

Manifold CanaCode Lifestyle Niche Description

Cluster Name	Niche	Niche Name	Niche Description
Cluster A: Affluents	A1	Top Leaders (1.01% of Canadian Households)	Households in this niche have an annual income of \$365,642 and can afford most goods and services. They spend over 6X on charity and nearly 3X the average on education and childcare, hotels and vacation homes. The proportion of business owners in this niche is the highest among all niches. They live in the oldest established neighbourhoods, and their mansions are very well maintained/renovated and have an average value of \$2,948,218. They are also the most educated and invest most in their children's education. They are concentrated in Toronto (50%), Vancouver (24.5%), and Calgary (9%). Other than the older British/Canadians, 8.2% of them are Jewish, 14% Chinese, and 3% Russian. The proportion of Jewish households is especially significant, given that they account for only 0.72% of the total Canadian population.
Cluster A: Affluents	A2	Owners Of New Castles (0.96% of Canadian Households)	This niche contains many Chinese (10.6%), South Asian (12.3%) and Italian (6.4%). They reside mostly in Toronto (38.7%), Calgary (19.2%), Edmonton (6.2%) and Ottawa (6.1%). They prefer new and large houses, live in large families, and spend 2X the average on alimony and child support. They smoke, drink, eat out in fine restaurants, and spend on entertainment well above average. Their annual income is above \$242,528. They spend much more than the Canadian average on their children's education, courses, textbooks, and camps. There is a high proportion of senior executives in management, natural and applied sciences in this niche.
Cluster A: Affluents	A3	Nature And Tradition Lovers (0.93% of Canadian Households)	People in this niche are more likely to be old-fashioned Canadians with some Chinese, Italian, and Polish. By being conservative with their money and using cash, they pay negligible amounts in bank charges, brokerage commissions, and investment advice. They prefer natural cooking and have domestic helpers. They spend extravagantly on childcare (2X), their Retirement or Pension Funds (Index = 214), and automobile rentals (Index = 290). Of the four niches in Cluster A, they spend the least on education, personal care, and entertainment, though still above average. They like to go to live sports events. They live in major cities: Toronto, Calgary, Ottawa and Edmonton. Their income (\$218,129) and passion for nature and tradition provide them with good health and balanced lives. This niche has the highest portion of British ancestry (47%) among the A1-A4 niches.
Cluster A: Affluents	A4	Old Technocrats (0.55% of Canadian Households)	This niche consists of the top technocrats and professionals with an annual income of \$229,093. Most of them live in Toronto (39.8%), Edmonton (9.1%), Calgary (8.5%), and Ottawa (8.8%). There is a high amount of leadership in public institutions. They spend almost 1.8X the average on education and invest in courses and education materials for themselves and their children who tend to be older. Little childcare is needed, although they may send their grandchildren to camp a lot. This niche has the highest portion of South Asians among the A1-A4 niches. 11.6% of them live in luxury condominiums.
Cluster B: Elite Professionals	B5	House Of Gadgets (1.31% of Canadian Households)	They are Gadget fans. With a high income (\$177,390) they can afford many gadgets, appliances, tablets/computer software and hardware, and smartphones and they have a passion for them. They spend more on renovations, repairs and alteration payouts and they also do the renovations themselves. They live in Toronto (27.9%), Calgary (13.2%), and Ottawa (8.3%). They have the highest education in physical and life science and technologies, math, computer, and information as well as having education in business and management. They love to take vacations at cottages and national parks. They devote a lot to non-registered, other retirement and pension funds (Index = 221) and to RRSP (Index = 143). Their household size is 2.87.
Cluster B: Elite Professionals	B6	Ethno Technocrats (0.99% of Canadian Households)	This niche has a large proportion of Chinese (16.7%) and South Asian (12%) technocrats, 3.3X and 1.6X the Canadian average, respectively. Technically trained, and high proportion in occupations of natural and applied sciences and management. They have relatively young families and live in multiple-family households. They reside mostly in BC, Alberta, and Ontario. They focus on their houses and actively participate in the buying-and-selling patterns, thus spending more than average on appraisals and surveying. Their household income is around \$173,712. 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 (0.82% of Canadian Households)	You may even call this niche Quebec Professionals because most of them live in Montreal, Quebec City, and Ottawa/Hull. 21.6% of them have French ancestry, and 29.8% have British ancestry, which is much more than the Canadian average. They have a good education and work in senior management, science, health, finance, education, law, and social, community, and government services. Their household income is around \$167,016. Some of them work and live in the far north like the Northwest Territories. They are heavily dedicated to education and training, not only for themselves but also for their children, who are in various stages of schooling from nursery school to secondary. Quebec's relatively low cost of real estate accords them lower expenditure for housing. 17.9% of them choose to live in semi or row houses in the cities while spending more on <u>private health care plans</u> .
Cluster B: Elite Professionals	B8	Family Technocrats (1.69% of Canadian Households)	Calgary, Ottawa, and Edmonton are the cities where people in this niche likely reside. The British ancestry is large here with small numbers being Ukrainian (6.4%), Polish (3.8%), and Eastern European (16.9%). Highly educated, they work in science, management, finance, education and government services, public administration, mining, utilities, and professional services. Their household income is about \$166,057. Having a household size of 2.78 persons, they are dedicated to their children's education and childcare. They love new houses, and prefer row, detached, and vacation homes, which can easily accommodate their trucks and recreation vehicles. They spend much more than average <u>on recreational vehicles and camping</u> .
Cluster B: Elite Professionals	B9	Balanced Professionals (1.02% of Canadian Households)	People in this niche are the models of an active and balanced lifestyle. Average household income of over \$174,862, they spend heavily on female apparel, upgrading their professional skills, and education for their children. They are very active in the outdoors with sports and recreation. They are mostly of British ancestry with some European (54.3%), Chinese (8.9%), and an above-average representation of Southern Asian (10.7%). Their occupations are likely in management, natural and applied science, art and culture, recreation, and sports. Their dwellings are more likely to be either very new or very old (built before 1960). Renovations and alterations are part of their lifestyle. They spend well above average on live sporting events, bicycles, and parts.
Cluster B: Elite Professionals	B10	Freedom Technocrats (1.35% of Canadian Households)	They show more of their free spirit by their above-average tendency to use outboard motors and personal watercraft and to go to live sports events. Their household income is around \$174,328. They are more likely to be singles (29.6%), and to live in apartment detached duplexes, semi and row houses. Their dwelling value (\$1,775,825) is the highest in Cluster B. They are also more likely than the Canadian average to buy cameras, tent trailers and bicycles. The key ethnic groups are Jewish (3.8X average) and Chinese (15.3%, 3X average). They are urban dwellers in major cities, including Vancouver, Toronto, and Ottawa. Their occupations are most likely in art, culture, recreation and sport, management, natural and applied science, education, law, social, and community and government services.
Cluster C: Ethnic Cruisers	C11	Ethnic Achievers (1.06% of Canadian Households)	People in this niche are most likely to be ethnic achievers with a university degree and a household income of \$146,079. 43.7% are well-established immigrants, and 48.3% are a visible minority. They tend to be South European (17.2%), Chinese (10.9%), and South Asian (17.4%). Likely reside in Toronto (59.6%) with a large household size (2.97), particularly multiple-family households. They enjoy a good life with large houses and multiple income earners. Their relatively new row, semi-, or single-detached houses were built after 1980, and are valued well over \$1,204,216. A large portion of them work in natural and applied science-related occupations, and a smaller portion in business, finance, and management.

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Cluster C: Ethnic Cruisers	C12	Ethnic Extreme Sports (0.69% of Canadian Households)	Consumers in this niche are dedicated to an active life. Besides the usual large proportion of British Canadians, a large portion of them are Chinese (13.8%), South Asian (10.1%), and Jewish (Index = 503). They live almost exclusively in Toronto with a dwelling value of over \$1,746,548. What sets them apart are the tremendous amounts they put out to buy all manners of fun vehicles: tent trailers (Index = 427), truck campers (169), recreation vehicles (168), and outboard motors and watercraft (173). The index value of 427 for tent trailers means they spend 4.27 times the Canadian average on them. They also own cottages, and buy antiques and art. Furthermore, they are the most extreme attendants at live sports events of all niches, at over two times more than the Canadian average. Their household income is about \$192,428. They work in management, art, culture, recreation, sports, and natural and applied science-related occupations.
Cluster C: Ethnic Cruisers	C13	Beautiful Homes (0.82% of Canadian Households)	They are West Coast Orientals: Chinese (11.8%), Ukrainian (4.7%), and South Asians (12.3%), plus Koreans and Japanese with household income around \$146,618. Because of the fashion in Vancouver, dwelling becomes their main focus besides their children's nurture and education. This is evidenced by the high percentage of home ownership and high value (\$1,381,674) of their dwellings plus the expenditure items around the preparation of houses for sale or purchase. They also invest in vacation properties, children's musical programs and special courses. Their occupations are likely in <u>management, sciences, art, culture, recreation, and sports.</u>
Cluster C: Ethnic Cruisers	C14	Visible Valuables (1.19% of Canadian Households)	Heavily consists of visible minorities like South Asian (29.9%), Chinese (9.5%), and Caribbean (5.6%). Toronto is their main base. Consisting of large multi-generational family households, they tend to share the responsibility and cost of childcare, education, automobiles, and transportation. They work in administration, finance, sciences, processing, and manufacturing industries. They have multiple earners in the households which ensures a reliable and high purchasing power (household income \$130,696).
