

Do you own a home?

[illegible]

How likely are you to do the following in 2023: - Buy a home

[illegible]

How likely are you to do the following in 2023: - Buy a second/investment home

[illegible]

How likely are you to do the following in 2023: - Sell your home

[illegible]

How likely are you to do the following in 2023: - Find somewhere to rent

[illegible]

How likely are you to do the following in 2023: - Top 2 Box Summary

|                              |       | REGION |     |       |         |        |          | HOUSEHOLD INCOME |                |                 |         | HOUSEHOLD COMPOSITION |         |
|------------------------------|-------|--------|-----|-------|---------|--------|----------|------------------|----------------|-----------------|---------|-----------------------|---------|
|                              | Total | BC     | AB  | SK/MB | Ontario | Quebec | Atlantic | <\$40K           | \$40K - <\$60K | \$60K - <\$100K | \$100K+ | Kids                  | No Kids |
|                              |       | A      | B   | C     | D       | E      | F        | G                | H              | I               | J       | K                     | L       |
| Buy a home                   | 190   | 16     | 19  | 12    | 83      | 37     | 8        | 57               | 30             | 53              | 45      | 83                    | 107     |
|                              | 19%   | 15%    | 18% | 19%   | 23%     | 16%    | 12%      | 19%              | 15%            | 21%             | 21%     | 33%                   | 14%     |
|                              |       |        | *   | *     | EF      |        | *        |                  |                |                 |         | L                     |         |
| Buy a second/investment home | 80    | 7      | 12  | 7     | 30      | 11     | 5        | 17               | 12             | 29              | 21      | 38                    | 42      |
|                              | 14%   | 12%    | 17% | 20%   | 16%     | 7%     | 12%      | 14%              | 11%            | 18%             | 12%     | 23%                   | 10%     |
|                              |       | *      | E*  | E*    | E       |        | *        |                  | *              |                 |         | L                     |         |
| Sell your home               | 102   | 10     | 9   | 6     | 37      | 27     | 7        | 19               | 20             | 34              | 28      | 49                    | 53      |
|                              | 17%   | 16%    | 12% | 16%   | 19%     | 18%    | 18%      | 16%              | 18%            | 21%             | 17%     | 30%                   | 12%     |
|                              |       | *      | *   | *     |         |        | *        |                  | *              |                 |         | L                     |         |
| Find somewhere to rent       | 172   | 24     | 20  | 12    | 66      | 20     | 14       | 73               | 38             | 36              | 18      | 43                    | 128     |
|                              | 41%   | 50%    | 62% | 45%   | 40%     | 22%    | 52%      | 40%              | 45%            | 44%             | 38%     | 47%                   | 40%     |
|                              |       | E*     | **  | E*    | E       | *      | E*       |                  | *              | *               | *       | *                     |         |

How likely are you to do the following in 2023: - Bottom 2 Box Summary

|                              |       | REGION |     |       |         |        |          | HOUSEHOLD INCOME |                |                 |         | HOUSEHOLD COMPOSITION |         |
|------------------------------|-------|--------|-----|-------|---------|--------|----------|------------------|----------------|-----------------|---------|-----------------------|---------|
|                              | Total | BC     | AB  | SK/MB | Ontario | Quebec | Atlantic | <\$40K           | \$40K - <\$60K | \$60K - <\$100K | \$100K+ | Kids                  | No Kids |
|                              |       | A      | B   | C     | D       | E      | F        | G                | H              | I               | J       | K                     | L       |
| Buy a home                   | 811   | 92     | 84  | 51    | 277     | 202    | 59       | 245              | 166            | 192             | 169     | 170                   | 640     |
|                              | 81%   | 85%    | 82% | 81%   | 77%     | 84%    | 88%      | 81%              | 85%            | 79%             | 79%     | 67%                   | 86%     |
|                              |       |        | *   | *     |         | D      | D*       |                  |                |                 |         |                       | K       |
| Buy a second/investment home | 506   | 52     | 59  | 29    | 164     | 138    | 35       | 102              | 100            | 133             | 146     | 124                   | 382     |
|                              | 86%   | 88%    | 83% | 80%   | 84%     | 93%    | 88%      | 86%              | 89%            | 82%             | 88%     | 77%                   | 90%     |
|                              |       | *      | *   | *     |         | BCD    | *        |                  | *              |                 |         |                       | K       |
| Sell your home               | 483   | 50     | 62  | 30    | 157     | 122    | 33       | 101              | 92             | 128             | 139     | 113                   | 370     |
|                              | 83%   | 84%    | 88% | 84%   | 81%     | 82%    | 82%      | 84%              | 82%            | 79%             | 83%     | 70%                   | 88%     |
|                              |       | *      | *   | *     |         |        | *        |                  | *              |                 |         |                       | K       |
| Find somewhere to rent       | 244   | 25     | 12  | 15    | 100     | 70     | 13       | 109              | 46             | 47              | 29      | 48                    | 196     |
|                              | 59%   | 50%    | 38% | 55%   | 60%     | 78%    | 48%      | 60%              | 55%            | 56%             | 62%     | 53%                   | 60%     |
|                              |       | *      | **  | *     |         | ACDF*  | *        |                  | *              | *               | *       | *                     |         |

