

Q1. Do you feel that buying a house or condominium is currently a very good investment, a good investment, not a very good investment, or not a good investment at all?

|  | Total | Gender |        | Age   |       |       |       |       |       |       | Region |         |          |         |        |          | Self Employed |                   | Employment    |                |         |            |           |
|--|-------|--------|--------|-------|-------|-------|-------|-------|-------|-------|--------|---------|----------|---------|--------|----------|---------------|-------------------|---------------|----------------|---------|------------|-----------|
|  |       | Male   | Female | 18-24 | 25-34 | 35-44 | 45-54 | 18-34 | 35-54 | 55+   | BC     | Alberta | Man/Sask | Ontario | Quebec | Atlantic | Self employed | Not self employed | Self employed | Total employed | Retired | Unemployed | All other |
|  |       | A      | B      | C     | D     | E     | F     | G     | H     | I     | J      | K       | L        | M       | N      | O        | P             | Q                 | R             | S              | T       | U          | V         |
| Base: All respondents  | 2001  | 961    | 1040   | 174   | 330   | 339   | 397   | 504   | 736   | 761   | 264    | 214     | 142      | 775     | 477    | 129      | 127           | 1848              | 127           | 965            | 455     | 211        | 217       |
| Weighted   | 2001  | 992    | 1009   | 188   | 348   | 334   | 400   | 536   | 734   | 730   | 266    | 224     | 134      | 776     | 464    | 136      | 126           | 1847              | 126           | 968            | 441     | 216        | 222       |
| Very good investment   | 669   | 332    | 337    | 47    | 124   | 125   | 108   | 171   | 233   | 265   | 83     | 68      | 37       | 275     | 171    | 36       | 44            | 614               | 44            | 343            | 161     | 42         | 69        |
|  | 33.4% | 33.5%  | 33.4%  | 24.9% | 35.7% | 37.3% | 27.1% | 31.9% | 31.7% | 36.3% | 31.2%  | 30.3%   | 27.6%    | 35.4%   | 36.7%  | 26.1%    | 34.6%         | 33.3%             | 34.6%         | 35.5%          | 36.4%   | 19.2%      | 30.8%     |
| Good investment  | 971   | 473    | 499    | 97    | 155   | 162   | 214   | 252   | 376   | 343   | 132    | 103     | 72       | 362     | 231    | 71       | 61            | 902               | 61            | 478            | 206     | 106        | 113       |
|  | 48.5% | 47.6%  | 49.5%  | 51.8% | 44.5% | 48.4% | 53.5% | 47.1% | 51.2% | 47.0% | 49.8%  | 45.8%   | 53.9%    | 46.7%   | 49.8%  | 52.0%    | 47.8%         | 48.8%             | 47.8%         | 49.4%          | 46.7%   | 48.9%      | 50.7%     |
| Not a very good investment   | 260   | 133    | 128    | 33    | 56    | 34    | 52    | 89    | 85    | 87    | 37     | 39      | 18       | 95      | 47     | 25       | 11            | 245               | 11            | 108            | 54      | 53         | 30        |
|  | 13.0% | 13.4%  | 12.7%  | 17.5% | 16.1% | 10.0% | 12.9% | 16.6% | 11.6% | 11.8% | 13.7%  | 17.3%   | 13.6%    | 12.2%   | 10.0%  | 18.7%    | 8.5%          | 13.3%             | 8.5%          | 11.2%          | 12.3%   | 24.3%      | 13.7%     |
| Not a good investment at all                                       | 100   | 55     | 45     | 11    | 13    | 14    | 26    | 24    | 40    | 36    | 14     | 15      | 7        | 44      | 16     | 4        | 11            | 86                | 11            | 39             | 20      | 16         | 11        |
|  | 5.0%  | 5.5%   | 4.5%   | 5.9%  | 3.7%  | 4.3%  | 6.5%  | 4.5%  | 5.5%  | 4.9%  | 5.3%   | 6.7%    | 4.9%     | 5.7%    | 3.5%   | 3.2%     | 9.0%          | 4.6%              | 9.0%          | 4.0%           | 4.5%    | 7.6%       | 4.8%      |
| <b>Summary</b>   |       |        |        |       |       |       |       |       |       |       |        |         |          |         |        |          |               |                   |               |                |         |            |           |
| Top2Box (Very good/ Good investment)                               | 1640  | 805    | 835    | 144   | 279   | 287   | 323   | 423   | 609   | 608   | 216    | 170     | 109      | 637     | 402    | 106      | 104           | 1516              | 104           | 821            | 367     | 147        | 181       |
|  | 82.0% | 81.1%  | 82.8%  | 76.6% | 80.2% | 85.7% | 80.7% | 79.0% | 82.9% | 83.2% | 81.0%  | 76.0%   | 81.5%    | 82.1%   | 86.5%  | 78.1%    | 82.5%         | 82.1%             | 82.5%         | 84.9%          | 83.1%   | 68.1%      | 81.6%     |
| Low2Box (Not a very good investment/ Not a good investment at all) | 361   | 187    | 173    | 44    | 69    | 48    | 77    | 113   | 125   | 122   | 51     | 54      | 25       | 139     | 63     | 30       | 22            | 331               | 22            | 146            | 75      | 69         | 41        |
|  | 18.0% | 18.9%  | 17.2%  | 23.4% | 19.8% | 14.3% | 19.3% | 21.0% | 17.1% | 16.8% | 19.0%  | 24.0%   | 18.5%    | 17.9%   | 13.5%  | 21.9%    | 17.5%         | 17.9%             | 17.5%         | 15.1%          | 16.9%   | 31.9%      | 18.4%     |

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H/I - J/K/L/M/N/O - P/Q - R/S/T/U/V Overlap formulae used.

