Canada Learning Bond allocation by birth cohort, geography, household income, and savings behaviour

Final report

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REUBEN FORD
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EXECUTIVE SUMMARY

BACKGROUND

Ensuring young Canadians can afford postsecondary education is a widely embraced political aim, especially for children and youth from low-income households who are the most likely to face financial barriers to attending higher education. To promote postsecondary attendance among young people from low-income households, the Government of Canada launched the Canada Learning Bond (CLB) in 2004. Through this initiative, children and youth from low-income households — as well as those in care — born on or after January 1, 2004 are eligible to receive between $500 to $2000 towards their postsecondary education, depending on the number of years they live in a low-income household.

Children and youth who are eligible for the CLB do not automatically receive it, and there are several known barriers to being a recipient. They must be a benefactor of a registered education savings plan (RESP), for which a Canadian Social Insurance Number is required. In addition, the household where they reside must file taxes annually to be identified as low income. While the CLB initiative also allows young people aged 18 to 20 who were eligible in previous years to request back-payments, many eligible young people have yet to make these claims (ESDC, 2022).

To better understand the allocation of the CLB and the degree to which it promotes education savings, this report answers three research questions:

- What is the allocation of CLB funds to families by birth cohort and household income?
- What can current data tell us about the catalytic impact of the CLB on education savings, broken down by birth cohort and household income?
- What are the specific barriers to accessing the CLB among rural Canadians?

It has recently become possible to answer these research questions through the availability of linked administrative and survey data. The analysis in this report used several large-scale data sources, including the 2016 census, Canada Education Savings Program (CESP) administrative files, primary caregiver tax records, and the 2020 Survey of Approaches to Educational Planning. Using both descriptive and regression approaches, the report uses several types of quantitative analyses leveraging these rich data sources to answer each research question.

FINDINGS

Census analysis: What is the allocation of CLB funds to families by birth cohort and household income?

To answer the first research question, SRDC studied CLB allocation among a representative sample of children who lived in low-income households in 2015 using linked 2016 census and Canada Education Savings Program data. Both descriptive and regression analyses examined which children received the CLB in 2015 — the year in which their low-income status was observed — as well as from 2016 to 2021. It found that:

- CLB allocation varied by age and birth cohort, two interrelated factors in the analysis. In 2015, it was smallest for the 2015 birth cohort (8 per cent) and largest for the 2005 to 2011 cohorts (approximately 24 per cent). This difference was likely due to when parents or guardians opened a RESP for their child, which is further explored in the RESP analysis.

- Among low-income children, CLB allocation in 2015 varied considerably by household income. Only 10 per cent of children living in households with an income less than $10,000 received the CLB. The percentage of children who received the CLB grew for each income band — up to 24 per cent among children in households with an income between $40,000 and $49,999 in 2015. The regression results found that only a modest percentage of the difference in CLB allocation for children in different income bands could be explained by other observed factors.

- Low-income children who lived in urban centres were 14 percentage points more likely to have received the CLB in 2015 compared to those who lived in rural locations. However, this difference was almost completely explained by other explanatory factors as the gap reduced to less than 2 percentage points in the final regression model.

- CLB allocation also varied by other child and family characteristics. In particular, allocation was low among children and youth in care (7 per cent) compared to those who lived with one or two parents. Both the descriptive and regression results also showed that Indigenous children were less likely to receive the CLB compared to other population groups. In 2015, 11 per cent of Métis, 5 per cent of First Nations, and 2 per cent of Inuit low-income children were CLB recipients. In contrast, 40 per cent of Filipino and 39 per cent of Chinese low-income children received the CLB.

RESP analysis: What can current data tell us about the catalytic impact of the CLB on education savings, broken down by birth cohort and household income?

To answer research question two, SRDC studied three possible catalytic impacts of the CLB using linked Canada Education Savings Program and primary caregiver tax data: 1) opening a RESP soon after birth; 2) making a non-government RESP contribution around birth; and 3) the relative amount compared to all other contributions that year (from the 1st to the 100th percentile). The sample was made up of children born between 2000 and 2007 who held a RESP by 2021 and a primary caregiver who had linkable tax records. It found that:

- While the 2004 birth cohort was unaffected, the first group eligible for the CLB, children born in 2005, 2006, and 2007 were more likely to have a RESP account opened soon after birth compared to those born before the CLB took effect. The increased rate of opening a RESP early was seen among all children in the sample, suggesting that the initiatives at this time did not have a catalytic impact on early education savings specific to the low-income group the CLB targeted.

- With respect to receiving a RESP contribution around birth, the results again showed a lagged effect, beginning in 2005 with an increased rate of both low- and middle/high-income children born between 2005 and 2007 receiving an early non-government contribution to their RESP.

- Across all birth cohorts, low-income children had a lower average contribution percentile than middle- and high-income children. The relative contribution amount decreased slightly for low-income children born between 2005 and 2007 compared to low-income children born into earlier cohorts.

Survey analysis: What are the specific barriers to accessing the CLB among rural Canadians?

To further insight into the specific barriers rural Canadians may face in accessing the CLB, parental survey data from the 2020 Survey of Approaches to Educational Planning examined how factors related to awareness, savings activity, and postsecondary expectations differed for rural and urban Canadians. It found that:

- There was no difference in overall awareness of the CLB or other federal savings initiatives between urban and rural parents.

- Rural parents were less likely to have education savings for their child compared to urban parents; however, when analysis controlled for other characteristics (e.g., parental education level, household income), this rural-urban difference was not statistically significant.

- Rural parents were also less likely to have a RESP compared to urban parents. However, other differences in the characteristics between rural and urban respondents again accounted for much of the disparity and diminished the magnitude of the urban-rural difference in the final regression model.
- Rural parents were less likely to expect their children to attend university compared to urban parents, and more likely to favour other educational pathways such as college or the skilled trades. Differences in postsecondary expectations may help explain why fewer rural parents had a RESP for their child, and therefore were less likely to receive the CLB.

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INTRODUCTION

This report examines outcomes of the Canada Learning Bond (CLB): a Government of Canada postsecondary education savings initiative that aims to increase higher education savings and access among children who likely face financial barriers to attending. The CLB supports children born in 2004 or later who live in low-income households. Children who meet CLB eligibility criteria are provided an initial payment of $500 into their registered education savings plan (RESP), as well as an additional $100 for each year they are eligible up to age 15 (for a maximum allocation of $2000). Children in care (i.e., who have a public caregiver who receives an allowance under the Children's Special Allowance Act) are also eligible for the CLB regardless of their household income.

SRDC analyzed newly-available data to examine CLB allocation and how it promotes higher education savings, with a special focus on variation by birth cohort and household income, as well as among urban and rural Canadians. This report answers three research questions:

- What is the allocation of CLB funds to families by birth cohort and household income?
- What can current data tell us about the catalytic impact of the CLB on education savings, broken down by birth cohort and household income?
- What are the specific barriers to accessing the CLB among rural Canadians?

In Canada, decades of research show that children from low-income households are less likely to access higher education (Finnie & Pavlic, 2013; Finnie et al., 2011, 2015; Finnie & Mueller, 2008, 2019; Ford et al., 2019; Frenette, 2017). While a portion of the gap between low- and high-income children in accessing postsecondary education is due to early academic achievement, financial barriers also play a role (Frenette, 2005). Aligning with the policy aim of the CLB, a child with savings may be more likely to enter higher education, even if they face additional barriers.

The CLB is not universally accessible to all eligible children. A child can only receive it if they are named as a benefactor of a RESP, an account opened by an adult at a bank or credit union in Canada. Typically, the person who opens a RESP is a parent, but accounts can also be established by a grandparent or any other adult who wishes to open the tax-deferred savings account in the child's name. As previous research has demonstrated (Frenette, 2022), children from low-income families are less likely to have a RESP compared to their high-income counterparts, and when they do, the amount invested is smaller.

To open a RESP, a child beneficiary must have a Social Insurance Number (SIN). Today, most children receive a SIN soon after birth due to birth-bundling policy measures that combine newborn and other types of registration, including the SIN, into one application.[1] However, there is still a percentage of CLB-eligible children who do not yet have a SIN; for example, in 2016, 17 per cent of children born in 2004 or later who lived in low-income households did not have the SIN that they would need to open a RESP (Harding, Laporte, & Olson, 2019).

Along with being named a benefactor of a RESP and having a SIN, to be eligible for the CLB in any given year, a child must also live in a household that filed taxes for that year. This is required so the government can identify the household as low-income. Previous research found that approximately 8 per cent of CLB-eligible children lived in households that did not file their taxes in 2015 (Harding et al., 2019). This percentage was much higher (23 per cent) for households who made less than $20,000 that year (ibid.). Indeed, a previous survey of low-income households found that approximately half of responding parents had received the CLB but many of them reported limited knowledge of the benefit amount and the rules that may impact full access to the grant (Robson, 2022).

In 2021, the Government of Canada reported that CLB participation had reached 43 per cent, a figure that is based on the cumulative number of children in receipt of a CLB in any year since 2004 divided by the number who were eligible (ESDC, 2022). While this is a significant increase over the rate of participation when the program first started (6 per cent), CLB take up can vary greatly by household factors. The research in this report adds considerable evidence to better understand the allocation of CLB funding to children and youth in low-income households by examining a range of child and family characteristics, with a special focus on birth cohort, household income, and living in a rural location.

The report uses several large-scale data sources to answer the three primary research questions, including the 2016 census, Canada Education Savings Program administrative files, primary caregiver tax records, and the 2020 Survey of Approaches to Educational Planning. As discussed next in the methodology section, several types of quantitative analyses leverage these rich data sources to answer each research question. After describing the methodological approach, the main section provides the findings separated by each research question. Finally, the conclusion of the report highlights the overall findings and limitations. It also discusses the policy and practice implications arising from the results and future possibilities for additional research.

[1] Provinces implemented birth-bundling policies at different times; for example, 2007 in British Columbia, 2008 in Alberta and Ontario, and 2010 in Quebec.

RESEARCH FRAMEWORK

DATA

The analysis in this report used four Statistics Canada-managed data sources securely accessed through the federal Virtual Data Lab. A source was the **Canada Education Savings Program (CESP) files**. This data set comprised three separate but linkable tables that described annual RESP contributions from 1998 to 2021 by subscribers, as well as any funding received from the federal government through the CLB and the Canada Education Savings Grant. Only basic information about each child beneficiary was available in these files (i.e., year of birth, male/female). A proportion of beneficiaries also had a primary caregiver listed and an anonymous identifier that could link child savings and income data together.[2]

As the Canada Education Savings Program data contained limited information about children and their families — *and, importantly, did not include information about young Canadians who do not have a RESP* — SRDC also used **2016 census data**.[3] This data source allowed us to examine a large representative sample of children who lived in low-income households in 2015 (as household income is reported for the year prior to the census). The census provided detailed information relevant to this project, such as the population size of the geographic area where a child lived. By linking census and Canada Education Savings Program data together, it was possible to study the allocation of the CLB among low-income children.

One limitation of the 2016 census is that it did not provide information on the low-income status of children over time but rather only in 2015. To account for variation in low-income status over time, SRDC linked Canada Education Savings Program data to the annual **T1 Family Files** of their primary caregiver. This data source provided income, earnings, and social benefit information among tax filers in Canada — information that was missing for individuals who did not file taxes. In addition, household tax data was only available for young Canadians present in the Canada Education Savings Program data; that is, those who had a RESP opened in their name from 1998 to 2021. At the time of undertaking the analysis, primary caregiver tax data was available up to the 2021 tax year.

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2 Within the Canada Education Savings Program files, the term "primary caregiver" refers to a single person who is primarily responsible for the care and upbringing of a child. The primary caregiver consents to the CLB application and/or is eligible to receive Canada Child Benefits. Many RESP recipients did not have a primary caregiver listed, and if they did, typically only one primary caregiver was listed across all annual records.

3 At the time of undertaking this research, 2016 was the most recent census data available as it was not yet possible to link the 2021 census to the Canada Education Savings Program files.

The final data source came from the **2020 Survey of Approaches to Educational Planning (SAEP)**, a national survey conducted by Statistics Canada that gathered information from parents and other caregivers on their approaches to preparing for higher education for their children. Several survey questions asked about education savings, such as whether or not the parent had opened a RESP for their child, as well as awareness of federal savings initiatives. This data source provided further insight into the specific barriers that may prevent families from accessing the CLB.

RESEARCH SAMPLES

Separate samples were used to answer each research question. **To answer question one, the census analysis,** SRDC constructed a sample of children born on or after January 1, 2004 who lived in households with a total parental income of less than $50,000 in 2015 — the income threshold set in previous CLB evaluations using the 2016 census (Harding et al., 2019).[4] Rather than identify eligible households using National Child Benefit Supplement information, which determined CLB eligibility at that time, this threshold ensured families that did not file taxes were included in the sample. The census analysis excluded children who immigrated to Canada in 2015 and 2016, as well as those who were not permanent residents or did not live in census families. Finally, the analysis also excluded the 2016 birth cohort as only information on children born prior to the May 10, 2016 census day was available.

To answer research question two, the RESP analysis, SRDC examined a sample of children named as RESP benefactors and therefore included in the Canada Education Savings Program files. It excluded children who did not have a primary caregiver listed across all their annual savings records, as well as those who had a primary caregiver who did not file taxes in their year of birth or the year after. The analysis also excluded a small number of children with primary caregivers who resided outside the country according to their tax record for that period. To answer the second research question, SRDC studied two separate samples:

- **Only children who lived in low-income households** (according to tax data provided by their primary caregiver) and were born around the time, both before and after, the CLB took effect (i.e., between 2000 and 2007).
- **Both low-income children** (i.e., the "treatment" group the CLB targeted) **and higher-income children** (i.e., the "control" group outside the scope of the CLB). Our construction of

[4] Some households at the very upper range of this $50,000 threshold may not have been eligible for the CLB depending on their composition. The aim of the threshold is to include as many children as possible who were likely eligible for the CLB — a benchmark with high sensitivity rather than high specificity.

these groups was based on the annual low-income status of a child's primary caregiver the year in which the child was born (or the year after, if the birth year tax record was missing).

To answer research question three, the survey analysis included respondents to the 2020 Survey of Approaches to Educational Planning who provided information on their child born on or after January 1, 2004 (i.e., the selected child must have been age 16 or younger in 2020). SRDC excluded a small number of respondents who were grandparents, siblings, or another relation, as well as a very small number of people missing information for key variables.

OUTCOMES AND EXPLANATORY FACTORS

Outcome variables

For each sample, SRDC constructed separate outcome variables to answer each research question. **To answer question one, the census analysis**, SRDC used a binary outcome variable measuring which children had received the CLB (1=yes, 0=no). The first set of analyses examined who received the CLB in 2015, when the census identified the child as living in a low-income household. Subsequent analysis then assessed new or retrospective CLB contributions separately from 2016 to 2021 using the same binary outcome variable, although the low-income status of the child was unknown in these years.

To answer research question two, the RESP analysis, SRDC studied three separate outcome variables that may have a catalytic impact on education savings:

- **Opening a RESP early**: this binary indicator examined whether or not a benefactor had their RESP account opened early in their life (1=by the end of the calendar year after they were born [e.g., if born in 2004, by the end of 2005], 0=later in their life).
- **Early non-government contribution**: this binary indicator examined whether or not a RESP benefactor received a non-government contribution by the end of the calendar year after they were born (1=yes, 0=no).
- **The relative contribution percentile**: among those who received a non-government RESP contribution by the end of the calendar year after they were born, this continuous indicator measured the amount of the contribution relative to all other non-government contributions made in that calendar year. It ranged from the 1st (lowest) percentile to the 100th (highest) percentile.

To answer research question three, the survey analysis, SRDC examined five separate outcome variables:

- **When, relative to date of birth, the parent became aware of federal savings incentives** as a categorical variable: prior to birth; when the child was four years old or younger; when the child was aged five or older; and unaware or not stated.
- **Awareness of the CLB** as a binary variable: aware of the CLB at the time of being surveyed (=1); or not currently aware or non-responder (=0).
- **If the parent had savings set aside for their children** as a binary variable: yes (=1) or no (=0).
- **The age of the child when the parent opened a RESP** as a categorical variable: less than one year old; between one and four years old; aged five or older; child has no RESP.
- **Access to CLB** as a binary indicator: the child received the CLB in 2020 or earlier (=1), or the child had not received the CLB (=0).
- **Parental education expectations** as a binary indicator: the parent hopes the child will attend university (=1) or the parent hopes the child will reach another level of education, such as college, learn a trade, or any level after high school (=0).

Explanatory variables

Depending on the information available in each data source, SRDC created a range of explanatory variables to answer each research question. All analysis included variables measuring birth cohort, household income, and rural location—key explanatory variables for this study. Where possible, other explanatory variables described additional child and household characteristics.

To answer question one, the census analysis included the following variables:

- Birth cohort (2004 to 2015);
- Population centre size and rural area variable (rural area, small population centres [1,000-29,999 people], medium population centre [30,000-99,999 people], or large urban centre);
- 2015 household income group in $10,000 income bands;
- Household type (two parent household, lone parent household, foster child in household);

- Male/female child;
- Race and Indigeneity[5] (White, First Nations, Métis, Inuit, South Asian [e.g., East Indian, Pakistani, Sri Lankan, etc.], Chinese, Black, Filipino, Latin American, Arab; Southeast Asian [e.g., Vietnamese, Cambodian, Laotian, Thai], West Asian [e.g., Iranian, Afghan, etc.], Korean or Japanese;[6] or multiple or other identity);
- Immigration background of the child (first generation newcomer not born in Canada; second generation with one or both parents born outside of Canada; third generation with both the child and parents born in Canada); and
- Province or territory of residence.

To answer question two, the RESP analysis included the following variables:

- Birth cohort (2000 to 2007);
- Rural or urban location at birth (or the year after if missing), as based on the forward sortation area in the postal code listed in the primary caregiver's tax return;
- Male/female child;
- Parental income decile at birth or the year after if missing (operationalized as a continuous indicator ranging from zero to 10 in that tax year);
- Family size at birth or the year after if missing (ranging from one to six or more); and
- Province or territory of residence.

To answer question three, the survey analysis included the following variables:

- Rural or urban location;
- Household income category (less than $30,000, $30,000<$60,000, $60,000<$90,000, $90,000<$120,000; $120,000 or more);

[5] This indicator of racial, ethnic, cultural and/or Indigenous background is based on derived categories from Statistics Canada's "ethnic or cultural origin of person" and Indigenous ancestry classification indicators. Census respondents who selected more than one category (e.g., white and First Nations) are combined into a group representing those with multiple/other identities, which was 7 per cent of the sample.

[6] It was necessary to combine these two population groups due to low cell sizes.

- Age group of child (zero to four, five to nine, aged 10 or older);
- Male/female child;
- Province of residence;
- Highest level of education of either parent (high school or less, college credential, trades credential, university credential, graduate/professional degree, unknown education level); and
- Family type (two parent household or lone parent household).

ANALYTICAL APPROACH

The first part of each findings section below examines how the outcome variable (e.g., receiving the CLB) differed across each explanatory indicator using descriptive statistics. In both tables and graphs, this analysis describes the "unadjusted" distribution of each sample and their characteristics across each outcome.

Next, the regression analysis provides "adjusted" results. This approach allows for each outcome variable to be related to each of the explanatory factors, while simultaneously controlling for the influence of other factors included in the analysis. For example, young Canadians who lived in rural locations had a lower "unadjusted" rate of receiving the CLB in 2015; however, the adjusted regression results provided insight into how important other observed factors (e.g., household income, province) were when considering what influenced the different CLB allocation rates. Presenting the unadjusted and adjusted results together provides insight into the influence of each factor both before and after considering the influence of other variables included in the model.

When studying categorical outcomes (i.e., age of the child when their parent opened a RESP) the specific regression model employed was multinomial logit regression. This determines the extent to which each of the key indicators influences each outcome category. To interpret the results across all categories, SRDC transformed the coefficients from each model into average marginal effects. This allows for the interpretation relative to the baseline category directly to understand how the probability belonging to each outcome category differed in comparison to all others.

When the outcome is binary (i.e., receiving the CLB) a linear probability model was employed. This model specification determines the extent to which each of the explanatory indicators included influenced the binary outcome variable. Linear probability models are widely used in applied analysis, partly because they are straightforward to interpret. For example, for the explanatory variable rural/urban, the associated coefficient is simply interpreted as the

difference in the estimated probability of receiving the CLB if a child lived in a rural rather than an urban area.

