

## CanaCode Major Lifestyles

### Cluster A: Affluents

3.32% of Canadian households



- **Top Earners & Owners**
- **Well Established & Urban**
- **Worldly & Sophisticated**
- **Average Maintainers' Age 50**

Top lifestyle, senior executives & managers, health professionals, business and financial professionals, judges, lawyers, psychologists, social workers, ministers of religion, and policy and program officers. Average household income: \$217,356; home value \$1,713,998. Average maintainers' age 50.2 with household size 2.97. 90% have British and European ancestors and likely reside in Toronto, Calgary, Ottawa, and Vancouver. With university or higher degree, they spend 3X average on education, other retirement or pension funds and non-religious charitable organizations. They travel, drive luxury foreign cars, spend 2X average on childcare and own vacation homes more than average. They have worldly reading habits. More Jewish (4.2X average). They are careful of what they eat in order to keep their weight under control. They consider themselves to be sophisticated in lifestyle, enjoy being extravagant, are brand conscious but spend with discipline and shop heavily at the Bay.

**Purchasing Big Ticket Items:** More likely than Canadian average to purchase ski/snowboard equipment, sail boat, golf equipment, power boat, giftware, HDTV/iPod, satellite radio, fireplace, hot tub/spa and home exercise equipment.

### Cluster B: Elite Professionals

6.91% of Canadian households



- **Highly Educated**
- **Techno Savvy**
- **Urban Families**
- **Graying Boomers**

Elite Professionals are managers and professionals with university degrees in science and engineering. Near 2X average earned master degree or doctorate. Average household income: \$143,533; live in relatively new houses averaging \$1,226,328. Average maintainers' age is 48.8 with a household size 2.85. 86% of them have British and European ancestors; 13% French and 81% live in Ontario, BC and Alberta. They spend 2X average on education and 1.5X average on computer related items. They travel, play golf, ski and play soccer. They read about business, finance, science fiction, sports and news and they try gourmet and healthy cooking. They consider themselves to be more sophisticated in lifestyle than average and are self-confident and ambitious. They shop often at the Bay and Costco.

**Purchasing Big Ticket Items:** More likely than Canadian average to purchase sail boat, ski/snowboard equipment, motor home, computers/tables, smart phones, HDTV and electronics, fireplace and hot tub/spa.

### Cluster C: Ethnic Cruisers

4.10% of Canadian households







- **Ethnic & Established**
- **Highly Travelled**
- **Family Focused**
- **Home & Hearth**




Well established ethnic households. 40% are immigrants. 43% are visible minorities (33% Asians, 6% Blacks and Latin American). 15% Southern European (Italian/Portuguese/Spanish/Greek). Average income \$123,231, home value \$1,232,498. Age spreads out. Large household size (3.08). Highly educated, they work in management and professional roles of corporations in finance and insurance, the applied sciences, information and cultural industries. They travel internationally 1.5X average, cook, play soccer, and read about business, finance, fashion, healthcare, sports and news. They consider themselves to be sophisticated in lifestyle, enjoy being extravagant and a person's career is their first priority. More likely to think the man should be the head of the family. Shopping more than average at the Bay. Price is more important than convenience when shopping.

**Purchasing Big Ticket Items:** More likely than Canadian average to purchase sail/power boat, personal watercraft, motor home, electronic organizer, digital radio, motorcycle, smart telephone, HDTV and portable digital music player (E.g. iPod and iPad).

