RBC 12TH ANNUAL HOUSING SURVEY

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?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Very good investment	731	94	85	44	322	146	130	57	72	154	138	165	188	346	386
	37%	35%	44%	32%	42%	46%	26%	37%	35%	40%	38%	40%	32%	36%	37%
		F	CF		ACF	ACFG		F		L		L			
Good investment	1000	138	91	75	344	132	269	83	94	187	181	204	307	491	509
	50%	52%	47%	55%	45%	42%	54%	54%	46%	49%	50%	49%	52%	51%	49%
		E		DE			DE	E							
Not a very good investment	141	19	10	8	47	19	48	8	19	24	23	29	45	76	64
	7%	7%	5%	6%	6%	6%	10%	5%	9%	6%	6%	7%	8%	8%	6%
							D								
Not a good investment at all	100	10	5	10	34	13	37	5	18	12	18	14	35	43	57
	5%	4%	2%	7%	4%	4%	7%	3%	9%	3%	5%	3%	6%	4%	6%
				B			ABDE		IK						
Don't know/Refused	29	4	3	0	11	5	9	2	2	4	4	2	13	11	18
	1%	2%	2%	-	1%	2%	2%	1%	1%	1%	1%	0	2%	1%	2%
													K		
TOPBOX & LOWBOX SUMMARY															
Good investment (Top2Box)	1731	232	176	118	666	278	400	140	166	341	318	369	495	836	894
	87%	88%	91%	87%	88%	88%	81%	90%	81%	89%	88%	89%	84%	86%	87%
		F	F		F	F		F		HL	H	HL			
Not a good investment (Low2Box)	241	29	15	18	81	32	85	13	37	36	41	43	79	119	121
	12%	11%	8%	13%	11%	10%	17%	9%	18%	9%	11%	10%	14%	12%	12%
							ABDEG		IJK						

BUYING INTENTIONS SECTION

What percent of the purchase price do you plan to put as a downpayment on your new home?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Very/Somewhat likely to buy															
Unweighted Base	572	86	60	39	235	126	115	37	70	162	134	106	81	306	266
Weighted Base	576	88*	61*	38*	236	124	114	39*	74*	177	125	98	86*	315	261
Zero	4	0	0	0	2	1	2	0	0	1	1	1	1	2	2
	1%	-	-	-	1%	1%	2%	-	-	1%	1%	1%	1%	1%	1%
1 to 4%	6	0	3	0	1	1	2	0	0	2	1	1	2	4	2
	1%	-	4%	-	0	1%	2%	-	-	1%	1%	1%	2%	1%	1%
			D												
5 to 9%	54	7	5	3	21	9	15	3	6	23	13	8	1	27	28
	9%	8%	8%	8%	9%	7%	13%	8%	9%	13%	11%	8%	1%	8%	11%
									L	L	L	L			
10 to 14%	100	15	12	3	41	19	21	9	17	41	22	10	8	53	47
	17%	17%	19%	8%	18%	15%	18%	23%	23%	23%	18%	11%	10%	17%	18%
									KL	KL					
15 to 19%	36	2	3	1	14	6	15	1	8	17	10	1	1	27	9
	6%	3%	5%	2%	6%	5%	13%	2%	10%	10%	8%	1%	1%	9%	4%
							ADE		KL	KL	KL			N	
20 to 24%	51	7	6	4	22	12	6	5	10	22	11	3	5	29	22
	9%	8%	10%	12%	9%	10%	5%	13%	13%	12%	9%	3%	6%	9%	8%
									K	K					
25%+	272	53	26	25	109	67	42	18	20	56	61	66	61	152	120
	47%	60%	43%	65%	46%	54%	37%	46%	27%	32%	49%	68%	71%	48%	46%
		DF		BDF		F					HI	HIJ	HIJ		
Don't know/Refused	52	4	6	2	25	9	12	3	13	15	5	8	6	21	31
	9%	5%	10%	5%	11%	7%	10%	7%	18%	8%	4%	8%	7%	7%	12%
									IJK						M
SUMMARY (Including 0)															
Mean	32.65	38.87	31.23	40.58	32.21	31.98	27.10	30.64	21.27	20.84	26.48	44.08	60.19	32.54	32.78
		F		F							I	HIJ	HIJK		
Standard Deviation	29.29	31.33	30.35	32.15	28.83	26.58	26.33	28.06	16.87	18.15	21.48	31.94	37.32	28.92	29.81
Standard Error	1.29	3.48	4.13	5.29	1.99	2.47	2.59	4.81	2.23	1.49	1.89	3.24	4.31	1.71	1.95
Median	20.64	23.98	18.98	23.45	20.50	21.87	13.87	19.99	14.66	14.03	20.27	28.47	49.42	20.57	20.72
SUMMARY (Excluding 0)															

BUYING INTENTIONS SECTION

What percent of the purchase price do you plan to put as a downpayment on your new home?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Mean	32.91	38.87 F	31.23	40.58 F	32.54	32.22	27.66	30.64	21.27	21.00	26.68 I	44.59 HIJ	61.00 HIJK	32.76	33.11
Standard Deviation	29.26	31.33	30.35	32.15	28.79	26.53	26.31	28.06	16.87	18.13	21.43	31.77	36.90	28.89	29.78
Standard Error	1.29	3.48	4.13	5.29	2.00	2.47	2.62	4.81	2.23	1.50	1.89	3.24	4.29	1.72	1.96
Median	20.77	23.98	18.98	23.45	20.65	21.95	14.22	19.99	14.66	14.21	20.36	28.79	50.81	20.68	20.88

BUYING INTENTIONS SECTION

Do you plan to take out a fixed rate mortgage, a variable rate mortgage, or a combination of both on your new home?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Plan to put 0% to 99% as a downpayment on new home															
Unweighted Base	467	69	48	31	193	109	96	30	56	145	125	86	45	258	209
Weighted Base	473	73*	50*	30*	192	107	95*	33**	60*	159	117	80*	48*	265	208
Fixed rate mortgage	143	22	11	14	60	31	28	8	14	49	32	30	13	71	72
	30%	30%	21%	47%	31%	29%	30%	24%	24%	31%	28%	37%	28%	27%	35%
				B											
Variable rate mortgage	107	22	14	5	42	26	15	9	6	23	34	25	16	73	34
	23%	30%	29%	16%	22%	25%	16%	28%	10%	14%	29%	31%	33%	28%	16%
		F									HI	HI	HI	N	
Combination/both	181	20	20	7	75	41	46	13	32	72	43	20	14	101	80
	38%	27%	41%	25%	39%	38%	49%	39%	53%	45%	37%	25%	30%	38%	39%
							AC		JKL	K					
Don't know/Refused	41	9	4	4	16	9	5	3	8	15	7	5	4	20	21
	9%	13%	9%	12%	8%	9%	5%	9%	13%	10%	6%	6%	8%	8%	10%