When examining continuous outcome variables (i.e., contribution amount) ordinary least squares (OLS) regression was used. This model relates an outcomes variable to each included explanatory variable. For categorical/binary variables, each coefficient estimates the extent to which position on the continuous outcome differs for that group relative to a given reference group, holding all other variables constant. For continuous variables, the coefficient estimates the change for each one-unit increase (e.g., per dollar).

To answer the second research question, SRDC also employed difference-in-differences analysis using year of birth as the "intervention" (since year of birth determines whether CLB was available to a child). This analysis entailed comparing mean change in each outcome among a sample of children who, in principle, would have met the low-income eligibility criteria to receive the CLB. Within this sample, the "treatment" and "control" groups were established by identifying who was eligible for the CLB based on their low-income status in the applicable year around their birth.

To ease interpretation, the body of the report presents the results graphically and through findings tables, while Appendix B provides tables with the full results.

FINDINGS

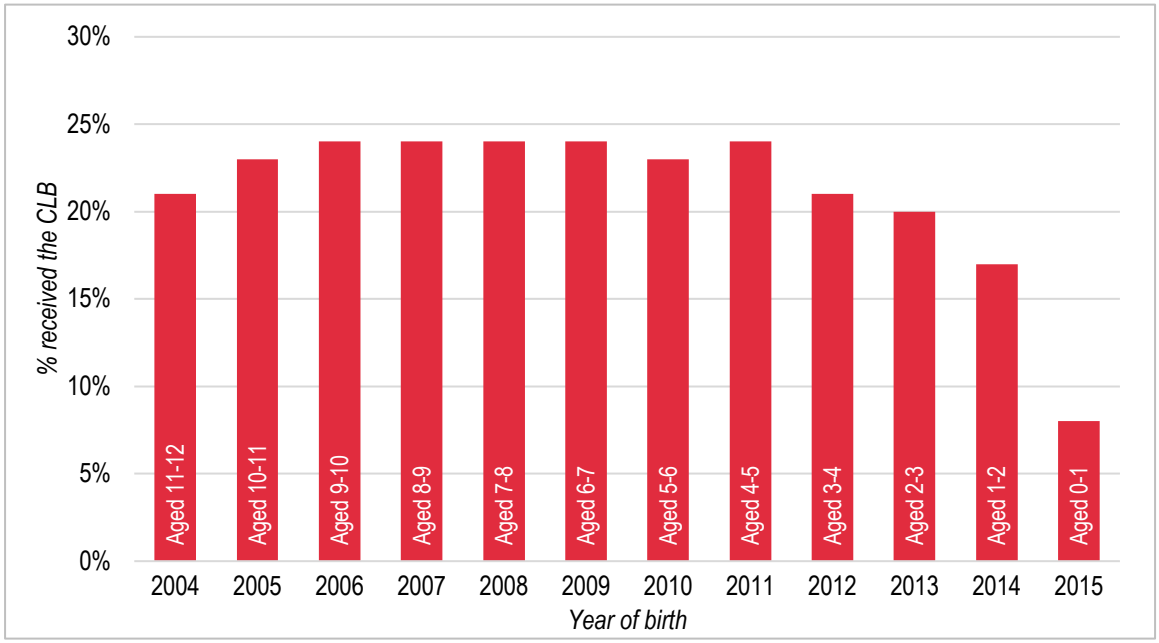
CENSUS ANALYSIS: WHAT IS THE ALLOCATION OF CLB FUNDS TO FAMILIES BY BIRTH COHORT AND HOUSEHOLD INCOME?

To answer research question one, SRDC studied CLB allocation among a representative sample of children who lived in low-income Canadian households in 2015 (weighted population = 1,0173,115) using linked 2016 census and Canada Education Savings Program data. Both descriptive and regression analysis examined which children received the CLB in 2015 — the year in which their low-income status was observed — as well as from 2016 to 2021.

CLB allocation across birth cohorts

Allocation of the CLB varies by age and birth cohort, two inter-related factors in the analysis. As Figure 1 shows, 2015 CLB allocation was smallest for the 2015 birth cohort (8 per cent) and largest for the 2011 to 2005 cohorts (approximately 24 per cent) — statistically significant differences in the regression analysis (see Table 5 in Appendix B). A slightly smaller percentage of children born in 2004 (21 per cent) received the CLB in 2015.

Figure 1 Percentage of CLB recipients among low-income children in 2015 by birth cohort



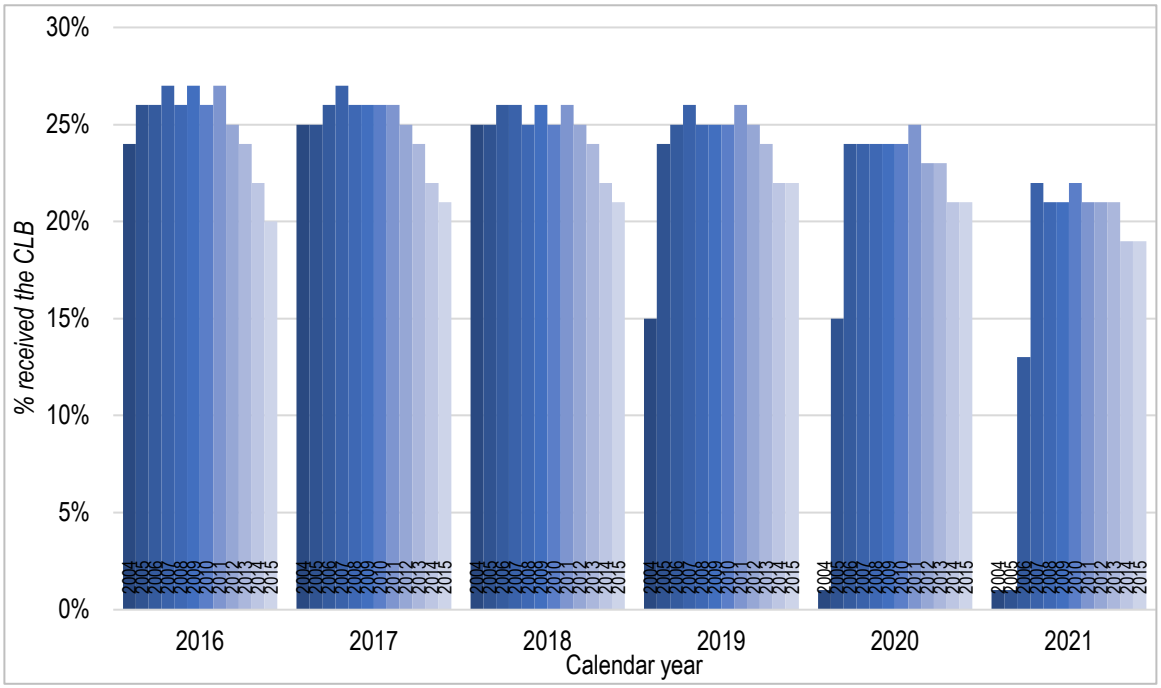
Results from Table 4 in Appendix B.

Differences in CLB allocation by birth cohort is influenced by the age a child is first named a RESP benefactor. While some parents begin to save for their children's education soon after birth, many do not open a RESP until years later — although the average age at which a child has their RESP established has decreased in recent years (ESDC, 2022).

While children may receive retrospective CLB contributions, some may not be able to receive past payments if their parents/guardians did not file taxes for these previous years. As Figure 2 illustrates, the percentage of children born in 2014 and 2015 who received the CLB (either retrospectively or through new contributions) from 2016 and 2021 was lower than older cohorts. In later years (2019 to 2021), the percentage of children in the 2004 to 2006 cohorts who received the CLB also decreased as they reached age 15, the last year of their CLB eligibility.

Importantly, the low-income status of children in the 2016 census was not captured from 2016 onwards. Although children from low-income households were eligible for a retrospective CLB contribution for their low-income status in 2015, they may not have been eligible for new contributions during these later years if their household income increased. For example, a share of the youngest children in our analysis might have moved out of low-income status if a parent who was on parental leave in 2015 experienced an increase in their earnings when they returned to work.

Figure 2 Percentage of CLB recipients from 2016-2021 among low-income children in 2015

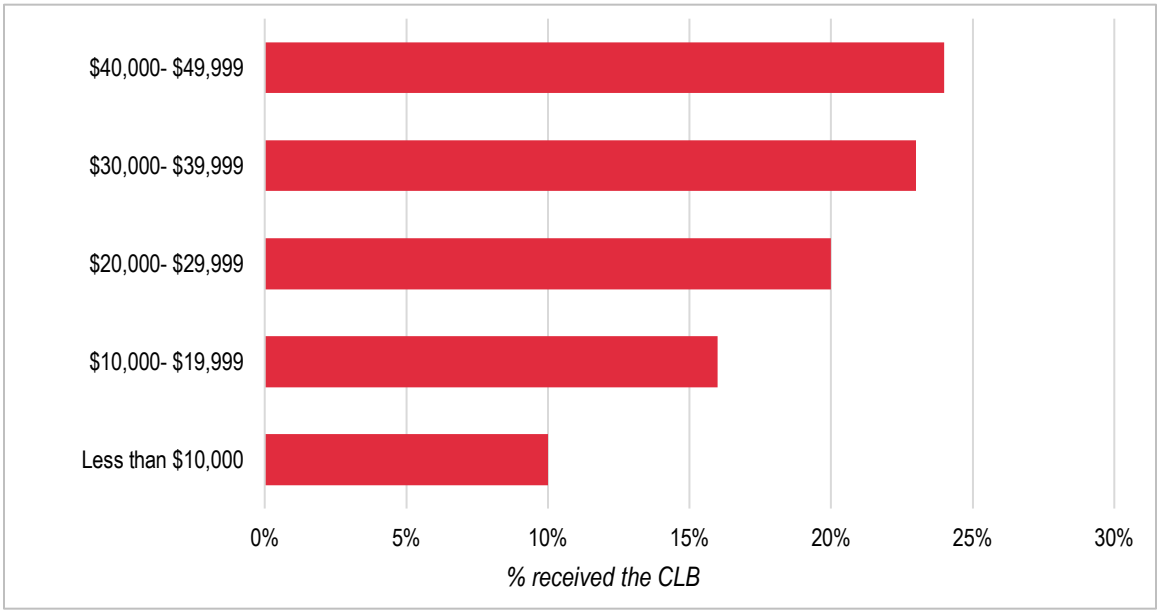


Results from Table 4 in Appendix B.

CLB allocation by household income

Among low-income children, CLB allocation in 2015 varied considerably by household income. As Figure 3 illustrates, only 10 per cent of children living in households with an income less than $10,000 received the CLB. The percentage of low-income children who obtained the CLB increased across each higher income band — up to 24 per cent among children in households with an income between $40,000 and $49,999. While all children in the sample lived in low-income households, it is likely that many did not receive the CLB due to other barriers described in the introduction (e.g., not having a RESP and/or living in a family that did not file taxes).

Figure 3 Percentage of CLB recipients in 2015 by household income



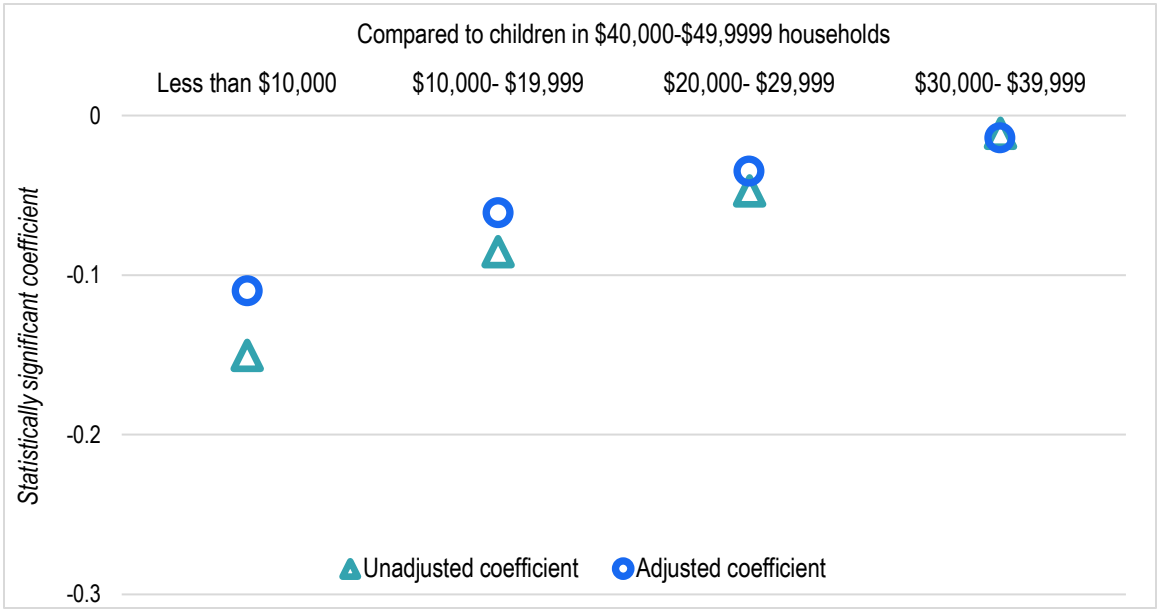
Results from Table 4 in Appendix B.

The regression analysis provides further insight into how other explanatory factors might account for descriptive differences in CLB allocation by household income. For example, the lowest income households might be more likely to live in rural areas where there is reduced access to banking services. To better understand the influence of these other factors, Figure 4 shows the unadjusted (i.e., a bivariate model without other explanatory variables) and adjusted (i.e., the full model with all observed variables) differences in CLB allocation between children who lived in households with incomes between $40,000 and $49,999 in 2015 (the reference group) and children in the lower income bands.

The regression models show that only a modest percentage of the difference in CLB allocation between children in different income bands was explained by other factors. For example, the bivariate analysis finds that children in households with an income of less than $10,000 were

15 percentage points less likely to receive the CLB than those in households with income between $40,000 and $49,999. Once a model controlled for all other explanatory variables, this gap diminished to 11 percentage points, explaining around one-quarter of the difference.

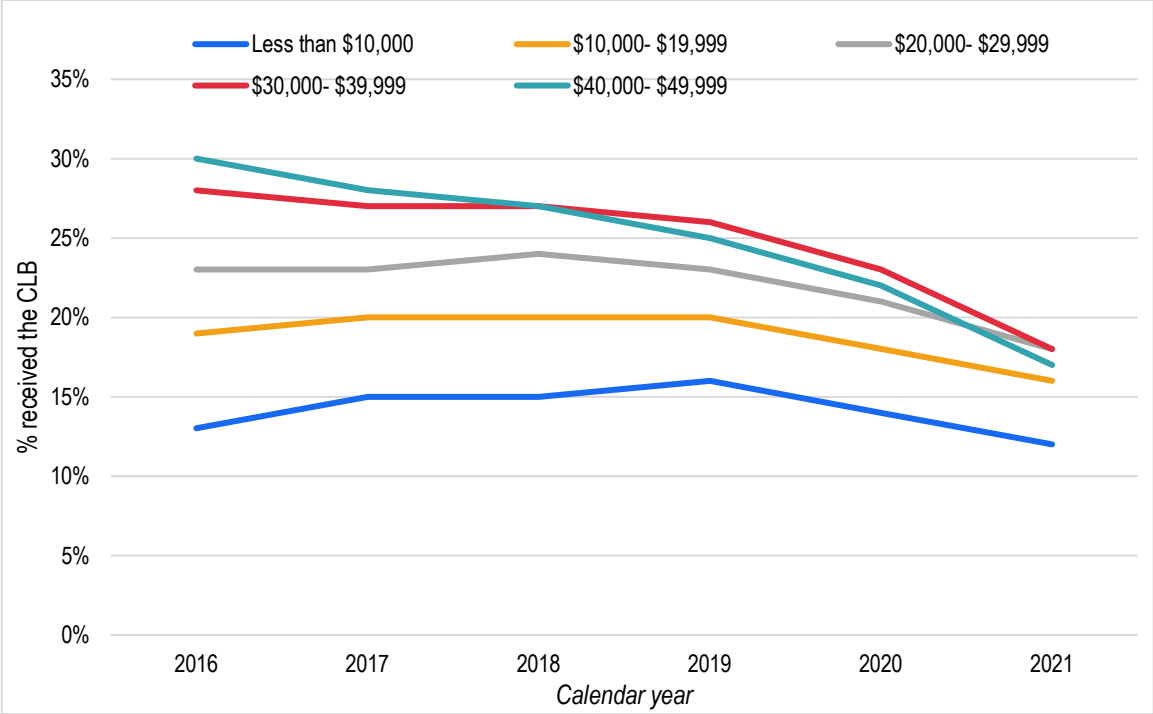
Figure 4 Unadjusted and adjusted difference in CLB allocation by household income



Results from Table 5 in Appendix B.

When examining CLB allocation from 2016 to 2021 by household income in Figure 5, the results demonstrate that the lowest income children in 2015 (i.e., those in households with an income of less than $10,000) remained the least likely to receive later CLB contributions compared to those in higher income bands. While the gap between income bands appears to grow smaller in later years, this may be due to differences in CLB eligibility over time across those in the different 2015 income bands. While all families were known to be low income in 2015, low-income status could not be determined in these later years with the data available for this study.

Figure 5 Percentage of CLB recipients from 2016-2021 by household income



Results from Table 4 in Appendix B.

CLB allocation across other characteristics

Along with examining variation in CLB allocation by birth cohort and household income, the census analysis also studied differences across other characteristics. Figure 6 reports the 2015 CLB allocation descriptive results, while Figure 7 reports the corresponding regression results.

Low-income children who lived in urban centres were 14 percentage points more likely to receive the CLB in 2015 compared to those who lived in rural locations. Nevertheless, this difference was almost completely explained by other explanatory factors, as the urban-rural gap reduces to less than 2 percentage points in the final regression model. Household and child characteristics (i.e., household type, male/female, race and Indigeneity, and immigration background) are the main explanatory factors, suggesting that the composition of families living in rural and urban areas explains nearly all the difference in allocation of the CLB by rural versus urban residence.

Only a small percentage of children in care (7 per cent) received the CLB in 2015 compared to children in lone-parent (20 per cent) and two-parent (23 per cent) households. While all children in care are eligible for the CLB, they still require a RESP to be opened by a social worker or legal

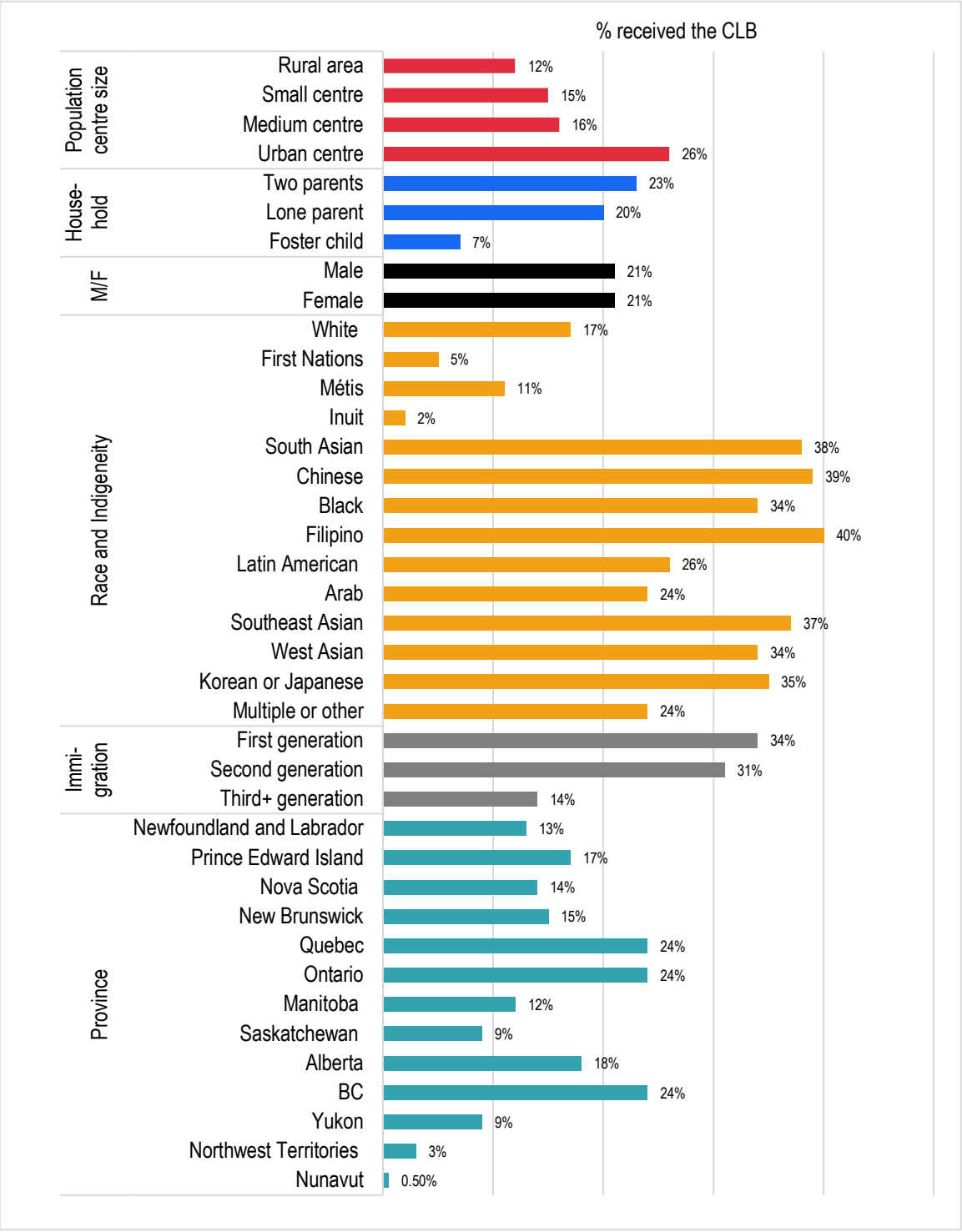
guardian if they are aged 17 or under. This finding is noteworthy as young people previously in care are less likely to attend higher education than their peers (Gahagan et al., 2023).

