

How likely are you to **PURCHASE** a home (or another home) within the next two years?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: All respondents	1536	409	714	377	750	786	300	148	152	336	300	300
Weighted	1536	423	710	365	737	799	203	149	103	583	379	118
Very likely	194	86	83	18	91	102	20	27	17	76	43	10
	13%	20%	12%	5%	12%	13%	10%	18%	17%	13%	11%	8%
Somewhat likely	184	78	84	16	100	84	28	24	13	64	39	15
	12%	18%	12%	4%	14%	10%	14%	16%	12%	11%	10%	13%
Not very likely	265	91	119	48	114	151	34	29	17	92	76	16
	17%	21%	17%	13%	15%	19%	17%	20%	17%	16%	20%	14%
Not likely at all	889	168	419	282	431	458	120	68	56	349	219	77
	58%	40%	59%	77%	58%	57%	59%	46%	54%	60%	58%	65%
(DK/NS)	5	0	5	0	1	4	1	0	0	2	3	0
	0	-	1%	-	0	0	0	-	-	0	1%	-
Summary												
Top2Box [Likely]	378	164	167	35	191	186	49	51	30	141	82	25
	25%	39%	24%	10%	26%	23%	24%	34%	29%	24%	22%	21%
Low2Box [Not likely]	1153	259	538	330	544	609	154	97	73	441	295	93
	75%	61%	76%	90%	74%	76%	76%	66%	71%	76%	78%	79%

	Total	HOUSING PROFILE		LIKELINESS TO PURCHASE HOME		PLANNING RENOVATIONS		HAVE MORTGAGE	
		Own	Rent	Likely	Not likely	Yes	No	Yes	No
Base: All respondents	1536	1061	471	376	1156	396	1136	576	479
Weighted	1536	1039	493	378	1153	398	1135	586	447
Very likely	194	96	96	194	0	40	153	62	33
	13%	9%	20%	51%	-	10%	13%	11%	7%
Somewhat likely	184	96	87	184	0	53	130	70	26
	12%	9%	18%	49%	-	13%	11%	12%	6%
Not very likely	265	170	95	0	265	70	195	106	64
	17%	16%	19%	-	23%	18%	17%	18%	14%
Not likely at all	889	676	211	0	889	234	652	348	323
	58%	65%	43%	-	77%	59%	57%	59%	72%
(DK/NS)	5	1	4	0	0	0	5	0	1
	0	0	1%	-	-	-	0	-	0
Summary									
Top2Box [Likely]	378	192	183	378	0	94	283	132	58
	25%	18%	37%	100%	-	24%	25%	23%	13%
Low2Box [Not likely]	1153	846	306	0	1153	304	847	454	387
	75%	81%	62%	-	100%	76%	75%	77%	87%

		AGE			GENDER		REGION					
	Total	18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: All respondents	376	160	167	39	199	177	72	51	43	81	65	64
Weighted	378	164	167	35	191	186	49	51	30	141	82	25
6 months	40	15	16	7	21	19	5	9	3	10	11	1
	11%	9%	10%	21%	11%	10%	10%	18%	11%	7%	14%	6%
6 to 12 months	61	24	32	3	32	29	12	7	8	17	13	4
	16%	15%	19%	8%	17%	16%	24%	14%	27%	12%	15%	17%
12 to 18 months	68	31	30	4	37	31	9	9	6	24	15	4
	18%	19%	18%	13%	19%	17%	19%	18%	22%	17%	18%	14%
18 to 24 months	186	86	80	17	92	94	18	25	10	82	38	14
	49%	52%	47%	50%	48%	50%	36%	49%	35%	58%	46%	55%
(DK/NS)	22	8	10	3	9	13	5	1	2	7	5	2
	6%	5%	6%	9%	5%	7%	11%	2%	5%	5%	6%	8%

When, if at all, are you planning to buy a home?

		AGE			GENDER		REGION					
	Total	18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Not likely to buy within the next two years	1156	249	543	338	550	606	227	97	109	254	233	236
Weighted	1153	259	538	330	544	609	154	97	73	441	295	93
2 to 4 years	46	33	13	0	16	30	6	3	1	12	23	1
	4%	13%	2%	-	3%	5%	4%	3%	1%	3%	8%	2%
5 to 7 years	154	81	59	7	80	73	21	14	7	61	46	5
	13%	31%	11%	2%	15%	12%	14%	14%	10%	14%	15%	6%
8 years or more	147	61	77	7	79	67	17	16	10	66	30	8
	13%	24%	14%	2%	15%	11%	11%	16%	13%	15%	10%	8%
Have no plans to buy a home or will not buy a home	800	83	383	316	365	435	108	64	55	300	194	79
	69%	32%	71%	96%	67%	71%	70%	66%	75%	68%	66%	85%
(DK/NS)	7	1	6	1	4	3	2	0	1	2	3	0
	1%	0	1%	0	1%	0	1%	-	1%	0	1%	-

