

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Sample size	1600	473	1018	109	327	96	115	125	160	97	63	34	128	497

Regional sample sizes are unweighted. All other sample sizes, including column totals, are weighted to census data. Cells containing “%” are statistically zero, though at least one response was received. Blank cells indicate zero responses received. Sample sizes below 100 should be interpreted with caution.

QF1. How are things going for you? Would you say financially you are:

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
In great shape – can handle anything that comes over the long term	11%	8%	13%	7%	18%	23%	14%	10%	10%	6%	3%	7%	10%	11%
In good shape	55%	46%	60%	49%	67%	60%	63%	57%	55%	52%	46%	62%	53%	57%
In bad shape	24%	30%	21%	25%	10%	13%	18%	25%	30%	34%	35%	25%	27%	25%
In terrible shape, barely getting by	10%	17%	6%	19%	4%	4%	5%	8%	6%	8%	15%	6%	9%	6%
Top2box	66%	54%	73%	56%	85%	83%	77%	67%	65%	58%	49%	69%	64%	68%
Bottom2box	34%	46%	27%	44%	15%	17%	23%	33%	35%	42%	51%	31%	36%	32%

QF4. In the last few months, have you or your household done any of the following to cut back on spending?

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Cutting back on discretionary spending	67%	67%	68%	59%	65%	59%	63%	72%	71%	77%	90%	54%	65%	71%
Delaying a major purchase, e.g. home, car, major appliance	43%	45%	44%	30%	31%	37%	48%	55%	53%	43%	56%	63%	54%	47%
Deferring/not making a contribution to an RRSP or TFSA	35%	35%	35%	32%	22%	20%	33%	46%	45%	48%	55%	33%	44%	39%
Other, specify:	8%	9%	8%	11%	5%	9%	7%	9%	7%	12%	12%	5%	10%	8%
None of these/Prefer not to say	19%	18%	18%	29%	25%	28%	16%	15%	12%	9%	6%	19%	16%	15%

QF5. And, in the last few months, have you or your household done any of the following to help pay your bills/expenses?

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Drawn money from savings or another account you try not to touch	40%	41%	40%	36%	26%	29%	44%	46%	51%	57%	58%	45%	50%	45%
Borrowed money from friends/family	13%	21%	9%	18%	2%	6%	4%	12%	14%	20%	24%	4%	13%	11%
Sold an asset – cars, stocks, etc.	11%	12%	11%	7%	6%	10%	10%	10%	16%	14%	16%	12%	15%	12%
Taken out a loan from the bank	8%	7%	8%	8%	2%	4%	4%	13%	16%	15%	22%	7%	13%	11%
Taken out a loan from a pay-day loan company – Money Mart, etc.	4%	8%	2%	6%		1%	1%	2%	4%	5%		3%	2%	2%
Other, specify:	5%	6%	4%	7%	3%	2%	3%	5%	2%	4%	6%	11%	3%	4%
None of these/Prefer not to say	48%	43%	51%	54%	69%	59%	51%	42%	40%	31%	23%	37%	35%	44%

QH1. When it comes to your living situation, do you rent, own or do you have some sort of other arrangement?

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Rent	30%	100%												
Own	64%		100%		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Some other arrangement	7%			100%										

QH2. And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Easy – no worries at all	12%	7%	14%	11%	20%	20%	17%	14%	8%	3%	4%	5%	6%	13%
Manageable	44%	45%	45%	27%	34%	55%	58%	53%	50%	51%	34%	41%	42%	54%
Tough	25%	31%	23%	15%	13%	19%	22%	23%	31%	38%	35%	37%	35%	25%
Very difficult	10%	15%	7%	17%	2%	5%	3%	9%	11%	8%	27%	7%	16%	7%
Not applicable/Not paying rent or mortgage	9%	2%	10%	31%	30%	2%	1%					8%	0%	0%
Net: Easy	56%	52%	60%	37%	55%	75%	75%	67%	58%	54%	38%	47%	48%	67%
Net: Difficult	35%	46%	30%	32%	15%	23%	24%	33%	42%	46%	62%	45%	51%	32%

QH2. (Rebase to exclude NA) And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

Base = Exclude N/A	1452	463	913	76	228	94	114	125	160	97	63	31	127	496
	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Easy – no worries at all	13%	7%	16%	16%	29%	20%	17%	14%	8%	3%	4%	6%	6%	13%
Manageable	49%	46%	51%	39%	50%	56%	58%	53%	50%	51%	34%	45%	42%	54%
Tough	27%	32%	26%	22%	18%	19%	22%	23%	31%	38%	35%	41%	35%	26%
Very difficult	11%	15%	8%	24%	3%	5%	3%	9%	11%	8%	27%	8%	16%	7%
Net: Easy	62%	53%	66%	54%	78%	76%	76%	67%	58%	54%	38%	51%	48%	67%
Net: Difficult	38%	47%	34%	46%	22%	24%	24%	33%	42%	46%	62%	49%	52%	33%

QH3. You mentioned you are a homeowner. What type of property do you own?

Base = Homeowner	1018	-	1018	-	327	96	115	125	160	97	63	34	128	497
	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Single-family detached house	70%		70%		71%	77%	77%	72%	70%	65%	58%	61%	67%	71%
Condominium or apartment	12%		12%		13%	3%	8%	12%	13%	10%	19%	11%	18%	10%
Townhouse or rowhouse	8%		8%		5%	8%	7%	6%	7%	12%	20%	5%	11%	9%
Farm or ranch property	4%		4%		5%	7%	3%	3%	3%	3%	2%	3%	2%	4%
Multi-family building (e.g. duplex, triplex, fourplex)	4%		4%		3%	5%	2%	3%	5%	9%	2%		1%	5%
Vacation or second home	4%		4%		5%	10%	4%	2%	1%	2%	3%	1%	6%	2%
Investment property or rental property	3%		3%		1%	6%	4%	4%	3%	1%	8%	1%	5%	3%
Mobile or manufactured home	2%		2%		2%		2%	8%					3%	2%
Other, specify:	3%		3%		3%	0%	3%		4%	1%	6%	13%	2%	3%
Prefer not to say	1%		1%		0%	1%						12%		0%

QH4. When do you expect to have your home paid off? If you're paying off more than one property, think of the one that will be paid off last. Within...

