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# Continuous Qualitative Data Collection of Canadians' Views – December 2021

## Executive Summary

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Canada 

# Executive Summary

## Introduction

The Communications and Consultation Secretariat of the Privy Council Office (PCO) commissioned The Strategic Counsel (TSC) to conduct continuous cycles of focus group research across the country with members of the public on key national issues, events, and policy initiatives related to the Government of Canada.

The broad purpose of this ongoing qualitative research program is three-fold: to explore the dimensions and drivers of public opinion on the most important issues facing the country; to assess perceptions and expectations of the federal government's actions and priorities, and; to inform the development of Government of Canada communications so that they continue to be aligned with the perspectives and information needs of Canadians, while remaining both clear and easy-to-understand.

This research is intended to be used by the Communications and Consultation Secretariat within the PCO in order to fulfill its mandate of supporting the Prime Minister's Office in coordinating government communications. Specifically, the research will ensure the PCO has an ongoing understanding of Canadians' opinions on macro-level issues of interest to the government, as well as emerging trends.

This report includes findings from twelve online focus groups which were conducted between December 1<sup>st</sup> and 15<sup>th</sup>, 2021 in multiple locations across the country including New Brunswick, Quebec, Ontario, Manitoba, the Northwest Territories, Alberta, and British Columbia. Details concerning the locations, recruitment, and composition of the groups are described in the section below.

The research for this cycle of focus groups continued to focus mainly on COVID-19 and the impact of the ongoing pandemic across Canada. Participants discussed their views on various aspects of the

pandemic, including their outlook with respect to the spread of COVID-19 in the coming months and over the longer-term, perspectives on the Omicron variant and possible actions to prevent further spread of the virus, opinions related to COVID-19 vaccines for children and the booster shot for adults, as well as their thoughts on the requirements for travellers re-entering Canada. In addition, participants shared their perceptions of the federal government's performance throughout the pandemic. In a select number of focus groups, participants viewed and discussed an advertisement which was under development on the various financial supports for Canadians impacted by the pandemic.

Unrelated to COVID-19, other topics discussed throughout the month by all or some groups included what Canadians were hearing about the Government of Canada in the news, specifically focusing on child care agreements between the federal government and some provinces as well as the federal response to recent extreme flooding in British Columbia. Awareness of and views on the application of the Government of Canada Wordmark were a topic of conversation in six of the twelve groups conducted in January. Additionally, the opioid issue was discussed in two groups, while local issues of concern in the Northwest Territories were explored in that focus group.

As a note of caution when interpreting the results from this study, findings of qualitative research are directional in nature only and cannot be attributed quantitatively to the overall population under study with any degree of confidence.

## Methodology

### Overview of Groups

Target audience

- Canadian residents, 18 and older.
- Groups were split primarily by location.
- Some groups focused on specific subgroups of the population including travellers, parents of children under age 12, prospective homeowners, opinion leaders, and Francophones.

### Detailed Approach

- Twelve focus groups from across various regions in Canada.
- Four groups were conducted with the general population in northern Ontario, southern Alberta, mid-size and major centres across British Columbia, and the Northwest Territories.
- The other eight groups were conducted with key subgroups including:
  - Travellers residing in eastern Ontario and the Greater Montreal Area (GMA);
  - Parents of children under 12 years of age residing in Quebec City and major centres in Manitoba;

- Prospective homeowners residing in the Lower Mainland of British Columbia and major centres in Alberta;
- Opinion leaders residing in the City of Toronto; and
- Francophones residing within New Brunswick.
- Groups in Quebec and New Brunswick were conducted in French, while all others were conducted in English.
- All groups for this cycle were conducted online.
- A total of 8 participants were recruited for each group, assuming 6 to 8 participants would attend.
- Across all locations, 81 participants attended in total. Details on attendance by group can be found below.
- Each participant received an honorarium. The incentive ranged from \$100 to \$125 per participant, depending on the location and composition of the group.

