



2024 intelligentSEGMENTS

DESCRIPTIONS

Version 2024.1



intelligentVIEW Segments - 94 DESCRIPTIONS

- [A1 Big City Elite](#)
- [A2 West Coast Wealth](#)
- [A3 Affluent Professionals](#)
- [A4 Asian Accolades](#)
- [A5 Living the High Life](#)
- [B1 Asian Expectations](#)
- [B2 Condo Suites and Box Seats](#)
- [B3 Health Conscious Boomers](#)
- [B4 Secure City Semis](#)
- [B5 Weekend Cottagers](#)
- [C1 Optimal Health](#)
- [C2 Charcuterie](#)
- [C3 Semi Nation](#)
- [C4 Deal Seekers](#)
- [C5 Stairway to success](#)
- [D1 Ethnic Empty Nesters](#)
- [D2 Tonight at 7](#)
- [D3 Ethnic Conservative](#)
- [D4 Techno Savvy Wealthy Burbs](#)
- [D5 South Asian Motivation](#)
- [E1 Retired on the West Coast](#)
- [E2 Culturally Aware](#)
- [E3 Urban Diverse Rented Homes](#)
- [E4 Diverse Suburban Social](#)
- [E5 South Asian Community](#)
- [F1 Climbing the Corporate Ladder](#)
- [F2 Comfortable Suburbia](#)
- [F3 Future in Finance](#)
- [F4 Small Town Mature](#)
- [G1 Urban Fringe Service](#)
- [G2 Studio Apartment Living](#)
- [G3 Young Families and Empty Nesters](#)
- [G4 Established Melting Pot](#)
- [G5 Montreal Living](#)
- [H1 Oenophiles](#)
- [H2 White Picket Fences](#)
- [H3 Français sophistiqué](#)
- [H4 Sports Fans](#)
- [I1 Let's Eat](#)
- [I2 Sun Seekers](#)
- [I3 White-collar Bilingual](#)
- [J1 Young City Singles](#)
- [J2 Célibataires Sociables](#)
- [J3 Trendy Rents](#)
- [J4 Le loyer est dû](#)
- [J5 Rents and Mortgages](#)
- [K1 Millennial Mosaic](#)
- [K2 Multicultural Row](#)
- [K3 Coffee in Suburbia](#)
- [K4 Multicultural Montreal](#)
- [L1 Rosé Any Day](#)
- [L2 Country and Western](#)
- [L3 Small City Fans](#)
- [L4 Familles de cols blancs en banlieue](#)
- [M1 Boomer Suburban Success](#)
- [M2 Family Adventures](#)
- [M3 Familles françaises épicuriennes](#)
- [M4 Small City Cosmo Singles](#)
- [N1 Rent and Roll – High Rise](#)
- [N2 Small Town Engine](#)
- [N3 Rent and Roll - Low Rise](#)
- [N4 Frugal Foodies](#)
- [N5 Québécois fiers et économes](#)
- [O1 Middle Class White Collar](#)
- [O2 Small Town Comfort](#)
- [O3 Small Town Traditional Melting Pot](#)
- [O4 Small City Apartments and Condos](#)
- [O5 Familles de petites villes de banlieues au Québec](#)
- [P1 First Generation Getting By](#)
- [P2 Banlieues modestes de Montréal](#)
- [P3 Aînés prudents du Québec](#)
- [P4 Small Town Trades](#)
- [P5 Métiers et secteurs des services au Québec](#)
- [Q1 Modest 70s Style Subdivision Families](#)
- [Q2 Banlieues et piscines](#)
- [Q3 Getting By in the 'Burbs](#)
- [Q4 Young Couples First Apartments](#)
- [Q5 Boomer Rural Recreation](#)
- [R1 Petite vie modeste au Québec](#)
- [R2 Singles and Seniors Scraping By](#)
- [R3 Row House Renters](#)
- [R4 Campagnes françaises frugales](#)
- [R5 Thrifty Small Town](#)
- [S1 Jeunes Québécois scolarisés débutant leurs vies professionnelles](#)
- [S2 East-West Low-rise](#)
- [S3 Sub-Compacts and SUVs](#)
- [S4 Frugal Country Families](#)
- [S5 Penny Wise Small Town East Coast](#)
- [T1 Locataires d'appartements et divorcés](#)
- [T2 Français – Apprentissage](#)
- [T3 Month to Month Struggles](#)
- [T4 Rural Routes and Pick up Trucks](#)
- [T5 Cols bleus du Nouveau-Brunswick](#)



A1 (0.93% HH)

Big City Elites

In Canada		
Households	Population	Avg \$ Housing
151,775	365,291	\$2,737,693
Avg \$ Income	Net Worth	HH %
\$539,227	\$3,415,638	0.93%

Toronto, Vancouver, Calgary and Montreal – in that order – are the cities the Big City Elite call home. They are the movers, shakers and famous of Canada. Average household incomes are comfortably in the six figures, but incomes in the seven figures are common, giving this group access to the finer things in life. Patrons of the arts, front row season ticket holders to major sports teams, and extensive travel are part of their lifestyles. Their homes are worth an average of over three million dollars with values as high as sixty five million dollars. Philanthropy is common, with dedications and high profile names present on buildings, hospitals and public spaces.



A2 (0.04% HH)

West Coast Wealth

In Canada		
Households	Population	Avg \$ Housing
5,701	11,806	\$3,485,369
Avg \$ Income	Net Worth	HH %
\$507,478	\$4,309,117	0.04%

This group consists of older, wealthy, fitness-conscious families, as well as empty nesters. They live mainly in Vancouver. They enjoy the fruits of their labour, travelling extensively and learning about other cultures. They consider themselves up on current events, are concerned about the environment, and put a lot of effort and expense into healthy, active lifestyles. Golfing, skiing, working out in their home gyms and visiting fitness clubs are regular activities.



A3 (0.63% HH)

Affluent Professionals

In Canada		
Households	Population	Avg \$ Housing
102,372	245,976	\$2,646,633
Avg \$ Income	Net Worth	HH %
\$371,617	\$3,023,471	0.63%

These professionals have six and seven figure incomes allowing them to live comfortably in and around Vancouver, Toronto, Vancouver and Calgary. Health is a top priority, vegetarianism is considered a healthy diet option, and fitness classes, Pilates, yoga, weight training and walking are all essential parts of their day-to-day. They stay current with local and world affairs by reading the newspaper daily and stay connected to their professional network with LinkedIn.



A4 (0.28% HH)

Asian Accolades

In Canada		
Households	Population	Avg \$ Housing
46,160	110,248	\$2,313,580
Avg \$ Income	Net Worth	HH %
\$245,609	\$2,067,163	0.28%

This group is comprised of the wealthiest Asian families in the country (70% have Asian origins). Almost entirely living in Vancouver (98%), many brought their wealth with them to Canada relatively recently from China and Southeast Asian countries. Exclusive brands are important to them and they are more than three times more likely to own a luxury car – or two – though they drive very little. Though they consume very little alcohol at home, they will have imported wines while out dining in high end restaurants.



A5 (0.42% HH)

Living the High Life

In Canada		
Households	Population	Avg \$ Housing
68,718	180,840	\$2,980,397
Avg \$ Income	Net Worth	HH %
\$470,151	\$1,257,377	0.42%

Singles and young couples who are working prestigious white collar careers make up the majority of this segment, though some wealthy, downsizing seniors are also in the group. Living in luxury city apartments in Toronto and Vancouver, they spend their free time focused on nutrition and maintaining a healthy lifestyle. They enjoy arts and culture, and going out. They are twice as likely to consume premium wine and spirits both at home, and while dining out. Reflecting the diverse urban centres they live in, over 30% of this group are visible minorities, mainly of Asian descent. 70% of them rent their luxury digs, while some own their condos.



B1 (0.05% HH)

Asian Expectations

In Canada		
Households	Population	Avg \$ Housing
8,921	22,112	\$2,006,165
Avg \$ Income	Net Worth	HH %
\$190,245	\$2,529,443	0.05%

This group includes mainly highly-educated Asian families (71% Southeast Asian origins), primarily with children at home. Almost half of these households are located in Markham, and the other half live in Metro Vancouver. Compared to the rest of Canada, they spend a considerable amount on tuition costs for their children and spare no expense for their future. Luxury brands are important to them, as seen in their choice (3 to 5 times higher than average) of luxury brand vehicles.



B2 (0.24% HH)

Condo Suites and Box Seats

In Canada		
Households	Population	Avg \$ Housing
38,899	102,635	\$1,821,243
Avg \$ Income	Net Worth	HH %
\$231,039	\$1,041,278	0.24%

This diverse group lives apartment or condo life at its finest. These households spend a considerable amount of their income on upgrading and furnishing their rented apartments and condos in Toronto, Vancouver and Montreal. They don't spend much time at home; you can often find them at a film festival or pro sporting events. When not attending events, they enjoy watching baseball, soccer and basketball on TV either at home with friends or at the local sports bar.