Q2. Which of the following would you say reflects the current housing market?

|   | Total | Gender |        | Age   |       |       |       |       |       |       | Region |         |          |         |        |          | Self Employed |                   | Employment    |                |         |            |           |
|---|-------|--------|--------|-------|-------|-------|-------|-------|-------|-------|--------|---------|----------|---------|--------|----------|---------------|-------------------|---------------|----------------|---------|------------|-----------|
|   |       | Male   | Female | 18-24 | 25-34 | 35-44 | 45-54 | 18-34 | 35-54 | 55+   | BC     | Alberta | Man/Sask | Ontario | Quebec | Atlantic | Self employed | Not self employed | Self employed | Total employed | Retired | Unemployed | All other |
|   |       | A      | B      | C     | D     | E     | F     | G     | H     | I     | J      | K       | L        | M       | N      | O        | P             | Q                 | R             | S              | T       | U          | V         |
| Base: All respondents   | 2001  | 961    | 1040   | 174   | 330   | 339   | 397   | 504   | 736   | 761   | 264    | 214     | 142      | 775     | 477    | 129      | 127           | 1848              | 127           | 965            | 455     | 211        | 217       |
| Weighted  | 2001  | 992    | 1009   | 188   | 348   | 334   | 400   | 536   | 734   | 730   | 266    | 224     | 134      | 776     | 464    | 136      | 126           | 1847              | 126           | 968            | 441     | 216        | 222       |
| Buyer's market - a market where buyers have the advantage because the number of houses for sale exceeds the number of buyers  | 667   | 330    | 337    | 68    | 131   | 113   | 129   | 199   | 242   | 227   | 43     | 142     | 52       | 131     | 234    | 65       | 46            | 609               | 46            | 326            | 134     | 69         | 80        |
|   | 33.4% | 33.3%  | 33.5%  | 36.0% | 37.6% | 33.8% | 32.2% | 37.0% | 33.0% | 31.0% | 16.2%  | 63.2%   | 39.1%    | 16.9%   | 50.4%  | 47.8%    | 36.1%         | 33.0%             | 36.1%         | 33.7%          | 30.5%   | 31.9%      | 36.1%     |
| Seller's market - a market where sellers have the advantage because the number of buyers exceeds the number of homes for sale | 783   | 408    | 375    | 76    | 135   | 122   | 147   | 211   | 269   | 303   | 159    | 23      | 36       | 472     | 76     | 18       | 55            | 716               | 55            | 362            | 195     | 77         | 82        |
|   | 39.1% | 41.1%  | 37.2%  | 40.2% | 38.8% | 36.6% | 36.8% | 39.3% | 36.7% | 41.5% | 59.6%  | 10.2%   | 26.6%    | 60.8%   | 16.4%  | 13.0%    | 43.1%         | 38.7%             | 43.1%         | 37.4%          | 44.2%   | 35.5%      | 37.0%     |
| Balanced market   | 551   | 254    | 296    | 45    | 82    | 99    | 124   | 127   | 223   | 201   | 64     | 60      | 46       | 173     | 154    | 53       | 26            | 522               | 26            | 280            | 112     | 71         | 60        |
|   | 27.5% | 25.6%  | 29.4%  | 23.8% | 23.6% | 29.6% | 31.0% | 23.6% | 30.3% | 27.5% | 24.2%  | 26.6%   | 34.4%    | 22.3%   | 33.2%  | 39.2%    | 20.8%         | 28.3%             | 20.8%         | 29.0%          | 25.3%   | 32.6%      | 26.9%     |

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H/I - J/K/L/M/N/O - P/Q - R/S/T/U/V Overlap formulae used.

Q3. Why do you say that it makes more sense to wait until next year to buy a house instead of buying one now?

