



Post-Campaign Survey of Parents Saving for PSE

FINAL REPORT

Submitted to:

Human Resources and Social Development

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June 20, 2006

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KEY STUDY INDICATORS

The federal government and the Canada Student Loan Program (CSLP) 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 the campaign consisted of print and radio advertisements placed in newspapers, magazines, on television infomercials and on radio stations. The advertisements ran for one month (March, 2006).

As part of its activities, 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 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.

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 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.

Campaign Objectives

Indicators	Baseline Measure: 2005	Tracking Measure: 2006
Encourage parents to take action on saving for PSE		
% 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).

Indicators	Baseline Measure: 2005	Tracking Measure: 2006
The following indicators apply to parents with a child whom they expect will go to PSE, unless otherwise specified.	98% of parents expect a least one of their children to attend PSE.	99% of parents expect a 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 .
% 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.
Encourage parents to take action on saving for PSE early in their children's lives		
% 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.
Increase parents' understanding that they are able to save for their children's PSE		
% 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.
Increase parents' understanding of their financial options for saving for PSE		
% 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.
Secondary Objectives		
Encourage parents to take action early on planning for PSE		
% 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.
% 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.

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

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

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

INDICATEURS CLÉS DE L'ÉTUDE

Le gouvernement fédéral et les provinces et territoires participant au Programme canadien de prêts aux étudiants (PCPE) ont convenu de lancer, d'un bout à l'autre du Canada, une campagne conjointe de marketing social étalée sur cinq ans afin d'encourager les parents à commencer à épargner pour les études postsecondaires (EPS) de leurs enfants. Le gouvernement fédéral, cinq provinces et un territoire participent à la campagne, qui a été lancée en mars 2006. La campagne cible les parents d'enfants de moins de 18 ans. En 2006, la campagne comprenait des publicités imprimées ou radiophoniques diffusées dans des journaux, des magazines, dans le cadre d'infopublicités à la télévision, ainsi qu'à la radio. Les publicités ont été diffusées pendant un mois (mars 2006).

Dans le cadre de ses activités, le Comité consultatif intergouvernemental sur l'aide financière aux étudiants (CCIAFE) a établi un plan de communication ayant pour objet l'adoption de démarches intégrées de communication au public visant à faire connaître aux parents et aux élèves du secondaire les avantages des études postsecondaires. Le plan de communication est en fait un plan quinquennal de marketing intégré d'envergure nationale qui est axé sur des thèmes et des messages courants dont se serviront le gouvernement du Canada et les provinces. Le plan a pour objectif de sensibiliser les parents et les élèves du secondaire aux avantages financiers liés à la planification des études postsecondaires, y compris l'accessibilité des programmes d'aide financière aux étudiants financés par le gouvernement. En bout de ligne, le plan vise à entraîner des changements de comportement qui conduiront les familles à épargner pour les études postsecondaires de leurs enfants, dans la mesure où elles en ont les moyens. Le plan vise aussi à faire connaître l'éventail de choix qui s'offrent au chapitre du financement des EPS et à aider les jeunes à réfléchir à leurs intérêts et possibilités de carrière avant d'entreprendre leurs EPS.

Au fil des prochaines pages, qui présentent un résumé des résultats de l'étude, nous dresserons le cadre des objectifs principaux et secondaires de la campagne de communication en précisant, pour chaque objectif, les indicateurs de rendement s'y rattachant. Nous présenterons en outre les résultats découlant de l'enquête de référence de 2005 et de l'enquête de suivi de 2006 pour chacun des indicateurs. Le lecteur pourra ainsi apprécier d'un coup d'œil l'état de la situation actuelle dans les divers domaines de la campagne de communication, ainsi que la situation qui prévalait avant le lancement de la campagne. Ce cadre devrait aussi permettre de comparer sans difficulté les changements qui s'opéreront au fil du temps, à mesure qu'évoluera la campagne.

Objectifs de la campagne

Indicateurs	Mesure de référence : 2005	Mesure de suivi : 2006
Encourager les parents à commencer à épargner pour les EPS		
Pourcentage des parents qui ne savent pas comment commencer à épargner pour les EPS	29 % de l'ensemble des parents ne savent vraiment pas « comment commencer à épargner pour les EPS de mes enfants » (18 % sont d'accord et 11 % ne sont ni d'accord, ni en désaccord).	26 % de l'ensemble des parents ne savent vraiment pas « comment commencer à épargner pour les EPS de mes enfants » (16 % sont d'accord et 10 % ne sont ni d'accord, ni en désaccord).
Sauf indication contraire, les indicateurs suivants s'appliquent aux parents qui s'attendent à ce qu'un de leurs enfants fasse des EPS	98 % des parents s'attendent à ce qu'au moins un de leurs enfants fasse des EPS.	99 % des parents s'attendent à ce qu'au moins un de leurs enfants fasse des EPS.
Pourcentage des parents qui prévoient utiliser leurs épargnes afin de payer au moins une partie des EPS de leur enfant	77 % des parents prévoient que leurs épargnes pour les études ou d'autres épargnes serviront à payer au moins une partie des EPS de leur enfant.	88 % des parents prévoient que leurs épargnes pour les études ou d'autres épargnes serviront à payer au moins une partie des EPS de leur enfant ⁴ .
Pourcentage des parents qui ont commencé à épargner c. pourcentage des parents qui n'épargnent pas	60 % des parents épargnent présentement pour les EPS de leurs enfants.	60 % des parents ⁵ épargnent présentement pour les EPS de leurs enfants.
Encourager les parents à commencer sans tarder à épargner en vue des EPS de leurs enfants		
Pourcentage des parents qui ont commencé à épargner en vue des EPS avant le cinquième anniversaire de leur enfant	75 % des parents-épargnants ont commencé avant le cinquième anniversaire de leur enfant.	70 % des parents-épargnants ⁶ ont commencé avant le cinquième anniversaire de leur enfant.
Faire mieux comprendre aux parents qu'ils sont en mesure d'épargner pour les EPS de leurs enfants		
Pourcentage des parents dont le revenu est faible ou moyen qui estiment que ça vaut la peine d'épargner 10 \$ par mois en vue des EPS	89 % des familles à faible revenu et 91 % des familles à revenu moyen estiment que ça vaut la peine d'épargner même si elles ne peuvent mettre de côté que 10 \$ par mois.	88 % des familles à faible revenu et 91 % des familles à revenu moyen estiment que ça vaut la peine d'épargner même si elles ne peuvent mettre de côté que 10 \$ par mois.

⁴ En vue de proposer aux parents des pistes de réponse dans chaque catégorie, nous avons changé la forme de la question. Il n'est donc pas possible de procéder à une comparaisons directe.

⁵ 61 % des parents qui s'attendent à ce que leur enfant fasse des EPS.

⁶ 42 % de l'ensemble des parents (épargnants et non-épargnants), y compris ceux qui ne s'attendent pas à ce que leur enfant fasse des EPS.

Indicateurs	Mesure de référence : 2005	Mesure de suivi : 2006
Faire mieux connaître aux parents leurs options d'épargne en vue des EPS		
Pourcentage des parents qui connaissent les options d'épargne c. pourcentage des parents qui ne les connaissent pas	60 % des parents nomment une forme de programme gouvernemental visant à aider les parents à épargner en vue des EPS de leurs enfants et à les payer; 37 % ne connaissent pas les programmes suffisamment pour en décrire ou en nommer un.	63 % des parents nomment une forme de programme gouvernemental visant à aider les parents à épargner en vue des EPS de leurs enfants et à les payer; 38 % ne connaissent pas les programmes suffisamment pour en décrire ou en nommer un.
Objectifs secondaires		
Encourager les parents à commencer sans tarder à planifier les EPS		
Pourcentage de parents à la recherche d'information sur l'épargne en vue des EPS	50 % des parents qui s'attendent à ce que leur enfant fasse des EPS ont cherché de l'information.	46 % des parents qui s'attendent à ce que leur enfant fasse des EPS ont cherché de l'information.
Pourcentage des parents d'un enfant d'au plus cinq ans à la recherche d'information sur l'épargne en vue des EPS	Le résultat passe à 54 % des parents qui s'attendent à ce que leur enfant d'au plus cinq ans fasse des EPS.	Le résultat passe à 54 % des parents qui s'attendent à ce que leur enfant d'au plus cinq ans fasse des EPS.

SUMMARY OF FINDINGS

Advertising Recall

Recall of the advertising is expectedly low, given the delay in collecting measurement of recall (one month after the end of the campaign) and given the quick turnaround with which the campaign (i.e., media buy) decisions were made. On the unprompted recall, 14 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 (e.g., 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 56 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, most remembered that the ad was about saving and 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 13 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 19 per cent. That is, one in five parents remember seeing 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.

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. On the other hand, only two in three of the 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) is the foremost priority in parents' savings decisions, even before saving for retirement. Overall, 73 per cent of parents said that it is a very important goal, and 60 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. More than half (58 per cent) are using an RESP, although, another one in five are using some other savings account that they have set-up specifically for the education savings, while the remaining parents are simply adding to general savings.

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.

Fewer than one in six (16 per cent) parents believe that they do not know how to get started in saving for their child’s education. Another 10 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 18 per cent agreeing with the statement). On the other hand, fewer low income households agree with this statement in 2006 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. Fewer than one in three parents expect to have one child attending PSE, while almost three in four 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 \$65,000. This is considerably higher, however, than the \$55,000 anticipated by parents in 2005, although it is difficult to know the reason for this difference⁷. It may simply be that asking parents about the specifics that they anticipate results in a more refined total figure.

Parental income is by far the most popular source for supporting children during their education. RESPs and other parental savings are also anticipated by more than half of parents.

Patterns of Saving

Among the 60 per cent of parents who are saving, the average age at which they started saving is when the child was just over three years of age (3.4 years on average), as was the case in 2005.

⁷ In 2005 more detailed questions were posed about the type of PSE expected and conditions of attending (e.g., living away from home). These could not be accommodated in 2006, given the need for recall questions related to the advertising.

In fact, one of the most striking findings in the study is that 70 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 at any one point in time is \$8,800, 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 \$4,800 for children under five to over \$15,000 for children who are 12 or older). These findings are very similar, if marginally higher than found in 2005.

As in 2005, parents say that they intend to save about \$29,000 (although this amount comes down with the age of the child, 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 seem to think that they will be able to cover just over half of the expenses that they think the child will incur during their education (although parent often revise this goal as their child gets older). This is actually quite 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 \$30,000, although, again, there is a very wide sliding scale based on age of the child. This is considerably higher than found in 2005, because the average cost associated with attending PSE is considerably higher in 2006. Although only one in four parents who are saving said that this amount of savings represented a hardship to them, this rises to almost half: 45 per cent of parents reporting the lowest income levels (under \$30,000), and is somewhat higher than reported in 2005.

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 on 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. Results show an increase in utilization of Internet in researching the costs and saving for PSE.

Impact of Advertising on Impressions

On perhaps 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 22 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 (32 to 39 per cent depending on which recall measure is being used). Similarly, those who say they recall one of the advertisements are also considerably more likely to have a positive view of the government's performance in providing information about its services to Canadians (43 to 52 per cent compared with only 29 to 30 per cent among those who do not recall an ad). Recall of the radio spot is the only place, however, where there is a difference in impressions regarding the performance of provincial/territorial governments (where 43 per cent of those who recall the radio ad rate provincial/territorial performance as high, compared with 30 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.

OBSERVATIONS EN BREF

Mémorisation de la publicité

Comme nous nous y attendions, compte tenu de la période écoulée avant la mesure de la mémorisation (un mois après la fin de la campagne), ainsi que de la prise de décisions rapides en ce qui concerne la mise en œuvre de la campagne (p. ex., achat d'espaces publicitaires), le niveau de mémorisation de la publicité est faible. Sans aide, 14 p. 100 des répondants se souviennent de la publicité, et seulement 24 p. 100 de ces derniers sont capables de la décrire avec un niveau de détail propre à faire penser qu'ils ont bel et bien vu les messages publicitaires de la campagne (p. ex., souvenir du visage d'un bébé, l'importance d'épargner en vue des EPS, un bébé s'endort et se réveille en adulte, accent sur la nécessité de commencer maintenant à planifier les études, parce que le temps file). En se fondant sur les données probantes et sur la proportion - 56 p. 100 – des parents qui signalent avoir vu une publicité à la télévision, il apparaît probable qu'en fait, un grand nombre d'entre ceux qui affirment (sans aide) se souvenir de la publicité n'ont pas vu les messages publicitaires de la campagne. En revanche, parmi ceux qui se souviennent avoir vu une publicité, la plupart se rappellent qu'elle portait sur l'épargne en vue de payer les études postsecondaires d'un enfant. Ce résultat indique que la campagne est parvenue à faire passer son principal message.

En ce qui concerne les publicités en particulier, le niveau de mémorisation du message radiophonique, qui s'établit à 13 p. 100, est supérieur au niveau de mémorisation du message imprimé (9 p. 100). Dans chaque cas, les messages dont se souviennent les parents avec le plus d'acuité sont l'importance d'épargner en vue des études postsecondaires des enfants et (à un moindre degré) la nécessité de commencer sans tarder à planifier. Avec des pistes de réponse, le taux cumulatif de mémorisation s'établit à 19 p. 100 pour ces deux publicités. Autrement dit, un parent sur cinq se souvient soit de la publicité imprimée, soit de la publicité radiophonique, ou encore des deux. De nouveau, au nombre des parents qui se souviennent de la publicité, la plupart en retiennent qu'elle traitait de l'épargne et de la planification en vue des études postsecondaires des enfants.

Malgré la démarche minimaliste adoptée dans le cadre de la campagne et l'affaiblissement possible de la mémorisation au fil du temps (temps de la collecte de données par rapport à la période de la campagne), il semble que la campagne d'information soit parvenue dans une certaine mesure à faire passer chez les parents des messages au sujet de l'épargne et de la planification en vue des EPS de leurs enfants et au sujet de la pertinence de commencer sans tarder.

Connaissance des programmes gouvernementaux visant à aider les parents à épargner et à planifier en vue des EPS de leurs enfants

Comme nous l'avons constaté en 2005, les programmes gouvernementaux qui aident les parents à épargner en vue des EPS sont peu connus. En effet, moins de la moitié des parents peuvent

nommer spontanément les REEE. Par ailleurs, seulement les deux tiers des épargnants qui recourent à un REEE le nomment comme moyen d'épargner (ce qui fait penser que la réponse à la question n'était pas évidente, du moins dans un contexte de réponse spontanée).

Épargner en vue des études postsecondaires

Au chapitre des décisions d'épargne, l'épargne en vue des EPS d'un enfant figure (avec le remboursement d'une grosse dette) en tête de liste des priorités des parents, ces derniers y attachant même plus d'importance qu'à leurs épargnes pour la retraite. Dans l'ensemble, 73 p. 100 des parents affirment qu'il s'agit d'un objectif très important, et 60 p. 100 des parents ont commencé à épargner en vue des études postsecondaires de leurs enfants. Il convient toutefois de souligner que dans le cadre de ces questions, nous demandions aux répondants s'ils épargnaient *présentement*. Par conséquent, sont exclus les parents qui ont peut-être épargné auparavant, mais ne le font pas pour le moment.

Comme nous l'avons observé en 2005, un grand nombre d'épargnants ont ouvert un compte spécial pour leurs épargnes. Plus de la moitié (58 p. 100) recourent à un REEE, tandis qu'un cinquième des épargnants utilisent plutôt un compte d'épargnes destiné spécialement à l'épargne en vue des études. La proportion restante des parents enrichissent leurs épargnes générales, tout simplement.

Presque tout le monde est d'avis que ça vaut la peine d'épargner en vue des études, ne serait-ce que dix dollars par mois (la somme mise à l'essai dans le sondage). C'était aussi le cas en 2005.

Moins du sixième des parents (16 p. 100) indiquent qu'ils ne savent vraiment pas comment commencer à épargner en vue des études postsecondaires de leur enfant. Dix pour cent de plus sont incertains. Chez les parents à faible revenu, nous retrouvons la plus forte proportion de parents affirmant qu'ils ne savent pas comment commencer (18 p. 100 des parents de ce groupe sont d'accord avec l'énoncé). Ceci dit, le nombre de ménages à faible revenu d'accord avec l'énoncé en 2006 est à la baisse, par rapport à 2005 (année où ce résultat atteignait 30 p. 100). Nous observons une tendance semblable au chapitre du niveau de scolarité des parents. En effet, les parents ayant une scolarité du niveau du secondaire sont plus susceptibles d'indiquer ne pas trop savoir comment commencer à épargner.

Coûts et situations prévus

À peu près tous les parents s'attendent à ce que leurs enfants fassent des études postsecondaires. Moins du tiers des répondants s'attendent à ce qu'un enfant de leur famille fasse des EPS, et près de trois parents sur quatre s'attendent à ce qu'au moins deux de leurs enfants fassent des EPS. Dans l'ensemble, les parents semblent se faire une idée plutôt réaliste des coûts liés aux études postsecondaires. Le coût prévu s'établit en moyenne à environ 65 000 \$. Cette somme est néanmoins considérablement supérieure aux 55 000 \$ auxquels s'attendaient les parents en 2005. Il est toutefois

difficile d'expliquer cette différence⁸. Cela pourrait tenir au fait que lorsque l'on interroge les parents sur les détails de leurs prévisions, ils en viennent à établir un chiffre total plus précis.

