



18-094927-01-03 - 2019 RBC Housing Poll

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25	Q5b. [SUMMARY - LOW2BOX (SOMEWHAT/ STRONGLY DISAGREE)] How strongly do you agree or disagree with each of the following statements?
26	Q5b_1. [The housing market in my community is overpriced] How strongly do you agree or disagree with each of the following statements?
27	Q5b_2. [I am/My family is well-positioned to weather a potential downturn in home prices] How strongly do you agree or disagree with each of the following statements?
28	Q5b_3. [I am/My family is well-positioned to weather a potential increase in interest rates] How strongly do you agree or disagree with each of the following statements?
29	Q5b_4. [I am thinking about buying a home sooner because of the potential increase in interest rates] How strongly do you agree or disagree with each of the following statements?
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50	Q8New2017x. With who did you/ are you planning to purchase this home?
51	Q8New2017x. With who did you/ are you planning to purchase this home?
52	Q8New2017x. With who did you/ are you planning to purchase this home?
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54	QINFLUENCER1_2019_2. [All other decisions related to purchasing a home (e.g. deciding on location type of home potential renovations home inspection movers etc.)] Who or what did/do you consult on decisions related to purchasing a home, for each of the following?
55	QINFLUENCER2_2019. [SUMMARY - RANK 1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

56	QINFLUENCER2_2019. [SUMMARY - RANK 2] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
57	QINFLUENCER2_2019. [SUMMARY - RANK 3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
58	QINFLUENCER2_2019. [SUMMARY - RANK 1-3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
59	QINFLUENCER2_2019_1. [Friends] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
60	QINFLUENCER2_2019_2. [Family] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
61	QINFLUENCER2_2019_3. [Co-workers] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
62	QINFLUENCER2_2019_4. [Real estate agent] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
63	QINFLUENCER2_2019_5. [Real-estate websites (e.g. Realtor)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
64	QINFLUENCER2_2019_6. [Representative from my main financial institution] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
65	QINFLUENCER2_2019_7. [Representative from another financial institution I deal with (not my main bank)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
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67	QINFLUENCER2_2019_9. [Accountant or other financial advisor] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
68	QINFLUENCER2_2019_10. [An independent mortgage broker] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
69	QINFLUENCER2_2019_11. [My bank's website (including their mortgage tools such as calculators)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
70	QINFLUENCER2_2019_12. [Other banks' websites (including mortgage tools)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
71	QINFLUENCER2_2019_13. [Online websites and calculators (not bank websites)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
72	QINFLUENCER2_2019_14. [Social media sites (such as Facebook chats/forums LinkedIn etc.)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

73	QINFLUENCER2_2019_15. [A model home/sales center representative] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
74	QINFLUENCER2_2019_16. [Government website/channel] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
75	QINFLUENCER2_2019_17. [Media (TV newspapers magazines ads etc.)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
76	QINFLUENCER2_2019_18. [Rate comparison websites (e.g. RateHub)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
77	QINFLUENCER2_2019_19. [Architect builder or contractor] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
78	QINFLUENCER2_2019_20. [Lawyer] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
79	QINFLUENCER2_2019_21. [Home Inspector] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
80	QINFLUENCER2_2019_22. [Online forums/blogs] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
81	QINFLUENCER2_2019_23. [Other website_1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
82	QINFLUENCER2_2019_24. [Other website_2] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions
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84	QINFLUENCER2_2019. [SUMMARY - RANK 1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
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86	QINFLUENCER2_2019. [SUMMARY - RANK 3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
87	QINFLUENCER2_2019. [SUMMARY - RANK 1-3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
88	QINFLUENCER2_2019_1. [Friends] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
89	QINFLUENCER2_2019_2. [Family] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

90	QINFLUENCER2_2019_3. [Co-workers] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
91	QINFLUENCER2_2019_4. [Real estate agent] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
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93	QINFLUENCER2_2019_6. [Representative from my main financial institution] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
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97	QINFLUENCER2_2019_10. [An independent mortgage broker] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
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99	QINFLUENCER2_2019_12. [Other banks' websites (including mortgage tools)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
100	QINFLUENCER2_2019_13. [Online websites and calculators (not bank websites)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
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104	QINFLUENCER2_2019_17. [Media (TV newspapers magazines ads etc.)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
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106	QINFLUENCER2_2019_19. [Architect builder or contractor] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
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108	QINFLUENCER2_2019_21. [Home Inspector] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
109	QINFLUENCER2_2019_22. [Online forums/blogs] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
110	QINFLUENCER2_2019_23. [Other website_1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
111	QINFLUENCER2_2019_24. [Other website_2] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
112	QINFLUENCER2_2019_25. [Other] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions
113	Q14. Do you plan to take out ..., a fixed rate mortgage, a variable rate mortgage, a combination of both a variable and fixed rate or no mortgage on your new home?
114	Q14. Do you plan to take out ..., a fixed rate mortgage, a variable rate mortgage, a combination of both a variable and fixed rate or no mortgage on your new home?
115	Q14. Do you plan to take out ..., a fixed rate mortgage, a variable rate mortgage, a combination of both a variable and fixed rate or no mortgage on your new home?
116	Q14. Do you plan to take out ..., a fixed rate mortgage, a variable rate mortgage, a combination of both a variable and fixed rate or no mortgage on your new home?
117	Q16new2014. Why did you choose the type of mortgage you did?
118	Q16new2014. Why did you choose the type of mortgage you did?
119	Q16new2014. Why did you choose the type of mortgage you did?
120	Q16new2014. Why did you choose the type of mortgage you did?
121	Q17. Approximately, how much of the home's value does ... this down payment represent?
122	Q17. Approximately, how much of the home's value does ... this down payment represent?
123	Q17. Approximately, how much of the home's value does ... this down payment represent?
124	Q17. Approximately, how much of the home's value does ... this down payment represent?
125	Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...
126	Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...
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128	Q17New2017ax_1. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...
129	Q17New2017bx. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...
130	Q17New2017bx_1. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

155	Q17B_PCTDWCNCOST_NEW2018_1_1. [Down payment - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?
156	Q17B_PCTDWCNCOST_NEW2018_1_2. [Down payment - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?
157	Q17B_PCTDWCNCOST_NEW2018_2_1. [Ongoing costs of home ownership - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?
158	Q17B_PCTDWCNCOST_NEW2018_2_2. [Ongoing costs of home ownership - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?
159	Q17B_PCTDWCNCOST_NEW2018_1_1. [Down payment - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?
160	Q17B_PCTDWCNCOST_NEW2018_1_1. [Down payment - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?
161	Q17B_PCTDWCNCOST_NEW2018_1_1. [Down payment - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?
162	Q17B_PCTDWCNCOST_NEW2018_1_2. [Down payment - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?
163	Q17B_PCTDWCNCOST_NEW2018_1_2. [Down payment - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?
164	Q17B_PCTDWCNCOST_NEW2018_1_2. [Down payment - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?
165	Q17B_PCTDWCNCOST_NEW2018_2_1. [Ongoing costs of home ownership - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?
166	Q17B_PCTDWCNCOST_NEW2018_2_1. [Ongoing costs of home ownership - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?
167	Q17B_PCTDWCNCOST_NEW2018_2_1. [Ongoing costs of home ownership - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?
168	Q17B_PCTDWCNCOST_NEW2018_2_2. [Ongoing costs of home ownership - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?
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170	Q17B_PCTDWCNCOST_NEW2018_2_2. [Ongoing costs of home ownership - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?
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172	Q17b. Which of the following concerns ... you the most about purchasing a home?
173	Q17b. Which of the following concerns ... you the most about purchasing a home?
174	Q17b. Which of the following concerns ... you the most about purchasing a home?
175	Q17bnew2014. There are many decisions to be made when buying a home. What do you think is the most challenging part of making the decision to buy a home?
176	Q17bnew2014. There are many decisions to be made when buying a home. What do you think is the most challenging part of making the decision to buy a home?
177	Q17bnew2014. There are many decisions to be made when buying a home. What do you think is the most challenging part of making the decision to buy a home?
178	Q17bnew2014. There are many decisions to be made when buying a home. What do you think is the most challenging part of making the decision to buy a home?
179	QHO1_2019. [SUMMARY - VERY HAPPY] How happy are you with each of the following aspects of your current home?
180	QHO1_2019. [SUMMARY - SOMEWHAT HAPPY] How happy are you with each of the following aspects of your current home?
181	QHO1_2019. [SUMMARY - SOMEWHAT UNHAPPY] How happy are you with each of the following aspects of your current home?

182	QHO1_2019. [SUMMARY - NOT AT ALL HAPPY] How happy are you with each of the following aspects of your current home?
183	QHO1_2019. [SUMMARY - TOP2BOX (VERY/ SOMEWHAT HAPPY)] How happy are you with each of the following aspects of your current home?
184	QHO1_2019. [SUMMARY - LOW2BOX (SOMEWHAT UNHAPPY/ NOT AT ALL HAPPY)] How happy are you with each of the following aspects of your current home?
185	QHO1_2019_1. [Location] How happy are you with each of the following aspects of your current home?
186	QHO1_2019_2. [Square footage of the home] How happy are you with each of the following aspects of your current home?
187	QHO1_2019_3. [Size of the lot] How happy are you with each of the following aspects of your current home?
188	QHO1_2019_4. [Layout of the home] How happy are you with each of the following aspects of your current home?
189	QHO1_2019_5. [Amount of maintenance required] How happy are you with each of the following aspects of your current home?
190	QHO1_2019_6. [Expansion potential should you decide to enlarge your home] How happy are you with each of the following aspects of your current home?
191	Q17dnew. Are you planning any home improvements or renovations?
192	Q17enew. What is/are the primary reason(s) that you are planning these renovations?
193	Q17YY. How much do you expect to spend on home improvements this year?
194	Q21. Do you have a mortgage on your home?
195	Q21b. Which of the following mortgage providers did you use for your last mortgage?
196	Q21c. What were the reasons you selected this mortgage provider?
197	QM1_2019_1. [Communicated in the past] To the best of your recollection, how did you communicate with your mortgage provider for your most recent mortgage? For future interactions with your mortgage provider, how would you prefer to communicate?
198	QM1_2019_2. [Communication preference for the future] To the best of your recollection, how did you communicate with your mortgage provider for your most recent mortgage? For future interactions with your mortgage provider, how would you prefer to communicate?
199	QM2_2019. When is your mortgage term due for renewal?
200	Q25. [SUMMARY - TOP2BOX (STRONGLY/ SOMEWHAT AGREE)] How strongly do you agree or disagree with each of the following statements?
201	Q25. [SUMMARY - LOW2BOX (SOMEWHAT/ STRONGLY DISAGREE)] How strongly do you agree or disagree with each of the following statements?
202	Q25_1. [My mortgage is bigger than I would like it to be] How strongly do you agree or disagree with each of the following statements?
203	Q25_2. [My mortgage is using up too much of my income] How strongly do you agree or disagree with each of the following statements?
204	Q25_3. [Interest rate increases will cause me financial difficulty] How strongly do you agree or disagree with each of the following statements?
205	Q25_4. [I am paying off my mortgage faster than I expected to] How strongly do you agree or disagree with each of the following statements?
206	Q25_5. [My mortgage is larger than I thought it would be at this stage] How strongly do you agree or disagree with each of the following statements?
207	Q25_6. [I am taking advantage of low interest rates to pay down more principal on my mortgage] How strongly do you agree or disagree with each of the following statements?
208	Q25_7. [I am considering renegotiating or breaking my mortgage before the end of the term to take advantage of a better rate] How strongly do you agree or disagree with each of the following statements?
209	Q25_8. [I am considering switching my mortgage to another financial institution] How strongly do you agree or disagree with each of the following statements?

210	Q25_9. [I am considering refinancing my mortgage to free up funds for renovation] How strongly do you agree or disagree with each of the following statements?
211	Q25_10. [I am considering refinancing my mortgage to pay off other debt that has higher interest] How strongly do you agree or disagree with each of the following statements?
212	Q25_11. [I am considering refinancing my mortgage to free up funds for education] How strongly do you agree or disagree with each of the following statements?
213	QMORTGAGE_SWITCH_2018NEW. When, if ever, have you switched your mortgage to a different financial institution/mortgage provider?
214	Q25_2017a. For which of the following reasons would you switch to a different mortgage provider?
215	Q2018WHEN_SWITCH. When did you consider switching your mortgage?
216	QSWITCH_ISSUE_2018NEW. Which of the following issues, if any, did you experience when switching your mortgage?.
217	Q27_1. [Available] Which of the following mortgage features is available in your mortgage and which have you used in the past year?
218	Q27_2. [Used] Which of the following mortgage features is available in your mortgage and which have you used in the past year?
219	Q29. 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?
220	QRENEW_ONLINE_NEW2018. [Mobile device (e.g. smartphone tablet)] How much of your mortgage application wWould you be comfortable completing your mortgage application yourself online via a...
221	QRENEW_ONLINE_NEW2018. [Computer] How much of your mortgage application wWould you be comfortable completing your mortgage application yourself online via a...
222	Q_Priorities and Trade offs 2016_1. [Must Have] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?
223	Q_Priorities and Trade offs 2016_2. [Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?
224	Q_Priorities and Trade offs 2016. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?
225	Q_Priorities and Trade offs 2016x_1. [Must Have] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?
226	Q_Priorities and Trade offs 2016x_2. [Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?
227	Q_Priorities and Trade offs 2016x. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?
228	QHousePoor1_2019. House poor is a situation that describes a person who over-extends themselves and spends an unusually large proportion of his or her total income on home ownership, including mortgage payments, property taxes, maintenance and utilities. It is said if you can't spend your income the way you want to, because so much of it is going to housing expenses, you're house poor.
229	QHousePoor1_2019_1. House poor is a situation that describes a person who over-extends themselves and spends an unusually large proportion of his or her total income on home ownership, including mortgage payments, property taxes, maintenance and utilities. It is said if you can't spend your income the way you want to, because so much of it is going to housing expenses, you're house poor.
230	QHousePoor1_2019_2. House poor is a situation that describes a person who over-extends themselves and spends an unusually large proportion of his or her total income on home ownership, including mortgage payments, property taxes, maintenance and utilities. It is said if you can't spend your income the way you want to, because so much of it is going to housing expenses, you're house poor.
231	QHousePoor2_2019. [SUMMARY - STRONGLY AGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
232	QHousePoor2_2019. [SUMMARY - SOMEWHAT AGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...

233	QHousePoor2_2019. [SUMMARY - SOMEWHAT DISAGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
234	QHousePoor2_2019. [SUMMARY - STRONGLY DISAGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
235	QHousePoor2_2019. [SUMMARY - TOP2BOX (STRONGLY/ SOMEWHAT AGREE)] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
236	QHousePoor2_2019. [SUMMARY - LOW2BOX (SOMEWHAT/ STRONGLY DISAGREE)] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
237	QHousePoor2_2019_1. [Is mentally stressful] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
238	QHousePoor2_2019_2. [Is physically stressful] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
239	QHousePoor2_2019_3. [Is financially irresponsible] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
240	QHousePoor2_2019_4. [Is worth it even though I have to (would have to) give up other things] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
241	QHousePoor2_2019_5. [Is a normal part of home ownership if only for a short while] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
242	QHousePoor2_2019. [SUMMARY - STRONGLY AGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
243	QHousePoor2_2019. [SUMMARY - SOMEWHAT AGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
244	QHousePoor2_2019. [SUMMARY - SOMEWHAT DISAGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
245	QHousePoor2_2019. [SUMMARY - STRONGLY DISAGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
246	QHousePoor2_2019. [SUMMARY - TOP2BOX (STRONGLY/ SOMEWHAT AGREE)] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
247	QHousePoor2_2019. [SUMMARY - LOW2BOX (SOMEWHAT/ STRONGLY DISAGREE)] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
248	QHousePoor2_2019_1. [Is mentally stressful] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
249	QHousePoor2_2019_2. [Is physically stressful] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
250	QHousePoor2_2019_3. [Is financially irresponsible] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
251	QHousePoor2_2019_4. [Is worth it even though I have to (would have to) give up other things] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
252	QHousePoor2_2019_5. [Is a normal part of home ownership if only for a short while] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
253	QHousePoor2_2019. [SUMMARY - STRONGLY AGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
254	QHousePoor2_2019. [SUMMARY - SOMEWHAT AGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
255	QHousePoor2_2019. [SUMMARY - SOMEWHAT DISAGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
256	QHousePoor2_2019. [SUMMARY - STRONGLY DISAGREE] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...

257	QHousePoor2_2019. [SUMMARY - TOP2BOX (STRONGLY/ SOMEWHAT AGREE)] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
258	QHousePoor2_2019. [SUMMARY - LOW2BOX (SOMEWHAT/ STRONGLY DISAGREE)] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
259	QHousePoor2_2019_1. [Is mentally stressful] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
260	QHousePoor2_2019_2. [Is physically stressful] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
261	QHousePoor2_2019_3. [Is financially irresponsible] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
262	QHousePoor2_2019_4. [Is worth it even though I have to (would have to) give up other things] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
263	QHousePoor2_2019_5. [Is a normal part of home ownership if only for a short while] To what extent do you agree/disagree with the potential impacts of being house poor. Being house poor...
264	QSEARCH1_2019. [SUMMARY - VERY IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
265	QSEARCH1_2019. [SUMMARY - SOMEWHAT IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
266	QSEARCH1_2019. [SUMMARY - NOT VERY IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
267	QSEARCH1_2019. [SUMMARY - NOT AT ALL IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
268	QSEARCH1_2019. [SUMMARY - NOT APPLICABLE] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
269	QSEARCH1_2019. [SUMMARY - TOP2BOX (VERY/ SOMEWHAT IMPORTANT)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
270	QSEARCH1_2019. [SUMMARY - LOW2BOX (NOT VERY/ NOT AT ALL IMPORTANT)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
271	QSEARCH1_2019_1. [Finding/choosing a real estate agent] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
272	QSEARCH1_2019_2. [Finding out how much of a mortgage you could afford] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
273	QSEARCH1_2019_3. [Finding a home/property you wanted to buy] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
274	QSEARCH1_2019_4. [Visiting prospective homes (including arranging visits with a realtor)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
275	QSEARCH1_2019_5. [Arranging financing] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
276	QSEARCH1_2019_6. [Closing the transaction (i.e. bank lawyer etc.)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
277	QSEARCH1_2019_7. [Arranging for moving day] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
278	QSEARCH1_2019_8. [Dealing with trades for any repairs/upgrades to the home before moving in] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
279	QSEARCH1_2019. [SUMMARY - VERY IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
280	QSEARCH1_2019. [SUMMARY - SOMEWHAT IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

281	QSEARCH1_2019. [SUMMARY - NOT VERY IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
282	QSEARCH1_2019. [SUMMARY - NOT AT ALL IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
283	QSEARCH1_2019. [SUMMARY - NOT APPLICABLE] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
284	QSEARCH1_2019. [SUMMARY - TOP2BOX (VERY/ SOMEWHAT IMPORTANT)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
285	QSEARCH1_2019. [SUMMARY - LOW2BOX (NOT VERY/ NOT AT ALL IMPORTANT)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
286	QSEARCH1_2019_1. [Finding/choosing a real estate agent] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
287	QSEARCH1_2019_2. [Finding out how much of a mortgage you could afford] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
288	QSEARCH1_2019_3. [Finding a home/property you wanted to buy] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
289	QSEARCH1_2019_4. [Visiting prospective homes (including arranging visits with a realtor)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
290	QSEARCH1_2019_5. [Arranging financing] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
291	QSEARCH1_2019_6. [Closing the transaction (i.e. bank lawyer etc.)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
292	QSEARCH1_2019_7. [Arranging for moving day] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
293	QSEARCH1_2019_8. [Dealing with trades for any repairs/upgrades to the home before moving in] Thinking of your most recent home purchase, how important was email and other online resources when it came to...
294	Gender. What is your gender?
295	Age
296	QRegion
297	CAEDU2. What is the highest degree or level of school you have completed?
298	USHHI3. Please indicate your annual household income before taxes.
299	USHHI2. Please indicate your annual household income before taxes.
300	EMP01. What is your current employment status?
301	Marital status
302	QHHCMP10. How many people are living or staying at your current address? (Include yourself and any other adults or children who are currently living or staying at this
303	QKIDS02. How many children under the age of 18 are living in your household?
304	QADULTS. Number of Adults in HH
305	QS1new2014. Are you a newcomer to Canada? That is, did you move to Canada within the last 5 years?
306	G_variable
307	Hidden Variable
308	Group
309	Area
310	GVA boost
311	Sample Collected
312	CMA. Census Metropolitan Areas
313	G_variable
314	Sample Collected

315	Banner 1
316	Banner 2
317	Banner 3
318	Banner 4
319	Banner 5
320	Banner 7

Q1. Do you currently own or rent your principal residence?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Own	0	204
	-	100%
Rent		BD
	165	0
	79%	-
Other family members own the home I live in		CD
	43	0
	21%	-
	CD	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q1anew2013. When did you buy your first home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Less than 2 years ago	0	204
	-	100%
2-5 years ago	0	0
	-	-
More than 5 years ago	0	0
	-	-

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q1anew2013. When did you buy your first home? - All respondents

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Less than 2 years ago	0	204
	-	100%
2-5 years ago	0	0
	-	-
More than 5 years ago	0	0
	-	-
No answer	208	0
	100%	-
	CD	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q1cnew2013. Are you currently sharing responsibility for your housing costs (rent, mortgage) with another person?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Yes - With a friend or partner	81	103
	39%	50%
		B
Yes - With my parents/children/other relatives	30	11
	14%	5%
	CD	
No - I'm paying myself	75	82
	36%	40%
No - I am not paying anything	26	11
	13%	5%
	C	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q2. 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?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Very good investment	60 29%	95 47%
		B
Good investment	113 54%	94 46%
Not a very good investment	31 15%	11 5%
	CD	
Not a good investment at all	4 2%	4 2%
Summary		
Top2Box (Very good/ Good investment)	173 83%	189 93%
		B
Low2Box (Not a very good investment/ Not a good investment at all)	35 17%	15 7%
	CD	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q3. Which of the following would you say reflects the current housing market?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Buyer's market - a market where buyers have the advantage because the number of houses for sale exceeds the number of buyers	73	64
	35%	31%
Seller's market - a market where sellers have the advantage because the number of buyers exceeds the number of homes for sale	69	79
	33%	39%
Balanced market	66	61
	32%	30%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q4. Given current housing prices and economic conditions, do you think that it makes more sense to buy a house now, or wait until next year?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Buy now	59	127
	28%	62%
Wait until next year		BD
	149	77
	72%	38%
	CD	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q5anew2014. Why do you say that it makes more sense to wait until next year to buy a house instead of buying one now?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
House prices may come down	81	44
	54%	57%
Mortgage rates will not rise	15	13
	10%	17%
Mortgage rates may decrease	31	19
	21%	25%
Fear/anxiety about home ownership	21	8
	14%	10%
	D	D
Uncertainty about the economy	56	27
	38%	35%
Anxiety about employment	30	13
	20%	17%
Affordability of a home	67	29
	45%	38%
Carrying costs of a home (the cost to run and maintain a house)	39	21
	26%	27%
	D	D
Rents are reasonable right now	27	8
	18%	10%
Planning to renovate/currently renovating my existing home	4	7
	3%	9%
		B
Other	13	4
	9%	5%
Summary		
Home affordability	92	40
	62%	52%
	D	
Prices/rates favourability	101	59
	68%	77%
	75	38

Q5anew2014. Why do you say that it makes more sense to wait until next year to buy a house instead of buying one now?