CONSUMER OUTLOOK SECTION
HIGHER SUMMARY TABLE

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Mortgages rates	1076	154	97	72	424	184	248	80	112	226	191	231	286	505	570
	54%	58%	50%	53%	56%	59%	50%	52%	55%	59%	53%	56%	49%	52%	55%
		F				F				L		L			
Housing prices	1282	170	156	77	489	198	277	114	142	250	209	275	377	626	657
	64%	64%	80%	56%	64%	63%	56%	74%	69%	65%	58%	66%	64%	65%	64%
		F	ACDEF		F			CDEF	J	J		J	J		
The price of rental accommodations	1276	149	123	94	439	155	370	100	132	253	201	261	397	597	680
	64%	56%	64%	70%	58%	49%	75%	65%	64%	66%	55%	63%	68%	62%	66%
			E	ADE	E		ABDEG	E	J	J		J	J		

CONSUMER OUTLOOK SECTION

THE SAME SUMMARY TABLE

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Mortgages rates	758	93	81	51	264	102	207	63	58	116	149	164	255	383	375
	38%	35%	42%	37%	35%	32%	42%	41%	28%	30%	41%	40%	43%	40%	36%
			E				DE				HI	HI	HI		
Housing prices	543	68	25	44	198	81	173	35	50	98	112	113	154	254	288
	27%	26%	13%	32%	26%	26%	35%	23%	24%	26%	31%	27%	26%	26%	28%
		B		B	B	B	ABDEG	B							
The price of rental accommodations	599	98	64	31	246	122	110	49	66	107	136	124	156	305	294
	30%	37%	33%	23%	32%	39%	22%	32%	32%	28%	38%	30%	27%	32%	28%
		CF	F		CF	CDF		F			IKL				

CONSUMER OUTLOOK SECTION

LOWER SUMMARY TABLE

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Mortgages rates	96	9	8	8	43	22	19	9	23	23	15	12	21	50	46
	5%	3%	4%	6%	6%	7%	4%	6%	11%	6%	4%	3%	4%	5%	4%
						F			IJKL	K					
Housing prices	153	25	11	16	61	32	36	5	12	27	38	26	46	78	76
	8%	9%	6%	11%	8%	10%	7%	3%	6%	7%	11%	6%	8%	8%	7%
		G		G	G	G					K				
The price of rental accommodations	81	12	5	4	49	28	7	4	7	16	20	19	16	44	37
	4%	5%	2%	3%	6%	9%	1%	3%	3%	4%	6%	5%	3%	5%	4%
		F			BF	ABCFG					L				

CONSUMER OUTLOOK SECTION

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

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Higher	1076	154	97	72	424	184	248	80	112	226	191	231	286	505	570
	54%	58%	50%	53%	56%	59%	50%	52%	55%	59%	53%	56%	49%	52%	55%
		F				F				L		L			
Lower	96	9	8	8	43	22	19	9	23	23	15	12	21	50	46
	5%	3%	4%	6%	6%	7%	4%	6%	11%	6%	4%	3%	4%	5%	4%
						F			IJKL	K					
The same as they are today	758	93	81	51	264	102	207	63	58	116	149	164	255	383	375
	38%	35%	42%	37%	35%	32%	42%	41%	28%	30%	41%	40%	43%	40%	36%
			E				DE				HI	HI	HI		
Don't know/Refused	71	9	7	5	27	6	20	3	12	16	8	6	25	28	43
	4%	3%	4%	3%	4%	2%	4%	2%	6%	4%	2%	2%	4%	3%	4%
									JK	K			K		

CONSUMER OUTLOOK SECTION

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

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Higher	1282	170	156	77	489	198	277	114	142	250	209	275	377	626	657
	64%	64%	80%	56%	64%	63%	56%	74%	69%	65%	58%	66%	64%	65%	64%
		F	ACDEF		F			CDEF	J	J		J	J		
Lower	153	25	11	16	61	32	36	5	12	27	38	26	46	78	76
	8%	9%	6%	11%	8%	10%	7%	3%	6%	7%	11%	6%	8%	8%	7%
		G		G	G	G					K				
The same as they are today	543	68	25	44	198	81	173	35	50	98	112	113	154	254	288
	27%	26%	13%	32%	26%	26%	35%	23%	24%	26%	31%	27%	26%	26%	28%
		B		B	B	B	ABDEG	B							
Don't know/Refused	23	2	2	0	10	4	8	1	1	6	4	0	10	9	13
	1%	1%	1%	-	1%	1%	2%	0	1%	2%	1%	-	2%	1%	1%
										K	K		K		

CONSUMER OUTLOOK SECTION

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?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Higher	1276	149	123	94	439	155	370	100	132	253	201	261	397	597	680
	64%	56%	64%	70%	58%	49%	75%	65%	64%	66%	55%	63%	68%	62%	66%
			E	ADE	E		ABDEG	E	J	J		J	J		
Lower	81	12	5	4	49	28	7	4	7	16	20	19	16	44	37
	4%	5%	2%	3%	6%	9%	1%	3%	3%	4%	6%	5%	3%	5%	4%
		F			BF	ABCFG					L				
The same as they are today	599	98	64	31	246	122	110	49	66	107	136	124	156	305	294
	30%	37%	33%	23%	32%	39%	22%	32%	32%	28%	38%	30%	27%	32%	28%
		CF	F		CF	CDF		F			IKL				
Don't know/Refused	45	5	2	6	24	9	7	1	1	6	6	10	18	21	24
	2%	2%	1%	4%	3%	3%	1%	1%	0	2%	2%	2%	3%	2%	2%
				BF									H		