Le revenu des parents est de loin la source la plus populaire pour subvenir aux besoins des enfants pendant leurs études. Plus de la moitié des parents prévoient aussi utiliser leurs REEE et leurs autres épargnes à cette fin.

Tendances d'épargne

Chez les 60 p. 100 des parents qui épargnent, en moyenne, ces derniers ont commencé à épargner lorsque leur enfant avait un peu plus de trois ans (la moyenne s'établit à 3,4 ans), comme nous l'avons aussi constaté en 2005. En fait, l'une des observations les plus frappantes découlant de l'étude tient à ce que 70 p. 100 des parents qui épargnent présentement ont commencé avant le cinquième anniversaire de leur enfant.

La somme des épargnes accumulées à un moment donné s'établit en moyenne à 8 800 \$, mais ce résultat est fondé sur une très vaste échelle mobile, suivant l'âge de l'enfant et le moment auquel le parent a commencé à épargner (l'échelle va d'environ 4 800 \$, pour les enfants de moins de cinq ans, à plus de 15 000 \$, pour les enfants de 12 ans ou plus). Ces résultats sont très semblables, quoique légèrement supérieurs à ceux de 2005.

Comme nous l'avons observé en 2005, les parents indiquent qu'ils souhaitent épargner environ 29 000 \$ (encore que cette somme diminue à mesure que l'enfant vieillit, tandis que le parent s'approche du moment du début des études et que se précise sa conception de l'éducation susceptible de convenir le mieux à son enfant). Les parents semblent penser qu'ils seront en mesure d'éponger un peu plus de la moitié des dépenses engagées au cours des études de leur enfant (mais il arrive souvent que le parent révise cet objectif à mesure que l'enfant vieillit). Ces résultats rejoignent plutôt bien les commentaires des parents recueillis dans le cadre de l'étude de référence, en 2005.

En ce qui concerne les sommes épargnées jusqu'ici par les parents et leurs objectifs d'épargne, l'écart s'établit en moyenne à 30 000 \$. Toutefois, on constate de nouveau une échelle mobile très vaste, suivant l'âge de l'enfant. Ce résultat est considérablement supérieur à celui de 2005, parce que le coût moyen associé aux EPS est beaucoup plus élevé en 2006. Même si seulement le quart des parents-épargnants signalent qu'il leur est difficile de mettre cette somme de côté, ce résultat s'élève à presque la moitié (45 p. 100) des répondants dont le revenu déclaré est parmi les plus faibles (moins de 30 000 \$), ce qui est quelque peu supérieur au résultat enregistré en 2005.

⁸ En 2005, des questions plus détaillées portaient sur le genre d'EPS prévues et sur la situation d'études envisagée (p. ex., habiter à l'extérieur du foyer). Il n'était pas possible de poser ces questions en 2006 car il fallait interroger les répondants sur leur souvenir des publicités.

La majorité des parents qui n'épargnent pas prévoient néanmoins aider leurs enfants à subvenir à leurs besoins pendant leurs études. Ils espèrent y parvenir en utilisant leur revenu régulier, au moment où leur enfant fera des études postsecondaires, ainsi qu'en recourant (à un moindre degré) aux investissements et épargnes qu'ils souhaitent réunir entre temps. Certains non-épargnants qui prévoient toutefois aider leur enfant au cours de ses EPS misent déjà sur le crédit et sur l'endettement pour l'appuyer financièrement.

Besoins d'information

Bien que les parents considèrent qu'il est très important que leur enfant fasse des études postsecondaires et qu'ils soient nombreux à juger que le coût des EPS constitue un obstacle, à peine un peu moins de la moitié des parents canadiens ont déjà cherché des renseignements au sujet de l'épargne en vue des EPS de leur enfant, comme nous l'avons aussi constaté en 2005. Les principales sources d'information que les parents ont consultées pour obtenir ce genre de renseignements comprennent les institutions financières et l'Internet. Les résultats révèlent une augmentation de l'utilisation de l'Internet pour faire des recherches s'attachant aux coûts et à l'épargne dans le contexte des EPS.

Incidence des messages publicitaires sur les impressions

Au chapitre des observations encourageantes, il ressort de l'étude que l'impression du rendement du gouvernement est beaucoup plus favorable chez les répondants qui se souviennent des publicités (en particulier chez les parents interrogés sur leur mémorisation au moyen de pistes de réponse). C'est ainsi que même si, dans l'ensemble, seulement 22 p. 100 des parents sont d'avis que le gouvernement fait du bon travail en ce qui concerne l'aide consentie aux parents relativement à l'épargne et à la planification en vue des études de leurs enfants, la proportion de parents ayant à cet effet des opinions favorables est considérablement plus élevée chez ceux qui affirment avoir vu la publicité (32 ou 39 p. 100, selon le type de mesure de la mémorisation). De même, ceux qui indiquent se souvenir de l'une des publicités sont aussi beaucoup plus susceptibles de formuler des opinions favorables à l'égard du rendement du gouvernement pour ce qui est de la communication d'information sur les services qu'il offre aux Canadiens (43 ou 52 p. 100, comparativement à seulement 29 ou 30 p. 100 chez ceux qui ne se souviennent pas de la publicité). C'est seulement au chapitre de la mémorisation de la publicité radiophonique que nous avons relevé des impressions différentes pour le rendement des gouvernements provinciaux et territoriaux (43 p. 100 des parents qui se souviennent de la publicité radiophonique font une évaluation très positive du rendement de ce palier de gouvernement, comparativement à 30 p. 100 de ceux qui ne s'en souviennent pas).

Par ailleurs, il est décourageant de constater le pourcentage de parents qui se souviennent des publicités mais n'ont pas changé leurs habitudes pour autant. Parmi la faible proportion de répondants qui se souviennent d'une publicité, un bien faible nombre de parents signalent avoir pris des mesures particulières après l'avoir vue ou entendue.

1. INTRODUCTION

1.1 STUDY CONTEXT

The federal government and CSLP 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 can learn 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 before parents know it. The campaign also featured a web banner, which when clicked on takes the viewer to the campaign website.

In order to monitor the effectiveness of the communications activity over time, the department conducted a baseline survey of parents in February of 2005, to establish their awareness of programs currently available to support the financing of post-secondary education, and their current savings behaviour to establish a baseline. Following the March 2006 campaign another measurement was taken to allow for comparison to the baseline to indicate whether the activity is associated with a shift in awareness and behaviour. The current study represents the first measure taken in the five-year campaign, which begins to chart the progress of the campaign in terms of changing awareness, attitudes and behaviour. The study also measures actual recall of various different elements of the (print and radio) campaign. It should be noted, however, that the actual investment made in the campaign was less in the first year than initially anticipated and the timing for measuring advertising recall was not ideal, given that there was a full month between the end of the campaign and the survey collection period, which is likely to have resulted in some decay in recall.

1.2 METHODOLOGY

The survey consists of telephone interviews with a randomly selected national sample of 1,103 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 six provinces (including the five participating provinces and Ontario⁹) and one territory for which results were required. The actual interviews were carried out between April 27 and May 12, 2006 and carry a margin of error of ± 3.0 per cent for the sample overall and ± 5 to 10 per cent¹⁰ 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 33.7 per cent (details in Appendix B).

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 developed in consultation with Human Resources and Skills Development Canada (presented in Appendix A). Prior to the interviewing period, the questionnaire went through a round of pre-testing with a total of 25 respondents (in both official languages) in order to gauge the flow and clarity of the of the survey instrument. A small number of revisions were made to the survey instrument in order to clarify certain questions and to adjust the focus of others before the final survey was fielded.

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 eight 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. 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

⁹ Ontario was added to provide some comparison with other provinces where more than the national campaign took place.

¹⁰ 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).

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).

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

	Overall n=1,103	
PROVINCE/TERRITORY	Sample Size	Margin of Error (% ¹¹)
Overall	1,103	3.0
British Columbia	210	6.8
Alberta	202	6.9
Saskatchewan	143	8.2
Manitoba	143	8.2
Ontario	155	7.9
Nova Scotia	150	8.0
Yukon	100	9.8
AGE of Child		
Under 6	380	5.0
6 to 11	333	5.4
12 and over	362	5.2
GENDER		
Male	434	4.7
Female	669	3.8
HOUSEHOLD INCOME		
<\$35,000	133	8.5
\$35-\$69,000	308	5.6
\$70,000+	502	4.4

¹¹ Calculated at the .05 level (i.e., 19 times out of 20).

2. ADVERTISING RECALL

As noted in the Introduction, Human Resources and Social Development and six participating provinces/territory launched year one 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 One can be found in the Introduction of this report.

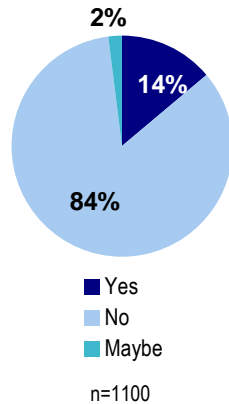
2.1 OVERALL (UNPROMPTED) RECALL

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, 14 per cent said that they recalled such advertisements, and another two per cent said that they may have seen something like this.

Those parents who report unprompted recall of the advertisements were asked to identify where they noticed the ads. The majority (56 per cent) saw them on television, while smaller proportions noticed them in newspapers (16 per cent), or in pamphlets or brochures (12 per cent). A few saw these advertisements on the Internet, heard about it through word of mouth, or saw it in a bank (seven per cent respectively). Five per cent heard the radio advertisements, four per cent noticed them in magazines, and three per cent identified outdoor billboards.

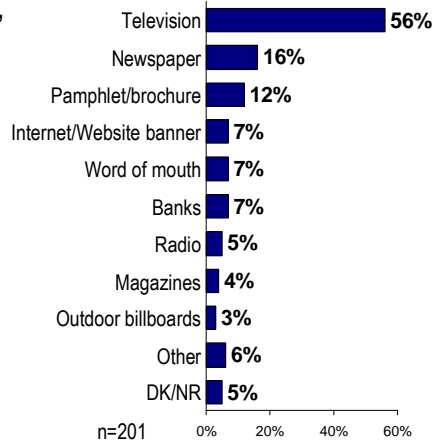
Unprompted Ad Recall and Source

“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?”



EKOS Research Associates Inc.

“Where did you notice this advertisement?”



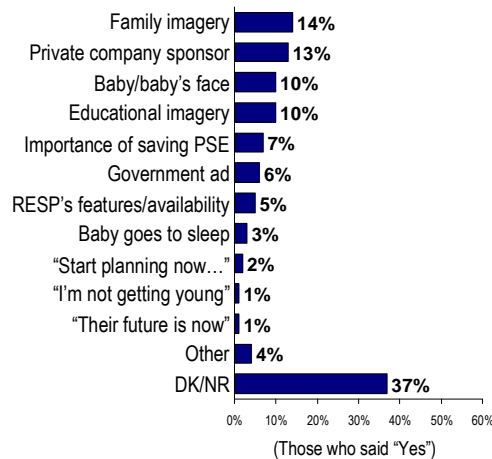
Ad Tracking Survey: Parents’ Attitudes and Behaviours Regarding Saving, 2006

- Parents who are not employed, as well as those with household incomes between \$35,000 and \$70,000 are more likely than other parents to generally recall seeing an ad about saving and planning for their child’s post-secondary education. The general recall is also more strongly correlated with recall of the print ad than it is with recall of the radio spot.
- Recall of a variety of sources (television, magazines and outdoor billboards) are higher among parents in British Columbia than elsewhere.
- Recall from a variety of sources (television, newspaper and magazines) is also higher among parents with a high school level of education.
- Parents reporting the highest incomes are the most likely to report seeing an ad on the Internet (relative to parents with less income).
- Parents who are not currently saving are more apt to recall seeing an ad in a pamphlet (likely in a bank).

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) Fourteen per cent remembered family imagery, and 13 per cent recalled a private company sponsor. Ten per cent referred to either a baby or a baby's face, and an additional ten per cent remembered educational imagery. Seven per cent correctly recalled the importance of saving for post-secondary education. Six per cent remembered a government advertisement, five per cent mentioned a RESP's features or its availability, and three per cent referred to a baby going to sleep. Two per cent recalled the phrase "start planning now..." and one per cent recalled the phrase "I'm not getting any younger" and "Their future is now". More than one in three were unable to recall anything specific about the advertisement (37 per cent).

Specific Content of Recall

**"Please tell me everything you can remember about this ad.
What pictures or images come to mind?"**



n=201

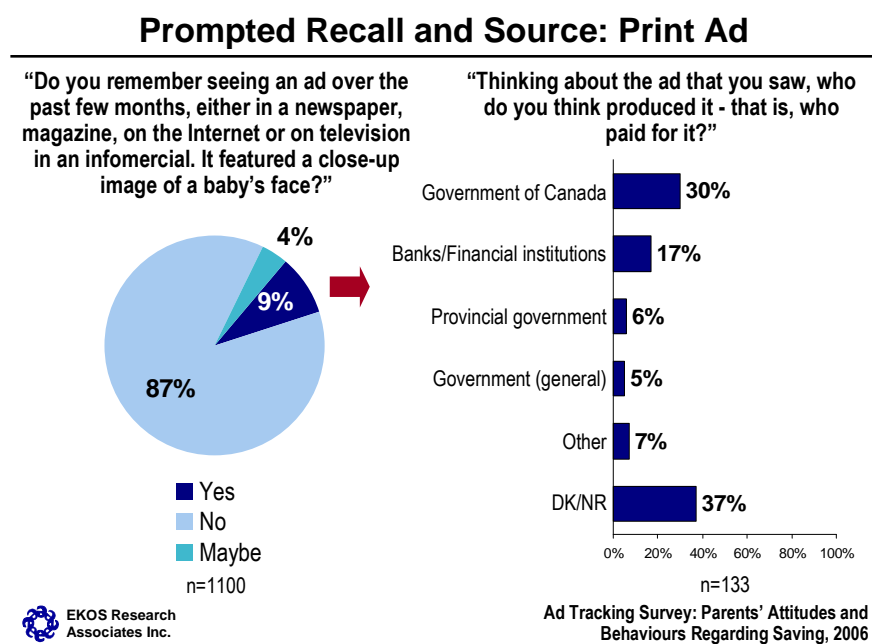
Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, 2006

- College-educated parents were more likely than others to refer to a memory of a private company sponsor, or to the importance of saving for post-secondary education, than other parents.
- Parents with one child currently pursuing post-secondary education are more likely than others to remember that the advertisement was from the government, and to remember educational imagery. Those with three or more children currently in post-secondary institutions are more likely than others to recall the baby or a baby's face. Those with the oldest children (12 and over) are more likely than others to remember that this was a government 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 recalled seeing it in either a newspaper, magazine, on the Internet, or on a television in an infomercial. Using the prompt, only nine per cent remembered such an advertisement, and another four per cent said that they may have.

Among those who did remember the advertisement based on the prompted description, 30 per cent believed it was produced by the Government of Canada, although 17 per cent thought it was produced by banks or financial institutions. Six per cent cited provincial governments as the source or said government in general (five per cent), and seven per cent cited another source. More than one in three (37 per cent) did not know who produced the advertisement.



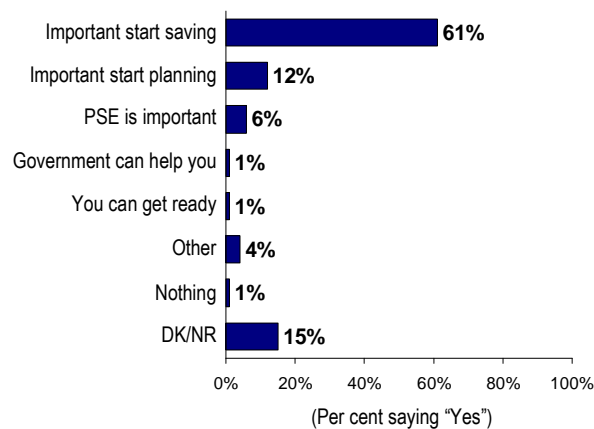
- Parents reporting incomes of less than \$35,000 are more likely than others to remember the print advertisement of the baby's face. The recall is lowest among parents reporting the highest household incomes (\$70,000 and more).
- Men who recall the ad have a greater tendency to believe it was produced specifically by the Government of Canada.
- Parents with a university level of education, those with three or more kids expected to attend PSE and those currently using an RESP to save are each more likely than their counterparts

to believe that the “baby’s face” advertisement was produced by banks or other financial institutions.

Among the parents who recalled the advertisement over six in ten (61 per cent) say that the main message was that it was important to start saving. Far fewer believe the message was that it was important to start planning (12 per cent). Six per cent think the message was that post-secondary education is important, and a few cited other messages.

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?”



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n=133

Ad Tracking Survey: Parents’ Attitudes and
Behaviours Regarding Saving, 2006

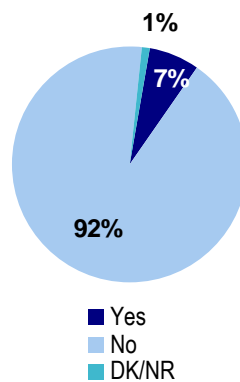
- Those with a high school education are much more likely than those with more education to believe the message was that post-secondary education is important. Those with a university education are much more likely than others to think that the message was that it was important to start planning.
- Parents who have three children or more currently attending a post-secondary institution are more apt than others to think the message was that it was important to start saving.
- Those using RESPs to save for their child’s post-secondary education are more likely than others to think that the main message was that it was important to start planning.

