

NEWS RELEASE



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Montrealers Spend Lowest Proportion of Income on Rent

Least likely to own a home

Toronto, September 25th, 2019 – In a random sampling of public opinion taken by The Forum Poll™ among 3572 Canadian voters, two-thirds (67%) of Canadians think their city is becoming unaffordable. A third (33%) think their city is still affordable.

Montreal residents are fifth in Canada saying their city is unaffordable, with two-thirds (68%) saying their city is unaffordable, just behind Calgary.

Rank	Cities	Unaffordable	Affordable
1	Vancouver (n=315)	87%	13%
2	Toronto (n=522)	82%	18%
3	Mississauga (n=325)	77%	23%
4	Calgary (n=352)	69%	31%
5	Montreal (n=408)	68%	32%
6	Ottawa (n=318)	63%	37%
7	Halifax - <u>TIED</u> (n=308)	58%	42%
8	Saskatoon - <u>TIED</u> (n=372)	58%	42%
9	Edmonton (n=326)	52%	48%
10	Winnipeg (n=326)	51%	49%

Montreal residents most likely to say their city is unaffordable include those aged 18-34 (76%) or 45-54 (78%), females (71%), earning \$60-80k (82%), with children (78%), and a college/university (71%) or post-graduate (70%) degree.



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Lack of affordability not driving majority to consider leaving

Respondents that said their city is unaffordable were then asked to determine: “is the cost of living in your city making you consider leaving?” Canadian respondents were split; with half (48%) saying they had considered leaving and the other half (52%) saying they had not.

But amongst Montreal residents, the number is much lower, with more than half (57%) saying it isn't making them consider leaving. Only 4 in 10 (43%) say it is.

Amongst Canadians, those who had considered leaving their cities included, those aged 18 to 34 (55%), 35-44 (52%), males (51%), those earning \$80k and less (55% of those earning \$60k-\$80k, 53% of those earning \$40k-\$60k, 54% of those earning \$20k-\$40k, 54% of those earning less than \$20k), those with secondary school education or less (51%), and those with some college or university education (53%).

Those who had not considered leaving their cities included, those aged 65 and over (73%), females (55%), those earning \$100k-\$250k (65%), those who have completed college or university (55%), and post-grads (55%).



Rank	Cities	Yes	No
1	Vancouver (n=262)	61%	39%
2	Calgary (n=240)	60%	40%
3	Toronto (n=412)	52%	48%
4	Edmonton_ <u>TIED</u> (n=178)	47%	53%
5	Mississauga_ <u>TIED</u> (n=236)	47%	53%
6	Saskatoon (n=205)	44%	56%
7	Montreal (n=265)	43%	57%
8	Winnipeg (n=136)	41%	59%
9	Halifax (n=176)	40%	60%
10	Ottawa (n=184)	35%	65%

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Calgarians spend more on groceries than other Canadians

Canadians were asked how much they spend on groceries per month. On average, Canadians spend \$326 on groceries. Unsurprisingly, smaller households spend less money on groceries.

Number of people in household	Average spending on groceries (CAD \$)
1	\$204
2	\$312
3	\$373
4	\$432
5	\$415
6	\$451
7+	\$444

Montreal residents are middle of the pack on grocery spending, tied with Toronto at \$319 per month.

Montreal residents with the highest average spending on groceries include those aged 35-44 (\$369), the most wealthy (\$412), and the most educated (\$368).



Rank	Cities	Average Spending on groceries (CAD \$)
1	Calgary (n=352)	\$362
2	Saskatoon (n=372)	\$340
3	Edmonton (n=326)	\$334
4	Mississauga (n=325)	\$332
5	Vancouver (n=315)	\$321
6	Montreal- <u>TIED</u> (n=408)	\$319
7	Toronto- <u>TIED</u> (n=522)	\$319
8	Ottawa- <u>TIED</u> (n=318)	\$319
9	Halifax (n=308)	\$309
10	Winnipeg (n=326)	\$303

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6-in-10 Canadians own their homes, but only 4-in-10 Montrealers do

More than half of Canadians (57%) own their homes; while 4-in-10 (43%) rent their homes. Those more likely to own their homes include those aged 55 to 64 (74%), those earning \$100k-\$250k (82%), and post-grads (65%). Those more likely to rent their homes include those aged 18 to 34 (65%), those earning less than \$20k (81%), and those with secondary school education or less (54%).