B3 (0.19% HH)

Health Conscious Boomers

In Canada		
Households	Population	Avg \$ Housing
30,297	74,331	\$1,413,217
Avg \$ Income	Net Worth	HH %
\$226,251	\$1,697,805	0.19%

Primarily living in the outside suburbs of Toronto and Vancouver in large single-detached homes, healthy living is top priority for these boomers. They are members of fitness groups and often complete home workouts. They prioritize eating healthy and are concerned about the nutrition of the food they purchase. This is the largest segment that listens to their favourite music and news reports from the radio at home.



B4 (0.45% HH)

Secure City Semis

In Canada		
Households — 73,099	Population — 180,333	Avg \$ Housing — \$1,720,329
Avg \$ Income — \$220,479	Net Worth — \$2,107,770	HH % — 0.45%

This group has the disposable income to regularly attend art galleries, museums, exhibitions, fairs, markets, theatres, and concerts, but drive relatively modest vehicles, mainly Honda and Toyota sedans and SUVs. Baseball and hockey fans, you can often catch them at a Blue Jays or Leafs game. Their favourite rewards program is Air Miles, so you know they will be using some of those points on a nice vacation at a hotel or resort.



B5 (0.99% HH)

Weekend Cottagers

In Canada		
Households — 160,335	Population — 404,834	Avg \$ Housing — \$1,708,666
Avg \$ Income — \$238,026	Net Worth — \$2,670,567	HH % — 0.99%

Mainly of European descent, with small concentrations of Italians (11%) and Eastern Europeans (14%), this segment lives primarily in the Toronto CMA in detached homes. They enjoy playing golf and going to Raptors games. If they're not at the game, you can be sure they're getting the score on the radio. They often own a cottage in Muskoka, to which they escape on the weekend.



C1 (0.14% HH)

Optimal Health

In Canada		
Households	Population	Avg \$ Housing
22,970	56,101	\$1,386,655
Avg \$ Income	Net Worth	HH %
\$193,373	\$1,702,778	0.14%

Fitness is no joke for this group. They pay premium fees to belong to high-tech gyms and to attend yoga and Pilates classes. They have considerably more savings than most Canadians – \$500,000 or more – and are much more likely to use a full service investment broker. If a store is having a special, they will buy extra to get a deal. Though they have money in the bank, they are savers. Of all segments, they have the most Shoppers Optimum Program members.



C2 (0.15% HH)

Charcuterie Club

In Canada		
Households	Population	Avg \$ Housing
23,777	62,545	\$1,708,487
Avg \$ Income	Net Worth	HH %
\$204,176	\$1,340,837	0.15%

Living urban life at its finest, the members of this group are regular purveyors of the arts. Living predominantly in Toronto, they visit the AGO and the ROM as frequently as possible. This group has the highest percentage of people that read five days a week, and have occupations in education, law and government. These city-dwellers can also be found shopping at Hudson's Bay for some new outfits, or on a run to the nearest Loblaws to grab a bottle of wine to meet with friends.



C3 (0.41% HH)

Semi Nation

In Canada		
Households	Population	Avg \$ Housing
66,901	165,678	\$1,493,563
Avg \$ Income	Net Worth	HH %
\$177,554	\$1,873,512	0.41%

Living in Toronto and Vancouver CMAs, these semi-detached dwellers own their small piece of paradise in the two biggest cities in Canada. They are a highly-educated crowd and are more likely than other Canadian families to have children over 25 years old living at home. They drive modest to luxury brand sedans.



C4 (0.95% HH)
Deal Seekers

In Canada		
Households	Population	Avg \$ Housing
154,163	401,332	\$1,483,990
Avg \$ Income	Net Worth	HH %
\$187,814	\$2,378,902	0.95%

Everyone loves a deal, and these deal seekers have the highest concentration of Joe Fresh and Marshall's shoppers. A mixed group of mainly European and Asian backgrounds, this group generally lives in the outskirts and suburbs of Toronto.



C5 (0.82% HH)
Stairway to success

In Canada		
Households	Population	Avg \$ Housing
132,671	337,434	\$1,544,421
Avg \$ Income	Net Worth	HH %
\$199,014	\$2,271,215	0.82%

Turn up the radio, as this segment loves to listen to classic rock! They also love to make their own alcoholic beverages. They spend more money than any other segment on wine and beer making supplies. An urban niche, you'll find the majority of this group in the Toronto CMA, and they are over 10% of households that live outside of any Canadian city. They definitely care about price: convenience is not a factor in their buying decisions and will go out of their way for cheaper options.



D1 (0.18% HH)
Ethnic Empty Nesters

In Canada		
Households	Population	Avg \$ Housing
28,823	69,575	\$1,296,212
Avg \$ Income	Net Worth	HH %
\$149,681	\$1,603,357	0.18%

This group consists of urban, above-average mixed-ethnicity, higher income empty nesters, living in higher-end detached houses and duplexes. With an average house value of \$1.3 million, these ethnic boomers are thriving in their Toronto and Vancouver homes. They have mortgages and pay higher property taxes due to where they live, but they also have incomes to support family members at home and abroad. SUVs are their vehicle of choice.



D2 (0.27% HH)
Tonight at 7

In Canada		
Households	Population	Avg \$ Housing
43,051	113,224	\$1,467,006
Avg \$ Income	Net Worth	HH %
\$147,466	\$825,985	0.27%

These urban singles and couples are well-to-do. They own or rent condos and apartments in major cities such as Montreal, Toronto and Vancouver. They love to drink imported red and white wines. For exercise, you can find them at yoga or Pilates classes. In the evening, they may try to catch a show at a local theatre, or visit a new exhibition at an art gallery. To match with their worldly demeanour, they keep up with current events, and consider themselves to be connected with what is going on in the world.



D3 (0.66% HH)
Ethnic Conservative

In Canada		
Households	Population	Avg \$ Housing
106,865	264,078	\$1,411,980
Avg \$ Income	Net Worth	HH %
\$143,385	\$1,591,383	0.66%

Protecting their assets is important to these ethnically diverse boomers and Gen X-ers. They are more likely than the average Canadian to use a full-service investment broker. They mainly live throughout Toronto and Vancouver, in a mix of single detached, semi-detached and row homes worth over a million dollars. Baseball and soccer are the sports they enjoy watching and they have an affinity for home and garden shows. They like Starbucks and other premium cafes, as well as dining out at family style restaurants and pubs on a regular basis.



D4 (1.75% HH)
Techno Savvy
Wealthy Burbs

In Canada		
Households	Population	Avg \$ Housing
284,611	736,914	\$1,396,608
Avg \$ Income	Net Worth	HH %
\$150,812	\$2,141,502	1.75%

While most of these families with teens at home come from an English descent, there is a sizable Chinese, South Asian, and Southeast Asian population in this segment. Active online, they spend time learning about everything from fashion, to finance, to health & fitness. Securing themselves, their families, and their assets is important to them. They spend above the Canadian average on insurance premiums. They are highly educated and work in white collar professions.



D5 (0.14% HH)
South Asian
Motivation

In Canada		
Households	Population	Avg \$ Housing
23,384	60,719	\$1,292,335
Avg \$ Income	Net Worth	HH %
\$143,340	\$1,873,513	0.14%

These established South Asian families have large multi-generational households, mainly in the Toronto suburbs. 45% live in the city of Brampton, ON and 22% in the city of Surrey, BC. They own large single detached homes and have the highest percentage of homes with 6 or more persons. 87% are visible minorities, and 29% are Punjabi speaking. Compared to the rest of Canadians, this niche works more in the trades, transportation, manufacturing, and warehousing industries.



E1 (0.18% HH)
Retired on the West Coast

In Canada		
Households	Population	Avg \$ Housing
28,651	69,445	\$1,635,144
Avg \$ Income	Net Worth	HH %
\$161,172	\$1,532,025	0.18%

The members of this group have reached retirement or are close to it – with grandkids on the way. Going to local markets are a regular activity for them, and they enjoy browsing local vendors. If they are not spending their weekend visiting such markets, they may be found spending their time attending a local play at their favourite theatre. If they're not manicuring their front garden, they're probably taking a brisk walk around the neighbourhood. They do not spend much time on the internet, and they'd rather catch a ball game on TV, watch a cooking show, or read the latest novel or newspaper.