MORTGAGE SECTION

What is the approximate market value of your home today?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Home Owners															
Unweighted Base	1312	181	141	94	490	195	287	119	40	164	281	356	430	596	716
Weighted Base	1297	173	141	95*	480	187	288	119	43*	175	262	329	452	620	677
Up to $49,999	90	10	9	8	32	18	21	10	4	10	19	24	30	46	44
	7%	6%	6%	8%	7%	10%	7%	8%	9%	6%	7%	7%	7%	7%	6%
$50,000 - $99,999	153	1	7	31	21	1	64	29	5	20	22	42	63	60	92
	12%	1%	5%	33%	4%	0	22%	24%	11%	11%	9%	13%	14%	10%	14%
			AE	ABDEF	AE		ABDE	ABDE					J		M
$100,000 - $149,999	223	9	13	23	71	6	69	38	7	49	49	55	61	119	105
	17%	5%	9%	24%	15%	3%	24%	32%	17%	28%	19%	17%	13%	19%	15%
			E	ABDE	AE		ABDE	ABDE		JKL					
$150,000 - $199,999	197	12	28	16	77	12	47	17	7	27	39	50	70	104	94
	15%	7%	19%	17%	16%	6%	16%	14%	17%	15%	15%	15%	15%	17%	14%
			AE	AE	AE		AE	AE							
$200,000 - $249,999	150	25	25	5	69	18	20	7	1	22	35	30	58	69	82
	12%	14%	18%	5%	14%	10%	7%	6%	3%	13%	13%	9%	13%	11%	12%
		CFG	CEFG		CFG										
$250,000 - $299,999	89	16	13	3	40	21	14	2	3	10	21	21	31	50	39
	7%	9%	9%	3%	8%	11%	5%	2%	8%	6%	8%	6%	7%	8%	6%
		G	G		G	CFG									
$300,000 - $349,999	65	12	8	1	35	21	9	0	1	4	20	18	19	37	28
	5%	7%	6%	1%	7%	11%	3%	-	2%	2%	8%	5%	4%	6%	4%
		CG	G		CFG	CFG					IL				
$350,000 - $399,999	47	15	5	0	18	16	7	2	1	6	9	12	20	30	17
	4%	9%	3%	-	4%	9%	3%	1%	2%	3%	3%	4%	4%	5%	2%
		CDFG				CDFG								N	
$400,000 or more	156	56	9	1	75	57	9	7	2	14	24	52	61	68	88
	12%	32%	6%	1%	16%	30%	3%	6%	5%	8%	9%	16%	14%	11%	13%
		BCDFG	C		BCFG	BCDFG						IJ			
Don't know/Refused	125	17	26	6	41	17	28	8	11	13	24	24	40	37	88
	10%	10%	18%	7%	8%	9%	10%	6%	26%	7%	9%	7%	9%	6%	13%
			ACDEF G						IJKL						M
SUMMARY															
Mean	236993	401588	271700	122182	248925	340493	169821	171827	160645	196990	223792	259765	249880	228225	245677
		BCDFG	CFG		CFG	CDFG						I			
Standard Deviation	296120	417025	447657	107392	202845	242500	263292	275752	109359	188541	221939	362278	326496	253370	333092
Standard Error	8606	32564	41744	11448	9594	18227	16360	26173	19966	15293	13898	19913	16533	10688	13356
Median	169277	297694	191959	98056	197110	298838	121841	108412	130544	146578	175271	169781	172538	169705	161077

MORTGAGE SECTION

As a percent, how much would you estimate the market value of your home has increased by over the last 2 years?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Home Owners															
Unweighted Base	1312	181	141	94	490	195	287	119	40	164	281	356	430	596	716
Weighted Base	1297	173	141	95*	480	187	288	119	43*	175	262	329	452	620	677
Zero	73 6%	13 7% BE	2 1%	12 13% BDEF	24 5%	5 3%	14 5%	8 7% B	3 6%	4 3%	11 4%	22 7%	31 7% I	23 4%	50 7% M
1 to 9%	242 19%	14 8%	31 22% A	18 19% A	90 19% A	31 17% A	51 18% A	38 32% ACDEF	14 32% J	35 20%	43 16%	66 20%	84 19%	142 23% N	101 15%
10 to 19%	378 29%	42 24%	55 39% AFG	30 31%	159 33% AF	60 32% F	62 21%	31 26%	7 15%	52 30%	68 26%	103 31% H	138 31% H	208 34% N	170 25%
20 to 29%	240 18%	44 25% DG	23 16%	18 19%	87 18%	39 21%	53 18%	15 12%	9 20%	31 18%	61 23% K	52 16%	83 18%	118 19%	122 18%
30 to 39%	86 7%	24 14% BCDEF G	9 6%	3 3%	26 5%	11 6%	17 6%	7 6%	0 -	19 11% HL	21 8%	23 7%	21 5%	38 6%	48 7%
40 to 49%	34 3%	8 4% B	1 1%	1 1%	11 2%	9 5% BG	13 4% B	1 1%	1 3%	5 3%	9 3%	7 2%	10 2%	15 2%	19 3%
50%+	81 6%	14 8% B	4 2%	4 4%	23 5%	10 5%	29 10% BDE	7 6%	1 2%	7 4%	18 7%	26 8%	26 6%	33 5%	49 7%
Don't know/Refused	163 13%	15 9%	16 12%	9 9%	61 13%	23 12%	50 17% A	12 10%	9 22% K	22 13%	31 12%	29 9%	58 13%	43 7%	120 18% M
SUMMARY (Including 0)															
Mean	17.49	21.53 BCDG	14.60	14.19	16.74	18.63 BC	20.09 BCDG	14.77	13.17	17.13	19.42 L	17.67	16.45	16.61	18.41
Standard Deviation	16.70	15.16	12.85	15.33	16.60	17.14	18.48	18.42	15.08	14.02	17.51	17.38	16.55	15.88	17.48
Standard Error	0.49	1.18	1.15	1.66	0.80	1.31	1.20	1.79	2.67	1.17	1.11	0.97	0.86	0.67	0.72
Median	11.60	19.46	9.54	8.87	10.11	11.95	13.78	9.28	8.15	12.05	14.23	11.09	9.83	9.96	12.60
SUMMARY (Excluding 0)															

MORTGAGE SECTION

As a percent, how much would you estimate the market value of your home has increased by over the last 2 years?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Mean	18.69	23.38 BCDEG	14.82	16.55	17.74	19.20 B	21.36 BCDG	15.96	14.31	17.64	20.41	19.06	17.88	17.30	20.20 M
Standard Deviation	16.60	14.36	12.82	15.33	16.56	17.08	18.32	18.65	15.20	13.91	17.38	17.30	16.50	15.83	17.29
Standard Error	0.51	1.16	1.16	1.79	0.83	1.33	1.22	1.89	2.78	1.18	1.13	1.00	0.89	0.69	0.74
Median	12.79	19.72	9.58	10.50	12.21	12.49	14.91	9.43	8.57	12.54	14.87	12.67	9.99	11.23	14.07

MORTGAGE SECTION

Do you have a mortgage on your home?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Home Owners															
Unweighted Base	1312	181	141	94	490	195	287	119	40	164	281	356	430	596	716
Weighted Base	1297	173	141	95*	480	187	288	119	43*	175	262	329	452	620	677
Yes	721	98	78	47	283	118	160	56	23	157	204	200	123	361	360
	56%	56%	55%	49%	59%	63%	56%	47%	54%	90%	78%	61%	27%	58%	53%
					G	CG			L	HJKL	HKL	L			
No	568	75	63	48	195	68	126	62	19	18	58	127	329	253	315
	44%	43%	44%	50%	41%	37%	44%	52%	44%	10%	22%	39%	73%	41%	46%
				E				DE	IJ		I	IJ	HIJK		M
Don't know/Refused	8	1	1	1	2	1	2	1	1	0	0	2	0	5	3
	1%	0	1%	1%	0	0	1%	1%	2%	-	-	1%	-	1%	0
									JL						

