (RESP's)	04	
General mention of savings plan (cannot specify name)	06	
Other sources? (specify)	77	O
None of the above.....	98	X
DK/NR	99	X

46:**AWANL**

=> +1 if NOT (IAREA=#1); NFL

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?

Canada Education Savings Grant	01	
Government matching program/Contribution program (Cannot specify name)....	05	
Learning Bonds	02	
Government savings programs and gov. loans prog's (such as Cdn Student Loans).....	03	
Registered Education Savings Plans (RESP's)	04	
General mention of savings plan (cannot specify name)	06	
Other sources? (specify)	77	O
None of the above.....	98	X
DK/NR	99	X

47:**AWANB**

=> +1 if NOT (IAREA=#3); NB

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?

Canada Education Savings Grant	01	
Government matching program/Contribution program (Cannot specify name)....	05	
Learning Bonds	02	
Government savings programs and gov. loans prog's (such as Cdn Student Loans, NB Student Financial Aid program, NB bursary).....	03	
Registered Education Savings Plans (RESP's)	04	
General mention of savings plan (cannot specify name)	06	
Other sources? (specify)	77	O
None of the above.....	98	X
DK/NR	99	X

48:**AWAYT**

=> +1 if	NOT (IAREA=#25); YT
----------	---------------------

DO NOT READ LIST

Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education? ***NOTE: If they say "Other sources", code as 77, probe for specific and write down their answer.

Canada Education Savings Grant	01
Government matching program/Contribution program (Cannot specify name)....	05
Learning Bonds	02
Government savings programs and gov. loans prog's (such as Cdn Student Loans).....	03
Registered Education Savings Plans (RESP's)	04
General mention of savings plan (cannot specify name).....	06
Other sources (such as Yukon Grant, Yukon Excellence Awards, Student Training Allowance) Please specify	77 O
None of the above.....	98 X
DK/NR	99 X

49:**MINAM**

From what you have heard or read, do you think that it is worthwhile for parents to begin saving for their children's post-secondary education if they only have \$10 a month to put away?

Yes.....	1
No.....	2
DK/NR	9

50:**KIDS**

How many children do you have, including any that do not live at home? <kidck > (NOTE TO INTERVIEWER: This would include any children inside or outside of the home, under the age of 18, for whom they have responsibility for decision-making)

DK/NR	99
-------------	----

51:**MANY**

=> +1 if	KIDS==99
----------	----------

How many of these children do you expect will get post-secondary education in the future? IF NEEDED: This includes any of those who have already started to attend PSE or already attended PSE

None	00
DK/NR	99

53:

SELEC

=> INFO if	MANY==0
------------	---------

What is the age of the youngest child that will likely attend post-secondary education?

Newborn	00	
One year old	01	
Two year old.....	02	
Three year old.....	03	
Four year old	04	
Five year old.....	05	
Six year old.....	06	
Seven year old	07	
Eight year old	08	
Nine year old	09	
Ten year old.....	10	
Eleven year old.....	11	
Twelve year old	12	
Thirteen year old	13	
Fourteen year old.....	14	
Fifteen year old.....	15	
Sixteen year old	16	
Seventeen year old.....	17	
Eighteen year old.....	18	
Nineteen year old.....	19	N
Twenty year old.....	20	N
Twenty-one year old.....	21	N
DK/NR	99	

54:

SELEX

=> * if	SELEC
Newborn	00
one year old	01
two year old	02
three year old	03
four year old	04
five year old	05
six year old	06
seven year old	07
eight year old	08
nine year old	09
ten year old	10
eleven year old	11
twelve year old	12
thirteen year old	13
fourteen year old	14
fifteen year old	15
sixteen year old	16
seventeen year old	17
eighteen year old	18
nineteen year old	19
twenty year old	20
twenty-one year old	21
youngest child	99

55:

TOCST

I'd like you to think about the type of school beyond high school that you expect your <selex > will attend, whether they will be living at home or not, and the number of years that you think they will attend post-secondary. Given all these factors, what would be your best guess of the total cost for their post-secondary education?