### Group Locations and Composition

LOCATION	GROUP	LANGUAGE	DATE	TIME (EST)	GROUP COMPOSITION	NUMBER OF PARTICIPANTS
Northern Ontario	1	English	Dec. 1	6:00-8:00 pm	General Population	8
Southern Alberta	2	English	Dec. 2	8:00-10:00 pm	General Population	7
Eastern Ontario	3	English	Dec. 6	6:00-8:00 pm	Travellers	7
Quebec City	4	French	Dec. 7	6:00-8:00 pm	Parents of Children Under 12	6
Lower Mainland B.C.	5	English	Dec. 7	9:00-11:00 pm	Prospective Homeowners	7
City of Toronto	6	English	Dec. 8	6:00-8:00 pm	Opinion Leaders	8
New Brunswick	7	French	Dec. 9	5:00-7:00 pm	Francophones	7
Mid-size and Major Centres B.C.	8	English	Dec. 9	9:00-11:00 pm	General Population	6
Major Centres Manitoba	9	English	Dec. 13	7:00-9:00 pm	Parents of Children Under 12	6
Major Centres Alberta	10	English	Dec. 14	8:00-10:00 pm	Prospective Homeowners	6
Northwest Territories	11	English	Dec. 14	8:00-10:00 pm	General Population	6
Greater Montreal Area (GMA)	12	French	Dec. 15	6:00-8:00 pm	Travellers	7
<b>Total number of participants</b>						<b>81</b>

# Key Findings

## Part I: COVID-19 Related Findings

### **Government of Canada in the News (All Locations)**

Among initiatives and activities related to the Government of Canada in the month of December, those related to the COVID-19 pandemic as well as the recently detected Omicron variant were top of mind among participants. A number of recent federal actions related to the pandemic were recalled by participants including travel restrictions from several southern African nations, enhanced testing requirements for all international travellers, the roll-out of vaccines for children ages 5-11, the purchase of new oral anti-viral drugs to treat COVID-19, and ongoing dialogue as to whether to continue pandemic-related financial supports.

Alongside the pandemic, participants also recalled the federal government providing support in response to extreme weather events in British Columbia and Newfoundland, the Government of Canada's participation in a diplomatic boycott of the 2022 Beijing Winter Olympic Games, federal participation in the Assembly of First Nations (AFN) Special Chiefs Assembly, activities to restore clean drinking water in Iqaluit, and ongoing discussions surrounding issues such as housing, child care, and support for Canadian small businesses.

### **Federal-Provincial Child Care Initiatives (Northern Ontario, Southern Alberta, City of Toronto Opinion Leaders, New Brunswick Francophones)**

Many recalled hearing about efforts by the federal government to negotiate affordable child care agreements with individual provinces and territories, the targets for which were \$10 a day per child, on average, by 2025-26. Almost all participants believed that providing affordable childcare should be a top priority for the Government of Canada. It was felt by many that at present child care was becoming exceedingly expensive for many Canadian families and that a more affordable system was an economic necessity. In the groups based in provinces (Ontario and New Brunswick) where agreements had yet to be reached, participants largely expressed disappointment that deals were not yet in place, and reiterated the view that affordable child care was vital towards ensuring the financial health of families and the Canadian economy as a whole.

### **B.C. Floods (Lower Mainland British Columbia Prospective Homeowners, Mid-size and Major Centres British Columbia)**

Several participants were aware that the Government of Canada had provided support, including the deployment of Canadian Armed Forces (CAF) personnel, in response to the extreme flooding that took place in southwestern British Columbia in mid-November. In both groups, opinions regarding the federal response were largely positive, with many feeling this support had greatly aided in the recovery effort. A small number of participants felt the response lacked 'urgency' and that the Government of

Canada could have made better efforts to reassure residents that supply lines for essential goods would be maintained, in order to ward off behaviours such as panic buying.

Asked what additional supports the Government of Canada could provide to help those affected by the floods, participants mentioned the provision of additional resources towards rebuilding damaged roadways and infrastructure, financial aid for those who lost their homes or property in the floods, support to impacted farms and businesses, and the creation of a federal risk management plan to improve readiness for future climate disasters.

### **Quebec Bill 21 (GMA Travellers)**

In one group comprising those residing in the Greater Montreal Area a few participants had heard about the Quebec teacher who had been removed from a local classroom for wearing a hijab because of the Quebec Law (Bill 21) that bans the wearing of religious symbols at work. They had heard that the teacher was employed by an English-language school board, with some questioning the application of the law in this case given that the school board was among those that had petitioned for a temporary stay of the law. As a result, it was felt by some participants that this teacher should have been allowed to remain in the classroom. In further discussion, few participants could recall hearing anything about the federal government's response to this event.

### **COVID-19 Outlook (All Locations)**

All focus groups held in December discussed the COVID-19 pandemic as well as the Government of Canada's ongoing response. All groups were conducted within the first half of the month, taking place following the detection of the Omicron variant but, in most cases, prior to any new federal or provincial measures being implemented to help stem the spread.

