

Local Poverty Reduction Fund: RESP Research

**The Effect of the Canada Learning Bond on Family Aspirations for
Post-Secondary Education**



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EXECUTIVE SUMMARY

In the spring of 2016, the City of Brantford engaged in an initiative that utilized a mail-out campaign to make 3,000 eligible families aware of an upcoming Canada Learning Bond promotion and to encourage parents/guardians to enrol in the program. The City used multiple channels to promote the Canada Learning Bond program. These channels included the Ontario Works office, hubs (community centres), the library, the Brantford Food Bank and the Wayne Gretzky Centre.

With support from the Ontario Government's Poverty Reduction Strategy and the Trillium Foundation, a research project was funded to further investigate whether exposure to the Canada Learning Bond program can positively affect family attitudes towards post-secondary education. A survey was created through consultation with two representatives of the City of Brantford to collect basic information on family structure, and to gauge general awareness of the Canada Learning Bond, and gain insight into where education and/or post-secondary education was placed as part of family discussions and/or priorities. One hundred and sixty-two individuals participated in the survey. The survey data was analyzed and used to create the interview questions for the second part of the research project.

Participants who agreed to participate in a follow-up interview were contacted via phone and/or email and a meeting was arranged at a location convenient to their schedule. Twenty-three interviews were conducted with five clear themes emerging from the transcript analysis. Several challenges also emerged throughout the research project and are discussed along with recommendation to improve the success rate of Canada Learning Bond enrolment in Brantford.

WHAT IS THE CANADA LEARNING BOND?

The Canada Learning Bond program was established in 2004 by the Government of Canada to encourage post-secondary education participation for children in low and moderate income families. The program provides an initial \$500 contribution to primary caregivers to establish savings for their child's post-secondary education. In addition, each child is eligible to receive \$100 per year until the child reaches the age of 15 years. The total maximum contribution made by the Government to the Canada Learning Bond (CLB) is \$2,000. In order to be eligible for the program, the child must have been born after December, 2003 and the primary caregiver must be receiving the National Child Benefit Supplement. In order to access the CLB funds, a Registered Education Savings Plan (RESP) must be begun for the child.

PURPOSE OF THE RESEARCH

- To explore whether starting a post-secondary savings program (the Canada Learning Bond) for children affects parental attitudes and behaviors in relation to their child's education;
- Does involvement with the Canada Learning Bond have the potential to positively influence school performance and post-secondary education participation rates for children?

RESEARCH PROJECT

In the spring of 2016, the City of Brantford undertook an initiative to help make eligible families aware of the Canada Learning Bond program and encourage families to participate. The impetus behind the City's initiative in promoting the Canada Learning Bond was to address deep-rooted challenges that Brantford (and other municipalities) face as a community in trying to improve the lives of disadvantaged families. Many families are constrained in their ability to move out of a social assistance setting due to a variety of social issues, including low educational attainment rates by parents which have a negative impact on both the potential for job security and income level. Education has been identified as a key factor to enhancing an individual's economic potential and as a way to potentially decrease their reliance on social services. Additionally, there is recognition that the education gap, which is lower in Brantford compared to the provincial

average (McSweeney & Associates, 2016), and may limit economic development opportunities in terms of attracting new enterprises to the city and potentially limit growth prospects for existing enterprises due to the limited skill base in the general workforce.

In an effort to alter the cycle of low post-secondary education attainment levels in families who receive social assistance, Brantford's Social Services Department explored available programs which promote participation in post-secondary education and selected the Canada Learning Bond program with the intent of exploring if this program has the potential to foster aspirational change within families in terms of achieving a goal of post-secondary education for their children.

With support from the Ontario Government's Poverty Reduction Strategy and the Trillium Foundation, a research project was funded to further investigate whether exposure to the Canada Learning Bond program can positively affect family attitudes towards post-secondary education. The City of Brantford engaged in a mail-out campaign to make 3,000 eligible families aware of an upcoming Canada Learning Bond promotion and to encourage parents/guardians to enrol in the program. The City utilized multiple channels to promote the Canada Learning Bond program. These channels included the Ontario Works office, hubs (community centres), the library, the Brantford Food Bank and the Wayne Gretzky Centre.

The primary point of contact for participant sign-up for the Canada Learning Bond was the Ontario Works office. Here, during meetings with their counselors, participants who were eligible for enrollment in the Canada Learning Bond were asked if they would like to participate in a research project. If they agreed, each participant completed a survey in a private office. Other sign-up locations (e.g. hubs, Wayne Gretzky Centre) utilized a booth or information stand and were set up with a representative of the City to promote the Canada Learning Bond; individuals who agreed to participate in the research project completed the survey on-site. Completed surveys were collected and returned to the Ontario Works office where, along with the survey conducted at the Ontario Works office, basic contact information was recorded and forwarded to the research group. The survey responses were entered into a database for analysis. As part of this survey the participants were asked if they would like to participate in a follow-up interview at a later date. One hundred and sixty-two surveys were collected and the City compiled a list of names, email addresses, and telephone numbers and forwarded them to the

contracted research team. Survey data entry and analysis took place in November. In December, 2016 an introductory email was sent to all 162 survey participants requesting permission to contact these individuals and set up a time and place for the interview. The response rate was almost zero for the initial contact email so the researchers asked the City to send an email introducing the research team and informing individuals that they would be contacted by the team to set up an interview time and meeting place. The Christmas holidays delayed the process for two weeks. In January, 2017 the research team booked and conducted 24 interviews. The interviews were transcribed on an ongoing basis and were completed in mid-February, 2017.

Survey

The initial survey was created through consultation with two representatives of the City of Brantford to collect basic information on family structure, and to gauge general awareness of the Canada Learning Bond, and gain insight into where education and/or post-secondary education was placed as part of family discussions and/or priorities. The survey consisted of: a 6 page document that gave a brief overview providing information on the CLB program; informed the prospective participant that the survey was part of a research project intended to help the City evaluate how effective the program is in helping families; and included a confidentiality clause and an informed consent statement if they agreed to participate in a follow-up interview. The survey consisted of 15 multiple choice response-type questions and 1 short answer question; the amount of time individuals would need to complete the survey was estimated at approximately five (5) minutes. The majority of the multiple choice questions were Likert scale questions which were designed to gauge the degree (or intensity) of the participant's response to a given question.

Interviews

Participants who agreed to be part of a follow-up interview were contacted via phone and/or email and a meeting was arranged at a location convenient to their schedule. The location was either at the participant's home or a Tim Horton's restaurant. All participants were given a choice of receiving either a \$25 Tim Horton gift card or a \$25 contribution to the Canada Learning Bond if they had established one for a child. The interviews were conducted using a pre-set series of 15 open-ended questions and were recorded for transcription to ensure accuracy of the interview details. NVIVO software was used to analyse qualitative data and establish general themes from the interviews.

