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Canada

Post-Budget Focus Group Research – Spring 2024 – Final report

Prepared for Finance Canada by Environics Research

May 2024

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Executive Summary

Background and objectives

Finance Canada commissioned Environics Research to conduct qualitative research among Canadians immediately after the 2024 federal budget was announced on April 16. The research objectives were to assess Canadians' awareness of and reaction to Budget 2024 and to explore reactions to specific measures announced, with a particular focus on housing measures.

Methodology

Environics Research conducted a series of 10 online focus groups between April 16 and 22, 2024. A total of 66 Canadians took part in these group discussions and provided their overall perspectives on Budget 2024, as well as their reactions to specific provisions contained in the budget. The online focus groups were conducted using the Zoom platform. Two groups were conducted in each of five regions (British Columbia, the Prairies, Ontario, Atlantic Canada, and Quebec), and were divided based on age cohort (18-34, 34-55 or 55+) and/or housing situation (i.e., prospective homebuyers, Canadians whose mortgage is up for renewal). The two Quebec sessions were conducted in French and the other eight sessions were conducted in English.

The 66 participants were all 18 years of age or over, and included range of age, education, and backgrounds. The groups lasted approximately 90 minutes and consisted of between five and seven participants (out of 8 people recruited for each group). Participants were each provided a \$100 honorarium.

Statement of limitations: Qualitative research provides insight into the range of opinions held within a population, rather than the weights of the opinions held, as would be measured in a quantitative study. The results of this type of research should be viewed as indicative rather than projectable to the population.

Contract value

The contract value was \$129,893.50 (including HST). This includes a previous round of pre-budget focus groups reported on under separate cover.

Use of findings of the research. By gauging and analysing the opinions of Canadians, the Government of Canada gains insights into important policy areas related to the mandate of the department and related services. The information gained through this public opinion research will be shared throughout Finance Canada to assist it when establishing priorities, developing policies, and planning programs and services.

Key findings

A. Top of mind budget awareness and first reactions

Top of mind awareness of the budget varied by age cohort. Younger participants typically had very little or no spontaneous knowledge of the budget and the pre-budget announcements at all. Some noted that they get little news now that Canadian news stories are not carried on some social media sites. To the extent that younger participants had heard anything at all about the budget, they mentioned having heard something about housing or taxes on capital gains going up.

Middle aged and older participants were more likely to have heard about the budget through seeing clips on the news or through online sources and legacy media. The main things they had heard about included increased spending, housing measures, and additional tax on capital gains. There were some specific mentions of the 30-year amortization for mortgages and vague notions that the budget had a focus on housing. Many middle aged and older participants felt that the budget was aimed towards the younger generation.

B. Reaction to budget measures (excluding Housing)

Overall reaction to the seven non-housing budget measures presented to participants was largely positive. Most appreciated the goals implied by the measures, even if they were often quite sceptical of whether the stated initiatives would lead to the desired outcomes.

Some of the older participants felt that these budget measures might have been aimed more at the younger generation because of the emphasis on affordability and social policy. But younger participants themselves did not tend to see these budget measures as being aimed at them. They also tended to feel that the measures were well-intentioned but too little too late.

The items that were most often identified as top priorities were stabilizing the cost of groceries and health care agreements to improve primary care. This reflected the fact that the biggest concerns people have these days are the high cost of groceries and issues in the health care system regarding access to primary care and wait lists. However, some noted that the language used to describe some measures sounded vague and were wondering about the impact it would really have (e.g., what does “monitoring big grocers” mean, “does a new health care agreement actually mean anything”).

While the *National School Food Program* and the national pharmacare plans were less often identified as top priorities, participants still appreciated that these measures could address issues related to food costs and health care. In Quebec, a couple of participants wondered about potential overlap with existing provincial programs. Action on credential recognition for foreign health care workers also resonated well, though some were under the impression that this was already being addressed.

People liked the idea of cheaper internet or cell phone plans as these were seen to be exorbitant in Canada compared to other countries, although it was noted by many that this is not a priority. Awareness of the term “junk fees” was almost non-existent.

Most participants were favourable towards the idea of making the wealthiest Canadians pay more. However, there were concerns raised. Some felt that just “asking” the top 0.1% to pay a “little bit more” sounded like this was a very timid, small measure that would not bring in much money. Others were sceptical about collecting more from the top 0.1% as it was noted that the wealthy always find ways to dodge paying more. The mechanism of increasing the capital gains inclusion rate was poorly understood and some wondered if this could affect them if they had a home business or a cottage.

Concern about government spending and the deficit varied by age. Younger participants generally expressed little or no concern about the deficit as they were too busy worrying about their own budgeting and felt that the debt and deficit were just “numbers” and therefore abstractions. Some

older participants had perceptions that the government was spending too much in a haphazard, unfocused, and politically-motivated way. Some older participants also had concerns about the long-term impact of passing a growing debt burden onto future generations.

Some participants, mostly in the Prairie groups, made unprompted comments about the increase in carbon pricing. Some were under the impression that carbon pricing was the primary cause of food inflation.

C. Reaction to housing plan

Most participants had heard nothing about federal government measures to address the housing crisis. To the extent that any had heard anything it was about the 30-year amortization for mortgages, renters being able to apply their rent history to their credit scores or vague awareness of plans to build more housing on government lands. There was often confusion between federal, provincial, and municipal housing initiatives and a perception that action was long overdue.

The overall housing plan in the budget was generally seen as a small step in the right direction but as too little, too late. Many felt that these measures should have been introduced a long time ago and that now they would mostly just prevent the situation from getting much worse. Building 3.87 million new homes sounded ambitious but it was also noted that our population was growing at a very rapid rate. Many of the measures in the housing plan related to more money for programs that most participants had not heard of and that they found complicated to understand. It was unclear what the results or outcome from the funding would be.

a. Measures to increase supply

Reaction to measures to build more homes was mixed to positive. There was little objection to the *Housing Accelerator Fund* agreements or building more housing on government lands or investing in the *Apartment Construction Loan Program*, etc. However, there was a disconnect in the eyes of many between increasing the supply of houses and making homes more affordable to Canadians. Many participants noted that lots of new housing is already being built but that it did not appear to be making housing any more affordable, so they were very sceptical as to whether these measures would make a meaningful difference.

Participants expressed strong support for streamlining foreign credential recognition in the construction sector, pointing out that labour shortage was one of the main issues affecting construction

Some noted that these measures might do some good many years down the road but that the government should have done many of these things a long time ago. They would have liked to see action on interest rates and on exorbitant rent increases and language that made it clearer that the new homes being built would be more affordable.

b. Measures for renters and home buyers

There were similar reactions to measures to help renters and first-time home buyers. Most participants liked giving renters the option of using their payment history to help them qualify for mortgages – but it was sometimes pointed out that mortgages were often still unaffordable.

Creating a *Renters Bill of Rights* had mixed reactions – some liked the idea of more rights for renters while others wondered how knowing the rent history of a unit would make the current rent any cheaper (i.e. landlords might always find renters able to pay more) or pointed out that landlords also have rights.

Allowing 30-year mortgages for first-time home buyers purchasing new builds was seen as a positive step even if it might mean people being debt for longer and paying more interest in the long term.

There was a perception that part of the housing problem was that corporations and foreign investors had driven up prices and this caused many participants to be receptive to measures such as extending the ban on foreign home buyers and large corporations buying up existing single family homes. For the same reasons, it was also pointed out that individuals should be forbidden from buying multiple family homes.

c. Measures for the most vulnerable

Reaction to measures offering assistance for those struggling to find a place to live were quite favourable as well – especially when it came to more funding to organizations helping homeless people. Participants noted that homelessness was a very visible manifestation of the housing and cost of living crisis that they were confronted by in their lives.