	Homeowners	
	PFTHO	FTHO
Anxiety/uncertainty	50%	49%

small base

Q5bnew2015. [SUMMARY - A BIG IMPACT] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
My job security	46	21
	31%	27%
My income expectations	57	27
	38%	35%
	D	D
Family obligations	27	16
	18%	21%
Anxiety about home ownership	28	21
	19%	27%
	D	D
I have other plans for my money (like a vacation, car, etc.)	31	13
	21%	17%
Falling interest rates	31	14
	21%	18%
Rising interest rates	37	26
	25%	34%
Uncertainty about the economy	50	34
	34%	44%
Reducing current debt load	56	20
	38%	26%
	D	

small base

Q5bnew2015. [SUMMARY - SOME IMPACT] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
My job security	54	31
	36%	40%
My income expectations	66	28
	44%	36%
Family obligations	47	27
	32%	35%
Anxiety about home ownership	66	23
	44%	30%
	CD	
I have other plans for my money (like a vacation, car, etc.)	49	32
	33%	42%
Falling interest rates	74	33
	50%	43%
Rising interest rates	75	34
	50%	44%
Uncertainty about the economy	D	
	73	26
Reducing current debt load	49%	34%
	C	
	50	35
	34%	45%
		D

small base

Q5bnew2015. [SUMMARY - NOT MUCH IMPACT] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
My job security	33	18
	22%	23%
My income expectations	19	20
	13%	26%
		B
Family obligations	50	20
	34%	26%
Anxiety about home ownership	36	24
	24%	31%
I have other plans for my money (like a vacation, car, etc.)	46	20
	31%	26%
Falling interest rates	31	23
	21%	30%
Rising interest rates	26	14
	17%	18%
Uncertainty about the economy	23	13
	15%	17%
Reducing current debt load	23	18
	15%	23%

small base

Q5bnew2015. [SUMMARY - NO IMPACT AT ALL] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
My job security	16	7
	11%	9%
My income expectations	7	2
	5%	3%
Family obligations	25	14
	17%	18%
Anxiety about home ownership	19	9
	13%	12%
I have other plans for my money (like a vacation, car, etc.)	23	12
	15%	16%
Falling interest rates	13	7
	9%	9%
Rising interest rates	11	3
	7%	4%
Uncertainty about the economy	3	4
	2%	5%
Reducing current debt load	20	4
	13%	5%

small base

Q5bnew2015. [SUMMARY - TOP2BOX (A BIG IMPACT/ SOME IMPACT)] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
My job security	100	52
	67%	68%
	D	D
My income expectations	123	55
	83%	71%
	D	
Family obligations	74	43
	50%	56%
Anxiety about home ownership	94	44
	63%	57%
	D	D
I have other plans for my money (like a vacation, car, etc.)	80	45
	54%	58%
Falling interest rates	105	47
	70%	61%
	D	
Rising interest rates	112	60
	75%	78%
Uncertainty about the economy	123	60
	83%	78%
Reducing current debt load	106	55
	71%	71%
	D	D

small base

Q5bnew2015. [SUMMARY - LOW2BOX (NOT MUCH IMPACT/ NO IMPACT AT ALL)]
 How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
My job security	49	25
	33%	32%
My income expectations	26	22
	17%	29%
Family obligations	75	34
	50%	44%
Anxiety about home ownership	55	33
	37%	43%
I have other plans for my money (like a vacation, car, etc.)	69	32
	46%	42%
Falling interest rates	44	30
	30%	39%
Rising interest rates	37	17
	25%	22%
Uncertainty about the economy	26	17
	17%	22%
Reducing current debt load	43	22
	29%	29%

small base

Q5bnew2015_1. [My job security] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
My job security		
A big impact	46 31%	21 27%
Some impact	54 36%	31 40%
Not much impact	33 22%	18 23%
No impact at all	16 11%	7 9%
Summary		
Top2Box (A big impact/ Some impact)	100 67% D	52 68% D
Low2Box (Not much impact/ No impact at all)	49 33%	25 32%

small base

Q5bnew2015_2. [My income expectations] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
My income expectations		
A big impact	57 38% D	27 35% D
Some impact	66 44%	28 36%
Not much impact	19 13%	20 26% B
No impact at all	7 5%	2 3%
Summary		
Top2Box (A big impact/ Some impact)	123 83% D	55 71%
Low2Box (Not much impact/ No impact at all)	26 17%	22 29%

small base

Q5bnew2015_3. [Family obligations] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
Family obligations		
A big impact	27 18%	16 21%
Some impact	47 32%	27 35%
Not much impact	50 34%	20 26%
No impact at all	25 17%	14 18%
Summary		
Top2Box (A big impact/ Some impact)	74 50%	43 56%
Low2Box (Not much impact/ No impact at all)	75 50%	34 44%

small base

Q5bnew2015_4. [Anxiety about home ownership] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
Anxiety about home ownership		
A big impact	28 19% D	21 27% D
Some impact	66 44% CD	23 30%
Not much impact	36 24%	24 31%
No impact at all	19 13%	9 12%
Summary		
Top2Box (A big impact/ Some impact)	94 63% D	44 57% D
Low2Box (Not much impact/ No impact at all)	55 37%	33 43%

small base

Q5bnew2015_5. [I have other plans for my money (like a vacation, car, etc.)] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
I have other plans for my money (like a vacation, car, etc.)		
A big impact	31 21%	13 17%
Some impact	49 33%	32 42%
Not much impact	46 31%	20 26%
No impact at all	23 15%	12 16%
Summary		
Top2Box (A big impact/ Some impact)	80 54%	45 58%
Low2Box (Not much impact/ No impact at all)	69 46%	32 42%

small base

Q5bnew2015_6. [Falling interest rates] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
Falling interest rates		
A big impact	31 21%	14 18%
Some impact	74 50%	33 43%
Not much impact	31 21%	23 30%
No impact at all	13 9%	7 9%
Summary		
Top2Box (A big impact/ Some impact)	105 70%	47 61%
	D	
Low2Box (Not much impact/ No impact at all)	44 30%	30 39%

small base

Q5bnew2015_7. [Rising interest rates] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
Rising interest rates		
A big impact	37 25%	26 34%
Some impact	75 50% D	34 44%
Not much impact	26 17%	14 18%
No impact at all	11 7%	3 4%
Summary		
Top2Box (A big impact/ Some impact)	112 75%	60 78%
Low2Box (Not much impact/ No impact at all)	37 25%	17 22%

small base

Q5bnew2015_8. [Uncertainty about the economy] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
Uncertainty about the economy		
A big impact	50	34
	34%	44%
Some impact	73	26
	49%	34%
	C	
Not much impact	23	13
	15%	17%
No impact at all	3	4
	2%	5%
Summary		
Top2Box (A big impact/ Some impact)	123	60
	83%	78%
Low2Box (Not much impact/ No impact at all)	26	17
	17%	22%

small base

Q5bnew2015_9. [Reducing current debt load] How much impact does each of the following have on your opinion that it makes more sense to wait until next year to buy a house?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Makes more sense to wait until next year	149	77*
Reducing current debt load		
A big impact	56	20
	38%	26%
	D	
Some impact	50	35
	34%	45%
		D
Not much impact	23	18
	15%	23%
No impact at all	20	4
	13%	5%
Summary		
Top2Box (A big impact/ Some impact)	106	55
	71%	71%
	D	D
Low2Box (Not much impact/ No impact at all)	43	22
	29%	29%

small base

Q5b. [SUMMARY - TOP2BOX (STRONGLY/ SOMEWHAT AGREE)] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
The housing market in my community is overpriced	181	150
	87%	74%
	CD	
I am/My family is well-positioned to weather a potential downturn in home prices	149	150
	72%	74%
I am/My family is well-positioned to weather a potential increase in interest rates	126	157
	61%	77%
		B
I am thinking about buying a home sooner because of the potential increase in interest rates	117	113
	56%	55%
I am thinking about buying a home sooner because of lower interest rates	130	126
	63%	62%
	D	D
I think it makes more sense to rent than to buy	99	72
	48%	35%
	CD	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q5b. [SUMMARY - LOW2BOX (SOMEWHAT/ STRONGLY DISAGREE)] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
The housing market in my community is overpriced	27	54
	13%	26%
		B
I am/My family is well-positioned to weather a potential downturn in home prices	59	54
	28%	26%
I am/My family is well-positioned to weather a potential increase in interest rates	82	47
	39%	23%
	CD	
I am thinking about buying a home sooner because of the potential increase in interest rates	91	91
	44%	45%
I am thinking about buying a home sooner because of lower interest rates	78	78
	38%	38%
I think it makes more sense to rent than to buy	109	132
	52%	65%
		B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q5b_1. [The housing market in my community is overpriced] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
The housing market in my community is overpriced		
Strongly agree	83	67
	40%	33%
Somewhat agree	98	83
	47%	41%
Somewhat disagree	D	
	23	44
Strongly disagree	11%	22%
		B
Strongly disagree	4	10
	2%	5%
Summary		
Top2Box (Strongly/ Somewhat agree)	181	150
	87%	74%
Low2Box (Somewhat/ Strongly disagree)	CD	
	27	54
Low2Box (Somewhat/ Strongly disagree)	13%	26%
		B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q5b_2. [I am/My family is well-positioned to weather a potential downturn in home prices] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
I am/My family is well-positioned to weather a potential downturn in home prices		
Strongly agree	34 16%	46 23%
Somewhat agree	115 55%	104 51%
Somewhat disagree	44 21%	49 24%
Strongly disagree	15 7%	5 2%
Summary		
Top2Box (Strongly/ Somewhat agree)	149 72%	150 74%
Low2Box (Somewhat/ Strongly disagree)	59 28%	54 26%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q5b_3. [I am/My family is well-positioned to weather a potential increase in interest rates] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
I am/My family is well-positioned to weather a potential increase in interest rates		
Strongly agree	25 12%	39 19%
		B
Somewhat agree	101 49%	118 58%
Somewhat disagree	59 28%	36 18%
		CD
Strongly disagree	23 11%	11 5%
		C
Summary		
Top2Box (Strongly/ Somewhat agree)	126 61%	157 77%
		B
Low2Box (Somewhat/ Strongly disagree)	82 39%	47 23%
		CD

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q5b_4. [I am thinking about buying a home sooner because of the potential increase in interest rates] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
I am thinking about buying a home sooner because of the potential increase in interest rates		
Strongly agree	27 13%	37 18%
Somewhat agree	90 43%	76 37%
Somewhat disagree	70 34%	58 28%
Strongly disagree	21 10%	33 16%
Summary		
Top2Box (Strongly/ Somewhat agree)	117 56%	113 55%
Low2Box (Somewhat/ Strongly disagree)	91 44%	91 45%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q5b_5. [I am thinking about buying a home sooner because of lower interest rates]
 How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
I am thinking about buying a home sooner because of lower interest rates		
Strongly agree	29 14%	38 19%
		D
Somewhat agree	101 49%	88 43%
	D	
Somewhat disagree	58 28%	48 24%
Strongly disagree	20 10%	30 15%
Summary		
Top2Box (Strongly/ Somewhat agree)	130 63%	126 62%
	D	D
Low2Box (Somewhat/ Strongly disagree)	78 38%	78 38%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q5b_6. [I think it makes more sense to rent than to buy] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
I think it makes more sense to rent than to buy		
Strongly agree	25	21
	12%	10%
Somewhat agree	74	51
	36%	25%
	CD	
Somewhat disagree	74	65
	36%	32%
Strongly disagree	35	67
	17%	33%
		B
Summary		
Top2Box (Strongly/ Somewhat agree)	99	72
	48%	35%
	CD	
Low2Box (Somewhat/ Strongly disagree)	109	132
	52%	65%
		B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q_Unaffordable2016. How do you think that the affordability of owning a home (maintenance, taxes, mortgage costs, etc.) will change over the next few years?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Less affordable	102 49%	113 55%
More affordable	56 27%	55 27%
No change	50 24%	36 18%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q_Unaffordable2016x. How do you think that the affordability of owning a home (maintenance, taxes, mortgage costs, etc.) will change over the next few years?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners	-**	204
Less affordable	0	113
	-	55%
More affordable	0	55
	-	27%
No change	0	36
	-	18%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q_Unaffordable2016_N. How do you think that the affordability of owning a home (maintenance, taxes, mortgage costs, etc.) will change over the next few years?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Less affordable	0	95
	-	58%
More affordable	0	42
	-	25%
No change	0	28
	-	17%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q28. How concerned are you about interest rate increases in the coming year?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Very concerned	46	44
	22%	22%
Somewhat concerned	108	106
	52%	52%
Not very concerned	50	42
	24%	21%
Not at all concerned	4	12
	2%	6%
Summary		
Top2Box (Very/ Somewhat concerned)	154	150
	74%	74%
Low2Box (Not very/ Not at all concerned)	54	54
	26%	26%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q28x. How concerned are you about interest rate increases in the coming year?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Very concerned	0	40
	-	24%
Somewhat concerned	0	90
	-	55%
Not very concerned	0	32
	-	19%
Not at all concerned	0	3
	-	2%
Summary		
Top2Box (Very/ Somewhat concerned)	0	130
	-	79%
Low2Box (Not very/ Not at all concerned)	0	35
	-	21%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

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

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Very likely	42	33
	20%	16%
Somewhat likely	166	60
	80%	29%
Not very likely	0	60
	-	29%
Not likely at all	0	51
	-	25%
Summary		
Top2Box (Very/ Somewhat likely)	208	93
	100%	46%
Low2Box (Not very/ Not likely at all)	0	111
	-	54%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q6z. What are the reasons you are considering purchasing a new home, or another home, in the next two years?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Likely to buy a home within next 2 years	208	93*
Housing prices are good	51	0
	25%	-
	C	
Interest rates are good	43	0
	21%	-
	C	
Getting married	45	0
	22%	-
	CD	
Having a baby	21	0
	10%	-
	C	
Retiring	7	0
	3%	-
New job	44	0
	21%	-
	CD	
Empty nester	10	0
	5%	-
	C	
Parents/children/other moving in	20	0
	10%	-
	CD	
Investment or second home	35	0
	17%	-
	C	
None of the above	53	0
	25%	-
	C	
Not stated	0	93
	-	100%
		BD
Summary		
Prices/rates are favourable	70	0
	34%	-
	CD	
Starting a family	53	0
	25%	-
	CD	

small base

Q6z. What are the reasons you are considering purchasing a new home, or another home, in the next two years? - All respondents

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Housing prices are good	51	0
	25%	-
	C	
Interest rates are good	43	0
	21%	-
	C	
Getting married	45	0
	22%	-
	CD	
Having a baby	21	0
	10%	-
	C	
Retiring	7	0
	3%	-
	C	
New job	44	0
	21%	-
	CD	
Empty nester	10	0
	5%	-
	C	
Parents/children/other moving in	20	0
	10%	-
	CD	
Investment or second home	35	0
	17%	-
	C	
None of the above	53	0
	25%	-
	C	
No answer	0	204
	-	100%
		BD
Summary		
Prices/rates are favourable	70	0
	34%	-
	CD	
Starting a family	53	0
	25%	-
	CD	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q8bnew. Will this be your first time buying a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Likely to buy a home within next 2 years	208	93*
Yes	208	0
	100%	-
	CD	
No	0	93
	-	100%
		B

small base

Q8bnew. Will this be your first time buying a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All Respondents	208	204
Yes	208	0
	100%	-
	CD	
No	0	204
	-	100%
		B
(DK/NS)	0	0
	-	-

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17a2new2014. Are you planning to buy your investment or second home...?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Purchasing a new/another home in the next 2 years as an Investment or Second Home	35*	-.**
To live in immediately	21	0
	60%	-
	D	
As a vacation property for the exclusive use by you your family and friends	1	0
	3%	-
As a vacation property that you sometimes rent out (but its primary purpose is not to generate rental income)	1	0
	3%	-
As an investment to generate rental income immediately and for you to live in later	5	0
	14%	-
As an investment to generate rental income	3	0
	9%	-
To re-sell/flip for a profit in the short term	1	0
	3%	-
For some other reason	1	0
	3%	-
Don't know	2	0
	6%	-
Summary		
As a vacation property	2	0
	6%	-
As an investment property to generate rental income	8	0
	23%	-

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QRental1_2019. What type of rental arrangement would you consider having for your investment or second home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Purchasing as an investment to generate rental income	8**	-**
A long-term rental (i.e. tenanted lease for one year or more)	6	0
	75%	-
A short-term rental not including Air BnB i.e. tenanted lease for less than one year)	0	0
	-	-
Air BnB rental	1	0
	13%	-
Other	1	0
	13%	-
Don't know	0	0
	-	-

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QRental2_2019. How are you planning to use the rental income from your investment or second home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Purchasing as an investment to generate rental income	8**	-**
To offset expenses related to your current home (including a mortgage)	6	0
	75%	-
To pay down debt (other than a mortgage)	2	0
	25%	-
To put towards savings	5	0
	63%	-
To offset the cost of purchasing another home in the future	5	0
	63%	-
To put toward renovations of your current home	2	0
	25%	-
Other	1	0
	13%	-

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QRECONSIDER_DELAY_2018NEW. Have you recently decided to postpone purchasing a new home or another home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Yes	89	58
	43%	28%
	CD	
No	119	146
	57%	72%
		B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QRD_2019NEW. How far into the future have you decided to postpone purchasing a new home or another home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Decided to postpone purchasing a new/another home	89*	58*
Within the next year	15	9
	17%	16%
One to two years from now	36	16
	40%	28%
Two to three years from now	18	11
	20%	19%
Three to four years from now	8	14
	9%	24%
More than four years from now	2	2
	2%	3%
Not sure	10	6
	11%	10%

small base

QRD2_2018. What have you done/ are you planning to do instead of purchasing a new home or another home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Decided to postpone purchasing a new/another home and Currently own a home (Q1=Own)	-.**	58*
Stay in my existing home and renovate it	0	22
	-	38%
Stay in my existing home and NOT renovate it	0	7
	-	12%
Sell my existing home and rent a home instead	0	5
	-	9%
Sell my existing home and move in with family/friends	0	5
	-	9%
Rent out my existing home and move in with my significant other/family/friends	0	10
	-	17%
		D
Rent out my existing home and rent another property	0	5
	-	9%
Do something else	0	4
	-	7%
Summary		
Stay in my existing home	0	29
	-	50%
Sell my existing home	0	10
	-	17%
Rent out my existing home	0	15
	-	26%
		D

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QRD2_2018. What have you done/ are you planning to do instead of purchasing a new home or another home? - All respondents

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Stay in my existing home and renovate it	0	22
	-	11%
		BD
Stay in my existing home and NOT renovate it	0	7
	-	3%
		B
Sell my existing home and rent a home instead	0	5
	-	2%
		B
Sell my existing home and move in with family/friends	0	5
	-	2%
		B
Rent out my existing home and move in with my significant other/family/friends	0	10
	-	5%
		BD
Rent out my existing home and rent another property	0	5
	-	2%
		B
Do something else	0	4
	-	2%
		B
No answer	208	146
	100%	72%
	CD	
Summary		
Stay in my existing home	0	29
	-	14%
		B
Sell my existing home	0	10
	-	5%
		B
Rent out my existing home	0	15
	-	7%
		BD

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q8New2017. With who did you/ are you planning to purchase this home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Buying/Bought a home together with a friend	11 5%	10 5%
Buying/Bought a home together with a business partner	4 2%	6 3%
Buying/Bought just with my spouse or partner	85 41%	64 31%
Buying/Bought by myself	67 32%	77 38%
Buying/Bought with someone I didn't know prior to the purchase	4 2%	4 2%
Buying/Bought together with family/parents	20 10%	17 8%
Buying/Bought with my spouse or partner with the assistance of our family/parents	37 18%	39 19%
Buying/Bought myself with the assistance of my family/parents	15 7%	12 6%
Summary		
Family/Parents	66 32%	63 31%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q8New2017x. With who did you/ are you planning to purchase this home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTTHO	-**	204
Buying/Bought a home together with a friend	0	10
	-	5%
Buying/Bought a home together with a business partner	0	6
	-	3%
Buying/Bought just with my spouse or partner	0	64
	-	31%
Buying/Bought by myself	0	77
	-	38%
Buying/Bought with someone I didn't know prior to the purchase	0	4
	-	2%
Buying/Bought together with family/parents	0	17
	-	8%
Buying/Bought with my spouse or partner with the assistance of our family/parents	0	39
	-	19%
Buying/Bought myself with the assistance of my family/parents	0	12
	-	6%
Summary		
Family/Parents	0	63
	-	31%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q8New2017x. With who did you/ are you planning to purchase this home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO	-**	59*
Buying/Bought a home together with a friend	0	3
	-	5%
Buying/Bought a home together with a business partner	0	1
	-	2%
Buying/Bought just with my spouse or partner	0	26
	-	44%
Buying/Bought by myself	0	16
	-	27%
Buying/Bought with someone I didn't know prior to the purchase	0	1
	-	2%
Buying/Bought together with family/parents	0	6
	-	10%
Buying/Bought with my spouse or partner with the assistance of our family/parents	0	9
	-	15%
Buying/Bought myself with the assistance of my family/parents	0	3
	-	5%
Summary		
Family/Parents	0	17
	-	29%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q8New2017x. With who did you/ are you planning to purchase this home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO	-**	145
Buying/Bought a home together with a friend	0	7
	-	5%
Buying/Bought a home together with a business partner	0	5
	-	3%
Buying/Bought just with my spouse or partner	0	38
	-	26%
Buying/Bought by myself	0	61
	-	42%
Buying/Bought with someone I didn't know prior to the purchase	0	3
	-	2%
Buying/Bought together with family/parents	0	11
	-	8%
Buying/Bought with my spouse or partner with the assistance of our family/parents	0	30
	-	21%
Buying/Bought myself with the assistance of my family/parents	0	9
	-	6%
Summary		
Family/Parents	0	46
	-	32%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QINFLUENCER1_2019_1. [Financial decisions related to purchasing a home (e.g. obtaining a mortgage)] Who or what did/do you consult on decisions related to purchasing a home, for each of the following?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Financial decisions related to purchasing a home (e.g. obtaining a mortgage)		
Friends	52 25%	55 27%
		D
Family	83 40%	93 46%
	D	D
Co-workers	26 13%	25 12%
Real estate agent	60 29%	70 34%
Real-estate websites (e.g. Realtor)	42 20%	41 20%
Representative from my main financial institution	55 26%	56 27%
Representative from another financial institution I deal with (not my main bank)	34 16%	32 16%
Representative from a financial institution I don't normally deal with	31 15%	27 13%
Accountant or other financial advisor	47 23%	35 17%
	D	
An independent mortgage broker	47 23%	51 25%
My bank's website (including their mortgage tools such as calculators)	50 24%	55 27%
		D
Other banks' websites (including mortgage tools)	40 19%	34 17%

QINFLUENCER1_2019_1. [Financial decisions related to purchasing a home (e.g. obtaining a mortgage)] Who or what did/do you consult on decisions related to purchasing a home, for each of the following?

