

## Manifold CanaCode Lifestyle Niche Description

Cluster Name	Niche	Niche Name	Niche Description
Cluster A: Affluents	A1	<b>Top Leaders (1.05% of Canadian Households)</b>	Households in this niche have an annual income of \$341,690 and can afford most goods and services. They spend nearly 3X the average on education, childcare, and charity and 2X on hotels and vacation homes. The proportion of business owners in this niche is the highest among all niches. They live in the oldest established neighbourhoods, and their mansions are very well maintained/renovated and have an average value of \$2,480,885. They are also the most educated and invest most in their children's education. They are concentrated in Toronto (50.2%), Vancouver (23.8%), and Calgary (8.9%). Other than the older British/Canadians, 9% of them are Jewish, 14.4% Chinese, and 4.7% Russian. The proportion of Jewish households is especially significant, given that they account for only 0.4% of the total Canadian population.
Cluster A: Affluents	A2	<b>Owners Of New Castles (1.01% of Canadian Households)</b>	This niche contains many Chinese (10.3%), South Asian (10%) and Italian (8.2%). They reside mostly in Toronto (38.6%), Calgary (18.4%) and Ottawa (6.3%). They prefer new and large houses, live in large families, and spend 1.8X the average on alimony and child support. They smoke, drink, eat out in fine restaurants, and spend on entertainment well above average. Their annual income is above \$219,493. They spend much more than the Canadian average on their children's education, courses, textbooks, and camps. There is a high proportion of senior executives in management, natural and applied sciences in this niche.
Cluster A: Affluents	A3	<b>Nature And Tradition Lovers (0.99% of Canadian Households)</b>	People in this niche are more likely to be old-fashioned Canadians with some Chinese, Italian, and Polish. By being conservative with their money and using cash, they pay negligible amounts in bank charges, brokerage commissions, and for investment advice. They prefer natural cooking and have domestic helpers. They spend extravagantly on childcare (2.1X), their RRSP (Index = 210), and automobile rentals (Index = 280). Of the four niches in Cluster A, they spend the least on education, personal care, and entertainment, though still above average. They like to go to live sports events. They live in major cities: Toronto, Calgary, Ottawa and Edmonton. Their income (\$191,902) and passion for nature and tradition provide them with good health and balanced lives.
Cluster A: Affluents	A4	<b>Old Technocrats (0.56% of Canadian Households)</b>	This niche consists of the top technocrats and professionals with an annual income of \$198,351. Most of them live in Toronto (40%), Ottawa (9.1%), Calgary (8.5%) and Edmonton (8.2%). There is a high amount of leadership in public institutions. They spend almost 1.8X the average on education and invest in courses and education materials for themselves and their children who tend to be older. Little childcare is needed, although they may send their grandchildren to camp a lot. This niche has the highest portion of British ancestry (37%) among the A1-A4 niches. 11.3% of them live in luxury condominiums.
Cluster B: Elite Professionals	B5	<b>House Of Gadgets (1.38% of Canadian Households)</b>	They are Gadget fans. With a high income (\$168,182) they can afford many gadgets, appliances, tablets/computer software and hardware, and smartphones and they have a passion for them. They spend more on renovations, repairs and alteration payouts and they also do the renovations themselves. They live in Toronto (27.1%), Calgary (12.5%), and Ottawa (9.7%). They have the highest education in physical and life science and technologies, math, computer, and information as well as having education in business and management. They love to take vacations at cottages and national parks. They devote a lot to non-registered retirement and pension funds (Index = 226) and to RRSP (Index = 158). Their household size is 2.88.
Cluster B: Elite Professionals	B6	<b>Ethno Technocrats (1.06% of Canadian Households)</b>	This niche has a large proportion of Chinese (15.8%) and South Asian (9.3%) technocrats, 3X and 1.6X the Canadian average, respectively. Technically trained, and high proportion in occupations of natural and applied sciences and management. They have relatively young families and live in multiple-family households. They reside mostly in BC, Alberta, and Ontario. They focus on their houses and actively participate in the buying-and-selling patterns, thus spending more than average on appraisals and surveying. Their household income is around \$156,437. Their children need a lot of childcare and attend multiple educational nurturing services. They are active in sports, health clubs, social clubs, and investments.

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Cluster B: Elite Professionals	B7	<b>Harvard Professionals (0.88% of Canadian Households)</b>	You may even call this niche Quebec Professionals because most of them live in Montreal, Quebec City, and Ottawa/Hull. 20.4% of them have French ancestry, and 26% have British ancestry, which is much less than the Canadian average. They have a good education and work in senior management, science, health, finance, education, law, and social, community, and government services. Their household income is around \$150,910. Some of them work and live in the far north like Nunavut and the Northwest and Yukon Territories. They are heavily dedicated to education and training, not only for themselves but also for their children, who are in various stages of schooling from nursery school to secondary. Quebec's relatively low cost in real estate accords them lower expenditure for housing. 16.5% of them choose to live in semi or row house in the cities while spending more on private health care plans.
Cluster B: Elite Professionals	B8	<b>Family Technocrats (1.84% of Canadian Households)</b>	Calgary, Ottawa, and Edmonton are the cities where people in this niche likely reside. The British ancestry is large here with small numbers being Ukrainian (6.4%), Polish (4.7%), and Eastern European (14.2%). Highly educated, they work in science, management, finance, education and government services, public administration, mining, utilities, and professional services. Their household income is about \$154,126. Having a household size of 2.77 persons, they are dedicated to their children's education and childcare. They love new houses, and prefer row, detached, and vacation homes, which can easily accommodate their trucks and recreation vehicles. They spend much more than average on recreational vehicles and outboard motors.
Cluster B: Elite Professionals	B9	<b>Balanced Professionals (1.05% of Canadian Households)</b>	People in this niche are the models of an active and balanced lifestyle. Average household income over \$153,632, they spend heavily on female apparel, on upgrading their professional skills, and on education for their children. They are very active in the outdoors with sports and recreation. They are mostly of British ancestry with some European (64%), Chinese (8.4%), and an above average representation of Southern Asian (8.3%). Their occupations are likely in management, natural and applied science, art and culture, recreation, and sports. Their dwellings are more likely to be either very new or very old (built before 1960). Renovations and alterations are part of their lifestyle. They spend well above average on live sporting events, bicycles, and parts.
Cluster B: Elite Professionals	B10	<b>Freedom Technocrats (1.41% of Canadian Households)</b>	They show more of their free spirit by their above-average tendency to use outboard motors and personal watercraft and to go to live sports events. Their household income is around \$148,363. They are more likely to be singles (29.2%), and to live in apartments, duplexes, and semi and row houses. Their dwelling value (\$1,385,775) is the highest in Cluster B. They are also more likely than the Canadian average to buy tent trailers and bicycles. The key ethnic groups are Jewish (3X average) and Chinese (15%, 2.9X average). They are urban dwellers in major cities, including Vancouver, Toronto, and Ottawa. Their occupations are most likely in art, culture, recreation and sport, management, natural and applied science, education, law, social, and community and government services.
Cluster C: Ethnic Cruisers	C11	<b>Ethnic Achievers (1.08% of Canadian Households)</b>	People in this niche are most likely to be ethnic achievers with a university degree and a household income of \$133,915. 40% are well-established immigrants, and 41% are a visible minority. They tend to be South European (19.7%), Chinese (10.4%), and South Asian (14.4%). Likely reside in Toronto (60.6%) with a large household size (2.94), particularly multiple-family households. They enjoy a good life with large houses and multiple income earners. Their relatively new row, semi-, or single-detached houses were built after 1980, and are valued well over \$900,000. A large portion of them works in natural and applied science related occupations, a smaller portion in business, finance, and management.

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Cluster C: Ethnic Cruisers	C12	<b>Ethnic Extreme Sports (0.72% of Canadian Households)</b>	Consumers in this niche are dedicated to an active life. Besides the usual large proportion of British Canadians, a large portion of them are Chinese (12.5%), South Asian (7.8%), and Jewish (Index = 423). They live almost exclusively in Toronto with a dwelling value over \$1,417,800. What sets them apart are the tremendous amounts they put out to buy all manners of fun vehicles: tent trailers (Index = 414), truck campers (149), travel trailers (142), and outboard motors and watercraft (134). The index value of 414 for tent trailers means they spend 4 times the Canadian average on them. They also own cottages, buy antiques, and art. Furthermore, they are the most extreme attendants at live sports events of all niches, at two times more than the Canadian average. Their household income is about \$186,527. They work in management, art, culture, recreation, sports, and natural and applied science related occupations.
Cluster C: Ethnic Cruisers	C13	<b>Beautiful Homes (0.83% of Canadian Households)</b>	They are West Coast Orientals: Chinese (11.3%), Ukrainian (4.8%), and South Asians (9.5%), plus Koreans and Japanese with household income around \$136,305. Because of the fashion in Vancouver, dwelling becomes their main focus besides their children's nurture and education. This is evidenced by the high percentage of home ownership and high value (>\$1,030,800) of their dwellings plus the expenditure items around the preparation of houses for sale or purchase. They also invest in vacation properties, children's musical programs and special courses. Their occupations are likely in management, sciences, art, culture, recreation, and sports.
Cluster C: Ethnic Cruisers	C14	<b>Visible Valuables (1.25% of Canadian Households)</b>	Heavily consists of visible minorities like South Asian (27.3%), Chinese (10.4%), and Caribbean (7.1%). Toronto is their main base. Consisting of large multi-generational family households, they tend to share the responsibility and cost of childcare, education, automobiles, and transportation. They work in administration, finance, sciences, processing, and manufacturing industries. They have multiple earners in the households which ensures a reliable and high purchasing power (household income \$115,090).