Both the descriptive and regression results show that Indigenous children were less likely to receive the CLB in 2015 compared to white children. In contrast, all other racial and ethnic groups were more likely to receive the CLB compared to white children. Among Indigenous children, 11 per cent of Métis, 5 per cent of First Nations, and 2 per cent of Inuit children received the CLB. Filipino (40 per cent) and Chinese (39 per cent) children were the most likely to receive the CLB, even when the regression analysis controlled for other explanatory factors.

The descriptive results found that newcomer (34 per cent) and second-generation (31 per cent) children were more likely to receive the CLB compared to third-generation children (14 per cent). However, a large portion of this difference was explained by other explanatory variables, as the final regression model showed that first- and second-generation children were an adjusted 7 percentage points more likely to receive the CLB in 2015 than third-generation children.

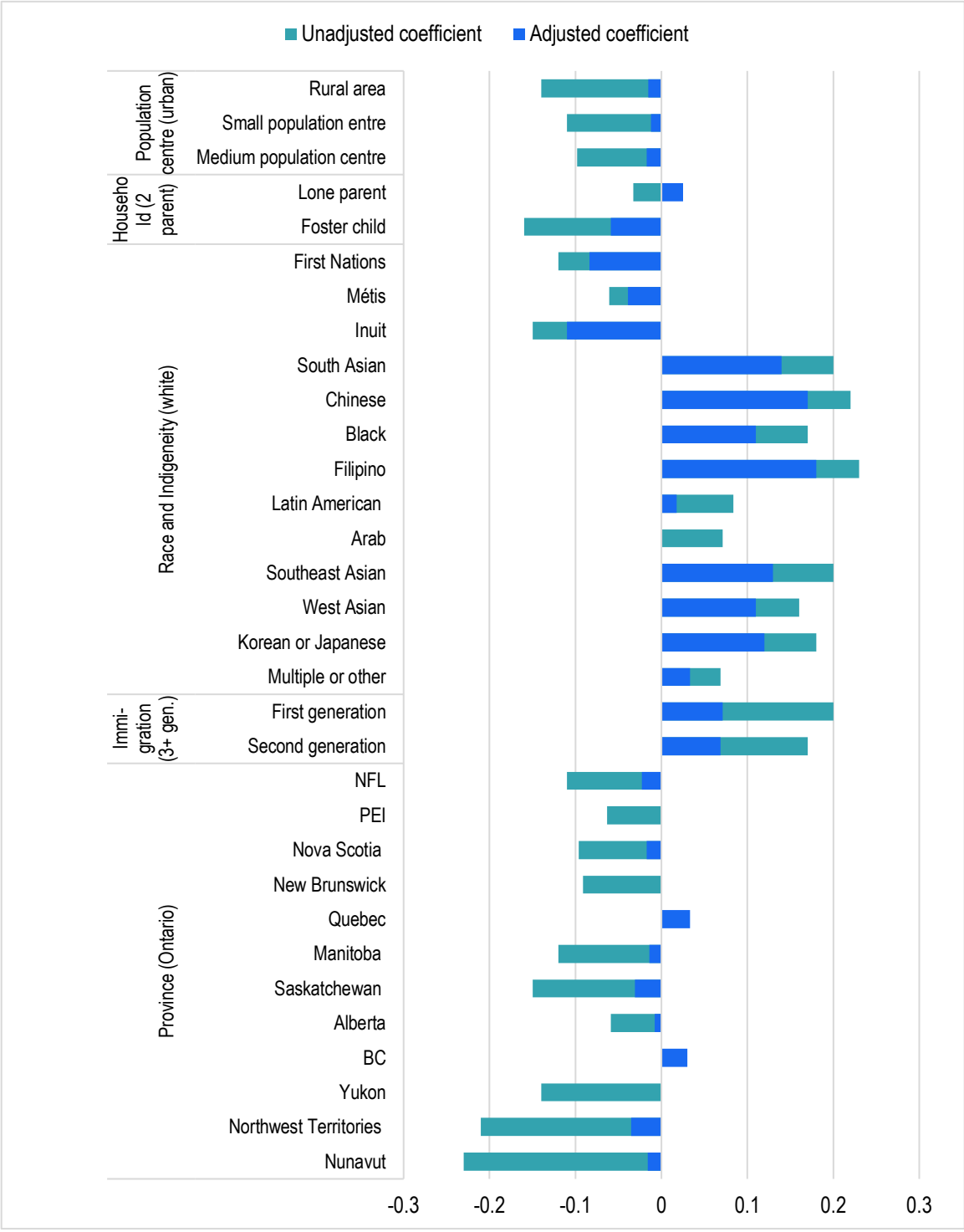
In terms of 2015 CLB allocation by provinces and territories in Canada, the rate was highest in British Columbia, Ontario, and Quebec (24 per cent) and lowest in Nunavut (<1 per cent), Northwest Territories (3 per cent), Yukon, and Saskatchewan (both 9 per cent). In the regression analysis, the other explanatory variables largely explained these differences across Canadian regions. For example, children who lived in Nunavut were 23 unadjusted percentage points less likely to receive the CLB compared to those in Ontario, a gap that diminished to just 2 adjusted percentage points in the final regression model.

Figure 6 Percentage of CLB recipients in 2015



Results from Table 4 in Appendix B.

Figure 7 Unadjusted and adjusted difference in 2015 CLB allocation



Results from Table 5 in Appendix B. For each explanatory variable, the reference group is in parentheses.

RESP ANALYSIS: WHAT CAN CURRENT DATA TELL US ABOUT THE CATALYTIC IMPACT OF THE CLB ON EDUCATION SAVINGS, BROKEN DOWN BY BIRTH COHORT AND HOUSEHOLD INCOME?

To answer research question two, SRDC studied three possible catalytic impacts of the CLB using linked Canada Education Savings Program and primary caregiver tax data: 1) opening a RESP soon after birth; 2) making a non-government RESP contribution at that time; and 3) the relative amount of the contribution compared to all other contributions that year (from the 1st to the 100th percentile). As the previous census analysis showed that the youngest children were the least likely to receive the CLB in 2015, this part of the analysis studied these three outcomes around the time a child was born to capture the benefit of beginning education savings early. The sample included children born between 2000 and 2007 who had a RESP by 2021 (and were therefore included in the Canada Education Savings Program files) with a primary caregiver who had linkable tax records the year of their birth or the year after. Unlike the previous section, this analysis was not representative of all low-income children in Canada who were eligible for the CLB — rather just those with a RESP.

Opening a RESP early

Opening a RESP early could maximize access to government savings initiatives and could increase savings through the long-term effects of compound interest. A child with a RESP established soon after they are born can access CLB contributions at the time they are eligible — provided their household files taxes — and they do not have to request retrospective payments in early adulthood. In the following RESP analysis, SRDC found that children in low-income households were less likely to have a RESP soon after birth — that is, by the end of the calendar year after they were born — compared to middle- and high-income children.

Did the CLB initiative promote starting a RESP earlier in a child's life? As Figure 8 shows, low-income children born prior to the start of the CLB (i.e., in the 2000 to 2003 birth cohorts) were less likely to have their RESP account opened soon after birth compared to low-income children born after the CLB initiative began. However, rather than seeing change begin with the 2004 cohort — the first one eligible for the CLB — there was a lagged effect with change beginning for the 2005 cohort. In addition, change was seen not only for low-income children, as the increasing rate of opening a RESP early was similarly observed for middle- and high-income children born between 2005 and 2007.

We cannot determine with certainty if the increased proportion of children born between 2005 and 2007 who had their RESP established early was due to a lagged effect of the CLB or the additional Canada Education Savings Grant beginning in 2005, which also targeted low-income families. While the results do show that low-income children born in these later years did have

an increased rate of having a RESP opened soon after they were born, it was always at a rate lower than middle- and high-income children.

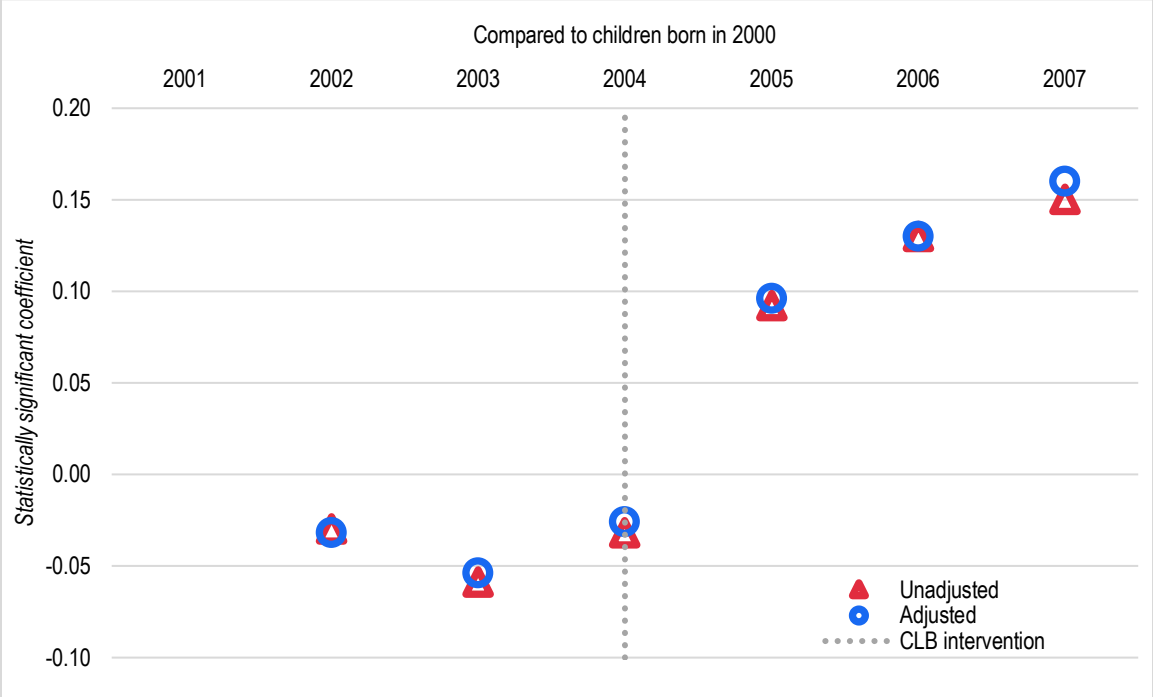
Figure 8 Descriptive RESP results, opening a RESP early

Results from Tables 9 and 10 in Appendix B.

Along with these descriptive results, regression analysis with only low-income children showed that those in this sample born in 2005, 2006, and 2007 were indeed significantly more likely to have a RESP opened early in their life. Figure 9 visualizes the statistically significant coefficients both before (unadjusted) and after (adjusted) controlling for other factors. Compared to low-income children born in 2000, those born in 2005 were 10 adjusted percentage points more likely to have a RESP account opened in their name soon after birth — a rate that increased to 16 adjusted percentage points for the 2007 birth cohort.

When expanding the analysis sample to include both low- and middle/high income children, the repeated cross-sectional difference-in-differences analysis found only a marginal difference for the treated population — that is, low-income children born between 2004 and 2007. This regression analysis estimated the effect of the CLB using average treatment effect on the treated (ATET) estimation. The idea of this analysis was to compare the outcome of children targeted by the CLB intervention (i.e., those in low-income households) with those unaffected both before and after the policy change (i.e., children in middle- and high-income households).

Figure 9 Regression results: opening a RESP early, low-income children only



Results from Table 11 in Appendix B.

In Table 1, the results suggest there was only a small increase (around 1 percentage point) in the rate of opening a RESP early among low-income children born between 2004 and 2007 compared to higher income children in these same birth cohorts. However, it is possible that this effect was also influenced by the additional Canada Education Savings Grant that began in 2005 or delay in implementing the CLB. Indeed, the Canada Education Savings Act was announced in March 2004, but did not receive Royal Assent until December 2004.

As the trend lines in Figure 8 showed, the increased rate of opening a RESP early was most notable for the 2005 to 2007 birth cohorts. Given this and the small size of the ATET estimate, the analysis did not generate strong evidence that the CLB initiative resulted in a higher share of specifically low-income parents and caregivers opening a RESP for their children earlier in the child's life among those children who would eventually have a RESP.

Table 1 Regression results: opening a RESP early, all children in sample

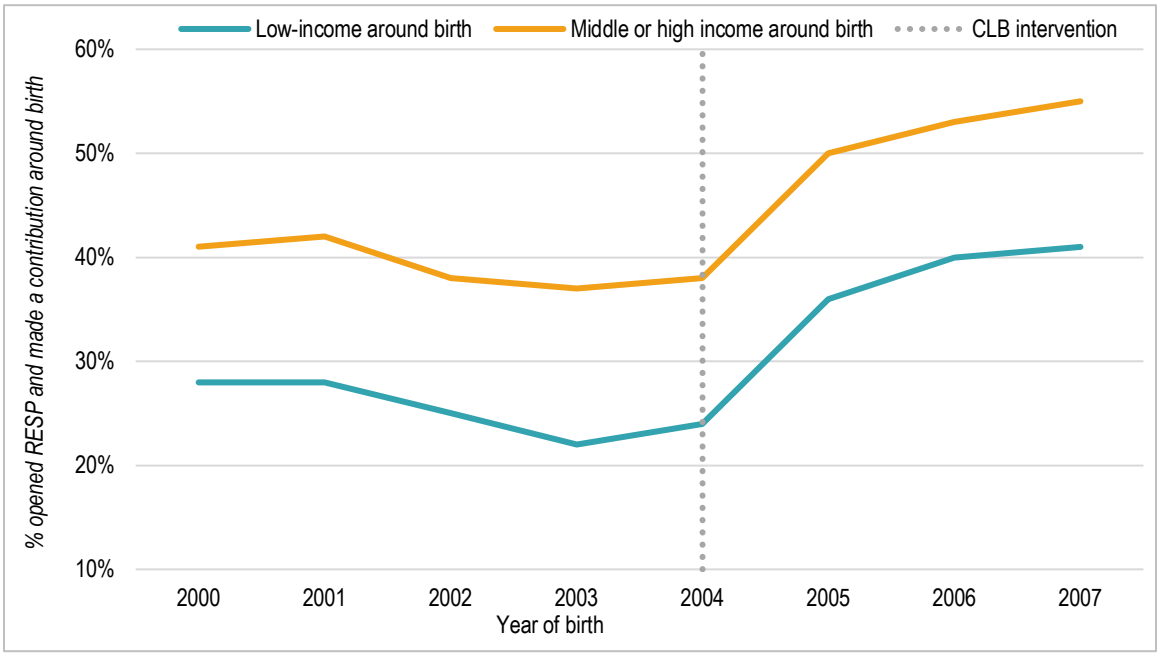
	Without controls			*With controls*		
	ATET	s.e.	p-value	ATET	s.e.	p-value
Difference term	0.007*	(0.0001)	0.011	0.011*	(0.0003)	0.018

Making a non-government contribution

The next section examines whether and how the results change if we consider children who not only had a RESP established soon after birth (i.e., by the end of the calendar year after they were born), but also whether they received a non-government RESP contribution of any amount. Overall, the results were similar to the previous analysis: the majority of children's RESP accounts received a contribution of some amount when established.

As Figure 10 shows, low-income children born before 2004 were less likely to receive a non-government RESP contribution soon after birth compared to low-income children born after the CLB initiative began. Again, there was a lagged effect beginning in 2005, where an increased rate of both low- and middle/high-income children born between 2005 and 2007 received an early non-government contribution to their RESP. As discussed above, this lagged effect may have been due to the additional Canada Education Savings Grant that began in 2005.

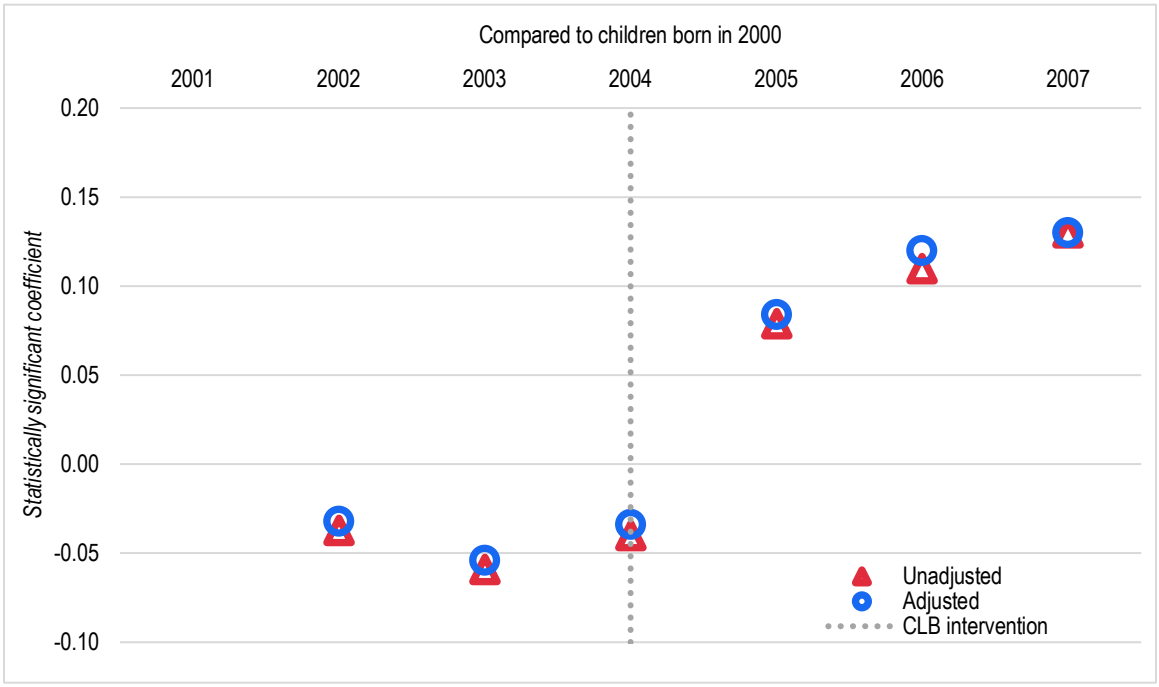
Figure 10 Descriptive RESP results, opening a RESP early and making a contribution



Results from Tables 9 and 10 in Appendix B.

Regression analysis measuring which low-income children received a RESP contribution soon after birth showed that the 2005, 2006, and 2007 birth cohorts were significantly more likely to have this positive outcome compared to those born in the 2000 to 2004 birth cohorts. Figure 11 illustrates that, compared to low-income children born in 2000, those born in 2005 were 8 adjusted percentage points more likely to have a non-government RESP contribution soon after birth — a rate that increased to 13 adjusted percentage points for the 2007 birth cohort.

Figure 11 Regression results: receiving a RESP contribution early, low-income children only



Results from Table 12 in Appendix B.