	Homeowners	
	PFTHO	FTHO
Online websites and calculators (not bank websites)	40	37
	19%	18%
	D	D
Social media sites (such as Facebook chats/forums Linkedin etc.)	21	13
	10%	6%
	D	
A model home/sales center representative	22	19
	11%	9%
Government website/channel	34	26
	16%	13%
	D	
Media (TV newspapers magazines ads etc.)	17	18
	8%	9%
Rate comparison websites (e.g. RateHub)	38	27
	18%	13%
	D	
Architect builder or contractor	22	18
	11%	9%
Lawyer	29	35
	14%	17%
Home Inspector	35	38
	17%	19%
Online forums/blogs	24	15
	12%	7%
	D	
Other website (specify)	5	1
	2%	0
Other	8	6
	4%	3%
None/nothing	44	17
	21%	8%
	C	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER1_2019_2. [All other decisions related to purchasing a home (e.g. deciding on location type of home potential renovations home inspection movers etc.)] Who or what did/do you consult on decisions related to purchasing a home, for each of the following?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO	208	204
All other decisions related to purchasing a home (e.g. deciding on location type of home potential renovations home inspection movers etc.)		
Friends	65 31% D	63 31% D
Family	80 38% D	88 43% D
Co-workers	40 19% D	35 17% D
Real estate agent	43 21% D	75 37% B
Real-estate websites (e.g. Realtor)	37 18% D	49 24% D
Representative from my main financial institution	21 10% D	17 8% D
Representative from another financial institution I deal with (not my main bank)	17 8% D	8 4% D
Representative from a financial institution I don't normally deal with	13 6% D	15 7% D
Accountant or other financial advisor	19 9% D	16 8% D
An independent mortgage broker	16 8% D	19 9% D
My bank's website (including their mortgage tools such as calculators)	29 14% D	23 11% D
Other banks' websites (including mortgage tools)	22	13

QINFLUENCER1_2019_2. [All other decisions related to purchasing a home (e.g. deciding on location type of home potential renovations home inspection movers etc.)] Who or what did/do you consult on decisions related to purchasing a home, for each of the following?

	Homeowners	
	PFTHO	FTHO
Other banks websites (including mortgage tools)	11%	6%
	D	
Online websites and calculators (not bank websites)	28	18
	13%	9%
	D	
Social media sites (such as Facebook chats/forums LinkedIn etc.)	26	20
	13%	10%
A model home/sales center representative	21	21
	10%	10%
Government website/channel	21	21
	10%	10%
Media (TV newspapers magazines ads etc.)	30	18
	14%	9%
Rate comparison websites (e.g. RateHub)	19	18
	9%	9%
Architect builder or contractor	26	22
	13%	11%
Lawyer	19	34
	9%	17%
		B
Home Inspector	42	51
	20%	25%
Online forums/blogs	33	20
	16%	10%
	D	
Other website (specify)	4	1
	2%	0
Other	12	9
	6%	4%
None/nothing	48	22
	23%	11%
	C	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019. [SUMMARY - RANK 1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends	7 3%	3 1%
Family	34 16%	42 21%
Co-workers	3 1%	1 0
Real estate agent	14 7%	16 8%
Real-estate websites (e.g. Realtor)	6 3%	7 3%
Representative from my main financial institution	14 7%	31 15% B
Representative from another financial institution I deal with (not my main bank)	5 2%	7 3%
Representative from a financial institution I don't normally deal with	2 1%	3 1%
Accountant or other financial advisor	17 8% D	12 6%
An independent mortgage broker	8 4%	19 9% B
My bank's website (including their mortgage tools such as calculators)	16 8%	9 4%
Other banks' websites (including mortgage tools)	1 0	3 1%
Online websites and calculators (not bank websites)	5	4

QINFLUENCER2_2019. [SUMMARY - RANK 1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
Online websites and calculators (not bank websites)	2% D	2% D
Social media sites (such as Facebook chats/forums Linkedin etc.)	1 0	1 0
A model home/sales center representative	2 1%	3 1%
Government website/channel	5 2%	2 1%
Media (TV newspapers magazines ads etc.)	0 -	3 1%
Rate comparison websites (e.g. RateHub)	6 3%	4 2%
Architect builder or contractor	4 2%	1 0
Lawyer	6 3%	4 2%
Home Inspector	4 2%	10 5%
Online forums/blogs	2 1%	2 1%
Other website_1	0 -	1 0
Other website_2	1 0	0 -
Other	6 3%	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019. [SUMMARY - RANK 2] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends	9 4%	11 5%
Family	17 8%	18 9%
Co-workers	2 1%	2 1%
Real estate agent	6 3%	26 13% BD
Real-estate websites (e.g. Realtor)	4 2%	4 2%
Representative from my main financial institution	16 8%	7 3%
Representative from another financial institution I deal with (not my main bank)	1 0	4 2%
Representative from a financial institution I don't normally deal with	5 2%	4 2%
Accountant or other financial advisor	7 3%	5 2%
An independent mortgage broker	5 2%	12 6%
My bank's website (including their mortgage tools such as calculators)	8 4%	9 4%
Other banks' websites (including mortgage tools)	8 4%	7 3%
Online websites and calculators (not bank websites)	6	7

QINFLUENCER2_2019. [SUMMARY - RANK 2] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
Online websites and calculators (not bank websites)	3%	3%
Social media sites (such as Facebook chats/forums Linkedin etc.)	3 1%	0 -
A model home/sales center representative	1 0	2 1%
Government website/channel	3 1%	1 0
Media (TV newspapers magazines ads etc.)	2 1%	2 1%
Rate comparison websites (e.g. RateHub)	3 1%	4 2%
Architect builder or contractor	5 2%	4 2%
Lawyer	4 2%	6 3%
Home Inspector	6 3%	6 3%
Online forums/blogs	3 1%	1 0
Other	0 -	0 -

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019. [SUMMARY - RANK 3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends	9 4%	13 6%
Family	9 4%	11 5%
Co-workers	1 0	2 1%
Real estate agent	11 5%	12 6%
Real-estate websites (e.g. Realtor)	6 3%	6 3%
Representative from my main financial institution	3 1%	5 2%
Representative from another financial institution I deal with (not my main bank)	5 2%	5 2%
Representative from a financial institution I don't normally deal with	4 2%	5 2%
Accountant or other financial advisor	3 1%	9 4%
An independent mortgage broker	7 3%	8 4%
My bank's website (including their mortgage tools such as calculators)	8 4%	8 4%
Other banks' websites (including mortgage tools)	2 1%	3 1%
Online websites and calculators (not bank websites)	5	3

QINFLUENCER2_2019. [SUMMARY - RANK 3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
Online websites and calculators (not bank websites)	2%	1%
Social media sites (such as Facebook chats/forums Linkedin etc.)	3 1%	1 0
A model home/sales center representative	3 1%	2 1%
Government website/channel	8 4% D	4 2% D
Media (TV newspapers magazines ads etc.)	2 1%	4 2%
Rate comparison websites (e.g. RateHub)	1 0	7 3% B
Architect builder or contractor	3 1%	1 0
Lawyer	4 2%	6 3%
Home Inspector	2 1%	7 3%
Online forums/blogs	2 1%	1 0
Other	1 0	0 -

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019. [SUMMARY - RANK 1-3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends	25 12%	27 13%
Family	60 29%	71 35%
Co-workers	6 3%	5 2%
Real estate agent	31 15%	54 26%
Real-estate websites (e.g. Realtor)	16 8%	17 8%
Representative from my main financial institution	33 16%	43 21%
Representative from another financial institution I deal with (not my main bank)	11 5%	16 8%
Representative from a financial institution I don't normally deal with	11 5%	12 6%
Accountant or other financial advisor	27 13%	26 13%
An independent mortgage broker	20 10%	39 19%
My bank's website (including their mortgage tools such as calculators)	32 15%	26 13%
Other banks' websites (including mortgage tools)	11 5%	13 6%
Online websites and calculators (not bank websites)	16	14

QINFLUENCER2_2019. [SUMMARY - RANK 1-3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
Online websites and calculators (not bank websites)	8%	7%
Social media sites (such as Facebook chats/forums Linkedin etc.)	7 3%	2 1%
A model home/sales center representative	6 3%	7 3%
Government website/channel	16 8% D	7 3%
Media (TV newspapers magazines ads etc.)	4 2%	9 4%
Rate comparison websites (e.g. RateHub)	10 5%	15 7%
Architect builder or contractor	12 6%	6 3%
Lawyer	14 7%	16 8%
Home Inspector	12 6%	23 11% B
Online forums/blogs	7 3%	4 2%
Other website_1	0 -	1 0
Other website_2	1 0	0 -
Other	7 3%	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_1. [Friends] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends		
Rank 1	7 3%	3 1%
Rank 2	9 4%	11 5%
Rank 3	9 4%	13 6%
(DK/NS)	183 88%	177 87%
Summary		
Rank 1-3	25 12%	27 13%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_2. [Family] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Family		
Rank 1	34 16%	42 21%
Rank 2	17 8%	18 9%
Rank 3	9 4%	11 5%
(DK/NS)	148 71%	133 65%
Summary		
Rank 1-3	60 29%	71 35%
		D

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_3. [Co-workers] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Co-workers		
Rank 1	3 1%	1 0
Rank 2	2 1%	2 1%
Rank 3	1 0	2 1%
(DK/NS)	202 97%	199 98%
Summary		
Rank 1-3	6 3%	5 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_4. [Real estate agent] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Real estate agent		
Rank 1	14 7%	16 8%
Rank 2	6 3%	26 13% BD
Rank 3	11 5%	12 6%
(DK/NS)	177 85% CD	150 74%
Summary		
Rank 1-3	31 15%	54 26% B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_5. [Real-estate websites (e.g. Realtor)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Real-estate websites (e.g. Realtor)		
Rank 1	6 3%	7 3%
Rank 2	4 2%	4 2%
Rank 3	6 3%	6 3%
(DK/NS)	192 92%	187 92%
Summary		
Rank 1-3	16 8%	17 8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_6. [Representative from my main financial institution] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Representative from my main financial institution		
Rank 1	14 7%	31 15%
Rank 2	16 8%	7 3%
Rank 3	3 1%	5 2%
(DK/NS)	175 84%	161 79%
	D	
Summary		
Rank 1-3	33 16%	43 21%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_7. [Representative from another financial institution I deal with (not my main bank)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Representative from another financial institution I deal with (not my main bank)		
Rank 1	5 2%	7 3%
Rank 2	1 0	4 2%
Rank 3	5 2%	5 2%
(DK/NS)	197 95%	188 92%
Summary		
Rank 1-3	11 5%	16 8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_8. [Representative from a financial institution I don't normally deal with] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Representative from a financial institution I don't normally deal with		
Rank 1	2 1%	3 1%
Rank 2	5 2%	4 2%
Rank 3	4 2%	5 2%
(DK/NS)	197 95%	192 94%
Summary		
Rank 1-3	11 5%	12 6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_9. [Accountant or other financial advisor] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Accountant or other financial advisor		
Rank 1	17 8%	12 6%
	D	
Rank 2	7 3%	5 2%
Rank 3	3 1%	9 4%
(DK/NS)	181 87%	178 87%
Summary		
Rank 1-3	27 13%	26 13%
	D	D

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_10. [An independent mortgage broker] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
An independent mortgage broker		
Rank 1	8	19
	4%	9%
Rank 2	5	12
	2%	6%
Rank 3	7	8
	3%	4%
(DK/NS)	D	D
	188	165
	90%	81%
Summary		
Rank 1-3	20	39
	10%	19%
		B ^U

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_11. [My bank's website (including their mortgage tools such as calculators)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
My bank's website (including their mortgage tools such as calculators)		
Rank 1	16	9
	8%	4%
Rank 2	8	9
	4%	4%
Rank 3	8	8
	4%	4%
(DK/NS)	176	178
	85%	87%
Summary		
Rank 1-3	32	26
	15%	13%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_12. [Other banks' websites (including mortgage tools)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Other banks' websites (including mortgage tools)		
Rank 1	1	3
	0	1%
Rank 2	8	7
	4%	3%
Rank 3	2	3
	1%	1%
(DK/NS)	197	191
	95%	94%
Summary		
Rank 1-3	11	13
	5%	6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_13. [Online websites and calculators (not bank websites)]
 Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Online websites and calculators (not bank websites)		
Rank 1	5 2% D	4 2% D
Rank 2	6 3%	7 3%
Rank 3	5 2%	3 1%
(DK/NS)	192 92%	190 93%
Summary		
Rank 1-3	16 8%	14 7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_14. [Social media sites (such as Facebook chats/forums LinkedIn etc.)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Social media sites (such as Facebook chats/forums LinkedIn etc.)		
Rank 1	1 0	1 0
Rank 2	3 1%	0 -
Rank 3	3 1%	1 0
(DK/NS)	201 97%	202 99%
Summary		
Rank 1-3	7 3%	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_15. [A model home/sales center representative] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
A model home/sales center representative		
Rank 1	2 1%	3 1%
Rank 2	1 0	2 1%
Rank 3	3 1%	2 1%
(DK/NS)	202 97%	197 97%
Summary		
Rank 1-3	6 3%	7 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_16. [Government website/channel] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO	208	204
Government website/channel		
Rank 1	5	2
	2%	1%
Rank 2	3	1
	1%	0
Rank 3	8	4
	4%	2%
(DK/NS)	D	D
	192	197
	92%	97%
Summary		
Rank 1-3	16	7
	8%	3%
	D	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_17. [Media (TV newspapers magazines ads etc.)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Media (TV newspapers magazines ads etc.)		
Rank 1	0	3
	-	1%
Rank 2	2	2
	1%	1%
Rank 3	2	4
	1%	2%
(DK/NS)	204	195
	98%	96%
Summary		
Rank 1-3	4	9
	2%	4%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_18. [Rate comparison websites (e.g. RateHub)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Rate comparison websites (e.g. RateHub)		
Rank 1	6 3%	4 2%
Rank 2	3 1%	4 2%
Rank 3	1 0	7 3%
(DK/NS)	198 95%	189 93%
Summary		
Rank 1-3	10 5%	15 7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_19. [Architect builder or contractor] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Architect builder or contractor		
Rank 1	4	1
	2%	0
Rank 2	5	4
	2%	2%
Rank 3	3	1
	1%	0
(DK/NS)	196	198
	94%	97%
Summary		
Rank 1-3	12	6
	6%	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_20. [Lawyer] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Lawyer		
Rank 1	6 3%	4 2%
Rank 2	4 2%	6 3%
Rank 3	4 2%	6 3%
(DK/NS)	194 93%	188 92%
Summary		
Rank 1-3	14 7%	16 8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_21. [Home Inspector] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Home Inspector		
Rank 1	4	10
	2%	5%
Rank 2	6	6
	3%	3%
Rank 3	2	7
	1%	3%
(DK/NS)	196	181
	94%	89%
	C	
Summary		
Rank 1-3	12	23
	6%	11%
		B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_22. [Online forums/blogs] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Online forums/blogs		
Rank 1	2	2
	1%	1%
Rank 2	3	1
	1%	0
Rank 3	2	1
	1%	0
(DK/NS)	201	200
	97%	98%
Summary		
Rank 1-3	7	4
	3%	2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_23. [Other website_1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO	208	204
Other website_1		
Rank 1	0	1
	-	0
	208	203
(DK/NS)	100%	100%
Summary		
Rank 1-3	0	1
	-	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_24. [Other website_2] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Other website_2		
Rank 1	1	0
	0	-
	207	204
(DK/NS)	100%	100%
Summary		
Rank 1-3	1	0
	0	-

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_25. [Other] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - Financial decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Other		
Rank 1	6 3%	3 1%
Rank 2	0 -	0 -
Rank 3	1 0	0 -
(DK/NS)	201 97%	201 99%
Summary		
Rank 1-3	7 3%	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019. [SUMMARY - RANK 1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends	6 3%	9 4%
Family	46 22%	51 25%
Co-workers	3 1%	3 1%
Real estate agent	15 7%	24 12%
Real-estate websites (e.g. Realtor)	9 4%	10 5%
Representative from my main financial institution	5 2%	8 4%
Representative from another financial institution I deal with (not my main bank)	3 1%	0 -
Representative from a financial institution I don't normally deal with	2 1%	4 2%
Accountant or other financial advisor	6 3%	4 2%
An independent mortgage broker	3 1%	3 1%
My bank's website (including their mortgage tools such as calculators)	2 1%	6 3%
Other banks' websites (including mortgage tools)	2 1%	2 1%
Online websites and calculators (not bank websites)	4	4

QINFLUENCER2_2019. [SUMMARY - RANK 1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
Online websites and calculators (not bank websites)	2%	2%
Social media sites (such as Facebook chats/forums Linkedin etc.)	1 0	2 1%
A model home/sales center representative	4 2%	4 2%
Government website/channel	4 2%	2 1%
Media (TV newspapers magazines ads etc.)	4 2%	6 3%
Rate comparison websites (e.g. RateHub)	3 1%	5 2%
Architect builder or contractor	8 4%	4 2%
Lawyer	3 1%	6 3%
Home Inspector	17 8%	21 10%
Online forums/blogs	5 2%	3 1%
Other website_2	1 0	0 -
Other	8 4%	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019. [SUMMARY - RANK 2] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends	22 11%	21 10%
Family	17 8%	13 6%
Co-workers	4 2%	4 2%
Real estate agent	D 10 5%	D 23 11%
Real-estate websites (e.g. Realtor)	3 1%	B 12 6%
Representative from my main financial institution	2 1%	1 0
Representative from another financial institution I deal with (not my main bank)	3 1%	3 1%
Representative from a financial institution I don't normally deal with	2 1%	1 0
Accountant or other financial advisor	4 2%	4 2%
An independent mortgage broker	2 1%	7 3%
My bank's website (including their mortgage tools such as calculators)	5 2%	2 1%
Other banks' websites (including mortgage tools)	2 1%	4 2%
Online websites and calculators (not bank websites)	3	1

QINFLUENCER2_2019. [SUMMARY - RANK 2] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
Online websites and calculators (not bank websites)	1%	0
Social media sites (such as Facebook chats/forums Linkedin etc.)	5 2%	3 1%
A model home/sales center representative	5 2%	3 1%
Government website/channel	3 1%	1 0
Media (TV newspapers magazines ads etc.)	1 0	0 -
Rate comparison websites (e.g. RateHub)	1 0	4 2%
Architect builder or contractor	5 2%	4 2%
Lawyer	5 2%	6 3%
Home Inspector	4 2%	11 5%
Online forums/blogs	5 2%	4 2%
Other	0 -	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019. [SUMMARY - RANK 3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends	11 5%	12 6%
Family	8 4%	15 7% D
Co-workers	8 4% D	11 5% D
Real estate agent	6 3%	11 5%
Real-estate websites (e.g. Realtor)	3 1%	8 4%
Representative from my main financial institution	3 1%	2 1%
Representative from another financial institution I deal with (not my main bank)	2 1%	0 -
Representative from a financial institution I don't normally deal with	3 1%	2 1%
Accountant or other financial advisor	1 0	2 1%
An independent mortgage broker	2 1%	1 0
My bank's website (including their mortgage tools such as calculators)	5 2%	1 0
Other banks' websites (including mortgage tools)	1 0	1 0
Online websites and calculators (not bank websites)	5	2

