Q2. Do you feel that buying a house or condominium is currently a very good investment, a good investment, not a very good investment, or not a good investment at all?

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

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: All Respondents	2047	186	276	166	775	465	179	465	735	847	676	1371
Weighted	2047	270	209	133	784	499	151	478	718	851	681	1366
Very good investment	872	111	91	52	346	205	68	162	308	402	316	556
	43%	41%	44%	39%	44%	41%	45%	34%	43%	47%	46%	41%
									G	G	K	
Good investment	986	131	100	69	372	242	72	244	355	386	317	669
	48%	48%	48%	52%	48%	48%	48%	51%	49%	45%	47%	49%
Not a very good investment	158	22	13	9	60	42	12	57	47	53	43	114
	8%	8%	6%	7%	8%	8%	8%	12%	7%	6%	6%	8%
								HI				
Not a good investment at all	31	6	5	4	6	10	0	14	8	9	5	26
	2%	2%	2%	3%	1%	2%	-	3%	1%	1%	1%	2%
				DF				HI				
Summary												
Top2Box (Very good/ Good investment)	1858	241	191	120	718	447	140	406	664	788	633	1225
	91%	89%	92%	91%	92%	90%	92%	85%	92%	93%	93%	90%
									G	G	K	
Bottom2Box (Not a very good/ Not a good investment at all)	189	29	18	13	66	52	12	71	55	63	49	141
	9%	11%	9%	10%	8%	11%	8%	15%	8%	7%	7%	10%
								HI				J

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

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

		Region						Household Income			Household with Children	
	Total	BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: All Respondents	2047	186	276	166	775	465	179	465	735	847	676	1371
Weighted	2047	270	209	133	784	499	151	478	718	851	681	1366
Buyer's market - a market where buyers have the advantage because of the number of houses available...	858 42%	130 48% C	92 44% C	20 15%	348 44% C	198 40% C	70 46% C	207 43%	326 45% I	325 38%	301 44%	558 41%
Balanced market	723 35%	94 35%	70 34%	45 34%	263 34%	194 39%	57 37%	169 35%	242 34%	313 37%	226 33%	497 36%
Seller's market - a market where sellers have the advantage because of the number of buyers...	465 23%	46 17%	47 22%	68 51% ABDEF	173 22%	107 22%	25 17%	101 21%	150 21%	213 25%	154 23%	311 23%

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

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

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: All Respondents	2047	186	276	166	775	465	179	465	735	847	676	1371
Weighted	2047	270	209	133	784	499	151	478	718	851	681	1366
Buy now	1370	183	144	88	536	305	114	281	470	619	469	901
	67%	68%	69%	66%	68%	61%	76%	59%	66%	73%	69%	66%
			E		E		E		G	GH		
Wait until next year	677	87	65	45	248	194	37	197	248	232	212	465
	33%	32%	31%	34%	32%	39%	25%	41%	35%	27%	31%	34%
						BDF		HI		I		

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Table: 4

Q5_1. [Mortgages rates] Thinking about this time next year,do you expect that each of the following 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 Overlap formulae used.

	Total	Region BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	Household Income <$30K	$30K - <$60K	$60K+	Household with Children Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	2047	186	276	166	775	465	179	465	735	847	676	1371
Weighted	2047	270	209	133	784	499	151	478	718	851	681	1366
Mortgages rates												
Higher	1308	187	146	83	520	282	89	280	455	573	448	860
	64%	69%	70%	62%	66%	57%	59%	59%	63%	67%	66%	63%
		E	EF		E					G		
Lower	241	29	21	16	92	68	16	76	78	87	81	160
	12%	11%	10%	12%	12%	14%	11%	16%	11%	10%	12%	12%
								HI				
The same as they are today	498	55	42	34	172	149	46	121	186	192	152	346
	24%	20%	20%	26%	22%	30%	30%	25%	26%	23%	22%	25%
						ABD	ABD					

Q5_2. [Housing prices] Thinking about this time next year,do you expect that each of the following 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 Overlap formulae used.