MORTGAGE SECTION

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

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Have a mortgage															
Unweighted Base	734	99	76	48	296	124	162	53	22	146	220	216	114	353	381
Weighted Base	721	98*	78*	47*	283	118	160	56*	23**	157	204	200	123	361	360
Up to $24,999	68	5	3	6	31	15	16	7	1	6	15	22	25	39	29
	9%	5%	4%	13%	11%	13%	10%	12%	4%	4%	7%	11%	20%	11%	8%
												I	IJK		
$25,000 - $49,999	71	3	3	5	19	2	32	8	3	9	16	23	18	39	32
	10%	4%	4%	10%	7%	2%	20%	15%	13%	6%	8%	11%	15%	11%	9%
				E	E		ABDE	ABE					I		
$50,000 - $74,999	98	8	4	6	37	9	32	11	2	18	27	29	23	49	49
	14%	8%	6%	13%	13%	8%	20%	19%	9%	11%	13%	15%	18%	14%	14%
							ABDE	BE							
$75,000 - $99,999	81	9	12	5	34	9	17	4	1	24	21	24	11	44	37
	11%	9%	15%	10%	12%	8%	11%	8%	4%	15%	10%	12%	9%	12%	10%
$100,000 - $124,999	72	13	9	2	30	14	13	4	0	18	31	14	8	36	36
	10%	14%	12%	5%	11%	12%	8%	8%	-	12%	15%	7%	7%	10%	10%
											KL				
$125,000 - $149,999	29	3	3	2	11	3	7	3	1	12	9	6	0	14	15
	4%	3%	3%	4%	4%	3%	4%	5%	4%	8%	4%	3%	-	4%	4%
										L	L				
$150,000 and up	106	30	18	2	43	31	9	4	2	31	34	29	10	50	56
	15%	31%	23%	4%	15%	27%	6%	7%	8%	20%	17%	14%	8%	14%	15%
		CDFG	CFG		CF	CDFG				L	L				
Don't know/Refused	196	26	25	19	78	34	34	14	14	39	51	53	28	90	106
	27%	26%	32%	40%	28%	29%	21%	26%	58%	25%	25%	27%	23%	25%	29%
				F											
SUMMARY															
Mean	109504	163168	141180	99429	105219	128260	79437	95723	129085	125333	118044	113955	68587	107755	111374
		DFG	F			F				L	L	L			
Standard Deviation	136179	155909	129978	179840	125063	110811	108360	171624	165494	118530	156026	152185	77198	145237	126043
Standard Error	5893	18003	18201	33396	8589	11880	9578	27482	52334	11301	12147	12107	8276	8888	7714
Median	79442	118637	112113	49333	78760	99057	58122	58140	47867	98517	89934	69604	48576	75942	79817

MORTGAGE SECTION

How many years do you expect it will take to pay off your mortgage?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Have a mortgage															
Unweighted Base	734	99	76	48	296	124	162	53	22	146	220	216	114	353	381
Weighted Base	721	98*	78*	47*	283	118	160	56*	23**	157	204	200	123	361	360
1-5 years	152	18	13	9	69	34	34	9	9	9	30	53	50	80	72
	21%	18%	17%	20%	24%	29%	21%	16%	37%	6%	15%	26%	40%	22%	20%
											I	IJ	IJK		
6-10 years	187	27	15	17	74	25	39	16	6	28	62	57	30	99	88
	26%	28%	19%	36%	26%	22%	24%	28%	27%	18%	30%	29%	24%	27%	24%
				B							I	I			
11-15 years	150	23	20	6	55	19	38	8	2	43	55	43	7	75	75
	21%	24%	26%	13%	20%	16%	24%	14%	8%	27%	27%	22%	6%	21%	21%
										L	L	L			
16-20 years	103	9	14	8	42	19	23	7	2	42	30	19	9	52	51
	14%	9%	17%	17%	15%	16%	15%	12%	9%	27%	15%	9%	7%	14%	14%
										JKL	L				
21+ years	55	7	7	5	14	6	14	9	3	24	12	10	5	18	38
	8%	7%	9%	11%	5%	5%	9%	17%	14%	15%	6%	5%	4%	5%	10%
								DE		JKL					M
Will not pay off/Never paid off	21	4	3	0	7	6	3	4	0	3	4	5	8	15	6
	3%	4%	4%	-	3%	5%	2%	7%	-	2%	2%	2%	7%	4%	2%
								F					J		
Don't know/Refused	51	10	5	2	22	8	9	3	1	9	11	13	15	22	30
	7%	11%	7%	4%	8%	7%	6%	6%	5%	6%	5%	6%	12%	6%	8%
													J		
SUMMARY															
Mean	11.98	11.80	13.15	12.21	11.37	11.27	12.19	12.93	10.67	15.61	12.46	10.81	8.38	11.38	12.59
			D							JKL	KL	L			M
Standard Deviation	6.80	7.36	6.80	7.13	6.40	6.69	6.79	7.53	8.25	6.17	6.40	6.21	6.55	6.63	6.92
Standard Error	0.26	0.80	0.83	1.05	0.39	0.64	0.55	1.11	1.80	0.53	0.45	0.44	0.68	0.37	0.37
Median	9.86	9.76	13.88	9.32	9.69	9.61	10.40	9.88	8.08	14.74	11.16	9.51	5.10	9.69	11.10

REFINANCING SECTION

Have you ever borrowed against the equity in your home?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Home Owners															
Unweighted Base	1312	181	141	94	490	195	287	119	40	164	281	356	430	596	716
Weighted Base	1297	173	141	95*	480	187	288	119	43*	175	262	329	452	620	677
Yes	289	30	37	22	125	55	57	19	4	13	54	95	115	154	135
	22%	17%	26%	23%	26%	29%	20%	16%	9%	8%	21%	29%	25%	25%	20%
					AG	AFG					I	HIJ	HI	N	
No	983	142	101	70	348	128	224	99	36	161	201	229	335	455	528
	76%	82%	71%	73%	73%	69%	78%	83%	84%	92%	77%	69%	74%	73%	78%
		BDE					E	BDE		JKL	K				
Don't know/Refused	25	2	4	4	7	4	7	1	3	1	7	5	2	11	13
	2%	1%	3%	4%	1%	2%	2%	1%	7%	1%	3%	1%	0	2%	2%
									IKL		L				

