

| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
|--------------------|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Sample size | 1600 | 524 | 985 | 90 | 43 | 240 | 161 | 74 | 283 | 235 | 115 | 437 | 229 | 82 | 552 | 312 |

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.*

QM3. Thinking about your own life, do you expect the next 12 months or so to be a good time or a bad time to make these types of purchases?

| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
|-------------------------------------|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Very good time for a major purchase | 3% | 3% | 3% | 2% | 12% | 2% | 2% | 1% | 4% | 2% | 14% | 1% | 1% | 4% | 1% | |
| Good time | 16% | 13% | 18% | 14% | 29% | 16% | 8% | 2% | 18% | 6% | 38% | 21% | 6% | 4% | 25% | 5% |
| Bad time | 38% | 38% | 38% | 41% | 24% | 43% | 41% | 22% | 40% | 35% | 32% | 41% | 42% | 28% | 39% | 38% |
| Very bad time for a major purchase | 30% | 34% | 27% | 28% | 12% | 25% | 38% | 69% | 23% | 48% | 3% | 20% | 45% | 66% | 16% | 51% |
| Not sure/Can't say | 13% | 13% | 13% | 15% | 22% | 14% | 11% | 5% | 15% | 9% | 13% | 17% | 6% | 3% | 16% | 5% |
| Top2box | 19% | 15% | 21% | 16% | 42% | 19% | 10% | 3% | 22% | 8% | 52% | 22% | 7% | 4% | 28% | 6% |
| Bottom2box | 68% | 72% | 65% | 70% | 37% | 67% | 79% | 92% | 63% | 83% | 35% | 61% | 87% | 94% | 56% | 89% |

QM4. Thinking about grocery shopping and your household's food budget today, how easy or difficult would you say it is to feed your household?

| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
|--|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Very easy | 9% | 8% | 10% | 9% | 43% | 10% | | | 15% | | 48% | 5% | | | 14% | |
| Easy | 40% | 35% | 43% | 28% | 47% | 52% | 20% | 7% | 51% | 16% | 48% | 60% | 21% | 9% | 57% | 18% |
| Difficult | 39% | 44% | 38% | 32% | 11% | 34% | 64% | 50% | 30% | 60% | 4% | 33% | 65% | 44% | 27% | 59% |
| Very difficult | 10% | 12% | 8% | 18% | | 4% | 13% | 42% | 3% | 22% | | 1% | 14% | 47% | 1% | 23% |
| Not sure/I don't do the grocery shopping | 2% | 2% | 1% | 13% | | 1% | 2% | 1% | 1% | 2% | | 1% | 1% | | 1% | 0% |
| Top2box | 49% | 43% | 53% | 38% | 89% | 61% | 20% | 7% | 66% | 16% | 96% | 64% | 21% | 9% | 71% | 18% |
| Bottom2box | 49% | 56% | 46% | 50% | 11% | 38% | 78% | 92% | 33% | 82% | 4% | 34% | 79% | 91% | 28% | 82% |

QM5. In the last few months, have you or your household done any of the following to cut back on spending?

| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
|--|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Cutting back on discretionary spending | 63% | 61% | 65% | 55% | 27% | 57% | 70% | 80% | 52% | 73% | 26% | 66% | 78% | 85% | 58% | 80% |
| Delaying a major purchase | 50% | 53% | 48% | 52% | 11% | 45% | 71% | 65% | 39% | 69% | 14% | 45% | 67% | 78% | 38% | 70% |
| Cancelling/scaling back planned travel | 43% | 44% | 42% | 47% | 21% | 37% | 52% | 62% | 35% | 55% | 11% | 37% | 67% | 58% | 32% | 65% |
| Scaling back donations/charitable giving | 40% | 35% | 43% | 40% | 18% | 34% | 36% | 48% | 31% | 40% | 15% | 41% | 55% | 62% | 35% | 56% |
| Driving less | 30% | 32% | 29% | 36% | 12% | 23% | 37% | 57% | 21% | 43% | 15% | 23% | 40% | 45% | 21% | 42% |
| Deferring/not making a contribution to an RRSP or TFSA | 28% | 29% | 28% | 22% | 18% | 22% | 38% | 40% | 21% | 38% | 10% | 23% | 41% | 53% | 20% | 44% |
| Other | 5% | 7% | 5% | 3% | 3% | 6% | 9% | 12% | 6% | 10% | 1% | 5% | 5% | 10% | 4% | 6% |
| None of these | 15% | 14% | 16% | 15% | 56% | 17% | 2% | 4% | 23% | 3% | 52% | 14% | 2% | 2% | 22% | 2% |
| Net: select any | 85% | 86% | 84% | 85% | 44% | 83% | 98% | 96% | 77% | 97% | 48% | 86% | 98% | 98% | 78% | 98% |