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - I have given up on ever owning a home

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - I would consider co-ownership with family or friends in order to afford a home

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - It is possible to be financially secure and not own a home

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - Owning a home in Canada is now only for the rich

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - The federal government is doing enough to address the housing affordability issue in Canada

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - Owning a home is less important now than it was 25 years ago

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - Owning your own home is the best investment a person can make

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - I won't feel I have accomplished what I need to in my life until I own my own home

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - Since owning a home is so far out of reach for me, I'm considering focusing less on earning money and more on enjoying myself

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - High interest rates have me on the sidelines for now, and I won't buy or sell a home as a result

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - Now is good time for first-time buyers to buy a home

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - Now is a good time to be buying a home

[illegible]

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - Now is a good time to be selling a home

[illegible]

## Thinking about housing in Canada, to what extent do you agree or disagree with the following: - Top 2 Box Summary

|                                                                                                                               |       | REGION |     |       |         |        |          | HOUSEHOLD INCOME |                |                 |         | HOUSEHOLD COMPOSITION |         |
|-------------------------------------------------------------------------------------------------------------------------------|-------|--------|-----|-------|---------|--------|----------|------------------|----------------|-----------------|---------|-----------------------|---------|
|                                                                                                                               | Total | BC     | AB  | SK/MB | Ontario | Quebec | Atlantic | <\$40K           | \$40K - <\$60K | \$60K - <\$100K | \$100K+ | Kids                  | No Kids |
|                                                                                                                               |       | A      | B   | C     | D       | E      | F        | G                | H              | I               | J       | K                     | L       |
| I have given up on ever owning a home                                                                                         | 263   | 35     | 17  | 14    | 94      | 58     | 21       | 121              | 55             | 53              | 21      | 48                    | 214     |
|                                                                                                                               | 63%   | 72%    | 53% | 53%   | 57%     | 64%    | 77%      | 67%              | 65%            | 64%             | 46%     | 53%                   | 66%     |
|                                                                                                                               |       | *      | **  | *     |         | *      | CD*      | J                | J*             | *               | *       | *                     | K       |
| I would consider co-ownership with family or friends in order to afford a home                                                | 211   | 29     | 14  | 15    | 87      | 42     | 14       | 77               | 45             | 48              | 32      | 53                    | 158     |
|                                                                                                                               | 51%   | 59%    | 42% | 53%   | 53%     | 47%    | 51%      | 42%              | 53%            | 57%             | 68%     | 58%                   | 49%     |
|                                                                                                                               |       | *      | **  | *     |         | *      | *        |                  | *              | G*              | G*      | *                     |         |
| It is possible to be financially secure and not own a home                                                                    | 801   | 80     | 76  | 51    | 290     | 205    | 52       | 243              | 155            | 201             | 168     | 191                   | 610     |
|                                                                                                                               | 80%   | 74%    | 74% | 80%   | 80%     | 86%    | 78%      | 81%              | 79%            | 82%             | 78%     | 75%                   | 82%     |
|                                                                                                                               |       |        | *   | *     |         | AB     | *        |                  |                |                 |         |                       | K       |
| Owning a home in Canada is now only for the rich                                                                              | 689   | 82     | 54  | 39    | 258     | 169    | 42       | 215              | 128            | 175             | 141     | 177                   | 512     |
|                                                                                                                               | 69%   | 76%    | 52% | 62%   | 72%     | 71%    | 63%      | 71%              | 65%            | 72%             | 66%     | 70%                   | 68%     |
|                                                                                                                               |       | BCF    | *   | *     | B       | B      | *        |                  |                |                 |         |                       |         |
| The federal government is doing enough to address the housing affordability issue in Canada                                   | 269   | 34     | 27  | 18    | 95      | 58     | 14       | 80               | 46             | 71              | 59      | 69                    | 200     |
|                                                                                                                               | 27%   | 32%    | 26% | 29%   | 26%     | 24%    | 20%      | 27%              | 23%            | 29%             | 28%     | 27%                   | 27%     |