The other measures in this segment were seen to be confusingly worded, bureaucratic, and too focused on funding particular programs such as the *Affordable Housing Fund* or of the *Rental Protection Fund* as opposed to describing the actual outcome in terms of additional homes.

D. Budget 2024 – final assessments

When participants were asked to assess the budget as a whole, after reviewing many of the measures within the budget, opinions were very mixed. The most common reaction was that the budget seemed scattered and unfocused with such a wide range of priorities and measures. Some felt it was “too little, too late” and was made up of worthy ideas that were long overdue and should have been addressed years ago.

Words used to describe the budget included “insufficient,” “mediocre,” “meh,” “scattered,” “unfocused,” “vague,” “fantasy,” and “smoke and mirrors.” To the extent that there were positive word associations with the budget they included “positive,” “housing,” “hopeful,” “social” and “affordability.”

Some participants agreed that the budget seemed to be an attempt to address younger Canadians due to the emphasis and on housing and the absence of any initiatives aimed at older people, but most

struggled to identify a central theme in the budget or who they felt it was aimed at. There was also a lot of scepticism about the implementation of the measures in the budget and whether any of them would actually happen in a way that would yield results.

Political neutrality statement and contact information

I hereby certify as senior officer of Environics that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada, and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.

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Introduction

Finance Canada commissioned Environics Research to conduct qualitative research among Canadians immediately after the 2024 federal budget was announced on April 16. The research objectives were to assess Canadians' awareness of and reaction to Budget 2024 and to explore reactions to specific measures announced, with a particular focus on housing measures. The following specific topics were explored in the research:

- Top of mind awareness of Budget 2024;
- Specific measures in the budget (excluding housing);
- Housing measures in the budget;
- Overall reaction to Budget 2024;

Background

Each year, the Department of Finance is responsible for preparing the federal budget. The Department commissioned public opinion research on reaction to the budget to better understand the public environment into which it is communicating. The use of qualitative research allows the Department to get a clear and current sense of the evolution of the public mood towards the measures contained in the 2024 federal budget with a particular focus on reaction to the housing plan measures contained therein. As the Canadian economy continues to face challenges, policy experts, economists and communications specialists must remain informed on public views on government actions within the economic sphere.

Detailed findings

A. Budget 2024 - Top of Mind Awareness and Reactions

Participants were asked at the beginning of each session if they had heard any recent news or announcements by the federal government that related to the Canadian economy. Response to this question varied by age cohort with younger participants either having heard nothing at all or mentioning news about interest rates or carbon pricing or rebates or about changes to immigration policy on international students. Some prospective homeowners also mentioning having heard something about 30-year mortgages or vague non-specific news about new housing plans. Older participants were much more likely to immediately interpret the question as relating to news the recent federal budget and the announcements leading up to it. Awareness of the budget also varied somewhat on the time sequence of the focus groups. The first sessions were conducted on the night of the budget with participants from British Columbia and awareness was particularly low since it was so early in the news cycle. Participants taking part in sessions conducted later in the week sometimes commented on some of the reaction to the budget they had heard in the media from stakeholders and opposition parties.

Top of mind awareness of the budget itself varied enormously by age cohort. The vast majority of younger participants had very little or no spontaneous knowledge of the budget or of the pre-budget announcements at all. To the extent that younger participants had heard anything at all about the budget, they mentioned having heard something vague about housing or that they had heard something about some taxes going up that might affect people with capital gains. A couple of participants had also heard something about 30-year mortgages or about applying rent history to get a better credit rating or that there was “stuff” about housing. Some of the younger participants noted that they are now deprived of exposure to news about things like the federal budget now that Canadian news stories are not carried on some social media sites and have therefore disappeared from their social media feeds.

Middle aged and older participants and those who were renewing mortgages were more likely to have heard about the budget through seeing clips on the news or through online sources and legacy media. Many of the older participants follow news much more closely and some had even watched the budget speech or had at least seen clips of it on the news. The main impressions they tended to have about the about the budget was that there was more spending, more debt, more housing, and higher tax on capital gains. There were some specific mentions of the 30-year amortization for mortgages and vague notions that the budget had a focus on housing. Among the relatively few participants who had heard enough about the budget to be able to describe it before being shown any of its provisions, the words used to describe the budget included “more taxes, less affordability”, “carbon tax”, “where will the money come from”, “hamster wheel”, “youth”, and “housing”. Some of the older participants, particularly from the Prairies, also tended to see the budget through a political lens and felt it was all “smoke and mirrors” with an eye to the next federal election.

B. Reaction to Specific Budget Measures

Focus groups participants were shown a list of seven items from the budget and were told that these measures were some of the highlights of the budget that did not relate to housing as housing-related items would be discussed later in the session. They were asked to identify which of the measures resonated the most with them and/or stood out the most in a positive way. The measures shown were as follows:

- a) *Stabilizing the cost of groceries by monitoring the big grocers, increasing competition, and tackling “shrinkflation”.*
- b) *Creating a National School Food Program to provide meals to 400,000 more kids every year.*
- c) *Cracking down on “junk fees” and making things like internet and cell phone plans cheaper.*
- d) *Launching a national pharmacare plan, beginning with universal coverage for birth control and diabetes medications and devices.*
- e) *Healthcare agreements with every province and territory to improve access to primary care and reduce wait times.*
- f) *Action on Foreign Health Care Credential Recognition to help more healthcare workers practice in Canada.*
- g) *Ensuring the wealthiest Canadians pay their fair share by asking the top 0.1% of Canadians to pay a little bit more.*

Overall reaction to these seven budget measures were generally quite positive. Most appreciated the goals implied by the measures, even if they were often quite sceptical of whether the initiatives described would lead to the desired outcomes. Some of the older participants felt that these budget measures were aimed at the younger generation because of the emphasis on housing and social policy. Younger participants themselves did not tend to see the budget measures as being aimed at them. They tended to feel that the measures were well-intentioned but too little too late.

The items that were most often identified as top priorities were a) stabilizing the cost of groceries and e) health care agreements to improve primary care. This reflected the fact that the biggest concerns participants described having these days were the high and still rising cost of groceries and concerns and anxieties about the health care system regarding access to primary care and wait lists. Many told stories of the challenges of finding a family doctor or of long waits in emergency. However, some participants noted that the language used to describe these measures sometimes seemed vague and wondered about the impact they would really have. There was a variety of more specific reactions to each of the seven measures.

Regarding item a) on stabilizing the cost of groceries, the vast majority of participants responded positively to the idea of the government taking steps to make groceries more affordable as this is such a big top of mind concern for participants of all ages. When they see “cost of groceries” being addressed it spoke to them. However, there was also some scepticism about how this would actually be accomplished. Some participants who read the items more closely noted that the language used was quite tentative and weak such as promising to “monitor” big grocers. Some noted that the government had already brought grocery CEOs to Ottawa for be questioned and that this had failed to lead to any relief of high food costs. The idea of increasing competition was popular and there was an

impression that there are two few grocery chains who may be acting as a cartel and fixing some prices, but others wondered how exactly the government would be able to increase competition. It was also notable that the term “shrinkflation” was widely understood – particularly younger participants who had seen it used in some social media memes and many had anecdotes to share. Participants would like to see action taken, but again there were questions as to what exactly was being proposed in the budget to address shrinkflation.

Participants were much less likely to identify item b) about creating a *National School Food Program* as one of their top two priorities from the list. This was not because anyone objected to creating a program like this but more because it was a more narrowly focused measure that was less likely to help individual participants. Most still thought this was a very good idea and some told anecdotes of kids coming to school hungry and not being able to learn. Some participants who worked in the education system were particularly supportive of this. It was often noted that the need for this program was a direct result of the high cost of groceries which would hopefully be addressed in item a), though some also noted that the issue of some children having inadequate diets dated back to before the spike in grocery prices. Some participants wondered how exactly the federal government would implement a measure like this given the need to deal with school boards and provincial education departments. Some Quebec participants wondered if this might overlap with any existing provincial programs (e.g. *Club des petits déjeuners*).