QINFLUENCER2_2019. [SUMMARY - RANK 3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
Online websites and calculators (not bank websites)	2% D	1%
Social media sites (such as Facebook chats/forums Linkedin etc.)	2 1%	2 1%
A model home/sales center representative	2 1%	2 1%
Government website/channel	3 1%	3 1%
Media (TV newspapers magazines ads etc.)	3 1%	1 0
Rate comparison websites (e.g. RateHub)	1 0	3 1%
Architect builder or contractor	0 -	5 2% B
Lawyer	1 0	6 3%
Home Inspector	7 3%	6 3%
Online forums/blogs	7 3% D	3 1%
Other website_2	0 -	1 0
Other	0 -	0 -

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019. [SUMMARY - RANK 1-3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends	39 19%	42 21%
Family	71 34%	79 39%
Co-workers	15 7%	18 9%
Real estate agent	31 15%	58 28%
Real-estate websites (e.g. Realtor)	15 7%	30 15%
Representative from my main financial institution	10 5%	11 5%
Representative from another financial institution I deal with (not my main bank)	8 4%	3 1%
Representative from a financial institution I don't normally deal with	7 3%	7 3%
Accountant or other financial advisor	11 5%	10 5%
An independent mortgage broker	7 3%	11 5%
My bank's website (including their mortgage tools such as calculators)	12 6%	9 4%
Other banks' websites (including mortgage tools)	5 2%	7 3%
Online websites and calculators (not bank websites)	12	7

QINFLUENCER2_2019. [SUMMARY - RANK 1-3] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
Online websites and calculators (not bank websites)	6%	3%
	D	
Social media sites (such as Facebook chats/forums Linkedin etc.)	8	7
	4%	3%
A model home/sales center representative	11	9
	5%	4%
Government website/channel	10	6
	5%	3%
Media (TV newspapers magazines ads etc.)	8	7
	4%	3%
Rate comparison websites (e.g. RateHub)	5	12
	2%	6%
Architect builder or contractor	13	13
	6%	6%
Lawyer	9	18
	4%	9%
Home Inspector	28	38
	13%	19%
Online forums/blogs	17	10
	8%	5%
	D	
Other website_2	1	1
	0	0
Other	8	6
	4%	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_1. [Friends] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Friends		
Rank 1	6 3%	9 4%
Rank 2	22 11%	21 10%
Rank 3	11 5%	12 6%
(DK/NS)	169 81%	162 79%
Summary		
Rank 1-3	39 19%	42 21%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_2. [Family] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Family		
Rank 1	46 22%	51 25%
Rank 2	17 8%	13 6%
Rank 3	8 4%	15 7%
(DK/NS)	137 66%	125 61%
Summary		
Rank 1-3	71 34%	79 39%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_3. [Co-workers] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO	208	204
Co-workers		
Rank 1	3	3
	1%	1%
Rank 2	4	4
	2%	2%
	D	D
Rank 3	8	11
	4%	5%
	D	D
(DK/NS)	193	186
	93%	91%
Summary		
Rank 1-3	15	18
	7%	9%
	D	D

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_4. [Real estate agent] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Real estate agent		
Rank 1	15	24
	7%	12%
Rank 2	10	23
	5%	11%
		B
Rank 3	6	11
	3%	5%
(DK/NS)	177	146
	85%	72%
	CD	
Summary		
Rank 1-3	31	58
	15%	28%
		B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_5. [Real-estate websites (e.g. Realtor)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Real-estate websites (e.g. Realtor)		
Rank 1	9 4%	10 5%
Rank 2	3 1%	12 6% B
Rank 3	3 1%	8 4%
(DK/NS)	193 93% CD	174 85%
Summary		
Rank 1-3	15 7%	30 15% B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_6. [Representative from my main financial institution] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Representative from my main financial institution		
Rank 1	5 2%	8 4%
Rank 2	2 1%	1 0
Rank 3	3 1%	2 1%
(DK/NS)	198 95%	193 95%
Summary		
Rank 1-3	10 5%	11 5%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_7. [Representative from another financial institution I deal with (not my main bank)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Representative from another financial institution I deal with (not my main bank)		
Rank 1	3 1%	0 -
Rank 2	3 1%	3 1%
Rank 3	2 1%	0 -
(DK/NS)	200 96%	201 99%
Summary		
Rank 1-3	8 4%	3 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_8. [Representative from a financial institution I don't normally deal with] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Representative from a financial institution I don't normally deal with		
Rank 1	2 1%	4 2%
Rank 2	2 1%	1 0
Rank 3	3 1%	2 1%
(DK/NS)	201 97%	197 97%
Summary		
Rank 1-3	7 3%	7 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_9. [Accountant or other financial advisor] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Accountant or other financial advisor		
Rank 1	6 3%	4 2%
Rank 2	4 2%	4 2%
Rank 3	1 0	2 1%
(DK/NS)	197 95%	194 95%
Summary		
Rank 1-3	11 5%	10 5%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_10. [An independent mortgage broker] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
An independent mortgage broker		
Rank 1	3 1%	3 1%
Rank 2	2 1%	7 3%
Rank 3	2 1%	1 0
(DK/NS)	201 97%	193 95%
Summary		
Rank 1-3	7 3%	11 5%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_11. [My bank's website (including their mortgage tools such as calculators)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
My bank's website (including their mortgage tools such as calculators)		
Rank 1	2	6
	1%	3%
Rank 2	5	2
	2%	1%
Rank 3	5	1
	2%	0
(DK/NS)	196	195
	94%	96%
Summary		
Rank 1-3	12	9
	6%	4%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_12. [Other banks' websites (including mortgage tools)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Other banks' websites (including mortgage tools)		
Rank 1	2 1%	2 1%
Rank 2	2 1%	4 2%
Rank 3	1 0	1 0
(DK/NS)	203 98%	197 97%
Summary		
Rank 1-3	5 2%	7 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_13. [Online websites and calculators (not bank websites)]
 Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Online websites and calculators (not bank websites)		
Rank 1	4 2%	4 2%
Rank 2	3 1%	1 0
Rank 3	5 2%	2 1%
(DK/NS)	D 196 94%	D 197 97%
Summary		
Rank 1-3	12 6%	7 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_14. [Social media sites (such as Facebook chats/forums
 LinkedIn etc.)] Which of these are most influential when it comes to making decisions
 about purchasing a new home? Please rank your top 3 influencers where 1=most
 influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Social media sites (such as Facebook chats/forums LinkedIn etc.)		
Rank 1	1 0	2 1%
Rank 2	5 2%	3 1%
Rank 3	2 1%	2 1%
(DK/NS)	200 96%	197 97%
Summary		
Rank 1-3	8 4%	7 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_15. [A model home/sales center representative] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
A model home/sales center representative		
Rank 1	4 2%	4 2%
Rank 2	5 2%	3 1%
Rank 3	2 1%	2 1%
(DK/NS)	197 95%	195 96%
Summary		
Rank 1-3	11 5%	9 4%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_16. [Government website/channel] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Government website/channel		
Rank 1	4	2
	2%	1%
Rank 2	3	1
	1%	0
Rank 3	3	3
	1%	1%
(DK/NS)	198	198
	95%	97%
Summary		
Rank 1-3	10	6
	5%	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_17. [Media (TV newspapers magazines ads etc.)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Media (TV newspapers magazines ads etc.)		
Rank 1	4 2%	6 3%
Rank 2	1 0	0 -
Rank 3	3 1%	1 0
(DK/NS)	200 96%	197 97%
Summary		
Rank 1-3	8 4%	7 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_18. [Rate comparison websites (e.g. RateHub)] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Rate comparison websites (e.g. RateHub)		
Rank 1	3 1%	5 2%
Rank 2	1 0	4 2%
Rank 3	1 0	3 1%
(DK/NS)	203 98%	192 94%
Summary		
Rank 1-3	5 2%	12 6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_19. [Architect builder or contractor] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Architect builder or contractor		
Rank 1	8 4%	4 2%
Rank 2	5 2%	4 2%
Rank 3	0 -	5 2%
(DK/NS)	195 94%	191 94%
Summary		
Rank 1-3	13 6%	13 6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_20. [Lawyer] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO	208	204
Lawyer		
Rank 1	3	6
	1%	3%
Rank 2	5	6
	2%	3%
Rank 3	1	6
	0	3%
(DK/NS)	199	186
	96%	91%
Summary		
Rank 1-3	9	18
	4%	9%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_21. [Home Inspector] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Home Inspector		
Rank 1	17 8%	21 10%
Rank 2	4 2%	11 5%
Rank 3	7 3%	6 3%
(DK/NS)	180 87%	166 81%
Summary		
Rank 1-3	28 13%	38 19%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_22. [Online forums/blogs] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Online forums/blogs		
Rank 1	5	3
	2%	1%
Rank 2	5	4
	2%	2%
Rank 3	7	3
	3%	1%
(DK/NS)	D	
	191	194
	92%	95%
Summary		
Rank 1-3	17	10
	8%	5%
	D	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_23. [Other website_1] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Other website_1		
	208	204
(DK/NS)	100%	100%
Summary		

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_24. [Other website_2] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO	208	204
Other website_2		
Rank 1	1	0
	0	-
Rank 3	0	1
	-	0
(DK/NS)	207	203
	100%	100%
Summary		
Rank 1-3	1	1
	0	0

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QINFLUENCER2_2019_25. [Other] Which of these are most influential when it comes to making decisions about purchasing a new home? Please rank your top 3 influencers where 1=most influential, 2=2nd most influential, etc. - All other decisions

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO	208	204
Other		
Rank 1	8 4%	3 1%
Rank 2	0 -	3 1%
Rank 3	0 -	0 -
(DK/NS)	200 96%	198 97%
Summary		
Rank 1-3	8 4%	6 3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q14. Do you plan to take out ..., a fixed rate mortgage, a variable rate mortgage, a combination of both a variable and fixed rate or no mortgage on your new home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	208	204
Fixed rate mortgage	56 27%	108 53% BD
Variable rate mortgage	22 11%	49 24% BD
Combination/both	43 21% C	18 9%
No mortgage	7 3%	24 12% B
Don't know	80 38% CD	5 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q14. Do you plan to take out ..., a fixed rate mortgage, a variable rate mortgage, a combination of both a variable and fixed rate or no mortgage on your new home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTTHO	-**	204
Fixed rate mortgage	0 -	108 53%
Variable rate mortgage	0 -	49 24%
Combination/both	0 -	18 9%
No mortgage	0 -	24 12%
Don't know	0 -	5 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q14. Do you plan to take out ..., a fixed rate mortgage, a variable rate mortgage, a combination of both a variable and fixed rate or no mortgage on your new home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO	-**	59*
Fixed rate mortgage	0 -	36 61%
Variable rate mortgage	0 -	14 24%
Combination/both	0 -	1 2%
No mortgage	0 -	5 8%
Don't know	0 -	3 5%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q14. Do you plan to take out ..., a fixed rate mortgage, a variable rate mortgage, a combination of both a variable and fixed rate or no mortgage on your new home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO	-**	145
Fixed rate mortgage	0 -	72 50%
Variable rate mortgage	0 -	35 24%
Combination/both	0 -	17 12%
No mortgage	0 -	19 13%
Don't know	0 -	2 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q16new2014. Why did you choose the type of mortgage you did?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO	121	175
Good rate	29 24%	75 43%
Best rate available	48 40%	92 53%
Right length of term for my situation	29 24%	50 29%
Anxiety about rising rates	43 36%	43 25%
Confidence that rates will stay low	14 12%	30 17%
Prepayment/lump sum payment terms	11 9%	21 12%
I was talked into it	6 5%	14 8%
Lower down payment was required	24 20%	11 6%
Advice provided by my family/friends	26 21%	29 17%
Other	4 3%	3 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q16new2014. Why did you choose the type of mortgage you did?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTTHO	-**	175
Good rate	0 -	75 43%
Best rate available	0 -	92 53%
Right length of term for my situation	0 -	50 29%
Anxiety about rising rates	0 -	43 25%
Confidence that rates will stay low	0 -	30 17%
Prepayment/lump sum payment terms	0 -	21 12%
I was talked into it	0 -	14 8%
Lower down payment was required	0 -	11 6%
Advice provided by my family/friends	0 -	29 17%
Other	0 -	3 2%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q16new2014. Why did you choose the type of mortgage you did?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTHO	-**	51*
Good rate	0	20
	-	39%
Best rate available	0	27
	-	53%
Right length of term for my situation	0	12
	-	24%
Anxiety about rising rates	0	19
	-	37%
Confidence that rates will stay low	0	8
	-	16%
Prepayment/lump sum payment terms	0	7
	-	14%
I was talked into it	0	3
	-	6%
Lower down payment was required	0	2
	-	4%
Advice provided by my family/friends	0	9
	-	18%
Other	0	2
	-	4%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q16new2014. Why did you choose the type of mortgage you did?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO	-**	124
Good rate	0 -	55 44%
Best rate available	0 -	65 52%
Right length of term for my situation	0 -	38 31%
Anxiety about rising rates	0 -	24 19%
Confidence that rates will stay low	0 -	22 18%
Prepayment/lump sum payment terms	0 -	14 11%
I was talked into it	0 -	11 9%
Lower down payment was required	0 -	9 7%
Advice provided by my family/friends	0 -	20 16%
Other	0 -	1 1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17. Approximately, how much of the home's value does ... this down payment represent?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	121	175
5%	20	29
	17%	17%
6-10%	40	39
	33%	22%
	CD	
11-15%	24	30
	20%	17%
16-20%	20	33
	17%	19%
21-25%	10	13
	8%	7%
More than 25%	7	31
	6%	18%
		B
Summary		
Mean	12.4	14.5
		B
Std. Dev.	6.4	7.5
Std. Err.	0.6	0.6

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17. Approximately, how much of the home's value does ... this down payment represent?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTHO	-**	175
5%	0	29
	-	17%
6-10%	0	39
	-	22%
11-15%	0	30
	-	17%
16-20%	0	33
	-	19%
21-25%	0	13
	-	7%
More than 25%	0	31
	-	18%
Summary		
Mean	0	14.5
Std. Dev.	0	7.5
Std. Err.	0	0.6

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17. Approximately, how much of the home's value does ... this down payment represent?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO	-**	51*
5%	0	12
	-	24%
6-10%	0	12
	-	24%
11-15%	0	6
	-	12%
16-20%	0	14
	-	27%
21-25%	0	2
	-	4%
More than 25%	0	5
	-	10%
Summary		
Mean	0	13
Std. Dev.	0	7
Std. Err.	0	1

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17. Approximately, how much of the home's value does ... this down payment represent?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO	-**	124
5%	0	17
	-	14%
6-10%	0	27
	-	22%
11-15%	0	24
	-	19%
16-20%	0	19
	-	15%
21-25%	0	11
	-	9%
More than 25%	0	26
	-	21%
Summary		
Mean	0	15.2
Std. Dev.	0	7.6
Std. Err.	0	0.7

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB	208	204
Down payment		
A special savings account for the new home	78 38% D	67 33% D
RRSP	55 26% D	39 19% D
TFSA	50 24%	45 22%
Rental income from a long-term tenant(s)	17 8%	16 8%
Rental income from a short-term tenant(s) (e.g. Airbnb)	11 5%	14 7%
Non-registered investments (e.g. term deposits, stocks)	31 15%	22 11%
Delay/delayed other big purchases (e.g. vacation, car)	39 19% CD	19 9%
Financial assistance from family	47 23% D	42 21% D
Gift from family or friend	44 21% D	39 19% D
Inheritance	41 20% C	25 12%
Sale of property	25 12%	30 15%
Crowdfunding	21 10% C	9 4%
Additional work (e.g. second job, extra contracts)	40	15

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	19%	7%
	CD	
	73	56
Higher paying work/ job	35%	27%
	D	
Decreasing the money diverted to savings	36	20
	17%	10%
	C	
Decreasing the money diverted to pay down other debt	22	14
	11%	7%
Other	28	14
	13%	7%
	C	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB	208	204
Ongoing costs of home ownership		
Mortgage	78 38%	71 35%
A special savings account for the new home	47 23% CD	28 14%
RRSP	25 12%	16 8%
TFSA	32 15% C	14 7%
Rental income from a long-term tenant(s)	33 16% C	16 8%
Rental income from a short-term tenant(s) (e.g. Airbnb)	32 15% CD	5 2%
Non-registered investments (e.g. term deposits, stocks)	21 10%	12 6%
Delay/delayed other big purchases (e.g. vacation, car)	43 21% D	34 17%
Financial assistance from family	18 9%	21 10% D
Gift from family or friend	28 13% D	20 10%
Inheritance	18 9%	17 8%
Sale of property	21 10%	24 12%
Crowdfunding	16 8%	8 4%

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	56	29
	27%	14%
	CD	
Higher paying work/ job	79	56
	38%	27%
	CD	
Decreasing the money diverted to savings	34	26
	16%	13%
Decreasing the money diverted to pay down other debt	25	13
	12%	6%
	C	
Other	34	17
	16%	8%
	C	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017ax. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + Mortgage	201	180
Down payment		
A special savings account for the new home	76 38% D	62 34% D
RRSP	55 27% D	36 20%
TFSA	49 24%	42 23%
Rental income from a long-term tenant(s)	17 8%	15 8%
Rental income from a short-term tenant(s) (e.g. Airbnb)	11 5%	13 7%
Non-registered investments (e.g. term deposits, stocks)	30 15%	18 10%
Delay/delayed other big purchases (e.g. vacation, car)	39 19% CD	18 10%
Financial assistance from family	46 23% D	39 22% D
Gift from family or friend	43 21% D	38 21% D
Inheritance	41 20% C	20 11%
Sale of property	25 12%	25 14%
Crowdfunding	21 10% C	9 5%
Additional work (e.g. second job, extra contracts)	40	14

Q17New2017ax. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	20%	8%
	C	
	73	51
Higher paying work/ job	36%	28%
	D	
Decreasing the money diverted to savings	35	18
	17%	10%
	C	
Decreasing the money diverted to pay down other debt	22	14
	11%	8%
Other	26	11
	13%	6%
	C	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017ax_1. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + (Mortgage minus Don't Know)	121	175
Down payment		
A special savings account for the new home	46 38% D	60 34%
RRSP	37 31% CD	35 20%
TFSA	33 27%	41 23%
Rental income from a long-term tenant(s)	13 11%	15 9%
Rental income from a short-term tenant(s) (e.g. Airbnb)	9 7%	13 7%
Non-registered investments (e.g. term deposits, stocks)	21 17%	18 10%
Delay/delayed other big purchases (e.g. vacation, car)	26 21% CD	18 10%
Financial assistance from family	32 26% D	38 22% D
Gift from family or friend	30 25% D	38 22%
Inheritance	33 27% CD	20 11%
Sale of property	17 14%	25 14%
Crowdfunding	21 17% CD	9 5%

Q17New2017ax_1. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	28	14
	23%	8%
	C	
Higher paying work/ job	49	50
	40%	29%
	CD	
Decreasing the money diverted to savings	27	18
	22%	10%
	C	
Decreasing the money diverted to pay down other debt	15	14
	12%	8%
Other	14	10
	12%	6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017bx. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + Mortgage	201	180
Ongoing costs of home ownership		
Mortgage	78 39%	71 39%
A special savings account for the new home	45 22%	26 14%
	C	
RRSP	25 12%	15 8%
TFSA	32 16%	11 6%
	CD	
Rental income from a long-term tenant(s)	33 16%	15 8%
	C	
Rental income from a short-term tenant(s) (e.g. Airbnb)	32 16%	5 3%
	CD	
Non-registered investments (e.g. term deposits, stocks)	21 10%	8 4%
	C	
Delay/delayed other big purchases (e.g. vacation, car)	43 21%	32 18%
	D	
Financial assistance from family	18 9%	18 10%
Gift from family or friend	28 14%	20 11%
	D	
Inheritance	18 9%	14 8%
Sale of property	21 10%	18 10%
Crowdfunding	16 8%	7 4%

Q17New2017bx. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	56	27
	28%	15%
	CD	
Higher paying work/ job	78	50
	39%	28%
	CD	
Decreasing the money diverted to savings	32	23
	16%	13%
Decreasing the money diverted to pay down other debt	25	11
	12%	6%
	C	
Other	30	13
	15%	7%
	C	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017bx_1. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + (Mortgage minus Don't Know)	121	175
Ongoing costs of home ownership		
Mortgage	52 43%	71 41%
A special savings account for the new home	30 25% C	25 14%
RRSP	18 15%	15 9%
TFSA	23 19% CD	10 6%
Rental income from a long-term tenant(s)	21 17% C	14 8%
Rental income from a short-term tenant(s) (e.g. Airbnb)	23 19% CD	5 3%
Non-registered investments (e.g. term deposits, stocks)	15 12% C	8 5%
Delay/delayed other big purchases (e.g. vacation, car)	29 24%	32 18%
Financial assistance from family	13 11%	18 10%
Gift from family or friend	16 13%	20 11%
Inheritance	11 9%	13 7%
Sale of property	15 12%	17 10%
	11	7

Q17New2017bx_1. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Crowdfunding	9%	4%
Additional work (e.g. second job, extra contracts)	36	26
	30%	15%
	CD	
Higher paying work/ job	41	49
	34%	28%
Decreasing the money diverted to savings	24	23
	20%	13%
Decreasing the money diverted to pay down other debt	19	11
	16%	6%
	C	
Other	15	12
	12%	7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017ay. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + No Mortgage	7**	24**
Down payment		
A special savings account for the new home	2 29%	5 21%
RRSP	0 -	3 13%
TFSA	1 14%	3 13%
Rental income from a long-term tenant(s)	0 -	1 4%
Rental income from a short-term tenant(s) (e.g. Airbnb)	0 -	1 4%
Non-registered investments (e.g. term deposits, stocks)	1 14%	4 17%
Delay/delayed other big purchases (e.g. vacation, car)	0 -	1 4%
Financial assistance from family	1 14%	3 13%
Gift from family or friend	1 14%	1 4%
Inheritance	0 -	5 21%
Sale of property	0 -	5 21%
Additional work (e.g. second job, extra contracts)	0 -	1 4%

