

JZ11. How much of a down payment do you think you will put down on this new home?

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

* small base

	Total	GENDER		AGE					EDUCATION			
		Male	Female	18-24	25-34	35-44	45-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J	K
Base: Likely to purchase home within the next two years	659	284	375	68	179	146	162	104	51	190	335	83
Weighted	683	330	352	83*	217	134	149	100	53*	194	349	87*
0	21 3%	13 4%	8 2%	1 1%	5 2%	4 3%	8 6%	2 2%	2 5%	8 4%	11 3%	0 -
1-5000	140 21%	60 18%	80 23%	21 25%	57 26% F	23 17%	23 16%	17 17%	17 31% JK	50 26% JK	62 18%	12 14%
5001-10,000	102 15%	41 13%	61 17%	12 14%	42 19% FG	23 17%	16 11%	9 9%	9 17%	33 17% K	54 16% K	6 7%
10,001-15,000	42 6%	21 6%	21 6%	13 16% DEFG	13 6%	7 5%	7 5%	3 3%	2 3%	12 6%	23 6%	6 7%
15,001-20,000	70 10%	33 10%	37 10%	8 10%	29 14% G	12 9%	16 11%	5 5%	5 9%	22 11%	34 10%	10 11%
20,001-25,000	58 9%	33 10%	25 7%	8 9%	16 7%	13 10%	12 8%	9 9%	4 8%	12 6%	32 9%	10 12%
25,001-50,000	104 15%	54 16%	50 14%	8 10%	33 15%	25 18%	20 13%	18 18%	8 15%	26 13%	60 17%	11 13%
50,001-75,000	20 3%	8 3%	11 3%	4 5%	3 1%	6 4%	6 4%	2 2%	1 1%	2 1%	9 3%	7 8% IJ
75,001-100,000	57 8%	33 10%	24 7%	5 6%	7 3%	14 10% D	16 11% D	15 15% D	3 6%	12 6%	29 8%	12 14% I
100,001-200,000	36 5%	18 5%	18 5%	1 1%	8 4%	5 3%	15 10% CDE	8 8%	2 4%	7 4%	20 6%	6 7%
200,001+	32 5%	16 5%	16 4%	3 3%	4 2%	3 2%	9 6% CDEF	13 13% CDEF	1 2%	9 5%	16 5%	6 6%
Summary												
Mean	52111.4	55096.0	49313.8	46369.7	29064.6	44551.9	66055.4 D	96247.2 CDE	30311.2	52817.9	49573.9	74008.3 HJ
Std. Dev.	104189.50	107850.34	100710.84	144369.03	49440.45	94996.77	108753.38	137359.50	57177.63	137283.52	82095.75	117318.57
Std. Err.	4058.65	6399.74	5200.69	17507.32	3695.35	7861.99	8544.47	13469.21	8006.47	9959.59	4485.37	12877.39
Median	18972	19485	18194	13709	11838	18943	21306	39297	9379	13305	18719	24519

