
Immigrant Parents' Investments in Their Children's Post-Secondary Education

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Abstract

This paper examines relationships between the resources available to immigrant and non-immigrant families and the amount parents are willing and able to save for their children's post-secondary education (PSE). Recent studies indicate that there has been a significant decline in immigrant incomes over the past 20 years. In comparing immigrant and non-immigrant PSE savings, we specifically investigate whether higher levels of education among immigrants offset their reported lower incomes in predicting the amount they save.

PSE savings can be seen as part of a broader planning strategy undertaken by parents to mobilize the range of social, cultural and material resources needed to prepare their children for PSE. Activating these resources has been characterized as a form of "intensive parenting." Immigrant families with one foreign-born parent are assumed to have greater knowledge of and access to the relevant resources than do those with two foreign-born parents, and both groups are assumed to differ from non-immigrant families in this regard. The report explores whether these differences are reflected in PSE savings.

Our analysis uses selected social and situational factors, as well as parenting practices, to predict PSE

savings. While immigrant parents save more than non-immigrant parents, our results indicate that their PSE savings are not influenced by level of education. Rather, among those factors that determine saving levels, parents' PSE aspirations for their children are particularly salient. Immigrant parents display many of the behaviours associated with the intensive parenting model, which assigns a high value to PSE and requires the activation of resources needed to attain this goal. Their continued investments are contingent on their children's level of school engagement and achievement. Most immigrant children display the necessary levels of commitment to their studies, especially those in families where both parents are foreign born.

These results suggest that parents' investments in their children's educational futures are complex and vary by background and PSE purpose. Income and asset wealth constrain PSE savings in some immigrant families. However, despite obstacles to adjustment and settlement, immigrants share with non-immigrants a set of parenting beliefs and practices that lead them to allocate limited family resources to their children's educational futures.

Introduction

Immigrants to Canada typically value higher education, and most assume their children will attend a college or university (Krahn & Taylor, 2005). For many, however, the goal of post-secondary education (PSE) may not be achievable. The precipitous decline in immigrant earnings over the last two decades suggests significant modifications to family spending priorities and constraints on their capacity to save for their children's future education (Anisef & Phythian, 2005; Fleury, 2007; Picot, Hou & Coulombe, 2007; Li, 2003). When capable immigrant children cannot access the post-secondary system, both the individual and the society suffer a form of "talent loss" (Plank & Jordan, 2001). Perhaps more importantly, failure to realize PSE aspirations can lead to frustration with the educational system and its promise of social and economic mobility (Boyd & Kaida, 2006; Bonikowska, 2007).

While there is an established body of research on immigrant PSE aspirations, there is less understanding of how immigrant parents plan and prepare for their children's future education. Planning for PSE requires the systematic investment of a range of resources. Adequate financial support is of course essential in a time of rising tuition fees, and much of this financial responsibility falls to families. However, ensuring access to desirable university or college programs requires additional investments of emotional, cultural and social capital that encourage and support children's academic performance. Such forms of "soft" capital are generally recognized as essential complements to any financial contribution made toward children's PSE (Frenette, 2007; Sweet & Anisef, 2005). This kind of support also contributes directly to children's school performance and development of an interest in further education (Morrow, 1999; Looker & Thiessen, 2004).

Family income and parents' education are basic markers of socio-economic status (SES). Both influence parents' views of PSE, as well as shaping their ability to commit the required resources. Several studies

have observed the negative effects of low income on children's PSE participation (de Broucker, 2005). However, this effect is offset by higher levels of parental education, presumably through the more effective mobilization of available family resources that better prepare their children for further education (Lareau, 2003). Many immigrant parents arrive in Canada with advanced levels of education, which have the potential to buffer the negative effects of reduced income. For example, well-educated immigrant parents who are familiar with the learning process and understand the culture of school are better able to facilitate their children's adjustment to the classroom. These parents also tend to be more aware of the various PSE financial aid and loan programs that can support their children's access to the post-secondary system (Lefebvre, 2004). While the possession and activation of cultural forms of capital may sustain PSE ambitions in their children and facilitate their entry to college or university, it will not fully resolve a shortfall in the family's economic resources without careful planning begun early in the child's school career and sustained over the K–12 period.

This study compares the antecedents and correlates of PSE savings in immigrant and non-immigrant families in order to better understand how these groups mobilize family resources. In our analysis, we pay particular attention to the configuration of income and education among families as indicators of their SES and predictors of parents' PSE saving behaviour. We also consider the specific means by which immigrant and non-immigrant parents activate resources that comprise various amounts and kinds of capital—not only financial but also cultural and social forms. Recognizing the contribution children can make to their own educational futures, we include achievement and engagement indicators that are likely to reinforce parents' commitment of family resources.

Background

Access to Canadian Universities and Colleges

Variation in parental support for PSE has been extensively examined in studies of the relationship between SES and enrolment in college or university programs (Canadian Council on Learning, 2006; Berger, Motte & Parkin, 2007; Mueller, 2007; Rounce, 2004; Tandem/Council of Ministers of Education, Canada, 2007). Two indicators of SES are typically employed in these studies: family income and parental level of education. Most research conducted since 1990 indicates that PSE participation rates are lower for children from low-income families than they are for those from high-income families (de Broucker, 2005; Corak, Lipps & Zhao, 2003; Picot & Sweetman, 2005). Other studies draw different or more qualified conclusions about the effects of income, particularly on college attendance (Christophides, Cirello & Hoy, 2001; Raymond & Rivard, 2004). Several studies suggest parental education is more strongly correlated with PSE participation than is family income and may better indicate the possession of important additional forms of cultural and social capital (de Broucker & Lavallée, 1998; Drolet, 2005; Finnie, Laporte & Lascelles, 2004; Knighton & Mirza, 2002; Rahman, Situ & Jimmo, 2005).

More recent research indicates that PSE participation is dependent not only on parents' possession of material and non-material resources but also on the timely and effective activation of such resources. Parents must be willing to invest finite family resources in their children's education and do so early in the schooling process; children must reciprocate by adopting the goal of attending PSE and working toward it. In looking beyond established SES indicators, Finnie, Lascelles & Sweetman (2006) and Frenette (2007) found that PSE attendees came from families in which parents were highly involved in monitoring their studies and actively encouraged other forms of

school engagement. Other research on the role of non-monetary factors in PSE preparation similarly found parental involvement to be a salient factor in children's achievement and in the formation of PSE aspirations (Butlin, 1999). Moreover, the various investments made in these families were highly related. Savings intentions and behaviours were associated with parent-child interactions, parent-sponsored community engagement and parental home-school involvement. Children also act as agents in constructing PSE opportunities. Specific investments made by parents were responsive to children's positive attitudes and achievement, and this relationship grew stronger during adolescence (Thiessen & Looker, 2005).

In summarizing the research gaps on family support for children's PSE, Looker & Lowe (2001) argued that SES clearly influences PSE participation decisions, but the question of how its effects are distributed across other social structures—immigrant status in particular—has not been adequately explored. Nor has the nature and extent of parental investments been considered in sufficient detail. In concluding their more recent review, Berger & Motte (2007) called for the adoption of a life-long learning model that would reflect the developmental nature of children's preparation for PSE. Such an approach would also need to take into account the inter-related nature of parents' attempts to prepare their children for PSE. A conceptual framework that captures this complexity and is consistent with a developmental perspective may be found in the parent involvement literature.

A Family Resource Approach

Reviews of the parent involvement literature are extensive, varied and describe home-school relations in quite different jurisdictions, yet all document three recent trends in the home-school relationship: the growing belief by parents that PSE is essential for the

future well-being of their children; school reforms which require that parents ensure the academic readiness and receptivity of their children; and, finally, the insistence by governments that parents assume greater responsibility for financing their children's PSE (Hoover-Dempsey & Sandler, 1997; Deforges & Abouchaar, 2003; Steinberg, 1996).

In this context, casting parents in an educational role has been characterized as a form of "intensive parenting" that appears motivated by a concern that schools are increasingly competitive and that relative advantage must be sought in preparing children for PSE. The intensive approach views parents as specifically charged with planning their child's educational future, providing the necessary resources and overseeing the effective use of those resources. Assuming responsibility for the academic success of children is now widely regarded by the middle class as an essential addition to their already extensive list of parenting tasks (Dehli, 2004; Mandell & Sweet, 2004).