<p><b>Cluster D: Nest Builders</b> 5.75% of Canadian households</p> 	<ul style="list-style-type: none"> <li>• <b>Renovators</b></li> <li>• <b>White Collar Families</b></li> <li>• <b>Little Luxuries</b></li> <li>• <b>Home &amp; Garden</b></li> </ul> <p>Typical, middle, urban Canadians who prefer to invest in and renovate (1.3X average) their homes. Average income: \$113,935; house value \$623,660, and household size 2.76. They are slightly above average in education, working in natural and applied sciences, management, business, finance and administration, social science, education, government service and religion. They have 20% above average of British, Polish and Ukrainian heritages and more like to live in Edmonton, Calgary and Ottawa. Besides home renovation, they read about business, mystery, sports and gardening. Except Golf (24% more) they engage in sports like average Canadian. More entertaining at home. Person's career is not necessarily their first priority. They shop more often than average at Costco.</p> <p><b>Purchasing Big Ticket Items:</b> More likely than Canadian average to purchase camping trailer and fireplace.</p>
<p><b>Cluster E: Buy Me a New Home</b> 11.34% of Canadian households</p> 	<ul style="list-style-type: none"> <li>• <b>Double Earners</b></li> <li>• <b>Young Families</b></li> <li>• <b>Home Buyers</b></li> <li>• <b>Home &amp; Garden</b></li> </ul> <p>Double earners working hard for their homes (avg. value \$629,598), they have income of \$112,820. Household size 2.82, they have children aged 0-14, 6 or more persons in household (1.4X ). 15% higher than average having university education, they are white collar workers likely residing in major cities, working in large companies, and are more than 1.5X likely to be Chinese, Portuguese or Greek. Besides paying off their mortgage, they spend more than average on their children's education, some mutual fund and stock, and some travel. They read about home improvement, business, best sellers and sports. Their participation rate in skiing and golf is 20% higher than the average. Like to go out with friends and feel easily being persuaded. Shopping more often than average at the Bay and Costco.</p> <p><b>Purchasing Big Ticket Items:</b> More likely than Canadian average to purchase pool, ski/snowboard equipment, handheld video game system, car alarm/security system, portable electronics, digital music player (E.g. iPod and iPad).</p>
<p><b>Cluster F: Empty Nesters</b> 6.35% of Canadian households</p> 	<ul style="list-style-type: none"> <li>• <b>Retirement Age</b></li> <li>• <b>Golf &amp; Grandkids</b></li> <li>• <b>Slowing Pace of Life</b></li> <li>• <b>Travel &amp; Recreation</b></li> </ul> <p>Household size 2.36, income \$91,795, they live in older homes with average value of \$586,297. With high disposable income and more free time, they travel, cook, garden, golf, and dote on their grandchildren. They spend more on healthcare, dental plans, recreation, reading, donations, and supporting persons living in Canada. More golfing and walking, less skiing. They are found in order of importance in B.C., Manitoba, New Brunswick, Nova Scotia and Ontario. They are concerned about the nutritional content of food products they buy, more likely to think new and improved on packages is just an advertising gimmick. Price is more important to them than convenience. Career is no more their first priority. Shopping more often than average at Sears.</p> <p><b>Purchasing Big Ticket Items:</b> More likely than the Canadian average to purchase fireplace. Less likely to purchase sail boat, pool, snowmobile, electronic organizer/PDA, ski/snowboard equipment, digital radio, console video game system (E.g. Sony PlayStation) and handheld video game system.</p>
<p><b>Cluster G: Up the Ladder</b> 16.12% of Canadian Households</p> 	<ul style="list-style-type: none"> <li>• <b>Young Families</b></li> <li>• <b>New Suburbanites</b></li> <li>• <b>Kids, Dogs &amp; Station Wagons</b></li> <li>• <b>Dynamic Careers</b></li> </ul> <p>Middle class households in busy life-stage. Income (\$89,819) and home value (\$502,163) are slightly below the Canadian average. Household size is 2.56. 25% are French and many of them work in the trades, transport and operators. More suburban dwellers with children age under 14, they spend high on healthcare supplies, mortgage and life insurance premiums, childcare. In their precious leisure time, they read more about relationships, interior decorating, work on organic gardening and woodworking. Occasionally they ski. They think an important part of their life and activities is dressing smartly. Enjoy being extravagant, but think no-name products are as good as nationally advertised brands. Like both to go out with friend and entertain at home. Consider career as their first priority.</p> <p><b>Purchasing Big Ticket Items:</b> More likely than the Canadian average to purchase personal watercraft, motor home, snowmobile, camping trailer, pool, motorcycle, and water cooler/water delivery service.</p>