There was also a positive reaction to item c) on making internet and cell phone plans cheaper. There were often stories shared about how internet and cell phone access are now necessities of life and frustration over the fact that internet or cell phone plans were seen to be exorbitant in Canada compared to other countries. However, there were many questions about how this could be implemented and how this warranted prioritizing over some of the other, bigger issues Canadians face related to increased costs of living. Some noted that they had heard talk of cracking down on telecommunications companies before to no avail and wondered how exactly this would be accomplished. It was sometimes seen as another example of a promise that sounded good on paper but that was unlikely to amount to anything. It should also be noted that awareness of the term “junk fees” was almost non-existent among focus group participants.

Reaction to item d) on pharmacare was also generally very positive, even if relatively few participants identified it as one of their top two measures. The reason participants gave for not having this measure at the top of their list was that it was not something they would personally benefit from, either because they already had prescription drug coverage at work or because they don’t personally require contraception or diabetes medications or devices. Also, some participants noted that if they had to prioritize one measure that related to health care, they were more likely to pick item e) about health agreement since it seemed more wide-ranging.

That being said, many noted that more and more Canadians do not have any drug coverage and that by making these classes of drugs available for free it could save the health care system money down the road as more people will take the medications they are prescribed. Some younger women in particular felt that the free coverage for contraception would be a positive step forward. Some wondered why only contraceptives and diabetes were covered, as only covering drugs for those two cases seemed arbitrary. While, almost no one in any of the sessions had any objection to pharmacare in principle and

felt that it ought to be part of the public health care system, some wondered how urgent this was when so many people do have coverage already and when the bigger concern is the lack of availability of primary care. In the Quebec sessions, some participants were under the impression that the provincial drug plan already covered these medications and devices and wondered whether this would be a duplication of effort. It was notable that no one in the Quebec groups raised any jurisdictional objections to the federal government getting involved in pharmacare, they just wanted to know whether it would represent any added value for Quebecers.

As noted, quite a few participants of all ages and in all regions prioritized item e) about health care agreements with provinces and territories to improve access to primary care and wait times. The state of the health care system was clearly a major concern to many participants and there were many anecdotes recounted about long waits in the ER or for procedures and the difficulty in getting a family doctor. Therefore, when people see the words “improve access to primary care and reduce wait times” it attracts their attention. However, when participants took a closer look at the measure itself, they often noted that it was just a process-oriented promise to make an agreement with other levels of government that may or may not lead to better access down the road. They hoped this could lead to real improvements, but some older participants pointed out that they remembered lots of fanfare in the past about federal-provincial agreements on health care that had not delivered.

Action on credential recognition for foreign health care workers as described in measure f) also resonated well, though some were under the impression that this was already being addressed and that this had been talked about many times before. It was widely understood that there is a labour shortage in Canada in health care professions and that, at the same time, there are many highly trained immigrants to Canada who could help alleviate the situation but who cannot practice in Canada due to too much red tape and regulation, both from government and from professional associations. While relatively few participants chose this as one of their top priorities, a few did who were often recent newcomers themselves and who had experienced all the roadblocks to being able to practice their professions in Canada or who knew people who had.

Reaction to item g) on ensuring the wealthiest pay their fair share was generally very positive. In most sessions at least a couple of participants chose this as one of their top two items. Most participants were favourable towards the idea or the principle of making the wealthiest Canadians pay more. Some mentioned that there was a growing gap between the very rich and everyone else and that particularly during the pandemic, the wealthiest had made the biggest profits while everyone else was losing ground and the middle class was disappearing. So, it was clear that at least for some people the idea of some income redistribution was appealing, though the way the measure was worded did not make any reference to how the revenue from making the rich pay more would be allocated or used. Some did note that the other measures on the list would likely cost a lot of money and that it was better to have the money come from the top 0.1% than to have it come from the middle class.

As this measure was discussed in more detail there were concerns raised both from those who felt it did not go far enough and from those who worried about unintended consequences. Some felt that just “asking” the top 0.1% to pay a “little bit more” sounded like this was a very timid, small measure that would not bring in very much revenue. Others were sceptical about whether the CRA would ever succeed in collecting more from the top 0.1% as it was noted that people who were that rich would

always find ways to dodge paying more tax. This cynicism about whether the government could ever actually succeed in making the wealthiest pay more came up repeatedly in almost every session. When told that this measure could bring in billions of dollars a year in additional revenue, many participants were sceptical that this would ever materialize.

Another aspect of item g) that was discussed was how the wealthy would be paying more. The mechanism of increasing the capital gains inclusion rate was poorly understood. Some thought that people would now be paying 67% tax on capital gains and some wondered if this could affect them if they had a home business or a cottage. The fact that income from capital gains is currently taxed at a much lower rate than is income from employment was not well understood at all. To the extent that there was any negative reaction to item g) at all, it was from a small minority of participants who were under the impression that the government was increasing taxes on everyone and saw this measure as being about tax increases.

Concern about government spending and the deficit varied by age. Relatively few participants made any spontaneous mention of this issue, and it was clear that the headline news story about the budget was not about the deficit number. Younger participants generally expressed little or no concern about the deficit as they were too busy worrying about their own budgeting and felt that the debt and deficit were just “numbers” and therefore abstractions. Some older participants, particularly in the Prairies expressed their perceptions that the government was spending too much in a haphazard, unfocused, and politically-motivated way and some had concerns about the long-term impact of always adding to the debt and what it would mean for future generations. A couple of participants mentioned having read that interest on the national debt now costs the government more than what it spends every year on health care. When participants were prompted more about their concerns about the deficit and the national debt, most would acknowledge that it was a concern in the back of their minds, but for the most part it was clear that this was not a major priority or most of them. The most immediate concerns revolve around affordability, housing, and health care, whereas the national debt is more of an abstraction and a long-term problem that does not affect anyone personally right now.

After having discussed all these measures, there was some acknowledgment that these measures taken as a whole seemed positive and might offer some help to younger people. Some participants, mostly in the Prairie groups, also made unprompted comments about the recent increase in carbon pricing and were under the impression that carbon pricing was the primary cause of food inflation. They would have liked the budget to have addressed this.

C. Reaction to Housing Plan

Before the elements of the budget dealing with housing were shown to participants, they were asked if they had heard any recent announcements or news from the federal government on housing. Most younger participants had heard little or nothing about any federal measures to address the housing crisis. Older participants and those looking to buy their first home or renewing their mortgages in the coming years were more likely to have heard some news about the government’s plans. They mentioned having heard about 30-year mortgages, renters being able to apply their rent history to their credit scores, plans to build more housing on government lands, banning foreign buyers and

generally having heard that more homes would be built. There was also often confusion between federal, provincial, and municipal housing initiatives and a perception that action was long overdue.

It was then explained to participants that the 2024 budget included a housing strategy to build 3.87 million new homes by 2031 and that the strategy included a series of measures that could be divided into three parts – measures aimed at increasing the supply of housing by building more, measures aimed more at renters and those looking to buy a home and finally measures aimed more at the needs of those struggling the most with being able to afford a place to live at all. Some of the older participants and first time home buyers had heard vague references to this housing plan or to plans to build almost four million new homes. Younger participants generally had heard little or nothing about it.