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

* small base

		REGION							HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	GTA	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: Likely to purchase home within the next two years	659	109	83	52	250	122	43	77	163	226	270	242	417
Weighted	683	113	83*	50*	280	112	45*	84*	170	237	276	257	426
0	21 3%	4 3%	1 1%	3 6%	8 3%	5 5%	0 -	0 -	8 5%	6 3%	7 3%	10 4%	11 3%
1-5000	140 21%	13 11%	15 17%	22 43% ABDE	53 19%	22 20%	17 37% ABDE	13 15%	53 31% J	60 25% J	28 10%	51 20%	89 21%
5001-10,000	102 15%	12 11%	9 11%	8 16%	45 16%	15 13%	13 29% ABE	8 9%	28 17%	42 18%	32 12%	46 18%	57 13%
10,001-15,000	42 6%	4 4%	3 3%	1 2%	20 7%	13 11% AC	2 5%	6 7%	13 7%	15 6%	15 5%	16 6%	26 6%
15,001-20,000	70 10%	16 14%	11 13%	3 5%	26 9%	13 12%	2 4%	8 10%	15 9%	21 9%	35 13%	29 11%	41 10%
20,001-25,000	58 9%	6 5%	11 13%	2 3%	28 10%	10 9%	2 5%	10 12%	12 7%	22 9%	24 9%	19 7%	40 9%
25,001-50,000	104 15%	22 19% F	21 25% CDF	4 8%	41 15% F	16 14% F	1 3%	18 22%	19 11%	33 14%	52 19%	39 15%	65 15%
50,001-75,000	20 3%	7 6%	1 1%	0 -	7 3%	3 2%	2 4%	3 3%	2 1%	6 3%	11 4%	5 2%	15 4%
75,001-100,000	57 8%	10 9%	5 6%	6 11%	25 9%	8 7%	4 10%	6 7%	13 7%	16 7%	28 10%	19 7%	38 9%
100,001-200,000	36 5%	6 5%	5 6%	2 4%	14 5%	7 6%	2 3%	3 4%	4 2%	7 3%	25 9% HI	10 4%	26 6%
200,001+	32 5%	13 12% CDEF	3 4%	1 2%	14 5% E	1 1%	0 -	8 10%	4 2%	10 4%	18 6%	14 5%	18 4%
Summary													
Mean	52111.4	80610.0 CEF	47878.6	29852.7	57179.7	33874.1	26433.3	80944.2	34475.6	46013.5	68251.1 HI	51951.3	52207.9
Std. Dev.	104189.50	128316.88	76121.30	50607.11	126212.02	46613.55	41741.77	166435.97	78013.91	115520.11	106060.07	116660.05	96036.23
Std. Err.	4058.65	12290.53	8355.40	7017.94	7982.35	4220.19	6365.56	18967.14	6110.52	7684.28	6454.61	7499.19	4702.91
Median	18972	25735	24290	5126	18824	15245	7934	23537	9618	14318	24293	18311	19285

JZ11. How much of a down payment do you think you will put down on this new home?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E

** very small base (under 30) ineligible for sig testing

	RESIDENCE			BUYING INTENTIONS		
	Total	Own	Rent	Not Likely to buy	Owners Likely to Buy	Renters Likely to Buy
		A	B	C	D	E
Base: Likely to purchase home within the next two years	659	304	355	0	304	355
Weighted	683	314	369	-.**	314	369
0	21 3%	10 3%	11 3%	0 -	10 3%	11 3%
1-5000	140 21%	30 10%	110 30% A	0 -	30 10%	110 30% D
5001-10,000	102 15%	28 9%	75 20% A	0 -	28 9%	75 20% D
10,001-15,000	42 6%	10 3%	33 9% A	0 -	10 3%	33 9% D
15,001-20,000	70 10%	31 10%	39 11%	0 -	31 10%	39 11%
20,001-25,000	58 9%	27 9%	31 8%	0 -	27 9%	31 8%
25,001-50,000	104 15%	68 21% B	37 10%	0 -	68 21% E	37 10%
50,001-75,000	20 3%	13 4%	6 2%	0 -	13 4%	6 2%
75,001-100,000	57 8%	41 13% B	16 4%	0 -	41 13% E	16 4%
100,001-200,000	36 5%	30 10% B	6 2%	0 -	30 10% E	6 2%
200,001+	32 5%	27 9% B	5 1%	0 -	27 9% E	5 1%
Summary						
Mean	52111.4	85222.6 B	23884.4	0	85222.6 E	23884.4
Std. Dev.	104189.50	139844.47	41651.49	0	139844.47	41651.49
Std. Err.	4058.65	8020.63	2210.63	0	8020.63	2210.63
Median	18972	29931	9808	0	29931	9808

JZ13. Currently, the minimum down payment required to purchase a house and avoid paying mortgage insurance is 25%. The federal government is considering reducing this percentage to 20%. If this proposed change came into effect in the next few months, what change would it have on your home buying intentions for 2007?

