•iii• intelligentview

2024 intelligentSEGMENTS DESCRIPTIONS

Version 2024.1

•ii• 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 Savvv Wealthv 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

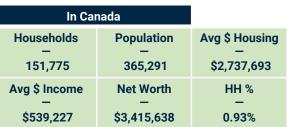
G3 Young Families and Empty Nesters G4 Established Melting Pot G5 Montreal Living H1 Oenophiles H2 White Picket Fences H3 Francais sophistiqué H4 Sports Fans 11 Let's Eat 12 Sun Seekers 13 White-collar Bilingual J1 Young City Singles J2 Célibataires Sociables J3 Trendy Rents J4 Le loyer est dû J5 Rents 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

01 Middle Class White Collar **02 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 Bye **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

<u>A B C D E F G H I J K L M N O P Q R S I</u>



A1 (0.93% HH) Big City Elites



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.



Households

5,701

Avg \$ Income

\$507,478

In Canada

Population

11,806

Net Worth

\$4,309,117

This group consists of older, wealthy,

fitness-conscious families, as well as

Vancouver. They enjoy the fruits of their

environment, and put a lot of effort and

expense into healthy, active lifestyles.

home gyms and visiting fitness clubs

Golfing, skiing, working out in their

are regular activities.

empty nesters. They live mainly in

labour, travelling extensively and

events, are concerned about the

learning about other cultures. They

consider themselves up on current

A2 (0.04% HH)

West Coast Wealth

Avg \$ Housing

\$3,485,369

HH %

0.04%



A3 (0.63% HH)

Affluent Professionals

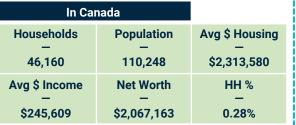
In Canada		
Households — 102,372	Population — 245,976	Avg \$ Housing - \$2,646,633
Avg \$ Income \$371,617	Net Worth 	HH % — 0.63%

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.

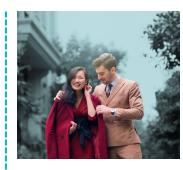


A4 (0.28% HH) Asian

Accolades



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.



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.

Living the High Life



B1 (0.05% HH) Asian

Expectations



B2 (0.24% HH)

Condo Suites and Box Seats



B3 (0.19% HH)

Health Conscious Boomers

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

Primarily living in the outside suburbs of Toronto and Vancouver in large singledetached 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.

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

This group includes mainly highlyeducated 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. In CanadaHouseholdsPopulationAvg \$ Housing38,899102,635\$1,821,243Avg \$ IncomeNet WorthHH %5231,039\$1,041,2780.24%

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.



B4 (0.45% HH) Secure City Semis

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



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

B5 (0.99% HH)

Weekend

Cottagers

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 — 22,970	Population — 56,101	Avg \$ Housing - \$1,386,655
Avg \$ Income 	Net Worth — \$1,702,778	HH % — 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.



In Canada

Households

23.777

Avg \$ Income

\$204.176

with friends.

Population

62,545

Net Worth

\$1.340.837

Living urban life at its finest, the

purveyors of the arts. Living

members of this group are regular

AGO and the ROM as frequently as

a week, and have occupations in

city-dwellers can also be found

outfits, or on a run to the nearest

possible. This group has the highest

predominantly in Toronto, they visit the

percentage of people that read five days

education, law and government. These

shopping at Hudson's Bay for some new

Loblaws to grab a bottle of wine to meet

C2 (0.15% HH)

Charcuterie Club

Avg \$ Housing

\$1,708,487

HH %

0.15%



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 highlyeducated 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.

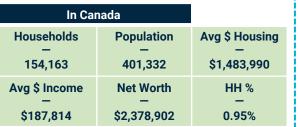
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C4 (0.95% HH)

Deal Seekers



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.



success

C5 (0.82% HH)

Stairway to

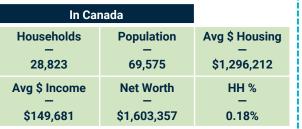
In Canada		
Households	Population	Avg \$ Housing
—	—	-
132,671	337,434	\$1,544,421
Avg \$ Income	Net Worth	HH %
_	-	
\$199,014	\$2,271,215	0.82%

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





This group consists of urban, aboveaverage 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.

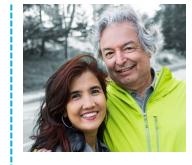


In Canada		
Households	Population	Avg \$ Housing
_	—	—
43,051	113,224	\$1,467,006
Avg \$ Income	Net Worth	HH %
_	-	
\$147,466	\$825,985	0.27%

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.

