



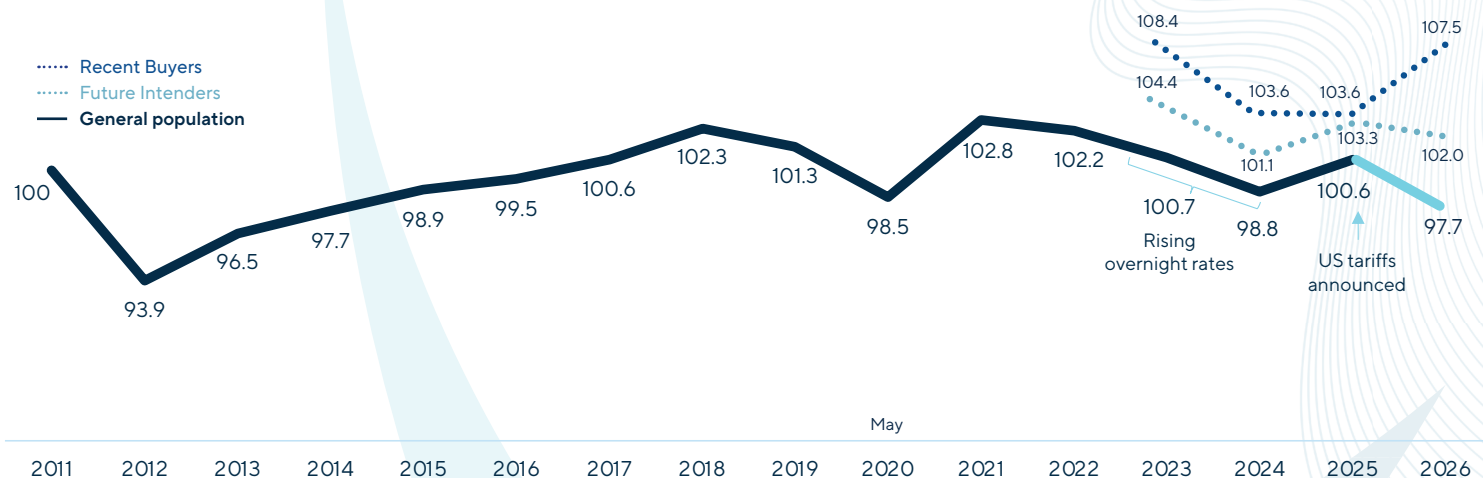
2026 HOMEOWNER TRENDS & FINANCIAL FITNESS STUDY



Financial Fitness



Despite an overall decline in Financial Fitness to 2014 levels, future intenders see only minor decline, and recent buyers actually strengthen.



67% 74%

Have a **long-term plan** for retirement



68% 72%

Have confidence in their **long-term finance health**



51% 39%

Likely to **pay off all their bills** and **save some money**



24% 36%

Likely to say their **financial situation improved** in the past year



26% 43%

Likely to say their **financial situation will improve** in the coming year



68% 49%

Likely to **pay off credit cards** in full each month

Methodology

A total of 2,048 interviews were completed by Environics Research with Canadians aged 18+ using an online methodology. Interviewing was completed between May 1–28, 2026. Data is weighted by age, gender and region, with a subsequent weighting to homeownership and mortgage status as reported by Statistics Canada. The 2026 study relies on the general population 18+; the 2025 study relied on first-time buyers aged 25–45, for the purpose of comparisons the last 2024 general population study is used.

Study completed by Environics Research on behalf of Sagen and in association with the Canadian Association for Financial Empowerment.

Recent Buyers: Those who purchased their home in the last 24 months.

Future intenders: Those who plan to purchase a home in the next 24 months.

Recent Buyers Future Intenders

Future Intenders



95% of intenders research mortgage options.

While **AI is emerging** as a **top 5** resource, Bank and Mortgage Broker websites remain the most relied upon resources.



Nearly **5 in 10** may delay their home purchase due to current economic conditions.

2026 **48%** 2024 **43%**

The possibility of declining home prices in the future

2026 **39%** 2024 **49%**

The possibility of decreasing interest rates in the future

2026 **45%** 2025 **49%**

The possibility of economic disruption from threatened US trade tariffs



Homebuying confidence is high, future intenders are optimistic that it is a good time to buy.



Good time

2026 **46%** 2024 **37%**



Bad time to buy

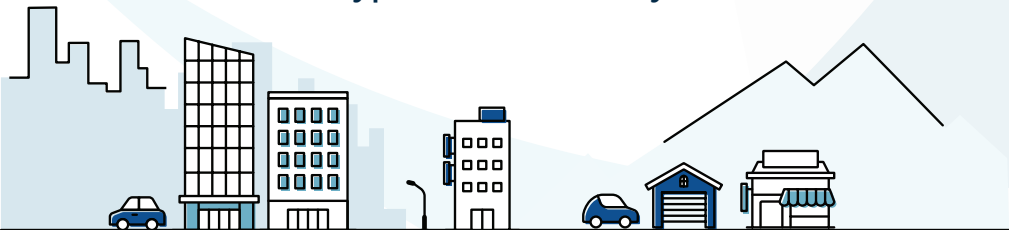
2026 **14%** 2024 **18%**



Neither good/bad time

2026 **36%** 2024 **38%**

Preferred type of areas to buy a home



Urban area		Suburban area		Small town/exurban		Rural area	
2026	2024	2026	2024	2026	2024	2026	2024
48%	43%	38%	36%	6%	9%	5%	8%



49% of future intenders prefer living closer to work, even in a smaller or more expensive home.