REFINANCING SECTION

How comfortable would you be in borrowing against the equity in your home?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Never borrowed against the equity															
Unweighted Base	1019	149	106	73	360	138	231	100	36	151	223	253	323	450	569
Weighted Base	1008	143	105	74*	355	132	231	100*	39*	162	207	233	337	466	542
Very Comfortable	130	19	11	7	47	19	33	13	2	19	35	29	39	74	56
	13%	13%	10%	10%	13%	15%	14%	13%	5%	12%	17%	12%	12%	16%	10%
														N	
Somewhat Comfortable	227	28	25	13	68	28	61	31	15	38	55	61	55	117	110
	23%	20%	24%	18%	19%	21%	26%	31%	38%	24%	27%	26%	16%	25%	20%
							D	AD	L		L	L			
Somewhat Uncomfortable	243	36	22	22	97	37	52	15	12	47	53	50	76	114	129
	24%	25%	21%	30%	27%	28%	22%	15%	30%	29%	26%	22%	23%	25%	24%
				G	G	G									
Very Uncomfortable	377	57	44	28	133	46	78	38	10	56	58	87	155	145	232
	37%	40%	41%	39%	37%	35%	34%	38%	25%	35%	28%	37%	46%	31%	43%
												J	HIJK		M
Don't know/Refused	30	4	3	3	11	2	8	2	1	1	6	6	11	15	15
	3%	2%	3%	4%	3%	2%	3%	2%	3%	1%	3%	3%	3%	3%	3%
TOPBOX & LOWBOX SUMMARY															
Comfortable (Top2Box)	357	47	36	20	115	47	94	44	17	57	90	90	94	191	166
	35%	33%	35%	28%	32%	36%	41%	44%	43%	36%	43%	38%	28%	41%	31%
							D	CD			L	L		N	
Uncomfortable (Low2Box)	621	93	66	50	229	83	129	54	21	103	112	137	232	260	361
	62%	65%	63%	68%	65%	62%	56%	53%	55%	64%	54%	59%	69%	56%	67%
					FG								JK		M

REFINANCING SECTION

Borrowing against the equity in your home is typically the least expensive form of borrowing available. Knowing this fact, how comfortable would you be in borrowing against the equity in your home?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Not Very Comfortable of borrowing against the equity															
Unweighted Base	888	128	95	66	313	117	198	88	34	133	186	221	287	379	509
Weighted Base	878	124	94*	67*	308	113	197	87*	37*	142	173	205	297	392	486
Very Comfortable	48	9	4	2	19	7	12	3	1	6	12	13	13	26	21
	5%	7%	4%	3%	6%	6%	6%	3%	2%	4%	7%	6%	4%	7%	4%
Somewhat Comfortable	282	34	29	22	87	37	73	37	18	53	71	70	64	124	158
	32%	27%	31%	33%	28%	32%	37%	42%	49%	37%	41%	34%	21%	32%	33%
							D	AD	L	L	L	L			
Somewhat Uncomfortable	256	35	21	22	102	38	56	20	10	47	49	53	93	119	137
	29%	28%	22%	34%	33%	33%	28%	23%	28%	33%	28%	26%	31%	30%	28%
					B										
Very Uncomfortable	276	44	38	21	93	30	53	27	7	34	40	65	122	112	163
	31%	35%	41%	31%	30%	27%	27%	31%	18%	24%	23%	32%	41%	29%	34%
			EF										HIJK		
Don't know/Refused	16	3	2	0	7	2	4	1	1	2	1	4	6	10	6
	2%	2%	2%	-	2%	1%	2%	1%	3%	1%	1%	2%	2%	3%	1%
TOPBOX & LOWBOX SUMMARY															
Comfortable (Top2Box)	329	42	33	24	106	43	85	39	19	59	83	83	77	150	179
	38%	34%	35%	35%	34%	38%	43%	45%	51%	42%	48%	41%	26%	38%	37%
									L	L	L	L			
Uncomfortable (Low2Box)	532	79	59	43	195	68	108	47	17	81	89	118	215	232	300
	61%	64%	63%	65%	63%	60%	55%	54%	46%	57%	51%	58%	72%	59%	62%
													HIJK		

REFINANCING SECTION

Have you refinanced your mortgage in the last 12 months?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Home Owners															
Unweighted Base	1312	181	141	94	490	195	287	119	40	164	281	356	430	596	716
Weighted Base	1297	173	141	95*	480	187	288	119	43*	175	262	329	452	620	677
Yes	126	26	14	7	53	22	25	2	3	20	34	44	21	61	65
	10%	15%	10%	7%	11%	12%	9%	2%	7%	12%	13%	13%	5%	10%	10%
		FG	G	G	G	G	G			L	L	L			
No	1149	145	124	89	418	163	260	115	34	154	226	283	426	548	601
	89%	84%	88%	93%	87%	87%	90%	96%	79%	88%	87%	86%	94%	88%	89%
				A			A	ABDEF					HIJK		
Don't know/Refused	22	3	4	0	9	2	4	3	6	1	1	2	5	11	11
	2%	1%	3%	-	2%	1%	1%	2%	14%	1%	1%	1%	1%	2%	2%
									IJKL						