Measures to build more homes

Participants were shown a list of five measures designed to stimulate more construction of homes and increasing the supply. They were as follows:

- a) *Signing 179 Housing Accelerator Fund agreements to cut red tape and fast track an estimated 750,000 or more housing units over the next decade.*
- b) *Using federal lands, such as those used by Canada Post and the Department of Defense, and government office buildings to build more homes, faster.*
- c) *Helping to get more rental homes built by investing more than \$15 billion through the Apartment Construction Loan Program, which helps builders get the capital they need for new projects.*
- d) *Changing how homes in Canada are built by investing in technology like prefabricated housing factories and pre-approved home design catalogues.*
- e) *Streamlining foreign credential recognition in the construction sector and help skilled trades workers get more homes built.*

The reaction to these measures designed to stimulate the building of more homes range from ambivalent and sceptical to positive. One observation that was made in almost all the focus groups was that building more housing could not necessarily be equated with there being more housing that people can afford. Many noted that they see lots of new housing is already being built in their communities but that this has not made housing any cheaper, so they were very sceptical as to whether these measures would make a meaningful difference. They spoke of seeing so many cranes in the air building lots of luxury condos or else building very large, detached homes and no first-time home buyer or renter could ever afford.

Some participants noted that traditional economic theory is that when you increase the supply of something it ought to lead to the price dropping, but that in recent years this had not been the case when it comes to housing. Some pointed out that the real problem was the financialization of housing and how investors were speculating and driving up prices. They would have wanted to see action on that. Others felt that high rents and interest rates were the biggest drivers of housing unaffordability these days or felt that the problem was being compounded by Canada admitting so many immigrants in recent years and not having any plan to house them. At the same time, most participants felt that

these measures as a whole were small steps in the right direction that might make some difference in the long-term, though many of these steps were thought to be things that should have been done many years ago to avoid the housing crisis we currently find ourselves in.

There were also some observations about the specific items in this list. There was a positive reaction to the *Housing Accelerator Fund* agreements in that anything that would lead to more housing units would be welcomed. Some scoffed at how it was exactly 179 agreements and wondered what the connection was between an agreement about a program they had never heard of and seeing affordable housing being made available that would make a difference to them. The level of cynicism was high and some participants were concerned that cutting red tape and fast tracking housing units could lead to lower building standards.

Participants also reacted positively to using federal lands to build more homes, though some wondered whether in a country as vast as Canada, a shortage of land on which to build housing was actually the problem. Some also were not aware of there being so much unused land owned by the federal government that could be used in this way.

There was a mixed reaction to investing \$15 billion through the *Apartment Construction Loan Program*. Participants did not always understand how this was supposed to work and wondered whether recipients of these funds would be under any obligation to build units that would be affordable to the average person. This measure would be seen as more effective if it included a description of how builders would be obliged to have a proportion of units be deemed affordable. Some also felt that home builders already have lots of funds and expressed concern that only big corporations would benefit from this program

The idea of investing in prefabricated housing factories and pre-approved home design catalogues resonated quite well with participants. They appreciated the idea of pursuing more innovating and futuristic solutions to housing. The only concerns raised were about the potential quality of houses build from prefab materials and whether this might alleviate a short term problem and create a new long-term problem.

Most participants expressed qualified support for streamlining foreign credential recognition in the construction sector, as some were aware that a labour shortage was one of the challenges to building more homes. However, some also wondered to what extent credential recognition was an issue in the construction sector, as opposed to it being more just a lack of workers of any kind. They have all heard about this as an issue in health care for foreign doctors or nurses, but many did not see how this applied in a sector they associated more with unskilled manual labour. Some wondered why Canadians could not do this work given how many more people are pursuing careers in skilled trades.

Once again, some participants noted that these measures might make a difference many years down the road, but they did not see them making any immediate difference. They would have liked to have seen more action on interest rates and on exorbitant rent increases, and language that made it clearer that the new homes being built would be more affordable.

Measures to make it easier to rent or buy a home

The next sequence of housing measures shown to participants addressed renters and those looking to buy a home. They were as follows:

- a) *Cracking down on illegal short-term rentals (e.g. Airbnb)*
- b) *Calling on credit bureaus, lenders, and other financial technology companies to give renters the option to include their rental payment history in their credit scores, helping renters qualify for a mortgage and better rates.*
- c) *Creating a Canadian Renters' Bill of Rights to protect renters. This will require landlords to disclose a clear history of apartment pricing so renters can bargain fairly. It will also crack down on renovictions and create a nationwide standard lease agreement.*
- d) *Allowing 30-year mortgages for first-time homebuyers purchasing new builds.*
- e) *Extending the Ban on Foreign Homebuyers by two years.*
- f) *Restricting the purchase and acquisition of existing single-family homes by very large, corporate investors.*

Most participants had a favourable reaction to these measures. Younger participants and those looking to buy a home tended to see some of these measures as relevant to their needs. Older participants and those who already owned homes also tended to think that these were constructive overall measures even if they did not do much to help those who already own homes and are struggling with expenses. Many participants who were renters noted that the biggest challenge they face are soaring rents and how in many provinces and in many situations landlords can raise rents without any restriction, so they would have liked to see something more concrete to address this.

There were mixed reactions to cracking down on illegal short-term rentals such as Airbnb and that mix of views depended very much on what region participants lived in. In certain markets such as Toronto, Montreal, Vancouver as well as tourism dependents area such as Prince Edward Island and Gaspesie, this was seen as a positive step. These are places where the way short term rentals are eating into the available of housing has been extensively covered in local media and people are familiar with the issue. Other participants in the Prairies or in smaller communities in Quebec and Ontario, this is a solution to a problem they do not have. Some participants also looked at this measure from the point of view of their own use of short-term rentals when they travel and how they find this to be a way to make family trips more affordable or they felt that people should be able to earn extra income by renting out part of their home through these platforms.

Participants generally liked the proposal of giving renters the option of using their payment history to help them qualify for mortgages. Though some had not been aware that there was a problem with renters being unable to establish a credit rating. Some expressed concerns about how difficult it was to qualify for a mortgage and how many of them manage to pay exorbitant rents and yet they cannot get approved for a mortgage that would involve lower monthly payments than the rent they currently have to pay. However, several participants also pointed out that regardless of what someone's credit rating may be, mortgages were still often unaffordable with current interest rates.

There were mixed reactions to the idea of creating a *Renters Bill of Rights*. Some liked the idea of any measure that would mean more rights for renters and that would enforce greater transparency on the rental market by making past rents paid on units a matter of public record. However, others wondered how knowing the rent history of a unit would necessarily make the current rent any cheaper or give prospective tenants any greater bargaining power. They felt that landlords would likely always find renters willing and able to pay what the market would bear. Many participants were familiar with the phenomenon of “renovictions” and welcomed efforts to curb its abuse though they wondered how exactly this could be done. The idea of a nationwide standard lease agreement elicited a more mixed reaction. Some felt this could be useful, but others wondered how a single standard lease agreement for the whole country could work when there are so many varying provincial standards around housing policy. Some participants also pointed out that while renters need better protection, landlords also have rights and sometimes must deal with tenants who refuse to pay their rent or who damage the property.

Most participants felt that allowing 30-year mortgages for first-time home buyers purchasing new builds would be a positive step as it could help some afford smaller mortgage payments spread out over a longer period. However, concerns were also raised about how this could lead to new home buyers being in debt for longer thereby paying more interest over the long term.

There was a perception that part of the housing problem was due to the financialization of real estate by corporations and foreign investors who have driven up prices. Thus, many participants were receptive to measures such as extending the ban on foreign home buyers and restricting large corporations from buying up existing single family homes. For the same reasons, it was also pointed out by some participants that individuals should be forbidden from buying multiple family homes. Most participants had a good understanding that the ban on foreign home buyers applied to people who do not live in Canada and who are only buying as an investment, but a few participants had some confusion as to whether this would apply to foreign citizens living in Canada.

