

2010 Consumer Focus Groups

Summary Report

Study Facilitated by Marcomm
Works August, 2010



Commissioned by the Alberta Real Estate Association in conjunction with the REALTORS® Association of Edmonton and the Calgary Real Estate Board

Research conducted with support from the Alberta Real Estate Foundation



Background

The Alberta Real Estate Association (AREA), in conjunction with the REALTORS® Association of Edmonton (RAE®) and the Calgary Real Estate Board (CREB®) commissioned Marcomm Works, a market research company based in Edmonton, to conduct a series of focus groups comprising potential and past real estate consumers in Alberta to examine:

- Consumer expectations of REALTORS® when buying
- Consumer expectations of REALTORS® when selling
- Other expectations consumers may have of REALTORS®

This report summarizes the methodology and results of the focus group research.

Method

The research consisted of 14 focus group discussions (or focus groups) as follows:

- Four focus groups in each of Edmonton and Calgary:
 - Naive consumers – never having bought or sold real estate, females, ages 18-40
 - Naive consumers – never having bought or sold real estate, males, ages 18-40
 - Experienced consumers – having previously bought or sold real estate, mixed genders, ages 18-34
 - Experienced consumers – having previously bought or sold real estate, mixed genders, ages 35-54
- Two focus groups in each of Grande Prairie, Red Deer and Lethbridge:
 - Naive consumers – never having bought or sold real estate, mixed genders, ages 18-40
 - Experienced consumers – having previously bought or sold real estate, mixed genders, ages 18-54

Participants were recruited, at random, from current telephone listings for each community, as well as from lists of pre-qualified individuals who had indicated a willingness to participate in future focus group discussions (willingness indicated while participating in previous surveys or other research). All participants were contacted by trained focus group recruiters and invited to attend the appropriate group discussion, based on a screening questionnaire that was pre-approved by the clients. Please see Appendix A for the screening questionnaire and Appendix B for lists of participants. Participants were offered a \$60 honorarium to cover their time and expenses.

The focus groups were held between June 7th and 22nd, 2010, inclusive. All sessions were facilitated by Hank Goertzen, ABC, CMRP, Partner and Senior Consultant with Marcomm Works, according to a discussion guide that was approved in advance by AREA, RAE® and CREB® as applicable. Please see Appendix C for a copy of the discussion guide(s).

The following sections provide a summary of the discussions.

Please note that this report has been written from the independent and objective point of view of Marcomm Works. Any interpretations or conclusions within it may or may not coincide with those of the client organizations. Please also note that the results contained within this report reflect only the

discussion that pertained to consumer expectations. To avoid confusion, the results of other discussion topics, including RAE® brand and other advertising awareness and CREB® brand awareness and reaction, have been captured separately.

Summary of Results

Sale/Purchase Intentions/ History

<i>Naive – Purchase Intentions</i>	<i>Experienced – Sale & Purchase History</i>
<ul style="list-style-type: none"> • Most hope to make a purchase in 3-5 years • Most hope to purchase a house • Financial circumstances most often cited as prevention for not entering the market • Younger participants were more likely to say they need to achieve a better/more stable financial situation before considering purchasing a home • Older participants were more likely to cite more specific financial concerns like affordability of housing in general, price and interest rate trends, and the need for large down payments 	<ul style="list-style-type: none"> • Most had bought and sold homes • Most had worked with a REALTOR® and would do so again

➤ *Those with experience who will use a REALTOR® again cited value in terms of the knowledge and experience.*

➤ *In all regions, a concern raised by naive consumers was the need for a substantial down payment, and a perception that financial institutions are being stricter with loan approvals in the wake of the recession.*

Finding a REALTOR®


<i>Naive</i>	<i>Experienced</i>
<ul style="list-style-type: none"> • Most plan to use a REALTOR® when they enter the market • A few did not want to use a REALTOR® because they had either heard about bad experiences from family or friends, or thought they could save money on commissions by buying directly • Most said they would rather draw on the expertise and guidance of a REALTOR® • One reported that she started out on her own and then went to a REALTOR® when she realized it was more complicated than she first thought • Ways of finding a REALTOR® included the phonebook, internet, signage on listed 	<ul style="list-style-type: none"> • Word of mouth and referrals were the most important and most often mentioned means of finding a REALTOR® • Some also called REALTORS® based on advertising, phone listings, house signage or online listings • Those who had a positive experience with their previous REALTOR® will try to use him or her again unless he or she was unavailable or the client was moving to another market