As shown in Table 2, the repeated cross-sectional difference-in-differences analysis only found a minimal difference for the treated population — and only after including other explanatory variables into the model. In the final model, there was less than 1 percentage point difference in the rate of receiving a non-government RESP contribution soon after birth for low-income children born between 2004 and 2007. For this sample of children who would eventually have a RESP, there was not strong evidence that the CLB initiative yielded a substantial increase in the percentage of low-income children receiving a non-government RESP contribution early in their life.

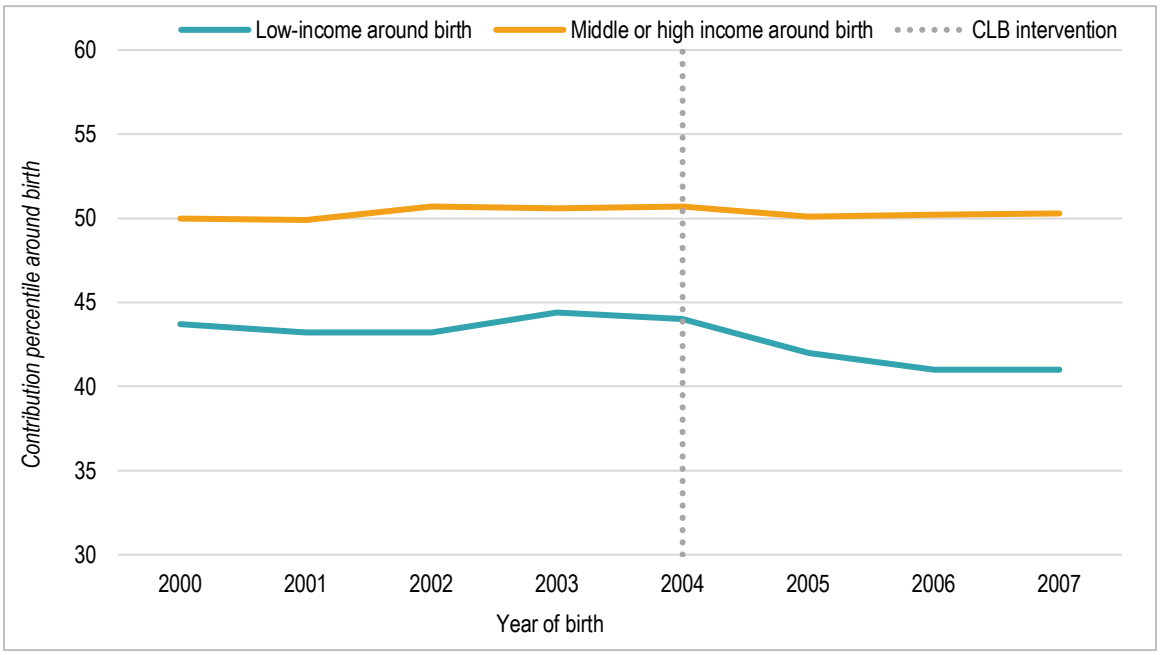
Table 2 Regression results: opening a RESP early, all children in sample

	Without controls			*With controls*		
	ATET	s.e.	p-value	ATET	s.e.	p-value
Difference term	0.0007	(0.0000)	0.082	0.004*	(0.0003)	0.037

The relative contribution percentile

The final set of analyses involves only children in the RESP sample who received a non-government RESP contribution soon after birth (n=400,910) to study whether there was a change in the relative contribution amount around the time the CLB took effect. As Figure 12 shows, across all birth cohorts, low-income children received an average contribution at a lower percentile in the distribution of all contributions than middle- and high-income children — an expected finding given these households have fewer savings.

Figure 12 Descriptive RESP results, relative contribution amount



Results from Tables 9 and 10 in Appendix B.

One possible barrier to starting a RESP is the perception that it is not worthwhile to open the account if it is not possible to make a large contribution. A possible catalytic impact of the CLB is that it incentivised low-income households to open a RESP regardless of the size of the contribution they could make. As Figure 13 visualizes, the regression analysis did find that the relative contribution amount decreased for low-income children born between 2005 and 2007 compared to low-income children born in the previous cohorts. For example, those born in 2006 and 2007 had relative contribution amounts that were 2 adjusted percentiles lower on the distribution of all contributions compared to low-income children born in 2000.

Figure 13 Regression results: relative contribution amount, low-income children only

Results from Table 13 in Appendix B.

The unadjusted repeated cross-sectional difference-in-differences analysis in Table 3 also suggests that the relative RESP contribution amount around birth among low-income children born between 2004 and 2007 was lower compared to those unaffected by the CLB initiative, although this result was not statistically significant when the analysis controlled for other factors. Together the results suggest that, at least among children who would eventually have a RESP, there is little evidence that the CLB initiative dramatically changed the non-government RESP contribution amount low-income children received relative to others, although the results are suggestive that the relative contribution amounts decreased slightly for CLB-eligible children.

Table 3 Regression results: relative contribution amount, all children in sample

	Without controls			*With controls*		
	ATET	s.e.	p-value	ATET	s.e.	p-value
Difference term	-2.055***	(0.0018)	0.001	-2.053	(0.3357)	0.103

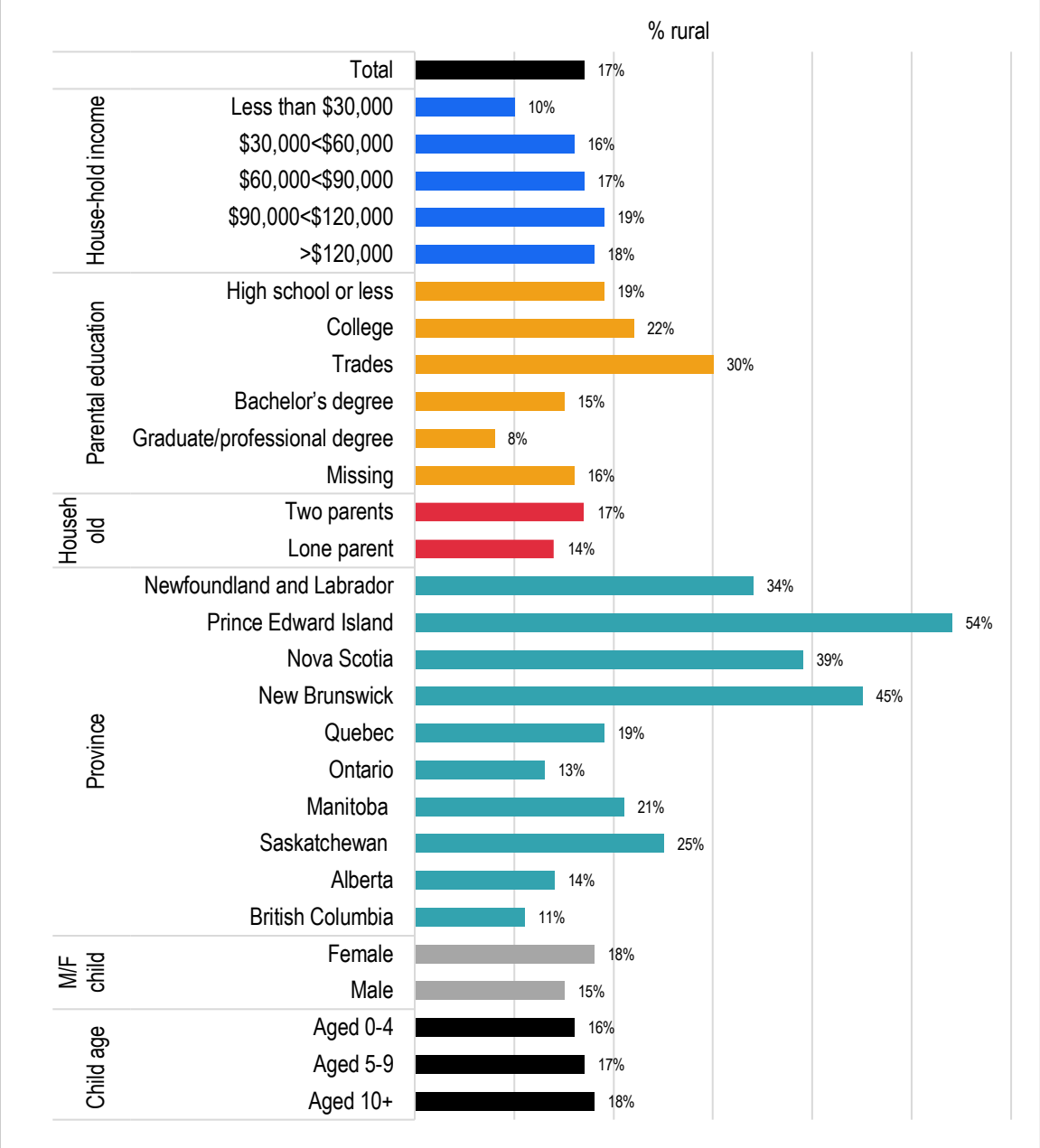
SURVEY ANALYSIS: WHAT ARE THE SPECIFIC BARRIERS TO ACCESSING THE CLB AMONG RURAL CANADIANS?

The previous census analysis found only 12 per cent of low-income children in rural areas received the CLB in 2015 compared to 26 per cent of those who lived in the largest urban areas. Regression analysis found that this difference was mainly due to child and household compositional differences across areas with different population sizes, such as whether the child lived in a two-parent or a lone-parent household, their racial or Indigenous background, or whether or not they were a newcomer to Canada.

To provide further insight into the specific barriers rural Canadians may face in accessing the CLB, the final section of this report used parental survey data from the 2020 Survey of Approaches to Educational Planning to examine how factors related to awareness, savings activity, and postsecondary expectations differed for rural and urban Canadians. A key focus of this analysis was not just how these factors varied by geographic area, but the degree to which rural-urban compositional differences helped explain why outcomes differed.

Among all survey participants in the sample, 17 per cent lived in rural locations at the time of being surveyed. Figure 14 shows how the percentage of rural respondents across each explanatory variable varied. Along with small variation across the other indicators, rural respondents had different education levels compared to their urban counterparts and were clustered in specific provinces. In terms of education level, 30 per cent of people with a trades certificate lived in rural locations, yet only 8 per cent of respondents with a graduate or professional degree did, as the majority with this level of education resided in urban areas. By province, more than half of all Prince Edward Island respondents lived in rural areas, while only 11 per cent of those in British Columbia were rural residents.

Figure 14 Descriptive characteristics of rural survey respondents



Results from Table 14 in Appendix B.

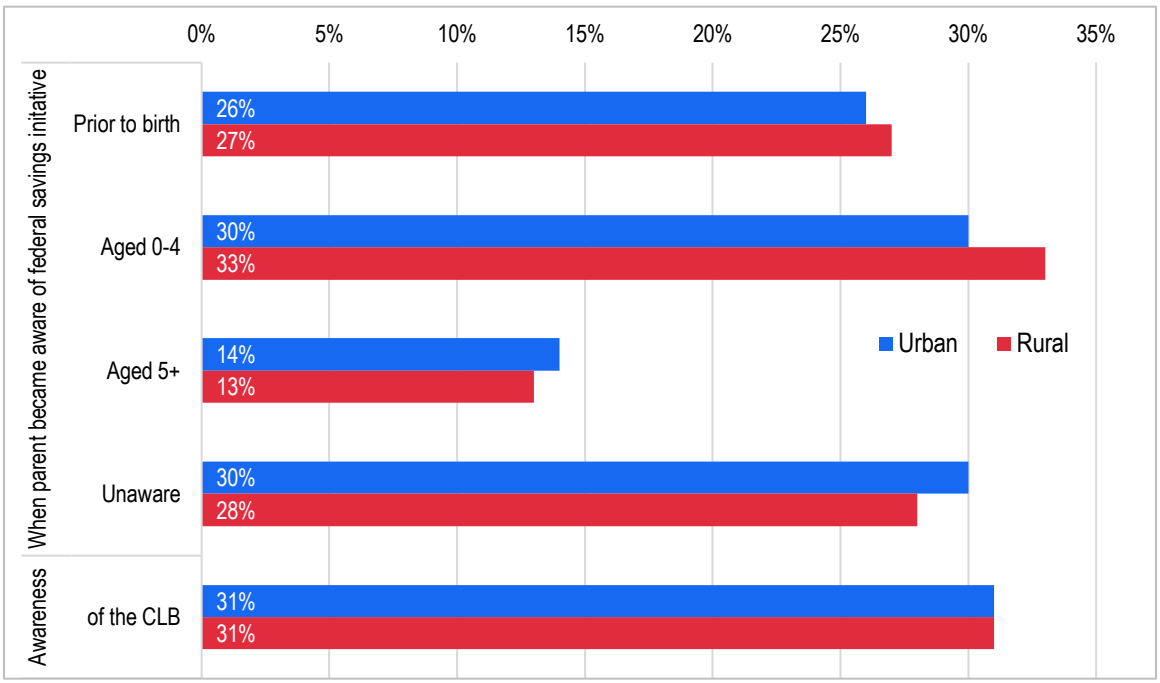
Awareness of savings initiatives

Awareness of the CLB is a known barrier to access. Previous survey research with low- and modest-income parents found that, among those not yet saving for their child's education, two-thirds had not yet heard of the CLB, although the rate of awareness greatly increased if a parent

had already opened a RESP for their child (Robson, 2022). To increase awareness of the CLB, the Government of Canada funded several community-based awareness initiatives starting in 2019 (Government of Canada, 2021). In addition, provinces across Canada also promote the CLB as part of education savings initiatives, such as the #EveryChildAnRESP campaign in New Brunswick. Local awareness campaigns have also been led by financial and community organizations, as well as First Nations bands, such as the "Kiskajei wjit Espi-kina'muaqn" (I am ready for higher studies) campaign undertaken by the Qalipu First Nation in 2023.

Are rural children less likely to receive the CLB because their parents are less aware of federal savings initiatives? Our survey results found little-to-no difference between urban and rural parents in their self-reported awareness of federal education savings initiatives and the CLB itself. As Figure 15 illustrates, 31 per cent of both urban and rural parents were aware of the CLB at the time of being surveyed. A similar percentage were also aware of federal savings initiatives overall, with 30 per cent of urban and 28 per cent of rural parents not yet aware when responding to the survey. Among those who knew of these initiatives, the highest share became aware when their child was aged four or younger.

Figure 15 Descriptive awareness results



Results from Table 15 in Appendix B.

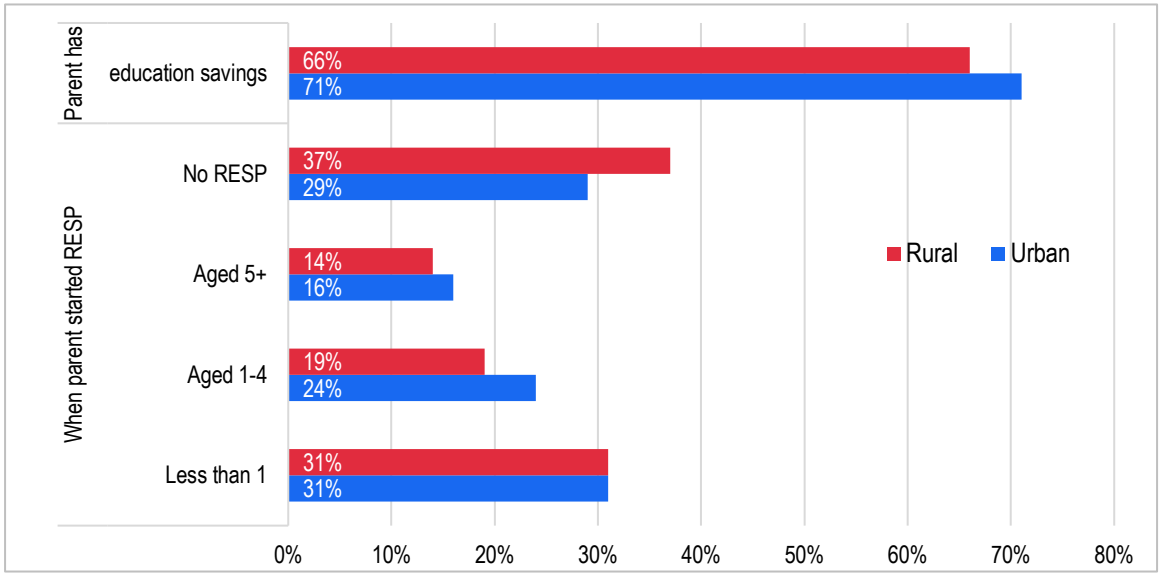
Without controlling for other factors, the regression results confirmed the descriptive findings that self-reported awareness did not differ between rural and urban survey respondents (Table 17 in Appendix B). However, additional analysis suggests that awareness of federal

savings initiatives among rural respondents was actually higher than would be expected after accounting for factors related to unawareness. When the regression model controlled for other explanatory factors, SRDC found a modest difference (an adjusted 4.9 percentage points) *in favour* of rural parents being more aware of federal savings initiatives than those in urban areas (Tables 18 and 19 in Appendix B). This suggests that other observed compositional factors between urban and rural parents — such as educational differences — are also associated with awareness. Despite rural respondents being more likely to have characteristics associated with being unaware, they were found disproportionately likely to be aware of federal savings initiatives. However, examining awareness of the CLB specially (Table 20 in Appendix B), there was no statistically significant difference between urban and rural parents whether controlling or not controlling for other characteristics.

Parental savings activity

While awareness-related factors did not differ between rural and urban parents, the survey results found moderately dissimilar savings activity. As Figure 16 illustrates, 66 per cent of rural parents reported having education savings compared to 71 per cent of urban parents — a 5 percentage point gap that was statistically significant in the bivariate regression analysis (Table 22 in Appendix B). This urban-rural difference, however, reduced and became statistically non-significant when the regression analysis controlled for other characteristics. This suggests that compositional differences between rural and urban respondents largely accounted for why rural parents were less likely to report education savings for their child.

Figure 16 Descriptive activity results, overall savings behaviour



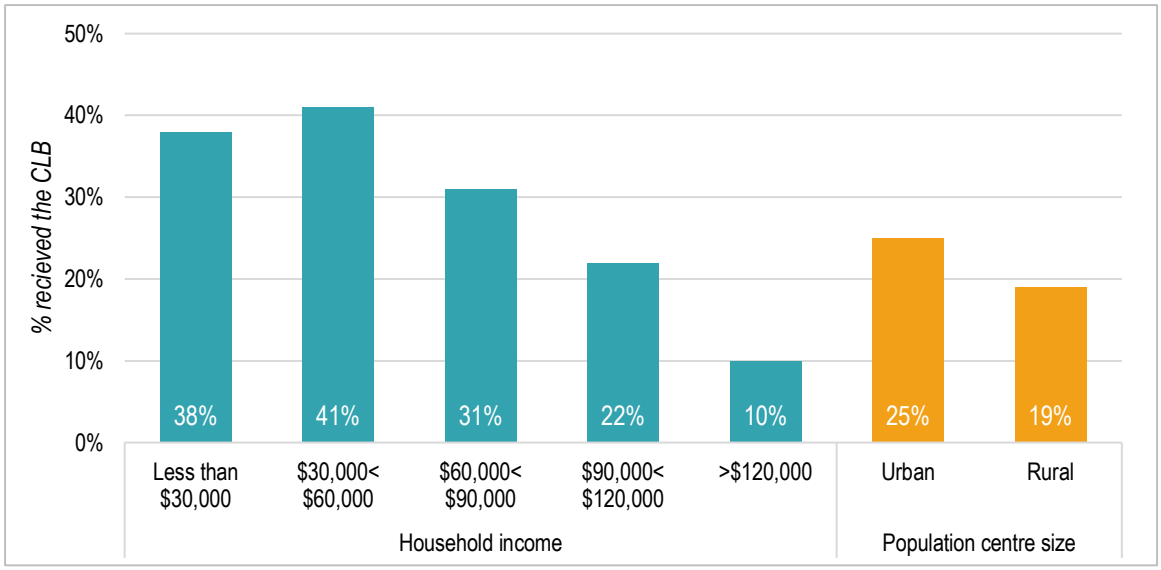
Results from Table 16 in Appendix B.

Along with being less likely to report any educational savings, fewer rural parents had not opened a RESP for their child at the time of being surveyed — 37 per cent of rural parents compared to 29 per cent of urban parents. In the regression analysis, this difference was statistically significant whether or not other explanatory variables were being controlled for in the analysis. However, variation in the characteristics of respondents diminished the rural-urban gap in having opened a RESP to a modest 4 adjusted percentage points in the final regression.