Why are you not likely to buy a home in the next two years?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Not likely to buy within the next two years	1156	249	543	338	550	606	227	97	109	254	233	236
Weighted	1153	259	538	330	544	609	154	97	73	441	295	93
Satisfied with current home	536	87	271	162	241	295	75	44	40	229	97	51
	46%	34%	50%	49%	44%	48%	48%	45%	55%	52%	33%	54%
Already own one	201	27	113	60	95	106	20	6	10	57	94	14
	17%	10%	21%	18%	18%	17%	13%	6%	13%	13%	32%	16%
Can't afford to buy a/another home	154	65	64	20	66	88	22	16	9	52	48	7
	13%	25%	12%	6%	12%	14%	14%	16%	12%	12%	16%	8%
Age/too old/retired	76	0	12	63	36	40	5	4	5	24	33	4
	7%	-	2%	19%	7%	7%	4%	4%	7%	6%	11%	4%
Not enough disposable income	44	19	19	6	26	18	4	6	1	10	20	3
	4%	7%	3%	2%	5%	3%	3%	6%	1%	2%	7%	3%
Can't be bothered to move	43	8	18	16	26	17	9	7	4	12	8	3
	4%	3%	3%	5%	5%	3%	6%	7%	6%	3%	3%	3%
Personal financial concerns	37	19	15	4	17	20	5	2	3	14	9	5
	3%	7%	3%	1%	3%	3%	4%	2%	3%	3%	3%	5%
Can't afford a mortgage	23	11	7	5	14	9	4	3	0	12	3	1
	2%	4%	1%	2%	3%	2%	3%	3%	-	3%	1%	1%
Uncertainty about the future	20	7	4	8	6	13	3	7	1	3	4	1
	2%	3%	1%	2%	1%	2%	2%	7%	2%	1%	1%	2%
Uncertain of future employment/job loss	15	6	7	3	9	7	3	1	1	9	1	0
	1%	2%	1%	1%	2%	1%	2%	1%	2%	2%	0	0
Don't have the down payment	9	5	3	0	2	7	2	1	0	3	3	0
	1%	2%	1%	-	0	1%	1%	1%	-	1%	1%	-
Mortgage is almost paid off	8	1	7	1	6	2	1	0	1	3	3	1
	1%	0	1%	0	1%	0	0	-	1%	1%	1%	1%
Too much responsibility	8	4	3	1	5	3	0	0	0	2	6	0
	1%	1%	1%	0	1%	0	-	-	-	0	2%	-
Would lose money on home	1	0	1	0	0	1	0	0	0	0	1	0
	0	-	0	-	-	0	-	-	-	-	0	-
Taxes too high	1	0	1	0	0	1	0	0	0	0	1	0
	0	-	0	-	-	0	-	-	-	-	0	-
Other	58	21	27	10	34	24	5	2	1	10	37	3
	5%	8%	5%	3%	6%	4%	4%	2%	1%	2%	12%	3%
(DK/NS)	10	1	5	1	3	7	3	0	1	3	3	0
	1%	0	1%	0	1%	1%	2%	-	1%	1%	1%	1%

Why are you not likely to buy a home in the next two years?

	Total	HOUSING PROFILE		LIKELINESS TO PURCHASE HOME		PLANNING RENOVATIONS		HAVE MORTGAGE	
		Own	Rent	Likely	Not likely	Yes	No	Yes	No
Base: Not likely to buy within the next two years	1156	867	288	0	1156	304	849	449	413
Weighted	1153	846	306	0	1153	304	847	454	387
Satisfied with current home	536 46%	512 60%	24 8%	0 -	536 46%	175 58%	359 42%	271 60%	240 62%
Already own one	201 17%	197 23%	3 1%	0 -	201 17%	60 20%	141 17%	113 25%	80 21%
Can't afford to buy a/another home	154 13%	41 5%	113 37%	0 -	154 13%	20 6%	134 16%	26 6%	15 4%
Age/too old/retired	76 7%	43 5%	32 11%	0 -	76 7%	9 3%	66 8%	7 2%	36 9%
Not enough disposable income	44 4%	12 1%	32 11%	0 -	44 4%	5 2%	39 5%	7 1%	5 1%
Can't be bothered to move	43 4%	29 3%	14 5%	0 -	43 4%	11 4%	32 4%	15 3%	14 4%
Personal financial concerns	37 3%	10 1%	28 9%	0 -	37 3%	12 4%	26 3%	4 1%	5 1%
Can't afford a mortgage	23 2%	8 1%	15 5%	0 -	23 2%	0 -	23 3%	2 1%	5 1%
Uncertainty about the future	20 2%	10 1%	9 3%	0 -	20 2%	4 1%	16 2%	5 1%	6 1%
Uncertain of future employment/job loss	15 1%	1 0%	14 5%	0 -	15 1%	0 -	15 2%	1 0%	1 0%
Don't have the down payment	9 1%	0 -	9 3%	0 -	9 1%	0 -	9 1%	0 -	0 -
Mortgage is almost paid off	8 1%	8 1%	0 -	0 -	8 1%	5 2%	3 0%	8 2%	0 -
Too much responsibility	8 1%	3 0%	6 2%	0 -	8 1%	1 0%	6 1%	1 0%	1 0%
Would lose money on home	1 0%	1 0%	0 -	0 -	1 0%	0 -	1 0%	1 0%	0 -
Taxes too high	1 0%	0 -	1 0%	0 -	1 0%	0 -	1 0%	0 -	0 -
Other	58 5%	33 4%	25 8%	0 -	58 5%	20 7%	38 4%	22 5%	12 3%
(DK/NS)	10 1%	6 1%	4 1%	0 -	10 1%	2 1%	9 1%	6 1%	1 0%