<p>properties, calls to companies based on reputation and, most commonly, referrals from family and friends</p> <ul style="list-style-type: none"> • REALTOR® advertising can be an influence in the absence of personal referrals, e.g. the REALTOR® that is “seen everywhere” in a community 	
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In some regions, advertising was raised by naive consumers as a way to find a REALTOR®, but with cautionary comments from some others such as, “Advertising just really tells you they make a lot of money, not necessarily that they’ve done a good job”. An anomaly in Grande Prairie was that most participants in that region did not mention referrals to find a REALTOR®, but rather, other means, such as signage.

Things Looked for When Selecting a REALTOR®


<i>Naive</i>	<i>Experienced</i>
<ul style="list-style-type: none"> • References from past customers • Track record (success in finding/selling properties) • The REALTOR®’s perceived level of interest in the client - do they understand their needs and seem genuinely interested in helping them? • Responsiveness – communications, returning calls/emails, willingness to show homes at convenient times for buyers • Knowledge of neighbourhoods, zoning issues, and crime rates, but also of house construction and maintenance (can they flag issues that might arise after a deal?) • REALTOR®’s percentage or possible income from the deal 	<p>When Buying</p> <ul style="list-style-type: none"> • How “hungry” the REALTOR® appears to be to help the buyer – will they spend time to find the right property? • A good fit of “personalities” between the REALTOR® and the buyer • Experience not only in years in the business, but knowledge of neighbourhoods, building construction, zoning issues, and other factors <p>When Selling</p> <ul style="list-style-type: none"> • Most important: How aggressively the REALTOR® plans to market the property to get it sold as fast as possible at a fair or good price • Knowledge and advice in staging a home for the best presentation to potential buyers and to maximize price • The commission structure and whether a REALTOR® is prepared to be flexible or offer some kind of incentive or rewards if a good deal is done • Honesty with sellers about the value of the home and what price is reasonable, but also a commitment to stay with the minimum price agreed to • Giving sellers a feeling that the REALTOR® appreciates the property as much as the seller and is working hard to market it • A good personality fit between seller and REALTOR®

 In all locations, among both genders of naive customers, participants summed up what they are looking for in a REALTOR® by saying they want an “overall feeling” that the REALTOR® is concerned about meeting their needs and working hard for them, that they are “trustworthy”. However, in both naive and experienced consumer groups, at least some female respondents from each region referred to a need to feel a “connection” with the REALTOR®.

Expectations of REALTORS®


Responsiveness

Naive	Experienced
<ul style="list-style-type: none"> • Expect REALTORS® to respond quickly to calls or emails (same business day) in early stages • Expect almost immediate response when offers are being prepared and exchanged • Expect REALTORS® to be prompt for meetings and showings • Prefer telephone calls for important or timely matters • Some said email is fine for “updates” and more routine matters • Do not want to use social media to communicate with their REALTOR® 	<ul style="list-style-type: none"> • Good communications – REALTOR® stays in touch and keeps the client informed • Expect REALTORS® to respond quickly to calls or emails (same business day) in early stages • Expect almost immediate response when offers are being prepared and exchanged • Want to feel like they are the most important client a REALTOR® has • Prefer telephone calls for important or timely matters • Some said email is fine for “updates” and more routine matters • Do not want to use social media to communicate with their REALTOR®

 Both groups were consistent in their feelings that a phone call is necessary for timely matters and an email acceptable for more routine matters, with most expecting response the same business day. Neither group felt social media was an appropriate way to communicate. The naive group specifically indicated that Facebook is a tool for staying in touch with friends, and not to be used in a business process like a real estate transaction.