REFINANCING SECTION

In dollar terms, how much MORE than the amount of your existing mortgage did you refinance?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Home Owners who have refinanced mortgage in the last 12 months															
Unweighted Base	133	27	15	7	57	23	25	2	3	19	39	48	20	62	71
Weighted Base	126	26**	14**	7**	53*	22**	25**	2**	3**	20**	34*	44*	21**	61*	65*
Nothing	20	7	5	0	7	2	0	1	0	3	7	5	4	13	7
	16%	28%	33%	-	13%	8%	-	50%	-	15%	20%	12%	18%	22%	10%
Up to $14,999	25	4	2	1	10	4	8	0	0	7	7	5	5	8	17
	20%	16%	16%	14%	18%	17%	32%	-	-	32%	22%	12%	25%	12%	26%
															M
$15,000 - $29,999	17	1	3	1	7	4	5	1	0	2	4	8	2	12	5
	13%	3%	18%	17%	12%	18%	20%	50%	-	9%	13%	19%	10%	19%	8%
$30,000 - $44,999	11	1	0	2	4	2	4	0	0	2	2	6	0	5	6
	9%	3%	-	30%	8%	7%	16%	-	-	10%	7%	15%	-	8%	9%
$45,000 - $59,999	6	1	0	0	4	1	1	0	0	0	2	2	2	5	1
	5%	3%	-	-	7%	4%	4%	-	-	-	5%	4%	11%	8%	1%
$60,000 or more	17	5	2	0	7	4	3	0	1	0	5	7	4	9	9
	14%	18%	18%	-	14%	17%	13%	-	33%	-	15%	15%	19%	14%	14%
Don't know/Refused	30	7	2	3	15	6	4	0	2	7	6	10	4	10	21
	24%	28%	15%	39%	28%	29%	15%	-	67%	34%	18%	23%	17%	16%	32%
															M
SUMMARY (Including 0)															
Mean	38358	41990	52956	25728	38678	46766	31289	10000	100000	10007	50795	35675	42060	33269	44191
Standard Deviation	63828	75540	105901	16405	59616	63590	34631	0	0	11792	90573	41818	70992	43507	81302
Standard Error	6320	16891	29372	8203	9199	15423	7557	0	0	3270	16011	6875	17218	5976	11615
Median	15776	701	4178	14828	17827	18529	18754	10000	100000	4037	11056	19332	8880	16358	9736
SUMMARY (Excluding 0)															
Mean	48374	69416	85757	25728	47284	52456	31289	20000	100000	13037	67621	42115	53288	44839	51905
Standard Deviation	68273	87789	126512	16405	62854	65210	34631	0	0	11913	99312	42365	76448	45124	85929
Standard Error	7633	25342	44729	8203	10779	16837	7557	0	0	3767	20272	7609	21203	7320	13259
Median	19949	35145	18093	14828	22651	19285	18754	20000	100000	7561	21263	27665	20323	24965	18051

REFINANCING SECTION

When you refinanced your mortgage, did you use a mortgage only, a home equity line of credit, or a combination of both?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Home Owners who have refinanced mortgage in the last 12 months															
Unweighted Base	133	27	15	7	57	23	25	2	3	19	39	48	20	62	71
Weighted Base	126	26**	14**	7**	53*	22**	25**	2**	3**	20**	34*	44*	21**	61*	65*
A mortgage	77	18	9	5	27	9	16	2	0	14	21	31	10	37	41
	62%	69%	67%	74%	51%	41%	67%	100%	-	67%	62%	71%	49%	61%	62%
A home equity line of credit	15	4	1	1	8	2	1	0	0	0	9	5	1	6	9
	12%	14%	6%	13%	16%	11%	4%	-	-	-	26%	12%	4%	10%	13%
A combination of both	25	3	2	1	15	9	5	0	2	6	3	5	9	14	11
	20%	10%	14%	13%	28%	39%	21%	-	71%	28%	8%	10%	43%	23%	17%
Don't know/Refused	8	2	2	0	3	2	2	0	1	1	2	3	1	4	5
	7%	7%	13%	-	5%	8%	8%	-	29%	5%	5%	7%	4%	6%	7%

REFINANCING SECTION

What was the primary reason for refinancing your mortgage?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
TOTAL MENTIONS															
Base: Home Owners who have refinanced mortgage in the last 12 months															
Unweighted Base	133	27	15	7	57	23	25	2	3	19	39	48	20	62	71
Weighted Base	126	26**	14**	7**	53*	22**	25**	2**	3**	20**	34*	44*	21**	61*	65*
Came up for renewal/term was up	33 26%	9 35%	3 20%	2 27%	14 26%	5 21%	6 24%	0 -	0 -	8 38%	5 15%	14 32%	6 29%	15 25%	18 27%
Renovate home	19 15%	0 -	2 12%	2 26%	7 13%	2 7%	8 32%	1 50%	0 -	3 14%	3 10%	11 25%	2 11%	8 13%	11 17%
Lower interest costs	16 13%	5 19%	3 24%	0 -	6 12%	4 18%	1 4%	0 -	0 -	2 12%	5 15%	4 10%	3 16%	12 20% N	3 5%
To get a better rate	13 10%	3 13%	1 7%	0 -	8 15%	4 19%	1 4%	0 -	1 29%	2 11%	2 7%	2 6%	3 15%	8 14%	5 7%
Consolidate debt	12 10%	2 7%	1 6%	1 17%	7 13%	4 17%	1 4%	1 50%	0 -	3 16%	3 10%	5 11%	1 5%	6 9%	7 10%
Moved/bought a house	9 7%	1 4%	2 12%	0 -	3 5%	2 8%	4 16%	0 -	0 -	1 4%	4 13%	3 6%	1 5%	4 6%	5 8%
Buy vehicle	6 5%	2 7%	0 -	0 -	4 8%	1 5%	0 -	0 -	0 -	0 -	3 10%	1 2%	2 9%	3 4%	4 5%
Make other investments	2 2%	1 4%	0 -	0 -	0 -	0 -	1 4%	0 -	0 -	0 -	1 3%	1 2%	0 -	0 -	2 3%
Lock in rate for longer term	1 1%	0 -	0 -	0 -	0 -	0 -	1 4%	0 -	0 -	0 -	1 3%	0 -	0 -	0 -	1 1%
Other	15 12%	4 14%	1 6%	2 30%	6 11%	1 4%	3 12%	0 -	0 -	0 -	6 18%	4 9%	4 20%	6 10%	9 14%
Don't know/Refused	6 5%	1 4%	2 13%	0 -	2 4%	2 10%	1 4%	0 -	2 71%	1 5%	1 2%	2 5%	0 -	2 3%	4 6%

REFINANCING SECTION

Do you intend to refinance your mortgage in the next 12 months?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base

		REGION								AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Home Owners who have not refinanced mortgage in the last 12 months															
Unweighted Base	1179	154	126	87	433	172	262	117	37	145	242	308	410	534	645
Weighted Base	1171	147	128	89*	427	165	263	117	40*	154	228	285	431	559	612
Yes	91	11	12	9	30	9	23	7	2	17	32	25	14	50	41
	8%	8%	9%	10%	7%	5%	9%	6%	5%	11%	14%	9%	3%	9%	7%
										L	L	L			
No	1059	133	111	79	392	153	237	107	34	138	192	256	415	498	561
	90%	90%	87%	90%	92%	93%	90%	91%	86%	89%	84%	90%	96%	89%	92%
													HIJK		
Don't know/Refused	21	3	4	0	5	3	4	4	4	0	4	4	2	11	10
	2%	2%	4%	-	1%	2%	1%	3%	10%	-	2%	1%	1%	2%	2%
									IJKL						