Cluster C: Ethnic Cruisers	C15	Bollywood Dream (0.66% of Canadian Households)	This niche represents the South Asian community in BC which started earlier than in Ontario. As immigrants, they came here before the expulsion from Uganda. Some of them have become farmers, taking up roots in Vancouver, and into the Kelowna area. The ethnic representations are South Asians (32%), Chinese (5.8%), and Oceanian. They are caught up in the real estate trade. They work in sales and services, trades, transport, equipment operation, and primary industry. With a household income above \$125,588 and a dwelling value of over \$1,163,887, their lifestyle is seen in Bollywood (Indian) movies.
Cluster D: Nest Builders	D16	Build With Recreation (1.31% of Canadian Households)	This niche has a large portion of Southern Europeans (11.5%), South Asians (13.1%), and Caribbeans (2.7%). 55.6% of them reside in Ontario (Ottawa and Toronto) and 15.7% in Calgary and Edmonton. They settle for smaller semi-detached, row, and single houses. The dwelling value is around \$846,159. One of their objectives is to pay off the mortgage fast. With an average household income of \$143,151, they can afford to spend on recreational vehicles and boats. Living in multi-generational family households with young children, they do not show childcare expenses probably as likely someone at home takes care of their children. Compared with the Canadian average, the proportion of pet owners is high.
Cluster D: Nest Builders	D17	Additions, Additions (0.69% of Canadian Households)	Along with package travel tours, people in this niche have their main focus on home renovation. They spend 1.6X on average on child care, and a lot on upgrading and maintaining their houses (average value \$1,308,858). They tend to take on older houses built before 1960 and renovate them. Southern and Eastern European are the top ethnic groups, and they are likely located in Ontario and Alberta. Besides Toronto, the most populated cities of this lifestyle are Calgary, Ottawa, and Edmonton. In addition to home renovation, they focus on their children's education. For example, they spend much higher than average on childcare, courses, books, and supplies. Their average household income is about \$146,926. International travelling and vacationing at cottages are high on their <u>pleasure activities too.</u>

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Cluster D: Nest Builders	D18	Buy Good Stuff For The House (0.79% of Canadian Households)	The proportion of British descendants in this lifestyle niche is 54%. The next highest ethnicities are Western European (15.8%) and South Asian (10%). Unlike the House of Gadgets who do their house repairs and major renovations, the Nest Builders in this niche invest in appliances like vacuum, refrigerators, new stoves, and new ovens. Their average dwelling value is \$892,372 and their average household income is about \$135,908. Their houses are most likely less than 20 years old.
Cluster D: Nest Builders	D19	Panorama (0.62% of Canadian Households)	Their idea of a nest is a good condominium (average value over \$1,079,281). That being the case, they live in the four big condo markets: Toronto (26.7%), Vancouver (18.8%), Montreal (12.4%), and Calgary (7.4%). The principal minorities here are Chinese (8.4%, nearly 1.7X Canadian average) and Jewish (2X average). Their occupations are likely in social science, education and government, management (18.9%), natural and applied science (11%), art, culture, recreation, and sports (4.7%). They also tend to walk or cycle to work. They have an average household income of \$144,953. 43% of them are singles and professionals, and nearly 36.2% are renters. They have high disposable incomes and purchasing power.
Cluster D: Nest Builders	D20	Well Rounded Cocoon (1.27% of Canadian Households)	Consumers in this niche are remarkable in that they are quite balanced in their lifestyle. They have above-average expenses for toys, electronic games, artist materials, musical instruments, crafts, and tuition fees. They are likely to have 4 or more persons per family and more active than average and spend on bicycles, sports equipment, children's vehicles, stamps, coin collectibles, and going to live sports events and movie theatres. Their homes are relatively new (less than 30 years old), and they do alterations and maintenance to keep the houses valuable (\$808,061). Relatively high concentration of Ukrainian (5.4%) and Dutch (3.8%). The proportion of Edmonton residents in this niche is significantly high (2X average). Their household income is around \$136,583.
Cluster D: Nest Builders	D21	Live It Up (1.44% of Canadian Households)	People in this niche are mostly in Montreal, Edmonton, Calgary and Ottawa. They have a household income over \$135,019 and dwelling value over \$631,808. They spend about 2X the average on motor homes, snowmobiles and boats. They also spend on alimony and child support about 1.9X the average and donate to religious organizations 1.4X the average. Their consumption of vehicles is high too. They have above average consumption of alcohol in bars and at home as well as higher tobacco expenses. The indices of Canadian, French, Ukrainian, and Arab are very high. Their home is likely a semi-detached house or row house.
Cluster E: Buy Me a New Home	E22	Home For The Children (3.18% of Canadian Households)	They reside mostly in Toronto (27.3%), Calgary (13.2%), Edmonton (7.8%), and Ottawa (6%). Their household income is about \$147,643 and their dwelling value is about \$874,560. They spend 1.7X more than the average on childcare. They are passionate about renovating and adding value to their homes. They bought houses that are less than 30 years old and are already doing minor alterations and additions. They are different from D17's in that D17's take on old houses and spend on them to upgrade and renovate. E22's are stretching to upgrade their relatively new homes, and yet they also send money and support to their loved ones and children. The index of South Asians is 2.2X and immigrants from 1991-2010 is higher (nearly 1.2X). They are technocrats as well as generalists in commerce. Many of them are upper-middle managers and have bachelor's degrees.
Cluster E: Buy Me a New Home	E23	Stretching Dollars (0.79% of Canadian Households)	Most of them live in Toronto (40%) or Vancouver (26.1%). 28.4% of them are Chinese. Their household income is about \$140,595. A great portion of it goes to housing due to their massive home value of \$1,291,081. Their dedication to owning their homes comes from the Chinese immigrant psyche. They tend to have large households, of which a high proportion, 14.2% (1.8X average) have 5 or more persons. Multi-generational households and multiple-income earners help offset their high housing costs. In the metropolitan areas of Toronto and Vancouver, it is a blend of four waves of Chinese immigrants over the 80s, 90s and early this century.

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Cluster E: Buy Me a New Home	E24	Antiques (1.08% of Canadian Households)	People in this niche like to decorate their homes by buying things, like antiques, works of art, carvings, carpets, picture frames and furnishings. Outside their homes, they buy motorcycles, recreation vehicles, boats, and snowmobiles. They also have pets and are likely to pamper their pets as if they were their children. They live in households of 2.6 persons. They are likely to call themselves British (42%), French (15.6%), Canadian (16.2%), and European (41%). Their average home value is about \$650,180 and household income is around \$113,009. However, the proportion of people with income over \$133,908 is significantly higher than the Canadian average. They are frequently looking for opportunities to switch homes.
Cluster E: Buy Me a New Home	E25	Open Road (1.12% of Canadian Households)	They love to travel in recreational vehicles with their kids. A large portion of them live in Edmonton (14.3%) and Calgary (7.8%). Banff is their favourite place to vacation. Mostly British (50.8%) and European (50.5%). The proportion of Filipinos and Japanese is also high in this niche. They spend over 3.6X the average on automobile rental. Many households have multiple families and 4 or more people. A large portion of them work in the construction and mining industries. Their home value is around \$720,417. and their household income is about \$136,455.
Cluster E: Buy Me a New Home	E26	Downtown Dwelling (1.46% of Canadian Households)	Many people in this niche live in Montreal and Ottawa. They have young children and are dedicated to the overall well-being of their children and family. They likely own houses that are built in after 1980 and tend to be semi-detached. Their house value is about \$539,810 and household income is around \$135,292. They are part of the scenes in the downhill skiing, fishing, and restaurants of old Montreal and Crescent Streets. A large portion of them work in public administration and management. Likely they have college or below bachelor level education.
Cluster E: Buy Me a New Home	E27	Home Make Over (0.98% of Canadian Households)	Strictly a Toronto niche, it consists of a mixture of various ethnic groups (South Asian, Filipino, Chinese, Latin American, etc.) in multiple-family households (5+ persons). They take on old houses built before 1960 and try to maintain them. They want to travel in tent trailers or go to live sports or performing arts. They work at jobs in business administration, finance, art, culture, recreation, sports, sciences and real estate. Their home value is around \$1,097,285 and their household income is about \$132,878. They likely have a university education outside of Canada.
Cluster E: Buy Me a New Home	E28	Semi-Suburbanites (0.81% of Canadian Households)	Montreal and Ottawa are their likely locations. This lifestyle niche is highly represented by French-speaking consumers in Montreal and Quebec. Despite living in the city, they devote more resources to vehicles: automobiles, recreation vehicles, motorcycles and boats. Their houses were likely built after 2001, making them relatively new. They have young kids and spend more on tuition for Kindergarten, Nursery, Elementary, and Secondary schools. They also spend more on health care and dental plans. They do more outdoor activities and like to buy wine in bars, cocktail lounges and restaurants. Their home value is about \$510,444 and their household income is around \$123,098. They are more likely a trade certificate and less than a bachelor's degree. A high proportion of them work in public administration, health and utilities.
Cluster E: Buy Me a New Home	E29	City High-Rise (0.54% of Canadian Households)	Most of them are single young adults, living in high-rise condominiums and apartments (new and old) in Toronto, Montreal, and Vancouver. Their home value is about \$961,410 and their household income is around \$117,406. They are preparing to purchase new homes to establish a family. Ethnicity includes Chinese (7.3%), South Asian (10.4%), and West Central Asian and Middle Eastern (6.3%). The Jewish portion in this niche is significantly higher than the national average (3.4X). They have high levels of education (bachelor's or higher, many PhDs). They travel internationally. A large portion of them work in information and culture industries, professional, scientific and technical services, and real estate.