Rank	Cities	% of Homeowners
1	Mississauga (n=325)	69%
2	Saskatoon (n=372)	67%
3	Calgary (n=352)	65%
4	Winnipeg (n=326)	62%
5	Edmonton (n=326)	61%
6	Halifax (n=308)	59%
7	Toronto (n=522)	54%
8	Ottawa (n=318)	52%
9	Vancouver (n=315)	43%
10	Montreal (n=408)	42%

Montreal residents were least likely to say they owned their homes, with only 4 in 10 (42%) identifying themselves as homeowners.

Montrealers most likely to say they own their home include those aged 45-54 (62%), males (47%), the most wealthy (73%), and the most educated (56%).



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Almost half of Montrealers live in apartments

Over half (57%) of Canadians live in a house, a quarter (24%) live in an apartment, a tenth (11%) live in a townhouse, and another tenth (9%) live in a condominium.

Montrealers, however, are most likely to say they live in an apartment (45%). Montrealers most likely to say they live in an apartment include those aged 18-34 (62%), females (53%), the least wealthy (69%), and the least educated (56%).

Canadians more likely to live in a house include those aged 45 to 64 (69% of those aged 45 to 54 and 69% of those 55 to 64), males (59%), and the wealthiest (73%), and post-grads (62%).

Canadians more likely to live in an apartment include those aged 18 to 34 (33%), females (25%), those earning less than \$20k (50%), those with secondary school education or less (28%), and those with some college or university education (26%).



Cities	House	Townhouse	Apartment	Condo-minium
Saskatoon (n=372)	73%	4%	15%	8%
Winnipeg (n=326)	69%	3%	20%	7%
Calgary (n=352)	67%	14%	11%	8%
Mississauga-TIED (n=325)	65%	11%	17%	7%
Edmonton-TIED (n=326)	65%	12%	17%	5%
Halifax (n=308)	62%	9%	24%	5%
Ottawa (n=318)	54%	13%	27%	7%
Toronto (n=522)	50%	11%	27%	12%
Vancouver (n=315)	44%	15%	26%	15%
Montreal (n=408)	27%	12%	45%	16%

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Montreal one of the least expensive cities to rent in

Canadian renters were asked how much they spend on rent per month. The average renter spends \$1172 on rent per month.

Montrealers, however, say they pay the least (second only to Winnipeg) at an average of \$903 per month.

Across Canada, a few (6%) spend less than \$300, one-tenth (9%) spend \$300-\$500, another tenth (13%) spend more than \$500 but less than \$750, a fifth (22%) spend \$750-\$1000, a quarter (25%) spend more than \$1000 but less than \$1500, a sixth (15%) spend \$1500-\$2000, a few (7%) spend more than \$2000 but less than \$3000, a few (2%) spend \$3000-\$4000, and another few (1%) spend more than \$4000.

Rank	Cities	Average Spending on rent (CAD \$)
1	Mississauga (n=51)	\$1669
2	Toronto (n=210)	\$1394
3	Vancouver (n=144)	\$1333
4	Edmonton (n=94)	\$1196
5	Ottawa (n=122)	\$1156
6	Calgary (n=95)	\$1113
7	Saskatoon (n=94)	\$1103
8	Halifax (n=120)	\$1041
9	Montreal (n=206)	\$903
10	Winnipeg (n=104)	\$876



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Montrealers pay the lowest proportion of monthly income on rent

Canadians spend an average of 33% of their monthly income on rent. Half of Canadians (49%) spend more than 30% of their monthly income on rent and a sixth spend 50% or more.

Montrealers, however, say they pay the lowest proportion at less than a third (29%). Respondents in Montreal paying the least include those aged 18-34 (27%), or 65+ (26%), males (27%), the most wealthy (21%), the most educated (25%).

Rank	Cities	Average proportion spent on rent
1	Toronto (n=210)	36%
2	Vancouver (n=144)	35%
3	Mississauga (n=59)	35%
4	Saskatoon (n=94)	33%
5	Winnipeg (n=104)	33%
6	Edmonton (n=94)	32%
7	Halifax (n=120)	32%
8	Calgary (n=95)	32%
9	Ottawa (n=122)	31%
10	Montreal (n=206)	29%



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Montreal residents spend the second-least on mortgages

Canadians spend an average of \$1560 on their mortgages per month, but Montrealers pay quite a bit less on average, with an average monthly payment of \$1282.

Those more likely to have a highest average of mortgage spending include those aged 35 to 44 (\$1690), males (\$1571), the wealthiest (\$2728), and post-grads (\$1757).

Rank	Cities	Average spent on mortgages
1	Toronto	\$1958
2	Vancouver	\$1871
3	Calgary	\$1788
4	Mississauga	\$1750
5	Edmonton	\$1483
6	Winnipeg	\$1414
7	Saskatoon	\$1375
8	Ottawa	\$1368
9	Montreal	\$1282
10	Halifax	\$1270



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Toronto, Vancouver, and Calgary residents have the highest proportions of spending on their mortgages

Canadians spend an average of 27% of their monthly income on their mortgages. A third (31%) spends more than 30% of their monthly income, a few (7%) spend more than 50%.