E2 (1.95% HH)
Culturally Aware

In Canada		
Households	Population	Avg \$ Housing
317,057	827,762	\$1,399,439
Avg \$ Income	Net Worth	HH %
\$131,190	\$383,804	1.95%

Living in rented apartments – mainly in urban markets like Toronto and Vancouver – this is a culturally diverse group. They like to travel and are interested in learning about other cultures. Urban living means these singles and young couples spend much of their income on rent, public transportation and taxi services. They make decent incomes in technology, sciences, real estate, business and finance. They certainly like to go out, spending above average on food away from home, and more than twice the national averages for fine dining, and also across all wine, beer and spirits consumption. For the most part, while they like to enjoy themselves, their level of disposable income also means they have little debt and considerable savings.



E3 (0.53% HH)
Urban Diverse Rented Homes

In Canada		
Households	Population	Avg \$ Housing
85,304	208,838	\$1,448,035
Avg \$ Income	Net Worth	HH %
\$137,504	\$1,164,498	0.53%

This group lives in and around urban centres like Toronto and Montreal in rented duplexes, row houses and semi-detached houses, where they raise their children (often alone). Despite the costs of living in urban areas – rent accounts for about 30% of household income – they spend heavily on early education, university tuitions, and other post secondary fees. For this group, live events are better, so you'll find them at baseball, film festivals, live theatre, soccer and basketball venues.



E4 (1.33% HH)

**Diverse
Suburban
Social**

In Canada		
Households — 216,630	Population — 558,107	Avg \$ Housing — \$1,397,702
Avg \$ Income — \$144,188	Net Worth — \$1,831,694	HH % — 1.33%

These larger families tend to live in the suburbs. With diversity across both visible minority and other ethnic groups from South Asian, Chinese, Italians, Greeks, Black origins and other European countries, they like to enjoy themselves. They are quite diverse in their choices of beverages, consuming three and four times the average across all spirits, wine and beer categories. As an active group, they enjoy skiing, golfing and playing squash.



E5 (0.18% HH)

**South Asian
Community**

In Canada		
Households — 29,499	Population — 73,994	Avg \$ Housing — \$1,359,085
Avg \$ Income — \$136,252	Net Worth — \$1,655,422	HH % — 0.18%

These two-car, suburban, South Asian families (67%) spend their hard earned dollars on education, artwork and jewellery, while they generally drive older cars. Tending towards blue collar jobs in manufacturing, transportation and warehousing, they have an average household income of \$91,949. There are sports lovers here, watching and participating in basketball, baseball and soccer. Active on social media, some maintain their professional profiles in LinkedIn while connecting personally on Facebook and Instagram.



F1 (2.57% HH)
Climbing the Corporate Ladder

In Canada		
Households	Population	Avg \$ Housing
418,187	1,071,080	\$848,194
Avg \$ Income	Net Worth	HH %
\$139,801	\$941,983	2.57%

Over 10% of these households had a job change in the last two years. They're not afraid to change roles/companies to better fit their professional goals. Living somewhat conservatively, they primarily drive Ford and Toyota sedans and SUVs, vehicles that suit their pursuit of outdoor activities like kayaking, cycling, canoeing and camping.



F2 (2.55% HH)
Comfortable Suburbia

In Canada		
Households	Population	Avg \$ Housing
414,844	1,108,899	\$928,284
Avg \$ Income	Net Worth	HH %
\$140,551	\$1,261,714	2.55%

These households – mainly couples – live primarily across Ontario in single detached homes. They're not very likely to have dinner at an ethnic restaurant, but they do enjoy drinking Tim Horton's coffee and occasionally grabbing pizza for dinner. They enjoy family-friendly activities such as visiting theme parks, water parks and other local attractions. More households have dogs than cats, and when shopping they prefer to get everything done at Walmart.



F3 (0.49% HH)
Future in Finance

In Canada		
Households	Population	Avg \$ Housing
79,193	213,621	\$865,709
Avg \$ Income	Net Worth	HH %
\$134,159	\$652,706	0.49%

This group is just starting out their careers. These young singles and couples have the largest concentration of workers in finance and insurance. They live in both owned and rented apartments. Over 95% drank red wine in the last month, and over 80% had white wine, with Canadian and European brands as their favourites. 28% reported that they visited bars regularly, both freestanding and restaurant bars.



F4 (0.13% HH)

**Small Town
Mature**



F5 (0.27% HH)

**Prosperous
Bilingual
French Families**

In Canada

Households	Population	Avg \$ Housing
20,609	51,644	\$894,835
Avg \$ Income	Net Worth	HH %
\$134,442	\$954,624	0.13%

In Canada

Households	Population	Avg \$ Housing
43,870	94,645	\$807,819
Avg \$ Income	Net Worth	HH %
\$143,164	\$1,427,250	0.27%

Comfortably retired in Ontario's small cities and towns, this group donates to charities and has a considerable nest egg managed by a financial advisor that allows them to do the things they like to do. Gardening, golfing, fitness walking and going to fitness classes are part of their active, retired lifestyle. Giving their time to their communities is important.

This group lives primarily in the Montreal CMA in both detached homes and duplexes. Most of the population speaks both English and French, which is helpful when living in and around a bilingual city like Montreal. With university degrees and white collar positions, they are well on their way to securing their financial futures. In addition to securing their financial future, they like to put their money where it counts by supporting companies that give back to their communities, and/or are socially/environmentally conscious. However, it is interesting to note that they put much less money towards charity than the average Canadian. Dining out for all meals is big with this group, and eating at breakfast, fine dining, chicken and ethnic restaurants is a regular part of their week.



G1 (4.26% HH)

Urban Fringe Service

In Canada		
Households	Population	Avg \$ Housing
692,345	1,759,722	\$808,681
Avg \$ Income	Net Worth	HH %
\$113,685	\$628,717	4.26%

Living on the fringes of urban cities, these households tend to live in mixed housing types like row homes, duplexes, and semi-detached homes. Their occupations are primarily in services, both in the private and public sectors. They are a mix of renters and owners, and they spend a large percentage of their income on shelter costs. There is a large concentration of visible minorities (30%), as well as female lone parents. To make ends meet, there is little money at the end of the day for leisure activities. Starbucks is an affordable luxury.



G2 (2.87% HH)

Studio Apartment Living

In Canada		
Households	Population	Avg \$ Housing
466,771	1,235,487	\$860,273
Avg \$ Income	Net Worth	HH %
\$109,751	\$256,679	2.87%

With a population of 40% visible minorities, this group is a diverse crowd. Over 31% come from Asian origins, and the group as a whole rent apartments. Almost 50% of their housing only has 0-1 bedrooms, and it follows that over half of these households are made up of singles. 17% of households are also in subsidized housing. With the below average household income, and the high costs of where they live, there is very little that goes towards leisure, sport, and activities. Despite having little left over at the end of the month, having the latest tech device, keeping up on fashion, and the occasional dinner out are part of their lifestyle.



G3 (0.05% HH)

Young Families and Empty Nesters

In Canada		
Households	Population	Avg \$ Housing
7,669	17,157	\$924,690
Avg \$ Income	Net Worth	HH %
\$122,049	\$1,241,563	0.05%

This group lives throughout neighbourhoods in smaller cities and towns in transition. Empty nesters maintain their smaller older houses while hard-working, double-income-earning, young families are buying their first homes next door. Fish & chips and chicken restaurants are popular dining out options. The young professionals prefer to pick up Starbucks over Tim Horton's on their way to work in their modestly priced SUVs and sedans.



G4 (2.11% HH)

Established Melting Pot

In Canada		
Households	Population	Avg \$ Housing
343,074	895,502	\$957,359
Avg \$ Income	Net Worth	HH %
\$124,615	\$1,110,350	2.11%

This group lives in neighbourhoods of multi-generational Canadians who immigrated from a variety of ethnic backgrounds over the past 30 years or more. They live in small- to medium-sized detached homes in these established, ethnically diverse neighbourhoods. While many non-official languages are spoken at home, this group have been Canadian citizens for a long time, have good & steady jobs, well-maintained houses, and often live in and around Toronto, Victoria and Vancouver. Approximately 40% of this niche lives within the Toronto CMA; however, over 20% do not live in any city. Their preference to eat at coffee shops, as well as seafood restaurants, is higher than the average Canadian.



G5 (0.49% HH)

Montreal Living

In Canada		
Households	Population	Avg \$ Housing
79,942	166,831	\$821,577
Avg \$ Income	Net Worth	HH %
\$109,482	\$894,956	0.49%

Welcome to Montreal! This group lives almost entirely (98%) within the Montreal CMA, and predominantly in the city centre. Although the largest niche to reside in Montreal, only 24% of this group identify themselves as having a French origin; there is definitely a mix of cultures. Notably, this niche also has the largest percentage of Italians. Living in modest duplexes, they almost evenly rent and own. Flexibility is important to this group, as they have modest household incomes. One of the biggest benefits to living in Montreal means constant festivals, and this group has the largest percentage of individuals that visited an outdoor stage/park or went to a music festival in the past year. Look for them in the crowd at Osheaga.