Table 1: Participation Rate for Interviews

Participation Rate for Interviews	Number	Percent (Rounded)
No Response	68	42%
Invalid Contact Information (invalid email or phone number)	40	25%
Declined Interviews	24	15%
Booked Interviews (Participant Missed Appointment and Never Rebooked)	6	4%
Booked Interviews (Participant Did Attend Interview Session)	24*	15%
Grand Total: *One electronic record was lost due to technical issues; 23 records were transcribed for analysis.	162	100%

Table 1 summarizes the overall disposition of the 162 Participants who indicated (via the original survey) they were agreeable to participate in the interview portion of the project. Contacting these participants proved to be a challenging task with approximately 700 emails and telephone calls made over the course of this study in our effort to set up the interviews. It was notable that (25%) of the contacts in our database had invalid telephone and/or email contact information but we made two attempts to contact them. This approach was taken because we surmised that some of these people may have been able to restore phone or internet service in the intervening time period since our original attempt to contact them; we were successful in contacting three (3) participants with this approach. After factoring out those participants with invalid contact information we had a database containing 122 names. Of these 122 names 68 (42%) never responded to our request to participate in the follow-up interview. With this group, three attempts were made to contact them. We were able to successfully contact 54 participants (representing 33% of the 162 names in our original database) and of these participants 24 (44%) declined to be interviewed. Reasons for declining were primarily that they did not have the time or were simply not interested in either the Canada Learning Bond or in talking to someone. Thirty (56%)

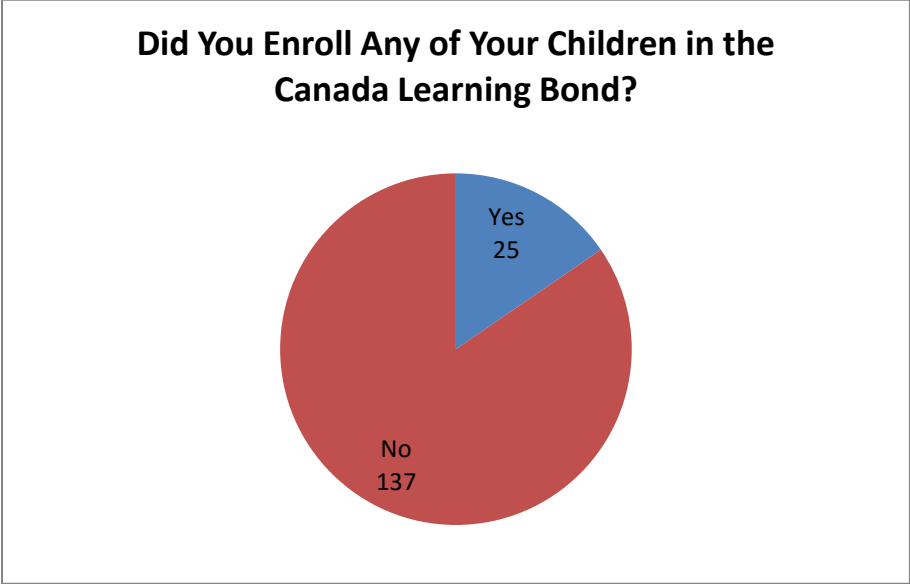
individuals agreed to an interview and appointments were set up. There were additional telephone calls, texts and emails to remind interviewees of their appointments in advance of our meetings. Of the 30 individuals who had agreed to interviews there were 6 (20%) cases where either the participant failed to appear or called to cancel; subsequent attempts to rebook these appointments did not materialize either to do scheduling conflicts or we received no response to our follow-up attempts to contact these individuals.

DATA ANALYSIS AND RESULTS

Survey Results

One hundred and sixty-two individuals participated in the survey. Twenty-five of these participants indicated they had signed up for the Canada Learning Bond program. The following tables provide insights into participants' attitudes and activities as reported in the preliminary survey. Please note that in the following tables some numbers may not sum to total due to rounding.

Table 2: Enrollment in Canada Learning Bond



N = 162
Missing Cases = 2

Twenty-five (16%) out of 162 participants reported they had signed up at least one child for the Canada Learning Bond. One-hundred and thirty-seven (84%) participants reported they had not. This uptake is slightly lower than the Canada Learning Bond participation rate as of December 31, 2015 for Brantford which was reported as 21.85% in 2015 (Employment and Social Development Canada, 2016).

Table 3: Impediments/Barriers to Post-Secondary Education Access

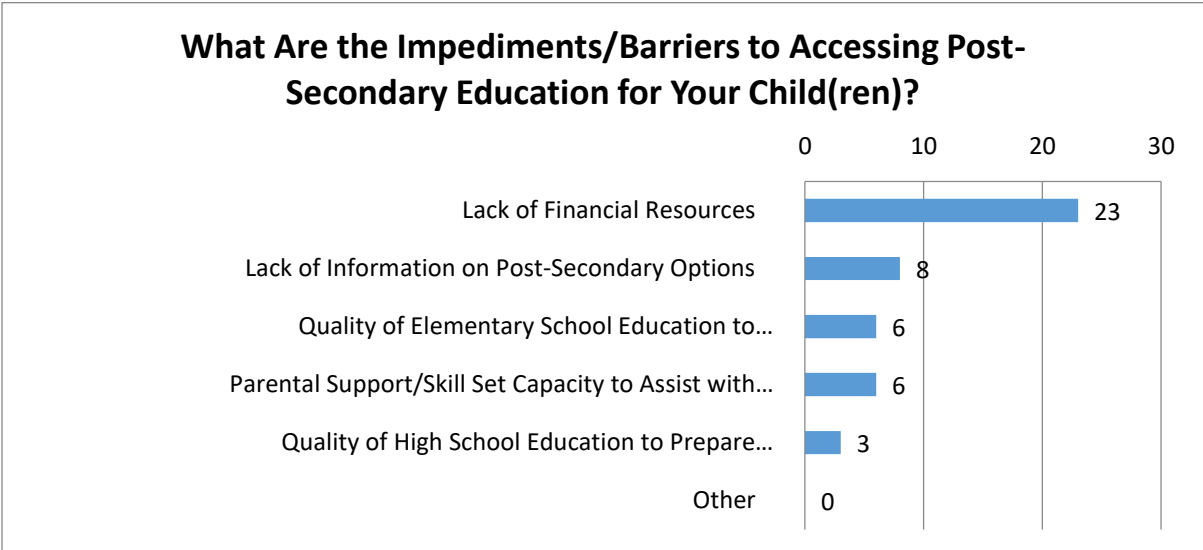
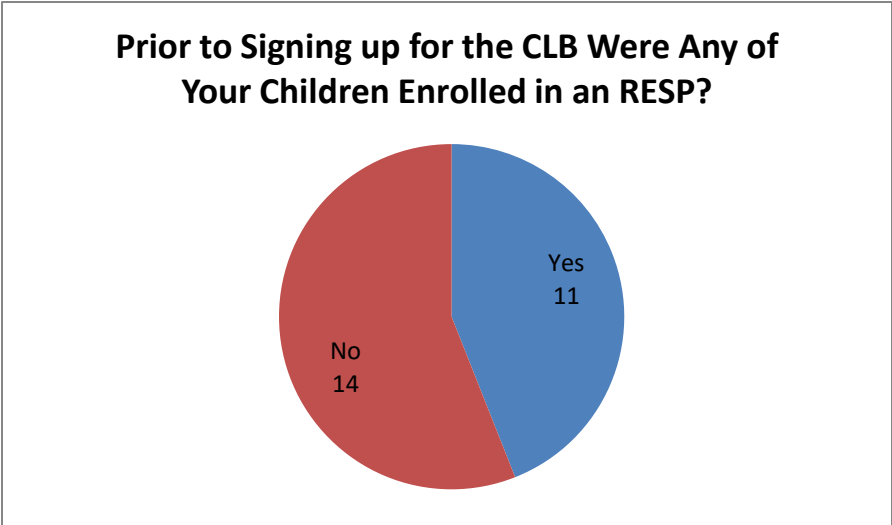