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: All respondents	2047	186	276	166	775	465	179	465	735	847	676	1371
Weighted	2047	270	209	133	784	499	151	478	718	851	681	1366
Housing prices												
Higher	1251	178	131	80	504	269	89	290	418	542	418	832
	61%	66%	63%	60%	64%	54%	59%	61%	58%	64%	61%	61%
		E	E		E					H		
Lower	362	48	41	22	137	91	23	93	124	145	115	247
	18%	18%	20%	17%	18%	18%	15%	20%	17%	17%	17%	18%
The same as they are today	435	44	37	31	142	140	40	95	177	163	148	286
	21%	17%	18%	23%	18%	28%	27%	20%	25%	19%	22%	21%
						ABD	ABD			I		

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

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

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: All Respondents	2047	186	276	166	775	465	179	465	735	847	676	1371
Weighted	2047	270	209	133	784	499	151	478	718	851	681	1366
Very likely	204	24	27	10	80	45	17	28	57	119	86	118
	10%	9%	13%	8%	10%	9%	11%	6%	8%	14%	13%	9%
										GH	K	
Somewhat likely	424	57	45	27	186	87	22	98	151	174	164	260
	21%	21%	22%	20%	24%	17%	15%	21%	21%	20%	24%	19%
					EF						K	
Not very likely	506	69	55	27	188	124	42	121	189	196	164	342
	25%	26%	26%	20%	24%	25%	28%	25%	26%	23%	24%	25%
Not likely at all	913	120	82	69	329	244	70	231	321	362	267	647
	45%	44%	39%	52%	42%	49%	46%	48%	45%	43%	39%	47%
				BD		BD						J
Summary												
Top2Box (Very/ Somewhat likely)	628	81	72	37	267	132	40	126	209	293	250	378
	31%	30%	34%	28%	34%	26%	26%	26%	29%	35%	37%	28%
			E		E					GH	K	
Bottom2Box (Not very/ Not likely at all)	1419	189	137	96	517	368	112	352	510	558	431	988
	69%	70%	66%	72%	66%	74%	74%	74%	71%	66%	63%	72%
						BD		I	I			J

Q7. What are the reasons you are considering purchasing a new home, or another home, in the next two years?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

	Total	BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Likely to purchase home within next two years	624	55	98	48	260	120	43	115	215	294	250	374
Weighted	628	81*	72*	37*	267	132	40*	126*	209	293	250	378
Housing prices are good	171 27%	16 20%	28 38% AE	9 24%	85 32% E	22 17%	11 27%	34 27%	59 28%	78 27%	72 29%	100 26%
Interest rates are good	131 21%	14 17%	19 27%	6 17%	52 20%	32 24%	8 21%	22 18%	37 18%	72 25%	53 21%	79 21%
Investment or second home	120 19%	15 19%	14 20%	5 14%	52 19%	26 20%	8 20%	28 22%	30 14%	63 21%	51 21%	69 18%
New job	100 16%	11 13%	12 17%	8 21%	41 16%	19 14%	10 25%	34 27% HI	31 15%	35 12%	39 16%	62 16%
Getting married	73 12%	9 11%	8 11% E	9 25% BDE	35 13% E	5 4%	7 16% E	18 14%	20 10%	34 12%	22 9%	51 14%
Having a baby	71 11%	8 10%	9 12%	3 7%	28 11%	16 12%	7 18%	12 10%	25 12%	34 12%	29 12%	42 11%
Empty nester	70 11%	10 12%	5 7%	3 8%	41 15% E	9 7%	3 7%	11 9%	23 11%	36 12%	18 7%	52 14% J
Retiring	51 8%	9 11% C	6 8%	0 -	20 8%	12 9% C	4 10% C	7 5%	14 7%	31 11%	11 5%	40 11% J
Parents/children/other moving in	46 7%	8 10%	3 4%	1 3%	19 7%	12 9%	3 9%	15 12%	13 6%	19 6%	32 13% K	14 4%
Introduction of harmonized sales tax later this year (HST)	30 5%	2 2%	8 12% ACDE	0 -	13 5%	5 4%	1 3%	7 6%	7 3%	15 5%	7 3%	23 6%
None of the above	147 24%	24 30%	13 18%	13 35% BF	63 24%	28 21%	5 14%	33 26%	49 24%	65 22%	66 26%	82 22%