### **COVID-19 Evaluation and Forecast (Eastern Ontario Travellers, Quebec City Parents of Children Under 12, Lower Mainland British Columbia Prospective Homeowners, City of Toronto Opinion Leaders, Mid-Size and Major Centres British Columbia, New Brunswick Francophones, Major Centres Manitoba Parents of Children Under 12, Major Centres Alberta Prospective Homeowners, Northwest Territories, GMA Travellers)**

Ten groups discussed the performance of the Government of Canada over the course of the pandemic. To begin, participants were asked to recall anything they felt the Government of Canada had done particularly well in its handling of the pandemic. This prompted a wide range of responses, including early closure of the borders and halting non-essential travel, financial supports such as the Canadian Emergency Response Benefit (CERB), an efficient roll-out of the vaccines, consistent and transparent communication, and the ability to adapt to the changing circumstances of the pandemic.

Recalling areas where the Government of Canada's response could have been improved, participants also shared a variety of thoughts. These included what were perceived to be inconsistent travel requirements, a slow reaction to initially close the borders, inefficient management of financial supports such as the CERB, a lack of preparedness prior to the pandemic, as well as federal

requirements for travel within and outside of Canada which a small number of participants felt represented an overreach by the federal government.

Asked to evaluate whether the federal government's handling of the pandemic was currently better, worse, or about the same, when compared to earlier in the pandemic, participants had a variety of reactions. While a relatively small number of participants offered a more negative assessment of the federal government's performance related to the pandemic, the balance of participants were more inclined to feel that it had done a consistently strong job throughout the entire pandemic and, in some cases, had improved.

The discussion turned next to how participants felt the pandemic may progress going forward and whether they felt the worst of the pandemic was now over. While more participants were of the opinion that the worst of the pandemic had passed, a significant number were less optimistic, feeling that the worst may still be yet to come, particularly as new variants continued to emerge. Those who felt the worst had passed primarily pointed to the introduction of vaccines and the layer of protection they provided as the rationale for their optimism.

### **Omicron Variant (All Locations)**

All groups discussed the recent emergence of the Omicron variant, which had first been detected by public health authorities in South Africa in mid-November. Almost all participants indicated having heard at least something about it. Asked whether the detection of this new variant worried them, most were relatively unconcerned about this latest strain, with several feeling it was likely not the last variant that would emerge. A number of participants felt it was too early to tell and more time was needed to determine its true impact. Asked if the detection of this new variant had altered their expectations regarding how long they believed the pandemic would last, many reported it had not. This was primarily due to many participants already expecting the pandemic to persist for the foreseeable future, something they anticipated prior to the detection of this new strain. Almost all participants believed the pandemic would continue to be an issue one year from now, though many felt the virus would eventually fade into the background and become something Canadians would have to find a way to live with going forward.

Turning to the federal government's response following the detection of this new variant, participants recalled hearing about a number of recent actions, including barring travel from several 'hot spot' southern African nations, increased travel measures for all passengers arriving into Canada, and efforts to speed up the roll-out of the COVID-19 booster to a wider range of Canadians.

After the details of the federal response were clarified for participants, many thought these increased requirements were reasonable and appropriate, particularly in the short-term while much was still uncertain about the potential spread and severity of the Omicron variant. That said, many felt an existing exemption for travellers from the United States should be removed and that all travellers should be subject to the same requirements.

### **COVID-19 Measures (Eastern Ontario Travellers, Lower Mainland British Columbia Prospective Homeowners, Quebec City Parents of Children Under 12, City of Toronto Opinion Leaders, Mid-size and Major Centres British Columbia, New Brunswick Francophones, Major Centres Manitoba Parents of Children Under 12, Northwest Territories)**

Eight groups were shown a number of existing or potential public health initiatives and prompted to discuss which they believed would be most effective in terms of preventing the spread of COVID-19. Of these measures, initiatives related to testing international travellers, both prior to their departure as well as upon their arrival in Canada, received the highest level of support. Other initiatives receiving support included the proposal for the Government of Canada to donate vaccines to developing countries, banning non-Canadian travellers who had recently visited countries or regions that were 'hot spots' for COVID-19, and encouraging Canadians to continue to follow existing public safety measures such as social distancing, mask wearing, and frequent hand-washing. Initiatives related to the ongoing vaccination campaign and existing vaccine mandates received the fewest mentions among participants, though a small number felt that greater emphasis needed to be placed on getting more children vaccinated.