2.3 IMPACT OF PRINT ADVERTISING

As a result of seeing the “baby’s face” advertisement, seven per cent of parents say that they did something. Of those who did take action, the primary response was to start saving for a child’s post-secondary education followed by opening an RESP and talking to a financial advisor (however, these results should be treated as qualitative in nature as they are based on only 10 responses).

Impact of Print Ad

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



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Associates Inc.

n=133

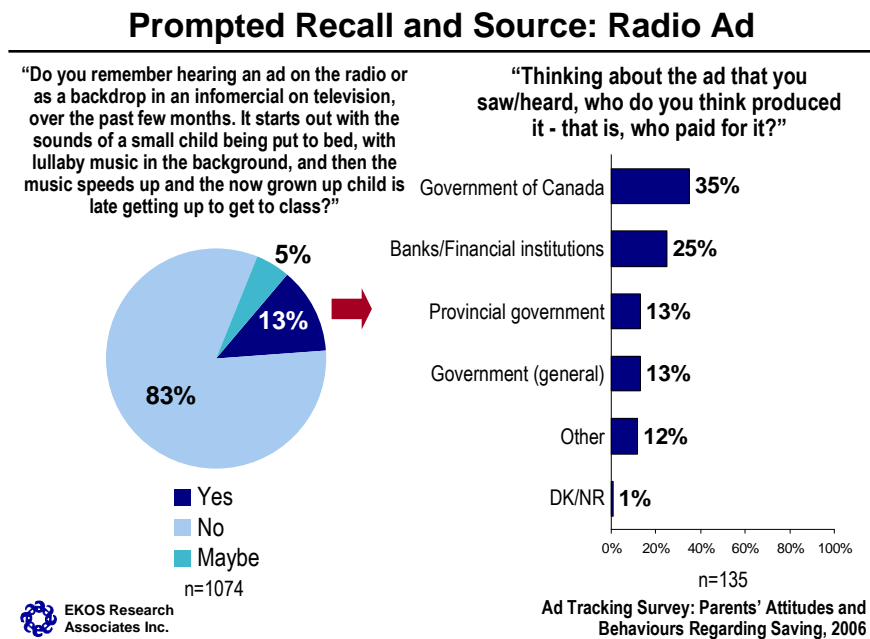
Ad Tracking Survey: Parents’ Attitudes and
Behaviours Regarding Saving, 2006

- Parents with one child currently attending a post-secondary institution are more likely than other parents to say that they have taken action after seeing the ad (although caution should be used in interpreting the results, given the small sample size; n=41 parents).

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. Base on this description, 13 per cent of parents said that they had seen this particular advertisement, and another five per cent said that they may have.

Of those who did recall this advertisement, 35 per cent believe it was produced by the Government of Canada, although slightly fewer (25 per cent) think it was produced by banks or financial institutions. Thirteen per cent cited a provincial government, and an equal proportion said it was produced by the government without specifying which one.



- Parents in Saskatchewan and in Nova Scotia are more likely than those in other regions to recall this particular advertisement.
- Parents with a high school education are less likely than others to think that this advertisement was produced by the their provincial government
- Those with the highest household incomes (\$70,000 or more) are more likely than others to believe that this advertisement was produced by the financial industry.
- Those with one child currently in a post-secondary institution are more likely than others to claim that government (unspecified) produced the advertisement. Those with older children

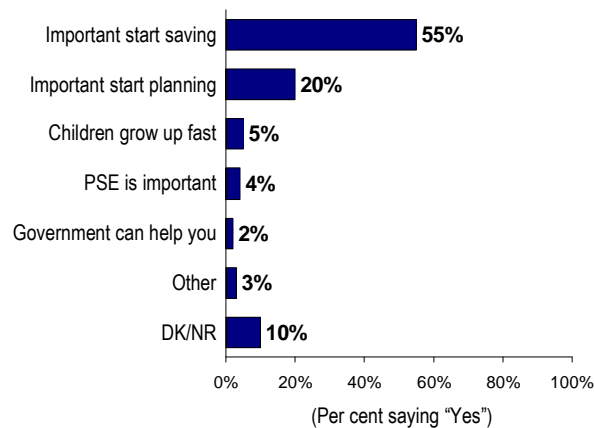
(12 years old or more) are more apt than others to believe that the advertisement was produced by their provincial government or government in general.

2.5 IMPACT OF RADIO ADVERTISING

Just over half of parents who recalled the advertisement believe that the main message was that it was important to start saving. Two in ten reported the main message to be the importance to start planning. Far fewer (five per cent) believe the message is that children grow up fast, and four per cent identify the message as being that post-secondary education is important.

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?”



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n=218

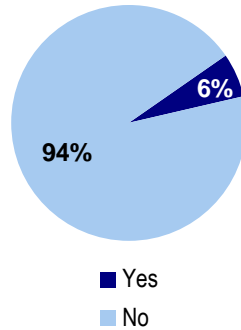
Ad Tracking Survey: Parents' Attitudes and
Behaviours Regarding Saving, 2006


- Parents in Manitoba and Nova Scotia are more likely to have taken away the message of starting to plan than other parents across the country.
- Parents with a university education are more likely than others to identify the main message of this advertisement as being one stressing the importance of starting to plan. At the same time, this is also a message more likely to have been taken away by parents who say that they are unsure how to start saving for their children's PSE (compared with parents with more confidence in this area).
- Parents whose household income is between \$35,000 and \$70,000 are more likely than others to say the main message was that it is important to start saving for a child's post-secondary education. This is also the case among parents who have already started saving for their children's PSE (compared with non-savers).

As a result of seeing or hearing the advertisement of the child being put to bed, six per cent say they did something as a result. Of those who did do something, the primary response was to start saving for a child's post-secondary education or speak with a financial advisor.

Impact of Radio Ad

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



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Associates Inc.

n=218

Ad Tracking Survey: Parents' Attitudes and
Behaviours Regarding Saving, 2006

- Of parents who remembered seeing this advertisement, those with two children currently attending a post-secondary institution were more likely than others to have taken action because of their exposure to the advertisement. This is also more true of those who have younger children (under the age of six) compared with those who have older children.

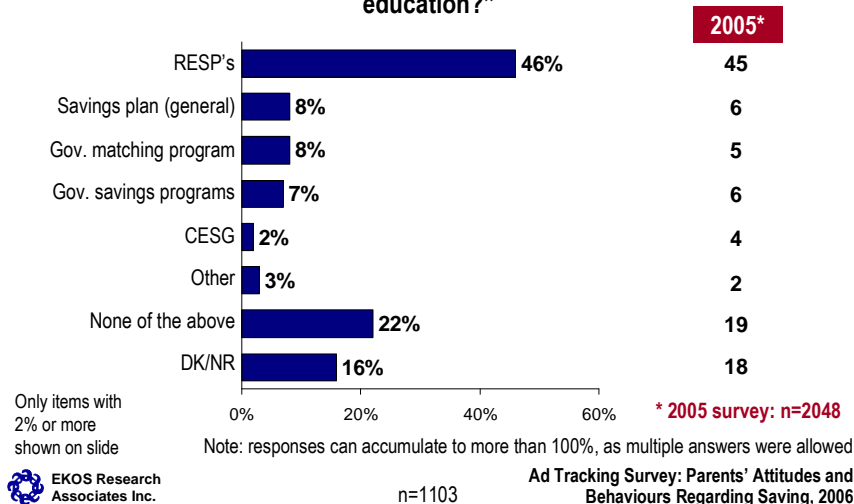
3. PERCEPTIONS RELATED TO SAVING FOR PSE

3.1 AWARENESS OF RESPs AND GOVERNMENT PROGRAMS IN GENERAL

Awareness of RESPs and government programs has risen slightly since the baseline measurement taken in February 2005. Overall, the majority of parents (63 per cent, up from 60 per cent in 2005) were able to name a government program (including RESP, CESG, 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. Registered Education Savings Plans (RESPs) scored as the clear top of mind program by nearly half of parents (46 per cent), with mentions of generic 'savings programs' and general CESG concepts ranking considerably lower. A significant number of parents were not aware of any government program (22 per cent) and nearly one in five simply could not provide an answer (16 per cent).

Awareness of Savings Programs

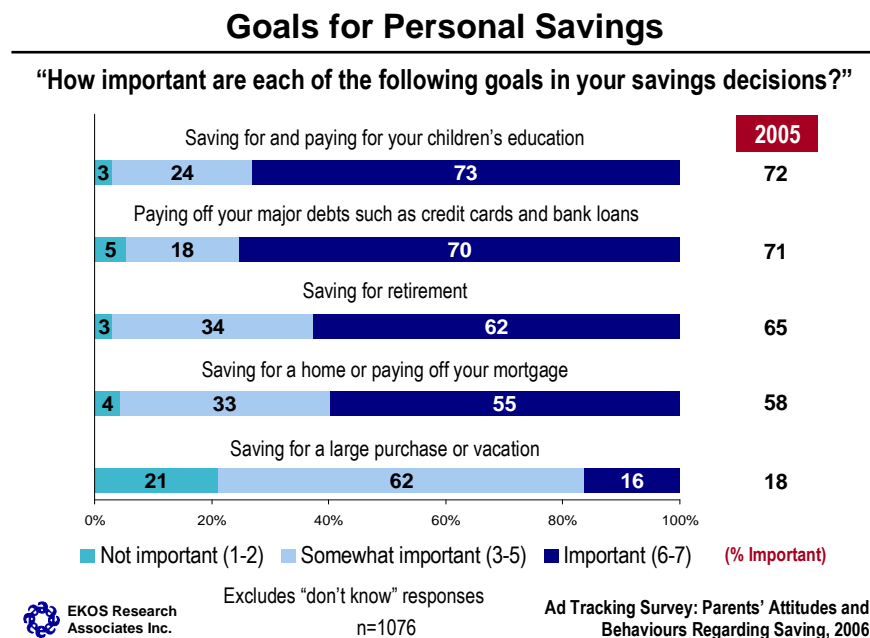
"Have you heard of any federal or provincial government programs that exist to help parents to save and pay for their children's post-secondary education?"



- Regionally, parents in Nova Scotia are less likely than others across the country to have heard of RESPs. Government savings programs is most likely to have been cited in the Yukon.
- Canadians with lower levels of educational attainment (high school or less), those earning less than \$60,000 a year in household income, and those who are unemployed are also less likely than others have heard of RESPs.
- Parents expecting to send three or more children to PSE are also more likely to have cited RESP's.

3.2 GOALS FOR PERSONAL SAVINGS

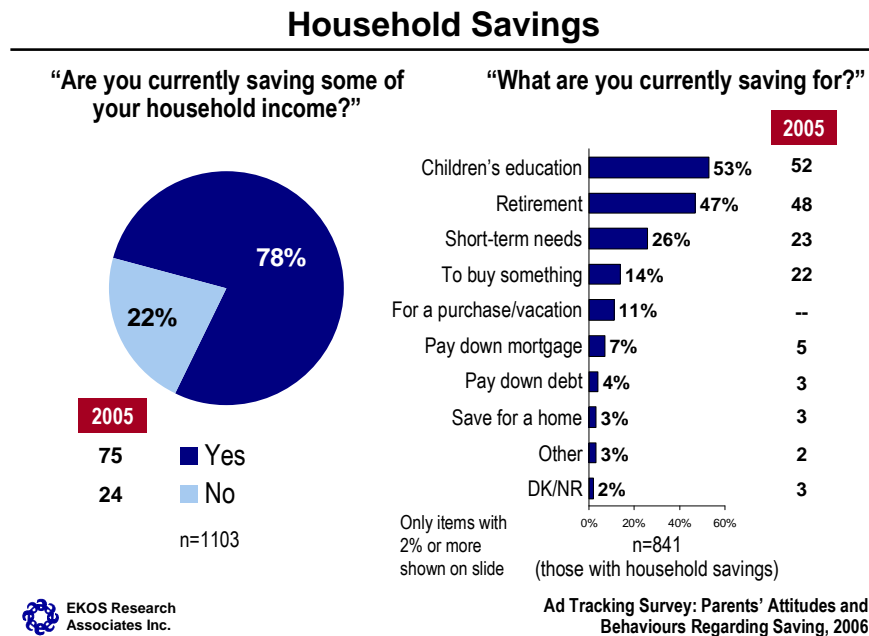
Every household has a set of fiscal priorities. Parents in the survey were asked to rank the importance of a series of personal savings goals. Two main goals stand out for most parents, financing their children's education and reducing their amount of personal debt, with 73 and 70 per cent, respectively, identifying these goals as being very important. Relatively speaking, addressing retirement (62 per cent) and current housing or mortgage needs (55 per cent) are a priority for fewer parents, and saving for a large purchase or vacation is considered to be important by relatively few parents. In fact, fewer than one in five (16 per cent) place a high degree of importance on saving for a large purchase or a vacation, and roughly the same proportion (21 per cent) disagree. The results are unchanged from the measurement taken a year earlier in 2005.



- Saving for children’s PSE is higher among parents working full-time, those expecting two children to attend PSE, and naturally those who are already saving and using an RESP to do so.

3.3 INCIDENCE OF SAVING

Three-quarters of parents (78 per cent) report that they are currently saving some of their household income. Reflecting the importance that parents assign to their children’s education, half of these savers (53 per cent) are saving for their children’s education, followed closely by parents’ own retirement planning (47 per cent). This pattern is the same as that measured in 2005.

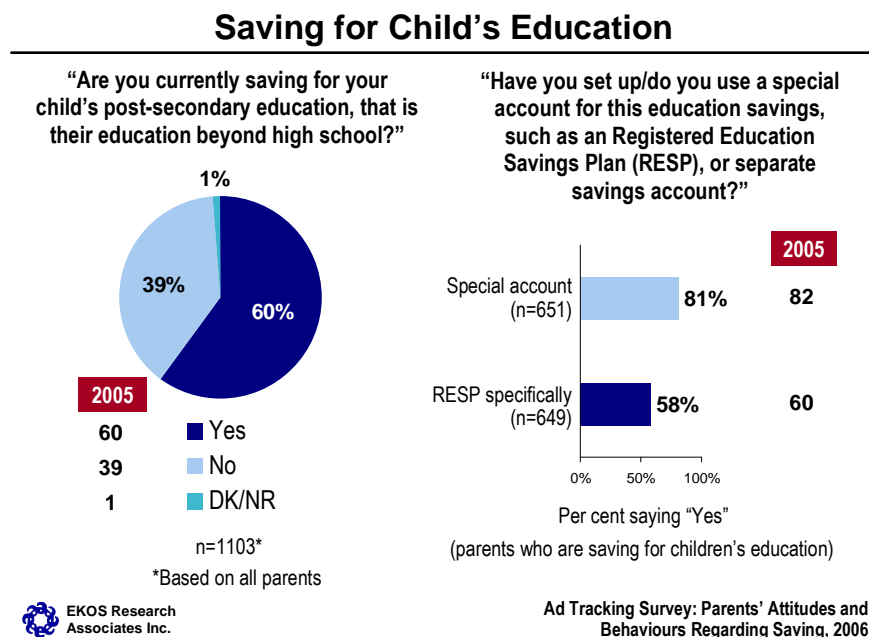


- Naturally those who are currently saving tend to have more education, be working full-time and report higher household incomes.

3.4 INCIDENCE OF SAVING FOR CHILD'S PSE

Those who did not mention education unaided were asked specifically about saving for education. Including these two sets of parents (those who cited saving for education without prompting and those who said they are saving when prompted) a total of six in ten parents say that they are currently saving for their children's education. Among only those parents who expect their child to attend post-secondary education, the proportion saving is 62 per cent (not shown in chart). These are precisely the results obtained in the 2005 baseline.

In addition, more than eight in ten savers (81 per cent) have set up a special account for this savings, such as a Registered Education Savings Plan (RESP) for their child. In fact, almost six in ten savers (58 per cent) are using an RESP specifically.



- 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.
- Similarly, parents who are using a special account and even an RESP, are more often university-educated and employed full-time. The incidence is also higher among those saving for younger children.

3.5 POTENTIAL FOR LOW INCOME EARNERS TO SAVE

An overwhelming majority of lower, middle and upper income earners (nine in 10) believe it is worthwhile for parent's to begin saving for their children's post-secondary education if they only have \$10 a month to put away. These results have not changed since this question was last asked in 2005.

Parents have mixed views over the potential for families with low income to save for their children's education. On the one hand, parents largely subscribe to the idea that even a modest savings plan will serve to benefit their children as they pursue a post-secondary education. Nine in ten (90 per cent) agree that saving as little as \$10 per month is a worthwhile endeavour. The proportion that say that it is worthwhile does not vary much by income. Between 88 and 91 per cent of parents reporting lower, middle and upper incomes all say it is worthwhile to save even as little as \$10 a month.