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Q9. Do you plan to buy a newly built home or a resale home?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Likely to purchase home within next two years	624	55	98	48	260	120	43	115	215	294	250	374
Weighted	628	81*	72*	37*	267	132	40*	126*	209	293	250	378
Resale home	477	62	64	32	204	92	23	93	170	213	187	290
	76%	76%	89%	87%	77%	70%	57%	74%	82%	73%	75%	77%
			DEF	EF	F				I			
Newly built home	151	19	8	5	62	40	17	33	38	80	63	88
	24%	24%	11%	13%	23%	30%	43%	26%	18%	27%	25%	23%
					B	BC	BCD			H		

Q14. 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 Overlap formulae used. * small base

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Likely to purchase home within next two years	624	55	98	48	260	120	43	115	215	294	250	374
Weighted	628	81*	72*	37*	267	132	40*	126*	209	293	250	378
Fixed rate mortgage	276	36	34	19	108	58	21	48	94	135	120	156
	44%	44%	47%	51%	41%	44%	54%	38%	45%	46%	48%	41%
Combination/both	252	34	28	14	112	51	13	57	92	103	92	160
	40%	41%	40%	38%	42%	39%	32%	45%	44%	35%	37%	42%
Variable rate mortgage	100	12	9	4	46	22	6	21	23	56	38	62
	16%	15%	13%	11%	17%	17%	15%	17%	11%	19% H	15%	16%

Q15. What length of term are you most likely to choose for your fixed rate mortgage?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Likely to purchase home within next two years and Plan to take out a fixed rate or combination mortgage	525	46	86	42	214	100	37	94	192	239	210	315
Weighted	528	69*	62*	33*	220	109*	34*	105*	185	238	212	316
6 Months	25	4	5	0	10	4	3	5	4	16	5	20
	5%	5%	8%	-	5%	4%	8%	5%	2%	7% H	2%	6%
1 Year	28	3	2	3	15	5	0	9	7	12	11	17
	5%	4%	4%	10%	7%	5%	-	9%	4%	5%	5%	6%
2 Years	34	0	3	1	16	8	6	7	9	18	14	20
	7%	-	6%	4%	7%	7%	17% A	7%	5%	8%	7%	6%
3 Years	41	3	5	3	21	8	2	9	14	18	14	27
	8%	5%	7%	8%	10%	7%	6%	9%	8%	8%	7%	9%
4 Years	19	1	4	1	5	7	1	4	9	7	7	12
	4%	2%	6%	3%	2%	6%	3%	4%	5%	3%	3%	4%
5 Years	228	36	27	12	93	48	12	32	76	120	104	125
	43%	52%	43%	38%	42%	44%	36%	30%	41%	51% G	49% K	40%
More Than 5 Years	152	22	17	12	60	30	11	39	66	47	57	95
	29%	32%	26%	37%	27%	27%	31%	37% I	36% I	20%	27%	30%

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Q21. 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 Overlap formulae used.

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners	1381	135	178	120	528	297	123	243	484	654	481	900
Weighted	1389	203	135	96	533	317	105	251	474	664	488	901
Yes	868	116	81	55	343	216	57	133	297	437	391	477
	63%	57%	60%	58%	64%	68%	55%	53%	63%	66%	80%	53%
						AF			G	G	K	
No	521	88	55	40	190	101	48	118	177	227	97	424
	38%	43%	40%	42%	36%	32%	45%	47%	37%	34%	20%	47%
		E					E	HI				J

Q22. 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 Overlap formulae used. * small base