Q17New2017ay. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Higher paying work/ job	0	5
	-	21%
Decreasing the money diverted to savings	1	2
	14%	8%
Other	2	3
	29%	13%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017by. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + No Mortgage	7**	24**
Ongoing costs of home ownership		
A special savings account for the new home	2	2
	29%	8%
RRSP	0	1
	-	4%
TFSA	0	3
	-	13%
Rental income from a long-term tenant(s)	0	1
	-	4%
Rental income from a short-term tenant(s) (e.g. Airbnb)	0	0
	-	-
Non-registered investments (e.g. term deposits, stocks)	0	4
	-	17%
Delay/delayed other big purchases (e.g. vacation, car)	0	2
	-	8%
Financial assistance from family	0	3
	-	13%
Gift from family or friend	0	0
	-	-
Inheritance	0	3
	-	13%
Sale of property	0	6
	-	25%
Crowdfunding	0	1
	-	4%

Q17New2017by. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	0	2
	-	8%
Higher paying work/ job	1	6
	14%	25%
Decreasing the money diverted to savings	2	3
	29%	13%
Decreasing the money diverted to pay down other debt	0	2
	-	8%
Other	4	4
	57%	17%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTFO or NTHB (All Answering)	40*	38*
Down payment		
	6	2
Crowdfunding	15%	5%
	3	7
Rental income from a short-term tenant(s) (e.g. Airbnb)	8%	18%
	4	9
Rental income from a long-term tenant(s)	10%	24%
	27	20
Inheritance	68%	53%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTFO or NTHB	208	204
Down payment		
	6	2
Crowdfunding	3%	1%
	3	7
Rental income from a short-term tenant(s) (e.g. Airbnb)	1%	3%
		D
	4	9
Rental income from a long-term tenant(s)	2%	4%
	27	20
Inheritance	13%	10%
	168	166
Other Response	81%	81%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB (All Answering)	39*	17**
Ongoing costs of home ownership		
Crowdfunding	4	1
	10%	6%
Rental income from a short-term tenant(s) (e.g. Airbnb)	12	3
	31%	18%
Rental income from a long-term tenant(s)	17	6
	44%	35%
Inheritance	6	7
	15%	41%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB	208	204
Ongoing costs of home ownership		
Crowdfunding	4	1
	2%	0
Rental income from a short-term tenant(s) (e.g. Airbnb)	12	3
	6%	1%
	C	
Rental income from a long-term tenant(s)	17	6
	8%	3%
	C	
Inheritance	6	7
	3%	3%
Other Response	169	187
	81%	92%
		B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017ax. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + Mortgage (All Answering)	40*	33*
Down payment		
	6	2
Crowdfunding	15%	6%
	3	7
Rental income from a short-term tenant(s) (e.g. Airbnb)	8%	21%
	4	9
Rental income from a long-term tenant(s)	10%	27%
	27	15
Inheritance	68%	45%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017ax_1. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + Mortgage (All Answering)	26**	33*
Down payment		
	6	2
Crowdfunding	23%	6%
	1	7
Rental income from a short-term tenant(s) (e.g. Airbnb)	4%	21%
	0	9
Rental income from a long-term tenant(s)	-	27%
	19	15
Inheritance	73%	45%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017ax. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTFO or NTHB + Mortgage	201	180
Down payment		
	6	2
Crowdfunding	3%	1%
	3	7
Rental income from a short-term tenant(s) (e.g. Airbnb)	1%	4%
		D
	4	9
Rental income from a long-term tenant(s)	2%	5%
	27	15
Inheritance	13%	8%
	161	147
Other Response	80%	82%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017ax_1. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTFO or NTHB + Mortgage	121	175
Down payment		
	6	2
Crowdfunding	5%	1%
	C	
	1	7
Rental income from a short-term tenant(s) (e.g. Airbnb)	1%	4%
	0	9
Rental income from a long-term tenant(s)	-	5%
		B
	19	15
Inheritance	16%	9%
	95	142
Other Response	79%	81%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017bx. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + Mortgage (All Answering)	39*	16**
Ongoing costs of home ownership		
Crowdfunding	4	1
	10%	6%
Rental income from a short-term tenant(s) (e.g. Airbnb)	12	3
	31%	19%
Rental income from a long-term tenant(s)	17	6
	44%	38%
Inheritance	6	6
	15%	38%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017bx_1. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + Mortgage (All Answering)	25**	16**
Ongoing costs of home ownership		
Crowdfunding	3	1
	12%	6%
Rental income from a short-term tenant(s) (e.g. Airbnb)	9	3
	36%	19%
Rental income from a long-term tenant(s)	9	6
	36%	38%
Inheritance	4	6
	16%	38%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017bx. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + Mortgage	201	180
Ongoing costs of home ownership		
Crowdfunding	4	1
	2%	1%
Rental income from a short-term tenant(s) (e.g. Airbnb)	12	3
	6%	2%
	C	
Rental income from a long-term tenant(s)	17	6
	8%	3%
	C	
Inheritance	6	6
	3%	3%
Other Response	162	164
	81%	91%
		B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017bx_1. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + Mortgage	121	175
Ongoing costs of home ownership		
Crowdfunding	3 2%	1 1%
Rental income from a short-term tenant(s) (e.g. Airbnb)	9 7% C	3 2%
Rental income from a long-term tenant(s)	9 7%	6 3%
Inheritance	4 3%	6 3%
Other Response	96 79%	159 91% B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17New2017ay. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + No Mortgage (All Answering)	..	5**
Down payment		
Inheritance	0	5
	-	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017ay. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + No Mortgage	7**	24**
Down payment		
Inheritance	0	5
	-	21%
Other Response	7	19
	100%	79%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017by. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + No Mortgage (All Answering)	..**	1**
Ongoing costs of home ownership		
Rental income from a short-term tenant(s) (e.g. Airbnb)	0	0
	-	-
Inheritance	0	1
	-	100%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017by. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: PFTHB or FTTHO or NTHB + No Mortgage	7**	24**
Ongoing costs of home ownership		
Rental income from a short-term tenant(s) (e.g. Airbnb)	0	0
	-	-
Inheritance	0	1
	-	4%
Other Response	7	23
	100%	96%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTTHO	-**	204
Down payment		
A special savings account for the new home	0 -	67 33%
RRSP	0 -	39 19%
TFSA	0 -	45 22%
Rental income from a long-term tenant(s)	0 -	16 8%
Rental income from a short-term tenant(s) (e.g. Airbnb)	0 -	14 7%
Non-registered investments (e.g. term deposits, stocks)	0 -	22 11%
Delay/delayed other big purchases (e.g. vacation, car)	0 -	19 9%
Financial assistance from family	0 -	42 21%
Gift from family or friend	0 -	39 19%
Inheritance	0 -	25 12%
Sale of property	0 -	30 15%
Crowdfunding	0 -	9 4%
Additional work (e.g. second job, extra contracts)	0	15

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	-	7%
Higher paying work/ job	0	56
	-	27%
Decreasing the money diverted to savings	0	20
	-	10%
Decreasing the money diverted to pay down other debt	0	14
	-	7%
Other	0	14
	-	7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO	-**	59*
Down payment		
A special savings account for the new home	0 -	20 34%
RRSP	0 -	16 27%
TFSA	0 -	13 22%
Rental income from a long-term tenant(s)	0 -	1 2%
Rental income from a short-term tenant(s) (e.g. Airbnb)	0 -	2 3%
Non-registered investments (e.g. term deposits, stocks)	0 -	8 14%
Delay/delayed other big purchases (e.g. vacation, car)	0 -	4 7%
Financial assistance from family	0 -	8 14%
Gift from family or friend	0 -	12 20%
Inheritance	0 -	6 10%
Sale of property	0 -	8 14%
Crowdfunding	0 -	2 3%
Additional work (e.g. second job, extra contracts)	0	3

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	-	5%
Higher paying work/ job	0	12
	-	20%
Decreasing the money diverted to savings	0	3
	-	5%
Decreasing the money diverted to pay down other debt	0	4
	-	7%
Other	0	4
	-	7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO	-**	145
Down payment		
A special savings account for the new home	0 -	47 32%
RRSP	0 -	23 16%
TFSA	0 -	32 22%
Rental income from a long-term tenant(s)	0 -	15 10%
Rental income from a short-term tenant(s) (e.g. Airbnb)	0 -	12 8%
Non-registered investments (e.g. term deposits, stocks)	0 -	14 10%
Delay/delayed other big purchases (e.g. vacation, car)	0 -	15 10%
Financial assistance from family	0 -	34 23%
Gift from family or friend	0 -	27 19%
Inheritance	0 -	19 13%
Sale of property	0 -	22 15%
Crowdfunding	0 -	7 5%
Additional work (e.g. second job, extra contracts)	0	12

Q17New2017a. [Down payment] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	-	8%
Higher paying work/ job	0	44
	-	30%
Decreasing the money diverted to savings	0	17
	-	12%
Decreasing the money diverted to pay down other debt	0	10
	-	7%
Other	0	10
	-	7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTHO	-**	204
Ongoing costs of home ownership		
Mortgage	0 -	71 35%
A special savings account for the new home	0 -	28 14%
RRSP	0 -	16 8%
TFSA	0 -	14 7%
Rental income from a long-term tenant(s)	0 -	16 8%
Rental income from a short-term tenant(s) (e.g. Airbnb)	0 -	5 2%
Non-registered investments (e.g. term deposits, stocks)	0 -	12 6%
Delay/delayed other big purchases (e.g. vacation, car)	0 -	34 17%
Financial assistance from family	0 -	21 10%
Gift from family or friend	0 -	20 10%
Inheritance	0 -	17 8%
Sale of property	0 -	24 12%
Crowdfunding	0 -	8 4%

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	0	29
	-	14%
Higher paying work/ job	0	56
	-	27%
Decreasing the money diverted to savings	0	26
	-	13%
Decreasing the money diverted to pay down other debt	0	13
	-	6%
Other	0	17
	-	8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO	-**	59*
Ongoing costs of home ownership		
Mortgage	0	24
	-	41%
A special savings account for the new home	0	8
	-	14%
RRSP	0	5
	-	8%
TFSA	0	3
	-	5%
Rental income from a long-term tenant(s)	0	3
	-	5%
Non-registered investments (e.g. term deposits, stocks)	0	2
	-	3%
Delay/delayed other big purchases (e.g. vacation, car)	0	10
	-	17%
Financial assistance from family	0	3
	-	5%
Gift from family or friend	0	5
	-	8%
Inheritance	0	4
	-	7%
Sale of property	0	6
	-	10%
Crowdfunding	0	1
	-	2%
Additional work (e.g. second job, extra contracts)	0	7
	-	12%

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	0	17
Higher paying work/ job	-	29%
	0	7
Decreasing the money diverted to savings	-	12%
	0	4
Decreasing the money diverted to pay down other debt	-	7%
	0	7
Other	-	12%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTTHO	-**	145
Ongoing costs of home ownership		
Mortgage	0 -	47 32%
A special savings account for the new home	0 -	20 14%
RRSP	0 -	11 8%
TFSA	0 -	11 8%
Rental income from a long-term tenant(s)	0 -	13 9%
Rental income from a short-term tenant(s) (e.g. Airbnb)	0 -	5 3%
Non-registered investments (e.g. term deposits, stocks)	0 -	10 7%
Delay/delayed other big purchases (e.g. vacation, car)	0 -	24 17%
Financial assistance from family	0 -	18 12%
Gift from family or friend	0 -	15 10%
Inheritance	0 -	13 9%
Sale of property	0 -	18 12%
Crowdfunding	0 -	7 5%

Q17New2017b. [Ongoing costs of home ownership] Identify the sources of funds that you're planning to use for your... Identify the sources of funds that you use/ used for your...

	Homeowners	
	PFTHO	FTHO
Additional work (e.g. second job, extra contracts)	0	22
	-	15%
Higher paying work/ job	0	39
	-	27%
Decreasing the money diverted to savings	0	19
	-	13%
Decreasing the money diverted to pay down other debt	0	9
	-	6%
Other	0	10
	-	7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWNOCOST_NEW2018_1_1. [Down payment - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO - Down payment - Financial assistance from family	47*	42*
Down payment - Financial assistance from family		
Less than 25%	29	25
	62%	60%
25 - 49%	9	10
	19%	24%
50 - 74%	7	4
	15%	10%
75% or more	2	3
	4%	7%
Summary		
Mean	34.4	34.4
Std. Dev.	16.1	16.4
Std. Err.	2.4	2.5

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWNOCOST_NEW2018_1_2. [Down payment - Gift from family or friend]
 What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO - Down payment - Gift from family or friend	44*	39*
Down payment - Gift from family or friend		
Less than 25%	32	18
	73%	46%
25 - 49%	7	9
	16%	23%
50 - 74%	3	10
	7%	26%
75% or more	2	2
	5%	5%
Summary		
Mean	31	39.4
Std. Dev.	14.3	17.8
Std. Err.	2.2	2.9

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWCOST_NEW2018_2_1. [Ongoing costs of home ownership - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTTHO - Ongoing costs of home ownership - Financial assistance from family	18**	21**
Ongoing costs of home ownership - Financial assistance from family		
Less than 25%	9	14
	50%	67%
25 - 49%	8	4
	44%	19%
50 - 74%	1	2
	6%	10%
75% or more	0	1
	-	5%
Summary		
Mean	31.9	32.6
Std. Dev.	9.9	15.4
Std. Err.	2.3	3.4

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWCOST_NEW2018_2_2. [Ongoing costs of home ownership - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTHO, NTHO, PFTHO - Ongoing costs of home ownership - Gift from family or friend	28**	20**
Ongoing costs of home ownership - Gift from family or friend		
Less than 25%	20	13
	71%	65%
25 - 49%	6	4
	21%	20%
50 - 74%	1	2
	4%	10%
75% or more	1	1
	4%	5%
Summary		
Mean	30	33
Std. Dev.	12.4	15.6
Std. Err.	2.3	3.5

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWCOST_NEW2018_1_1. [Down payment - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTTHO - Down payment - Financial assistance from family	-**	42*
Down payment - Financial assistance from family		
Less than 25%	0	25
	-	60%
25 - 49%	0	10
	-	24%
50 - 74%	0	4
	-	10%
75% or more	0	3
	-	7%
Summary		
Mean	0	34.4
Std. Dev.	0	16.4
Std. Err.	0	2.5

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWNOCOST_NEW2018_1_1. [Down payment - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO - Down payment - Financial assistance from family	..	8**
Down payment - Financial assistance from family		
Less than 25%	0	7
	-	88%
50 - 74%	0	1
	-	13%
Summary		
Mean	0	28.8
Std. Dev.	0	13.4
Std. Err.	0	4.8

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWCOST_NEW2018_1_1. [Down payment - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO - Down payment - Financial assistance from family	-**	34*
Down payment - Financial assistance from family		
Less than 25%	0	18
	-	53%
25 - 49%	0	10
	-	29%
50 - 74%	0	3
	-	9%
75% or more	0	3
	-	9%
Summary		
Mean	0	35.8
Std. Dev.	0	16.9
Std. Err.	0	2.9

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWNOCOST_NEW2018_1_2. [Down payment - Gift from family or friend]
 What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTHO - Down payment - Gift from family or friend	-**	39*
Down payment - Gift from family or friend		
Less than 25%	0	18
	-	46%
25 - 49%	0	9
	-	23%
50 - 74%	0	10
	-	26%
75% or more	0	2
	-	5%
Summary		
Mean	0	39.4
Std. Dev.	0	17.8
Std. Err.	0	2.9

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWNOCOST_NEW2018_1_2. [Down payment - Gift from family or friend]
 What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO - Down payment - Gift from family or friend	-**	12**
Down payment - Gift from family or friend		
Less than 25%	0	4
	-	33%
25 - 49%	0	1
	-	8%
50 - 74%	0	6
	-	50%
75% or more	0	1
	-	8%
Summary		
Mean	0	48.4
Std. Dev.	0	20
Std. Err.	0	5.8

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWNOCOST_NEW2018_1_2. [Down payment - Gift from family or friend]
 What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO - Down payment - Gift from family or friend	-**	27**
Down payment - Gift from family or friend		
Less than 25%	0	14
	-	52%
25 - 49%	0	8
	-	30%
50 - 74%	0	4
	-	15%
75% or more	0	1
	-	4%
Summary		
Mean	0	35.4
Std. Dev.	0	15.6
Std. Err.	0	3

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWCOST_NEW2018_2_1. [Ongoing costs of home ownership - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTTHO - Ongoing costs of home ownership - Financial assistance from family	-.**	21**
Ongoing costs of home ownership - Financial assistance from family		
Less than 25%	0	14
	-	67%
25 - 49%	0	4
	-	19%
50 - 74%	0	2
	-	10%
75% or more	0	1
	-	5%
Summary		
Mean	0	32.6
Std. Dev.	0	15.4
Std. Err.	0	3.4

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWCOST_NEW2018_2_1. [Ongoing costs of home ownership - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO - Ongoing costs of home ownership - Financial assistance from family	..**	3**
Ongoing costs of home ownership - Financial assistance from family		
Less than 25%	0	2
	-	67%
50 - 74%	0	1
	-	33%
Summary		
Mean	0	36.7
Std. Dev.	0	21.9
Std. Err.	0	12.7

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWNOCOST_NEW2018_2_1. [Ongoing costs of home ownership - Financial assistance from family] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO - Ongoing costs of home ownership - Financial assistance from family	-.**	18**
Ongoing costs of home ownership - Financial assistance from family		
Less than 25%	0	12
	-	67%
25 - 49%	0	4
	-	22%
50 - 74%	0	1
	-	6%
75% or more	0	1
	-	6%
Summary		
Mean	0	31.9
Std. Dev.	0	14.8
Std. Err.	0	3.5

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWCOST_NEW2018_2_2. [Ongoing costs of home ownership - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTTHO - Ongoing costs of home ownership - Gift from family or friend	-.**	20**
Ongoing costs of home ownership - Gift from family or friend		
Less than 25%	0	13
	-	65%
25 - 49%	0	4
	-	20%
50 - 74%	0	2
	-	10%
75% or more	0	1
	-	5%
Summary		
Mean	0	33
Std. Dev.	0	15.6
Std. Err.	0	3.5

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWCOST_NEW2018_2_2. [Ongoing costs of home ownership - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO - Ongoing costs of home ownership - Gift from family or friend	-.**	5**
Ongoing costs of home ownership - Gift from family or friend		
Less than 25%	0	3
	-	60%
25 - 49%	0	1
	-	20%
50 - 74%	0	1
	-	20%
Summary		
Mean	0	34.2
Std. Dev.	0	16.5
Std. Err.	0	7.4

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17B_PCTDWCOST_NEW2018_2_2. [Ongoing costs of home ownership - Gift from family or friend] What percent of your down payment or cost of ownership may come ... came ... from these sources?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO - Ongoing costs of home ownership - Gift from family or friend	-.**	15**
Ongoing costs of home ownership - Gift from family or friend		
Less than 25%	0	10
	-	67%
25 - 49%	0	3
	-	20%
50 - 74%	0	1
	-	7%
75% or more	0	1
	-	7%
Summary		
Mean	0	32.6
Std. Dev.	0	15.9
Std. Err.	0	4.1

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17b. Which of the following concerns ... you the most about purchasing a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Qualifying for a mortgage	20 10%	17 8%
Having a good down payment	D 22 11%	20 10%
Your current debt level	23 11%	11 5%
Mortgage rates increasing	C 11 5%	25 12%
Home prices increasing	24 12%	19 9%
Not knowing all the closing costs	9 4%	7 3%
House prices falling (after you buy)	11 5%	8 4%
Being able to make regular mortgage payments	18 9%	14 7%
Overpaying for a home	D 23 11%	28 14%
Home ownership responsibilities	12 6%	7 3%
Buying a big enough home	5 2%	3 1%
Buying in the right neighbourhood	11 5%	13 6%
Ongoing home maintenance costs	17 8%	22 11%
The home being in move-in condition	2 1%	10 5%
		B

Q17b. Which of the following concerns ... you the most about purchasing a home?

	Homeowners	
	PFTHO	FTHO

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17b. Which of the following concerns ... you the most about purchasing a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTTHO	-**	204
Qualifying for a mortgage	0 -	17 8%
Having a good down payment	0 -	20 10%
Your current debt level	0 -	11 5%
Mortgage rates increasing	0 -	25 12%
Home prices increasing	0 -	19 9%
Not knowing all the closing costs	0 -	7 3%
House prices falling (after you buy)	0 -	8 4%
Being able to make regular mortgage payments	0 -	14 7%
Overpaying for a home	0 -	28 14%
Home ownership responsibilities	0 -	7 3%
Buying a big enough home	0 -	3 1%
Buying in the right neighbourhood	0 -	13 6%
Ongoing home maintenance costs	0 -	22 11%
The home being in move-in condition	0 -	10 5%

Q17b. Which of the following concerns ... you the most about purchasing a home?

	Homeowners	
	PFTHO	FTHO

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17b. Which of the following concerns ... you the most about purchasing a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO	-**	59*
Qualifying for a mortgage	0 -	6 10%
Having a good down payment	0 -	1 2%
Your current debt level	0 -	3 5%
Mortgage rates increasing	0 -	5 8%
Home prices increasing	0 -	6 10%
Not knowing all the closing costs	0 -	1 2%
House prices falling (after you buy)	0 -	2 3%
Being able to make regular mortgage payments	0 -	6 10%
Overpaying for a home	0 -	9 15%
Home ownership responsibilities	0 -	5 8%
Buying in the right neighbourhood	0 -	3 5%
Ongoing home maintenance costs	0 -	8 14%
The home being in move-in condition	0 -	4 7%

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17b. Which of the following concerns ... you the most about purchasing a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO	-**	145
Qualifying for a mortgage	0 -	11 8%
Having a good down payment	0 -	19 13%
Your current debt level	0 -	8 6%
Mortgage rates increasing	0 -	20 14%
Home prices increasing	0 -	13 9%
Not knowing all the closing costs	0 -	6 4%
House prices falling (after you buy)	0 -	6 4%
Being able to make regular mortgage payments	0 -	8 6%
Overpaying for a home	0 -	19 13%
Home ownership responsibilities	0 -	2 1%
Buying a big enough home	0 -	3 2%
Buying in the right neighbourhood	0 -	10 7%
Ongoing home maintenance costs	0 -	14 10%
The home being in move-in condition	0 -	6 4%

Q17b. Which of the following concerns ... you the most about purchasing a home?