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Cluster E: Buy Me a New Home	E30	Old-time Melting Pot (0.99% of Canadian Households)	This niche is a mixture of many different ethnic groups: Southern European (17.4%), Latin American (3.3%), Chinese (5.8%), South Asian (11.6%), Caribbean (3.8%), and African (4.6%). Filipino and Jewish are above average as well. This niche is mostly based in Toronto. The families have been here for 25 to 55 years. They are in multiple-family households, many with 5 or more people. They own a mix of detached (49.6%) and semi-detached houses (16.6%) and Duplex (10.2%) homes both old and new. They spend about average on additions and renovations. Their home value is about \$938,734 and their household income is around \$125,390. A significant portion of them work in construction, finance and insurance, information and cultural industries, management, and as owners of businesses and real estate. They use public transit and bicycles heavily.
Cluster F: Empty Nesters	F31	Active Boomers (0.42% of Canadian Households)	Empty nesters retain their detached homes (77.4%) in the major cities: Toronto (13.8%), Ottawa (10.3%), Montreal (10.4%), Calgary (7.2%), and Edmonton (5%). They also own vacation homes and watercraft and take packaged tours. Starting to retire but still staying active and having an income, they ethnically identify themselves as British (56%), West European (16.6%), and East European (17.1%). Many of them are old immigrants and owners of houses. The appearance of dressing and live performing art in their expenses and a 2.52 person household. Their household income is about \$135,061 and their property value is over \$785,302. They tend to live in old homes. A large portion of them have high levels of education (university or higher) and work in educational, public administration, management, arts, professional, scientific and technical services. They spend more on insurance, self-made alcohol, gas, pets, particularly on charities, and gifts to people within Canada.
Cluster F: Empty Nesters	F32	Grannies On The Town (0.44% of Canadian Households)	This niche resides in Montreal, Toronto, and Vancouver. They live in houses built in 1961-1990. Though average in household size (2.46), they have an income of over \$136,069 and their home value is about \$908,267. Their expenditure on dressing and clothing gifts is as high as the niche F31, mainly for non-household members. They are British and South European, with some Jewish, Polish, Romanian, Italian, and Arab. One small ethnic group called West Central Asian and Middle Eastern is congregated here at 6.1%. They enjoy the financial freedom to eat out, go to movies, and take packaged tours. They buy more day board as well and pay nearly 3X on children's lunches, probably for their grandchildren. They spend on personal care items of various kinds at an above-average level. They consume more fish, fruit and meat than average. They spend more on additions and renovations to their homes, health care, dental plans, insurance, gifts to persons in Canada, and charities. They tend to live in old homes and have more widows. A large portion of them are highly educated (university or higher).
Cluster F: Empty Nesters	F33	Devoted Grannies (0.51% of Canadian Households)	Being devoted to their grandchildren is the central theme of their lives. They have a household size of only 2.29, meaning a grandchild is living with them while they are still very active themselves. They are British and Europeans. They live in BC (20.6%), Toronto (14.5%), Nova Scotia (4.6%), Ottawa (4.1%), Manitoba (4.2%), , and are active in real estate transactions there. Their household income is about \$124,322 and their home value is over \$789,587. Many of them live in old homes built before 1960 and have adult children at home. A large portion of them is widowed. They spend more on reading papers, garden supplies, collections items (e.g. stamps, coins) and gifts to people in Canada, and health care. They have high levels of education and tend to work in social science, humanities, art, culture, and education related fields.

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Cluster F: Empty Nesters	F34	5th Wheelers (0.58% of Canadian Households)	Mostly in British Columbia and spreading outside of Vancouver, they spend heavily on recreation vehicles and use them a lot based on their fuel consumption and rental fees. A high percentage of West and North Europeans and old immigrants. They tend to have an apprenticeship or college education and live in homes built after 2015. Many of them are self-employed or work in construction, agriculture, arts and real estate industries. They have above-average expenditures on medicine, meaning some health challenges are surfacing. They are trying to take time off to enjoy the beautiful west coast lands and water. They like to use a bicycle as their means of transportation. They give financial support to someone in Canada, probably their children. Their household income is slightly above \$111,199 and their home value is around \$819,674. They read more newspapers.
Cluster F: Empty Nesters	F35	Volunteers For Health (0.28% of Canadian Households)	People in this niche like to be volunteers. They give their time and money to non-religious charities. They likely don't smoke or drink much but like reading. They are made up of British and West/North Europeans. They are located mostly in Ontario (42%), BC (21%), and Nova Scotia (5.3%), but are spread far away from the major cities. A large portion is widowed, divorced, or separated. They likely live alone without children in homes built before 1960. They have a high level of education and likely work in education, health, arts, culture, real estate and public administration. They own vacation homes, take packaged tours, and make their own wine. They also have some ongoing health challenges. As empty nesters, they don't need childcare, but they do spend more time on senior care, probably for their aging parents. Their household income is close to \$118,846 and their home value is approximately \$791,158. They bicycle a lot.
Cluster F: Empty Nesters	F36	Hobbyists (0.60% of Canadian Households)	People in this niche live mostly in Ontario, in smaller towns and cities where they can go browsing around for antiques, works of art, sculptures, carvings, and decorations. They have older houses built before 1980 and devote their attention to repairs and renovations. Their home value is about \$662,428 and their household income is about \$110,457. They are mostly of British and West European ancestry. They have a college or high school education, and an above-average number of them work in utilities, manufacturing, Health care, trades, transport and equipment operators. They tend to have adult children living at home and take vacations at a cottage. They spend more on medicine, live performing arts, and alcoholic beverages made by themselves.
Cluster F: Empty Nesters	F37	Trailers In Pursuit Of Health (1.81% of Canadian Households)	Spread throughout across country and in small towns, people in this niche are facing medical challenges. For recreation, they use their motor homes, motorcycles, travel trailers, truck campers and boats. Their expenditures in these categories are much higher than the Canadian average. They are ethnically British and a wide range of Europeans, including Ukrainian, Polish, German, Hungarian, and Dutch. They work in trades, agriculture, construction, mining, oil and gas extraction, and manufacturing. Their household income is slightly over \$107,258 and their home value is about \$467,415. Their education level is likely high school or college. Many of them live in mobile/manufactured homes or with adult children. A sizable portion of them live alone in senior homes.
Cluster F: Empty Nesters	F38	Bingo Road-Show (0.55% of Canadian Households)	A quick way to describe them is 'maritime urban empty nesters'. Though spreading into New Brunswick, Nova Scotia, and Newfoundland, they are more likely than the other empty nesters to live an urban lifestyle. Many of them are divorced or widowed and live alone. They have low levels of education, and most of them are blue-collar workers. They spend the most on gasoline and other fuels among empty nesters. They spend on dressmaking and laundry, take long-distance buses to visit places and take vacations. They read more magazines, and love bingo and games. They are also experiencing health challenges and spend more on medicine. Their home value is about \$465,420 and their household income is about \$90,271.

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Cluster G: Up the Ladder	G39	Childcare, Arts & Craft (2.37% of Canadian Households)	They have large families and likely reside in Edmonton, Calgary, and Saskatchewan. They spend more than 1.3 times the average on childcare, sports fees, toys, games and trips that both parents can work. Many of them live in multi-generation families so grandparents can take care of the young kids. They likely live in row houses and semi-detached houses built in 1960-2005. The ethnic identity is mixed with South Asians (7.2%), Polish (2.8%), North American Aboriginal origins (6.1%), Ukrainian (5.7%), and German (10.1%). The index of Filipinos is also significantly high (154). They spend more on arts and crafts, antiques, pictures, and artists' materials. With trade certificates and college educations, they work as tradesmen or blue-collar workers in construction, transportation, public administration, and utilities. Their household income is about \$116,063 and their home value is around \$647,129.
Cluster G: Up the Ladder	G40	Artistically Ambitious (1.14% of Canadian Households)	They live in mid-sized households of 2.35 persons in Vancouver (15.3%), Toronto (16.9%), Montreal (11.7%), Calgary (7.9%), and Ottawa (6.1%). They are likely to live in apartments or row/semi-detached houses that are either built before 1960 or after 2015. The old dwellings tend to have no laundry equipment, so they frequently use laundromats. They have 1.3X the average university graduates above bachelor level (1.8X earned doctorate) and have occupations in art, culture, recreation, sport, education, science, and management. Well above average ethnically Eastern European (15.9%), Chinese (5.7%), West Central Asian, and Middle Eastern (4.3%). Also Jewish is near 1.6X the average. The average household income is about \$121,647 and their dwelling value is \$837,892. They spend more on mortgages, home improvements, computers, photographic goods, personal care, hotels, education, recreation and travelling, gifts, and clothing.
Cluster G: Up the Ladder	G41	Recreational Renters (0.71% of Canadian Households)	People in this niche live mostly in Montreal and are mainly French Canadians. They have more common-law couples and families with kids. They purchased their detached houses built between 1961 and 1980. They spend more on day board and children's lunches, small electric food preparation appliances, health care, and eye care goods. They spend well above average on recreation with rented equipment for ice skating, skiing, and fishing, some have started to buy recreational vehicles and outboard motors. They have a college education. Many work in Health care and social assistance, public administration (as secretaries), mechanics, and supervisors in manufacturing. Their home value is about \$472,692 and their household income is slightly above \$105,608.