RBC Housing 2003

detailed tables

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

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: All respondents	1536	409	714	377	750	786	300	148	152	336	300	300
Weighted	1536	423	710	365	737	799	203	149	103	583	379	118
Very good investment	472	118	254	86	204	268	52	50	40	208	87	35
	31%	28%	36%	24%	28%	34%	26%	34%	39%	36%	23%	29%
Good investment	842	244	367	213	423	419	120	80	49	304	218	71
	55%	58%	52%	58%	57%	52%	59%	54%	48%	52%	57%	60%
Not a very good investment	100	33	50	13	50	50	18	7	6	29	34	6
	6%	8%	7%	4%	7%	6%	9%	5%	6%	5%	9%	5%
Not a good investment at all	93	24	32	35	51	42	9	10	5	33	32	4
	6%	6%	5%	9%	7%	5%	5%	7%	5%	6%	8%	4%
(DK/NS)	29	4	7	18	9	20	4	1	4	9	9	3
	2%	1%	1%	5%	1%	2%	2%	1%	3%	1%	2%	2%
Summary												
Top2Box [Good investment]	1314	362	621	299	627	687	172	131	89	512	305	106
	86%	86%	87%	82%	85%	86%	85%	88%	86%	88%	80%	89%
Low2Box [Not a good investment]	193	57	82	48	101	92	27	17	11	62	66	10
	13%	13%	12%	13%	14%	11%	13%	11%	10%	11%	17%	9%

Do you think you would be more likely to buy a newly built home or a resale home?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Intend to buy a home within the next seven years	559	264	234	46	289	270	112	68	55	123	119	82
Weighted	577	279	239	41	288	290	76	68	37	213	151	32
New house	218	111	86	15	114	104	22	22	10	94	56	15
	38%	40%	36%	36%	40%	36%	29%	32%	28%	44%	37%	46%
Resale house	347	165	148	25	166	181	50	45	26	118	91	16
	60%	59%	62%	61%	58%	62%	66%	66%	71%	55%	61%	50%
(DK/NS)	12	3	6	2	8	5	4	1	1	2	4	1
	2%	1%	3%	4%	3%	2%	5%	1%	2%	1%	3%	4%

	Total	HOUSING PROFILE		LIKELINESS TO PURCHASE HOME		PLANNING RENOVATIONS		HAVE MORTGAGE	
		Own	Rent	Likely	Not likely	Yes	No	Yes	No
Base: Intend to buy a home within the next seven years	559	275	281	376	183	130	428	188	85
Weighted	577	280	295	378	200	137	440	197	81
New house	218	118	99	143	75	56	162	84	34
	38%	42%	33%	38%	38%	41%	37%	42%	42%
Resale house	347	151	195	227	120	75	271	107	43
	60%	54%	66%	60%	60%	55%	62%	54%	53%
(DK/NS)	12	11	1	8	5	6	6	7	4
	2%	4%	0	2%	2%	4%	1%	4%	5%

Are you planning to purchase a bigger home, a smaller home or a home about the same size as your current home?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Intend to buy a home within the next seven years	559	264	234	46	289	270	112	68	55	123	119	82
Weighted	577	279	239	41	288	290	76	68	37	213	151	32
Bigger home	322	202	101	11	163	159	30	36	22	113	106	15
	56%	73%	42%	26%	57%	55%	39%	53%	58%	53%	71%	48%
Smaller home	90	14	50	23	36	54	15	10	3	43	14	5
	16%	5%	21%	55%	13%	19%	20%	15%	9%	20%	9%	15%
The same size as current home	162	62	87	8	86	76	31	21	13	57	28	12
	28%	22%	36%	19%	30%	26%	41%	31%	34%	27%	18%	37%
(DK/NS)	4	0	2	0	2	1	0	1	0	0	3	0
	1%	-	1%	-	1%	0	-	1%	-	-	2%	-