Cluster C: Ethnic Cruisers	C15	<b>Bollywood Dream (0.67% of Canadian Households)</b>	This niche represents the South Asian community in BC which started earlier than in Ontario. As immigrants, they came here before the expulsion from Uganda. Some of them have become farmers, taking up roots in Vancouver, and into the Kelowna area. The ethnic representations are South Asians (28%), Chinese (6.7%), and Oceanian (1%). They are caught up in the real estate trade. They work in sales and services, trades, transport, equipment operation, and primary industry. With a household income above \$110,096 and a dwelling value of over \$793,000, their lifestyle is seen in Bollywood (Indian) movies.
Cluster D: Nest Builders	D16	<b>Build With Recreation (1.37% of Canadian Households)</b>	This niche has a large portion of Southern Europeans (12.7%), South Asians (9.9%), and Caribbeans (3.2%). 56% of them reside in Ontario (Ottawa and Toronto) and 15% in Calgary and Edmonton. They settle for smaller semi-detached, row, and single houses. Dwelling value is around \$616,000. One of their objectives is paying off the mortgage fast. With an average household income of \$130,995 they can afford to spend on recreation vehicles and boats. Living in multi-generational family households with young children, they do not show childcare expenses probably as likely someone at home takes care of their children. Compared with the Canadian average, the proportion of pet owners is high.
Cluster D: Nest Builders	D17	<b>Additions, Additions (0.64% of Canadian Households)</b>	Along with package travel tours, people in this niche have their main focus on home renovation. They spend 1.7X average on child care, and a lot on upgrading and maintaining their houses (average value \$643,000). They tend to take on older houses built before 1960 and renovate them. Southern and Eastern European are the top ethnic groups, and they are likely located in Ontario and Alberta. Besides Toronto, the most populated cities of this lifestyle are Calgary, Ottawa, and Edmonton. In addition to home renovation, they focus on their children's education. For example, they spend much higher than average on childcare, courses, books, and supplies. Their average household income is about \$126,667. International travelling and vacationing at cottages are high on their pleasure activities too.

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Cluster D: Nest Builders	D18	Buy Good Stuff For The House (0.89% of Canadian Households)	The proportion of British descendants in this lifestyle niche is 45%. The next highest ethnicities are Western European (18.3%) and Northern European (4.3%). Unlike the Gadget-Men who do their own house repairs and major renovations, the Nest Builders in this niche invest in appliances like vacuum, refrigerators, new stoves, and new ovens. Their average dwelling value is \$643,000 and their average household income is about \$123,783. Their houses are most likely less than 20 years old.
Cluster D: Nest Builders	D19	Panorama (0.69% of Canadian Households)	Their idea of a nest is a good condominium (average value over \$795,000). That being the case, they live in the four big condo markets: Toronto (28.3%), Vancouver (15.4%), Montreal (15.3%), and Ottawa (5.8%). The principal minorities here are Chinese (8.3%, nearly 1.7X Canadian average) and Jewish (2.3X average). Their occupations are likely in social science, education and government, management (13.3%), natural and applied science (9.2%), art, culture, recreation, and sports (4.8%). They also tend to walk or cycle to work. They have an average household income of \$129,071. 35.2% of them are singles and professionals, and nearly 37% are renters. They have high disposable incomes and purchasing power.
Cluster D: Nest Builders	D20	Well Rounded Cocoon (1.40% of Canadian Households)	Consumers in this niche are remarkable in that they are quite balanced in their lifestyle. They have above average expenses in toys, electronic games, artist materials, musical instruments, crafts, and tuition fees. They are likely to have children over 6 years old. They are more active than average and spend on bicycles, sports equipment, children's vehicles, stamps, and coin collectibles, and going to live sports events and movie theatres. Their homes are relatively new (less than 25 years old), and they do alterations and maintenance to keep the houses valuable (\$573,000). Relatively high concentration of Ukrainian (5.3%) and Dutch (4.8%). The proportion of Edmonton residents in this niche is significantly high (2X average). Their household income is around \$125,628.
Cluster D: Nest Builders	D21	Live It Up (1.50% of Canadian Households)	People in this niche are mostly in Montreal, Edmonton, Calgary and Ottawa. They have a household income over \$119,610 and dwelling value over \$474,000. They spend about 1.5X the average on recreation vehicles and boats. They also spend on alimony and child support about 1.7X the average and donate to religious organizations 1.5X the average. Their consumption of vehicles is high too. They have above average consumption of alcohol in bars and at home as well as higher tobacco expenses. The indices of Canadian, French, Ukrainian, and Arabian are very high. Their home is likely a semi-detached house or row house.
Cluster E: Buy Me a New Home	E22	Home For The Children (3.47% of Canadian Households)	They reside mostly in Toronto (25.4%), Calgary (12.6%), Edmonton (7.1%), and Ottawa (5.6%). Their household income is about \$136,987 and their dwelling value is about \$617,000. They spend 1.7X more than the average on childcare. They are passionate about renovating and adding value to their homes. They bought houses that are less than 28 years old and are already doing minor alterations and additions. They are different from D17's in that D17's take on old houses and spend on them to upgrade and renovate. E22's are stretching to upgrade their relatively new homes, and yet they also send money and support to their loved ones outside of Canada. The index of South Asian is 2.3X and immigrants from 1991-2005 is higher (nearly 1.3X). They are technocrats as well as generalists in commerce. Many of them are upper middle managers and have bachelor's degrees.
Cluster E: Buy Me a New Home	E23	Stretching Dollars (0.83% of Canadian Households)	Most of them live in Toronto (40%) or Vancouver (26.8%). 30% of them are Chinese. Their household income is about \$123,158. A great portion of it goes to housing due to their massive home value of \$985,000. Their dedication to owning their homes comes from the Chinese immigrant psyche. They tend to have large households, of which a high proportion, 14.3% (1.8X average) have 5 or more persons. Multi-generational households and multiple income earners help offset their high housing cost. In the metropolitan areas Toronto and Vancouver it is a blend of four waves of Chinese immigrants over the 60s, 80s, 90s and early this century.

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Cluster E: Buy Me a New Home	E24	Antiques (1.18% of Canadian Households)	People in this niche like to decorate their homes by buying things, like antiques, works of art, carvings, carpets, and picture frames. Outside homes, they buy motorcycles, recreation vehicles, boats, and snowmobiles. They also have pets and are likely to pamper their pets as if they were their children. They live in small households of 2.56 persons. They are likely to call themselves British (35%), French (15.7%), Canadian (35%), and European (61%). Their average home value is about \$482,000 and household income is around \$124,863. However, the proportion of people with income over \$100,000 is significantly higher than the Canadian average. They are frequently looking for opportunities to switch homes.
Cluster E: Buy Me a New Home	E25	Open Road (1.27% of Canadian Households)	They love to travel with recreational vehicles with their kids. A large portion of them live in Edmonton (13.4%) and Calgary (8%). Banff is their favourite place to vacation. Mostly British (41%) and European (66.2%). The proportion of Filipino and Japanese is also high in this niche. They spend over 4.5X the average on automobile rental. Many households have multiple families and 4 or more people. A large portion of them works in the construction and mining industries. Their home value is around \$537,000 and their household income is about \$130,315.
Cluster E: Buy Me a New Home	E26	Downtown Dwelling (1.57% of Canadian Households)	Many people in this niche live in Montreal and Ottawa. They have young children and are dedicated to the overall well-being of their children and family. They likely own houses that are built in after 1986 and tend to be semi-detached. Their house value is about \$378,000 and household income is around \$124,318. They are part of the scenes in the museums, live sports, restaurants of old Montreal and Crescent Streets. A large portion of them work in public administration and utilities. Likely they have college or below bachelor level education.
Cluster E: Buy Me a New Home	E27	Home Make Over (1.04% of Canadian Households)	Strictly a Toronto niche, it consists of a mixture of various ethnic groups (South Asian, Filipino, Chinese, Latin American, etc.) in multiple-family households (4+ persons). They take on old houses built before 1980 and try to maintain them. They want to travel in tent trailers or go golfing. They work at jobs in business administration, finance, art, culture, recreation, sports, sciences and real estate. Their home value is around \$809,000 and their household income is about \$110,376. They likely have university education outside of Canada.
Cluster E: Buy Me a New Home	E28	Semi-Suburbanites (0.88% of Canadian Households)	Montreal and Ottawa are their likely locations. This lifestyle niche is highly represented by French-speaking consumers in Montreal and Quebec. Despite living in the city, they devote more resources to vehicles: automobiles, recreation vehicles, and boats. Their houses were likely built after 2001, making them relatively new. They have young kids and spend more on textbooks and tuition for Kindergarten, Nursery, Elementary, and Secondary schools. They also spend more on health care and dental plans. They do more outdoor activities and like to buy wine from store. Their home value is about \$352,000 and their household income is around \$111,882. They have more likely a trade certificate and less a bachelor's degree. A high proportion of them works in public administration and utilities.
Cluster E: Buy Me a New Home	E29	City High-Rise (0.65% of Canadian Households)	Most of them are single young adults, living in high-rise condominiums and apartments (new and old) in Toronto, Montreal, and Vancouver. Their home value is about \$741,000 and their household income is around \$96,568. They are preparing to purchase new homes to establish a family. Ethnicity includes Chinese (7.9%), South Asian (7.4%), and West Central Asian and Middle Eastern (5.2%). The Jewish portion in this niche is significantly higher than the national average (3.6X). They have high levels of education (bachelor or higher, many Ph.Ds). They travel internationally. A large portion of them works in information and culture industries, professional, scientific and technical services, and real estate.