Understanding the client’s financial situation and limitations

Naive	Experienced
<ul style="list-style-type: none"> • Expect REALTORS® to confirm they have preapproved mortgages and ask for the price range they have in mind • Do not expect REALTORS® to provide any further financial advice or guidance, as this is best left to banks, mortgage brokers or financial advisors • Do see value in REALTORS® asking financial questions to help understand what buyers need and can afford, or, potentially, to temper buyers’ optimism on home ownership costs 	<ul style="list-style-type: none"> • Financial advice or guidance on affordability is best left to banks, mortgage brokers or financial advisors • Do expect advice from REALTORS® to “bring some reality” to the consumer’s expectations of affordability, particularly “other” costs and expenses that a homeowner might incur

 In both naive and experienced groups, participants noted that they would not look to the REALTOR® for financial advice on what they could afford. Instead, they would look to the REALTOR® for advice on understanding the overall cost of home ownership.

Selecting and Showing Properties

<i>Naive</i>	<i>Experienced</i>
<ul style="list-style-type: none"> • Most expect REALTORS® to respect the price range set out by the buyer • Only suggest more expensive properties if they are “reasonably close” or have other features/advantages that may be of interest • Select properties for showing that closely match the desired attributes expressed by the buyer 	<ul style="list-style-type: none"> • Respect the price range set out by the buyer • Only suggest more expensive properties if they are “reasonably close” or have other features/advantages that may be of interest • Select properties for showing that closely match the desired attributes expressed by the buyer, but many are open to “options” • Show options that can’t be found by buyers themselves through REALTOR.ca (e.g. exclusive or new listings)

➤ *The need for the REALTOR® to respect the price range established by the client was a very clear theme with both naive and experienced consumers.*

Knowledge

<i>Naive</i>	<i>Experienced</i>
<ul style="list-style-type: none"> • Consider knowledge of neighbourhoods, zoning issues, potential developments in the area, locations of schools and other information that might affect the desirability of a property very important • Many suggested that one of the most important values that a REALTOR® can offer is a solid knowledge of house construction and related issues and the ability to offer insight on areas within the property that may need work or may affect the property’s future price 	<ul style="list-style-type: none"> • Consider knowledge of neighbourhoods, zoning issues, potential developments in the area, locations of schools and other information that might affect the desirability of a property very important

➤ *Among both naive and experienced consumers, knowledge of neighbourhoods was a highly valued, and potentially the most valued, factor in working with a REALTOR®. Naive buyers also notably expected their REALTOR® to be able to point out issues that might arise in a home inspection.*

Preparing Offers and Negotiating

<i>Naive</i>	<i>Experienced</i>
<ul style="list-style-type: none"> • Want REALTOR® to research recent deals, prices and other factors that might affect price or terms • Want strong negotiators, where possible, to get the best deal 	<ul style="list-style-type: none"> • Want REALTOR® to research recent deals, prices and other factors that might affect price or terms • Want strong negotiators to get the best deal, while still respecting the limits set out by the client

➤ *Both groups indicated a strong desire for their REALTOR® to perform research on the property to learn about recent deals, prices and other factors that may affect the price of the home before the negotiation process starts and for the REALTOR® to be strong in the negotiation process.*

After the Purchase

<i>Naive</i>	<i>Experienced</i>
<ul style="list-style-type: none"> • Have few expectations of REALTORS® in either the closing period or an ongoing basis • Once an offer is accepted, the REALTOR®'s role is largely fulfilled • Some suggested some sort of check up or follow up call would be nice • Ongoing contact such as Christmas cards, calendars or occasional newsletters would be welcomed and a positive sales tactic for the REALTOR® • More elaborate tokens of appreciation would be nice, but not expected 	<ul style="list-style-type: none"> • Some sort of check up or follow up call would be nice • Ongoing contact such as Christmas cards, calendars or occasional newsletters would be welcomed and a positive sales tactic for the REALTOR® • Expect that REALTORS® can provide some information on “next steps” to buyers and sellers to help them complete the transaction

➤ *Other than providing advice on the “next steps”, neither group had significant expectations of the REALTOR® after the transaction is complete.*

Appended Documents:

Appendix A: Screening Questionnaire

Appendix B: Participant Profiles

Appendix C: Discussion Guide

Appendix A

Screening Questionnaire

- Group 1: Mon, June 7 @ 5:30pm – FEMALES, Naive Consumer, Aged 18 – 40 years EDMONTON
- Group 2: Monday, June 7 @ 7:30pm – MALES, Naive Consumer, Aged 18 – 40 years EDMONTON
- Group 3: Tuesday, June 8 @ 5:30pm – Experienced Consumer, Aged 18 – 34 years EDMONTON
- Group 4: Tuesday, June 8 @ 7:30pm – Experienced Consumer, Aged 35 – 54 years EDMONTON
- Group 5: Wednesday, June 9, 2010 @ 5:30pm – Naive Consumer, Aged 18 – 40 years, RED DEER
- Group 6: Wednesday, June 9 @ 7:30pm – Experienced Consumer, Aged 18 – 54 years, RED DEER
- Group 7: Monday, June 14, 2010 @ 5:30pm – Naive Consumer, Aged 18 – 40 years, GP
- Group 8: Monday, June 14, 2010 @ 7:30pm – Experienced Consumer, Aged 18 – 54 years, GP
- Group 9: Tuesday, June 15, 2010 @ 5:30pm – Naive Consumer, Aged 18 – 40 years, LETHBRIDGE
- Group 10: Tues., June 15 @ 7:30pm – Experienced Consumer, Aged 18 – 54 years, LETHBRIDGE
- Group 11: Mon, June 21 @ 5:30pm – FEMALES, Naive Consumer, Aged 18 – 40 years CALGARY
- Group 12: Mon, June 21 @ 7:30pm – MALES, Naive Consumer, Aged 18 – 40 years CALGARY
- Group 13: Tues, June 22 @ 5:30pm – Experienced Consumer, Aged 18 – 34 years CALGARY
- Group 14: Tues, June 22 @ 7:30pm – Experienced Consumer, Aged 35 – 54 years CALGARY

Respondent Name:

Home Phone:

Address:

City:

Postal Code:

Work Phone:

Email:

Hello, my name is _____ with Trend Research, a marketing research firm located in Edmonton. We are calling residents of the Edmonton / Red Deer / Grande Prairie / Lethbridge / Calgary region, such as yourself, to invite you to a focus group discussion to get your feedback and opinions about some issues affecting Albertans. I can assure you, there will be absolutely no sales or promotions of any kind involved in this research, and your identity will be kept confidential.

We would compensate you for your time in attending this approximate 2 hour discussion group with an incentive of \$60. Would you be interested in attending?

Yes 1 CONTINUE

No 2 THANK & TERMINATE

GENDER: RECORD ONLY DO NOT ASK: 1 MALE 2 FEMALE

WATCH QUOTAS!

1. Do you or any member of your family currently work for OR have you ever worked for READ ALL:

	YES	NO	
Marketing Research Company	1	2	
Advertising or Public Relations	1	2	TERMINATE IF YES
Media or Journalism	1	2	
Real Estate Agent, REALTORS® Association	1	2	
Insurance or anything to do with housing market	1	2	

2. Have you ever attended a round table or focus group discussion , or taken part in an interview or survey which was arranged in advance and for which you received a sum of money?

Yes 1 NO MORE THAN 2 PER GROUP No 2 SKIP TO Q5

3. How long ago did you attend?

TERMINATE IF WITHIN 6 MONTHS

4. What subject or issues did you discuss?

TERMINATE IF RELATED TO HOUSES, MORTGAGES, REAL ESTATE

As we need a cross section of people with a variety of backgrounds, may I ask you a few questions?

5. How long have you lived in the Edmonton / Red Deer / Grande Prairie / Lethbridge / Calgary region?

More than 1 year 1 CONTINUE

Less than 1 year 2 THANK & TERMINATE

6. Have you ever bought or sold a home (or condo)?

Yes 1 EXPERIENCED - GO TO Q. 7

No 2 NAIVE

6b. How likely is it that you will be looking to buy a home in the next three years?

Somewhat or very likely 1 - GO TO Q. 7

Somewhat or very unlikely 2 - THANK & TERMINATE

7. Which of the following age categories do you fall into?

Under 18 1 THANK & TERMINATE

18 – 24 2

25 – 34 3

35 – 44 4

45 – 54 5

55+ 6 THANK & TERMINATE

RECORD EXACT AGE: _____ WATCH QUOTAS!