|   | Total | Gender |        | Age    |       |       |       |       |       |       | Region |         |          |         |        |          | Self Employed |                   | Employment    |                |         |            |           |
|---|-------|--------|--------|--------|-------|-------|-------|-------|-------|-------|--------|---------|----------|---------|--------|----------|---------------|-------------------|---------------|----------------|---------|------------|-----------|
|   |       | Male   | Female | 18-24  | 25-34 | 35-44 | 45-54 | 18-34 | 35-54 | 55+   | BC     | Alberta | Man/Sask | Ontario | Quebec | Atlantic | Self employed | Not self employed | Self employed | Total employed | Retired | Unemployed | All other |
|   |       | A      | B      | C      | D     | E     | F     | G     | H     | I     | J      | K       | L        | M       | N      | O        | P             | Q                 | R             | S              | T       | U          | V         |
| Base: Makes more sense to wait until next year                  | 1076  | 498    | 578    | 128    | 196   | 188   | 234   | 324   | 422   | 330   | 194    | 96      | 69       | 451     | 210    | 56       | 76            | 980               | 76            | 529            | 183     | 138        | 130       |
| Weighted  | 1084  | 520    | 564    | 139    | 207   | 186   | 236   | 346   | 422   | 317   | 197    | 102*    | 65*      | 455     | 206    | 59*      | 76*           | 988               | 76*           | 533            | 178     | 142        | 134       |
| House prices may come down                                      | 633   | 318    | 315    | 75     | 105   | 118   | 130   | 180   | 249   | 204   | 143    | 54      | 40       | 261     | 108    | 28       | 42            | 576               | 42            | 308            | 116     | 77         | 74        |
|   | 58.4% | 61.1%  | 55.8%  | 53.9%  | 50.7% | 63.7% | 55.2% | 52.0% | 59.0% | 64.5% | 72.4%  | 53.0%   | 60.9%    | 57.4%   | 52.1%  | 46.8%    | 55.5%         | 58.3%             | 55.5%         | 57.8%          | 65.3%   | 54.4%      | 55.2%     |
|   |       |        |        | DG     |       |       |       |       |       | CDFG  |        | KMNO    |          |         |        |          |               |                   |               |                | U       |            |           |
| Uncertainty about the economy                                   | 557   | 272    | 284    | 65     | 99    | 92    | 123   | 164   | 215   | 178   | 99     | 72      | 34       | 223     | 95     | 33       | 40            | 510               | 40            | 268            | 97      | 81         | 63        |
|   | 51.3% | 52.4%  | 50.4%  | 46.6%  | 48.0% | 49.4% | 52.2% | 47.4% | 51.0% | 56.1% | 50.3%  | 70.9%   | 52.7%    | 48.9%   | 46.1%  | 56.7%    | 52.9%         | 51.6%             | 52.9%         | 50.2%          | 54.7%   | 57.2%      | 46.9%     |
|   |       |        |        |        |       |       |       |       |       | G     |        | JLMN    |          |         |        |          |               |                   |               |                |         |            |           |
| Affordability of a home   | 414   | 195    | 219    | 63     | 84    | 69    | 70    | 148   | 139   | 128   | 101    | 38      | 23       | 205     | 27     | 20       | 31            | 376               | 31            | 211            | 70      | 48         | 47        |
|   | 38.2% | 37.5%  | 38.9%  | 45.7%  | 40.6% | 37.3% | 29.6% | 42.7% | 33.0% | 40.4% | 51.2%  | 37.8%   | 34.9%    | 45.1%   | 13.2%  | 33.8%    | 40.9%         | 38.1%             | 40.9%         | 39.6%          | 39.2%   | 33.7%      | 35.4%     |
|   |       |        |        | FH     | F     |       |       | FH    |       | FH    | KLNO   | N       | N        | N       |        | N        |               |                   |               |                |         |            |           |
| Carrying costs of a home (the cost to run and maintain a house) | 301   | 123    | 178    | 61     | 60    | 56    | 52    | 122   | 108   | 71    | 52     | 32      | 15       | 135     | 45     | 22       | 19            | 273               | 19            | 147            | 34      | 43         | 49        |