### **COVID-19 Vaccines for Children (Quebec City Parents of Children under 12, Major Centres Manitoba Parents of Children Under 12)**

Discussions were held in two groups regarding the approval by Health Canada of COVID-19 vaccines for children ages 5-11. Asked if they had discussed the vaccines with their children, all participants indicated having done so, with some parents having initiated the conversation themselves, while in other cases it was their children who had brought the subject up. In both groups a similar number of participants reported having gotten their kids vaccinated as those who had yet to do so. Among those whose children had not yet been vaccinated, many reported having appointments scheduled.

For participants who had made the choice to get their children vaccinated, reasons included having discussed the vaccines with trusted medical professionals, the desire to protect society at large, and the ability to continue to participate in social activities. Among those who remained hesitant about vaccinating their children, the primary desire was for more information regarding any potential long-term side effects of the vaccine, rather than any ideological opposition. Most stated that while they felt there was less urgency to vaccinate their children due to the perceived lower risks of serious symptoms in young people, they would likely get their children vaccinated at some point.

### **COVID-19 Travel Measures and Considerations (Eastern Ontario Travellers, GMA Travellers)**

Two groups comprised of recent or prospective travellers discussed federal travel-related measures related to the pandemic. Most were knowledgeable about a number of existing requirements, with some recalling that travellers needed to be fully vaccinated, produce a negative molecular (PCR) test prior to departure, as well as provide an address where they would be quarantining (if necessary).



It was confirmed for participants that all fully-vaccinated travellers were required to show a pre-entry PCR test, use the ArriveCAN app both prior to and after entry into Canada, required to take an arrival test (with the exception of those with short trips to the United States), and quarantine while awaiting arrival test results. Opinions were mixed as to whether all of these requirements were necessary and useful. While some felt these measures were helpful in slowing or stopping the spread of COVID-19 in Canada, many also commented on the heavy financial burden placed on travellers, particularly in terms of paying for molecular PCR tests while traveling.

Several participants indicated having reconsidered their travel plans for the coming months. For many, this was more due to anticipation of increased travel requirements at their destinations rather than concerns over contracting the virus. Among those planning on going ahead with their trips, it was felt that apart from following local public health measures, there was little more they could do themselves and others, with the possible exception of increased access to rapid antigen tests, which they felt could provide them with quicker confirmation as to whether they were COVID-19 positive.

### **Finance Canada Ad Testing (Major Centres Alberta Prospective Homeowners, Northwest Territories, GMA Travellers)**

Three groups discussed a potential advertisement being developed by the Government of Canada to highlight a number of new federal economic programs related to the COVID-19 pandemic. The groups from Alberta and the Northwest Territories were shown a storyboard concept of the advertisement while the group in the Greater Montreal Area viewed a video version.

In their initial reactions, several participants appreciated the optimistic tone of the advertisement as well as the variety of economic initiatives and diverse imagery featured throughout. A smaller number felt the look and feel of the advertisement was too similar to previous federal messaging related to the pandemic, and may not stand out as a result. Some also thought the concept included too much information in a short timeframe, leaving them feeling somewhat confused. Among those who viewed the video version, it was felt by a few participants that the combination of the voiceover and animation had been difficult to follow at points.

Most understood the key takeaways of the advertisement to be that economic recovery was on the horizon and that the Government of Canada was offering a number of initiatives that would help individuals and small businesses get back on track financially. Several felt the overall tone of the advertisement was one of hope and optimism that 'normal' life could resume in the near future. It was thought by many that the advertisement's inclusive language and imagery were major strengths and would relate to a large swath of Canadians. A few participants suggested the advertisement could improve by spotlighting the website URL to a greater extent, including a shorter-form web address, or provide alternate methods of communication such as a 1-800 number for those less comfortable online.

Most believed the content to be primarily directed towards lower and middle-income Canadians who had been adversely economically impacted by the pandemic. Asked if they felt the advertisement would stand out on television, several among those who were presented with the storyboard felt that

it would, even if the programs were not personally relevant to them. Those who viewed the video version were mixed in their views, with some feeling it would definitely catch their eye while others believed the advertisement was too similar to other pandemic-related messaging to really stand out.

