

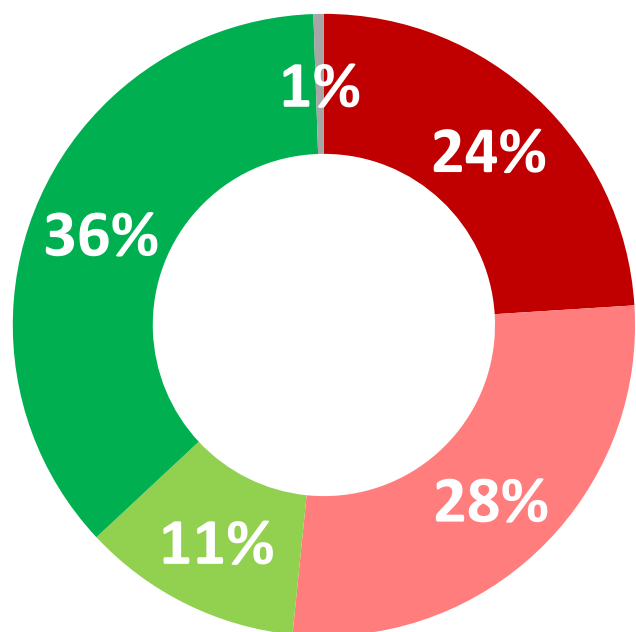
Half of Canadians with a mortgage are concerned or somewhat concerned about making payments when their mortgage renews.

Nanos was retained by CTV News to conduct research among Canadians to gauge their views on mortgage payments.

Nanos conducted an RDD dual frame (land- and cell-lines) hybrid telephone and online random survey of 1,006 Canadians, 18 years of age or older, between December 27<sup>th</sup> to 29<sup>th</sup>, 2023 as part of an omnibus survey. The margin of error for this survey is  $\pm 3.1$  percentage points, 19 times out of 20.

This study was commissioned by CTV and the research was conducted by Nanos Research.

# Concern over next mortgage renewal



- Concerned
- Somewhat concerned
- Somewhat not concerned
- Not concerned
- Unsure

**1 in 2** Canadians with a mortgage

say they are concerned (24%) or somewhat concerned (28%) about their ability to make their mortgage payments when their mortgage renews. Younger Canadians (18 to 34) are more likely to be concerned (29%) or somewhat concerned (34%) about this than those 55 plus (16% concerned; 20% somewhat concerned), and women are more likely to be concerned (26% concerned; 33% somewhat concerned) than men (22% concerned; 21% somewhat concerned).

\*Weighted to the true population proportion.

\*Charts may not add up to 100 due to rounding.

\*\*Data excludes those that selected "not applicable" (47% of the sample)

Q – Are you concerned, somewhat concerned, somewhat not concerned or not concerned about your ability to make your mortgage payments when your mortgage renews?

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, December 27<sup>th</sup> to 29<sup>th</sup>, 2023, n=516 Canadians with a mortgage, accurate 4.4 percentage points plus or minus, 19 times out of 20.

## Concern over next mortgage renewal – By demographics

Q – Are you concerned, somewhat concerned, somewhat not concerned or not concerned about your ability to make your mortgage payments when your mortgage renews?

Concerned/somewhat concerned				
Atlantic (n=53)	Quebec (n=137)	Ontario (n=165)	Prairies (n=102)	BC (n=59)
<b>53.5%</b>	<b>51.6%</b>	<b>53.5%</b>	<b>51.8%</b>	<b>45.7%</b>
Men (n=280)	Women (n=234)	18 to 34 (n=111)	35 to 54 (n=218)	55 plus (n=187)
<b>42.7%</b>	<b>59.5%</b>	<b>62.4%</b>	<b>54.7%</b>	<b>36.2%</b>
Not concerned/somewhat not concerned				
Atlantic (n=53)	Quebec (n=137)	Ontario (n=165)	Prairies (n=102)	BC (n=59)
<b>46.5%</b>	<b>47.1%</b>	<b>46.5%</b>	<b>48.2%</b>	<b>52.7%</b>
Men (n=280)	Women (n=234)	18 to 34 (n=111)	35 to 54 (n=218)	55 plus (n=187)
<b>56.5%</b>	<b>40.2%</b>	<b>37.0%</b>	<b>44.4%</b>	<b>63.8%</b>

Source: Nanos Research, RDD dual frame hybrid telephone and online random survey, December 27<sup>th</sup> to 29<sup>th</sup>, 2023, n=516 Canadians with a mortgage, accurate 4.4 percentage points plus or minus, 19 times out of 20.

# METHODOLOGY



Nanos conducted an RDD dual frame (land- and cell-lines) hybrid telephone and online random survey of 1,006 Canadians, 18 years of age or older, between December 27<sup>th</sup> and 29<sup>th</sup>, 2023 as part of an omnibus survey. Participants were randomly recruited by telephone using live agents and administered a survey online. The sample included both land- and cell-lines across Canada. The results were statistically checked and weighted by age and gender using the latest Census information and the sample is geographically stratified to be representative of Canada.

Individuals randomly called using random digit dialling with a maximum of five call backs.

The margin of error for this survey is  $\pm 3.1$  percentage points, 19 times out of 20.

This study was commissioned by CTV News and the research was conducted by Nanos Research.

Note: Charts may not add up to 100 due to rounding.

