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

## FINAL REPORT

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# 1. INTRODUCTION

## 1.1 STUDY CONTEXT

In March of 2006, the federal government and provinces/territories participating in the Canada Student Loans Program (CSLP) launched a united five-year Pan Canadian Communications Campaign, a social marketing campaign across Canada with the objective of encouraging parents to start saving for their children's post-secondary education (PSE). In order to understand the context for the Plan and Save campaign, it is important to first understand the background of the Pan Canadian Communications Campaign. 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 the fall of 2007, the third year of the Pan Canadian Communications Campaign was launched at the same time as the federal-only Plan and Save campaign to maximize exposure and make better use of ad dollars. The overall campaign media buy was \$2.7 million, including \$959,878 federally from the Pan Canadian campaign, and \$348, 434 from the provinces/territory partners (with the remainder coming from Plan and Save). Roughly 1.9 of the 2.2 million coming from the federal government was dedicated to the television ad. The placement of ads was between late September and late November of 2007. The federal portion consisted of the television ads while the participating provinces and territory (BC, AB, SK, MB, NB, NS and Yukon) ran a mixture of radio and print ads with billboards in Saskatchewan only. Saskatchewan ran their ads in January-February 2008 as they had a fall 2007 election that prohibited them from advertising.

The Plan and Save Campaign used the same print images and added two new photos of Black and Aboriginal babies. In the print text, a reference to the Canada Learning Bond and Canada Education Savings Grant were added and the reference to 'education being key to a better life' was removed. The French text was edited to adapt it better for a Francophone audience. As a result of some focus group testing, the radio text of the Pan-Canadian Campaign, was adapted slightly with a line stating 'You can get money now' to encourage a stronger call to action. The French was edited to better adapt it for a francophone audience. Unlike the Pan-Canadian Communications Campaign, advertising for the Plan and Save Campaign occurred in all provinces, including Quebec.

In order to monitor the effectiveness of the communications activity over time in the Pan Canadian campaign, 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. Tracking waves were then conducted in the fall of 2006 and spring of 2007 (including two in the spring of 2007; pre and post Plan and Save). The current study represents the fourth measure taken in the Pan-Canadian campaign and second in the Plan and Save campaign, and tracks the recall over time from the previous waves (relying on the same measures to test the same radio and print ads that are in Year Two of a five-year campaign). This study examines the gains made from the television prime spots running over the period of October to mid-November, as well as radio and print advertisements during that same period. The study also measures actual recall of various different elements of the (television, print and radio) campaign.

## 1.2 METHODOLOGY

The survey consists of telephone interviews with a randomly selected national sample of 1,112 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 provinces sampled. The actual interviews were carried out between November 19 to December 1<sup>st</sup>, 2007 and carry a margin of error of  $\pm 3.2$  per cent for the sample overall and  $\pm 5$  to 10 per cent<sup>1</sup> 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 23 per cent (details in Appendix B). It is important to note that results for Quebec were included in the current results as they were in 2006, however, Quebec parents were not included in the 2005 waves of the recall results (measured for the Pan Canadian campaign).

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

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

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<sup>1</sup> 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 this fourth tracking wave of the survey there were some differences in the approach taken that should be considered. First the main survey of parents (n=1,112) includes sample in Quebec. This was also the case in the last two tracking waves, but was not the case in 2006. Secondly, a second sample of 1,000 of the general public was added to the survey. This was done to fulfill a federal government requirement for ad tracking measurements post federal media buy. In this second sample, there are some parents and some non-parents, and the ordering of the questions in the survey was also altered to place the ad tracking questions at the start of the interview (with only the parent getting the second half of the questionnaire relating to perceptions about PSE, program awareness and savings patterns). The results from this second sample of the general public are NOT included in the results presented in this report, as this report focuses largely on tracking results over time, and therefore uses only the cases of parents that received exactly the same questionnaire (in terms of ordering) as had been the case in previous samples. The second sample does, however, afford an opportunity to explore differences in ad recall results between parents and non-parents, as well as differences in what parents report based on whether they received the original version of the interview or the newer version (given to only the parents in the supplemental general public sample) where the ad recall questions were placed first. While these results are not included in the results shown in charts or discussed in the main findings or sub-group (bullet) differences, they are referenced when there are interesting differences to present to the reader.

Fieldwork for this project was conducted by highly trained interviewers at EKOS' call centres in Ottawa and Edmonton. Throughout the data collection, survey supervisors continuously monitored interviewing to ensure consistency of questionnaire administration and interviewing techniques. Up to ten call-backs were made to each member of the sample for which initial attempts at contact were unsuccessful. Follow-up calls were made on subsequent days, at varying time periods to maximize the potential for reaching a given respondent. Appointments were made for respondents wishing to reschedule a survey. Daily records were kept of all calls made, whether successful (i.e. interviews completed or appointments made) or not.

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

Readers should note that although results are presented for a number of segments of the sample of parents in some tables in the report, only results that are statistically and substantially significant are presented in the text (bullets) of the report. For example, results may be shown for the proportion of

parents who are currently saving for their children's education across all provinces and territories in a table, however, the text only describes the results for those areas that are significantly different from the national average. Detailed results for all key sub-groups examined for this report can be found in the tables in Appendix C (under separate cover).

## 1.3 SAMPLE CHARACTERISTICS

The following table provides details on the sample of parents for many of the sub-group segments represented in this report. Note that results reporting in the current report are based on these 1,112 cases of parents that were given the original version of the survey instrument. Results do not include the cases collected with the general public using the newer ordering of the questionnaire with the ACET section presented first in the interview. These later results are presented only in a few places throughout the report and are presented for the purposes of illustrating comparisons (in ordering effect in the questionnaire or in comparing parents with other Canadians) only.

**Table 1: Overall Sample Characteristics**

	Sample Size	Margin of Error (% <sup>2</sup> )
<b>OVERALL</b>	<b>1,112</b>	<b>2.9</b>
<b>PROVINCE/TERRITORY</b>		
British Columbia	106	9.6
Alberta	101	9.8
Saskatchewan	80	11
Manitoba	101	9.8
Ontario	200	6.9
Quebec	140	8.3
Atlantic	277	5.9
Yukon	102	9.8
<b>GENDER</b>		
Male	473	4.5
Female	639	3.9
<b>HOUSEHOLD INCOME</b>		
<\$35,000	186	7.2
\$35-\$69,000	323	5.5
\$70,000+	490	4.4

<sup>2</sup> Calculated at the .05 level (i.e., 19 times out of 20).



# KEY STUDY INDICATORS

## Campaign Objectives

Indicators	Baseline Measure: 2005	Tracking Measure: May 2006	Tracking Measure: November 2006	Tracking Measure: February 2007	Tracking Measure: November 2007
<b><i>Encourage parents to take action on saving for PSE</i></b>					
% of parents who feel they do not know how to start saving for PSE	29% of all parents feel that they “don’t really know how to get started in saving for my children’s PSE” (18% agree and 11% neither agree nor disagree).	26% of all parents feel that they “don’t really know how to get started in saving for my children’s PSE” (16% agree and 10% neither agree nor disagree).	24% of all parents feel that they “don’t really know how to get started in saving for my children’s PSE” (15% agree and 9% neither agree nor disagree).	28% of all parents feel that they “don’t really know how to get started in saving for my children’s PSE” (19% agree and 9% neither agree nor disagree).	27% of all parents feel that they “don’t really know how to get started in saving for my children’s PSE” (19% agree and 8% neither agree nor disagree).
The following indicators apply to parents with a child whom they expect will go to PSE, unless otherwise specified.	98% of parents expect at least one of their children to attend PSE.	99% of parents expect at least one of their children to attend PSE.	97% of parents expect at least one of their children to attend PSE.	94% of parents expect at least one of their children to attend PSE.	99% of parents expect at least one of their children to attend PSE.
% of parents who expect to pay for at least part of their child’s PSE out of their savings	77% of parents expect that their education savings or some other savings will pay for at least part of their child’s PSE.	88% of parents expect that their education savings or some other savings will pay for at least part of their child’s PSE <sup>3</sup> .	87% of parents expect that their education savings or some other savings will pay for at least part of their child’s PSE.	82% of parents expect that their education savings or some other savings will pay for at least part of their child’s PSE.	81% of parents expect that their education savings or some other savings will pay for at least part of their child’s PSE.
% of parents taking savings action vs. % of parents not taking savings action	60% of parents are currently saving for their children’s PSE.	60% of parents <sup>4</sup> are currently saving for their children’s PSE.	64% of parents are currently saving for their children’s PSE.	62% of parents are currently saving for their children’s PSE.	64% of parents are currently saving for their children’s PSE.

<sup>3</sup> Question format was changed to prompt parents for each category, so direct comparison is not really possible.

<sup>4</sup> 61 per cent of parents who are expecting their child to attend PSE.

Indicators	Baseline Measure: 2005	Tracking Measure: May 2006	Tracking Measure: November 2006	Tracking Measure: February 2007	Tracking Measure: November 2007
<b>Encourage parents to take action on saving for PSE early in their children's lives</b>					
% 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 <sup>5</sup> who are saving started by the time the child was age 5.	73% of parents who are saving started by the time the child was age 5.	73% of parents who are saving started by the time the child was age 5.	77% of parents who are saving started by the time the child was age 5.
<b>Increase parents' understanding that they are able to save for their children's PSE</b>					
% of low and middle-income parents who feel it is worthwhile saving \$10/month for PSE	89% of low income families and 91% of middle-income families feel it is worthwhile saving even if they only have \$10/month to put away.	88% of low income families and 91% of middle-income families feel it is worthwhile saving even if they only have \$10/month to put away.	90% of low income families and 86% of middle-income families feel it is worthwhile saving even if they only have \$10/month to put away.	86% of low income families and 88% of middle-income families feel it is worthwhile saving even if they only have \$10/month to put away.	93% of low income families and 93% of middle-income families feel it is worthwhile saving even if they only have \$10/month to put away.
<b>Increase parents' understanding of their financial options for saving for PSE</b>					
% of parents aware of financial options vs. % not aware	60% of parents cite some form of government program to help parents save and pay for their children's PSE; 37% were not aware enough to name or describe one.	63% of parents cite some form of government program to help parents save and pay for their children's PSE; 38% were not aware enough to name or describe one.	68% of parents cite some form of government program to help parents save and pay for their children's PSE; 32% were not aware enough to name or describe one.	66% of parents cite some form of government program to help parents save and pay for their children's PSE; 30% were not aware enough to name or describe one.	68% of parents cite some form of government program to help parents save and pay for their children's PSE; 31% were not aware enough to name or describe one.
<b>Secondary Objectives</b>					
<b>Encourage parents to take action early on planning for PSE</b>					
% of parents looking for information about saving for PSE	50% of parents who expect their child to attend PSE have looked for info.	46% of parents who expect their child to attend PSE have looked for info.	48% of parents who expect their child to attend PSE have looked for info.	46% of parents who expect their child to attend PSE have looked for info.	49% of parents who expect their child to attend PSE have looked for info.
% of parents with a child 5 and under looking for information about saving for PSE	This rises to 54% of parents expecting a child who is five or younger to attend PSE.	Rises to 54% of parents expecting a child who is five or younger to attend PSE.	Falls to 47% of parents expecting a child who is five or younger to attend PSE.	Falls to 44% of parents expecting a child who is five or younger to attend PSE.	Rises to 51% of parents expecting a child who is five or younger to attend PSE.

<sup>5</sup> 42 per cent of all parents (savers and non-savers), including those who do not expect their child to attend PSE.

# SUMMARY OF FINDINGS

## ***Advertising Recall***

Recall of the advertising has decreased from April 2007 to levels similar to that seen prior to the television campaign; on the unprompted recall, 20 per cent recalled the ad, although less than half could provide the kind of details that strongly suggest that they have in fact seen the campaign ads (i.e., recall baby's face, the importance of saving for PSE, that a baby goes to sleep and wakes up older, emphasized the need to start planning now and that children grow up faster than you think). On the other hand, a total of 44 per cent say that they saw an advertisement on television, which is similar to results from April 2007. Of those who recalled seeing an ad, some remembered that the ad was about saving and, to a lesser extent, paying for a child's post-secondary education, indicating that the main message of the campaign was conveyed.

In terms of specific advertisements, the radio ad recall is now lower than it was in April 2007 at eight per cent. The print ad recall is six per cent nationally, and generally flat across the country irrespective of which provinces/territories the ads were featured in. The exception was the Yukon where recall was 15 per cent. For radio the recall was eight per cent and again generally flat across the country irrespective of where the ads were aired. The exception was Manitoba where recall was much higher at 22 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 all three prompted advertisements is quite high at 56 per cent. That is, over half of parents remember seeing or hearing either the television ad, the print ad, the radio ad or any combination of these three. 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. While many recall the ads and have taken a savings or planning message away from the ads, relatively few have done anything as a result of seeing the ad, suggesting that the ads may be effective at engendering recall, but not actual results in terms of subsequent action.

## ***Impact of Advertising on Impressions***

There remains a very positive impact on the impression of government performance among those who recalled the ads. Although overall only one-third of parents think that the government is doing a good job in helping parents to save for and plan for their children's education compared to 41 per cent reported in April 2007, this remains an overall increase from the Pan Canadian measures taken previously. Another positive indication of Government image improvement is apparent in the 43 per cent that think that the Government is doing a good job of providing information on this topic compared to the 32 per cent who rated this area as good in April 2007 immediately after the Plan and Save launch. Also, the proportion with a positive view is considerably higher among those who say that they saw the ad (42 to 50 per cent depending on which recall measure is being used).

Results are not definitive with regard to the percentage of parents who recalled the ads, but did not do anything about them. Even among the low proportions of those who recalled an ad, very few reported that they did anything as a result of seeing or hearing the ad.

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

As in 2005, awareness of government programs that help parents save for PSE is modest, with less than half of parents registering top-of-mind awareness of RESPs. Furthermore, 55 per cent of savers using an RESP cited it as a savings vehicle (suggesting that the answer to the question was not obvious, at least in a top-of-mind response).

### ***Saving for Post-Secondary Education***

Saving for a child's PSE, along with paying off major debts, are the foremost priorities in parents' savings decisions, even before saving for retirement. Overall, 75 per cent of parents said that it is a very important goal, and of parents who are currently saving some of their household income, 37 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 education savings. Nearly two thirds of parents who are saving for their children's education have used an RESP.

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

Nearly one in five (19 per cent) parents believes that they do not know how to get started in saving for their child's education. Another eight 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 42 per cent agreeing with the statement). More low income households currently agree with this statement than did in 2005 (when it was 30 per cent). There is also a corresponding pattern in terms of parental education, with high school educated parents being more apt to say that they are unsure how to start saving.