Montrealers are in the middle, with about a quarter (26%) of their monthly spending going toward mortgages.

Rank	Cities	Average proportion spent on mortgages
1	Calgary	30%
2	Toronto	29%
3	Vancouver	29%
4	Edmonton	28%
5	Mississauga	26%
6	Montreal	26%
7	Halifax	26%
8	Winnipeg	25%
9	Ottawa	25%
10	Saskatoon	23%

Montreal residents spend an average of 26% of their monthly income on their mortgages. Those more likely to spend a higher proportion include those aged 18 to 54 (26% of those are aged 18 to 34, 29% of those are aged 35 to 44, 27% of those aged 45 to 54), those earning \$60k-\$80k (42%), those with secondary school education or less (29%) or those who have completed college or university (31%).

“Cost of living in Montreal isn't bad, when compared to other major Canadian cities,” said Dr. Lorne Bozinoff, President of Forum Research. “Average cost of rent and mortgages are low, and the proportion of monthly income spent on rent is the lowest.”



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Methodology

The Forum Poll™ was conducted by Forum Research with the results based on an interactive voice response telephone survey of 3572 randomly selected Canadians in Toronto, Ottawa, Montreal, Saskatoon, Edmonton, Calgary, Vancouver, Winnipeg, Halifax, and Montreal. The poll was conducted from August 22nd-25th, 2019.

Results based on the total sample are considered accurate +/- 3%, 19 times out of 20, measured as the average deviation across all response categories. Subsample results will be less accurate. Margins of error for subsample (such as age, gender) results are available at www.forumresearch.com/samplestim.asp

Where appropriate, the data has been statistically weighted by age, region, and other variables to ensure that the sample reflects the actual population according to the latest Census data.

This research is not necessarily predictive of future outcomes, but rather, captures opinion at one point in time. Forum Research conducted this poll as a public service and to demonstrate our survey research capabilities. Forum houses its poll results in the Data Library of the Department of Political Science at the University of Toronto.

With offices across Canada and around the world, 100% Canadian-owned Forum Research is one of the country's leading survey research firms. This Forum Poll™ and other polls may be found at Forum's poll archive at forumpoll.com.

Top2/Btm2 (or 3 or 4 where applicable) refers to the combined results of the most answered positive and negative responses:

%	Total	18-34	35-44	45-54	55-64	65+	Male	Female
Sample	631	112	91	133	119	176	303	315
NET: TOP3	66	57	60	68	78	86	67	64
NET: BTM3	34	43	39	32	21	14	32	36
Very satisfied	9	9	6	6	13	20	11	8
Satisfied	28	17	29	35	32	45	25	31
Somewhat satisfied	28	31	26	28	32	20	31	25
Somewhat dissatisfied	12	11	16	14	11	8	13	12
Dissatisfied	11	15	15	9	5	3	9	13
Very dissatisfied	11	18	9	8	5	3	9	12
Don't know	0	0	1	0	1	0	1	0

Top 3 here collects very satisfied, satisfied, and somewhat satisfied into one category, and Btm 3 collects very dissatisfied, dissatisfied, and somewhat dissatisfied. TABLE IS AN EXAMPLE ONLY.

Due to rounding some numbers may not add up to 100

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Canadian Cities Affordability - Overall

In your opinion, would you say your city is becoming unaffordable?

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	3572	473	492	595	815	1142	1869	1594	109
Yes	67	73	70	69	62	57	65	69	60
No	33	27	30	31	38	43	35	31	40

Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	3572	299	516	509	453	417	742
Yes	67	77	70	70	72	69	59
No	33	23	30	30	28	31	41

Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	3572	512	892	1330	838
Yes	67	70	70	67	62
No	33	30	30	33	38



Montreal's affordability

In your opinion, would you say Montreal is becoming unaffordable?

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	408	51	79	87	86	100	212	189	7
yes	68	76	71	78	56	52	66	71	43
no	32	24	29	22	44	48	34	29	57

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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	408	59	76	78	41	47	64
yes	68	62	69	59	82	70	68
no	32	38	31	41	18	30	32

Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	408	68	95	146	99
yes	68	64	64	71	70
no	32	36	36	29	30

Children

%	Total	Yes	No
Sample	408	117	291
yes	68	78	63
no	32	22	37



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Canadians Leaving Cities - Overall

Is the cost of living in your city making you consider leaving?