Measures to help those struggling to find housing

The final set of measures shown to participants were described as helping those who struggle the most with the high cost of housing. These included:

- a) *\$1 billion for the Affordable Housing Fund to support non-profit, co-operative, and public housing providers and respond to the needs of those most impacted by the housing crisis.*
- b) *Creating a Rental Protection Fund, to help affordable housing providers to buy units and preserve rents at a stable level instead of them being turned into luxury condos.*
- c) *More funding to support organizations that prevent and reduce homelessness.*

The reaction to these measures offering assistance for those struggling to find a place to live were quite favourable, especially when it came to more funding to organizations helping homeless people. Participants noted that homelessness was a very visible manifestation of the housing and cost of living crisis that they were confronted by in their lives. Many participants told stories of the homeless encampments and food banks they see in their communities and felt a great deal of empathy for the people working in organizations that are trying to address homelessness. Though many of them also

acknowledged that the causes of homelessness were usually quite multi-factorial and were not just a caused by housing affordability but also by the spike in mental health and substance abuse issues in society.

The first two measures in this set were seen to be confusingly worded, bureaucratic, and too focused on funding particular programs as opposed to describing the actual outcome in terms of additional homes. Virtually none of the participants had ever heard of the *Affordable Housing Fund* or of the *Rental Protection Fund* and so promising to spend more money on them seemed removed from taking steps that would yield visible results. The idea of supporting non-profit, co-op and public housing was well received but participants wanted to know how many new units would be produced and at what kinds of prices. There was quite a bit of confusion on how the *Rental Protection Fund* would work and whether this would be telling property owners what they could or could not do with their properties.

The housing plan was generally seen as a small step in the right direction but as too little, too late. Many felt that these measures should have been introduced a long time ago and that now they would mostly just prevent the situation from getting much worse. Building 3.87 million new homes sounded ambitious but it was also noted that our population was growing at a very rapid rate and these homes would not be completed for another six years. Many of the measures in the housing plan related to more money for programs that most participants had not heard of and that they found complicated to understand. It was unclear what the results or outcome from the funding would be.

D. Budget – final assessments and word associations

At the end of each focus group, participants were asked to reflect on the 2024 federal budget after having been shown and discussed the housing and non-housing related highlights from the budget. In general, when participants asked to assess the budget at this stage, opinions were mixed but more positive than they had been at the start of the session when most participants were approaching the budget based on very little knowledge of its specifics.

When participants were asked to provide one word that best encapsulated the budget from their perspective, the words that were used were quite diverse. Those who used more negative words to describe the budget used words like “insufficient,” “mediocre,” “meh,” “scattered,” “unfocused,” “vague,” “toothless,” “fantasy,” “smoke and mirrors,” “unaffordable,” “minimum,” and “grasping.” Some of the participants who had a more critical and political view of the budget from the start tended to focus on their perception of excess irresponsible spending and growing debt and questions about where the money would come from.

Other participants whose reaction to the budget was more mildly negative did not question the government’s motives as much as they were resigned to the fact that that promises from government are often “too little, too late” or do not materialize at all. After having discussed so many specific points in the budget, many of these participants were left with a feeling that the budget was a scattered, unfocused mix of policies that all seemed well-intentioned but that did not seem to have any central theme and seemed to be spread too thin. There were a lot of questions about what the implementation of the budget would look like and whether any of the measures would yield any

results. Some felt the budget was aimed at the next election campaign and therefore may never be implemented.

Other participants had a more favourable reaction to the budget and had more positive word associations such as “step in the right direction,” “fairness,” “trying,” “positive,” “housing,” “compassionate,” “hopeful,” “futuristic,” “social” and “affordability.” In general, younger participants and those in Quebec tended to have a more positive view of the budget. Participants in those segments of the population typically had little or no knowledge of the budget before the session so they reacted more to seeing the highlights at face value, without having been filtered by commentary from stakeholders, the media, and the opposition parties. Some focused on the policy themes of the budget and described it as a housing budget or as a social budget or that it was focused on fairness. They appreciated the fact that there seemed to be some creative thinking going on and that some of the measures being proposed sounded novel. Some who used positive words to describe the budget also felt it was “too little, too late” and was made up of worthy ideas that were long overdue and should have been addressed years ago. Some also expressed concerns about the vague and tentative wording of some of the measures such as “monitoring” grocery chains and some felt that there was a lack of recognition of the root causes of the affordability crisis they were experiencing.

When participants were asked about who they felt the budget was aimed at, some thought that the budget appeared to be an attempt to address the needs of younger Canadians due to its emphasis on housing and the absence of any initiatives aimed at older people. Older participants who had followed the news about the budget more closely were more likely to identify it as aimed at younger generations as this was a theme of some of the news coverage and punditry leading up to the budget announcement. Younger participants were less certain as to who the budget was aimed at since they felt so many of the measures would have some application to the whole population or were being implemented too late to help them

Appendix A: Methodology

Environics Research conducted a series of 10 online focus groups in April 2024 to assess Canadians' awareness of and attitudes towards the 2024 federal budget and its specific provisions.

Group composition

Environics Research conducted a series of 10 online focus groups in April 2024 to assess Canadians' reactions to the federal budget that was announced on the afternoon of April 16, 2024. The online focus groups were conducted using the Zoom platform. A pair of sessions were conducted in each of the following regions: B.C. (April 16), Prairies (April 17), Ontario (April 18), Atlantic Canada (April 19), Quebec (April 22). The two Quebec sessions were conducted in French and the other eight sessions were conducted in English. The groups were segmented based on age cohort (18-34, 34-55 or 55+) and/or housing situation (i.e., prospective homebuyers, those whose mortgage is soon up for renewal).

Location (Language of groups)	Date	Time
B.C. (English)	Tuesday, April 16	8pm EST (5pm PST) – Group #1 18-34 year olds 10pm EST (7pm PST) – Group #2 Homeowners renewing mortgages next two years
Prairie provinces (MB, SK, AB) (English)	Wednesday, April 17	6pm EST (5pm CST/4pm MST) – Group #3 55+ year olds 8pm EST (7pm CST/6pm MST) – Group #4 18-34 year olds
Ontario (English)	Thursday, April 18	5pm EST – Group #5 Prospective home buyers 7pm EST – Group #6 18-34 year olds
Atlantic provinces (NL, NS, NB, PEI) (English)	Friday, April 19	3pm EST (4pm AST) - Group #7 55+ year olds 5pm EST (6pm AST) - Group #8 18-54 year olds identify as middle class
Quebec (French)	Monday, April 22	5pm EST – Group #9 Prospective home buyers 7pm EST – Group #10 35-54 year olds

The 66 participants were all 18 years of age or over; and included a range of age, education, and backgrounds. The groups lasted approximately 90 minutes, and each consisted of between six and eight participants (out of eight people recruited for each group). Participants were offered a \$100 honorarium to encourage participation and thank them for their time commitment.

Recruitment

Environics developed the recruitment screener and provided it to Finance Canada for review prior to its deployment. The recruitment was carried out by Environics' qualitative partner Trend Research, which is one of Canada's most well established and respected qualitative research recruiting operations. All recruiting was conducted by telephone and by e-mail by Trend's professional team of experienced and trained qualitative research recruiters. Trend maintains a panel of prospective qualitative research participants across Canada. The panel is composed of people who have taken part in quantitative surveys and agreed to be contacted to be potential paid participants in qualitative research projects, as well as people who are recruited to the panel

through social media promotion. Participants were contacted randomly by phone and e-mail and screened to ensure they were invited to the appropriate session. Participants were also screened to ensure the groups included a mix of gender, education, and age, and that they would be comfortable voicing their opinions in front of others. Normal focus group exclusions were in place (marketing research, media and employment in the federal government, and recent related focus group attendance). Participants were offered a \$100 honorarium to encourage participation and thank them for their time commitment.