### ***Expected Costs and Conditions***

Virtually all parents expect their children to pursue a post-secondary education. One third of parents expect to have one child attending PSE, while one 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 \$58,000. This is an increase from spring 2007, but remains lower, however, than the \$65,000 and \$68,000 reported in the Spring and Fall of 2006 respectively, when Quebec results were not included in the survey samples.

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

### ***Patterns of Saving***

Among the 64 per cent of parents who are saving, the average age at which they started saving is when the child was three years of age, as was the case in 2005. In fact, one of the most striking findings in the study is that 77 per cent of the parents who are currently saving began to save by the time the child was five years of age.

The average amount saved so far is \$9,153, 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 \$5,000 for children under five to over \$13,000 for children who are 12 or older). These findings report higher average savings than found in 2005.

As in 2005, parents say that they intend to save about \$39,553. This amount comes down for parents with children over the age of 12, as the parent gets closer to the education deadline, but also begins to revise their idea of the most appropriate education for their child. Parents believe that they will be able to cover just over half of the expenses that they think the child will incur during their education. This is well aligned with what parents said in the baseline in 2005.

Looking at what parents have currently saved and what they expect to put away, the gap is an average of \$34,378, although, again, there is a very wide sliding scale based on age of the child. This is the highest gap reported to date, partly because the amount that parents intend to save has also increased. Although two in ten parents who are saving said that this amount of savings represented a hardship to them, this rises to 41 per cent of parents reporting lower income levels (under \$35,000), and 26 per cent of those in middle income levels (\$35,000 - \$70,000).

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

### ***Information Needs***

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



## 2. ADVERTISING RECALL

### 2.1 OVERALL (UNPROMPTED) RECALL

As with the Pan Canadian waves, parents were asked if they recall hearing, seeing or reading any advertisements about saving and planning for their child's post-secondary education during the weeks preceding the survey. Using this type of unprompted recall, 20 per cent said that they recalled such advertisements. While this is a considerable decrease from the April 2007 results when the Plan and Save television campaign first began, it is back on par with the unprompted recall pre-television media buy.

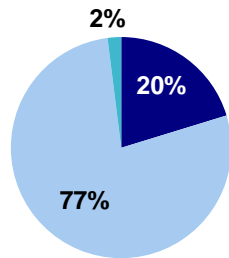
Those parents reporting unprompted recall of the advertisements were asked to identify where they noticed the ads. Many reported seeing them on television (57 per cent), which is an increase from the April 2007 television results, and higher than the March of 2007 results (when 46 per cent recalled seeing television advertisements, although there were none for the Pan Canadian Communications campaign); much higher than in November 2006 (when 30 per cent reported this), and similar to results from April 2006 when 56 per cent recalled seeing the advertisements on television (even though at that point there were no television placements). It is interesting to see that recalled attribution to television has remained similar to April 2007 results, in light of the large reduction in unprompted ad recall. This suggests that the unprompted recall is in fact a result of recall from a range of source, not just television and that it is recall of other sources (radio and print) that have contributed in large part to the reduction in the unprompted recall.

Supporting this, there are smaller proportions that noticed the advertisement in newspapers (nine per cent); which is down from all previous results. Another nine per cent recall seeing the advertisements in pamphlets/ brochures which is similar to all previous 2007 results but lower than the Fall of 2006 (14 per cent) or the Spring of 2006 (12 per cent). Furthermore, eight per cent could recall hearing radio advertisements, which is significantly lower than the April 2007 results and comparable again to all previous reports (nine per cent could recall radio advertisements in the March of 2007 and November of 2006, and only five per cent in April of 2006). This is less surprising when the changes in media buy are also taken into account, with less newspaper and radio placements in this latest iteration of the Pan Canadian campaign.

Some parents also saw advertisements in a bank (eight per cent), or in magazines (five per cent). The remaining sources of advertisements include the Internet (four per cent); outdoor billboards, or fairs / exhibitions (three per cent each); public transit (two per cent); or word of mouth (two per cent).

## Unprompted Ad Recall

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



■ Yes  
 ■ No  
 ■ Maybe

April 2007	March 2007	Nov. 2006	April 2006
48	20	16	14
49	78	81	84
2	2	3	2
n=1022	n=1132	n=1166	n=1100

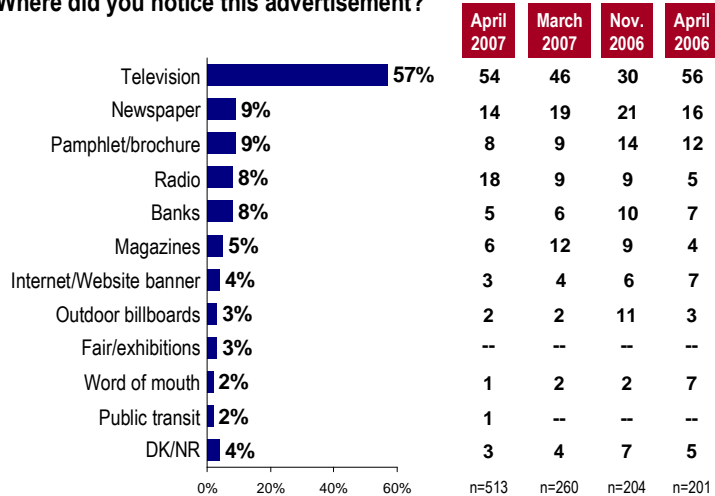
EKOS Research Associates Inc.

n=1112

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

## Unprompted Ad Source

“Where did you notice this advertisement?”



EKOS Research Associates Inc.

n=245

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



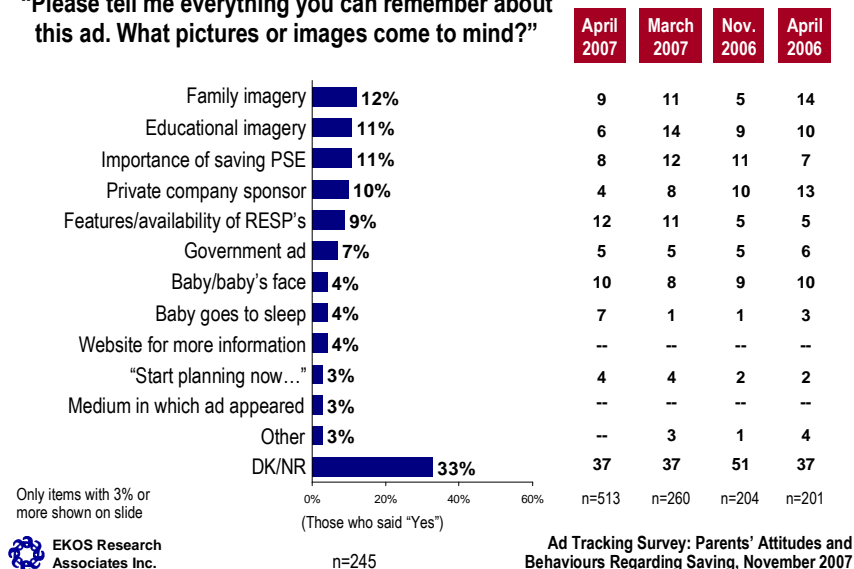
- Parents who are not currently saving for their child's post secondary education are more likely to say they recall seeing an ad about saving and planning for their child's post-secondary education.
- Parents with household incomes of \$70,000 or more are less apt than parents with lower incomes to have seen an advertisement on television but are more likely to have heard radio advertisements.
- Men, and parents employed full time, are more likely to have reported seeing the advertisement in a newspaper.
- Parents from Ontario are more apt to recall seeing advertisements on outdoor billboards, signs, and posters than parents from other provinces.

Looking at the supplemental sample of parents in the general public portion of the survey (the supplemental sample used for federal tracking purposes), the ordering of questions appears to have had an impact. When the ACET measurement was placed before the program related questions, respondents were much more likely to recall unprompted advertising (36 per cent when ACET placed first in survey compared to 20 per cent when placed second). Since this is not how results have been tracked over time, it is not considered here in terms of changes over time, however, it does provide interesting insight, suggesting that in fact, the recall levels tracked over time are a truer measure of unprompted recall (where parents have had a chance to orient themselves to the topic and are more sure of what they and have not seen related to government advertising on planning and saving for post-secondary education).

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). Family imagery was the most often mentioned for the first time since spring 2006 with 12 per cent recalling this from the advertisements. This is followed by educational imagery and importance of saving for child's education, with 11 per cent of parents recalling these pictures or images from the advertisement. One in ten recalls a private company sponsor from the ad. For the first time, features and availability of RESPs is mentioned with nine percent recall. Seven per cent generally cite a government ad when remembering the content of the advertisement. Four per cent each recall seeing a baby or baby's face, a baby goes to sleep, or a website stated for more information. Finally, three per cent could recall the phrase "Start planning now...", or mention the medium in which the ad appeared. One-third of parents were unable to recall anything specific about the advertisement, which is an improvement from all other reporting periods.

## Specific Content of Recall

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



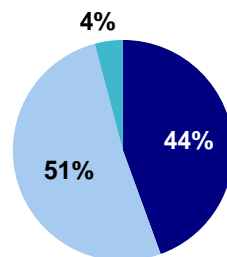
- Parents from Ontario are more apt than those in other regions to recall educational imagery or the website for more information.
- Those with university education, along with households with \$70,000 or higher income, are more likely than others to recall the advertisement being a government ad. Parents with high school educations are more likely to recall family imagery.
- Parents earning less than \$35,000 annually are more apt to recall the message of the importance of saving for child's education from the ad.
- Parents who recalled radio advertisements are much more likely to recall the importance of saving for a child's education, as well as educational imagery. Those who recall the radio ad, along with those who recall the print ad, both mention the picture of image of a baby that goes to sleep. Those who state that they recall a print ad are more apt to have the image of the 1-800 (O-Canada) number come to mind.

## 2.2 PROMPTED RECALL: TV

Parents were then prompted with more information about the television advertisement in particular and asked if they recalled seeing it. Using the prompt, over one in four (44 per cent) could remember seeing such an advertisement, and another four per cent said that they may have. This is similar to April 2007 results and is an impressive level of prompted recall.

### Prompted Recall: TV Ad

“Do you remember seeing an ad on the television over the past few weeks which starts out with the image of a small child being put to bed by his mother...?”



■ Yes  
■ No  
■ Maybe

April  
2007

46  
51  
3

n=1022

 EKOS Research  
Associates Inc.

n=1112

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

- Women are considerably more likely than men to recall seeing a television advertisement (50 per cent of women could recall a television ad when prompted, compared to 35 per cent of men).
- Those who could recall a television advertisement are also more apt to recall advertising in general (unprompted) or to exhibit prompted recall of radio advertisements.
- Parents of children under age six are more apt to recall the television advertisement when prompted than those with older children.
- Parents with children under 18 are more apt than others in the Canadian population to recall seeing the television advertisement.

In the supplemental sample of the general public, when the ACET measurement was placed after the program related questions, parents were much more likely to recall television advertising (44 per cent when ACET placed second, rather than 35 per cent recall when ACET placed first).

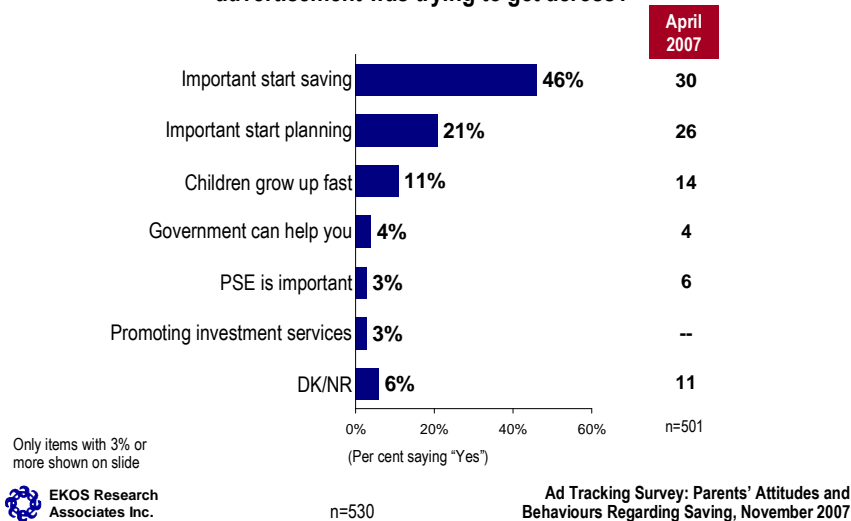
Parents who could recall seeing a television advertisement were asked to indicate who they believe produced (i.e., paid for) the advertisement. One in four (41 per cent) correctly identified the Government of Canada as the source of the advertisement, while eight per cent incorrectly identified banks or financial institutions as the source. Furthermore, six per cent identify a provincial government as the source and four per cent identified government in general. A total of 36 per cent were unable to identify the source of this advertisement.

- Parents with high school education are less apt to identify the correct source and more likely to believe the provincial government to be the source.
- Those with children under the age of six are more likely to correctly indicate that the Government of Canada has produced the advertisements, while parents with children over age 12 are least likely to identify the federal government as the source.
- Parents with children under 18 are more apt than others to indicate that the Government of Canada has produced the ad, whereas those without dependant children are more likely to say they don't know the source.

Among the parents who recalled the television advertisement, 46 per cent say that the main message is that it is important to start saving, while 21 per cent identify the importance of planning as the primary message. This is particularly impressive given that the message traditionally recalled from the print ads is considerably stronger on saving and weaker on planning (a central component of the campaign). It suggests that the television, along with radio, ads were particularly effective at getting across the need to plan. A total of 11 per cent identify that children grow up quickly as the primary message. A small proportion of parents identify other messages, including that the government can help them (four per cent), the importance of post-secondary education (three per cent), and promoting investment services (three per cent).

### Recall of Message: TV Ad

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

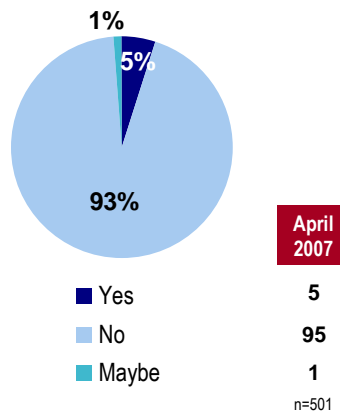



- Parents from Manitoba are more apt to identify the importance of PSE as the primary message, while parents in Atlantic Canada are more apt to identify that it is important to start planning as the main message.
- Men are more likely to cite the importance of starting to save as the main point of the ad, where as women are more apt to identify the importance of planning now as the main message.
- Parents with children under age five are more apt than parents with older children to recall the main point to be that it is important to start saving now.
- Those who are unsure how to save are more likely to indicate that they do not know the main point the advertisement was trying to get across.