|   | 27.7% | 23.6%  | 31.5%  | 44.2%  | 29.1% | 30.0% | 21.9% | 35.2% | 25.5% | 22.5% | 26.5%  | 31.3%   | 22.6%    | 29.6%   | 21.7%  | 37.7%    | 25.5%         | 27.6%             | 25.5%         | 27.5%          | 19.1%   | 30.2%      | 36.7%     |
|   |       |        | A      | DEFGHI |       |       |       | DFHI  |       |       | N      |         |          | N       |        |          |               |                   |               | T              | T       | T          | ST        |
| Anxiety about employment  | 266   | 110    | 156    | 49     | 48    | 52    | 57    | 97    | 109   | 60    | 48     | 36      | 19       | 98      | 51     | 13       | 20            | 238               | 20            | 128            | 21      | 56         | 34        |
|   | 24.5% | 21.1%  | 27.6%  | 35.5%  | 23.0% | 27.8% | 24.3% | 28.0% | 25.8% | 18.9% | 24.5%  | 35.7%   | 28.9%    | 21.5%   | 25.0%  | 21.7%    | 26.5%         | 24.1%             | 26.5%         | 24.0%          | 11.6%   | 39.5%      | 25.2%     |
|   |       |        | A      | DFGHI  |       |       |       | DI    |       |       |        | JM      |          |         |        |          |               |                   |               | T              | T       | STV        | T         |
| Fear/anxiety about home ownership                               | 167   | 67     | 99     | 40     | 35    | 26    | 33    | 75    | 59    | 33    | 29     | 15      | 12       | 75      | 27     | 8        | 13            | 148               | 13            | 78             | 19      | 29         | 23        |
|   | 15.4% | 13.0%  | 17.6%  | 28.8%  | 16.8% | 14.1% | 13.8% | 21.6% | 13.9% | 10.5% | 14.8%  | 14.7%   | 18.0%    | 16.5%   | 13.2%  | 14.3%    | 17.3%         | 15.0%             | 17.3%         | 14.6%          | 10.5%   | 20.2%      | 17.0%     |
|   |       |        | A      | DEFGHI | I     |       |       | DEFHI |       |       |        |         |          |         |        |          |               |                   |               | T              | T       | T          | T         |
| Rents are reasonable right now                                  | 109   | 51     | 58     | 21     | 29    | 15    | 22    | 50    | 37    | 21    | 10     | 21      | 6        | 48      | 18     | 6        | 9             | 99                | 9             | 48             | 10      | 32         | 9         |
|   | 10.0% | 9.8%   | 10.2%  | 14.9%  | 14.2% | 8.1%  | 9.3%  | 14.5% | 8.8%  | 6.8%  | 4.8%   | 20.8%   | 9.1%     | 10.5%   | 8.6%   | 10.5%    | 12.3%         | 10.0%             | 12.3%         | 8.9%           | 5.6%    | 22.7%      | 7.0%      |
|   |       |        |        | HI     | HI    |       |       | EHI   |       |       |        | JLMN    |          | J       |        |          |               |                   |               |                | STV     |            |           |
| Mortgage rates will not rise                                    | 108   | 63     | 45     | 13     | 19    | 15    | 25    | 33    | 41    | 35    | 18     | 7       | 3        | 52      | 26     | 2        | 8             | 97                | 8             | 58             | 15      | 12         | 13        |
|   | 10.0% | 12.1%  | 8.0%   | 9.5%   | 9.3%  | 8.3%  | 10.8% | 9.4%  | 9.7%  | 11.0% | 9.2%   | 7.3%    | 4.5%     | 11.5%   | 12.4%  | 3.6%     | 10.5%         | 9.8%              | 10.5%         | 10.9%          | 8.3%    | 8.4%       | 9.4%      |
|   |       | B      |        |        |       |       |       |       |       |       |        |         |          |         |        |          |               |                   |               |                |         |            |           |
| Other   | 71    | 29     | 42     | 9      | 15    | 15    | 16    | 23    | 31    | 17    | 12     | 4       | 6        | 29      | 13     | 7        | 6             | 63                | 6             | 39             | 6       | 5          | 13        |
|   | 6.6%  | 5.7%   | 7.4%   | 6.4%   | 7.1%  | 7.9%  | 6.8%  | 6.8%  | 7.3%  | 5.4%  | 6.0%   | 4.3%    | 8.6%     | 6.4%    | 6.2%   | 12.3%    | 7.6%          | 6.3%              | 7.6%          | 7.3%           | 3.2%    | 3.4%       | 9.9%      |
|   |       |        |        |        |       |       |       |       |       |       |        |         |          |         |        |          |               |                   |               |                |         |            | TU        |