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<b>Cluster E: Buy Me a New Home</b>	<b>E30</b>	<b>Old-time Melting Pot (1.08% of Canadian Households)</b>	This niche is a mixture of many different ethnic groups: Southern European (19.3%), Latin American (3.9%), Chinese (6.6%), South Asians (9%), Caribbean (4.2%), and African (3.8%). Filipino and Jewish are above average as well. This niche is mostly based in Toronto. The families have been here for 20 to 50 years. They are in multiple-family households, many with 5 or more people. They own a mix of detached (50.7%) and semi-detached houses (15.7%) and Duplex (10%) homes both old and new. They spend about average on additions and renovations. Their home value is about \$683,000 and their household income is around \$106,183. A significant portion of them works in construction, finance and insurance, information and cultural industries, management, and as owners of businesses and real estate. They use public transit and bicycles heavily.
<b>Cluster F: Empty Nesters</b>	<b>F31</b>	<b>Active Boomers (0.44% of Canadian Households)</b>	Empty nesters retain their detached homes (81.8%) in the major cities: Toronto (14%), Ottawa (10.5%), Montreal (9%), Calgary (7.3%), and Edmonton (5.2%). They also own vacation homes and trailers and take packaged tours. Starting to retire but still staying active and having income, they ethnically identify themselves as British (44.3%), West European (18%), and East European (15%). Many of them are old immigrants and have adult children living with them. The appearance of dressing and live performing art in their expenses and a 2.46 person household. Their household income is about \$126,032 and their property value is over \$583,000. They tend to live in old homes. A large portion of them have high levels of education (university or higher) and work in educational, public administration, management, arts, professional, scientific and technical services. They spend more on insurance, bingo, pet, particularly on charities, and gifts to people within Canada.
<b>Cluster F: Empty Nesters</b>	<b>F32</b>	<b>Grannies On The Town (0.46% of Canadian Households)</b>	This niche resides in Montreal, Toronto, and Ottawa. They live in houses built in 1961-1990. Though small in household size (2.41), they have an income of over \$124,724 and their home value is about \$655,000. Their expenditure on dressing and clothing gifts is as high as the niche F31, mainly for non-household members. They are British and South European, with some Jewish, Polish, Romanian, Italian, and Arabian. One small ethnic group called West Central Asian and Middle Eastern is congregated here at 4.8%. They enjoy the financial freedom; eat out, go to movies, and take packaged tours. They buy more day board as well and pay near 3X on children's lunches, probably for their grandchildren. They spend on personal care items of various kinds at an above average level. They consume more fish and meat than average. They spend more on additions and renovations to their homes, health care, dental plans, bingo, casinos, slot machines, lotteries, insurance, gifts to persons in Canada, and charities. They tend to live in old homes and have adult children at home. A large portion of them are highly educated (university or higher). They spend heavily on tuition fees as well for those who are of age to go to college.
<b>Cluster F: Empty Nesters</b>	<b>F33</b>	<b>Devoted Grannies (0.49% of Canadian Households)</b>	Being devoted to their grandchildren is the central theme of their lives. They have a household size of only 2.21, meaning a grandchild is living with them while they are still very active themselves. They are British and Europeans. They live in BC (19.2%), Toronto (15%), Nova Scotia (5%), Ottawa (3.9%), Manitoba (3.8%), and are active in real estate transactions there. Their household income is about \$114,790 and their home value is over \$617,000. Many of them live in old homes built before 1960 and have adult children at home. A large portion of them is widowed. They spend more on bingo, casinos, slot machines, lotteries, gifts to people in Canada, and charities to non-religious organizations. They have high levels of education and tend to work in social science, humanities, art, culture, and education related fields.

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Cluster F: Empty Nesters	F34	5th Wheelers (0.65% of Canadian Households)	Mostly in British Columbia and spreading outside of Vancouver, they spend heavily on recreation vehicles and use them a lot based on their fuel consumption and rental fees. High percentages of West and North Europeans and old immigrants. They tend to have a apprenticeship or college education and live in homes built before 2000. Many of them are self-employed or work in construction, mining, agriculture, arts and real estate industries. They have above average expenditures on medicine, meaning some health challenges are surfacing. They are trying to take time off to enjoy the beautiful west coast lands and water. They like to use a bicycle as their means of transportation. They give financial support to someone in Canada, probably their children. Their household income is slightly above \$97,506 and their home value is around \$609,000. They read more newspapers.
Cluster F: Empty Nesters	F35	Volunteers For Health (0.30% of Canadian Households)	People in this niche like to be volunteers. They give their time and money to non-religious charities. They likely don't smoke or drink much, but like reading. They are made up of British and West/North Europeans. They are located mostly in Ontario (42.9%), BC (19.7%), and Nova Scotia (5.8%), but are spread far away from the major cities. A large portion is widowed, divorced, or separated. They likely live alone without children in homes built before 1960. They have a high level of education and likely work in education, health, arts, culture, real estate and public administration. They own vacation homes, take packaged tours, and make their own wine. They also have some ongoing health challenges. As empty nesters they don't have the need for childcare, but they do spend more time on senior care, probably for their aging parents. Their household income is close to \$104,558 and their home value is approximately \$563,000. They bicycle a lot.
Cluster F: Empty Nesters	F36	Hobbyists (0.71% of Canadian Households)	People in this niche live mostly in Ontario, in smaller towns and cities where they can go browsing around for antiques, works of art, sculptures, carvings, clothing and decorations. They have older houses built before 1980 and devote their attention to repairs and renovations. Their home value is about \$443,000 and their household income is about \$97,387. They are mostly of British and West European ancestry. They have a college or high school education, and an above average number of them work in utilities, manufacturing, art, recreation, and entertainment. They tend to have adult children living at home and take vacations at a cottage. They spend more on medicine, live performing arts, and non-religious charities.
Cluster F: Empty Nesters	F37	Trailers In Pursuit Of Health (0.83% of Canadian Households)	Spread throughout Ontario, Alberta, Manitoba, small towns, and in Edmonton, people in this niche are facing medical challenges. For recreation, they use their motor homes, travel trailers, and truck campers and boats. Their expenditures in these categories are much higher than the Canadian average. They are ethnically British and a wide range of Europeans, including Ukrainian, Polish, German, Hungarian, Czech, and Slovaks. They work in trades, construction, art, entertainment and recreation, accommodations and food services, and manufacturing. Their household income is slightly over \$92,671 and their home value is about \$417,300. Their education level is likely high school or college. Many of them live alone or with adult children.
Cluster F: Empty Nesters	F38	Bingo Road-Show (0.75% of Canadian Households)	A quick way to describe them is 'maritime rural empty nesters'. Though spreading into New Brunswick, Nova Scotia, and Newfoundland, they are more likely than the other empty nesters to live in a rural lifestyle. Many of them are divorced or widowed and live alone or with adult children. They have low levels of education, and most of them are blue collar workers. They spend the most on gasoline and other fuels among empty nesters. They spend on dressmaking, laundry and take long-distance buses to visit places and take vacations. They read more newspapers, take photographs on trips, and love bingo. They are also experiencing health challenges and spend more on medicine. Their home value is about \$312,000 and their household income is about \$79,329.

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Cluster G: Up the Ladder	G39	<b>Childcare, Arts &amp; Craft (2.91% of Canadian Households)</b>	They have large families and likely reside in Edmonton, Ottawa, Calgary, and Saskatchewan. They spend more than 1.2 times the average on childcare, sports fee, toys, games and trips that both parents can work. Many of them live in multi-generation families so grandparents can take care of the young kids. They likely live in row houses and semi-detached houses built in 1980-2005. The ethnic identity is mixed with South Asians (4.8%), Polish (4.1%), North American Aboriginal origins (6%), Ukrainian (5.9%), and German (13.1%). The index of Filipino is also significantly high (130). They spend more on arts and craft, antiques, pictures, and artists materials. With trade certificates and college educations, they work as tradesmen or blue-collar workers in construction, mining, transportation, public administration, and utilities. Their household income is about \$112,994 and home value is around \$472,000.
Cluster G: Up the Ladder	G40	<b>Artistically Ambitious (0.87% of Canadian Households)</b>	They live in mid-sized households of 2.36 persons in Vancouver (15.2%), Toronto (13%), Montreal (12.9%), Calgary (9%), and Ottawa (7.3%). They are likely to live in low-rises or row/semi-detached houses that are either built before 1960 or after 2011. The old dwellings tend to have no laundry equipment, so they frequently use laundromats. They have 1.3X the average university graduates above bachelor level (1.8X earned doctorate) and have occupations in art, culture, recreation, sports, science, and management. Well above average ethnically Eastern European (13.8%), Chinese (5.4%), West Central Asian, and Middle Eastern (3%). Also Jewish is 1.5X the average. The average household income is about \$115,789 and their dwelling value is \$686,000. They spend more on mortgages, home improvements, computers, personal care, hotels, education, recreation and traveling, gifts, and clothing.
Cluster G: Up the Ladder	G41	<b>Recreational Renters (0.77% of Canadian Households)</b>	People in this niche live mostly in Montreal and are mainly French Canadian. They have more common-law couples families with 2-3 kids. They purchased their detached houses built between 1961 and 1980. They spend more on day board and children's lunches, small electric food preparation appliances, health care, and dental plans. They spend well above average on recreation with rented trailers and boats, and some have started to buy recreational vehicles and outboard motors. They have a college education. Many work in Health care and social assistance, public administration (as secretaries), mechanics, and supervisors in manufacturing. Their home value is about \$323,000 and their household income is slightly above \$96,406.