Notwithstanding this result, many rural respondents had opened a RESP for their child. The descriptive and regression results showed that around one-third of both rural and urban survey respondents opened a RESP within a year after their child was born. This suggests that a notable proportion of both urban and rural parents were early savers. Instead, urban-rural differences in savings activity emerged in the percentage of parents who opened a RESP when their child was aged one to four. This finding highlights that initiatives that promote opening a RESP among rural parents may be more successful targeting those with toddlers and preschoolers.

Confirming the census results, the survey analysis also found that rural respondents were less likely to report that their child had received the CLB than their urban counterparts (19 per cent compared to 25 per cent) — a difference that remained statistically significant even after controlling for other explanatory factors. In this analysis, CLB allocation was measured among all survey respondents, not just parents in low-income households. As the descriptive results in Figure 17 show, a portion of children in middle- and high-income households had received the CLB in previous years, although the highest percentage was among those who lived in households with income under $60,000 in 2020.

Figure 17 Descriptive activity results, CLB allocation



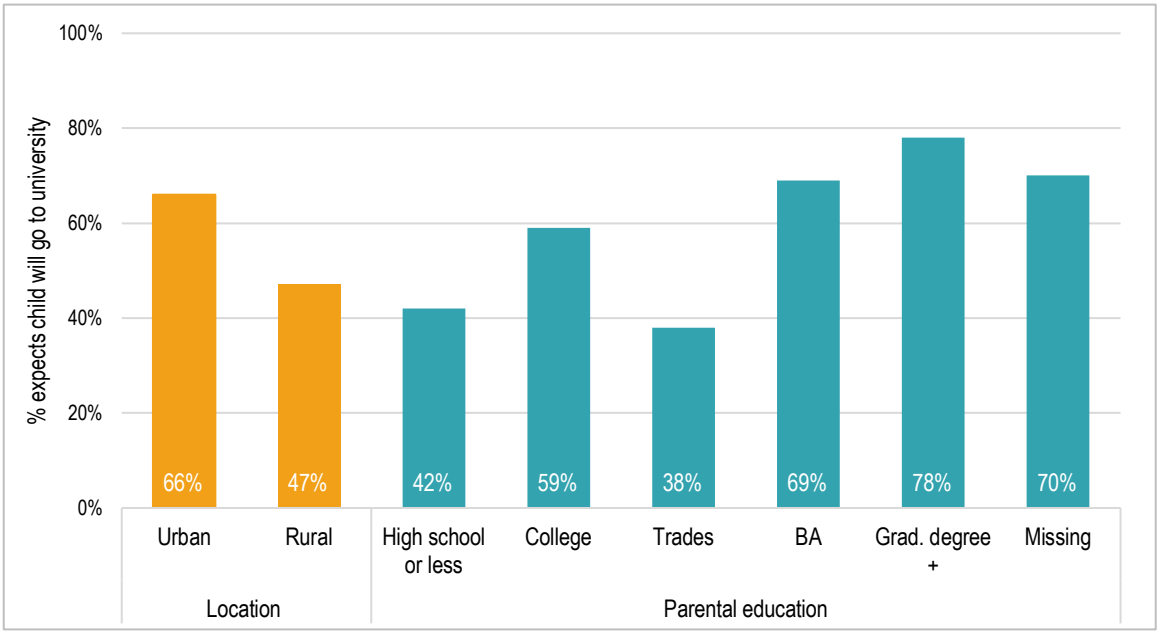
Results from Table 15 in Appendix B.

Postsecondary expectations

Why might rural parents be less likely to open a RESP for their children compared to their urban counterparts? There are several possible explanations that cannot be explored due to lack of data, notably access to banking services and financial literacy. Another possible reason relates to the differences urban and rural parents may have in terms of their educational expectations for their child, a complex area of research. Prior studies do not necessarily find that rural parents have lower educational expectations overall (e.g., Li, 2019; Newbold & Brown, 2015). Many rural parents have high educational expectations for their children; however, there may be variation in the types of educational pathways rural and urban parents expect their children to follow.

As shown in Figure 18, the survey analysis found that 47 per cent of rural parents expected their child to attend a university compared to 66 per cent of urban parents — a difference that remained statistically significant after controlling for all other available explanatory factors. The survey question also considered higher education pathways beyond university, such as entering a skilled trade. Fewer rural parents held university entry as the goal for their children compared to urban parents. Plausibly, non-university pathways may be perceived as less costly; therefore, there may be less of an incentive to open a RESP for parents who do not hold university expectations for their children.

Figure 18 Descriptive expectation results



Results from Table 16 in Appendix B.

Another important correlate of both rural residency and university expectations is parental education. The majority of survey respondents with bachelor's (69 per cent) and graduate or professional (78 per cent) degrees expected their children to attend university. For parents with a trades certificate, far less (38 per cent) held university expectations. Given urban and rural parents in our sample had different past educational experiences, parental education could be one reason why the regression coefficient measuring the difference between rural and urban parents' university expectations decreases from 19 to 14 adjusted percentage points in the final analysis. Nevertheless, a fairly large difference remained, even after all observed explanatory variables had been accounted for in the regression analysis.

Do postsecondary expectations help explain why rural survey respondents were less likely to have a RESP for their child? SRDC's additional sensitivity analysis suggests the answer to this question is yes. When a model measuring whether and when a parent opened a RESP additionally controlled for their postsecondary expectations for their child, the coefficients measuring the difference between rural and urban parents (i.e., Table 25 in Appendix B) ultimately became non-significant. This finding suggests that awareness campaigns that aim to promote rural parents to open a RESP might benefit from highlighting the various ways this educational savings can be used aside from the most commonly promoted university pathway, such as paying for community college, trade school and vocational programs as well as living expenses and transportation while completing an apprenticeship. Given income differentials, should more rural parents open a RESP for their child, the percentage of those receiving the CLB would also likely increase.

CONCLUSION

KEY FINDINGS

To answer the first research question — ***what is the allocation of CLB funds to families by birth cohort and household income?*** — SRDC's study used linked 2016 census and Canada Education Savings Program data to examine which low-income children received the CLB. The results showed that the youngest children were the least likely to receive the CLB, a trend that is likely due to parents and caregivers opening a RESP account only once a child is older. Among older children, there was less variation in the allocation of the CLB by birth cohort.

The census analysis found that CLB allocation differed considerably by household income. Only 10 per cent of children living in households with an income less than $10,000 received the CLB in 2015. As household income grew, the percentage of low-income children who were allocated the CLB increased, and the percentage was highest (24 per cent) among children in households with an income between $40,000 and $49,999 in 2015. In the final regression analysis, only a small percentage of the difference in CLB allocation between children in different income bands was explained by other observed variables in the regression analysis.

The census analysis also found that CLB allocation in 2015 varied by other child and family characteristics. Children who lived in urban centres were 14 percentage points more likely to have received the CLB compared to their low-income counterparts in rural locations. However, this difference was almost completely explained by the other explanatory factors, and the gap was reduced to less than 2 percentage points in the final regression model. Other important characteristics associated with CLB allocation included household composition, race, and Indigeneity, as well as immigration background.

To answer the second research question — ***what can current data tell us about the catalytic impact of the CLB on education savings, broken down by birth cohort and household income?*** — SRDC linked Canada Education Savings Program and primary caregiver tax data to compare education savings behaviour for the 2000 to 2003 birth cohorts ineligible for the CLB and the 2004 to 2007 cohorts eligible for the CLB.

This analysis found that the introduction of the CLB did not have an immediate effect on savings behaviour for the 2004 cohort. Rather, a "lagged" effect suggested that children born after January 1, 2005 were more likely to have 1) a RESP account opened and 2) a contribution made soon after birth, compared to those born before the CLB took effect. As the 2004 birth cohort did not appear to be affected by the launch of the CLB, the lagged effect suggests that change in savings behaviour may instead have been influenced by a publicity following a broader range of RESP reforms including the additional Canada Education Savings Grant that began in 2005.

The results also imply that both low- and higher-income families with children born in 2005, 2006, and 2007 had an increased rate of opening a RESP and making a contribution soon after birth. Compared to their middle and high-income counterparts, across all birth cohorts, fewer low-income children have their RESP established and/or received a contribution soon after birth. These findings suggest that federal savings initiatives around the time of launch of the CLB did not have a catalytic impact on early savings behaviour specifically among the low-income families they targeted. Middle- and higher-income families also enhanced their education savings during this period given a greater share of them also opened a RESP and made a contribution soon after the birth of a child.

To answer the final research question — ***what are the specific barriers to accessing the CLB among rural Canadians?*** — we used parental survey data from the 2020 Survey of Approaches to Educational Planning to study how factors related to awareness, savings activity, and postsecondary expectations differed for rural and urban Canadians.

While the results found no differences between urban and rural parents in overall awareness of the CLB or other federal savings initiatives, SRDC found rural parents were less likely to have any education savings or a RESP for their child compared to urban parents. When regression analysis controlled for other characteristics, the savings gap between urban and rural parents was not statistically significant. In particular, rural parents were less likely to expect their children to attend university compared to urban parents and favoured other educational pathways, such as the skilled trades. Differences in postsecondary expectations can thus help to explain why fewer rural parents opened a RESP for their child, and thus were less likely to receive the CLB.

LIMITATIONS

Due to data and data access limitations, it was not possible for SRDC to study all low-income children and youth longitudinally. CLB eligibility changes from year to year as household income fluctuates. A child who lives in a low-income household in the first few years of their life may become ineligible if their household income increases at a later point in time. For this reason, it is easiest to study CLB eligibility within periods of a single year. Thus, using the 2016 census allowed SRDC to examine CLB allocation among a representative sample of children who lived in low-income households in 2015, but this analysis could not account for how low-income status — and therefore CLB eligibility — changed over time for these children.

Another limitation in this study relates to which children were included in the Canada Education Savings Program files. Primarily, these data only include those who had a RESP opened in their name by 2021. As previous research (e.g., Imbeau, 2015) has shown that the lowest income children are the least likely to hold a RESP, SRDC was unable to undertake a quasi-experimental

analysis for a representative sample of all low-income children in Canada, since that would need to include children regardless of whether they had a RESP and/or lived in a household that filed taxes. Although this selection bias did not differ between the treatment and control groups, it is hard to estimate the extent to which it affects the results.

Another limitation of SRDC's analysis on the catalytic impact of the CLB concerns the influence of other changes during this time, such as the introduction of the additional Canada Education Savings Grant and the Alberta Centennial Education Savings grant in 2005. These policy changes were also likely to have influenced savings behaviour during the same period the CLB was being implemented. In addition, education savings can also be influenced by maturation effects — meaning the same change could be observed even without policy interventions — as a consequence of RESP accounts become more commonplace due to increased awareness or simpler to open due to improved banking practices (e.g., increased use of online banking services throughout the 2000s).

POLICY IMPLICATIONS

The CLB is clearly not universally accessible, and many low-income children will miss out on this education funding due to administrative and awareness barriers. Although a larger share of children in more recent birth cohorts have a RESP, there is no implication from SRDC's findings that initiatives like the CLB are narrowing the gap between RESPs held by low- and higher-income children. This leads to the question, *what improvements to the CLB policy or other related types of interventions could enhance postsecondary education savings and access among low-income children*?

Changes to the CLB policy itself could increase accessibility. If the federal government wanted to expand access, one major change would be to decrease the number of CLB payments so a larger share of the $2000 is accessible across a fewer number of years (e.g., four payments of $500). Currently a child must live in a low-income household that files taxes every year from age zero to 15 to become eligible for the full $2000. If the CLB was reduced to a fewer number of payments, children who live in households that do not file their taxes every year would be more likely to qualify for the full CLB payment. This change would also benefit children who live in households with fluctuating income who find themselves eligible across fewer than 15 years. In addition, children and youth who are in care for fewer than 15 years would also benefit from this change.

There are also interventions that could increase take up under the existing CLB policy framework. While many eligible children do not receive the CLB, it may be possible for them to recuperate the lost funding through requesting retrospective provisions when they are aged 18 to 20. However, this process is likely to be administratively burdensome for many young people

without support. It is also unclear if and how retrospective CLB payments can be made if their parents or caregivers did not file taxes in previous years. Interventions that could reduce the administrative burden and simplify the request for retrospective CLB payments for youth aged 18 to 20 would be beneficial, especially if it is integrated into other junctures and touchpoints where low-income youth can be identified (e.g., the student loan and grant system).

Several interventions have been suggested in a separate SRDC publication (Hui & Ford, 2021). In its earlier report, SRDC costed out variants of CLB policy, ranging from replicating promising practices in lowering the barriers to RESP enrolment to eliminating the barriers completely. One alternative was to expand newborn bundle services nationwide to simplify the process of applying for the child's SIN and RESP. Another alternative was to distribute CLB funds through the Canada Student Loans Program for all CLB-eligible postsecondary students who had not been named as the beneficiaries of a RESP. A third alternative would be to expand the approach of the second option above simply to create accounts automatically for all children at birth and contribute automatically to those accounts annually in every year in which they are eligible. SRDC's Future to Discover Project demonstrated how universal provision of learning accounts to low-income students increased postsecondary enrollment and postsecondary graduation by 7 percentage points among Grade 9 students from low-income families, and by 13 percentage points from those families among them where parents had not attended postsecondary education themselves (Hui & Ford, 2018).

There are also likely unintended consequences of overlapping education savings policies. One area of considerable confusion concerns the interaction between Canada's different systems of financial support for postsecondary students from low-income families. Parents can be uncertain whether their child's education savings will automatically be considered resources in provincial- or territorial-administered student aid needs assessment. Similarly, it may not be readily apparent to parents of First Nations children, given shortfalls in the funding of the Postsecondary Student Support Program, how band-operated funding will take their savings into account in meeting eligible students' postsecondary educational needs. Resources typically reduce the amounts of funding granted by student aid agencies. Parents in low-income households may perceive saving as counterproductive in situations where each dollar they save might simply count as resources and thus reduce the student aid their child would otherwise have qualified for when they apply for student aid. Stronger policy alignment between programs that have the same aim — to increase postsecondary access — and effective communications around those interactions between different financial instruments, all with federal funded components, would be advisable.

Finally, neither parents nor children may be motivated to establish accounts or save for education if they do not see higher education as a worthwhile endeavour, or if they view its costs too high to justify its benefits. Success in campaigns to increase educational saving will likely need to include information on the benefits of postsecondary education and include steps to

make several key processes easier to do, including: finding out early about potential career choices; following through on education plans in high school; qualifying and applying for postsecondary education pathways.

FUTURE RESEARCH

This study has uncovered several areas where additional research could provide further insight into why specific groups of children are less likely to receive the CLB. One notable finding is the small percentage of children and youth in care who received the CLB in 2015 (7 per cent) when, in principle, the majority should have been eligible to receive it. A further study that focused exclusively on CLB allocation for children and youth in care could examine variation in education savings over time for this group, as well as policy and practices for supporting their education savings.

This study also uncovered large variation in CLB allocation by race and Indigeneity. For example, 5 per cent of First Nations and 2 per cent of Inuit low-income children were CLB recipients in 2015 compared to 40 per cent of Filipino and 39 per cent of Chinese low-income children. Future studies that examine group-specific barriers to education savings could generate more meaningful information on how best to increase education savings for different population groups. Coupled with policy simulations, this type of research could uncover what changes would benefit the children and youth least likely to receive the CLB.

Finally, there are also several avenues for field research and demonstration projects. For example, future research could uncover what types of messaging and advertising leads to more low-income families opening a RESP so their children are eligible for the CLB. As the survey findings in this report showed, parents in rural areas have different educational expectations than parents in urban settings. Messaging that aligns with the higher education pathways that low-income and rural parents envision for their children could be beneficial to promoting education savings for children who are less likely to receive it.

APPENDIX A: REFERENCES

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APPENDIX B: RESULT TABLES

CENSUS ANALYSIS

Table 4 Descriptive census results

	Sample proportion	% received the CLB						
		2015	2016	2017	2018	2019	2020	2021
Total (weighted *n*=1,073,115)	1.00	21%	25%	25%	25%	24%	21%	17%
Population centre size								
Rural area	0.19	12%	15%	15%	15%	15%	13%	11%
Small centre	0.13	15%	18%	18%	18%	17%	15%	13%
Medium centre	0.10	16%	20%	20%	20%	19%	17%	14%
Urban centre	0.58	26%	31%	31%	30%	29%	26%	20%
Household income								
Less than $10,000	0.06	10%	13%	15%	15%	16%	14%	12%
$10,000 – $19,999	0.13	16%	19%	20%	20%	20%	18%	16%
$20,000 – $29,999	0.22	20%	23%	23%	24%	23%	21%	18%
$30,000 – $39,999	0.28	23%	28%	27%	27%	26%	23%	18%
$40,000 – $49,999	0.31	24%	30%	28%	27%	25%	22%	17%
Date of birth								
2004	0.08	21%	24%	25%	25%	15%	1%	1%
2005	0.08	23%	26%	25%	25%	24%	15%	1%
2006	0.08	24%	26%	26%	26%	25%	24%	13%
2007	0.08	24%	27%	27%	26%	26%	24%	22%
2008	0.09	24%	26%	26%	25%	25%	24%	21%
2009	0.09	24%	27%	26%	26%	25%	24%	21%
2010	0.08	23%	26%	26%	25%	25%	24%	22%
2011	0.08	24%	27%	26%	26%	26%	25%	21%
2012	0.08	21%	25%	25%	25%	25%	23%	21%
2013	0.08	20%	24%	24%	24%	24%	23%	21%
2014	0.09	17%	22%	22%	22%	22%	21%	19%
2015	0.09	8%	20%	21%	21%	22%	21%	19%
Household type								
Two parents	0.44	23%	29%	28%	27%	26%	23%	18%
Lone parent	0.54	20%	22%	23%	23%	22%	20%	17%
Child in care	0.02	7%	8%	9%	9%	10%	8%	7%
Male/female child								
Male	0.51	21%	25%	25%	25%	24%	21%	17%
Female	0.49	21%	25%	25%	25%	24%	21%	17%

	Sample proportion	% received the CLB						
		2015	2016	2017	2018	2019	2020	2021
Race and Indigeneity								
White	0.48	17%	21%	21%	21%	20%	18%	15%
First Nations	0.12	5%	6%	6%	6%	7%	6%	5%
Métis	0.03	11%	13%	14%	14%	14%	13%	11%
Inuit	0.01	2%	3%	3%	3%	3%	2%	2%
South Asian	0.08	38%	44%	42%	40%	37%	32%	24%
Chinese	0.04	39%	45%	44%	44%	42%	37%	29%
Black	0.07	34%	40%	41%	41%	39%	35%	28%
Filipino	0.01	40%	52%	46%	42%	37%	33%	25%
Latin American	0.02	26%	31%	32%	31%	30%	25%	21%
Arab	0.04	24%	29%	31%	32%	32%	28%	22%
Southeast Asian	0.01	37%	42%	42%	43%	41%	35%	27%
West Asian	0.01	34%	39%	41%	41%	39%	34%	27%
Korean or Japanese	0.01	35%	42%	41%	39%	36%	30%	20%
Multiple or other	0.07	24%	29%	29%	29%	28%	25%	21%
Immigration background								
First generation	0.07	34%	39%	39%	38%	34%	27%	19%
Second generation	0.34	31%	37%	36%	36%	35%	31%	25%
Third+ generation	0.59	14%	17%	17%	17%	16%	15%	12%
Province								
Newfoundland and Labrador	0.01	13%	15%	15%	15%	16%	14%	12%
Prince Edward Island	0.00	17%	20%	20%	19%	17%	15%	12%
Nova Scotia	0.03	14%	17%	16%	16%	17%	16%	13%
New Brunswick	0.02	15%	18%	18%	18%	18%	16%	13%
Quebec	0.19	24%	28%	29%	29%	28%	24%	20%
Ontario	0.40	24%	28%	27%	27%	26%	23%	19%
Manitoba	0.06	12%	15%	14%	15%	14%	13%	11%
Saskatchewan	0.04	9%	12%	11%	11%	11%	10%	8%
Alberta	0.11	18%	23%	22%	22%	21%	19%	16%
BC	0.12	24%	30%	29%	29%	27%	24%	19%
Yukon	0.001	9%	11%	11%	10%	9%	8%	8%
Northwest Territories	0.002	3%	5%	4%	4%	4%	4%	4%
Nunavut	0.004	0.5%	0.5%	0.5%	1%	1%	1%	1%

Table 5 Regression results: Receiving the CLB in 2015 (1=yes)