D2 (0.27% HH)

Tonight at 7



D3 (0.66% HH)

Ethnic Conservative

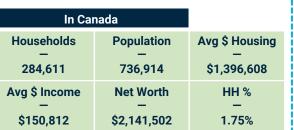
In Canada		
Households —	Population —	Avg \$ Housing —
106,865	264,078	\$1,411,980
Avg \$ Income _	Net Worth —	HH %
\$143,385	\$1,591,383	0.66%

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



While most of theses 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)	D5	(0.1	4%	HH)
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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%

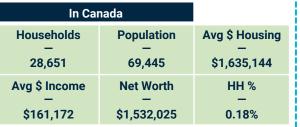
These established South Asian families have large multi-generational households, mainly in the Toronto suburbs. 45% live in the city of Brampton, ON and 22% in the city of Surrey, BC. They own large single detached homes and have the highest percentage of homes with 6 or more persons. 87% are visible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

<u>A B C D E F G H I J K L M N O P Q R S T</u>



E1 (0.18% HH) Retired on the

Retired on the West Coast



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.



In Canada

Population

827,762

Net Worth

\$383,804

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

incomes in technology, sciences, real estate,

business and finance. They certainly like to

away from home, and more than twice the

national averages for fine dining, and also

consumption. For the most part, while they

disposable income also means they have

like to enjoy themselves, their level of

little debt and considerable savings.

go out, spending above average on food

and taxi services. They make decent

across all wine, beer and spirits

Households

317,057

Avg \$ Income

\$131,190

E2 (1.95% HH)

Culturally Aware

Avg \$ Housing

\$1,399,439

HH %

1.95%



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 semidetached 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.

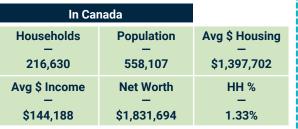






E4 (1.33% HH)

Diverse Suburban Social



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.



In Canada		
Households — 29,499	Population — 73,994	Avg \$ Housing \$1,359,085
Avg \$ Income \$136,252	Net Worth 	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.

E5 (0.18% HH)

South Asian Community



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.



In Canada

Households

414.844

Avg \$ Income

\$140,551

Population

1,108,899

Net Worth

\$1,261,714

These households - mainly couples -

detached homes. They're not very likely

but they do enjoy drinking Tim Horton's

coffee and occasionally grabbing pizza

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.

for dinner. They enjoy family-friendly

to have dinner at an ethnic restaurant.

live primarily across Ontario in single

F2 (2.55% HH)

Comfortable Suburbia

Avg \$ Housing

\$928,284

HH %

2.55%



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

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

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.



F5 (0.27% HH)

Prosperous Bilingual French Families

In Canada		
Households — 43,870	Population – 94,645	Avg \$ Housing \$807,819
Avg \$ Income 	Net Worth _ \$1,427,250	HH % _ 0.27%

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.

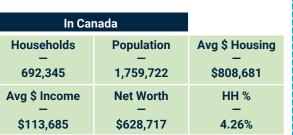






G1 (4.26% HH) Urban Fringe

Service



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.



In Canada

Households

466.771

Avg \$ Income

\$109,751

Population

1,235,487

Net Worth

\$256,679

minorities, this group is a diverse crowd.

Over 31% come from Asian origins, and

Almost 50% of their housing only has 0-

1 bedrooms, and it follows that over half

the group as a whole rent apartments.

of these households are made up of

subsidized housing. With the below

average household income, and the

very little that goes towards leisure,

the latest tech device, keeping up on

are part of their lifestyle.

fashion, and the occasional dinner out

high costs of where they live, there is

sport, and activities. Despite having little

left over at the end of the month, having

singles. 17% of households are also in

With a population of 40% visible

G2 (2.87% HH)

Studio Apartment Living

Avg \$ Housing

\$860,273

HH %

2.87%



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.





In Canada

G4 (2.11% HH) Established

Melting Pot



In Ca	nada	
olds	Population	Avg \$ Housing

166,831

Net Worth

\$894,956

G5 (0.49% HH)

Montreal Living

\$821,577

HH %

0.49%

Households —	Population —	Avg \$ Housing —	Households —
343,074	895,502	\$957,359	79,942
Avg \$ Income	Net Worth	HH % _	Avg \$ Income
\$124,615	\$1,110,350	2.11%	\$109,482

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 mediumsized 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, wellmaintained 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.