Cluster G: Up the Ladder	G42	<b>Fix Me Any Home (0.59% of Canadian Households)</b>	They are visible minorities and immigrants. A larger portion (20.3%) of them speak a non-official language as their mother tongue. The mix consists of Chinese (8.7%), South European (12.7%) and South Asians (11%) plus a big portion of Latin, Central and South American, Caribbean, Black, West Asian, as well as Jewish. They live in Toronto and Vancouver. Because housing prices are higher there, they buy or rent dwellings (before 1960) of any type that they can get and fix up from row, semi-detached house to detached duplex. They live in houses valued around \$773,000 and their household income is about \$96,675. Many of them have a university education in art, social science, or humanity from aboard. They work in art, entertainment and recreation, information and cultural industries, waste management, professional, scientific and technical services. Some are no fixed workplace or work outside of Canada. They spend more on rent, education, bicycles and tent trailers, train trips, and contributions to religious organizations.
Cluster G: Up the Ladder	G43	<b>House In Small Towns (1.46% of Canadian Households)</b>	Located mostly in the small towns of Ontario, PEI and Territories where they can afford single houses rather than renting apartments. They have British, French, and Western European background, non-immigrants. They are above average in being self-employed. They like self-made alcoholic beverages, indulge in games of chance, watch live performances, and rent home entertainment equipment. They spend more on bicycles, toys, and contributions to non-religious organizations. Their home value is about \$446,500 and household income is slightly above \$105,550. With trade certificates or a college education, they are mostly blue collars, typically in construction, manufacturing, utilities, agriculture as well as mining.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster G: Up the Ladder	G44	<b>House Flips (1.35% of Canadian Households)</b>	This is a Vancouver niche. The dominant ethnic groups are Chinese (12.6%), South Asian (7.5%), British (28.2%), and European (51.9%). Jewish, Korean, Japanese, Filipino, and Arab are also well above average. Thoroughly wrapped up in the heat of Vancouver housing market, many of them flip houses and carry an average dwelling value (\$977,000) in old homes, well above the other niches in this lifestyle cluster. They are immigrants from three waves over the last four decades with housing preferences in various apartments. Their household size is 2.17. There are 1.5X more non-family or other family households than average which means mutual help. Their average household income is around \$77,322. Many are 15 to 34 years old and still renting. They have high education, particularly in art, social science, and humanity. Many of them work in art, entertainment and recreation, information, cultural, accommodation and food, professional service, and real estate. They bike and are heavy users of public transit. Many walk to work. They travel internationally and spend more on tuition, bicycles, rent, and dining out.
Cluster G: Up the Ladder	G45	<b>Face A Health Challenge (1.05% of Canadian Households)</b>	Households in this niche likely have a family member with health challenges. They live in urban centers of Quebec, Ottawa, and Edmonton. Their priority is to budget items for their children's education and medical expenses. They rent automobiles and spend more than their peers on child care outside their home. For recreation, they go to bars, drink, and smoke. They're familiar with loan and insurance services. They live in newly built homes valued at around \$375,000 and their household income is about \$103,928. With trade certificates or college education, many of them work in trades, social science, education, government services, and religion. The indices of Canadian, French, and Western European ethnicities are very high.
Cluster G: Up the Ladder	G46	<b>Rural Expert Self-Employed (1.93% of Canadian Households)</b>	People in this niche are likely to have lone-parent families with kids and have some education in personal, protective and transportation service, agriculture, biological sciences, and technology. With low education, they are mostly blue-collar workers and work in natural resources, trades, transport, equipment operations, and primary industries. They likely live in towns in Manitoba, Newfoundland, Nova Scotia, and New Brunswick. They have mostly Canadian, British, French, West European ancestries. They own their houses, playground equipment, and play bingo. Their home value is about \$330,000 and household income is slightly above \$84,409. Many live in old homes that need major repairs. They spend more on day board and children's lunches.
Cluster G: Up the Ladder	G47	<b>City Technicals (1.99% of Canadian Households)</b>	People in this niche likely reside in Quebec and Montreal. They are city and rural workers and union members. They own pets but spend less on them, send their children to kindergarten, and pay life insurance premiums. Percentage of common law families is high. Their ethnic roles are reversed from the Canadian average, i.e., a majority of French and a minority of British. They enjoy alcohol, cigarettes, and music more than the Canadian average does. The proportion of people living in semi-detached dwellings is significantly higher than the Canadian average. Their home value is about \$308,000 and their household income is close to \$98,401. They spend more on recreational vehicles, textbooks in kindergarten and elementary school, as well as playground equipment and health care supplies. Most of them have low education and are blue collar workers.
Cluster G: Up the Ladder	G48	<b>Downtown Socialites (0.54% of Canadian Households)</b>	71.3% of them reside in Quebec, 38.4% in Montreal and 8.4% in Ottawa. People in this niche are more likely to be French and follow the Roman Catholic religion. They mostly live downtown. They need a lot of childcare and spend more on children's activities and equipment from kindergarten to high school. They avail themselves of the niceties of the city life, going to museums, shows, fairs, and bars. The proportion of people living in semi-detached dwellings built in 1961-1980 is significantly higher than the Canadian average. They live in houses valued around \$332,000 and their household income is about \$92,197. They likely have a college education or below. A high percentage of them work in public administration, retail trade, health care, and social assistance, and wholesale trade.

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Cluster Name	Niche	Niche Name	Niche Description
<b>Cluster G: Up the Ladder</b>	<b>G49</b>	<b>Childcare For Working Parents (1.41% of Canadian Households)</b>	Ethnically this niche is a mixed group with 4.2% South Asian, 4.1% Chinese, 13.8% French, and 3.8% Ukrainian. The indices of Black, Hispanic, Arabian/West Asia, Filipino, and Latin American are all well over 125. They are spread out in the cities of Montreal, Calgary, Edmonton, Ottawa, and Vancouver, and live in homes built in 1961-1990, particularly in row houses. Notably, the household size is 2.4 with a near average number of one-parent households. This implies a greater need for childcare when the parents work. Their household income is about \$86,455 and their dwelling value is around \$417,000. They spend more on health care supplies, medical services, rent, and highway bus.
<b>Cluster H: High Trades</b>	<b>H50</b>	<b>Work And Play (3.12% of Canadian Households)</b>	This niche has a large portion of Asians: Chinese (6.1%), South Asian (3.9%), West Central Asian and Middle Eastern (2.5%), Korean, Japanese and Vietnamese. Over 29% of consumers in this niche live in BC, mostly in Vancouver. They live in apartments built 80's or before and their rented homes are valued at \$593,000. Many of them (1.2X the average) have education in visual and performing arts. They generally work as skilled workers in art, culture, recreation, sport, and sales. Affected by the recreation fashion of Vancouver, they rent parking at living quarters and play bingos. Their household income is around \$80,857. Without Canadian certificates, they work also as blue-collar in manufacturing and food services. Many do not have a fixed workplace.
<b>Cluster H: High Trades</b>	<b>H51</b>	<b>Thrifty Tradesmen (1.63% of Canadian Households)</b>	Centred in Toronto with the ethnic make-up: Chinese (4.4%), South European (10%), South Asian (3.8%), and Black (3.2%). They tend to be thrifty and live in old houses built before 1960. Many are non-immigrants and owners. They may have no high education, but mostly in art, humanity, and social science in Canada. They likely work in arts, entertainment and recreation, information, and cultural industries. Many of them still work outside Canada. They often bicycle and use public transit. Living with non-relatives only and entertain themselves at home to avoid more costly recreational activities. Their household income is about \$95,296 and their house value is around \$546,000. They spend more on rent, meals paid to private households (host families of their kids), laundromats, and live performing arts.
<b>Cluster H: High Trades</b>	<b>H52</b>	<b>SOHO Tradesmen (1.94% of Canadian Households)</b>	West European and English, they are the tradesmen in rural Quebec, Ontario, Nova Scotia, and New Brunswick. They tend to be common-law couples with 3 or more children at home. The indices of dwellers in trailer homes or other single-attached houses are significantly higher than the Canadian average. They have pets, tend gasoline and pesticides, and play bingo. Their household income is about \$90,060 and their home value is around \$408,500. Relative to their income, they spend more on day board and children's lunches. With an apprenticeship, trade certificate, or college education, many of them work in agriculture, forestry, construction, manufacturing, mining, and utilities.
<b>Cluster I: Urban Life in Small Towns</b>	<b>I53</b>	<b>Children's Education (1.16% of Canadian Households)</b>	Children's education, books, and daycare centres are the highest priorities for consumers in this niche. Next are major expenditures on additions, renovations, and repairs for their houses built after 1961. The small towns they reside are in Alberta, BC, Ontario and Saskatchewan. This niche is very diversified in culture. But noticeably, the indices of North European, West European, and North American Aboriginal households are very high. Almost all of them live in single-detached houses with an average value of \$478,000. They do have a comfortable household income of \$123,301 and spend more on gifts and charities, bingos and casinos, recreational vehicles and outboard motors, vacation homes and hotels, and medicine. With apprenticeship certificate or college education in architecture, engineering, agriculture, and natural resource related fields, they work in agriculture, art, construction, and mining industries and tend to be self-employed and work at home.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster I: Urban Life in Small Towns	154	<b>Small Town Bingo (0.67% of Canadian Households)</b>	Around half of them reside in the rural areas and half in the urban centres of small cities in Alberta, Saskatchewan, Nova Scotia, Ontario and NT. Indices of both single detached houses and movable dwellings are very high. They consume more gasoline than the Canadian average. They spend more time on childcare and love to play games of chance. They are more likely English and North/West/East European. They love newer houses. Their household income is about \$112,099 and their home value is around \$338,000. Educated with apprenticeship, trade, and college, many of them work in trades, agriculture, art and entertainment, construction, and mining. They do not travel much but use a lot of telephones and cell phones. 1.3X average spending on gifts of money and other support payments to persons living outside Canada. They contribute more to unions, spend more on power tools, playground equipment, tobacco products and smokers' suppliers, and cellular services.