Table 3 presents an overview of the identified impediments to accessing post-secondary education as identified by participants who enrolled at least one child in the Canada Learning Bond. Participants were asked to choose as many variables as they felt significant. It is clear that the lack of financial resources is the primary impediment identified with 23 (92%) out of 25 participants choosing this response.



Table 4: Prior Participation in an RESP

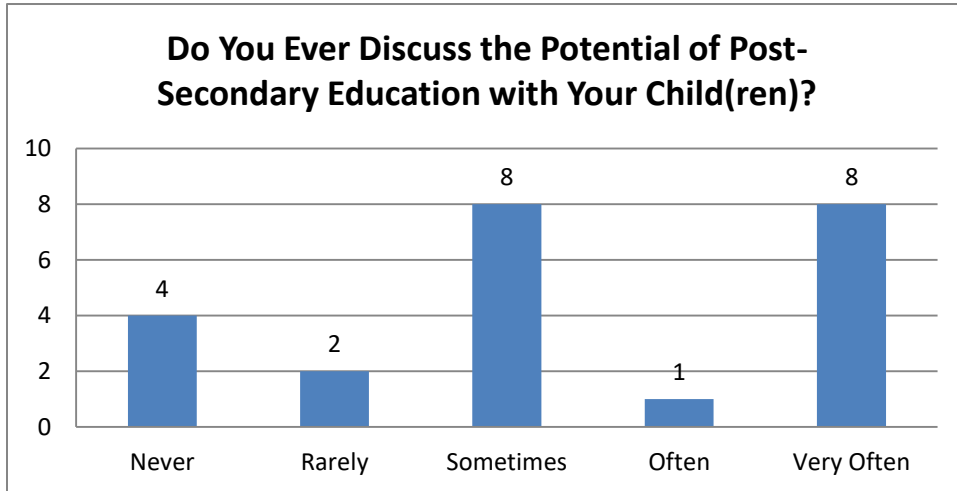


N = 25
Missing Cases = 0

Table 4 reflects the number of participants who reported having an RESP prior to enrolling in the Canada Learning Bond. It is interesting to note that out of the 25 participants who signed up at least one child for a Canada Learning Bond, 11 (44%) reported having a pre-existing Registered Education Savings Bond for at least one child. For 14 participants (56%) this was a first-time sign up.



Table 5: Discuss Post-Secondary Education with Child



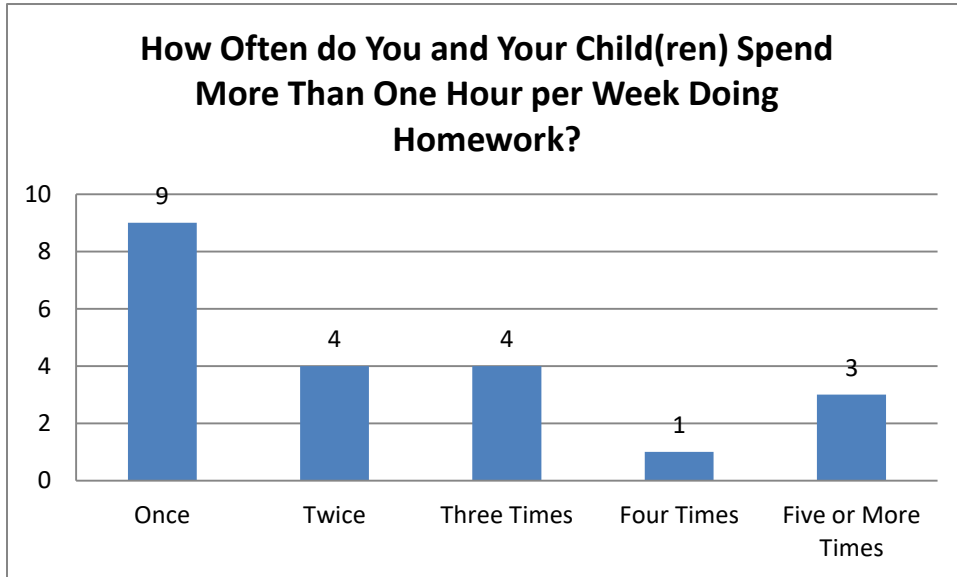
N = 25

Missing Cases = 2

Table 5 reports the frequency that participants discuss the potential of post-secondary education (PSE) with their child. It is apparent that discussion takes place with 17 (74%) out of 23 participants reporting they ‘sometime’, ‘often’, or ‘very often’ discuss this topic with their child. Four (17%) out of 23 participants report they never discuss this topic with their child, and 2 (8%) out of the 25 survey participants left this question blank. It is important, however, to recognize that some children from this group may be too young for this type of discussion to be meaningful which could influence these results.



Table 6: Time Spent on Homework



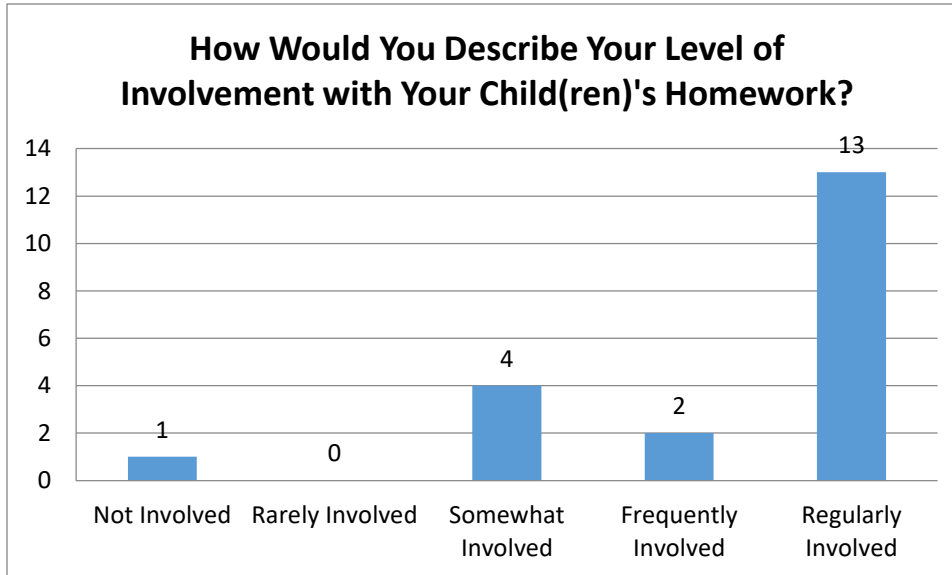
N = 25

Missing Cases = 4

The results displayed in Table 6 indicate the greatest percentage of parents spend approximately one hour per week doing homework with their child, with 9 (43%) out of 21 participants choosing this response. Four (19%) out of 21 participants spend at least 2 hours per week, with another 4 (19%) participants reporting they spend an hour doing homework with their child 3 times per week. One (4%) participant chose 4 times per week, with an additional 3 (15%) out of 21 participants indicating they spend an hour doing homework with their child 5 or more times per week. Four participants left this question unanswered.