Discussing two different versions of the voiceover, all three groups preferred the alternate version over the original, generally feeling it had a more unified tone, as well as a personal call to action through the use of the word 'you' in regards to encouraging Canadians to utilize these financial support programs and move forward together. It was also felt that the language of the alternate voiceover had a greater sense of immediacy. Those who preferred the original identified what they believed to be a more direct and specific tone, feeling that the phrasing better identified who these programs were for and that the alternate version was too broad in its wording.

## Part II: Other Issues

### **Canada Wordmark (Northern Ontario, Southern Alberta, Quebec City Parents of Children under 12, Mid-size and Major Centres British Columbia, New Brunswick Francophones, Major Centres Manitoba Parents of Children under 12)**

Six groups discussed how they would typically recognize messages coming from the federal government as well as their thoughts on elements of the Federal Identity Program that accompany these messages.

Participants recalled several indicators they use to recognize federal communications, including a 'logo' (referring to the Canada wordmark), the inclusion of a tagline explicitly stating the information was from the Government of Canada, as well as the presence of the '.gc.ca' web domain if the information was found online. Several thought there was a general familiarity in the presentation of communications from the Government of Canada and that this had been consistent for some time. Asked how they would know whether information they were only able to hear (such as on the radio) was from the federal government, participants referred to a familiar 'jingle' (the music signature) as well as an audio tag of a voice (which they assumed was always female) stating the information had been a message from the Government of Canada.

Shown the Government of Canada wordmark on screen, almost all participants recognized it, with some confirming this was the 'logo' they had referred to earlier. Several recalled seeing this image on mail from the federal government, on federal websites, as well as on federal buildings, television advertisements, and associated with organizations such as the Royal Canadian Mounted Police (RCMP). On a general front, participants felt the wordmark inferred the information it accompanied was legitimate, reliable, and worth paying attention to. On a more personal level, some felt it instilled a sense of pride and feelings of home, while a smaller number indicated that seeing it on correspondence could prompt anxiety if it was to do with personal matters such as federal tax returns. Others felt more neutral towards the wordmark, feeling it was neither inherently positive nor negative, and that their feelings would likely depend on the information it was associated with.

The official Government of Canada music signature was also played for participants. Almost all had heard the signature before, and recognized the 'jingle' as being derived from the first four notes of the Canadian national anthem. Many felt that the primary purpose of the music signature was to create an audio cue for individuals that the information they were hearing was from the Government of Canada, particularly in situations where it was not accompanied by any visuals.

### **Opioids (Northern Ontario, Southern Alberta)**

Two groups discussed the rising instances of opioid addiction and opioid-related deaths being reported across the country. Most participants had heard at least something about this issue, with many expressing concern over what they perceived to be a growing opioid problem in their own communities. While some recalled having heard about the opioid issue in the news, it was felt this crisis was generally underreported in the media in terms of its size and scope.

Asked who they felt were most impacted by this issue, participants were primarily of the view that opioid addiction could happen to anyone. It was added, however, that issues such as homelessness, socio-economic status, mental health, chronic pain, and past trauma could all play a role in individuals developing addictions to opioids. Speaking on who or what may be driving this issue, many felt pharmaceutical manufacturers producing unsafe products and physicians overprescribing these substances were key causes. Others suggested that the increased potency of opioids in recent years, as well as poor education around the dangers posed by these drugs also had helped to exacerbate the opioid problem. It was felt by a number of participants that opioid addiction was likely caused by a number of interrelated factors, and these likely varied for each individual.

Evaluating a list of potential factors driving the opioid crisis, participants reiterated previous comments, feeling physicians and drug companies bore the most responsibility for this growing crisis. A lack of policing and people making poor decisions were also mentioned by some participants, while few pointed to gangs or poor border control. Asked what the Government of Canada could do to address the opioid problem, several felt there needed to be greater accountability among physicians and drug manufacturers, as well as a shift towards treating patients as individuals and determining on a case-by-case basis whether opioids were appropriate. It was also suggested that the federal government should work to provide greater education surrounding these substances as well as expanded mental health resources, allowing individuals to seek the help they need rather than turning to drugs.

Discussing a plan by the City of Vancouver to gain approval from Health Canada to decriminalize small amounts of illicit drugs, most felt this would be a positive step towards combating addiction and bringing opioid users out in to the open. While participants were generally supportive of a shift to a harm reduction approach, some were concerned this could potentially over-burden the health care system and suggested that any changes be phased in gradually. Most felt this approach was worth trying, and that such a strategy may help towards reducing the stigma faced by opioid users and encourage them to seek treatment.