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners who have a mortgage	856	75	104	68	341	202	66	125	298	433	387	469
Weighted	868	116*	81*	55*	343	216	57*	133	297	437	391	477
$0 - $24,999	120	25	6	6	44	28	11	37	37	47	44	77
	14%	21%	8%	12%	13%	13%	20%	28%	12%	11%	11%	16%
		B					B	HI				J
$25,000 - $49,999	84	5	3	9	24	32	12	26	25	33	30	54
	10%	4%	3%	16%	7%	15%	21%	20%	9%	8%	8%	11%
				ABD		ABD	ABD	HI				
$50,000 - $74,999	100	12	9	5	33	30	11	26	43	32	37	64
	12%	11%	12%	8%	10%	14%	20%	19%	14%	7%	9%	13%
							D	I	I			
$75,000 - $99,999	107	6	6	12	46	27	10	11	37	59	46	62
	12%	5%	8%	21%	14%	13%	17%	9%	13%	14%	12%	13%
				AB			A					
$100,000 - $124,999	87	12	6	7	34	26	3	11	35	41	37	50
	10%	10%	8%	12%	10%	12%	6%	8%	12%	9%	9%	11%
$125,000 - $149,999	67	6	2	3	34	22	1	5	32	29	28	39
	8%	5%	2%	5%	10%	10%	2%	4%	11%	7%	7%	8%
					B	B			G			
$150,000+	301	50	48	14	128	52	9	17	88	196	171	131
	35%	44%	60%	26%	37%	24%	15%	13%	30%	45%	44%	27%
		CEF	ACDEF		EF				G	GH	K	
Mean	124131	143911.9	182563.3	96212	130085.9	100948.3	80568.7	71048.7	112756.5	148047.7	136793.3	113750
		CEF	CDEF		CEF				G	GH	K	
Std Dev	109927.8	119943.5	143165.1	63571.3	113900.4	84763.5	83390.4	74342.2	82717.5	127123	98750.2	117393.4
Std Err	3757.3	13849.9	14038.5	7709.2	6168.1	5963.9	10264.7	6649.4	4791.7	6109.1	5019.8	5420.7
Median	100000	120000	170000	90000	120000	88500	57000	50000	100000	129000	129000	90000

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

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners who have a mortgage	856	75	104	68	341	202	66	125	298	433	387	469
Weighted	868	116*	81*	55*	343	216	57*	133	297	437	391	477
My mortgage is bigger than I would like it to be												
Strongly agree	257	33	33	14	115	42	19	48	80	129	115	142
	30%	28%	42%	26%	34%	20%	32%	36%	27%	29%	29%	30%
			CE		E		E					
Somewhat agree	357	51	32	22	146	80	26	48	126	182	177	180
	41%	44%	40%	39%	43%	37%	46%	36%	43%	42%	45%	38%
											K	
Somewhat disagree	176	20	11	14	50	71	9	22	64	90	72	104
	20%	17%	14%	24%	15%	33%	17%	16%	22%	21%	18%	22%
						ABDF						
Strongly disagree	78	12	3	6	31	22	3	16	26	37	28	51
	9%	10%	4%	11%	9%	10%	6%	12%	9%	8%	7%	11%
Summary												
Top2Box (Strongly/ somewhat agree)	614	84	66	36	262	122	45	96	207	311	292	322
	71%	72%	81%	65%	76%	57%	78%	72%	70%	71%	75%	68%
		E	CE		E		E				K	
Bottom2Box (Somewhat/ strongly disagree)	254	32	15	20	81	93	13	37	90	126	99	155
	29%	28%	19%	35%	24%	43%	22%	28%	30%	29%	25%	32%
				B		ABDF						J

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

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners who have a mortgage	856	75	104	68	341	202	66	125	298	433	387	469
Weighted	868	116*	81*	55*	343	216	57*	133	297	437	391	477
Interest rate increases will cause me financial difficulty												
Strongly agree	137	22	10	10	60	22	14	36	46	55	75	62
	16%	19%	12%	17%	18%	10%	24%	27%	16%	13%	19%	13%
					E		E	HI			K	
Somewhat agree	326	44	33	19	148	63	20	52	126	148	153	173
	38%	38%	41%	34%	43%	29%	35%	39%	42%	34%	39%	36%
			E		E					I		
Somewhat disagree	293	32	25	20	95	102	19	31	91	171	126	167
	34%	28%	31%	37%	28%	47%	33%	23%	31%	39%	32%	35%
						ABD				GH		
Strongly disagree	112	18	13	7	40	29	5	15	34	63	37	74
	13%	16%	16%	12%	12%	14%	9%	11%	11%	15%	10%	16%
												J
Summary												
Top2Box (Strongly/ somewhat agree)	463	65	43	28	208	85	33	88	172	203	228	235
	53%	56%	54%	51%	61%	39%	58%	66%	58%	46%	58%	49%
		E	E		E		E	I	I		K	
Bottom2Box (Somewhat/ strongly disagree)	405	51	37	27	135	131	24	45	125	234	163	241
	47%	44%	46%	49%	39%	61%	42%	34%	42%	54%	42%	51%
						ABDF				GH		J

