

### **Group A: Top Earners**

This group represents the population with the highest income and education. A population predominately located in and around large metro regions in the US and to a smaller extent in Canada. These individuals are older than average, and mostly white, with a heavy Asian minority. Families are generally married couples living in the suburbs who own the most expensive single dwelling homes, with values well above \$800,000. Employment is characteristically in professional occupations with the highest self and home employment proportions. This group's high disposable income distinguishes them in that they are the most difficult to characterize as they have a high propensity in many behaviors and lifestyles. Nonetheless, they are more likely to enjoy various higher risk activities like gambling. And while they typically enjoy a full array of leisure activities, when they travel on vacation, they are most likely to travel abroad.

Areas typical of Top Earners includes suburban New York (Greenwich Connecticut, Hanover, New Jersey), suburban Washington D.C. (Fairfax, Virginia, Bethesda, Maryland) in the US. In Canada, this group can be found in the major suburbs, such as Windsor, Ontario, outside of Toronto.

**A01 Established Wealth:** This segment has the highest income and education living in older, well-established neighborhoods with the highest priced homes. They have a below average visible minority proportion and with the highest married proportion of all segments. Work is predominately professional with one of the lowest proportions employed in trades. It's noteworthy that a smaller, but above average proportion, of this segment travels to work using public transportation.

**A02 Ethnic Wealth:** This segment has the highest income, education and value of home, although slightly lower than the A01 segment. While the proportion of visible minority are above average, they are much higher than other segments in this group. In particular, this segment has a much higher proportion coming from an Asian ethnic origin. They typically live in newer neighborhoods working less in self-employment, home based and professional occupations than the A01 segment, and with correspondingly more trade type occupations.

**A03 Ladder Climbers:** This is a slightly younger nonvisible minority segment of the population that is married with a larger family size compared to other segments within this group. They have higher incomes than all other groups, although lower than the other segments in this group. They have above average levels of education living in slightly above average valued homes located in newer neighborhoods just outside of major urban areas. They typically work much closer to home in the suburbs in professional occupations, but in more trade occupations than other segments within the Group. They strongly prefer cars over public transportation to commute to work.

**Group B: Suburban Elites**

Representing the largest concentration of the CANAM population, Suburban Elites rival Group A for the highest education attainment and household income. The majority are married and enjoy life in outer suburbs with the largest concentrations in Toronto, Phoenix, Southern California, Calgary and Houston. With more than three quarters owning their home they are likely found living in single family dwellings. The value of homes owned by Suburban Elites is lower than some other groups despite their high incomes that double the average and home ownership status indicating they live modestly. The population concentration of Suburban Elites is higher in Canada than the US; in Canada they are three times as likely to be Chinese than the national average. They enjoy self-employment and working from home in management, natural sciences, education and arts occupations. With an average age slightly above average, they are more likely have children aged 5-14 rather than very young children. They value and hold on to faith.

Having financial means provides this group with the opportunity to own more than 2 vehicles which are needed for their many road trips. It also affords them the luxury to spend more than average in most categories with a particular affinity for comfortable clothing, craft beer & bubbly water, pilates, smart home gadgets, lotteries, women's magazines, pets, gardening, DIY home remodeling and investing in the stock market.

**B01 Established Minorities:** With the smallest concentration of Suburban Elite's population, this segment has a high rate of visible minorities that are the most linguistically isolated of all Suburban Elite segments. As a percent of national population there are four times more in Canada than the US. One fifth of Suburban Elite's in Canada are Chinese – almost 5 times higher than the Canadian average. Their dwelling value and household size is the highest of all Suburban Elite segments to accommodate married life with older children in homes likely built between 1980-2000. Despite taking public transit to work, and living closer to the city center than other segments in this group, they are likely to own two or more vehicles.

**B02 Avant Guard Living:** With the youngest average age of all Suburban Elite's this segment is more likely than average to have younger children aged 0-14. This segment contains the largest concentration of Canadians of all Suburban Elite segments. With a likelihood of being a visible minority, particularly of Chinese ethnicity in Canada, they are more likely to be linguistically isolated than average. They are twice as likely to live in new homes built after 2011.