Table 7: Involvement with Homework



N = 25

Missing Cases = 5

Table 7 presents responses to another question that sought to understand the role of parents in relationship to homework. This question, instead of asking respondents how much time they actually spent with their child doing homework, asked respondents to consider how involved they felt. Thirteen (65%) out of 20 participants indicated they were regularly involved. An additional 2 (10%) out of 20 felt they were ‘frequently’ involved with 4 (20%) out of 20 reporting they were ‘somewhat’ involved. Only 1 (5%) out of 20 participants indicated they were ‘not involved’. Five participants did not complete the question.

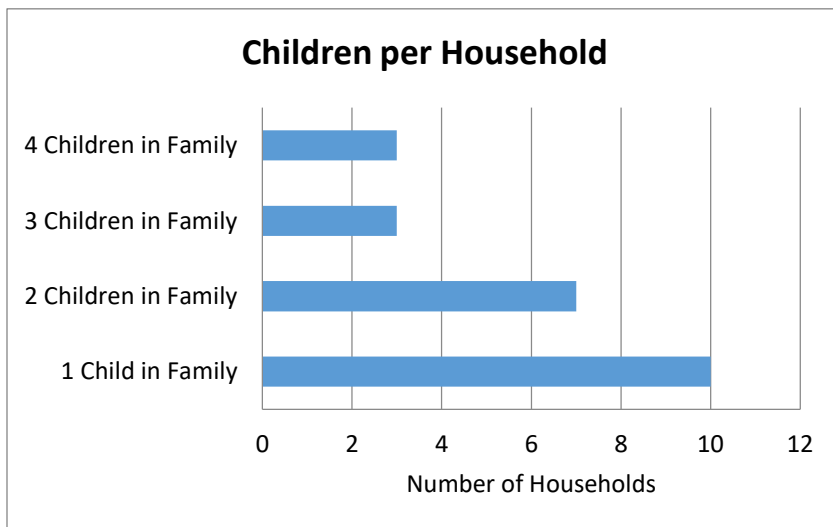
Summary

One hundred and sixty-two individuals participated in the survey. Out of these, 25 people (16%) enrolled at least one child in the Canada Learning Bond program. It is interesting to note that out of the 25 people who enrolled in the program, 11 (44%) reported their child had a pre-existing Registered Education Savings Plan. It was also clear that this group of individuals are engaged with their child in both doing homework and discussing school activities and post-secondary opportunities. It was also evident that the greatest barrier to post-secondary attainment for this group was a lack of financial resources.

INTERVIEW RESULTS AND EMERGENT THEMES

Interview questions were designed after a review of the survey results and discussion with two City representatives who identified areas of interest to pursue. The questions were open-ended and designed to allow participants to address issues they deemed to be relevant to the topic. Twenty-four interviews were conducted, however due to technical difficulties the data for one interview was lost. The themes, therefore, are based on data collected from twenty-three completed interviews. Five clear themes emerged from the interviews along with some interesting insights that were less focused but also evident. First, however, we provide background information on the number and age of the children for the 23 individuals who participated in the interviews and the marital status of participants.

Table 8: Children per Household

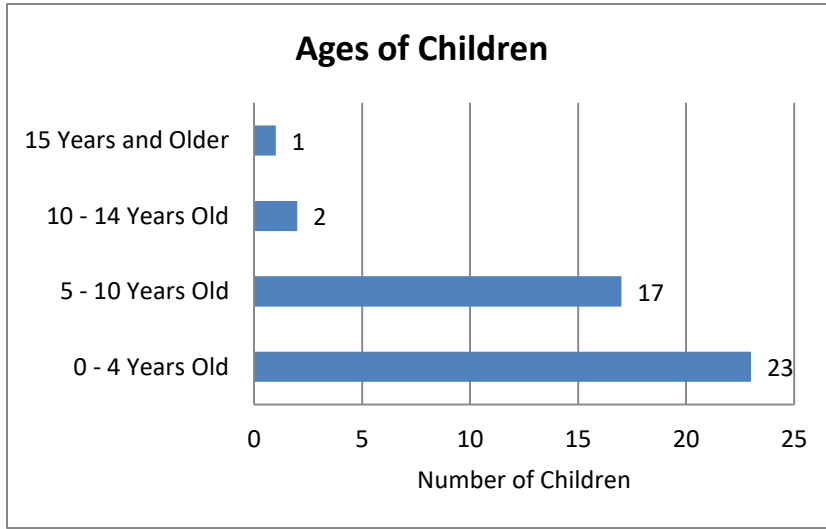


N = 23

Missing Cases = 0

Table 8 provides information on the number of children per household for the 23 interview participants. Ten (43%) participants reported having one child, 7 (30%) reported 2 children, 3 (13%) participants reported having 3 children, while the remaining 3 (13%) participants reported having 4 children.

Table 9: Age of Children



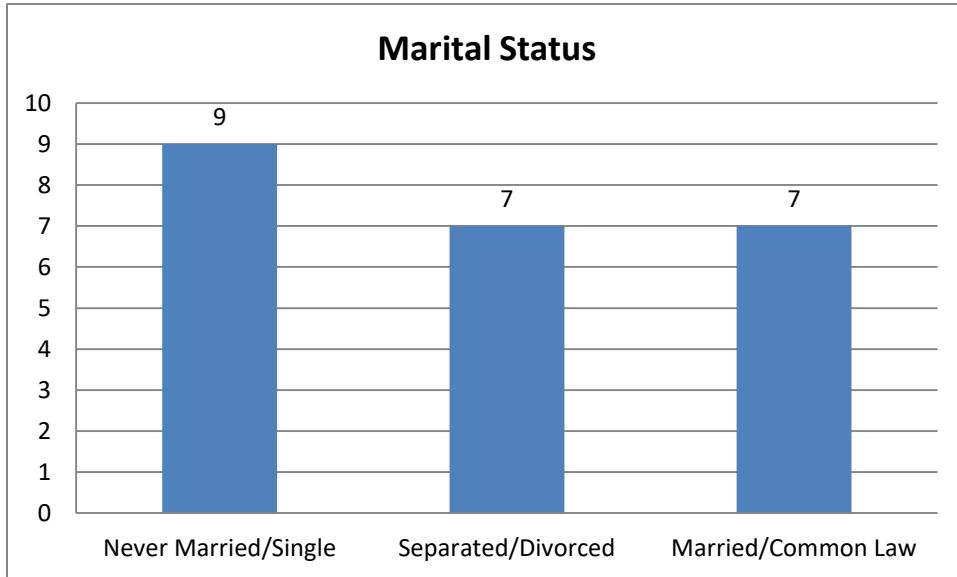
N = 43

Missing Cases = 0

Table 9 shows that 23 (54%) children were between the ages of 0 and 4 years of age, with an additional 17 (40%) children between the ages of 5 and 10 years. There were only 2 (5%) children reported between the ages of 10 and 14 years, and one (1%) child aged 15 years or older.