[Base: Those who think the city they live in is becoming unaffordable]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	2294	338	345	412	513	654	1181	1048	65
Yes	48	55	52	49	46	27	51	45	65
No	52	45	48	51	54	73	49	55	35

Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	2294	213	357	349	305	269	414
Yes	48	54	54	53	55	48	35
No	52	46	46	47	45	52	65



Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	2294	343	599	858	494
Yes	48	51	53	45	45
No	52	49	47	55	55

Montreal residents leaving the city

Is the cost of living in your city making you consider leaving?

[Base: Those who think Montreal is becoming unaffordable]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	265	39	56	68	48	52	134	128	3
yes	43	43	48	40	40	39	46	39	67
no	57	57	52	60	60	61	54	61	33

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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	265	35	46	50	31	32	42
yes	43	47	46	46	60	42	45
no	57	53	54	54	40	58	55

Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	265	37	62	97	69
yes	43	39	46	38	50
no	57	61	54	62	50



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Average Canadian Grocery Spending – Overall

Per month, approximately how much do you spend on groceries?

Number of people per household

age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	408	51	79	87	86	100	212	189	7
one	28	22	10	25	32	51	29	26	43
two	34	39	22	19	43	44	32	37	14
three	12	13	13	21	17	2	12	13	0
four	15	18	29	20	8	1	18	13	29
five	5	4	13	9	0	1	6	5	0
six	3	2	11	5	1	0	3	4	0
seven or more	2	2	3	1	0	1	1	2	14

income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	408	59	76	78	41	47	64
one	28	54	41	30	9	21	8
two	34	22	28	32	53	41	28
three	12	9	10	11	11	13	21
four	15	5	16	18	12	16	28
five	5	8	2	5	4	5	7
six	3	2	1	3	4	4	5
seven or more	2	2	2	0	6	0	2



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education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	408	68	95	146	99
one	28	34	31	28	18
two	34	21	34	39	38
three	12	18	8	9	18
four	15	13	16	18	12
five	5	9	2	3	9
six	3	2	3	3	6
seven or more	2	3	5	0	0



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Average Montreal resident grocery spending

Per month, approximately how much do you spend on groceries?

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	408	51	79	87	86	100	212	189	7
less than \$150	9	6	8	6	10	19	10	8	14
\$150-\$200	13	5	9	15	16	28	12	14	29
more than \$200 but less than \$250	16	23	14	12	11	12	17	16	0
\$250-\$300	15	17	8	11	19	17	15	14	0
more than \$300 but less than \$350	8	6	9	4	10	10	10	6	14
\$350-\$400	10	13	9	13	10	5	8	12	14
more than \$400 but less than \$450	5	4	8	4	6	2	3	6	14
\$450-\$500	5	8	6	7	2	1	7	5	0
more than \$500	19	18	31	28	14	7	19	20	14
Mean	319	338	369	354	295	225	315	323	289



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	408	59	76	78	41	47	64
less than \$150	9	18	15	10	4	4	1
\$150-\$200	13	33	20	9	5	7	6
more than \$200 but less than \$250	16	23	16	21	23	15	8
\$250-\$300	15	6	21	13	19	12	17
more than \$300 but less than \$350	8	6	4	12	12	9	6
\$350-\$400	10	8	1	9	2	6	15
more than \$400 but less than \$450	5	3	4	7	4	7	5
\$450-\$500	5	0	2	6	8	11	10
more than \$500	19	3	18	13	22	30	31
Mean	319	205	276	310	344	382	397



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Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	408	68	95	146	99
less than \$150	9	13	10	8	7
\$150-\$200	13	18	16	13	7
more than \$200 but less than \$250	16	16	21	15	10
\$250-\$300	15	11	10	19	15
more than \$300 but less than \$350	8	10	7	3	13
\$350-\$400	10	5	10	12	12
more than \$400 but less than \$450	5	7	2	8	2
\$450-\$500	5	11	4	6	2
more than \$500	19	9	20	16	33
Mean	319	282	307	314	368



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Canadian Houseowners - Overall

Do you rent or own your home?

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	3572	473	492	595	815	1142	1869	1594	109
Rent	43	65	44	29	26	30	43	43	50
Own	57	35	56	71	74	70	57	57	50

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	408	51	79	87	86	100	212	189	7
rent	58	82	55	38	42	51	53	62	100
own	42	18	45	62	58	49	47	38	0

Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000	More than \$250,000
Sample	3572	299	516	509	453	417	742	124
Rent	43	81	65	56	41	36	18	22
Own	57	19	35	44	59	64	82	78

Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	3572	512	892	1330	838
Rent	43	54	49	40	35
Own	57	46	51	60	65

Montreal homeowners

Do you rent or own your home?