H1 (0.36% HH)

Oenophiles

In Canada		
Households	Population	Avg \$ Housing
58,906	152,761	\$808,700
Avg \$ Income	Net Worth	HH %
\$211,047	\$1,190,896	0.36%

This group houses the wine aficionados of Canada. These highly educated individuals enjoy the finer things in life, importantly including all kinds of local and imported wines. 57% have a university degree or certificate, the highest percentage of any group. They are condominium dwellers, and 40% claim to read 5 days a week. For leisure, they enjoy working on their fitness and dining at formal restaurants. This group considers themselves sophisticated and puts their money toward endeavours that reflect that consideration.



H2 (1.32% HH)

White Picket Fences

In Canada		
Households	Population	Avg \$ Housing
214,027	537,646	\$777,606
Avg \$ Income	Net Worth	HH %
\$209,456	\$1,321,791	1.32%

Generally the owners of larger, single-detached homes, this group has the highest concentration of Costco shoppers of any group. Primarily of European origins, and a notable concentration of Germans, these families stock up in bulk. This stocking up usually supports raising children at home, as well as the entertainment of guests for a CFL game or curling match. With many households in Calgary and Edmonton, it's no surprise that there is a large concentration of pickup truck owners.



H3 (0.25% HH)

Français sophistiqué

In Canada		
Households	Population	Avg \$ Housing
39,799	84,236	\$853,668
Avg \$ Income	Net Worth	HH %
\$218,951	\$1,589,929	0.25%

La belle vie! These Francophone Canadians enjoy life across Quebec's cities, both large and small (85%). They enjoy fine dining restaurants, and both imported and craft wines and beers. Of all groups, they spend the most on tobacco and alcohol. 52% have a university degree or certificate and mainly work in white collar occupations. They live in large single detached homes, 71% with 8 or more rooms. You won't find too many basketball fans here, but you will find avid golfers and concertgoers.



H4 (0.57% HH)

Sports Fans

In Canada		
Households — 91,922	Population — 242,804	Avg \$ Housing — \$749,742
Avg \$ Income — \$207,444	Net Worth — \$1,260,870	HH % — 0.57%

Over 70% of this group live in Alberta across Calgary and Edmonton. This niche has the highest percentage of those who went to a sporting event in the last year – approximately 28%. This is no surprise. With this group, football, golf, hockey, curling, you name it; they watch it. Luckily living in Alberta, they also get the opportunity to ski and snowboard often in the winter. These families are adventurous and enjoy spending their free time with their children.



I1 (0.77% HH)

Let's Eat

In Canada		
Households	Population	Avg \$ Housing
124,872	323,728	\$771,447
Avg \$ Income	Net Worth	HH %
\$152,753	\$986,226	0.77%

Mainly living in Alberta and Ontario, these households prioritize high-quality food and drink. 81% are red wine drinkers and 67% are white wine drinkers. Alongside their love for wine, they enjoy formal dining options including steakhouses and Italian restaurants. They generally live-in apartments in cities, and work in white collar jobs.



I2 (2.11% HH)

Sun Seekers

In Canada		
Households	Population	Avg \$ Housing
342,156	900,155	\$791,692
Avg \$ Income	Net Worth	HH %
\$156,555	\$1,159,039	2.11%

Living throughout smaller cities in Ontario and Alberta, these coupled and family households live in single, detached houses that they own. They work typical 9-5 white collar jobs, and when not working, enjoy a modest meal at a family restaurant. They are Costco members, and they shop there quite a bit. When they vacation, they like to take it easy, and tend to travel to all inclusive resorts to get some sunshine.



I3 (0.27% HH)

White-collar Bilingual

In Canada		
Households	Population	Avg \$ Housing
43,525	96,108	\$714,429
Avg \$ Income	Net Worth	HH %
\$162,603	\$1,399,508	0.27%

This group is made up of bilingual couple families who speak both English and French. Unsurprisingly, over 80% live within Quebec, and in the province's border cities like Ottawa. They work white collar jobs and management, government and administrative positions where communicating in both official languages is crucial. They enjoy going to ethnic restaurants and drinking both imported and craft beers. They are regular Costco shoppers, and compared to the average, much prefer shopping at department stores such as Hudson's Bay.



J1 (2.80% HH)

Young City Singles

In Canada		
Households	Population	Avg \$ Housing
454,322	1,157,126	\$574,234
Avg \$ Income	Net Worth	HH %
\$96,493	\$256,891	2.80%

This diverse group of mostly singles are living their best life in their small, rented apartments. The apartments may be small, but they get to enjoy city life - 20% live in Montreal and another 20% live in Toronto. Rent can be very expensive in these cities - 19% live in subsidized housing. Likewise, a large majority are spending more than 30% of their income on shelter, which can inhibit savings. It's all worth it though - getting to live in multicultural cities and enjoying different cultures makes the sacrifices worthwhile. Staying on top of current fashion and tech they consider themselves sophisticated urbanites. They sometimes buy on impulse and believe advertising is an important source of information leading them to try new products and services.



J2 (0.60% HH)

Célibataires sociables

In Canada		
Households	Population	Avg \$ Housing
97,372	202,476	\$626,418
Avg \$ Income	Net Worth	HH %
\$102,778	\$689,435	0.60%

These sociable singles love to spend a night on the town; this group has the largest group of individuals that go to nightclubs and bars. They are mainly French-speaking individuals that live in Montreal, where they definitely enjoy its nightlife. They are also the group that most often goes to brunch restaurants, and avoid family-style restaurants. They instead prefer Italian or chicken-based restaurants. They drink red wine and watch cooking shows, as learning to cook is important to them. Compared to other Canadians, they are less likely to collect rewards points from Scene and Shoppers Optimum.



J3 (0.75% HH)

Trendy Rents

In Canada		
Households	Population	Avg \$ Housing
121,445	337,449	\$718,678
Avg \$ Income	Net Worth	HH %
\$136,706	\$465,788	0.75%

Housing prices and rents in Toronto and Vancouver are the most expensive in Canada, as this university-educated group is well aware. This group has the largest percentage of individuals that spend 30% or more of their income on housing costs. Self-declared impulsives, they believe advertising is a good source of information for new and innovative products and brands. They value owning the latest tech gadgets and will buy items of interest on impulse. Friends are also a valuable source of information and are influential on what they will try. Rented apartments – but not part of a condo development – is where you'll find this mix of young and older singles.



J4 (0.44% HH)

Le loyer est dû



J5 (1.83% HH)

Rents and Mortgages

In Canada		
Households	Population	Avg \$ Housing
71,013	152,439	\$586,757
Avg \$ Income	Net Worth	HH %
\$96,851	\$109,998	0.44%

In Canada		
Households	Population	Avg \$ Housing
297,617	778,333	\$675,784
Avg \$ Income	Net Worth	HH %
\$105,443	\$615,365	1.83%

For these Montreal renters, money is tight. Not only are they the group with the largest percentage of renters, but they also contain the largest percentage of individuals that have not donated any money in the last year, and they have virtually no savings nor investments. Most households are comprised of singles, so it's no surprise that, on their modest income, they are often living paycheck to paycheck.

Split between Ontario and British Columbia, over 25% of the population of this group live outside a medium to large city in houses or row houses that either have a mortgage or are rented. 30% of these households have young children under 14 at home, and 13% are lone parent families. They love fish & chips from a local seafood restaurant and listen to country music. They drive more pickup trucks than the average Canadian, and are more likely to work in the trades. There are prominent concentrations of people of German, Irish, and Scottish descent. Their tastes are simple; they consume very little alcohol, and they prefer domestic over imported beers/wines, and casual dining when they do go out.



K1 (1.36% HH)

Millennial Mosaic

In Canada		
Households	Population	Avg \$ Housing
221,378	570,797	\$549,764
Avg \$ Income	Net Worth	HH %
\$114,072	\$560,661	1.36%

This group has the largest percentage of millennials. Twice as likely to speak a language other than English or French, over 30% are recent immigrants to Toronto, Edmonton and Montreal. In this particular niche, it's a mix of home ownership and renting apartments, with 50% living in condos. This younger generation enjoys drinking wine and a variety of spirits. Their dining choices are also on the higher end; fine dining experiences are something they enjoy. They also enjoy department store shopping at Hudson's Bay, and are also more likely to be a part of their loyalty program.