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H/I - J/K/L/M/N/O - P/Q - R/S/T/U/V Overlap formulae used. \* small base

Q4. [Housing prices] Thinking about this time next year, do you expect that each of the following will be higher, lower or the same as they are today?

|  | Total        | Gender       |              | Age         |              |              |              |              |              |              | Region       |             |             |              |              |             | Self Employed |                   | Employment    |                |              |             |             |
|--|--------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|-------------|--------------|--------------|-------------|---------------|-------------------|---------------|----------------|--------------|-------------|-------------|
|  |              | Male         | Female       | 18-24       | 25-34        | 35-44        | 45-54        | 18-34        | 35-54        | 55+          | BC           | Alberta     | Man/Sask    | Ontario      | Quebec       | Atlantic    | Self employed | Not self employed | Self employed | Total employed | Retired      | Unemployed  | All other   |
|  |              | A            | B            | C           | D            | E            | F            | G            | H            | I            | J            | K           | L           | M            | N            | O           | P             | Q                 | R             | S              | T            | U           | V           |
| Base: All respondents                    | 2001         | 961          | 1040         | 174         | 330          | 339          | 397          | 504          | 736          | 761          | 264          | 214         | 142         | 775          | 477          | 129         | 127           | 1848              | 127           | 965            | 455          | 211         | 217         |
| Weighted                                 | 2001         | 992          | 1009         | 188         | 348          | 334          | 400          | 536          | 734          | 730          | 266          | 224         | 134         | 776          | 464          | 136         | 126           | 1847              | 126           | 968            | 441          | 216         | 222         |
| <b>Housing prices</b>                    |              |              |              |             |              |              |              |              |              |              |              |             |             |              |              |             |               |                   |               |                |              |             |             |
| Significantly higher                     | 173<br>8.7%  | 81<br>8.2%   | 92<br>9.1%   | 24<br>12.7% | 39<br>11.3%  | 32<br>9.7%   | 32<br>8.1%   | 63<br>11.8%  | 65<br>8.8%   | 45<br>6.2%   | 19<br>7.0%   | 7<br>3.0%   | 7<br>5.1%   | 103<br>13.3% | 33<br>7.0%   | 5<br>4.0%   | 13<br>10.1%   | 157<br>8.5%       | 13<br>10.1%   | 95<br>9.8%     | 21<br>4.8%   | 19<br>8.8%  | 22<br>10.0% |
| Somewhat higher                          | 709<br>35.4% | 358<br>36.0% | 352<br>34.9% | 59<br>31.5% | 123<br>35.5% | 101<br>30.3% | 127<br>31.7% | 183<br>34.1% | 228<br>31.0% | 299<br>40.9% | 77<br>28.8%  | 72<br>31.9% | 48<br>35.4% | 331<br>42.6% | 135<br>29.1% | 48<br>35.1% | 33<br>26.4%   | 669<br>36.2%      | 33<br>26.4%   | 336<br>34.7%   | 201<br>45.4% | 61<br>28.1% | 72<br>32.4% |
| About the same                           | 697<br>34.8% | 320<br>32.2% | 377<br>37.4% | 69<br>36.9% | 112<br>32.2% | 139<br>41.6% | 149<br>37.3% | 182<br>33.9% | 288<br>39.3% | 227<br>31.0% | 71<br>26.8%  | 87<br>39.0% | 55<br>41.4% | 219<br>28.3% | 203<br>43.7% | 60<br>44.0% | 48<br>38.2%   | 637<br>34.5%      | 48<br>38.2%   | 347<br>35.9%   | 123<br>27.8% | 80<br>37.1% | 87<br>39.1% |
| Somewhat lower                           | 384<br>19.2% | 208<br>20.9% | 176<br>17.4% | 32<br>17.1% | 69<br>19.7%  | 53<br>16.0%  | 83<br>20.7%  | 101<br>18.8% | 136<br>18.5% | 147<br>20.1% | 92<br>34.7%  | 48<br>21.5% | 23<br>17.5% | 118<br>15.2% | 80<br>17.2%  | 22<br>16.1% | 26<br>20.5%   | 353<br>19.1%      | 26<br>20.5%   | 173<br>17.9%   | 87<br>19.8%  | 51<br>23.6% | 41<br>18.5% |
| Significantly lower                      | 38<br>1.9%   | 26<br>2.6%   | 12<br>1.2%   | 3<br>1.8%   | 5<br>1.3%    | 8<br>2.4%    | 9<br>2.3%    | 8<br>1.5%    | 17<br>2.3%   | 13<br>1.8%   | 7<br>2.8%    | 10<br>4.7%  | 1<br>0.6%   | 5<br>0.6%    | 14<br>3.0%   | 1<br>0.7%   | 6<br>4.8%     | 31<br>1.7%        | 6<br>4.8%     | 17<br>1.7%     | 10<br>2.2%   | 5<br>2.4%   | 0<br>-      |
| <b>Summary</b>                           |              |              |              |             |              |              |              |              |              |              |              |             |             |              |              |             |               |                   |               |                |              |             |             |
| Top2Box (Significantly/ Somewhat higher) | 882<br>44.1% | 439<br>44.2% | 444<br>44.0% | 83<br>44.2% | 163<br>46.7% | 134<br>40.0% | 159<br>39.7% | 246<br>45.8% | 293<br>47.1% | 344<br>47.1% | 95<br>35.7%  | 78<br>34.9% | 54<br>40.6% | 434<br>55.9% | 167<br>36.1% | 53<br>39.1% | 46<br>36.5%   | 827<br>44.8%      | 46<br>36.5%   | 431<br>44.5%   | 222<br>50.3% | 80<br>36.9% | 94<br>42.4% |
| Low2Box (Somewhat/ Significantly lower)  | 422<br>21.1% | 234<br>23.6% | 188<br>18.6% | 36<br>18.9% | 73<br>21.1%  | 61<br>18.4%  | 92<br>23.0%  | 109<br>20.3% | 153<br>20.9% | 160<br>21.9% | 100<br>37.5% | 59<br>26.1% | 24<br>18.1% | 123<br>15.8% | 94<br>20.2%  | 23<br>16.8% | 32<br>25.3%   | 384<br>20.8%      | 32<br>25.3%   | 190<br>19.6%   | 97<br>21.9%  | 56<br>26.0% | 41<br>18.5% |
| Mean                                     | 3.3          | 3.3          | 3.3          | 3.4         | 3.4          | 3.3          | 3.2          | 3.4          | 3.3          | 3.3          | 3            | 3.1         | 3.3         | 3.5          | 3.2          | 3.3         | 3.2           | 3.3               | 3.2           | 3.3            | 3.3          | 3.2         | 3.3         |
| Std. Dev.                                | 0.9          | 1            | 0.9          | 1           | 1            | 0.9          | 0.9          | 1            | 0.9          | 0.9          | 1            | 0.9         | 0.8         | 0.9          | 0.9          | 0.8         | 1             | 0.9               | 1             | 0.9            | 0.9          | 1           | 0.9         |
| Std. Err.                                | 0            | 0            | 0            | 0.1         | 0.1          | 0.1          | 0            | 0            | 0            | 0            | 0.1          | 0.1         | 0.1         | 0            | 0            | 0.1         | 0.1           | 0                 | 0.1           | 0              | 0            | 0.1         | 0.1         |