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Paid off already	32%		32%		100%									
Within 5 years	9%		9%			100%							18%	13%
10 years	11%		11%				100%						10%	19%
15 years	12%		12%					100%					21%	19%
20 years	16%		16%						100%				18%	25%
25 years	10%		10%							100%			11%	16%
More than 25 years	6%		6%								100%		17%	7%
Not sure/Prefer not to say	3%		3%									100%	4%	2%

QH5. Do you have a variable or fixed rate on your mortgage?

Base = Home not paid off	690	-	690	-	-	96	115	125	160	97	63	34	128	497
	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Variable	19%		19%			24%	11%	21%	15%	15%	35%	15%	100%	
Fixed	72%		72%			66%	82%	75%	77%	80%	56%	30%		100%
Combination	4%		4%			1%	3%	3%	5%	3%	7%	15%		
Not sure/Prefer not to say	5%		5%			9%	3%	1%	3%	3%	2%	40%		

QH6. Thinking about your next mortgage renewal, which best describes how you feel about it?

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Very worried – it may cost significantly more	35%		35%			8%	23%	33%	39%	56%	56%	33%	37%	34%
Worried it may cost more	42%		42%			36%	44%	48%	50%	37%	33%	30%	40%	44%
Not that worried	14%		14%			31%	26%	13%	7%	4%	8%	9%	14%	15%
Not at all worried	5%		5%			17%	4%	2%	3%	1%	4%	2%	5%	4%
Not sure/Can't say	4%		4%			8%	3%	5%	1%	2%		27%	4%	3%
Net: Worried	77%		77%			44%	67%	81%	89%	93%	89%	63%	77%	77%
Net: Not worried	19%		19%			48%	30%	15%	10%	5%	11%	10%	19%	20%

QH7. If you were forced to sell your home now, would you make money or lose money?

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Would make a lot	29%		29%			48%	41%	31%	26%	14%	12%	17%	31%	31%
Would make a bit	47%		47%			38%	41%	43%	48%	53%	60%	49%	43%	47%
Would lose a little	11%		11%			11%	9%	11%	11%	16%	13%	7%	12%	11%
Would lose a lot	6%		6%			1%	5%	8%	8%	10%	7%	1%	7%	6%
Not sure/Can't say	7%		7%			2%	4%	6%	7%	6%	9%	26%	7%	6%
Net: Would make money	75%		75%			86%	82%	74%	74%	67%	72%	66%	74%	78%
Net: Would lose money	18%		18%			12%	14%	19%	19%	27%	20%	8%	19%	17%

QH5. (Rebase to all Owners) You have a variable or fixed rate on your mortgage?

Base = Homeowner	1018	-	1018	-	327	96	115	125	160	97	63	34	128	497
	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Variable	13%		13%			24%	11%	21%	15%	15%	35%	15%	100%	
Fixed	49%		49%			66%	82%	75%	77%	80%	56%	30%		100%
Combination	3%		3%			1%	3%	3%	5%	3%	7%	15%		
Not sure/Prefer not to say	4%		4%			9%	3%	1%	3%	3%	2%	40%		
Paid off already	32%		32%		100%									

QH6. (Rebase to all Owners) Thinking about your next mortgage renewal, which best describes how you feel about it?

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Very worried – it may cost significantly more	23%		23%			8%	23%	33%	39%	56%	56%	33%	37%	34%
Worried it may cost more	29%		29%			36%	44%	48%	50%	37%	33%	30%	40%	44%
Not that worried	10%		10%			31%	26%	13%	7%	4%	8%	9%	14%	15%
Not at all worried	3%		3%			17%	4%	2%	3%	1%	4%	2%	5%	4%
Not sure/Can't say	3%		3%			8%	3%	5%	1%	2%		27%	4%	3%
Paid off already	32%		32%		100%									
Net: Worried	52%		52%			44%	67%	81%	89%	93%	89%	63%	77%	77%
Net: Not worried	13%		13%			48%	30%	15%	10%	5%	11%	10%	19%	20%

QH7. (Rebase to all owners) If you were forced to sell your home now, would you make money or lose money?

	Total	Home Ownership			Mortgage will be paid off								Mortgage Rate	
		Rent	Own	Other arrangement	Paid off already	Within 5 years	10 years	15 years	20 years	25 years	More than 25 years	Not sure	Variable	Fixed
Would make a lot	20%		20%			48%	41%	31%	26%	14%	12%	17%	31%	31%
Would make a bit	32%		32%			38%	41%	43%	48%	53%	60%	49%	43%	47%
Would lose a little	8%		8%			11%	9%	11%	11%	16%	13%	7%	12%	11%
Would lose a lot	4%		4%			1%	5%	8%	8%	10%	7%	1%	7%	6%
Not sure/Can't say	5%		5%			2%	4%	6%	7%	6%	9%	26%	7%	6%
Paid off already	32%		32%		100%									
Net: Would make money	51%		51%			86%	82%	74%	74%	67%	72%	66%	74%	78%
Net: Would lose money	12%		12%			12%	14%	19%	19%	27%	20%	8%	19%	17%