

CanaCode Lifestyles Niche Description

CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster A: Affluents	A1	Top Leaders	0.98%	This is a niche of the Elite in the socio-economic network of Canada. With an annual income of \$270,069, they are able to afford most goods and services, particularly spend 4.5X average on education, childcare and charity, 2.6X on hotels, vacation homes. Proportion of business owners is the highest among all niches. Their dwellings are in the top, oldest established neighbourhoods, where their mansions are very well maintained/renovated and worth of \$1,959,246. They are also highest in education and investment in children's education. They are concentrated in Toronto (57%), Montreal (8.8%), and Vancouver (19.3%). Other than the older British/Canadians, there are 10.6% Jewish, 10% Chinese, and 4.3% Russian in this niche. The proportion of Jewish households is especially significant given that they account only 1% of the Canadian total population.
Cluster A: Affluents	A2	Owners Of New Castles	0.91%	This niche is strongly coloured by South Asian (9.4%), followed by Chinese (8.8%) and Polish (5.1%). They reside most likely in Toronto (41%), Calgary (17.3%) and Montreal (7.7%). They prefer new and large houses, live in large families and spend 2X average on alimony and child support. They smoke, drink, eat out and entertain well above average. Their annual income is above \$186,205. They spend much more than Canadian average on children education, courses, textbooks and on camps. There is a high proportion of executives in management and science in this niche, although their lifestyle is beyond the traditional professionals.
Cluster A: Affluents	A3	Nature And Tradition Lovers	0.94%	A3's are more likely to be old-fashioned Canadians, with some Chinese, Italian and Polish. Being conservatism and using cash, they pay negligible bank charges, brokerage commissions and investment advice. They prefer natural cooking, and have domestic helpers. They spend extravagantly on childcare (5X), RRSP (Index=218) and automobiles rental (Index=343). Of the four niches in A, they spend least on education, personal care and entertainment, though still above average. They do like to go to live sports events. They live in major cities: Calgary, Ottawa, Edmonton and Toronto. Apparently their good income (\$161,550) and passion to nature and tradition provide them good health and balance life.
Cluster A: Affluents	A4	Old Technocrats	0.48%	A4's are the top technocrats and professionals with annual income of \$164,120. They are distributed in Toronto (44.4%), Ottawa (10.6%), Montreal (7.4) and Calgary (6.5%). High portion of leadership in public institutions. They spend almost 2.9X average on education; 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 a portion (42%) of British ancestry, highest among the A1-A4 niches. 15% of them live in condominiums(1.6X).
Cluster B: Elite Professionals	B5	House Of Gadgets	1.21%	B5's are Gadget-Fans. With income of \$147,095, they tend to buy devices excessively and probably use them well too. They spend more on renovation, repairs and alteration payouts and they also do the renovations themselves. With high income they can afford all these gadgets, appliances, tablets/computer software and hardware, smart phones D41 and have the passion for them. They live likely in Toronto (30.2%), Ottawa (11%) and Calgary (12.7%). They have the highest education in science and technologies, law, math, but also with business and management. When not working on "stuff", they love to take vacation to cottage and Banff. They devote a lot to retirement / pension funds(excluding RRSP) (Index=286) and to RRSP (Index=188). Household size = 3.03.
Cluster B: Elite Professionals	B6	Ethno Technocrats	0.93%	This niche has a large proportion (15.3%) of Chinese Technocrats, 3 times Canadian average. Technically trained, they are balanced in occupations of management, natural and applied sciences, and in their life of relatively young families, as well as in multiple-family households. Residing 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 \$136,029. 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	Harvard Professionals	0.83%	You may even call B7's Quebec Professionals because most of them live in Montreal and Quebec City. The dominant groups have 26.3% French and 25.3% British ancestry. They have good education and work in senior management, science, health, finance and administration with household income of \$127,533. 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. 15.2% 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	Family Technocrats	1.69%	Calgary, Ottawa, Edmonton are the cities where B8's likely reside. The British ancestry is larger here with smaller numbers being Ukrainian (6.8%), Polish (5%), and Eastern European(14.5%). They work in Science, Managemen, Business and Finance with household income \$132,098, while some work and live in the far North like Nunavut, Northwest and Yukon Territories. Having a relatively large household of more than 4 persons, they are dedicated to their children's education and childcare. They love new houses, row and detached, and vacation homes, which can easily accomodate their trucks and recreation vehicles.
Cluster B: Elite Professionals	B9	Balanced Professionals	0.93%	B9's are the models of the active, balanced lifestyle. With income over \$129,942, they spend heavily on female apparel, on upgrading their professional skills, and on the education for their children. They balance out by being very active in the outdoors, with sports and recreation. Those of British ancestry are still the largest part, plus European (46.3%) and Chinese (7.1%). Southern Asian (7.2%) is also represented above the average. Their dwellings are either more likely to be the oldest type, built before 2001. Renovations and alterations are part of their lifestyle.
Cluster B: Elite Professionals	B10	Freedom Technocrats	1.31%	B10's show more of the free spirit by their above average tendency to use motorcycles and to go to live sports events. Their household income is around \$125,756. They are more likely to be single (30%), and to live in condominium, apartment, duplex or semi. Their dwelling value (\$1,667,456) is the highest among the Elite Professional in Cluster B. They are also more likely than Canadian average to buy travel trailers and powerboats. The key ethnic groups are Jewish (4.6%, 4.3X average), Chinese (11%, 2.1X average). They are urban dwellers in major cities, including Toronto, Vancouver and Ottawa.
Cluster C: Ethnic Cruisers	C11	Ethnic Achievers	1.02%	C11's are Ethnics Achievers with a university degree and a household income of \$117,039. 40% are well established immigrants. 36% are visible minority. They tend to be Southern European (24%), Chinese (9.7%), and South Asian (13.6%). Likely reside in Toronto (66%). With large household size (3.1), particularly multiple-family households, they enjoy a good life with large houses and multiple income earners. Their relative new row, semi or single-detached houses were built after 1980 and the average value is about \$874,608.
Cluster C: Ethnic Cruisers	C12	Ethnic Extreme Sports	0.65%	Consumers in this niche are extreme in their dedication to an active life. Besides the usual large proportion of British Canadians, C12's are Chinese (9.8%), South Asian (7.6%) and Other European (5.9%). They live almost exclusively in Toronto with a dwelling value over \$1,465,124. What sets them apart are the tremendous amounts they put out to buy all manners of fun vehicles with indices as follows: tent trailers (Index=718), truck campers (220), travel trailers (206), outboard motors and watercrafts (106), snowmobiles and boats, etc. The index 718 means 7 times the Canadian average household expenditure on the item - tent trailers. They also own cottages, buy antiques and art. Furthermore, they are the most extreme attendants at live sports events of all niches, at seven times more than Canadian average. Their household income is about \$157,037.