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H/I - J/K/L/M/N/O - P/Q - R/S/T/U/V Overlap formulae used.

Q5. [SUMMARY - TOP2BOX (STRONGLY/ SOMEWHAT AGREE)] How strongly do you agree or disagree with each of the following statements?

|  | Total | Gender |        | Age    |       |       |       |        |       |        | Region |         |          |         |        |          | Self Employed |                   | Employment    |                |         |            |           |
|--|-------|--------|--------|--------|-------|-------|-------|--------|-------|--------|--------|---------|----------|---------|--------|----------|---------------|-------------------|---------------|----------------|---------|------------|-----------|
|  |       | Male   | Female | 18-24  | 25-34 | 35-44 | 45-54 | 18-34  | 35-54 | 55+    | BC     | Alberta | Man/Sask | Ontario | Quebec | Atlantic | Self employed | Not self employed | Self employed | Total employed | Retired | Unemployed | All other |
|  |       | A      | B      | C      | D     | E     | F     | G      | H     | I      | J      | K       | L        | M       | N      | O        | P             | Q                 | R             | S              | T       | U          | V         |
| Base: All respondents  | 2001  | 961    | 1040   | 174    | 330   | 339   | 397   | 504    | 736   | 761    | 264    | 214     | 142      | 775     | 477    | 129      | 127           | 1848              | 127           | 965            | 455     | 211        | 217       |
| Weighted   | 2001  | 992    | 1009   | 188    | 348   | 334   | 400   | 536    | 734   | 730    | 266    | 224     | 134      | 776     | 464    | 136      | 126           | 1847              | 126           | 968            | 441     | 216        | 222       |
| The housing market in my community is overpriced   | 1472  | 739    | 733    | 153    | 263   | 246   | 302   | 416    | 548   | 508    | 220    | 146     | 97       | 617     | 306    | 87       | 88            | 1369              | 88            | 730            | 295     | 169        | 175       |
|  | 73.6% | 74.5%  | 72.7%  | 81.1%  | 75.6% | 73.6% | 75.5% | 77.6%  | 74.6% | 69.6%  | 82.6%  | 65.0%   | 72.1%    | 79.5%   | 65.9%  | 63.7%    | 69.3%         | 74.1%             | 69.3%         | 75.5%          | 66.8%   | 78.0%      | 78.9%     |
|  |       |        |        | I      | I     |       | I     | I      | I     |        | KLNO   |         |          | KLNO    |        |          |               |                   | T             | T              | T       | RT         | RT        |
| I am/My family is well-positioned to weather a potential downturn in home prices             | 1296  | 681    | 615    | 105    | 209   | 213   | 253   | 314    | 466   | 517    | 177    | 139     | 87       | 502     | 308    | 84       | 89            | 1195              | 89            | 619            | 329     | 100        | 148       |
|  | 64.8% | 68.7%  | 61.0%  | 55.8%  | 60.0% | 63.7% | 63.1% | 58.5%  | 63.4% | 70.8%  | 66.4%  | 62.0%   | 64.7%    | 64.6%   | 66.4%  | 61.7%    | 70.7%         | 64.7%             | 70.7%         | 64.0%          | 74.5%   | 46.2%      | 66.4%     |
|  |       | B      |        |        |       |       |       | CDEFGH |       |        |        |         |          |         |        |          | U             | U                 | U             | SUV            |         | U          | U         |
| I am/My family is well-positioned to weather a potential increase in interest rates          | 1146  | 639    | 507    | 74     | 186   | 183   | 221   | 260    | 404   | 482    | 155    | 136     | 79       | 463     | 244    | 68       | 82            | 1054              | 82            | 552            | 311     | 82         | 110       |
|  | 57.3% | 64.3%  | 50.3%  | 39.4%  | 53.5% | 54.6% | 55.3% | 48.6%  | 55.0% | 65.9%  | 58.4%  | 60.6%   | 59.2%    | 59.7%   | 52.6%  | 49.7%    | 65.1%         | 57.1%             | 65.1%         | 57.0%          | 70.4%   | 37.8%      | 49.3%     |
|  |       | B      |        |        | CG    | C     | CG    | C      | CG    | CDEFGH |        |         |          | NO      |        |          | UV            | UV                | UV            | UV             | SUV     |            | U         |
| I think it makes more sense to rent than to buy  | 648   | 319    | 330    | 88     | 121   | 109   | 138   | 209    | 247   | 192    | 94     | 60      | 39       | 270     | 149    | 38       | 41            | 601               | 41            | 307            | 120     | 107        | 67        |
|  | 32.4% | 32.1%  | 32.7%  | 46.7%  | 34.8% | 32.6% | 34.5% | 39.0%  | 33.6% | 26.3%  | 35.3%  | 26.6%   | 28.8%    | 34.7%   | 32.0%  | 27.7%    | 32.3%         | 32.6%             | 32.3%         | 31.8%          | 27.1%   | 49.6%      | 30.2%     |
|  |       |        |        | DEFGHI | I     | I     | I     | DI     | I     |        | K      |         |          | K       |        |          |               |                   |               |                | RSTV    |            | RSTV      |
| I am thinking about buying a home sooner because of lower interest rates                     | 603   | 296    | 307    | 73     | 138   | 118   | 108   | 211    | 226   | 166    | 60     | 70      | 22       | 239     | 176    | 35       | 32            | 563               | 32            | 327            | 101     | 58         | 76        |
|  | 30.1% | 29.8%  | 30.4%  | 38.6%  | 39.7% | 35.3% | 27.0% | 39.3%  | 30.7% | 22.8%  | 22.7%  | 31.3%   | 16.3%    | 30.8%   | 37.9%  | 26.0%    | 25.0%         | 30.4%             | 25.0%         | 33.8%          | 22.8%   | 26.8%      | 34.3%     |
|  |       |        |        | FHI    | FHI   | FHI   |       | FHI    | FI    |        |        | JL      |          | JL      | JLMO   |          |               |                   |               | RT             |         |            | T         |
| I am thinking about buying a home sooner because of the potential increase in interest rates | 517   | 243    | 274    | 66     | 133   | 96    | 87    | 199    | 183   | 136    | 55     | 55      | 23       | 226     | 126    | 32       | 27            | 485               | 27            | 298            | 76      | 47         | 63        |
|  | 25.9% | 24.5%  | 27.2%  | 35.0%  | 38.2% | 28.6% | 21.7% | 37.1%  | 24.9% | 18.6%  | 20.6%  | 24.8%   | 17.2%    | 29.1%   | 27.2%  | 23.3%    | 21.2%         | 26.3%             | 21.2%         | 30.8%          | 17.3%   | 21.8%      | 28.5%     |
|  |       |        |        | FHI    | EFHI  | FHI   |       | EFHI   | FI    |        |        |         |          | JL      | JL     |          |               |                   |               | RTU            |         |            | T         |

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H/I - J/K/L/M/N/O - P/Q - R/S/T/U/V Overlap formulae used.

Q6. How likely are you to purchase a home, or another home, within the next two years? Are you...