A very small minority (five per cent) took action as a result of seeing this television advertisement, and another one per cent may take action. Of those who did take concrete action (35 respondents), one-third sought additional information on saving for post secondary education, while another one-quarter thought about their children's future. Twenty-two per cent talked to family or a friend as a result of seeing or hearing the ad. A small number started to save for post secondary education (12 per cent of those who saw the ad) or opened an RESP (nine per cent). So, while the ad was effective in having parents remember it, it did not do much to get parents moving as a result of seeing the ad.

## Impact of TV Ad

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



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n=530

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

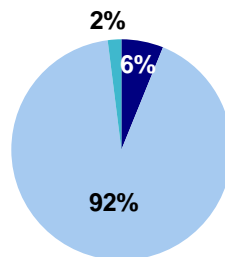
- Those who could recall advertising unprompted are more apt than other parents to indicate that they took action (although the proportion is still low at seven per cent).

## 2.3 PROMPTED RECALL: PRINT

All parents were prompted with more information (e.g., close up of the baby's face) about the print advertisement (which is the same ad as was used in the Pan Canadian Communications Campaign) and asked if they recalled seeing it in either a newspaper, magazine, on the internet, or on television in an infomercial over the past few months. Using the prompt, only six per cent remembered such an advertisement (slightly less than results from all other measurement periods), and another two per cent said that they may have. This level of recall is down from the previous soundings. The print ads were featured in four provinces/territories and the recall was fairly flat across the country, irrespective of where the ads were featured. The exception to this was in the Yukon, where recall was considerably higher at 15per cent

### Prompted Recall: Print Ad

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



■ Yes  
■ No  
■ Maybe

April 2007	March 2007	Nov. 2006	April 2006
9	9	8	9
88	87	88	87
2	3	3	4
n=1022	n=1132	n=1166	n=1100

EKOS Research Associates Inc.

n=1112

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

- Parents living in the Yukon are more apt than those in any other region to recall the print ads.
- Those who could recall advertising unprompted are more apt than those who could not recall the print advertisement.

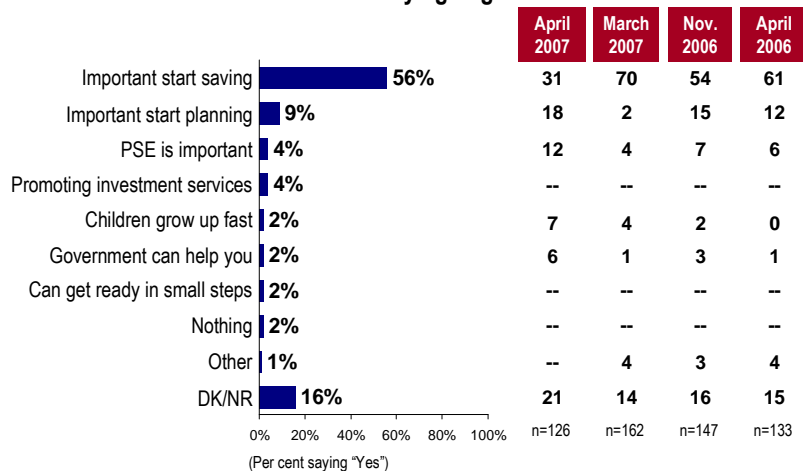
Those who could recall the print advertisement when prompted were asked to indicate who they believe produced or paid for this ad. Just under four in ten (38 per cent) correctly identified the Government of Canada or a provincial government as the source of this advertisement, while 15 per cent identified financial institutions as the source. Furthermore, 11 per cent identified some other source of the advertisement.

In a comparison from the supplemental general public sample results indicate that parents were more apt to identify the government of Canada as the source of the print ads, whereas Canadians who do not have children under age 18 are more likely to indicate that they do not know the source of the advertisement.

Among the parents who recalled the advertisement, over half (56 per cent) say that the main message was that it was important to start saving and nine per cent say that it was important to start planning. The proportion who identify saving as the primary message has increased from spring 2007 to levels similar to that found in 2006. The proportion who identify planning as the main message has reduced again from 18 per cent in April 2007 but remains higher than the lowest point in March 2007 (when it was two per cent). It should be noted that the March 2007 wave of the Pan Canadian results took place in late February and early March, during the height of tax reporting/RESP season, which had a large impact on the salience of saving (versus planning), as well as on the importance of retirement as a factor in making financial decisions. The next often mentioned messages were that PSE is important, and regarding promoting investment services (four per cent each). A number of other points are mentioned by two per cent including that children grow up fast, government can help you, can get ready in small steps.

### Recall of Message: Print Ad

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



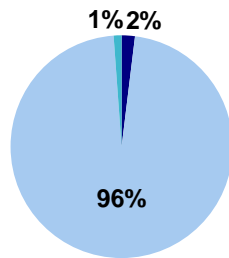


## 2.4 IMPACT OF PRINT ADVERTISING

A very small portion (two per cent) of the parents who say that they recalled the ad took action as a result of seeing the “baby’s face” advertisement; these results are the lowest captured to date.

### Impact of Print Ad

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



- Yes
- No
- Maybe

April 2007	March 2007	Nov. 2006	April 2006
6	6	8	7
92	92	88	92
1	1	1	1
n=126	n=162	n=147	n=133

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n=91

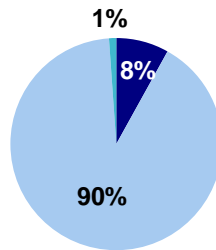
Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, November 2007

## 2.5 PROMPTED RECALL: RADIO

Parents were also asked about the radio advertisement (also used as a backdrop in a static television ad). This advertisement was described as starting out with the sounds of a small child being put to bed, with lullaby music in the background, and then the music speeds up and the now grown up child is late getting up to go to class. Based on this description, eight per cent of parents said that they had heard this particular advertisement. Although this was exactly the same as was used in the Pan Canadian Communications Campaign, these results are the lowest seen to date. It should be noted, however, that the media buy for radio in October-November of 2007 was considerably lower than it was in March-April of 2007. Ads were also only aired in five provinces/territories. The average recall for only those five is closer to 12 per cent, which is more in line with previous measures from 2006 and early 2007.

### Prompted Recall: Radio Ad

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



■ Yes  
 ■ No  
 ■ Maybe

April 2007	March 2007	Nov. 2006	April 2006
21	14	13	13
77	83	83	83
1	3	5	5
n=1022	n=1132	n=1166	n=1074

EKOS Research Associates Inc.

n=1112

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

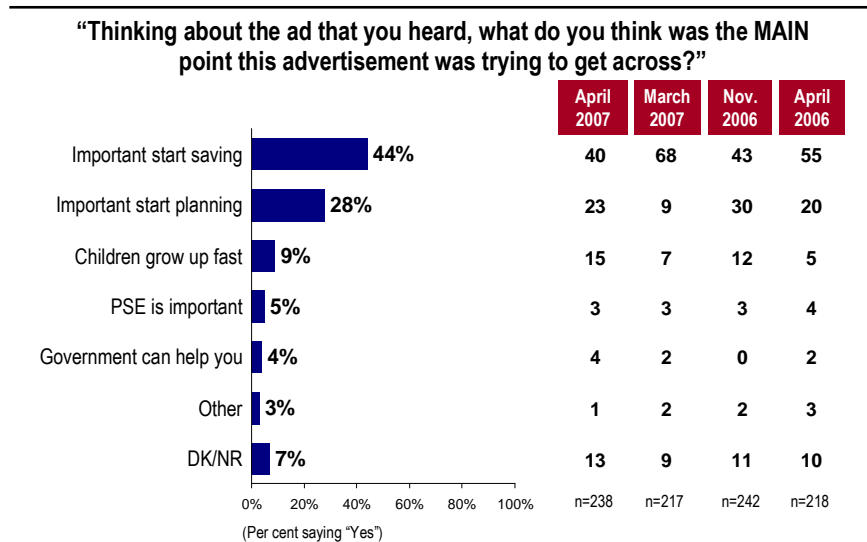
- Parents in Manitoba are much more likely to report hearing the radio ad (22 per cent), followed by those in Alberta (12 per cent), than parents in any other region. The radio ads were aired in these provinces, however, they were also aired in the Yukon, New Brunswick and Nova Scotia and recall in those provinces was not as high (10 to 11 per cent)

Parents who could recall the radio advertisement were asked to indicate who they think produced or paid for the advertisement. Roughly half correctly identified the Government of Canada or a provincial government as the source (50 per cent). Seven per cent identified banks and other financial institutions, and four per cent identified government in general.

## 2.6 IMPACT OF RADIO ADVERTISING

The majority of parents who recalled the radio advertisement believe that the main message is that it is important to start saving (44 per cent), while 28 per cent indicate that the main message concerns the importance of planning. The proportion who identify saving as the primary message remains down from the Pan Canadian results from April 2007, but the proportion identifying the message as the importance of planning has increased considerably from the Pan Canadian only results in March of 2007 (when it was at its lowest point, nine per cent). This is closer to the results from 2006, when the planning message was also more predominantly associated with the ad. Nine per cent believe the message was that children grow up fast. A minority identify that PSE is important (five per cent) or that government can help them (four per cent) as the main message.

### Recall of Message: Radio Ad



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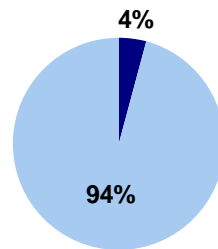
n=126

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

As a result of hearing the radio advertisement, only four per cent say they took action or did something, suggesting minimal impact from the ad.

## Impact of Radio Ad

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



■ Yes  
■ No

April 2007	March 2007	Nov. 2006	April 2006
3	5	6	6
96	94	94	94
n=238	n=217	n=242	n=218



n=126

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

It should be noted that overall cumulative recall (including “yes” responses, as well as “maybe” responses) from either the television, radio or print ads is 56 per cent. That is, over half of parents recall seeing one ad or another from this campaign (or, in the case of the radio or print ads, from the Pan Canadian campaign). This is considerably higher than the 22 per cent captured by the radio or print ads from the Pan Canadian campaign in the March 2007 results, prior to the placement of the television ads from the Plan and Save campaign. In fact, in a comparison of the extent of contribution to the total prompted recall coming from television versus radio or print, it seems that the reduction April to November of 2007 comes largely from reduced recall in radio and print. The same contribution as was seen from television toward the overall recall rate in April 2007 is still the same in the November sounding.

# 3. GOVERNMENT PERFORMANCE

## 3.1 IMAGE OF GOVERNMENT

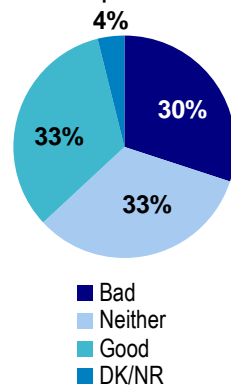
Following the measurement of recall, parents were told that these advertisements were in fact produced by the Government of Canada and by their provincial government. They were then asked to rate government performance in helping parents to save and plan for their children’s post-secondary education. One-third rate the performance of the Government of Canada as good, which remains higher than results found in the Pan Canadian three measurement periods (between 22 and 25 per cent rated the Government’s performance as good in 2006 and 2007 surveys). As with other results in this survey, the stability of this measure from measures in the Pan Canadian waves suggests that the more positive image of government in this and the Spring 2007 is driven by the addition of the Plan and Save television ad to the campaign.

Parents were also asked to rate the performance of the Government of Canada in providing information to the public about government services that are available. Forty-three per cent rate the provision of information on services as good, while 30 per cent rate it as bad and a further one-quarter (24 per cent) believe that it is neither good nor bad. This is an improvement over the Pan Canadian measurement (November 2006) when 32 per cent rated the government’ performance on this point positively.

### Impact of Ads on Government Image (a)

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?”

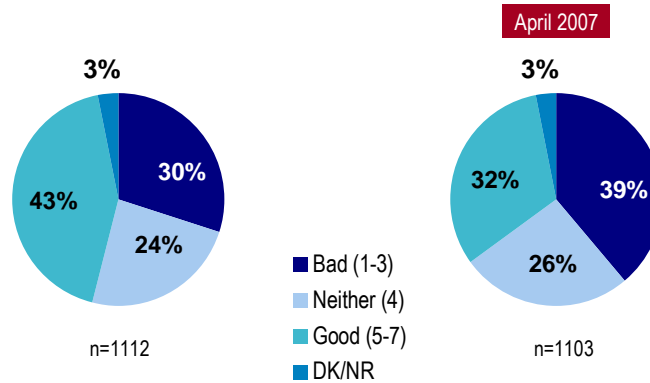


April 2007	March 2007	Nov. 2006	April 2006
24	35	36	40
29	35	36	34
41	24	25	22
6	6	4	4
n=1022	n=1132	n=1166	n=1103

## Impact of Ads on Government Image (b)

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 in providing information to the public about government services that are available to Canadians?”



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

- Parents in Alberta are more apt to provide a positive rating of the government in providing information to the public. Those in Saskatchewan are more likely to rate the government positively in helping Canadians to save and plan.
- Those who are employed full-time are more apt to rate performance poorly on helping parents to save and plan.
- Parents who have children under age six, along with those who believe saving is important and who are using an RESP, are more apt to provide a positive rating on the government helping parents to save and plan.
- Those who can recall the advertising (unprompted overall or prompted recall of each type) are more apt to rate the performance of the Government as good on both helping parents with saving and planning and also in providing Canadians with information about what is available.

In comparing results to the supplemental survey sample for the general public results indicate that when the ACET measurement is placed before the program related questions, respondents are much more likely to rate the Government as good on helping parents to save and plan (42 when ACET placed first compared to 33 per cent when placed second).

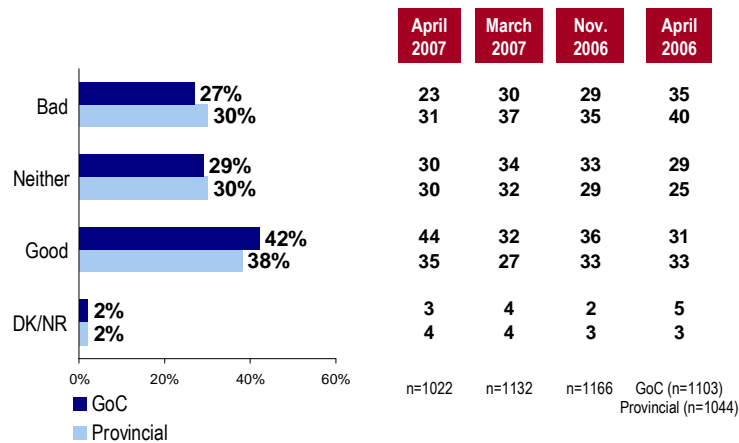
Similar positive gains can be seen on other measures of attitude towards government. Using the same scale, parents were asked to rate the general performance of the Government of Canada. Forty-two per cent rated it as good, while 29 per cent say it is neither, and 27 per cent believe performance has been bad. This is also more positive than performance ratings accorded the Government of Canada in the

Pan Canadian measurement periods, including April 2007 (when 32 per cent rated government performance as good), the Fall of 2006 (36 per cent) and the Spring of 2006 (31 per cent).