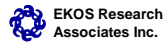
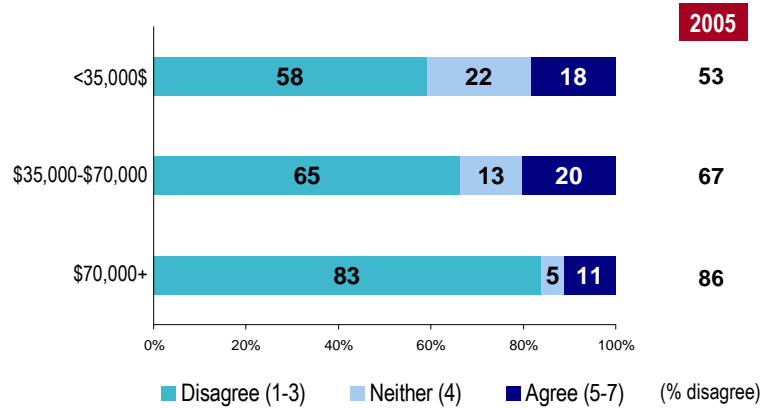
- Parents who are using an RESP to save are more likely than other parents to agree that small monthly amounts are worth it.
- Parents who have three or more children currently attending post-secondary educational institutions are somewhat less likely than others to say it is worthwhile to do this.

Only 16 per cent agree that they "don't really know how to get started in saving for their children's education", while the majority (73 per cent) disagree.

Confidence in one's knowledge of how to start saving for their children's post-secondary education is reasonably high among parents. More than seven in ten (73 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 one in four parents (27 per cent) either agree or are 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 as many as four in ten parents in lower income households saying that they either agree or are unsure (i.e., neither agree nor disagree) with this statement.

Knowing How to Start Saving

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



n=1103

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, 2006

- Those with lower levels of education and those working part-time are more likely than others to say they don't know how to begin saving for their children's education. It is least likely among those who are saving, particularly if they are using an RESP to do so.

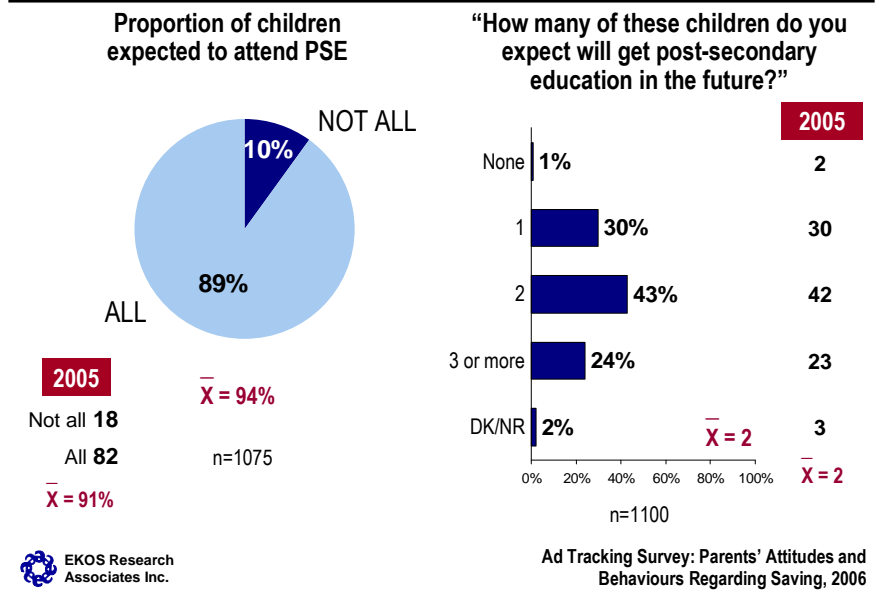
4. SAVINGS PATTERNS

4.1 EXPECTATIONS REGARDING PSE

An overwhelming majority of parents surveyed (89 per cent) expect all of their children to attend post-secondary education in the future, an increase of seven points since 2005.

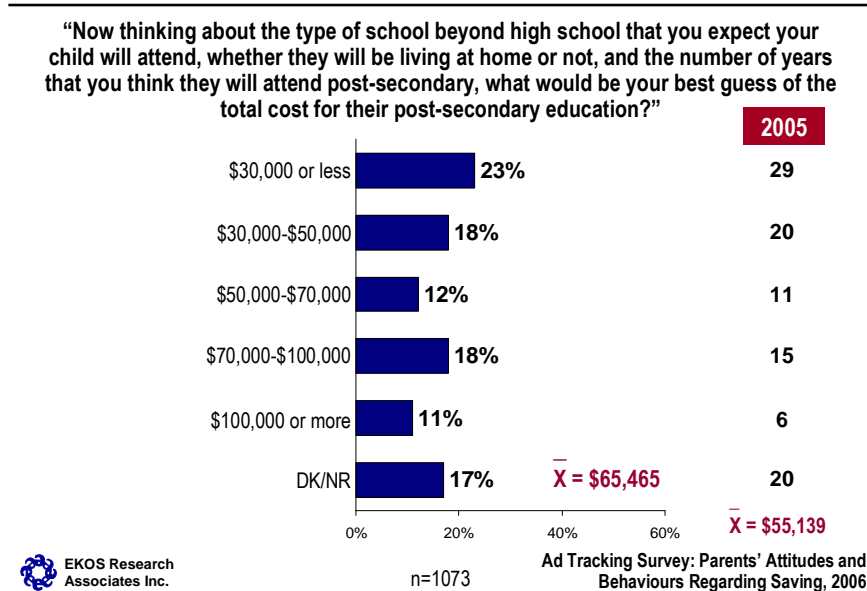
Virtually all households (89 per cent) expect all of the children to attend post-secondary education. From the perspective of saving for post-secondary education, 30 per cent expect one child to get a post-secondary education, while 43 per cent are planning for two children, and 24 per cent expect three or more children to go to higher education. These results are the same as those obtained in 2005, although the expectation of parents for their children to be attending PSE may be marginally higher than it was last year.

Expectation of Children Pursuing PSE



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 \$65,000, on average. One in four (23 per cent) anticipate the costs to be less than \$30,000 and just under one in five (18 per cent) think that it will be between \$30,000 and \$50,000. Four in ten parents (41 per cent) estimate the total costs to exceed \$50,000.

Cost of PSE



- 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 \$56,000 for an education, upper income households cite an average of \$71,000.
- The expected cost to go to school decreases with the age of the child (from \$80,000 for a child under six to \$53,000 for a child over 12 (perhaps because parents of younger children are assuming a high rate of increase on education and living costs over the next decade or so).
- Parents who view saving for education as important, are currently saving for a child's PSE and using an RESP typically cite higher costs related to attending PSE.

Table 2: Average Estimated Cost of PSE by Key Variables

	Average Cost (\$)
Overall	\$65,465
HOUSEHOLD INCOME	
<\$35,000	55,766
\$35-\$69,000	67,757
\$70,000+	70,891
PARENTS' EDUCATION	
High School	55,527
College	63,119
University	71,508
CURRENTLY SAVING	
Yes	71,706
No	57,608
SAVINGS FOR EDUCATION	
Important	68,806
Less important	58,126
USING AN RESP TO SAVE	
Yes	74,211
No	57,710
AGE OF CHILD	
0-5 Years	79,791
6-11 years	62,079
12 years or more	53,236

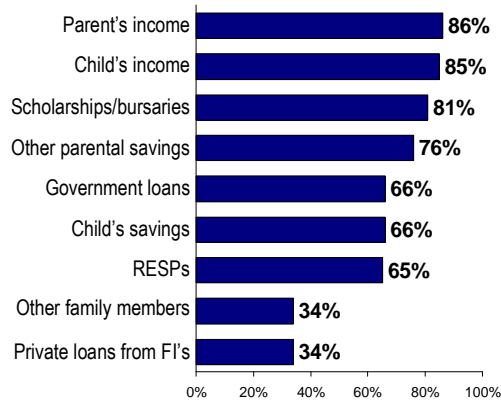
Source: Ad Tracking Parent Survey, 2006 (n= 1,103)


4.2 FUNDING A POST-SECONDARY EDUCATION

Respondents were next asked to list which sources they expect their youngest child to use to pay for their costs while attending post-secondary education. As results reveal, parents expect their child to use a variety of sources to help pay for their education. Specifically, nearly nine in 10 anticipate using their income or their child's income to defray some of the costs (and a respective 25 per cent and 10 per cent anticipate that most or all financial contributions will come from these sources). Eight in 10 parents surveyed believe their child will receive scholarships or bursaries and 76 per cent expect their child will use some other form of parental savings to pay for their education, while two-thirds are relying on government loans, the child's savings and RESPs. It is interesting to note that 54 per cent of those who expect their child to pay for their education with the help of RESPs believe that most or all funds will come from this source.

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?”



Only items with 3% or more shown on slide
 EKOS Research Associates Inc.

n=1033

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, 2006

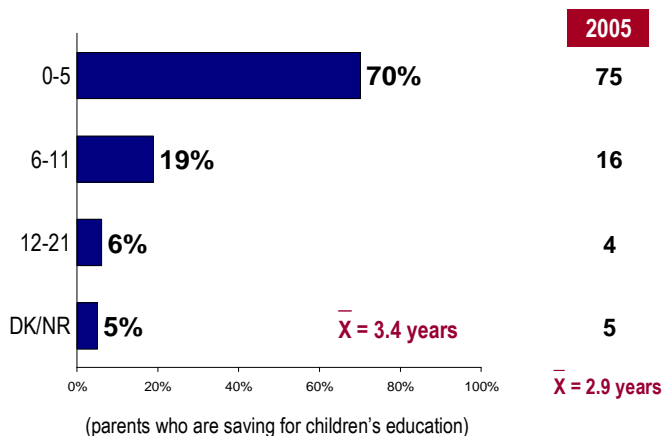
- Parents in Nova Scotia are more likely than other parents across the country to expect to use private loans. This is also the case with parents with a high school level of education, as well as those with a mid-level household income.
- Parents income is more often expected among those who are currently saving for a child's education, which is somewhat discouraging. RESPs are more commonly expected to be a source of funding among parents of children between the ages of six and eleven.
- The child's income and savings are more commonly expected as sources among self-employed parents and those with mid-level incomes.

4.3 PATTERNS OF SAVING

Seven in 10 parents who are saving for their children's post-secondary education say they started doing so when the child was under the age of five and 19 per cent began saving when the child was between the age of six and 11. Only six per cent waited until the child was older than 12 years of age before they began saving for their post-secondary education. The overall average age of the child when parents who are saving started to save 3.4 years. On the other hand, looking only at parents with children 12 and older, 50 per cent reported that they only started to save for the child's education after five years of age (with an average starting age of 6.2 years). These results are quite similar to those collected in the 2005 baseline, although the average age of the child for starting to save is marginally older than in was in 2005.

Age When Saving Began

“What was your child’s age, when you started saving for their PSE?”



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Associates Inc.

n=649

Ad Tracking Survey: Parents' Attitudes and
Behaviours Regarding Saving, 2006

- Looking at the average starting age for beginning to save, parents in the Yukon, British Columbia, Saskatchewan and Manitoba are more apt to have started at the youngest age.
- Parents with the lowest income (i.e., under \$35,000) typically started a little bit later than other parents.
- Parents who are using an RESP to save for their children to go to school started saving earlier, compared to parents who are not saving or 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 \$9,655, on average, towards their children's post-secondary education (much as parents had in the measurement taken in 2005, when it was \$8,610). One in four (27 per cent) say they have saved less than \$5,000 (a decrease of seven points since this question was last asked in 2005). The same proportion has saved between \$5,000 and \$19,000 (as was the case in 2005). Fewer than one in seven (13 per cent) of respondents report having saved more than \$20,000 thus far for their child's education.

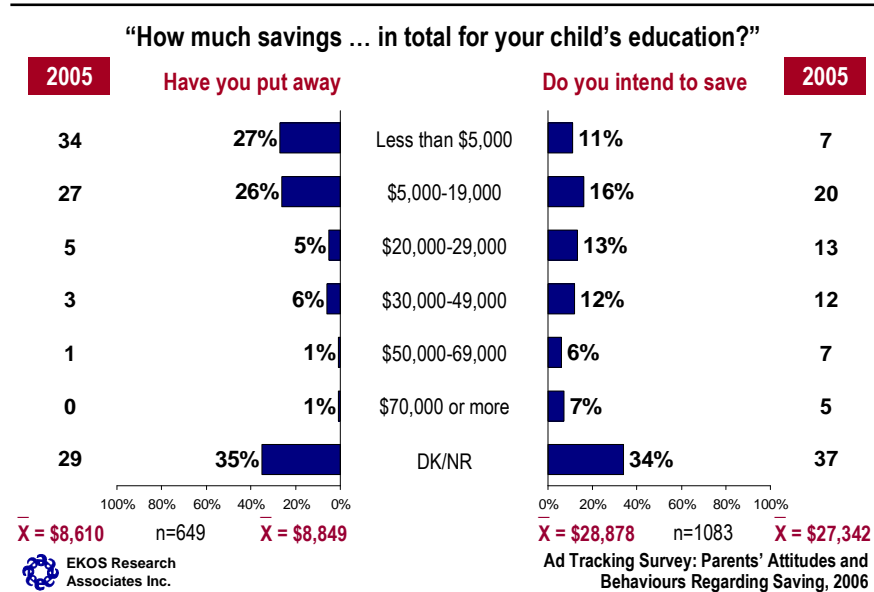
Naturally, this amount is driven by the age of the child and therefore the length of time that the parent has had to accumulate the savings. The average savings for a child under five is less than \$5,313, while the savings for a child who is 12 or older has accumulated to more than four times that amount (16,733). 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 are much higher, of course, with parents reporting that they plan to save \$28,878 (on average) towards their children’s education. 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 \$65,000). Parents most often expect to save between \$5,000 and \$19,000 (25 per cent). Forty per cent anticipate saving between \$20,000 and \$49,000, and another one in five intend to save more than \$50,000 for their child’s education.

It is interesting to note that more than one in three parents (33 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 \$16,000 for a child over 12, the intended goal is only \$19,633 (roughly half of what it is among parents of children under five). It is further interesting to note that while the actual savings reported to date is not significantly different based on the number of children attending PSE, the intended savings amount is considerably higher among parents anticipating one child attending PSE compared with those who are expecting three to attend.

Savings Amounts



- Only parents from Manitoba stand out in terms of current savings, having saved less than other parents.
- 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. Although the difference in the amount saved between lower and middle income families is not substantially different, the anticipated total amount is much higher for middle income parents (giving them a much farther target to reach, given where they currently stand).
- 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). Although, the intentions of these parents to save more money is lower than among other parents.

Table 3: Average Savings Amounts by Key Variables

	PUT AWAY (\$)	INTENDED (\$)
Overall	\$8,849	\$28,878
PROVINCE/TERRITORY		
British Columbia	10,603	30,506
Alberta	9,400	36,318
Saskatchewan	9,292	24,126
Manitoba	5,810	25,162
Ontario	8,248	27,768
Nova Scotia	10,310	21,008
Yukon	7,407	19,674
HOUSEHOLD INCOME		
<\$35,000	6,780	23,319
\$35-\$69,000	6,891	22,315
\$70,000+	12,459	39,479
PARENTS' EDUCATION		
HS or less	5,818	16,016
College	7,459	31,053
University	11,333	36,042
AGE OF CHILD		
Under six	4,789	40,696
6-11	7,684	26,955
12 and over	15,690	19,633

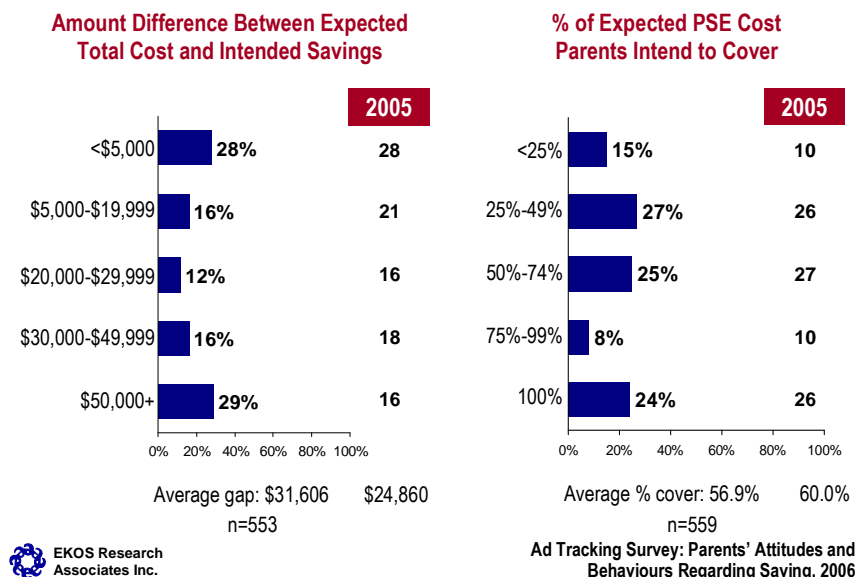
Source: Ad Tracking Parent Survey, 2006 (n= 1103)

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 28 per cent of parents, the amount difference between expected total cost and intended savings is less than \$5,000. The results are much grimmer for the same proportion of parents (29 per cent), who will face a \$50,000 gap between anticipated costs and intended savings. The average amount of PSE costs which parents **do not** intend to assume is \$31,606. This amount is presumably to be financed by the student (e.g., through employment), or through student loans, scholarships and bursaries, and so on. This is considerably higher than the \$24,860, largely owing to the increased in 2006 in the overall costs that the child is expected to incur to attend PSE.

Looked at another way, four in ten (42 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 75 per cent of the expected cost, and over one-third (32 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 57 per cent of the cost of their child's post-secondary education. (In fact, one in four parents intend to cover 100 per cent of the anticipated costs of their child's post-secondary education.) This is the same picture as found in 2005 when the average amount that parents expected to cover was 60 per cent.

