

<b>Data detail and sources</b>														
	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
<b>MLS aver price (Canada)</b>	171,743	188,754	207,111	226,337	249,201	276,959	307,132	304,987	320,397	339,042	363,000	363,000	378,463	398,618
<b>Teranet HPI (11 composite)</b>	100.0	108.0	116.8	126.6	136.0	149.6	165.1	177.4	165.4	187.5	195.9	208.4	212.0	222.8
<b>3 yr mortgage rate</b>	7.30	6.75	5.60	5.80	5.60	6.45	7.20	6.15	4.15	4.60	4.55	3.95	3.55	3.75
<b>Derived Two earner family income</b>	68,180	69,252	70,525	73,732	75,380	77,882	80,353	82,858	83,009	86,497	88,707	90,350	93,061	95,577
<b>Data converted to indices, 2001= 100</b>														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
<b>Average Family Income</b>	100.0	101.6	103.4	108.1	110.6	114.2	117.9	121.5	121.7	126.9	130.1	132.5	136.5	140.2
<b>Mortgage rate leverage index</b>	100.0	105.0	116.7	114.5	116.7	107.8	100.9	110.8	134.6	128.6	129.3	137.4	143.3	140.3
<b>Maximum loan</b>	100.0	106.6	120.7	123.8	129.0	123.2	118.9	134.7	163.9	163.2	168.2	182.1	195.5	196.7
<b>Data Sources</b>														
CMHC Can Housing Observer 2011, updated from CREA MLS news 2012, 2013, 2014														
Teranet National Bank National Composite House Price Index <a href="http://www.housepriceindex.ca">www.housepriceindex.ca</a>														
176-0043 Financial market statistics, last Wednesday unless otherwise stated; Canada; Chartered bank - conventional mortgage: 3 year (monthly) - extracted for May of each year														
Family Income: derived income base on 2 earners, Average weekly wage. Statistics Canada. Table 281-0048														
<b>Notes:</b>														
Leverage index: derived borrowing capacity per \$ of payment, calculated at annual interest rate														

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