With respect to performance of their provincial government, 38 per cent provided a positive rating to the performance of their provincial government, 30 per cent rated it as bad, and 30 per cent felt it was neither bad nor good. The proportion rating provincial government performance positively is again an increase from 27 per cent in the Pan Canadian Winter of 2007 results, but is only slightly higher than Pan Canadian 2006 results (when 33 per cent rated provincial government performance as good). It is interesting to see that while attitude toward the federal government has seen significant improvement over time (arguably as a benefit of the television ad), the effect on the image of provincial governments is weaker (although it still shows some spill over improvement as well).

### Government Performance

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



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n=1112

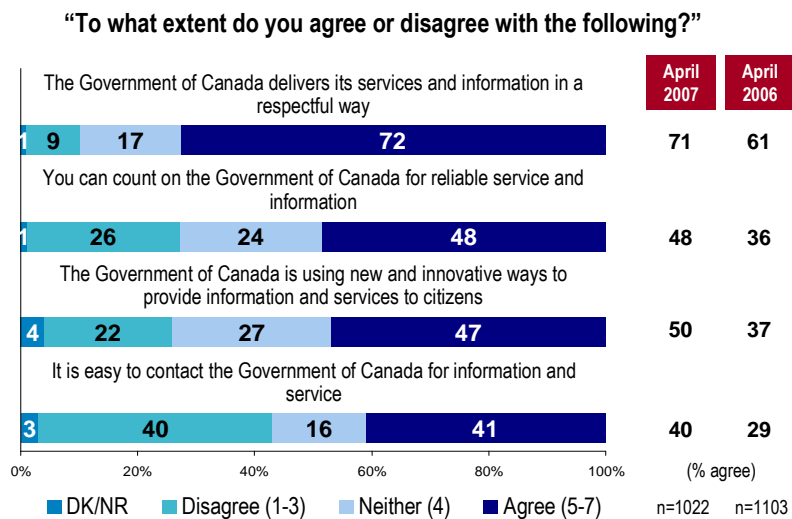
Ad Tracking Survey: Parents' Attitudes and Behaviours Regarding Saving, November 2007

- Men are more likely than women to rate the performance of their provincial government poorly.
- Parents from Alberta and the Yukon are more positive in their assessment of the performance of their provincial government, while those from Quebec are least likely to rate the performance of their provincial government as good.

## 3.2 GOVERNMENT COMMUNICATIONS

On the theme of government communications to Canadians, parents were also asked to rate the extent to which they agree with a number of statements. A majority agree that the Government of Canada delivers services and information in a respectful way (72 per cent). Nearly half (48 per cent) agree that the Government of Canada provides reliable service and information, and a similar number agree that the Government uses new and innovative ways to provide information and services (47 per cent). Four in ten believes that it is easy to contact the Government of Canada for information and service (41 per cent). The response to all these statements is significantly more positive than those obtained in the Pan Canadian results from the Spring of 2006. These gains can largely be attributed to the placement of the Plan and Save television ad (and possibly also synergies between the television ad and the radio ad). This is validated by the finding that parents who can recall the advertising unprompted, or who demonstrate prompted recall of the television or print advertisements, are more apt than others to agree that the Government of Canada is using new and innovative ways to provide information and services.

### Impact of Ads on Image of Government On Specific Elements



EKOS Research Associates Inc.

n=1112

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

- Men are more likely than women to agree that it is easy to contact the Government for information and services.
- Those who are unemployed are more apt to agree that it is easy to contact the Government for information and services, while those who are self-employed are least likely to agree with this statement.



- Those with university education are more apt to agree that Government delivers services and information in a respectful way, while those with high school education or less are less likely to agree with this statement.
- Parents with children under 18 are more likely than others in the Canadian population to agree that the Government delivers services and information in a respectful way.



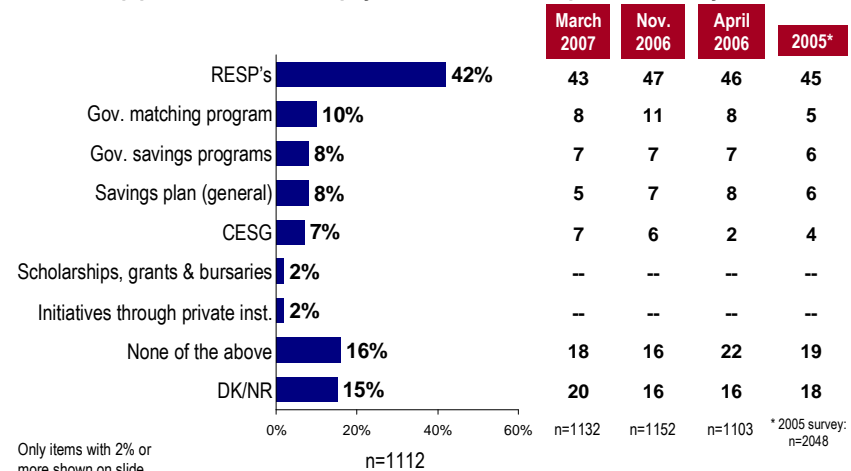
# 4. PERCEPTIONS RELATED TO SAVING FOR PSE

## 4.1 AWARENESS OF RESPs AND GOVERNMENT PROGRAMS IN GENERAL

Awareness of RESPs and government programs is being reported at a similar level as the Winter of 2007 results. Overall, most parents (68 per cent) were able to name a government program (including RESP, CESG, Learning Bonds, a 'government savings program' or a 'government matching program') when asked to identify federal or provincial government programs that exist to help parents save and pay for their child's post-secondary education. This result remains as an increase from 63 per cent in the Spring of 2006, and 60 per cent in the baseline 2005 survey. As was the case previously, Registered Education Savings Plans (RESPs) scored as the clear top of mind program (42 per cent) with mentions of government matching programs, generic 'savings programs', government savings programs, and general CESG concepts ranking considerably lower. A relatively high number of parents were not aware of any government program (16 per cent) or simply could not provide an answer (15 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?"



Only items with 2% or more shown on slide  
**EKOS Research Associates Inc.**

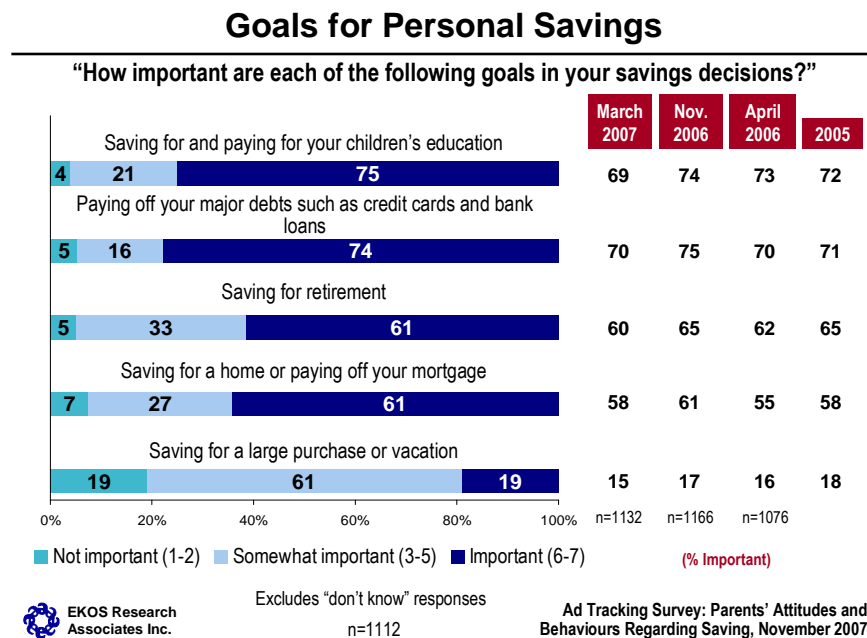
Note: responses can accumulate to more than 100%, as multiple answers were allowed

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

- Regionally, parents in British Columbia, Alberta and Ontario were most likely to cite RESPs.
- Parents with lower levels of educational attainment (high school or less), those earning less than \$70,000 a year in household income, and those who are unemployed are also less likely than others to have heard of RESPs. Parents with university educations, and those in households earning over \$70,000 are most likely to have heard of RESPs. Parents with a high school education or less, and those whose household income is below \$35,000 are least likely to have heard of any of the listed savings options.
- Parents who have children under the age of six years old are more likely than others to have heard of CESGs and government matching programs. Those with children age six to eleven are more apt to have heard of RESPs.
- Parents who are currently saving for a child's post-secondary education are more likely than others to be aware of all programs: RESPs, CESGs, government matching programs, government savings programs, and learning bonds.

## 4.2 GOALS FOR PERSONAL SAVINGS

Every household has a set of fiscal priorities. Parents in the survey were asked to rate the importance of a series of personal savings goals. Two main goals stand out for most parents – financing their children’s education and reducing their amount of personal debt, with 75 and 74 per cent, respectively, identifying these goals as being very important. Saving and paying for children’s education has increased back to the levels seen prior to April 2007 and is again rated higher than reducing personal debt. The goal of reducing personal debt has also increased to levels similar to those seen in the Fall of 2006. Addressing retirement and current housing or mortgage needs (61 per cent each) follow as a priority for parents, and saving for a large purchase or vacation is considered to be important to relatively few parents. In fact, fewer than one in five place a high degree of importance on saving for a large purchase or a vacation, and an equal portion (19 per cent) disagree.



- Regionally, importance of saving for children’s education is highest in Ontario.
- Naturally, saving for children’s PSE is a more important priority among those who are already saving for a child’s PSE, and using an RESP to do it. Currently saving for a child’s PSE and using an RESP do to so are also characteristics of those who indicate that saving for retirement is important in their saving decisions.
- Even among parents in households with less than \$35,000 income, only six per cent indicate that saving and paying for children’s education is not important.

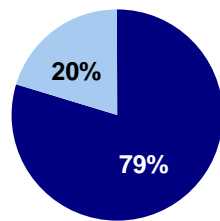
Based on comparisons to the supplemental sample of the general public, when the ACET measurement is placed before the program related questions, parents are more likely to indicate a high importance for both saving for retirement and saving for a home or paying off their mortgage.

## 4.3 INCIDENCE OF SAVING

More than three-quarters of parents (79 per cent) report that they are currently saving some of their household income, which is consistent with previous results. Nearly four in ten of these parents indicate they are saving for their retirement (38 per cent), followed closely by saving for their children's education (37 per cent). This represents the narrowest gap between savings priorities seen to date in this study. Further needs that households are saving for include a large purchase or vacation (19 per cent) and short term needs (also 19 per cent).

### Household Savings

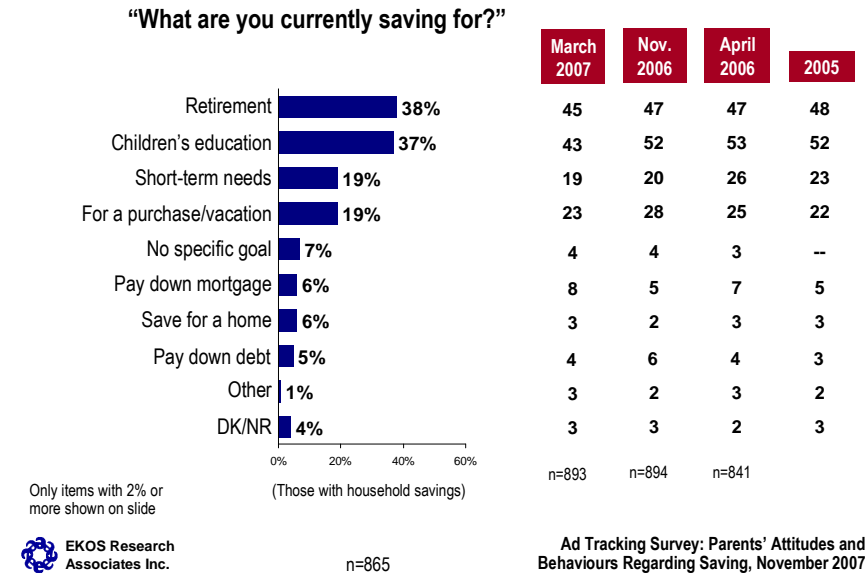
“Are you currently saving some of your household income?”



■ Yes  
■ No

March 2007	Nov. 2006	April 2006	2005
79	77	78	75
20	23	22	24
n=1132	n=1166	n=1103	

## Reasons for Household Savings



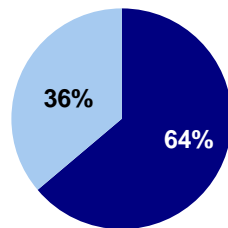
- The occurrence of saving is higher than average among those parents with university education, those working full-time, and parents in households with income of at least \$70,000.
- Regionally, the incidence of saving is highest in Ontario (and lowest in Quebec and Atlantic Canada).
- Both those saving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

## 4.4 INCIDENCE OF SAVING FOR CHILD'S PSE

The parents who did not volunteer 'education' as a reason for saving were asked specifically whether they were saving for this reason. Calculated on the basis of the parents that were specifically asked and the parents that volunteered education as a reason, nearly two-thirds of all parents expecting a child to attend post-secondary (64 per cent) say that they are currently saving for their children's education, which is equal to this incidence in the fall and higher than other measurement periods. In addition, over eight in ten savers (83 per cent) have set up a special account for this savings, such as a Registered Education Savings Plan (RESP) for their child. In fact, more than six in ten savers (64 per cent) are using an RESP specifically to save for their youngest child's education, which is also similar to results from 2005 and 2006.

### Saving for Child's Education

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



■ Yes  
■ No  
■ DK/NR

March 2007	Nov. 2006	April 2006	2005
62	64	60	60
38	35	39	39
		1	1
n=1132	n=1166	n=1103*	

\*Based on all parents


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 Associates Inc.

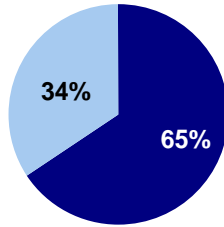
n=1112

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## RESP for Child's Education

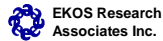
"Have you used a Registered Education Savings Plan (RESP) to save for your youngest child's education?"