Cluster I: Urban Life in Small Towns	155	<b>Medium Old Houses (0.97% of Canadian Households)</b>	Living in houses built in 1960-2010, they mostly reside in the small cities of Alberta, Saskatchewan, and Manitoba. They do a moderate amount of upkeeping to their houses which are likely to be movable dwellings or other non-standard single detached houses. They are pet and casino lovers and spend a lot of time on childcare. The proportions of North European and West European (particularly German), Dutch, and First Nations, are much higher than the Canadian average. With low education, they are likely to be tradesmen or blue collar workers in agriculture, mining industries construction and as well as utilities. Many don't have a fixed workplace (self-employed or contractors) or work at home. Their dwelling value is about \$349,000 and their household income is around \$101,735. They spend more on recreational vehicles and outboard motors, tobacco products and smokers, casinos, bingo, and medicine.
Cluster I: Urban Life in Small Towns	156	<b>Antiques Or Renovation (0.60% of Canadian Households)</b>	Art, crafts, and carvings are the favourite pastimes of many consumers in this niche. They renovate their older houses. The percentage of people living in single detached homes before 1960 is much higher than the Canadian average. In addition to European ancestry, British Isles origins, Aboriginal, and American are represented disproportionately in this niche. They have a below college level education and work as tradesmen or blue collar workers in agriculture, construction, mining industries, manufacturing as well as in retail trade. Many don't have a fixed workplace. The proportion of people 60 years and over living alone is also well above the Canadian average. Their household income is about \$85,721 and their home value is around \$321,400. They spend more on bingos and casinos, and on recreational vehicles and outboard motors. They contribute more to charities and particularly to non-religious organizations.
Cluster I: Urban Life in Small Towns	157	<b>Old Continentals (0.38% of Canadian Households)</b>	Living in small households and dwellings built before 1960, most consumers in this niche are from The Old Continent before 1961. North American Aboriginal, German, and Dutch are a major part of this niche too. Proportions of seniors and children are very high. They spend time and money on senior care, and home care, plus recreational vehicles like motor homes, and boats. They are pet and bingo lovers. You will find them likely in Ontario (43.5%), BC (18.3%), Manitoba (7.3%), Saskatchewan (6%) and Alberta (5%) . Their dwelling value is slightly over \$361,000 and their household income is around \$84,880.
Cluster I: Urban Life in Small Towns	158	<b>Motorcycle Diaries (0.72% of Canadian Households)</b>	The proportion of consumers in this niche living in single detached homes is much higher than the Canadian average. They live in the Atlantic and Prairie regions with English and Western Europe ancestry as well as North American and Aboriginal. They have average education, likely in agriculture or personal, protective, and transportation services, and work in natural resources, trades, transport, equipment operations, manufacture, and processing industries. They are pet lovers and spend sixty or more hours on childcare. Their household income is over \$87,750 and their home value is around \$305,000. They enjoy newspapers, outdoor activities and outboard motors. They spend a lot on motorcycles, motor homes, and boats.

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Cluster Name	Niche	Niche Name	Niche Description
<b>Cluster I: Urban Life in Small Towns</b>	<b>I59</b>	<b>Seniors in Old Homes (1.87% of Canadian Households)</b>	They likely live in the Atlantic and Prairie Provinces and in single detached homes built before 1960. You will find more common law and male single-parent families and small senior households in this niche. They have moderate education, but have good health and are still active in employment. They work in natural resources, agriculture, trades, transportation, equipment and machinery operation, and manufacturing. The proportions of people walking and driving to work are much higher than the Canadian average. In this niche the indices of Aboriginals, North European, and German are noticeably high. Their household income is over \$73,115 and their home value is around \$263,000.
<b>Cluster J: Joyful Country</b>	<b>J60</b>	<b>Route 66 (2.06% of Canadian Households)</b>	Living in the countryside, they are the Canadian rural consumers. They spend more on transportation and recreation vehicles and associated services. Their education level is mostly below the college level. They are farmers, miners, and workers in primary, processing, manufacturing, and utility industries. Many of them work at home or have no fixed working place (self-employed or contractors). Females in this niche are more likely to ride motorcycles to work. They own recreation vehicles and spend on their pets. Their ethnic identities tend to be British and French, followed by German and Dutch. Geographically they are largely distributed in Quebec, the Prairies and the Maritimes. They live with an income of \$91,475 and dwelling value of \$314,000.
<b>Cluster J: Joyful Country</b>	<b>J61</b>	<b>Rural Recreation (1.08% of Canadian Households)</b>	Consisting primarily of people with British and French ancestries, this niche also has slightly higher proportions of Aboriginal. They donate generously to non-religious charities. Geographically they tend to be more concentrated in Quebec, Saskatchewan, PEI and Nova Scotia. Due to remoteness, they spend more on transportation. They also spend more on boats and recreation vehicles, health care, and bingo. With low levels of education, they work mostly in agriculture, construction, manufacture, transportation and warehousing. Many are self-employed without a fixed workplace. Females more likely drive to work. They are also pet lovers and purchase food and goods for their pets. The percentage of seniors (60 years and up) is high so their expenditures on prescribed medicine are also high. Their household income is about \$88,762 and their home value is around \$315,000.
<b>Cluster K: Rural Handymen</b>	<b>K62</b>	<b>Handy Neighbours (3.35% of Canadian Household)</b>	Working hard and having little time for recreation, they are handy persons with apprenticeship or trade certificate and thus pay out less in all areas of services and renovate heavily their single detached houses built before 1960. A large portion of them are 55-84 years old and so they spend above average on health care. They are frequent travelers and have fun playing bingo. The proportion of BC, Ontario, and Alberta residents in this niche is much lower than the Canadian average. With low education, they are more likely to be farmers, miners and workers in primary, processing, manufacturing and utilities industries. These rural handymen earn a household income \$84,185 and live in houses worth of \$256,300.
<b>Cluster L: Comfortable Apartment Dwellers</b>	<b>L63</b>	<b>Grey Perspectives (0.72% of Canadian Households)</b>	This niche consists mainly of seniors and young adults, 4.5X the average own/rent condominiums. 67% of them are in Ontario and Quebec, mostly in Toronto and Montreal. They are more likely than average to be living in widowed or divorced arrangements. They have high education and work in business, finance and administration, natural and applied sciences, art, culture, recreation, and sports-related occupations. They commute with train, taxi, use laundromats and self-service dry cleaning, brew alcohol for personal consumption, and place a high emphasis on gifts of money and other support payments to persons living outside. They invest above the average on their homes. With a household income close to \$82,177 they enjoy their comfortable condo (worth > \$472,600) life. They spend more on rent and public transportation.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster L: Comfortable Apartment Dwellers	L64	<b>Charitable Renters (0.28% of Canadian Households)</b>	People in this niche are based in Toronto, Montreal, and Edmonton. They spend more on bus services. They rent apartments of different vintages. Holding a Bachelor's degree or higher, they are likely working in natural and applied sciences, sales and service industries, as well as in administrative occupations. One of their major expenses is rent. Dress making is a hobby. Ethnically, they are a mixture of recent immigrants: Latin, Central and South American, Arabian, West Asian, and African. Their household income is slightly over \$62,328 and their (rented) dwelling value is about \$363,600. They spend more on rent, local commute and laundromats as well as on condominium charges.
Cluster L: Comfortable Apartment Dwellers	L65	<b>Small Households Big Hearts (0.75% of Canadian Households)</b>	Based in Montreal, Toronto, and Vancouver, the typical consumers in the niche live in small households and spend 30% or more of their income on rent. They are likely singles in the age group 25-39, with university degrees, but in entry positions. The percentages of African, West Asian, Arab, South Asian, Latin, Central, and South American are higher than the average. They rent and like to travel in a self-organized fashion by train. They settle in BC, Ontario, Alberta, and Saskatchewan. They tend to walk or use public transportation to get to work. Their occupations are likely in art, culture, recreation, sports, science, sales, and service. Their home value is about \$445,600 and their household income is over \$67,149. Relatively they spend more on taxi, board paid to private households, laundromats and self-service dry cleaning.
Cluster L: Comfortable Apartment Dwellers	L66	<b>Low Rise High Hopes (0.19% of Canadian Households)</b>	They are renters located in Quebec and Ontario, particularly Montreal and Toronto. Besides French, Caribbean, Latin, Central and South American, Black, West Asian, and Chinese ethnicities are highly visible. Their dwellings are apartments, which are likely built between 1961 and 1990. These buildings have no washing and drying facilities, so the tenants have to go to laundromats. They likely have a bachelor's degrees or higher in mathematics, computer science, information science, and humanities and work more than the Canadian average in sales and service, applied science, and manufacturing. Both seniors and single young adults are heavily present. Their dwelling unit is worth about \$382,300 and their household income is more than \$58,946. Rent is a major expenditure for them.
Cluster L: Comfortable Apartment Dwellers	L67	<b>Self-Sufficient Renters (0.40% of Canadian Households)</b>	They are likely renters in Toronto, Montreal and Manitoba. Their dwellings are old apartments built from 1961 to 1990 that do not have washers and dryers, so they go to laundromats. The proportion of seniors is 1.4X the average and widowed is 2X the average. They spend more on transportation by train and taxi. With a household size of 2 they are unlikely to have children at home. A sizable portion of them lives in widowed, divorced and separated arrangements. Their ethnic identities are mainly French, Caribbean, Latin, West Asian, South Asian, and African. They may still do their own dressmaking and tailoring as hobbies. They have a household income of \$56,649. Their average dwelling unit has a value of around \$370,000. Relatively they spend more on rent.