There are several descriptions of intensive parenting that derive from the work of French sociologist Pierre Bourdieu (1986). For the most part, these attempt to explain stratification processes in institutional settings such as schools, universities and colleges as resulting from parents' possession of resources ("cultural capital") that are tied to social class distinctions. Applications of Bourdieu's theory in North America describe family effects on children's schooling outcomes as a consequence of more conscious and agentic interventions by parents. Lareau (2003), for example, describes parents' involvement in their children's learning as a process of "concerted cultivation" in which parents closely manage their children's leisure time, advocate for their interests at school and work to instill the academic dispositions that facilitate adjustment and achievement in schools. Other socio-cultural accounts of intensive parenting employ somewhat different terminology but are similar in conception and application—i.e., "active capital" (Looker, 1994), "extreme mothering" (Hays, 1996; Moses, 2006; Reay, 1998, 2000) and "helicopter parents" (Côté & Allahaar, 2007).

Studies of parental effects in U.S. and Canadian schools are undergoing continued critiques and revision as more experience is gained with Bourdieu's theory in the North American context. This process

involves questioning the nature of cultural capital—whether it has to involve contact with "high-brow" culture or whether parenting practices such as reading to children, monitoring their homework or enrolling them in summer camp are equally effective (Farkas, 2003; De Graaf, De Graaf & Kraaykaamp, 2000). There is also considerable debate regarding the extent to which parenting practices diverge along class lines (Lareau & Weininger, 2003; Dumais, 2005).

Intensive Parenting Practices

In their study of partnerships between parents and schools in Canada, Sweet, Mandell, Anisef & Adamuti-Trache (2007) identified three basic elements of the intensive parenting approach. The first concerns the set of beliefs parents hold about the purposes and practices of PSE and the value of a university or college credential. The second involves the nature of parents' communications with their children and the specific strategies they adopt to encourage their children's K–12 school success. The third refers to the willingness of children to share in their parents' PSE aspirations and make the necessary commitments to their own educational futures.

Parents' Beliefs

Parental beliefs comprise general views of the value of further education, specific PSE aspirations for their children and an understanding of how one gains access to and succeeds in the post-secondary system. Assessments of the value of a post-secondary degree are described in the COMPAS (2005) study which highlights differences between high- and low-SES parents. The former were inclined to view PSE in instrumental terms, while the latter tended to see the post-secondary experience as having some intrinsic merit. Other studies emphasize the various options among PSE pathways, again in terms of SES differences. Junor & Usher (2004), for example, note distinct differences in the family profiles of adolescents who aspire to a college diploma and those who wish to pursue a university degree.

Rising PSE aspirations across SES levels—from the lowest to the highest—are described by Davies (2005) as a "revolution in expectations." However, he doubts that all parents have adequately prepared their chil-

dren for PSE. Using 1999 *Survey of Approaches to Educational Planning (SAEP)* data, Davies notes that increasing numbers of low-SES parents expect their children will attend college despite a poor record of achievement or negative attitudes toward school. Côté & Allahar (2007) extend the argument of inadequate preparation (or motivation) to the current university student population, many of whom they see as disengaged from their studies and unaware of the benefits conferred by a degree beyond the purely instrumental. A more optimistic view of parent and adolescent planning for PSE is provided by Looker & Thiessen (2004) and Mandell & Sweet (2004), who found the majority of parents and their adolescent children engaged in discussions about future post-secondary studies. An emerging interest in the “first-generation” student has resulted in several studies that detail social class differences in parents’ (and their children’s) understanding of post-secondary culture as well as its more routine practices (Lehmann, 2007). Studies of parents’ awareness of government student assistance programs designed to facilitate entry to PSE similarly find differences associated with SES (EKOS, 2006).

Recent research clearly indicates that immigrant parents have persuaded their children of the benefits of PSE participation. Using *Youth in Transition Survey* data, Krahn & Taylor (2005) found that the majority of 15-year-old immigrants in Canadian schools expected to attend university, indicating that many PSE planning decisions and preparations had already been taken within their families. Sweet (2005) similarly found that among immigrant 13- and 16-year-old respondents to the 2001 School Achievement Indicators Program survey, virtually all had a clear sense of how their high school mathematics courses were linked to future post-secondary plans and occupations.

Parents’ Involvement

The second intensive parenting element refers to specific parenting behaviours designed to transmit important values and dispositions and to access the range of resources available to family members. Parental involvement, in other words, includes both style and strategy.

Parent-child relations as discussed by Lareau (2003) and others can be seen as expressing a form of “authoritative parenting style” that sets out goals and expectations while at the same time promoting adolescent autonomy (Okagaki, 2001). The latter is especially important during the adolescent years as children attempt to establish their own identity (Barber, 1997; Pomerantz, Moorman & Litwack, 2007). The emotional relationship established between parent and child forms the link through which important values are initially transmitted and, during the adolescent years, further reinforced and elaborated. These include aspirations for further learning and expectations for effort and achievement.

The literature on parenting style and SES is extensive, and many studies have explored the effects of style on children’s school adjustment and achievement. Most of this research has focussed on the authoritative style in order to better understand its potential effects on children’s development. While there is strong support for a positive relationship between the authoritative style and achievement, this does not extend to all ethnic or cultural groups. Pong, Hao & Gardner (2005), for example, review literature that indicates achievement among East Asian youth is not associated with this style of parenting. And although style and SES are assumed to be related in most accounts of parenting found in the literature, the strength of the relationship has been questioned in some studies, at least for pre-adolescents (Chao & Willms, 2000).

In examining the role of family resources in educational planning, it is necessary to distinguish between parenting styles and strategies (Spera, 2005). Parents’ involvement in their children’s learning is directed, for the most part, at promoting engagement with school activities. Engagement involves strategies designed to complement the work of teachers. In the first instance, this requires encouraging different forms of academic engagement, such as studying, homework and leisure reading. Few parents attempt to teach their children directly. In fact, most parents of high school children do not have the curricular knowledge to help directly with homework assignments and instead assume a monitoring and time-management role (Canadian Council on Learning, 2008). Parents are also very involved in promoting their children’s social engage-

ment. Most do this by encouraging extra-curricular activities in the school and enrolling their children in community-based programs that develop skills, such as sports teams, social clubs or those which involve cultural activities (Audas & Willms, 2001). Parents thus promote children's educational achievement only indirectly. By encouraging children's school and community engagement, they create a context and climate in which children are more likely to adopt the dispositions and acquire the competencies that underlie academic success.

The perception that very high levels of achievement throughout the K–12 years are necessary for PSE access has given rise to the intensive parenting phenomenon. The family stresses associated with particular intensive parenting practices have led many to question the advisability of school reforms and policies that require extensive parental involvement. Making parents responsible for study time and homework completion is the focus for much of this criticism (Kralovec & Buell, 2000). A similar debate attends parents' decisions to seek additional professional tutoring to improve their children's level of achievement (Davies, 2004).

Most immigrant parents are eager for their children to continue their studies beyond high school. In fact, nearly all want their children to attend university (Krahn & Taylor, 2005; Sweet, 2005). The very high PSE aspirations of immigrants are seen as expressions of "newcomer optimism" (Kao & Tienda, 1995; Louie, 2001). Immigrants come to countries like Canada convinced they can find educational opportunities for their children that will lead to economic well-being and social mobility (Anisef et al., 2000; Hatton & Bacic, 2001; Hiebert, 1998).

School-related stresses are undoubtedly present in immigrant families, and many of these result from frequently reiterated PSE aspirations and demands for high levels of achievement (Côté & Allahar, 2007, p. 228; Dyson, 2001; Li, 2003). Whether immigrant optimism is enacted in the same way as the intensive parenting approach of Canadian-born parents depends on immigrants' possession of relevant material and human capital. It also requires having the opportunity to effectively mobilize those resources (Marks, 2005). Parents' level of education likely will influence how PSE aspirations are pursued by family members.

Because of its rigorous immigrant selection system, Canada admits many highly educated immigrants. The literature suggests that those immigrant parents with post-secondary experiences value education, understand the processes of learning and possess important practical knowledge of how school systems work. While the specific dynamics of Canadian classrooms may not always be well understood by immigrant parents from markedly different cultures, many of the attributes of the successful learner are similar across cultures (Bonikowska, 2007; Sweet, 2005).

Research on educational planning in Canadian immigrant families is limited. However, some recent comparative research has observed similarities (and some differences) in immigrant and native-born approaches to parenting, as well as their effects on children's school engagement and achievement (Dinovitzer, Hagan & Parker, 2003; Sweet, 2005). Kwak (2003) has observed that parent-child relations can differ along cultural lines. Notions of obligation and entitlement held by adolescents, for example, vary among the ethnically different groups that comprise recent immigrant cohorts, and these are expressed in high levels of commitment and attention to school tasks such as homework.