DK/NR 9999999

58:

SP2BC

=> SP2AB if NOT (IAREA=#22-#24); BC

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, BC Student Loans, Premier's Excellence Program, Youth Educational Assistance Fund).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

59:

SUPBC

=> +1 if SP2BC==99

READ LIST

Which of the following other sources, if any, do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, BC Student Loans, Premier's Excellence Program, Youth Educational Assistance Fund).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

60:**SP2AB**

=> SP2SK if NOT (IAREA=#20-#21); ALB

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Alberta Student Loans, Alberta Opportunities, Northern Alberta Development Council Bursary)	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

61:**SUPAB**

=> +1 if SP2AB==99

READ LIST

Which of the following sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Alberta Student Loans, Alberta Opportunities, Northern Alberta Development Council Bursary)	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

62:**SP2SK**

=> SP2MB if NOT (IAREA=#19); SASK

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Saskatchewan Student Bursary, Canada-Saskatchewan Integrated Student Loans Program).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

63:**SUPSK**

=> +1 if SP2SK==99

READ LIST

Which of the following sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Saskatchewan Student Bursary, Canada-Saskatchewan Integrated Student Loans Program).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

64:**SP2MB**

=> SP2ON if NOT (IAREA=#18); MB

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Manitoba Student Assistance, Aboriginal Education Awards, Manitoba Bursary Program).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

65:**SUPMB**

=> +1 if SP2MB==99

READ LIST

Which of the following sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Manitoba Student Assistance, Aboriginal Education Awards, Manitoba Bursary Program).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

66:**SP2ON**

=> SP2NS if NOT (IAREA=#9-#17); ONT

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Canada-Ontario Integrated Student Loan, Ontario Special Bursary, Ontario Work Study Plan)	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

67:**SUPON**

=> +1 if SP2ON==99

READ LIST

Which of the following sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Canada-Ontario Integrated Student Loan, Ontario Special Bursary, Ontario Work Study Plan)	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

68:**SP2NS**

=> SP2PE if NOT (FLAG=#1); NS

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Nova Scotia Student Loan, PEI Student Loan, Island Student Award, Community Service Bursary)	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

69:**SUPNS**

=> +1 if SP2NS==99

READ LIST

Which of the following sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, Nova Scotia Student Loan, PEI Student Loan, Island Student Award, Community Service Bursary)	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

70:**SP2PE**

=> SP2NL if NOT (FLAG=#2); PEI

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, PEI Student Loan, Island

Student Award, Community Service Bursary)	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

71:**SUPPE**

=> +1 if SP2PE==99

READ LIST

Which of the following sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, PEI Student Loan, Island

Student Award, Community Service Bursary)	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

72:**SP2NL**

=> SP2NB if NOT (IAREA=#1); NL

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED).....	10	N
Other sources?	77	O
DK/NR	99	X

73:**SUPNL**

=> +1 if SP2NL==99

READ LIST

Which of the following sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED).....	10	N
Other sources?	77	O
DK/NR	99	X

74:**SP2NB**

=> SP2YT if NOT (IAREA=#3); NB

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, NB Student Financial Aid Program also called NB student loan, NB bursary).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

75:**SUPNB**

=> +1 if SP2NB==99

READ LIST

Which of the following sources do you expect your <selex > to use to pay for their costs while attending post-secondary education?

Government loans (such as Canada Student Loans, NB Student Financial Aid Program also called NB student loan, NB bursary).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED)	10	N
Other sources?	77	O
DK/NR	99	X

76:**SP2YT**

=> P8C if NOT (IAREA=#25); YT

DO NOT READ, ACCEPT ALL THAT APPLY

What sources do you expect your <selex > to use to pay for their costs while attending post-secondary education? ***NOTE: If they say "Other sources", code as 77, probe for specific and write down their answer.

Government loans (such as Canada Student Loans).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED).....	10	N
Other sources (such as Yukon Grant, Yukon Excellence Awards, Student Training Allowance) Please specify	77	O
DK/NR	99	X

77:**SUPYT**

=> +1 if SP2YT==99

READ LIST

Which of the following sources do you expect your <selex > to use to pay for their costs while attending post-secondary education? ***NOTE: If they say "Other sources", code as 77, probe for specific and write down their answer.