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

	Total	GENDER		AGE					EDUCATION			
		Male	Female	18-24	25-34	35-44	45-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	2404	1089	1315	194	387	457	596	769	242	706	1167	289
Weighted	2404	1177	1227	237	471	412	544	740	241	701	1168	294
I would be much more likely to buy a house in 2007	183	94	89	31	62	31	39	20	13	51	97	21
	8%	8%	7%	13% EFG	13% EFG	7% G	7% G	3%	6%	7%	8%	7%
I would be somewhat more likely to buy a house in 2007	269	126	143	53	78	53	42	43	26	72	142	29
	11%	11%	12%	22% EFG	17% FG	13% FG	8%	6%	11%	10%	12%	10%
It would have no effect on whether or not I buy a house in 2007	1952	957	995	152	330	328	462	678	202	577	929	244
	81%	81%	81%	64%	70%	80% CD	85% CDE	92% CDEF	84%	82%	80%	83%
(Dk/Ns)	1 0	1 0	0 -	1 0	0 -	0 -	0 -	0 -	0 -	1 0	0 -	0 -

JZ13. Currently, the minimum down payment required to purchase a house and avoid paying mortgage insurance is 25%. The federal government is considering reducing this percentage to 20%. If this proposed change came into effect in the next few months, what change would it have on your home buying intentions for 2007?

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

	Total	REGION							HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
		BC	AB	SK/MB	Ontario	Quebec	Atlantic	GTA	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: All respondents	2404	342	235	170	847	627	183	216	610	776	1018	683	1721
Weighted	2404	335	231	160	925	570	182	233	625	774	1005	687	1717
I would be much more likely to buy a house in 2007	183	26	17	16	69	39	17	15	57	60	66	72	111
	8%	8%	7%	10%	7%	7%	9%	6%	9%	8%	7%	10% L	6%
I would be somewhat more likely to buy a house in 2007	269	43	24	24	99	68	12	31	86	99	84	95	174
	11%	13% F	10%	15% F	11%	12% F	6%	13%	14% J	13% J	8%	14% L	10%
It would have no effect on whether or not I buy a house in 2007	1952	266	191	120	758	463	154	187	481	615	856	521	1431
	81%	79%	82%	75%	82% C	81%	85% C	80%	77%	79%	85% HI	76%	83% K
(Dk/Ns)	1 0	0 -	0 -	0 -	0 -	1 0	0 -	0 -	1 0	0 -	0 -	0 -	1 0

JZ13. Currently, the minimum down payment required to purchase a house and avoid paying mortgage insurance is 25%. The federal government is considering reducing this percentage to 20%. If this proposed change came into effect in the next few months, what change would it have on your home buying intentions for 2007?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E

	Total	RESIDENCE		BUYING INTENTIONS		
		Own	Rent	Not Likely to buy	Owners Likely to Buy	Renters Likely to Buy
		A	B	C	D	E
Base: All respondents	2404	1494	910	1745	304	355
Weighted	2404	1465	939	1721	314	369
I would be much more likely to buy a house in 2007	183	91	92	32	67	84
	8%	6%	10% A	2%	21% C	23% C
I would be somewhat more likely to buy a house in 2007	269	100	169	110	56	103
	11%	7%	18% A	6%	18% C	28% CD
It would have no effect on whether or not I buy a house in 2007	1952	1275	677	1579	192	181
	81%	87% B	72%	92% DE	61% E	49%
(Dk/Ns)	1	0	1	1	0	0
	0	-	0	0	-	-