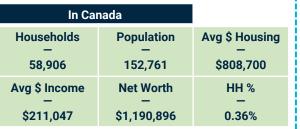
Welcome to Montreal! This group lives almost entirely (98%) within the Montreal CMA, and predominantly in the city centre. Although the largest niche to reside in Montreal, only 24% of this group identify themselves as having a French origin; there is definitely a mix of cultures. Notably, this niche 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.

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H1 (0.36% HH)

Oenophiles



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.



In Canada

Households

214.027

Avg \$ Income

\$209,456

owners.

Population

537.646

Net Worth

\$1.321.791

Generally the owners of larger, single-

detached homes, this group has the

shoppers of any group. Primarily of

families stock up in bulk. This stocking

up usually supports raising children at

home, as well as the entertainment of

With many households in Calgary and

large concentration of pickup truck

guests for a CFL game or curling match.

Edmonton, it's no surprise that there is a

highest concentration of Costco

European origins, and a notable

concentration of Germans, these

H2 (1.32% HH)

White Picket Fences

Avg \$ Housing

\$777,606

HH %

1.32%



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.

ney toward endeavours nat consideration.



H4 (0.57% HH) Sports Fans

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



In Canada

Population

900,155

Net Worth

\$1,159,039

Living throughout smaller cities in

family households live in single,

resorts to get some sunshine.

Ontario and Alberta, these coupled and

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

bit. When they vacation, they like to take

it easy, and tend to travel to all inclusive

members, and they shop there guite a

Households

342,156 Avg \$ Income

\$156,555

I2 (2.11% HH)

Sun Seekers

Avg \$ Housing

\$791,692

HH %

2.11%



I3 (0.27% HH) White-collar Bilingual

In Car	nada	
Households 	Population 	Avg \$ Housing -
43,525	96,108 Net Worth	\$714,429 HH %
Avg \$ Income —	–	— —
\$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.



In Canada

Population

202.476

Net Worth

\$689,435

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

most often goes to brunch restaurants,

and avoid family-style restaurants. They

cook is important to them. Compared to

other Canadians, they are less likely to

collect rewards points from Scene and

Shoppers Optimum.

instead prefer Italian or chicken-based

restaurants. They drink red wine and

watch cooking shows, as learning to

nightlife. They are also the group that

Households

97.372

Avg \$ Income

\$102,778

J2 (0.60% HH)

Célibataires sociables

Avg \$ Housing

\$626.418

HH %

0.60%



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.

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J4 (0.44% HH) Le loyer est dû

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

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 paycheque to paycheque.



In Car	nada	
Households — 297,617	Population — 778,333	Avg \$ Housing - \$675,784
Avg \$ Income 	Net Worth \$615,365	HH % 1.83%

J5 (1.83% HH)

Rents and Mortgages

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.

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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.



In Canada

Households

138,751

Avg \$ Income

\$117,302

Population

350,803

Net Worth

\$619,203

This ethnically diverse group is made up of

families with children (47%) and couples, and

also has the largest percentage of Canadians

large number of lone-parent households (13%),

occupations, they make good incomes relative

living in a row home (43%). This niche has a

compared to the rest of Canada. Working in

to where they live. Careful with their money,

Paying it forward, a significant number of

they are likely to have a nest egg of \$250,000

or more for retirement and relatively low debt.

households donate substantially to charities.

They shop for the family at Old Navy, and buy

enjoy Starbucks, Chipotle for lunch, and taking

higher-end items at The Bay. For food, they

the family out to casual restaurants. About

business, finance, and natural sciences

K2 (0.86% HH)

Avg \$ Housing

\$564,393

HH %

0.86%

Row





Coffee in Suburbia

In Car	nada	
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 CMAs. 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.

·iii· intelligentview



average for Facebook use, this group is more active than most on Twitter and Instagram.





K4 (0.69% HH) Multicultural Montreal

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



In Canada

Households

251.923

Avg \$ Income

\$132,497

Population

646,027

Net Worth

\$723,529

Howdy! On the outskirts of Calgary,

L2 (1.55% HH)

Country and Western

Avg \$ Housing

\$521,168

HH %

1.55%



L3 (1.00% HH)

Small City Fans

In Car	nada	
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

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.