Government loans (such as Canada Student Loans).....	01	
Private loans from banks or other financial institutions	02	
Scholarships or bursaries	07	
RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds)	08	
Parent's income while your child is in school.....	03	
Other parental savings (outside an RESP).....	09	
Other family members (including student spouses)	04	
Your child's employment income while in school.....	05	
Your child's savings.....	06	
INHERITANCE(CONTRIBUTOR UNSPECIFIED).....	10	N
Other sources (such as Yukon Grant, Yukon Excellence Awards, Student Training Allowance) Please specify	77	O
DK/NR	99	X

78:**P8C**

Have you used a Registered Education Savings Plan or RESP to save for your <selex >'s education?

Yes.....	1
No.....	2
DK/NR	9

79:

MUCH

=> +1 if NOT (P8X=#1)

How much savings have you put away in total for your <selex >'s education? IF NEEDED: Make sure money is for only one child?

DK/NR 999999

80:

HARD

=> +1 if NOT (P8X=#1)

How hard would you say that it has been for your household to put aside this amount of income in savings for your <selex >'s education, given the other financial commitments you have. Rate your answer on a scale where 1 is not very hard, 7 is extremely hard?

- 1. Not very hard 1
- 2 2
- 3 3
- 4 4
- 5 5
- 6 6
- 7. Extremely hard 7
- DK/NR 9

81:

YEARS

=> +1 if NOT (P8X=#1)

What was your <selex >'s age, when you started saving for his or her PSE?

NEWBORN (or before) 00
DK/NR 99

82:

TOTL

How much do you plan to save in total for your <selex >'s education?

Nothing 000000
DK/NR 999999

83:

INFO

Have you ever looked for information about saving for a child's post-secondary education or the costs of post-secondary education?

- Yes 1
- No 2
- DK/NR 9

86:

TYPES

=> +1 if NOT INFO=#1; SKIP IF DID NOT LOOK FOR INFO

DO NOT READ LIST

Where did you look for this information?

Word of mouth/friends/family	01	
Books/magazines/NEWSPAPERS	02	
Financial institutions/bank employees/financial advisors	03	
Pamphlets/posters/MAIL-OUTS	04	
High School - publications/guidance counsellors.....	05	
University/college	06	
Internet	07	
TV/radio	08	
Federal government.....	09	
Provincial government.....	10	
ORGANIZATIONS SPECIALIZING IN THE FUNDING OF PSE(EX.USC, VENDORS OF RESPS)	11	N
PAST EXPERIENCE WITH OLDER CHILDREN/PRIOR KNOWLEDGE	12	N
SOLICITATION,REP. OF SAVINGS PLAN CALLED,CAME TO RESPONDENT'S HOME	13	N
Other	77	O
DK/NR	99	X

87:

Q1

Over the past few weeks or so, have you seen, heard or read any advertising about saving and planning for your children's post-secondary education?

Yes.....	1	
No	2	
Maybe.....	3	
DON'T KNOW/REFUSED	9	

88:

Q1B

=> Q2A if NOT (Q1=#1,#3)

OPEN-ENDED. DO NOT READ. CODE ALL THAT APPLY.

Please tell me everything you can remember about this ad. What pictures or images come to mind? PROBE Anything else?

Picture of a baby/baby's face/big eyes on baby's face 01

Tagline: I'm not getting any younger..... 02

Tagline: Start planning now for my education 03

Sub tagline: Their future is now 04

"It's easier than you might think" 05

Baby goes to sleep in room with lullabies and wakes up an adult running off to class 06

government ad (Government of Canada or provincial government) 07

website for more information (CanLearn.ca) 08

1-800 (O-Canada) number..... 09

Specify..... 77 O

DON'T KNOW/REFUSED 99 X

OBTAINING A BIRTH CERTIFICATE,IE.THE SIMPLICITY OF DOING SO,ONLINE AVAILABILITY 14 N

HEALTH CARE THEME,MEDICAL IMAGERY(EX.HEALTH PROFESSIONALS,MEDICAL INSTRUMENTS,IMMUNIZATION) 15 N

PRIVATE COMPANY/BANK SPONSORING THE AD..... 16 N

EDUCATIONAL IMAGERY,EX.GRADUATION,GRADUATES, UNIVERSITY, MORTARBOARD,ETC..... 17 N

FAMILY IMAGERY,EX.PARENTS WITH CHILDREN,PARENTS SAVING FOR POST-SECONDARY EDUCATION,CHILDREN PLAYING, CHILDREN GROWING-UP,ETC..... 18 N

FEATURES/AVAILABILITY OF RESP'S 19 N

IMPORTANCE OF SAVING FOR CHILD'S EDUCATION,FUTURE/HIGH COST OF POST-SECONDARY EDUCATION 20 N

89:

Q1C

PROBE. OPEN-ENDED. DO NOT READ. CODE ALL THAT APPLY.