|                                       | Total | Gender |        | Age   |       |       |       |       |       |        | Region |         |          |         |        |          | Self Employed |                   | Employment    |                |         |            |           |
|---------------------------------------|-------|--------|--------|-------|-------|-------|-------|-------|-------|--------|--------|---------|----------|---------|--------|----------|---------------|-------------------|---------------|----------------|---------|------------|-----------|
|                                       |       | Male   | Female | 18-24 | 25-34 | 35-44 | 45-54 | 18-34 | 35-54 | 55+    | BC     | Alberta | Man/Sask | Ontario | Quebec | Atlantic | Self employed | Not self employed | Self employed | Total employed | Retired | Unemployed | All other |
|                                       |       | A      | B      | C     | D     | E     | F     | G     | H     | I      | J      | K       | L        | M       | N      | O        | P             | Q                 | R             | S              | T       | U          | V         |
| Base: All respondents                 | 2001  | 961    | 1040   | 174   | 330   | 339   | 397   | 504   | 736   | 761    | 264    | 214     | 142      | 775     | 477    | 129      | 127           | 1848              | 127           | 965            | 455     | 211        | 217       |
| Weighted                              | 2001  | 992    | 1009   | 188   | 348   | 334   | 400   | 536   | 734   | 730    | 266    | 224     | 134      | 776     | 464    | 136      | 126           | 1847              | 126           | 968            | 441     | 216        | 222       |
| Very likely                           | 121   | 55     | 66     | 10    | 44    | 30    | 14    | 53    | 45    | 23     | 11     | 16      | 6        | 44      | 33     | 11       | 8             | 113               | 8             | 83             | 12      | 5          | 11        |
|                                       | 6.0%  | 5.5%   | 6.5%   | 5.1%  | 12.5% | 9.1%  | 3.5%  | 9.9%  | 6.1%  | 3.1%   | 4.2%   | 7.2%    | 4.3%     | 5.7%    | 7.1%   | 7.7%     | 6.4%          | 6.1%              | 6.4%          | 8.6%           | 2.8%    | 2.5%       | 5.2%      |
| Somewhat likely                       | 372   | 164    | 208    | 49    | 105   | 73    | 59    | 155   | 132   | 85     | 56     | 41      | 14       | 159     | 77     | 24       | 23            | 343               | 23            | 226            | 36      | 33         | 48        |
|                                       | 18.6% | 16.6%  | 20.6%  | 26.2% | 30.2% | 21.9% | 14.7% | 28.8% | 18.0% | 11.7%  | 21.0%  | 18.3%   | 10.5%    | 20.5%   | 16.5%  | 17.9%    | 18.0%         | 18.6%             | 18.0%         | 23.3%          | 8.2%    | 15.2%      | 21.6%     |
| Not very likely                       | 585   | 287    | 298    | 69    | 101   | 99    | 150   | 170   | 248   | 167    | 75     | 68      | 36       | 232     | 137    | 38       | 36            | 540               | 36            | 308            | 85      | 71         | 76        |
|                                       | 29.2% | 28.9%  | 29.6%  | 36.6% | 28.9% | 29.5% | 37.4% | 31.6% | 33.8% | 22.9%  | 28.0%  | 30.2%   | 26.8%    | 29.9%   | 29.5%  | 28.1%    | 28.4%         | 29.2%             | 28.4%         | 31.8%          | 19.3%   | 32.6%      | 34.1%     |
| Not likely at all                     | 923   | 486    | 437    | 60    | 99    | 132   | 178   | 159   | 310   | 455    | 125    | 99      | 78       | 341     | 218    | 63       | 60            | 852               | 60            | 351            | 307     | 107        | 87        |
|                                       | 46.1% | 49.0%  | 43.3%  | 32.0% | 28.3% | 39.5% | 44.4% | 29.6% | 42.2% | 62.3%  | 46.8%  | 44.2%   | 58.4%    | 43.9%   | 46.9%  | 46.2%    | 47.2%         | 46.1%             | 47.2%         | 36.2%          | 69.6%   | 49.7%      | 39.2%     |
| Summary                               |       | B      |        | DG    |       | DG    | CDG   |       | CDG   | CDEFGH |        |         | JKMNO    |         |        |          | S             |                   |               | RSUV           |         | SV         |           |
| Top2Box (Very/ Somewhat likely)       | 493   | 219    | 273    | 59    | 149   | 104   | 73    | 208   | 176   | 108    | 67     | 57      | 20       | 204     | 110    | 35       | 31            | 455               | 31            | 309            | 49      | 38         | 59        |
|                                       | 24.6% | 22.1%  | 27.1%  | 31.4% | 42.8% | 31.0% | 18.2% | 38.8% | 24.0% | 14.8%  | 25.2%  | 25.6%   | 14.8%    | 26.2%   | 23.6%  | 25.7%    | 24.4%         | 24.6%             | 24.4%         | 31.9%          | 11.1%   | 17.7%      | 26.7%     |
| Low2Box (Not very/ Not likely at all) | 1508  | 773    | 735    | 129   | 199   | 231   | 327   | 328   | 558   | 622    | 199    | 167     | 114      | 573     | 354    | 101      | 96            | 1392              | 96            | 659            | 392     | 178        | 163       |
|                                       | 75.4% | 77.9%  | 72.9%  | 68.6% | 57.2% | 69.0% | 81.8% | 61.2% | 76.0% | 85.2%  | 74.8%  | 74.4%   | 85.2%    | 73.8%   | 76.4%  | 74.3%    | 75.6%         | 75.4%             | 75.6%         | 68.1%          | 88.9%   | 82.3%      | 73.3%     |

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H/I - J/K/L/M/N/O - P/Q - R/S/T/U/V Overlap formulae used.

Q7. Thinking about your current mortgage payment, how much would your payment have to increase before you start to become concerned about being able to manage your payments?