Parents' Savings

Individuals finance their PSE from many sources (Hemingway & McMullen, 2004). Ouellette (2006) used data from the 2002 *Post-Secondary Education Participation Survey (PEPS)* to track the different means used by 18- to 24-year-old students to pay their tuition and associated costs. She found that earnings and government-sponsored loans, respectively, made up 26 percent and 20 percent of the total, while personal savings and non-repayable money from parents or other family members comprised some 47 percent of the total. In discussing the financial dependence of most undergraduates, Côté & Allahar (2007) refer to parents of university students as "the Bank of Mom and Dad." Parents of PSE students make significant monetary investments in their children's education in various ways and often over an extended period of time. In the K–12 years, they buy school supplies and pay fees for field trips, and somewhat over half of them attempt to save for their

children's university or college expenses (Junor & Usher, 2004).

While studies of PSE participation are well established, there are fewer studies of PSE savings. The established research on savings has focussed on two areas—structural explanations and parents' PSE aspirations—and most studies have been descriptive. More recent research includes several family process variables in an attempt to better explain savings status or savings amounts.

One of the more obvious structural factors is family income. Among the various sources of parental PSE savings, which include child tax credits, gifts and family allowance cheques, the most widely used source by far is employment income (EKOS, 2006). Level of income strongly influences the amount saved. Statistics Canada (2001) found that less than one-fifth of families with incomes of less than \$30,000 have savings for their children's PSE, while about two-thirds of those with more than \$80,000 in income have PSE savings. Long-term saving is difficult for many low-income parents, whose spending priorities are determined by the more immediate needs of food, shelter, transportation and other essentials. Finnie, Laporte & Lascelles (2004) discuss these "credit constraints" that are frequently encountered by low-income parents, especially when their children are young and they are less well established in their careers. Parents who can afford to save also modify their spending priorities, but in different ways. These individuals were found to spend less on vacations, pay off mortgages faster than originally planned, take on more overtime work, delay retirement or take on a second job (COMPAS, 2005).

Lefebvre (2004) points out that wealth levels are also important indicators of the capacity of families to save for their children's PSE. Among immigrants, wealth has been examined in relation to savings available upon landing and the rate at which wealth is accumulated after landing. There is considerable variation in the savings immigrants bring to Canada (Statistics Canada, 2005). Among immigrants entering Canada in 2000–01, the average savings for all immigrants was \$38,580, while the median savings was \$15,000. Savings differences are most pronounced across immigrant entry categories—the average savings

amount of the "other economic" class was \$165,110, while that of the refugee class was \$4,000. Gymiah, Walters & Phythian (2005) similarly found that home ownership in Toronto varied by ethnicity and immigrant status. National comparisons of foreign- and native-born individuals suggest that immigrant wealth levels are considerably lower, on average. Moreover, these differences persist over time. Shamsuddin and DeVoretz (1998), for example, found that immigrants to Canada had a wealth level that was approximately half that of similar Canadian-born households and required 15 years of settlement to match the Canadian average.

In Canada, parents' savings status varies across provinces (Junor & Usher, 2004). Saskatchewan and Manitoba had the highest proportion of children whose parents were saving, while Quebec had the lowest proportion. These savings differences reflect provincial policies. For example, Quebec's publicly funded CEGEP system significantly reduces costs to parents. The distance to a post-secondary institution also affects savings plans. Students who must live in residence incur much higher costs than those who live at home while attending PSE (Frenette, 2004).

Differences in the level of parents' PSE aspirations are important determinants of PSE savings. When parents begin saving and how much they save depends, in part, on whether their PSE goal is university or the considerably less expensive college pathway (Anisef, Sweet & Ng, 2004). The COMPAS (2005) study reveals that 77 percent of parents who expect children to pursue a university education have savings, compared to 59 percent of those who expect their children to attain a community college degree. These results are consistent with those of Shipley, Ouellette & Cartwright (2003), who found that parents' propensity to save increases with their level of educational aspirations.

With the publication of the 1999 and 2002 *SAEP* surveys, researchers have used the more detailed information provided by these data to describe parents' savings for their children's PSE. Anisef, Sweet & Ng (2004) used the 1999 *SAEP* data in comparing savings amounts of parents who expected their children would attend either a community college or a university. As expected, savings for college were less than those for university. The savings of each parent group

differed on several dimensions, including family income, which showed expected (and marked) differences in savings between the highest and lowest income categories, and parents' education, which showed a similar pattern—i.e., parents with a university degree saved considerably more than those with a high school education. Included in this study was a profile of ethnic differences. Nearly all ethnic subgroups exceeded the Canadian average of \$5,400.

Generally similar findings with regard to PSE aspirations and savings were found by Shipley, Ouellette & Cartwright (2003), who used the more recent 2002 *SAEP* data set. These authors detail the various antecedents and correlates of parental savings status and savings amounts. As expected, savers were more numerous and savings amounts greatest among parents with the highest incomes and levels of education. An important addition to previous descriptive studies was the inclusion of information on children. Savings were tied to the child's age and especially to their academic achievement. Parents' savings intentions and behaviours were also tied to whether or not the child was perceived to be making an effort in his or her studies—i.e., “working to potential.” These findings prompted Shipley, Ouellette & Cartwright to emphasize the underlying associations among variables linked to parental savings.

Other analyses of the *SAEP* data have employed multivariate techniques to better explain differences in the savings status and savings amounts of parents. White, Marshall & Wood (2005) used the 1999 *SAEP* data to examine the relative effects on savings status of selected family structures and parents' stated expectations for their child's school performance. Savings status in this study was defined as those currently saving. Family income and parents' level of education remained significant in the final equation predicting savings status. Family organization (i.e., single- vs. two-parent family) was also strongly related to savings behaviour. Single-parent families saved significantly less money. However, the coefficient for parents' expectations remained significant even after controlling for the effect of the family structure variable.

Thiessen & Looker (2005) also used the 1999 *SAEP* data to study how parents with more than one child saved for their PSE. Consistent with findings from

U.S. research, they found that the larger the family, the lower the savings were for any individual child. However, most parents adhered to a principle of equity in allocating PSE savings among siblings. Thiessen & Looker found that several factors affected decisions about the timing and amount of money assigned to a particular child. Among the more salient reasons were children's age and how well they were doing in school. Those children who showed academic promise in high school were allocated more money than their younger siblings, although they too would be supported as they matured and if they proved academically able.

Using 2002 *SAEP* data, Lefebvre (2004) estimated the amount saved by parents based on structural factors, including: income and parents' educational attainment; children's achievement; and parents' PSE aspirations and involvement and interaction with children. Parents' awareness of government financial aid programs was also examined. In assessing the relationship between PSE saving and family wealth, Lefebvre found that both income and the possession of a mortgage-free house were significant predictors, controlling for other variables (at average values). Parents' educational level also remained significant in the full model. Of particular interest to the present study was the significant association between savings and parent involvement variables. Parents who were familiar with the government Canada Education Study Grant (CESG) program saved considerably more than those who were not aware of it. Children's school achievement also is a significant factor in influencing the amount their parents save: the estimated savings for those with A grades was \$5,500, while those with a B or C grade were estimated to receive \$4,600 and \$4,400, respectively.

To our knowledge, only two Canadian studies have included an immigrant status variable in the prediction of parents' PSE savings for their children. Milligan (2005) used the *Survey of Consumer Finance* to predict RESP savings from a model containing basic social structural and family composition variables. For immigrants (defined as those with at least one foreign-born parent), the proportion of RESP participants was higher than it was for native-born individuals, although the average amounts saved were less. Similar to Lefebvre's (2004) results, Milligan found that family

income and parents' education predicted PSE savings wealth (i.e., income other than earnings). In conclusion, Milligan speculates that because neither a dearth of financial information nor a lack of investment sophistication (as indicated by RESP participation) was a barrier, unmeasured immigrant aspirations offer a more likely explanation of PSE savings for their children.

Bonikowska (2007) examined the trade-off between parents' pre-immigration levels of education and their willingness to save for their children's education. Using the 2002 *Ethnic Diversity Survey*, Bonikowska found that highly educated immigrant parents were more inclined to invest in their own education and training, which left less money available for their children's future education. In contrast, immigrant parents who possessed few educational credentials themselves held PSE aspirations for their children and worked to save for their educational futures. The fact that these parents were poorly educated themselves also meant their incomes were low. This pattern of low income/high savings rates reinforces the immigrant optimism thesis, as applied to the second generation. Certainly, it suggests that income may not be a particularly strong predictor of savings among immigrants, while at the same time foregrounding parental aspirations for their children's PSE as an essential motivation for investment.

