

Q1. Do you feel that you are taking full advantage of the tax savings available to you as a parent (for example, Child Amount Tax Credit, Child Fitness Tax Credit, claiming childcare expenses, etc.)?

	Gender		Age							Region						Income			
	Total	Male	Female	18-25	26-30	31-35	36-40	41-45	46+	B.C.	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	<\$30k	\$30k - <\$60k	\$60k - <\$100k	\$100k+
Base: All respondents	517	251	266	29**	60*	137	154	94*	43*	63*	54*	36*	196	130	38*	64*	156	188	109
Yes	302	136	166	18	30	82	89	56	27	33	27	19	116	90	17	27	91	113	71
	58.4%	54.2%	62.4%	62.1%	50.0%	59.9%	57.8%	59.6%	62.8%	52.4%	50.0%	52.8%	59.2%	69.2%	44.7%	42.2%	58.3%	60.1%	65.1%
No	128	83	45	5	15	33	37	27	11	17	11	14	46	32	8	19	39	44	26
	24.8%	33.1%	16.9%	17.2%	25.0%	24.1%	24.0%	28.7%	25.6%	27.0%	20.4%	38.9%	23.5%	24.6%	21.1%	29.7%	25.0%	23.4%	23.9%
I am not aware of the tax savings available to me as a parent	87	32	55	6	15	22	28	11	5	13	16	3	34	8	13	18	26	31	12
	16.8%	12.7%	20.7%	20.7%	25.0%	16.1%	18.2%	11.7%	11.6%	20.6%	29.6%	8.3%	17.3%	6.2%	34.2%	28.1%	16.7%	16.5%	11.0%
			A		G					M	KLM		M		KLM	QR			

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R * small base; ** very small base (under 30) ineligible for sig testing

Q2. Have you opened a RESP (Registered Education Savings Plan) for your child/ children for their future education costs?

	Total	Gender		Age						Region						Income			
		Male	Female	18-25	26-30	31-35	36-40	41-45	46+	B.C.	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	<\$30k	\$30k - <\$60k	\$60k - <\$100k	\$100k+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All respondents	517	251	266	29**	60*	137	154	94*	43*	63*	54*	36*	196	130	38*	64*	156	188	109
Yes	255	126	129	13	22	59	91	46	24	34	25	17	93	63	23	18	63	97	77
	49.3%	50.2%	48.5%	44.8%	36.7%	43.1%	59.1%	48.9%	55.8%	54.0%	46.3%	47.2%	47.4%	48.5%	60.5%	28.1%	40.4%	51.6%	70.6%
No	262	125	137	16	38	78	63	48	19	29	29	19	103	67	15	46	93	91	32
	50.7%	49.8%	51.5%	55.2%	63.3%	56.9%	40.9%	51.1%	44.2%	46.0%	53.7%	52.8%	52.6%	51.5%	39.5%	71.9%	59.6%	48.4%	29.4%
					F	F										QR	QR	R	

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Q3. Do you have a plan in place to help you find the money to put towards your child's future education costs?

		Gender		Age						Region					Income				
	Total	Male	Female	18-25	26-30	31-35	36-40	41-45	46+	B.C.	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	<\$30k	\$30k - <\$60k	\$60k - <\$100k	\$100k+
Base: All respondents	517	A 251	B 266	C 29**	D 60*	E 137	F 154	G 94*	H 43*	I 63*	J 54*	K 36*	L 196	M 130	N 38*	O 64*	P 156	Q 188	R 109
Yes	289	133	156	16	34	68	96	48	27	39	29	22	119	59	21	21	81	108	79
	55.9%	53.0%	58.6%	55.2%	56.7%	49.6%	62.3%	51.1%	62.8%	61.9%	53.7%	61.1%	60.7%	45.4%	55.3%	32.8%	51.9%	57.4%	72.5%
No, I don't need a plan, I can find the money	48	26	22	5	2	13	13	9	6	6	7	2	11	18	4	7	8	20	13
	9.3%	10.4%	8.3%	17.2%	3.3%	9.5%	8.4%	9.6%	14.0%	9.5%	13.0%	5.6%	5.6%	13.8%	10.5%	10.9%	5.1%	10.6%	11.9%
No, I am not currently saving for my child's/ children's future education	163	80	83	8	22	52	41	32	8	15	17	12	58	49	12	33	57	56	17
	31.5%	31.9%	31.2%	27.6%	36.7%	38.0%	26.6%	34.0%	18.6%	23.8%	31.5%	33.3%	29.6%	37.7%	31.6%	51.6%	36.5%	29.8%	15.6%
No, I do not plan to save for my child's/ children's future education	17	12	5	0	2	4	4	5	2	3	1	0	8	4	1	3	10	4	0
	3.3%	4.8%	1.9%	-	3.3%	2.9%	2.6%	5.3%	4.7%	4.8%	1.9%	-	4.1%	3.1%	2.6%	4.7%	6.4%	2.1%	-
																R	QR		

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Q4. Why do you say that you are not saving or do not plan to save for your child/s/ children's education?