Cluster G: Up the Ladder	G42	Fix Me Any Home (0.60% of Canadian Households)	They are visible minorities and immigrants. A larger portion (25%) of them speak a non-official language as their mother tongue. The mix consists of Chinese (7.9%), South European (11.3%) and South Asians (13.6%) plus a big portion of Latin, Central and South American, Caribbean, Black, West Asian, as well as Jewish. They live in Toronto and Vancouver. Because housing prices are higher there, they buy or rent dwellings (before 1960) of any type that they can get and fix up from row, semi-detached houses to detached duplexes. They live in houses valued at around \$1,009,189 and their household income is about \$111,948. Many of them have a university education in art, social science, or humanity from abroad. They work in art, entertainment and recreation, information and cultural industries, waste management, and professional, scientific and technical services. Some have no fixed workplace or work outside of Canada. They spend more on rent, education, bicycles and tent trailers, train trips, and gifts of money.
Cluster G: Up the Ladder	G43	House In Small Towns (1.94% of Canadian Households)	Located mostly in the small towns of Ontario and Alberta where they can afford single houses rather than renting apartments. They have British, French, and Western European backgrounds, non-immigrants. They are above average in being self-employed. They like self-made alcoholic beverages, video, pinball and carnival games, watch live performances, and rent home entertainment equipment. They spend more on bicycles, toys, children's vehicles and boats. Their home value is about \$659,351 and household income is slightly above \$114,936. With trade certificates or a college education, they are mostly blue collars, typically in construction, manufacturing, utilities, agriculture as well as mining.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster G: Up the Ladder	G44	House Flips (1.51% of Canadian Households)	This is a Vancouver niche. The dominant ethnic groups are Chinese (10.5%), South Asian (8.5%), British (36.5%), and European (48.2%). Jewish, Korean, Japanese, Filipino, and Arab are also well above average. Thoroughly wrapped up in the heat of the Vancouver housing market, many of them flip houses and carry an average dwelling value (\$1,044,132) in old homes, well above the other niches in this lifestyle cluster. They are immigrants from three waves over the last four decades with housing preferences in various apartments. Their household size is 2.15. There are 1.5X more non-family or other family households than average which means mutual help. Their average household income is around \$91,545. Many are 20 to 44 years old and still renting. They have high education, particularly in art, social science, and humanity. Many of them work in art, entertainment and recreation, information, culture, accommodation and food, professional service, and real estate. They bike and are heavy users of public transit. Many walk to work. They travel internationally and spend more on tuition fees for university, bicycles, rent, and online services.
Cluster G: Up the Ladder	G45	Face A Health Challenge (0.86% of Canadian Households)	Households in this niche likely have a family member with health challenges. They live in urban centers of Quebec, Ottawa, and Edmonton. Their priority is to budget items for their children's education and medical expenses. They rent automobiles and spend more than their peers on child care inside their home. For recreation, they go to bars, drink, and smoke. They're familiar with loan and insurance services. They live in 1991 to 2000 built homes valued at around \$542,892 and their household income is about \$109,284. With trade certificates or college education, many of them work in trades, social science, education, health, government services, and religion. The indices of Canadian, French, and Western European ethnicities are very high.
Cluster G: Up the Ladder	G46	Rural Expert Self-Employed (2.01% of Canadian Households)	People in this niche are likely to have one-parent families with kids and have some education in personal, protective and transportation services, agriculture, biological sciences, and technology. With low education, they are mostly blue-collar workers and work in trades, transport, equipment operations, sales and service. They likely live in towns in Manitoba, Newfoundland, Nova Scotia, and New Brunswick. They have mostly Canadian, British, French, and West European ancestries. They own their houses, and playground equipment, and play bingo, lotteries, casinos and games. Their home value is about \$503,482 and household income is slightly above \$94,314. Many live in old homes that need major repairs. They spend more on toys and children's vehicles.
Cluster G: Up the Ladder	G47	City Technicals (1.66% of Canadian Households)	People in this niche likely reside in Quebec and Montreal. They are city workers and union members. They own pets but spend less on them, send their children to kindergarten, and pay for day board and children's lunches. The percentage of common law families is high. Their ethnic roles are reversed from the Canadian average, i.e., a majority of French and a minority of British. They enjoy alcohol, sports and athletic equipment more than the Canadian average does. The proportion of people living in semi-detached and row dwellings is significantly higher than the Canadian average. Their home value is about \$448,296 and their household income is close to \$105,200. They spend more on textbooks in kindergarten and elementary school, as well as playground equipment, and eye and health care supplies. Most of them have low education and are blue-collar workers.
Cluster G: Up the Ladder	G48	Downtown Socialites (0.52% of Canadian Households)	68.1% of them reside in Quebec, 37.6% in Montreal and 7.7% in Ottawa. People in this niche are more likely to be French and follow the Roman Catholic religion. They mostly live downtown. They need a lot of childcare and spend more on children's activities and equipment from kindergarten to high school. They avail themselves of the niceties of city life, going to playgrounds, laundry, restaurants and bars. The proportion of people living in semi-detached dwellings built in 1961-1980 is significantly higher than the Canadian average. They live in houses valued at around \$485,096 and their household income is about \$101,801. They likely have a college education or below. A high percentage of them work in public administration, retail trade, transportation, warehousing, health care and social assistance.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster G: Up the Ladder	G49	Childcare For Working Parents (1.19% of Canadian Households)	Ethnically this niche is a mixed group with 6.3% South Asian, 4.6% Chinese, 12% French, and 4% Ukrainian. The indices of Black, Arab, Filipino, and Latin American are all well over 130. They are spread out in the cities of Montreal, Calgary, Edmonton, Ottawa, and Vancouver, and live in homes built in 1961-1990 or after 2016, particularly in row houses. Notably, the household size is 2.41 with a near average number of one-parent households. This implies a greater need for childcare when the parents work. Their household income is about \$95,153 and their dwelling value is around \$602,028. They spend more on health care supplies, appliances, bingo, rent, and highway buses.
Cluster H: High Trades	H50	Work Hard And Play Hard (2.47% of Canadian Households)	This niche has a large portion of Asians: Chinese (6.7%), South Asian (6%), West Central Asian and Middle Eastern (3.9%), Korean, Japanese and Vietnamese. Over 32.7% of consumers in this niche live in BC, mostly in Vancouver. They live in apartments built 80's or before and their rented homes are valued at \$820,332. Many of them (1.4X the average) have an education in visual and performing arts. Affected by the recreation fashion of Vancouver, they rent parking at living quarters and play bingo. Their household income is around \$88,721. Without Canadian certificates, they generally work as skilled workers in art, culture, recreation, sport, and sales, as well as blue-collar in manufacturing and food services. Many do not have a fixed workplace. They prefer to go to work by bicycle.
Cluster H: High Trades	H51	Thrifty Tradesmen (1.25% of Canadian Households)	Centred in Toronto with the ethnic make-up: Chinese (4.6%), South European (10.7%), South Asian (6.5%), and Black (4.8%). They tend to be thrifty and live in old houses built before 1960. They may have average education, mostly in art, humanity, and social science in Canada. They likely work in arts, entertainment and recreation, information, and cultural industries. Many of them still work at home. They often bicycle and use public transit. Living with non-relatives only and entertaining themselves at home to avoid more costly recreational activities. Their household income is about \$102,708 and their house value is around \$763,978. They spend more on rent, meals paid to private households (host families of their kids), gas, antiques, and live performing arts.
Cluster H: High Trades	H52	SOHO Tradesmen (1.19% of Canadian Households)	West European French and British, they are the tradesmen in urban Quebec, Ontario, Nova Scotia, and New Brunswick. They tend to be common-law couples with children at home. The indices of dwellers in duplex, row and semi-detached houses are significantly higher than the Canadian average. They play bingo and games. Their household income is about \$92,325 and their home value is around \$585,079. Relative to their income, they spend more on dayboard, children's lunches and health care supplies. With an apprenticeship, trade certificate, or college education, many of them work in manufacturing and utilities, trades, health, sales and service.
Cluster I: Urban Life in Small Towns	I53	Children's Education (1.34% of Canadian Households)	Children's education, books, and daycare centres are the highest priorities for consumers in this niche. Next are major expenditures on additions, renovations, and repairs for their houses built from 1961 to 2015. The small towns they reside in are in Alberta, BC, PEI and Saskatchewan. This niche is very diversified in culture. But noticeably, the indices of North European, West European, and North American Aboriginal households are very high. Almost all of them live in single-detached houses with an average value of \$704,551. They do have a comfortable household income of \$126,110. and spend more on gifts and charities, toys and children's vehicles, recreational vehicles and outboard motors, vacation homes and hotels. With apprenticeship certificates or college education in architecture, engineering, agriculture, and natural resource-related fields, they work in agriculture, art, construction, and mining industries and tend to be self-employed and have no fixed workplace.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster I: Urban Life in Small Towns	154	Small Town Bingo (0.60% of Canadian Households)	Around half of them reside in the rural areas in Alberta, Saskatchewan, Nova Scotia, Newfoundland and NT. Indices for both single detached houses and movable dwellings are very high. They consume more gasoline and tires than the Canadian average. They spend more time on childcare and love to play games of chance. They are more likely English and North/West/East European. They love older houses and repair. Their household income is about \$113,976 and their home value is around \$511,519. Educated with apprenticeship, trade, and college, many of them work in trades, agriculture, manufacturing, construction, and mining. They do not travel much but use a lot of telephones and mobile phones. 1.2X average spending on children's toys as gifts to persons outside of the household or to charity. They contribute more to unions and spend more on power tools, playground equipment, tobacco products and smokers' suppliers, video and mobile services.