	No controls (separate bivariate models)	*+ population centre size, household income, DOB*	*+ household/child characteristics*	*+ province*
Population centre (urban)				
Rural area	-0.14***	-0.14***	-0.019***	-0.015***
	0.0019	0.0019	0.0022	0.0022
Small population entre	-0.11***	-0.11***	-0.013***	-0.012***
	0.0023	0.0023	0.0024	0.0025
Medium population centre	-0.098***	-0.097***	-0.015***	-0.017***
	0.0027	0.0027	0.0027	0.0028
Household income (>$40,000)				
Less than $10,000	-0.15***	-0.12***	-0.11***	-0.11***
	0.0028	0.0028	0.0029	0.0029
$10,000 – $19,999	-0.085***	-0.072***	-0.062***	-0.061***
	0.0026	0.0025	0.0026	0.0026
$20,000 – $29,999	-0.047***	-0.041***	-0.037***	-0.035***
	0.0023	0.0023	0.0023	0.0023
$30,000 – $39,999	-0.011***	-0.011***	-0.015***	-0.014***
	0.0022	0.0022	0.0022	0.0022
Date of birth (2004)				
2005	0.019***	0.020***	0.021***	0.021***
	0.0043	0.0042	0.0041	0.0041
2006	0.024***	0.024***	0.026***	0.026***
	0.0042	0.0042	0.0041	0.0041
2007	0.030***	0.031***	0.034***	0.034***
	0.0042	0.0042	0.0041	0.004
2008	0.025***	0.026***	0.031***	0.031***
	0.0042	0.0041	0.004	0.004
2009	0.028***	0.031***	0.036***	0.036***
	0.0042	0.0041	0.004	0.004
2010	0.020***	0.023***	0.028***	0.029***
	0.0042	0.0041	0.004	0.004
2011	0.023***	0.026***	0.030***	0.030***
	0.0042	0.0042	0.0041	0.0041
2012	0.00051	0.0056	0.0087*	0.0095*
	0.0041	0.0041	0.004	0.004
2013	-0.013**	-0.0075	-0.0021	-0.0014
	0.0041	0.004	0.004	0.004

	No controls (separate bivariate models)	*+ population centre size, household income, DOB*	*+ household/child characteristics*	*+ province*
2014	-0.045***	-0.040***	-0.037***	-0.036***
	0.0039	0.0039	0.0038	0.0038
2015	-0.13***	-0.12***	-0.12***	-0.12***
	0.0035	0.0035	0.0035	0.0035
Household type (two parent)				
Lone parent	-0.033***		0.025***	0.025***
	0.0017		0.0018	0.0018
Child in care	-0.16***		-0.056***	-0.059***
	0.0038		0.004	0.004
Male/female child (female)				
Male	-0.00032		-0.0011	-0.0011
	0.0016		0.0016	0.0016
Race and Indigeneity (white)				
First Nations	-0.12***		-0.095***	-0.084***
	0.0016		0.0018	0.002
Métis	-0.061***		-0.048***	-0.039***
	0.0038		0.0038	0.0039
Inuit	-0.15***		-0.12***	-0.11***
	0.0035		0.0036	0.0077
South Asian	0.20***		0.14***	0.14***
	0.0036		0.0042	0.0043
Chinese	0.22***		0.17***	0.17***
	0.0049		0.0053	0.0053
Black	0.17***		0.11***	0.11***
	0.0038		0.0043	0.0043
Filipino	0.23***		0.17***	0.18***
	0.0091		0.0091	0.0091
Latin American	0.084***		0.021**	0.018*
	0.0069		0.0072	0.0071
Arab	0.071***		0.013*	0.01
	0.0047		0.0052	0.0052
Southeast Asian	0.20***		0.13***	0.13***
	0.0095		0.0096	0.0096
West Asian	0.16***		0.11***	0.11***
	0.008		0.0083	0.0083
Korean or Japanese	0.18***		0.13***	0.12***
	0.013		0.013	0.013
Multiple or other	0.069***		0.031***	0.033***
	0.0035		0.0038	0.0038

	No controls (separate bivariate models)	*+ population centre size, household income, DOB*	*+ household/child characteristics*	*+ province*
Immigration background (3+ gen.)				
First generation	0.20***		0.073***	0.071***
	0.0036		0.0043	0.0043
Second generation	0.17***		0.071***	0.069***
	0.0018		0.0027	0.0027
Province (Ontario)				
Newfoundland and Labrador	-0.11***			-0.023***
	0.0057			0.0058
Prince Edward Island	-0.063***			0.0086
	0.011			0.011
Nova Scotia	-0.096***			-0.017***
	0.0043			0.0043
New Brunswick	-0.091***			-0.0059
	0.0047			0.0047
Quebec	-0.0008			0.033***
	0.0024			0.0023
Manitoba	-0.12***			-0.014***
	0.003			0.0032
Saskatchewan	-0.15***			-0.031***
	0.003			0.0032
Alberta	-0.059***			-0.0079**
	0.0027			0.0027
British Columbia	0.0054			0.030***
	0.0028			0.0028
Yukon	-0.14***			-0.017
	0.02			0.019
Northwest Territories	-0.21***			-0.035***
	0.0054			0.0064
Nunavut	-0.23***			-0.016*
	0.0019			0.008
Intercept	0.26***	0.29***	0.18***	0.17***
	0.0012	0.0033	0.0036	0.0038
Weighted population size	1,073,115	1,073,115	1,073,115	1,073,115
R^2		0.043	0.085	0.087

Notes: This table shows the results of a linear probability regression model measuring receiving the CLB (1=yes). The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * p < 0.05, ** p < 0.01, *** p < 0.001.

Table 6 Regression results: Receiving the CLB 2016-2021 (1=yes), controlling for the main explanatory variables

	2016	2017	2018	2019	2020	2021
Population centre (urban)						
Rural area	-0.16***	-0.16***	-0.15***	-0.14***	-0.12***	-0.094***
	(0.0020)	(0.0020)	(0.0020)	(0.0020)	(0.0019)	(0.0017)
Small population entre	-0.13***	-0.13***	-0.13***	-0.12***	-0.10***	-0.077***
	(0.0024)	(0.0024)	(0.0024)	(0.0024)	(0.0023)	(0.0021)
Medium population centre	-0.11***	-0.11***	-0.10***	-0.096***	-0.083***	-0.063***
	(0.0029)	(0.0029)	(0.0029)	(0.0028)	(0.0027)	(0.0025)
Household income (>$40,000)						
Less than $10,000	-0.14***	-0.11***	-0.096***	-0.083***	-0.067***	-0.044***
	(0.0032)	(0.0033)	(0.0033)	(0.0033)	(0.0032)	(0.0029)
$10,000 – $19,999	-0.096***	-0.066***	-0.054***	-0.045***	-0.032***	-0.012***
	(0.0027)	(0.0027)	(0.0027)	(0.0027)	(0.0026)	(0.0024)
$20,000 – $29,999	-0.065***	-0.038***	-0.026***	-0.018***	-0.0087***	0.0040
	(0.0024)	(0.0024)	(0.0024)	(0.0024)	(0.0023)	(0.0021)
$30,000 – $39,999	-0.022***	-0.0043	0.0049*	0.0082***	0.011***	0.013***
	(0.0023)	(0.0023)	(0.0023)	(0.0023)	(0.0022)	(0.0020)
Date of birth (2004)						
2005	0.020***	0.0019	-0.0033	0.089***	0.14***	-0.0014
	(0.0044)	(0.0044)	(0.0044)	(0.0040)	(0.0027)	(0.00097)
2006	0.024***	0.011*	0.0052	0.100***	0.23***	0.12***
	(0.0043)	(0.0044)	(0.0044)	(0.0040)	(0.0031)	(0.0025)
2007	0.036***	0.019***	0.013**	0.10***	0.24***	0.21***
	(0.0043)	(0.0043)	(0.0043)	(0.0040)	(0.0031)	(0.0029)
2008	0.027***	0.011**	0.0050	0.097***	0.23***	0.20***
	(0.0043)	(0.0043)	(0.0043)	(0.0039)	(0.0030)	(0.0029)
2009	0.035***	0.019***	0.012**	0.10***	0.23***	0.21***
	(0.0043)	(0.0043)	(0.0043)	(0.0040)	(0.0030)	(0.0029)
2010	0.029***	0.014**	0.0054	0.10***	0.24***	0.21***
	(0.0043)	(0.0043)	(0.0043)	(0.0040)	(0.0031)	(0.0029)
2011	0.034***	0.019***	0.0093*	0.10***	0.24***	0.21***
	(0.0043)	(0.0043)	(0.0043)	(0.0040)	(0.0031)	(0.0029)
2012	0.019***	0.0076	0.00024	0.096***	0.23***	0.20***
	(0.0043)	(0.0043)	(0.0043)	(0.0040)	(0.0030)	(0.0029)
2013	0.0093*	-0.0015	-0.0074	0.091***	0.22***	0.20***
	(0.0042)	(0.0043)	(0.0043)	(0.0039)	(0.0030)	(0.0029)
2014	-0.0085*	-0.023***	-0.026***	0.073***	0.21***	0.18***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0029)	(0.0028)
2015	-0.029***	-0.029***	-0.032***	0.070***	0.20***	0.18***
	(0.0041)	(0.0041)	(0.0041)	(0.0038)	(0.0028)	(0.0027)

	2016	2017	2018	2019	2020	2021
Intercept	0.33***	0.33***	0.32***	0.22***	0.061***	0.041***
	(0.0034)	(0.0035)	(0.0035)	(0.0030)	(0.0016)	(0.0014)
Weighted population size	1,073,115	1,073,115	1,073,115	1,073,115	1,073,115	1,073,115
R^2	0.039	0.034	0.030	0.029	0.044	0.051

Notes: This table shows the results of a linear probability regression models measuring receiving the CLB (1=yes). The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * p < 0.05, ** p < 0.01, *** p < 0.001.

Table 7 Regression results: Receiving the CLB 2016-2021 (1=yes), controlling for additional characteristics

	2016	2017	2018	2019	2020	2021
Population centre (urban)						
Rural area	-0.021***	-0.020***	-0.016***	-0.011***	-0.0092***	-0.0082***
	(0.0024)	(0.0024)	(0.0024)	(0.0024)	(0.0022)	(0.0021)
Small population entre	-0.016***	-0.019***	-0.018***	-0.013***	-0.014***	-0.011***
	(0.0026)	(0.0026)	(0.0026)	(0.0026)	(0.0024)	(0.0023)
Medium population centre	-0.018***	-0.017***	-0.012***	-0.011***	-0.0079**	-0.0094***
	(0.0029)	(0.0029)	(0.0030)	(0.0029)	(0.0028)	(0.0026)
Household income (>$40,000)						
Less than $10,000	-0.12***	-0.098***	-0.084***	-0.071***	-0.058***	-0.042***
	(0.0033)	(0.0033)	(0.0034)	(0.0034)	(0.0032)	(0.0030)
$10,000 – $19,999	-0.074***	-0.051***	-0.042***	-0.033***	-0.023***	-0.012***
	(0.0028)	(0.0028)	(0.0028)	(0.0028)	(0.0027)	(0.0025)
$20,000 – $29,999	-0.052***	-0.031***	-0.021***	-0.013***	-0.0049*	0.0013
	(0.0024)	(0.0024)	(0.0024)	(0.0024)	(0.0023)	(0.0021)
$30,000 – $39,999	-0.023***	-0.0079***	0.00086	0.0046*	0.0074***	0.0076***
	(0.0023)	(0.0023)	(0.0023)	(0.0023)	(0.0022)	(0.0020)
Date of birth (2004)						
2005	0.021***	0.0033	-0.0021	0.090***	0.14***	-0.0011
	(0.0042)	(0.0043)	(0.0043)	(0.0040)	(0.0027)	(0.0011)
2006	0.026***	0.013**	0.0072	0.10***	0.23***	0.12***
	(0.0042)	(0.0042)	(0.0043)	(0.0040)	(0.0031)	(0.0025)
2007	0.039***	0.022***	0.016***	0.11***	0.24***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0031)	(0.0029)
2008	0.032***	0.017***	0.010*	0.10***	0.23***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0030)	(0.0029)
2009	0.039***	0.024***	0.018***	0.11***	0.24***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0030)	(0.0029)
2010	0.035***	0.021***	0.011**	0.11***	0.24***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0031)	(0.0029)
2011	0.037***	0.024***	0.014***	0.11***	0.24***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0031)	(0.0029)
2012	0.021***	0.012**	0.0041	0.098***	0.23***	0.20***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0030)	(0.0029)
2013	0.013**	0.0056	-0.00084	0.095***	0.23***	0.20***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0031)	(0.0029)
2014	-0.0082*	-0.018***	-0.021***	0.075***	0.20***	0.19***
	(0.0041)	(0.0041)	(0.0041)	(0.0038)	(0.0030)	(0.0028)
2015	-0.030***	-0.025***	-0.028***	0.071***	0.20***	0.18***
	(0.0040)	(0.0041)	(0.0041)	(0.0038)	(0.0029)	(0.0028)

	2016	2017	2018	2019	2020	2021
Household type (two parent)						
Lone parent	-0.00036	0.020***	0.023***	0.024***	0.025***	0.037***
	(0.0019)	(0.0019)	(0.0019)	(0.0019)	(0.0018)	(0.0017)
Child in care	-0.088***	-0.060***	-0.053***	-0.038***	-0.026***	-0.0087*
	(0.0044)	(0.0044)	(0.0045)	(0.0046)	(0.0044)	(0.0040)
Male/female child (female)						
Male	-0.0025	-0.0017	-0.0011	-0.0037*	-0.0036*	-0.0039**
	(0.0017)	(0.0017)	(0.0017)	(0.0017)	(0.0016)	(0.0015)
Race and Indigeneity (white)						
First Nations	-0.12***	-0.12***	-0.12***	-0.11***	-0.10***	-0.087***
	(0.0019)	(0.0019)	(0.0020)	(0.0020)	(0.0019)	(0.0018)
Métis	-0.063***	-0.061***	-0.057***	-0.053***	-0.045***	-0.039***
	(0.0040)	(0.0041)	(0.0042)	(0.0041)	(0.0040)	(0.0037)
Inuit	-0.15***	-0.15***	-0.15***	-0.15***	-0.14***	-0.11***
	(0.0041)	(0.0040)	(0.0040)	(0.0041)	(0.0040)	(0.0040)
South Asian	0.14***	0.13***	0.12***	0.10***	0.094***	0.063***
	(0.0045)	(0.0045)	(0.0044)	(0.0044)	(0.0041)	(0.0038)
Chinese	0.17***	0.16***	0.16***	0.16***	0.15***	0.12***
	(0.0055)	(0.0055)	(0.0055)	(0.0055)	(0.0052)	(0.0049)
Black	0.12***	0.12***	0.13***	0.12***	0.11***	0.088***
	(0.0045)	(0.0045)	(0.0045)	(0.0045)	(0.0043)	(0.0040)
Filipino	0.23***	0.18***	0.14***	0.10***	0.093***	0.055***
	(0.0095)	(0.0095)	(0.0094)	(0.0092)	(0.0088)	(0.0080)
Latin American	0.024**	0.030***	0.030***	0.025***	0.021**	0.028***
	(0.0076)	(0.0077)	(0.0076)	(0.0075)	(0.0071)	(0.0066)
Arab	-0.0023	0.026***	0.041***	0.051***	0.055***	0.044***
	(0.0056)	(0.0056)	(0.0057)	(0.0057)	(0.0054)	(0.0049)
Southeast Asian	0.13***	0.13***	0.15***	0.13***	0.12***	0.089***
	(0.0099)	(0.0099)	(0.0100)	(0.0099)	(0.0094)	(0.0086)
West Asian	0.097***	0.12***	0.13***	0.12***	0.11***	0.098***
	(0.0086)	(0.0087)	(0.0087)	(0.0087)	(0.0083)	(0.0077)
Korean or Japanese	0.13***	0.13***	0.11***	0.096***	0.087***	0.039***
	(0.014)	(0.014)	(0.013)	(0.013)	(0.012)	(0.011)
Multiple or other	0.031***	0.031***	0.036***	0.028***	0.031***	0.031***
	(0.0040)	(0.0040)	(0.0040)	(0.0040)	(0.0038)	(0.0035)

	2016	2017	2018	2019	2020	2021
Immigration background (3+ gen.)						
First generation	0.092***	0.10***	0.093***	0.075***	0.038***	0.018***
	(0.0045)	(0.0045)	(0.0045)	(0.0044)	(0.0041)	(0.0036)
Second generation	0.081***	0.082***	0.082***	0.084***	0.072***	0.054***
	(0.0029)	(0.0029)	(0.0029)	(0.0029)	(0.0027)	(0.0025)
Intercept	0.23***	0.21***	0.20***	0.10***	-0.037***	-0.037***
	(0.0039)	(0.0039)	(0.0039)	(0.0035)	(0.0025)	(0.0023)
Weighted population size	1,073,115	1,073,115	1,073,115	1,073,115	1,073,115	1,073,115
R^2	0.090	0.081	0.075	0.069	0.079	0.076

Notes: This table shows the results of a linear probability regression models measuring receiving the CLB (1=yes). The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * p < 0.05, ** p < 0.01, *** p < 0.001.

Table 8 Regression results: Receiving the CLB 2016-2021 (1=yes), controlling for additional characteristics + province

	2016	2017	2018	2019	2020	2021
Population centre (urban)						
Rural area	-0.018***	-0.016***	-0.013***	-0.0085***	-0.0070**	-0.0053*
	(0.0024)	(0.0024)	(0.0024)	(0.0024)	(0.0023)	(0.0021)
Small population entre	-0.015***	-0.018***	-0.016***	-0.013***	-0.014***	-0.011***
	(0.0026)	(0.0026)	(0.0026)	(0.0026)	(0.0025)	(0.0023)
Medium population centre	-0.021***	-0.020***	-0.015***	-0.013***	-0.0095***	-0.010***
	(0.0030)	(0.0030)	(0.0030)	(0.0029)	(0.0028)	(0.0026)
Household income (>$40,000)						
Less than $10,000	-0.12***	-0.094***	-0.079***	-0.068***	-0.055***	-0.040***
	(0.0033)	(0.0034)	(0.0034)	(0.0034)	(0.0032)	(0.0030)
$10,000 – $19,999	-0.073***	-0.049***	-0.039***	-0.032***	-0.022***	-0.011***
	(0.0028)	(0.0028)	(0.0028)	(0.0028)	(0.0027)	(0.0025)
$20,000 – $29,999	-0.050***	-0.029***	-0.019***	-0.011***	-0.0038	0.0022
	(0.0024)	(0.0024)	(0.0024)	(0.0024)	(0.0023)	(0.0021)
$30,000 – $39,999	-0.022***	-0.0062**	0.0026	0.0060**	0.0085***	0.0085***
	(0.0023)	(0.0023)	(0.0023)	(0.0023)	(0.0022)	(0.0020)
Date of birth (2004)						
2005	0.021***	0.0032	-0.0021	0.090***	0.14***	-0.0011
	(0.0042)	(0.0043)	(0.0043)	(0.0040)	(0.0027)	(0.0011)
2006	0.027***	0.013**	0.0075	0.10***	0.23***	0.12***
	(0.0042)	(0.0042)	(0.0043)	(0.0039)	(0.0031)	(0.0025)
2007	0.039***	0.022***	0.016***	0.11***	0.24***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0031)	(0.0029)
2008	0.032***	0.017***	0.011*	0.10***	0.23***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0030)	(0.0029)
2009	0.040***	0.025***	0.018***	0.11***	0.24***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0030)	(0.0029)
2010	0.035***	0.022***	0.012**	0.11***	0.24***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0031)	(0.0029)
2011	0.038***	0.025***	0.015***	0.11***	0.24***	0.21***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0031)	(0.0029)
2012	0.022***	0.013**	0.0050	0.099***	0.23***	0.20***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0030)	(0.0029)
2013	0.014**	0.0064	-0.00017	0.096***	0.23***	0.20***
	(0.0042)	(0.0042)	(0.0042)	(0.0039)	(0.0031)	(0.0029)
2014	-0.0071	-0.017***	-0.020***	0.076***	0.21***	0.19***
	(0.0041)	(0.0041)	(0.0041)	(0.0038)	(0.0030)	(0.0028)
2015	-0.030***	-0.025***	-0.028***	0.072***	0.20***	0.18***
	(0.0040)	(0.0041)	(0.0041)	(0.0038)	(0.0029)	(0.0027)