Where did you notice this advertisement?

Television 01

Radio 02

Newspaper (e.g., Globe and Mail, National Post) 03

Magazines (e.g., MacLean's, People, TV Guide, TimeCanada) 04

Pamphlet/brochure in the mail..... 06

Outdoor billboards/signs/posters 07

Public transit..... 08

Internet/Website banner (e.g., canoe, weather network, canada.com, CBC, yahoo, todaysparent)..... 09

Word of mouth 10

In the cinema - before a movie 11

Banks 12

Other-Specify 77 O

DON'T KNOW/REFUSED 99 X

90:**Q2A**

I would now like to ask you some questions about some specific advertising. Do you remember seeing an ad over the past few months, either in a newspaper, magazine, on the Internet or on television in an infomercial. It featured a close-up image of a baby's face. The baby had big eyes and looked a little surprised. The headline was "I'm not getting any younger"

Yes.....	1	
No.....	2	=> Q3A
Maybe.....	3	
DON'T KNOW/REFUSED	9	=> Q3A

91:**Q2C**

OPEN-ENDED.ACCEPT ONE RESPONSE.ANSWER SHOULD BE AT LEAST FIVE WORDS

Thinking about the ad that you saw/heard, what do you think was the MAIN point this advertisement was trying to get across?

The post-secondary education is important for your child	01	N
That children grow up fast.....	02	N
That it's important to start saving now for your children's education	03	N
That it's important to start planning now for your children's education - because the time goes by quickly	04	N
That the government can help you to save and plan.....	05	N
That you can get ready in small steps that makes it easier to do	06	N
Specify.....	77	O
Nothing.....	98	
DON'T KNOW/REFUSED	99	

92:**Q2D**

Did you do anything as a result of seeing/hearing this ad?

Yes.....	1	
No.....	2	=> Q3A
Maybe.....	3	
DON'T KNOW/REFUSED	9	=> Q3A

93:**Q2DD**

What did you do? Anything else?

Specify.....	77	O
DON'T KNOW/REFUSED	99	
Visited the CanLearn website.....	01	N
Talked to family or friend about it.....	02	N
Picked up a pamphlet to get more information.....	03	N
Talked to someone at the bank/financial advisor.....	04	N
Started to save for a child's post-secondary education	05	N
Opened an RESP	06	N

94:

Q3A

Do you remember hearing an ad on the radio or as a backdrop in an infomercial on television, over the past few months. It starts out with the sounds of a small child being put to bed, with lullaby music in the background, and then the music speeds up and the now grown up child is late getting up to get to class? The announcer talks about how "they grow up so fast" and "will be ready before you know it"

Yes..... 1
No 2 => Q9
Maybe..... 3
DON'T KNOW/REFUSED 9 => Q9

95:

Q3D

OPEN-ENDED.ACCEPT ONE RESPONSE.ANSWER SHOULD BE AT LEAST FIVE WORDS

Thinking about the ad that you saw/heard, what do you think was the MAIN point this advertisement was trying to get across?

The post-secondary education is important for your child 01 N
That children grow up fast..... 02 N
That it's important to start saving now for your children's education 03 N
That it's important to start planning now for your children's education - because the time goes by quickly 04 N
That the government can help you to save and plan..... 05 N
That you can get ready in small steps that makes it easier to do 06 N
Specify..... 77 O
Nothing..... 98
DON'T KNOW/REFUSED 99

96:

Q3E

Did you do anything as a result of seeing/hearing this ad?

Yes..... 1
No 2 => Q9
Maybe..... 3
DON'T KNOW/REFUSED 9 => Q9

97:

Q3F

What did you do? Anything else?