Which of the following are you most likely to buy?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Intend to buy a home within the next seven years	559	264	234	46	289	270	112	68	55	123	119	82
Weighted	577	279	239	41	288	290	76	68	37	213	151	32
Detached	375	174	162	30	186	189	47	44	27	137	94	26
	65%	62%	68%	74%	65%	65%	62%	65%	72%	64%	62%	80%
Condominium	57	20	28	5	35	22	4	6	3	24	19	1
	10%	7%	12%	13%	12%	8%	5%	9%	7%	11%	13%	2%
Semi-detached house	54	36	17	0	19	35	7	9	1	24	10	2
	9%	13%	7%	-	7%	12%	10%	13%	4%	11%	7%	6%
Townhouse	43	25	14	3	24	19	5	4	2	16	14	2
	7%	9%	6%	8%	8%	7%	7%	6%	5%	7%	9%	5%
Apartment	14	3	8	1	10	4	5	0	1	3	5	0
	2%	1%	4%	2%	4%	1%	6%	-	2%	2%	3%	1%
Loft	11	7	4	0	8	3	2	2	1	2	4	0
	2%	3%	2%	-	3%	1%	3%	3%	3%	1%	3%	1%
Bungalow	3	1	2	0	0	3	0	0	0	2	1	0
	1%	0	1%	-	-	1%	-	-	-	1%	1%	-
Multi-unit building	1	1	0	0	0	1	0	0	0	0	1	0
	0	0	-	-	-	0	-	-	-	-	1%	-
Other	5	4	1	0	3	2	1	2	1	0	1	0
	1%	1%	1%	-	1%	1%	1%	3%	2%	-	1%	1%
(DK/NS)	14	6	3	1	3	11	4	1	2	5	1	1
	2%	2%	1%	3%	1%	4%	5%	1%	4%	2%	1%	3%

Thinking about this time next year, do you expect that THE PRICE OF RENTAL ACCOMMODATIONS will be higher, lower or the same as they are today?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: All respondents	1536	409	714	377	750	786	300	148	152	336	300	300
Weighted	1536	423	710	365	737	799	203	149	103	583	379	118
Higher	942	252	435	233	450	492	100	99	69	371	234	68
	61%	60%	61%	64%	61%	62%	49%	67%	67%	64%	62%	58%
Lower	40	14	17	9	21	19	9	1	3	19	5	2
	3%	3%	2%	2%	3%	2%	5%	1%	3%	3%	1%	1%
The same as they are today	503	149	234	105	240	263	82	45	26	173	130	46
	33%	35%	33%	29%	33%	33%	40%	30%	25%	30%	34%	39%
(DK/NS)	51	9	24	18	26	25	12	3	5	19	10	2
	3%	2%	3%	5%	4%	3%	6%	2%	5%	3%	3%	2%

	Total	HOUSING PROFILE		LIKELINESS TO PURCHASE HOME		PLANNING RENOVATIONS		HAVE MORTGAGE	
		Own	Rent	Likely	Not likely	Yes	No	Yes	No
Base: All respondents	1536	1061	471	376	1156	396	1136	576	479
Weighted	1536	1039	493	378	1153	398	1135	586	447
Higher	942	629	313	220	720	256	686	345	282
	61%	61%	63%	58%	62%	64%	60%	59%	63%
Lower	40	28	11	17	22	7	32	16	12
	3%	3%	2%	5%	2%	2%	3%	3%	3%
The same as they are today	503	338	163	129	374	123	377	200	134
	33%	32%	33%	34%	32%	31%	33%	34%	30%
(DK/NS)	51	45	6	12	38	11	40	25	19
	3%	4%	1%	3%	3%	3%	3%	4%	4%

Thinking about this time next year, do you expect that HOUSING PRICES will be higher, lower or the same as they are today?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: All respondents	1536	409	714	377	750	786	300	148	152	336	300	300
Weighted	1536	423	710	365	737	799	203	149	103	583	379	118
Higher	872	225	422	205	422	450	105	97	55	354	190	71
	57%	53%	59%	56%	57%	56%	52%	66%	53%	61%	50%	60%
Lower	108	41	42	20	53	55	22	8	6	52	14	6
	7%	10%	6%	5%	7%	7%	11%	5%	6%	9%	4%	5%
The same as they are today	516	147	233	125	254	262	70	41	38	167	161	40
	34%	35%	33%	34%	35%	33%	34%	28%	37%	29%	42%	34%
(DK/NS)	40	10	14	16	7	32	6	2	5	10	15	1
	3%	2%	2%	4%	1%	4%	3%	1%	5%	2%	4%	1%

Thinking about this time next year, do you expect that HOUSING PRICES will be higher, lower or the same as they are today?

	Total	HOUSING PROFILE		LIKELINESS TO PURCHASE HOME		PLANNING RENOVATIONS		HAVE MORTGAGE	
		Own	Rent	Likely	Not likely	Yes	No	Yes	No
Base: All respondents	1536	1061	471	376	1156	396	1136	576	479
Weighted	1536	1039	493	378	1153	398	1135	586	447
Higher	872	594	277	218	651	230	639	337	251
	57%	57%	56%	58%	56%	58%	56%	57%	56%
Lower	108	66	41	33	75	27	81	32	34
	7%	6%	8%	9%	7%	7%	7%	6%	8%
The same as they are today	516	357	158	124	392	134	382	203	153
	34%	34%	32%	33%	34%	34%	34%	35%	34%
(DK/NS)	40	22	18	2	36	7	33	14	9
	3%	2%	4%	1%	3%	2%	3%	2%	2%