Cluster L: Comfortable Apartment Dwellers	L68	<b>Tower Living (1.33% of Canadian Households)</b>	People in this niche are likely renters living in high-rise buildings in Toronto, Montreal and Vancouver. Of this niche 43.4% are visible minorities, with 9.1% South Asian, followed by Chinese (7.7%), Black (8.7%), and Filipino (4.3%). They are recent immigrants and likely live in non-family households. Both young and old are overrepresented. They take public transit to work. They are healthy and active in sports. They travel more than average by train. They are highly educated in mathematics, computer and information sciences, visual and performing arts, and communications technologies likely in their home countries. They work in accommodation and food services, administrative and support, and information and cultural industries. They spend more on their further education and training. They have a household income of \$59,822 and live in apartment units worth \$450,500.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster L: Comfortable Apartment Dwellers	L69	Insurance And Travel (0.30% of Canadian Households)	They have a fixation on insurance. They are based in Toronto, Montreal, Manitoba and Nova Scotia and live in apartments that were built from 1961-1990 or after 2011. Though renting, they spend more on maintenance and repairs, and some manage to buy vacation properties. They are highly educated, particularly in art, humanities, mathematics, and computer and information sciences. They are generally one-person households, e.g., young singles. They work in sales, art, culture, recreation, sports, and natural and applied sciences. Though small households, they spend heavily on many different types of insurance plans, laundromats, and self-service dry cleaning. However, they spend less on education (already achieved their goal). They cycle, walk and take public transit or taxicab to work. Their income is about \$62,104 and their dwelling value is close to \$418,000.
Cluster L: Comfortable Apartment Dwellers	L70	Rent To Own (0.78% of Canadian Households)	Young professionals and senior cleric workers mostly in Toronto, Edmonton, Vancouver and Alberta. Half of them rent and 95% of them prefer apartments. Their dwellings are relatively new, built after 2001, nearly 1.5X the average built in the last 5 years. They are likely recent immigrants from the Caribbean, Latin, Central and South America, Africa, South Asia, the Middle East, and China. They have high levels of education in art, culture, humanities and social sciences, some in mathematics, and computers likely in their home countries. They likely work in a blue-collar role in accommodation and food services, administrative, and support industries. They need some health/eye care and buy tools for home decoration and improvement. They have a household income of \$72,018 and their apartment units are worth around \$412,700. Their next lifestage will be family and home ownership.
Cluster L: Comfortable Apartment Dwellers	L71	Travel And Some Insurance (0.61% of Canadian Households)	Residing in Montreal, Toronto, Ottawa, and Edmonton, a sizable portion of people in this niche live in apartment buildings built between 1961 and 1990. The proportions of seniors and young adults are higher than the average. The ethnicities of Chinese, Caribbean, Arab, Filipino, West Asian, Black, and Latin American are also much higher than the Canadian average. Due to their age and their dwelling's age, they spend relatively more on health care, maintenance, repairs, and insurance plans. Still, they buy Jewellery and watches. They work in sales, services, natural and applied sciences. They take taxi and train more frequent than the average. Their average household income is \$51,418 and dwelling value is \$408,700. Household size 1.99, they do not spend very much on education and child care.
Cluster L: Comfortable Apartment Dwellers	L72	Comfortable Leisure (1.16% of Canadian Households)	People in this niche live mainly in new condo buildings in Toronto, Vancouver, and Montreal. The immigrants after 2006 are the largest group, mostly from mainland China, Africa, Philippine and Korea. They are comfortable with their current careers in art, culture, recreation and sports, natural and applied sciences, sales, and service. They enjoy recreation and leisure time activities. They have a higher tendency than the average to use city or commuter bus, subway, street car and commuter train. They take public transit to their workplaces. Their household income is about \$64,933 and they live in dwelling units worth of \$530,300.
Cluster L: Comfortable Apartment Dwellers	L73	Single Parent Older Child (1.50% of Canadian Households)	This niche has a lot of single-parent families trying to put kids through school and paying the tuition fees. Their dwellings are mostly apartment buildings without a washer or dryer and therefore they go to the Laundromat frequently. With a small household income around \$59,670 and children reaching university, the burden for the parents to pay tuition fees is showing up. A large percentage of them are visible minorities: Black, South Asian, Filipino, Latin American, Arab, and West Asian. With low educations, they work mostly in blue-collar jobs. They rely on public transit and use more trains and highway bus. They also pay more than 30% of their income on rent. Their dwelling unit is worth about \$295,000.

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Cluster Name	Niche	Niche Name	Niche Description
<b>Cluster L: Comfortable Apartment Dwellers</b>	<b>L74</b>	<b>Uncomfortable Payments (0.62% of Canadian Households)</b>	They are mostly based in Montreal, Toronto and Quebec where they pay over 30% of their income on rent. The heavy alimony payments define the lifestyle of this niche. 46% of them are one-person households. Household size is just 1.97. The ethnic mix is mainly French, with some Latin, Central and South American, Hispanics, Arab, and Black. Many of them have only an apprenticeship or trades certificate or diploma and thus work as blue collars, particularly in accommodation and food services as well as retail trade. They live in small and old apartments with an income of \$57,521 and dwelling value of \$348,000. Rent is their biggest expense.
<b>Cluster L: Comfortable Apartment Dwellers</b>	<b>L75</b>	<b>Lofty Ambitions (2.58% of Canadian Households)</b>	They are highly indexed in Manitoba, though a majority of them reside in Quebec and Ontario. The proportion living in converted commercial buildings is very high. They are likely recent immigrants. For many, their rent accounts for over 30% of their income. The ethnic content is mixed among Caribbean, Latin, Central and South American, Black, Arabian, West Asian, and Filipino. They work in sales, accommodation, and food services, processing, and manufacturing industries as well as retail trades. Their income is about \$46,722 and their dwelling unit is worth of \$322,000.
<b>Cluster M: Singles</b>	<b>M76</b>	<b>French Laundry (0.48% of Canadian Households)</b>	They are from Quebec. They think an important part of their life and activities is dressing smartly and trying to keep abreast of changes in style and fashions. Therefore, they spend more on dressmaking, tailoring, clothing and use the laundromat frequently. They pay 2.5X on day board and children's lunch. They likely live in duplex apartments and semi-detached houses built in 1980 or before and raise school-age children with a common-law partner. They are of a good working age and have an apprenticeship or trades certificates or doctorate diplomas. Their dwelling unit is worth about \$486,500 and their household income is around \$91,795. They spend more on medicine, bicycles and playground equipment.
<b>Cluster M: Singles</b>	<b>M77</b>	<b>Enfants and Life Insurance (0.61% of Canadian Households)</b>	They reside likely in the Montreal, Ottawa and Quebec City areas. They tend to live in duplex apartments or semi-detached houses. Alimony payment is one of their big responsibilities. A relatively large portion of them owns motorcycles and motor homes. They like reading and have above average expenditures on prescribed medicine, pharmaceutical products, and dental plans. When they buy products, they are looking for convenience, not price. Their income is about \$86,891 and their dwelling unit is worth of \$364,000. They spend more on medicine, small appliances and playground equipment.
<b>Cluster M: Singles</b>	<b>M78</b>	<b>Young Families (0.70% of Canadian Households)</b>	This niche is made up of young families and individuals who have finished their education. They live in semi- and single detached houses and duplexes and usually have a small family size. Their education level is low, and they likely work in health care and social assistance, manufacturing, and retail trade. They spend a lot of time on childcare and senior care. They are likely a fan of alcoholic beverages, tobacco products, and smokers. French and First Nations in this niche are high. They are at the life stage that they are the playmates of their young children. Their dwelling value is about \$262,000 and their household income is slightly over \$86,250. They spend more on playground, equipment, motorcycles, motor homes, snowmobiles, boats, travel trailers, toys and children's vehicles, gasoline and other fuels.
<b>Cluster M: Singles</b>	<b>M79</b>	<b>Condo Active Seniors (0.62% of Canadian Households)</b>	They are likely to be over 65 years old and live in nice high-rise condominiums. Slightly below half of them are homeowners (48%). They likely reside in BC and Quebec. They participate in outdoor activities such as walking, biking, and taking public transit to work. Affected by the customs of Vancouver, they also spend time considering the real estate market. They are a mixture of various ethnic groups such as Jewish, West Central Asian, Middle Eastern, Romanian, Arabian, Latin, Central and South American, Chinese, Black, Russian, and Caribbean. They have a comfortable household income of \$79,712 and a dwelling unit worth \$568,000. Their education level is high and many of them have occupations related to natural and applied sciences, art, culture, recreation, and sports, as well as sales and services.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster M: Singles	M80	<b>Widowed Apartment (0.17% of Canadian Households)</b>	Many of them likely live in low or high rise apartment buildings built between 1980 and 2000. A large portion of them are widowed or divorced. BC and Montreal are where they are based. Their ethnic mix consists of Scottish, Welsh, Chinese, First Nations, Korean, and German. 1.4X the average are over 65 years old living alone, so their most likely period of first entry to Canada was before 1981. They use a lot of public transit, walk and bike to work. Their work is mostly blue collar in art, culture, recreation, sports, sales and service. Their dwelling value is about \$527,000 and their household income is close to \$80,295.
Cluster M: Singles	M81	<b>Self-Employed Prairie (0.21% of Canadian Households)</b>	They are likely industry-related and skilled workers in New Brunswick, Saskatchewan, Manitoba and Newfoundland. Major ethnic groups are Aboriginal, Ukrainian, Russian, German, and Northern European. Many live in old single detached houses and mobile homes (6X), or other single attached house (6.5X). This segment has a relatively large portion of 3 or more children in common-law or female lone-parent family. They play bingo and spend more in snowmobiles, tobacco products and smokers supplies. Their household income is about \$83,855 and their home value is around \$300,400.