Purpose of future home purchases



Primary residence **74%**
Investment property **15%**
Vacation property **10%**



Nearly **50%** of intenders anticipate putting less than **20%** down payment.

Trends and Behaviours

Top downpayment sources include savings and proceeds from the sale of a property.



	2026	2024
Your own/partner's savings/ non-registered investments	35%	43%
Proceeds from the sale of a property by your co-purchaser	34%	36%
Withdrawal from a TFSA	32%	22%
Withdrawal from FHSA	21%	12%
Withdrawal from an RRSP	16%	12%
Gift from a family member	14%	16%
Private Loan	12%	12%
Loan from a family member	6%	7%
Inheritance	7%	7%

 Down payment from investment sources increases from 2024.



Among borrowers with 3+ years remaining before renewal, **63%** expect to choose a 5-year term.

50% of renewing mortgage holders expect to choose a 5-year term.	57% of renewing borrowers expect a fixed-rate mortgage in 2026.	19% expect to choose a variable-rate mortgage.
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6 in 10 expect to renew with their current provider, while **2 in 3** expect to have their mortgage with their primary financial institution.



Mortgage Provider

61% Current provider	21% Different provider
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Financial Institution

65% Primary FI	32% Different FI
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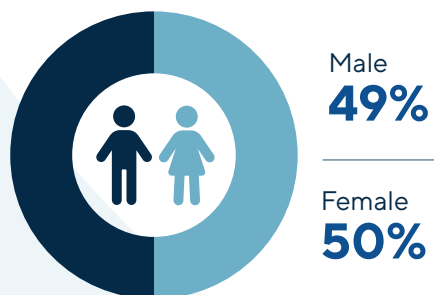


Time spent shopping for a home decreases, **49%** of recent buyers purchased in < 6 months.

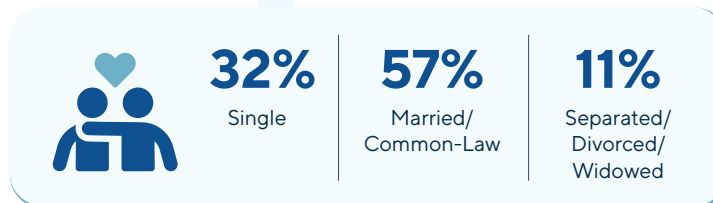
	Recent Buyers	Future Intenders
Less than six months	49%	18%
6 months to less than 12 months	32%	43%
1 year to less than 2 years	6%	26%

Respondent Profile

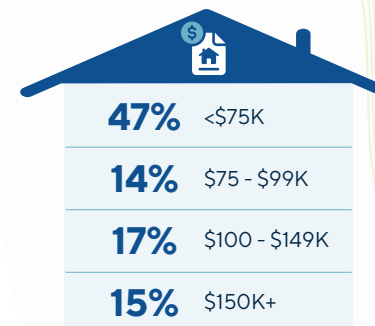
GENDER



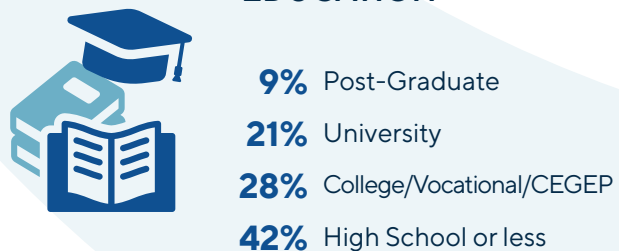
MARITAL STATUS



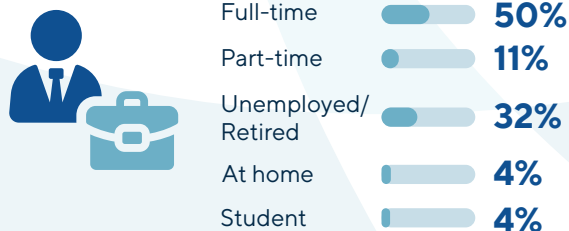
HOUSEHOLD INCOME



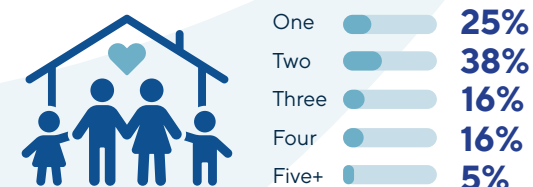
EDUCATION



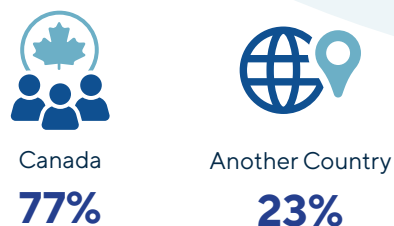
EMPLOYMENT



HOUSEHOLD SIZE



BIRTHPLACE



GENERATIONS