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	408	51	79	87	86	100	212	189	7
rent	58	82	55	38	42	51	53	62	100
own	42	18	45	62	58	49	47	38	0



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	408	59	76	78	41	47	64
rent	58	87	78	65	54	40	27
own	42	13	22	35	46	60	73

Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	408	68	95	146	99
rent	58	74	70	51	44
own	42	26	30	49	56



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Canadians by Type of Dwelling - Overall

Which of the following best describes where you live?

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	3572	473	492	595	815	1142	1869	1594	109
House	57	46	59	69	69	54	59	54	55
Townhouse	11	12	12	11	8	8	10	11	10
Apartment	24	33	22	15	15	23	22	25	27
Condominium	9	9	7	5	8	15	8	10	8

Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	3572	299	516	509	453	417	742
House	57	36	43	47	51	64	73
Townhouse	11	9	11	11	12	13	9
Apartment	24	50	37	33	24	14	8
Condominium	9	5	10	9	13	9	9

Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	3572	512	892	1330	838
House	57	54	54	57	62
Townhouse	11	10	12	11	9
Apartment	24	28	26	23	20
Condominium	9	9	9	9	10



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Montreal residents by type of dwelling

Which of the following best describes where you live?

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	408	51	79	87	86	100	212	189	7
house	27	13	34	46	36	22	33	22	0
townhouse	12	10	15	9	11	18	15	10	29
apartment	45	62	40	32	39	38	36	53	71
condominium	16	15	11	13	14	22	16	16	0

Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	408	59	76	78	41	47	64
house	27	16	16	17	24	33	55
townhouse	12	12	13	14	6	19	8
apartment	45	69	51	58	47	29	15
condominium	16	3	20	11	24	20	23



Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	408	68	95	146	99
house	27	15	23	31	32
townhouse	12	12	17	8	15
apartment	45	56	45	46	35
condominium	16	17	14	15	17

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Canadian renters' monthly spending on rent - Overall

Approximately how much do you spend on rent per month?

[Base: Those who rent]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	1248	299	224	176	214	312	658	536	54
less than \$300	6	8	4	3	7	5	6	7	7
\$300-\$500	9	13	2	7	6	7	11	8	6
more than \$500 but less than \$750	13	13	8	15	16	20	12	14	13
\$750-\$1000	22	21	23	21	25	19	22	22	15
more than \$1000 but less than \$1500	25	22	35	26	24	25	25	27	19
\$1500-\$2000	15	14	18	21	13	13	17	14	15
more than \$2000 but less than \$3000	7	7	7	4	5	7	6	7	15
\$3000 to \$4000	2	0	3	2	2	3	1	2	7
More than \$4000	1	2	0	0	1	1	1	1	4
Mean	1172	1115	1299	1211	1144	1197	1150	1165	1550



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	1248	228	290	224	142	122	117
less than \$300	6	15	2	2	2	8	2
\$300-\$500	9	20	11	7	4	5	1
more than \$500 but less than \$750	13	19	21	12	6	6	5
\$750-\$1000	22	22	29	30	16	16	10
more than \$1000 but less than \$1500	25	17	19	28	38	31	30
\$1500-\$2000	15	4	8	14	23	27	38
more than \$2000 but less than \$3000	7	1	10	5	9	4	10
\$3000 to \$4000	2	1	1	2	1	2	1
More than \$4000	1	1	0	1	0	2	2
Mean	1172	789	1080	1189	1363	1338	1573

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Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	1248	227	364	426	231
less than \$300	6	10	5	6	6
\$300-\$500	9	17	9	5	9
more than \$500 but less than \$750	13	14	14	12	14
\$750-\$1000	22	28	22	21	17
more than \$1000 but less than \$1500	25	20	21	31	26
\$1500-\$2000	15	8	16	17	18
more than \$2000 but less than \$3000	7	2	11	6	5
\$3000 to \$4000	2	0	2	2	2
More than \$4000	1	1	0	1	3
Mean	1172	936	1207	1228	1245

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Montreal renters' monthly spending on rent

Approximately how much do you spend on rent per month?