Cluster I: Urban Life in Small Towns	155	Medium Old Houses (0.97% of Canadian Households)	Living in houses built in 1960-2010, they mostly reside in the small towns of Alberta, Saskatchewan, Manitoba, Newfoundland and PEI. They do a moderate amount of upkeep to their houses which are likely to be movable dwellings or other non-standard single detached houses. They are pet and video game lovers and spend a lot of time on childcare. The proportions of North European and West European (particularly German), Dutch, and First Nations, are much higher than the Canadian average. With low education, they are likely to be tradesmen or blue-collar workers in agriculture, mining industries construction and as well as utilities. Many don't have a fixed workplace (self-employed or contractors). Their dwelling value is about \$509,656 and their household income is around \$104,817. They spend more on recreational vehicles and outboard motors, tobacco products smokers, and medicine.
Cluster I: Urban Life in Small Towns	156	Antiques Or Renovation (0.58% of Canadian Households)	Art, crafts, carvings and stamps and coins collectors are the favourite pastimes of many consumers in this niche. They renovate their older houses. The percentage of people living in single detached homes before 1960 is much higher than the Canadian average. In addition to European ancestry, British Isles origins, Aboriginal, and American are represented disproportionately in this niche. They have a below-college level education and work as tradesmen or blue-collar workers in agriculture, construction, forestry, fishing and hunting industries, manufacturing as well as in retail trade. Many don't have a fixed workplace. The proportion of people 60 years and over living alone is also well above the Canadian average. Their household income is about \$97,551. and their home value is around \$526,224. They spend more on bingos and games, and recreational vehicles and boats. They contribute more to social clubs.
Cluster I: Urban Life in Small Towns	157	Old Continentals (0.44% of Canadian Households)	Living in small households and dwellings built before 1960, most consumers in this niche are from The Old Continent before 1981. North American Aboriginal, German, and Dutch are a major part of this niche too. The proportion of seniors is very high. They spend time and money on senior care and home care, plus recreational vehicles like motor homes, and boats. They are pet and bingo lovers and like to make alcoholic beverages by themselves. You will find them likely in Ontario (40.4%), BC (16.3%), Manitoba (6.9%), Saskatchewan (4.3%) and Quebec (13.7%). Their dwelling value is slightly over \$608,478 and their household income is around \$94,744.
Cluster I: Urban Life in Small Towns	158	Motorcycle Diaries (0.78% of Canadian Households)	The proportion of consumers in this niche living in single detached homes is much higher than the Canadian average. They live in the Atlantic and Prairie regions with English and Western European ancestry as well as North American and Aboriginal. They have average education, likely in agriculture or personal, protective, and transportation services, and work in natural resources, trades, transport, equipment operations, manufacturing, and processing industries. They are pet lovers and spend sixty or more hours on childcare. Their household income is over \$97,458. and their home value is around \$474,864. They enjoy video games, smoker supplies, outdoor activities and outboard motors. They spend a lot on motorcycles, motorhomes, and boats.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster I: Urban Life in Small Towns	I59	Seniors in Old Homes (2.51% of Canadian Households)	They likely live in single detached homes built before 1960. You will find more common law or living alone and small senior households in this niche. They have moderate education, but have good health and are still active in employment. They work in natural resources, agriculture, trades, transportation, equipment and machinery operation, and manufacturing. The proportions of people walking and driving to work are much higher than the Canadian average. In this niche, the indices of North American Aboriginals, French, and German are noticeably high. Their household income is over \$80,845. and their home value is around \$395,427.
Cluster J: Joyful Country	J60	Route 66 (4.28% of Canadian Households)	Living in the countryside, they are the Canadian rural consumers. They spend more on gasoline, recreation vehicles and associated services. Their education level is mostly below the college level. They are farmers, constructors, and workers in primary, processing, manufacturing, and utility industries. Many of them have no fixed working place (self-employed or contractors). This niche is more likely to ride motorcycles to work. They own recreation vehicles and spend on their pets. Their ethnic identities tend to be British and French, followed by German and Dutch. Geographically they are largely distributed in Quebec, the Prairies and the Maritimes. They live with an income of \$116,895. and dwelling value of \$622,672.
Cluster J: Joyful Country	J61	Rural Recreation (1.40% of Canadian Households)	Consisting primarily of people with British and French ancestries, this niche also has slightly higher proportions of Aboriginals. They donate clothing gifts generously to non-household members. Geographically they tend to be more concentrated in Edmonton, Quebec, Saskatchewan and Nova Scotia. Due to remoteness, they spend more on gasoline and other fuels. They also spend more on boats and recreation vehicles, hospital care, and games. With low levels of education, they work mostly in agriculture, construction, trades, manufacturing and utilities. Many are self-employed without a fixed workplace, more likely to drive to work. They are also pet lovers and purchase food and goods for their pets. The percentage of seniors (55 to 84 years) is high so their expenditures on prescribed medicine and hospital care are also high. Their household income is about \$103,699 and their home value is around \$608,918.
Cluster K: Rural Handymen	K62	Handy Neighbours (4.33% of Canadian Household)	Working hard and having little time for recreation, they are handy persons with apprenticeship or trade certificates and thus pay out less in all areas of services and renovate heavily their single detached houses built before 1960. A large portion of them are 55-84 years old and so they spend above average on hospital care and eye care. They are frequent travellers and have fun playing bingo. The proportion of BC, Ontario, and Alberta residents in this niche is much lower than the Canadian average. With low education, they are more likely to be farmers, tradesmen and workers in agriculture, processing, manufacturing and utilities industries. These rural handymen earn a household income of \$88,968. and live in houses worth \$422,516.
Cluster L: Comfortable Apartment Dwellers	L63	Grey Perspectives (0.75% of Canadian Households)	This niche consists mainly of seniors and young adults, nearly 4X the average own/rent condominiums. 63.4% of them are in Ontario and Quebec, mostly in Toronto and Montreal. They are more likely than average to be living in widowed or divorced arrangements. They have high education and work in business, finance and administration, natural and applied sciences, art, culture, recreation, and sports-related occupations. They commute by train, use laundromats and self-service dry cleaning, and place a high emphasis on parking at rented living quarters. They invest above the average in their homes. With a household income close to \$78,963. they enjoy their comfortable condo (worth > \$569,506) life. They spend more on rent, gas and fuel.
Cluster L: Comfortable Apartment Dwellers	L64	Charitable Renters (0.25% of Canadian Households)	People in this niche are based in Toronto, Quebec, and Manitoba. They spend more on home theatre systems. They rent apartments of different vintages. Holding a Bachelor's degree or higher, they are likely working in natural and applied sciences, sales and service industries, as well as in administrative occupations. One of their major expenses is casinos, lottery and bingos. Dressmaking is a hobby. Ethnically, they are a mixture of recent immigrants: Central and South American, Arab, West Asian, and African. Their household income is slightly over \$65,691 and their (rented) dwelling value is about \$461,903. They spend more on rent, condominium charges, laundromats as well as on day board and children's lunches.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster L: Comfortable Apartment Dwellers	L65	Small Households Big Hearts (1.41% of Canadian Households)	Based in Montreal, Toronto, and Vancouver, the typical consumers in the niche live in small households, or retirement homes and spend 30% or more of their income on rent. They are likely singles in the age group 25-35 or 70 years over, with university degrees, but in entry positions. The percentages of African, West Asian, Arab, East and Southeast Asian, Latin, Central, and South American are higher than the average. They rent and like to travel in a self-organized fashion by train. They settled in BC, Toronto, Montreal, Nova Scotia and Quebec. They tend to walk or use public transportation to get to work. Their occupations are likely in art, culture, recreation, sports, science, sales, and service. Their home value is about \$597,427 and their household income is over \$75,716. Relatively they spend more on delivered meals, laundromats and self-service dry cleaning.
Cluster L: Comfortable Apartment Dwellers	L66	Low Rise High Hopes (0.18% of Canadian Households)	They are renters located in Ontario, Quebec and particularly Montreal, Toronto and Vancouver. Besides Caribbean, Central and South American, Black, West Asian, and Chinese ethnicities are highly visible. Their dwellings are apartments, which are likely built between 1961 and 1990. These buildings have no washing and drying facilities, so the tenants have to go to laundromats. They likely have a bachelor's degree or higher in mathematics, computer science, information science, and humanities and work more than the Canadian average in sales and service, applied science, and manufacturing. Both seniors and single young adults are heavily present. Their dwelling unit is worth about \$496,482 and their household income is more than \$63,718. Rent is a major expenditure for them.
Cluster L: Comfortable Apartment Dwellers	L67	Self-Sufficient Renters (0.32% of Canadian Households)	They are likely renters in Toronto, Montreal and Manitoba. Their dwellings are old apartments built from 1961 to 1990 that do not have washers and dryers, so they go to laundromats. The proportion of seniors is 1.2X the average and living alone is 2X the average. They spend more on transportation by train and home theatre system. With a household size of 2.07, they are unlikely to have children at home. A sizable portion of them lives in widowed, divorced and separated arrangements. Their ethnic identities are mainly French, Caribbean, Latin, West Asian, South Asian, and African. They may still do their dressmaking and tailoring as hobbies. They have a household income of \$62,670. Their average dwelling unit has a value of around \$448,981. Relatively they spend more on rent.