K2 (0.86% HH)

Multicultural Row

In Canada		
Households	Population	Avg \$ Housing
138,751	350,803	\$564,393
Avg \$ Income	Net Worth	HH %
\$117,302	\$619,203	0.86%

This ethnically diverse group is made up of families with children (47%) and couples, and also has the largest percentage of Canadians living in a row home (43%). This niche has a large number of lone-parent households (13%), compared to the rest of Canada. Working in business, finance, and natural sciences occupations, they make good incomes relative to where they live. Careful with their money, they are likely to have a nest egg of \$250,000 or more for retirement and relatively low debt. Paying it forward, a significant number of households donate substantially to charities. They shop for the family at Old Navy, and buy higher-end items at The Bay. For food, they enjoy Starbucks, Chipotle for lunch, and taking the family out to casual restaurants. About average for Facebook use, this group is more active than most on Twitter and Instagram.



K3 (3.41% HH)

Coffee in Suburbia

In Canada		
Households	Population	Avg \$ Housing
554,098	1,486,058	\$572,514
Avg \$ Income	Net Worth	HH %
\$118,414	\$632,044	3.41%

This group consists of secure blue collar families and empty nesters living in modest homes in suburbia and the small towns surrounding the Calgary, Edmonton and Toronto CMAAs. While roughly 62% of Canadians make going to coffee shops a part of their regular routine, this group is the highest at 68%. They're the "grab and go" type, but when they want to sit down to eat, they choose to dine at family-style restaurants like Swiss Chalet. They're a no frills crowd, which can be seen in their shopping habits: Mark's for clothing, and Wal-Mart for everything else. You'll hear classic hits, classic rock, and a little country music on this group's preferred radio stations.



K4 (0.69% HH)

**Multicultural
Montreal**

In Canada		
Households — 112,444	Population — 251,313	Avg \$ Housing — \$560,560
Avg \$ Income — \$126,131	Net Worth — \$1,083,838	HH % — 0.69%

With 91% located in Quebec, and 89% in and around Montreal, this niche is comprised of common-law couples, both with and without children. Most speak both official languages, while 34% speak only French. However, over 20% also speak other, non-official languages including Italian, Spanish, Armenian, Arabic, Haitian Creole and Romanian. Their dining habits are simple: going for breakfast, ordering pizza, and nice dinners at Italian restaurants. Many households drive sub-compact cars, and H&M is a preferred clothing shopping destination. Compared to other Canadians, this group is far less likely to collect SCENE or Optimum points and are likely to think that no-name products are as good as brand name products.



L1 (0.90% HH)

Rosé Any Day

In Canada		
Households	Population	Avg \$ Housing
146,731	375,972	\$496,409
Avg \$ Income	Net Worth	HH %
\$144,766	\$693,834	0.90%

These cosmopolitan households of professionals, teachers, business and public administrators live in Toronto, Montreal, Edmonton and Calgary, and these condo owners love to spend their time enjoying wine. In fact, they have the largest group of rosé wine drinkers. Alternatively to rosé, they enjoy most spirits as well as European, Australian, Canadian, and sparkling wines. It's no surprise that they also enjoy dining at high-end and Italian restaurants, where they enjoy sophisticated wine pairings. They are also more likely than other Canadians to spend money on vacations. 82% speak only English or both English & French, but over 30% also speak other European languages, with a smaller percentage who speak Arabic, Chinese and Japanese.



L2 (1.55% HH)

Country and Western

In Canada		
Households	Population	Avg \$ Housing
251,923	646,027	\$521,168
Avg \$ Income	Net Worth	HH %
\$132,497	\$723,529	1.55%

Howdy! On the outskirts of Calgary, Edmonton, and Winnipeg, and working in the trades, education, construction, and healthcare, these households enjoy the country life. This group tends to live outside of any city, in order to enjoy local outdoor surroundings by riding recreational vehicles and camping. They are home owners of almost exclusively single detached homes. In true country fashion, many enjoy listening to new country music on their pickup truck's radio and eating at classic family restaurants or steakhouses. They like to shop at Mark's and Costco, and for leisure, they enjoy golfing and catching a CFL (23%) football game.



L3 (1.00% HH)

Small City Fans

In Canada		
Households	Population	Avg \$ Housing
161,687	423,874	\$502,582
Avg \$ Income	Net Worth	HH %
\$132,493	\$572,322	1.00%

It's hockey night in Canada: these fans from primarily smaller Canadian cities like Calgary, Edmonton and Ottawa work mid-level white collar management and administrative jobs. Catching NFL, CFL or NHL games are important to them. In true "working for the weekend" style, this group likes to get away, and they book pre-packaged vacations at all-inclusive resorts in the sun. In the warmer months, you'll find them on putting greens, followed by a visit to a steakhouse for dinner. Fashion isn't their top priority; they shop at stores like Mark's and Old Navy, with Costco runs for stocking up on essentials.



L4 (0.71% HH)

Familles de cols blancs en banlieue

In Canada		
Households —	Population —	Avg \$ Housing —
114,760	255,872	\$508,526
Avg \$ Income —	Net Worth —	HH % —
\$136,567	\$1,071,044	0.71%

These French Canadians live comfortably in the suburbs of Montreal and Quebec City. They work white collar jobs to support their average-sized families. Also notable, but not unusual for Quebec, this group includes many common-law couples. When not dining at home, they prefer to eat at chicken and Italian restaurants, and they also regularly go out for breakfast. When not at work, they enjoy watching primetime television shows. When winding down, they're more likely than other Canadians to enjoy local craft beers. Like many suburban families, they enjoy shopping in bulk at Costco, and their clothing preferences tend toward H&M.



M1 (1.37% HH)

**Boomer
Suburban
Success**

In Canada		
Households	Population	Avg \$ Housing
222,090	555,031	\$458,362
Avg \$ Income	Net Worth	HH %
\$148,985	\$648,691	1.37%

These successful boomer families live in suburban neighbourhoods and subdivisions in satellite-bedroom communities around smaller cities in Alberta, Saskatchewan and Ontario. They commute to their jobs in business, finance and management. They own fully detached houses, which are generally filled with teens, pets and pickup trucks. Just as likely to pick up their morning commuter coffee at Tim Horton's as Starbucks, they buy their groceries from Real Canadian Superstore, Sobeys and Safeway, with the choice driven primarily by region. This group contributes to their RRSPs and TFSAs, carry relatively little debt, and are effectively preparing for their retirement. Hungry teenagers undoubtedly impact the grocery bills, as they spend 30% more than the Canadian average on food. Active lifestyles and fitness are important, as is supporting their local CFL team.



M2 (0.70% HH)

**Family
Adventures**

In Canada		
Households	Population	Avg \$ Housing
114,101	305,561	\$448,640
Avg \$ Income	Net Worth	HH %
\$152,165	\$510,418	0.70%

Out of the house and into the woods! This niche is all about outdoor adventure. With an average income of \$179,500, while living in modestly-priced real estate markets they have considerable disposable income to spend on enjoying life, getting ready for retirement and paying for their many activities for themselves and their children. 69% live in Alberta around Calgary and Edmonton with 6% in Grand Prairie. They spend the most of all Canadians on motorcycles, motor homes, snowmobiles, truck campers, boats, and other recreational vehicles and equipment. They are also the biggest spenders on tobacco, cigarettes and cigars. They also camp the most, and have the largest percentage of young children and teens. When they are not enjoying the outdoors they (likely their kids) spend a disproportionate amount of time online (4+ hours per day). You'll find Canadian Football fans here, with 23% watching the CFL season.



M3 (0.50% HH)

**Familles
françaises
épiciuriennes**

In Canada		
Households	Population	Avg \$ Housing
81,760	201,365	\$598,886
Avg \$ Income	Net Worth	HH %
\$154,963	\$920,221	0.50%

Almost entirely (99%) in the province of Quebec, and located primarily in the suburbs of Montreal, Quebec City, and Gatineau, these modestly affluent French Canadians enjoy craft beer more than any other segment. While craft beer is notable for this segment, they also do enjoy premium wines, spirits and fine dining experiences. They work white collar positions in the city, and when choosing a vacation destination, they are likely to pick an all-inclusive resort in Mexico. Many are common-law couples who own single detached homes of average size, and 50% of these couples have children. On TV they favour prime time dramas (39%) and talk shows (27%).



