

RT07 Targeted Prizm Segments

01 COSMOPOLITAN ELITE

Very wealthy, middle-aged and older families and couples

Population	251,739 (0.69% of Canada)
Households	84,792 (0.58% of Canada)
Average Household Income	\$472,817
Housing Tenure	Own
Education	University
Occupation	White Collar
Cultural Diversity Index	Medium
Sample Social Value	<i>Adaptability to Complexity</i>



Canada's wealthiest lifestyle has changed little over the years. Cosmopolitan Elite remains a haven for both new-money entrepreneurs and heirs to old-money fortunes. With household incomes nearly five times the national average, this segment is concentrated in a handful of exclusive neighbourhoods—like Toronto's Bridle Path, Montreal's Westmount, Calgary's Elbow Park and Vancouver's Granville. Here, affluent, middle-aged families and older couples live in million-dollar homes—the average value is \$1.7 million—drive luxury imports and send their kids to private schools. Most live within an easy commute to their executive jobs in management, finance and the sciences, as well as to downtown arts and entertainment venues; they're big supporters of the opera, ballet and theatre. As the most educated of lifestyle types—more than half the populace hold university degrees—members of Cosmopolitan Elite broaden their horizons by travelling internationally, especially to Asia, the United Kingdom and Europe. But they also express a Pursuit of Novelty among their strongest Social Values, and many enjoy spa resorts, skiing vacations and luxury cruises.

02 URBANE VILLAGERS

Wealthy, middle-aged and older city sophisticates

Population	422,135 (1.16% of Canada)
Households	138,009 (0.95% of Canada)
Average Household Income	\$253,162
Housing Tenure	Own
Education	University
Occupation	White Collar
Cultural Diversity Index	Low
Sample Social Value	<i>Culture Sampling</i>



The nation's second wealthiest lifestyle, Urbane Villagers is a prosperous world of white-collar executives and stately homes, high-end cars and resort vacations. Located in and around Canada's largest cities, the segment's neighbourhoods are characterized by married couples with university degrees and university-bound children now in their pre-teens to early twenties. Many hold well-paying jobs in business, management, health, education, science and the arts. And with the average household income above \$250,000, members of Urbane Villagers enjoy the trappings of success: tickets to sporting events, regular golf outings and impressive mutual fund portfolios. Few lifestyle types score higher for travel—residents go everywhere from nearby provinces to Italy and France—but they're not above staying at a bed and breakfast or campground to accommodate their families. Back at home, these executive families pursue active lifestyles in their established neighbourhoods. One rung down from Canada's cultural elite, they tend to frequent dinner theatres, popular music performances and rock concerts.

03 ARTS & AFFLUENCE

Wealthy, established urban families and couples

Population	306,633 (0.0084 of Canada)
Households	114,043 (0.78% of Canada)
Average Household Income	\$187,171
Housing Tenure	Own & Rent
Education	University
Occupation	White Collar
Cultural Diversity Index	Medium
Sample Social Value	Importance of Aesthetics



Educated, wealthy and overwhelmingly urban, Arts & Affluence stands apart from the large number of city lifestyles. Concentrated in only two cities—Toronto and Montreal—this segment consists of a mix of larger families and older couples and singles in neighbourhoods such as Forest Hill and Casa Loma in Toronto and Côte-Saint-Luc in Montreal. Many of these areas contain first- and second-generation Canadian Jews—the segment is nearly a third Jewish—who live in elegant condos, semi-detached houses and high-rise apartments. Exhibiting a cultured sensibility, they have high rates for attending nearly every form of art and performance: opera, ballet, symphony, art galleries, film festivals and museums. With lofty incomes nearing \$190,000, Arts & Affluence members have achieved success through a mix of education (more than half hold a university degree) and professional achievement (typically in management, education, the arts and sciences). These metro households are well travelled, frequently flying to various sunny destinations, major cities in the northeastern U.S., Europe and Israel. And they are also financially savvy, investing in stocks, bonds and mutual funds all at high rates.

04 SUBURBAN SUCCESS

Wealthy, middle-aged and older homeowners

Population	330,839 (0.91% of Canada)
Households	120,616 (0.83% of Canada)
Average Household Income	\$193,359
Housing Tenure	Own
Education	University
Occupation	White Collar
Cultural Diversity Index	Low
Sample Social Value	North American Dream



The wealthiest non-urban segment, Suburban Success is a magnet for Canada's established professional class: a prosperous place of dual-income couples who have university degrees and large families, typically with teens or university-aged children. Many have parlayed jobs as managers, scientists, educators, artists and government workers into well-paying careers that earn an average income above \$190,000. Concentrated in the bedroom suburbs of cities such as Calgary, Vancouver and Ottawa, the segment's older families and empty-nesting couples have turned their homes into suburban castles, with backyard decks, professionally manicured lawns and family rooms where they relax with their tablets, e-readers and smart TVs. But these Canadians don't simply cocoon in their homes. They're active in their communities and, with their homes only a short commute to downtown entertainment, they enjoy going to theatre and opera performances, music festivals and art galleries.