Thinking about this time next year, do you expect that **INTEREST RATES** will be higher, lower or the same as they are today?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: All respondents	1536	409	714	377	750	786	300	148	152	336	300	300
Weighted	1536	423	710	365	737	799	203	149	103	583	379	118
Higher	826	258	347	199	397	429	123	88	58	328	157	71
	54%	61%	49%	55%	54%	54%	61%	59%	57%	56%	41%	60%
Lower	90	35	39	16	44	46	11	12	5	42	11	9
	6%	8%	5%	4%	6%	6%	5%	8%	5%	7%	3%	7%
The same as they are today	556	116	301	127	271	285	62	42	38	193	183	38
	36%	27%	42%	35%	37%	36%	31%	28%	37%	33%	48%	32%
(DK/NS)	63	15	24	22	25	38	7	6	2	21	28	0
	4%	4%	3%	6%	3%	5%	3%	4%	2%	4%	7%	0

	Total	HOUSING PROFILE		LIKELINESS TO PURCHASE HOME		PLANNING RENOVATIONS		HAVE MORTGAGE	
		Own	Rent	Likely	Not likely	Yes	No	Yes	No
Base: All respondents	1536	1061	471	376	1156	396	1136	576	479
Weighted	1536	1039	493	378	1153	398	1135	586	447
Higher	826	564	261	189	636	218	607	294	269
	54%	54%	53%	50%	55%	55%	53%	50%	60%
Lower	90	54	35	24	65	27	63	27	25
	6%	5%	7%	6%	6%	7%	6%	5%	6%
The same as they are today	556	393	162	151	405	149	407	251	139
	36%	38%	33%	40%	35%	37%	36%	43%	31%
(DK/NS)	63	28	35	14	47	4	58	14	14
	4%	3%	7%	4%	4%	1%	5%	2%	3%

Thinking about this time next year, do you expect that MORTGAGE RATES will be higher, lower or the same as they are today?

		AGE			GENDER		REGION					
	Total	18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: All respondents	1536	409	714	377	750	786	300	148	152	336	300	300
Weighted	1536	423	710	365	737	799	203	149	103	583	379	118
Higher	790	244	350	176	379	411	119	81	51	323	147	69
	51%	58%	49%	48%	51%	52%	59%	55%	50%	55%	39%	58%
Lower	81	35	32	12	42	39	9	9	6	31	18	8
	5%	8%	4%	3%	6%	5%	5%	6%	6%	5%	5%	6%
The same as they are today	585	132	302	142	292	293	68	51	40	203	185	37
	38%	31%	42%	39%	40%	37%	33%	34%	39%	35%	49%	32%
(DK/NS)	80	12	27	35	24	55	7	7	5	26	30	5
	5%	3%	4%	10%	3%	7%	3%	5%	5%	4%	8%	4%

Thinking about this time next year, do you expect that MORTGAGE RATES will be higher, lower or the same as they are today?

		HOUSING PROFILE		LIKELINESS TO PURCHASE HOME		PLANNING RENOVATIONS		HAVE MORTGAGE	
	Total	Own	Rent	Likely	Not likely	Yes	No	Yes	No
Base: All respondents	1536	1061	471	376	1156	396	1136	576	479
Weighted	1536	1039	493	378	1153	398	1135	586	447
Higher	790	541	248	189	598	219	570	282	257
	51%	52%	50%	50%	52%	55%	50%	48%	57%
Lower	81	43	39	25	57	22	59	26	16
	5%	4%	8%	7%	5%	6%	5%	5%	4%
The same as they are today	585	418	164	151	434	149	434	266	148
	38%	40%	33%	40%	38%	37%	38%	45%	33%
(DK/NS)	80	38	42	12	66	7	71	12	26
	5%	4%	9%	3%	6%	2%	6%	2%	6%

Do you have a mortgage on your home?

		AGE			GENDER		REGION					
	Total	18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Home owners	1061	186	545	304	509	552	214	94	105	241	173	234
Weighted	1039	192	532	289	491	548	145	94	70	418	219	93
Yes	586	146	369	66	286	300	86	59	31	232	139	39
	56%	76%	69%	23%	58%	55%	59%	63%	44%	56%	64%	42%
No	447	43	160	222	202	245	58	35	39	184	77	54
	43%	23%	30%	77%	41%	45%	40%	37%	55%	44%	35%	58%
(DK/NS)	6	2	3	0	3	3	1	0	1	2	3	0
	1%	1%	1%	-	1%	1%	0	-	1%	0	1%	0

What was the original amount of your current mortgage on your home?