Element	Description
Research sponsor	CTV News
Population and Final Sample Size	1,006 Randomly selected individuals.
Source of Sample	Nanos Probability Panel
Type of Sample	Probability
Margin of Error	±3.1 percentage points, 19 times out of 20.
Mode of Survey	RDD dual frame (land- and cell-lines) hybrid telephone and online omnibus survey
Sampling Method Base	The sample included both land- and cell-lines RDD (Random Digit Dialed) across Canada.
Demographics (Captured)	Atlantic Canada, Quebec, Ontario, Prairies, British Columbia; Men and Women; 18 years and older. Six-digit postal code was used to validate geography.
Fieldwork/Validation	Individuals were recruited using live interviews with live supervision to validate work, the research questions were administered online
Number of Calls	Maximum of five call backs to those recruited.
Time of Calls	Individuals recruited were called between 12-5:30 pm and 6:30-9:30pm local time for the respondent.
Field Dates	December 27 <sup>th</sup> to 29 <sup>th</sup> , 2023.
Language of Survey	The survey was conducted in both English and French.
Standards	Nanos Research is a member of the Canadian Research Insights Council (CRIC) and confirms that this research fully complies with all CRIC Standards including the CRIC Public Opinion Research Standards and Disclosure Requirements. <a href="https://canadianresearchinsightscouncil.ca/standards/">https://canadianresearchinsightscouncil.ca/standards/</a>

Element	Description
Weighting of Data	The results were weighted by age and gender using the latest Census information (2021) and the sample is geographically stratified to ensure a distribution across all regions of Canada. See tables for full weighting disclosure
Screening	Screening ensured potential respondents did not work in the market research industry, in the advertising industry, in the media or a political party prior to administering the survey to ensure the integrity of the data.
Excluded Demographics	Individuals younger than 18 years old; individuals without land or cell lines, and individuals without internet access could not participate.
Stratification	By age and gender using the latest Census information (2021) and the sample is geographically stratified to be representative of Canada. Smaller areas such as Atlantic Canada were marginally oversampled to allow for a minimum regional sample.
Estimated Response Rate	Ten percent, consistent with industry norms.
Question Order	Question order in the preceding report reflects the order in which they appeared in the original questionnaire.
Question Content	Topics on the omnibus ahead of the survey content included: views on political issues, views on economic issues, views on priorities for the House of Commons and views on immigration.
Question Wording	The questions in the preceding report are written exactly as they were asked to individuals.
Research/Data Collection Supplier	Nanos Research
Contact	Contact Nanos Research for more information or with any concerns or questions. <a href="http://www.nanos.co">http://www.nanos.co</a> Telephone:(613) 234-4666 ext. 237 Email: <a href="mailto:info@nanosresearch.com">info@nanosresearch.com</a> .



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### EthicStratēgies

Ethic Strategies was created by the founding partners of [PAA Advisory](http://www.paaadvisory.com) and the [Nanos Research Corporation](http://www.nanos.co), both recognized leaders in research, advocacy, and advisory. Ethic provides bespoke strategic counsel, advice, and communications strategies to organizations facing serious issues. [www.ethicstrategies.com](http://www.ethicstrategies.com)

# Any questions?

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# TABULATIONS

**2023-2507 – CTV/Nanos Survey – December Omni – Mortgage Payments – STAT SHEET**

			Region						Gender			Age		
			Canada 2023-12	Atlantic	Quebec	Ontario	Prairies	British Columbia	Male	Female	Other	18 to 34	35 to 54	55 plus
Question – Are you concerned, somewhat concerned, somewhat not concerned or not concerned about your ability to make your mortgage payments when your mortgage renews?	Total	Unwgt N	1006	106	255	339	195	111	557	447	2	192	320	494
		Wgt N	1002	67	232	389	175	139	490	510	2	267	324	411
	Concerned	%	12.8	8.5	12.0	13.4	16.6	9.5	11.2	14.1		17.0	17.8	6.0
	Somewhat concerned	%	14.7	16.7	15.1	14.3	13.0	16.1	11.0	18.0		19.8	19.5	7.6
	Somewhat not concerned	%	6.1	6.2	8.3	3.6	7.6	7.3	7.1	5.1		6.1	8.6	4.1
	Not concerned	%	19.4	15.7	16.4	20.5	19.9	22.2	22.3	16.6		15.7	21.6	19.9
	Not applicable	%	46.8	52.9	47.5	48.1	42.9	44.1	47.9	46.0		41.0	31.8	62.4
Unsure	%	0.3	0.0	0.7	0.0	0.0	0.9	0.4	0.2		0.4	0.6	0.0	

			Region						Gender			Age		
			Canada 2023-12	Atlantic	Quebec	Ontario	Prairies	British Columbia	Male	Female	Other	18 to 34	35 to 54	55 plus
Question – Are you concerned, somewhat concerned, somewhat not concerned or not concerned about your ability to make your mortgage payments when your mortgage renews? [EXCLUDING NOT APPLICABLE]	Total	Unwgt N	516	53	137	165	102	59	280	234	2	111	218	187
		Wgt N	533	32	122	202	100	78	255	276	2	157	221	155
	Concerned	%	24.0	18.0	22.8	25.9	29.0	17.0	21.6	26.1		28.8	26.2	16.0
	Somewhat concerned	%	27.6	35.5	28.7	27.7	22.8	28.7	21.2	33.4		33.6	28.5	20.2
	Somewhat not concerned	%	11.4	13.2	15.8	7.0	13.4	13.0	13.7	9.5		10.4	12.6	10.8
	Not concerned	%	36.4	33.3	31.3	39.5	34.8	39.7	42.8	30.7		26.6	31.8	53.0
	Unsure	%	0.5	0.0	1.4	0.0	0.0	1.5	0.8	0.3		0.6	0.9	0.0

Nanos conducted an RDD dual frame (land- and cell- lines) hybrid telephone and online random survey of 1,006 Canadians, 18 years of age or older, between December 27<sup>th</sup> to 29<sup>th</sup>, 2023. The margin of error for this survey is ±3.1 percentage points, 19 times out of 20. \*Columns with n values under 30 have been shaded.