Cluster L: Comfortable Apartment Dwellers	L68	Tower Living (1.86% of Canadian Households)	People in this niche are likely renters living in high-rise buildings in Toronto, Edmonton and Vancouver. Of this niche 45.6% are visible minorities, with 11% South Asian, followed by Chinese (9.2%), Black (8.5%), and Filipino (4%). Many of them are students, recent immigrants and likely live in non-family households. Both young and old are overrepresented. They take public transit to work. They are healthy and active in sports. They travel more than average by train. They are highly educated in mathematics, computer and information sciences, visual and performing arts, and communications technologies likely in their home countries. They work in accommodation and food services, administrative and support, and information and cultural industries. They spend more on their further education and training. They have a household income of \$75,663 and live in apartment units worth \$615,931.
Cluster L: Comfortable Apartment Dwellers	L69	Insurance And Travel (0.28% of Canadian Households)	They have a fixation on insurance. They are based in Toronto, Montreal, Edmonton, Manitoba and Nova Scotia and live in apartments that were built from 1961-1990. Though renting, they spend more on maintenance and repairs, and some manage to buy vacation properties. They are highly educated, particularly in art, humanities, mathematics, and computer and information sciences. They are generally one-person households, e.g., young singles. They work in sales, art, culture, recreation, sports, and natural and applied sciences. Though small households, they spend heavily on many casinos, bingos, laundromats, and self-service dry cleaning. However, they spend less on education (already achieved their goal). They cycle, walk and take public transit or bicycle to work. Their income is about \$65,164 and their dwelling value is close to \$495,113.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster L: Comfortable Apartment Dwellers	L70	Rent To Own (0.74% of Canadian Households)	Young professionals and senior cleric workers mostly in Ontario, Vancouver, Montreal, and Alberta. Half of them rent and 95% of them prefer apartments. Their dwellings are relatively new, built after 2001, nearly 1.4X the average built in the last 5 years. They are likely recent immigrants from the Caribbean, Latin, Central and South America, Africa, South Asia, the Middle East, and China. They have high levels of education in art, culture, humanities and social sciences, some in mathematics, and computers likely in their home countries. They likely work in a blue-collar role in accommodation and food services, administrative, and support industries. They need some health/eye care and buy garden tools for home decoration and improvement. They have a household income of \$72,367. and their apartment units are worth around \$509,341. Their next life stage will be family and home ownership.
Cluster L: Comfortable Apartment Dwellers	L71	Travel And Some Insurance (0.59% of Canadian Households)	Residing in Ontario, Quebec, Manitoba, Nova Scotia and Edmonton, a sizable portion of people in this niche live in apartment buildings built between 1961 and 1990. The proportions of seniors and young adults are higher than the average. The ethnicities of Chinese, Caribbean, Arab, Filipino, West Asian, Black, and Latin American are also much higher than the Canadian average. Due to their age and their dwelling's age, they spend relatively more on maintenance, repairs, laundromats, alcoholic beverages and tobacco products. They work in sales, services, natural and applied sciences. They take public transit more frequently than the average. Their average household income is \$56,484 and dwelling value is \$484,441. Household size 2.04, they do not spend very much on education and child care.
Cluster L: Comfortable Apartment Dwellers	L72	Comfortable Leisure (1.16% of Canadian Households)	People in this niche live mainly in new condo buildings in Ontario, BC, and Montreal. The immigrants after 2011 are the largest group, mostly from mainland China, the Philippines, Korea, West Asia, Latin America and Africa. They are comfortable with their current careers in art, culture, recreation and sports, natural and applied sciences, sales, and service. They enjoy recreation and leisure time activities. They have a higher tendency than the average to use city or commuter buses, subway, street cars and commuter trains. They take public transit to their workplaces. Their household income is about \$69,803 and they live in dwelling units worth of \$635,351.
Cluster L: Comfortable Apartment Dwellers	L73	Single Parent Older Child (1.35% of Canadian Households)	This niche has a lot of single-parent families trying to put kids through school and paying the tuition fees. Their dwellings are mostly apartment buildings without a washer or dryer and therefore they go to the Laundromat frequently. With a small household income of around \$62,098 and children reaching university, the burden for the parents to pay tuition fees is showing up. A large percentage of them are visible minorities: Black, South Asian, Filipino, Latin American, Arab, and West Asian. With low education, they work mostly in blue-collar jobs. They rely on public transit and use more trains and highway buses. They also pay more than 30% of their income on rent. Their dwelling unit is worth about \$401,784.
Cluster L: Comfortable Apartment Dwellers	L74	Uncomfortable Payments (0.61% of Canadian Households)	They are mostly based in Quebec, Montreal and Toronto where they pay over 30% of their income on rent. The heavy alimony payments define the lifestyle of this niche. 48% of them are one-person households. The household size is just 2.00. The ethnic mix is mainly French, with some Latin, Central and South American, Hispanics, Arab, and Black. Many of them have only an apprenticeship or trades certificate or diploma and thus work as blue collars, particularly in accommodation and food services as well as retail trade. They live in small and old apartments with an income of \$60,834 and a dwelling value of \$446,951. Rent is their biggest expense.
Cluster L: Comfortable Apartment Dwellers	L75	Lofty Ambitions (2.29% of Canadian Households)	They are highly indexed in Manitoba, though a majority of them reside in Quebec and Ontario. The proportion living in converted commercial buildings is very high. They are likely recent immigrants. For many, their rent accounts for over 30% of their income. The ethnic content is mixed among Caribbean, Latin, Central and South American, Black, Arab, West Asian, and Filipino. They work in sales, accommodation, food services, processing, and manufacturing industries as well as retail trades. Their income is about \$52,213 and their dwelling unit is worth of \$416,289.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster M: Singles	M76	French Laundry (0.44% of Canadian Households)	They are from Quebec. They think an important part of their life and activities is dressing smartly and trying to keep abreast of changes in style and fashion. Therefore, they spend more on dressmaking, tailoring, and clothing and use the laundromat frequently. They pay 2.8X on day board and children's lunch. They likely live in duplex or high-rise apartments and semi-detached houses built in 1980 or before and raise school-age children with a common-law partner. They are of good working age and have an apprenticeship or trades certificates or doctorate diplomas. Their dwelling unit is worth about \$637,245 and their household income is around \$99,156. They spend more on health/eye care, bicycles and electric equipment and appliances.
Cluster M: Singles	M77	Enfants and Life Insurance (0.53% of Canadian Households)	They reside likely in Montreal, Ottawa, Quebec City, and Vancouver. They tend to live in duplex apartments or semi-detached houses. RRIFs payment is one of their big responsibilities. A relatively large portion of them own sports and athletic equipment. They like downhill skiing and have above-average expenditures on health care products, dental plans, alimony and child support. When they buy products, they are looking for convenience, not price. Their income is about \$96,614. and their dwelling unit is worth \$510,863. They spend more on small appliances and playground equipment.
Cluster M: Singles	M78	Young Families (0.49% of Canadian Households)	This niche is made up of young families and individuals who have finished their education. They live in semi- and single detached houses and duplexes and usually have a small family size. Their education level is low, and they likely work in health care and social assistance, manufacturing, and retail trade. They spend a lot of time on childcare and senior care. They like to play games of chance. French and other North Americans in this niche are high. They are at the life stage where they are the playmates of their young children. Their dwelling value is about \$388,076 and their household income is slightly over \$93,411. They spend more on playground equipment, textbooks for kindergarten, nursery, elementary and secondary day board, and children's lunches.
Cluster M: Singles	M79	Condo Active Seniors (0.56% of Canadian Households)	They are likely to be over 65 years old and live in nice high-rise condominiums. Slightly below half of them are homeowners (44.5%). They likely reside in BC and Quebec. They participate in outdoor activities such as walking, biking, and taking public transit to work. Affected by the customs of Vancouver, they also spend time considering the real estate market. They are a mixture of various ethnic groups such as Jewish, West Central Asian, Middle Eastern, Romanian, Arab, Latin, Central and South American, Chinese, Black, Russian, and Caribbean. They have a comfortable household income of \$93,525. and a dwelling unit worth \$718,969. Their education level is high and many of them have occupations related to natural and applied sciences, art, culture, recreation, and sports, as well as sales and services.
Cluster M: Singles	M80	Widowed Apartment (0.30% of Canadian Households)	Many of them likely live in low or high rise apartment buildings built between 1980 and 2010. A large portion of them are widowed or divorced, and live in retirement homes. Their ethnic mix consists of Scottish, Welsh, West Asian, Latin American, Korean, and German. 3X the average are over 85 years old and 1.4X living alone, so their most likely period of first entry to Canada was before 1981. They use a lot of public transit, walk and bike to work. Their work is mostly blue-collar in art, culture, recreation, sports, sales and service. Their dwelling value is about \$726,825 and their household income is close to \$97,845.
Cluster M: Singles	M81	Self-Employed Prairie (0.16% of Canadian Households)	They are likely industry-related and skilled workers in Saskatchewan, New Brunswick, Manitoba and Nova Scotia, or retirees on the East and West Coast. Major ethnic groups are Aboriginal, Ukrainian, Russian, German, and Northern European. Many live in old single detached houses and mobile homes (5X), or other single attached houses (3.7X). This segment has a relatively large portion of children in common-law or one male-parent family. They play bingo and spend more on games, pet food, smoker supplies and gasoline. Their household income is about \$88,900 and their home value is around \$462,828.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster M: Singles	M82	Healthcare in Demand (0.50% of Canadian Households)	This niche consists mainly of young and senior singles who rent only and appear to have no plan for expansion. The proportion of divorced, widowed, and separated is significantly higher than the average. They likely reside in Quebec, Montreal and Toronto. There are over 2X as many duplex, high-rise, and low-rise apartment dwellers than average. They repair and improve their old homes. Their expenditure on laundromats and self-service dry cleaning is much higher than average. Their household income is about \$89,524. But they spend more than average on health care supplies and lotteries. Their dwelling unit is worth \$632,438.