M4 (0.07% HH)

**Small City
Cosmo Singles**

In Canada

Households — 11,156	Population — 28,776	Avg \$ Housing — \$461,960
Avg \$ Income — \$141,977	Net Worth — \$467,278	HH % — 0.07%

With about 30% representation in Ontario and Quebec, this segment is primarily an Albertan (60%), affluent, white collar, singles crowd, many of whom live in and around Calgary (30%). Twice as likely than average to have immigrated to Canada recently and/or three times as likely to have moved from another province, these households are both owners and renters. This group has a diverse population of various ethnicities. Spread throughout Calgary, Edmonton and Toronto, there are also more millennials than the national average. With their university degrees, they work in high-paying white collar jobs. This allows them the flexibility to enjoy dining out, especially at Italian and high-end dining restaurants. They save up Aeroplan points (hopefully to go somewhere sunny) and spend their free time enjoying fitness activities, attending different health-related clubs, and watching the (CFL) on TV. They spend a high amount on vacations, and popular destinations include BC, Mexico, the Southern United States and Europe.



N1 (1.77% HH)
Rent and Roll – High Rise

In Canada		
Households	Population	Avg \$ Housing
288,277	736,649	\$458,058
Avg \$ Income	Net Worth	HH %
\$91,940	\$239,533	1.77%

Coming from areas of high diversity, over 43% of this population are visible minorities. This niche has the highest percentage of households that live in high-rise apartments or condos (91%). If they do have a car, they don't typically drive much. Having the lowest daily internet use of any segment, it's understandable that they are not very active on social media. This paints a picture of newer immigrants as well as other migrants, working service jobs and living pay-cheque to pay-cheque. These households are primarily located in the Toronto core, smaller cities like Hamilton, or suburban cities like Mississauga and Scarborough. Their primary costs are rent, public transportation, and parking at their rental properties.



N2 (5.07% HH)
Small Town Engine

In Canada		
Households	Population	Avg \$ Housing
823,062	2,048,425	\$451,791
Avg \$ Income	Net Worth	HH %
\$95,722	\$394,578	5.07%

Spread across Canada's small cities and towns, there is little diversity in this largely blue collar and services segment. A mix of families and singles, and with a large range of ages, what traits this group does share are lower-than-average incomes and modest houses that they both own and rent. There's not a lot of money left over at the end of the month, so spending on luxuries is limited. Furniture and appliances are bought from The Brick and Leons; Walmart is a weekly trip for the essentials; and Tim's is the coffee stop of choice by landslide. They watch curling on TV when in season, and are evenly split between Country music and Mainstream radio listening, while driving predominantly pickup trucks and SUVs.



N3 (1.00% HH)
Rent and Roll - Low Rise

In Canada		
Households	Population	Avg \$ Housing
161,633	404,217	\$488,148
Avg \$ Income	Net Worth	HH %
\$99,967	\$221,792	1.00%

This group is comprised of mainly young singles just getting started, along with some older singles and divorcées. This niche has the largest percentage (85%) of households that live in low rise apartments. Working in retail sales, accommodation, and food services, they make enough to pay the rent and a few affordable luxuries like Starbucks, and occasionally a drink out with friends. 12.3% have changed jobs in the past two years, while 5.6% have lost their jobs or been laid off. Many of these households are renters, and most live alone.



N4 (0.58% HH)
Frugal Foodies

In Canada		
Households	Population	Avg \$ Housing
93,820	203,291	\$458,378
Avg \$ Income	Net Worth	HH %
\$95,055	\$155,923	0.58%

These are a group of food lovers: they love to watch cooking shows, enjoy cooking, like learning about other cultures, and aren't afraid to try new things. When grocery shopping, they make a list and comparison shop before heading out. They dine out infrequently, but when they do, they enjoy chicken restaurants. They rent modestly-sized apartments, and spend quite a bit of their income on rent. Because of this, it makes sense that they prefer postponing purchases instead of putting them on credit.



N5 (0.71% HH)
Québécois fiers et économes

In Canada		
Households	Population	Avg \$ Housing
115,025	260,121	\$503,566
Avg \$ Income	Net Worth	HH %
\$108,611	\$720,340	0.71%

This group contains Francophone common-law couples, often with kids, and they are careful with their money. Leasing newer sub-compact cars, and living in rented and owned semis and duplexes, they take pride in both their appearance and their homes. These mainly Québécois (97%) folks value the opinions of friends on new products and services, and will often tell others of their experiences after trying new things. They are comparison grocery shoppers, enjoy chicken restaurants, and will postpone their purchases rather than put them on credit. They consider themselves socially active, so friends and family are important to them. A nice bottle of imported red wine, or some wardrobe accessorising at H&M and Reitmans are examples of small extravagances that make them happy.



01 (1.48% HH)

**Middle Class
White Collar**

In Canada		
Households	Population	Avg \$ Housing
239,969	558,518	\$382,296
Avg \$ Income	Net Worth	HH %
\$112,528	\$504,655	1.48%

This group is comprised of mainly Quebec (84%) and Ontario (14%) older families living in fully and semi detached houses, all speaking one or both official languages. You will also hear 22% of the group speaking another language, such as Greek, Mandarin, Spanish, Haitian Creole, Dutch, German, Italian, Arabic or Armenian. These are larger families of common-law & married baby boomers & gen xers. Their incomes range from \$90,161 to \$123,870 with an average income of \$105,506, and they live in relatively low cost homes in the \$330,000 price range. Since housing is a smaller portion of their expenses, they have disposable income to spend on furniture, new appliances, child care and education. While active on social media at around the Canadian average, this group considers themselves socially active, cares about how they look, and will spend money for convenience.



02 (1.54% HH)

**Small Town
Comfort**

In Canada		
Households	Population	Avg \$ Housing
250,077	656,062	\$396,691
Avg \$ Income	Net Worth	HH %
\$109,281	\$493,192	1.54%

The segment includes married couples, who are just as likely to have kids at home as not. Where they do have children, these families tend to be larger, and the children range in age from infants to teens. 90%+ of this group own mid-sized 3-4 bedroom detached homes across Canada's small cities and towns. 10% live in Winnipeg. Though they are almost twice as likely to drive pickup trucks, their primary family car is usually a mid-sized domestic sedan. Snowmobiling, boating, fishing are popular forms of recreation when this group gets out of the house, while watching hockey, CFL and home renovation shows are regular indoor activities. About average across all dining categories, they are significantly below average when it comes to alcohol consumption of any type.



03 (1.27% HH)

**Small Town
Traditional
Melting Pot**

In Canada		
Households	Population	Avg \$ Housing
205,956	535,118	\$374,880
Avg \$ Income	Net Worth	HH %
\$103,263	\$316,379	1.27%

Living in outskirts of small cities and in small towns mostly in Ontario (38%) and Alberta (32%), this group is a melting pot of Canada's earliest European immigrants – from Britain, France, Germany, Eastern Europe and Ireland – and those of Indigenous descent. 90% report that they speak only English with the remainder speaking both English and French. This group drives mostly larger domestic brand vehicles, with over a third with a pickup truck or SUV, and another third with mid to full size sedans. High school, college and trades educated, they work in a variety of occupations across the trades, natural resources, services and retail. Roughly 57% are couple family households, and those with children tend to have younger kids at home. They spend considerably more than average on tools, household and garden equipment, though this could include work expenditures. Slightly more active on social media than average, they index quite high for Pinterest and Instagram.



04 (0.35% HH)

Small City Apartments and Condos

In Canada		
Households	Population	Avg \$ Housing
56,444	141,843	\$388,735
Avg \$ Income	Net Worth	HH %
\$108,637	\$275,280	0.35%

Split between rented low-rise apartment renters (60%) and condo owners (40%), this group shares a similar socio-economic profile, both through the types of homes they live in, to their levels of income. Educated, and mostly in white collar jobs, they can be found on the outskirts of smaller cities (Calgary, Edmonton and Montreal CMA) and small towns across Canada, but primarily (75%) concentrated in Alberta, Quebec and Ontario (in that order). Beyond these similarities, they are a mix of older singles (divorced, widowed or never married) and young singles and couples just starting, some with small kids. Between visible minorities (20%) and non-visible minorities (55%), this is quite an ethnically diverse group, though not dominated by any one ethnic background in particular. Radio is a daily source of news, weather and information for this segment.



05 (1.12% HH)

Familles de petites villes de banlieues au Québec

In Canada		
Households	Population	Avg \$ Housing
181,748	403,857	\$372,287
Avg \$ Income	Net Worth	HH %
\$111,803	\$545,278	1.12%

The people in this group are educated with college degrees and trades certifications, which provide jobs generating above average incomes. These large, common-law couple families live in mid- to large-sized suburban homes, and represent a large segment of Quebec's population. Typical of suburban Quebec homes, you will see swimming pools in the back yards of many – if not most – families. Purely a Francophone group, everyone speaks French with more than 60% speaking French only. Household expenditures are higher in areas expected when raising larger families: food, education, health care, insurance, household appliances (large and small) and property up keep. They are also very active outdoors skiing, golfing, and fishing, while also spending well above average on campers, snowmobiles, motorcycles and other recreational vehicles. They stay connected online via social media (60% use Facebook). They actively search for and buy upgrades for their cars and other vehicles. If they leave Quebec to travel, popular destinations include Cuba, Florida and Mexico, where they generally stay at all-inclusive resorts. That said, most of this group's vacations are spent camping closer to home. In their driveways you'll find a mix of mid-priced, newer, leased and owned vehicles by Toyota, Mazda, Mitsubishi, Kia, Hyundai and Subaru.



