

Q8bnew. Will this be your first time buying a home?

		Gender		Age							Education			
	Total	Male	Female	18-24	25-34	35-44	45-54	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: Likely to purchase home within next two years	532	274	258	72	140	110	90	212	200	120	31	139	244	118
Weighted	543	288	254	81*	153	101	90*	234	192	117	45*	199	176	122
Yes	226	101	125	67	90	37	18	157	56	13	18	96	69	43
	41.6%	34.9%	49.2%	82.2%	59.1%	36.7%	20.4%	67.1%	29.0%	11.2%	39.9%	48.0%	39.3%	35.1%
No			A	DEFGHI	EFHI	FHI		DEFHI	FI			M		
	317	188	129	14	63	64	72	77	136	104	27	104	107	79
	58.4%	65.1%	50.8%	17.8%	40.9%	63.3%	79.6%	32.9%	71.0%	88.8%	60.1%	52.0%	60.7%	64.9%
		B			CG	CDG	CDEGH	C	CDEG	CDEGH				K

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

Q8cnew. Why have you not purchased a home before now?

		Gender		Age							Education			
	Total	Male	Female	18-24	25-34	35-44	45-54	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: First time home buyers	209	90	119	58	80	41	18	138	59	12	12	64	93	40
Weighted	226	101*	125	67*	90*	37*	18**	157	56*	13**	18**	96*	69*	43*
Previously, I wasn't able to afford it	106	47	58	28	43	26	5	71	31	3	4	48	34	19
	46.8%	47.1%	46.6%	41.9%	47.9%	71.2%	24.6%	45.3%	55.8%	25.8%	25.3%	49.9%	49.1%	45.0%
						CDGH								
I've been saving money for a minimum down payment	57	23	34	23	20	10	3	43	13	1	6	25	16	10
	25.3%	23.0%	27.2%	34.8%	21.8%	26.2%	17.7%	27.3%	23.4%	9.7%	32.4%	26.3%	23.2%	23.7%
I was/ am attending school full-time	49	20	29	32	13	1	2	46	3	0	3	16	17	13
	21.5%	19.8%	23.0%	48.3%	14.8%	2.7%	10.9%	29.0%	5.4%	-	16.2%	16.7%	23.8%	30.9%
				DEGH				DEH						
I wasn't interested in/ ready for the responsibility of home/ condo ownership	46	14	32	15	21	9	2	35	11	0	1	24	8	13
	20.4%	14.3%	25.4%	22.4%	22.7%	23.5%	10.7%	22.6%	19.2%	-	7.7%	24.7%	12.1%	29.7%
														L
I've enjoyed renting up to this point	46	19	27	15	15	6	5	30	11	5	4	24	10	8
	20.4%	18.7%	21.7%	22.8%	16.1%	17.4%	24.8%	18.9%	19.8%	39.7%	23.5%	24.8%	14.9%	18.0%
I've enjoyed living with family/ roommates up to this point	45	22	23	22	16	2	0	38	2	4	3	18	15	8
	19.8%	21.7%	18.2%	33.6%	17.4%	6.0%	-	24.3%	4.0%	32.7%	18.7%	19.0%	22.2%	18.0%
				DEGH	H			DEH						
I was uncomfortable buying real estate because I was unsure of my job security	44	15	29	11	20	7	4	32	11	1	3	16	15	10
	19.5%	14.7%	23.3%	16.6%	22.6%	19.7%	20.9%	20.1%	20.1%	10.3%	17.5%	16.6%	21.6%	23.5%
I've been looking for a home to buy but waiting for the 'right' property to come on the market	43	17	26	10	18	7	4	27	11	4	5	19	10	9
	18.8%	16.8%	20.5%	14.6%	19.5%	19.0%	22.7%	17.4%	20.2%	30.0%	25.7%	19.4%	14.3%	22.0%
I've been saving money for a large down payment	41	14	27	12	20	5	4	31	9	1	0	22	12	8
	18.3%	14.2%	21.6%	17.3%	22.1%	13.0%	20.4%	20.0%	15.5%	9.7%	-	22.5%	17.7%	17.5%
I couldn't get approved for a mortgage large enough to cover the size of house I need/ want	30	10	20	3	14	8	3	17	12	2	1	15	12	2
	13.5%	9.9%	16.3%	3.8%	15.9%	22.2%	17.8%	10.8%	20.7%	14.8%	7.7%	15.6%	17.6%	4.4%
					CG	C		C	C				M	
I've spent the last few months/ years actively educating myself on mortgage types, mortgage rates, fees, potential communities to live in, etc before entering the real estate market	18	8	10	6	10	2	0	16	2	0	2	6	6	3
	7.8%	8.0%	7.7%	9.7%	10.6%	4.2%	-	10.2%	2.8%	-	9.8%	6.7%	8.9%	7.6%
I was uncomfortable buying real estate because I wanted to see how interest rates would change	16	7	9	7	3	5	1	10	6	0	0	8	5	4

Q8cnew. Why have you not purchased a home before now?

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wanted to see how interest rates would change	7.1%	7.3%	6.9%	10.8%	3.6%	12.5%	5.1%	6.7%	10.0%	-	-	8.1%	6.8%	8.4%
I am too young to buy properties	2	0	2	2	0	0	0	2	0	0	0	0	2	0
	0.7%	-	1.3%	2.4%	-	-	-	1.0%	-	-	-	-	2.3%	-
Other mentions	5	1	4	0	2	1	2	2	3	1	1	2	1	1
	2.2%	1.3%	2.9%	-	1.8%	1.6%	10.4%	1.0%	4.5%	6.6%	7.4%	1.7%	1.7%	2.0%

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

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

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Base: Likely to purchase home within next two years	532	274	258	72	140	110	90	212	200	120	31	139	244	118
Weighted	543	288	254	81*	153	101	90*	234	192	117	45*	199	176	122
Fixed rate mortgage	229	128	101	30	77	35	40	107	75	47	19	91	69	50
	42.2%	44.4%	39.8%	36.6%	50.7%	34.8%	44.4%	45.8%	39.3%	39.9%	43.0%	45.5%	39.2%	41.1%
Combination/both					EH									
	200	88	112	33	45	43	31	77	74	49	20	70	68	42
	36.9%	30.7%	43.9%	40.6%	29.1%	41.9%	34.7%	33.1%	38.5%	41.6%	44.5%	35.1%	38.5%	34.5%
Variable rate mortgage		A				D				D				
	113	72	42	19	31	24	19	49	42	22	6	39	39	30
	20.9%	24.9%	16.4%	22.9%	20.2%	23.3%	20.9%	21.1%	22.2%	18.4%	12.5%	19.4%	22.2%	24.4%
		B												

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