Cluster M: Singles	M83	Walk 2 Work (0.47% of Canadian Households)	They mostly reside in New Brunswick and Quebec and live in an old semi and duplex house or converted commercial buildings. They work in the health, sales, trade, processing, manufacturing, and utility industries. They spend more on both public and private health care plus health insurance premiums. They likely live close to their workplace and mostly walk to work. They spend more on health/eye care, bingos, games, laundry, gasoline and other fuels than the average. Their household income is about \$82,786 and their home value is around \$401,817.
Cluster M: Singles	M84	Soul City Parents (0.20% of Canadian Households)	Based in Edmonton, Calgary, Quebec, New Brunswick and Nova Scotia, people in this niche live in old duplexes and row homes as tenants. Health care by general practitioners and specialists is very important to this group. They spend a lot on children's education such as kindergarten, nursery, elementary and secondary, playground equipment, and above-ground pools and accessories. They have below-average education. The proportion of the population aged 65+ is much higher than the Canadian average. Many of them are single parents, common law, divorced or widowed families. Their household income is about \$83,086 and their dwelling value is around \$426,549.
Cluster N: The New Canadians	N85	Benefits & Benefactors (0.66% of Canadian Households)	They are in Manitoba, Montreal, Ontario, Saskatchewan, and BC. They likely live in old duplexes or row houses. They have low education but like reading. They pay heavily on alimony and health care supplies and work as blue collars. They also spend proportionally more on supporting someone in Canada and donating clothing gifts to non-household members. The ethnic mix includes British, Ukrainian, Filipino, German, Polish, and Aboriginal. They enjoy live performing arts and work at SMEs (Small and Medium Enterprises). Their recreation is likely related to bingos, films, games and casinos. Their income is close to \$88,757 and their house value is almost \$545,662. Relatively they spend more on self-made alcoholic beverages.
Cluster N: The New Canadians	N86	Relative Supporters (0.33% of Canadian Households)	They are located likely in Alberta, Manitoba, Ontario, New Brunswick, and Nova Scotia. They are British, Ukrainian, Black, Aboriginal and Filipino, and live in old duplex apartments, townhouses, semi-detached houses and converted commercial buildings which need major repairs. Many are singles. They work in blue-collar occupations related to processing, manufacturing and utilities, sales and services, and trades. They have above-average expenditures in health care supplies. They earn an income of slightly over \$85,825. and their dwelling value is about \$520,313.
Cluster N: The New Canadians	N87	High-rise Immigrants (0.70% of Canadian Households)	46.1% of this niche are visible minorities living in Quebec, Ontario and BC. They have ancestries of South Asian (8.5%), West Central Asian and Middle Eastern (7.1%), Caribbean (5%), Chinese (6.2%), Filipino (4.8%), and African (8.4%). They are mostly new immigrants. They have high levels of education outside Canada, particularly in mathematics, computer and information science, visual and performing arts, and communications technologies. A great portion of them have occupations related to art, culture, recreation and sports, sales and services, and science. Over 30% of their income goes to rent. With a household income of \$84,989, they live in dwelling units worth \$777,973 and spend a significant portion of their income on public transport - buses, subways, streetcars, and trains. Tech savvy, they are smart shoppers and heavy internet users and rely on advertising as an important source of information.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster N: The New Canadians	N88	Low-Rise Renters (0.44% of Canadian Households)	This niche consists of residents living in old duplexes, townhouses, and semi-converted and converted commercial buildings. Geographically they are in Ontario, Montreal, New Brunswick, Newfoundland, and Nova Scotia. They are paying over 30% of their income for rent. Many are young singles working in arts, sales and service, accommodation and food services. The senior portion of this niche tends to magazines, and bingos and spends more on healthcare-related products. A high portion of them have an interest in making alcoholic beverages and video players, though the absolute amount may not be high compared with affluent households. Their income is about \$84,835 and the dwelling unit is valued at \$524,545.
Cluster N: The New Canadians	N89	Childcare & Charities (0.60% of Canadian Households)	Saskatchewan, Manitoba, Ontario, and New Brunswick are the likely residing provinces of these young families. They have education or training in personal, protective, and transportation services. They work in the sales, trades, transportation, accommodation food services, and manufacturing industries. They live in duplexes, townhouses, and semi-detached houses built before 1960 and their rent/dwelling costs may account for over 30% of their income. They spent 30% more than average on healthcare supplies, made alcohol by themselves and played bingo. Noticeable is the high index (178) of Aboriginals in this niche, reflecting the fact that they have similar consumption patterns as new Canadians. The average household income is about \$80,044 and the dwelling value is around \$449,461.
Cluster O: Renters	O90	Single Steps (0.18% of Canadian Households)	They likely reside in low-rise buildings and row houses in Quebec, Newfoundland and Nova Scotia. They tend to walk, use public transit, or cycle to work. 54.8% of them (age 15+) are not married. They received good education likely in sales and service, art, processing and manufacturing. Many spend over 30% of their income on rent. A large portion of the immigrants arrived in Canada in the last decade. They earn a household income of \$70,075 and their (rented) dwelling unit is worth of \$530,685.
Cluster O: Renters	O91	In A Fix (0.21% of Canadian Households)	People in this niche can be characterized as grey-haired couples living with adult children in urban parts of New Brunswick, Nova Scotia, Newfoundland and Manitoba. They have British, Canadian, French, and Aboriginal ancestry and proudly claim themselves Canadian. They live in old detached duplex dwellings and apartments require major repairs. Without educational degrees, they work in health, sales and service, trades, transport, and as equipment operators in primary industries. They smoke and play bingo and games for fun. They use non-electric cleaning equipment and spend more on disposable diapers, gasoline and other fuels, as well as on day board and children's lunches. They have a household income of \$68,416 and a house valued at \$238,294.
Cluster O: Renters	O92	Brits and Bingo (0.53% of Canadian Households)	They are blue-collar workers in Atlantic, Montreal and Manitoba provinces of Canadian, French, and North American Aboriginal ancestry. They do not have special education and work in natural resources, agriculture, trades, and transportation as well as in manufacturing primary industries. Though their income is relatively low, they spend money on bingo, lottery, video players, magazines and periodicals. They live in old (built before 1960) single-detached or duplex houses which need major repairs. They tend to live in common-law relationships or be widowed or separated. They spend time in both childcare and senior care. Their income is about \$67,706 and their living quarters are worth \$293,285.
Cluster O: Renters	O93	Rustic Residents (0.65% of Canadian Households)	Highly indexed in New Brunswick, Quebec and Manitoba. They live in rural households. This niche is a mixture of French, African, Arab and West Asian ethnicities. They have relatively low education and work in the natural resources, agriculture, sales and service, and the processing, manufacturing, and utility industries. They tend to spend long hours on senior care. Many live in older apartments or converted commercial buildings. These dwellings require major repairs. Some live as common-law couples and some are divorced or widowed. They have a household income of \$60,403 and a dwelling valued at \$207,022. With modest incomes, they have fun playing video games and bingos. A big expense for them is the rent, gasoline and other fuels.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster O: Renters	O94	Telephones & Transit (0.09% of Canadian Households)	They are 53.2% singles and 8.2% divorced. A multi-cultural group; Black, West Asian, Arab, Latin American, and French, living in Montreal, Quebec and Vancouver. They work in art, culture, recreation and sport, sales and service, applied sciences, and primary industry-related fields. The dwellings they rent are all kinds of apartments. They spend more on kids' textbooks and lunches, clothing gifts to others, communication and public transit. They go to the laundromat for washing and drying their clothes. Many get cash benefits received from federal, provincial, territorial, or municipal governments. Their household income is around \$74,410 and their dwelling unit is worth \$681,520.
Cluster O: Renters	O95	Grey Collar Grind (0.14% of Canadian Households)	They are French and North American Aboriginal young workers in Montreal, Quebec and Manitoba. They rent duplexes and low-rise apartments for which they pay more than 30% of their income in subsidized housing. Many of them live alone. Some live in a common law arrangement, and some have young children with them. Their training and education are likely in personal, protective and transportation services. As recent immigrants, their occupations tend to be in public administration, educational services, sales and services, trade, processing, and manufacturing. They earn a household income of \$63,512 and live in dwelling units valued at \$348,977.
Cluster O: Renters	O96	Ethno Arts & Recreation (1.19% of Canadian Households)	They are workers from varied ethnic backgrounds like Caribbean, Arab, Latin, Central and South American, African, West Asian, Korean, Japanese, and Filipino. 56.9% of them are single, divorced, separated or widowed. They likely live in apartment buildings, duplexes, or converted commercial buildings. Their dwellings are old, built before 1980 and need repairs. Some of these tenants do repair work themselves. They pay over 30% of their income on rent. They work in art, culture, food, recreation, travel, Information, science, and sales and services. Their household income is about \$64,315 and their dwelling value is around \$685,290. They pay more for their city commute, bicycles, textbooks for kids, and health care.
Cluster P: One Parent Families	P97	Taking Care Of Elders (0.56% of Canadian Households)	They are likely Italian, African, Arab, Caribbean, West Asian, Latin/Central/South American, and work in the art, culture, recreation, sports, sales and service, and financial industries. They tend to live in Ottawa, Toronto and Quebec in old duplexes or apartment buildings and semi-detached houses. Many of them are tenants and receive government transfers as their income. They likely have seniors in households needing care and support. They ride public transit and pay for private health care plans. They have above-average education in visual and performing arts, communications, humanities, secretaries, computer and information sciences-related fields. They earn a household income of \$75,627 and live in dwelling units valued at \$665,106.
Cluster P: One Parent Families	P98	Reliant and Reliable (0.12% of Canadian Households)	People in this niche live mostly in Quebec, e.g., Montreal and Quebec City. They are likely seniors, single parents, divorced, or widowed. They live most likely in older low-rise or duplex dwellings constructed before 1960. They spend over 30% of their income on rent. Some of these households are dependent on social assistance. They have less education and more trade certificates or diplomas. They work in manufacturing, utilities, sales, service, trades, transport, processing, and as equipment operators. Many of them walk or bike to work. Their household income is about \$62,426 and their dwelling value is around \$349,205. Relative to their income they spend more than average on medicine and health care, implying they have eye and health issues.
Cluster P: One Parent Families	P99	Big Families Big Fees (0.63% of Canadian Households)	This niche describes the First Nations (16X) lifestyle. They live in Manitoba, Saskatchewan, New Brunswick, Quebec and Nova Scotia. They have more children in common-law families. A sizable portion of households has 5 or more members. Their jobs are associated with natural resources, agriculture, education, law and social, community and government services, trades, transport, and equipment operators. Childcare is a challenge for them because the single parents need to work. They spend more on health care supplies, children's wear, cloth diapers, toys, playground equipment and musical instruments. Their household income is about \$68,736 and their dwelling value is around \$393,770.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster P: One Parent Families	P100	Single Parents & Seniors (0.29% of Canadian Households)	They are scattered throughout Manitoba, Quebec, New Brunswick and Nova Scotia. There are two major groups: those who are young and have children to take care of and those who are 65+ years old. Many of them are working single parents, and some are unable to work. Their dwellings are likely to be converted commercial buildings, townhouses, semi-detached houses, low-rise apartments or senior homes. Many households are on social assistance. Over 30% of their income goes towards rent. They likely have only a high school education and work as clerks in sales and service as well as blue-collar workers in trades, transport, processing, and manufacturing industries. African, French, and Aboriginal ancestries are overrepresented in this niche. Their dwelling value is around \$425,447. and their income is close to \$63,273.
Cluster Q: Thrifty	Q101	Spend - Thrift Arts & Sports (0.17% of Canadian Households)	42.5% of this niche is from Quebec, while the rest are scattered through many cities. Their home language is a balance of 43.4% English, 33.2% French, and 18.5% non-official languages. Both ends of the labour force, young adults and seniors, are overrepresented in this niche. They work hard to pay the rent (over 30% of income). 34.6% of them live in low-rise apartments and 16.3% live in duplex apartments. With a household size of 2.01, they are thrifty in their spending habits, well below the average. The proportion of occupations in processing, manufacturing, trades, sales and services-related fields is much higher than the average. The average household income is slightly over \$47,863. and their dwelling unit is valued at \$321,463.
Cluster Q: Thrifty	Q102	New Horizons (0.16% of Canadian Households)	This is a niche of recent immigrants. 19.4% of them are not yet citizens of Canada and 58% are not married and not living common law. 5.9% of them are African, 7.5% Aboriginal, and 6.3% West Central Asian and Middle Eastern. They are found in Montreal, Nova Scotia, Manitoba and Ontario. They live in apartments (76.8%) and pay over 30% of their income on rent. 47.3% of them have no postsecondary certificate, diploma or degree. They work in sales and services and the processing, manufacturing, and utilities industries. Their living quarters are worth of \$319,157 and they earn an average household income of \$50,917. Thanks to their young age and small household size (1.99) they are still okay with such an income.
Cluster Q: Thrifty	Q103	Road Trippers (0.09% of Canadian Households)	Dominated by visible minorities speaking French at home (36.3%) and is located in Quebec. They live in apartments or townhouses. Even though they spend more than 30% of their income on rent, their consumption pattern certainly is way above their current income level, likely thanks to their young or old age and new Canadian experience. They are 16.9% French, 7% African and 6.9% North American Aboriginal. Other ethnicities included in this niche are also quite numerous, namely Arab, Caribbean, Latin American, and Southeast Asian. They take jobs in processing, manufacturing, utilities, sales, service, and trades. Their household income is about \$51,991. and their dwelling value is about \$373,246. They pay heavily on rent and video players. They are often on the road with trailers and tents.
Cluster Q: Thrifty	Q104	Blue Collar Immigrants (1.05% of Canadian Households)	This niche consists of multiple cultures and is based in Quebec (55.6%) and Ontario (30%). They are more likely working in art, culture, recreation, sports, sales, services, processing, manufacturing and utilities. 94.3% of them live in apartment and duplex buildings. 38% of them are immigrants and 24.4% speak home languages that are neither French nor English. The ethnic mix consists of South Asians (8.2%), Caribbean (6.1%), Latin Americans (4.5%), West Central Asians and Middle Eastern (6.7%), Africans (12.8%), and Arab (5.7%). There is a great number of blue-collar immigrants. A lot of them came recently from the French-speaking areas of the Caribbean and Africa. 64% of them have post-secondary education outside of Canada. Their dwelling unit is worth of \$590,842 and their household income is around \$46,220. In addition to rent, city commuting is a big expense for them.

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Cluster Name	Niche	Niche Name	Niche Description
Cluster Q: Thrifty	Q105	Old Home Dwellers (0.56% of Canadian Households)	Located in Manitoba, New Brunswick, Nova Scotia, Quebec, and Saskatchewan, they live in old single-detached houses (20.1%), low-rise apartments (43.3%), and duplex buildings (12.8%). Many pay more than 30% of their income for their lodging in low-value dwellings. Though their income is relatively low, they have some equity in their dwellings as 23% of them are homeowners. Ethnically only 25.7% are visible minorities, including 3.4% Arab, 4% Filipino, and 8.2% Black. 32.4% are French-speaking and 48.8% are English-speaking. Their occupations are likely to be in sales and service, trades, transport, equipment operators, manufacturing, and utility industries. Their income is about \$41,734 and their dwelling value is around \$265,531. Rent is a major expense for them.
Cluster Q: Thrifty	Q106	Thrifty Workers (0.21% of Canadian Households)	This niche consists of some young singles starting out and some working seniors. The household size is 1.86. Most (62.3%) of them live alone. This niche is distributed across Quebec (32.2%), Manitoba (7.8%) and ON (35.5%). 58.3% of them speak English, 27% speak French, and 11.5% speak non-official languages. Only 20.5% are a visible minority with a big portion of Africans, First Nations and French. Their dwellings are a balance of low-rise (55.5%) and high-rise (18.1%) apartments plus various houses built before the 80s. Many pay more than 30% of their income on rent. They earn a household income of \$45,128 and their dwelling unit is worth of \$382,390. Their biggest expenses are rent, tobacco products and smokers, as well as bingo.
Cluster Q: Thrifty	Q107	Single Grey Towers (0.44% of Canadian Households)	They are based in Montreal, Quebec and Ontario in high or low-rise apartments which are primarily senior coops or senior residences. 54.2% of households have only one person. 11% of the population above 15 years of age are widows and 15.2% are separated or divorced. 28.7% of the population are seniors over 65 years old. There are more females than males in this niche. Many still work in art, culture, sales, and manufacturing industries. 79% are tenant households. They are heavy users of laundromats. 35% are immigrants. They walk, take public transit, and ride their bicycle as their means of transportation. The major cultural groups are French (16.6%), African (7.5%), South Asian (7.7%), Caribbean (4%), West Central Asia, and Middle Eastern (4.7%). Their dwelling units have a value of \$496,425 and their household income is \$45,798.
Cluster Q: Thrifty	Q108	Starting Out & Winding Down (0.28% of Canadian Households)	55.8% of the population in this niche is in Quebec, mostly local French and non-immigrants (83%), with a mixture of young and old. They live in old low-rise buildings constructed before 1980 (68%). The youthful portion indicates young children in one-parent households. Twice the Canadian average of female maintainers, which is nearly as high as the proportion of male maintainers. The high indices for the maintainers in the age group 20-34 tell the story of youth trying to start living independently. Approximately 26.3% of them (Index = 165) have a low education level, i.e., no certificate or diploma. Many pay more than 30% of their income in rent. They work in sales and service, manufacturing, and utility industries. Their income is close to \$40,374 and their dwelling value is about \$372,033.
Cluster Q: Thrifty	Q109	High-rise Seniors (0.27% of Canadian Households)	They are mostly apartment renters in Quebec (40.2%), Ontario (35.3%), Manitoba (6%), and New Brunswick (4.8%). 80% of these buildings were built before 1990. 23.4% of the population is over 65 years of age. They like reading and watching TV heavily. The household size is merely 1.80 because 54.6% live in a one-person household. The indices of divorced families are 180, and lone-parent families are 218, twice the Canadian average, respectively. Over half of them pay more than 30% of their income on rent. Compared with their low income (\$42,105), their expenditures on tenant's insurance premiums are relatively high. Their dwelling unit is worth \$351,609.
Cluster R: Business	R110	Business or commercial	Pure business or commercial postal codes without residents. Business postal codes may be excluded when packaged along with other residential data points.