■ Yes  
■ No

	March 2007	Nov. 2006	April 2006	2005
Yes	62	67	62	61
No	36	33	37	39
	n=696	n=721	n=649	

(parents who are saving for children's education)



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n=677

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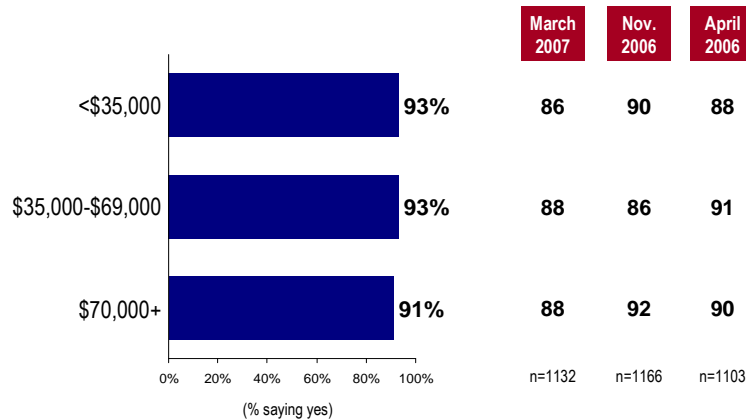
- As described earlier, parents who are saving for a child's education typically report higher education and household incomes, as well as full-time employment.
- Those who believe saving is important, and indicated they know how to save are more likely than others to be saving.
- Parents who expect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

## 4.5 POTENTIAL FOR LOW INCOME EARNERS TO SAVE

An overwhelming majority of lower, middle and upper income earners (over nine in 10) believe it is worthwhile for parents to begin saving for their children's post-secondary education if they only have \$10 a month to put away. These results have stayed similar during each measurement period beginning in 2005. The proportion saying that it is worthwhile does not vary much by income. Between 91 and 93 per cent of parents reporting lower, middle and upper incomes all say it is worthwhile to save even as little as \$10 a month.

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

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



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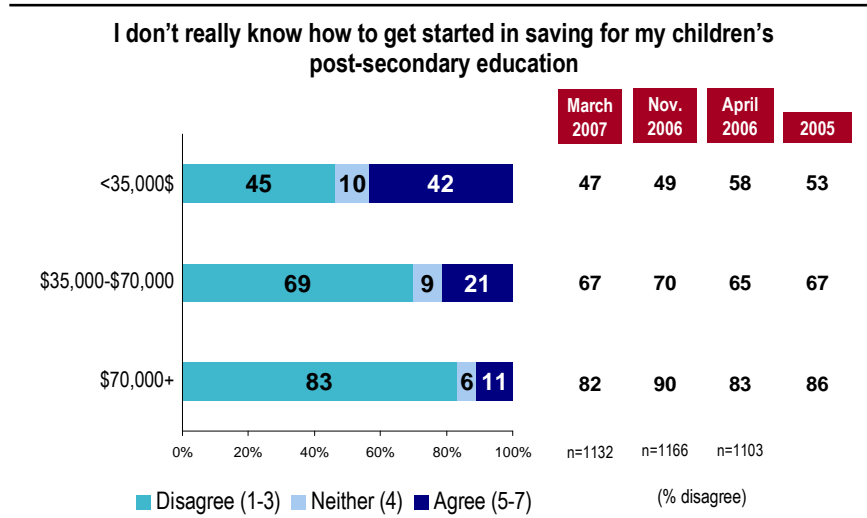
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- Parents who believe that saving is important and those who are using an RESP to save are more likely than other parents to agree that small monthly amounts are worth it.

Confidence in one's knowledge of how to start saving for their children's post-secondary education is reasonably high among parents. More than one in seven (71 per cent) disagree with the statement, "I don't really know how to get started in saving for my children's post-secondary education." On the other hand, more than one-quarter of parents (27 per cent) either agrees or is uncertain about this. As shown in the chart, there is significant variation in confidence in one's knowledge about how to get started depending on household income, with half of 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



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n=1112

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- Naturally, savers, particularly those using an RESP, are most apt to say that they do know how to get started in saving for a child's education. This is also true for those with university education, employed full time, and those with income over \$70,000.
- Households with less than \$35,000 are most likely to agree with the statement.
- Parents with children under age six, and those with two children expected to go on to post secondary education are more likely to indicate that they know how to get started in saving for their children's education.
- Quebeckers are more likely than others to say that they do not really know how to get started in saving for a child's education.



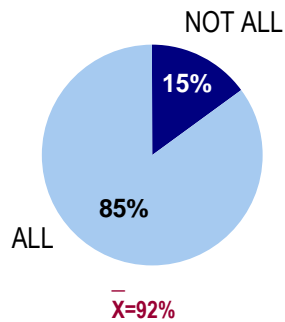
# 5. SAVINGS PATTERNS

## 5.1 EXPECTATIONS REGARDING PSE

A strong majority of parents surveyed (85 per cent) expect all of their children to attend post-secondary education in the future. From the perspective of saving for post-secondary education, 33 per cent expect one child to get a post-secondary education, while 40 per cent are planning for two children, and 23 per cent expect three or more children to go to higher education.

### Expectation of Children Pursuing PSE

Proportion of children expected to attend PSE



March 2007	Nov. 2006	April 2006	2005
Not all 16	Not all 11	Not all 10	Not all 18
All 84	All 89	All 89	All 82
$\bar{X}=91\%$	$\bar{X}=94\%$	$\bar{X}=94\%$	$\bar{X}=91\%$
n=1092	n=1142	n=1075	

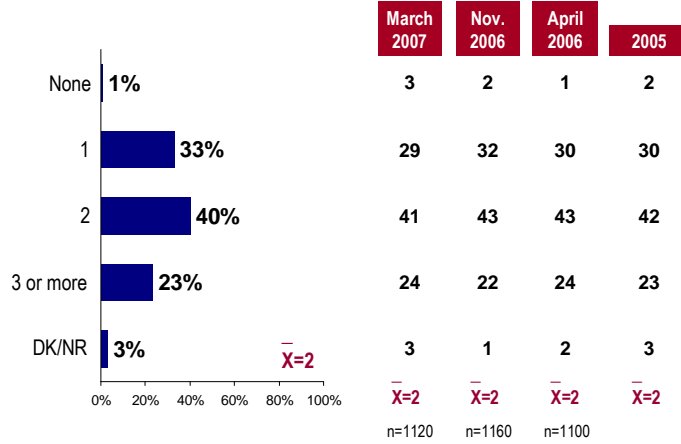
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n=1075

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## Number of Children Expected to Pursue PSE

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



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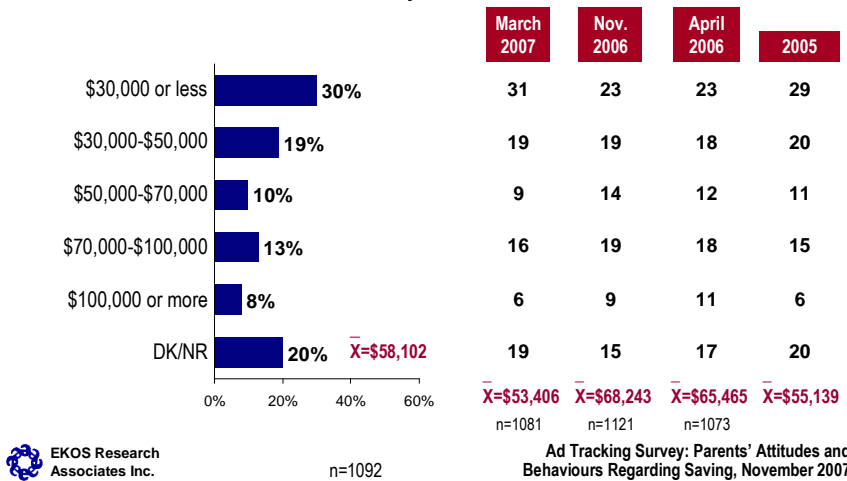
n=1107

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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 \$58,102, on average, which remains lower than results collected in 2006, but is again higher than the baseline in 2005. On the other hand, when the results for Quebec (where rates for PSE are lowest) are removed the average increases to \$64,000. Thirty per cent of parents anticipate the costs to be less than \$30,000 and just under one in five (19 per cent) think that it will be between \$30,000 and \$50,000. Three in ten parents (31 per cent) estimate the total costs to exceed \$50,000, which is similar to the 32 per cent reported during the baseline in 2005. As noted earlier results for Quebec were also included in the 2005 baseline (but not in the 2006 results).

### Cost of PSE

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



- Parents with higher levels of education and household income are more inclined than others to estimate higher education costs. In fact, while lower-income families cite average costs of \$49,000 for an education, upper income households cite an average of \$74,000.
- Those in Quebec estimate the lowest average cost expected for post secondary education at \$36,000.
- Parents who are currently saving for a child's PSE using an RESP cite much higher expected costs related to attending PSE than their counterparts.

**Table 2: Average Estimated Cost of PSE by Key Variables**

	Average Cost (\$)
Overall	\$58,102
<b>HOUSEHOLD INCOME</b>	
<\$35,000	50,938
\$35-\$69,000	47,108
\$70,000+	71,488
<b>PARENTS' EDUCATION</b>	
High School	45,146
College	53,337
University	68,593
<b>SAVINGS FOR EDUCATION</b>	
Important	62,118
Less important	46,552
<b>USING AN RESP TO SAVE</b>	
Yes	70,480
No	46,255
<b>AGE OF CHILD</b>	
0-5 Years	58,394
6-11 years	73,664
12 years or more	44,188

Source: Ad Tracking Parent Survey, November 2007 (n= 1,112)

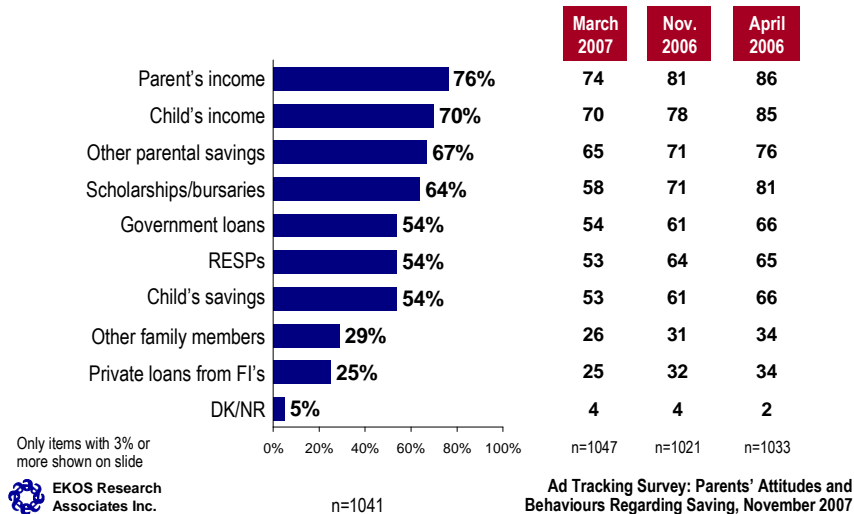
## 5.2 FUNDING A POST-SECONDARY EDUCATION

Respondents were next asked to list the sources they expect their youngest child to use to pay for their costs while attending post-secondary education. The results indicate that parents expect their child to use a variety of sources to help pay for their education. Specifically, seven in ten anticipate using their income or their child's income to defray some of the costs. Two-thirds of parents surveyed expect their child will use some other form of parental savings and 64 per cent believe their child will receive scholarships or bursaries to pay for their education, while just over half are relying on government loans, the child's savings and RESPs. All results continue in 2007 to show a decrease from 2006 results, and the total amount of sources listed for paying educational costs have decreased. Once the results from Quebec parents are removed, however, findings for most sources are on par with previous results (child's savings and income, government loans, scholarships, RESP's, private loans and other family sources). Results for parental savings (but not RESP's) are still lower than seen before.



## Sources of Support During PSE

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

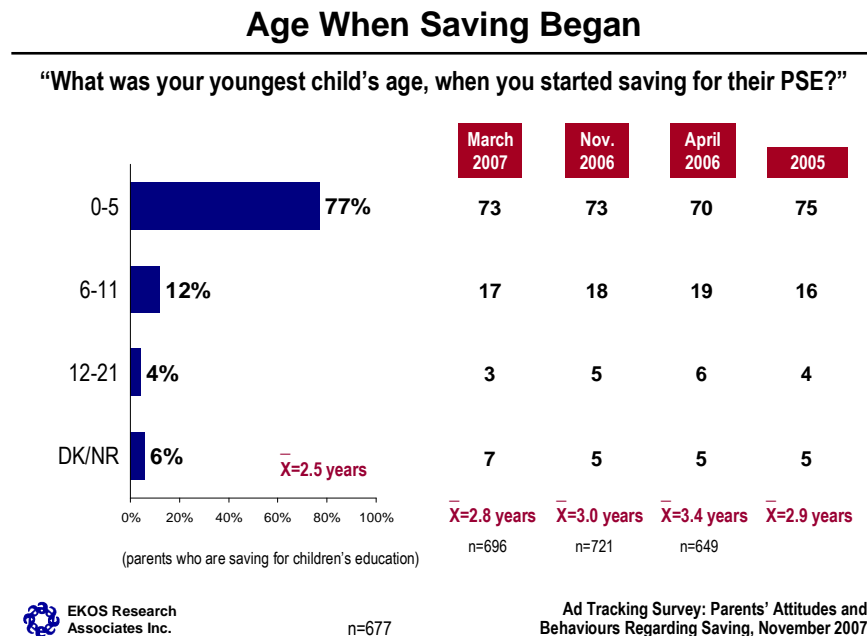


- Parents in Atlantic Canada are more likely than other parents to expect to use government loans and private loans from financial institutions. Those from British Columbia are more apt than others to identify scholarships and bursaries as sources of financial support.
- Those with lower household income are more likely than others to cite government loans as a source of financing for their child's post-secondary education. High income households are more likely to expect RESPs and parent's income as the sources to pay for education costs.
- RESPs and other family members are more commonly expected to be a source of funding among parents of children under the age of six. Households with three or more children expected to attend post-secondary education are more likely to child's savings as the expected source to pay for post-secondary education for their children.

## 5.3 PATTERNS OF SAVING

More than three-quarters of parents (77 per cent) who are saving for their children's post-secondary education say they started doing so when the child was under the age of six, which is slightly higher than previous results. Twelve per cent began saving when the child was between the age of six and 11, while only four per cent waited until the child was older than 12 years of age before they began saving for their post-secondary education.

Overall, the average age of the child when parents who are saving started to save is 2.5 years. Looking more narrowly at parents of older children (12 and older) the average age at which parents started to save for the child's education is 5.6 years. These results are quite similar to those collected previously.



- Men are more likely than women to report starting to save when their youngest child was between the ages of one and five years old. Women are more likely to indicate that they began saving for children's post-secondary education when their child was a newborn or even before a child is born.

## 5.4 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 \$9,153, on average, towards their children's post-secondary education (an increase over all periods previously). About one-third (34 per cent) say they have saved less than \$5,000, while one-quarter has saved between \$5,000 and \$19,000. One in ten report having saved more than \$20,000 thus far for their child's education. The distribution of savings suggests that more parents are saving smaller amounts, but that there are a few parents saving large amounts which are driving up the overall average.