	Total	Gender		Age						Region						Income			
		Male	Female	18-25	26-30	31-35	36-40	41-45	46+	B.C.	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	<\$30k	\$30k - <\$60k	\$60k - <\$100k	\$100k+
Base: Respondents Not saving for children's education	180	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
I would like to, but I can't given my current economic situation	154 85.6%	77 83.7%	77 87.5%	7 87.5%	19 79.2%	50 89.3%	37 82.2%	32 86.5%	9 90.0%	13 72.2%	17 94.4%	9 75.0%	62 93.9% M	41 77.4%	12 92.3%	32 88.9%	60 89.6%	49 81.7%	13 76.5%
I feel that paying for an education will be my child/s/ children's responsibility	13 7.2%	7 7.6%	6 6.8%	1 12.5%	4 16.7%	5 8.9%	1 2.2%	0 -	2 20.0%	1 5.6%	0 -	2 16.7%	4 6.1%	6 11.3%	0 -	2 5.6%	5 7.5%	5 8.3%	1 5.9%
I feel that my child/ children are still so young that I don't need to focus on it yet	18 10.0%	12 13.0%	6 6.8%	1 12.5%	4 16.7%	6 10.7%	4 8.9%	3 8.1%	0 -	3 16.7%	1 5.6%	3 25.0%	4 6.1%	7 13.2%	0 -	4 11.1%	5 7.5%	6 10.0%	3 17.6%
I don't see any need to save, my child/ children may not even continue their education	8 4.4%	4 4.3%	4 4.5%	1 12.5%	0 -	2 3.6%	3 6.7%	2 5.4%	0 -	2 11.1%	0 -	0 -	0 -	5 9.4% L	1 7.7%	1 2.8%	4 6.0%	3 5.0%	0 -

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Q5. As a parent with a young family, what do you find the most challenging when it comes to your financial situation?

	Total	Gender		Age						Region						Income			
		Male	Female	18-25	26-30	31-35	36-40	41-45	46+	B.C.	Alberta	Man/ Sask	Ontario	Quebec	Atlantic	<\$30k	\$30k - <\$60k	\$60k - <\$100k	\$100k+
Base: All respondents	517	A 251	B 266	C 29**	D 60*	E 137	F 154	G 94*	H 43*	I 63*	J 54*	K 36*	L 196	M 130	N 38*	O 64*	P 156	Q 188	R 109
Setting up a budget	18	6	12	0	4	4	6	2	2	2	3	2	5	6	0	4	6	4	4
	3.5%	2.4%	4.5%	-	6.7%	2.9%	3.9%	2.1%	4.7%	3.2%	5.6%	5.6%	2.6%	4.6%	-	6.3%	3.8%	2.1%	3.7%
Sticking to a budget	45	22	23	2	6	16	11	5	5	3	8	4	12	15	3	8	14	18	5
	8.7%	8.8%	8.6%	6.9%	10.0%	11.7%	7.1%	5.3%	11.6%	4.8%	14.8% L	11.1%	6.1%	11.5%	7.9%	12.5%	9.0%	9.6%	4.6%
Finding the money to invest in a RESP or other savings for my child's/children's education	22	8	14	2	0	4	12	3	1	4	2	0	10	5	1	3	7	9	3
	4.3%	3.2%	5.3%	6.9%	-	2.9%	7.8% D	3.2%	2.3%	6.3%	3.7%	-	5.1%	3.8%	2.6%	4.7%	4.5%	4.8%	2.8%
Minimizing the taxes I or we pay	29	15	14	1	1	7	10	7	3	2	1	1	8	17	0	0	2	12	15
	5.6%	6.0%	5.3%	3.4%	1.7%	5.1%	6.5%	7.4%	7.0%	3.2%	1.9%	2.8%	4.1%	13.1% I/J/L/N	-	-	1.3%	6.4% OP	13.8% OPQ
Trying to determine where I should put my money - savings, pay off debt, RESP, RRSP, TFSA, etc.	46	20	26	3	4	14	12	11	2	7	8	5	18	3	5	3	11	15	17
	8.9%	8.0%	9.8%	10.3%	6.7%	10.2%	7.8%	11.7%	4.7%	11.1% M	14.8% M	13.9% M	9.2% M	2.3% M	13.2% M	4.7%	7.1%	8.0%	15.6% OPQ
Paying down debt	142	71	71	8	19	39	42	24	10	24	12	10	58	25	13	14	48	52	28
	27.5%	28.3%	26.7%	27.6%	31.7%	28.5%	27.3%	25.5%	23.3%	38.1% M	22.2%	27.8%	29.6% M	19.2%	34.2%	21.9%	30.8%	27.7%	25.7%
Having money left over from paycheck to paycheck.	157	79	78	7	17	42	43	36	12	10	14	11	71	38	13	26	54	61	16
	30.4%	31.5%	29.3%	24.1%	28.3%	30.7%	27.9%	38.3%	27.9%	15.9%	25.9%	30.6%	36.2% I	29.2% I	34.2% I	40.6% R	34.6% R	32.4% R	14.7%
Saving for a large purchase (e.g. vacation, home renovation, car, etc)	58	30	28	6	9	11	18	6	8	11	6	3	14	21	3	6	14	17	21
	11.2%	12.0%	10.5%	20.7%	15.0%	8.0%	11.7%	6.4%	18.6% G	17.5% L	11.1%	8.3%	7.1%	16.2% L	7.9%	9.4%	9.0%	9.0%	19.3% PQ

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