<p><b>Cluster H: High Trades</b> 6.43% of Canadian Household</p> 	<ul style="list-style-type: none"> <li>• <b>Skilled Trades</b></li> <li>• <b>Secondary Education</b></li> <li>• <b>Hardworking</b></li> <li>• <b>Family Oriented</b></li> </ul> <p>Working urban families likely reside in Vancouver or Newfoundland, many of them are Chinese, Japanese, and Portuguese. Income of \$81,810. and home value of \$586,858, they live more likely than average in apartment, detached duplex or semi-detached houses with 2.41 in household size. Educational level more likely to be high school, apprenticeship or trades. They work more than average in the agriculture in primary industries, in art, culture, recreation and sport, also as heavy equipment and crane operators. They read about natural health and romance. They do home renovation, some hunting and fishing. They may not spend a lot of time on personal grooming. Open mind to new products and admire brand names. Convenience is more important than price when shopping. Pay attention to woman's right. More likely than average shopping at online department stores.</p> <p><b>Purchasing Big Ticket Items:</b> More likely than the Canadian average to purchase motor home and motorcycle.</p>
<p><b>Cluster I: Urban Life in Small Towns.</b> 5.30% of Canadian Households</p> 	<ul style="list-style-type: none"> <li>• <b>Service Industry</b></li> <li>• <b>Spend On Basics</b></li> <li>• <b>Single Parents</b></li> <li>• <b>Home &amp; Community</b></li> </ul> <p>Anglophones in small towns, many in the Atlantic, Prairie, and BC provinces, they tend to work in trades, transportation, heavy equipment and forestry operations, mining, oil and gas extraction and fishing. Many without a fixed work place. Income \$86,719, home value \$438,285, household size 2.45. They spend more on healthcare supplies, bingos, casinos, slot machines, video lottery terminals and pet, driving to work. They enjoy gardening, playing bingo and the lotteries, and reading history and the Bible. Average on sports, less skiing. Many think young people are too sexually active. Prefer to go shopping at Giant Tiger and discount or online stores. Price is more important than convenience.</p> <p><b>Purchasing Big Ticket Items:</b> More likely than the Canadian average to purchase water cooler/water delivery service, satellite dish, car stereo, pool (above or in-ground) and camping trailer.</p>
<p><b>Cluster J: Joyful Country</b> 3.10% of Canadian Households</p> 	<ul style="list-style-type: none"> <li>• <b>Skilled Trades &amp; Services</b></li> <li>• <b>Spend On Basics</b></li> <li>• <b>Some Post-Secondary</b></li> <li>• <b>Outdoorsy / Crafty / Pickup Trucks</b></li> </ul> <p>Rural households with large share of Francophone, many reside in Quebec, Maritimes, Manitoba, and Saskatchewan. Income \$82,258, home value \$366,784, household size 2.47. They spend more than average on house, gardening, recreation vehicles and insurance premiums, gasoline and fuels, medicine, pet and bingo. They give 40% above average to non-religious charitable organizations. They work at home, in primary industry, the trades, transportation and heavy equipment operations. They hunt and fish more than average. When they make a purchase, they often spend more than they thought they would. Like shopping at Giant Tiger, but also online shopping. Looking for convenience, not price. Prefer to postpone a purchase than buy on credit and do more entertaining at home.</p> <p><b>Purchasing Big Ticket Items:</b> More likely than the Canadian average to purchase hot tub/spa, snowmobile, pool (above or in-ground), satellite dish, camping trailer, power boat (excl. personal watercraft), tires and water cooler/water delivery service.</p>
<p><b>Cluster K: Rural Handymen</b> 3.51% of Canadian Households</p> 	<ul style="list-style-type: none"> <li>• <b>Blue Collar</b></li> <li>• <b>Larger Common Law Family</b></li> <li>• <b>Some Secondary</b></li> <li>• <b>Older Homes / Pickup Trucks</b></li> </ul> <p>Rural, of French ancestry, they work in the trades, transportation and heavy equipment operations, agriculture, mining, farming, fishing and forestry. Income \$75,506, home value \$282,100, household size 2.42. More 55+ years old live in old or new large houses, giving a lot to others. They bingo, hunt and fish. Many are farmers in Maritimes, Manitoba and Saskatchewan. When they buy products they look more likely than average for convenience, not price. Shopping more often at Giant Tiger and other community department stores. Often buy more than thought. Prefer to postpone a purchase than buy on credit. Treat no-name products as good as brands. Like to work on community projects. Television is main primary source of entertainment. Rather spend a quiet evening at home than go out to a party.</p> <p><b>Purchasing Big Ticket Items:</b> More likely than the Canadian average to purchase snowmobile, boat, satellite dish, camping trailer, motor home and motorcycle, water cooler/water delivery service, tires, pool (above or in-ground), fireplace, vacuum cleaners, photo printer, home exercise equipment.</p>