	Homeowners	
	PFTHO	FTHO

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17bnew2014. There are many decisions to be made when buying a home. What do you think is the most challenging part of making the decision to buy a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: FTTHO, NTHO, PFTHO	208	204
Choosing a realtor	5 2%	16 8% B
Choosing a mortgage provider	9 4%	12 6%
Choosing the right property	57 27%	52 25%
Getting a preapproved mortgage	27 13% D	15 7%
Selecting a mortgage term	15 7%	13 6%
Making an offer on a house	12 6%	20 10%
Closing costs on a home	10 5%	12 6%
Home inspection	14 7%	11 5%
Choosing a lawyer	2 1%	2 1%
Government programs (first-time home buyers programs, etc.)	5 2%	6 3%
Deciding how much house I/we can afford	52 25% D	45 22%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q17bnew2014. There are many decisions to be made when buying a home. What do you think is the most challenging part of making the decision to buy a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random + Boost FTHO	-**	204
Choosing a realtor	0 -	16 8%
Choosing a mortgage provider	0 -	12 6%
Choosing the right property	0 -	52 25%
Getting a preapproved mortgage	0 -	15 7%
Selecting a mortgage term	0 -	13 6%
Making an offer on a house	0 -	20 10%
Closing costs on a home	0 -	12 6%
Home inspection	0 -	11 5%
Choosing a lawyer	0 -	2 1%
Government programs (first-time home buyers programs, etc.)	0 -	6 3%
Deciding how much house I/we can afford	0 -	45 22%

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17bnew2014. There are many decisions to be made when buying a home. What do you think is the most challenging part of making the decision to buy a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Random FTTHO	-**	59*
Choosing a realtor	0 -	2 3%
Choosing a mortgage provider	0 -	2 3%
Choosing the right property	0 -	16 27%
Getting a preapproved mortgage	0 -	5 8%
Selecting a mortgage term	0 -	6 10%
Making an offer on a house	0 -	4 7%
Closing costs on a home	0 -	3 5%
Home inspection	0 -	4 7%
Deciding how much house I/we can afford	0 -	17 29%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q17bnew2014. There are many decisions to be made when buying a home. What do you think is the most challenging part of making the decision to buy a home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Booster FTHO	-**	145
Choosing a realtor	0 -	14 10%
Choosing a mortgage provider	0 -	10 7%
Choosing the right property	0 -	36 25%
Getting a preapproved mortgage	0 -	10 7%
Selecting a mortgage term	0 -	7 5%
Making an offer on a house	0 -	16 11%
Closing costs on a home	0 -	9 6%
Home inspection	0 -	7 5%
Choosing a lawyer	0 -	2 1%
Government programs (first-time home buyers programs, etc.)	0 -	6 4%
Deciding how much house I/we can afford	0 -	28 19%

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QHO1_2019. [SUMMARY - VERY HAPPY] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Location	0	116
	-	57%
Square footage of the home	0	89
	-	44%
Size of the lot	0	79
	-	39%
Layout of the home	0	84
	-	41%
Amount of maintenance required	0	57
	-	28%
Expansion potential should you decide to enlarge your home	0	52
	-	25%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019. [SUMMARY - SOMEWHAT HAPPY] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Location	0	81
	-	40%
Square footage of the home	0	100
	-	49%
Size of the lot	0	97
	-	48%
Layout of the home	0	108
	-	53%
Amount of maintenance required	0	108
	-	53%
Expansion potential should you decide to enlarge your home	0	106
	-	52%
		D

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019. [SUMMARY - SOMEWHAT UNHAPPY] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Location	0	7
	-	3%
Square footage of the home	0	14
	-	7%
Size of the lot	0	24
	-	12%
Layout of the home	0	9
	-	4%
Amount of maintenance required	0	34
	-	17%
Expansion potential should you decide to enlarge your home	0	31
	-	15%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019. [SUMMARY - NOT AT ALL HAPPY] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Location	0	0
	-	-
Square footage of the home	0	1
	-	0
Size of the lot	0	4
	-	2%
Layout of the home	0	3
	-	1%
Amount of maintenance required	0	5
	-	2%
Expansion potential should you decide to enlarge your home	0	15
	-	7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019. [SUMMARY - TOP2BOX (VERY/ SOMEWHAT HAPPY)] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Location	0	197
	-	97%
		D
Square footage of the home	0	189
	-	93%
Size of the lot	0	176
	-	86%
Layout of the home	0	192
	-	94%
		D
Amount of maintenance required	0	165
	-	81%
Expansion potential should you decide to enlarge your home	0	158
	-	77%
		D

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019. [SUMMARY - LOW2BOX (SOMEWHAT UNHAPPY/ NOT AT ALL HAPPY)] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Location	0	7
	-	3%
Square footage of the home	0	15
	-	7%
Size of the lot	0	28
	-	14%
Layout of the home	0	12
	-	6%
Amount of maintenance required	0	39
	-	19%
Expansion potential should you decide to enlarge your home	0	46
	-	23%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019_1. [Location] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Location		
Very happy	0	116
	-	57%
Somewhat happy	0	81
	-	40%
Somewhat unhappy	0	7
	-	3%
Not at all happy	0	0
	-	-
Summary		
Top2Box (Very/ Somewhat happy)	0	197
	-	97%
		D
Low2Box (Somewhat unhappy/ Not at all happy)	0	7
	-	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019_2. [Square footage of the home] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Square footage of the home		
Very happy	0	89
	-	44%
Somewhat happy	0	100
	-	49%
Somewhat unhappy	0	14
	-	7%
Not at all happy	0	1
	-	0
Summary		
Top2Box (Very/ Somewhat happy)	0	189
	-	93%
Low2Box (Somewhat unhappy/ Not at all happy)	0	15
	-	7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019_3. [Size of the lot] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Size of the lot		
Very happy	0	79
	-	39%
Somewhat happy	0	97
	-	48%
Somewhat unhappy	0	24
	-	12%
Not at all happy	0	4
	-	2%
Summary		
Top2Box (Very/ Somewhat happy)	0	176
	-	86%
Low2Box (Somewhat unhappy/ Not at all happy)	0	28
	-	14%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019_4. [Layout of the home] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Layout of the home		
Very happy	0	84
	-	41%
Somewhat happy	0	108
	-	53%
Somewhat unhappy	0	9
	-	4%
Not at all happy	0	3
	-	1%
Summary		
Top2Box (Very/ Somewhat happy)	0	192
	-	94%
		D
Low2Box (Somewhat unhappy/ Not at all happy)	0	12
	-	6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019_5. [Amount of maintenance required] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Amount of maintenance required		
Very happy	0	57
	-	28%
Somewhat happy	0	108
	-	53%
Somewhat unhappy	0	34
	-	17%
Not at all happy	0	5
	-	2%
Summary		
Top2Box (Very/ Somewhat happy)	0	165
	-	81%
Low2Box (Somewhat unhappy/ Not at all happy)	0	39
	-	19%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QHO1_2019_6. [Expansion potential should you decide to enlarge your home] How happy are you with each of the following aspects of your current home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Expansion potential should you decide to enlarge your home		
Very happy	0	52
	-	25%
Somewhat happy	0	106
	-	52%
		D
Somewhat unhappy	0	31
	-	15%
Not at all happy	0	15
	-	7%
Summary		
Top2Box (Very/ Somewhat happy)	0	158
	-	77%
		D
Low2Box (Somewhat unhappy/ Not at all happy)	0	46
	-	23%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q17dnew. Are you planning any home improvements or renovations?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Yes -in the next 6 months	0	61
	-	30%
Yes -in the next 7-12 months	0	37
	-	18%
Yes -in the next 12-24 months	0	28
	-	14%
Yes -more than 2 years from now	0	22
	-	11%
		D
No	0	56
	-	27%

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q17enew. What is/are the primary reason(s) that you are planning these renovations?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Planning home improvements	-**	148
To make your home more attractive/upgrade	0	84
	-	57%
To increase the value of your home	0	68
	-	46%
To make your home easier to sell	0	34
	-	23%
For safety/maintenance/repair reasons	0	36
	-	24%
Because you need more space	0	18
	-	12%
To increase energy efficiency	0	45
	-	30%
To make your home more eco friendly	0	21
	-	14%
To generate rental income	0	8
	-	5%
More affordable than buying a different house	0	9
	-	6%
To make your home a 'smart' home	0	18
	-	12%
To make your home more accessible/functional	0	26
	-	18%
Other	0	5
	-	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q17YY. How much do you expect to spend on home improvements this year?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Planning home improvements	-**	148
Less than \$1000	0 -	7 5%
Between \$1000 and \$4999	0 -	38 26%
More than \$5000 but less than \$10000	0 -	35 24%
More than \$10000 but less than \$15000	0 -	25 17%
More than \$15000 but less than \$20000	0 -	25 17%
More than \$20000 but less than \$35000	0 -	7 5%
More than \$35000 but less than \$50000	0 -	6 4%
More than \$50000	0 -	5 3%
Summary		
Mean	0	12400.5
Std. Dev.	0	11738.8
Std. Err.	0	964.9

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q21. Do you have a mortgage on your home?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Yes	0	165
	-	81%
No	0	39
	-	19%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q21b. Which of the following mortgage providers did you use for your last mortgage?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Your main banking/financial institution	0	108
	-	65%
Your co-applicant's main bank/ financial institution	0	19
	-	12%
		D
A different bank/financial institution	0	24
	-	15%
A mortgage broker	0	35
	-	21%
Another non-bank lender (excluding a mortgage broker)	0	2
	-	1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q21c. What were the reasons you selected this mortgage provider?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Best rate	0 -	79 48%
Convenience	0 -	51 31%
Loyalty/trust in mortgage provider	0 -	33 20%
Previous relationship with the mortgage provider	0 -	29 18%
Reputation of the mortgage provider	0 -	24 15%
Provided the best advice	0 -	24 15%
Tools and calculators provided	0 -	12 7%
Service	0 -	34 21%
Ease of doing business	0 -	46 28%
Mortgage features	0 -	25 15%
Incentives offered (e.g. cash, retailer discounts, gifts, loyalty rewards points, etc.)	0 -	9 5%
Recommended by family or friend	0 -	27 16%
Recommended by realtor or other service provider	0 -	20 12%
	0	6

Q21c. What were the reasons you selected this mortgage provider?

	Homeowners	
	PFTHO	FTHO
Other	-	4%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QM1_2019_1. [Communicated in the past] To the best of your recollection, how did you communicate with your mortgage provider for your most recent mortgage? For future interactions with your mortgage provider, how would you prefer to communicate?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Communicated in the past		
Mainly over the phone	0	20
	-	12%
Mainly via email	0	32
	-	19%
Mainly in person	0	85
	-	52%
Equally over the phone via email and in person	0	28
	-	17%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QM1_2019_2. [Communication preference for the future] To the best of your recollection, how did you communicate with your mortgage provider for your most recent mortgage? For future interactions with your mortgage provider, how would you prefer to communicate?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Communication preference for the future		
Mainly over the phone	0	23
	-	14%
Mainly via email	0	48
	-	29%
Mainly in person	0	58
	-	35%
Equally over the phone via email and in person	0	36
	-	22%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QM2_2019. When is your mortgage term due for renewal?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
In the next 6 months	0	5
	-	3%
7 months to a year from now	0	7
	-	4%
1 to 2 years from now	0	24
	-	15%
2 to 3 years from now	0	28
	-	17%
3 to 4 years from now	0	51
	-	31%
4 to 5 years from now	0	31
	-	19%
More than 5 years from now	0	9
	-	5%
Not sure	0	10
	-	6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25. [SUMMARY - TOP2BOX (STRONGLY/ SOMEWHAT AGREE)] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
My mortgage is bigger than I would like it to be	0	98
	-	59%
My mortgage is using up too much of my income	0	95
	-	58%
		D
Interest rate increases will cause me financial difficulty	0	94
	-	57%
I am paying off my mortgage faster than I expected to	0	76
	-	46%
My mortgage is larger than I thought it would be at this stage	0	69
	-	42%
I am taking advantage of low interest rates to pay down more principal on my mortgage	0	111
	-	67%
I am considering renegotiating or breaking my mortgage before the end of the term to take advantage of a better rate	0	64
	-	39%
		D
I am considering switching my mortgage to another financial institution	0	59
	-	36%
I am considering refinancing my mortgage to free up funds for renovation	0	59
	-	36%
		D
I am considering refinancing my mortgage to pay off other debt that has higher interest	0	57
	-	35%

Q25. [SUMMARY - TOP2BOX (STRONGLY/ SOMEWHAT AGREE)] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
I am considering refinancing my mortgage to free up funds for education	0	51
	-	31%
		□

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25. [SUMMARY - LOW2BOX (SOMEWHAT/ STRONGLY DISAGREE)] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
My mortgage is bigger than I would like it to be	0	67
	-	41%
My mortgage is using up too much of my income	0	70
	-	42%
Interest rate increases will cause me financial difficulty	0	71
	-	43%
I am paying off my mortgage faster than I expected to	0	89
	-	54%
My mortgage is larger than I thought it would be at this stage	0	96
	-	58%
I am taking advantage of low interest rates to pay down more principal on my mortgage	0	54
	-	33%
I am considering renegotiating or breaking my mortgage before the end of the term to take advantage of a better rate	0	101
	-	61%
I am considering switching my mortgage to another financial institution	0	106
	-	64%
I am considering refinancing my mortgage to free up funds for renovation	0	106
	-	64%
I am considering refinancing my mortgage to pay off other debt that has higher interest	0	108
	-	65%

Q25. [SUMMARY - LOW2BOX (SOMEWHAT/ STRONGLY DISAGREE)] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
I am considering refinancing my mortgage to free up funds for education	0	114
	-	69%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_1. [My mortgage is bigger than I would like it to be] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
My mortgage is bigger than I would like it to be		
Strongly agree	0	26
	-	16%
Somewhat agree	0	72
	-	44%
Somewhat disagree	0	49
	-	30%
Strongly disagree	0	18
	-	11%
Summary		
Top2Box (Strongly/ Somewhat agree)	0	98
	-	59%
Low2Box (Somewhat/ Strongly disagree)	0	67
	-	41%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_2. [My mortgage is using up too much of my income] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
My mortgage is using up too much of my income		
Strongly agree	0	22
	-	13%
Somewhat agree	0	73
	-	44% D
Somewhat disagree	0	50
	-	30%
Strongly disagree	0	20
	-	12%
Summary		
Top2Box (Strongly/ Somewhat agree)	0	95
	-	58% D
Low2Box (Somewhat/ Strongly disagree)	0	70
	-	42%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_3. [Interest rate increases will cause me financial difficulty] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Interest rate increases will cause me financial difficulty		
Strongly agree	0	30
	-	18%
Somewhat agree	0	64
	-	39%
Somewhat disagree	0	54
	-	33%
Strongly disagree	0	17
	-	10%
Summary		
Top2Box (Strongly/ Somewhat agree)	0	94
	-	57%
Low2Box (Somewhat/ Strongly disagree)	0	71
	-	43%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_4. [I am paying off my mortgage faster than I expected to] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
I am paying off my mortgage faster than I expected to		
Strongly agree	0	23
	-	14%
Somewhat agree	0	53
	-	32%
Somewhat disagree	0	67
	-	41%
Strongly disagree	0	22
	-	13%
Summary		
Top2Box (Strongly/ Somewhat agree)	0	76
	-	46%
Low2Box (Somewhat/ Strongly disagree)	0	89
	-	54%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_5. [My mortgage is larger than I thought it would be at this stage] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
My mortgage is larger than I thought it would be at this stage		
Strongly agree	0	25
	-	15%
Somewhat agree	0	44
	-	27%
Somewhat disagree	0	72
	-	44%
Strongly disagree	0	24
	-	15%
Summary		
Top2Box (Strongly/ Somewhat agree)	0	69
	-	42%
Low2Box (Somewhat/ Strongly disagree)	0	96
	-	58%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_6. [I am taking advantage of low interest rates to pay down more principal on my mortgage] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
I am taking advantage of low interest rates to pay down more principal on my mortgage		
Strongly agree	0 -	35 21%
Somewhat agree	0 -	76 46%
Somewhat disagree	0 -	36 22%
Strongly disagree	0 -	18 11%
Summary		
Top2Box (Strongly/ Somewhat agree)	0 -	111 67%
Low2Box (Somewhat/ Strongly disagree)	0 -	54 33%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_7. [I am considering renegotiating or breaking my mortgage before the end of the term to take advantage of a better rate] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
I am considering renegotiating or breaking my mortgage before the end of the term to take advantage of a better rate		
Strongly agree	0 -	19 12%
Somewhat agree	0 -	45 27% D
Somewhat disagree	0 -	57 35%
Strongly disagree	0 -	44 27%
Summary		
Top2Box (Strongly/ Somewhat agree)	0 -	64 39% D
Low2Box (Somewhat/ Strongly disagree)	0 -	101 61%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_8. [I am considering switching my mortgage to another financial institution] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
I am considering switching my mortgage to another financial institution		
Strongly agree	0	18
	-	11%
Somewhat agree	0	41
	-	25%
Somewhat disagree	0	55
	-	33%
Strongly disagree	0	51
	-	31%
Summary		
Top2Box (Strongly/ Somewhat agree)	0	59
	-	36%
Low2Box (Somewhat/ Strongly disagree)	0	106
	-	64%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_9. [I am considering refinancing my mortgage to free up funds for renovation]
How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
I am considering refinancing my mortgage to free up funds for renovation		
Strongly agree	0	13
	-	8%
Somewhat agree	0	46
	-	28%
Somewhat disagree	0	59
	-	36%
Strongly disagree	0	47
	-	28%
Summary		
Top2Box (Strongly/ Somewhat agree)	0	59
	-	36%
Low2Box (Somewhat/ Strongly disagree)	0	106
	-	64%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_10. [I am considering refinancing my mortgage to pay off other debt that has higher interest] How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
I am considering refinancing my mortgage to pay off other debt that has higher interest		
Strongly agree	0 -	17 10%
Somewhat agree	0 -	40 24%
Somewhat disagree	0 -	49 30%
Strongly disagree	0 -	59 36%
Summary		
Top2Box (Strongly/ Somewhat agree)	0 -	57 35%
Low2Box (Somewhat/ Strongly disagree)	0 -	108 65%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_11. [I am considering refinancing my mortgage to free up funds for education]
 How strongly do you agree or disagree with each of the following statements?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
I am considering refinancing my mortgage to free up funds for education		
Strongly agree	0	15
	-	9%
Somewhat agree	0	36
	-	22%
		D
Somewhat disagree	0	54
	-	33%
Strongly disagree	0	60
	-	36%
Summary		
Top2Box (Strongly/ Somewhat agree)	0	51
	-	31%
		D
Low2Box (Somewhat/ Strongly disagree)	0	114
	-	69%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QMORTGAGE_SWITCH_2018NEW. When, if ever, have you switched your mortgage to a different financial institution/mortgage provider?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Within past year	0	5
	-	3%
Over 1 year within past 2 years	0	6
	-	4%
Over 2 years within past 3 years	0	17
	-	10%
Over 3 years within past 4 years	0	10
	-	6%
Over 4 years within past 5 years	0	5
	-	3%
Over 5 years ago	0	1
	-	1%
Never switched	0	121
	-	73%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q25_2017a. For which of the following reasons would you switch to a different mortgage provider?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All Mortgage Switchers who are considering switching their mortgage to another financial institution	-**	69*
Lower rate	0	29
	-	42%
Closer branch/mortgage advisor location	0	9
	-	13%
Loyalty/trust in mortgage provider	0	12
	-	17%
Previous relationship with the mortgage provider	0	13
	-	19%
Reputation of the mortgage provider	0	11
	-	16%
Provided better advice	0	13
	-	19%
Tools and calculators provided	0	7
	-	10%
Service	0	13
	-	19%
Ease of doing business	0	16
	-	23%
Mortgage features	0	16
	-	23%
Incentives offered (e.g. cash, retailer discounts, gifts, loyalty rewards points, etc.)	0	7
	-	10%
Recommended by family or friend	0	13
	-	19%
Recommended by realtor or other service provider	0	7
	-	10%

Q25_2017a. For which of the following reasons would you switch to a different mortgage provider?

	Homeowners	
	PFTHO	FTHO
To consolidate debt and improve cash flow	0	11
	-	16%
To refinance for a renovation	0	8
	-	12%
To refinance for other financial needs	0	8
	-	12%
Bad experience with current / previous mortgage provider	0	8
	-	12%
Other	0	1
	-	1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q2018WHEN_SWITCH. When did you consider switching your mortgage?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All Mortgage Switchers who are considering switching their mortgage to another financial institution	-**	69*
During the term of the mortgage	0	36
	-	52%
When the mortgage term was about to expire	0	33
	-	48%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

QSWITCH_ISSUE_2018NEW. Which of the following issues, if any, did you experience when switching your mortgage?.