### **Local Issues (Northwest Territories)**

The group based in the Northwest Territories (NT) discussed local issues specific to the region. Speaking on which sectors were most in need of assistance within the NT, participants identified areas such as health care, services and hospitality, transportation, and telecommunications, among others. While participants recalled some federal support for the mining industry and the hospitality sector (related to the pandemic), it was generally felt that little in the way of financial support had been provided to the NT by the Government of Canada. It was also mentioned that while numerous support programs did exist, the eligibility criteria for these were perceived to be often too narrow for most individuals to be able to access them.

Asked to identify other areas specific to the region that the Government of Canada should be paying more attention to, participants pointed to housing and infrastructure, affordable child care, reducing the cost of living, greater efforts towards recruiting talented workers, and increased funding for athletic and cultural activities, particularly for youth. Many were of the opinion that these areas had long been underfunded.

The discussion turned next to the environmental issues left in the wake of the closure of the Giant Mine, north of Yellowknife. Asked if they were aware of any actions by the Government of Canada to assist in the clean-up, a wide range of responses were provided, with some having personally worked on these clean-up efforts while others were either unaware or had only heard about the issue in passing. It was widely felt there should be greater financial accountability for the mining companies who had operated these sites. In addition, several identified the need for increased consultation with the region's Indigenous peoples regarding how to best proceed with any future mining and exploration projects.

### **Speech from the Throne (Northern Ontario, Southern Alberta, Lower Mainland British Columbia Prospective Homeowners, City of Toronto Opinion Leaders, Major Centres Alberta Prospective Homeowners)**

The Speech from the Throne (SFT), delivered on November 23<sup>rd</sup>, 2021 by Canada's Governor General was discussed in five groups. General awareness of the speech was relatively low, with only a few aware the SFT had taken place. It was clarified for participants that the purpose of the speech was to outline the federal government's direction and goals at the beginning of a new session of Parliament.

### **Evaluations of Key Initiatives (Northern Ontario, Southern Alberta, City of Toronto Opinion Leaders)**

Three groups evaluated a number of key initiatives discussed during the Speech from the Throne. The Housing Accelerator Fund was highlighted by many as a particularly positive initiative, as was the pledge to complete a ban on conversion therapy. A number of participants were also supportive of climate-related initiatives such as capping and cutting oil and gas sector emissions, increased investments into public transit, and mandating zero-emission vehicles (ZEVs) by 2035. The mandatory buyback of assault style weapons was mentioned positively by some, though a few participants were

concerned there would be low uptake by those who currently owned these weapons. No participants were opposed to the federal government moving forward with any provinces or territories who wished to ban handguns. A few participants also mentioned the pledge to reduce immigration wait times and increase efforts towards reuniting families, feeling this would be a positive initiative not just for these families but towards bolstering the Canadian workforce as well. The pledge to build a national monument to honour residential school survivors was met with largely negative reactions among participants, who felt that the financial resources required for this project would be better utilized to address what they perceived to be more immediate issues such as the intergenerational trauma related to Canada's history of residential schools, clean drinking water on reserves, poor living standards in many Indigenous communities, and lower levels of educational attainment among Indigenous peoples,

### **Housing Initiatives (Lower Mainland British Columbia Prospective Homeowners, Major Centres Alberta Prospective Homeowners)**

Two groups, comprised of individuals who identified as prospective homeowners, discussed a number of the housing initiatives outlined in the Speech from the Throne. Initial reactions to these initiatives were widely positive, with many sharing that at present they felt the housing market was becoming increasingly unaffordable and that any actions the federal government took to address this issue would be welcome.

Specifically discussing the First-Time Home Buyer Incentive, only some reported having heard about this initiative. Among these participants, the Incentive was described as being more akin to an equity investment by the Government of Canada rather than a traditional loan, in that the federal government would gain an equity portion in the homes purchased using the Incentive and would share in the upside (or downside) of any change in property value. This aspect of the program was met with mostly negative reactions among participants who felt this component should be clarified in greater detail. Discussing the criteria required to qualify for the First-Time Home Buyer incentive, many felt the total qualifying income as well as the cap for total borrowing amounts were too low and did not reflect the realities of what many believed to be an increasingly overheated housing market. Several felt these caps would need to be substantially increased for this initiative to be effective. It was also suggested that qualifying criteria could be made more flexible by taking measures such as loosening down-payment and mortgage stress test rules for first-time home buyers, as well as decreasing the interest rates these individuals would pay in their first years of homeownership.

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#### **MORE INFORMATION**

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