Proportion of PSE Costs Parents Intend to Cover



- Middle income parents report the highest expected gap (\$39,936) between the assumed cost for a child's PSE and the actual cost expected, nearly double that of low income parents.
- The higher the level of education of the parent the higher the expected gap is (from \$28,195 among high school graduates to \$36,349 among university graduates).
- Parents from Alberta overwhelmingly report the highest incidence of being willing to cover 100 per cent of their child's PSE (38 percent, 14 percent higher than the national average).
- Parents from Yukon foresee the least coverage of their child's PSE, being the most likely to cover 25 percent or less of their child's PSE (29 per cent), close to twice the national average (15 per cent).

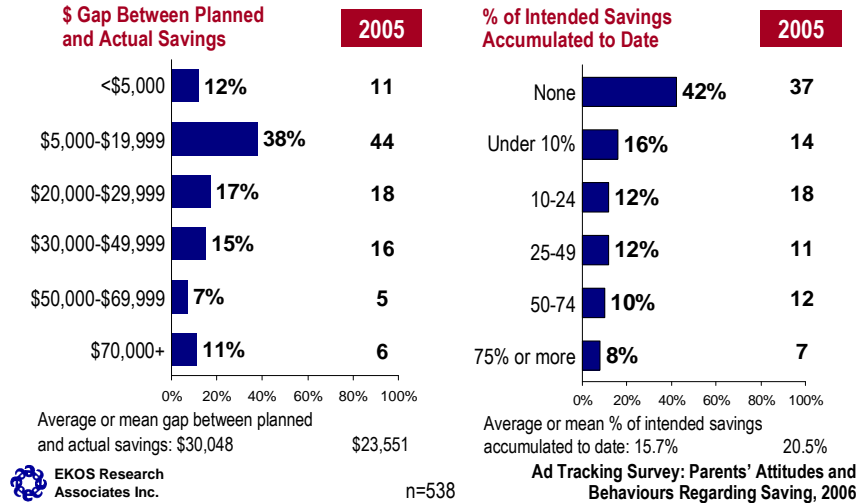
4.6 GAP BETWEEN CURRENT AND INTENDED SAVINGS

Turning to the gap between planned and actual savings, results reveal that nearly four in 10 parents (38 per cent) are currently contending with a gap of anywhere between \$5,000 and \$19,000. At present, the average gap between planned and actual savings is \$23,551, a decrease of more than \$6,000 since 2005. Findings further reveal that fewer than one in 10 parents have accumulated 75 per cent or more of their intended savings.

There is a significant gap between what parents intend to save and what they have saved to date. The average difference between the intended savings of parents and actual savings to date is \$30,048. For some (12 per cent) the gap is small, at less than \$5,000, however a similar proportion (18 per cent) face a considerable gap of \$50,000 or more. The strongest determinant of this 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 \$39,000, while for a child who is 12 or older the gap is only half as large, at roughly \$19,000. It should be noted that of the parents who have already started saving, the amount of savings left to be achieved is closer to \$20,000, however, 42 per cent of parents have accumulated none of the savings they intend to put away for their children's post-secondary education (which is marginally higher than the 37 per cent of parents who were in this position as measured by the baseline in 2005). This brings the average amount yet to be saved up considerably for the entire pool of parents who expect to put some money away.

Gap Between Current and Intended Savings

“Planned and Actual Savings of Parents for their Child’s Post-Secondary Education”



- The average gap in what parents expect to cover is lower in Alberta than elsewhere across the country.
- The gap between planned savings and expected cost decreases with the increase in household income and education of the parent.
- Suggesting that parents intend to save (even though they have not yet begun), those who are uncertain how to begin saving for their child’s PSE and those not currently using an RESP expect to have a smaller gap between total cost of PSE 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.)
- The gap is considerably larger for younger children and narrows for children who are 12 or older (perhaps when parents begin to think more about vocational schools).

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

	\$	%
Overall	\$31,606	56.9%
PROVINCE/TERRITORY		
British Columbia	34,467	55.4
Alberta	23,638	65.6
Saskatchewan	33,320	55.7
Manitoba	25,788	56.4
Ontario	33,209	55.9
Nova Scotia	29,122	49.2
Yukon	37,522	51.9
UNSURE HOW TO SAVE		
Yes	22,504	56.8
No	33,018	57.0
USING RESP		
Yes	37,465	55.1
No	25,453	58.9
AGE OF SPECIFIC CHILD		
0-5	33,742	59.8
6-11	35,076	54.9
12+	25,357	55.4
PARENTS' EDUCATION		
High School or less	28,195	50.2
College	26,143	63.5
University	36,349	55.6
HOUSEHOLD INCOME		
Under \$35,000	22,006	60.3
\$35,000 to \$69,000	39,936	50.2
\$70,000 or more	32,710	59.3

Source: Ad Tracking Parent Survey, 2006 (n= 1103)

4.7 AVERAGE SAVINGS LEVELS

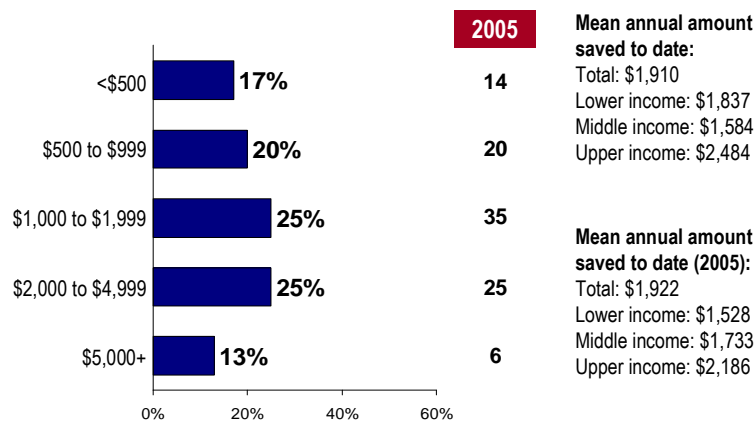
To date, Parents have saved for an average of 5.2 years for their child's post-secondary education. Six in ten parents (61 per cent) have saved for five years or less, while just over three in ten (31 per cent) have saved for between six and eleven years now. Slightly less than one in ten Parents (8 percent) have been saving for their child's PSE for twelve years or more.

There is significant variation in the annual amount saved by parents towards their child's post-secondary education. While the average amount saved annually to date is \$1,910, 17 per cent have saved

less than \$500 a year to date, and 13 per cent have saved more than \$5,000 on an annual basis. Since this 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 grant.

Although the distribution of amounts that parents are saving is somewhat different in 2006 compared with the baseline in 2005, the overall average yearly savings is the same. Annual savings by household income bracket are also similar, although the low-income figure in 2006 is based on a small sample size (n=22) and should be treated with caution.

Average Annual Amount Saved to Date



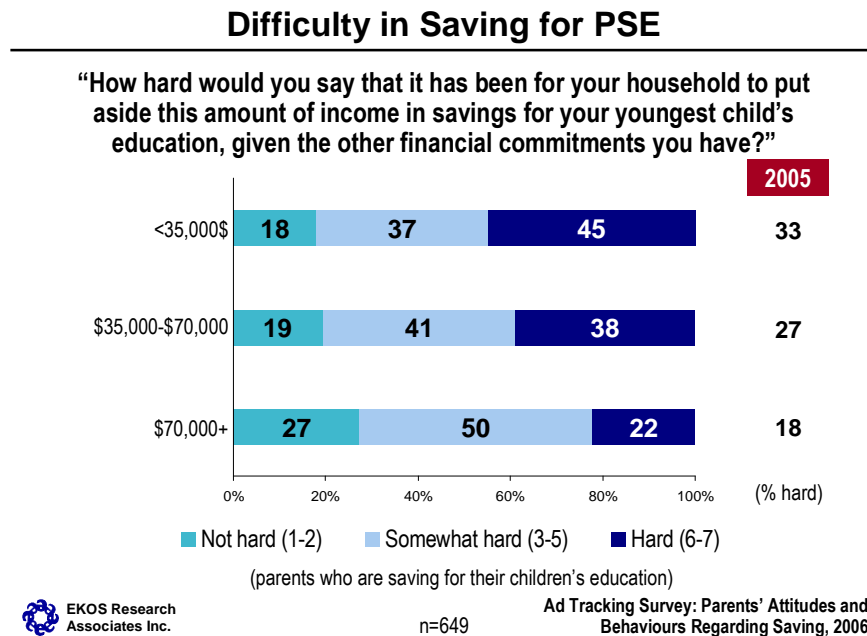
n=397

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, 2006

- Not surprisingly, the annual amounts saved increase as income levels rise; on average, upper income parents are saving considerably more than that of mid income parents per year.
- Self-employed parents, on average, save the most annually (\$2,592) when compared to other employment status groups. Parents reporting a part-time employment status save the least annually (\$900 on average), notably much less than those indicating no employment status (\$1,954).
- Parents of children between 6 and 11 years old save much less annually than parents of younger or older children (\$1,377 as compared to \$2,035 from parents of the youngest children and \$2,398 from parents of children 12 years and older).

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 one in four parents (27 per cent) report that it has been relatively easy to save for their child's education. These parents are largely in the minority, however, as nearly seven in ten (71 per cent) say that they have experienced as least some difficulty contributing towards their child's future education needs (25 per cent say that it has been very hard on their household). It is interesting to note that the average annual amount saved among parents reporting no difficulty is \$1,988, while those who report some difficulty have put away a larger amount each year (\$2,159 on average). On the other hand, those who have had the greatest difficulty have put away the least (\$1,671 on average). Compared with the baseline in 2005, parents across the income brackets seem to be finding it more difficult to put this money away and the increase in proportions of parents finding it hard (over 2005) deepen in the mid and lower income brackets.



- Parents in Alberta and Manitoba are somewhat less likely to say that it was difficult to save, compared with other parents across the country.
- Parents of higher socio-economic status (i.e., education and household income) are somewhat less likely than their counterparts to find it difficult to save for their child's education.

- Interestingly, those who report using an RESP are more likely (by a margin of 2-1) than those who do not to say it has been difficult to save this money. On the other hand, those who say that they do not know where to start to save find it more difficult to save than those with more confidence in this area.
- Parents of the youngest children are the most likely to say that it was not very difficult to save (which is perhaps surprising, although these parents are more apt to use an RESP, linking this relationship to the one just described).

4.9 INFORMATION ON PSE SAVINGS

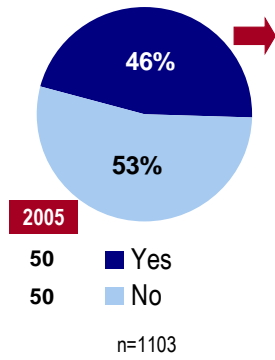
When asked whether they had ever looked for information about saving for a child's post-secondary education or the costs of post-secondary education, 46 per cent gave a positive response, while just over half (53 per cent) had not. This was the same in 2005, when 50 per cent of parents said that they had looked for information.

Parents were most likely to have obtained this information from a financial institution (49 per cent, up from 46 per cent in 2005), or from the Internet (39 per cent). The proportion of parents choosing to seek out this information on the Internet has increased significantly since 2005, when this figure was 23 per cent.

Other important sources of information have included university or colleges (14 per cent), word of mouth, or friends, or pamphlets and posters (11 per cent respectively), books, magazines or papers (10 per cent). Less frequently used as a source of information were high schools, special organizations, solicitation or sales representatives, TV or radio, any level of government, or older children.

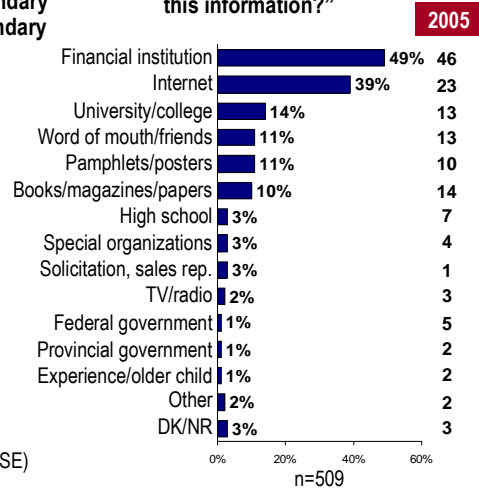
Information on PSE Savings

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



EKOS Research Associates Inc.

“Where did you look for this information?”



Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, 2006

- 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 who are university-educated are more likely than those with either a college education or a high school education only to have sought out information; those with a high school education are least likely to have looked for this information. Those with the highest incomes (\$70,000 or more) are also more likely to have tried to get information on saving for post-secondary education, or costs associated with post-secondary education.
- Those who have one child currently attending post-secondary education are less likely than others to have sought out information on saving, or the costs (but still a majority have looked for this information). Those with two children attending post-secondary education are the most likely to have looked for this information.
- Parents who have children under six or 12 and over are more likely than those with children between the ages of six and eleven 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 out information on saving, and on costs, as are those who are using RESPs as a savings vehicle. Parents who are unsure as to how to start saving for a child’s post-secondary education are much less likely to have researched information on saving, or on the associated costs.
- Those who remembered the “baby’s face” advertisements about saving for a child’s post-secondary education are more likely than others to have looked for information related to

saving and costs. There is no significant difference on this question among those who did and did not remember hearing the advertisements about the child being put to bed.

- Parents from Yukon are more likely than those in other regions to find this information from high schools than anyone else across the country.
- Men are more likely than women to use the Internet to seek out information on post-secondary costs, and saving strategies or vehicles, as are those who are employed full-time.
- Parents reporting a household income is between \$35,000 and \$70,000 are more likely than those in other income brackets to get information from a pamphlet, poster or mail out.
- Those currently using RESPs to save for a child's post-secondary education are more likely to have gotten information from financial institutions than other parents.
- Parents who were able to recall (prompted) the print "baby's face" advertisements were more likely than others to have gotten information from financial institutions.

APPENDIX A
GENERAL IMPACT OF CAMPAIGN 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. Two in ten (22 per cent) rate the performance of the Government of Canada as good, one-third (34 per cent) say it is neither bad nor good, and forty per cent rate it as bad.

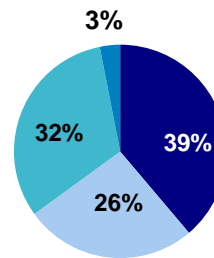
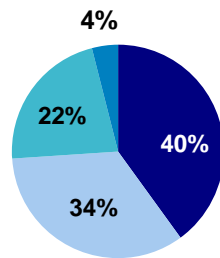
Parents were also asked to rate the performance of the Government of Canada in providing information to the public about government services available to Canadians. One-third (32 per cent) believe the Government of Canada is doing well in this area, and a slightly higher proportion (39 per cent) say it is bad.

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?"

"How would you rate the performance of the Government of Canada in providing information to the public about government services that are available to Canadians?"



■ Bad (1-3)
 ■ Neither (4)
 ■ Good (5-7)
 ■ DK/NR

EKOS Research Associates Inc.

n=1103

Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, 2006

- Parents with a university education are more likely than others to rate the performance of the Government of Canada on helping parents to save as good. The same is true of part-time employees, as well as those reporting mid-level incomes of between \$35,000 and \$70,000. Those with a high school education are somewhat more likely than others to rate it as poor.
- Parents using RESPs to save for a child's post-secondary education are more likely than others to rate the performance of the Government of Canada positively in terms of helping parents, as are those who say they recall seeing an advertisement about saving for post-secondary education.
- Parents in British Columbia are the least positive across the country about government performance in providing information about available services. Those who are the most

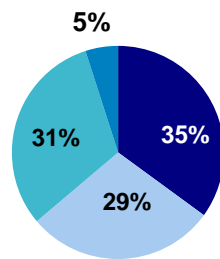
positive in this regard are parents working part-time (relative to those who are working full-time, are self-employed or out of the labour force).

- Those who recall seeing the ads (in general or the print ad or radio spot) are more likely than parents who do not recall an ad to view government performance positively with respect to providing information about services.

Three in ten parents (31 per cent) say that the general performance of the Government of Canada is good and a similar proportion (35 per cent) say it is bad. For their provincial government, one-third (33 per cent) say their performance has been positive, and a somewhat higher proportion (40 per cent) rate the performance as bad.

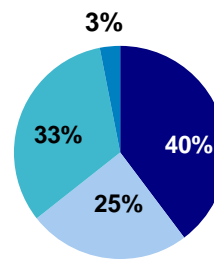
Impact of Ads on Image of Overall Performance

“Generally speaking, how do you rate the performance of the Government of Canada?”



n=1103

“Generally speaking, how do you rate the performance of your provincial government?”



n=1044

■ Bad (1-3)
 ■ Neither (4)
 ■ Good (5-7)
 ■ DK/NR



Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, 2006

- When asked about the performance of the Government of Canada parents in Ontario are somewhat more negative than other parents. This is also the case with those reporting a high school level of education, as well as the self-employed and parent reporting older children (12 and over).
- University educated parents, as well as those working part-time are less likely than others to rate the performance of the Government of Canada positively.
- Parents who recall the print ad and/or the radio spot (based on prompted recall) are more likely than parents who did not see the ads to rate the performance of the Government of Canada as good.