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All Mortgage Switchers who are considering switching their mortgage to another financial institution	-**	69*
Lengthy application process	0	15
	-	22%
Difficulty gathering required documents	0	14
	-	20%
Uncertainty of receiving approval	0	9
	-	13%
Mortgage features/payment options not flexible	0	13
	-	19%
Mortgage advisor unavailable	0	15
	-	22%
Mortgage advisor not knowledgeable	0	15
	-	22%
Mortgage agreements unclear/difficult to understand	0	13
	-	19%
Mortgage advisor did not communicate clearly	0	8
	-	12%
Difficulty setting up/using online or mobile banking system	0	13
	-	19%
Other	0	10
	-	14%

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

Q27_1. [Available] Which of the following mortgage features is available in your mortgage and which have you used in the past year?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Available		
Lump sum payment to reduce mortgage	0	88
	-	53%
Increase mortgage payment to reduce mortgage	0	82
	-	50%
Skip a mortgage payment	0	50
	-	30%
Use a home equity line of credit to reduce mortgage	0	51
	-	31%
Round up payment to speed up mortgage repayment	0	63
	-	38%
Increase the frequency of mortgage payments	0	77
	-	47%
I don't know the specific features of my mortgage	0	38
	-	23%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q27_2. [Used] Which of the following mortgage features is available in your mortgage and which have you used in the past year?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Used		
Lump sum payment to reduce mortgage	0 -	34 21%
Increase mortgage payment to reduce mortgage	0 -	30 18%
Skip a mortgage payment	0 -	16 10%
Use a home equity line of credit to reduce mortgage	0 -	19 12%
Round up payment to speed up mortgage repayment	0 -	21 13%
Increase the frequency of mortgage payments	0 -	20 12%
None of the above	0 -	82 50%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q29. 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?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
We're already at the limit	0	16
	-	10%
More than 10%	0	44
	-	27%
More than 25%	0	43
	-	26%
More than 50%	0	25
	-	15%
More than 75%	0	3
	-	2%
More than double	0	6
	-	4%
		D
No concerns	0	18
	-	11%
I don't know	0	10
	-	6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QRENEW_ONLINE_NEW2018. [Mobile device (e.g. smartphone tablet)] How much of your mortgage application wWould you be comfortable completing your mortgage application yourself online via a...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Mobile device (e.g. smartphone tablet)		
All of it	0	57
	-	35%
Some of it - prefer advisor assistance before a final decision	0	56
	-	34%
None of it - prefer advisor assistance throughout	0	52
	-	32%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QRENEW_ONLINE_NEW2018. [Computer] How much of your mortgage application wWould you be comfortable completing your mortgage application yourself online via a...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners with a mortgage	-**	165
Computer		
All of it	0	70
	-	42%
Some of it - prefer advisor assistance before a final decision	0	68
	-	41%
None of it - prefer advisor assistance throughout	0	27
	-	16%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q_Priorities and Trade offs 2016_1. [Must Have] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Must Have		
Good schools	9 4%	11 5%
Close to public transit	13 6%	13 6%
Affordability of the home	56 27%	42 21%
Single family home (detached, semi, townhouse, etc.)	11 5%	16 8%
Safe neighbourhood	43 21%	28 14%
Close to work	9 4%	18 9%
Close to major highways	2 1%	3 1%
Child friendly	4 2%	5 2%
Close to parks, nature	9 4%	6 3%
Size of home/ lot	9 4%	21 10%
Parking	5 2%	6 3%
Privacy	21 10%	18 9%
Able to walk everywhere	10 5%	14 7%
Close to dining and entertainment	3 1%	1 0%

Q_Priorities and Trade offs 2016_1. [Must Have] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
Other	4	2
	2%	1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q_Priorities and Trade offs 2016_2. [Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Give Up		
Good schools	14 7%	15 7%
Close to public transit	22 11%	27 13%
Affordability of the home	5 2%	3 1%
Single family home (detached, semi, townhouse, etc.)	10 5%	5 2%
Safe neighbourhood	1 0	5 2%
Close to work	13 6%	8 4%
Close to major highways	27 13%	39 19%
Child friendly	17 8%	18 9%
Close to parks, nature	10 5%	14 7%
Size of home/ lot	20 10%	10 5%
Parking	11 5%	6 3%
Privacy	4 2%	7 3%
Able to walk everywhere	14 7%	13 6%
Close to dining and entertainment	30 14%	27 13%

Q_Priorities and Trade offs 2016_2. [Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	10	7
Other	5%	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q_Priorities and Trade offs 2016. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Must Have/ Give Up		
Good schools	23	26
	11%	13%
Must Have	9	11
	4%	5%
Give Up	14	15
	7%	7%
Close to public transit	35	40
	17%	20%
Must Have	13	13
	6%	6%
Give Up	22	27
	11%	13%
Affordability of the home	61	45
	29%	22%
Must Have	56	42
	27%	21%
Give Up	5	3
	2%	1%
Single family home (detached, semi, townhouse, etc.)	21	21
	10%	10%
Must Have	11	16
	5%	8%
Give Up	10	5
	5%	2%
Safe neighbourhood	44	33
	21%	16%
Must Have	43	28
	21%	14%

Q_Priorities and Trade offs 2016. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
Give Up	1	5
	0	2%
Close to work	22	26
	11%	13%
Must Have	9	18
	4%	9%
Give Up	13	8
	6%	4%
Close to major highways	29	42
	14%	21%
Must Have	2	3
	1%	1%
Give Up	27	39
	13%	19%
Child friendly	21	23
	10%	11%
Must Have	4	5
	2%	2%
Give Up	17	18
	8%	9%
Close to parks, nature	19	20
	9%	10%
Must Have	9	6
	4%	3%
Give Up	10	14
	5%	7%
Size of home/ lot	29	31
	14%	15%
Must Have	9	21
	4%	10%
		B
	20	10

Q_Priorities and Trade offs 2016. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
Give Up	10%	5%
Parking	16	12
	8%	6%
Must Have	5	6
	2%	3%
Give Up	11	6
	5%	3%
Privacy	25	25
	12%	12%
Must Have	21	18
	10%	9%
Give Up	4	7
	2%	3%
Able to walk everywhere	24	27
	12%	13%
Must Have	10	14
	5%	7%
Give Up	14	13
	7%	6%
Close to dining and entertainment	33	28
	16%	14%
Must Have	3	1
	1%	0
Give Up	30	27
	14%	13%
Other	14	9
	7%	4%
Must Have	4	2
	2%	1%
	10	7

Q_Priorities and Trade offs 2016. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
Give Up	5%	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Q_Priorities and Trade offs 2016x_1. [Must Have] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners	-**	204
Must Have		
Good schools	0	11
	-	5%
Close to public transit	0	13
	-	6%
		D
Affordability of the home	0	42
	-	21%
Single family home (detached, semi, townhouse, etc.)	0	16
	-	8%
Safe neighbourhood	0	28
	-	14%
Close to work	0	18
	-	9%
Close to major highways	0	3
	-	1%
Child friendly	0	5
	-	2%
Close to parks, nature	0	6
	-	3%
Size of home/ lot	0	21
	-	10%
Parking	0	6
	-	3%
Privacy	0	18
	-	9%
Able to walk everywhere	0	14
	-	7%
Close to dining and entertainment	0	1
	-	0

Q_Priorities and Trade offs 2016x_1. [Must Have] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	0	2
Other	-	1%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q_Priorities and Trade offs 2016x_2. [Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners	-**	204
Give Up		
Good schools	0 -	15 7%
Close to public transit	0 -	27 13%
Affordability of the home	0 -	3 1%
Single family home (detached, semi, townhouse, etc.)	0 -	5 2%
Safe neighbourhood	0 -	5 2%
Close to work	0 -	8 4%
Close to major highways	0 -	39 19%
Child friendly	0 -	18 9%
Close to parks, nature	0 -	14 7%
Size of home/ lot	0 -	10 5%
Parking	0 -	6 3%
Privacy	0 -	7 3%
Able to walk everywhere	0 -	13 6%
Close to dining and entertainment	0 -	27 13%

Q_Priorities and Trade offs 2016x_2. [Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	0	7
Other	-	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Q_Priorities and Trade offs 2016x. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners	-**	204
Must Have/ Give Up		
Good schools	0	26
	-	13%
Must Have	0	11
	-	5%
Give Up	0	15
	-	7%
Close to public transit	0	40
	-	20%
Must Have	0	13
	-	6%
Give Up	0	27
	-	13%
Affordability of the home	0	45
	-	22%
Must Have	0	42
	-	21%
Give Up	0	3
	-	1%
Single family home (detached, semi, townhouse, etc.)	0	21
	-	10%
Must Have	0	16
	-	8%
Give Up	0	5
	-	2%
Safe neighbourhood	0	33
	-	16%
Must Have	0	28
	-	14%

Q_Priorities and Trade offs 2016x. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	0	5
Give Up	-	2%
	0	26
Close to work	-	13%
	0	18
Must Have	-	9%
	0	8
Give Up	-	4%
	0	42
Close to major highways	-	21%
	0	3
Must Have	-	1%
	0	39
Give Up	-	19%
	0	23
Child friendly	-	11%
	0	5
Must Have	-	2%
	0	18
Give Up	-	9%
	0	20
Close to parks, nature	-	10%
	0	6
Must Have	-	3%
	0	14
Give Up	-	7%
	0	31
Size of home/ lot	-	15%
	0	21
Must Have	-	10%

Q_Priorities and Trade offs 2016x. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
	0	10
Give Up	-	5%
	0	12
Parking	-	6%
	0	6
Must Have	-	3%
	0	6
Give Up	-	3%
	0	25
Privacy	-	12%
	0	18
Must Have	-	9%
	0	7
Give Up	-	3%
	0	27
Able to walk everywhere	-	13%
	0	14
Must Have	-	7%
	0	13
Give Up	-	6%
	0	28
Close to dining and entertainment	-	14%
	0	1
Must Have	-	0
	0	27
Give Up	-	13%
	0	9
Other	-	4%
	0	2
Must Have	-	1%

Q_Priorities and Trade offs 2016x. [Must Have/ Give Up] If you were to trade off one aspect of housing to gain another more important one, which would be your 'must have' and which would you give up?

	Homeowners	
	PFTHO	FTHO
Give Up	0	7
	-	3%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - VERY IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding/choosing a real estate agent	0	69
	-	34%
Finding out how much of a mortgage you could afford	0	75
	-	37%
		D
Finding a home/property you wanted to buy	0	95
	-	47%
Visiting prospective homes (including arranging visits with a realtor)	0	67
	-	33%
Arranging financing	0	55
	-	27%
Closing the transaction (i.e. bank lawyer etc.)	0	66
	-	32%
Arranging for moving day	0	52
	-	25%
Dealing with trades for any repairs/upgrades to the home before moving in	0	48
	-	24%
		D

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - SOMEWHAT IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding/choosing a real estate agent	0	81
	-	40%
		D
Finding out how much of a mortgage you could afford	0	74
	-	36%
Finding a home/property you wanted to buy	0	74
	-	36%
Visiting prospective homes (including arranging visits with a realtor)	0	85
	-	42%
Arranging financing	0	83
	-	41%
Closing the transaction (i.e. bank lawyer etc.)	0	86
	-	42%
Arranging for moving day	0	80
	-	39%
Dealing with trades for any repairs/upgrades to the home before moving in	0	84
	-	41%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - NOT VERY IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding/choosing a real estate agent	0 -	30 15%
Finding out how much of a mortgage you could afford	0 -	34 17%
Finding a home/property you wanted to buy	0 -	23 11%
Visiting prospective homes (including arranging visits with a realtor)	0 -	31 15%
Arranging financing	0 -	41 20%
Closing the transaction (i.e. bank lawyer etc.)	0 -	38 19%
Arranging for moving day	0 -	42 21%
Dealing with trades for any repairs/upgrades to the home before moving in	0 -	42 21%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - NOT AT ALL IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding/choosing a real estate agent	0 -	11 5%
Finding out how much of a mortgage you could afford	0 -	8 4%
Finding a home/property you wanted to buy	0 -	5 2%
Visiting prospective homes (including arranging visits with a realtor)	0 -	11 5%
Arranging financing	0 -	13 6%
Closing the transaction (i.e. bank lawyer etc.)	0 -	9 4%
Arranging for moving day	0 -	20 10%
Dealing with trades for any repairs/upgrades to the home before moving in	0 -	14 7%

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - NOT APPLICABLE] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding/choosing a real estate agent	0 -	13 6%
Finding out how much of a mortgage you could afford	0 -	13 6%
Finding a home/property you wanted to buy	0 -	7 3%
Visiting prospective homes (including arranging visits with a realtor)	0 -	10 5%
Arranging financing	0 -	12 6%
Closing the transaction (i.e. bank lawyer etc.)	0 -	5 2%
Arranging for moving day	0 -	10 5%
Dealing with trades for any repairs/upgrades to the home before moving in	0 -	16 8%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - TOP2BOX (VERY/ SOMEWHAT IMPORTANT)]
 Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding/choosing a real estate agent	0	150
	-	74%
		D
Finding out how much of a mortgage you could afford	0	149
	-	73%
		D
Finding a home/property you wanted to buy	0	169
	-	83%
Visiting prospective homes (including arranging visits with a realtor)	0	152
	-	75%
Arranging financing	0	138
	-	68%
		D
Closing the transaction (i.e. bank lawyer etc.)	0	152
	-	75%
		D
Arranging for moving day	0	132
	-	65%
		D
Dealing with trades for any repairs/upgrades to the home before moving in	0	132
	-	65%
		D

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - LOW2BOX (NOT VERY/ NOT AT ALL IMPORTANT)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding/choosing a real estate agent	0 -	41 20%
Finding out how much of a mortgage you could afford	0 -	42 21%
Finding a home/property you wanted to buy	0 -	28 14%
Visiting prospective homes (including arranging visits with a realtor)	0 -	42 21%
Arranging financing	0 -	54 26%
Closing the transaction (i.e. bank lawyer etc.)	0 -	47 23%
Arranging for moving day	0 -	62 30%
Dealing with trades for any repairs/upgrades to the home before moving in	0 -	56 27%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_1. [Finding/choosing a real estate agent] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding/choosing a real estate agent		
Very important	0	69
	-	34%
Somewhat important	0	81
	-	40%
		D
Not very important	0	30
	-	15%
Not at all important	0	11
	-	5%
Not applicable	0	13
	-	6%
Summary		
Top2Box (Very/ Somewhat important)	0	150
	-	74%
		D
Low2Box (Not very/ Not at all important)	0	41
	-	20%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_2. [Finding out how much of a mortgage you could afford] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding out how much of a mortgage you could afford		
Very important	0	75
	-	37%
Somewhat important	0	74
	-	36%
Not very important	0	34
	-	17%
Not at all important	0	8
	-	4%
Not applicable	0	13
	-	6%
Summary		
Top2Box (Very/ Somewhat important)	0	149
	-	73%
Low2Box (Not very/ Not at all important)	0	42
	-	21%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_3. [Finding a home/property you wanted to buy] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Finding a home/property you wanted to buy		
Very important	0	95
	-	47%
Somewhat important	0	74
	-	36%
Not very important	0	23
	-	11%
Not at all important	0	5
	-	2%
Not applicable	0	7
	-	3%
Summary		
Top2Box (Very/ Somewhat important)	0	169
	-	83%
Low2Box (Not very/ Not at all important)	0	28
	-	14%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_4. [Visiting prospective homes (including arranging visits with a realtor)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Visiting prospective homes (including arranging visits with a realtor)		
Very important	0	67
	-	33%
Somewhat important	0	85
	-	42%
Not very important	0	31
	-	15%
Not at all important	0	11
	-	5%
Not applicable	0	10
	-	5%
Summary		
Top2Box (Very/ Somewhat important)	0	152
	-	75%
Low2Box (Not very/ Not at all important)	0	42
	-	21%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_5. [Arranging financing] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Arranging financing		
Very important	0	55
	-	27%
Somewhat important	0	83
	-	41%
Not very important	0	41
	-	20%
Not at all important	0	13
	-	6%
Not applicable	0	12
	-	6%
Summary		
Top2Box (Very/ Somewhat important)	0	138
	-	68%
		D
Low2Box (Not very/ Not at all important)	0	54
	-	26%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_6. [Closing the transaction (i.e. bank lawyer etc.)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Closing the transaction (i.e. bank lawyer etc.)		
Very important	0	66
	-	32%
Somewhat important	0	86
	-	42%
Not very important	0	38
	-	19%
Not at all important	0	9
	-	4%
Not applicable	0	5
	-	2%
Summary		
Top2Box (Very/ Somewhat important)	0	152
	-	75%
		D
Low2Box (Not very/ Not at all important)	0	47
	-	23%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_7. [Arranging for moving day] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Arranging for moving day		
Very important	0	52
	-	25%
Somewhat important	0	80
	-	39%
Not very important	0	42
	-	21%
Not at all important	0	20
	-	10%
Not applicable	0	10
	-	5%
Summary		
Top2Box (Very/ Somewhat important)	0	132
	-	65%
Low2Box (Not very/ Not at all important)	0	62
	-	30%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_8. [Dealing with trades for any repairs/upgrades to the home before moving in] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Home owners	-**	204
Dealing with trades for any repairs/upgrades to the home before moving in		
Very important	0	48
	-	24%
		D
Somewhat important	0	84
	-	41%
Not very important	0	42
	-	21%
Not at all important	0	14
	-	7%
Not applicable	0	16
	-	8%
Summary		
Top2Box (Very/ Somewhat important)	0	132
	-	65%
		D
Low2Box (Not very/ Not at all important)	0	56
	-	27%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - VERY IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding/choosing a real estate agent	0 -	60 36%
Finding out how much of a mortgage you could afford	0 -	71 43%
Finding a home/property you wanted to buy	0 -	74 45%
Visiting prospective homes (including arranging visits with a realtor)	0 -	52 32%
Arranging financing	0 -	50 30%
Closing the transaction (i.e. bank lawyer etc.)	0 -	54 33%
Arranging for moving day	0 -	40 24%
Dealing with trades for any repairs/upgrades to the home before moving in	0 -	38 23%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - SOMEWHAT IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding/choosing a real estate agent	0	66
	-	40%
		D
Finding out how much of a mortgage you could afford	0	65
	-	39%
Finding a home/property you wanted to buy	0	68
	-	41%
Visiting prospective homes (including arranging visits with a realtor)	0	71
	-	43%
Arranging financing	0	74
	-	45%
Closing the transaction (i.e. bank lawyer etc.)	0	73
	-	44%
Arranging for moving day	0	66
	-	40%
Dealing with trades for any repairs/upgrades to the home before moving in	0	71
	-	43%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - NOT VERY IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding/choosing a real estate agent	0	22
	-	13%
Finding out how much of a mortgage you could afford	0	20
	-	12%
Finding a home/property you wanted to buy	0	15
	-	9%
Visiting prospective homes (including arranging visits with a realtor)	0	25
	-	15%
Arranging financing	0	29
	-	18%
Closing the transaction (i.e. bank lawyer etc.)	0	28
	-	17%
Arranging for moving day	0	34
	-	21%
Dealing with trades for any repairs/upgrades to the home before moving in	0	35
	-	21%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - NOT AT ALL IMPORTANT] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding/choosing a real estate agent	0 -	9 5%
Finding out how much of a mortgage you could afford	0 -	8 5%
Finding a home/property you wanted to buy	0 -	3 2%
Visiting prospective homes (including arranging visits with a realtor)	0 -	10 6%
Arranging financing	0 -	10 6%
Closing the transaction (i.e. bank lawyer etc.)	0 -	8 5%
Arranging for moving day	0 -	17 10%
Dealing with trades for any repairs/upgrades to the home before moving in	0 -	11 7%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - NOT APPLICABLE] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding/choosing a real estate agent	0 -	8 5%
Finding out how much of a mortgage you could afford	0 -	1 1%
Finding a home/property you wanted to buy	0 -	5 3%
Visiting prospective homes (including arranging visits with a realtor)	0 -	7 4%
Arranging financing	0 -	2 1%
Closing the transaction (i.e. bank lawyer etc.)	0 -	2 1%
Arranging for moving day	0 -	8 5%
Dealing with trades for any repairs/upgrades to the home before moving in	0 -	10 6%

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - TOP2BOX (VERY/ SOMEWHAT IMPORTANT)]
 Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding/choosing a real estate agent	0	126
	-	76%
		D
Finding out how much of a mortgage you could afford	0	136
	-	82%
		D
Finding a home/property you wanted to buy	0	142
	-	86%
Visiting prospective homes (including arranging visits with a realtor)	0	123
	-	75%
Arranging financing	0	124
	-	75%
Closing the transaction (i.e. bank lawyer etc.)	0	127
	-	77%
		D
Arranging for moving day	0	106
	-	64%
Dealing with trades for any repairs/upgrades to the home before moving in	0	109
	-	66%
		D

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019. [SUMMARY - LOW2BOX (NOT VERY/ NOT AT ALL IMPORTANT)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding/choosing a real estate agent	0	31
	-	19%
Finding out how much of a mortgage you could afford	0	28
	-	17%
Finding a home/property you wanted to buy	0	18
	-	11%
Visiting prospective homes (including arranging visits with a realtor)	0	35
	-	21%
Arranging financing	0	39
	-	24%
Closing the transaction (i.e. bank lawyer etc.)	0	36
	-	22%
Arranging for moving day	0	51
	-	31%
Dealing with trades for any repairs/upgrades to the home before moving in	0	46
	-	28%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_1. [Finding/choosing a real estate agent] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding/choosing a real estate agent		
Very important	0	60
	-	36%
Somewhat important	0	66
	-	40%
		D
Not very important	0	22
	-	13%
Not at all important	0	9
	-	5%
Not applicable	0	8
	-	5%
Summary		
Top2Box (Very/ Somewhat important)	0	126
	-	76%
		D
Low2Box (Not very/ Not at all important)	0	31
	-	19%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_2. [Finding out how much of a mortgage you could afford] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding out how much of a mortgage you could afford		
Very important	0	71
	-	43%
Somewhat important	0	65
	-	39%
Not very important	0	20
	-	12%
Not at all important	0	8
	-	5%
Not applicable	0	1
	-	1%
Summary		
Top2Box (Very/ Somewhat important)	0	136
	-	82%
		D
Low2Box (Not very/ Not at all important)	0	28
	-	17%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_3. [Finding a home/property you wanted to buy] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Finding a home/property you wanted to buy		
Very important	0	74
	-	45%
Somewhat important	0	68
	-	41%
Not very important	0	15
	-	9%
Not at all important	0	3
	-	2%
Not applicable	0	5
	-	3%
Summary		
Top2Box (Very/ Somewhat important)	0	142
	-	86%
Low2Box (Not very/ Not at all important)	0	18
	-	11%

Proportions/Means: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_4. [Visiting prospective homes (including arranging visits with a realtor)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Visiting prospective homes (including arranging visits with a realtor)		
Very important	0	52
	-	32%
Somewhat important	0	71
	-	43%
Not very important	0	25
	-	15%
Not at all important	0	10
	-	6%
Not applicable	0	7
	-	4%
Summary		
Top2Box (Very/ Somewhat important)	0	123
	-	75%
Low2Box (Not very/ Not at all important)	0	35
	-	21%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_5. [Arranging financing] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Arranging financing		
Very important	0	50
	-	30%
Somewhat important	0	74
	-	45%
Not very important	0	29
	-	18%
Not at all important	0	10
	-	6%
Not applicable	0	2
	-	1%
Summary		
Top2Box (Very/ Somewhat important)	0	124
	-	75%
Low2Box (Not very/ Not at all important)	0	39
	-	24%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_6. [Closing the transaction (i.e. bank lawyer etc.)] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Closing the transaction (i.e. bank lawyer etc.)		
Very important	0	54
	-	33%
Somewhat important	0	73
	-	44%
Not very important	0	28
	-	17%
Not at all important	0	8
	-	5%
Not applicable	0	2
	-	1%
Summary		
Top2Box (Very/ Somewhat important)	0	127
	-	77%
Low2Box (Not very/ Not at all important)	0	36
	-	22%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_7. [Arranging for moving day] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Arranging for moving day		
Very important	0	40
	-	24%
Somewhat important	0	66
	-	40%
Not very important	0	34
	-	21%
Not at all important	0	17
	-	10%
Not applicable	0	8
	-	5%
Summary		
Top2Box (Very/ Somewhat important)	0	106
	-	64%
Low2Box (Not very/ Not at all important)	0	51
	-	31%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

QSEARCH1_2019_8. [Dealing with trades for any repairs/upgrades to the home before moving in] Thinking of your most recent home purchase, how important was email and other online resources when it came to...