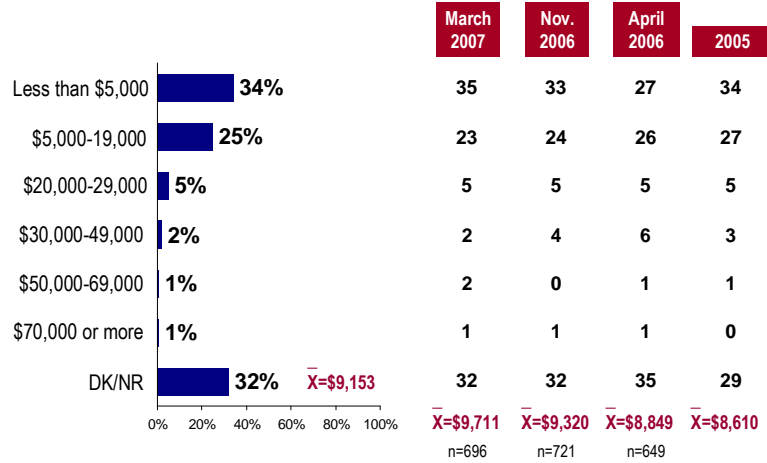
Naturally, this amount is driven by the age of the child and therefore the length of time that the parent has had to accumulate the savings. The average savings for a child under five is \$5,030, while the savings for a child who is 12 or older has accumulated to more than twice that amount (\$13,058). It is important to note that the average reflects a lower amount of savings than might be the case for any child chosen randomly, since the survey asked the parents of more than one child to talk about the youngest child (thereby under representing the "average" savings).

Parental intentions to save are much higher than the actual saved amount so far with parents reporting that they plan to save \$39,553 (on average) towards their children's education. These savings will represent a substantial investment in their child's education, and the gap between actual reported savings to date and the total expected funding needed by the child has narrowed this period (parents estimate that the average cost of post-secondary education will be roughly \$58,000). Parents most often expect to save between \$5,000 and \$19,000 (16 per cent) or between \$20,000 and \$29,000 (10 per cent). Thirteen per cent anticipate saving between \$30,000 and \$49,000, and another 14 per cent intend to save more than \$50,000 for their child's education.

It is interesting to note that nearly four in ten parents (39 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 (for parents of children under six, the current savings is \$5,030 and the intended goal is \$43,104). On the other hand, while current savings is \$13,058 for a child over 12, the intended goal is \$24,424.

## Amount of Savings Put Away So Far

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



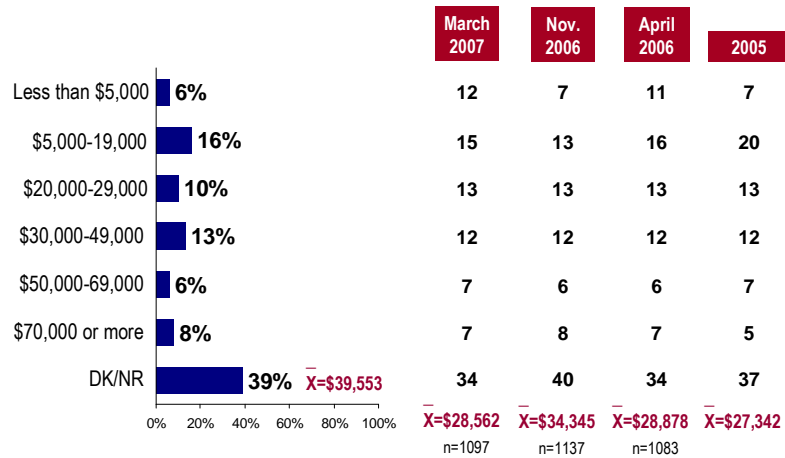
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n=677

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## Expected Total Amount of Savings

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



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n=854

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

**Table 3: Average Savings Amounts by Key Variables**

	<b>PUT AWAY (\$) n=677</b>	<b>INTENDED (\$) n=854</b>
Overall	\$9,153	\$39,553
<b>PROVINCE/TERRITORY</b>		
British Columbia	8,321	41,715
Alberta	10,613	42,993
Saskatchewan	5,652	26,611
Manitoba	7,140	28,284
Ontario	11,592	46,608
Quebec	5,230	32,771
Atlantic	9,627	31,134
Yukon	7,430	26,617
<b>HOUSEHOLD INCOME</b>		
<\$35,000	2,721	24,370
\$35-\$69,000	7,777	32,295
\$70,000+	11,728	49,067
<b>PARENTS' EDUCATION</b>		
HS or less	7,363	35,282
College	7,900	32,033
University	10,754	46,200
<b>AGE OF CHILD</b>		
Under six	5,030	43,104
6-11	11,589	48,964
12 and over	13,058	24,424

Source: Ad Tracking Parent Survey, November 2007

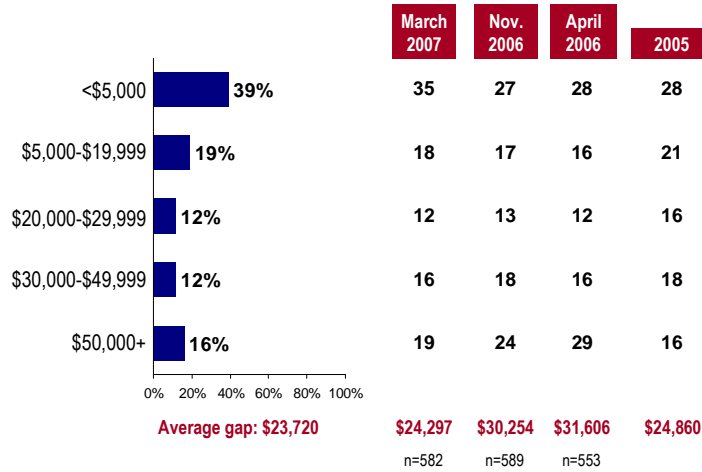
## 5.5 EXPECTED LEVEL OF SUPPORT

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 39 per cent of parents, the amount of difference between expected total cost and intended savings is less than \$5,000, which is a higher proportion of parents than seen in any other period. The results are not as positive for the proportion of parents, (16 per cent) who will face a \$50,000 or larger gap between anticipated costs and intended savings. The average amount of PSE costs which parents **do not** intend to assume is \$23,720. This, presumably, is the amount to be financed by the student (e.g., through employment or private loans), or through student loans, scholarships and bursaries, and so on. This gap is down from 2006 results, and closer to the baseline survey conducted in 2005, due to the higher perception of post-secondary costs reported in the two measurement periods of 2006.

Looked at another way, over one-quarter of parents (26 per cent) expect to assume less than half the cost of their child's post-secondary education, one in three (30 per cent) expect to take responsibility for between 50 and 74 per cent of the expected cost, and over four in ten (44 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 66 per cent of the cost of their child's post-secondary education. In fact, over one-third of parents (36 per cent) intend to cover 100 per cent of the anticipated costs of their child's post-secondary education. This is the highest average reported to date.

## Amount of PSE Costs Parents Do Not Intend to Cover

Amount Difference Between Expected Total Cost and Intended Savings



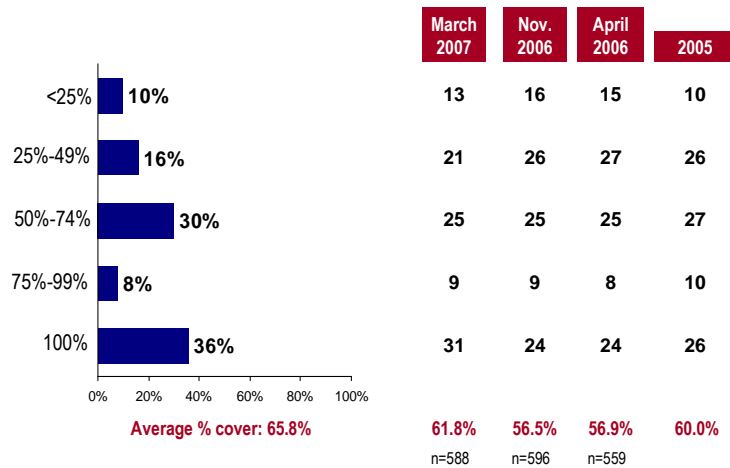
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n=432

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## Proportion of PSE Costs Parents Intend to Cover

% of Expected PSE Cost Parents Intend to Cover



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n=435

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- Parents in Quebec report the lowest gap (\$16,092) between the intended savings and expected costs (largely because they perceive lower costs for attending post-secondary at \$33,818).

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

	\$	%
Overall	\$23,720	65.8%
<b>PROVINCE/TERRITORY</b>		
British Columbia	20,025	71.9
Alberta	26,507	61.5
Saskatchewan	29,750	56.9
Manitoba	21,416	64.3
Ontario	25,787	65.2
Quebec	16,092	71.2
Atlantic	36,522	53.1
Yukon	39,980	43.5
<b>UNSURE HOW TO SAVE</b>		
Yes	24,219	66.0
No	23,978	65.5
<b>USING RESP</b>		
Yes	25,511	64.8
No	20,317	67.9
<b>GENDER</b>		
Men	23,699	66.5
Women	23,739	65.2
<b>AGE OF SPECIFIC CHILD</b>		
0-5	21,874	69.2
6-11	27,280	62.5
12+	22,456	64.8
<b>PARENTS' EDUCATION</b>		
High School or less	24,873	60.0
College	19,964	64.1
University	25,770	68.6
<b>HOUSEHOLD INCOME</b>		
Under \$35,000	13,874	70.9
\$35,000 to \$69,000	21,303	64.3
\$70,000 or more	28,525	66.3

Source: Ad Tracking Parent Survey, November 2007 (n= 435)

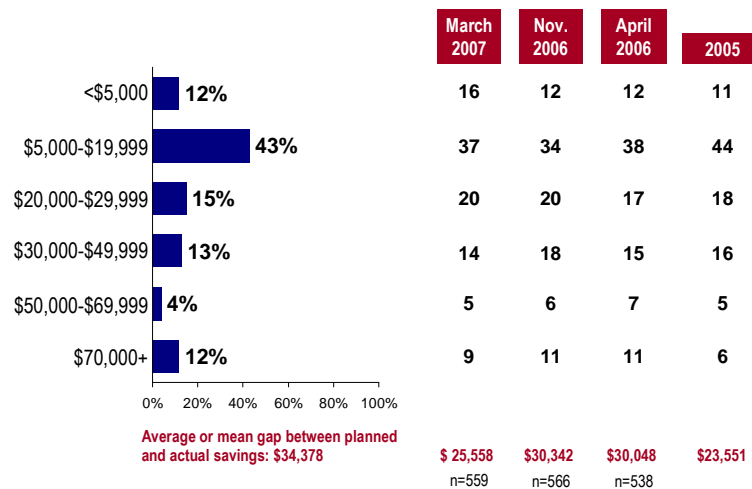


## 5.6 GAP BETWEEN CURRENT AND INTENDED SAVINGS

There is a significant gap between what parents intend to save and what they have saved to date. For some (12 per cent, a decrease from spring 2007, but in line with that reported in 2006 and the baseline) the gap is small, at less than \$5,000; however, a similar proportion (16 per cent), face a considerable gap of \$50,000 or more. This latter result is lower than results reported in 2006, but remains an increase from the baseline of 2005. Further, over four in ten parents (43 per cent) are currently contending with a gap of anywhere between \$5,000 and \$19,000, which remains the grouping with the highest proportion of parents. At present, the average gap between planned and actual savings is \$34,378, representing the highest average gap reported to date.

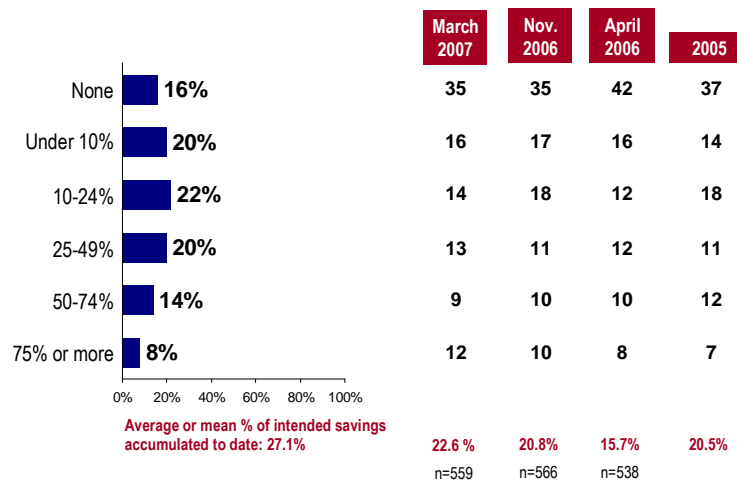
As found throughout 2006, roughly one in ten parents has accumulated 75 per cent or more of their intended savings. The strongest determinant of the savings gap, of course, is the age of the child and the number of years that the parent has had to save. For a child under five the average gap is \$42,486, while for a child who is 12 or older the gap is nearly one-third as large, at \$12,895.

### Gap Between Planned and Actual Savings



While the gap between planned and actual savings is the largest to date (mostly due to the increase in the amount parents are planning to save), the average proportion of savings that parents have achieved so far towards their intended goal is 27 per cent, which is also the highest proportion reported to date. Fewer parents reported in this measurement that they have not accumulated any savings to date for their children's post secondary education than has been found in the past. It should be noted, however, that the measures that were used in the calculation were slightly different in this iteration than they had been before, and results in an exclusion of more parents that had not saved that had been the case before. When a best guess extrapolation is done, the mean percentage saved to date is closer to 20 per cent.

### Intended Savings Accumulated to Date



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n=383

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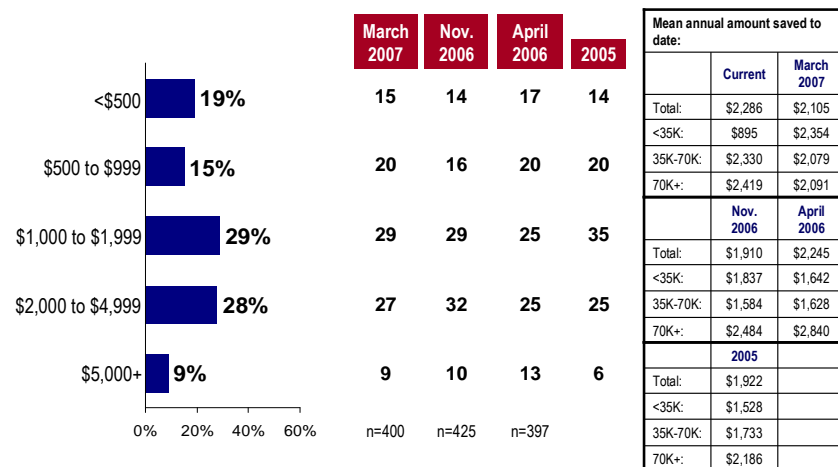
- Those who are uncertain how to begin saving for their child's PSE have a smaller gap between total savings and intended savings. This is due, at least in part, because these parents expect their child's education to cost less than other parents expect.
- As outlined previously, the gap is considerably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

## 5.7 AVERAGE SAVINGS LEVELS

To date, parents have saved for an average of 4.7 years for their child's post-secondary education. Almost two-thirds of parents (65 per cent) have saved for five years or less, while 25 per cent have saved for between six and eleven years now. One in ten parents has been saving for their child's post-secondary education for twelve years or more. Naturally this is aligned with the age of the child, The average years of saving for parents with a child under six is two years, whereas it is five years for a parent with a child between six and eleven years of age and 8 years for a parent with a child who is 12 or older.