QM6. When it comes to your living situation, do you rent, own or do you have some sort of other arrangement?

| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
|------------------------|-------|----------------|------|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Rent | 33% | 100% | | | 100% | 100% | 100% | 100% | 100% | 100% | | | | | | |
| Own | 62% | | 100% | | | | | | | | 100% | 100% | 100% | 100% | 100% | 100% |
| Some other arrangement | 6% | | | 100% | | | | | | | | | | | | |

QM7. And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
|--|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Easy no worries at all | 10% | 8% | 12% | 10% | 100% | | | | 15% | | 100% | | | | 21% | |
| Manageable | 43% | 46% | 44% | 20% | | 100% | | | 85% | | | 100% | | | 79% | |
| Tough | 26% | 31% | 23% | 22% | | | 100% | | | 68% | | | 100% | | | 74% |
| Very difficult | 11% | 14% | 8% | 18% | | | | 100% | | 32% | | | | 100% | | 26% |
| Not applicable/Not paying rent or mortgage | 10% | 1% | 12% | 30% | | | | | | | | | | | | |
| Top2box | 54% | 54% | 56% | 30% | 100% | 100% | | | 100% | | 100% | 100% | | | 100% | |
| Bottom2box | 36% | 45% | 32% | 40% | | | 100% | 100% | | 100% | | | 100% | 100% | | 100% |

QM7. (Exclude NA) And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

| Base = Exclude NA | 1445 | 519 | 864 | 63 | 43 | 240 | 161 | 74 | 283 | 235 | 115 | 437 | 229 | 82 | 552 | 312 |
|------------------------|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Easy no worries at all | 12% | 8% | 13% | 14% | 100% | | | | 15% | | 100% | | | | 21% | |
| Manageable | 48% | 46% | 51% | 29% | | 100% | | | 85% | | | 100% | | | 79% | |
| Tough | 28% | 31% | 27% | 32% | | | 100% | | | 68% | | | 100% | | | 74% |
| Very difficult | 12% | 14% | 10% | 25% | | | | 100% | | 32% | | | | 100% | | 26% |
| Top2box | 60% | 55% | 64% | 43% | 100% | 100% | | | 100% | | 100% | 100% | | | 100% | |
| Bottom2box | 40% | 45% | 36% | 57% | | | 100% | 100% | | 100% | | | 100% | 100% | | 100% |

QM7. (Renters) And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

| Base = Renters | 519 | 519 | - | - | 43 | 240 | 161 | 74 | 283 | 235 | - | - | - | - | - | - |
|------------------------|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Easy no worries at all | 8% | 8% | | | 100% | | | | 15% | | | | | | | |
| Manageable | 46% | 46% | | | | 100% | | | 85% | | | | | | | |
| Tough | 31% | 31% | | | | | 100% | | | 68% | | | | | | |
| Very difficult | 14% | 14% | | | | | 100% | | | 32% | | | | | | |
| Top2box | 55% | 55% | | | 100% | 100% | | | 100% | | | | | | | |
| Bottom2box | 45% | 45% | | | | | 100% | 100% | | 100% | | | | | | |