Children's Investments

To be effective, parents' investments require a corresponding commitment from their children that is sustained well into adolescence (Steinberg, 1996). Children establish basic work habits in elementary school under the tutelage of teachers and with the encouragement of their parents (Farkas, 2003). After the transition to high school, adolescents are required to exercise personal autonomy in their studies. At this point, adolescents make choices with consequences that extend well into adulthood. These involve decisions about what courses to take, how much time to spend on homework assignments, when or whether to attend class and even whether to drop out of school. Clausen (1991) describes autonomy in terms of "planful competence," which involves an investment of effort in learning, a sense of academic self-confidence and the capacity to control impulses.

Research on all three dimensions of the planful competence construct is extensive and has identified several issues related to social structures, including low income, gender and ethnicity (Sweet et al., 2007). However, relatively few studies in Canada have considered immigrant children's school achievement or mobility from either a family resource or developmental perspective. Several empirical assessments of immigrant children's achievement do, however, exist, although none offer a clear picture of their academic achievement in the K-12 system. While most studies report that immigrant children and youth adapt readily to the Canadian classroom and achieve high marks in essential subjects, others add significant qualifications to these accounts.

Worswick (2004) compares the performance of immigrants' children in Canadian schools by analyzing data from the *National Longitudinal Survey of Children and Youth* covering the 1994-99 period. He finds that while children of immigrant families are more likely to start school with less developed reading, writing and mathematics skills than their native-born classmates, the gap between the two groups disappears before the end of elementary school. Worswick's research also shows that mother tongue has an impact on school performance in a child's early years. Children from immigrant families whose mother tongue is neither English nor French have lower performance on vocabulary and reading tests at early ages than do children of native-born parents. This performance gap disappeared by the age of 14. Moreover, no differences in performance levels on mathematics tests for children (aged seven to 14) from immigrant and native-born parents were identified. Overall, these results are consistent with other research that compared immigrant and non-immigrant groups (McMullen, 2004; Ma, 2003; Marks, 2005).

However, Gunderson (2007) found significant differences in achievement across different ethno-cultural immigrant groups. Based on a sample of 5,000 ESL students enrolled in the Vancouver school system between 1991 and 2001, Gunderson found that Mandarin- and Cantonese-speaking high school students outperformed English-speaking Canadians in all subjects with the exception of Grade 12 English, while Indian-, Vietnamese-, Tagalog- and Spanish-

speaking students generally performed less well than their native-born counterparts.

Hansen & Kucera (2004) analyzed the education attainment of second-generation immigrants in Canada, as compared to native-born individuals, by using the *Survey of Labour and Income Dynamics (SLID)*. They found that characteristics such as age, ethnicity, language skills, parental education and geographic location only explain some of the variance in attainment. Of particular interest was Hansen & Kucera's finding that the distinction between respondents with either one or two foreign-born parents made no difference in the prediction of their educational attainment. However, their sample comprised immigrants whose parents would be mainly of European descent. Dinovitzer, Hagan & Parker (2003) examined PSE aspirations as well as other similar psycho-social variables in predicting educational outcomes of immigrant children enrolled in the Toronto District School Board. Their results showed the effects of both personal factors (especially PSE aspirations) and situational factors in immigrant children's achievement and attainment. Like Hansen & Kucera's (2004) study, the composition of the immigrant sample was primarily European and therefore quite different from the ethnically diverse immigrant groups which today reside in Toronto.

Summary

In reviewing the PSE participation and parent involvement literatures, we described the investments parents make in their children's school performance

as a form of "intensive parenting." Essentially, this approach to parenting comprises a set of beliefs about the contributions PSE can make to their children's futures and a range of complementary investments parents must make to ensure their children's access to either university or college. Implied in this commitment is an expectation of reciprocity from children in the form of high levels of academic engagement and achievement. These complementary investments are enacted differently across socio-economic levels. That is, differences in parents' incomes and educational attainment determine the availability of resources that affect children's PSE participation opportunities. SES also shapes the ability and willingness of parents to mobilize these resources in ways that benefit their children's learning.

Canadian parents' investments in their children's education may be usefully described in intensive parenting terms. It is, however, less certain that immigrant families plan and prepare for their children's PSE in exactly the same way. The varied cultural and social backgrounds of recent immigrants and their changed economic circumstances upon entry to Canada suggest that many immigrant families lack the resources needed to assist with their children's school adjustment or ensure their educational futures. Immigrant resiliency or optimism may, however, offer a variant of intensive parenting that exhibits similar characteristics—including strong PSE aspirations and a commitment to preparing their children academically.

Method and Results

Data and Sample

The data for this analysis are drawn from the public use file for the 2002 *Survey of Approaches to Educational Planning (SAEP)*. The target population for the *SAEP* is children between the ages of 0 and 18 living in all ten provinces in Canada. Those living in Canada's territories and on Aboriginal reserves are excluded from the survey, as are full-time members of the armed forces and residents of institutions. The *SAEP* data were collected from the "person most knowledgeable" about the child, which in most instances was a parent. The response rate for the survey is 71.5 percent. It involved 10,788 respondents who provided personal, family, school and community information that related to a single child selected from their household. We excluded information on children who were never expected to attend school as a result of some physical, mental or emotional disability, as well as those under five years of age or not enrolled in Grades K (kindergarten) through 12 in the previous school year. This left a working sample of 5,580 respondents.

The 2002 *SAEP* survey includes a variety of questions relating to characteristics of children and their families, including questions about post-secondary aspirations and savings. In addition to key socio-demographic information, the survey also includes information relating to parental immigrant status, family structure, school achievement and performance, as well as questions focusing on parent-child interactions that can also be used as indicators of social capital.

Procedures and Variables

Our analysis continues previous work with the *SAEP* series that studied educational planning in families (Sweet & Anisef, 2005). However, the present study is closest in intent and design to Lefebvre's (2004) PSE general savings model, which also used the 2002 *SAEP*

data. Our analysis first compares the characteristics of immigrant families with one foreign-born parent, those with two foreign-born parents and non-immigrant families. The profiles of each group comprise: structural and situational variables that describe family context; the human and material resources available to families; the interactions parents initiate that serve to encourage children's commitment to school; and children's response in the form of school engagement and achievement indicators. We next attempt to model PSE savings as a function of the antecedents and correlates used in the comparison of group profiles.

The response variable is the total amount of savings accumulated by the parent for the child's PSE, including income and interest from any type of savings or financial education plan. Since the distribution of savings is positively skewed and non-negative, we employed a gamma distribution when fitting a generalized linear model to estimate total accumulated savings.¹

The design variable in this study distinguishes among respondents who have two immigrant parents, one immigrant parent or two native-born parents. Immigrant status is often undifferentiated in survey research, especially where comparisons are made with native-born "reference" groups (Krahn & Taylor, 2005; Milligan, 2002; Lefebvre, 2004). Such binary comparisons often result because sample sizes do not allow further distinctions to be made or surveys lack the additional cultural, social or situational information needed to characterize immigrant subgroups. In our analysis, parents' immigrant status is important, as we assume that cultural familiarity with the host country is greater in "blended" families and that this provides their children with advantages in accessing various forms of capital to be found not only in the home but in the community. This seems a reasonable assumption and of some importance given the culturally diverse nature of Canada's immigrant population (Bonikowska, 2007).

1. We also considered a Tobit model, which is specifically designed for censored data. However, we decided that the Tobit model is less practical for our application because of its latent variable orientation. For example, the Tobit model would assume that there is a latent propensity to acquire negative savings (see Breen, 1996). Moreover, the Tobit model assumes that the actual distribution of the response variable—in this instance, savings—can be modelled by a censored normal distribution. However, the distribution of savings is non-negative with a strong positive skew and more closely approximates a gamma distribution. Nevertheless, the substantive interpretations we make when estimating both models are nearly identical. Thus, we are confident that our findings are not dependent on our choice of statistical model.

Several of the other explanatory variables used in this analysis are similar to those employed in previous studies of educational planning that employed *SAEP* data (see Lefebvre, 2004; Shipley, Ouellette & Cartwright, 2003). Variables relating to socio-demographic characteristics include sex, region of residence, number of siblings and age. Two variables are employed to represent family structure. The first distinguishes between children living in dual- or single-parent families, and the second makes a distinction between households where the mother works or stays at home. Since language is a key issue in studies involving immigrants, we also include a variable which identifies whether the respondents speak an official language at home.