05 ASIAN SOPHISTICATES

Upscale, urban Asian families

Population	505,868 (1.38 of Canada)
Households	148,904 (1.02% of Canada)
Average Household Income	\$139,059
Housing Tenure	Own
Education	University
Occupation	White Collar/Service Sector
Cultural Diversity Index	High
Sample Social Value	<i>Need for Status Recognition</i>



The most affluent of the Asian-dominated lifestyles, Asian Sophisticates is home to educated, middle-aged and older families, about half of whom are Asian. More than a third of the residents came to Canada in the 1980s and 1990s, and many now live in comfortable suburban communities like Toronto's Bayview Village, Mississauga and Richmond Hill, as well as Vancouver's Arbutus Ridge. With three times the average number of multi-generational families, Asian Sophisticates is filled with teenage and twenty-something children. And with their upscale incomes averaging nearly \$140,000, Asian Sophisticates households enjoy active lifestyles. They travel abroad, frequent nightclubs, classical music concerts and theme parks, and like to play soccer and racquet sports. In addition, these mostly university-educated consumers are determined to see their children succeed academically: they score high for signing their kids up for private schools, activity camps and Kumon Math and Reading Centres.

06 KIDS & CAREERS

Large, well-off, middle-aged suburban families

Population	1,125,428 (3.08% of Canada)
Households	343,387 (2.36% of Canada)
Average Household Income	\$171,043
Housing Tenure	Own
Education	University/College
Occupation	White Collar/Service Sector
Cultural Diversity Index	High
Sample Social Value	<i>Concern for Appearance</i>



One of the wealthiest suburban lifestyles, Kids & Careers is known for its sprawling families—more than 40 percent include four or more people—living in the nation's second-tier cities. Parents are middle-aged, children are between 10 and 24 years old, and 85 percent live in single-family homes—typically spacious affairs built after 1980. And nearly 30 percent of households contain immigrants who have achieved success and moved to the suburbs. With average incomes around \$171,000, residents lead flourishing lifestyles, belonging to golf and fitness clubs, shopping at upscale malls and big-box stores and attending pro sporting events. Fans of team sports as both participants and spectators, Kids & Careers households exhibit high rates for playing ice hockey, soccer, football and basketball. When they want to catch a game on TV, they relax in family rooms outfitted with smart TVs, personal video recorders, tablet computers and gaming devices. Still in the asset accumulation phase of their financial lives, these families score high for investing in stocks, RESPs and mutual funds, and many choose their investments with the help of financial planners.

08 BOOMERANG CITY

Upscale, multi-generational urban households

Population	908,443 (2.48% of Canada)
Households	330,995 (2.28% of Canada)
Average Household Income	\$134,182
Housing Tenure	Own
Education	University/College/High School
Occupation	White Collar/Service Sector
Cultural Diversity Index	Low
Sample Social Value	<i>Equal Relationship with Youth</i>

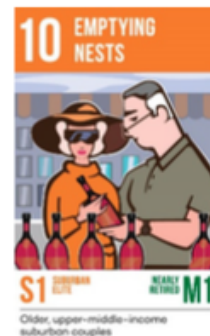


Reflecting the recent demographic trend of older children still living at home, Boomerang City consists of middle-aged families and older couples aging in place in urban neighbourhoods. A third of the children at home are over the age of 20, and three-quarters of the families live in single-detached homes lining city streets. Found in a number of large cities, including Vancouver, Calgary, Winnipeg and Toronto, these adults tend to be Baby Boomers who have parlayed good educations—more than 40 percent have graduated or attended a university—into well-paying jobs in science, education, government and the arts. Many maintain active social lives, going to the theatre and opera, visiting art galleries and music festivals, and frequenting garden and boat shows. And many of these multi-generational households are focused on fitness, joining health clubs and signing up for Pilates and yoga classes. Because this segment includes so many young adults who have returned to their childhood homes or simply never left, surveys reveal the popularity of some youth-centred activities, like adventure sports and motorcycling, as well as more Boomer-centred pastimes such as golf and curling.

10 EMPTYING NESTS

Older, upper-middle-income suburban couples

Population	342,347 (0.89% of Canada)
Households	156,162 (1.07% of Canada)
Average Household Income	\$113,965
Housing Tenure	Own
Education	Mixed
Occupation	Mixed
Cultural Diversity Index	Low
Sample Social Value	<i>Discriminating Consumerism</i>



Credit the aging population over the last decade for the prevalence of Emptying Nests. Today, these established, upper-middle income households consist of married couples over 55 whose children have flown the coop. Residents here tend to live in single-detached and row houses in developments built over the last thirty years. Even though nearly one-third of the adults are of retirement age, these households still report comfortable incomes—the average is about \$114,000—and enviable lifestyles. University and college educated, they enjoy cultural activities, going to ballet and opera performances, community theatres and film festivals. They like to keep up with trends by attending exhibitions, particularly craft, cottage, investment and travel shows. Many have reached an age where they have both the time and money to travel, allowing them to book long-haul trips to the United Kingdom, Australia and China. But they're not spending all of their nest egg. Expressing an interest in leaving their children an inheritance, they're active investors who use financial planners when choosing stocks and mutual funds.

15 HERITAGE HUBS

Middle-aged, diverse suburban families

Population	837,115 (2.31% of Canada)
Households	255,030 (1.76% of Canada)
Average Household Income	\$120,497
Housing Tenure	Own
Education	University/College
Occupation	Mixed
Cultural Diversity Index	High
Sample Social Value	<i>Saving on Principle</i>



The young families who moved into starter homes a decade ago are growing up. In Heritage Hubs, these now middle-aged families have crafted comfortable lifestyles—often thanks to dual incomes—in suburban communities slowly being absorbed by the urban sprawl. Nearly 85 percent of residents live in houses built since 1990, and while the housing stock is mixed, almost a quarter live in row houses—about four times the national average. Reflecting the increasing diversity of the nation's suburbs, more than 40 percent of households contain immigrants, though no one cultural group dominates. Family-filled Heritage Hubs scores high for participating in basketball, swimming and bowling. On weekends, families head to theme parks, zoos and aquariums. With their international roots, families here are seasoned travellers, often visiting China, Florida and Jamaica. To save money, vacations are frequently booked with discount online travel services at all-inclusive resorts.

16 PETS & PCS

Younger, upscale suburban families

Population	1,210,903 (3.45% of Canada)
Households	398,245 (2.74% of Canada)
Average Household Income	\$137,272
Housing Tenure	Own
Education	University/College
Occupation	Mixed
Cultural Diversity Index	Medium
Sample Social Value	<i>Personal Optimism</i>



One of the largest lifestyles in Canada, Pets & PCs is a haven for younger families with pre-school children in the new suburbs surrounding larger cities. Half of the children in this segment are under the age of 10, and many of the maintainers are under 45. Pets & PCs has a strong presence of immigrants from China, the Philippines and India. Few segments have more new housing, and most residents have settled into a mix of single-detached, semi-detached and row house developments. With upscale incomes, segment members have crafted an active, child-centred lifestyle. These families participate in many team sports, including baseball, basketball and hockey, and they shuttle kids and gear to games in spacious SUVs—typically newer models. On weekends they head to kid-friendly destinations such as zoos, aquariums and amusement parks. They fill their homes with an array of computers and electronic gear, including video game systems, tablets and just about anything that will occupy their children while the moms and dads grab the occasional date night at the movies or dinner at their favourite seafood restaurants.

20 SOUTH ASIAN ACHIEVERS

Suburban, upper-middle-income South Asian families

Population	424,710 (1.17% of Canada)
Households	103,430 (0.71% of Canada)
Average Household Income	\$107,387
Housing Tenure	Own
Education	Mixed
Occupation	Mixed
Cultural Diversity Index	High
Sample Social Value	<i>Need for Status Recognition</i>



Reflecting the increasing diversity of Canada's visible minority population, South Asian Achievers has emerged as a fast-growing segment of family-filled households in new suburban neighbourhoods. The most affluent of the South Asian segments, it also has one of the highest concentrations of family households, at more than 90 percent. Many tend to cluster together in cultural enclaves, particularly in the Greater Toronto Area. These middle-aged, relatively recent immigrants—over 60 percent are foreign-born—are characterized by mixed educations, skilled blue-collar and service sector jobs, upper-middle incomes and child-centred lifestyles. In neighbourhoods filled with single-detached, semis and row houses, active families enjoy outdoor sports like basketball, baseball and soccer, as well as visits to theme parks, movies and electronics shows. Still making their way in Canadian popular culture, these residents have a high rate for going to a university with plans for bettering their lives.

24 FRESH AIR FAMILIES

Middle-aged, middle-income exurbanites

Population	1,071,117 (2.82% of Canada)
Households	388,509 (2.67% of Canada)
Average Household Income	\$113,003
Housing Tenure	Own
Education	College/High School/Trade
Occupation	Mixed
Cultural Diversity Index	Low
Sample Social Value	<i>North American Dream</i>



Widely dispersed across Canada, Fresh Air Families is one of the largest segments—and growing. Found in rapidly expanding exurban communities, these neighbourhoods feature a mix of middle-aged couples and families with children ages 5 to 24 years old. While most adults have high school, trade school or college educations, these dual-income households enjoy solid, upper-middle-income lifestyles thanks to positions in public administration, construction and the trades. They own single-detached homes, typically built since 1990, and nine out of ten commute by car to jobs in nearby suburbs. With its couples and families, the segment scores high for a range of marketplace preferences, frequenting big-box retailers, large department stores and discount grocers. Members of Fresh Air Families enjoy the great outdoors, particularly fishing, boating, canoeing and camping. Indeed, some of their favourite leisure activities are evident in their driveways, typically cluttered with boats, campers or motorcycles—and pickup trucks to haul them to parks and campgrounds. But they also enjoy indoor pursuits like crafting and knitting.