P1 (2.24% HH)
First Generation Getting By

In Canada		
Households	Population	Avg \$ Housing
363,697	897,489	\$331,826
Avg \$ Income	Net Worth	HH %
\$82,675	\$130,115	2.24%

This segment lives in both low and high rise apartments, many of them first generation Canadians. They spend a significant proportion of their modest incomes on rent, parking/transportation and tenants' insurance. Not really active online, they prefer to stay up on current and local affairs through TV and radio news channels. Lone parent families make up 15% of this group. The socio-economic circumstances of high density living bring a mix of ethnicities, young people just getting started, and retired people just getting by, together into the same neighbourhoods across Canada's cities and towns.



P2 (0.50% HH)
Banlieues modestes de Montréal

In Canada		
Households	Population	Avg \$ Housing
81,351	191,884	\$379,043
Avg \$ Income	Net Worth	HH %
\$92,919	\$418,757	0.50%

Smaller, modestly-priced bungalows with above-ground pools are the typical residences of this segment, who live primarily in the Montreal suburbs. Duplexes and walk-up apartments on the island make up a small proportion of these modest bilingual households. Despite proximity to the urban centre, there is almost no ethnic diversity in this segment. They drive Mazda, Kia and Suzuki subcompacts to their jobs in service and the trades, and they tune their radios to mainstream contemporary, oldies and comedy programming. Daytime dramas and make-over programs on TV index higher with this group than the national average. The age range of this group is mixed, so there is diverse, higher than average spending on items from disposable diapers and playground equipment to health care and private health plans.



P3 (0.61% HH)
Aînés prudents du Québec

In Canada		
Households	Population	Avg \$ Housing
98,390	209,724	\$327,362
Avg \$ Income	Net Worth	HH %
\$83,081	\$78,669	0.61%

Including many older, French-speaking, seniors and singles, this group is entirely in the province of Quebec with 31% living in and around Quebec City. With not much debt and very little savings, they are paying their rents in low rise apartments using their pensions and government transfers. Modest consumers of alcohol, they prefer beer brands like Budweiser, Coors Light, and Blue, and more frequently than average will order takeout meals from pizza and chicken restaurants. Careful with their money, shopping is planned, lists are written, and comparison shopping is part of the routine. While they are loyal to brands they trust, they will consider a cheaper competitive brand.



P4 (2.78% HH)

Small Town Trades

In Canada		
Households	Population	Avg \$ Housing
452,125	1,166,330	\$377,953
Avg \$ Income	Net Worth	HH %
\$88,667	\$335,782	2.78%



P5 (1.56% HH)

Métiers et secteurs des services au Québec

In Canada		
Households	Population	Avg \$ Housing
252,804	555,125	\$363,350
Avg \$ Income	Net Worth	HH %
\$95,870	\$410,892	1.56%

As the name suggests, this segment is comprised primarily of workers in the trades, agricultural, natural resources and services jobs, and they live in modest, mortgaged, single-detached houses across English-speaking Canada. Coffee shops, burger restaurants and casual family dining top the list of their culinary preferences. This is a Tim Horton's crowd, especially when they're on the way to work in their modestly priced sedans and domestic brand pickup trucks. 35% shop at Marks and 22% at second hand clothing stores. Couples without kids, and lone parents make up a considerable number of the two-person households, where some find it hard to make ends meet. 10% of this segment receive some kind of living subsidy.

In suburbs and small towns across Quebec (99%), you'll find this segment – common-law couples raising families – working in the trades and services sectors. 66% speak only French, while the remaining third is bilingual. Their household incomes are below the national average, and they are careful with their money, preferring to postpone purchases than buying on credit, comparing prices and making lists before grocery shopping. They take pride in tidy homes, enjoy local craft beer, and going out for ice cream or frozen yoghurt is popular.



Q1 (1.33% HH)

Modest 70s Style Subdivision Families

In Canada		
Households	Population	Avg \$ Housing
216,692	545,291	\$384,495
Avg \$ Income	Net Worth	HH %
\$114,496	\$449,819	1.33%

This group consists of married couple families with a mix of young children and teens living in owned two and three bedroom 1970s subdivision-style homes across the country, often on the outskirts of smaller urban centres like Winnipeg, Hamilton, Edmonton and Windsor. Ethnically, they identify along early Canadian immigration from Europe with significant English, Scottish, Irish, German and Eastern European origins. Golfing, playing on the local softball/baseball team, and visiting theme or water parks with their kids are favourite pastimes of this group. Larger Fords, Chevrolets and Toyotas are the preferred vehicles for these two car families.



Q2 (0.75% HH)

Banlieues et piscines

In Canada		
Households	Population	Avg \$ Housing
121,575	262,451	\$328,337
Avg \$ Income	Net Worth	HH %
\$115,924	\$462,168	0.75%

This group is comprised of Francophone families living in suburban neighbourhoods around Quebec urban centres. If they don't have an above-ground swimming pool to cool off in on a hot summer's day, they'll grab a six pack of domestic beer and head to a neighbour's who does. Eating out at chicken restaurants – like St. Hubert – or other casual family dining establishments are a regular occurrence. This group listens to the radio at home, and much more frequently when they are in the car. They tend to choose adult contemporary and news talk programming. With a generally positive attitude, this group enjoys life and their families, and pride themselves on the upkeep of their homes.



Q3 (0.62% HH)

Getting By in the 'Burbs

In Canada		
Households	Population	Avg \$ Housing
99,891	263,206	\$322,005
Avg \$ Income	Net Worth	HH %
\$112,856	\$281,652	0.62%

Blue collar jobs in trades, agriculture, mining and construction provide for these large families in suburban-type communities. They primarily reside in Alberta, Saskatchewan and Ontario. Almost 70% of this segment are English-speaking and of European descent, but there is a notable Aboriginal population, especially in the northern and western regions. Eating out is an affordable luxury. Burger restaurants, coffee shops and steak houses top their dining preferences. In this group, earnings are in line with expenses, so there's not a lot of debt. Financial planning is assisted by a professional advisor or a bank representative. Vacations are spent camping or getting away to an all-inclusive resort.



Q4 (0.23% HH)
Young Couples
First
Apartments

In Canada		
Households	Population	Avg \$ Housing
38,051	101,166	\$349,030
Avg \$ Income	Net Worth	HH %
\$120,601	\$301,707	0.23%

In this subset, you'll find young, educated couples, couples with small children, and singles starting careers in entry-level management positions in business, finance, and health care. This is a group in transition, living in owned or rented apartments in low-rise construction on the fringes of cities and in towns in Alberta, Ontario and Quebec. With a good amount of disposable income, they contribute to RRSPs and dine out regularly, preferring pubs, steak houses and fine dining establishments where they might order imported wines (mostly red) and beer.



Q5 (0.15% HH)
Boomer Rural
Recreation

In Canada		
Households	Population	Avg \$ Housing
24,760	66,231	\$412,005
Avg \$ Income	Net Worth	HH %
\$113,612	\$375,470	0.15%

This group lives in small cities and towns, and are getting ready to retire (if they have not already!). They own smaller suburban and rural homes, and enjoy a variety of recreational vehicles with their older children (who may still be living at home) or with grandchildren. Some of this group are concerned about not having enough money to retire, but for the most part, they are doing well.



R1 (1.31% HH)

Petite vie modeste au Québec

In Canada		
Households	Population	Avg \$ Housing
213,497	469,292	\$266,632
Avg \$ Income	Net Worth	HH %
\$78,071	\$156,968	1.31%

While a small number of this group live in rented walk-up apartments in Montreal and Quebec, this entirely French-speaking segment mainly live in modest two-bedroom duplexes and detached bungalows in Quebec's small cities and towns. They keep in touch with friends and family through Facebook and other social media platforms, and are generally a socially conscious group, preferring to buy goods and services from socially and environmentally responsible brands. Living modestly, they consciously make lists before grocery shopping, prefer to delay making a purchase rather than putting on credit and drive inexpensive cars. They don't travel much or go out, preferring to spend time at home.