Specify..... 77 O
DON'T KNOW/REFUSED 99
Visited the CanLearn website..... 01 N
Talked to family or friend about it..... 02 N
Picked up a pamphlet to get more information..... 03 N
Talked to someone at the bank/financial advisor..... 04 N
Started to save for a child's post-secondary education 05 N
Opened an RESP 06 N

98:

Q9

These TV, newspaper, magazine, internet and radio ads were in fact produced by the Government of Canada and your provincial government. How would you rate the performance of the Government of Canada on helping parents to save and plan for their children's post-secondary education? Please use a 7-point scale, where 1 means terrible, 7 means excellent and the mid-point, 4, means neither good nor bad.

- 1.Terrible 1
- 2..... 2
- 3..... 3
- 4.Neither good nor bad 4
- 5..... 5
- 6..... 6
- 7.Excellent..... 7
- DON'T KNOW/REFUSED 9

99:

Q10

Generally speaking, how do you rate the performance of the Government of Canada (using the same scale)?

- 1.Terrible 1
- 2..... 2
- 3..... 3
- 4.Neither good nor bad 4
- 5..... 5
- 6..... 6
- 7.Excellent..... 7
- DON'T KNOW/REFUSED 9

100:

Q10A

Generally speaking, how do you rate the performance of your provincial government (using the same scale)?

- 1.Terrible 1
- 2..... 2
- 3..... 3
- 4.Neither good nor bad 4
- 5..... 5
- 6..... 6
- 7.Excellent..... 7
- DON'T KNOW/REFUSED 9

101:

DEMIN

Now, I would like to get some information to help us group your answers with others that we will receive in this survey.

102:**D3****READ LIST**

What is the highest level of formal education that you have completed?	
Grade 8 or less	01
Some high school	02
Complete high school	03
Technical, vocational post-secondary, college	04
Some university	05
Complete university degree	06
Post graduate degree	07
DON'T KNOW/REFUSED	99

103:**D4****READ LIST - ACCEPT ONE ANSWER ONLY**

What is your current employment status? Are you...	
Working full-time (35 or more hours per week).....	01
Working part-time (less than 35 hours per week).....	02
Self-employed	03
Unemployed, but looking for work	04
Attending school full-time/A student	05
Retired	06
Not in workforce (Homemaker)	07
Unemployed, not looking for work).....	08
MATERNITY/PATERNITY LEAVE	09 N
DISABILITY PENSION	10 N
Other (DO NOT READ)	77 O
DON'T KNOW/REFUSED	99
SEASONALLY EMPLOYED	11 N

104:**D5**

Are you, or is anyone in your household, worried about losing their job or being laid off?	
Yes.....	1
No.....	2
DON'T KNOW/REFUSED	9

105:**D6**

Are you an Aboriginal person (e.g., native Indian from a specific band, Inuit or Métis)?	
Yes.....	1
No.....	2
DON'T KNOW/REFUSED	9

106:

D7

DO NOT READ LIST. ACCEPT UP TO TWO RESPONSES.

What is the language you FIRST learned as a child and still understand?

- English..... 1
- French..... 2
- Other (do not specify)..... 3
- DON'T KNOW/REFUSED 9 X

107:

D12

READ LIST

Which of the following categories best describes your total household income?

That is, the total income of all persons in your household combined, before taxes?

- Under \$10,000 01
- \$10,000 to \$19,999 02
- \$20,000 to \$29,999 03
- \$30,000 to \$39,999 04
- \$40,000 to \$49,999 05
- \$50,000 to \$59,999 06
- \$60,000 to \$69,999 07
- \$70,000 to \$79,999 08
- \$80,000 to \$99,999 09
- \$100,000 and over 10
- DON'T KNOW/REFUSED 99

109:

THNK

Thank you for completing our survey!

- Completion 1 D

APPENDIX B
SURVEY RESPONSE RATES

Overall Call Results and Response Rates Table

Total numbers accepted		27,693
Total out of scope		5,003
Numbers not in service	4,034	
Fax or modem	807	
Duplicates	13	
Numbers blocked by phone companies	149	
Unresolved		9,310
Busy , no answers, answering machines	9,160	
Retired, called 10 times without success	150	
In-scope non-responding		8,665
Language difficulty	310	
Other	148	
Unavailable	20	
Refusals	8,186	
Break offs	71	
In-scope responding units		4,715
Completes	1,132	
Ineligible	3,530	
Quota filled	53	
Response rate		20.5%

Average time: 13.6 minutes

Field start: February 26, 2007

Field completed: March 12, 2007