Table 10: Marital Status



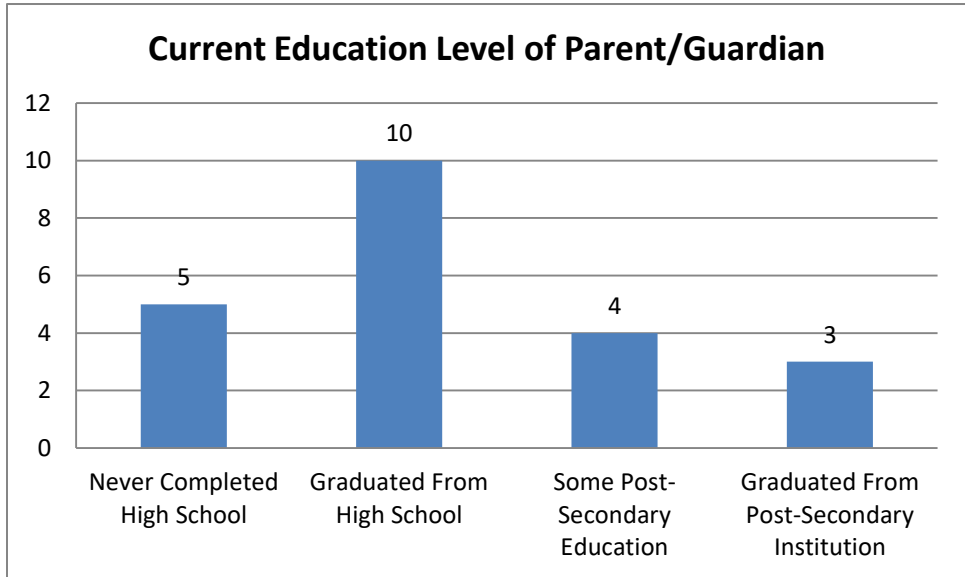
N = 23

Missing Cases = 0

Table 10 shows that 9 (39%) out of 23 participants were single or never-married, while 7 (30%) out of 23 were separated or divorced. An additional 7 (30%) out of 23 reported either being married or living common-law.



Table 11: Current Education Level of Parent/Guardian



N = 23

Missing Cases = 0

Table 11 reports that 5 (22%) out of 23 participants did not complete their high-school education, while 10 (44%) out of 23 did complete high school. Four (17%) out of 23 reported having some level of post-secondary education, while an additional 3 (13%) out of 23 graduated from a post-secondary institution.



Theme One

The first theme identified through an analysis of the interview data deals with factors that can support the goal of post-secondary education for children. While it is clear that the majority of those interviewed indicated they believed post-secondary education was an important component for the future success of their child, there were many issues that impacted their ability to plan for the future. There was a great deal of discussion that focused on supports that were currently needed by both individuals and families. For example, participants talked about the need for subsidized daycare, subsidized housing, occasional subsidies for utility bills, mental health supports, and early preparation for financial literacy skill development. It was also evident that a significant number of participants (15 out of 23) or 65% did not have a good understanding of what the Canada Learning Bond actually was and asked for clarification and/or information during the interview. For example, one male who had no children, had filled out the survey and reported during the interview that he planned to enroll in the program because he wanted to go to school. Other participants indicated that they did not enroll because they did not have the financial ability to make contributions and if they did make contributions, that amount would be deducted from their government support, and/or jeopardize their eligibility for support. Three (13%) of the 23 interviewees reported that they were suspicious of Ontario Works and the researchers as a potential way of collecting information which could be used to deny or decrease benefits to the individual.

Theme Two

The second theme identified ways in which participants felt they could positively influence their child to engage with post-secondary educational opportunities. Participants clearly understood the important role they played in the post-secondary decision-making process. The importance of a harmonious parent-child relationship was identified as well as the importance placed on post-secondary education by the parent and communicated consistently to the child. Participants also identified the importance of parents' aspirations for, and expectations of, their child as being important. Participants also highlighted the importance of being engaged with their child's school experiences – including two-way communication between parent and teacher, doing homework together, instilling self-discipline, and providing encouragement. For example, 18 (78%) out of 23 interviewees identified that homework was very important to a child's education

success, and 13 (57%) out of 23 reported regularly doing homework with their child. Another 11 (48%) out of 23 reported their child as too young for homework. It is also interesting that a number of participants also discussed the importance of communicating the potential of post-secondary education as a means to break the cycle of intergenerational reliance on social assistance for the child. Here, one participant identified doing homework together as a means of role modeling.

Theme Three

The third theme identified barriers that participants felt could negatively affect a child attending post-secondary education. A lack of communication between parent and child in general and in regards to post-secondary possibilities was cited by several individuals. Stress between parent and child in terms of expectations and goals and a lack of encouragement from the parent was identified as potential barriers to post-secondary participation. Additionally, poor school performance, issues of bullying in school, and the use of electronic media by children were also highlighted as potentially negative influences on children. It is interesting to note that issues around mental health and special education needs were discussed but from the perspective that more attention was paid by schools to children with behavioral issues than other students and that could lead to some children losing interest in school. Financial barriers and constraints, and the impact of family breakdowns and divorce on the child also came up during interviews.

Theme Four

The fourth theme identified the advantage of having the Canada Learning Bond in place. Again, it is important to note, that 15 (65%) out of 23 individuals asked for clarification of what the Canada Learning Bond program actually was and how it worked during the course of the interview. However, 19 (82%) out of 23 participants recognized that participation in the Canada Learning Bond program could open doors and help “open the eyes about what parents can do to give that [post-secondary education] to the children” and that the Canada Learning Bond “directs a right path for people”. One participant indicated her belief that the Canada Learning Bond could increase motivation by providing an early guarantee of financial support, while another voiced that the program could inspire parents with low educational attainment levels to encourage a child to aspire to post-secondary education. Participants also indicated recognition that the Canada Learning Bond could encourage early commitment to funding or saving because

there would be a visual record of money put away for the child and that this money was dedicated to post-secondary education and could not be used for other purposes. It is money dedicated to the child.