All groups were video- and audio-recorded for use in subsequent analysis by the research team – during the recruitment process and at the session sign-in, participants provided consent to such recording and were given privacy and confidentiality assurances.

Moderation

Two senior researchers were used to moderate all sessions, as follows:

- Derek Leebosh, Vice President, Environics, moderated all English sessions.
- France Mercier, Senior Associate, moderated both French sessions.

All qualitative research work was conducted in accordance with professional standards and applicable government legislation (e.g., PIPEDA).

Statement of limitations

Qualitative research provides insight into the range of opinions held within a population, rather than the weights of the opinions held, as would be measured in a quantitative study. The results of this type of research should be viewed as indicative rather than projectable.

Appendix B: Moderation guide

April 18, 2024

Environics Research
Focus Groups on Canada’s Economy – Post-Budget
Finance Canada – Discussion Agenda

1. Introduction to Procedures (10 minutes)

Hello everyone, my name is [NAME] and I work for Environics Research, a public opinion research company. Welcome to this online focus group. I will be moderating the session. This is one of a series of online focus groups we are conducting on behalf of the Government of Canada with people from across the country. The session should last no more than 90 minutes.

We want to hear your opinions so please feel free to agree or disagree with one another. I want to inform you that we are recording this session to help me write my report. The recording will only be used internally to analyse the research and will not be released to anyone else.
MODERATOR TO PRESS “RECORD” ON ZOOM SCREEN

There are also some observers from the research team and from the Government of Canada who are observing the session and taking notes while muted. I would also like to remind you that anything you say here will remain confidential and anonymous and any comments you make will not be linked to you by name in any reporting we do on this project.

For the most part we will be video chatting, but I will also be sharing my screen to show you some things and we will also use the “chat” function from time to time when I ask you to react to things in writing. I will type “hello” in the chat – can everyone see that and respond “Hi” to “everyone” just to make sure that the “chat” feature works for everyone?

I also want to say that if you feel you didn’t have a chance to express your opinion on anything during the session, you can feel free to comment in writing in the “chat.” Chat with “everyone” unless you feel you need to send me a private message.

Before we get started, I just wanted to also say that if you think there may be a lot of noise at your end (i.e., kids, dog barking etc.) please click the “mute” button and just “unmute” when you want to say something. You will get the cash compensation gift we promised you electronically in the next week or two.

Let’s go around the imaginary table and introduce ourselves. Tell us your name and tell us briefly a bit about yourself such as where you are calling from, what sort of work you do or if you are in school and how you would describe the composition of your household (family, pets etc.).

2. Federal Budget – first reaction (15 minutes)

We are going to be talking about issues relating to the Canadian economy tonight. Has anyone here heard anything about the economy in the last few days, either from the news or from federal government announcements? **IF YES**, what did you hear?

PROBE IF NOT MENTIONED: What about the federal budget? Did anyone hear anything about that? **SHOW OF HANDS**

Did any of you watch the budget speech by the Minister of Finance, or see any clips of it on the news or on social media, or hear any “pre-budget” announcements in the last couple of weeks?

IF NECESSARY, RECITE: Every year the federal government announces a budget for the coming year. This is where the government describes what it will invest in and any plans it has for new programs. This year’s federal budget was announced [today/yesterday/this week].

Please answer this question in the CHAT “What comes to mind about this year’s federal budget?” **NB:** It could be your overall reaction to the budget, or it could be a specific measure you remember from the budget. (NB: If you have not heard anything about the budget you can type in “nothing”).

Why do each of you say that?

PROBE: Was your overall reaction to the budget positive or negative? Why do you say that?

Were there any specific things in the budget that you heard about and liked?

What, if anything, was the main “story” or “theme” from this year’s budget?

PROBE: Was it similar to budgets from past years or did this budget have a different theme? How so?

Was there anything you would have liked to have seen in the budget that was not there?

Was there anything in the budget that could have an impact on your personal or household financial situation – for better or worse? What was it?

3. Federal Budget – specifics (20 minutes)

There were many specific measures in the budget, and I want to go over some of the highlights to get your reactions, even if this is the first time you’re hearing about them. Here is a list of some main elements of the budget. NB: We will talk about the housing measures in the budget a bit later, so those are not on this list. **SHARE SCREEN (#1)**

- a) Stabilizing the cost of groceries by monitoring the big grocers, increasing competition, and tackling “shrinkflation”.

- b) Creating a National School Food Program to provide meals to 400,000 more kids every year.
- c) Cracking down on “junk fees” and making things like internet and cell phone plans cheaper.
- d) Launching a national pharmacare plan, beginning with universal coverage for birth control and diabetes medications and devices.
- e) Healthcare agreements with every province and territory to improve access to primary care and reduce wait times.
- f) Action on Foreign Health Care Credential Recognition to help more healthcare workers practice in Canada.
- g) Ensuring the wealthiest Canadians pay their fair share by asking the top 0.1% of Canadians to pay a little bit more.

Could you each type in the CHAT – “What two things from this list stand out to you personally in a positive way?” You can type in the letter associated with each item.

Also, in the CHAT – “Is there anything on this list that you think is a bad idea?”

Let’s go over each item. For each, who picked it as something that stood out? Why was that? What did you each think of this measure? Did anyone pick this as something they think is a bad idea? Why was that?

PROBE ON TAXATION (g): The government proposes to make the wealthiest top 0.1% of Canadians to pay a bit more in taxes so that investments can be made to build more housing, make life cost less and create jobs and growth. Do you support or oppose this approach? Why or why not?

PROBE: Any concerns about tax evasion by the very wealthy or that the revenue from this should be used for other things?

All in all, do you think any of these budget measures would help your generation (or younger generations) get ahead?

The federal government also says this budget meets its objectives in terms of managing the deficit and spending responsibly. The debt-to-GDP ratio is lower and will stay on a declining track. Compared to the specific measures we’ve already discussed, how important is this objective? Does it have an impact on you, personally? Why/why not?

4. Impact on Housing (30 minutes)

Has anyone heard of any steps the Government of Canada is taking to try to deal with housing affordability and availability, including in the budget? **IF YES:** What have you heard?

In addition to what we just discussed the government introduced a plan in the budget to address the housing crisis. The plan lays out a strategy to create 3.87 million new homes by 2031. The government’s housing plan has three parts. We will go through each part and get your reaction to a few of the specific measures included.

First, here's a list of measures to build more homes. Specifically: **SHARE SCREEN (#2)**

- a) Signing 179 Housing Accelerator Fund agreements to cut red tape and fast track an estimated 750,000 or more housing units over the next decade.
- b) Using federal lands, such as those used by Canada Post and the Department of Defense, and government office buildings to build more homes, faster.
- c) Helping to get more rental homes built by investing more than \$15 billion through the Apartment Construction Loan Program, which helps builders get the capital they need for new projects.
- d) Changing how homes in Canada are built by investing in technology like prefabricated housing factories and pre-approved home design catalogues.
- e) Streamlining foreign credential recognition in the construction sector and help skilled trades workers get more homes built.

What do you think of these measures? Do any items stand out to you? Do you think these will have an impact on the supply of homes in Canada? What about the affordability of homes?

The government is also taking steps to make it easier to own or rent your home. These include **SHARE SCREEN (#3)**

- a) Cracking down on illegal short-term rentals (e.g. Airbnb)
- b) Calling on credit bureaus, lenders, and other financial technology companies to give renters the option to include their rental payment history in their credit scores, helping renters qualify for a mortgage and better rates.
- c) Creating a Canadian Renters' Bill of Rights to protect renters. This will require landlords to disclose a clear history of apartment pricing so renters can bargain fairly. It will also crack down on renovictions and create a nationwide standard lease agreement.
- d) Allowing 30-year mortgages for first-time homebuyers purchasing new builds.
- e) Extending the Ban on Foreign Homebuyers by two years.
- f) Restricting the purchase and acquisition of existing single-family homes by very large, corporate investors.