There is considerable variation in the annual amount saved by parents towards their child's post-secondary education. Overall, parents are reporting saving slightly more on average annually than in any other period. While the average amount saved annually to date is \$2,286, 19 per cent have saved less than \$500 a year to date, three in ten have saved between \$1,000 and \$2,000 on an annual basis (similar to results from the spring 2007 and in 2006, but still lower than the baseline result of 35 per cent in 2005). Over one-quarter (28 per cent) save between \$2,000 and \$5,000 annually. Nine per cent have saved more than \$5,000 on an annual basis (down from 2006 results, but higher than the baseline result of six per cent in 2005). Since this average annual figure is based on parent's reporting of current savings, presumably it is overestimated insofar as the total amount likely includes interest earned to date on their savings, as well as the CESG (and possibly the Learning Bond, depending on household income and age of the child).

### Average Annual Amount Saved to Date



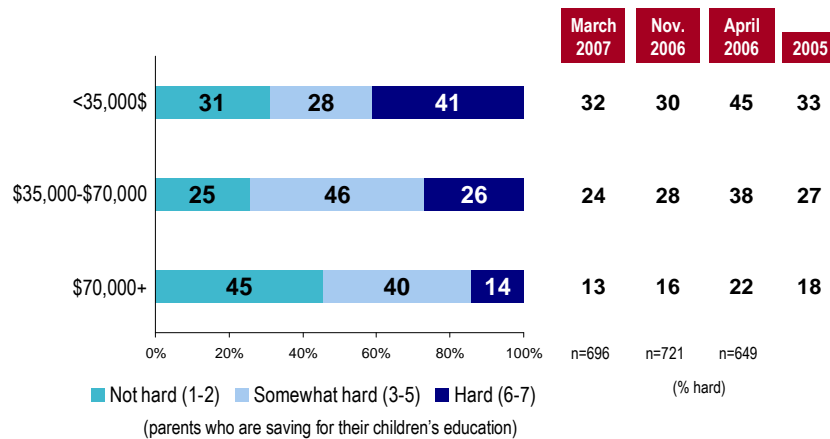
- Not surprisingly, the annual amounts saved increase as income levels rise; parents reporting lower ranges of income are more likely to report saving less than \$500 annually for their children’s post-secondary education.
- Parents in Ontario have saved the most of any region annually (\$3,202), and those in Atlantic Canada report the least average annual savings (\$1,841).

## 5.8 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. Over one-third (37 per cent) reported that it has not been hard to save for their child’s education, which is an increase over previous periods. These parents are still in the minority, however, as over six in ten (62 per cent) said that they have experienced as least some difficulty contributing towards their child’s future education needs (21 per cent say that it has been hard on their household). The average annual amount saved among parents reporting no difficulty is \$2,337, while those who reported some difficulty have put away a slightly smaller amount each year (\$1,803 on average). Those with the greatest difficulty have also put away the most (\$3,145 on average).

### Difficulty in Saving for PSE

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



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n=677

Ad Tracking Survey: Parents’ Attitudes and Behaviours Regarding Saving, November 2007

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

## 5.9 INFORMATION ON PSE SAVINGS

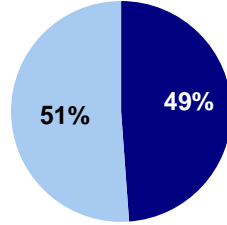
When asked whether they had ever looked for information about saving for a child's post-secondary education or the costs of post-secondary education, 49 per cent gave a positive response, as was the case in 2006 and in 2005, when a similar amount of parents said that they had looked for information.

Parents were most likely to have obtained this information from a financial institution (41 per cent, the lowest amount reported to date), or from the Internet (37 per cent). The proportion of parents choosing to seek out this information on the Internet has increased dramatically since 2005, when this figure was 23 per cent, although it has been relatively stable over 2006 and 2007.

Other important sources of information include word of mouth or friends (16 per cent), university or colleges (nine per cent), books, magazines or papers (nine per cent), or pamphlets and posters (eight per cent). Six per cent have reported the federal government as a source of information. Less frequently used as a source of information are older children, special organizations, high schools, provincial government, TV or radio, solicitation / sales representatives, or work related.

## Information on PSE Savings

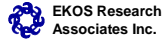
“Have you ever looked for information about saving for a child’s post-secondary education or the costs of post-secondary education?”



■ Yes  
■ No

March 2007	Nov. 2006	April 2006	2005
46	48	46	50
54	52	53	50
n=1132	n=1166	n=1103	

(parents who expect children to attend PSE)



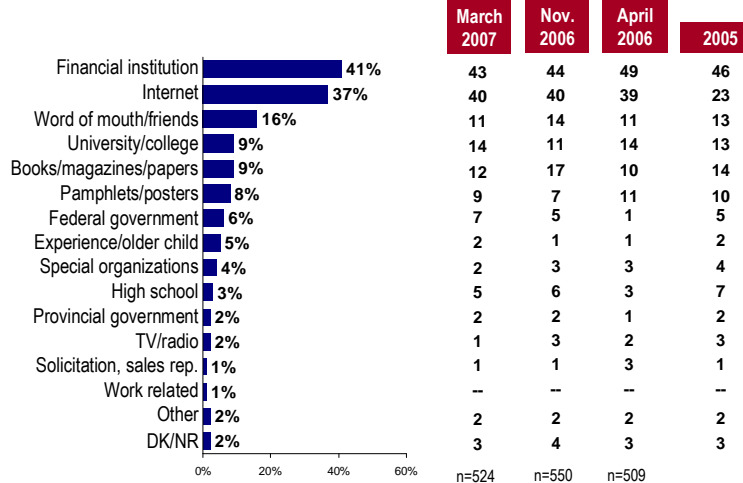
EKOS Research Associates Inc.

n=1112

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

## Sources of Information on PSE Savings

“Where did you look for this information?”



EKOS Research Associates Inc.

n=527

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

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





# APPENDIX A

## SURVEY INSTRUMENT



**PRGRM**

BC [ALIAS1: (such as Canada Student Loans, BC Student Loans, Premier's Excellence Program, Youth Educational Assistance Fund)][ALIAS2:] ..... 1

AB [ALIAS1: (such as Canada Student Loans, Alberta Student loans, Alberta Opportunities Bursary, Canada Millennium Bursary, Millennium Alberta Rural Incentive Bursary, Northern Student Supplement, Northern Alberta Development Council Bursary)][ALIAS2:] ..... 2

SK [ALIAS1: (such as Canada Student Loans, Saskatchewan Student Bursary, Canada-Saskatchewan Integrated Student Loans Program)][ALIAS2:] ..... 3

MB [ALIAS1: (such as Canada Student Loans, Manitoba Student Aid assistance Manitoba Student Loans, Prince of Wales/Princess Anne Awards, Aboriginal Education Awards, Manitoba Bursaries, ACCESS Bursaries, Millennium Manitoba Opportunities Grants)][ALIAS2:] ..... 4

ON [ALIAS1: (such as Canada Student Loans, Canada-Ontario Integrated Student Loan, Ontario Special Bursary, Ontario Work Study Plan, Ontario Access Grant, Millennium-Ontario Access Grant)][ALIAS2:] ..... 5

QU [ALIAS1: (such as Canada Student Loans, Loan and bursaries program, Loan program for part-time studies, etc.)][ALIAS2:] ..... 6

NB [ALIAS1: (such as Canada Student Loans, NB Student Financial Assistance Program also called NB student loan, NB bursary)][ALIAS2:] ..... 7

NS [ALIAS1: (such as Canada Student Loans, Nova Scotia Student Loan, Provincial Access Grant for Students with Permanent Disabilities, Millennium Access Grant for Students from Low-income families, Canada/Nova Scotia Access Grant for Students from Low-income families.)][ALIAS2:] ..... 8

PE [ALIAS1: (such as Canada Student Loans, PEI Student Loan, Island Student Award, Community Service Bursary)][ALIAS2:] ..... 9

NL [ALIAS1: (such as Canada Student Loans, Canada-Newfoundland and Labrador Integrated Student Loans)][ALIAS2:] ..... 10

YU [ALIAS1: (such as Canada Student Loans)][ALIAS2: (such as Yukon Grant, Yukon Excellence Awards, Student Training Allowance)] ..... 11

NT [ALIAS1:][ALIAS2:] ..... 12

NU [ALIAS1:][ALIAS2:] ..... 13

**INTRO [0,0]**

Hello, my name is...and I work for Ekos Research Associates. We are conducting a survey to hear your views on a range of important issues. It will take approximately 15 minutes to complete and we are really hoping that you can spare the time. May I continue?

**PRIV [0,0]**

This call may be recorded for quality control or training purposes.

**SEX**

Record gender of respondent

**DO NOT ASK**

Male ..... 1

Female ..... 2

**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 ->THNK2
- DK/NR thank and terminate CODE AS IG.....9 ->THNK2

**ROT1**

RANDT(2,"ROT1")

- 1 Ask ACET questions at the end (as usually).....1
- 2 Ask ACET questions first (changed order) .....2

**SKP1**

If... ROT1.EQ.2

- 1 .....1 ->Q1

**SKP4**

*Answered ACET questions first, went back to ask the rest*

If... SKP3.EQ.1

- 1 .....1

**PRP4 [0,0]**

If... ROT1.EQ.1

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.

**PRP4B [0,0]**

If... ROT1.EQ.2

I would now 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.

**P42A**

**Saving for a home or paying off your mortgage**

**How important is ... in your savings decisions**

1. Not at all important.....	1
2.....	2
3.....	3
4. Moderately important .....	4
5.....	5
6.....	6
7. Extremely important .....	7
Not applicable (e.g. no mortgage).....	8
DK/NR.....	9

**P42B**

**Saving for retirement**

**How important is ... in your savings decisions**

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

**P42C**

**Saving for and paying for your children's education**

**How important is ... in your savings decisions**

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

**P42D**

**Saving for a large purchase or vacation**

**How important is ... in your savings decisions**

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

**P42F**

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

**How important is ... in your savings decisions**

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

**SAVE**

**Are you currently saving some of your household income?**

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

->P8X  
->P8

**WHAT [1,11]**

**What are you currently saving for?**

**DO NOT READ; ACCEPT ALL MENTIONS**

Pay down debt .....	1	I
Pay down mortgage .....	2	I
For a purchase/vacation/TRAVEL.....	3	I
To buy something .....	9	
Retirement .....	4	
Children's education.....	5	
Own education/training.....	6	I
Short-term needs/emergencies/repairs etc.....	7	
Save for a home .....	8	I
NO SPECIFIC GOAL IN MIND/GENERAL SAVINGS/FUTURE NEEDS(NO MENTION OF RETIREMENT).....	10	I
Other -> AWHAT; C350 L3 C75 .....	77	
DK/NR.....	99	X

**P8**

***SKIP IF ALREADY MENTIONED THEY ARE SAVING FOR CHILD'S PSE***

If... WHAT.NE.5

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

**P8B**

***SKIP IF NOT SAVING FOR CHILD'S PSE***

If... P8.NE.2,9

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

**P8X**

$P8X = (\$WHATCL==1) ? 1 : ((\$SAVE==2) ? 2 : \$P8)$

Savings calculation

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

**P3A [0,0]**

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.

**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

**QAWA [1,7]**

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?

**DO NOT READ LIST**

Canada Education Savings Grant.....	1	
Government matching program/Contribution program (Cannot specify name).....	5	
Learning Bonds.....	2	
Government savings programs and gov. loans prog's &PRGRM#1.....	3	
Registered Education Savings Plans (RESP's).....	4	
General mention of savings plan (cannot specify name).....	6	
Other sources? &PRGRM#2 (specify) -> AAWA; C350 L2 C75.....	77	
None of the above.....	98	X
DK/NR.....	99	X

**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

**KIDS**

How many children do you have, including any that do not live at home?

**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

children -> AKIDS; N2.0 [1-10].....	1
DK/NR.....	9



**MANY**

If... KIDS.NE.9

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

children -> AMANY; N2.0 [1-10].....	1	
None .....	8	->INFO
DK/NR.....	9	

**SELEC**

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

Newborn .....	0	
One year old.....	1	
Two year old.....	2	
Three year old.....	3	
Four year old.....	4	
Five year old.....	5	
Six year old.....	6	
Seven year old.....	7	
Eight year old.....	8	
Nine year old.....	9	
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	I
Twenty year old.....	20	I
Twenty-one year old.....	21	I
DK/NR.....	99	

**SELECX**

SELECX = \$SELEC

Newborn .....	0
one year old .....	1
two year old .....	2
three year old .....	3
four year old.....	4
five year old .....	5
six year old .....	6
seven year old .....	7
eight year old .....	8
nine year old .....	9
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

I  
I  
I

**TOCST**

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

\$ -> ATOCST; N7.0 [0-2000000]..... 1  
 DK/NR..... 9

**SP2 [1,11]**

What sources do you expect your &SELECX to use to pay for their costs while attending post-secondary education?

**DO NOT READ, ACCEPT ALL THAT APPLY**

Government loans &PRGRM#1 ..... 1  
 Private loans from banks or other financial institutions ..... 2  
 Scholarships or bursaries ..... 7  
 RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds) ..... 8  
 Parent's income while your child is in school ..... 3  
 Other parental savings (outside an RESP) ..... 9  
 Other family members (including student spouses) ..... 4  
 Your child's employment income while in school ..... 5  
 Your child's savings ..... 6  
 INHERITANCE (CONTRIBUTOR UNSPECIFIED)..... 10 I  
 Other sources? (specify) -> ASP2; C350 L2 C75 ..... 77  
 DK/NR..... 99 X

**SUP [1,11]**

If... SP2.NE.99

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

**READ LIST**

SP2.NE.1 Government loans &PRGRM#1 ..... 1  
 SP2.NE.2 Private loans from banks or other financial institutions..... 2  
 SP2.NE.7 Scholarships or bursaries ..... 7  
 SP2.NE.8 RESPs (DO NOT READ.....including Canada Education Savings Grant or Learning Bonds) ..... 8  
 SP2.NE.3 Parent's income while your child is in school ..... 3  
 SP2.NE.9 Other parental savings (outside an RESP) ..... 9  
 SP2.NE.4 Other family members (including student spouses)..... 4  
 SP2.NE.5 Your child's employment income while in school ..... 5  
 SP2.NE.6 Your child's savings ..... 6  
 INHERITANCE (CONTRIBUTOR UNSPECIFIED)..... 10 I  
 Other sources? (specify) -> ASUP; C350 L2 C75 ..... 77  
 DK/NR..... 99 X

**P8C**

Have you used a Registered Education Savings Plan or RESP to save for your &SELECX's education?