	Homeowners	
	PFTHO	FTHO
	B	C
Base: Homeowners with a mortgage	-**	165
Dealing with trades for any repairs/upgrades to the home before moving in		
Very important	0	38
	-	23%
Somewhat important	0	71
	-	43%
Not very important	0	35
	-	21%
Not at all important	0	11
	-	7%
Not applicable	0	10
	-	6%
Summary		
Top2Box (Very/ Somewhat important)	0	109
	-	66%
		D
Low2Box (Not very/ Not at all important)	0	46
	-	28%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used. ** very small base (under 30) ineligible for sig testing

Gender. What is your gender?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Male	84	93
	40%	46%
Female	124	111
	60%	54%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Age

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
18	1 0	3 1%
19	3 1%	0 -
20	3 1%	2 1%
21	9 4% D	7 3% D
22	10 5% CD	1 0
23	4 2%	3 1%
24	8 4% D	5 2%
25	12 6% D	5 2%
26	9 4%	8 4%
27	9 4% D	13 6% D
28	12 6% D	16 8% D
29	4 2%	11 5%
30	6 3%	9 4%
31	8 4%	12 6%
32	9 4%	12 6%

Age

	Homeowners	
	PFTHO	FTHO
33	16	12
	8%	6%
34	9	4
	4%	2%
35	4	9
	2%	4%
36	4	4
	2%	2%
37	7	8
	3%	4%
38	6	4
	3%	2%
39	5	5
	2%	2%
40	5	6
	2%	3%
41	2	3
	1%	1%
42	3	2
	1%	1%
43	3	2
	1%	1%
44	1	2
	0	1%
45	5	1
	2%	0
46	4	1
	2%	0
47	2	6
	1%	3%

Age

	Homeowners	
	PFTHO	FTHO
48	3	4
	1%	2%
49	2	0
	1%	-
50	2	2
	1%	1%
51	4	2
	2%	1%
52	3	2
	1%	1%
53	1	0
	0	-
54	2	3
	1%	1%
55	0	1
	-	0
56	1	2
	0	1%
57	1	3
	0	1%
58	1	0
	0	-
59	2	1
	1%	0
60	1	1
	0	0
61	0	2
	-	1%
62	0	2
	-	1%

Age

	Homeowners	
	PFTHO	FTHO
63	1	1
	0	0
64	1	0
	0	-
65	0	2
	-	1%
66	0	0
	-	-
67	0	0
	-	-
68	0	0
	-	-
69	0	0
	-	-
70	0	0
	-	-
71	0	0
	-	-
72	0	0
	-	-
73	0	0
	-	-
74	0	0
	-	-
75	0	0
	-	-
76	0	0
	-	-
77	0	0
	-	-

Age

	Homeowners	
	PFTHO	FTHO
78	0	0
	-	-
79	0	0
	-	-
80	0	0
	-	-
81	0	0
	-	-
82	0	0
	-	-
83	0	0
	-	-
84	0	0
	-	-
85	0	0
	-	-
86	0	0
	-	-
87	0	0
	-	-
88	0	0
	-	-
89	0	0
	-	-
92	0	0
	-	-
95	0	0
	-	-
Summary		
18-24	38 18%	21 10%

Age

	Homeowners	
	PFTHO	FTHO
	CD	D
25-34	94	102
	45%	50%
	D	D
35-44	40	45
	19%	22%
45-54	28	21
	13%	10%
55+	8	15
	4%	7%
18-34	132	123
	63%	60%
	D	D
35-54	68	66
	33%	32%
55+	8	15
	4%	7%
Mean	33.6	34.9
Std.Dev.	10.1	10.4
Std.Err.	0.7	0.7
Sum	6996	7113
Median	32	32

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QRegion

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
BC	29 14%	43 21%
Alberta	24 12%	14 7%
Man/Sask	13 6%	9 4%
Ontario	80 38%	94 46%
Quebec	49 24%	31 15%
Atlantic	13 6%	13 6%
Summary		
Total West	66 32%	66 32%
Total East	142 68%	138 68%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

CAEDU2. What is the highest degree or level of school you have completed?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Primary school or less	0 -	0 -
Some high school	13 6%	0 -
	C	
Graduated high school	50 24%	21 10%
	CD	
Some college / CEGEP / Trade School	22 11%	14 7%
Graduated from college / CEGEP / Trade School	43 21%	41 20%
Some university, but did not finish	9 4%	7 3%
University undergraduate degree	50 24%	87 43%
		BD
University graduate degree	21 10%	34 17%
Summary		
<=HS	63 30%	21 10%
	CD	
Post Sec	74 36%	62 30%
Univ Grad	71 34%	121 59%
		BD

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

USHHI3. Please indicate your annual household income before taxes.

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Less than \$5,000	5	0
	2%	-
\$5,000-\$9,999	6	1
	3%	0
\$10,000-\$14,999	7	0
	3%	-
\$15,000-\$19,999	6	5
	3%	2%
\$20,000-\$24,999	14	6
	7%	3%
\$25,000-\$29,999	10	6
	5%	3%
\$30,000-\$34,999	19	15
	9%	7%
\$35,000-\$39,999	10	3
	5%	1%
\$40,000-\$44,999	8	6
	4%	3%
\$45,000-\$49,999	11	13
	5%	6%
\$50,000-\$54,999	12	10
	6%	5%
\$55,000-\$59,999	12	5
	6%	2%
\$60,000-\$64,999	9	7
	4%	3%
\$65,000-\$69,999	11	7
	5%	3%
\$70,000-\$74,999	8	5
	4%	2%

USHH13. Please indicate your annual household income before taxes.

	Homeowners	
	PFTHO	FTHO
\$75,000-\$79,999	3	10
	1%	5%
		B
\$80000-\$84999	4	9
	2%	4%
\$85000-\$89999	6	3
	3%	1%
\$90000-\$94999	2	11
	1%	5%
		B
\$95000-\$99999	5	5
	2%	2%
\$100,000-\$124,999	12	40
	6%	20%
		B
\$125,000-\$149,999	6	15
	3%	7%
		B
\$150,000-\$199,999	2	8
	1%	4%
\$200,000-\$249,999	0	2
	-	1%
\$250,000 or more	1	4
	0	2%
Prefer not to answer	19	8
	9%	4%
	C	
Summary		
Including Prefer not to answer		
<\$10,000	11	1
	5%	0
	CD	
\$10,000 - <\$30,000	37	17
	18%	8%
	CD	
\$30,000 - <\$60,000	72	52
	35%	25%
	CD	
	48	57

USHHI3. Please indicate your annual household income before taxes.

	Homeowners	
	PFTHO	FTHO
\$60,000 - <\$100,000	23%	28%
\$100,000 - <\$150,000	18	55
	9%	27%
		B
\$150,000+	3	14
	1%	7%
		B
<\$30K	48	18
	23%	9%
	CD	
\$30K - <\$60K	72	52
	35%	25%
	CD	
\$60K+	69	126
	33%	62%
		B
Excluding Prefer not to answer		
<\$10,000	11	1
	6%	1%
	CD	
\$10,000 - <\$30,000	37	17
	20%	9%
	CD	
\$30,000 - <\$60,000	72	52
	38%	27%
	CD	
\$60,000 - <\$100,000	48	57
	25%	29%
\$100,000 - <\$150,000	18	55
	10%	28%
		B
\$150,000+	3	14
	2%	7%
		B
<\$30K	48	18
	25%	9%
	CD	
\$30K - <\$60K	72	52
	38%	27%
	CD	
\$60K+	69	126
	37%	64%
		B
Mean	55277.3	84948.5

USHHI3. Please indicate your annual household income before taxes.

	Homeowners	
	PFTHO	FTHO
mean		B
Std. Dev.	37109.1	48391.5
Std. Err.	2699.3	3456.5

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

USHHI2. Please indicate your annual household income before taxes.

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Less than \$5,000	5	0
	2%	-
\$5,000-\$9,999	6	1
	3%	0
\$10,000-\$14,999	7	0
	3%	-
\$15,000-\$19,999	6	5
	3%	2%
\$20,000-\$24,999	14	6
	7%	3%
\$25,000-\$29,999	10	6
	5%	3%
\$30,000-\$34,999	19	15
	9%	7%
\$35,000-\$39,999	10	3
	5%	1%
\$40,000-\$44,999	8	6
	4%	3%
\$45,000-\$49,999	11	13
	5%	6%
\$50,000-\$54,999	12	10
	6%	5%
\$55,000-\$59,999	12	5
	6%	2%
\$60,000-\$64,999	9	7
	4%	3%
\$65,000-\$69,999	11	7
	5%	3%
\$70,000-\$74,999	8	5
	4%	2%

USHHI2. Please indicate your annual household income before taxes.

	Homeowners	
	PFTHO	FTHO
\$75,000-\$79,999	3 1%	10 5% B
\$80,000-\$89,999	10 5%	12 6%
\$90,000-\$99,999	7 3%	16 8% B
\$100,000-\$124,999	12 6%	40 20% B
\$125,000-\$149,999	6 3%	15 7% B
\$150,000-\$199,999	2 1%	8 4%
\$200,000-\$249,999	0 -	2 1%
\$250,000 or more	1 0	4 2%
Prefer not to answer	19 9% C	8 4%
Summary		
Including Prefer not to answer		
<\$10,000	11 5% CD	1 0
\$10,000 - <\$30,000	37 18% CD	17 8%
\$30,000 - <\$60,000	72 35% CD	52 25%
\$60,000 - <\$100,000	48 23%	57 28%
\$100,000 - <\$150,000	18 9%	55 27% B
	3	14

USHHI2. Please indicate your annual household income before taxes.

	Homeowners	
	PFTHO	FTHO
\$150,000+	1%	7%
		B
<\$30K	48	18
	23%	9%
	CD	
\$30K - <\$60K	72	52
	35%	25%
	CD	
\$60K+	69	126
	33%	62%
		B
Excluding Prefer not to answer		
<\$10,000	11	1
	6%	1%
	CD	
\$10,000 - <\$30,000	37	17
	20%	9%
	CD	
\$30,000 - <\$60,000	72	52
	38%	27%
	CD	
\$60,000 - <\$100,000	48	57
	25%	29%
\$100,000 - <\$150,000	18	55
	10%	28%
		B
\$150,000+	3	14
	2%	7%
		B
<\$30K	48	18
	25%	9%
	CD	
\$30K - <\$60K	72	52
	38%	27%
	CD	
\$60K+	69	126
	37%	64%
		B
Mean	55211.1	85101.6
		B
Std. Dev.	37037.4	48398.1
Std. Err.	2694.1	3457

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

EMP01. What is your current employment status?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Employed full-time	102 49%	150 74%
		BD
Employed part-time	35 17%	14 7%
	CD	
Self employed	8 4%	18 9%
		B
Unemployed but looking for a job/ Unemployed and not looking for a job/Long-term sick or disabled	23 11%	4 2%
	CD	
Full-time parent, homemaker	12 6%	7 3%
Retired	2 1%	6 3%
Student/Pupil	19 9%	4 2%
	CD	
Military	0 -	1 0
Prefer not to answer	7 3%	0 -
	C	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Marital status

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Single, never married	98 47% CD	69 34% D
Living with partner	53 25% CD	32 16%
Married	43 21%	91 45% B
Widowed	0 -	3 1%
Divorced or separated	14 7%	9 4%
Summary		
Married/ Living with partner	96 46%	123 60% B
Single/ Widowed/ Divorced/ Separated	112 54% CD	81 40%
Single	112 54% CD	81 40%
In a relationship	96 46%	123 60% B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QHHCMP10. How many people are living or staying at your current address? (Include yourself and any other adults or children who are currently living or staying at this

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
1	52	54
	25%	26%
2	67	65
	32%	32%
3	40	59
	19%	29%
4	32	17
	15%	8%
5	12	8
	6%	4%
6	2	1
	1%	0
7	0	0
	-	-
8	1	0
	0	-
10	1	0
	0	-
11	1	0
	0	-

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QKIDS02. How many children under the age of 18 are living in your household?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
0	160 77% CD	123 60%
1	27 13%	59 29% BD
2	15 7%	19 9%
3	5 2%	3 1%
4	1 0	0 -
5	0 -	0 -

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QADULTS. Number of Adults in HH

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Number of Adults in HH	108	69
	52%	34%
(DK/NS)	C	
	100	135
	48%	66%
		BD

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

QS1new2014. Are you a newcomer to Canada? That is, did you move to Canada within the last 5 years?

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Yes	17	22
	8%	11%
No	191	182
	92%	89%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

G_variable

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
G1 National Rep	208	204
	100%	100%
G2 PFTHB - Pre First Time Home Buyers - Group1 fallout	208	0
	100%	-
	CD	
G3 FTTHO - First Time Home Owners - Group2 fallout	0	204
	-	100%
		BD
G4 NTHB - Next Time Home Buyers - Group3 fallout	0	0
	-	-
G5 PFTHB - GROUP1 oversample	208	0
	100%	-
	CD	
G6 FTTHO - GROUP2 oversample	0	204
	-	100%
		BD
G13 NTHB Oversample	0	0
	-	-
Summary		
G2 PFTHB - Pre First Time Home Buyers - Group1 fallout/ G5 PFTHB - GROUP1 oversample	208	0
	100%	-
	CD	
G3 FTTHO - First Time Home Owners - Group2 fallout/ G6 FTTHO - GROUP2 oversample	0	204
	-	100%
		BD

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Hidden Variable

	Homeowners	
	PFTHO	FTHO
	B	C
Base: G1 National Rep	208	204
G2 PFTHB - Pre First Time Home Buyers - Group1 fallout	208	0
	100%	-
	CD	
G3 FTTHO - First Time Home Owners - Group2 fallout	0	204
	-	100%
		BD
G4 NTHB - Next Time Home Buyers - Group3 fallout	0	0
	-	-

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Group

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
1	135	59
	65%	29%
3	C	
	73	145
	35%	71%
	D	BD

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Area

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Greater Toronto Area	35 17%	51 25%
		BD
Greater Vancouver Area	22 11%	29 14%
Non GTA/ GVA (Net)	151 73%	124 61%
	C	
Montreal	26 13%	13 6%
	CD	
Kitchener/ Waterloo/ Cambridge	3 1%	1 0
Ottawa	5 2%	9 4%
London	2 1%	3 1%
(DK/NS)	115 55%	98 48%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

GVA boost

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
GVA	21	27
	10%	13%
Rest of Canada	187	177
	90%	87%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Sample Collected

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Ipsos panel	85	49
	41%	24%
Outside panel	C	
	123	155
	59%	76%
	D	BD

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

CMA. Census Metropolitan Areas

	Homeowners	
	PFTHO	FTHO
	B	C
Base: All respondents	208	204
Toronto Census Metropolitan Areas	38 18%	60 29%
Vancouver Census Metropolitan Areas	21 10%	27 13%
Other	149 72%	117 57%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

G_variable

	Groupnum 0001	Groupnum 0003
Base: All respondents	2000	223
G1 National Rep	2000	223
	100%	100%
G2 PFTHB - Pre First Time Home Buyers - Group1 fallout	135	73
	7%	33%
G3 FTTHO - First Time Home Owners - Group2 fallout	59	145
	3%	65%
G4 NTHB - Next Time Home Buyers - Group3 fallout	227	5
	11%	2%
G5 PFTHB - GROUP1 oversample	135	73
	7%	33%
G6 FTTHO - GROUP2 oversample	59	145
	3%	65%
G13 NTHB Oversample	227	5
	11%	2%
Summary		
G2 PFTHB - Pre First Time Home Buyers - Group1 fallout/ G5 PFTHB - GROUP1 oversample	135	73
	7%	33%
G3 FTTHO - First Time Home Owners - Group2 fallout/ G6 FTTHO - GROUP2 oversample	59	145
	3%	65%

Sample Collected

	Groupnum 0001	Groupnum 0003
Base: All respondents	2000	223
Ipsos panel	1741	12
	87%	5%
Outside panel	259	211
	13%	95%

Banner 1

	Homeowners	
	PFTHO	FTHO
	B	C
Total	208	204
	100%	100%
Gender Male	84	93
	40%	46%
Gender Female	124	111
	60%	54%
Age 18-24	38	21
	18%	10%
	CD	D
Age 25-34	94	102
	45%	50%
	D	D
Age 35-44	40	45
	19%	22%
Age 45-54	28	21
	13%	10%
Age 18-34	132	123
	63%	60%
	D	D
Age 35-54	68	66
	33%	32%
Age 55+	8	15
	4%	7%
Region BC	29	43
	14%	21%
Region Alberta	24	14
	12%	7%
Region Man/Sask	13	9
	6%	4%
Region Ontario	80	94
	38%	46%
Region Quebec	49	31
	24%	15%
	C	

Banner 1

	Homeowners	
	PFTHO	FTHO
Region Atlantic	13	13
	6%	6%
CMA Toronto Census Metropolitan Areas	38	60
	18%	29%
		B
CMA Vancouver Census Metropolitan Areas	21	27
	10%	13%
Year 2019 Gen Pop	208	204
	100%	100%
House Poor Past/Current/ Future House Poor	91	102
	44%	50%
		D
House Poor Never House Poor	117	102
	56%	50%
House Poor Current House Poor	28	54
	13%	26%
		BD

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Banner 2

	Homeowners	
	PFTHO	FTHO
	B	C
Total 2019	208	204
	100%	100%
Male 2019	84	93
	40%	46%
Female 2019	124	111
	60%	54%
18-34 2019	132	123
	63%	60%
	D	D
35-54 2019	68	66
	33%	32%
55+ 2019	8	15
	4%	7%
18-24 2019	38	21
	18%	10%
	CD	D
25-34 2019	94	102
	45%	50%
	D	D
35-44 2019	40	45
	19%	22%
45-54 2019	28	21
	13%	10%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Banner 3

	Homeowners	
	PFTHO	FTHO
	B	C
Total 2019	208	204
	100%	100%
BC 2019	29	43
	14%	21%
Alberta 2019	24	14
	12%	7%
Man/Sask 2019	13	9
	6%	4%
Ontario 2019	80	94
	38%	46%
Quebec 2019	49	31
	24%	15%
	C	
Atlantic 2019	13	13
	6%	6%

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Banner 4

	Homeowners	
	PFTHO	FTHO
	B	C
Total	208	204
Gender Male	84 40%	93 46%
Gender Female	124 60%	111 54%
Age 18-24	38 18% CD	21 10% D
Age 25-34	94 45% D	102 50% D
Age 35-44	40 19%	45 22%
Age 45-54	28 13%	21 10%
Age 18-34	132 63% D	123 60% D
Age 35-54	68 33%	66 32%
Age 55+	8 4%	15 7%
Region BC	29 14%	43 21%
Region Alberta	24 12%	14 7%
Region Man/Sask	13 6%	9 4%
Region Ontario	80 38%	94 46%
Region Quebec	49 24% C	31 15%
Region Atlantic	13 6%	13 6%

Banner 4

	Homeowners	
	PFTHO	FTHO
	8	18
Self Employed Self employed	4%	9%
		B
	193	186
Self Employed Not self employed	93%	91%
	8	18
Employment Self employed	4%	9%
		B
	137	164
Employment Total employed	66%	80%
		BD
	2	6
Employment Retired	1%	3%
	23	4
Employment Unemployed	11%	2%
	CD	
	31	12
Employment All other	15%	6%
	CD	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Banner 5

	Homeowners	
	PFTHO	FTHO
	B	C
Total Gen Pop	208	204
Considering to Switch - Strongly/Somewhat agree	0	59
	-	29%
		BD
Ever Switched	0	44
	-	22%
		B
Never switched	0	121
	-	59%
		BD
Switched over 5 years ago	0	1
	-	0
Switched within last 5 years	0	43
	-	21%
		BD
Switched within last 4 years	0	38
	-	19%
		BD
Switched within last 3 years	0	28
	-	14%
		B
Switched within last 2 years	0	11
	-	5%
		B
Switched within last year	0	5
	-	2%
		B

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.

Banner 7

	Homeowners	
	PFTHO	FTHO
	B	C
Total	135	59
	65%	29%
	C	
FTHO	0	204
	-	100%
		BD
NTHB	0	0
	-	-
PFTHB	208	0
	100%	-
	CD	

Proportions/Mean: Columns Tested (5% risk level) - B/C/D Overlap formulae used.