What do you think of these measures? Do any items stand out? Do you think they will have any impact on the affordability of homes? Will they make it easier to own a home?

Finally, the government will set out some other measures to help those who struggle the most with the cost of housing. These include **SHARE SCREEN (#4)**

- a) \$1 billion for the Affordable Housing Fund to support non-profit, co-operative, and public housing providers and respond to the needs of those most impacted by the housing crisis.
- b) Creating a Rental Protection Fund, to help affordable housing providers to buy units and preserve rents at a stable level instead of them being turned into luxury condos.
- c) More funding to support organizations that prevent and reduce homelessness.

What do you think of these measures? What impact, if any, will they have on helping those who struggle to afford housing?

Of all these measures regarding housing **MODERATOR TO SHOW ALL THREE SCREENS AGAIN**, do you think any of them would help the younger generation get ahead, and help ensure all generations have access to a variety of affordable housing options?

5. Wrap up (15 minutes)

Now that you have seen this list of highlights from the budget, what is your overall reaction to the budget? In the CHAT “What word would you use to describe the budget?”

Why did each of you pick that word to describe the budget?

Overall, do you think that this budget will make any difference to you or to people you know when it comes to affordability and the cost of living? What about being able to afford a home? How so?

[FOR GROUPS 1, 4, 5, 6, 8, 9] Do you think that this budget will help you, and other people your age, get ahead? Why/why not? **PROBE FOR SPECIFIC MEASURES PARTICIPANTS SAY WILL BE HELPFUL, IF ANY.**

We have covered many topics today and really appreciate you taking the time and energy to come down here and give your opinion. Your input is very important and insightful. Before we leave today, I want to ask you whether you have any last thoughts that you want to give the Government of Canada about today’s topics.

THANK YOU FOR PARTICIPATING!

Appendix C: Recruitment screener

Recruitment screener

March 4, 2024

Environics Research Group Limited
Post-Budget Focus Groups Spring 2024
Finance Canada
PN11919

Recruitment for Group Discussion

Respondent Name: _____

Home #: _____

Business #: _____

Group #: _____

Recruiter: _____

GROUP 1 BC – 18-34 Tuesday, April 16 th 8:00 pm EST (5:00pm PST)	GROUP 2 BC – Homeowners renewing mortgage Tuesday, April 16 th 10:00 pm EST (7:00pm PST)	GROUP 3 Prairies – 55+ Wednesday, April 17 th 6:00 pm EST (5pm CST/4pm MST)	GROUP 4 Prairies – 18-34 Wednesday, April 17 th 8:00 pm EST (7pm CST/6pm MST)
GROUP 5 Ontario – Prospective homebuyers Thursday, April 18 th 5:00 pm EST	GROUP 6 Ontario – 18-34 Thursday, April 18 th 7:00 pm EST	GROUP 7 Atlantic – 55+ Friday, April 19 th 3:00 pm EST (4pm AST)	GROUP 8 Atlantic – 18-54 Middle class* Friday, April 19 th 5:00 pm EST (6pm AST)
GROUP 9 Quebec (FR) – Prospective homebuyers Monday, April 22 nd 5:00 pm EST	GROUP 10 Quebec (FR) – 35-54 Monday, April 22 nd 7:00 pm EST		

Eight recruits per session. \$100 incentive. Note demographic breaks for age, income, homeowner status, and prospective homebuyer status. Groups 7 and 8 need a mix from the four Atlantic provinces and Groups 3 and 4 need a mix from the three prairie provinces.

“Prospective homebuyer” is defined as anyone currently hoping to buy their first home. This could be a renter or someone living rent-free with family, who is saving or wants to save to buy a home within the next 10 years. This can include people who want to buy a home but are currently unsure when they will be able to afford to buy their first home.

“Homeowners renewing mortgage” is defined as a homeowner whose mortgage is up for renewal in the next two years.

*For group 8 in Atlantic, use self ID question for middle class. Record their personal and family income (ideally individual income of \$50,000 to \$100,000 or a household income of \$60,000 to \$150,000).

Hello/Bonjour, my name is _____ from Trend Research, a partner of Environics Research. We are conducting a series of online video-conference focus group discussions among people in your region on behalf of the Government of Canada exploring issues around the current state of the Canadian economy. Would you like to continue this discussion in English? / Voulez-vous continuer cette conversation en français?

We are looking to talk to Canadians 18 years or older. Are you at least 18? IF NOT: May I speak to someone who is 18 or older? This study is a research project, not an attempt to sell or market anything. Your participation in the research is completely voluntary, confidential and your decision to participate or not will not affect any dealings you may have with the government.

The format will be a video-conference call discussion on Zoom led by a research professional from Environics that will involve you and some other people from your region. May we have your permission to ask you or someone else in your household some further question to see if you/they fit in our study? This will take about 5 minutes.

- Yes 1 **CONTINUE**
- No 2 **THANK/DISCONTINUE**

The session will last a maximum of 1.5 hours and you will receive a cash gift of \$100 as a thanks for attending the session.

A recording of the session will be produced for research purposes. The recording will be used only by the research professional to assist in preparing a report on the research findings and will be destroyed once the report is completed. All information collected, used and/or disclosed will be used for research purposes only and administered as per the requirements of the Privacy Act. Environics Research has a privacy policy which can be consulted at <https://environicsresearch.com/privacy-policy/>

[INTERVIEWER NOTE: IF ASKED ABOUT PRIVACY LAWS, SAY: “The information collected through the research is protected by provisions of the Privacy Act, legislation of the Government of Canada, and the provisions of relevant provincial privacy legislation.] Environics is a member of the Canadian Research Insights Council (CRIC) and adheres to all its standards; the project is registered with the CRIC with the number 20231123-EN135.

NB: If a participant asks for information on the research company conducting the research they can be told: Environics Research is located at 366 Adelaide Street West, Suite 101, Toronto Ontario and can be reached at 416-920-9010.

- Yes.....1 – **CONTINUE**
- No.....2 – **THANK AND TERMINATE**

1. Are you or is any member of your household or your immediate family employed in:

	No	Yes
A market research, communications or public relations firm, or an advertising agency		
Media (Radio, Television, Newspapers, Magazines, etc.)		
A federal or provincial government department or agency		
A political party		

IF YES TO ANY OF THE ABOVE – THANK AND TERMINATE

2. We have been asked to speak to participants from all different ages. So that we may do this accurately, may I have your exact age please? _____. WRITE IN

- Under 18 **TERMINATE**
- 18-24 years of age 1 **GROUPS 1, 4, 6 AND 8 NEED TO BE THIS AGE**
- 25-34 years of age 2 **GROUPS 1, 4, 6 AND 8 NEED TO BE THIS AGE**
- 35-44 years of age 3 **GROUPS 8 AND 10 NEED TO BE THIS AGE**
- 45-54 years of age 4 **GROUPS 8 AND 10 NEED TO BE THIS AGE**
- 55-64 years of age 5 **GROUPS 3 AND 7 NEED TO BE THIS AGE**
- 65-74 years of age 6 **GROUPS 3 AND 7 NEED TO BE THIS AGE**
- 75 years or more **TERMINATE**

NB: GROUP 8 (ATLANTIC) NEEDS TO BE 18-54, GROUPS 2, 5 AND 9 CAN BE ANY AGE

3. What is your gender?

- Male 1
- Female 2 50/50 split, count “other” as either
- Other (SPECIFY)_____ 3