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Cluster C: Ethnic Cruisers	C13	Beautiful Homes	0.77%	C13's are West Coast Orientals: Chinese (9.1%), Ukrainian (5.2%) and South Asians (8.8%), plus Koreans, and Japanese with household income around \$116,324. Because of the fashion in Vancouver, the dwelling becomes the main focus besides the children's nurture and education. This is evidenced by the high percentage of home ownership and value of their dwellings (>\$1,180,978) in comparison with their immigrant background, plus the expenditure items around the preparation of houses for sale or purchase, namely surveying, furniture, transfer taxes, and realty commissions. They may not spend as much on the recreational vehicles as C12's. They also invest in vacation properties, children's musical training and special courses.
Cluster C: Ethnic Cruisers	C14	Visible Valuables	1.14%	Heavily consists of visible minorities like South Asian (29%), Chinese (10.8%), and Caribbean (8.1%). Toronto is their main base. Though not as extreme as with C12's, they also spend above average amounts in recreation vehicles like tent trailers (Index=228), travel trailers, snowmobiles, and boats. Being of large multiple-family households with 3.31 persons, they tend to share the responsibility and cost of childcare. In addition to occupations in administration, finance, workers in the processing and manufacturing industries are showing up in this niche. Their dwelling value is moderate (\$794,763), but multiple earners in the households provide them with a great purchase power (\$100,090).
Cluster C: Ethnic Cruisers	C15	Bollywood Dream	0.51%	C15's are dominantly South Asians in BC. The South Asian community in BC 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 (30.8%), Chinese (6.8%), Oceanian (1.6%), with British just 27.8% in this niche. Located in BC, they follow the fashion of being caught up in the real estate trade. Besides sales and services, two areas now take up significant job positions here: trades, transport, equipment operation and primary industry. With household income above \$93,109 and dwelling value over \$1,029,100, their lifestyle is seen in Bollywood (Indian) movies.
Cluster D: Nest Builders	D16	Build With Recreation	1.26%	D16's consist of Southern European (14%), South Asians (9.3%), and Caribbean Origins (3.2%). This lifestyle niche has 58% residents in Ontario (Toronto, Ottawa), 15% in Calgary and Edmonton. They settle for smaller semi-detached and row houses. Dwelling value is around \$603,758. One of their objectives is paying off the mortgage fast. With the average household income of \$114,966 and small mortgages they can afford to spend on the recreation vehicles and boats. Living in multiple-family households with young children, they do not show childcare expenses because probably someone takes care of their children at home. Compared with Canadian average, the proportion of pet owners is high.
Cluster D: Nest Builders	D17	Additions, Additions	0.51%	D17's turn from the travel trailers to home renovation and children as their main focus. They spend 4.8X average on child care, and spend a lot on upgrading and maintaining their houses (average value \$655,666). They tend to take on older houses before 1970 and spend on renovating 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 of consumers are Calgary, Ottawa and Edmonton. Their other focus is on the children's education. They spend tremendously on childcare, courses, books and supplies. Their average household income is about \$106,229.
Cluster D: Nest Builders	D18	Buy Good Stuff For The House	0.82%	The proportion of British descendants rises to 49.6% in this lifestyle niche. The next highest ethnicities are Western European (19.4%) and Northern European (4.9%). D18's as nest builders take a totally different track. Instead of putting in new additions and alterations, which need a lot of work and skills, D18's invest in the appliances like refrigerators, new stoves, and new ovens. These are different from The Gadget-Men who do their own repairs and major work. Consumers in this lifestyle niche take on the housing market by investing in the internal gadgets. Their average dwelling value is \$685,183 and household income is about \$105,980.

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Cluster D: Nest Builders	D19	Panorama	0.47%	D19s' idea of a nest is a good condominium (average value over \$979,627). That being the case, they live in the four big condo markets, Toronto (31.8%), Vancouver (24.1%), Montreal (13.1%) and Ottawa (6.7%). The principal minorities here are Chinese (8.5%, 2X Canadian average) and Jewish (2.7%, 2.6X). Their occupations are likely in social science, education and government (14.5%), management (14.2%), natural and applied science (9.6%) and art, culture, recreation and sport (5.6%). They also tend to walk or cycle to work. With average household income of \$106,498, 38.3% being single professionals and near 1.4X average being renters, these consumers have great disposable income and purchase power.
Cluster D: Nest Builders	D20	Well Rounded Cocoon	1.41%	Consumers in the niche D20 are remarkable in that they are quite balanced in their lifestyle. They do many things slightly above average but not in the extreme. They have above average expenses in tuition fees, musical instruments, crafts and artist materials. They are likely to have children aged over 6. They lead above average active lives, spending on bicycles, sports equipment, children's vehicles, stamps and coin collectibles, and going to live sports events. Their homes are likely to be new (less than 15 years old), and they do alterations and maintenance to keep the houses valuable (\$596,726). The sizeable minorities are Ukrainian (5.6%) and Polish (4.3%). The proportion of Edmonton residents in this niche is significantly high (2X average). Their household income is around \$107,958.
Cluster D: Nest Builders	D21	Live It Up	1.26%	D21's hail from Montreal, Edmonton, Ottawa and Calgary with household income over \$102,659 and dwelling value over \$546,499. They spend about 2.4X average on recreation vehicles and boats. Also they donate to charities about 2X average, and their consumption on vehicles is high too. They have above average consumption of alcohol in bars and at home and also in moving expenses. The indices of Canadian, French, Ukrainian and Arabian are significantly high. Home is likely semi-detached house or row house.
Cluster E: Buy Me a New Home	E22	Home For The Children	3.29%	E22's are mostly from Toronto (27%), Calgary (13.6%), Edmonton (6.7%) and Ottawa (5.9%). Their household income is about \$119,169 and dwelling value \$653,698. They spend 2X more than average on childcare. They are also dedicated to their home. They bought new houses less than 25 years old and already they are putting major 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. They are stretching to upgrade their relatively new homes, and yet they do send money and support to their loved ones outside Canada as they have established themselves in Canada. The index of immigrants from 1981-2005 is significantly high (near 1.6X). They are technocrats as well as generalists in commerce. Many of them are upper middle managers.
Cluster E: Buy Me a New Home	E23	Stretching Dollars	0.89%	E23's are 29% Chinese and divided 38% in Toronto and 32% in Vancouver. Look at the massive house value (\$1,022,780) they are stretching to maintain compared with all other niches within this lifestyle cluster, you will understand the dedication to owning their homes in the Chinese immigrant psyche. Their household income is about \$111,980. A great portion of it goes to housing. They tend to have large households (3.02 persons), of which a high proportion, 6.1% (2.1X average) have 6 or more persons. In the metropolitan areas Toronto and Vancouver it is a blend of three waves of Chinese immigrants over the 70s, 80s, and 90s.
Cluster E: Buy Me a New Home	E24	Antiques	0.99%	E24's build their "home" based on buying a lot of 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 in these small households of 2.6 persons as if they are children. They are likely to call themselves British (37%), French (20%), Canadian (36%) and European (39.8%). Their home value is about \$606,038 and household income is slightly over \$111,189. However, the proportion of people with income over \$100,000 is significantly higher than Canadian average. They are looking for the next opportunity to switch homes.

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Cluster E: Buy Me a New Home	E25	Open Road	1.14%	E25's love to travel with recreational vehicles with their kids. Mostly British (46.3%) and European (53%). This is the main focus of the niche living, geographically tied to Edmonton (14.1%) and Calgary (9.3%). They spend over 6X average on automobile rental. Their house value is around \$624,937 and household income is about \$112,666.
Cluster E: Buy Me a New Home	E26	Downtown Dwelling	1.61%	E26's are geographically located in Montreal and Ottawa. They have young children and are dedicated to their childcare. They likely own houses that are built in 1986-2006 that tend to be semi-detached. Their house value is about \$533,538 and household income is around \$109,194. They are part of the scenes in the theatres, restaurants of old Montreal and Crescent Streets.
Cluster E: Buy Me a New Home	E27	Home Make Over	1.08%	Strictly a Toronto niche, it consists of a mixture of various ethnic groups in small households (2.8 persons). They take on old houses before 1970 and try to maintain them. Still, they want to travel in trailers or go boating. They work at jobs in business administration, finance, art, culture, recreation, sport and manufacturing. Their house value is around \$702,874 and household income is about \$94,600.
Cluster E: Buy Me a New Home	E28	Semi-Suburbanites	0.72%	Montreal and Ottawa are likely their locations. This lifestyle niche has many similarities to E26. Both are highly represented by French speaking consumers in Montreal and Quebec. E28's are less downtown in mentality, devoting more resources to vehicles: automobiles, recreation vehicles and boats. Consumers in this lifestyle niche have houses built likely in 1971-1980 and after 2001, which are one part newer and other part older than E26's (1981-2006). They do more outdoor activities than E26's and like to brew their own wine while E26's do not. Their house value is about \$471,414 and household income is around \$97,056.
Cluster E: Buy Me a New Home	E29	City High-Rise	0.66%	E29's are living most likely in high-rise condominiums and apartments in Montreal, Toronto and Vancouver. Their house value is about \$847,862 and household income is around \$81,527. Ethnicity includes Chinese (8.4%), South Asian (6.2%), and West Asian (2.1%). At a household size of 2.2 they have no children living with them and so prefer apartment living. The Jewish portion in this niche is significantly higher than the national average (4.6X).
Cluster E: Buy Me a New Home	E30	Old-time Melting Pot	0.94%	E30's are a mixture of many different ethnic groups: Southern European (23.8%), Latin American (4.9%), Chinese (7.3%), South Asians (9.1%), Caribbean (4.8%), and African (4.5%). This is totally a Toronto phenomenon. The families have been here for 20 to 50 years. They are in multiple-family households with some having 6 or more persons. They own a mix of detached (47.9%), semi-detached houses (18.6%), and Duplex (9.5%). They spend average on additions and renovations. Their house value is about \$656,260 and household income is around \$85,981.
Cluster F: Empty Nesters	F31	Active Boomers	0.57%	Empty nesters retain their detached homes (82.3%) in the major cities: Toronto (14%), Montreal (11.4%), Ottawa (9.6%), Calgary (7.6%), and Edmonton (5.2%). They also own vacation homes and travel trailers, and take packaged tours. Starting to retire but still staying active and having income, they ethnically identify themselves as British (45.7%), West European (18%), and East European (15%). The appearance of diapers and baby clothing in their expenses in a 2.6 person household shows grandchildren visiting and/or housing. Their household income is about \$109,610 and property value is over \$631,879.
Cluster F: Empty Nesters	F32	Grannies On The Town	0.65%	Montreal, Toronto, Ottawa, and Vancouver are the main residing cities of consumers in this niche. They live in houses built in 1961-1980. Though small in household size (2.6), they have income over \$111,868 and their house value is about \$743,962. They have the similar expenditures on diapers and baby clothing as the niche F31, mainly for baby-sitting grandchildren. They are British and South European, with some Polish, Romanian, and Arabian. One small ethnic group called West Central Asian and Middle Eastern is congregated here at 5%. Financially quite capable also, they eat out, go to movies, and take packaged tours. They buy more grocery as well, also pay 3.7X than average on board food, probably for grandchildren. They spend on personal care items of various kinds at above average level. They consume more fish or meat than average.

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Cluster F: Empty Nesters	F33	Devoted Grannies	0.70%	Devoted to grandchildren is the central theme of their lives now. They spend on childcare in home and outside the home, on daycare centers and children's camps. They spend heavily on tuition fees as well for those who are of age to go to college. With a household size of only 2.4, it means a grandchild is living with them while they are still very active themselves. Living in Toronto (16.8%), Ottawa (3.8%), Edmonton (4.5%), Manitoba (4.5%), and Nova Scotia (4.9%), they are active in real estate transactions. Their household income is about \$99,662 and house value is over \$646,289.
Cluster F: Empty Nesters	F34	5th Wheelers	0.88%	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 fee of automobiles. They have above average expenditures on medicine meaning some health challenge is surfacing. They are trying to take time off to enjoy the beautiful west coast lands and water. They give financial support to someone in Canada, probably their children. Their household income is slightly over 83,702 and house value is around \$748,737.
Cluster F: Empty Nesters	F35	Volunteers For Health	0.40%	F35's like to be volunteers. They give their time and money to non-religious charities. They likely don't smoke or drink much. They read a lot. They are located in Ontario (41.4%), BC (21%) and Nova Scotia (6%), but are spread away from the major cities. They own vacation homes, take packaged tours, and make their own wine. Like F34's they also have some health challenges ongoing. As empty nesters they don't have the need for childcare, but they do spend more time on senior care, probably their aging parents. Their household income is close to \$92,051 and house value is approximately \$639,637.
Cluster F: Empty Nesters	F36	Hobbyists	0.99%	Consumers in the niche F36 live mostly in Ontario, in the smaller towns and cities where they can go browsing around for antiques, works of art, sculpture, carvings, mirrors and decorations. They have older houses before 1960, and devote their attention to repairs and renovations. Their house value is about \$482,065 and their household income is about \$86,998. They are mostly of British and European ancestry.
Cluster F: Empty Nesters	F37	Trailers In Pursuit Of Health	1.12%	Spread through Ontario, Alberta, Manitoba and Saskatchewan, in the small towns and in Edmonton, F37's are people with medical challenges and are in pursuit of good spirit using their motor homes, trailers, or tent campers. Their expenditures in these categories are much higher than Canadian average. They are ethnically British and a wide range of Europeans, including Ukrainian, Polish, German, Hungarian, Czech and Slovaks. Their household income is slightly over \$80,403 and house value is about \$460,298.
Cluster F: Empty Nesters	F38	Bingo Road-Show	1.04%	Maritime rural empty nesters. That is a quick way to describe them. Though spreading from Newfoundland to Manitoba, they are more likely than the other empty nesters to live in a rural lifestyle. They are the heaviest spenders among the empty nesters on recreation vehicles. They spend on boats and take long distance buses to visit places and take vacations. They take photographs on the trips and love bingo. Their house value is about \$349,489 and their household income is about \$69,772.
Cluster G: Up the Ladder	G39	Childcare, Arts & Craft	3.43%	G39's have large families and likely reside in Edmonton, Calgary and Saskatchewan. They spend 1.5 times average on childcare of various sorts so that both parents can work. They live in row houses and semi-detached houses built in after 1996. The ethnic identify is mixed, with South Asians (5.5%), Polish (4.3%), First Nations (5.7%), Ukrainian (6.5%), Russian (2.1%). They spend on arts and craft, antiques, pictures and artists materials to create the handicrafts themselves. Their household income is about \$98,578 and house value is around \$528,743.

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Cluster G: Up the Ladder	G40	Artistically Ambitious	1.06%	G40's are middle size households of 2.55 persons in Toronto (14.1%), Vancouver (16.4%), Montreal (11.5%), Calgary (11.1%) and Ottawa (7.4%), 3.5X average in Territories. They are likely to live in either older dwellings built before 1960 and or new ones built after 2001, and in low-rises and row/semi houses as tenants. These old dwellings tend to have no laundry equipment so they do frequent Laundromats. They are 1.4X average graduates with university degrees and have occupations in art, culture, recreation, sports and science. Ethnically the minorities are Jewish (1.3%), Chinese (6.3%) and West central asian and middle eastern origins (3.2%). The average household income is about \$102,245.
Cluster G: Up the Ladder	G41	Recreational Renters	0.90%	G41's are mostly a Montreal story, mainly French, or Canadian. They are families of 2.5 persons. They purchase their detached houses built in 1961 to 1980. They spend more on appliances: electric equipments such as air conditions, fridges, vacuum. They work in health, administration (as secretaries), mechanics and supervisors in manufacturing. They do above average amount of recreation with rented trailers and boats. Some even start to buy vacation homes. Their house value is about \$447,226 and household income is slightly above \$84,310.
Cluster G: Up the Ladder	G42	Fix Me Any Home	0.63%	G42's are visible minorities. A larger portion (22%) of them speaks a non-official language as their mother tongue. The mix consists of Chinese (10%), South European (14%) and South Asians (12.5%) plus smaller numbers of Latin, Central and South American Origins, Caribbean, Black, West Asian. They live in Toronto and Vancouver. Because the housing prices are higher there, they buy or rent dwellings (before 1960) of any types that they can get and fix them up, from semi/row house to detached duplex. They live in houses valued around \$773,387 and their household income is about \$83,524.
Cluster G: Up the Ladder	G43	House In The Country	0.89%	Located mostly in the rural areas of Ontario, Alberta and British Columbia instead of cities they can afford single houses rather than renting apartments. They are of British, French and Western European background. They are above average in being self-employed, using their trained skills to make a living while enjoying country life. They go to bars, indulge in games of chance, and travel with recreation vehicles. Their house value is about \$546,692 and household income is slightly above \$85,101.
Cluster G: Up the Ladder	G44	House Flips	1.29%	G44's are a Vancouver niche. The dominant ethnic groups are Chinese (19%), South Asian (9%), British (28%), and European (36%). Thoroughly wrapped up in the Vancouver housing heat, many of them flip houses and carry an average dwelling value (\$1,075,679), 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. Household size is 2.4. There are 1.3 times more non-family or other family households than average which means mutual help. Their average household income is around \$72,164.
Cluster G: Up the Ladder	G45	Face A Health Challenge	1.12%	G45's households have a family member with health challenges. They live in the urban centers of Quebec, Montreal and Ottawa. Their priority budget items are young children's education, and the special medical expenses. They rent automobiles and spend more than their peers on children's education. For recreation, they go to bars, drink and smoke at home. They familiar with loan and insurance services. They live in newly built homes valued at around \$422,113 and their household income is about \$92,631. Many of them work in trades, social science, education, government service and religion. The indices of Canadian, French and Western European ethnicities are significantly high.
Cluster G: Up the Ladder	G46	Rural Expert Self-Employed	2.48%	Consumers in the niche G46 are likely to be rural self-employed with education in agriculture, biological sciences and technology. They work in trades, transport, equipment operations and primary industries. They live likely in rural Ontario, Quebec, Alberta and Manitoba and are mostly British, French, North American Aboriginal, West and North European Canadians. They own their houses, recreation vehicles, boats, and pets. Their house value is about \$361,246 and household income is slightly above \$70,776.

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Cluster G: Up the Ladder	G47	City Technicals	2.36%	consumers in G47 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 with a majority of French and a minority of British. They enjoy alcohol and cigarettes and music more than the Canadian average does. Proportion of people living in semi-detached dwellings is also significantly higher than the Canadian average. Their house value is about \$398,701 and their household income is close to \$84,702.
Cluster G: Up the Ladder	G48	Downtown Socialites	0.61%	Like the niche G47, 66% of G48's reside in Quebec, 35% in Montreal and 8% in Ottawa. consumers in G48 are even more likely to be French and believe in Roman Catholic. They are mostly the downtown living families. Their children require a lot childcare and education from kindergarten to high school. They avail themselves of the niceties of the city life, going to museums, shows, movies, and bars. 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 \$463,701 and their household income is about \$80,244.
Cluster G: Up the Ladder	G49	Childcare For Working Parents	1.36%	Ethnically this niche is a mixed group, with 4.7% South Asian, 4.7% Chinese, 15.3% French, and 4.3% Ukrainian. The indices of Black, Hispanic, Jamaican, Arabian/West Asia, Filipino and Latin American are all well over 130. They spread out in the cities of Calgary, Edmonton, Montreal, Ottawa and Vancouver, and live in homes built in 1970's, particularly in townhouses. Noticeably is the household size of 2.7 and the above average number (1.5X) of one-parent households in this niche. This implies more needs of childcare when the parents work. Their household income is about \$71,077 and dwelling value is around \$498,666.
Cluster H: High Trades	H50	Work And Play	2.34%	The index of Chinese (11.6%) is well over 226, followed by South Asian (6.4%), West Central Asian and Middle Eastern (3.6%), Filipinos, Japanese and Indo-Chins. Over 38% of consumers in this niche live in BC, mostly in Vancouver. They live in apartments in 1960 or before, and rented homes valued at \$768,678, twice those of other niches nearby here. 1.4X average people who received education outside of Canada. They generally work for companies as skilled workers in art, culture, recreation, sport and sales. Affected by the recreation fashion of Vancouver, they rent recreation vehicles and boats. Their household income is around \$73,749.
Cluster H: High Trades	H51	Thrifty Tradesmen	1.69%	Centred in Toronto with the racial make-up: Chinese (5.5%), South European (10.6%), South Asian (5%), and Blacks (3.1%). They tend to be thrifty and live in old houses built before (1960). They work likely in art, culture, recreation, sport and trades and take often public transit. They live in multiple-family households whose internal activities alone keep them away from the far more costly recreational activities. Their household income is about \$80,716 and house value is around \$552,346.
Cluster H: High Trades	H52	SOHO Tradesmen	2.40%	West European and English, they are the Tradesmen in rural Alberta, British Columbia, Saskatchewan, Quebec, Nova Scotia and Newfoundland. They tend to be self-employed working at home. The indices of dwellers in trailer homes or other single attached houses are significantly higher than the Canadian average. They keep companion with their pets, tend small plots of fruits and vegetables, watch TV and play bingo. Their household income is about \$77,656 and house value is around \$430,011.
Cluster I: Urban Life in Small Towns	I53	Children's Education	0.55%	Children's education, books, and daycare centres are the highest priorities for consumers in this niche. Next come major expenditures on additions, renovations and repairs for their houses built during 1961-80. The small towns they reside are in Ontario, Quebec, BC, Alberta and Saskatchewan. You can find almost all the ethnic groups in this urban Life in Small Towns. Noticeably, the indices of North European, West European, Caribbean, African households are significantly high. Their urban lifestyle is also reflected in their dwelling types (town houses and semi-detached houses with the average value \$707,442). They do have a comfortable household income of \$98,433.

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CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster I: Urban Life in Small Towns	I54	Small Town Bingo	0.81%	I54's love newer houses but they are 43% located in the rural areas and half in the urban centres of the small cities of Ontario, Alberta, BC and New Brunswick. Indices of both single detached houses and movable dwellings are significantly high. They consume more gasoline in this niche than the Canadian average. They spend more time on childcare and love to play in the games of chance. They are more likely English, North, West and East European. Their household income is about \$97,033 and house value is around \$439,249. They do not travel much but use a lot of telephones and cell phones. 3.1X average spending on gifts of money and other support payments to persons living outside Canada.
Cluster I: Urban Life in Small Towns	I55	Medium Old Houses	1.06%	I55's live in houses built after 1990, and in the small cities of Alberta, BC, Ontario, Quebec and Manitoba. They do a moderate amount of upkeeping of their houses which are likely to be semi or other single detached. They are pets lovers and spend long time on childcare. The proportions of North European and West European are much higher than the Canadian average. Their dwelling value is about \$498,068 and household income is around \$88,481.
Cluster I: Urban Life in Small Towns	I56	Antiques Or Renovation	0.87%	Antiques, art, craft, carvings and artistic materials for crafts are the favourite pastimes of many consumers in this niche I56. Alternatively, they renovate their older houses. The percentage of people living in single detached house before 1960 is much higher than the Canadian average. In addition to European ancestry, Pacific islands origins, Aboriginal and American are represented over proportionally in this niche. They spend time and money on childcare as the proportion of perosns 65 years and over living alone is also well above the Canadian average. Their household income is about \$73,135 and house value is around \$391,805.
Cluster I: Urban Life in Small Towns	I57	Old Continentals	0.58%	Living in small households and dwellings built before 1960, consumers in this niche are from The Old Continent likely before 1961. Russian and Ukrainians are a major part of this niche too. Proportions of seniors and children are significantly high. They spend time and money for senior care, childcare and "home care", plus home entertainment equipment and services. Educational supplies, textbooks for children are their priorities. They are pet lovers and club members. You will find them likely in Ontario (51%), BC (15.1%), Saskatchewan (8.2%), Alberta (7.7%) and Manitoba (4.6%). Their dwelling value is slightly over \$341,366 and household income is around \$72,468.
Cluster I: Urban Life in Small Towns	I58	Motorcycle Diaries	0.88%	The proportions of consumers in this niche living in single or semi-detached are much higher than the Canadian average. They are located in the Atlantic and Prairie regions with English and Europe ancestry and North American Aboriginal. They have average education, likely in agriculture and protective and transportation services, and work in sales, services, trades, transport, equipment operations, manufacture and processing industries. They are pets lovers and spend sixty or more hours on childcare. Their household income is over \$70,942 and house value is around \$386,249.
Cluster I: Urban Life in Small Towns	I59	Seniors in Old Homes	0.56%	I59's live likely in the Atlantic and Prairie Provinces and in single detached house built before 1960. You will find likely common law and male single parent families, small senior households. They have moderate education, but with good health they are active in employment, likely in sales, services, trades, transport, equipment-operation and manufacturing. They spend a on childcare both at home and outside. The proportions of people walking and cycling to the work place are much higher than the Canadian average. In this niche the indices of Aborigines, North European and Russian are noticeably high. Their household income is over \$62,891 and house value is around \$353,220.

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CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster J: Joyful Country	J60	Route 66 (2.09% of Canadian Households)	2.09%	Living in the countryside, the niches of J60, J61, and K62 are the Canadian rural consumers. They spend more on transportation and recreation vehicles and associated services. They are farmers, miners and workers in primary, processing, manufacturing and utilities industries. Many of them work at home or have no fixed working place. Females in this niche are more likely to ride motorcycles to working places. 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 \$78,141 and dwelling value of \$390,695.
Cluster J: Joyful Country	J61	Rural Recreation	1.02%	Consisting of consumers with British and French ancestries, as J60, this niche J61 has slightly higher proportions of Aboriginal. They donate generously to non-religious charities. Geographically they tend to be more concentrated in Quebec, PEI, Newfoundland, and Nova Scotia. Due to remoteness, they spend more on transportation. They also spend more on boats and recreation vehicles, health care and play on bingos. Females more likely drive to their work places. They are also pet lovers and purchase food and goods for their pets. The percentage of senior (65 years and up) is high and thus their expenditures on prescribed medicine is high. Their household income is about \$76,682 and house value is around \$388,539.
Cluster K: Rural Handymen	K62	Handy Neighbours	3.52%	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. With age 55-64, they spend above average on health care. They are frequent travelers and have fun in bingos. The proportion of BC, Ontario and Alberta residents in this niche is much lower than the Canadian average. They are more likely to be farmers, miners and workers in primary, processing, manufacturing and utilities industries. These rural handymen earn a household income \$71,595 and live in houses worth of \$314,035.
Cluster L: Comfortable Apartment Dwellers	L63	Grey Perspectives	0.52%	The niche L63 consists mainly of seniors and young adults, near 5X average in owning/renting condominiums. 71% 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 rely on public transportation, use laundry and dry-cleaning service, brew their own alcohol and put high emphasis on personal care and hair grooming. The seniors likely stopped working and rely on pension fund and government transfer. They invest above the average on their condos. With a household income close to \$72,367 they enjoy their comfortable condo (worth \$416,033) life.
Cluster L: Comfortable Apartment Dwellers	L64	Charitable Renters	0.25%	Consumers in L64 are based in Montreal and Toronto. They spend more on bus services and taxi. They rent apartments of different vintages. Holding Bachelors 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. They like to make their own alcohol. Ethnically, they are a mixture of French, Latin, Central and South American, Arabian, West Asian and African. Their household income is slightly over \$56,227 and their (rented) dwelling value is about \$361,985.
Cluster L: Comfortable Apartment Dwellers	L65	Small Households Big Hearts	0.67%	Based in Toronto, Montreal, Vancouver and Edmonton, the typical consumers in the niche L65 live in small households and spend 30% or more income on rent, they are likely singles in age group 25-34, with university degree but on entry position. The percentages of African, West Asian, Arab, South Asian, Latin, Central and South American are higher than the average. They rent automobiles and self-organized traveling. They settle in Ontario, Quebec, and Saskatchewan. They tend to walk, or to use public transportation for work. They have occupations in art, culture, recreation, sports, science, sales and service. Their home value is about \$434,415 and their household income is over \$58,441. Relatively they spend more on gifts to people outside Canada.

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CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster L: Comfortable Apartment Dwellers	L66	Low Rise High Hopes	0.19%	L66's are renters rather than condo owners, 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 built likely in the 1981-90 period. These buildings also mean there are no washing and drying facilities in the premises so the tenants have to do Laundromats. They have likely bachelors' degrees or up in the mathematics, computer and information science and work more likely than the Canadian average, in finance, applied science and sales. Both seniors and single young adults are heavily present. Their dwelling unit is worth about \$373,853 and their household income is more than \$53,457.
Cluster L: Comfortable Apartment Dwellers	L67	Self-Sufficient Renters	0.26%	L67's are likely renters in Montreal, Toronto, and Edmonton. Their dwellings are old apartments built in 1961 to 1980, and they do not have washers and dryers. So they go to Laundromats. The proportion of seniors is 1.3X average and widowed (1.7X). They spend more on transportation by train and household moving. With a household size of 1.9, they do not have children. A sizable portion of them lives in widowed, divorced and separated arrangement. Their ethnic identities are mainly French, Caribbean, Latin, West Asian, South Asian and African. They do their own dress making and tailoring. They have a household income of \$53,303. Their average dwelling unit has a value around \$348,240.
Cluster L: Comfortable Apartment Dwellers	L68	Tower Living	1.31%	Consumers in L68 are more likely renters living in high-rise buildings in Toronto, Montreal and Vancouver. Of this niche 36.3% are visible minorities, with 9.2% South Asian, followed by Chinese (7.9%), Black (6.5%), and Filipino (4.1%). They are recent immigrants and likely non-family households. Both young and old like in L67, they take public transit to their work places. Enjoying good health and being active in sports, they travel more than average by train. Highly educated in mathematics, computer and information science, fine and applied arts, they still spend more on their further education and training. They have a household income of \$49,933 and live in apartment units worth \$451,923.
Cluster L: Comfortable Apartment Dwellers	L69	Insurance And Travel	0.22%	L69's have a fixation on insurance. They are based in Montreal, Toronto and Vancouver, living in apartment that built from 1961-1990 periods. Though renting, they spend more on maintenance and repairs, and some manage to buy vacation properties. They are highly educated, particularly in art, mathematics, humanities and life science, are generally young singles or 1-person households. They work in sales, art, culture, recreation, sport, natural and applied science. Though small households, they spend heavily on many different types of insurance plans, relatively high on union and professional fees as well as on newspapers and reading materials. However, they spend less on education. Traveling a lot, they cycle, walk and take public transit or taxicab to work. Their income is about \$54,007 and dwelling value close to \$349,567.
Cluster L: Comfortable Apartment Dwellers	L70	Rent To Own	0.78%	L70's are located in Toronto, Edmonton and Montreal. Many young professionals and cleric wrokers. Half of them rent while the 91% of them prefer apartments. Their dwellings are relatively new, built after 1980, near 1.4X average built in recent 5 years. They need some health/eye care and depend on tools to finish housework. They are more than average to be seniors or young single parents working hard without sufficient time for the children. They have a household income of \$69,987 and live in apartment or town house units worth \$366,904.
Cluster L: Comfortable Apartment Dwellers	L71	Travel And Some Insurance	0.46%	L71's are from Montreal, Toronto, Ottawa and Edmonton. Sizable portions of them live in apartment building less than 5 storeys built in 1961 to 1990. The proportions of the seniors and Caribbean, Arab, West Asian, Black and Latin American are much higher than 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 go on a vacation package. They work in sales, service, manufacturing and health. They are active in unions and/or professional associations. Their average household income is \$52,786 and dwelling value is \$350,489. Household size 1.99, they do not spend very much on education and child care.

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CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster L: Comfortable Apartment Dwellers	L72	Comfortable Leisure	1.06%	Consumers in L72 live mainly in old apartment buildings in Montreal, Toronto and Vancouver. The new immigrants from the period 1996-2012 are the largest group, mostly from mainland China, Philippine and South Asia. They are comfortable with their current careers in art, culture, recreation and sport, natural and applied sciences, sales and service so that they are able to turn to recreation and leisure time activities. They have a higher tendency than the average in using trailers for vacations. They take public transit to their work places. Their household income is about \$52,809 and they live in dwelling units worth of \$546,127.
Cluster L: Comfortable Apartment Dwellers	L73	Single Parent Older Child	1.87%	L73's consist of single-parent families trying to put kids through school and paying the tuition fees. Their dwellings are mostly the apartment buildings without a washer or dryer. Therefore they go to the Laundromat frequently. The children in the family are reaching university education so the burden for the parent in tuition fee is showing up. They rely on public transit and use more train and highway bus. They also pay more than 30% of their income on rent. Their dwelling unit is worth about \$264,992 and their household income is around \$55,910.
Cluster L: Comfortable Apartment Dwellers	L74	Uncomfortable Payments	0.65%	L74's are based in Montreal where they pay over 30% of their income on rent. The heavy alimony payments define the lifestyle of this niche. 49.4% of them are one person household. Household size is 1.9. The ethnic mix is mainly French, with some Latin, Central and South American, Hispanics, Arab and Black. Many of them have apprenticeships, trades certificates or diplomas. They live in small and old apartments with an income of \$50,837 and dwelling value of \$355,879.
Cluster L: Comfortable Apartment Dwellers	L75	Lofty Ambitions	2.65%	L75's are highly indexed in Manitoba, though a majority of them reside in Ontario, Quebec and British Columbia. The proportion of people living in converted commercial buildings is significantly high. They are likely recent immigrants. For many the gross rent account for over 30% of their income. The ethnic content is mixed among Caribbean, Latin, Central and South American, Black, Arabian, West Asian, and Middle Eastern. They work in sales, service, processing and manufacturing industries. Their income is about \$40,169 and their dwelling unit is worth of \$314,961.
Cluster M: Singles	M76	French Laundry	0.46%	M76's are from Montreal and Quebec City. They think an important part of their life and activities is dressing smartly and try to keep abreast of changes in style and fashions. Therefore, they spend a lot in clothing and use the Laundromat frequently. Pay 2.4X on board food to private households. They live likely in detached duplex apartment and semi-house that built in 1960-1980 and raise school age children with common law partner. They are of a good working age and have apprenticeship or trades certificates or diplomas. Their dwelling unit is worth about \$511,201 and their household income is around \$73,806.
Cluster M: Singles	M77	Enfants and Life Insurance	0.74%	M77's are also from the Montreal and Quebec City areas. They tend to live in new or old duplex apartment or semi-house. Alimony payment is one of their big responsibilities. Relatively a large portion of them own recreational vehicles. They like reading and have above average expenditures on pharmaceuticals and healthcare supplies. When they buy products they are looking for convenience, not price. Their income is about \$74,373 and their dwelling unit is worth of \$449,389.
Cluster M: Singles	M78	Young Families	0.82%	M78's consist of young families and individuals who have finished the courses of study. They live in semi and single detached houses and duplex, and usually have a large family size. Their education level is low. They spend a lot of time on childcare and senior care. They are likely fan of alcoholic beverages. Those French and First Nations are at the life stage that they themselves are the playmates of their young children. They keep pets too. Their dwelling value is about \$322,027 and their household income is slightly over \$74,557.

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CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster M: Singles	M79	Condo Active Seniors	0.52%	M79's are likely to be over 65 years old living in nice high-rise apartments. Slightly over half of them are homeowners (54%). They reside likely in Montreal, Vancouver and Toronto. They participate outdoor activities: walking, biking or taking public transit to work. Affected by the custom of Vancouver, they also spend time considering the real estate market. They are a mixture of various ethnic groups like 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 \$73,052 and a dwelling unit worth of \$652,322.
Cluster M: Singles	M80	Widowed APT	0.21%	Many M80's live likely in low or high rise apartment buildings built during 1981-2005. A large portion of them are widows. Vancouver is the main focal point. Their ethnic mix consists of Widowed, Scottish, Welsh, Dutch, Pacific Islanders and German. 1.6X average of them are over 65 years old living alone, so their most likely period of first entry to Canada were before 1971. Their dwelling value is about \$541,960 and their household income is close to \$69,720.
Cluster M: Singles	M81	Self-Employed Prairie	0.64%	M81's are likely self-employed and skilled workers in Saskatchewan, Manitoba Alberta and Newfoundland. Major ethnic groups are Aboriginal, Ukrainian, Russian, German and Eastern European. Many live in old single detached houses and mobile homes (18X), or other single attached house (7X). This segment has relatively a large portion of young children. They play bingo and lottery. Their household income is about \$72,553 and the house value is around \$288,646.
Cluster M: Singles	M82	Healthcare in Demand	0.62%	M82's consist mainly of young and senior singles who rent only and appear to have no plan for expansion. The proportion of divorced, separated and widowed is significantly higher than the average. They reside likely in Montreal and Vancouver. The duplex, high-rise and low-rise apartment dwellers are 2X average. They repair and improve their old homes. Alimony and support payments are big expense, but few children in this niche. Though their household income (\$68,795) is relatively low, they spend more than 2X average on health care supplies and hospital care. Their dwelling unit is worth of \$528,161.
Cluster M: Singles	M83	Walk 2 Work	0.85%	M83's reside mostly in New Brunswick and Quebec, and live in old single and duplex or converted commercial buildings. They work in the trade, processing, manufacturing and utility industries. They live likely close to their workplace and walk mostly to work. They like to go on tours with the packaged travel groups. They spend more on both public and private health care plus health insurance premiums and that defines their calendar. They spend 86% more on prescribed medicines than the average. Their household income is about \$63,550 and house value is around \$304,083.
Cluster M: Singles	M84	Soul City Parents	0.24%	Based in Quebec city, Montreal and Ottawa Quebec and Nova Scotia, consumers in the niche M84 live in dwellings like old duplex and single-detached homes as tenants. Childcare is very important to this group, both at daycare centres and at home. They spend more on children's education, camp, playground equipments, washes and dryers. They have below average education. The proportion of population age 65+ is much higher than Canadian average. Many of them are single parents, divorced, widowed or common law families. Their household income is about \$62,895 and their dwelling value is around \$362,344.
Cluster N: The New Canadians	N85	Benefits & Benefactors	0.84%	N85's are in Manitoba, Ontario, PEI, Saskatchewan, Alberta and BC. They live likely in old duplex or row houses. They have low education but like reading, and pay heavily on alimony and health care. They also spend proportionally more on supporting someone in Canada and donate generously to religious charities. The ethnic mix includes British, Ukrainian, Polish and Aboriginal. They contribute actively to their health and dental plans, working probably for SMEs (Small and Medium Enterprises). Their recreation is likely related to their vacation homes, trailers, and boats. Their income is close to \$72,718 and their house value is almost \$438,530.

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CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster N: The New Canadians	N86	Relative Supporters	0.39%	N86's are located likely in Edmonton, Ontario, BC, Alberta, PEI, Nova Scotia and Manitoba. They are British, Ukrainian, Polish, Black, Aboriginal, and live in old duplex apartments, townhouses, semi house and converted commercial buildings. They work in blue collar occupations related to processing, manufacturing and utilities, sales and service, and trades. They have above average expenditures in health related items. They support relatives in Canada and donate to religious organizations. They earn an income slightly over \$70,046 and their dwelling value is about \$412,161.
Cluster N: The New Canadians	N87	High-rise Immigrants (0.80% of Canadian Households)	0.80%	N87's have a share of 36.3% visible minorities living in Toronto. South Asian (7.6%), West Central Asian and Middle Eastern (7%), Caribbean (4.5%), Chinese (7.2%), Filipinos (4.4%), and African (6.6%). They are mostly new immigrants. They have overall high education outside Canada, particularly in arts; mathematics, computer and information science; physical, life, social and behavioural science, a great portion of them also work as art, culture, recreation and sport, science and sales. Over 30% of their income goes to rent. With a household income of \$64,405 they live in dwelling units worth \$660,967 and support their relatives outside of Canada. 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	Low-Rise Renters	0.42%	N88's consisted of residents living in old duplex, townhouse, semi and converted commercial buildings. Geographically they are in Ontario, British Columbia, 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, construction trades and transportation. The senior portion of this niche tends to subscribe insurance plans and spends more on healthcare related products. A high portion of them give money and support to relatives in Canada, though the absolute amount may not be high compared with affluent households. Their income is about \$67,401 and dwelling unit is valued at \$438,992.
Cluster N: The New Canadians	N89	Childcare & Charities	0.71%	Saskatchewan, Manitoba, Ontario, and Newfoundland are the likely resident provinces of these young families, some of whom have over 60 hours of childcare. They have education in engineering, architecture and transportation. They work in the sales, construction, trades, transportation and manufacturing industries. They live in duplexes, townhouses, and semi-detached houses built before 1960 and rent/dwelling cost may account for over 30% of their income. They have 67% above average expenditures in healthcare supplies and medicine and still donate to religious organizations. Noticeable is also the high index (171) of Aboriginal in this niche, reflecting the fact they have similar consuming patterns as new Canadians. The average household income is about \$64,545 and dwelling value is around \$359,561.
Cluster O: Renters	O90	Single Steps	0.06%	O90's reside likely in high-rise buildings in Montreal, Edmonton, Toronto, Calgary and Ottawa. They tend to walk or cycle to work. 54% of them (age 15+) are not married. They received good education at likely in the art, architecture and engineering, and their occupations are sales and service, processing and manufacturing. They send money to family members and relatives outside Canada. 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 \$56,491 and their (rented) dwelling unit is worth of \$299,818
Cluster O: Renters	O91	In A Fix	0.49%	The niche O91's are grey hair couples lived with adult son or daughter in rural area of New Brunswick, Newfoundland, and Nova Scotia. They are British, French and Aboriginal who proudly claim themselves Canadian. They live in old single-detached dwellings and trailer homes that require major repairs. Without degrees they work in the trades, transport and equipment operators in primary industries. They scrounge and send money and support to family outside Canada. They smoke and play bingo for fun. They are the users of power tools and garden equipments and spend more on automobile and gas as well as on telephone. They have a household income \$64,179 and a house valued at \$145,311.

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CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster O: Renters	O92	Brits and Bingo (0.29% of Canadian Households)	0.29%	O92's are workers in atlantic and prairie provinces of Scottish, English, French and aboriginal ancestry. They do not have special education and work in sales and service, trades and transport as well as primary industries. Though their income is relatively low, they send money to their relatives outside Canada. They live in old (built before 1960) single-detached or semi houses which need major repairs. They tend to live common law or widowed and spend time on both childcare and senior care. They also spend money to play Bingo. Their income is about \$52,717 and living quarter is worth of \$164,019.
Cluster O: Renters	O93	Rustic Residents	0.82%	O93's are high indexed in Newfoundland, New Brunswick, Nova Scotia, Manitoba and Quebec and in rural households. A mixture of French, African, Arab and West Asia ethnicities, they have relatively low education and work in the 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 are in need of major repairs. Some live common law and some are widowed. They have a household income of \$46,886 and a dwelling valued at \$71,940. With modest income they have fun in smoking and playing bingo.
Cluster O: Renters	O94	Telephones & Transit	0.02%	O94's are 49.2% singles plus 7.9% divorced. A multi-culture group: Black, West Asian, Arabian, and French living in Montreal, Ottawa, Vancouver and Toronto. They work in sciences, health, sales and service, primary industry related fields. The dwellings they rent are all kinds of apartments and rowhouses. They spend more on kids wear, newspapers, telephone, Internet and public transit. They go Laundromat for washing and drying their clothes. Many spend over 30% of their income on housing rent. Their household income is around \$65,832 and their dwelling unit is worth of \$395,716.
Cluster O: Renters	O95	Grey Collar Grind	0.05%	O95's are British, European, Aboriginal, African, Latin, Central and South American singles and young workers living in Calgary and Edmonton. They rent apartments and townhouses for which they pay more than 30% of their income. Many of them are single individuals living alone. Some live common law and some have young children with them for which they spend on childcare a lot. Their average education is likely in health, parks, recreation and fitness. As recent immigrants their occupations tend to be in accommodation sales and services, trade, processing and manufacturing. They earn a household income of \$47,510 and live in dwelling units valued at \$186,732.
Cluster O: Renters	O96	Ethno Arts & Reception	1.52%	O96's are workers from a number of ethnic backgrounds like Arabian , Caribbean, Latin, Central and South American, African, West Asian, Korean, and Chinese. 60% of them are single, divorced, separated or widowed. They live likely 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, education, science, sports, sales and services. Their household income is about \$43,478 and their dwelling value is around \$711,496.
Cluster P: One Parent Families	P97	Taking Care Of Elders	0.86%	P97's are Italian, African, Arabian, Caribbean, West Asian, Latin Central and South American and families who work in the manufacturing, art, culture, recreation, sport, sales and financial industries. They tend to live in Montreal in old duplex buildings, semi-detached and row houses. For these old premises they still have to pay over 30% of their income. They likely have seniors in households needing care and money. They do ride public transit, pay private health care plans. They have below average education and work as secretaries, assemblers, clerks, assistants in administrative, financial related fields. They earn a household income of \$64,879 and live in dwelling units valued at \$652,401.