[Base: Those who rent]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	206	41	43	34	36	51	102	97	7
less than \$300	7	9	7	3	12	4	9	5	29
\$300-\$500	11	15	4	6	6	12	15	8	0
more than \$500 but less than \$750	22	19	9	33	38	27	23	21	29
\$750-\$1000	31	31	44	34	28	21	28	34	29
more than \$1000 but less than \$1500	16	14	21	14	14	18	15	17	0
\$1500-\$2000	11	13	12	10	0	9	7	13	14
more than \$2000 but less than \$3000	1	0	0	0	3	7	1	2	0
\$3000 to \$4000	1	0	2	0	0	2	1	0	0
more than \$4000	0	0	0	0	0	0	0	0	0
Mean	903	860	1019	880	764	1021	842	961	721



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	206	52	53	43	18	15	15
less than \$300	7	18	0	7	0	19	0
\$300-\$500	11	23	15	9	11	0	0
more than \$500 but less than \$750	22	35	25	20	9	6	16
\$750-\$1000	31	20	29	55	23	43	16
more than \$1000 but less than \$1500	16	5	14	1	32	16	41
\$1500-\$2000	11	0	16	6	26	16	18
more than \$2000 but less than \$3000	1	0	1	2	0	0	0
\$3000 to \$4000	1	0	0	0	0	0	9
more than \$4000	0	0	0	0	0	0	0
Mean	903	571	952	810	1145	926	1385



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Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	206	48	55	66	37
less than \$300	7	11	13	1	6
\$300-\$500	11	15	11	2	24
more than \$500 but less than \$750	22	28	15	30	11
\$750-\$1000	31	31	33	29	32
more than \$1000 but less than \$1500	16	8	9	28	15
\$1500-\$2000	11	8	18	6	9
more than \$2000 but less than \$3000	1	0	1	2	2
\$3000 to \$4000	1	0	0	1	2
more than \$4000	0	0	0	0	0
Mean	903	758	901	1012	908



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Canadian's rent proportion - Overall

And approximately what percentage of your monthly income does your rent take up? Your best guess is okay.

[Base: Those who rent]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	1248	299	224	176	214	312	658	536	54
15% or less	8	8	5	7	10	9	9	7	9
16%-20%	12	12	6	15	12	17	13	11	11
21%-25%	16	14	16	16	17	22	20	12	9
26%-30%	16	16	16	13	12	18	13	19	11
31%-35%	10	9	14	7	11	10	10	9	9
36%-40%	10	10	11	11	12	9	11	10	7
41%-50%	14	16	14	15	10	7	12	15	19
50%-60%	6	5	9	8	6	3	6	6	7
More than 60%	9	9	10	9	11	6	7	10	17
Mean	33	33	35	33	33	29	31	34	37



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	1248	228	290	224	142	122	117
15% or less	8	11	2	2	8	11	15
16%-20%	12	12	11	10	11	15	17
21%-25%	16	11	11	20	13	16	33
26%-30%	16	8	19	14	22	15	18
31%-35%	10	8	12	11	10	14	4
36%-40%	10	9	9	15	14	10	3
41%-50%	14	13	19	14	15	12	6
50%-60%	6	9	8	7	2	2	2
More than 60%	9	19	8	6	5	5	1
Mean	33	37	35	34	31	29	24

Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	1248	227	364	426	231
15% or less	8	8	8	6	10
16%-20%	12	15	11	10	13
21%-25%	16	14	16	15	17
26%-30%	16	16	17	14	18
31%-35%	10	7	7	13	11
36%-40%	10	9	9	14	6
41%-50%	14	14	17	13	10
50%-60%	6	3	6	8	4
More than 60%	9	14	9	6	10
Mean	33	34	33	33	31



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Montreal residents' rent proportion

And approximately what percentage of your monthly income does your rent take up? Your best guess is okay.

[Base: Those who rent]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	206	41	43	34	36	51	102	97	7
15% or less	9	8	10	3	15	10	10	8	14
16%-20%	16	23	5	15	8	17	20	14	14
21%-25%	20	18	9	35	23	26	29	14	0
26%-30%	19	25	12	9	10	20	13	24	29
31%-35%	10	6	26	5	9	7	10	9	14
36%-40%	9	4	14	11	14	12	10	8	0
41%-50%	9	10	16	7	3	4	1	16	0
50%-60%	4	3	0	12	6	2	2	4	14
more than 60%	5	3	9	3	13	2	6	3	14
Mean	29	27	34	30	32	26	27	30	33



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	206	52	53	43	18	15	15
15% or less	9	14	3	0	15	19	13
16%-20%	16	15	17	14	12	6	40
21%-25%	20	24	21	26	11	23	22
26%-30%	19	13	8	22	29	11	20
31%-35%	10	5	11	13	7	28	0
36%-40%	9	7	10	13	11	5	5
41%-50%	9	2	20	6	15	5	0
50%-60%	4	6	3	4	0	4	0
more than 60%	5	15	6	1	0	0	0
Mean	29	31	32	29	27	26	21

Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	206	48	55	66	37
15% or less	9	12	10	3	12
16%-20%	16	21	14	15	18
21%-25%	20	21	20	15	29
26%-30%	19	8	18	23	29
31%-35%	10	6	5	21	2
36%-40%	9	11	9	9	4
41%-50%	9	8	21	4	0
50%-60%	4	8	2	3	0
more than 60%	5	6	1	7	5
Mean	29	29	29	31	25



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Canadian homeowners' monthly spending on their mortgage - Overall

Approximately how much do you spend on your mortgage per month?