|                                                                                                                               |       |        | *   | *     |         |        | *        |                  |                |                 |         |                       |         |
| Owning a home is less important now than it was 25 years ago                                                                  | 459   | 54     | 55  | 32    | 166     | 93     | 28       | 143              | 81             | 129             | 90      | 114                   | 344     |
|                                                                                                                               | 46%   | 50%    | 53% | 50%   | 46%     | 39%    | 41%      | 47%              | 41%            | 53%             | 42%     | 45%                   | 46%     |
|                                                                                                                               |       |        | E*  | *     |         |        | *        |                  |                | HJ              |         |                       |         |
| Owning your own home is the best investment a person can make                                                                 | 764   | 82     | 72  | 46    | 269     | 198    | 52       | 218              | 152            | 190             | 170     | 188                   | 576     |
|                                                                                                                               | 76%   | 76%    | 70% | 73%   | 75%     | 83%    | 78%      | 72%              | 78%            | 77%             | 80%     | 74%                   | 77%     |
|                                                                                                                               |       |        | *   | *     |         | BD     | *        |                  |                |                 |         |                       |         |
| I won't feel I have accomplished what I need to in my life until I own my own home                                            | 475   | 50     | 59  | 31    | 185     | 95     | 27       | 134              | 104            | 112             | 112     | 146                   | 329     |
|                                                                                                                               | 47%   | 46%    | 57% | 48%   | 51%     | 40%    | 41%      | 45%              | 53%            | 46%             | 52%     | 58%                   | 44%     |
|                                                                                                                               |       |        | EF* | *     | E       |        | *        |                  |                |                 |         | L                     |         |
| Since owning a home is so far out of reach for me, I'm considering focusing less on earning money and more on enjoying myself | 444   | 58     | 36  | 28    | 145     | 125    | 27       | 158              | 84             | 111             | 77      | 110                   | 334     |
|                                                                                                                               | 44%   | 53%    | 35% | 44%   | 40%     | 52%    | 40%      | 52%              | 43%            | 45%             | 36%     | 43%                   | 45%     |
|                                                                                                                               |       | BD     | *   | *     |         | BDF    | *        | J                |                |                 |         |                       |         |
| High interest rates have me on the sidelines for now, and I won't buy or sell a home as a result                              | 707   | 78     | 68  | 47    | 241     | 185    | 46       | 224              | 148            | 176             | 133     | 185                   | 522     |
|                                                                                                                               | 71%   | 73%    | 66% | 73%   | 67%     | 77%    | 68%      | 74%              | 76%            | 72%             | 62%     | 73%                   | 70%     |
|                                                                                                                               |       |        | *   | *     |         | D      | *        | J                | J              | J               |         |                       |         |
| Now is good time for first-time buyers to buy a home                                                                          | 298   | 30     | 29  | 17    | 116     | 60     | 17       | 89               | 54             | 79              | 63      | 76                    | 222     |
|                                                                                                                               | 30%   | 28%    | 28% | 27%   | 32%     | 25%    | 25%      | 29%              | 28%            | 32%             | 29%     | 30%                   | 30%     |
|                                                                                                                               |       |        | *   | *     |         |        | *        |                  |                |                 |         |                       |         |
| Now is a good time to be buying a home                                                                                        | 302   | 34     | 33  | 19    | 112     | 54     | 21       | 88               | 55             | 77              | 70      | 75                    | 228     |
|                                                                                                                               | 30%   | 32%    | 32% | 30%   | 31%     | 22%    | 31%      | 29%              | 28%            | 32%             | 33%     | 29%                   | 30%     |
|                                                                                                                               |       |        | *   | *     | E       |        | *        |                  |                |                 |         |                       |         |
| Now is a good time to be selling a home                                                                                       | 443   | 47     | 44  | 29    | 148     | 117    | 36       | 143              | 95             | 108             | 77      | 118                   | 325     |
|                                                                                                                               | 44%   | 44%    | 43% | 45%   | 41%     | 49%    | 54%      | 47%              | 49%            | 44%             | 36%     | 46%                   | 43%     |
|                                                                                                                               |       |        | *   | *     |         |        | D*       | J                | J              |                 |         |                       |         |