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

**MUCH**

If... P8X.EQ.1

How much savings have you put away in total for your &SELECX 's education?

IF NEEDED: Make sure money is for only one child?

- \$ -> AMUCH; N6.0 [0-200000] .....1
- DK/NR.....9

**HARD**

If... P8X.EQ.1

How hard would you say that it has been for your household to put aside this amount of income in savings for your &SELECX'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

**YEARS**

If... P8X.EQ.1

What was your &SELECX's age, when you started saving for his or her PSE?

- years -> AYEARS; N2.0 [1-17].....1
- NEWBORN (or before).....0
- DK/NR.....9

**TOTL**

If... P8X.EQ.1

How much do you plan to save in total for your &SELECX's education?

\$ -> ATOTL; N6.0 [0-500000] .....	1
Nothing .....	0
DK/NR.....	9

**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

**TYPES [1,14]**

If... INFO.EQ.1

Where did you look for this information?

**DO NOT READ LIST**

Word of mouth/friends/family .....	1	
Books/magazines/NEWSPAPERS .....	2	
Financial institutions/bank employees/financial advisors .....	3	
Pamphlets/posters/MAIL-OUTS .....	4	
High School publications/guidance counselors .....	5	
University/college.....	6	
Internet.....	7	
TV/radio .....	8	
Federal government .....	9	
Provincial government .....	10	
ORGANIZATIONS SPECIALIZING IN THE FUNDING OF PSE (EX.USC,VENDORS OF RESPS) .....	11	I
PAST EXPERIENCE WITH OLDER CHILDREN/PRIOR KNOWLEDGE .....	12	I
SOLICITATION, REP. OF SAVINGS PLAN CALLED, CAME TO RESPONDENT'S HOME ..	13	I
Other (specify) -> ATYPES; C350 L2 C75 .....	77	
DK/NR.....	99	X

**SKP2**

If... SKP3.EQ.1

SKP2=1

1 .....	1
---------	---

->DEMIN

**Q1**

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

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

**Q1B [1,17]**

If... Q1.EQ.1,3

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

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

Picture of a baby/baby's face/big eyes on baby's face .....1  
Tagline: I'm not getting any younger .....2  
Tagline: Start planning now for my education .....3  
Sub tagline: Their future is now .....4  
"It's easier than you might think" .....5  
Baby goes to sleep in room with lullabies and wakes up an adult running off to class .....6  
Government ad (Government of Canada or provincial government) .....7  
Website for more information (CanLearn.ca) .....8  
1-800 (O-Canada) number .....9  
OBTAINING A BIRTH CERTIFICATE, I.E. THE SIMPLICITY OF DOING SO, ONLINE  
AVAILABILITY .....14 I  
HEALTH CARE THEME, MEDICAL IMAGERY (EX. HEALTH PROFESSIONALS,  
MEDICAL INSTRUMENTS, IMMUNIZATION) .....15 I  
PRIVATE COMPANY/BANK SPONSORING THE AD .....16 I  
EDUCATIONAL IMAGERY, EX. GRADUATION, GRADUATES, UNIVERSITY,  
MORTARBOARD, ETC. ....17 I  
FAMILY IMAGERY, EX. PARENTS WITH CHILDREN, PARENTS SAVING FOR POST-  
SECONDARY EDUCATION, CHILDREN PLAYING, CHILDREN GROWING-UP, ETC. ....18 I  
FEATURES/AVAILABILITY OF RESP'S.....19 I  
IMPORTANCE OF SAVING FOR CHILD'S EDUCATION, FUTURE/HIGH COST OF  
POST-SECONDARY EDUCATION .....20 I  
Specify -> AQ1B; C350 L2 C75.....77  
DON'T KNOW/REFUSED .....99 X

**Q1C [1,15]**

If... Q1.EQ.1,3

Where did you notice this advertisement?

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

Television .....	1	
Radio .....	2	
Newspaper (e.g.,Globe and Mail, National Post).....	3	
Magazines (e.g. MacLean's, People, TV Guide, TimeCanada).....	4	
Pamphlet/brochure in the mail .....	6	
Outdoor billboards/signs/posters.....	7	
Public transit.....	8	
Internet/Website banner (e.g., canoe, weather network, canada.com, CBC, yahoo, Today's Parent) .....	9	
Word of mouth.....	10	
In the cinema before a movie.....	11	
Banks.....	12	
Local weeklies .....	13	
Ethnic paper.....	14	
Fair or exhibit .....	15	
Other-Specify -> AQ1C; C350 L2 C75 .....	77	
DON'T KNOW/REFUSED .....	99	X

**Q4A**

I would now like to ask you some questions about some specific advertising. Do you remember seeing an ad on the television over the past few weeks? It starts out with the image of a small child being put to bed by his mother, with lullaby music in the background, and then overnight the now grown up child is late getting up to get to class? The announcer talks about how "they grow up so fast" and "that money is available now to help you start saving for your child's education".

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

**Q4B**

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

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

Government of Canada .....	1	
Provincial government .....	2	
Government General.....	3	
Banks/Other financial institutions.....	6	
TAXPAYERS.....	4	I
PRIVATE CORPORATION/COMPANY .....	5	I
ASSOCIATIONS/ORGANIZATIONS WITHIN THE EDUCATIONAL SYSTEM, SCHOOLS....	7	I
Other -> AQ4B; C350 L2 C75.....	77	
DON'T KNOW/REFUSED .....	99	X

**Q4C**

If... Q4B.EQ.3

Which level of government?

READ. ACCEPT ONE RESPONSE

Federal government .....	1	
Provincial government .....	2	
(DO NOT READ) Other -> AQ4C; C150 L1 C50.....	77	
DON'T KNOW/REFUSED .....	99	X

**Q4D**

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

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

That post-secondary education is important for your child .....	1	I
That children grow up fast .....	2	I
That it's important to start saving now for your children's education .....	3	I
That it's important to start planning now for your children's education because the time goes by quickly .....	4	I
That the government can help you to save and plan.....	5	I
That you can get ready in small steps that makes it easier to do .....	6	I
Specify -> AQ4D; C350 L2 C75 .....	77	
Nothing .....	98	
DON'T KNOW/REFUSED .....	99	

**Q4E**

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

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

**Q4F [1,3]**

What did you do? Anything else?

Visited the CanLearn website .....	1	I
Talked to family or friend about it .....	2	I
Picked up a pamphlet to get more information .....	3	I
Talked to someone at the bank/financial advisor .....	4	I
Started to save for a child's post-secondary education .....	5	I
Opened an RESP.....	6	I
Call 1-800 O-Canada .....	7	I
Specify -> AQ4F; C350 L2 C75 .....	77	
DON'T KNOW/REFUSED .....	99	X



**Q3A**

Do you remember hearing an ad on the radio 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	->Q2A
Maybe.....	3	
DON'T KNOW/REFUSED .....	9	->Q2A

**Q3B**

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

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

Government of Canada .....	1	
Provincial government.....	2	
Government General.....	3	
Banks/Other financial institutions.....	6	
TAXPAYERS.....	4	I
PRIVATE CORPORATION/COMPANY .....	5	I
ASSOCIATIONS/ORGANIZATIONS WITHIN THE EDUCATIONAL SYSTEM,SCHOOLS.....	7	I
Other -> AQ3B; C350 L2 C75.....	77	
DON'T KNOW/REFUSED .....	99	X

**Q3C**

If... Q3B.EQ.3

Which level of government?

**READ. ACCEPT ONE RESPONSE**

Federal government .....	1	
Provincial government.....	2	
(DO NOT READ) Other -> AQ3C; C150 L1 C50.....	77	
DON'T KNOW/REFUSED .....	99	X

**Q3D**

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

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

That post-secondary education is important for your child .....	1	I
That children grow up fast .....	2	I
That it's important to start saving now for your children's education .....	3	I
That it's important to start planning now for your children's education because the time goes by quickly .....	4	I
That the government can help you to save and plan.....	5	I
That you can get ready in small steps that makes it easier to do .....	6	I
Specify -> AQ3D; C350 L2 C75 .....	77	
Nothing .....	98	
DON'T KNOW/REFUSED .....	99	

**Q3E**

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

Yes .....	1	
No .....	2	->Q2A
Maybe .....	3	
DON'T KNOW/REFUSED .....	9	->Q2A

**Q3F [1,3]**

What did you do? Anything else?

Visited the CanLearn website .....	1	I
Talked to family or friend about it.....	2	I
Picked up a pamphlet to get more information .....	3	I
Talked to someone at the bank/financial advisor .....	4	I
Started to save for a child's post-secondary education .....	5	I
Opened an RESP.....	6	I
Call 1-800 O-Canada .....	7	I
Specify -> AQ3F; C350 L2 C75 .....	77	
DON'T KNOW/REFUSED .....	99	X

**Q2A**

Do you remember seeing an ad over the past few months, either in a newspaper or magazine? It featured a close-up image of a baby's face, looking a little surprised. The headline was "I'm not getting any younger".

Yes .....	1	
No .....	2	->Q10
Maybe .....	3	
DON'T KNOW/REFUSED .....	9	->Q10

**Q2B**

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

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

Government of Canada .....	1	
Provincial government .....	2	
Government General .....	3	
Banks/Other financial institutions .....	6	
TAXPAYERS .....	4	I
PRIVATE CORPORATION/COMPANY .....	5	I
Other -> AQ2B; C350 L2 C75 .....	77	
DON'T KNOW/REFUSED .....	99	X

**Q2BB**

If... Q2B.EQ.3

Which level of government?

**READ. ACCEPT ONE RESPONSE**

Federal government .....	1	
Provincial government .....	2	
(DO NOT READ) Other -> AQ2BB; C150 L1 C50 .....	77	
DON'T KNOW/REFUSED .....	99	X

**Q2C**

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

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

That post-secondary education is important for your child .....	1	I
That children grow up fast .....	2	I
That it's important to start saving now for your children's education .....	3	I
That it's important to start planning now for your children's education because the time goes by quickly .....	4	I
That the government can help you to save and plan .....	5	I
That you can get ready in small steps that makes it easier to do .....	6	I
Specify -> AQ2C; C350 L2 C75 .....	77	
Nothing .....	98	
DON'T KNOW/REFUSED .....	99	

**Q2D**

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

Yes .....	1	
No .....	2	->Q10
Maybe .....	3	
DON'T KNOW/REFUSED .....	9	->Q10

**Q2DD [1,3]**

What did you do? Anything else?

Visited the CanLearn website .....	1	I
Talked to family or friend about it .....	2	I
Picked up a pamphlet to get more information .....	3	I
Talked to someone at the bank/financial advisor .....	4	I
Started to save for a child's post-secondary education .....	5	I
Opened an RESP .....	6	I
Call 1-800 O-Canada .....	7	I
Specify -> AQ2DD; C350 L2 C75 .....	77	
DON'T KNOW/REFUSED .....	99	X

**Q10**

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

**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

**Q12 [0,0]**

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...

**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

**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

**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

**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

**Q9**

These TV, newspaper, magazine, Internet and radio ads that we have been discussing were in fact produced by the Government of Canada and your provincial/territorial 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

**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

**SKP3**

*Answered ACET questions first, go back and ask the rest*

If... Q1.EQ.1-3,9.AND.ROT1.EQ.2

SKP3=1

1 Answered ACET questions.....	1
--------------------------------	---

->SKP4

**DEMIN [0,0]**

Now, I would like to get some information to help us group your answers with others that we will receive in this survey. I'd like to remind you that all of your answers are completely confidential.

**D3**

What is the highest level of formal education that you have completed?

READ LIST

Grade 8 or less .....	1
Some high school.....	2
Complete high school .....	3
Technical, vocational post-secondary, college.....	4
Some university .....	5
Complete university degree .....	6
Post graduate degree .....	7
DON'T KNOW/REFUSED .....	9



**D4**

What is your current employment status? Are you...

**READ LIST - ACCEPT ONE ANSWER ONLY**

Working full-time (35 or more hours per week) .....	1	
Working part-time (less than 35 hours per week) .....	2	
Self-employed .....	3	
Unemployed, but looking for work .....	4	
Attending school full-time/A student .....	5	
Retired .....	6	
Not in workforce (Homemaker) .....	7	
Unemployed, not looking for work .....	8	
MATERNITY/PATERNITY LEAVE .....	9	I
DISABILITY PENSION .....	10	I
SEASONALLY EMPLOYED .....	11	I
Other (DO NOT READ) .....	77	
DON'T KNOW/REFUSED .....	99	

**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	

**D7 [1,2]**

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

**DO NOT READ LIST. ACCEPT UP TO TWO RESPONSES.**

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

**D12**

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?

**READ LIST**

Under \$10,000 .....	1	
\$10,000 to \$19,999 .....	2	
\$20,000 to \$29,999 .....	3	
\$30,000 to \$34,999 .....	4	
\$35,000 to \$39,999 .....	5	
\$40,000 to \$49,999 .....	6	
\$50,000 to \$59,999 .....	7	
\$60,000 to \$69,999 .....	8	
\$70,000 to \$79,999 .....	9	
\$80,000 to \$99,999 .....	10	
\$100,000 and over .....	11	
DON'T KNOW/REFUSED .....	99	

**CONF [0,0]**

This survey was conducted for the Government of Canada. When the study is complete, the results are published and become public information. When requesting information, please refer to the study name: Tracking Survey: Parents' Attitudes and Behaviours Regarding Savings & Ad Recall.

1 ..... 1

**THNK**

Thank you for completing our survey!

End of Interview

Completion ..... 1      D

APPENDIX B  
SURVEY RESPONSE RATES



## Overall Call Results and Response Rates Table for Parents

Total Numbers Accepted		30239
Total out of scope		5905
Numbers not in service	4740	
fax or modem or business	1001	
Duplicates	12	
Numbers blocked by Phone companies	152	
Unresolved		7800
Busy , no answers, Answering machines	7800	
Retired, called 10 times without success	0	
In-scope Non-responding		10911
Language difficulty	419	
Unavailable	0	
refusals	10362	
Break offs	130	
In-scope Responding units		5623
Completes	1112	
Ineligible.	4479	
Quota Filled	32	
Response Rate		23%

Average time 14.5 minutes

Field start November 20, 2007

Field completed December 4, 2007.