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

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners who have a mortgage	856	75	104	68	341	202	66	125	298	433	387	469
Weighted	868	116*	81*	55*	343	216	57*	133	297	437	391	477
I am paying off my mortgage faster than I expected to												
Strongly agree	72	6	5	3	36	17	6	10	22	40	27	45
	8%	5%	6%	5%	11%	8%	10%	8%	7%	9%	7%	9%
Somewhat agree	307	38	29	18	109	91	21	42	102	163	117	190
	35%	33%	36%	32%	32%	42%	36%	31%	34%	37%	30%	40%
						D						J
Somewhat disagree	361	52	30	23	142	91	22	53	127	181	190	171
	42%	45%	38%	42%	42%	42%	39%	39%	43%	42%	49%	36%
											K	
Strongly disagree	128	20	16	12	55	17	8	29	46	53	57	70
	15%	17%	20%	21%	16%	8%	15%	22%	15%	12%	15%	15%
		E	E	E	E			I				
Summary												
Top2Box (Strongly/ somewhat agree)	379	44	34	21	145	108	27	52	124	202	144	235
	44%	38%	42%	37%	42%	50%	47%	39%	42%	46%	37%	49%
												J
Bottom2Box (Somewhat/ strongly disagree)	489	72	47	35	197	107	31	81	173	235	247	242
	56%	62%	58%	63%	58%	50%	53%	61%	58%	54%	63%	51%
											K	

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

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners who have a mortgage	856	75	104	68	341	202	66	125	298	433	387	469
Weighted	868	116*	81*	55*	343	216	57*	133	297	437	391	477
I am taking advantage of low interest rates to pay down more principal on my mortgage												
Strongly agree	186	15	19	15	82	41	13	29	59	99	79	107
	21%	13%	24%	28% A	24% A	19%	22%	21%	20%	23%	20%	22%
Somewhat agree	358	49	35	19	138	93	24	52	127	179	155	202
	41%	42%	43%	35%	40%	43%	41%	39%	43%	41%	40%	43%
Somewhat disagree	235	35	16	14	90	64	15	34	85	116	115	120
	27%	30%	20%	25%	26%	30%	27%	25%	29%	26%	29%	25%
Strongly disagree	89	16	11	7	32	18	6	20	25	44	42	47
	10%	14%	13%	12%	9%	8%	11%	15%	9%	10%	11%	10%
Summary												
Top2Box (Strongly/ somewhat agree)	544	64	54	35	221	134	36	80	186	277	234	309
	63%	56%	67%	63%	64%	62%	63%	60%	63%	63%	60%	65%
Bottom2Box (Somewhat/ strongly disagree)	324	52	27	21	122	82	21	53	111	160	157	167
	37%	45%	34%	37%	36%	38%	37%	40%	37%	37%	40%	35%

Q27. Which of the following mortgage features have you used in the past?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E/F - G/H/I - J/K Overlap formulae used. * small base

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners who have a mortgage	856	75	104	68	341	202	66	125	298	433	387	469
Weighted	868	116*	81*	55*	343	216	57*	133	297	437	391	477
Lump sum payment to reduce my mortgage	157 18%	16 14%	23 29% AEF	14 24% E	72 21% E	25 12%	7 13%	27 21%	38 13%	92 21% H	72 18%	86 18%
Doubled up mortgage payment to reduce my mortgage	140 16%	11 9%	18 22% A	10 18%	53 16%	33 16%	15 26% A	11 8%	42 14%	87 20% G	63 16%	77 16%
Applied a bonus, inheritance, gift or tax refund to reduce my mortgage	96 11%	7 6%	16 20% AEF	8 14% E	48 14% E	13 6%	4 8%	11 8%	27 9%	59 13%	47 12%	50 10%
Used a home equity line of credit to reduce my mortgage	96 11%	15 13%	8 10%	6 11%	41 12%	20 10%	6 10%	15 12%	35 12%	46 11%	48 12%	48 10%
Skipped a mortgage payment	89 10%	23 20% DE	8 10%	7 13%	34 10%	12 6%	5 8%	21 16% I	35 12%	32 7%	35 9%	54 11%
None of the above	465 54%	59 51%	37 46%	26 48%	180 53%	130 60% B	32 56%	70 52%	175 59% I	220 50%	211 54%	253 53%

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Q31. Are you currently using a home equity line of credit, that is a line of credit that is secured by the value of your home?