[Base: Homeowners with a mortgage]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-Binary
Sample	1141	137	228	305	273	190	620	490	31
Less than \$300	3	4	2	2	3	5	3	3	3
\$300-\$500	5	4	3	4	7	14	4	6	6
More than \$500 but less than \$750	9	7	5	7	14	18	9	9	13
\$750-\$1000	15	13	12	15	21	22	16	15	13
More than \$1000 but less than \$1500	25	22	28	27	23	20	27	22	32
\$1500-\$2000	22	29	25	20	17	10	20	25	6
More than \$2000 but less than \$3000	13	15	16	15	9	5	13	13	13
\$3000 to \$4000	4	2	7	7	2	2	5	3	0
More than \$4000	3	5	2	3	4	3	3	3	13
Mean	1560	1635	1690	1645	1352	1156	1571	1542	1708



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	1141	30	85	127	147	171	390
Less than \$300	3	10	9	3	3	3	1
\$300-\$500	5	8	9	8	8	4	2
More than \$500 but less than \$750	9	9	15	13	12	5	6
\$750-\$1000	15	7	21	25	21	10	13
More than \$1000 but less than \$1500	25	28	12	26	27	42	23
\$1500-\$2000	22	11	25	19	19	21	28
More than \$2000 but less than \$3000	13	11	7	5	7	13	18
\$3000 to \$4000	4	0	0	2	3	1	6
More than \$4000	3	15	1	0	0	2	2
Mean	1560	1753	1157	1162	1263	1490	1713



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Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	1141	128	262	450	301
Less than \$300	3	4	6	1	3
\$300-\$500	5	8	9	3	3
More than \$500 but less than \$750	9	11	11	9	6
\$750-\$1000	15	16	16	18	11
More than \$1000 but less than \$1500	25	25	26	23	27
\$1500-\$2000	22	24	18	23	23
More than \$2000 but less than \$3000	13	12	9	15	15
\$3000 to \$4000	4	0	1	5	7
More than \$4000	3	0	4	3	5
Mean	1560	1291	1363	1607	1757



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Montrealers and mortgages

[Base=owns their home] Do you have a mortgage, or not?

age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	202	10	36	53	50	49	110	92	0
yes	60	82	86	67	42	33	68	51	0
no	40	18	14	33	58	67	32	49	0

income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	202	7	23	35	23	32	49
yes	60	30	32	62	58	70	76
no	40	70	68	38	42	30	24

education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	202	20	40	80	62
yes	60	59	67	59	58
no	40	41	33	41	42



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Montreal homeowners' monthly spending on mortgage

Approximately how much do you spend on your mortgage per month?

[Base: Homeowners with a mortgage]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	115	8	31	36	21	17	68	47	0
less than \$300	3	0	0	2	4	7	2	5	0
\$300-\$500	4	0	0	0	18	10	5	2	0
more than \$500 but less than \$750	14	20	10	10	19	18	16	10	0
\$750-\$1000	24	58	6	21	21	19	25	21	0
more than \$1000 but less than \$1500	28	0	52	27	28	23	27	30	0
\$1500-\$2000	16	10	22	19	10	18	21	10	0
more than \$2000 but less than \$3000	8	12	3	15	0	5	2	16	0
\$3000 to \$4000	2	0	3	3	0	0	0	4	0
more than \$4000	2	0	3	2	0	0	1	2	0
Mean	1282	1101	1517	1533	897	1053	1156	1469	0



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	115	3	8	20	12	23	34
less than \$300	3	0	0	0	8	0	2
\$300-\$500	4	31	11	7	6	3	0
more than \$500 but less than \$750	14	0	46	22	41	8	5
\$750-\$1000	24	0	31	29	8	13	29
more than \$1000 but less than \$1500	28	31	0	24	31	48	27
\$1500-\$2000	16	39	11	12	0	18	26
more than \$2000 but less than \$3000	8	0	0	0	6	10	11
\$3000 to \$4000	2	0	0	5	0	0	0
more than \$4000	2	0	0	0	0	0	0
Mean	1282	1183	804	1117	899	1336	1366



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Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	115	12	25	45	33
less than \$300	3	0	3	0	8
\$300-\$500	4	23	0	3	0
more than \$500 but less than \$750	14	6	28	13	9
\$750-\$1000	24	37	24	30	10
more than \$1000 but less than \$1500	28	6	31	32	29
\$1500-\$2000	16	15	7	9	32
more than \$2000 but less than \$3000	8	13	7	10	3
\$3000 to \$4000	2	0	0	2	3
more than \$4000	2	0	0	0	5
Mean	1282	1115	1082	1249	1524



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Canadians' mortgage monthly income proportion - Overall

And approximately what percentage of your monthly income does your mortgage take up? Your best guess is okay.