<p><b>Cluster L: Comfortable Apartment Dwellers</b> 10.89% of Canadian Households</p> 	<ul style="list-style-type: none"> <li>• <b>Seniors and Singles</b></li> <li>• <b>Soft Skills</b></li> <li>• <b>Disposable Income</b></li> <li>• <b>Mixed Interests</b></li> </ul> <p>Seniors and young professionals without kids, they have income \$55,203, (rental) home value \$358,503 and household size of 1.96. High percentages of females, immigrants, widows, separated, divorcées and singles, they work likely in art, culture, recreation, sports, sales and services. They live in large cities and have good disposable income. They like to travel, e.g., to Quebec and Montreal. They read history, relationships, world news and politics. Average in sports. Advertising is an important source of information. Prefer low-calorie or 'light' foods and drinks. Like to try new products. Brand loyal but see no-name as equally good. Convenience is more important than price when shopping. Career and working have high priority. Television is a major source of entertainment. Keep home very neat and clean and feel single person can have a satisfying, enjoyable life.</p> <p><b>Purchasing Big Ticket Items:</b> The dwelling type and lifestyle of consumers in this segment refrain themselves from purchases of motor home, personal watercraft, pool, power boat, hot tub/spa, camping trailer, ski/snowboard equipment, sail boat, motorcycle, snowmobile, satellite dish, water cooler/water delivery service, fireplace and home exercise equipment.</p>
<p><b>Cluster M: Singles</b> 5.11% of Canadian Households</p> 	<ul style="list-style-type: none"> <li>• <b>Old Age</b></li> <li>• <b>Primary Industries</b></li> <li>• <b>Bus, Metro, Walk</b></li> <li>• <b>Renters</b></li> <li>• <b>Government Transfer Payments</b></li> </ul> <p>Age 65+, they live likely in Quebec, Montreal and Ontario, rent, are mostly common-law or one-parent households, divorced or widowed. Income \$75,625 with high portion of government transfer, home value \$370,842. Many of them work in primary industries or work at home or retired. They often use public transit or walk. They read about fashion, relationships, and mystery, and spend more on health care. Average in sports, but slightly more in hunting. They like to work on community projects. Shopping at Giant Tiger. Likely prefer low-calorie or 'light' foods and drinks. Brand loyal and won't try a new product until it's been proven, but treat no-name products similarly as brand names. Convenience is more important than price when shopping. Lead busy social life and go out with friends often.</p> <p><b>Purchasing Big Ticket Items:</b> Below average consumption, but more likely than Canadian average to purchase home air-conditioning, car alarm/security system and motor home.</p>
<p><b>Cluster N: The New Canadians</b> 3.17% of Canadian Households</p> 	<ul style="list-style-type: none"> <li>• <b>Immigrant Strivers</b></li> <li>• <b>Genteel Blue-Collar</b></li> <li>• <b>Bus, Metro, Walk</b></li> <li>• <b>Young Families</b></li> </ul> <p>From Filipino, Africa, Latin, Central and South American, they work in blue-collar jobs well below their education levels and reside likely in British Columbia, Prince Edward Island, Manitoba, Saskatchewan and Ontario. Income \$72,191, home value \$469,406, rented, and household size 2.31. They are young 25-34 with children under 6. They move frequently and read a lot. Less resource for sports. Advertising is an important source of information, Internet and TV are their primary sources of entertainment. Price is more important than convenience. Consider to be sophisticated and may feel lonely. Like to work on community projects</p> <p><b>Purchasing Big Ticket Items:</b> Limited consumption, but more likely than Canadian average to purchase digital radio, handheld video game system, cellular and smart phone, portable digital music player (E.g. iPod and iPad).</p>
<p><b>Cluster O: Renters</b> 3.25% of Canadian Households</p> 	<ul style="list-style-type: none"> <li>• <b>Singles + Couples</b></li> <li>• <b>Public Sector / Arts</b></li> <li>• <b>New Canadians</b></li> <li>• <b>Want To Own</b></li> </ul> <p>They tend to be in the Maritimes and Montreal and Vancouver. Income \$51,392, home value \$366,498, renting, and household size 2.05, though 44% of them are one-person households. They spend a large portion of their income on rent and tenants' insurance. They work likely in primary industries, sales and service. They read often fashion, science fiction and romance, go hunting, and plan towards buying a home. They feel they are too tolerant of products and services that do not meet their expectations. Shopping at community department stores. Advertising is an important source of information. Like to try new products. Convenience is more important than price. Brand neutral. Like to work on community projects. May feel lonely.</p> <p><b>Purchasing Big Ticket Items:</b> Hardly any consumption on big items except a few of them, those who live on the coasts, may be interested in sail boat.</p>