QM7. (Owners) And whether you're paying a mortgage, renting, or otherwise, would you say the financial aspect of this is:

| Base = Owners | 864 | - | 864 | - | - | - | - | - | - | - | 115 | 437 | 229 | 82 | 552 | 312 |
|------------------------|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Easy no worries at all | 13% | | 13% | | | | | | | | 100% | | | | 21% | |
| Manageable | 51% | | 51% | | | | | | | | | 100% | | | 79% | |
| Tough | 27% | | 27% | | | | | | | | | | 100% | | | 74% |
| Very difficult | 10% | | 10% | | | | | | | | | | 100% | | | 26% |
| Top2box | 64% | | 64% | | | | | | | | 100% | 100% | | | 100% | |
| Bottom2box | 36% | | 36% | | | | | | | | | | 100% | 100% | | 100% |

QM9. In the next six months, what kind of impact will the higher interest rates have on your personal finances?

| Base = All | 1600 | 524 | 985 | 90 | 43 | 240 | 161 | 74 | 283 | 235 | 115 | 437 | 229 | 82 | 552 | 312 |
|-------------------------------|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| A significant positive impact | 3% | 4% | 3% | 2% | 10% | 4% | 3% | | 5% | 2% | 9% | 2% | 1% | 2% | 3% | 1% |
| A minor positive impact | 7% | 6% | 8% | 8% | 10% | 7% | 7% | | 7% | 4% | 17% | 9% | 2% | 1% | 11% | 2% |
| No real impact | 22% | 25% | 21% | 19% | 42% | 32% | 15% | 15% | 34% | 15% | 41% | 24% | 6% | 4% | 27% | 5% |
| A minor negative impact | 25% | 22% | 28% | 11% | 17% | 29% | 21% | 7% | 27% | 17% | 23% | 38% | 25% | 8% | 35% | 21% |
| A significant negative impact | 34% | 30% | 35% | 38% | 12% | 17% | 40% | 61% | 17% | 46% | 6% | 22% | 64% | 82% | 19% | 68% |
| Not sure/ Can't say | 8% | 13% | 5% | 22% | 8% | 11% | 15% | 17% | 11% | 15% | 3% | 5% | 2% | 4% | 5% | 3% |
| Top2box | 10% | 10% | 11% | 10% | 20% | 11% | 9% | | 12% | 6% | 26% | 11% | 3% | 3% | 14% | 3% |
| Bottom2box | 59% | 53% | 63% | 50% | 29% | 46% | 61% | 68% | 43% | 63% | 29% | 60% | 89% | 90% | 54% | 89% |

QM10. The Bank has not ruled out additional increases in this target interest rate. Suppose you were governor of the Bank of Canada. Would you...

| | Total | Home Ownership | | | Rent | | | | | | Mortgage | | | | | |
|--|-------|----------------|-----|-------|------|------------|-------|----------------|---------|-------------|----------|------------|-------|----------------|---------|-------------|
| | | Rent | Own | Other | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box | Easy | Manageable | Tough | Very difficult | Top2box | Bottom2 box |
| Maintain the status quo - see how recent raises affect inflation before taking more action | 32% | 26% | 36% | 28% | 35% | 28% | 24% | 18% | 29% | 22% | 42% | 40% | 27% | 33% | 41% | 28% |
| Continue to raise rates beyond 5.00% to reduce inflation further | 11% | 13% | 10% | 11% | 8% | 15% | 12% | 14% | 14% | 12% | 15% | 11% | 8% | 5% | 12% | 7% |
| Lower interest rates to ensure the housing and investment markets don't fall | 36% | 31% | 39% | 26% | 27% | 26% | 34% | 43% | 26% | 37% | 24% | 35% | 49% | 54% | 33% | 51% |
| Don't know/ Can't say | 21% | 30% | 15% | 34% | 31% | 30% | 31% | 24% | 30% | 29% | 18% | 14% | 17% | 8% | 15% | 14% |