L4 (0.71% HH) Familles de cols blancs en banlieue

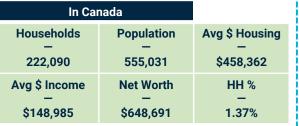
In Canada		
Households — 114,760	Population 	Avg \$ Housing - \$508,526
Avg \$ Income \$136,567	Net Worth \$1,071,044	HH % _ 0.71%

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



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.



In Canada

Population

305,561

Net Worth

\$510,418

Out of the house and into the woods! This niche

is all about outdoor adventure. With an average

priced real estate markets they have considerable

income of \$179,500, while living in modestly-

disposable income to spend on enjoying life,

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

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.

the largest percentage of young children and

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

Households

114.101

Avg \$ Income

\$152,165

M2 (0.70% HH)

Family Adventures

Avg \$ Housing

\$448.640

HH %

0.70%



M3 (0.50% HH)

Familles françaises épicuriennes

In Ca	nada	
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%).

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M4 (0.07% HH) Small City Cosmo Singles

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

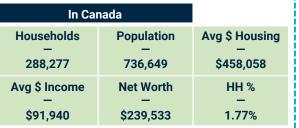
With about 30% representation in Ontario and Quebec, this segment is primarily an Albertan (60%), affluent, white collar, singles crowd, many of whom live in and around Calgary (30%). Twice as likely than average to have immigrated to Canada recently and/or three times as likely to have moved from another 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.

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A B C D E E G H I J K L M N O P Q R S I



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



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.



In Canada

Households

823.062

Avg \$ Income

\$95,722

Population

2,048,425

Net Worth

\$394,578

Spread across Canada's small cities

and with a large range of ages, what

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

appliances are bought from The Brick

and Leons; Walmart is a weekly trip for

the essentials: and Tim's is the coffee

curling on TV when in season, and are

stop of choice by landslide. They watch

evenly split between Country music and

Mainstream radio listening, while driving predominantly pickup trucks and SUVs.

luxuries is limited. Furniture and

traits this group does share are lower-

largely blue collar and services

and towns, there is little diversity in this

segment. A mix of families and singles,

N2 (5.07% HH)



Avg \$ Housing

\$451,791

HH %

5.07%



N3 (1.00% HH)

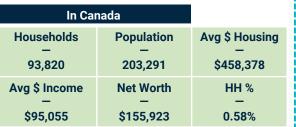
Rent and Roll -Low Rise

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**



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.



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

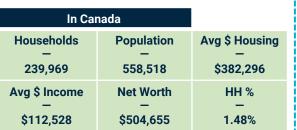
Québécois fiers et économes

This group contains Fracophone commonlaw couples, often with kids, and they are careful with their money. Leasing newer subcompact cars, and living in rented and owned semis and duplexes, they take pride in both their appearance and their homes. These mainly Quebecois (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.

<u>A B C D E F G H I J K L M N O P Q R S T</u>



01 (1.48% HH) Middle Class White Collar



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.



In Canada

Households

250.077

Avg \$ Income

\$109,281

Population

656,062

Net Worth

\$493,192

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

Though they are almost twice as likely to

car is usually a mid-sized domestic sedan.

drive pickup trucks, their primary family

popular forms of recreation when this

Snowmobiling, boating, fishing are

group gets out of the house, while

average when it comes to alcohol

consumption of any type.

renovation shows are regular indoor

activities. About average across all dining

categories, they are significantly below

watching hockey, CFL and home

cities and towns. 10% live in Winnipeg.

02 (1.54% HH)

Small Town Comfort

Avg \$ Housing

\$396.691

HH %

1.54%



03 (1.27% HH)

Small Town Traditional Melting Pot

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

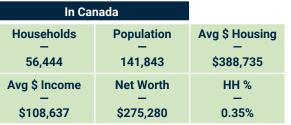
Living in outskirts of small cities and in small towns mostly in Ontario (38%) and Alberta (32%), this group is a melting pot of Canada's earliest European immigrants - from Britain, France, Germany, Eastern Europe and Ireland - and those of Indigenous descent. 90% report that they speak only English 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 guite high for Pinterest and Instagram.

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O4 (0.35% HH) Small City Apartments and Condos



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 guite 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.



O5 (1.12% HH)

Familles de petites villes de banlieues au Québec

In Car	nada	
Households	Population	Avg \$ Housing
—	_	-
181,748	403,857	\$372,287
Avg \$ Income	Net Worth	\$372,287 HH %
–	_	–
\$111,803	\$545,278	1.12%

CiG

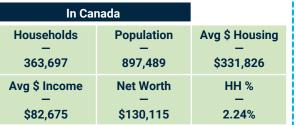
The people in this group are educated with college degrees and trades certifications, which provide jobs generating above average incomes. These large, common-law couple families live in mid- to large-sized suburban homes, and represent a large segment of Quebec's population. Typical of suburban Quebec 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 that 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.