<p><b>Cluster P:</b> <b>One Parent Families.</b> (2.07% of Canadian Households)</p> 	<ul style="list-style-type: none"> <li>• <b>Low Disposable Income</b></li> <li>• <b>Blue Collar / Sales</b></li> <li>• <b>Junior Education</b></li> <li>• <b>Young Families</b></li> </ul> <p>More than average in Northwest and Yukon territories, Manitoba, Saskatchewan, Quebec. Income \$62,437, home value \$373,796; renting mostly, household size 2.56, they spend more on children's wear and board paid to private households. apprenticeship or trades education. They are blue-collar workers in sales, social science, education, government service, religion, trades, transport and operators. The proportion of Native Canadians, Arabian, African, Caribbean, Latin and South American and Italian are significant higher than average. They read books on relationships, science fiction and romance. Like to try new products. Advertising is an important source of information. Impulsive buyer and often buy more than thought. Brand loyalty but treat no-name equally. Feel leading a busy social life and like to work on community projects. Work and career have high priority. Like to cook. May feel lonely, but family life and having children are most important.</p> <p><b>Purchasing Big Ticket Items:</b> Basic consumption on big ticket items, i.e., home air-conditioning, baby furniture, car alarm/security system, snowmobile and personal watercraft.</p>
<p><b>Cluster Q: Thrifty</b> 3.30% of Canadian Households</p> 	<ul style="list-style-type: none"> <li>• <b>Seniors / Single Parent</b></li> <li>• <b>Blue Collar Renters</b></li> <li>• <b>Public Transit Users</b></li> <li>• <b>Little Disposable Income</b></li> </ul> <p>Seniors (65+) or age 25-34 and one-parent families with young kids. Income \$35,809. home value \$312,204. household size 1.86, they have very little disposable income. 2.7X average are African, 1.8X Latin American, 2.5X Arabian and 2X Caribbean. 1.7X average households who spend more than 30% of gross income on rent. High portion of widows, divorced and separated households. They feel very lonely. They are blue collars in the process industries, manufacturing, sales, service, art, culture, recreation and sports. Over 25% reside in Montreal. They feel too much sex being used to sell products today. Like to try new products. Often buy more than thought. Brand loyalty but treat no-name equally. Feel leading a busy social life and like to work on community projects. Try to keep abreast of changes in style and fashions. Work and career are important. Like to cook. Rather spend a quiet evening at home than go out to a party. Shopping often at discount stores.</p> <p><b>Purchasing Big Ticket Items:</b> The only viable consumption on big items of consumers in this cluster seems to be the home air-conditioning.</p>
<p><b>Cluster R: Business</b></p> 	<p>Pure business or commercial postal codes without residents or new postal codes without data.</p>

Home value is consumer self-reported and subject to a 20% variation.