		AGE			GENDER		REGION					
	Total	18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Have mortgage	576	138	364	70	289	287	127	59	47	134	110	99
Weighted	586	146	369	66	286	300	86	59	31	232	139	39
None	4	0	3	0	0	3	0	0	0	3	0	0
	1%	0	1%	-	0	1%	-	-	-	1%	-	1%
Under \$50,000	85	20	51	13	42	42	11	6	8	28	27	6
	14%	14%	14%	20%	15%	14%	13%	10%	25%	12%	19%	15%
\$50,000 - \$99,999	148	33	94	19	75	72	21	9	10	45	49	13
	25%	23%	26%	29%	26%	24%	24%	15%	33%	19%	35%	33%
\$100,000 - \$199,999	143	43	90	10	70	74	23	20	4	68	24	5
	24%	29%	25%	15%	24%	25%	27%	34%	12%	29%	17%	12%
\$200,000 or more	32	6	26	0	17	14	7	2	0	16	6	1
	5%	4%	7%	-	6%	5%	8%	3%	-	7%	5%	2%
(DK/NS)	176	44	104	24	81	94	24	22	9	73	33	14
	30%	30%	28%	36%	28%	31%	28%	37%	29%	31%	24%	37%
Summary												
Mean	99774	101055	104335	69391	99037	100510	106913	105529	64701	114058	85430	73090
Standard Deviation	78807	59395	88632	41123	70307	86626	70910	52383	44481	95692	68109	49021
Standard Error	3940	5940	5550	6199	4922	6188	7433	8612	7628	9977	7431	6226
Median	84287	89607	89268	58980	81305	84512	89833	115750	56948	98800	69857	63396

How much is left to pay on your mortgage on your home?

		AGE			GENDER		REGION					
	Total	18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Have mortgage	576	138	364	70	289	287	127	59	47	134	110	99
Weighted	586	146	369	66	286	300	86	59	31	232	139	39
None	6	0	6	0	2	4	0	0	0	5	0	1
	1%	0	2%	-	1%	1%	-	-	-	2%	-	2%
Under \$50,000	146	25	92	28	77	69	21	10	13	42	48	12
	25%	17%	25%	42%	27%	23%	24%	17%	41%	18%	35%	32%
\$50,000 - \$99,999	125	40	80	5	63	62	19	8	4	47	40	7
	21%	27%	22%	8%	22%	21%	22%	14%	13%	20%	29%	17%
\$100,000 - \$199,999	95	31	58	6	51	44	15	15	3	49	10	3
	16%	21%	16%	10%	18%	15%	17%	25%	10%	21%	7%	9%
\$200,000 or more	10	0	9	1	2	8	3	0	0	5	1	0
	2%	-	2%	1%	1%	3%	4%	-	-	2%	1%	-
(DK/NS)	205	51	124	26	91	113	28	26	11	85	39	16
	35%	35%	34%	40%	32%	38%	32%	44%	36%	37%	28%	40%
Summary												
Mean	70361	80926	70125	47259	67454	73404	80339	75915	52341	80656	55259	52238
Standard Deviation	54590	48587	56767	48768	49784	59189	65790	50237	39228	59836	40052	39321
Standard Error	2827	5038	3695	7437	3556	4449	7094	8745	7046	6490	4506	5119
Median	58996	71360	58491	29449	57740	59101	70000	78000	39603	69875	46875	39591

Would you ever consider borrowing against the equity in your home, that is, increasing the mortgage on your home?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Have mortgage	576	138	364	70	289	287	127	59	47	134	110	99
Weighted	586	146	369	66	286	300	86	59	31	232	139	39
Yes	143	28	103	11	73	70	28	16	7	64	15	13
	24%	19%	28%	17%	26%	23%	32%	27%	23%	28%	11%	33%
No	436	117	261	53	210	226	58	42	23	165	123	26
	74%	80%	71%	81%	73%	75%	67%	71%	74%	71%	88%	67%
(DK/NS)	8	2	4	1	3	5	1	1	1	3	1	0
	1%	1%	1%	2%	1%	2%	1%	2%	3%	1%	1%	1%

If you were looking to borrow against the equity in your home, which of the following would you be most likely to contact?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Would considering borrowing against equity in home	149	28	106	14	83	66	41	16	11	37	12	32
Weighted	143	28	103	11	73	70	28	16	7	64	15	13
PRIMARY BANK (NET)	106	22	76	7	54	52	18	13	4	49	11	11
	74%	80%	73%	64%	74%	74%	63%	81%	61%	76%	75%	85%
- Your primary bank with branches	97	20	69	7	47	50	17	12	4	42	11	10
	68%	72%	67%	64%	64%	72%	61%	75%	61%	65%	75%	82%
- Your primary bank with no branches (virtual bank)	9	2	7	0	7	2	1	1	0	7	0	0
	6%	8%	7%	-	10%	2%	2%	6%	-	11%	-	3%
Mortgage broker	13	1	10	1	4	9	3	2	0	7	0	0
	9%	4%	10%	12%	5%	13%	12%	13%	-	11%	-	3%
ANOTHER BANK (NET)	11	2	9	1	7	4	2	0	2	5	1	0
	8%	6%	8%	6%	9%	6%	7%	-	30%	8%	8%	4%
- Another bank with branches	9	0	9	1	5	4	2	0	2	3	1	0
	7%	-	8%	6%	7%	6%	7%	-	30%	5%	8%	4%
- Another bank with no branches (virtual bank)	2	2	0	0	2	0	0	0	0	2	0	0
	1%	6%	-	-	2%	-	-	-	-	3%	-	-
Mortgage specialist	3	1	2	0	2	1	2	0	1	0	0	0
	2%	2%	2%	-	2%	2%	7%	-	8%	-	-	3%
Insurance company	1	0	1	0	0	1	1	0	0	0	0	0
	0	-	1%	-	-	1%	2%	-	-	-	-	-
Other	6	0	4	2	4	2	1	0	0	3	1	0
	4%	-	4%	15%	5%	3%	5%	-	-	5%	8%	-
(DK/NS)	4	2	1	0	3	0	1	1	0	0	1	1
	3%	8%	1%	3%	5%	1%	2%	6%	-	-	8%	6%