**B03 Freedom Managers:** This segment contains the largest concentration of Suburban Elite's population. They are more likely to be married with no children than the other segments in this group. They are the highest educated group in this segment and mostly from the US. Their household size is smaller, and they prefer to work from home or be self-employed in management roles. They live furthest from downtown core than other segments in the group.

**B04 Professional Parents of School-Aged Children:** This segment is proportionally equal in Canada and the US and are likely to work in professional occupations. They are married with kids likely to be between the ages 5-14 living in homes closer to the city centers than other segments in this group with the exception of Established Minorities. They prefer homes built after the year 2000 to support an above average household size.

**B05 Upscale Administrators:** This segment is three times more likely to be found in the US than Canada. They are 20% more likely to work in public administration and government occupations than average. They live in owned homes likely built between 1980-2000 with above average dwelling value but the lowest of all Suburban Elite segments.

### **Group C: Metro Affluent Neighbors**

This group is found in the largest urban areas surrounding world class cities and are very high-income earners making them anything but average. These heavily urbanized areas with suburban roots spouted from the need for bigger houses, bigger property sizes and more personal space further away from the city. Most live in older, very expensive houses in areas steep in tradition and history. They offer a mix of established neighborhoods, technology and diversity. These are mature households and tend to be married. Highly educated and Rank #1 in the occupations of Legal and Education. The Metro Affluent Neighbors call home Long Island, NY, Silicon Valley, CA and Victoria in British Columbia. The population is very balanced between the United States and Canada at about 3.5% of the total population.

Living in large expensive homes, this group is likely to have a maid service and smart thermostat. They are rarely found in the kitchen and also avoid fast food; however, they will venture to the kitchen for a glass of wine. They are the highest gamblers and lottery ticket purchasers of all groups.

**C01 Creative Prosperity:** Highly educated and well-off this subgroup tends to make their livelihood in design, architecture, and the entertainment industry. Their dwelling values are the highest of all segments in this group and they live closest to the city centres.

**C02 Predominantly Comfortable:** Diverse community with a concentration of middle- and upper-income families alongside more rural activities like agriculture. They are four times more likely than the CANAM average to be Asian.

**C03 Concentration of Wealth:** One of the wealthiest areas in North America this subgroup host two of the most affluent and highest income counties in the United States. Known as the “First Suburb” this area now has a high population density.

**C04 Bike Lane Success:** The least populated area in the subset. This group tends to be self-employed and work from home. They live in older neighborhoods and enjoy short commutes to jobs in beautiful neighborhoods.

### **Group D: High Achieving Suburbia**

Comprised of high-income individuals living in new homes, high achieving suburbia are particularly interested in social status. Despite already being high achieving, they strive to be in an even higher social class than they are. They eat healthy, workout frequently, drink expensive wine and enjoy improving their homes through home décor projects and gardening. Their small city-or suburban-lifestyles mimic those that many Americans strive towards.

High Achieving Suburbia live in low density urban areas, often suburbs of larger cities, largely in the southern U.S. and outside of Quebec in Canada. These individuals live in new homes that they own, mostly built after 2010. Their inhabitants are primarily married couples between 25-49, some with children, but more without. This group is the most racially diverse among the high-income segments.

These individuals have high employment rates in healthcare, management, and professional industries. Overall, they have a longer commute to the office, about 30 minutes.

Neighborhoods typical of High Achieving Suburbia can be found in Manassas, Fairfax and Loudon, Virginia; Mirabel, Quebec; Howard, Maryland; Pinal, Arizona (Tucson); and Fort Bend, Texas.

**D01 Expensive Living** This segment lives in the most expensive homes in the group, both in terms of home value and rent prices. While still suburban, this segment lives closest to the city, with slightly shorter commute times and a higher percentage of public transit users.

**D02 Diverse Families** The most racially diverse segment of the group, nearly 40% are minorities. In Canada, ethnic origins index high against Pakistan, Caribbean and African and in the US Cuban and Hispanic. This segment also has more children than the other segments in the group and prefer newer homes built after 2000.