8. What is your current employment status?

Employed Full Time 1

Employed Part Time 2

Home Maker 3

Student	4
Unemployed	5

9. What is your occupation and job title? What type of company do you work for?

GET A GOOD MIX – TERMINATE IF RELATED TO REAL ESTATE, HOUSING MARKET, HOUSING INSURANCE, CMHC

10. What is your marital status?

Single	1	SKIP TO Q12
Separated / divorced	2	SKIP TO Q12
Married / Common-law	3	
Widowed	4	SKIP TO Q12

11. What is your spouses' occupation and job title? What type of company do they work for?

TERMINATE IF RELATED TO REAL ESTATE, HOUSING MARKET, HOUSING INSURANCE, CMHC

12. Please tell me your approximate total household income, before taxes, for 2009. Please just stop me when I get to the appropriate category... Would that be...?

Less than \$50,000	1	
51,000 – 75,000	2	GOOD MIX
76,000 – 100,000	3	
101,000+	4	

13. As mentioned earlier, focus groups are a round table discussion, usually involving about 10 of your peers and led by a professional. In the focus group you will be asked your opinion on various topics as part of the overall discussion. How comfortable are you in speaking in front of other people and voicing your opinions? Would you say that you are...?

Very Comfortable	1
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Somewhat Comfortable	2	MAX 2 PER GROUP
Not very comfortable	3	THANK & TERMINATE
Not at all comfortable	4	THANK & TERMINATE

14. During this focus group you will be asked to comment on written materials and write down answers to various questions. Is there any reason why you would not be able to participate?

Yes	1	TERMINATE
No	2	CONTINUE

I would like to invite you to participate in our focus group discussion. I think you will find it very interesting and your opinions will be very valuable. As I mentioned, the group will be no longer than 2 hours in length and you will receive a cash incentive of \$60. Do you have a pen and paper to take down the address? It will be held at:

INSERT LOCATION AND DATE/TIME.

VERY IMPORTANT TO READ TO RESPONDENTS: As we only invite 12 people to participate your attendance is very important to us. If for ANY reason you are unable to attend, please call us in advance so that we can attempt to find a replacement. Do not hesitate to call Jessica Hansen at Trend @ 780-485-6558, x2065 or TOLL FREE at 1-866-428-2989, x2065.

Appendix B

Participant Profiles

Edmonton Group One – Novice females

Name	Gender	Novice?	Occupation	Marital status
Ellen	Female	Yes	PT Piano instructor	Single
Chirine	Female	Yes	Student	Single
Dallas	Female	Yes	Travel consultant	Married
Tess	Female	Yes	Unemployed	Single
Sara	Female	Yes	Construction	Single
Mindy	Female	Yes	Restaurant Manager	Single
Tamala	Female	Yes	Retail manager	Single
Kara	Female	Yes	PT student, PT worker	Single
Kimberly	Female	Yes	Recreational therapist	Married
Kate	Female	Yes	Chef	Common law

Edmonton Group Two – Novice males

Name	Gender	Novice?	Occupation	Marital status
Carey	Male	Yes	Industrial sales	Common law
Nathan	Male	Yes	Digital phone support team	Single
Jessie	Male	Yes	Trade show laborer	Single
Alexander	Male	Yes	Printing company	Single
Johan	Male	Yes	Information technology	Single
Reto	Male	Yes	Mechanical engineer	Single
Michel	Male	Yes	Government of Alberta	Single
Kelcy	Male	Yes	Roofer (unemployed)	Married
Josh	Male	Yes	Trade show set-up	Single

Edmonton Group Three – Younger experienced

Name	Gender	Novice?	Occupation	Marital status
Lori	Female	No	Self-employed	Married
Amanda	Female	No	Homemaker	Married
Colette	Female	No	PT Administrative Assistant	Married
Cindy	Female	No	PT Laser Technician	Common law
Elaine	Female	No	Nurse	Common law
Ryan	Male	No	Mechanical engineer	Married
Jay	Male	No	Accountant	Common law
Chad	Male	No	Social worker	Married
John	Male	No	Pipe fitter	Married
Missy	Female	No	Teacher	Married