|                                   | Total | Gender |        | Age   |       |       |       |       |       |       | Region |         |          |         |        |          | Self Employed |                   | Employment    |                |         |            |           |
|-----------------------------------|-------|--------|--------|-------|-------|-------|-------|-------|-------|-------|--------|---------|----------|---------|--------|----------|---------------|-------------------|---------------|----------------|---------|------------|-----------|
|                                   |       | Male   | Female | 18-24 | 25-34 | 35-44 | 45-54 | 18-34 | 35-54 | 55+   | BC     | Alberta | Man/Sask | Ontario | Quebec | Atlantic | Self employed | Not self employed | Self employed | Total employed | Retired | Unemployed | All other |
|                                   |       | A      | B      | C     | D     | E     | F     | G     | H     | I     | J      | K       | L        | M       | N      | O        | P             | Q                 | R             | S              | T       | U          | V         |
| Base: Home owners with a mortgage | 696   | 318    | 378    | 11    | 135   | 168   | 168   | 146   | 336   | 214   | 90     | 70      | 54       | 274     | 165    | 43       | 39            | 652               | 39            | 452            | 103     | 41         | 56        |
| Weighted                          | 690   | 327    | 363    | 12**  | 142   | 164   | 169   | 153   | 332   | 205   | 90*    | 73*     | 51*      | 273     | 158    | 45*      | 39*           | 646               | 39*           | 451            | 99      | 41*        | 55*       |
| We're already at the limit        | 90    | 36     | 55     | 1     | 19    | 24    | 19    | 20    | 43    | 27    | 7      | 16      | 8        | 35      | 22     | 2        | 10            | 80                | 10            | 51             | 13      | 7          | 9         |
|                                   | 13.0% | 10.9%  | 15.0%  | 8.9%  | 13.3% | 14.5% | 11.5% | 12.9% | 13.0% | 13.2% | 7.9%   | 21.7%   | 15.0%    | 13.0%   | 13.9%  | 4.7%     | 25.9%         | 12.4%             | 25.9%         | 11.3%          | 12.7%   | 17.5%      | 16.5%     |
| More than 10%                     | 155   | 81     | 74     | 0     | 35    | 38    | 36    | 35    | 74    | 46    | 22     | 17      | 12       | 55      | 38     | 11       | 10            | 143               | 10            | 108            | 18      | 8          | 9         |
|                                   | 22.5% | 24.6%  | 20.5%  | -     | 24.6% | 23.4% | 21.4% | 22.7% | 22.4% | 22.4% | 24.4%  | 23.0%   | 22.8%    | 20.1%   | 24.2%  | 25.2%    | 25.7%         | 22.1%             | 25.7%         | 23.9%          | 18.4%   | 19.2%      | 16.2%     |
| More than 25%                     | 192   | 98     | 94     | 4     | 41    | 44    | 52    | 46    | 96    | 50    | 29     | 22      | 10       | 81      | 34     | 17       | 10            | 182               | 10            | 135            | 27      | 7          | 13        |
|                                   | 27.7% | 30.0%  | 25.8%  | 37.0% | 29.2% | 27.0% | 30.6% | 29.8% | 28.8% | 24.4% | 32.4%  | 30.1%   | 18.7%    | 29.5%   | 21.2%  | 37.1%    | 25.9%         | 28.1%             | 25.9%         | 29.9%          | 27.1%   | 17.3%      | 22.9%     |
| More than 50%                     | 52    | 27     | 25     | 1     | 8     | 18    | 10    | 9     | 28    | 15    | 9      | 5       | 8        | 20      | 9      | 1        | 2             | 50                | 2             | 30             | 7       | 9          | 5         |
|                                   | 7.6%  | 8.3%   | 6.9%   | 9.4%  | 5.7%  | 11.1% | 5.9%  | 6.0%  | 8.5%  | 7.2%  | 10.1%  | 7.1%    | 16.0%    | 7.2%    | 5.8%   | 2.4%     | 4.8%          | 7.8%              | 4.8%          | 6.7%           | 6.6%    | 22.1%      | 8.7%      |
| More than 75%                     | 7     | 3      | 4      | 0     | 3     | 1     | 2     | 3     | 3     | 1     | 0      | 3       | 1        | 1       | 1      | 1        | 0             | 7                 | 0             | 5              | 1       | 1          | 0         |
|                                   | 1.0%  | 1.0%   | 1.0%   | -     | 2.2%  | 0.5%  | 1.2%  | 2.0%  | 0.9%  | 0.4%  | -      | 4.2%    | 1.8%     | 0.4%    | 0.6%   | 2.3%     | -             | 1.1%              | -             | 1.1%           | 1.1%    | 2.2%       | -         |
| More than double                  | 19    | 6      | 13     | 0     | 4     | 9     | 1     | 4     | 10    | 6     | 2      | 1       | 2        | 10      | 5      | 0        | 1             | 18                | 1             | 10             | 3       | 1          | 4         |
|                                   | 2.8%  | 1.8%   | 3.7%   | -     | 2.9%  | 5.2%  | 0.5%  | 2.6%  | 2.9%  | 2.8%  | 2.1%   | 1.3%    | 3.5%     | 3.6%    | 3.0%   | -        | 2.5%          | 2.8%              | 2.5%          | 2.3%           | 2.9%    | 2.4%       | 7.0%      |
| No concerns                       | 76    | 47     | 30     | 2     | 12    | 12    | 18    | 14    | 30    | 33    | 11     | 2       | 6        | 30      | 21     | 7        | 1             | 75                | 1             | 49             | 17      | 3          | 5         |
|                                   | 11.1% | 14.3%  | 8.2%   | 18.3% | 8.2%  | 7.1%  | 10.7% | 9.0%  | 9.0%  | 16.1% | 12.3%  | 2.7%    | 11.3%    | 10.9%   | 13.5%  | 14.4%    | 2.3%          | 11.5%             | 2.3%          | 10.9%          | 17.5%   | 7.6%       | 9.0%      |
| I don't know                      | 99    | 30     | 68     | 3     | 20    | 18    | 30    | 23    | 49    | 27    | 10     | 7       | 6        | 42      | 28     | 6        | 5             | 92                | 5             | 62             | 14      | 5          | 11        |
|                                   | 14.3% | 9.3%   | 18.9%  | 26.3% | 13.9% | 11.0% | 18.1% | 14.9% | 14.6% | 13.4% | 10.9%  | 9.8%    | 11.0%    | 15.3%   | 17.8%  | 13.9%    | 12.9%         | 14.2%             | 12.9%         | 13.8%          | 13.7%   | 11.7%      | 19.7%     |

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H/I - J/K/L/M/N/O - P/Q - R/S/T/U/V Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing