

CanaCode Major Lifestyles

Cluster A: Affluents

3.45% of Canadian households



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

Senior executives & managers, health professionals, business and financial professionals, judges, lawyers, psychologists, social workers, ministers of religion, and policy and program officers. Average income: \$269,838, home value* \$1,793,569. The average maintainers' age is 50.2, household size is 2.83. 93.3% of them have British and European ancestors; and reside in Toronto, Calgary, Vancouver and Ottawa. With a university or higher degree, they spend 2.6X on average on education supplies, other retirement or pension funds, and leased recreational vehicles. They travel, drive luxury cars, spend 2.1X on average on childcare, and own vacation homes more than average. More Jewish (3.8X average). They are careful of what they eat to keep their weight under control. They consider themselves sophisticated in lifestyle, enjoy being extravagant, brand conscious but spend with discipline, and shop heavily at the Bay.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase ski/snowboard equipment, sailboats, golf equipment, power boats, giftware, 8K TVs, high-end smartphones, satellite radios, fireplaces, hot tubs/spas, and home exercise equipment.

*Home value is a combination of listing prices and consumer self-reported estimates. It is subject to 20% variation.

Cluster B: Elite Professionals

7.18% of Canadian households



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

These are managers and professionals with university degrees in science and law. Nearly 2X average earned a master's degree or doctorate. Average income: \$172,094; live in relatively new houses valued at \$1,185,360. The average maintainers' age is 48.8, household size is 2.76. 89.7% have British and European ancestors; 10.2% are French and 80.9% live in Ontario, BC, and Alberta. They spend 1.6X on average on education, and 1.4X on average on computer-related items. They travel, play golf, ski, and play soccer. They read about business, finance, science fiction, sports, and news. They like to try gourmet and healthy cooking. They consider themselves more sophisticated in lifestyle than average and are self-confident and ambitious. They often shop in the Bay and Costco.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase sailboats, ski/snowboard equipment, motor homes, computers/tablets, 8K TVs, high-end smartphones and electronics, fireplaces, and hot tubs/spas.

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Cluster C: Ethnic Cruisers

4.43% of Canadian households



- Ethnic & Established
- Highly Travelled
- Family Focused
- Home & Health

Well-established ethnic households. 42% are immigrants. 51.5% are visible minorities (40% Asians, 6.9% Blacks and Latin American). 11.4% southern European (Italian/Portuguese/ Spanish/Greek etc.). Average income \$146,263, home value \$1,279,582. A variety of lifestyles. Large household size (2.95). 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 on average, cook, play soccer, and read about business, finance, fashion, healthcare, sports, and news. They consider themselves sophisticated in lifestyle, enjoy being extravagant, and career is their first priority. More likely to think the man should be the head of the family. Shop more than average at the Bay. Price is more important than convenience when shopping.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase sail/power boats, personal watercraft, motor homes, motorcycles, smart telephones, 8K TVs, high-end electronic devices (e.g., smartwatches, high-end smartphones, and iPads).

Cluster D: Nest Builders

6.13% of Canadian households



- Renovators
- White Collar Families
- Little Luxuries
- Home & Garden

Typical middle-class, urban Canadians who prefer to invest in and renovate (1.25X average) their homes. Average income: \$139,553; house value \$869,827, and household size 2.73. They are slightly above average in education and work in natural and applied sciences, management, business, finance and administration, social science, government service, and religion. They are 20% more likely to be of Italian, Ukrainian, Polish, and Portuguese heritage and live in Edmonton, Calgary, Toronto, and Ottawa. Besides home renovation, they read about business, mystery, sports, and gardening. They are 1.4X more active in Golf than the Canadian average. They enjoy entertainment and their career is not their first priority. They shop more often than average at Costco.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase camping trailers, fireplaces, and golf equipment, and spend significantly more on home renovation.

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Cluster E: Buy Me a New Home 10.94% of Canadian households



- Double Earners
- Young Families
- Home Buyers
- Home & Garden

Double earners working hard for their homes (avg. value \$825,133), they have an average income of \$136,341. Household size 2.77, many of them have multiple-family households with relatives, and 4 or more people in a household (1.4X). 14% higher than average have a university education, they are white-collar workers likely residing in major cities, working in large companies, and more than 1.4X likely to be Chinese, Italian, Portuguese, or Greek. Besides paying off their mortgage, they spend more than average on mutual funds and stocks, their children's education, and travel. They read about home improvement, business, best sellers, and sports. Their participation rate in skiing and golf is 30% higher than the average. They like to go out with friends and are easily persuaded. Shop more often than average at the Bay and Costco.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase pools, ski/snowboard and golf equipment, Nintendo Switch/mobile games, car alarms/security systems, portable electronics, and music streaming services (Apple Music, Spotify, etc.).

Cluster F: Empty Nesters 5.19% of Canadian households



- Retirement Age
- Golf & Grandkids
- Slowing Pace of Life
- Travel & Recreation

Household size 2.28, income \$113,243, they live in older homes with an average value of \$640,930. With high disposable income and more free time, they travel, cook, garden, and dote on their grandchildren. They spend more on healthcare, hospital care, recreational vehicles, reading, donations, and supporting people living in Canada. More live performing arts and gardening, less sports. They are found (in order of importance) in Ontario, B.C., New Brunswick, Nova Scotia and Manitoba. They are concerned about the nutritional content of food products they buy and are more likely to think new and improved packages are just an advertising gimmick. Price is more important to them than convenience. Career is not their first priority.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase a fireplace. Less likely to purchase sailboats, pools, snowmobiles, smartphones, ski/snowboard equipment, video game consoles, or Nintendo Switch.

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Cluster G: Up the Ladder

14.53% of Canadian Households



- Young Families
- New Suburbanites
- Kids, Dogs & Station Wagons
- Dynamic Careers

Middle-class households in a busy life stage. Income (\$106,240) and home value (\$653,249) are slightly below the Canadian average. The household size is 2.44. 22.8% of them have a home language of French and many of them work in the trades, transport and equipment as operators. More Montreal dwellers have common-law couples and one-parent families with children at home. They spend more on healthcare supplies and bingos. In their precious leisure time, they read more about relationships, interior decorating, organic gardening, and woodworking. Occasionally they ski. They think an important part of their life and activities is dressing smartly. They enjoy being extravagant but think no-name products are as good as nationally advertised brands. They like to go out with friends and also have fun at home. They consider career as their first priority.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase personal watercraft, motor homes, snowmobiles, camping trailers, pools, motorcycles, and water coolers/water delivery services.

Cluster H: High Trades

4.91% of Canadian Household



- Skilled Trades
- Secondary Education
- Hardworking
- Family Oriented

Working urban families that reside in British Columbia Nova Scotia or New Brunswick, many of them are British, French or Portuguese. Income of \$93,153 and home value of \$749,173. They are more likely to live in a detached duplex, semi-detached or row houses with 2.29 in household size. Educational level in college or trades. They work more than average in art, culture, recreation, trades, sales and related production occupations, sports, and as heavy equipment and crane operators. They read about natural health and romance. They do home renovation. They may not spend a lot of time on personal grooming. They are open-minded to new products and admire brand names. Convenience is more important than price when shopping. They pay attention to women's rights. They are more likely than average to do e-commerce and shop online.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase tools, motor homes, and motorcycles.

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Cluster I: Urban Life in Small Towns

7.22% of Canadian Households



- **Service Industry**
- **Spend On Basics**
- **Single Parents**
- **Home & Community**

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, agriculture, fishing and hunting. Many do not have a fixed workplace or work at home. Income \$99,207, home value \$510,014, household size 2.32. They spend more on hospital care and medicinal and pharmaceutical products, games of chance, boats and pet-related goods. They drive to work and enjoy gardening, and reading history and the Bible. Average engagement in sports, but less on 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.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase a water cooler/water delivery service, satellite dishes for RVs, car stereos, pools (above or in-ground), and camping trailers.

Cluster J: Joyful Country

5.69% of Canadian Households



- **Skilled Trades & Services**
- **Spend On Basics**
- **Some Post-Secondary**
- **Outdoorsy / Crafty / Pickup Trucks**

Rural households with a large share of Francophone, many reside in Quebec, Maritimes, Saskatchewan, and Manitoba. Income \$113,636, home value \$619,275, household size 2.46. They spend more than average on their home, gardening, recreation vehicles, motorcycles, gasoline and fuel, medicine, and bingo. They also spend 38% more on average on self-made alcoholic beverages. They work in natural resources, agriculture, 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 and 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 enjoy entertaining themselves at home rather than going out.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase hot tubs/spas, snowmobiles, pools (above or in-ground), satellite dishes for RVs, camping trailers, power boats, tires, and water coolers/water delivery services.

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Cluster K: Rural Handymen

4.33% of Canadian Households



- **Blue Collar**
- **Larger Common Law Family**
- **Some Secondary**
- **Older Homes / Pickup Trucks**

Rural and many have French ancestry. They work in the trades, transportation and heavy equipment operations, agriculture, forestry, fishing and hunting. Income \$88,968, home value \$422,516, household size 2.29. More 55+ year olds live in old large single houses. They play games and bingo. Many are farmers in the Maritimes, Manitoba and Saskatchewan. When they buy products, they are more likely than average to favour convenience over price. Shop more often at Giant Tiger and other community department stores. They often buy more than thought and 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 their primary source of entertainment. They'd rather spend a quiet evening at home than go out to a party.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase snowmobiles, boats, satellite dishes/antennas, camping trailers, motor homes and motorcycles, water coolers/water delivery services, tires, pools (above or in-ground), fireplaces, vacuum cleaners, photo printers, and home exercise equipment.

Cluster L: Comfortable Apartment Dwellers

11.79% of Canadian Households



- **Seniors and Singles**
- **Soft Skills**
- **Disposable Income**
- **Mixed Interests**

Seniors and young professionals without kids, have an income of \$66,268, a home value of \$515,010 (rental), and a household size of 2.07. High percentages of lone female parents, immigrants, widows, separated, divorcées, and singles. They work in art, culture, recreation, sports, sales, and services. They live in large cities and have good disposable income. They like casinos, slot machines, video lottery terminals and bingos. They read history, relationships, world news, and politics. Average engagement 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 are a priority. Television is a major source of entertainment. They keep their home very neat and clean and feel a single person can have a satisfying, enjoyable life.

Purchasing Big Ticket Items: Other things equal, the dwelling type and life stage of consumers in this segment lead them to refrain from purchases of motor homes, personal watercraft, pools, power boats, hot tubs/spas, camping trailers, ski/snowboard equipment, sailboats, motorcycles, snowmobiles, water coolers/water delivery services, fireplaces, and home exercise equipment.

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Cluster M: Singles

3.66% of Canadian Households



- Old Age
- Primary Industries
- Bus, Metro, Walk
- Renters
- Government Transfer Payments

Aged 65+, they live in Quebec, Montreal, Ottawa and New Brunswick. They rent, live in common-law or one-parent households, and are divorced or widowed. Income \$92,277 with a high portion of government transfer, home value \$555,299. Many of them work in art, culture, recreation, sport and sales service, have a fixed workplace, or are retired. They often use a bicycle or walk. They read about fashion, relationships, and mystery, and spend more on health care by general practitioners and specialists and downhill skiing. Average engagement in sports, but slightly more in playground equipment. They like to work on community projects and shop at Giant Tiger. 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 to brand-name ones. Convenience is more important than price when shopping. Lead a busy social life and go out with friends often.

Purchasing Big Ticket Items: Below average consumption, but more likely than the Canadian average to purchase home air-conditioning, car alarms/security systems, and motor homes.

Cluster N: The New Canadians

2.74% of Canadian Households



- Immigrant Strivers
- Genteel Blue-Collar
- Bus, Metro, Walk
- Young Families

From the Philippines, Africa, the Middle East, Latin, Central and South America, they work in blue-collar jobs well below their education levels and reside in Ontario, BC, Manitoba, Saskatchewan, New Brunswick and PEI. Income \$84,902, home value \$577,737 (rented), and household size 2.22. They are young (25-34) families, common-law without children at home. They move frequently and read a lot. Less time spent on sports. Advertising is an important source of information. Internet, social media and TV are their primary sources of entertainment. Price is more important than convenience. Consider themselves to be sophisticated and may feel lonely. Like to work on community projects.

Purchasing Big Ticket Items: Limited consumption, but more likely than the Canadian average to purchase, handheld video game systems, cellular and smartphones, electronics, and music streaming services (Apple Music, Spotify, etc.).

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Cluster O: Renters

2.99% of Canadian Households



- **Singles + Couples**
- **Public Sector / Arts**
- **New Canadians**
- **Want To Own**

They tend to be in the Maritimes and Montreal. Income \$64,967, home value \$455,463 (rented), and household size 2.09, though 52% of them are non-family households. They spend a large portion of their income on rent and tenants' insurance. They are likely blue-collar workers in manufacturing, utilities, art, culture, recreation, and sports. They often read fashion, science fiction, and romance. They like to go hunting and plan on buying a home. They feel they are too tolerant of products and services that do not meet their expectations. They shop at community (cultural) supermarkets and department stores. Advertising is an important source of information. They like to try new products and convenience is more important than price. Brand neutral. Like to work on community projects. May feel lonely.

Purchasing Big Ticket Items: Hardly any consumption on big items. Those who live on the coasts may be interested in sailboats.

Cluster P: One Parent Families

1.60% of Canadian Households



- **Low Disposable Income**
- **Blue Collar / Sales**
- **Junior Education**
- **Young Families**

More than average in the Yukon Territories, Quebec, Manitoba and Saskatchewan. Income \$69,685, home value \$491,492 (rented mostly), household size 2.37, one-parent families with young kids. They spend more on eye care goods, laundry and dry-cleaning services. They are blue-collar workers in sales and services, education, community, and government services. The proportion of First Nations, Arabs, Africans, Caribbeans, Latin Americans, and Italian speakers is significantly higher than average. They read books on relationships, science fiction, and romance. They like to try new products. Advertising is an important source of information for them. They are impulsive buyers and often buy more than expected. Brand loyal but treat no-name equally. They lead 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.

Purchasing Big Ticket Items: Basic consumption on big-ticket items, i.e., home air-conditioning, baby furniture, car alarms/security systems, snowmobiles, and personal watercraft.

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Cluster Q: Thrifty

3.22% of Canadian Households



- Seniors / Single Parent
- Blue Collar Renters
- Public Transit Users
- Little Disposable Income

Seniors (65+) or age 20-34 and one-parent families. Income of \$44,941, home value of \$435,437, household size of 1.92, and they have very little disposable income. 2.6X average are African, 2.1X Arabian, 1.8X Caribbean and Latin American and. 3.2X average households are tenant households in subsidized housing. They consist of a high portion of divorced, widows and separated households. They feel very lonely. They are blue collars in the process industries, manufacturing, sales, service, art, culture, recreation, and sports. Over 25.8% reside in Montreal. They feel that sex is used too much to sell products. Like to try new products. Often buy more than thought. Brand loyal but treat no-name equally. Leading a busy social life and like to work on community projects. Try to keep abreast of changes in style and fashion. Work and career are important. Like to cook. They'd rather spend a quiet evening at home than go out to a party and shop often at discount stores.

Purchasing Big Ticket Items: The only viable consumption of big items for consumers in this cluster seems to be home air-conditioning.

Cluster R: Business



Pure business or commercial postal codes without residents, or new postal codes without data.