**D03 All in the Family** These mostly married couples in their early 40's have young children at home. Compared to the other segments in this group, they live in the less dense suburban areas. They likely work in management, natural sciences and many work from home.

### **Group E: Outer Suburban Commuters**

Canada dominates this group with 5% of its population enjoying this lifestyle compared to less than half of that in the US likely due to the high cost of housing in major Canadian cities. These higher income middle-aged families and empty nest couples combine the best of urban income potential with outer suburban and rural lifestyles. They live in often recently developed suburban neighborhoods in owned, single-family homes which are less expensive than in older suburban areas and they enjoy improving their homes. They are concentrated in the suburban areas of Toronto, Edmonton, Vancouver, and Montreal in Canada and the western boom towns and eastern beltway cities in the US from Washington to Boston. Example countys are Calvert and St Mary's MD, Sussex and Warren NJ.

There is low diversity in this group that is used to long commutes to public sector jobs in the nearby city equally offset with those that avoid the long commutes and are home-based self-employed contractors.

Reflecting their mix of city and country attitudes, lifestyles are simple and often avoid technology in favor of sports and outdoor recreation. In particular, they are NBA and soccer fans. They attend church holding onto their faith and value honesty and integrity above all.

**E01 Boomtown Outer Suburbia** These younger neighborhoods have affluent, young to middle aged families enjoying the family-oriented lifestyles of the outer suburbs while enduring long commutes to jobs either in the city or at the next drilling rig. From Edmonton and Saskatoon in the north to Bakersfield and Temple (Texas) in the south, this segment can be found in most of the oil and resource based growth cities of the western plains.

**E02 Beltway Bureaucrats** Located primarily towards the edges of the major metropolitan centers from Washington to Boston, they are the oldest, most diverse, most educated, and most affluent of the Outer Suburban Commuters.

**E03 Builders and Haulers** Largely centered on the small towns southern Quebec and near second cities of the southwest, these largely high paid blue collar workers seemingly live as far as possible from jobs in the nearby metropolitan area. Employment is high in resource industries, transportation, and construction, often home-based and self-employed. Housing costs in these long established neighborhoods are high.

### **Group F: Downtown Living**

This group represents the urban population living in the inner-city areas of large metro regions. Twice as likely to occur in the United States than in Canada, it's one of the most diverse groupings with population that includes single non-visible minority professionals with above average incomes living in some of the highest rent buildings. In contrast, this segment also includes low-income single parent visible minorities that are not fluent in English (Or French in Canada) living below the poverty line. Overall, this is a younger group. This segment has the highest use of public transit for commutes to work. The diverse education and income of this group makes their attitudes and behaviors extremely diverse. Very few live in single-family dwellings, and even fewer own, although those that do see home values well above national averages.

In the United States, this group can be found prominently in the outer boroughs of New York City, including the Bronx and Queens. They can also be found in San Francisco, California. In Canada, Toronto and Montreal are home to Downtown Living segments.

**F01 City Artists** Highly educated single non-visible minority professionals living in high value places in the downtown core areas with above average incomes. They tend to be more reluctant to cook their own meals and therefore high users of restaurant home delivery services. Public transit is the dominant mode for their commute to professional work, as well as an above average proportion who walk and cycle as a large portion doesn't own a car. Interestingly, this segment also has the highest proportion of people employed in the field of art.

**F02 Downtown Low-Income** This segment represents the urban visible minority population living in inner city apartments. They rank as the highest segment to take public transportation to work and often don't have a car. They are not fluent in English (or French in Canada) and have the highest levels of unemployment. In the US, this segment has the highest proportion of ancestry from the Dominican Republic. Although education levels are generally average, low income levels and high rent keep this segment with the lowest levels of disposable income.

**F03 Single Parent Struggles** This segment predominately represents the single parent visible minority urban population renting homes near the downtown core of large metro regions. They use a combination of public transit and automobiles to work. A small, but above average portion is not fluent in English (or French in Canada) and have some of the lowest average education levels and incomes typically working in non-professional jobs, often in shift work.