Variables relating to education, family income and housing tenure are employed as indicators of family SES. The parental education variable distinguishes respondents who have at least one parent with a university degree from those with no PSE experience or with some other type of PSE credential. The family income variable is derived from Statistics Canada and is based on income from all sources during the last 12 months, before taxes and deductions. It categorizes respondents as having low (<\$30,000), low-middle (\$30,000–\$49,999), high-middle (\$50,000–\$79,999) and high (\$80,000+) levels of family income.² The housing tenure variable distinguishes among families who own their home and are mortgage free, those who own their own home but have a mortgage, and those who rent.

Savings decisions are also likely influenced by factors relating to parents' knowledge of available savings opportunities and expectations regarding assistance with post-secondary financial planning. The *SAEP* includes questions regarding parents' awareness of savings incentive programs (i.e., CESG), their expectations of receiving grants or bursaries based on financial need and whether someone else has a savings plan for their child's PSE.

Several variables assumed to complement parents' PSE savings investments were included. Parents' savings behaviour, for example, is likely influenced by the post-secondary aspirations they hold for their children. In the *SAEP*, respondents were asked how far they "hoped" their child would go in school. The

responses to this question have been grouped into three categories: high school, university and other PSE (non-university). We differentiate PSE aspirations by level because the literature indicates that parents will save more if they anticipate their child will attend university rather than college. However, it is not clear how best to interpret PSE savings that are not tied to a specific PSE level. Some parents selected "high school" as an educational goal but nevertheless saved for their child's PSE. We can only assume that they anticipate the child will be involved in some form of PSE but have not yet defined a particular PSE pathway.

Three scaled variables were developed specifically for this analysis to represent different dimensions of parent-child interactions using a series of related questions available in *SAEP*. These variables are expected to influence savings on the grounds that parents who invest more time in their child's daily activities are also likely to invest more financially in their education.

The first scaled variable assesses parent-child relationships in relation to the completion of homework. It is derived from four questions. The first question assessed the number of times per week parents helped their child with homework (from 1=never to 4=four or more times a week). The second question asked parents how frequently they ensured their child would not be distracted when doing homework (1=never to 4=very often). The third question asked parents to estimate how much time is available for their child's leisure activities (1=never to 4=very often). For the last question, parents were asked to report the extent to which homework is a source of parent-child stress (1=never to 5=four or more times a week).

The second scaled variable is based on three questions that directly measure parent-child interactions. For the first question, parents were asked how often they praised their child's academic efforts (1=never to 4=very often). The second question estimates the amount of time parents spend interacting with their child (1=not at all to 5=more than 20 hours per week). The third question assesses the amount of time parents talk with the child about school activities (1=never to 5=four or more times a week).

The last scaled variable consists of questions reflecting the child's involvement in extracurricular

2. The family income variable in the public use dataset was already grouped into discrete categories by Statistics Canada. Thus, we were unable to treat it as a quantitative variable in this analysis.

activities. The first question asked parents to assess the amount of time their child participated in extra-curricular school activities (1=never to 5=four or more times per week). The remaining four questions assessed the child's participation in non-school learning activities and in community-based activities such as sports, scouts and music lessons. The response metric for these questions is the same (1=never to 5=four or more times per week).

Parents' direct (monetary) investments in their child's academic performance were indicated by whether or not they engaged the services of a tutor.

We are unable to determine the specific motivation for hiring a tutor. Recent immigrants may have sought language training, while parents in all groups may have sought remedial help for children who were struggling academically. Parents of competent students may have felt tutoring would "add value" to classroom instruction.

The variable indicating children's school achievement or performance is based on parents' knowledge of report card information. The savings behaviour of parents likely is influenced by whether they believe their child has the potential to successfully pursue a PSE credential.

Table 1 — Descriptive Statistics for Variables Used in the Analysis

Variable		Both Parents Immigrants Proportion / Mean	One Parent Immigrant Proportion / Mean	Native Born Proportion / Mean
Sex	Male	0.47	0.53	0.49
	Female	0.53	0.47	0.51
Number of Siblings	None	0.41	0.38	0.37
	One sibling	0.38	0.42	0.43
	Two or more siblings	0.21	0.19	0.19
Language Spoken at Home ***	English or French	0.46	0.97	0.99
	Other	0.54	0.03	0.01
Family Structure	Dual	0.85	0.82	0.82
	Single	0.15	0.18	0.18
Mother Working ***	Mother at home	0.23	0.15	0.17
	Mother works	0.77	0.85	0.83
Region ***	East	0.05	0.11	0.25
	Quebec	0.08	0.10	0.21
	Ontario	0.51	0.45	0.25
	West	0.36	0.34	0.29
Age	5–8	0.14	0.13	0.13
	9–12	0.31	0.33	0.31
	13–14	0.16	0.18	0.17
	15–16	0.17	0.18	0.19
	17–18	0.22	0.18	0.18
Parent Education ***	At least one parent with a university education	0.45	0.35	0.21
	No parent with a university education	0.55	0.65	0.79
Family Income **	Low	0.22	0.16	0.19
	Low medium	0.23	0.17	0.22
	High medium	0.29	0.34	0.30
	High	0.26	0.34	0.30

Continued on next page

Table 1 — Descriptive Statistics for Variables Used in the Analysis (continued)

Variable		Both Parents Immigrants Proportion / Mean	One Parent Immigrant Proportion / Mean	Native Born Proportion / Mean
Housing Tenure ***	Owns home with a mortgage	0.53	0.64	0.58
	Owns home without a mortgage	0.20	0.21	0.24
	Rents	0.27	0.15	0.19
Educational Aspirations ***	High School	0.05	0.04	0.09
	PSE (other)	0.16	0.25	0.33
	University	0.80	0.71	0.58
Expect to Receive Grants **	Yes	0.36	0.28	0.31
	No	0.38	0.49	0.44
	Maybe	0.26	0.22	0.25
Aware of the CESG program ***	Yes	0.51	0.49	0.44
	No	0.49	0.51	0.56
Others Have Savings Plan for Child ***	Yes	0.09	0.20	0.14
	No	0.91	0.80	0.86
School Achievement (Grades) **	< 70	0.11	0.19	0.18
	70–79 (B)	0.34	0.33	0.34
	80–89 (A)	0.37	0.31	0.32
	90–100 (A+)	0.19	0.17	0.17
Child Received Tutoring **	Yes	0.17	0.18	0.14
	No	0.83	0.82	0.86
Parental Involvement with Homework		11.93	12.16	12.13
Parental/Child Interaction ***		10.23	10.99	10.81
Involvement in Extracurricular Activities **		12.29	12.71	12.36
Savings		5627.00	6604.00	5064.00

Source: *Survey of Approaches to Educational Planning*

** p < .01; *** p < .001; N: 2FB = 460; 1FB = 504; 0FB = 4,616; Total = 5,580

Significance tests for categorical variables are based on the Chi-square test.

The ANOVA F-test is used when comparing quantitative variables across categories.

Comparison of Group Profiles

Table 1 provides descriptive profiles of the *SAEP* sample selected for the study. These comprise non-immigrant families and the two groups of immigrant families differentiated by whether one or both parents were foreign born. In addition to the basic comparison of group savings, the profiles are organized into three sets of variables: Social Structure and Situational Factors; Parental Beliefs and Behaviours; and Children's Commitment. Several statistically significant differences

among the groups exist and these are discussed in this section, although our primary interest is with the indicators of family SES, selected intensive parenting practices and, finally, the academic engagement and achievement of the child.

Savings

Looking first at the total savings amounts of the families included in the sample, those in which one parent is foreign born accumulate greater savings for their children (\$6,604) than do those in which both parents are foreign born (\$5,627). The latter group in turn save more for their child's PSE than do non-immigrant families

(\$5,064). These values include both savers and non-savers from our research sample in the calculations. A more detailed description of the savings distributions of each group is given in the Appendix. While there are differences in the various measures of central tendency and dispersion shown in the Appendix, the relative positions of the groups as presented in Table 1 are retained.

Social Structure and Situational Factors

Immigrant families are less likely to speak one of Canada's official languages (English or French) at home, especially if both parents are immigrants. Among families with two foreign-born parents, only 46 percent speak one of the official languages at home, in comparison to 97 percent and 99 percent for families with one foreign-born parent and non-immigrant families, respectively. The ability to speak another language can be viewed as an asset. However, for newly arrived children the lack of English or French in the home may be an impediment to establishing home-school links that are important to children's adjustment (Anisef & Kilbride, 2003). Also, to the extent that language signals cultural differences, these may play a role in adjusting to the Canadian classroom and school system (Gunderson, 2007).