4. How many people, including yourself, live in your household and have an income?

- One, just me ASK Q. 5, THEN SKIP TO Q. 7
- Two SKIP TO Q. 6

Three SKIP TO Q. 6

Four or more SKIP TO Q. 6

IF ONLY ONE PERSON IN HOUSEHOLD WITH AN INCOME ASK:

5. Which of the following categories best corresponds to your total personal annual income, before taxes, for 2023?

READ

01 - Under \$30,000

02 - \$30,000 to \$50,000

03 - \$50,000 to \$80,000

04 - \$80,000 to \$100,000

05 - \$100,000 to \$120,000

06 - \$120,000 to \$150,000

07 - \$150,000 and over

99 - REFUSE/DK/NA

TERMINATE

ASK ALL FROM HOUSEHOLDS WITH MORE THAN ONE PERSON WITH AN INCOME

6. Which of the following categories best corresponds to the total annual income, before taxes, of all members of your household, for 2023? READ

01 - Under \$30,000

02 - \$30,000 to \$60,000

03 - \$60,000 to \$80,000

04 - \$80,000 to \$100,000

05 - \$100,000 to \$120,000

06 - \$120,000 to \$150,000

07 - \$150,000 and over

99 - REFUSE/DK/NA

TERMINATE

ASK ALL

7. Do you currently own or rent your home, or do you live in some other arrangement (e.g., living rent-free with family)?

Rent **ASK Q. 8, THEN SKIP TO Q. 10**

Own **SKIP TO Q. 9**

Other (SPECIFY) _____ **ASK Q. 8, THEN SKIP TO Q. 10**

ASK ALL WHO RENT OR LIVE IN ANOTHER ARRANGEMENT:

8. Do you plan to or are you saving to buy your first home anytime within the next 10 years?

Yes, planning/saving to buy my first home in the next 10 years **GROUPS 5 AND 9**

No, not planning to buy my first home in the next ten years

ASK ALL HOMEOWNERS

9. Do you have a mortgage on your home? IF YES, when is it up for renewal?

Mortgage to renew in 2025 or 2026 (NEXT YEAR OR 2) **GROUP 2 (BC)**

Mortgage to renew in 2027 or later (more than 2 years)

No mortgage at all

10. Would you consider yourself to be living in poverty, middle class, or well-off?

Living in poverty

Middle class **GROUP 8 (ATLANTIC) - ALL MUST SAY THIS**

Well-off

11. Could you please tell me what is the last level of education that you completed? GET MIX

Some High School only. 1

Completed High School 2

Trade School certificate 3 **GET MIX**

Some Post secondary 4

Completed Post secondary 5

Graduate degree 6

12. Are you working (CHECK QUOTAS)?

Full Time (35 hrs. +)	4 minimum/*3 minimum for groups 8 and 9 ASK Q. 13 AND 14
Part Time (under 35 hrs.)	2 maximum ASK Q. 13 AND 14
Homemaker	1 maximum
Student	1 maximum
Retired	2 maximum
Unemployed	1 maximum

ASK Q.13 AND Q.14 OF THOSE WHO WORK

13. Do you have an employer or are you self-employed?

Have employer

Self-employed

14. What is your current occupation?

Type of Job

Type of Company

IF MARRIED/LIVING COMMON LAW ASK: WHAT IS YOUR SPOUSE'S OCCUPATION?

Type of Job

Type of Company

TERMINATE IF OCCUPATION RELATES TO EXCLUSIONS IN Q. 1

ASK ALL

15. What is your ethnic background?

IN ONTARIO AND BC Recruit at least three per group who are of non-European descent or who are other visible minorities (i.e., Chinese, or South Asian, but could include aboriginal people or Afro-Canadians as well). In other locations, there is no minimum, but it would still be desirable to have some.

16. Participants in group discussions are asked to voice their opinions and thoughts, how comfortable are you in voicing your opinions in front of others? Are you... (read list)

Very comfortable	1- MINIMUM 5 PER GROUP
Fairly comfortable	2
Not very comfortable	3 TERMINATE
Very uncomfortable	4 TERMINATE

17. Have you ever attended a focus group or a one-to-one discussion for which you have received a sum of money, here or elsewhere?

- Yes 1 MAXIMUM 5 PER GROUP
- No 2 (SKIP TO Q.21)

IF YES ASK:

18. When did you last attend one of these discussions?

(TERMINATE IF IN THE PAST 6 MONTHS)

19. How many focus groups or one-to-one discussions have you attended in the past 5 years?

(SPECIFY)

IF 5 OR MORE, TERMINATE

20. What were the topics of the focus groups or one-to-one discussions have you attended in the past 5 years?

(SPECIFY)

IF "ECONOMY" OR "FINANCE", TERMINATE

ASK ALL

21. This focus group will require participants to join a videoconference using the Zoom platform using a desktop or laptop computer or a tablet. You will need internet access in a private and quiet location to take part in the study. We cannot provide this technology for you. Will you be able to access the Internet for a 1.5-hour audio-visual discussion using a desktop or laptop computer or tablet?

- Yes CONTINUE
- No TERMINATE

NOTE: A MOBILE PHONE WILL NOT WORK FOR THIS EXERCISE

22. The focus group will take place using a video-conference platform called Zoom. If you are not already a user, Zoom may request you to install some software at the site <https://zoom.us/download> . You can delete it after the focus group if you wish. How experienced and comfortable are you with using Zoom videoconferencing?

- Very comfortable 1- CONTINUE
- Fairly comfortable 2 - CONTINUE
- Not very comfortable 3 - TERMINATE

Very uncomfortable 4 - TERMINATE

23. Sometimes participants in the online focus group are also asked to type their responses to questions in the “chat” function. Are you still able to participate? If you need glasses to read or a hearing aid, please remember to have them handy.

Yes CONTINUE

No TERMINATE

24. I would like to invite you to attend the focus group session where you will exchange your opinions in a moderated discussion with other participants. The session will be recorded, and some other members of the research team may also observe the session, but your participation will be confidential. If you attend the session, you will receive \$100 to thank you for your time. It will be sent to you electronically. Do you consent to take part in the focus group? By agreeing to participate you are giving your consent to these procedures.

Yes CONTINUE

No TERMINATE

25. We will contact you again before the date of the session to confirm your attendance. Note that this invitation is to you personally and you cannot have anyone else substitute for you. Do you consent to this?

Yes CONTINUE

No TERMINATE

26. The session is about an hour and a half (i.e., 90-minutes), but we are asking that all participants log into the Zoom online meeting 5 minutes prior to the start of the session. Are you able to log-in about 5 minutes prior to the start time?

Yes CONTINUE

No TERMINATE

Could you please confirm your email address so I can send you login details for the Zoom web conference application?

Email address: _____

PLEASE RE-READ THE FULL ADDRESS BACK TO CONFIRM CORRECT SPELLING.

(NB: We will send the links to you early next week)

PLEASE ENSURE PARTICIPANTS ARE TOLD THE TIME OF SESSION IN THEIR TIME ZONE

SEE TIMES AND DATES ON PAGE 1

INTERVIEWERS: Tell respondent that it is a small group and anyone who does not show or cancels at the last minute will compromise the project. Make sure they know we feel their opinions are valuable and we are serious about finding out what they have to offer.

NOTE: PLEASE TELL ALL RESPONDENTS THAT THEY WILL RECEIVE A CONFIRMATION CALL AND/OR E-MAIL THE DAY PRIOR TO THE SESSION. IF FOR SOME REASON THEY HAVE NOT HEARD FROM US THEY SHOULD CONTACT US AT _____. IF THEIR NAME IS NOT ON THE ATTENDANCE FORM THEY WILL NOT BE ADMITTED TO THE GROUP. IF A RESPONDENT HAS ANY OTHER QUESTIONS ABOUT THE RESEARCH, THEY SHOULD ALSO CONTACT US AT THIS NUMBER.