Edmonton Group Four – Older experienced

Name	Gender	Novice?	Occupation	Marital status
Darcy	Male	No	Building operations – City	Married
Shauna	Female	No	Homemaker	Married
Teja	Female	No	Homemaker	Married
Travis	Male	No	Homemaker	Married
Glen	Male	No	Dispatcher	Married
Joyce	Female	No	PT Nurse	Married
Ronky	Female	No	Group Home worker	Married
Lisette	Female	No	Director, non-profit group	Married
Georgie	Female	No	Medical researcher	Divorced

Red Deer Group One - Novices

Name	Gender	Novice?	Occupation	Marital status
Gill	Male	Yes	Meat packer	Separated
Gail	Female	Yes	Homemaker	Common law
Mark	Male	Yes	Oilfield – data analysis	Common law
Jennifer	Female	Yes	Homemaker	Common law
Jen	Female	Yes	Tech support, oil and gas	Married
David	Male	Yes	PT Computer tech (student)	Single
Mykaela	Female	Yes	Homemaker	Married
Cory	Male	Yes	Unemployed	Single
Jorge	Male	Yes	Retail sales	Married
Crystal	Female	Yes	Financial services officer	Single

Red Deer Group Two – Experienced

Name	Gender	Novice?	Occupation	Marital status
Janet	Female	No	Child care worker	Divorced
Blaine	Male	No	Registered Nurse	Married
Sara	Female	No	Homemaker	Married
Andres	Female	No	Homemaker	Married
Sam	Male	No	Trucker	Married
Spencer	Male	No	Financial institution	Married
Naomi	Female	No	Office assistant / student	Married
Rob	Male	No	Chemical industry sales	Married
Sherry	Female	No	Self-employed, day home	Married
Dawn	Female	No	Account manager	Married
Allan	Male	No	Self-employed technician	Single

Grande Prairie Group One – Novices

Name	Gender	Novice?	Occupation	Marital status
Chris	Male	Yes	PT – oil & gas industry	Single
Chelsea	Female	Yes	Counter clerk	Single
Barb	Female	Yes	Administrative Assistant	Single
Mark	Male	Yes	Retail sales	Single
Kevin	Male	Yes	IT specialist	Common law
Amanda	Female	Yes	Retail sales	Common law
Dawna	Female	Yes	Counter sales – meat shop	Common law
Angela	Female	Yes	Teacher	Single

Grande Prairie Group Two – Experienced

Name	Gender	Novice?	Occupation	Marital status
Doug	Male	No	Health & safety coordinator	Married
Loesha	Female	No	PT Piano teacher	Married
Joanne	Female	No	Teacher	Married
Dwayne	Male	No	Self-employed, automotive	Married
Dan	Male	No	Plumber	Married
Carrie	Female	No	Self-employed, janitorial	Divorced
Donna	Female	No	Self-employed, mechanical	Common law
Teresa	Female	No	Student	Married

Lethbridge Group One – Novices

Name	Gender	Novice?	Occupation	Marital status
Jeff	Male	Yes	Community support coordinator	Single
Tracey	Female	Yes	PT life coach	Married
Charlie	Male	Yes	Self-employed, roofer	Divorced
Jared	Male	Yes	Unemployed	Single
Ole	Male	Yes	Cook	Married
Meghan	Female	Yes	Retail sales	Single
Brandon	Male	Yes	General labor, construction	Single
Kyle	Male	Yes	Driver manager	Single
Jade	Female	Yes	Cosmetician	Married
Michelle	Female	Yes	Assisted living employee	Married
Andrea	Female	Yes	Administration	Common law
Kathryn	Female	Yes	Teacher (on sabbatical)	Common law

Lethbridge Group Two – Experienced

Name	Gender	Novice?	Occupation	Marital status
Brian	Male	No	Cabinet maker	Married
Daphne	Female	No	On disability leave	Single
Jeanine	Female	No	Mechanical designer	Married
Heather	Female	No	Homemaker	Married
Penny	Female	No	Homemaker	Married
Brad	Male	No	Professional driver	Married
Sharon	Female	No	Accountant, health care	Married
Grant	Male	No	Machinist	Married
Matt	Male	No	Window installer	Single
Levi	Male	No	Self-employed consultant	Married