The female parent is less likely to work (77 percent) if both parents are foreign born than she is if one parent is foreign born (85 percent) or if neither parent is an immigrant (83 percent). That fewer women from immigrant families are employed may have several causes, at least among those members of this group who have recently arrived in Canada. These include lack of familiarity with the Canadian workplace or differences in workplace skill levels, educational levels or language competence. For those mothers who are employed, time constraints have obvious implications for involvement in their children's schooling. However, most parents are adaptable in apportioning their time, especially when children are having difficulty in school (Mandell & Sweet, 2004; Sweet & Anisef, 2005).

In terms of region, children of immigrant families are more likely to live in Ontario and the Western provinces than are their native-born counterparts. This finding is not unexpected, as most immigrants to Canada choose to reside in larger urban centres such as Toronto and Vancouver.

Immigrant families are more likely to have at least one parent with a university education. For example, nearly half of families with two foreign-born parents (45 percent) report that at least one of the parents has a university education, compared to only 35 percent of families with one foreign-born parent. Only 21 percent of non-immigrant families report that at least one parent has a university education. Much of this difference in educational attainment among the groups can be explained by the immigrant selection system, which favours applicants with post-secondary credentials.

Families with two foreign-born parents report only marginally lower levels of income than those with two native-born parents, despite the fact that fewer spouses work in households with two foreign-born parents. The lack of a significant difference in income may result from the Canadian immigration selection system favouring principal applicants with advanced education credentials that command higher wages in Canada. Income differences are confined to the highest income category, where 26 percent of immigrant families and 30 percent of the non-immigrant group are located. In the remaining categories, these groups are quite comparable. Among families with one immigrant parent, there are fewer low-income individuals and considerably more in the high-income categories than in either of the other groups. While immigrant families report lower overall income levels, the differences among the lowest income parents in this sample are not as marked as those reported in the literature. This may be due to sampling differences. Previous studies typically have employed samples that are representative of all immigrants—which necessarily include families with pre-school children and those without any children.

Families consisting of two foreign-born parents are less likely to own their homes and be mortgage free or to own their homes and have mortgages than are families with one foreign-born parent or non-immigrant families. Approximately 27 percent of families with two foreign-born parents are renters, compared with 19 percent of non-immigrant families and 15 percent of families with one foreign-born parent. It should be noted that while earnings are typically employed as an indicator of wealth, fixed assets are, in many ways, a better indicator of disposable income—and, consequently, the rate and amount of PSE savings (Shamsuddin & DeVoretz, 1998).

Parents' Beliefs and Behaviours

There are significant differences across the three groups in terms of the post-secondary aspirations they hold for their children. Families with two foreign-born parents are most likely to expect their child to attend university (80 percent), followed by families with one foreign-born parent (71 percent). Some 58 percent of non-immigrant families expect their child to attend university. However, the latter group is more likely to prefer a community college education or trades training for their children—33 percent versus 25 percent or less among parents in the other two groups. Aspirations are not only essential motivators for parental investing in children's education. They also represent most parents' view of the Canadian PSE system as hierarchical (Davies & Hammack, 2004). This is especially true for immigrant parents, who typically see a university degree as promising access to the professions, with their higher status and incomes (Krahn & Taylor, 2005; Dyson, 2001; Anisef et al., 2003).

On the whole, there are no significant differences between immigrant and non-immigrant families in relation to the parental involvement variables. The only exception is for the variable relating to interactions between parents and their child. Parents interact with their child more frequently if one of the parents is foreign born than they do if neither parent is an immigrant. This may follow from the latter's rather high PSE aspirations and the relatively modest academic performance of their children. While virtually indistinguishable from the achievement levels of non-immigrant children, their level of achievement is less than that of children from families in which both parents are foreign born. Parent-child interactions are least frequent if both parents are immigrants. These parents presumably see their children as sufficiently committed to their studies or, where this is not the case, they may not feel able to motivate the child themselves or work with the teacher to do so (Weininger & Lareau, 2003; Anisef & Kilbride, 2003).

Immigrant parents are also more likely to hire tutors for their children than are non-immigrant parents. Whereas 18 percent of school-aged children raised in families with one foreign-born parent and 17 percent in those with two foreign-born parents received tutoring outside the school, only 14 percent of

children raised by two native-born parents had a tutor. Parents hire tutors for various reasons. For some, tutoring is a means of remediation, while for others tutors are hired to improve children's already high levels of achievement. In the case of immigrant children for whom English or French may not be their first language, tutoring may be applied to developing language skills.

There were several significant financial planning factors. These relate to an awareness of opportunities to form partnerships with government institutions or individuals in order to enhance the ability of parents to finance their children's education. Respondents in families with two foreign-born parents are more likely to expect that their child will receive grants or bursaries based on financial need (36 percent) than are respondents in non-immigrant households (31 percent) or households with one foreign-born parent (28 percent). Furthermore, immigrant parents are generally somewhat more knowledgeable about savings opportunities for their children. For example, about half of the respondents in immigrant families indicated that they were aware of the CESG program, compared to 44 percent of respondents in non-immigrant families.

Only nine percent of children with two foreign-born parents have someone else saving for their PSE, in comparison with 20 percent of children of non-immigrant parents and 14 percent of children who have one foreign-born parent. Where both parents are immigrants, they are presumably less settled and have fewer family or community connections and are therefore less likely to have someone else contributing to a financial plan for their child's PSE.

Children's Commitment

Children raised in families with two foreign-born parents appear to perform better in school than do children raised either in non-immigrant families or families where only one parent is foreign born. The *SAEP* data provide teacher-assigned grades. These comparisons are consistent with standardized test results which show that immigrant children do as well overall as non-immigrant children (Marks, 2005; Worswick, 2004). This applies to children from families with one or two foreign-born parents. In

fact, those from families in which both parents are foreign born do somewhat better.

There are no significant savings differences between groups in relation to social engagement. To the extent that social adaptation at school correlates with parents' savings, this is an important finding in that it suggests immigrant children are successfully integrating with the social life of the school and, like their non-immigrant classmates, are developing important social skills. Audas & Willms (2001), for example, suggest that social skills are important not only because they are associated with academic engagement but also because they are themselves valued outcomes. For the immigrant child (first or second generation) being accepted socially at school is essential to academic adjustment (Gunderson, 2007).

Factors Influencing Savings for Post-Secondary Education

In this section, we attempt to estimate savings for each of the variables in a model of savings that includes selected structural, situational and personal predictors of PSE saving. The regression results are reported in Table 2.^{3, 4} Variables discussed are those that remained significant predictors of savings when all other variables in the equation were held constant (at average values).

As expected, there are significant savings differences by region. Notably, those who live in Quebec save, on average, about \$1,000 less than their counterparts living in other regions of the country.

Table 2 — Amount Saved by Savings Characteristics

		Gamma Model Expected Value of Savings τ	
All Children		5,108	
Sex	Female	4,827	
	Male	5,395	
Number of Siblings	None	5,871	
	One sibling	4,528	**
	Two or more siblings	4,129	**
Language Spoken at Home	English or French	5,106	
	Other	5,136	
Family Structure	Dual	5,207	
	Single	4,672	
Mother Working	Mother at home	5,053	
	Mother works	5,119	
Region	East	4,902	
	Quebec	4,024	*
	Ontario	5,738	
	West	5,730	
Age	0–4	–	
	5–8	4,378	
	9–12	5,211	
	13–14	5,743	
	15–16	7,124	***
	17–18	6,217	

Continued on next page

3. The three scaled variables are included in the regression models as quantitative predictors of savings. The other variables used in this analysis, including the conceptually continuous variables (e.g., age and academic performance), are treated as categorical to reflect the discrete nature of the variables and the limited number of categories.
4. The estimates are converted into earnings by taking the inverse of the link function while holding the other variables constant at typical values (means are used for quantitative predictors, whereas proportions are used for categorical predictors).

Table 2 — Amount Saved by Savings Characteristics (*continued*)

		Gamma Model Expected Value of Savings τ	
Family Income	<i>Low</i>	2,618	
	Low medium	4,292	***
	High medium	5,660	***
	High	10,963	***
Housing Tenure	<i>Owns home with a mortgage</i>	4,813	
	Owns home without a mortgage	9,052	***
	Rents	3,530	***
Educational Aspirations	<i>High school</i>	2,840	
	PSE (other)	5,352	***
	University	5,395	***
Expect to Receive Grants	<i>Yes</i>	3,923	
	No	6,670	***
	Maybe	6,027	**
Aware of CESG program	<i>Yes</i>	6,311	
	No	4,295	***
Others Have Savings Plans for Child	<i>Yes</i>	6,614	
	No	4,895	***
Interaction: Parent Immigrant Status & Parent Education	Both parents immigrants & one parent university educated	5,174	
	One parent immigrant & one parent university educated	5,144	
	Non-immigrants & one parent university educated	5,981	**
	<i>Both parents immigrants & neither parent university educated</i>	4,935	
	One parent immigrant & neither parent university educated	6,573	**
	Non-immigrants & neither parent university educated	4,742	
School Achievement (Grades)	<i>< 70</i>	3,944	
	70–79 (B)	5,668	
	80–89 (A)	6,653	***
	90–100 (A+)	7,469	***
Child Received Tutoring	<i>Yes</i>	6,132	
	No	4,950	**
Parental Involvement with Homework (4–19) τ τ		109	*
Parental/Child Interaction (3–13) τ τ		108	
Involvement in Extracurricular Activities (5–25) τ τ		185	***

Source: *Survey of Approaches to Educational Planning* (N = 5,580)

Significance tests for categorical variables are based on comparisons with the *reference category* (indicated in italics).