[Base: Homeowners with a mortgage]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-Binary
Sample	1141	137	228	305	273	190	620	490	31
15% or less	13	9	13	11	17	18	11	14	19
16%-20%	19	15	21	19	21	25	22	16	16
21%-25%	23	25	24	22	20	26	21	25	26
26%-30%	14	17	14	14	15	10	15	14	6
31%-35%	9	8	9	11	10	5	10	9	3
36%-40%	8	6	10	10	6	5	8	8	10
41%-50%	7	9	6	7	7	3	5	8	10
50%-60%	3	3	3	2	3	4	3	3	6
More than 60%	4	7	2	3	1	4	4	3	3
Mean	27	29	26	27	25	24	27	26	26



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000	More than \$250,000
Sample	1141	30	85	127	147	171	390	52
15% or less	13	10	12	6	7	8	16	33
16%-20%	19	15	19	12	17	16	21	17
21%-25%	23	34	8	25	17	22	27	21
26%-30%	14	1	15	12	23	19	13	13
31%-35%	9	10	8	9	13	11	8	8
36%-40%	8	10	6	12	10	11	7	4
41%-50%	7	5	14	14	8	6	4	2
50%-60%	3	5	4	6	1	2	2	0
More than 60%	4	10	14	4	3	3	1	2
Mean	27	30	33	31	28	28	24	20



Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	1141	128	262	450	301
15% or less	13	11	13	12	14
16%-20%	19	15	17	19	22
21%-25%	23	31	22	23	22
26%-30%	14	11	18	14	14
31%-35%	9	9	8	10	9
36%-40%	8	9	8	8	8
41%-50%	7	12	8	5	6
50%-60%	3	1	2	3	3
More than 60%	4	2	5	5	1
Mean	27	27	27	27	25

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Montreal residents' mortgage monthly income proportion

And approximately what percentage of your monthly income does your mortgage take up? Your best guess is okay.

[Base: Homeowners with a mortgage]

Age/gender

%	Total	18 to 34	35 to 44	45 to 54	55 to 64	65 and over	Male	Female	Non-binary
Sample	115	8	31	36	21	17	68	47	0
15% or less	11	22	3	8	14	14	9	14	0
16%-20%	26	36	23	24	18	30	30	19	0
21%-25%	22	10	19	24	35	30	16	30	0
26%-30%	15	16	16	19	15	5	17	12	0
31%-35%	7	0	13	14	0	0	9	4	0
36%-40%	8	0	13	2	9	5	8	7	0
41%-50%	7	16	10	3	5	0	5	11	0
50%-60%	3	0	3	2	4	5	3	2	0
more than 60%	2	0	0	3	0	10	2	2	0
Mean	26	22	28	26	24	26	26	26	0



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Income

%	Total	Less than \$20,000	\$20,000 to \$40,000	\$40,000 to \$60,000	\$60,000 to \$80,000	\$80,000 to \$100,000	\$100,000 to \$250,000
Sample	115	3	8	20	12	23	34
15% or less	11	0	16	3	8	0	20
16%-20%	26	39	49	7	33	23	38
21%-25%	22	31	24	31	25	17	14
26%-30%	15	0	0	8	8	38	16
31%-35%	7	0	0	0	14	13	5
36%-40%	8	0	0	12	0	9	7
41%-50%	7	0	0	31	0	0	0
50%-60%	3	0	0	8	11	0	0
more than 60%	2	31	11	0	0	0	0
Mean	26	35	23	33	25	26	20



Education

%	Total	Secondary school or less	Some college or university	Completed college or university	Post graduate degree
Sample	115	12	25	45	33
15% or less	11	8	10	11	13
16%-20%	26	31	19	29	23
21%-25%	22	21	35	16	21
26%-30%	15	0	12	22	13
31%-35%	7	0	12	7	6
36%-40%	8	0	8	7	11
41%-50%	7	29	0	2	12
50%-60%	3	6	0	5	0
more than 60%	2	6	4	2	0
Mean	26	30	25	25	25

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