Theme Five

The fifth theme that emerged from the interviews was that while the participant might not have engaged with the process they had a lot of opinions on the best means of promoting the Canada Learning Bond. The use of social media – Facebook, Twitter, etc. – was suggested as a means of connecting to a wider audience as people were connected to social media. Television ads and door-to-door marketing in areas of subsidized housing were suggested as was placing ads on school websites to expand the reach of the Canada Learning Bond program to families who were not on social assistance. Telephone calls and emails were also identified, which was interesting in light of the challenges encountered in contacting these same people through these communication channels. Some participants felt that outreach initiatives situated in community partner locations would be more effective than the Ontario Works offices as people were too busy and focused on other issues when they were at Ontario Works. The community partners identified were:

Community Employment Centre
Public Library
Soup Kitchen
Emergency Shelter
Family Counseling Centre
Single Parents' Group
Pregnancy Resource Centre

Harmony Square was also identified as a potential location to hold promotional events booths and kiosks to promote and sign people up.

INSIGHTS AND CHALLENGES

It is also very interesting to note that 6 (26%) out of the 23 interview participants reported that they would *not* inform their child of participation in the Canada Learning Bond program for fear it would negatively impact their child's motivation to attend post-secondary education. They felt the child would not take academic achievement as seriously and they would not work as hard if

they knew there was money set aside for them. Parents' projected their past values and stated "I know I would have blown the money". It was also evident that some did not understand that the money must be used for post-secondary education and reported that they believed the child would withdraw the funds for other uses. This finding directly contradicts one of the stated goals of the project which was to have participation in the Canada Learning Bond program encourage conversations of post-secondary education participation between parents and children.

The researcher tasked with contacting individuals who had indicated they would be willing to participate in an interview found actually contacting people to be very challenging. Forty (25%) of the 162 survey participants had either an invalid telephone number or email address recorded, while another 68 (42%) individuals never responded to emails or phone messages left for them. Twenty-four (15%) of the 162 potential interviewees declined to participate. Thirty (19%) individuals agreed to be interviewed, however 6 (20%) out of the 30 missed the interview and did not respond when contacted to rebook. The researcher reported that people either did not remember the Canada Learning Bond promotion, filling out the survey, or agreeing to the interview. They were polite but had no interest in participating. The researcher also felt that the \$25 Tim Horton card was not considered to be an adequate incentive for participation in a process that the individual was clearly not engaged in. In the words of the researcher:

The majority of the clients who declined the interview were not hostile, instead they just showed no interest...and they were quite occupied...Some of them answered their phone while they were cooking or doing groceries and it was not convenient...Every so often I heard loud shouting noises from the kids in the background and the clients would usually speed up the conversation without fully understanding the content of the project. It was interesting that clients who had already enrolled their children in the Canada Learning Bond usually engaged in a longer phone conversation than those who had not...One thought provoking discovery is that some clients were wondering if our team works for the government. They had a concern that the Canada Learning Bond might affect the amount that they received from social assistance...I have a feeling that some clients did not fully have trust in us...I had one client whose wife asked me a multitude of questions regarding the legitimacy of the project.

This suspicion was evident in three of the 23 interviews conducted and was discussed earlier in this report.

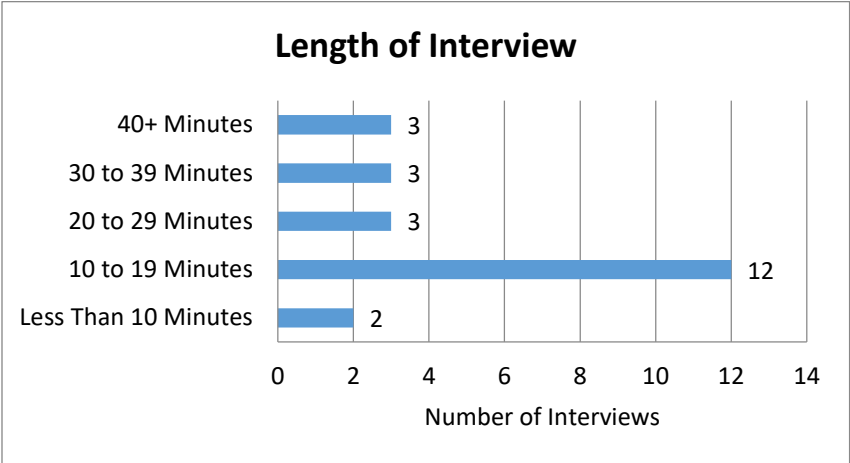
The researcher who conducted the interviews also faced challenges in terms of participant engagement as well as logistical challenges when conducting the interviews. The settings for the interviews were either at a Tim Horton's restaurant or at the home of the participant. The conditions at the Tim Horton's locations were not ideal in that there were visual distractions (walk-in/walk-out customers of the restaurant plus customers arriving and leaving the eat-in areas) and there were also issues with varying levels of noise to contend with as well. All of the participants in the interviews agreed to have their conversations recorded for transcription and analysis, and the noise levels for many of the recordings at the Tim Horton's interview sites added to the challenge when transcribing the conversations. Given that the conditions were not particularly good for conversations of a personal nature, participants did not seem concerned, or communicate to the interviewer, they were uncomfortable in sharing private and personal information in a public setting.

For interviews conducted in the participant's residence, the major challenge was that for many of these interviews, the participant's children were also in the home. In this setting the participant was typically a single parent and when the interviews were being conducted they were the only adult on the premises (aside from the interviewer) and solely responsible for managing the children. These children tended to be pre-school age and the interviewer had to contend with interruptions to the interview; these distractions may have impacted the quality of the responses to the questions in that either the participant's train of thought was fragmented or if the child was seeking attention there was a desire to wind down the interview.

An assumption going into the interviews was that the participant was conversant with how the Canada Learning Bond operates. During the interview process it became evident that in some cases the participants had misconceptions regarding eligibility (some people thought it was applicable to the parent instead of the child) and the terms under which the Canada Learning Bond funds can be applied towards the eligible student's education (some parents thought the child could use the funds for purposes other than post-secondary education). This lack of understanding resulted in lower-value interviews because the participant was less likely to be as focused or as thoughtful.

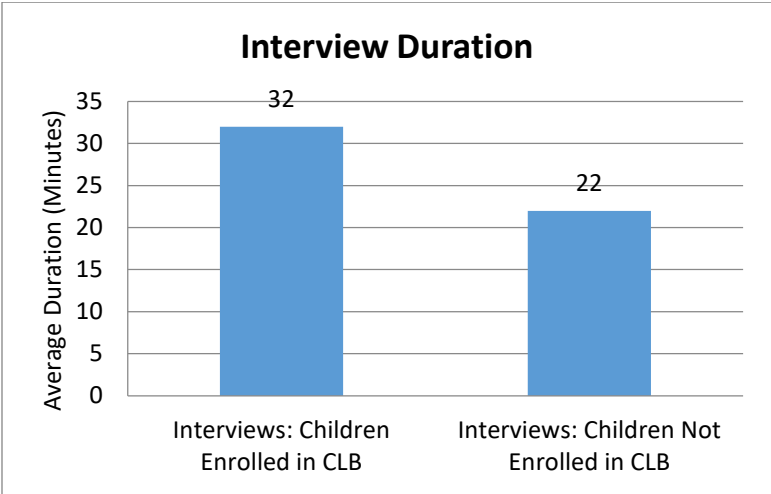
Another common thread throughout this research project is that the parents interviewed clearly understood the importance and role that education could have on future success for their children. Many of them reflected on the poor choices they had made earlier in their lives; the impact of having children early in life, and the effect their own lack of education was having on their agency. Also apparent was that many of the participants face enormous challenges in overcoming the various stressors in their lives. Some of these stressors include financial insecurity, lack of parenting supports and skills, chaotic family settings and housing instability; all of these dysfunctional factors compromise the ability of parents to provide an environment conducive to establishing long-term aspirational goals of a post-secondary education for their children.