REFINANCING SECTION

In dollar terms, how much MORE than the amount of your existing mortgage do you intend to refinance?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Home Owners who intend to refinance mortgage in the next 12 months															
Unweighted Base	92	12	11	9	31	10	23	6	2	16	32	27	13	48	44
Weighted Base	91*	11**	12**	9**	30*	9**	23**	7**	2**	17**	32*	25**	14**	50*	41*
Nothing	20	4	4	2	4	1	4	2	0	2	7	7	3	9	11
	22%	35%	37%	19%	12%	12%	17%	33%	-	12%	23%	29%	21%	17%	27%
Up to $14,999	13	1	0	1	5	1	5	1	1	3	6	3	0	10	3
	14%	7%	-	12%	17%	12%	22%	19%	54%	19%	19%	11%	-	21%	6%
$15,000 - $29,999	10	1	0	1	2	1	4	2	0	3	3	3	1	7	3
	11%	9%	-	12%	6%	9%	18%	30%	-	17%	9%	12%	8%	14%	7%
$30,000 - $44,999	3	0	0	1	1	0	1	0	0	1	1	0	1	1	2
	4%	-	-	12%	4%	-	4%	-	-	7%	3%	-	8%	2%	5%
$45,000 - $59,999	5	1	0	0	3	1	1	0	0	1	2	1	1	2	3
	5%	9%	-	-	10%	9%	4%	-	-	6%	5%	4%	10%	4%	7%
$60,000 or more	14	3	3	0	4	1	3	1	0	0	6	4	4	8	6
	15%	24%	28%	-	12%	10%	14%	19%	-	-	19%	16%	29%	16%	14%
Don't know/Refused	26	2	4	4	12	4	5	0	1	6	7	7	3	13	14
	29%	15%	35%	44%	39%	49%	22%	-	46%	39%	22%	28%	24%	25%	34%
SUMMARY (Including 0)															
Mean	36471	57139	51629	13776	41830	25870	26808	19051	5000	15262	40293	37466	49244	33586	40478
Standard Deviation	58311	83027	73483	13916	67902	26319	39239	30167	0	15406	62356	69562	56957	48669	70356
Standard Error	7233	26255	27774	6223	15578	11770	9249	12316	0	4872	12471	15959	18011	8112	13065
Median	9802	4787	0	7171	13375	12122	8370	185	5000	9554	7625	3868	34550	9878	3936
SUMMARY (Excluding 0)															
Mean	52335	98002	119677	20926	52095	33670	34159	28292	5000	18930	57092	63205	68238	43540	68218
Standard Deviation	63747	89584	62667	11156	72469	24854	41521	33783	0	14940	67753	81912	56502	51448	80929
Standard Error	9503	36573	36181	6441	18711	12427	11097	16891	0	5282	15970	24698	21356	9723	19628
Median	23091	46603	84500	14908	25462	18818	14877	15196	5000	12283	19294	19178	52333	18038	33914

CREDIT KNOWLEDGE SECTION

Now, I'd like to ask you a few general questions about borrowing. Which ONE of the following types of borrowing products would you say typically carries the lowest interest rate?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Home Equity Line of Credit	265	45	20	13	119	45	48	21	13	47	65	74	58	143	122
	13%	17%	10%	10%	16%	14%	10%	13%	7%	12%	18%	18%	10%	15%	12%
		F			F	F				H	HIL	HIL			
Secured line of credit	494	62	53	27	229	99	81	41	47	104	89	94	152	259	235
	25%	24%	27%	20%	30%	31%	16%	27%	23%	27%	25%	23%	26%	27%	23%
		F	F		ACF	ACF		F						N	
Unsecured line of credit	75	9	4	3	35	18	21	4	10	23	15	11	15	36	40
	4%	3%	2%	2%	5%	6%	4%	3%	5%	6%	4%	3%	3%	4%	4%
						B				KL					
Term loan	152	18	7	14	33	9	72	9	20	29	27	32	42	77	76
	8%	7%	4%	10%	4%	3%	14%	6%	10%	8%	8%	8%	7%	8%	7%
		E		BDE			ABDEG								
Home equity loan	463	63	53	40	142	60	126	39	46	65	84	112	146	255	208
	23%	24%	28%	30%	19%	19%	26%	25%	22%	17%	23%	27%	25%	26%	20%
			DE	DE			DE				I	I	I	N	
Overdraft	112	14	16	12	41	23	15	15	25	38	13	16	16	39	73
	6%	5%	8%	9%	5%	7%	3%	9%	12%	10%	4%	4%	3%	4%	7%
			F	F	F	F		F	JKL	JKL					M
Don't know/Refused	439	55	41	27	160	61	131	26	44	75	69	74	158	159	280
	22%	21%	21%	20%	21%	20%	27%	17%	21%	20%	19%	18%	27%	16%	27%
							DEG						IJK		M

CREDIT KNOWLEDGE SECTION

What do you think is the MINIMUM percent down payment that is necessary to purchase a house?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Zero	149	24	18	10	72	28	13	12	8	51	36	28	21	84	65
	7%	9%	9%	7%	9%	9%	3%	8%	4%	13%	10%	7%	4%	9%	6%
		F	F	F	F	F		F		HKL	HL	L		N	
1 to 4%	32	3	3	0	16	9	7	4	7	10	3	4	7	15	17
	2%	1%	1%	-	2%	3%	1%	2%	4%	3%	1%	1%	1%	2%	2%
									JKL						
5 to 9%	684	82	84	60	278	125	135	46	51	158	179	142	139	360	324
	34%	31%	43%	44%	37%	40%	27%	30%	25%	41%	49%	34%	24%	37%	31%
			AFG	AFG	F	AFG				HKL	HIKL	HL		N	
10 to 14%	502	70	46	29	186	61	126	44	55	68	72	113	184	229	273
	25%	27%	24%	21%	25%	19%	26%	29%	27%	18%	20%	27%	31%	24%	26%
		E					E	E	I			IJ	IJ		
15 to 19%	96	7	7	7	27	11	41	6	15	24	17	16	24	50	46
	5%	3%	4%	5%	4%	3%	8%	4%	7%	6%	5%	4%	4%	5%	4%
							ABDE								
20 to 24%	146	21	12	11	53	31	38	11	15	26	15	36	50	70	76
	7%	8%	6%	8%	7%	10%	8%	7%	8%	7%	4%	9%	9%	7%	7%
												J	J		
25%+	223	32	13	16	64	28	88	10	31	26	25	55	82	99	124
	11%	12%	7%	12%	8%	9%	18%	7%	15%	7%	7%	13%	14%	10%	12%
		B					BDEG		IJ			IJ	IJ		
Don't know/Refused	170	25	12	3	62	22	47	22	23	19	15	20	81	60	110
	8%	9%	6%	2%	8%	7%	9%	14%	11%	5%	4%	5%	14%	6%	11%
		C			C	C	C	BCDE	IJK				IJK		M
SUMMARY (Including 0)															
Mean	11.02	10.85	9.17	11.42	9.68	9.66	14.19	9.71	13.67	9.05	8.56	11.67	12.58	10.30	11.71
							ABCDE		IJ			IJ	IJ		M
							G								
Standard Deviation	10.51	9.25	9.34	12.50	8.95	8.38	13.02	7.47	12.50	9.38	8.69	11.68	9.48	9.27	11.57
Standard Error	0.25	0.60	0.69	1.08	0.34	0.49	0.61	0.66	0.95	0.51	0.45	0.57	0.43	0.31	0.37
Median	9.10	8.31	4.70	4.73	4.97	4.81	9.55	9.11	8.95	4.80	4.54	7.60	9.48	6.78	9.21
SUMMARY (Excluding 0)															