Thinking about housing in Canada, to what extent do you agree or disagree with the following: - Bottom 2 Box Summary

|                                                                                                                               | Total | REGION |      |       |         |        |          | HOUSEHOLD INCOME |                |                 |         | HOUSEHOLD COMPOSITION |         |
|-------------------------------------------------------------------------------------------------------------------------------|-------|--------|------|-------|---------|--------|----------|------------------|----------------|-----------------|---------|-----------------------|---------|
|                                                                                                                               |       | BC     | AB   | SK/MB | Ontario | Quebec | Atlantic | <\$40K           | \$40K - <\$60K | \$60K - <\$100K | \$100K+ | Kids                  | No Kids |
|                                                                                                                               |       | A      | B    | C     | D       | E      | F        | G                | H              | I               | J       | K                     | L       |
| I have given up on ever owning a home                                                                                         | 153   | 13     | 15   | 13    | 72      | 33     | 6        | 61               | 29             | 30              | 26      | 43                    | 110     |
|                                                                                                                               | 37%   | 28%    | 47%  | 47%   | 43%     | 36%    | 23%      | 33%              | 35%            | 36%             | 54%     | 47%                   | 34%     |
|                                                                                                                               |       | *      | **   | F*    | F       | *      | *        |                  | *              | *               | GH*     | L*                    |         |
| I would consider co-ownership with family or friends in order to afford a home                                                | 205   | 20     | 19   | 13    | 79      | 48     | 13       | 105              | 39             | 35              | 15      | 38                    | 166     |
|                                                                                                                               | 49%   | 41%    | 58%  | 47%   | 47%     | 53%    | 49%      | 58%              | 47%            | 43%             | 32%     | 42%                   | 51%     |
|                                                                                                                               |       | *      | **   | *     |         | *      | *        | IJ               | *              | *               | *       | *                     |         |
| It is possible to be financially secure and not own a home                                                                    | 200   | 28     | 27   | 13    | 70      | 34     | 14       | 59               | 41             | 44              | 46      | 63                    | 137     |
|                                                                                                                               | 20%   | 26%    | 26%  | 20%   | 20%     | 14%    | 22%      | 19%              | 21%            | 18%             | 22%     | 25%                   | 18%     |
|                                                                                                                               |       | E      | E*   | *     |         |        | *        |                  |                |                 |         | L                     |         |
| Owning a home in Canada is now only for the rich                                                                              | 312   | 26     | 49   | 24    | 102     | 70     | 25       | 87               | 68             | 70              | 73      | 76                    | 236     |
|                                                                                                                               | 31%   | 24%    | 48%  | 38%   | 28%     | 29%    | 37%      | 29%              | 35%            | 28%             | 34%     | 30%                   | 32%     |
|                                                                                                                               |       |        | ADE* | A*    |         |        | A*       |                  |                |                 |         |                       |         |
| The federal government is doing enough to address the housing affordability issue in Canada                                   | 732   | 74     | 76   | 45    | 265     | 181    | 53       | 221              | 150            | 174             | 155     | 185                   | 548     |
|                                                                                                                               | 73%   | 68%    | 74%  | 71%   | 74%     | 76%    | 80%      | 73%              | 77%            | 71%             | 72%     | 73%                   | 73%     |
|                                                                                                                               |       |        | *    | *     |         |        | *        |                  |                |                 |         |                       |         |
| Owning a home is less important now than it was 25 years ago                                                                  | 542   | 54     | 48   | 32    | 194     | 146    | 39       | 159              | 115            | 116             | 124     | 139                   | 403     |
|                                                                                                                               | 54%   | 50%    | 47%  | 50%   | 54%     | 61%    | 59%      | 53%              | 59%            | 47%             | 58%     | 55%                   | 54%     |