R2 (1.97% HH)

Singles and Seniors Scraping By

In Canada		
Households	Population	Avg \$ Housing
319,986	750,657	\$258,764
Avg \$ Income	Net Worth	HH %
\$76,112	\$76,320	1.97%

Brought together by their similar financial circumstances, these singles, seniors and lone parent families live in low-income, low-rise apartment buildings, complexes and retirement communities across Ontario, Quebec and Western Canada. 15% of this segment live in subsidized housing in larger urban centres, or spend most of what little income they have on paying the rent. Money is tight, so they spend far less than the average on just about everything, except tenant's insurance and parking at their rented properties.



R3 (1.22% HH)

Row House Renters

In Canada		
Households	Population	Avg \$ Housing
197,470	481,631	\$270,638
Avg \$ Income	Net Worth	HH %
\$76,603	\$159,056	1.22%

This group makes little income. As a result, they rent small, two-bedroom homes across the country. They tend to be lone parents, seniors and low income singles working in retail sales, clerical, health and social assistance, or in the trades. 16% identify as being of Aboriginal origins, consisting primarily of First Nations (14%). Often online for more than an hour every day, they are relatively active on Facebook and Pinterest and are an even split between their preference for mainstream rock, and country music radio stations.



R4 (2.10% HH)
**Campagnes
 françaises
 frugales**

In Canada		
Households	Population	Avg \$ Housing
340,862	809,910	\$282,718
Avg \$ Income	Net Worth	HH %
\$88,352	\$268,594	2.10%

This group lives frugally and maintains a positive outlook. While a small part lives in rural New Brunswick and Ontario, the segment is entirely francophone and 93% of them live in rural and suburban Quebec. Common law couples raise their families in small detached bungalows on limited incomes from the trades and manufacturing. They listen to contemporary adult radio stations on their long commute to work. Tending to socialise at home, they spend above average on alcohol purchased from stores, and many opt to purchase recreational vehicles for use during their time off and weekends.



R5 (1.33% HH)
**Thrifty Small
 Town**

In Canada		
Households	Population	Avg \$ Housing
216,651	555,574	\$276,958
Avg \$ Income	Net Worth	HH %
\$86,367	\$316,699	1.33%

These English-speaking married couples both with and without kids can be found all across the country, where they own smaller houses in small towns. Relative to their incomes, they carry considerable debt and are not likely to have an RRSP, let alone max out on contributions. Despite their limited means, they give disproportionately to non-religious based charities. They are typically two car households with older domestic brand pickup trucks and sedans in the driveway. They catch up on the news and weather – along with a little modern country music – on the radio in their cars during the week, while recreation on the weekends involves snowmobiling, boating and fishing.



S1 (1.24% HH)
Jeunes Québécois scolarisés débutant leurs vies professionnelles

In Canada		
Households	Population	Avg \$ Housing
201,208	439,688	\$241,349
Avg \$ Income	Net Worth	HH %
\$94,987	\$226,140	1.24%

This group includes young Quebec singles, couples and families holding entry level jobs in the manufacturing, business, and finance trades. They work hard and are just getting their lives started, and are likely to have young kids in their mortgaged, detached single family homes. Despite their busy lives, they enjoy cooking for themselves, friends and family, and spending much more than average on food from specialty stores.



S2 (0.43% HH)
East-West Low-rise

In Canada		
Households	Population	Avg \$ Housing
69,188	177,218	\$295,193
Avg \$ Income	Net Worth	HH %
\$98,157	\$202,296	0.43%

This group is primarily small families and singles working in sales, administration and trades, living in apartments (96.2%) in buildings with five or fewer stories. They are spread across the East (44% in Ontario and Quebec) and the West (35.1% in Alberta). As many in this group own their residence as rent them, and they tend to reside in smaller Canadian cities and towns with significant concentrations in Calgary (11.6%), Edmonton (13%) and Quebec City (3.1%).



S3 (0.54% HH)
Sub-Compacts and SUVs

In Canada		
Households	Population	Avg \$ Housing
88,453	213,498	\$297,574
Avg \$ Income	Net Worth	HH %
\$99,578	\$359,269	0.54%

This largely French-speaking group (71%) raise their larger families on modest incomes. Many work in health care or public administration. Driving older subcompact cars and SUVs, they commute to work from suburban and rural communities, often near cities with government employers.



S4 (1.82% HH)
Frugal Country Families

In Canada		
Households	Population	Avg \$ Housing
295,804	747,884	\$248,341
Avg \$ Income	Net Worth	HH %
\$92,658	\$235,685	1.82%

Making their living in sales, retail and administrative roles (both public and private), this segment raises their larger families across the country, in rural and suburban Alberta (18.3%), Atlantic Provinces (24.3%), Ontario (28.6%) and Saskatchewan (13.2%). Family life is very important to them. Living rurally, they spend proportionately higher amounts on electricity and fuel, and drive larger domestic vehicles to transport themselves and their families over the considerable amount of distance they drive each year. Though they don't travel often, when they do, the ideal vacation is relaxing at an all-inclusive resort.



S5 (0.09% HH)
Penny Wise Small Town East Coast

In Canada		
Households	Population	Avg \$ Housing
15,204	35,600	\$280,640
Avg \$ Income	Net Worth	HH %
\$94,409	\$322,380	0.09%

This group puts a lot of miles on their Fords and Chevrolets. 63.5% of this rather small Boomer segment live in New Brunswick and Nova Scotia, and come mainly from English, Irish and Scottish roots. They get their news, weather and community events from the radio, and enjoy modern country music above all other genres. When professional curling is not on television, they like to watch games and contest shows (like American Idol).



T1 (1.41% HH)
**Locataires
 d'appartements
 et divorcés**

In Canada		
Households	Population	Avg \$ Housing
229,127	523,474	\$195,610
Avg \$ Income	Net Worth	HH %
\$75,510	\$108,088	1.41%

This segment is generally well-educated, but are of limited financial means. As a result, they prefer to stay home or have small gatherings with friends when they socialize. A high proportion of this group are singles or lone parent families with a high rate of divorce (13%). Mostly French-speaking (91%) they live in suburban Quebec (92.5%) and New Brunswick (6.1%) in rented apartments. Socially conscious, they prefer to buy products from socially and environmentally responsible companies, carefully preparing lists before shopping.



T2 (2.09% HH)
**Français -
 Apprentissage**

In Canada		
Households	Population	Avg \$ Housing
339,183	763,380	\$185,704
Avg \$ Income	Net Worth	HH %
\$74,021	\$131,011	2.09%

This segment lives almost entirely in rural Quebec in homes that they own. The group is 100% French-speaking, with 80% speaking only French. Educated in the trades, this group is blue collar and of modest financial means, keeping what savings and investments they have with credit unions, most likely Desjardins. They identify ethnically as Canadian. Older families and retired couples may have an older child living at home. They tend to stick with brands once they find one they like, preferring food and drink that is low-calorie. Staying connected with family and friends through social media is important to this group.



T3 (0.67% HH)
**Month to Month
 Struggles**

In Canada		
Households	Population	Avg \$ Housing
109,563	270,110	\$190,410
Avg \$ Income	Net Worth	HH %
\$72,294	\$54,742	0.67%

This segment struggles to make ends meet. They work grey collar jobs in retail and service, and don't have much – if anything – in savings. Worries about retirement are common among this segment. The group consists of singles, unmarried couples, and female lone-parent families with young kids, all living in rented apartments, movable dwellings (19.9%) and small houses. They mostly reside in urban and suburban Ontario (36.9%) and on the East Coast (27.7%).



T4 (2.79% HH)

Rural Routes and Pick up Trucks

In Canada		
Households	Population	Avg \$ Housing
453,394	1,103,102	\$191,321
Avg \$ Income	Net Worth	HH %
\$74,029	\$143,437	2.79%

This group hails mostly from the East Coast (54%), Ontario (20.2%), and Manitoba & Saskatchewan (18.8%). They work blue collar jobs in manufacturing and farming. Perhaps influenced by the types of employment, they buy meals on the road at convenience stores. They mainly come from Northern European backgrounds, or identify as Aboriginal (16.6%) or North American Indian (14%). When not working, they fish and snowmobile in the winter, and they prefer to stay home with friends and family over going out.



T5 (0.50% HH)

Cols bleus du Nouveau-Brunswick

In Canada		
Households	Population	Avg \$ Housing
81,158	196,586	\$182,259
Avg \$ Income	Net Worth	HH %
\$78,460	\$157,196	0.50%

These young couples – both married and common-law – are just starting out in French- speaking New Brunswick (63.6%). They are responsible and manage their day-to-day expenses, creating lists and price checking. Generally, they are concerned about having enough money to retire. Free samples often influence the products they buy. Being constantly on the go with their jobs (11% in transportation), and in some cases having a young child, they spend their money on daycare and grab meals on the run, spending almost twice the national average buying meals from convenience stores.