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

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners who have a mortgage and have ever borrowed against the equity in their homes	399	33	58	32	168	75	33	54	137	208	189	210
Weighted	391	48*	42*	26**	169	79*	28**	58*	130	204	185	206
Yes	175	18	16	16	88	24	11	27	51	97	81	93
	45%	39%	39%	63%	52%	31%	41%	47%	39%	48%	44%	45%
					E							
No	217	29	26	10	81	54	17	31	79	107	104	113
	55%	61%	61%	38%	48%	69%	60%	53%	61%	53%	56%	55%
						D						

Q37. Do you expect your home to be your primary source of retirement income once you retire?

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

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners	1381	135	178	120	528	297	123	243	484	654	481	900
Weighted	1389	203	135	96	533	317	105	251	474	664	488	901
Yes	356	64	32	24	148	68	20	108	119	129	139	217
	26%	32%	24%	25%	28%	22%	19%	43%	25%	19%	29%	24%
		EF						HI		I		
No	1033	139	103	72	385	249	85	143	355	535	348	684
	74%	68%	76%	75%	72%	79%	81%	57%	75%	81%	71%	76%
						A	A		G	GH		

Q38_4. [Home buyers need to think ahead and be sure that if rates rise they will still be able to pay their mortgage] How strongly do you agree or disagree with each of the following statements?

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

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners	1381	135	178	120	528	297	123	243	484	654	481	900
Weighted	1389	203	135	96	533	317	105	251	474	664	488	901

Home buyers need to think ahead and be sure that if rates rise they will still be able to pay their mortgage

	Total	BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K-<$60K	$60K+	Children	No Children
Strongly agree	1011	159	113	78	375	210	75	180	347	484	346	664
	73%	78%	84%	82%	70%	66%	71%	72%	73%	73%	71%	74%
		E	DEF	DE								
Somewhat agree	337	41	20	15	135	98	28	59	113	166	131	206
	24%	20%	15%	16%	25%	31%	27%	24%	24%	25%	27%	23%
					BC	ABC	B					
Somewhat disagree	33	3	2	2	19	5	1	7	13	13	8	26
	2%	1%	2%	2%	4%	2%	1%	3%	3%	2%	2%	3%
Strongly disagree	7	0	0	0	3	4	1	6	1	1	3	4
	1%	-	-	-	1%	1%	1%	2%	0%	0%	1%	1%
								HI				
Summary												
Top2Box (Strongly/ somewhat agree)	1348	201	133	93	510	308	103	238	459	650	477	871
	97%	99%	98%	98%	96%	97%	98%	95%	97%	98%	98%	97%
										G		
Bottom2Box (Somewhat/ strongly disagree)	41	3	2	2	22	9	2	13	14	14	11	30
	3%	1%	2%	2%	4%	3%	2%	5%	3%	2%	2%	3%
								I				

Q38_5. [Banks should prepare home buyers with scenarios that show what their payments could be if interest rates rise] How strongly do you agree or disagree with each of the following statements?

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

	Total	Region						Household Income			Household with Children	
		BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners	1381	135	178	120	528	297	123	243	484	654	481	900
Weighted	1389	203	135	96	533	317	105	251	474	664	488	901

Banks should prepare home buyers with scenarios that show what their payments could be if interest rates rise

	Total	BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
Strongly agree	969	143	100	73	363	214	76	169	329	471	335	635
	70%	70%	74%	76%	68%	68%	73%	67%	69%	71%	69%	70%
Somewhat agree	380	55	32	21	148	97	27	66	136	178	140	240
	27%	27%	23%	22%	28%	31%	26%	26%	29%	27%	29%	27%
Somewhat disagree	34	6	3	1	18	4	1	12	8	14	12	22
	2%	3%	3%	2%	3%	1%	1%	5% HI	2%	2%	3%	2%
Strongly disagree	5	0	0	0	4	1	0	3	1	1	1	4
	0%	-	-	-	1%	0%	-	1% I	0%	0%	0%	1%
Summary												
Top2Box (Strongly/ somewhat agree)	1349	198	132	94	511	312	103	235	465	649	474	875
	97%	97%	97%	99%	96%	98%	99%	94%	98% G	98% G	97%	97%
Bottom2Box (Somewhat/ strongly disagree)	39	6	3	1	22	5	1	16	9	15	13	26
	3%	3%	3%	2%	4%	2%	1%	6% HI	2%	2%	3%	3%