Q14. Do you plan to take out a fixed rate mortgage, a variable rate mortgage, or a combination of both on your new home?

	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	532	92	60	31	188	119	42	86	169	277	174	358
Weighted	543	91*	63*	35**	202	113	39*	89*	174	279	178	365
Fixed rate mortgage	229	33	26	10	87	57	16	35	68	126	79	151
	42.2%	36.4%	42.1%	27.9%	43.0%	50.2%	41.7%	39.6%	38.9%	45.2%	44.2%	41.3%
Combination/both	200	35	23	20	74	34	14	37	75	87	59	141
	36.9%	39.0%	36.7%	57.1%	36.8%	29.9%	34.4%	42.1%	43.1%	31.3%	33.0%	38.7%
										I		
Variable rate mortgage	113	22	13	5	41	22	9	16	31	66	41	73
	20.9%	24.6%	21.2%	15.0%	20.2%	19.9%	23.9%	18.3%	18.0%	23.5%	22.8%	20.0%

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

Q21c. What were the reasons you selected this mortgage provider?

				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: Homeowners who have a mortgage	807	105	85	52	285	210	69	78	223	506	297	510
Weighted	797	96*	89*	53*	308	190	60*	79*	226	491	303	494
Best rate	443	56	44	24	172	114	32	34	105	304	177	266
	55.6%	57.8%	49.3%	46.3%	55.8%	59.8%	54.5%	43.2%	46.3%	61.9%	58.5%	53.8%
										GH		
Convenience	260	23	42	17	97	61	19	24	66	170	108	152
	32.6%	23.7%	46.9%	32.2%	31.5%	32.2%	31.9%	29.9%	29.3%	34.6%	35.7%	30.7%
			ADE									
Loyalty/trust in lender	340	47	34	28	135	70	25	35	97	209	121	219
	42.7%	48.5%	38.6%	52.7%	43.9%	37.1%	42.6%	43.7%	42.7%	42.5%	40.0%	44.3%
Advice provided	158	23	23	7	56	34	14	19	47	92	51	107
	19.8%	23.8%	25.4%	14.0%	18.3%	18.1%	24.3%	23.7%	20.9%	18.7%	16.8%	21.7%
Service	232	29	26	21	80	56	19	18	66	148	92	140
	29.2%	30.0%	29.3%	40.4%	26.0%	29.6%	32.6%	22.1%	29.3%	30.2%	30.4%	28.4%
				D								
Product features	90	14	17	3	35	18	4	6	18	66	34	56
	11.3%	14.6%	18.5%	6.5%	11.2%	9.5%	6.2%	7.8%	7.9%	13.5%	11.3%	11.3%
			EF							H		
Other	65	12	9	5	22	17	1	8	29	28	20	45
	8.2%	12.3%	10.1%	9.7%	7.1%	8.8%	1.0%	9.5%	12.9%	5.8%	6.6%	9.1%
		F	F	F		F				I		

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

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

	Total	BC	Alberta	Man/Sask	Ontario	Quebec	Atlantic	<$30K	$30K - <$60K	$60K+	Children	No Children
		Region						**Household Income**			**Household with Children**	
		A	B	C	D	E	F	G	H	I	J	K
Base: Homeowners who have a mortgage	807	105	85	52	285	210	69	78	223	506	297	510
Weighted	797	96*	89*	53*	308	190	60*	79*	226	491	303	494
Interest rate increases will cause me financial difficulty												
Strongly agree	101	20	10	3	44	17	7	23	41	37	38	63
	12.7%	21.0%	11.5%	6.0%	14.2%	9.0%	11.5%	29.4%	18.1%	7.6%	12.7%	12.8%
		CE						HI	I			
Somewhat agree	260	27	32	17	110	53	19	33	84	143	101	158
	32.6%	28.2%	36.2%	32.5%	35.8%	28.0%	31.7%	41.8%	36.9%	29.1%	33.5%	32.0%
								I	I			
Somewhat disagree	309	36	34	27	110	80	22	13	68	229	129	180
	38.8%	37.5%	38.1%	51.2%	35.8%	42.3%	36.3%	16.1%	30.1%	46.5%	42.7%	36.5%
				D					G	GH		
Strongly disagree	126	13	13	5	44	39	12	10	34	82	34	93
	15.8%	13.2%	14.3%	10.3%	14.2%	20.8%	20.5%	12.6%	14.9%	16.8%	11.1%	18.7%
												J
Summary												
Top2Box (Strongly/ Somewhat agree)	361	48	43	20	154	70	26	56	125	180	140	221
	45.3%	49.3%	47.7%	38.4%	50.0%	36.9%	43.2%	71.2%	55.0%	36.7%	46.2%	44.8%
		E			E			HI	I			
Low2Box (Somewhat/ Strongly disagree)	436	49	47	32	154	120	34	23	102	311	163	273
	54.7%	50.7%	52.3%	61.6%	50.0%	63.1%	56.8%	28.8%	45.0%	63.3%	53.8%	55.2%
						AD			G	GH		

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

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?

				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: Homeowners who have a mortgage	807	105	85	52	285	210	69	78	223	506	297	510
Weighted	797	96*	89*	53*	308	190	60*	79*	226	491	303	494
I am taking advantage of low interest rates to pay down more principal on my mortgage												
Strongly agree	172	26	14	13	61	45	14	15	43	115	69	103
	21.6%	26.5%	15.9%	24.3%	19.8%	23.6%	23.3%	18.5%	18.9%	23.4%	22.8%	20.9%
Somewhat agree	322	39	38	22	130	70	22	27	88	207	116	206
	40.4%	40.1%	42.3%	42.7%	42.4%	37.1%	36.8%	33.7%	38.6%	42.2%	38.3%	41.7%
Somewhat disagree	208	23	27	12	70	58	18	29	62	117	86	122
	26.1%	24.1%	30.7%	22.5%	22.7%	30.4%	30.5%	36.9%	27.4%	23.8%	28.6%	24.7%
								I				
Strongly disagree	95	9	10	6	47	17	6	9	34	52	31	63
	11.9%	9.3%	11.1%	10.5%	15.1%	9.0%	9.3%	10.9%	15.1%	10.5%	10.3%	12.8%
Summary												
Top2Box (Strongly/ Somewhat agree)	494	64	52	35	191	115	36	41	130	322	185	309
	62.0%	66.6%	58.2%	67.0%	62.2%	60.6%	60.1%	52.3%	57.5%	65.6%	61.1%	62.5%
										GH		
Low2Box (Somewhat/ Strongly disagree)	303	32	37	17	116	75	24	38	96	169	118	185
	38.0%	33.4%	41.8%	33.0%	37.8%	39.4%	39.9%	47.7%	42.5%	34.4%	38.9%	37.5%
								I	I			

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