JZ16. 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

* small base

	Total	GENDER		AGE					EDUCATION			
		Male	Female	18-24	25-34	35-44	45-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J	K
Base: Home owners	1494	667	827	48	179	274	416	576	119	424	748	203
Weighted	1465	701	765	63*	226	244	376	555	116	411	734	204
NONE	38 3%	19 3%	19 2%	2 4%	9 4%	9 4%	7 2%	11 2%	4 4%	8 2%	22 3%	3 2%
1% to 9%	290 20%	153 22%	137 18%	13 20%	51 23%	52 21%	69 18%	105 19%	31 27% IK	71 17%	152 21%	36 17%
10% to 19%	449 31%	213 30%	236 31%	22 35%	47 21%	66 27%	113 30% D	200 36% DEF	31 27%	128 31%	216 29%	74 36%
20% to 29%	300 20%	131 19%	169 22%	13 21%	50 22%	55 23%	77 21%	105 19%	20 17%	84 20%	153 21%	43 21%
30% to 39%	134 9%	59 8%	75 10%	0 -	23 10% C	22 9% C	41 11% C	47 9% C	11 9%	41 10%	62 8%	20 10%
40% to 49%	75 5%	40 6%	36 5%	2 3%	5 2%	14 6%	25 7% D	30 5%	7 6%	24 6%	39 5%	6 3%
50% to 59%	85 6%	38 5%	47 6%	6 10%	18 8%	11 4%	24 6%	26 5%	6 5%	31 8% J	33 4%	15 7%
60% to 69%	23 2%	12 2%	10 1%	0 -	4 2%	4 2%	7 2%	7 1%	3 2% K	4 1%	16 2% K	0 -
70% to 79%	21 1%	13 2%	8 1%	3 4% G	7 3% G	2 1%	4 1%	5 1%	0 -	5 1%	15 2%	1 1%
80% to 89%	7 0	2 0	4 1%	0 -	1 0	0 -	3 1%	2 0	0 -	2 0	4 1%	1 0
90% to 99%	3 0	2 0	1 0	2 3% DFG	0 -	1 0	0 -	0 -	0 -	2 0	1 0	0 -
100%	40 3%	19 3%	21 3%	0 -	11 5% F	7 3%	6 2%	16 3%	4 3%	11 3%	22 3%	4 2%
Summary												
Mean	22.1	22.0	22.2	21.4	25.0 G	21.4	22.6	21.1	20.1	23.0	22.4	20.4
Standard Deviation	20.9	21.2	20.6	22.0	24.6	20.8	19.3	20.2	20.6	20.9	21.7	17.9
Standard Error	0.5	0.8	0.7	3.2	1.8	1.3	0.9	0.8	1.9	1.0	0.8	1.3
Median	14.7	14.6	14.9	11.4	18.3	14.4	15.9	14.3	13.3	14.9	14.7	14.6