Cluster M: Singles	M82	<b>Healthcare in Demand (0.54% of Canadian Households)</b>	This niche consists mainly of young and senior singles who rent only and appear to have no plan for expansion. The proportion of divorced, widowed, and separated is significantly higher than the average. They likely reside in Quebec, Montreal, Edmonton and Ottawa. There are 2X as many duplex, high-rise, and low-rise apartment dwellers than average. They repair and improve their old homes. Their expenditure on laundromats and self-service dry cleaning is much higher than average. Their household income is about \$80,296. But they spend more than average on health care supplies and hospital care. Their dwelling unit is worth of \$490,000.
Cluster M: Singles	M83	<b>Walk 2 Work (0.70% of Canadian Households)</b>	They mostly reside in New Brunswick and Quebec, and live in old single and duplex houses or converted commercial buildings. They work in the natural resources, agriculture, trade, processing, manufacturing, and utility industries. They spend more on both public and private health care plus health insurance premiums. They likely live close to their workplace and mostly walk to work. They spend more on prescribed medicine, outboard motors and personal watercraft, gasoline, and other fuels for recreational vehicles than the average. Their household income is about \$73,625 and their home value is around \$253,000.
Cluster M: Singles	M84	<b>Soul City Parents (0.23% of Canadian Households)</b>	Based in Montreal, Ottawa, Quebec City, New Brunswick and Nova Scotia, people in this niche live in old duplexes and semi-detached homes as tenants. Health care by general practitioners and specialists is very important to this group. They spend a lot on children's education such as kindergarten, nursery, elementary and secondary, playground equipment, and above-ground pools and accessories. They have below average education. The proportion of population age 65+ is much higher than the Canadian average. Many of them are single parents, common law, divorced or widowed families. Their household income is about \$72,381 and their dwelling value is around \$290,000.
Cluster N: The New Canadians	M85	<b>Benefits &amp; Benefactors (0.73% of Canadian Households)</b>	They are in Manitoba, Ontario, Saskatchewan, and BC. They likely live in old duplexes or row houses. They have low education but like reading. They pay heavily on alimony and health care and work as blue collars. They also spend proportionally more on supporting someone in Canada and donate clothing gifts to non-household members. The ethnic mix includes British, Ukrainian, Filipino, German, Polish, and Aboriginal. They enjoy live performing arts and work at SMEs (Small and Medium Enterprises). Their recreation is likely related to bingos, films, games and casinos. Their income is close to \$81,777 and their house value is almost \$379,367. Relatively they spend more on self-made alcoholic beverages and medicine.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster N: The New Canadians	N86	<b>Relative Supporters (0.36% of Canadian Households)</b>	They are located likely in Alberta, Manitoba, Ontario, New Brunswick, and Nova Scotia. They are British, Ukrainian, Black, Aboriginal and Filipino, and live in old duplex apartments, townhouses, semi-detached houses and converted commercial buildings which need major repairs. Many are singles. They work in blue-collar occupations related to processing, manufacturing and utilities, sales and services, and trades. They have above average expenditures in health care supplies. They earn an income slightly over \$79,098 and their dwelling value is about \$366,600.
Cluster N: The New Canadians	N87	<b>High-rise Immigrants (0.69% of Canadian Households)</b>	41% of this niche are visible minorities living in Montreal, Toronto and Vancouver. They have ancestries of South Asian (7.6%), West Central Asian and Middle Eastern (6.5%), Caribbean (5.4%), Chinese (6.6%), Filipino (4.7%), and African (7.4%). They are mostly new immigrants. They have high levels of education outside Canada, particularly in mathematics, computer and information science, visual and performing arts, and communications technologies. A great portion of them have occupations related to art, culture, recreation and sports, sales and services, and science. Over 30% of their income goes to rent. With a household income of \$74,764 they live in dwelling units worth \$603,200 and spend a significant portion of their income on public transport such as buses, subways, streetcars, and trains. Tech savvy, they are smart shoppers and heavy internet users and rely on advertising as an important source of information.
Cluster N: The New Canadians	N88	<b>Low-Rise Renters (0.43% of Canadian Households)</b>	This niche consists of residents living in old duplexes, townhouses, and semi converted and converted commercial buildings. Geographically they are in Ontario, Montreal, Edmonton, New Brunswick, Newfoundland, and Saskatchewan. They are paying over 30% of their income for rent. Many are young singles working in arts, sales and service, information and cultural industries. The senior portion of this niche tends to newspapers, bingos and spend more on healthcare related products. A high portion of them have interesting in making alcoholic beverages and clothing, though the absolute amount may not be high compared with affluent households. Their income is about \$77,306 and dwelling unit is valued at \$395,600.
Cluster N: The New Canadians	N89	<b>Childcare &amp; Charities (0.64% of Canadian Households)</b>	Saskatchewan, Manitoba, Ontario, Newfoundland and New Brunswick are the likely residing provinces of these young families. They have education or training in personal, protective, and transportation services. They work in the sales, construction, trades, transportation, and manufacturing industries. They live in duplexes, townhouses, and semi-detached houses built before 1960 and their rent/dwelling costs may account for over 30% of their income. They spent 30% more than average on healthcare supplies and medicine, and make alcoholic by themselves and play bingos. Noticeable is the high index (175) of Aboriginals in this niche, reflecting the fact that they have similar consuming patterns as new Canadians. The average household income is about \$73,959 and dwelling value is around \$395,600.
Cluster O: Renters	O90	<b>Single Steps (0.17% of Canadian Households)</b>	They likely reside in low-rise buildings and row house in Quebec, Montreal, Ottawa and Nova Scotia. They tend to walk, use public transit, or cycle to work. 54% of them (age 15+) are not married. They received good education likely in sales and service, art, processing and manufacturing. Many spend over 30% of their income on rent. A large portion of the immigrants arrived in Canada in the last decade. They earn a household income of \$64,993 and their (rented) dwelling unit is worth of \$402,400.
Cluster O: Renters	O91	<b>In A Fix (0.48% of Canadian Households)</b>	People in this niche can be characterized as grey-haired couples living with adult children in rural parts of New Brunswick, Newfoundland, Nova Scotia and Manitoba. They have British, Canadian, French, and Aboriginal ancestry and proudly claim themselves Canadian. They live in old single-detached dwellings and trailer homes that require major repairs. Without educational degrees, they work in natural resources, agriculture, trades, transport, and as equipment operators in primary industries. They smoke and play bingo for fun. They use power lawn mowers and garden equipment and spend more on outboard motors and personal watercraft, gasoline and other fuels, as well as on snowmobiles. They have a household income of \$72,136 and a house valued at \$152,300.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster O: Renters	O92	<b>Brits and Bingo (0.35% of Canadian Households)</b>	They are blue collar workers in Atlantic and Manitoba provinces of Scottish, French, and Aboriginal ancestry. They do not have special education and work in natural resources, agriculture, trades, and transportation as well as in manufacturing primary industries. Though their income is relatively low, they spend money on bingo, tobacco, and reading materials. They live in old (built before 1960) single-detached, duplex or semi houses which need major repairs. They tend to live in common law relationships or be widowed or separated. They spend time on both childcare and senior care. Their income is about \$64,485 and their living quarters are worth \$188,100.
Cluster O: Renters	O93	<b>Rustic Residents (0.69% of Canadian Households)</b>	Highly indexed in New Brunswick, Nova Scotia, Manitoba, and Quebec. They live in rural households. This niche is a mixture of French, African, Arab and West Asia ethnicities. They have relatively low education and work in the natural resources, agriculture, sales and service, and the processing, manufacturing, and utility industries. They tend to spend long hours on senior care. Many live in older apartments or converted commercial buildings. These dwellings require major repairs. Some live as common law couples and some are divorced or widowed. They have a household income of \$56,751 and a dwelling valued at \$130,000. With modest incomes, they have fun with tobacco products and smokers' suppliers, playing bingos and riding snowmobiles. A big expense for them is the rent and health care.
Cluster O: Renters	O94	<b>Telephones &amp; Transit (0.10% of Canadian Households)</b>	They are 53.5% singles and 8.5% divorced. A multi-cultural group; Black, West Asian, Arabian, and French, living in Montreal, Quebec and Toronto. They work in art, culture, recreation and sport, sales and service, and primary industry-related fields. The dwellings they rent are all kinds of apartments. They spend more on kids' textbooks and lunches, clothing gifts to others, communication and public transit. They go to the laundromat for washing and drying their clothes. Many get cash benefits received from federal, provincial, territorial, or municipal governments. Their household income is around \$69,011 and their dwelling unit is worth \$519,100.
Cluster O: Renters	O95	<b>Grey Collar Grind (0.08% of Canadian Households)</b>	They are French, Aboriginal, African, Latin American young workers in Quebec and New Brunswick. They rent duplex apartments and townhouses for which they pay more than 30% of their income. Many of them live alone. Some live in common law arrangement, and some have young children with them. Their training and education is likely in personal, protective and transportation services. As recent immigrants, their occupations tend to be in accommodation, sales and services, trade, processing, and manufacturing. They earn a household income of \$54,772 and live in dwelling units valued at \$253,000.
Cluster O: Renters	O96	<b>Ethno Arts &amp; Recreation (1.21% of Canadian Households)</b>	They are workers from varied ethnic backgrounds like Arabian, Caribbean, Latin, Central and South American, African, West Asian, Korean, Japanese, and Chinese. 57.3% of them are single, divorced, separated or widowed. They likely live in apartment buildings, duplexes, or converted commercial buildings. Their dwellings are old, built before 1970 and need repairs. Some of these tenants do repair work themselves. They pay over 30% of their income on rent. They work in art, culture, food, recreation, travel, Information, science, and sales and services. Their household income is about \$54,900 and their dwelling value is around \$590,000. They pay more on their city commute, bicycles, textbooks for kids, and health care.