CanaCode Lifestyles Niche Description

CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster P: One Parent Families	P98	Reliant and Reliable	0.13%	Consumers in the niche P98 live mostly in Quebec, e.g., Montreal and Quebec city. They are likely seniors, single parents and singles divorced or widowed. They are most likely French living in older dwellings that are low-rise or duplex and were constructed before 1960. They pay over 30% of their income on rent. Some of these households are obviously dependent on social assistance. They have less education and work in sales, service, trades, transport, equipment operators, processing, manufacturing and utilities. Many of them walk to work. Their household income is about \$52,297 and dwelling value is around \$295,657. Relative to their income they spend over proportionally on food, e.g., dairy, egg, meat, bakery, vegetable and fruit. Apparently having health issues as they pay more than average on health care.
Cluster P: One Parent Families	P99	Big Families Big Fees	0.83%	P99's describes the First Nations (10X) lifestyle. They are located in Manitoba, New Brunswick, Saskatchewan, Northwest and Yukon Territories. They have young children needing childcare. A sizable portion of households has 6 or more members. They work at specialized jobs with trades, transport, equipment operators, social science, education, government services, religion, and primary industries. Childcare is a challenge for them because the single parents need to work. They spend more on legal fees, insurance and other service fees. Their household income is about \$55,793 and their dwelling value is around \$263,452.
Cluster P: One Parent Families	P100	Single Parents & Seniors	0.25%	P100's are scattered throughout Manitoba, Edmonton, PEI, Nova Scotia, Newfoundland, New Brunswick and Saskatchewan. 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 other 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 the rent. They have likely only high school education and work as clericals in sales and service as well as workers in trades, transport, processing and manufacturing industries. African, Ukrainian and aboriginal ancestry is well over proportionally represented in this niche. Their dwelling value is around \$318,516 and their income is close to \$51,294.
Cluster Q: Thrifty	Q101	Spend - Thrift Arts & Sports	0.11%	Q101's are 41% from Quebec and the rest scattered through many cities. Home language is a balance of 52% English, 40% French, and 6% non-official languages. Both ends of the labour force, young adults and seniors, are over proportionally represented in this niche. They work hard to pay the rent (over 30% of income). 37.4% of them live in low-rise apartments and 10% live in duplex apartments. With a household size 1.97, they are thrifty in their spending habits. This is reflected in all of the Q niches where in most categories the expenses are well below the average. Q101's expenses are balanced, but thrifty. The proportion of occupations in processing, manufacturing, sales and services related fields is much higher than the average. The average household income is slightly over \$39,520 and their dwelling unit is valued at \$204,118.
Cluster Q: Thrifty	Q102	New Horizons	0.09%	The niche Q102 are made up of recent immigrants. 10% of them are not yet citizens of Canada and 57% are living alone. So, some are starting out and some are still trying. 6.6% of them are African, another 2.8% Chinese, 16.4% Aboriginal, and 4% West Central Asian and middle eastern. They are found in Manitoba and Saskatchewan. They (64%) live in the apartments and townhouses and pay over 30% of their income on rent. 61% of them have no postsecondary certificate, They work in sales and service, and processing, manufacturing and utilities industry. Their living quarter is worth of \$204,590 and they earn a household average income of \$41,549. Thanks to their young age and small household size (2.2) their living is still okay with such an income.

CanaCode Lifestyles Niche Description

CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster Q: Thrifty	Q103	Road Trippers	0.08%	Dominated by visible minorities (28%) and located around Nova Scotia, Ontario and Saskatchewan, this niche is amazing in that they have the money to invest and to splurge on travel trailers and the tent campers for them to travel around. They retain their base in apartments or townhouses and go on the road from there. Even though they apparently pay more than 30% of their income on rent, their consumption pattern certainly is way above their currently apparently low income. Except 28.4% British, 50% European, 8.8% African, and 6.8% south Asian and 6.1% aboriginal, other ethnics included in this are also quite numerous, namely French, Caribbean, Latin Americans, and West Asians. They take jobs in the processing, manufacturing utilities, sales, service and the trades. Their household income is about \$44,869 and dwelling value is about \$219,996. They pay heavily to club fees, tools and equipments for work and recreational vehicles.
Cluster Q: Thrifty	Q104	Blue Collar Immigrants	1.32%	Q104's consist of multiple cultures based in Montreal (45.6%), Toronto(15.8%) and Ottawa. They are more likely working in the art, culture, recreation, sports, sales, services, processing, manufacturing and utilities. 95% of them living in the available apartment and duplex buildings. 35% of them are immigrants and 22% speak home languages that are neither French nor English. The ethnic mix consists of South Asians (6.6%), Caribbean (7%), Latin Americans (5%), West Central Asia and Middle Eastern (6%), Africans (11.5%), and Chinese (5.5%). This is very similar to Q102 in terms of a great number of blue collar immigrants. The difference is the language, French. Q104 has a lot of immigrants from the French speaking areas of the Caribbean and Africa. Their education is substantially higher than other niches in this cluster. 58% of them have post secondary education outside of Canada. Their dwelling unit is worth of \$523,217 and their household income is around \$33,668.
Cluster Q: Thrifty	Q105	Old Home Dwellers	0.81%	Located in Montreal, Manitoba, Newfoundland, New Brunswick, Nova Scotia, Quebec, and Saskatchewan, they live in old single-detached houses (28%), low-rise apartments (43%), and duplex buildings (9%). Many pay more than 30% of their income for their lodging in low value dwellings. Though the income flow is relatively low, they have some equity in their dwellings as 29.3% of them are homeowners. Ethnically only 15.8% are visible minorities, including 2.1% Chinese, 2.2% Filipino and 4.3% Black. 37% are French speaking and 51% English. Their occupations are likely to be in sales and service, trade, primary industry, processing, manufacturing and utility industries. Their income is about \$35,081 and dwelling value is around \$150,409.
Cluster Q: Thrifty	Q106	Thrifty Workers	0.17%	Q106's consist of some young singles starting out and some working seniors. Household size is 1.82. Most (63.4%) of them live alone. This niche is distributed in BC (15.7%), Ontario (34.7%), Manitoba (10.7%), Newfoundland (9.7%) and Saskatchewan (4.5%). 74% of them speak English, 15% speak French, and 8% speak non-official languages. Only 13.5% are visible minority. Their dwellings are a balance of low-rise (40%) and high-rise (21%) apartments plus various houses built before 80's. Many pay more than 30% of their income on rent. They earn a household income of \$35,167 and their dwelling unit is worth of \$199,479.
Cluster Q: Thrifty	Q107	Single Grey Towers	0.28%	Q107's are based in Montreal, Ottawa and Vancouver in high or low-rises that indicate senior coops or senior residences. 58% of the households have one person only. 10.2% of population of age 15+ year old are widows; 17.6% are separated or divorced. 21.8% of the population are seniors over 65 years old. There are much more females than males. Many still work in accommodation, administration, art, culture, and sales and service. More than half of them pay over 30% of their income on rent. They are heavy users of laundromats. 28.8% are immigrants. They walk, take taxicabs or public transit and ride bicycle as their means of transportation. Other than British, the next few cultural groups are French (17.1%), African (7.9%), Chinese (5.1%), South Asian (8.2%), Caribbean (4.2%), West Central Asia and middle eastern(5.6%). Their dwelling units have a value of \$373,671, household income of \$31,485.

CanaCode Lifestyles Niche Description

CLUSTER	NICHE	NICHE NAME	% Canadian Hhlds	NICHE DESCRIPTION
Cluster Q: Thrifty	Q108	Starting Out & Winding Down	0.32%	55.6% of Q108's are in Quebec, mostly local French and non-immigrants (87.2%), with a mixture of young and old. They live in the old low-rise buildings constructed before 1970 (70%). The youthful portion indicates young children in one-parent households. Twice Canadian average of female maintainers in the age group of year 15+, which is nearly as high in proportion of male maintainers. The high indices for the maintainers in the age group 25-34 tell the story of youth trying to start out independent life. Approximately 28% of them (Index=220) have no certificate or diploma. Many pay more than 30% of their income in rent. They work in sales and service, trades, transport and processing, manufacturing and utility industries. Their income is close to \$29,508 and dwelling value is about \$249,742.
Cluster Q: Thrifty	Q109	High-rise Seniors	0.12%	Q109's are mostly apartment renters in Quebec (36.7%), Ontario (35.9%), Manitoba (5.7%), and New Brunswick (6.6%) . 74.1% of these buildings were built before 1980. 26.2% of the population are over 65 years of old. They read daily newspaper and watch TV heavily. The household size is merely 1.74 because 59% live in one person household. The indices of divorced is 225, and widowed is 247. Half of them pay more than 30% of their income on rent. Compared with their low income \$32,226, their expenditures on tenant's insurance premium are relatively high. Their dwelling unit is worth of \$187,911.
Cluster R: Business	R110	Business or commercial		Pure business or commercial postal codes without residents.D5

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