Are you planning any renovations to your home over the next twelve months?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: All respondents	1536	409	714	377	750	786	300	148	152	336	300	300
Weighted	1536	423	710	365	737	799	203	149	103	583	379	118
Yes	398	106	226	58	207	190	55	42	20	147	102	30
	26%	25%	32%	16%	28%	24%	27%	28%	20%	25%	27%	26%
No	1135	316	484	305	528	607	148	106	82	435	274	88
	74%	75%	68%	84%	72%	76%	73%	72%	80%	75%	72%	74%
(DK/NS)	4	2	1	1	2	2	0	0	1	0	3	0
	0	0	0	0	0	0	-	-	1%	-	1%	0

What will be the main focus of your renovation?

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Planning renovations	396	96	222	71	211	185	81	42	31	85	81	76
Weighted	398	106	226	58	207	190	55	42	20	147	102	30
Upgrading or making changes to existing living space (e.g. redoing the kitchen or bathrooms)	156	51	81	22	81	75	24	20	8	64	29	12
	39%	48%	36%	38%	39%	39%	43%	48%	39%	44%	28%	38%
INCREASING LIVING SPACE (NET)	86	26	48	12	49	37	12	9	4	33	20	8
	22%	25%	21%	20%	24%	19%	22%	21%	19%	22%	20%	25%
- Increasing the living space by converting an area of your home that is currently unfinished like a basement, garage, or attic or	58	13	38	5	36	22	8	8	1	24	13	3
	15%	13%	17%	9%	17%	12%	15%	19%	7%	16%	12%	11%
- Increasing the living space with a new addition	28	12	9	6	13	15	4	1	3	9	8	4
	7%	12%	4%	11%	6%	8%	7%	2%	13%	6%	7%	14%
Mostly decorating	84	17	53	12	43	41	15	7	5	24	28	6
	21%	16%	24%	21%	21%	22%	27%	17%	22%	16%	27%	19%
Something else	71	12	44	12	33	37	4	6	4	26	25	5
	18%	11%	19%	21%	16%	20%	7%	14%	19%	18%	25%	18%

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Planning renovations	396	96	222	71	211	185	81	42	31	85	81	76
Weighted	398	106	226	58	207	190	55	42	20	147	102	30
Upgrading/ general upkeep/ Bringing it to modern standards	107	20	66	21	51	57	7	7	5	45	35	8
	27%	19%	29%	37%	24%	30%	12%	17%	27%	31%	35%	25%
For looks	97	26	54	13	50	47	22	16	6	19	25	8
	24%	24%	24%	23%	24%	25%	41%	38%	28%	13%	25%	27%
NEED MORE SPACE (NET)	89	37	48	5	46	43	14	6	5	42	15	7
	22%	35%	21%	9%	22%	23%	26%	14%	25%	28%	15%	23%
- Need more space - general	62	25	33	4	37	25	9	5	5	31	6	5
	16%	23%	15%	8%	18%	13%	17%	12%	22%	21%	6%	17%
- Need more space - children	21	10	11	0	7	15	3	1	1	9	6	1
	5%	10%	5%	1%	3%	8%	6%	2%	3%	6%	6%	5%
- Need more space -aging parents	6	2	4	0	3	3	1	0	0	2	3	0
	2%	2%	2%	1%	1%	2%	2%	-	-	1%	2%	1%
Something we've always planned to do	32	6	19	6	20	12	5	1	2	16	5	3
	8%	6%	9%	10%	10%	6%	9%	2%	12%	11%	5%	9%
Aging house/ falling apart	23	4	14	4	9	14	1	5	0	7	9	1
	6%	3%	6%	6%	4%	8%	2%	12%	-	5%	9%	3%
Increase property value/ looking to sell house	14	6	3	4	7	7	1	4	1	5	1	2
	4%	6%	1%	8%	3%	4%	2%	10%	4%	4%	1%	5%
Rather renovate than move	12	0	8	4	10	2	2	2	0	3	4	1
	3%	0	3%	6%	5%	1%	4%	5%	-	2%	4%	2%
Other	19	7	11	1	13	7	1	1	1	9	6	1
	5%	7%	5%	2%	6%	3%	2%	2%	4%	6%	6%	4%
(DK/NS)	4	0	3	0	2	2	1	0	0	2	1	0
	1%	-	1%	-	1%	1%	1%	-	-	1%	1%	1%