Cluster P: One Parent Families	P97	<b>Taking Care Of Elders (0.63% of Canadian Households)</b>	They are likely Italian, African, Arabian, Caribbean, West Asian, Latin/Central/South American, and work in the art, culture, recreation, sports, sales, and financial industries. They tend to live in Montreal in old duplexes or apartment buildings and semi-detached houses. Many of them are tenants and receive government transfers as their income. They likely have seniors in households needing care and support. They ride public transit and pay private health care plans. They have above average education and work as art, culture, recreation and sport, secretaries, administrative, sales and service related fields. They earn a household income of \$71,647 and live in dwelling units valued at \$525,000.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster P: One Parent Families	P98	<b>Reliant and Reliable (0.15% of Canadian Households)</b>	People in this niche live mostly in Quebec, e.g., Montreal and Quebec City. They are likely seniors, single parents, divorced, or widowed. They live most likely in older low-rise or duplex dwellings constructed before 1960. They spend over 30% of their income on rent. Some of these households are dependent on social assistance. They have less education and more trade certificates or diplomas. They work in manufacturing, utilities, sales, service, trades, transport, processing, and as equipment operators. Many of them walk or bike to work. Their household income is about \$59,023 and their dwelling value is around \$265,000. Relative to their income they spend more than average on medicine and health care, implying they have health issues.
Cluster P: One Parent Families	P99	<b>Big Families Big Fees (0.72% of Canadian Households)</b>	This niche describes the First Nations (13X) lifestyle. They live in Manitoba, Saskatchewan, New Brunswick, Quebec and Nova Scotia. They have 3 or more children. A sizable portion of households has 5 or more members. Their jobs are associated with natural resources, agriculture, education, law and social, community and government services, trades, transport, and as equipment operators. Childcare is a challenge for them because the single parents need to work. They spend more on health care supplies, children's wear, and snowmobiles. Their household income is about \$62,876 and their dwelling value is around \$263,800.
Cluster P: One Parent Families	P100	<b>Single Parents &amp; Seniors (0.31% of Canadian Households)</b>	They are scattered throughout Manitoba, Nova Scotia, Newfoundland, and Quebec. There are two major groups: those who are young and have children to take care of and those who are 65+ years old. Many of them are working single parents, and some are unable to work. Their dwellings are likely to be converted commercial buildings, townhouses, semi-detached houses, or low-rise apartments. Many households are on social assistance. Over 30% of their income goes towards rent. They likely have only a high school education and work as clericals in sales and service as well as blue-collar workers in trades, transport, processing, and manufacturing industries. African, French, and Aboriginal ancestries are overrepresented in this niche. Their dwelling value is around \$316,400 and their income is close to \$57,507.
Cluster Q: Thrifty	Q101	<b>Spend - Thrift Arts &amp; Sports (0.18% of Canadian Households)</b>	43% of this niche is from Quebec, while the rest are scattered through many cities. Their home language is a balance of 42% English, 38% French, and 14% non-official languages. Both ends of the labour force, young adults and seniors, are overrepresented in this niche. They work hard to pay the rent (over 30% of income). 30% of them live in low-rise apartments and 15% live in duplex apartments. With a household size 1.97, they are thrifty in their spending habits, well below the average. The proportion of occupations in processing, manufacturing, natural resources, agriculture, sales and services related fields is much higher than the average. The average household income is slightly over \$49,025 and their dwelling unit is valued at \$216,000.
Cluster Q: Thrifty	Q102	<b>New Horizons (0.19% of Canadian Households)</b>	This is a niche of recent immigrants. 13% of them are not yet citizens of Canada and 57% are living alone. 5.6% of them are African, 11.2% Aboriginal, and 5.8% West Central Asian and Middle Eastern. They are found in Saskatchewan, Manitoba and Quebec. They live in apartments (67%) and pay over 30% of their income on rent. 51% of them have no post-secondary certificate or degree. They work in sales and services and the processing, manufacturing, and utilities industries. Their living quarters are worth of \$203,000 and they earn an average household income of \$52,907. Thanks to their young age and small household size (2.04) they are still okay with such an income.
Cluster Q: Thrifty	Q103	<b>Road Trippers (0.10% of Canadian Households)</b>	Dominated by visible minorities speaking French at home (37%) and located in Quebec. They live in apartments or townhouses. Even though they spend more than 30% of their income on rent, their consumption pattern certainly is way above their current income level, likely thanks to their young or old age and new Canadian experience. They are 16.5 French, 8.7% African, and 7.8% Aboriginal. Other ethnics included in this niche are also quite numerous, namely Arab, Caribbean, Latin Americans, and Southeast Asian. They take jobs in processing, manufacturing, utilities, sales, service, and trades. Their household income is about \$55,478 and their dwelling value is about \$236,000. They pay heavily on rent and club fees. They are often on the road with trailers and tents.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster Q: Thrifty	Q104	<b>Blue Collar Immigrants (1.06% of Canadian Households)</b>	This niche consists of multiple cultures and is based in Montreal (47.8%) and Toronto (17.7%). They are more likely working in art, culture, recreation, sports, sales, services, processing, manufacturing and utilities. 95% of them live in apartment and duplex buildings. 36% of them are immigrants and 21% speak home languages that are neither French nor English. The ethnic mix consists of South Asians (6.7%), Caribbean (7.6%), Latin Americans (4.3%), West Central Asians and Middle Eastern (5.6%), Africans (13.1%), and Chinese (5.6%) and Arab 5.4%. There is a great number of blue-collar immigrants. A lot of them came recently from the French-speaking areas of the Caribbean and Africa. 50% of them have post-secondary education outside of Canada. Their dwelling unit is worth of \$523,000 and their household income is around \$41,987. In addition to rent, city commuting is a big expense for them.
Cluster Q: Thrifty	Q105	<b>Old Home Dwellers (0.76% of Canadian Households)</b>	Located in Manitoba, New Brunswick, Nova Scotia, Quebec, and Saskatchewan, they live in old single-detached houses (30%), low-rise apartments (39%), and duplex buildings (11%). Many pay more than 30% of their income for their lodging in low-value dwellings. Though their income is relatively low, they have some equity in their dwellings as 31% of them are homeowners. Ethnically only 17% are visible minorities, including 1.4% Chinese, 2.8% Filipino, and 5.1% Black. 36.6% are French-speaking and 50.4% are English speaking. Their occupations are likely to be in sales and service, natural resources, agriculture, manufacturing, and utility industries. Their income is about \$44,648 and their dwelling value is around \$185,000. Rent is a major expense for them.
Cluster Q: Thrifty	Q106	<b>Thrifty Workers (0.21% of Canadian Households)</b>	This niche consists of some young singles starting out and some working seniors. Household size is 1.81. Most (76%) of them live alone. This niche is distributed across Quebec (33.3%), Manitoba (9.2%) and Newfoundland(8%). 61.3% of them speak English, 27.2% speak French, and 7.6% speak non-official languages. Only 15% are a visible minority with a big portion of Africans, First Nations and French. Their dwellings are a balance of low-rise (48%) and high-rise (19%) apartments plus various houses built before the 80s. Many pay more than 30% of their income on rent. They earn a household income of \$43,534 and their dwelling unit is worth of \$244,000. Their biggest expenses are rent, tobacco products and smokers, as well as bingo.
Cluster Q: Thrifty	Q107	<b>Single Grey Towers (0.27% of Canadian Households)</b>	They are based in Montreal, Ottawa, and Toronto in high or low-rise apartments which are primarily senior coops or senior residences. 58% of households have only one person. 8% of the population above 15 years of age are widows and 16% are separated or divorced. 20.3% of the population are seniors over 65 years old. There are much more females than males in this niche. Many still work in art, culture, sales, and service. 87% are tenant households. They are heavy users of laundromats. 33% are immigrants. They walk, take public transit, and ride their bicycle as their means of transportation. The major cultural groups are French (15%), African (11.2%), Chinese (3.3%), South Asian (9.8%), Caribbean (5.9%), West Central Asia, and Middle Eastern (5.2%). Their dwelling units have a value of \$375,800 and their household income is \$40,191.
Cluster Q: Thrifty	Q108	<b>Starting Out &amp; Winding Down (0.33% of Canadian Households)</b>	56% of the population in this niche is in Quebec, mostly local French and non-immigrants (83.2%), with a mixture of young and old. They live in old low-rise buildings constructed before 1980 (70%). The youthful portion indicates young children in one-parent households. Twice the Canadian average of female maintainers, which is nearly as high as the proportion of male maintainers. The high indices for the maintainers in the age group 25-34 tell the story of youth trying to start living independently. Approximately 31.4% of them (Index = 173) have low education level, i.e., no certificate or diploma. Many pay more than 30% of their income in rent. They work in sales and service, manufacturing, and utility industries. Their income is close to \$38,600 and dwelling value is about \$277,200.

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Cluster Name	Niche	Niche Name	Niche Description
<b>Cluster Q: Thrifty</b>	<b>Q109</b>	<b>High-rise Seniors (0.38% of Canadian Households)</b>	They are mostly apartment renters in Quebec (49%), Ontario (26.6%), Manitoba (5.3%), and New Brunswick (3.6%). 83% of these buildings were built before 1990. 36.2% of the population is over 65 years of age. They like reading and watch TV heavily. The household size is merely 1.77 because 61% live in a one-person household. The indices of divorced is 204, and widowed is 302, twice or triple the Canadian average, respectively. Over half of them pay more than 30% of their income on rent. Compared with their low income (\$35,480), their expenditures on tenant's insurance premium are relatively high. Their dwelling unit is worth of \$264,000.
<b>Cluster R: Business</b>	<b>R110</b>	<b>Business or commercial</b>	Pure business or commercial postal codes without residents. Business postal codes may are excluded when packaged along with other residential data points.