τ τ Savings are conditional on the average values of the explanatory variables.

τ τ Estimate represents the expected change in savings for a unit increase in the explanatory variable, conditional on the average values of all the explanatory variables.

* p < .05; ** p < .01; *** p < .001

The age of a child has a strong impact on predicted parental savings. For example, parents with children aged five to eight have estimated accumulations of \$4,378 in PSE savings, in comparison with the approximately \$7,124 predicted for parents with children aged 15 to 16. The sudden increase in savings at this age indicates that the decision to enroll in a college or university has been taken and parents realize that significant increases in contributions to their PSE savings fund are required. This is also consistent with Thiessen & Looker's (2005) finding that in families with more than one child, parental savings were allocated to each child as he or she approached high school completion. However, in our analysis, where savings were estimated after controlling for age, it appears this allocation strategy is not adequate.

The presence of siblings has a significant impact on parental savings. A child without any siblings accumulates approximately \$1,300 more in savings than a child with one sibling and approximately \$1,700 more than a child with two or more siblings. As previously indicated, this pattern of savings indicates the difficulties parents have in allocating family resources among siblings.

Family income exerts a significant impact on parents' accumulated savings for their child's PSE. Among all respondents, parents in the low income category—i.e., those who report a yearly family income of less than \$30,000—have accumulated a total of \$2,618 for their child's PSE fund. They are expected to save approximately \$8,000 less than do parents with a family income that is greater than \$80,000.

Home ownership is another indicator of parental SES that has a substantial impact on parental savings. Parents who are mortgage-free are able to save approximately \$4,200 more than parents who have a mortgage and approximately \$5,500 more than parents who rent.

Given that families with immigrant parents generally save more for their child's PSE than non-immigrant families, an essential question is whether the savings in immigrant families depend on parental education, after controlling for income, home ownership and other variables in the model. Specifically, we examine whether the relationship between the immigrant

status of parents and their savings is influenced by whether at least one parent has a university education. The results suggest that having such a parent has a positive impact on savings only for children raised in non-immigrant families. A child with non-immigrant parents will receive \$1,200 more in post-secondary savings if at least one parent has a PSE. However, the savings of children raised by two foreign-born parents does not depend on whether one parent has a university education, and children raised in families with one foreign-born parent actually receive less in savings if at least one parent has a university education. Thus, access to cultural capital that is presumed to be associated with having at least one highly educated parent only has a positive impact on expected savings for families with native-born parents. It does not have the expected benefit for children in immigrant families. Bonikowska (2007) reports a similar, if more delimited, finding in her study of educational spending in immigrant families. She found that immigrant parents with low educational attainment typically saved more than did those with higher levels of education because the latter also invested in their own education and training.

The educational aspirations that parents hold for their children significantly influence their savings behaviour. For example, parents who expect their child to attend university have accumulated approximately \$5,400 in savings for their child's PSE; this is roughly equivalent to the amount saved by parents who expect their child to attend some other post-secondary institution and some \$1,600 more than the amount saved by parents who expect their child to complete high school. Savings by the latter group can be interpreted as based on an expectation that the child will, in fact, pursue some form of PSE but neither the parent nor the child have specified the particular post-high school pathway. PSE has been characterized as a "hierarchy" of prestige and costs that ranks university before college and both as more desirable than other forms of technical trades training (Schuetze & Sweet, 2003). However, our results suggest that parental PSE savings are influenced more by clarity of purpose than PSE level.

Also consistent with findings from previous research, the savings behaviour of parents is strongly influenced

by their expectations of financial assistance and by their knowledge of savings opportunities (Lefebvre, 2004). For example, parents who do not expect to receive grants or bursaries for their child's PSE save about \$2,700 more for their child's education fund than do parents who anticipate receiving some form of subsidy for their child's post-secondary schooling. Whether parents are aware of the CESG program has a substantial impact on how much they save for their child's schooling. Parents who are aware of the program save nearly \$2,000 more than do parents who are unaware of it. Parents save more for their child's PSE if someone else also contributes to the plan. Specifically, this group accumulates approximately \$1,700 more in savings.

Parental involvement in homework help and monitoring is associated with greater savings for their child's PSE. Hiring a tutor represents an additional investment some parents make to enhance their child's school performance. Those who engage the services of a private tutor save \$1,100 more for their child's post-secondary schooling than do other parents. The amount of time parents spend interacting with their children represents yet another form of parental investment, although, in the model, this factor was

not related to how much parents saved. Nevertheless, the generally positive relationship between parental involvement factors and savings suggests the inter-related nature of parents' investment.

Among the more salient influences on parental savings is the perception of how well their children are doing in school. Academic achievement is clearly an important indicator of the child's eligibility for PSE. Children with a C average (less than 70 percent) receive approximately \$4,000 in accumulated savings from their parents, while those with a B average receive approximately \$5,700. Children with an A average (80 percent to 89 percent) acquire more than \$6,600 in accumulated savings, and children with an A+ average (90 percent and higher) have nearly \$7,500 in parental savings. Children's social engagement also influences parents' savings behaviour. The amount of time that children are involved in extra-curricular activities is positively related to the expected amount of educational savings accumulated by their parents.

Summary and Conclusions

In this study we examined the possibility that immigrant children may be excluded from participating in PSE by a lack of family resources. Specifically, we were responding to evidence of a serious decline in the earnings of immigrants over the previous two decades and its potential impact on the ability of immigrant parents to fund their children's PSE. There are, of course, various ways to finance PSE, but parental savings are among the most important. To the extent that low income limits immigrant parents' ability to save, their children's opportunities to participate in PSE are correspondingly limited.

Our analysis indicates that immigrant families with one foreign-born parent saved significantly more than immigrant families with two foreign-born parents and that both immigrant groups amassed greater savings than families with native-born parents. Of particular note is the relatively close association of income and home ownership with PSE savings. Among the sample of parents of school-age children employed in this analysis—which excludes some 25 percent of the *SAEP* total—differences in income were less than anticipated. The proportion of low-income families among native-born households was similar to that among immigrant families with two foreign-born parents. As well, families with only one foreign-born parent have, overall, relatively high levels of earnings and asset wealth.

In addition to PSE savings, parents make additional investments through the K–12 years to prepare their children for the intellectual, emotional and social demands of the PSE system. These investments are complex, inter-related and, viewed collectively, have been described as a form of “intensive parenting.” The obligations of intensive parenting are extensive, and differences in the effectiveness with which parents undertake this task have been described in the literature with reference to SES, typically indicated by parents' income and educational attainment. Given that immigrant parents tend to be more highly educated than their native-born counterparts, we assessed

the effects of parents' education on savings across immigrant and non-immigrant groups. Savings were estimated in a model that controlled for income and other variables assumed to be related to savings. Under these conditions, our results show that parents' education does not influence the level of immigrant savings. Additionally, these results indicate that immigrant status does *not* distinguish differences in savings after discounting the effects of family wealth, parenting practices and children's achievement. In short, the PSE savings of immigrant and non-immigrant parents are shaped by the same factors.

The regression analysis identified several significant predictors of PSE savings that together describe the basis for savings in families of school-age children. These include indicators of family SES, a range of parenting practices including financial planning considerations, and evidence of children's engagement and achievement. Although immigrant status was not a significant determinant of savings, immigrant families, especially those in which both parents are foreign born, are differently positioned with respect to many of the correlates of saving. Some comments on specific relationships among variables that describe the situation of immigrant parents follow.

SES and Aspirations

The immigrant groups in our analysis vary in their level of parental education but in neither case does this measure of SES influence savings to the extent it does in the non-immigrant group. Parents' education in the latter group indicates access to useful forms of cultural capital. Among immigrant families, however, strongly held PSE aspirations and the ability to encourage children's engagement with their studies appear to be the prime motivators underlying savings. The PSE pathway preferred by most immigrants is university, especially where both parents are foreign born. This is a well-established preference among immigrants generally (Anisef et al., 2000; Krahn & Taylor, 2005). University is, of course, the

most expensive and academically demanding of the available PSE options and consequently requires the greatest investment of family resources.