JZ16. 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 - H/I/J - K/L

		REGION							HOUSEHOLD INCOME			HOUSEHOLD COMPOSITION	
	Total	BC	AB	SK/MB	Ontario	Quebec	Atlantic	GTA	<\$30K	\$30K - <\$60K	\$60K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L
Base: Home owners	1494	215	161	117	541	334	126	139	196	460	838	452	1042
Weighted	1465	206	157	105	580	297	119	146	197	451	817	448	1017
NONE	38 3%	6 3%	1 1%	5 4% B	12 2%	7 2%	7 6% BD	1 1%	11 6% J	12 3%	14 2%	19 4% L	19 2%
1% to 9%	290 20%	4 2%	9 6%	17 16% AB	167 29% ABCE	61 20% AB	33 28% ABC	44 30%	51 26% J	100 22% J	139 17%	93 21%	197 19%
10% to 19%	449 31%	34 16%	19 12%	40 38% AB	219 38% AB	98 33% AB	39 33% AB	57 39%	61 31%	138 31%	251 31%	126 28%	324 32%
20% to 29%	300 20%	50 24%	27 17%	23 21%	116 20%	63 21%	22 18%	30 21%	31 16%	89 20%	181 22% H	81 18%	219 22%
30% to 39%	134 9%	46 22% CDEF	23 14% DEF	8 8%	28 5%	23 8%	7 6%	6 4%	9 4%	41 9% H	84 10% H	43 10%	91 9%
40% to 49%	75 5%	19 9% DF	13 8% DF	4 3%	16 3%	21 7% DF	2 2%	3 2%	8 4%	20 4%	47 6%	28 6%	47 5%
50% to 59%	85 6%	21 10% D	26 17% CDEF	5 5% D	8 1%	19 6% D	7 6% D	4 3%	13 7%	21 5%	51 6%	28 6%	57 6%
60% to 69%	23 2%	4 2%	10 6% CDEF	1 1%	5 1%	2 1%	1 1%	0 -	1 0	11 2%	11 1%	8 2%	15 2%
70% to 79%	21 1%	5 2% DE	11 7% ADEF	2 2%	2 0	1 0	1 1%	0 -	3 2%	7 1%	11 1%	8 2%	12 1%
80% to 89%	7 0	3 2% D	3 2% D	0 -	0 -	1 0	0 -	0 -	2 1%	1 0	4 1%	2 1%	4 0
90% to 99%	3 0	0 -	1 1%	0 -	2 0	0 -	0 -	0 -	2 1%	0 -	1 0	3 1% L	0 -
100%	40 3%	15 7% CDEF	16 10% CDEF	2 2%	5 1%	1 0	1 1%	1 1%	5 3%	12 3%	23 3%	9 2%	31 3%
Summary													
Mean	22.1	34.7 CDEF	43.2 ACDEF	19.5 D	15.2	19.2 DF	15.8	14.6	20.1	21.2	23.1	22.4	22.0
Standard Deviation	20.9	24.6	27.6	18.6	14.6	15.4	15.5	12.4	22.6	20.5	20.7	21.2	20.8
Standard Error	0.5	1.7	2.2	1.7	0.6	0.8	1.4	1.1	1.6	1.0	0.7	1.0	0.6
Median	14.7	28.6	36.3	13.2	9.8	14.4	9.5	9.8	9.8	14.5	18.1	14.8	14.7

JZ16. As a percent, how much would you estimate the market value of your home has increased by over the last 2 years?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E

** very small base (under 30) ineligible for sig testing

	RESIDENCE			BUYING INTENTIONS		
	Total	Own	Rent	Not Likely to buy	Owners Likely to Buy	Renters Likely to Buy
		A	B	C	D	E
Base: Home owners	1494	1494	0	1190	304	0
Weighted	1465	1465	-.**	1151	314	-.**
NONE	38 3%	38 3%	0 -	28 2%	10 3%	0 -
1% to 9%	290 20%	290 20%	0 -	225 20%	66 21%	0 -
10% to 19%	449 31%	449 31%	0 -	368 32%	82 26%	0 -
20% to 29%	300 20%	300 20%	0 -	244 21%	56 18%	0 -
30% to 39%	134 9%	134 9%	0 -	95 8%	39 12%	0 -
40% to 49%	75 5%	75 5%	0 -	60 5%	15 5%	0 -
50% to 59%	85 6%	85 6%	0 -	69 6%	16 5%	0 -
60% to 69%	23 2%	23 2%	0 -	17 1%	6 2%	0 -
70% to 79%	21 1%	21 1%	0 -	10 1%	10 3%	0 -
80% to 89%	7 0	7 0	0 -	3 0	3 1%	0 -
90% to 99%	3 0	3 0	0 -	2 0	1 0	0 -
100%	40 3%	40 3%	0 -	30 3%	10 3%	0 -
Summary						
Mean	22.1	22.1	0	21.5	24.4 C	0
Standard Deviation	20.9	20.9	0	20.2	23.2	0
Standard Error	0.5	0.5	0	0.6	1.3	0
Median	14.7	14.7	0	14.6	17.0	0