	2016	2017	2018	2019	2020	2021
Household type (two parent)						
Lone parent	-0.00072	0.019***	0.022***	0.023***	0.024***	0.036***
	(0.0019)	(0.0019)	(0.0019)	(0.0019)	(0.0018)	(0.0017)
Child in care	-0.092***	-0.065***	-0.058***	-0.042***	-0.030***	-0.012**
	(0.0044)	(0.0045)	(0.0046)	(0.0047)	(0.0044)	(0.0040)
Male/female child (female)						
Male	-0.0026	-0.0018	-0.0011	-0.0038*	-0.0037*	-0.0039**
	(0.0017)	(0.0017)	(0.0017)	(0.0017)	(0.0016)	(0.0015)
Race and Indigeneity (white)						
First Nations	-0.11***	-0.11***	-0.11***	-0.10***	-0.094***	-0.078***
	(0.0022)	(0.0022)	(0.0023)	(0.0023)	(0.0022)	(0.0020)
Métis	-0.058***	-0.052***	-0.047***	-0.044***	-0.038***	-0.032***
	(0.0042)	(0.0042)	(0.0043)	(0.0043)	(0.0041)	(0.0038)
Inuit	-0.13***	-0.13***	-0.13***	-0.13***	-0.12***	-0.092***
	(0.0088)	(0.0087)	(0.0086)	(0.0089)	(0.0084)	(0.0085)
South Asian	0.15***	0.14***	0.13***	0.11***	0.10***	0.068***
	(0.0045)	(0.0045)	(0.0044)	(0.0044)	(0.0041)	(0.0038)
Chinese	0.16***	0.16***	0.16***	0.16***	0.15***	0.12***
	(0.0056)	(0.0056)	(0.0056)	(0.0055)	(0.0053)	(0.0049)
Black	0.12***	0.13***	0.13***	0.12***	0.12***	0.091***
	(0.0045)	(0.0045)	(0.0045)	(0.0045)	(0.0043)	(0.0040)
Filipino	0.23***	0.18***	0.15***	0.11***	0.098***	0.060***
	(0.0095)	(0.0095)	(0.0094)	(0.0092)	(0.0088)	(0.0080)
Latin American	0.020**	0.025***	0.025***	0.021**	0.018*	0.026***
	(0.0076)	(0.0077)	(0.0076)	(0.0075)	(0.0070)	(0.0066)
Arab	-0.0053	0.022***	0.036***	0.047***	0.052***	0.041***
	(0.0055)	(0.0056)	(0.0057)	(0.0057)	(0.0054)	(0.0049)
Southeast Asian	0.13***	0.13***	0.15***	0.14***	0.12***	0.089***
	(0.0099)	(0.0099)	(0.0100)	(0.0099)	(0.0094)	(0.0086)
West Asian	0.10***	0.13***	0.14***	0.13***	0.12***	0.10***
	(0.0086)	(0.0087)	(0.0087)	(0.0087)	(0.0083)	(0.0077)
Korean or Japanese	0.12***	0.12***	0.11***	0.093***	0.084***	0.038***
	(0.014)	(0.014)	(0.013)	(0.013)	(0.012)	(0.011)
Multiple or other	0.034***	0.034***	0.040***	0.030***	0.033***	0.033***
	(0.0040)	(0.0040)	(0.0040)	(0.0040)	(0.0038)	(0.0035)
Immigration background (3+ gen.)						
First generation	0.089***	0.098***	0.090***	0.073***	0.036***	0.016***
	(0.0045)	(0.0045)	(0.0045)	(0.0044)	(0.0041)	(0.0036)
Second generation	0.080***	0.081***	0.080***	0.084***	0.072***	0.053***
	(0.0029)	(0.0029)	(0.0029)	(0.0029)	(0.0027)	(0.0025)

	2016	2017	2018	2019	2020	2021
Province (Ontario)						
Newfoundland and Labrador	-0.016*	-0.019**	-0.015*	-0.0085	-0.0065	-0.0065
	(0.0063)	(0.0063)	(0.0064)	(0.0065)	(0.0062)	(0.0057)
Prince Edward Island	0.0046	0.014	-0.0015	-0.011	-0.012	-0.017
	(0.012)	(0.012)	(0.011)	(0.011)	(0.010)	(0.0096)
Nova Scotia	-0.017***	-0.018***	-0.020***	-0.0047	-0.00088	-0.0060
	(0.0046)	(0.0046)	(0.0046)	(0.0047)	(0.0045)	(0.0041)
New Brunswick	0.00024	0.00065	0.0074	0.0062	0.0054	-0.0037
	(0.0051)	(0.0051)	(0.0052)	(0.0051)	(0.0049)	(0.0045)
Quebec	0.047***	0.057***	0.059***	0.049***	0.040***	0.030***
	(0.0025)	(0.0025)	(0.0025)	(0.0025)	(0.0023)	(0.0022)
Manitoba	-0.0018	-0.0059	-0.0016	-0.0082*	-0.0020	-0.0057
	(0.0034)	(0.0034)	(0.0035)	(0.0034)	(0.0033)	(0.0031)
Saskatchewan	-0.015***	-0.020***	-0.020***	-0.021***	-0.022***	-0.028***
	(0.0036)	(0.0035)	(0.0036)	(0.0035)	(0.0034)	(0.0031)
Alberta	0.011***	0.0064*	0.0027	0.0071*	0.0058*	0.0053*
	(0.0029)	(0.0029)	(0.0029)	(0.0029)	(0.0027)	(0.0025)
British Columbia	0.054***	0.054***	0.049***	0.044***	0.037***	0.024***
	(0.0030)	(0.0030)	(0.0030)	(0.0029)	(0.0028)	(0.0025)
Yukon	-0.0051	-0.013	-0.022	-0.034	-0.027	-0.021
	(0.021)	(0.020)	(0.019)	(0.019)	(0.017)	(0.017)
Northwest Territories	-0.018*	-0.031***	-0.031***	-0.032***	-0.026**	-0.028**
	(0.0093)	(0.0086)	(0.0090)	(0.0093)	(0.0087)	(0.0086)
Nunavut	-0.028**	-0.023**	-0.022*	-0.029**	-0.026**	-0.034***
	(0.0090)	(0.0089)	(0.0088)	(0.0091)	(0.0086)	(0.0086)
Intercept	0.21***	0.19***	0.18***	0.087***	-0.051***	-0.047***
	(0.0040)	(0.0040)	(0.0040)	(0.0037)	(0.0027)	(0.0025)
Weighted population size	1,073,115	1,073,115	1,073,115	1,073,115	1,073,115	1,073,115
R^2	0.093	0.085	0.079	0.072	0.082	0.078

Notes: This table shows the results of a linear probability regression models measuring receiving the CLB (1=yes). The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

RESP ANALYSIS

Table 9 Descriptive RESP results, low-income children only

	Sample proportion	*% with RESP close to birth*	*% with non-gov. contribution*	*Average contribution decile*
Total (*n*=214,890)	1.00	33%	32%	42.1
Date of birth				
2000	0.07	28%	28%	43.7
2001	0.08	28%	28%	43.2
2002	0.09	25%	25%	43.2
2003	0.10	22%	22%	44.4
2004	0.15	25%	24%	44.0
2005	0.16	37%	36%	42.0
2006	0.17	41%	40%	41.0
2007	0.18	43%	41%	41.0
Rural/Urban location				
Urban	0.89	33%	32%	42.5
Rural	0.11	32%	31%	39.1
Male/female child				
Female	0.50	33%	32%	41.9
Male	0.50	34%	33%	42.4
Household size				
1 person	0.01	13%	13%	35.0
2 people	0.21	29%	29%	37.0
3 people	0.39	35%	34%	44.6
4 people	0.24	36%	35%	44.2
5 people	0.10	32%	31%	39.5
6+ people	0.05	28%	26%	33.2
Province				
Newfoundland and Labrador	0.01	41%	40%	32.5
Prince Edward Island	0.00	33%	30%	31.9
Nova Scotia	0.02	32%	31%	35.3
New Brunswick	0.02	46%	45%	26.3
Quebec	0.19	34%	33%	35.3
Ontario	0.45	30%	30%	44.1
Manitoba	0.03	28%	27%	37.0
Saskatchewan	0.03	35%	34%	39.7
Alberta	0.10	36%	34%	39.9
British Columbia	0.15	38%	37%	51.2
Yukon & Territories	0.001	24%	24%	40.5

Table 10 Descriptive RESP results, middle and high-income children only

	Sample proportion	*% with RESP close to birth*	*% with non-gov. contribution*	*Average contribution decile*
Total (*n*=718,870)	1.00	47%	46%	50.3
Date of birth				
2000	0.07	41%	41%	50.0
2001	0.08	42%	42%	49.9
2002	0.09	38%	38%	50.7
2003	0.10	37%	37%	50.6
2004	0.14	39%	38%	50.7
2005	0.16	50%	50%	50.1
2006	0.18	54%	53%	50.2
2007	0.19	56%	55%	50.3
Rural/Urban location				
Urban	0.85	47%	47%	51.3
Rural	0.15	42%	42%	44.5
Male/female child				
Female	0.50	46%	46%	50.2
Male	0.50	47%	46%	50.4
Household size				
1 person	0.002	20%	19%	52.3
2 people	0.07	39%	39%	59.6
3 people	0.47	51%	50%	53.6
4 people	0.34	46%	45%	47.6
5 people	0.10	41%	40%	43.5
6+ people	0.03	36%	35%	40.7
Province				
Newfoundland and Labrador	0.01	56%	56%	44.0
Prince Edward Island	0.003	44%	43%	41.2
Nova Scotia	0.02	50%	50%	44.3
New Brunswick	0.02	59%	59%	39.7
Quebec	0.24	42%	41%	43.0
Ontario	0.39	44%	44%	54.7
Manitoba	0.03	44%	43%	46.8
Saskatchewan	0.03	52%	51%	49.3
Alberta	0.13	57%	55%	50.1
British Columbia	0.13	50%	50%	54.5
Yukon & Territories	0.002	45%	44%	57.4

Table 11 Regression results: Benefactor of a RESP close to birth (1=yes), low-income children only

	Year of birth only	*+ rural location*	*+ other household/ child characteristics*
Date of birth (2000)			
2001	-0.0046	0.00067	0.0010
	(0.0052)	(0.0052)	(0.0051)
2002	-0.037***	-0.032***	-0.032***
	(0.0050)	(0.0050)	(0.0050)
2003	-0.059***	-0.054***	-0.054***
	(0.0049)	(0.0049)	(0.0049)
2004	-0.032***	-0.026***	-0.026***
	(0.0046)	(0.0046)	(0.0046)
2005	0.092***	0.096***	0.096***
	(0.0045)	(0.0045)	(0.0045)
2006	0.13***	0.14***	0.13***
	(0.0045)	(0.0045)	(0.0045)
2007	0.15***	0.16***	0.16***
	(0.0045)	(0.0045)	(0.0044)
Rural location at birth (urban)			
Rural		-0.013***	-0.017***
		(0.0032)	(0.0033)
Household decile at birth		0.021***	0.018***
		(0.00065)	(0.00066)
Male/female child (female)			
Male			0.0079***
			(0.0020)
Family size at birth (3 people)			
1 person			-0.19***
			(0.0097)
2 people			-0.044***
			(0.0028)
4 people			0.0031
			(0.0026)
5 people			-0.027***
			(0.0036)
6 or more people			-0.072***
			(0.0049)

	Year of birth only	*+ rural location*	*+ other household/ child characteristics*
Province (Ontario)			
Newfoundland and Labrador			0.11***
			(0.0099)
Prince Edward Island			0.028
			(0.019)
Nova Scotia			0.025***
			(0.0075)
New Brunswick			0.15***
			(0.0080)
Quebec			0.039***
			(0.0027)
Manitoba			-0.019**
			(0.0059)
Saskatchewan			0.059***
			(0.0064)
Alberta			0.050***
			(0.0036)
British Columbia			0.075***
			(0.0029)
Yukon & Territories			-0.048
			(0.027)
Intercept	0.28***	0.24***	0.23***
	(0.0038)	(0.0041)	(0.0045)
Sample size	214,890	214,890	214,890
R^2	0.029	0.034	0.043

Notes: This table shows the results of a linear probability regression model. For categorical explanatory variables included in the model, the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses. * p < 0.05, ** p < 0.01, *** p < 0.001.

Table 12 Regression results: Contribution close to birth (1=yes), low-income children only

	Year of birth only	*+ rural location*	*+ other household/ child characteristics*
Date of birth (2000)			
2001	-0.0046	0.00077	0.0011
	(0.0051)	(0.0051)	(0.0051)
2002	-0.037***	-0.032***	-0.032***
	(0.0050)	(0.0050)	(0.0050)
2003	-0.059***	-0.054***	-0.054***
	(0.0049)	(0.0048)	(0.0048)
2004	-0.040***	-0.034***	-0.034***
	(0.0046)	(0.0046)	(0.0045)
2005	0.079***	0.084***	0.084***
	(0.0045)	(0.0045)	(0.0045)
2006	0.11***	0.12***	0.12***
	(0.0045)	(0.0045)	(0.0044)
2007	0.13***	0.14***	0.13***
	(0.0044)	(0.0044)	(0.0044)
Rural location at birth (urban)			
Rural		-0.013***	-0.017***
		(0.0032)	(0.0033)
Household decile at birth		0.021***	0.018***
		(0.00064)	(0.00066)
Male/female child (female)			
Male			0.0072***
			(0.0020)
Family size at birth (3 people)			
1 person			-0.18***
			(0.0096)
2 people			-0.044***
			(0.0027)
4 people			0.0031
			(0.0026)
5 people			-0.029***
			(0.0035)
6 or more people			-0.074***
			(0.0048)

	Year of birth only	*+ rural location*	*+ other household/ child characteristics*
Province (Ontario)			
Newfoundland and Labrador			0.11***
			(0.0098)
Prince Edward Island			0.015
			(0.019)
Nova Scotia			0.019**
			(0.0074)
New Brunswick			0.15***
			(0.0080)
Quebec			0.036***
			(0.0027)
Manitoba			-0.024***
			(0.0058)
Saskatchewan			0.055***
			(0.0063)
Alberta			0.039***
			(0.0035)
British Columbia			0.074***
			(0.0029)
Yukon & Territories			-0.052
			(0.027)
Intercept	0.28***	0.24***	0.23***
	(0.0038)	(0.0040)	(0.0045)
Sample size	214,890	214,890	214,890
R^2	0.025	0.029	0.039

Notes: This table shows the results of a linear probability regression model. For categorical explanatory variables included in the model, the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses.
* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table 13 Regression results: RESP contribution percentile, low-income children only

	Year of birth only	*+ rural location*	*+ other household/ child characteristics*
Date of birth (2000)			
2001	-0.47	0.096	0.25
	(0.61)	(0.61)	(0.59)
2002	-0.51	-0.15	0.091
	(0.61)	(0.61)	(0.59)
2003	0.68	1.17	1.49*
	(0.61)	(0.60)	(0.59)
2004	0.27	0.78	1.16*
	(0.55)	(0.55)	(0.54)
2005	-1.68**	-1.18*	-0.72
	(0.52)	(0.51)	(0.50)
2006	-2.92***	-2.36***	-1.98***
	(0.51)	(0.50)	(0.49)
2007	-2.98***	-2.35***	-2.23***
	(0.50)	(0.50)	(0.49)
Rural location at birth (urban)			
Rural		-4.20***	-2.28***
		(0.35)	(0.37)
Household decile at birth		2.10***	1.72***
		(0.070)	(0.071)
Male/female child (female)			
Male			0.51*
			(0.21)
Family size at birth (3 people)			
1 person			-7.87***
			(1.63)
2 people			-5.63***
			(0.31)
4 people			-0.93***
			(0.27)
5 people			-5.22***
			(0.39)
6 or more people			-10.5***
			(0.57)

	Year of birth only	*+ rural location*	*+ other household/ child characteristics*
Province (Ontario)			
Newfoundland and Labrador			-9.66***
			(0.96)
Prince Edward Island			-10.6***
			(2.10)
Nova Scotia			-8.14***
			(0.82)
New Brunswick			-17.4***
			(0.74)
Quebec			-8.53***
			(0.29)
Manitoba			-6.38***
			(0.69)
Saskatchewan			-3.56***
			(0.68)
Alberta			-4.52***
			(0.38)
British Columbia			6.45***
			(0.30)
Yukon & Territories			-4.32
			(3.43)
Intercept	43.7***	39.0***	43.2***
	(0.45)	(0.48)	(0.51)
Sample size	69,270	69,270	69,270
R^2	0.002	0.016	0.064

Notes: This table shows the results of an OLS regression model. For categorical explanatory variables included in the model, the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

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Table 14 Descriptive results: Overall sample characteristics

	Sample proportion	*% rural*
Total (*n*=6,035,700)	**1.00**	**17%**
Population centre size		
Urban area	0.83	-
Rural area	0.17	-
Household income		
Less than $30,000	0.09	10%
$30,000<$60,000	0.17	16%
$60,000<$90,000	0.20	17%
$90,000<$120,000	0.18	19%
>$120,000	0.36	18%
Parental education		
High school or less	0.13	19%
College	0.24	22%
Trades	0.07	30%
Bachelor's degree	0.33	15%
Graduate/professional degree	0.20	8%
Missing	0.02	16%
Household type		
Two parents	0.86	17%
Lone parent	0.14	14%
Province		
Newfoundland and Labrador	0.01	34%
Prince Edward Island	0.00	54%
Nova Scotia	0.02	39%
New Brunswick	0.02	45%
Quebec	0.23	19%
Ontario	0.39	13%
Manitoba	0.04	21%
Saskatchewan	0.03	25%
Alberta	0.14	14%
British Columbia	0.12	11%
Male/female child		
Female	0.48	18%
Male	0.52	15%
Age of child		
Aged 0-4	0.25	16%
Aged 5-9	0.30	17%
Aged 10+	0.45	18%

Table 15 Descriptive results: Distribution across outcome variables

	Age of child when parent became aware of federal savings initiatives				*Parent aware of the CLB*	*Child received the CLB*
	Prior to birth	*0-4*	*5+*	*Unaware*		
Total (*n*=6,035,700)	**26%**	**31%**	**14%**	**30%**	**31%**	**24%**
Population centre size						
Urban area	26%	30%	14%	30%	31%	25%
Rural area	27%	33%	13%	28%	31%	19%
Household income						
Less than $30,000	10%	29%	20%	42%	33%	38%
$30,000<$60,000	14%	29%	17%	39%	34%	41%
$60,000<$90,000	21%	29%	13%	36%	32%	31%
$90,000<$120,000	25%	33%	15%	28%	27%	22%
>$120,000	38%	31%	10%	21%	32%	10%
Parental education						
High school or less	13%	24%	17%	46%	28%	27%
College	22%	30%	15%	32%	29%	26%
Trades	18%	26%	12%	44%	27%	24%
Bachelor's degree	31%	34%	12%	23%	34%	23%
Graduate/professional degree	34%	31%	13%	23%	32%	20%
Missing	14%	36%	14%	37%	33%	33%
Household type						
Two parents	28%	31%	13%	29%	32%	22%
Lone parent	15%	30%	19%	35%	30%	40%
Province						
Newfoundland and Labrador	34%	22%	11%	34%	35%	11%
Prince Edward Island	29%	25%	21%	25%	38%	21%
Nova Scotia	19%	35%	18%	28%	34%	25%
New Brunswick	24%	27%	17%	31%	41%	21%
Quebec	23%	32%	11%	34%	31%	31%
Ontario	29%	30%	13%	28%	32%	22%
Manitoba	23%	28%	17%	33%	36%	25%
Saskatchewan	27%	30%	13%	30%	30%	21%
Alberta	26%	30%	10%	34%	27%	19%
British Columbia	23%	32%	22%	23%	31%	28%
Male/female child						
Female	25%	32%	13%	29%	31%	25%
Male	27%	29%	14%	30%	32%	24%
Age of child						
Aged 0-4	-	-	-	-	34%	16%
Aged 5-9	-	-	-	-	32%	27%
Aged 10+	-	-	-	-	29%	27%