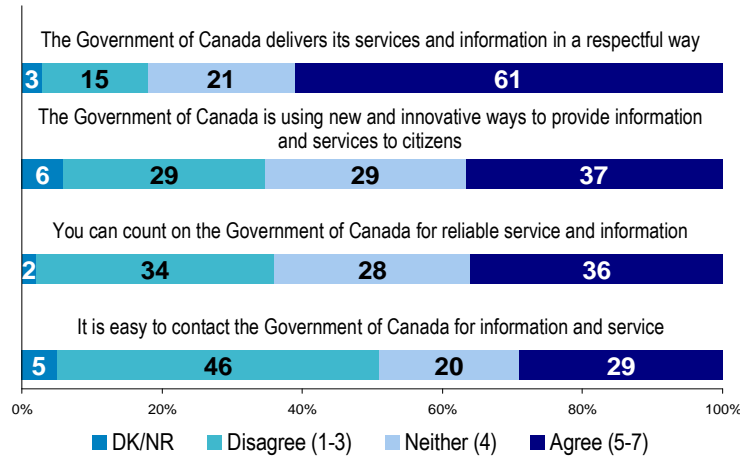
- When it comes to the performance of their provincial government, Albertans are far more positive than other Canadians.
- Men are more negative about the performance of their provincial government than women are.
- Positive views about provincial government performance increase with education, but decrease with household income. Those with a university education are more likely to rate the general performance of their provincial government as positive, compared with those with either college or high school education. On the other hand, it is parents with the highest incomes (\$70,000 or more) who are the least positive.
- Part-time workers are more satisfied than others with the general performance of their provincial government. Those who are full-time employees are the least positive.
- Parents who have three children or more attending a post-secondary institution are more negative than others about the performance of their provincial government.
- Positive views about provincial government performance are highest among those who recall the radio spot.

The majority of Canadians (61 per cent) agree that the Government of Canada delivers its services and information in a respectful way. Two in ten (21 per cent) neither agree nor disagree and only 15 per cent disagree.

Opinion is more divided, however, when parents were asked whether the Government of Canada is using new and innovative ways to provide information and services to citizens. Thirty-seven per cent agree, however, equal proportions are neutral or disagree (27 per cent in both cases). Thirty-six per cent of parents believe they can count on the Government of Canada for reliable service and information, although the same number (34 per cent) disagrees. Finally, smaller proportions (29 per cent) say that it is easy to contact the Government of Canada for information and service and a considerably larger proportion (46 per cent) disagrees.

Impact of Ads on Image of Government On Specific Elements

“To what extent do you agree or disagree with the following?”



EKOS Research
Associates Inc.

n=1103

Ad Tracking Survey: Parents' Attitudes and
Behaviours Regarding Saving, 2006

- Views about the ease of contacting the Government of Canada for information and service do not seem to be affected by ad recall, either from the general and unprompted recall or from those responding with prompted recall. On the other hand, ease of contact (with the federal government) is viewed more positively in Manitoba and Alberta, as well as among those who are unsure of how to get started in saving for their children's PSE. It is viewed the mostly negatively by the self-employed, as well as those with three or more children expected to attend PSE.
- Agreement that the Government of Canada delivers its services and information in a respectful way is higher based on prompted recall for the print ad and also the radio spot (but not then more general and unprompted recall). It is also higher among university-educated parents. It is more negative again among the self-employed.
- Agreement that the Government of Canada is using new and innovative ways to provide information and services to citizens is stronger among those who recall the ads (in general and the print and radio spot). It is more negative however among men and those who are self-employed (relatively to their counterparts).
- The view that you can count of the Government of Canada for reliable service and information is higher based on the general recall (unprompted), as well as among parents working part-time and those who are unsure how to start saving for a child's post-secondary education. The most negative view comes from the self-employed and those expecting three or more children to attend PSE.

APPENDIX B
QUESTIONNAIRES
(ENGLISH AND FRENCH)

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 ***

22: **SEX**

DO NOT ASK

Record gender of respondent

Male..... 1

Female 2

23: **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

DK/NR - thank and terminate - CODE AS IG 9

24: **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.

25: **P42A**

How important isin your savings decisions

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

26:**P42B***How important isin your savings decisions*

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

27:**P42C***How important isin your savings decisions*

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

28:**P42D***How important isin your savings decisions*

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

29:**P42F***How important isin 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

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

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

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 Cnd 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
None of the above.....	98
DK/NR	99
MENTIONS OF GRANTS OTHER THAN CESG,GENERAL.....	07

40:**AWAAB**

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

DO NOT READ LIST

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 Cnd 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
None of the above.....	98
DK/NR	99

41:**AWASK**

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

DO NOT READ LIST

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 Cnd 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
None of the above.....	98
DK/NR	99

42:**AWAMB**

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

DO NOT READ LIST

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 Cnd 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
None of the above.....	98
DK/NR	99

43:**AWAON**

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

DO NOT READ LIST

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 Cnd 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
None of the above.....	98
DK/NR	99

44:**AWANS**

=> +1 if NOT (IAREA=#2); NS

DO NOT READ LIST

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 Cnd 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
None of the above.....	98
DK/NR	99
SCHOLARSHIPS,BURSARIES,GRANTS OTHER THAN CESG	07

46:**AWAYT**

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

DO NOT READ LIST

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 Cnd Student Loans, Yukon Grant)	03
Registered Education Savings Plans (RESP's)	04
General mention of savings plan (cannot specify name)	06
Other sources? (specify)	77
None of the above.....	98
DK/NR	99

47:

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

48:

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

49:

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

50:

KIDCK

=> * if IF((KIDS==99 OR MANY==99),1,IF((MANY>KIDS),2,3))

- Dk's forget it 1
- NUMBER ATTENDING CANNOT BE LESS THAN TOTAL 2
- All's fine 3

51:

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
Twenty year old.....	20
Twenty-one year old.....	21
DK/NR	99

52:**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

53:**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

56:

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 EducationSavings 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

Other sources? 77

DK/NR 99

57:

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 EducationSavings 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

Other sources? 77

DK/NR 99

58:

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, 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 EducationSavings 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
Other sources? 77
DK/NR 99

59:

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, 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 EducationSavings 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
Other sources? 77
DK/NR 99

60:

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, 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 EducationSavings 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

Other sources? 77

DK/NR 99

61:

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, 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 EducationSavings 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

Other sources? 77

DK/NR 99

62:

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, 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 EducationSavings 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
Other sources?	77
DK/NR	99

63:

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, 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 EducationSavings 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
Other sources?	77
DK/NR	99

64:**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, 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 EducationSavings 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
Other sources?	77
DK/NR	99

65:**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 EducationSavings 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
Other sources?	77
DK/NR	99

66:**SP2NS**

=> SP2NL if NOT (IAREA=#2); NS/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, 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 EducationSavings 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
Other sources?	77
DK/NR	99

67:**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, 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 EducationSavings 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
Other sources?	77
DK/NR	99

70:**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?

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 EducationSavings 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
Other sources?	77
DK/NR	99

71:**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?

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 EducationSavings 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
Other sources?	77
DK/NR	99

72:**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

73:

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

74:

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

75:

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

76:

TOTL

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

Nothing 000000
DK/NR 999999

77:

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

78:

INF1X

=> * if INFO

fill for b52

- get more 1
- get 2
- get 9

79:**INF2X**

=> * if INFO

fill for b52	
on?	1
on in addition to what information you already have?	2
on in addition to what information you already have?	9

80:**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 counselors	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
PAST EXPERIENCE WITH OLDER CHILDREN/PRIOR KNOWLEDGE	12
SOLICITATION,REP. OF SAVINGS PLAN CALLED,CAME TO RESPONDENT'S HOME	13
Other	77
DK/NR	99

81:**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

82:**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 lulabies and wakes up an adult running off to class	06
government ad (Government of Canada or provincialgovernment)	07
website for more information (CanLearn.ca)	08
1-800 (O-Canda) number	09
OBTAINING A BIRTH CERTIFICATE,IE.THE SIMPLICITY OF DOING SO,ONLINE	
AVAILABILITY	14
HEALTH CARE THEME,MEDICAL IMAGERY(EX.HEALTH PROFESSIONALS,MEDICAL	
INSTRUMENTS,IMMUNIZATION).....	15
PRIVATE COMPANY/BANK SPONSORING THE AD.....	16
EDUCATIONAL	
IMAGERY,EX.GRADUATION,GRADUATES,UNIVERSITY,MORTARBOARD,ETC.	17
FAMILY IMAGERY,EX.PARENTS WITH CHILDREN,PARENTS SAVING FOR POST-	
SECONDARY EDUCATION,CHILDREN PLAYING,CHILDREN GROWING-UP,ETC.	18
FEATURES/AVAILABILITY OF RESP'S	19
IMPORTANCE OF SAVING FOR CHILD'S EDUCATION,FUTURE/HIGH COST OF POST-	
SECONDARY EDUCATION	20
Specify.....	77
DON'T KNOW/REFUSED	99

83:**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, today's parent)	09
Word of mouth	10
In the cinema - before a movie	11
Banks	12
Other-Specify	77
DON'T KNOW/REFUSED	99

84:**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
Maybe.....	3
DON'T KNOW/REFUSED.....	9

85:

Q2B

PROBE.OPEN-ENDED.DO NOT READ.ACCEPT ONE RESPONSE

Thinking about the ad that you saw, who do you think produced it -that is, who paid for it?

Government of Canada.....	01
Provincial government.....	02
Government - General.....	03
Banks/Other financial institutions.....	06
TAXPAYERS.....	04
PRIVATE CORPORATION/COMPANY.....	05
Other.....	77
DON'T KNOW/REFUSED.....	99

86:

Q2BB

=> +1 if	NOT (Q2B=#3)
----------	--------------

READ. ACCEPT ONE RESPONSE

Which level of government?

Federal government.....	01
Provincial government.....	02
Other(DO NOT READ).....	77
DON'T KNOW/REFUSED.....	99

87:

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

88:	Q2D
Did you do anything as a result of seeing/hearing this ad?	
Yes.....	1
No.....	2
Maybe.....	3
DON'T KNOW/REFUSED	9

89:	Q2DD
What did you do? Anything else?	
Visited the CanLearn website	01
Talked to family or friend about it.....	02
Picked up a pamphlet to get more information.....	03
Talked to someone at the bank/financial advisor.....	04
Started to save for a child's post-secondary education	05
Opened an RESP	06
Specify.....	77
DON'T KNOW/REFUSED	99

90:	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
Maybe.....	3
DON'T KNOW/REFUSED	9

91:	Q3BB
<i>PROBE.OPEN-ENDED.DO NOT READ.ACCEPT ONE RESPONSE</i>	
Thinking about the ad that you saw, who do you think produced it -that is, who paid for it?	
Government of Canada.....	01
Provincial government.....	02
Government - General	03
Banks/Other financial institutions	06
TAXPAYERS	04
OTHER PRIVATE CORPORATION/COMPANY.....	05
ASSOCIATIONS/ORGANIZATIONS WITHIN THE EDUCATIONAL SYSTEM,SCHOOLS	07
Other.....	77
DON'T KNOW/REFUSED	99

92:

Q3C

=> +1 if NOT (Q3BB=#3)

READ. ACCEPT ONE RESPONSE

Which level of government?

Federal government	01
Provincial government.....	02
Other(DO NOT READ)	77
DON'T KNOW/REFUSED	99

93:

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

94:

Q3E

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

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

95:

Q3F

What did you do? Anything else?

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

96:

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

97:

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

98:

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

99:

Q11

And, using the same scale, how would you rate the performance of the Government of Canada in providing information to the public about government services that are available to Canadians?

- 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:

Q12

Please tell me the extent to which you agree or disagree with each of the following statements using a 7-point scale where 1 means totally disagree, 7 means totally agree and the mid-point, 4, means neither agree nor disagree. How about...

101:

Q12A

It is easy to contact the Government of Canada for information and service.

- 1.Totally disagree 1
- 2..... 2
- 3..... 3
- 4.Neither agree nor disagree 4
- 5..... 5
- 6..... 6
- 7.Totally agree..... 7
- DON'T KNOW/REFUSED 9

102:

Q12B

The Government of Canada is using new and innovative ways to provide information and services to citizens.

- 1.Totally disagree 1
 - 2..... 2
 - 3..... 3
 - 4.Neither agree nor disagree 4
 - 5..... 5
 - 6..... 6
 - 7.Totally agree..... 7
 - DON'T KNOW/REFUSED 9
-
-

103:

Q12C

The Government of Canada delivers its services and information in a respectful way.

- 1.Totally disagree 1
- 2..... 2
- 3..... 3
- 4.Neither agree nor disagree 4
- 5..... 5
- 6..... 6
- 7.Totally agree..... 7
- DON'T KNOW/REFUSED 9

104:

Q12D

You can count on the Government of Canada for reliable service and information.

- 1.Totally disagree 1
- 2..... 2
- 3..... 3
- 4.Neither agree nor disagree 4
- 5..... 5
- 6..... 6
- 7.Totally agree..... 7
- DON'T KNOW/REFUSED 9

105:

DEMIN

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

106:

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

107:

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

DISABILITY PENSION..... 10

Other (DO NOT READ) 77

DON'T KNOW/REFUSED 99

SEASONALLY EMPLOYED 11

108:

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

109:

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

110:

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

111:

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

This survey was conducted for the Government of Canada. When the study is complete, the results are published and become public information. If you wish to obtain information about this survey or a copy of the final report, you may submit a request to Service Canada under the Access to Information Act. Instructions for making formal requests are provided in the publication InfoSource. Copies of InfoSource are available at local Service Canada Centres or the following website: www.infosource.gc.ca. When requesting information, please refer to the study name: Parent PSE Savings-Ad Tracking 2006.

1-CONTINUE
@Conf

112:

CONF

113:

THNK

Thank you for completing our survey!

Completion.....	1
-----------------	---

Numéro de téléphone:<iarea><itele >
 Bonjour. Je suis...et je travaille pour les Associés de recherche EKOS. Nous effectuons un sondage pour le compte des gouvernements fédéral et provinciaux. Nous nous adressons à des Canadiens de 18 ans et plus sur d'importantes questions d'actualité. Votre participation est volontaire et votre refus de participer n'affecterait pas du tout vos relations avec le gouvernement. Toutefois, il nous serait très utile de connaître votre opinion. Les renseignements que vous nous donnerez seront traités conformément à la Loi sur la protection des renseignements personnels et à toute autre loi pertinente, et les gouvernements ne recevront les résultats que sous forme de résumé. Puis-je commencer? *** L'ENTREVUE DURERA DE 15 A 20 MINUTES ENVIRON ***

22: **SEX**

NE PAS DEMANDER

Inscrire le sexe du répondant
 Homme 1
 Femme 2

23: **SCRN1**

Tout d'abord, avant de commencer l'entrevue, j'aimerais savoir si vous êtes parent ou tuteur d'une personne de moins de 18 ans qui habite avec vous ou ailleurs?
 Oui - continuer..... 1
 Non - remercier et terminer - CODE IG..... 2
 NSP/PDR - remercier et terminer - CODE IG..... 9

24: **PRP4**

Je vais d'abord vous demander dans quelle mesure chacun des objectifs suivants est important en ce qui concerne vos décisions d'épargne. Veuillez répondre selon une échelle de 7 points où 1 signifie pas du tout important, 7, extrêmement important et le point milieu, 4, moyennement important.

25: **P42A**

Importance dedans vos décisions d'épargne

Épargner pour acheter une maison ou rembourser votre hypothèque
 1. Pas du tout important..... 1
 2..... 2
 3..... 3
 4. Moyennement important 4
 5..... 5
 6..... 6
 7. Extrêmement important 7
 Sans objet - pas d'hypothèque..... 8
 NSP/PDR..... 9

26:

P42B

Importance dedans vos décisions d'épargne

Épargner pour votre retraite

1. Pas du tout important.....	1
2.....	2
3.....	3
4. Moyennement important	4
5.....	5
6.....	6
7. Extrêmement important	7
Sans objet - Déjà retraité	8
NSP/PDR.....	9

27:

P42C

Importance dedans vos décisions d'épargne

Épargner pour payer les études de vos enfants

1. Pas du tout important.....	1
2.....	2
3.....	3
4. Moyennement important	4
5.....	5
6.....	6
7. Extrêmement important	7
NSP/PDR.....	9

28:

P42D

Importance dedans vos décisions d'épargne

Épargner pour un achat important ou des vacances

1. Pas du tout important.....	1
2.....	2
3.....	3
4. Moyennement important	4
5.....	5
6.....	6
7. Extrêmement important	7
NSP/PDR.....	9

29:

P42F

Importance dedans vos décisions d'épargne

Rembourser de grosses dettes comme sur vos cartes de crédit et des prêts bancaires

1. Pas du tout important.....	1
2.....	2
3.....	3
4. Moyennement important	4
5.....	5
6.....	6
7. Extrêmement important	7
Sans objet - pas de grosses dettes	8
NSP/PDR.....	9

31:

SAVE

Épargnez-vous présentement une partie du revenu de votre ménage?

Oui.....	1
Non.....	2
NSP/PDR.....	9

32:

WHAT

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

NE LISEZ PAS; ACCEPTER TOUTES LES MENTIONS

Dans quel but épargnez-vous présentement?