|                                                                                                                               |       |        | *    | *     |         | B      | *        |                  | I              |                 | I       |                       |         |
| Owning your own home is the best investment a person can make                                                                 | 237   | 26     | 31   | 17    | 91      | 41     | 14       | 84               | 44             | 55              | 44      | 65                    | 171     |
|                                                                                                                               | 24%   | 24%    | 30%  | 27%   | 25%     | 17%    | 22%      | 28%              | 22%            | 23%             | 20%     | 26%                   | 23%     |
|                                                                                                                               |       |        | E*   | *     | E       |        | *        |                  |                |                 |         |                       |         |
| I won't feel I have accomplished what I need to in my life until I own my own home                                            | 526   | 58     | 44   | 33    | 175     | 144    | 40       | 167              | 92             | 133             | 102     | 107                   | 418     |
|                                                                                                                               | 53%   | 54%    | 43%  | 52%   | 49%     | 60%    | 59%      | 55%              | 47%            | 54%             | 48%     | 42%                   | 56%     |
|                                                                                                                               |       |        | *    | *     |         | BD     | B*       |                  |                |                 |         |                       | K       |
| Since owning a home is so far out of reach for me, I'm considering focusing less on earning money and more on enjoying myself | 557   | 50     | 67   | 36    | 215     | 114    | 40       | 144              | 112            | 134             | 137     | 144                   | 413     |
|                                                                                                                               | 56%   | 47%    | 65%  | 56%   | 60%     | 48%    | 60%      | 48%              | 57%            | 55%             | 64%     | 57%                   | 55%     |
|                                                                                                                               |       |        | AE*  | *     | AE      |        | E*       |                  |                |                 | G       |                       |         |
| High interest rates have me on the sidelines for now, and I won't buy or sell a home as a result                              | 294   | 30     | 35   | 17    | 119     | 54     | 21       | 78               | 48             | 69              | 81      | 69                    | 225     |
|                                                                                                                               | 29%   | 27%    | 34%  | 27%   | 33%     | 23%    | 32%      | 26%              | 24%            | 28%             | 38%     | 27%                   | 30%     |
|                                                                                                                               |       |        | *    | *     | E       |        | *        |                  |                |                 | GHI     |                       |         |
| Now is good time for first-time buyers to buy a home                                                                          | 703   | 78     | 74   | 47    | 244     | 179    | 50       | 213              | 142            | 166             | 151     | 178                   | 526     |
|                                                                                                                               | 70%   | 72%    | 72%  | 73%   | 68%     | 75%    | 75%      | 71%              | 72%            | 68%             | 71%     | 70%                   | 70%     |
|                                                                                                                               |       |        | *    | *     |         |        | *        |                  |                |                 |         |                       |         |
| Now is a good time to be buying a home                                                                                        | 699   | 74     | 70   | 44    | 248     | 185    | 46       | 214              | 141            | 168             | 144     | 179                   | 520     |
|                                                                                                                               | 70%   | 68%    | 68%  | 70%   | 69%     | 78%    | 69%      | 71%              | 72%            | 68%             | 67%     | 71%                   | 70%     |
|                                                                                                                               |       |        | *    | *     |         | D      | *        |                  |                |                 |         |                       |         |
| Now is a good time to be selling a home                                                                                       | 558   | 61     | 59   | 35    | 212     | 122    | 31       | 159              | 101            | 137             | 137     | 136                   | 422     |
|                                                                                                                               | 56%   | 56%    | 57%  | 55%   | 59%     | 51%    | 46%      | 53%              | 51%            | 56%             | 64%     | 54%                   | 57%     |
|                                                                                                                               |       |        | *    | *     | F       |        | *        |                  |                |                 | GH      |                       |         |