Table 12: Length of Interview



Another observation from this project was that those participants who had children enrolled in the Canada Learning Bond tended to be more engaged during our interview and the interviews tended to be substantially longer compared to those participants who had not enrolled their children in the CLB program. As noted in Table 12, the majority of the interviews (14 interviews or 61%) were less than 20 minutes in recorded length. These interviews tended to be with participants who had not enrolled their children in the Canada Learning Bond. Conversely the longer interviews tended to be with participants who had enrolled their children into the Canada Learning Bond. Note that in many instances the recordings were stopped while parents or guardians had to deal with a child who was interrupting the interview and would add to the time spent at the venue. These interruptions were not included in the above table.

Table 13: Interview Duration



The duration of the interviews when categorized along the lines of enrollment versus no enrollment in the Canada Learning Bond is also noteworthy. As seen in the Table 13 the interviews where the parent or guardian had enrolled their child were 45 percent longer in duration (32 minutes) compared to interviews where the child was not enrolled (22 minutes).

RECOMMENDATIONS

It is clear from this research experience that reaching people and engaging them is the greatest challenge facing increasing enrollment in the Canada Learning Bond. These families appear to be dealing with multiple issues in their day-to-day lives and not so willing or able to recognize the potential impact enrollment in the Canada Learning Bond could have on their child’s ability to participate in post-secondary education. This was evidenced by the number of interviewees who identified and discussed issues they were dealing with that negatively impacted their current lives. This, combined with clear evidence that a significant number lacked knowledge and a clear understanding of the Canada Learning Bond program, resulted in individuals not signing up for the program. It is interesting to note, however, that while they did not sign up for the Canada Learning Bond, there was a general recognition of the importance of post-secondary education for success, and many offered suggestions for how to reach out to qualified families and increase participation. It was also evident to all researchers that individuals who were not engaged in the process were in many cases more interested in the \$25 Tim Horton gift card than in actively

participating in an interview. This was evident in the number of interviews that were very short in length and where the participants clearly lacked knowledge of the Canada Learning Bond.

In order to increase knowledge, awareness, and participation in the Canada Learning Bond, the researchers make the following recommendations for consideration:

1. Consider how to better engage parents in the process. Offer incentives that have current and tangible benefits. For example, for every child enrolled over a certain period of time, one entry could be placed into a draw. At the end of the enrollment period, draws would be made and parents would receive gifts cards for groceries or gas. Financial worries appear to be a significant impediment for parents and this could address, in a small way, these worries.
2. Consider new ways to provide information about the Canada Learning Bond. Social media was mentioned by many of the interview participants as a means of getting the information out. Facebook, Twitter, and Instagram were all mentioned as effective means of communication. Using case workers may not be the most effective as clients are often in a hurry to complete their appointment and leave, and case workers may be less prepared to provide clear information on the Canada Learning Bond due to caseload issues.
3. Consider door-to-door appointments to enroll new participants. Subsidized housing units were identified as a place to start. Provide information with pamphlets left at the door, as well as the social media outreach to connect with people. Once the connection has been made, transportation and child care issues may be significant barriers to enrollment.
4. Consider hiring people not associated with Ontario Works to enroll people. There was some suspicion that enrollment would lead to a decrease in benefits or used as a way to deny benefits.
5. Consider ways to complete the enrollment process in a single event. Those participants who were interviewed and who had not completed the process during the promotional campaign had not proceeded any further in the process to enroll their child in the Canada Learning Bond program.
6. Consider a longitudinal study that would follow those families who have, and those families who have not enrolled in the Canada Learning Bond for a period of years to

collect data and develop a clearer understanding of the potential impact of Canada Learning Bond participation on post-secondary education participation.

APPENDICES

Appendix 1 - Survey

The Canada Learning Bond Research Project Short Questionnaire and Request to Participate in a Research Interview

The Canada Learning Bond is a program offered by the Government of Canada. Families with a child between the ages of 0-15 can receive a contribution from the federal government which includes up to a \$2000 initial payment and \$100 per calendar year to be deposited into a Registered Education Savings Plan (RESP). The Canada Learning Bond is intended to help finance post-secondary education in either apprenticeship programs, trade schools, community colleges or universities.

The City of Brantford (the City) is working on an initiative to help make eligible families aware of this program and encourage these families to enroll in the Canada Learning Bond. As part of this initiative, the City has asked that an *independent* research project be undertaken to help evaluate how effective or useful the Canada Learning Bond program is in helping families save for post-secondary education.

IN ADDITION TO ANSWERING THE SHORT 5-MINUTE SURVEY ATTACHED TO THIS SHEET, **WOULD YOU LIKE TO PARTICIPATE IN AN INTERVIEW AS PART OF THIS RESEARCH PROJECT?**

We would like your help in evaluating the effectiveness of the Canada Learning Bond (also called the CLB). To do this, the city has contracted with independent researchers to determine *Why or Why Not* you decided to participate in enrolling in a Canada Learning Bond, and if you did enroll what effect the CLB has towards education beyond high-school. Some of the things this research project would look at include the effect of enrolling in a Canada Learning Bond has on the attitude of parents connected to their children's education and whether the child's performance at school is affected as well. If you did not participate in the CLB, we would like to get a better understanding of the circumstances that led to this decision.

Information will be collected through an interview lasting approximately one hour conducted at a mutually convenient time and place between September and November of 2016. At the end of the interview you can chose to receive one of a \$25.00 Tim Horton gift card, or a \$25.00 contribution to the CLB you have set up.

If you agree to participate in this research project please complete the following;

- Your full name (please print): _____.
- Have you enrolled any of your children (or dependents) in the Canada Learning Bond Program?
YES / NO (Circle One)
- Please include your email and phone contact.
Email: _____.
Phone (Area Code and Number): (____) _____ - _____.

ALL information provided will be kept confidential and held by the researchers and only the overall (cumulative) results of this survey will be forwarded to the City. Thank you.

Dr. Lauren Eisler/ Professor John Lortie

**Canada Learning Bond Questionnaire
Pre-Assessment Survey**

PLEASE READ and SIGN the FOLLOWING

INFORMED CONCENT STATEMENT ABOUT THE SURVEY:

Thank you for participation in the following short survey concerning the Canada Learning Bond program. The primary objective of this survey is to determine if post-secondary savings obtained through the Canada Learning Bond increased family behaviours that support increased educational attainment. Results from this survey will help to evaluate the effectiveness of this program. The survey should take approximately 5 minutes to complete.