Rembourser une dette	01
Rembourser une hypothèque	02
Faire un achat/les vacances/UN VOYAGE.....	03
Acheter quelque chose.....	09
Retraite	04
Études de vos enfants	05
Propres études/formation.....	06
Besoins à court terme/en cas d'urgence/ réparations, etc.....	07
Acheter une maison	08
PAS D'OBJECTIF PARTICULIER EN TETE/ÉPARGNER EN GÉNÉRAL/BESOINS FUTURS (PAS DE MENTION DE LA RETRAITE)	10
Autre réponse	77
NSP/PDR.....	99

33:

P8

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

Certains parents sont en mesure d'épargner pour les études de leurs enfants, cependant, beaucoup de parents n'en ont pas les moyens. Épargnez-vous présentement pour les études postsecondaires de votre enfant, c'est-à-dire après son école secondaire?

Oui.....	1
Non.....	2
NSP/PDR.....	9

34:

P8B

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

Avez-vous ouvert un compte spécial pour ces épargnes pour études, comme un Régime enregistré d'épargne-études (REEE), ou un compte d'épargne séparé?

Oui..... 1
Non..... 2
NSP/PDR..... 9

35:

P8X

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

Certains parents sont en mesure d'épargner pour les études de leurs enfants, cependant, beaucoup de parents n'en ont pas les moyens. Épargnez-vous présentement pour les études postsecondaires de votre enfant, c'est-à-dire après son école secondaire?

Oui..... 1
Non..... 2
NSP/PDR..... 9

36:

P3A

Tout au long de cette entrevue, je vais parler d'études postsecondaires. Je veux dire par là des études au-delà de l'école secondaire, c'est-à-dire à l'université, dans un collège communautaire, une école technique ou de métier et un programme d'apprenti.

37:

E9F

Dans quelle mesure êtes-vous d'accord ou en désaccord pour dire.....

Je ne sais vraiment pas comment commencer à épargner pour les études postsecondaires de mes enfants. ...sur une échelle où 1 signifie tout à fait en désaccord et 7, tout à fait d'accord.

1. Tout à fait en désaccord..... 1
2..... 2
3..... 3
4. Ni d'accord ni en désaccord..... 4
5..... 5
6..... 6
7. Tout à fait d'accord..... 7
NSP/PDR..... 9

39:**AWABC**

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

NE PAS LIRE LA LISTE

Avez-vous entendu parler de programmes fédéraux ou provinciaux qui existent pour aider les parents à épargner en vue des études postsecondaires de leurs enfants?

Subvention canadienne pour l'épargne-études.....	01	
Programme de subvention/contribution à égalité du gouvernement (ne peut préciser le nom)		05
Bons d'apprentissage	02	
Programmes d'épargne du gouvernement et prog. de prêts du gouv. (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programme d'excel).....	03	
Régimes enregistrés d'épargne-études (REEE)	04	
Mention en général de régime d'épargne (ne peut préciser le nom)	06	
Autres sources? (préciser)	77	
Rien de ce qui précède.....	98	
NSP/PDR.....	99	
.....	07	

40:**AWAAB**

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

NE PAS LIRE LA LISTE

Avez-vous entendu parler de programmes fédéraux ou provinciaux qui existent pour aider les parents à épargner en vue des études postsecondaires de leurs enfants?

Subvention canadienne pour l'épargne-études.....	01	
Programme de subvention/contribution à égalité du gouvernement (ne peut préciser le nom)		05
Bons d'apprentissage	02	
Programmes d'épargne du gouvernement et prog. de prêts du gouv. (comme Prêt canadien d'études, Prêts aux étudiants de l'Alberta).....	03	
Régimes enregistrés d'épargne-études (REEE)	04	
Mention en général de régime d'épargne (ne peut préciser le nom)	06	
Autres sources? (préciser)	77	
Rien de ce qui précède.....	98	
NSP/PDR.....	99	

41:**AWASK**

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

NE PAS LIRE LA LISTE

Avez-vous entendu parler de programmes fédéraux ou provinciaux qui existent pour aider les parents à épargner en vue des études postsecondaires de leurs enfants?

Subvention canadienne pour l'épargne-études.....	01	
Programme de subvention/contribution à égalité du gouvernement (ne peut préciser le nom)		05
Bons d'apprentissage	02	
Programmes d'épargne du gouvernement et prog. de prêts du gouv. (comme Prêt canadien d'études, Bourses d'étude de la Saskatchewan)	03	
Régimes enregistrés d'épargne-études (REEE)	04	
Mention en général de régime d'épargne (ne peut préciser le nom)	06	
Autres sources? (préciser)	77	
Rien de ce qui précède.....	98	
NSP/PDR.....	99	

42:**AWAMB**

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

NE PAS LIRE LA LISTE

Avez-vous entendu parler de programmes fédéraux ou provinciaux qui existent pour aider les parents à épargner en vue des études postsecondaires de leurs enfants?

Subvention canadienne pour l'épargne-études.....	01	
Programme de subvention/contribution à égalité du gouvernement (ne peut préciser le nom)		05
Bons d'apprentissage	02	
Programmes d'épargne du gouvernement et prog. de prêts du gouv. (comme Prêt canadien d'études, Aide aux étudiants du Manitoba)	03	
Régimes enregistrés d'épargne-études (REEE)	04	
Mention en général de régime d'épargne (ne peut préciser le nom)	06	
Autres sources? (préciser)	77	
Rien de ce qui précède.....	98	
NSP/PDR.....	99	

43:**AWAON**

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

NE PAS LIRE LA LISTE

Avez-vous entendu parler de programmes fédéraux ou provinciaux qui existent pour aider les parents à épargner en vue des études postsecondaires de leurs enfants?

Subvention canadienne pour l'épargne-études.....	01	
Programme de subvention/contribution à égalité du gouvernement (ne peut préciser le nom)		05
Bons d'apprentissage	02	
Programmes d'épargne du gouvernement et prog. de prêts du gouv. (comme Prêt canadien d'études, Aide financière aux étudiants de l'Ontario).....	03	
Régimes enregistrés d'épargne-études (REEE)	04	
Mention en général de régime d'épargne (ne peut préciser le nom)	06	
Autres sources? (préciser)	77	
Rien de ce qui précède.....	98	
NSP/PDR.....	99	

44:**AWANS**

=> +1 si NOT (IAREA=#2); NS

NE PAS LIRE LA LISTE

Avez-vous entendu parler de programmes fédéraux ou provinciaux qui existent pour aider les parents à épargner en vue des études postsecondaires de leurs enfants?

Subvention canadienne pour l'épargne-études.....	01	
Programme de subvention/contribution à égalité du gouvernement (ne peut préciser le nom)		05
Bons d'apprentissage	02	
Programmes d'épargne du gouvernement et prog. de prêts du gouv. (comme Prêt canadien d'études, Prêts aux étudiants de Nouvelle- Écosse).....	03	
Régimes enregistrés d'épargne-études (REEE)	04	
Mention en général de régime d'épargne (ne peut préciser le nom)	06	
Autres sources? (préciser)	77	
Rien de ce qui précède.....	98	
NSP/PDR.....	99	

46:**AWAYT**

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

NE PAS LIRE LA LISTE

Avez-vous entendu parler de programmes fédéraux ou provinciaux qui existent pour aider les parents à épargner en vue des études postsecondaires de leurs enfants?

Subvention canadienne pour l'épargne-études.....	01	
Programme de subvention/contribution à égalité du gouvernement (ne peut préciser le nom)		05
Bons d'apprentissage	02	
Programmes d'épargne du gouvernement et prog. de prêts du gouv. (comme Prêt canadien d'études, Bourses du Yukon).....	03	
Régimes enregistrés d'épargne-études (REEE)	04	
Mention en général de régime d'épargne (ne peut préciser le nom)	06	
Autres sources? (préciser)	77	
Rien de ce qui précède.....	98	
NSP/PDR.....	99	

47:**MINAM**

D'après ce que vous avez lu ou entendu dire, pensez-vous que ça vaut la peine pour les parents de commencer à épargner en vue des études postsecondaires de leurs enfants même s'ils n'ont que 10\$ par mois à mettre de côté?

Oui.....	1
Non.....	2
NSP/PDR.....	9

48:**KIDS**

Combien d'enfants avez-vous, y compris ceux qui n'habitent pas avec vous?
<kidck > (ENQUETEUR: Cela comprend tous les enfants de 18 ans qui habitent ou n'habitent pas avec le répondant mais dont celui-ci est responsable des décisions à leur égard)

NSP/PDR.....	99
--------------	----

49:**MANY**

=> +1 si KIDS==99

Combien de ces enfants feront sans doute des études postsecondaires plus tard?
AU BESOIN: Y compris ceux qui ont commencé à faire des EPS ou qui en ont déjà fait

Aucun	00
NSP/PDR.....	99

50:**KIDCK**

=> * si IF((KIDS==99 OR MANY==99),1,IF((MANY>KIDS),2,3))

NSP, laissez tomber.....	1	
LE NOMBRE DE CEUX QUI EN FONT NE PEUT PAS ETRE INFÉRIEUR AU TOTAL		2
Tout va bien.....	3	

51:**SELEC**

=> INFO si MANY==0

Quel est l'âge du plus jeune de vos enfants qui fera probablement des études postsecondaires?	
Nouveau-né	00
Un an	01
Deux ans	02
Trois ans	03
Quatre ans.....	04
Cinq ans.....	05
Six ans	06
Sept ans	07
Huit ans	08
Neuf ans.....	09
Dix ans.....	10
Onze ans	11
Douze ans	12
Treize ans	13
Quatorze ans	14
Quinze ans	15
Seize ans	16
Dix-sept ans.....	17
Dix-huit ans	18
Dix-neuf ans	19
Vingt ans	20
Vingt et un an	21
NSP/PDR.....	99

52:**SELEX**

=> * si	SELEC
Nouveau-né	00
d'un an	01
de deux ans	02
de trois ans.....	03
de quatre ans	04
de cinq ans	05
de six ans	06
de sept ans	07
de huit ans.....	08
de neuf ans.....	09
de dix ans.....	10
de onze ans	11
de douze ans	12
de treize ans	13
de quatorze ans	14
de quinze ans	15
de seize ans.....	16
de dix-sept ans	17
de dix-huit ans	18
de dix-neuf ans	19
de vingt ans.....	20
de vingt et un an	21
le plus jeune.....	99

53:**TOCST**

En ce qui concerne maintenant le genre d'établissement postsecondaire que votre enfant <selex > fréquentera, qu'il(elle) habite ou non chez vous, et compte tenu du temps que vont durer ses études postsecondaires, combien vont coûter au total ses études postsecondaires, pensez-vous?

NSP/PDR..... 999999

56:**SP2BC**

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

NE PAS LIRE, ACCEPTER TOUTE RÉPONSE PERTINENTE

Quelles sources vous attendez-vous à ce que votre enfant <selex > utilise pour subvenir à ses besoins pendant ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programmed'excellence du premier ministre)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

57:**SUPBC**

=> +1 si SP2BC==99

LIRE LA LISTE

Laquelle des sources suivantes vous attendez-vous à ce que votre enfant <selex > utilise pour payer ses frais lorsqu'il(elle) fera ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programmed'excellence du premier ministre)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

58:

SP2AB

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

NE PAS LIRE, ACCEPTER TOUTE RÉPONSE PERTINENTE

Laquelle des sources suivantes vous attendez-vous à ce que votre enfant <selex > utilise pour subvenir à ses besoins lorsqu'il(elle) fera ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programmed'excellence du premier ministre) 01

Prêts privés d'une banque ou d'une autre institution financière 02

Bourses d'étude ou d'entretien 07

REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage) 08

Revenu des parents pendant que votre enfant est aux études 03

Autres épargnes des parents (à part le REEE) 09

Autres membres de la famille (y compris conjoint(e) de l'étudiant(e)) 04

Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études 05

Épargnes de votre enfant 06

..... 10

Autres sources?..... 77

NSP/PDR..... 99

59:

SUPAB

=> +1 si SP2AB==99

LIRE LA LISTE

Laquelle des sources suivantes vous attendez-vous à ce que votre enfant <selex > utilise pour payer ses frais lorsqu'il(elle) fera ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programmed'excellence du premier ministre) 01

Prêts privés d'une banque ou d'une autre institution financière 02

Bourses d'étude ou d'entretien 07

REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage) 08

Revenu des parents pendant que votre enfant est aux études 03

Autres épargnes des parents (à part le REEE) 09

Autres membres de la famille (y compris conjoint(e) de l'étudiant(e)) 04

Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études 05

Épargnes de votre enfant 06

..... 10

Autres sources?..... 77

NSP/PDR..... 99

60:

SP2SK

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

NE PAS LIRE, ACCEPTER TOUTE RÉPONSE PERTINENTE

Quelles sources vous attendez-vous à ce que votre enfant <selex > utilise pour subvenir à ses besoins pendant ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programmed'excellence du premier ministre)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

61:

SUPSK

=> +1 si SP2SK==99

LIRE LA LISTE

Laquelle des sources suivantes vous attendez-vous à ce que votre enfant <selex > utilise pour payer ses frais lorsqu'il(elle) fera ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programmed'excellence du premier ministre)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

62:

SP2MB

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

NE PAS LIRE, ACCEPTER TOUTE RÉPONSE PERTINENTE

Quelles sources vous attendez-vous à ce que votre enfant <selex > utilise pour subvenir à ses besoins pendant ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programmed'excellence du premier ministre)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

63:

SUPMB

=> +1 si SP2MB==99

LIRE LA LISTE

Laquelle des sources suivantes vous attendez-vous à ce que votre enfant <selex > utilise pour payer ses frais lorsqu'il(elle) fera ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programmed'excellence du premier ministre)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

64:**SP2ON**

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

NE PAS LIRE, ACCEPTER TOUTE RÉPONSE PERTINENTE

Quelles sources vous attendez-vous à ce que votre enfant <selex > utilise pour subvenir à ses besoins pendant ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants de C.-B., Programmed'excellence du premier ministre)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

65:**SUPON**

=> +1 si SP2ON==99

LIRE LA LISTE

Laquelle des sources suivantes vous attendez-vous à ce que votre enfant <selex > utilise pour payer ses frais lorsqu'il(elle) fera ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants Canada-Ontario, Bourses spéciales de l'Ontario)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

66:

SP2NS

=> SP2NL si NOT (IAREA=#2); NS/PEI

NE PAS LIRE, ACCEPTER TOUTE RÉPONSE PERTINENTE

Quelles sources vous attendez-vous à ce que votre enfant <selex > utilise pour subvenir à ses besoins pendant ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants Canada-Ontario, Bourses spéciales de l'Ontario)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

67:

SUPNS

=> +1 si SP2NS==99

LIRE LA LISTE

Laquelle des sources suivantes vous attendez-vous à ce que votre enfant <selex > utilise pour payer ses frais lorsqu'il(elle) fera ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants Canada-Ontario, Bourses spéciales de l'Ontario)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

70:

SP2YT

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

NE PAS LIRE, ACCEPTER TOUTE RÉPONSE PERTINENTE

Quelles sources vous attendez-vous à ce que votre enfant <selex > utilise pour subvenir à ses besoins pendant ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants Canada-Ontario, Bourses spéciales de l'Ontario)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

71:

SUPYT

=> +1 si SP2YT==99

LIRE LA LISTE

Laquelle des sources suivantes vous attendez-vous à ce que votre enfant <selex > utilise pour payer ses frais lorsqu'il(elle) fera ses études postsecondaires?

Prêts du gouvernement (comme Prêt canadien d'études, Prêts aux étudiants Canada-Ontario, Bourses spéciales de l'Ontario)	01
Prêts privés d'une banque ou d'une autre institution financière	02
Bourses d'étude ou d'entretien	07
REEE (NE PAS LIRE.....y compris la Subvention canadienne pour l'épargne-études ou les Bons d'apprentissage)	08
Revenu des parents pendant que votre enfant est aux études	03
Autres épargnes des parents (à part le REEE)	09
Autres membres de la famille (y compris conjoint(e) de l'étudiant(e))	04
Revenu d'emploi de votre enfant pendant qu'il(elle) est aux études	05
Épargnes de votre enfant	06
.....	10
Autres sources?.....	77
NSP/PDR.....	99

72:

P8C

Avez-vous utilisé un Régime enregistré d'épargne-études ou REEE pour épargner en vue des études de votre enfant <selex >?

Oui.....	1
Non.....	2
NSP/PDR.....	9

73:

MUCH

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

Combien d'argent avez-vous mis de côté au total pour les études de votre <selex >? AU BESOIN: Vous assurer que cet argent est destiné à ce seul enfant?
NSP/PDR..... 999999

74:

HARD

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

Dans quelle mesure a-t-il été, selon vous, difficile pour votre ménage de mettre cet argent de côté pour les études de votre enfant <selex >, compte tenu de vos autres obligations familiales. Veuillez situer votre réponse sur une échelle où 1 signifie pas tellement difficile et 7, extrêmement difficile?