Table 16 Descriptive results: Distribution across outcome variables

	Parent has education savings	*Age of child when parent started RESP*				*Parent expects child will attend university*
		Less than 1	*1-4*	*5+*	*No RESP*	
Total (*n*=6,035,700)	**70%**	**31%**	**23%**	**16%**	**31%**	**63%**
Population centre size						
Urban area	71%	31%	24%	16%	29%	66%
Rural area	66%	31%	19%	14%	37%	47%
Household income						
Less than $30,000	48%	16%	20%	16%	47%	60%
$30,000<$60,000	55%	20%	22%	16%	42%	57%
$60,000<$90,000	65%	23%	22%	18%	37%	60%
$90,000<$120,000	72%	32%	23%	16%	29%	62%
>$120,000	85%	43%	25%	14%	19%	68%
Parental education						
High school or less	49%	16%	16%	15%	53%	42%
College	65%	26%	22%	17%	35%	59%
Trades	52%	20%	19%	12%	50%	38%
Bachelor's degree	80%	39%	25%	16%	20%	69%
Graduate/professional degree	81%	36%	27%	16%	21%	78%
Missing	70%	29%	26%	15%	30%	70%
Household type						
Two parents	73%	32%	23%	15%	30%	63%
Lone parent	56%	23%	21%	18%	38%	60%
Province						
Newfoundland and Labrador	60%	29%	12%	11%	48%	62%
Prince Edward Island	63%	29%	21%	13%	38%	50%
Nova Scotia	62%	25%	25%	13%	37%	49%
New Brunswick	66%	29%	20%	16%	35%	55%
Quebec	66%	29%	22%	17%	33%	65%
Ontario	73%	32%	24%	15%	29%	64%
Manitoba	64%	22%	20%	17%	40%	54%
Saskatchewan	70%	28%	24%	13%	35%	55%
Alberta	71%	36%	20%	14%	30%	64%
British Columbia	76%	30%	26%	21%	22%	60%
Male/female child						
Female	72%	32%	22%	16%	30%	66%
Male	69%	29%	24%	15%	32%	59%
Age of child						
Aged 0-4	69%	-	-	-	-	59%
Aged 5-9	73%	-	-	-	-	64%
Aged 10+	69%	-	-	-	-	63%

Table 17 Regression results: When the parent became aware of federal savings initiative (controlling for rural location)

	Before birth	*Child aged 0-4*	*Child age 5+*	*Currently unaware*
Population centre (urban)				
Rural area	0.0099	0.026	-0.0093	-0.027
	(0.018)	(0.020)	(0.015)	(0.019)
Weighted population size		6,035,700		

Notes: This table shows the results of a multinomial logistic regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table 18 Regression results: When the parent became aware of federal savings initiative (+ controlling for household income and parental education)

	Before birth	*Child aged 0-4*	*Child age 5+*	*Currently unaware*
Population centre (urban)				
Rural area	0.016	0.034	-0.0047	-0.045*
	(0.018)	(0.020)	(0.015)	(0.019)
Household income (>$120,000)				
Less than $30,000	-0.25***	0.011	0.10***	0.13***
	(0.026)	(0.035)	(0.030)	(0.035)
$30,000<$60,000	-0.20***	0.0064	0.074***	0.12***
	(0.022)	(0.026)	(0.020)	(0.026)
$60,000<$90,000	-0.14***	-0.0067	0.032	0.12***
	(0.023)	(0.024)	(0.016)	(0.024)
$90,000<$120,000	-0.11***	0.018	0.044**	0.051*
	(0.023)	(0.024)	(0.017)	(0.022)
Parental education (BA)				
High school or less	-0.10***	-0.092**	0.017	0.18***
	(0.026)	(0.029)	(0.022)	(0.031)
College	-0.053**	-0.036	0.021	0.068**
	(0.020)	(0.022)	(0.017)	(0.022)
Trades	-0.079**	-0.079*	-0.022	0.18***
	(0.028)	(0.032)	(0.020)	(0.033)
Graduate/professional degree	0.011	-0.024	0.013	0.00010
	(0.022)	(0.024)	(0.018)	(0.023)
Missing	-0.074	0.020	-0.016	0.069
	(0.095)	(0.093)	(0.042)	(0.076)
Weighted population size		6,035,700		

Notes: This table shows the results of a multinomial logistic regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * p < 0.05, ** p < 0.01, *** p < 0.001.

Table 19 Regression results: When the parent became aware of federal savings initiative (+ controlling for additional characteristics)

	Before birth	*Child aged 0-4*	*Child age 5+*	*Currently unaware*
Population centre (urban)				
Rural area	0.017	0.036	-0.0028	-0.049*
	(0.018)	(0.020)	(0.015)	(0.020)
Household income (>$120,000)				
Less than $30,000	-0.24***	0.0016	0.089**	0.15***
	(0.027)	(0.037)	(0.030)	(0.037)
$30,000<$60,000	-0.20***	0.0032	0.068**	0.13***
	(0.022)	(0.027)	(0.021)	(0.027)
$60,000<$90,000	-0.14***	-0.0087	0.029	0.12***
	(0.023)	(0.024)	(0.016)	(0.024)
$90,000<$120,000	-0.11***	0.015	0.045**	0.049*
	(0.023)	(0.024)	(0.017)	(0.022)
Parental education (BA)				
High school or less	-0.10***	-0.093**	0.0098	0.19***
	(0.026)	(0.029)	(0.021)	(0.032)
College	-0.054**	-0.037	0.019	0.072***
	(0.020)	(0.022)	(0.017)	(0.022)
Trades	-0.067*	-0.082**	-0.021	0.17***
	(0.029)	(0.032)	(0.021)	(0.033)
Graduate/professional degree	0.0090	-0.024	0.013	0.0014
	(0.022)	(0.024)	(0.018)	(0.022)
Missing	-0.082	0.023	-0.020	0.080
	(0.091)	(0.091)	(0.041)	(0.077)
Household type (Two parent)				
Lone parent	-0.018	0.023	0.029	-0.034
	(0.026)	(0.026)	(0.018)	(0.025)
Province (Ontario)				
Newfoundland and Labrador	0.048	-0.082*	-0.020	0.053
	(0.043)	(0.036)	(0.027)	(0.042)
Prince Edward Island	0.042	-0.062	0.056	-0.036
	(0.044)	(0.038)	(0.035)	(0.038)
Nova Scotia	-0.088**	0.044	0.045	-0.0016
	(0.030)	(0.035)	(0.030)	(0.037)
New Brunswick	-0.020	-0.036	0.037	0.019
	(0.032)	(0.032)	(0.027)	(0.033)

	Before birth	*Child aged 0-4*	*Child age 5+*	*Currently unaware*
Quebec	-0.054**	0.024	-0.017	0.048*
	(0.021)	(0.023)	(0.016)	(0.023)
Manitoba	-0.042	-0.014	0.032	0.024
	(0.025)	(0.028)	(0.022)	(0.028)
Saskatchewan	-0.021	0.0069	-0.00068	0.014
	(0.027)	(0.028)	(0.020)	(0.027)
Alberta	-0.042	0.000045	-0.024	0.066*
	(0.024)	(0.026)	(0.020)	(0.027)
British Columbia	-0.064**	0.025	0.095***	-0.056*
	(0.025)	(0.028)	(0.024)	(0.025)
Male/female child (female)				
Male	0.022	-0.031	0.0057	0.0033
	(0.015)	(0.016)	(0.012)	(0.016)
Weighted population size		6,035,700		

Notes: This table shows the results of a multinomial logistic regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table 20 Regression results: Parent is aware of the CLB (1=yes)

	Controlling for rural location	*+ household income and parental education*	*+ other characteristics*
Population centre (urban)			
Rural area	-0.00062	0.012	0.0052
	(0.019)	(0.020)	(0.020)
Household income (>$120,000)			
Less than $30,000		0.042	0.040
		(0.035)	(0.038)
$30,000<$60,000		0.051	0.046
		(0.027)	(0.028)
$60,000<$90,000		0.023	0.019
		(0.024)	(0.025)
$90,000<$120,000		-0.034	-0.035
		(0.023)	(0.023)
Parental education (BA)			
High school or less		-0.088**	-0.083**
		(0.030)	(0.030)
College		-0.057**	-0.054*
		(0.022)	(0.022)
Trades		-0.081*	-0.073*
		(0.032)	(0.032)
Graduate/professional degree		-0.021	-0.026
		(0.025)	(0.025)
Missing		-0.036	-0.036
		(0.089)	(0.090)
Household type (Two parent)			
Lone parent			-0.016
			(0.027)
Province (Ontario)			
Newfoundland and Labrador			0.031
			(0.046)
Prince Edward Island			0.065
			(0.046)
Nova Scotia			0.023
			(0.037)
New Brunswick			0.087*
			(0.036)
Quebec			-0.013
			(0.024)
Manitoba			0.037
			(0.029)

	Controlling for rural location	*+ household income and parental education*	*+ other characteristics*
Saskatchewan			-0.021
			(0.028)
Alberta			-0.050
			(0.027)
British Columbia			-0.0055
			(0.028)
Male/female child (female)			
Male			0.012
			(0.017)
Child age (Aged 5+)			
Aged 0-4			0.040
			(0.021)
Aged 5-9			0.026
			(0.020)
Intercept	0.31***	0.34***	0.32***
	(0.0096)	(0.019)	(0.026)
Weighted population size	6,035,700	6,035,700	6,035,700
R^2	0.000	0.006	0.011

Notes: This table shows the results of a linear probability regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * p < 0.05, ** p < 0.01, *** p < 0.001.

Table 21 Regression results: Child has received the CLB (1=yes)

	Controlling for rural location	*+ household income and parental education*	*+ other characteristics*
Population centre (urban)			
Rural area	-0.063***	-0.047**	-0.045**
	(0.017)	(0.016)	(0.016)
Household income (>$120,000)			
Less than $30,000		0.30***	0.27***
		(0.035)	(0.036)
$30,000<$60,000		0.32***	0.31***
		(0.026)	(0.026)
$60,000<$90,000		0.22***	0.21***
		(0.022)	(0.022)
$90,000<$120,000		0.12***	0.12***
		(0.020)	(0.019)
Parental education (BA)			
High school or less		-0.084**	-0.088**
		(0.029)	(0.029)
College		-0.019	-0.024
		(0.020)	(0.020)
Trades		-0.057	-0.076**
		(0.030)	(0.029)
Graduate/professional degree		-0.013	-0.0040
		(0.020)	(0.020)
Missing		-0.057	-0.031
		(0.094)	(0.093)
Household type (Two parent)			
Lone parent			0.069*
			(0.028)
Province (Ontario)			
Newfoundland and Labrador			-0.098***
			(0.027)
Prince Edward Island			-0.017
			(0.038)
Nova Scotia			0.039
			(0.034)
New Brunswick			-0.015
			(0.030)
Quebec			0.089***
			(0.022)
Manitoba			0.026
			(0.024)

	Controlling for rural location	*+ household income and parental education*	*+ other characteristics*
Saskatchewan			0.019
			(0.024)
Alberta			0.0097
			(0.022)
British Columbia			0.078**
			(0.025)
Male/female child (female)			
Male			-0.016
			(0.015)
Child age (Aged 5+)			
Aged 0-4			-0.12***
			(0.017)
Aged 5-9			-0.0069
			(0.018)
Intercept	0.25***	0.13***	0.13***
	(0.0089)	(0.014)	(0.021)
Weighted population size	6,035,700	6,035,700	6,035,700
R^2	0.003	0.082	0.110

Notes: This table shows the results of a linear probability regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * p < 0.05, ** p < 0.01, *** p < 0.001.

Table 22 Regression results: Parent has education savings (1=yes)

	Controlling for rural location	*+ household income and parental education*	*+ other characteristics*
Population centre (urban)			
Rural area	-0.055**	-0.038*	-0.032
	(0.020)	(0.019)	(0.019)
Household income (>$120,000)			
Less than $30,000		-0.30***	-0.29***
		(0.035)	(0.038)
$30,000<$60,000		-0.24***	-0.23***
		(0.026)	(0.027)
$60,000<$90,000		-0.15***	-0.15***
		(0.022)	(0.023)
$90,000<$120,000		-0.100***	-0.098***
		(0.021)	(0.020)
Parental education (BA)			
High school or less		-0.20***	-0.20***
		(0.031)	(0.031)
College		-0.11***	-0.11***
		(0.022)	(0.021)
Trades		-0.21***	-0.20***
		(0.032)	(0.033)
Graduate/professional degree		-0.0067	-0.0081
		(0.020)	(0.020)
Missing		0.039	0.029
		(0.076)	(0.076)
Household type (Two parent)			
Lone parent			-0.014
			(0.028)
Province (Ontario)			
Newfoundland and Labrador			-0.099*
			(0.041)
Prince Edward Island			-0.035
			(0.042)
Nova Scotia			-0.075
			(0.039)
New Brunswick			-0.012
			(0.033)
Quebec			-0.047*
			(0.022)
Manitoba			-0.050
			(0.027)

	Controlling for rural location	*+ household income and parental education*	*+ other characteristics*
Saskatchewan			-0.017
			(0.026)
Alberta			-0.034
			(0.026)
British Columbia			0.025
			(0.025)
Male/female child (female)			
Male			-0.017
			(0.015)
Child age (Aged 5+)			
Aged 0-4			-0.013
			(0.020)
Aged 5-9			0.025
			(0.018)
Intercept	0.71***	0.90***	0.92***
	(0.0093)	(0.014)	(0.020)
Weighted population size	6,035,700	6,035,700	6,035,700
R^2	0.002	0.113	0.118

Notes: This table shows the results of a linear probability regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * p < 0.05, ** p < 0.01, *** p < 0.001.

Table 23 Regression results: When the parent started a RESP (controlling for rural location)

	Child aged less than 1	*Child aged 1-4*	*Child aged 5+*	*No RESP*
Population centre (urban)				
Rural area	0.0033	-0.049**	-0.024	0.070***
	(0.020)	(0.018)	(0.017)	(0.018)
Weighted population size		6,035,700		

Notes: This table shows the results of a multinomial logistic regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table 24 Regression results: When the parent started a RESP (+ controlling for household income and parental education)

	Child aged less than 1	*Child aged 1-4*	*Child aged 5+*	*No RESP*
Population centre (urban)				
Rural area	0.011	-0.039*	-0.020	0.047**
	(0.019)	(0.018)	(0.017)	(0.018)
Household income (>$120,000)				
Less than $30,000	-0.22***	-0.012	0.032	0.20***
	(0.032)	(0.035)	(0.028)	(0.036)
$30,000<$60,000	-0.19***	-0.0020	0.027	0.16***
	(0.024)	(0.024)	(0.021)	(0.026)
$60,000<$90,000	-0.17***	-0.0096	0.048*	0.13***
	(0.022)	(0.022)	(0.020)	(0.023)
$90,000<$120,000	-0.092***	-0.0100	0.024	0.078***
	(0.024)	(0.021)	(0.019)	(0.023)
Parental education (BA)				
High school or less	-0.14***	-0.086**	-0.014	0.24***
	(0.028)	(0.027)	(0.025)	(0.031)
College	-0.089***	-0.031	0.0053	0.12***
	(0.021)	(0.020)	(0.018)	(0.022)
Trades	-0.14***	-0.057	-0.048*	0.24***
	(0.029)	(0.029)	(0.023)	(0.033)
Graduate/professional degree	-0.040	0.011	0.0021	0.027
	(0.023)	(0.022)	(0.019)	(0.023)
Missing	0.014	0.0019	-0.027	0.011
	(0.088)	(0.087)	(0.062)	(0.057)
Weighted population size		6,035,700		

Notes: This table shows the results of a multinomial logistic regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * p < 0.05, ** p < 0.01, *** p < 0.001.

Table 25 Regression results: When the parent started a RESP (+ controlling for additional characteristics)

	Child aged less than 1	*Child aged 1-4*	*Child aged 5+*	*No RESP*
Population centre (urban)				
Rural area	0.014	-0.035	-0.016	0.037*
	(0.020)	(0.018)	(0.018)	(0.018)
Household income (>$120,000)				
Less than $30,000	-0.23***	-0.014	0.020	0.22***
	(0.033)	(0.035)	(0.028)	(0.038)
$30,000<$60,000	-0.19***	-0.0032	0.023	0.17***
	(0.025)	(0.025)	(0.022)	(0.026)
$60,000<$90,000	-0.17***	-0.0092	0.045*	0.13***
	(0.023)	(0.022)	(0.021)	(0.023)
$90,000<$120,000	-0.092***	-0.0082	0.023	0.077***
	(0.024)	(0.021)	(0.019)	(0.022)
Parental education (BA)				
High school or less	-0.15***	-0.089***	-0.016	0.25***
	(0.028)	(0.027)	(0.025)	(0.031)
College	-0.092***	-0.031	0.0050	0.12***
	(0.021)	(0.020)	(0.018)	(0.022)
Trades	-0.14***	-0.051	-0.051*	0.24***
	(0.029)	(0.030)	(0.023)	(0.033)
Graduate/professional degree	-0.038	0.0085	0.0038	0.026
	(0.023)	(0.023)	(0.019)	(0.023)
Missing	0.012	-0.0046	-0.026	0.020
	(0.089)	(0.086)	(0.064)	(0.059)
Household type (Two parent)				
Lone parent	0.030	-0.0019	0.026	-0.054*
	(0.027)	(0.024)	(0.020)	(0.026)
Province (Ontario)				
Newfoundland and Labrador	-0.018	-0.11***	-0.027	0.15***
	(0.040)	(0.030)	(0.030)	(0.043)
Prince Edward Island	0.022	-0.026	-0.015	0.019
	(0.045)	(0.038)	(0.030)	(0.039)
Nova Scotia	-0.048	0.017	-0.0083	0.040
	(0.034)	(0.034)	(0.028)	(0.036)
New Brunswick	-0.0062	-0.017	0.0075	0.016
	(0.032)	(0.030)	(0.027)	(0.032)

	Child aged less than 1	*Child aged 1-4*	*Child aged 5+*	*No RESP*
Quebec	-0.019	-0.024	0.020	0.023
	(0.022)	(0.021)	(0.018)	(0.023)
Manitoba	-0.071**	-0.024	0.024	0.070**
	(0.025)	(0.025)	(0.023)	(0.027)
Saskatchewan	-0.029	0.0048	-0.012	0.037
	(0.025)	(0.026)	(0.020)	(0.027)
Alberta	0.023	-0.038	-0.0072	0.022
	(0.026)	(0.024)	(0.021)	(0.027)
British Columbia	-0.017	0.019	0.066**	-0.068**
	(0.027)	(0.026)	(0.024)	(0.025)
Male/female child (female)				
Male	-0.025	0.018	-0.0078	0.015
	(0.016)	(0.015)	(0.013)	(0.016)
Weighted population size		6,035,700		

Notes: This table shows the results of a multinomial logistic regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table 26 Regression results: Parent expects the child will go to university (1=yes)

	Controlling for rural location	*+ household income and parental education*	*+ other characteristics*
Population centre (urban)			
Rural area	-0.19***	-0.14***	-0.14***
	(0.021)	(0.021)	(0.021)
Household income (>$120,000)			
Less than $30,000		0.043	0.033
		(0.032)	(0.034)
$30,000<$60,000		-0.0077	-0.0071
		(0.025)	(0.026)
$60,000<$90,000		0.0040	0.0084
		(0.023)	(0.023)
$90,000<$120,000		-0.010	-0.012
		(0.023)	(0.023)
Parental education (BA)			
High school or less		-0.27***	-0.27***
		(0.031)	(0.031)
College		-0.088***	-0.095***
		(0.022)	(0.022)
Trades		-0.29***	-0.30***
		(0.033)	(0.033)
Graduate/professional degree		0.086***	0.091***
		(0.021)	(0.021)
Missing		-0.0032	0.0025
		(0.067)	(0.065)
Household type (Two parent)			
Lone parent			0.029
			(0.026)
Province (Ontario)			
Newfoundland and Labrador			0.027
			(0.044)
Prince Edward Island			-0.052
			(0.044)
Nova Scotia			-0.10**
			(0.036)
New Brunswick			-0.018
			(0.035)
Quebec			0.034
			(0.022)
Manitoba			-0.057*
			(0.028)

	Controlling for rural location	*+ household income and parental education*	*+ other characteristics*
Saskatchewan			-0.039
			(0.029)
Alberta			0.017
			(0.027)
British Columbia			-0.033
			(0.028)
Male/female child (female)			
Male			-0.077***
			(0.016)
Child age (Aged 5+)			
Aged 0-4			-0.058**
			(0.020)
Aged 5-9			-0.013
			(0.019)
Intercept	0.66***	0.71***	0.76***
	(0.0094)	(0.017)	(0.024)
Weighted population size	6,035,700	6,035,700	6,035,700
R^2	0.022	0.085	0.098

Notes: This table shows the results of a linear probability regression model. The explanatory variables included in the model are categorical and the reference group for each variable is in parentheses next to the bolded variable title. Standard errors are in parentheses under each coefficient. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

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