What are your expectations for the Canadian housing market in 2023?

|                                                                                   |       | REGION |      |       |         |        |          | HOUSEHOLD INCOME |                |                 |         | HOUSEHOLD COMPOSITION |         |
|-----------------------------------------------------------------------------------|-------|--------|------|-------|---------|--------|----------|------------------|----------------|-----------------|---------|-----------------------|---------|
|                                                                                   | Total | BC     | AB   | SK/MB | Ontario | Quebec | Atlantic | <\$40K           | \$40K - <\$60K | \$60K - <\$100K | \$100K+ | Kids                  | No Kids |
|                                                                                   |       | A      | B    | C     | D       | E      | F        | G                | H              | I               | J       | K                     | L       |
| Base: All Respondents (unwtd)                                                     | 1001  | 108    | 103  | 92    | 360     | 239    | 99       | 302              | 186            | 250             | 216     | 283                   | 718     |
| Base: All Respondents (wtd)                                                       | 1001  | 108    | 103  | 64    | 360     | 239    | 67       | 302              | 196            | 245             | 214     | 254                   | 747     |
| Bank of Canada will continue to increase interest rates                           | 346   | 39     | 35   | 24    | 135     | 73     | 26       | 117              | 65             | 82              | 68      | 90                    | 257     |
|                                                                                   | 35%   | 36%    | 34%  | 38%   | 37%     | 31%    | 39%      | 39%              | 33%            | 34%             | 32%     | 35%                   | 34%     |
|                                                                                   |       |        | *    | *     |         |        | *        |                  |                |                 |         |                       |         |
| Bank of Canada will reduce interest rates                                         | 165   | 12     | 17   | 13    | 53      | 41     | 10       | 37               | 38             | 46              | 39      | 55                    | 109     |
|                                                                                   | 16%   | 11%    | 16%  | 20%   | 15%     | 17%    | 16%      | 12%              | 19%            | 19%             | 18%     | 22%                   | 15%     |
|                                                                                   |       |        | *    | *     |         |        | *        |                  | G              |                 |         | L                     |         |
| Not enough housing will be built in Canada to keep up with demand                 | 359   | 52     | 26   | 19    | 143     | 63     | 29       | 109              | 78             | 83              | 78      | 85                    | 274     |
|                                                                                   | 36%   | 48%    | 25%  | 29%   | 40%     | 26%    | 44%      | 36%              | 40%            | 34%             | 36%     | 33%                   | 37%     |
|                                                                                   |       | BCE    | *    | *     | BE      |        | BCE*     |                  |                |                 |         |                       |         |
| Average home prices will increase                                                 | 346   | 39     | 43   | 24    | 122     | 89     | 22       | 105              | 76             | 78              | 70      | 89                    | 257     |
|                                                                                   | 35%   | 36%    | 42%  | 37%   | 34%     | 37%    | 34%      | 35%              | 39%            | 32%             | 33%     | 35%                   | 34%     |
|                                                                                   |       |        | *    | *     |         |        | *        |                  |                |                 |         |                       |         |
| Average home prices will decrease                                                 | 237   | 24     | 25   | 13    | 85      | 52     | 17       | 55               | 42             | 66              | 62      | 56                    | 181     |
|                                                                                   | 24%   | 23%    | 24%  | 20%   | 24%     | 22%    | 25%      | 18%              | 21%            | 27%             | 29%     | 22%                   | 24%     |
|                                                                                   |       |        | *    | *     |         |        | *        |                  |                | G               | G       |                       |         |
| Housing market prices will crash                                                  | 177   | 17     | 16   | 12    | 71      | 34     | 16       | 59               | 33             | 49              | 29      | 63                    | 115     |
|                                                                                   | 18%   | 16%    | 15%  | 19%   | 20%     | 14%    | 25%      | 20%              | 17%            | 20%             | 13%     | 25%                   | 15%     |
|                                                                                   |       |        | *    | *     |         |        | E*       |                  |                |                 |         | L                     |         |
| Many Canadians will default on their mortgage payments due to high interest rates | 475   | 44     | 49   | 25    | 160     | 141    | 31       | 141              | 88             | 115             | 114     | 110                   | 366     |
|                                                                                   | 47%   | 41%    | 48%  | 40%   | 45%     | 59%    | 46%      | 47%              | 45%            | 47%             | 53%     | 43%                   | 49%     |
|                                                                                   |       |        | *    | *     |         | ACDF   | *        |                  |                |                 |         |                       |         |
| Immigration will continue to drive high demand for real estate                    | 341   | 36     | 44   | 19    | 140     | 50     | 24       | 110              | 78             | 73              | 75      | 87                    | 254     |
|                                                                                   | 34%   | 33%    | 43%  | 30%   | 39%     | 21%    | 35%      | 36%              | 40%            | 30%             | 35%     | 34%                   | 34%     |
|                                                                                   |       | E      | E*   | *     | E       |        | E*       |                  | I              |                 |         |                       |         |
| None of the above                                                                 | 86    | 7      | 8    | 5     | 29      | 27     | 5        | 37               | 15             | 14              | 12      | 16                    | 71      |
|                                                                                   | 9%    | 6%     | 8%   | 9%    | 8%      | 11%    | 7%       | 12%              | 8%             | 6%              | 6%      | 6%                    | 9%      |
|                                                                                   |       |        | *    | *     |         |        | *        | IJ               |                |                 |         |                       |         |
| Sigma                                                                             | 2532  | 270    | 263  | 153   | 938     | 569    | 181      | 769              | 513            | 607             | 547     | 650                   | 1882    |
|                                                                                   | 253%  | 250%   | 256% | 241%  | 261%    | 238%   | 270%     | 255%             | 262%           | 248%            | 256%    | 256%                  | 252%    |