- 1. Pas tellement difficile 1
- 2..... 2
- 3..... 3
- 4..... 4
- 5..... 5
- 6..... 6
- 7. Extrêmement difficile 7
- NSP/PDR..... 9

75:

YEARS

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

Quel âge avait votre enfant <selex > quand vous avez commencé à épargner pour ses EPS?
NOUVEAU-NÉ (ou avant) 00
NSP/PDR..... 99

76:

TOTL

Combien prévoyez-vous épargner en tout pour les études de votre enfant <selex >?
Rien 000000
NSP/PDR..... 999999

77:

INFO

Avez-vous déjà cherché de l'information sur les façons d'épargner en vue des études postsecondaires d'un enfant ou pour payer le coût des études postsecondaires?
Oui..... 1
Non..... 2
NSP/PDR..... 9

78:**INF1X**

=> * si INFO

fill for b52	
obtenir plus d'	1
obtenir de l'	2
obtenir de l'	9

79:**INF2X**

=> * si INFO

fill for b52	
?	1
que celle que vous avez déjà?	2
que celle que vous avez déjà?	9

80:**TYPES**

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

NE PAS LIRE LA LISTE

Où avez-vous trouvé cette information?	
Bouche-à-oreille/amis/famille	01
Livres/magazines/JOURNAUX	02
Employés d'institutions financières/de banque/ conseillers financiers	03
Dépliants/affiches	04
Publications/orienteurs à l'école secondaire	05
Université/collège	06
Internet	07
Télé/radio	08
Gouvernement fédéral	09
Gouvernement provincial	10
ORGANISMES SPÉCIALISÉS DANS LE FINANCEMENT DES EPS (EX.USC, FOURNISSEURS DE REEE)	11
EXPÉRIENCE AVEC ENFANTS PLUS AGÉS/CONNAISSANCES ANTÉRIEURES	12
SOLLICITATION, REP. DE RÉG. D'ÉPARGNE A TÉLÉPHONÉ EST VENU AU DOMICILE DU RÉPONDANT	13
Autre réponse	77
NSP/PDR	99

81:**Q1**

Ces dernières semaines, avez-vous vu, lu ou entendu de la publicité au sujet d'épargne et de planification en vue des études postsecondaires de vos enfants?

Oui	1
Non	2
Peut-être	3
NE SAIT PAS/REFUS DE REpondre	9

82:

Q1B

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

QUESTION OUVERTE. NE PAS LIRE. CODER TOUTE REPONSE PERTINENTE.

Dites-moi tout ce dont vous vous souvenez au sujet de cette annonce. Quelles images vous viennent à l'esprit? APPROFONDIR Y a-t-il autre chose?

Image d'un bébé/visage d'un bébé/bébé aux grands yeux.....	01
Titre d'appel: Je ne rajeunis pas.....	02
Titre d'appel : Commencez à planifier pour mes études.....	03
Sous-titre d'appel: Leur avenir c'est maintenant.....	04
"C'est plus facile que vous pensez".....	05
Un bébé s'endort au son d'une berceuse et se réveille en adulte qui s'en va vite à ses cours	06
publicité du gouvernement (fédéral ou provincial).....	07
site Web pour plus d'information (Cibleétudes.ca).....	08
numéro 1-800 (O-Canada).....	09
OBTENIR UN CERTIFICAT DE NAISSANCE, IE.FACILE A FAIRE, DISPONIBLE EN LIGNE	14
THEME DES SOINS DE SANTÉ, IMAGES MÉDICALES (EX. PROFESSIONNELS DE LA SANTÉ, INSTRUMENTS MÉDICAUX, VACCINATION).....	15
Préciser.....	77
NE SAIT PAS/REFUS DE REpondre.....	99

83:

Q1C

APPROFONDIR.QUESTION OUVERTE.NE PAS LIRE.CODER TOUTE REPONSE PERTINENT

Où avez-vous remarqué cette annonces

Télévision.....	01
Radio.....	02
Journal.....	03
Magazine.....	04
Dépliant/brochure dans le courrier.....	06
Panneaux publicitaires.....	07
Transports en commun.....	08
Internet/bandeau de site Web.....	09
Bouche-à-oreille.....	10
Cinéma - avant un film.....	11
Banque.....	12
Autre-Préciser.....	77
NE SAIT PAS/REFUS DE REpondre.....	99

84:

Q2A

J'aurais maintenant quelques questions sur des publicités particulières. Vous rappelez-vous avoir vu ces derniers mois de la publicité dans un journal, un magazine, Internet ou à la télévision dans un publipostage? On voyait en gros plan le visage d'un bébé. Il avait de grands yeux et semblait un peu surpris. Le message était "Je ne rajeunis pas".

Oui.....	1
Non.....	2
Peut-être.....	3
NE SAIT PAS/REFUS DE REpondre.....	9

85:

Q2B

APPROFONDIR. QUESTION OUVERTE. NE PAS LIRE. ACCEPTER UNE SEULE REPONSE

Au sujet de l'annonce que vous avez vue, qui pensez-vous l'a produite c'est-à-dire, qui l'a payée?

Gouvernement du Canada	01
Gouvernement provincial	02
Gouvernement - en général.....	03
Banques/Autres institutions financières	06
CONTRIBUABLES	04
ENTREPRISE PRIVÉE/COMPAGNIE.....	05
Autre.....	77
NE SAIT PAS/REFUS DE REPONDRE.....	99

86:

Q2BB

=> +1 si NOT (Q2B=#3)

LIRE. ACCEPTER UNE SEULE REPONSE

Quel niveau de gouvernement?

Gouvernement fédéral	01
Gouvernement provincial	02
Autre(NE PAS LIRE).....	77
NE SAIT PAS/REFUS DE REPONDRE.....	99

87:

Q2C

OUVERTE.ACCEPTER UNE SEULE REPONSE.REPONSE D'AU MOINS CINQ MOTS

En ce qui concerne l'annonce que vous avez vue/entendue, quel était selon vous le but PRINCIPAL de cette publicité?

L'éducation postsecondaire est importante pour votre enfant.....	01
Les enfants grandissent vite.....	02
Il est important de commencer maintenant à épargner pour les études de vos enfants	03
Il est important de commencer maintenant à planifier les études de vos enfants - parce que le temps file	04
Le gouvernement peut vous aider à épargner et à planifier	05
C'est plus facile de vous préparer en faisant un pas à la fois	06
Préciser	77
Rien	98
NE SAIT PAS/REFUS DE REPONDRE.....	99

88:

Q2D

Avez-vous fait quoi que ce soit parce que vous aviez vu/entendu cette publicité?

Oui.....	1
Non.....	2
Peut-être	3
NE SAIT PAS/REFUS DE REPONDRE.....	9

89:**Q2DD**

Qu'est-ce que vous avez fait? Y a-t-il autre chose?	
Consulté le site de CiblÉtudes	01
Parlé à ce sujet avec la famille ou un ami	02
Ramassé un dépliant pour mieux me renseigner	03
Parlé avec quelqu'un de la banque/un conseiller financier	04
Commencé à épargner pour les études postsecondaires d'un enfant.....	05
Ouvert un REEE	06
Préciser	77
NE SAIT PAS/REFUS DE REpondre.....	99

90:**Q3A**

Vous rappelez-vous ces derniers mois avoir entendu de la publicité à la radio ou en toile de fond d'un publi-reportage à la télévision? On entend d'abord les sons d'un petit enfant qu'on met au lit et la musique d'une berceuse en arrière-plan, puis la musique s'accélère et l'enfant qui est devenu adulte est en retard pour ses cours. La voix de l'annonceur dit combien "ils grandissent vite" et que ça ne sera pas long avant qu'ils soient prêts?

Oui.....	1
Non	2
Peut-être	3
NE SAIT PAS/REFUS DE REpondre.....	9

91:**Q3BB**

APPROFONDIR. QUESTION OUVERTE. NE PAS LIRE. ACCEPTER UNE SEULE REponse

Au sujet de l'annonce que vous avez vue, qui pensez-vous l'a produite c'est-à-dire, qui l'a payée?

Gouvernement du Canada	01
Gouvernement provincial	02
Gouvernement - en général.....	03
Banques/Autres institutions financières	06
CONTRIBUABLES	04
ENTREPRISE PRIVÉE/COMPAGNIE.....	05
Autre	77
NE SAIT PAS/REFUS DE REpondre.....	99

92:**Q3C**

=> +1 si	NOT (Q3BB=#3)
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LIRE. ACCEPTER UNE SEULE REponse

Quel niveau de gouvernement?	
Gouvernement fédéral	01
Gouvernement provincial	02
Autre(NE PAS LIRE).....	77
NE SAIT PAS/REFUS DE REpondre.....	99

93:

Q3D

OUVERTE.ACCEPTER UNE SEULE REPONSE.REPONSE D'AU MOINS CINQ MOTS

En ce qui concerne l'annonce que vous avez vue/entendue, quel était selon vous le but PRINCIPAL de cette publicité?

L'éducation postsecondaire est importante pour votre enfant.....	01
Les enfants grandissent vite.....	02
Il est important de commencer maintenant à épargner pour les études de vos enfants	03
Il est important de commencer maintenant à planifier les études de vos enfants - parce que le temps file	04
Le gouvernement peut vous aider à épargner et à planifier	05
C'est plus facile de vous préparer en faisant un pas à la fois	06
Préciser	77
Rien	98
NE SAIT PAS/REFUS DE REpondre.....	99

94:

Q3E

Avez-vous fait quoi que ce soit parce que vous aviez vu/entendu cette publicité?

Oui.....	1
Non	2
Peut-être	3
NE SAIT PAS/REFUS DE REpondre.....	9

95:

Q3F

Qu'est-ce que vous avez fait? Y a-t-il autre chose?

Consulté le site de CiblÉtudes	01
Parlé à ce sujet avec la famille ou un ami.....	02
Ramassé un dépliant pour mieux me renseigner	03
Parlé avec quelqu'un de la banque/un conseiller financier	04
Commencé à épargner pour les études postsecondaires d'un enfant.....	05
Ouvert un REEE	06
Préciser	77
NE SAIT PAS/REFUS DE REpondre.....	99

96:

Q9

Cette publicité parue à la télévision, dans des journaux et magazines, dans Internet et à la radio était en fait produite par le gouvernement du Canada et votre gouvernement provincial. Comment évaluez-vous le rendement du gouvernement du Canada pour ce qui est d'aider les parents à épargner et à planifier en vue des études postsecondaires de leurs enfants? Veuillez répondre selon une échelle de 7 points... (lire la liste)

1.Terrible	1
2.....	2
3.....	3
4.Ni bon ni mauvais.....	4
5.....	5
6.....	6
7.Excellent.....	7
NE SAIT PAS/REFUS DE REpondre.....	9

97:

Q10

De façon générale, comment évaluez-vous le rendement du gouvernement du Canada (selon la même échelle)?

- 1.Terrible 1
- 2..... 2
- 3..... 3
- 4.Ni bon ni mauvais..... 4
- 5..... 5
- 6..... 6
- 7.Excellent..... 7
- NE SAIT PAS/REFUS DE REpondre..... 9

98:

Q10A

De façon générale, comment évaluez-vous le rendement de votre gouvernement provincial (selon la même échelle)?

- 1.Terrible 1
- 2..... 2
- 3..... 3
- 4.Ni bon ni mauvais..... 4
- 5..... 5
- 6..... 6
- 7.Excellent..... 7
- NE SAIT PAS/REFUS DE REpondre..... 9

99:

Q11

Et selon la même échelle, comment évaluez-vous le rendement du gouvernement du Canada pour ce qui est de fournir au public de l'information sur les services gouvernementaux offerts aux Canadiens?

- 1.Terrible 1
- 2..... 2
- 3..... 3
- 4.Ni bon ni mauvais..... 4
- 5..... 5
- 6..... 6
- 7.Excellent..... 7
- NE SAIT PAS/REFUS DE REpondre..... 9

100:

Q12

Dites-moi, s'il vous plaît, dans quelle mesure vous êtes d'accord ou en désaccord avec chacun des énoncés suivants, selon une échelle de 7 points où 1 signifie tout à fait en désaccord, 7, tout à fait d'accord et le point milieu, 4, ni d'accord ni en désaccord. Qu'en est-il de...

101:**Q12A**

Il est facile de communiquer avec le gouvernement du Canada pour des renseignements et des services.

1. Tout à fait en désaccord.....	1
2.....	2
3.....	3
4. Ni d'accord ni en désaccord.....	4
5.....	5
6.....	6
7. Tout à fait d'accord.....	7
NE SAIT PAS/REFUS DE REpondre.....	9

102:**Q12B**

Le gouvernement du Canada se sert de moyens nouveaux et innovateurs pour procurer des renseignements et des services aux citoyens.

1. Tout à fait en désaccord.....	1
2.....	2
3.....	3
4. Ni d'accord ni en désaccord.....	4
5.....	5
6.....	6
7. Tout à fait d'accord.....	7
NE SAIT PAS/REFUS DE REpondre.....	9

103:**Q12C**

Le gouvernement du Canada fournit ses services et renseignements de manière respectueuse.

1. Tout à fait en désaccord.....	1
2.....	2
3.....	3
4. Ni d'accord ni en désaccord.....	4
5.....	5
6.....	6
7. Tout à fait d'accord.....	7
NE SAIT PAS/REFUS DE REpondre.....	9

104:**Q12D**

On peut compter sur le gouvernement du Canada pour la fiabilité de ses services et renseignements.

1. Tout à fait en désaccord.....	1
2.....	2
3.....	3
4. Ni d'accord ni en désaccord.....	4
5.....	5
6.....	6
7. Tout à fait d'accord.....	7
NE SAIT PAS/REFUS DE REpondre.....	9

105:**DEMIN**

Je vais vous demander certains renseignements pour nous aider à grouper vos réponses avec celles que d'autres personnes nous aurons fournies dans le cadre du présent sondage.

106:**D3****LIRE LA LISTE**

Quel est le plus haut niveau de scolarité que vous ayez atteint?	
Ecole primaire terminée ou non.....	01
Un peu d'école secondaire	02
Ecole secondaire terminée	03
Ecole technique, professionnelle postsecondaire, collège	04
Un peu d'université.....	05
Diplôme universitaire	06
Diplôme d'études supérieures	07
NE SAIT PAS/REFUS DE REpondre.....	99

107:**D4****LIRE LA LISTE - ACCEPTER UNE SEULE REPONSE**

Quelle est votre situation d'emploi actuelle? Etes-vous...	
Employé à temps plein (35 heures ou plus par semaine).....	01
Employé à temps partiel (moins de 35 heures par semaine).....	02
Travailleur autonome.....	03
Chômeur mais à la recherche d'un emploi.....	04
Aux études à temps plein/Étudiant	05
Retraité	06
Non dans la population active (personne au foyer)	07
Chômeur mais non à la recherche d'un emploi).....	08
EN CONGÉ DE MATERNITÉ/PATERNITÉ.....	09
PENSION D'INVALIDITÉ.....	10
Autre (NE PAS LIRE).....	77
NE SAIT PAS/REFUS DE REpondre.....	99
EMPLOYÉ SAISONNIER	11

108:**D5**

Craignez-vous, vous-même ou quelqu'un de votre ménage, de perdre votre emploi ou d'être mis à pied?

Oui.....	1
Non.....	2
NE SAIT PAS/REFUS DE REpondre.....	9

109:**D6**

Etes-vous un Autochtone (p. ex., Indien faisant partie d'une bande, Inuit ou Métis)?

Oui.....	1
Non.....	2
NE SAIT PAS/REFUS DE REpondre.....	9

110:

D7

NE PAS LIRE LA LISTE. ACCEPTER JUSQU'A DEUX REPONSES.

Quelle est la langue que vous avez apprise en PREMIER LIEU dans votre enfance et que vous comprenez encore?

Anglais	1
Français	2
Autre (ne pas préciser).....	3
NE SAIT PAS/REFUS DE REpondre.....	9

111:

D12

LIRE LA LISTE

Laquelle des catégories suivantes décrit le mieux le revenu global de votre ménage? C'est-à-dire, le revenu réuni de toutes les personnes de votre ménage, avant impôts?

Moins de 10 000\$	01
10 000\$ à 19 999\$	02
20 000\$ à 29 999\$	03
30 000\$ à 39 999\$	04
40 000\$ à 49 999\$	05
50 000\$ à 59 999\$	06
60 000\$ à 69 999\$	07
70 000\$ à 79 999\$	08
80 000\$ à 99 999\$	09
100 000\$ et plus	10
NE SAIT PAS/REFUS DE REpondre.....	99

Ce sondage a été effectué pour le gouvernement du Canada. Lorsque l'étude sera terminée, les résultats seront rendus publics. Si vous souhaitez obtenir de l'information au sujet du présent sondage ou un exemplaire du rapport final, vous pouvez en faire la demande à Service Canada en vertu de la Loi sur l'accès à l'information. Les directives afin de présenter une demande officielle figurent dans la publication InfoSource dont on peut trouver des exemplaires dans les Centres de Service Canada ou dans le site Web suivant: www.infosource.gc.ca. Pour toute demande d'information, prière de citer le nom de l'étude: Enquête 2006 sur la satisfaction de la clientèle de Service Canada.

1-CONTINUE
@CONF

112:

CONF

113:

THNK

Merci d'avoir répondu à notre sondage Complet	1
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APPENDIX C
RESPONSE RATES

Exhibit 1
Call Results and Response Rates Table

Total Sample	20452
Numbers not in service	3083
Business or non residential lines	865
Duplicates	10
Numbers blocked by Phone companies	16
Total functional sample	16478
No answers	3237
Retired, called 10 times without success	1709
Language difficulty	376
Other	65
Unavailable	19
Total Asked	11072
Refusals	5513
Cooperative Callbacks	5559
Completes	1103
Ineligible.	4457
Response Rate	33.7%

Pre-test April 26th.

Started April 27th, 2006. Completed May 12th.

Average time 13 minutes.