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<u>A B C D E F G H I J K L M N O P Q R S T</u>



P1 (2.24% HH) First Generation Getting By



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 socioeconomic 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.



Households

81.351

Avg \$ Income

\$92,919

In Canada

Population

191.884

Net Worth

\$418,757

above-ground pools are the typical residences

Smaller, modestly-priced bungalows with

of this segment, who live primarily in the

Montreal suburbs. Duplexes and walk-up

proportion of these modest bilingual

apartments on the island make up a small

households. Despite proximity to the urban

centre, there is almost no ethnic diversity in

Suzuki subcompacts to their jobs in service

and the trades, and they tune their radios to

this segment. They drive Mazda, Kia and

P2 (0.50% HH)

Banlieues modestes de Montréal

Avg \$ Housing

\$379,043

HH %

0.50%



P3 (0.61% HH) Aînés prudents du Québec

In Car	nada	
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.

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.





P4 (2.78% HH) Small Town Trades

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

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 Englishspeaking 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.



P5 (1.56% HH) Métiers et secteurs des services au Ouébec

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

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

Population

262.451

Net Worth

\$462.168

Households

121.575

Avg \$ Income

\$115.924

Q2 (0.75% HH)

Banlieues et piscines

Avg \$ Housing

\$328,337

HH %

0.75%



Q3 (0.62% HH)

Getting By in the 'Burbs

In Car	nada	
Households _ 99,891	Population — 263,206	Avg \$ Housing
Avg \$ Income 	Net Worth - \$281,652	HH % 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 Englishspeaking 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 allinclusive resort.

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.

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.





Q4 (0.23% HH) Young Couples First Apartments

In Canada		
Households — 38,051	Population _ 101,166	Avg \$ Housing \$349,030
Avg \$ Income 	Net Worth \$301,707	HH % _ 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	
Population —	Avg \$ Housing —
66,231	\$412,005
Net Worth 	HH %
	Population – 66,231

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.

A B C D E E G H I J K L M N O P Q R S T



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 Frenchspeaking 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.



In Canada

Population

750.657

Net Worth

\$76.320

financial circumstances, these singles,

seniors and lone parent families live in

buildings, complexes and retirement

communities across Ontario, Quebec

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.

Brought together by their similar

low-income, low-rise apartment

and Western Canada. 15% of this

Households

319.986

Avg \$ Income

\$76.112

R2 (1.97% HH)

Singles and Seniors Scraping By

Avg \$ Housing

\$258,764

HH %

1.97%



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.

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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.



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

R5 (1.33% HH)

Thrifty Small

Town

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.

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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.



In Canada

Population

177,218

Net Worth

\$202.296

This group is primarily small families

apartments (96.2%) in buildings with

five or fewer stories. They are spread

across the East (44% in Ontario and

Alberta). As many in this group own

concentrations in Calgary (11.6%), Edmonton (13%) and Quebec City

their residence as rent them, and they

tend to reside in smaller Canadian cities

Quebec) and the West (35.1% in

and towns with significant

administration and trades, living in

and singles working in sales,

Households

69.188

Avg \$ Income

\$98.157

(3.1%).

S2 (0.43% HH)

East-West Lowrise

Avg \$ Housing

\$295,193

HH %

0.43%



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.

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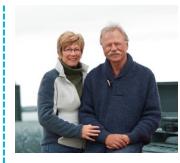




S4 (1.82% HH) Frugal Country Families

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.



In Canada

Households

339.183

Avg \$ Income

\$74,021

Population

763,380

Net Worth

\$131,011

This segment lives almost entirely in

rural Quebec in homes that they own.

T2 (2.09% HH)

Français -Apprentissage

Avg \$ Housing

\$185,704

HH %

2.09%



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 loneparent 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%).

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.

·ii intelligentview

<u>A B C D E F G H I J K L M N O P Q R S T</u>



T4 (2.79% HH)

Rural Routes and Pick up Trucks

In Canada		
Households — 453,394	Population — 1,103,102	Avg \$ Housing
Avg \$ Income _ \$74,029	Net Worth - \$143,437	HH % _ 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.