RBC Housing 2003

How much do you think you will spend on this renovation?

detailed tables

		AGE			GENDER		REGION					
	Total	18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Planning renovations	396	96	222	71	211	185	81	42	31	85	81	76
Weighted	398	106	226	58	207	190	55	42	20	147	102	30
Under \$1,000	32	10	16	6	15	17	5	2	3	10	9	2
	8%	9%	7%	11%	7%	9%	10%	5%	16%	7%	9%	7%
\$1,000 - \$2,499	81	21	44	10	37	44	6	13	3	31	23	4
	20%	20%	20%	18%	18%	23%	11%	31%	16%	21%	22%	15%
\$2,500 - \$4,999	63	18	35	8	40	23	5	5	4	24	22	4
	16%	17%	16%	14%	19%	12%	9%	12%	17%	16%	21%	13%
\$5,000 - \$9,999	81	21	49	11	39	42	18	6	4	26	20	7
	20%	20%	22%	19%	19%	22%	32%	14%	20%	18%	20%	23%
\$10,000 - \$19,999	65	14	41	9	41	24	13	7	3	21	16	5
	16%	13%	18%	16%	20%	13%	23%	17%	14%	14%	16%	15%
\$20,000 or more	52	12	32	8	26	26	5	7	2	24	8	6
	13%	11%	14%	13%	13%	14%	10%	17%	9%	16%	7%	20%
(DK/NS)	23	9	8	6	9	14	3	2	1	10	5	2
	6%	9%	4%	9%	4%	7%	5%	5%	7%	7%	5%	6%
Summary												
Mean	9860	12503	8482	11251	10580	9050	8697	7670	9793	13277	5978	11958
Standard Deviation	18929	29676	10675	20925	22695	13521	9575	8096	19949	27487	6314	18347
Standard Error	980	3163	728	2616	1601	1031	1091	1280	3705	3093	720	2177
Median	4603	3818	4682	4269	4609	4187	4967	4500	3510	4188	3167	4583

	Total	AGE			GENDER		REGION					
		18-34	35-54	55+	Male	Female	BC	AB	SK/MB	ON	PQ	ATL
Base: Planning renovations	396	96	222	71	211	185	81	42	31	85	81	76
Weighted	398	106	226	58	207	190	55	42	20	147	102	30
Cash	200	43	121	34	109	91	36	21	13	75	39	17
	50%	41%	54%	58%	53%	48%	65%	50%	63%	51%	38%	54%
Personal savings	84	28	41	11	38	45	7	8	1	29	34	4
	21%	27%	18%	18%	18%	24%	12%	19%	7%	20%	33%	12%
Line of credit	34	8	24	2	24	10	4	5	1	14	9	1
	9%	7%	11%	3%	12%	5%	7%	12%	3%	9%	9%	5%
New loan	24	6	13	3	8	16	4	4	2	5	5	4
	6%	6%	6%	6%	4%	8%	7%	10%	9%	4%	5%	13%
Credit cards	22	6	13	3	4	19	3	1	2	9	6	1
	6%	6%	6%	6%	2%	10%	5%	2%	11%	6%	6%	5%
Add-on to mortgage	12	5	5	2	11	2	0	2	0	3	6	0
	3%	5%	2%	3%	5%	1%	-	5%	-	2%	6%	1%
Earnings/ paycheck	6	4	1	0	4	2	0	0	0	3	1	1
	1%	4%	1%	1%	2%	1%	-	-	-	2%	1%	3%
The bank/ credit union (unspecified)	4	0	4	0	3	2	1	1	1	2	0	0
	1%	-	2%	-	1%	1%	1%	2%	3%	1%	-	1%
To refinance mortgage	3	2	2	0	1	2	0	0	0	2	1	0
	1%	2%	1%	-	1%	1%	-	-	-	1%	1%	2%
Borrow (unspecified)	3	0	1	1	1	1	0	0	0	0	3	0
	1%	-	1%	2%	1%	1%	-	-	-	-	2%	-
Pay as we go/ over a period of time (unspecified financial source)	3	0	2	0	0	3	0	0	1	2	0	0
	1%	-	1%	-	-	1%	-	-	4%	1%	-	-
Landlord	2	0	2	0	1	1	1	1	0	0	0	0
	0	-	1%	-	0	0	1%	2%	-	-	-	-
Other	7	3	3	1	3	4	0	0	1	3	3	0
	2%	3%	1%	1%	1%	2%	-	-	4%	2%	2%	-
None	1	0	1	0	1	0	1	0	0	0	0	0
	0	-	0	1%	1%	-	1%	-	-	-	-	1%
(DK/NS)	12	5	5	2	8	5	1	1	0	5	3	2
	3%	4%	2%	4%	4%	3%	2%	2%	-	4%	2%	8%