CREDIT KNOWLEDGE SECTION

What do you think is the MINIMUM percent down payment that is necessary to purchase a house?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Mean	11.99	12.08	10.19	12.31	10.80	10.69	14.62 ABDEG	10.65	14.31 IJ	10.53	9.56	12.56 IJ	13.11 IJ	11.36	12.60 M
Standard Deviation	10.42	8.97	9.30	12.55	8.80	8.17	12.97	7.15	12.43	9.31	8.64	11.65	9.31	9.10	11.52
Standard Error	0.25	0.61	0.73	1.13	0.35	0.50	0.62	0.66	0.96	0.55	0.47	0.59	0.44	0.32	0.39
Median	9.25	8.66	4.92	5.26	8.20	6.63	9.60	9.25	9.10	4.97	4.75	7.97	9.53	9.16	9.33

INSURANCE SECTION

How interested would you be in being able to purchase property insurance coverage at the same time that you arrange your mortgage?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All Respondents															
Unweighted Base	2001	264	194	136	758	320	495	154	194	354	392	448	556	932	1069
Weighted Base	2001	265	194	136	758	315	494	155	205	381	363	413	588	967	1034
Very interested	618	67	44	41	237	102	169	59	56	140	113	121	176	272	346
	31%	25%	23%	30%	31%	32%	34%	38%	27%	37%	31%	29%	30%	28%	33%
					B	B	AB	AB		HKL					M
Somewhat interested	610	80	71	47	217	87	142	52	105	146	119	119	114	326	283
	30%	30%	37%	35%	29%	28%	29%	33%	51%	38%	33%	29%	19%	34%	27%
			DEF						IJKL	KL	L	L		N	
Not very interested	254	43	23	17	97	38	62	11	28	51	53	51	63	111	143
	13%	16%	12%	13%	13%	12%	13%	7%	14%	13%	15%	12%	11%	11%	14%
		G			G										
Not at all interested	481	68	46	29	196	84	110	33	14	42	72	116	216	244	237
	24%	26%	24%	21%	26%	27%	22%	21%	7%	11%	20%	28%	37%	25%	23%
											HI	HIJ	HIJK		
Don't know/Refused	39	6	8	2	11	4	11	1	2	2	7	6	19	14	25
	2%	2%	4%	1%	1%	1%	2%	0	1%	1%	2%	1%	3%	1%	2%
			DEG										I		
TOPBOX & LOWBOX SUMMARY															
Interested (Top2Box)	1227	148	116	88	455	189	311	111	161	286	231	240	290	598	629
	61%	56%	60%	65%	60%	60%	63%	72%	78%	75%	64%	58%	49%	62%	61%
								ABDE	JKL	JKL	L	L			
Not interested (Low2Box)	735	111	70	46	293	122	172	43	42	93	126	168	279	355	379
	37%	42%	36%	34%	39%	39%	35%	28%	21%	24%	35%	41%	47%	37%	37%
		G			G	G					HI	HI	HIJK		

INSURANCE SECTION

Do you have insurance on your mortgage that protects your mortgage payments in case of death or disability?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Have a mortgage															
Unweighted Base	734	99	76	48	296	124	162	53	22	146	220	216	114	353	381
Weighted Base	721	98*	78*	47*	283	118	160	56*	23**	157	204	200	123	361	360
Yes	527	65	53	37	198	70	126	49	14	131	148	152	73	252	274
	73%	66%	68%	78%	70%	59%	79%	87%	60%	83%	73%	76%	59%	70%	76%
				E	E		ADE	ABDE		JL	L	L			M
No	183	33	24	9	81	46	29	7	4	24	56	46	49	105	78
	25%	34%	31%	20%	29%	39%	18%	13%	18%	15%	27%	23%	40%	29%	22%
		FG	FG		FG	CDFG					I		IJK	N	
Don't know/Refused	11	0	1	1	4	2	5	0	5	2	0	2	1	4	7
	2%	-	1%	2%	2%	2%	3%	-	22%	1%	-	1%	1%	1%	2%

INSURANCE SECTION

How satisfied are you that this insurance is meeting your needs?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

		REGION							AGE					GENDER	
	TOTAL	BC	ALB	SK/MN	ONT	GTA	QUE	ATL	18-24	25-34	35-44	45-54	55+	Male	Female
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: Have insurance on mortgage															
Unweighted Base	537	65	52	38	208	73	128	46	13	122	160	163	68	247	290
Weighted Base	527	65*	53*	37*	198	70*	126	49*	14**	131	148	152	73*	252	274
Very satisfied	316	38	27	23	122	40	72	33	6	75	90	96	44	140	176
	60%	59%	52%	63%	62%	58%	57%	68%	43%	57%	61%	64%	60%	56%	64%
															M
Somewhat satisfied	169	17	22	12	61	21	45	12	7	44	48	43	24	88	81
	32%	27%	41%	32%	31%	30%	36%	25%	47%	33%	32%	28%	33%	35%	29%
Not very satisfied	20	5	0	1	9	5	3	2	0	6	4	7	3	10	10
	4%	8%	-	2%	4%	7%	2%	5%	-	5%	2%	5%	4%	4%	4%
		B													
Not at all satisfied	10	3	1	0	4	2	2	0	1	4	3	1	1	10	0
	2%	5%	2%	-	2%	3%	2%	-	11%	3%	2%	1%	1%	4%	-
														N	
Don't know/Refused	12	1	3	1	2	2	4	1	0	2	4	4	1	4	8
	2%	2%	5%	3%	1%	3%	3%	3%	-	1%	3%	3%	1%	2%	3%
			D												
TOPBOX & LOWBOX SUMMARY															
Satisfied (Top2Box)	485	56	49	35	184	62	117	45	13	118	138	139	68	228	257
	92%	86%	93%	94%	93%	88%	93%	93%	89%	91%	93%	92%	93%	90%	94%
Not satisfied (Low2Box)	30	8	1	1	12	7	5	2	1	10	6	8	4	20	10
	6%	13%	2%	2%	6%	9%	4%	5%	11%	8%	4%	5%	5%	8%	4%
		BF												N	