PARTICIPATION/ CONFIDENTIALITY:

Your participation in this study is voluntary; you may decline to participate without penalty. If you decide to participate, you may withdraw from the study at any time without penalty and without loss of benefits to which you are otherwise entitled. If you withdraw from the study, every attempt will be made to remove your data from the study, and have it destroyed. You have the right to omit any question(s)/procedure(s) you choose on this survey. If you have questions at any time about the study or the procedures you may contact L.D. Eisler and Associates.

CONTACT INFO:

This survey is being conducted by L.D. Eisler and Associates on behalf of the City of Brantford-Strategic Planning and Community Development (the City). ALL information provided will be kept confidential and held by L.D. Eisler and Associates (Contact: John Lortie at 519-771-2143). Only the overall (cumulative) results of this survey will be forwarded to the City. A final report will be submitted to the City by March 15, 2017. It is anticipated that the findings will be publicly available from the City sometime after March 15, 2017.

CONSENT

I have read and understand the above information and I agree to participate in this study.

Participant's signature _____ Date _____

After signing the above, please begin the survey starting on the next page.

Thank you!

Please Note: For the purpose of this survey we will use the term children to apply to either a single child or children or dependent(s) that range in age from newborn up to and including a maximum of 15 years of age.

For the purposes of this survey the term parent may also refer the guardian of the child.

Please answer the following questions. Most answers ask you to circle only one answer to each question (*unless directed otherwise*).

1. **Did you enroll any of your children in the Canada Learning Bond program?** (Please circle one choice) a) NO, I did not enroll b) YES, I did enroll

If You Circled NO, Only Answer Questions 2, 3 and 4.

If You Circled YES, Please Answer ALL the Questions 5 in This Survey.

2. **Do you have a savings account at a bank (or other financial institution)?** (Please circle one choice)

a) Yes b) No

3. **Have you used a "Payday Loan" type of service in the previous 6 (six) months?** (Please circle one choice)

a) Never b) 1 Time c) 2 Times d) 3 Times e) 4 or More Times

4. **In your own words can you briefly tell us why you did decided to enroll (or not enroll) your children in the Canada Learning Bond program.**

5. **Prior to signing up for the Canada Learning Bond were any of your children enrolled in an RESP (Registered Education Savings Plan)?** (Please circle one choice)
- a) Yes b) No
6. **Was it easy to register your children for a Canada Learning Bond?** (Please circle one choice)
- a) Very Difficult b) Somewhat Difficult c) Not Difficult
- d) Somewhat Easy e) Very Easy
7. **How many children in your household qualify to be registered for a Canada Learning Bond?**
(Please circle one choice)
- a) 1 child b) 2 children c) 3 children d) 4 children e) 5 or more children
8. **How many children were you able to register for the Canada Learning Bond?** (Please circle one choice)
- a) 1 child b) 2 children c) 3 children d) 4 children e) 5 or more children
9. **Prior to enrolling your children for a Canada Learning Bond, how often would you participate in parent-teacher interviews?** (Please circle one choice)
- a) Never b) Once per year c) Twice per Year d) Three times per year
- e) Four or more per year
10. **Before enrolling your children in a Canada Learning Bond, did/do you see your child attending a post-secondary institution (example: Community College, University, etc.)?** (Please circle one choice)
- a) Definitely Not Attending b) Most Likely Not Attend c) Not Sure
- d) Likely to Attend e) Definitely Attending

11. Prior to enrolling your children in a Canada Learning Bond did you ever have discussions with your children about the possibilities of pursuing a post-secondary education? (Please circle one choice)

- a) Never b) Rarely c) Once in a While d) More Often e) Very Often

12. Prior to enrolling your children in a Canada Learning Bond how would you describe your involvement in your children's homework? (Please circle one choice)

- a) Not Involved b) Rarely Involved c) Somewhat Involved
d) Frequently Involved e) Regularly Involved

13. How many times do you and your children do homework together for more than one hour? (Please circle one choice)

- a) Once per week b) Twice per week c) Three times per week
d) Four times per week e) five or more times per week

14. How many times a month do you and your children talk about school or school activities? (Please circle one choice)

- a) Once per month b) Twice per month c) Three times per month
d) Four times per month e) five or more times per month

15. How often in a month do you and your children talk about career or schooling options? (Please circle one choice)

- a) Once per month b) Twice per month c) Three times per month
d) Four times per month e) five or more times per month

16. **From your point of view as a parent/guardian, what are the impediments/ barriers to accessing post-secondary education for your children?** (Circle ALL that apply)

a) Lack of financial resources to pay for post-secondary education

b) Quality of elementary school education is lacking to help prepare child/children for post-secondary education

c) Quality of high-school programs is lacking to help prepare child/children for post-secondary education

d) Lack of information/ awareness regarding post-secondary education options

e) Parental support/ skillset capability to assist dependent's entry into post-secondary education

f) Other _____
_____.

END OF SURVEY

Appendix 2 - Questionnaire

The Canada Learning Bond Research Project

Follow-Up Interview Questions

Name of Interviewee: _____

Date: _____, 2017

Interviewer: _____

Thank you for taking the time to meet with us/me today.

Q1. I'd like to confirm that you did/did not enroll in the Canada Learning Bond program.

Q2. Could you tell us a bit more about your family?

e.g.:

- Number of children? (# of Boys, # of Girls)
- How old are they?
- Marital Status?
- What has been your (parent/guardian) life experience with education?

Q3. How did you hear about the CLB program?

Q4. It appears that many families were not aware of the CLB program. Can you think of other ways to inform families about the program?

Q5. What factors or supports – besides resources – do you think are the most critical for you and your family in order to achieve your goal of a post-secondary education for your child(ren)?

Q6. How do you envision your family's participation in the Canada Learning Bond program?

Q7. How important do you think the relationship is between homework and school success?

Q8. What kind of conversations about school do you have with your child(ren)?

e.g.:

- Your child(ren)'s aspirations.
- Doing research on the post-secondary institution.
- Employment prospects after finishing post-secondary institution.

Q9. Do you think participating in the Canada Learning Bond program can encourage people and provide hope for families to actively pursue post-secondary education?

Q10. Will or can participation in the CLB program act as an incentive for children if they know from an early age that money is being set aside for their education?

If you did enroll in the CLB:

Q11. Since you began the CLB, do you spend more time talking with your child, or in your family about post-secondary education?

Q12. Since you began the CLB, have you found yourself / your children talking more about school in general?

Q13. Since you began the CLB, have you found yourself becoming more involved in your children's school / homework (talking to teacher, asking child about homework, getting child help with homework, attending events at the school, etc.)

Conclusion:

Q14. Do you have anything further you would like to share with us?

Q15. Would you like to participate in a follow-up interview in about a year's time?

Confirmed receipt of \$25 Tim Horton's gift card:

REFERENCES

Employment and Social Development Canada. (2016). Canada Learning Bond (CLB) Participation Rate by Forward Sortation Area. Open License Canada. open.canada.ca/data/en/dataset. Accessed March 20, 2017.

McSweeney & Associates, (2016). Situational Analysis for City of Brantford, Ottawa, Ontario.