Calgary Group One – Novice females

Name	Gender	Novice?	Occupation	Marital status
Gail	Female	Yes	Draftsperson	Single
Brenda	Female	Yes	Makeup artist	Single
Petrina	Female	Yes	Support counselor	Single
Sarah	Female	Yes	Dance instructor	Single
Jen	Female	Yes	Teacher	Single
Josee	Female	Yes	Student	Single
Kat	Female	Yes	Student	Common law

Calgary Group Two – Novice males

Name	Gender	Novice?	Occupation	Marital status
John	Male	Yes	Lawyer	Single
Carlos	Male	Yes	Student	Single
Robert	Male	Yes	Sales, business services	Single
Carson	Male	Yes	Customer service	Single
Quinn	Male	Yes	Landscaper	Single
Leandro	Male	Yes	Bookkeeper	Married

Calgary Group Three – Younger experienced

Name	Gender	Novice?	Occupation	Marital status
Jordan	Male	No	Gardener	Married
Angela	Female	No	Contract administrator	Married
Samantha	Female	No	PT Alternative healing	Married
Zorian	Male	No	Recreation coordinator	Common law
Monica	Female	No	Translator	Married
Wayne	Male	No	Manager, manufacturing	Common law
Kim	Female	No	PT Retail sales	Married
Gordon	Male	No	Elevator mechanic	Common law
Ali	Male	No	Accountant	Single

Spencer	Male	No	Financial planner	Single
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Calgary Group Four – Older experienced

Name	Gender	Novice?	Occupation	Marital status
Paul	Male	No	Landscaper	Married
Shawn	Male	No	Construction worker	Married
Ryan	Male	No	Computer programmer	Married
Janice	Female	No	PT Education assistant	Married
Steven	Male	No	Unemployed	Common law
Vladimir	Male	No	PT Freelance translator	Married
Swarnjit	Female	No	Accounts receivable clerk	Divorced
Rick	Male	No	Self-employed, contractor	Married
Kim	Female	No	Unemployed	Married
Blaine	Male	No	Police officer	Divorced

Appendix C

Discussion Guide

1. INTRODUCTIONS

- Moderator, Marcomm/Trend Research, purpose and process
- Participants introduce themselves (name, occupation, marital/family status, etc.)

2. WARM-UP – Home buying experience or plans

- FOR NAIVE CONSUMERS – What are your home buying plans? When? What type? Single-family vs. condo vs. other? Will that be a primary residence, or a recreation investment? What's stopping you?
- FOR EXPERIENCED CONSUMERS – When did you make your last purchase? Type of home? Single-family vs. condo vs. other? Was that a primary residence, or a recreation investment? Any plans to sell or buy again soon?

3. NAIVECONSUMERS AND EXPERIENCED BUYERS

- CONFIRM THAT ALL PLAN TO USE OR HAVE USED A REALTOR®. IF ANY NAIVE CONSUMERS DON'T PLAN TO, PROBE FOR WHY.
- How will you or did you go about selecting a REALTOR®? PROBE – Referrals? Reputation? Firm name? Advertising?
- Imagine having your first meeting with a REALTOR®. What kinds of information are you looking for? What do you want to know about the REALTOR® or their services?
- What are your expectations of a REALTOR® in terms of:
 - Understanding your financial situation and limitations
 - Selecting and showing you properties
 - Knowledge
 - Preparing an offer
 - Negotiating
 - Other expectations? PROBE: expectations concerning communication, availability, accountability, responsiveness
- What about after a deal is made. What else will you expect from a REALTOR®? PROBE – E.g. Advice/help on fulfilling any conditions? How to get a home inspection done? Advice on next steps to concluding the property transfer? Accompanying you to property and give you the keys? Other?
- What about on-going contact, if any?

4. SELLERS

- How did you/will you go about selecting a REALTOR®? PROBE – Referrals? Reputation? Firm name? Advertising?

- Imagine your first meeting with a REALTOR® about selling a home. What kinds of information are you looking for? What do you want to know about the REALTOR® or their services?
- What are your expectations of a REALTOR® in terms of:
 - Setting a price
 - Advertising and marketing
 - Responding to potential buyers
 - Negotiating
 - Other expectations?
- What about after a deal is made. What else will you expect from a REALTOR®? PROBE – E.g. Monitoring and overseeing transfer of property? Ensuring conditions are fulfilled? Removing lockbox and taking sign down? Other?
- What about on-going contact, if any?