Intensive Parenting and Savings Strategies

Immigrant families appear to be as involved in their children's growth and development as are non-immigrant families. They thus seem to have adopted the educational role for parents that we have characterized as intensive parenting. Certainly, they have taken responsibility for that aspect of parenting which involves planning and preparing for PSE. For example, with regard to the implementation of PSE savings plans, immigrant parents seem very aware of the opportunities available in government-sponsored programs like the CESG and Canada Student Loans Program. Kapsalis (2006) has noted the greater uptake of student loans by immigrant youth. Relatively low-cost loans may complement parents' savings efforts and thus be part of a larger financial scheme. It could equally well reflect the inability of their parents to save or the necessity to invest in their own job-related education and training. In our analysis, financial constraints would more likely affect immigrant families in which both parents were foreign born, as it is among this group that we find greater numbers of low-income families.

Children's Achievement and Savings Amounts

There are distinct differences in the achievement of children from families with one or two foreign-born parents. Children from the latter group excel in their studies, while children from the former group have achievement levels that are similar to those of non-immigrant children. Even so, children with two foreign-born parents have less saved for their PSE. In general, children's achievement reinforces parents' commitment of resources, especially when allied with parental aspirations for their PSE and accompanied by support, as evidenced by investments of parental time and non-material resources. Whether undertaken to improve language skills, remediate or enhance learning, tutoring is an additional investment made by many immigrant parents and is positively associated with savings.

It would appear that immigrant parents in both groups want their children to go to PSE, but both face challenges. In families with two foreign-born parents, children have relatively high levels of achievement but their parents' lower incomes and less settled housing arrangements make PSE savings difficult. In families with one foreign-born parent, children's achievement demonstrates less commitment, but their parents' aspirations and wealth are sufficient to motivate and sustain relatively high levels of PSE savings.

Concluding Comment

There are different perspectives on the amount and timing of support for PSE participation. Daniel, Schwarz & Teichler (1999) describe a continuum of views ranging from the child as "citizen" entitled to extensive government support to that which considers the child's PSE to be the sole responsibility of the "family." In between are more moderate positions that offer some measure of support but retain a view of children (and families) as "investors" in their own futures. Whatever the perspective that best describes access to the PSE system in Canada, the family will remain the basis for children's success in finding a pathway to post-secondary studies. While PSE savings are only one avenue for financing PSE, they nevertheless comprise an important component of the intensive parenting mandate that is so strongly advanced by schools and governments (Dehli, 2004). In this context, it is important to acknowledge, and reward, the immigrant family's commitment to preparing for PSE, a process that includes savings as only one of many investments made by parents and children.

Policy Possibilities

Current PSE support schemes assess parents' economic situation and aspirations in order to compute expected costs and decide eligibility. To some extent, this is accomplished by the CESG and the accompanying Learning Bond for low-income families. However, rewarding the joint efforts of family members in PSE planning requires a view of both parents and children as complementary actors. In some cases,

children attain good grades without the support of parents. For most, however, parental involvement results in children responding with greater effort and achievement. At present, children's accomplishments are recognized only through the system of PSE grants and bursaries awarded at high school graduation or university and college entry. A government-sponsored PSE savings plan that rewards children's middle school and high school accomplishments as they progress through those grades would make them agents in shaping their own futures. And where parents also contribute during the K–12 period to their children's educational futures, the plan would enable and enhance the synergies of the committed family.

The need to develop alternative means for low-income students to access funding was argued by Berger (2007). As well, Berger & Motte (2007) pointed out the value of a life-long learning perspective in addressing financial shortfalls. A model for responding to financial need as children and adolescents move through the school system is being tested in the Canada Millennium Scholarship Foundation's Future to Discover program, as implemented in New Brunswick. Here, students establish a "learning account" to which the Foundation contributes as the child progresses through school. If shown to be effective and practicable, extending such a program to other deserving families would be relatively straightforward. To the extent that immigrant families of limited means qualify, their children's PSE opportunities would be correspondingly improved.

Future Research Directions

This analysis highlights several directions for future research. Some of the more pressing issues that might be addressed include: immigrant employment income, savings variations among immigrants in relation to ethnicity, and PSE aspirations.

Immigrant employment has been extensively examined in the economic and sociological literature, especially in relation to credential recognition. The general finding that despite relatively high levels of education immigrant incomes have declined may

be reflected in the 22 percent of immigrant families with incomes in the lowest quartile. This certainly translates into a significant number of materially disadvantaged families, but it is not that different from the 19 percent of non-immigrant families who are classified as low income. Also, those families with the highest incomes are immigrants with one foreign-born parent. These differences suggest that the stated consequences of declining immigrant income need to be somewhat qualified by the fact that this situation is shared by many non-immigrant families. A more detailed comparison of how immigrant and non-immigrant families cope with low income and the consequences for planning and investing in their children's future education would be useful.

One of the significant sources of variation among immigrants is ethnicity. As previously indicated, investigation of this area is limited by the available survey data on immigrants. Nevertheless, reports using school administrative data from the three major Canadian metropolises of Toronto, Montreal and Vancouver suggest that country of origin and home language are strong predictors of school performance. The children of certain ethnic groups (1.5- or second-generation immigrants) consistently outperform all other groups, including those who are native born (McAndrew et al., 2005; Anisef et al., 2008).

PSE aspirations are rising in Canada. Families that previously did not consider sending their children to university or college now do so. However much returns to vocational and trades training (e.g., apprenticeships) may have improved in recent years, the PSE pathway retains its appeal among immigrant parents and, to a lesser extent, among non-immigrant parents. Underlying the preparation of children so that they may successfully negotiate the pathway to PSE is a complex set of parenting beliefs and practices. Many of these are driven by the goal of a PSE degree or diploma. It would be important to better understand how PSE aspirations are formed in immigrant families. This would be particularly useful if done in relation to the early school experiences of children that parents share in and help shape. However, children also act as agents. They build human capital through their academic efforts, and their success influences

parents' willingness to invest. The interactions between both parent and child in relation to the school experience would inform our understanding of how PSE aspirations are constructed and sustained. This would be even more useful if approached from the perspective of gendered parenting. Girls generally outperform boys in school engagement and achievement, as assessed by classroom indicators. Teacher-assigned

marks tend to incorporate and reflect student social behaviour as well as accomplishment. Classroom adjustment has been attributed in part to gender differences in parents' attempts to socialize their children to the role of student. How immigrant parents relate to boys and girls has been reported in qualitative studies. It would be a useful addition were it to be explored using survey data.

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Appendix

Tables A1 and A2 present a more detailed view of the savings of respondents in the research sample (savers and non-savers) and savers alone. The proportion of savers is highest among families in which one parent is foreign born (58 percent). This group also has the greatest amount of savings—both mean and median values are considerably higher than in those families with two foreign-born parents or in the

reference non-immigrant group (i.e., families with no foreign-born parents). Families in which both parents are foreign born have a lower savings ceiling than the other groups. The variability in savings is noted in all groups. Lefebvre (2004) compared “immigrant” and “non-immigrant” groups and similarly observed considerable variability. Our average savings figures are nevertheless generally consistent with her analysis.

Table A1 — Savings Profile of Respondents in Sample (N = 5,580)

Distribution Characteristics	Immigrant Status of Parents		
	Both Foreign Born	One Foreign Born	Neither Foreign Born
Mean (SD)	5,627.70 (10,137.20)	6,605.14 (11,390.44)	5,064.20 (9,577.51)
Range (min. – max.)	0.00 – 63,000.00	0.00 – 95,000.00	0.00 – 92,000.00
Proportion Saving (n, %)	244 (53)	290 (58)	2,355 (51)
N	460	504	4,616

Source: *Survey of Approaches to Educational Planning*
 Note: The median is omitted as it has no meaning when non-savers are included.

Table A2 — Savings Profile of Active Savers (N = 2,889)

Distribution Characteristics	Immigrant Status of Parents		
	Both Foreign Born	One Foreign Born	Neither Foreign Born
Mean (SD)	10,609 (11,875.79)	11,479.27 (13,025.70)	9,926.26 (11,469.57)
Median	6,050.00	7,750.00	6,000.00
Range (min. – max.)	100.00 – 63,000.00	100.00 – 95,000.00	65.00 – 92,000.00
N	244	290	2,355

Source: *Survey of Approaches to Educational Planning*