### **Group G: Wheels Free City Dwellers**

This is the second largest group with a proportion lower in Canada than the US. They are located in urban cores of high-density cities. They are disbursed but include most major cities such as Baltimore City, Hudson County, DC, Arlington County, Philadelphia County and Toronto. There is a noticeable visible minority black population that is 2.5 times higher than average, and they are likely to be linguistically isolated. With an average age slightly lower than national averages, they are more likely to be single and also lone parent families. The unemployment rate is the second highest of all groups, likely contributing to a slightly below average income. Their affordability index is the third highest of all groups. They are 40% less likely to own and 75% more likely to rent with a rental value one third higher than average; many of these renters live in apartments with 20+ units. They spend approximately 30% longer commuting than average likely by public transportation since they are likely to not have a vehicle.

This group is trendy in fashion, cooking adverse and prefer home delivery, value fitness and supplements and spend on maid services. They enjoy outdoor activities like hiking and cycling and hanging with friends, likely travelling in groups. Given the high number of apartment dwellers they are less likely to own pets. They care about the environment and prefer hybrid vehicles and carpooling. Adapting to new technology, they enjoy online shopping.

**G01 Living the Free Married Life** Of all segments in this group are likely to be married with no children. They live in the areas with the lowest road density contributing to their longer commutes than their counterparts in this group.

**G02 Aging City Francophones** This segment is the highest of all in the group that speak French only as their official language in Canada (60% higher than average). They have the highest average age and contain the most widows (1/3 higher than average).

**G03 On Foot City Renters** Of all CANAM segments, this segment ranks at the top with a young head of household aged 25-34 and with occupations in natural sciences. It tops the charts for the highest road density.

Of the segments in the group, they are most likely to live in rented apartments 20+ stories (8 times higher than average) and have the shortest work commutes. They have the highest education attainment of all segments in this group and most likely to work in professional industries. They have the lowest average age and household size and are least likely to be married with children. They have high rental values and walk to work. Those that own homes prefer newer dwellings.

**G04 Bilinguals with Babies** This segment ranks highest of all CANAM segments to contain Cubans (9 times higher than average). Over half are Mexican driving this segment to be the highest of all CANAM segments to speak a second language.

Of the five segments in this group, they are the most bilingual, most likely to be married with young kids and have the highest household size. They have the lowest education levels with the highest unemployment rate (60% higher than national average). The labor force of this group is most likely to work in admin, construction or manufacturing.

**G05 Linguistically Isolated Care Takers** This segment ranks at the top of all CANAM segments to be linguistically isolated with the highest visibility minority particularly black in the US and African or Caribbean in Canada. They rank highest to work in the health industry.

Of all segments in this group, they are least bilingual, they live in the most affordable housing and have the lowest dwelling values. They are more likely than their counterparts to be lone parents, doing shift work and commuting by public transit.



### **Group H: Retiree Living**

One of the oldest segments, Retiree Living are seniors living in communities known for retirement. They have a below average income, but that is due to having the highest percentage of adults not in the labor force. Overall, more than two thirds of this group are above the age of 65 and given that it contains the highest percent of the population that is above the age of 85 more are widowed than any other group. This group has the highest percentage, almost half, of households that are “non-family” and they tend to live in housing built between 1980 and 2000. This group ranks third in ownership of seasonally vacant housing.

People that enjoy this lifestyle are well balanced between Canada and the United States and widely dispersed with concentrations in the Phoenix and Florida coastlines. They live in generally moderate density urban areas such as Kelowna and Nanaimo, BC and Palm Beach and Sarasota, FL as well as Carson City, NV.

They enjoy leisure hobbies, and attending live art events like theatre, ballet and concerts. Car racing and horse racing are spectator sports of choice. With their advancing age their main physical pursuits are pilates and yoga.

**H01 Easy Living** These married, self-employed, work from home seniors are living the easy life. They own their home, and live in beautiful locations further from the city centres than other segments in this group.

**H02 Silver Singles** This segment is mostly single adults, who are uneducated, and live in group quarters. More than their counterparts in this group, they have the lowest value homes with the least affordability and often walk to work. They are more likely to work in trades than professional occupations.

**H03 Saltwater Living** The youngest of the three segments, this U.S. heavy group live near the water in the Clearwater-Tampa area. They are highly educated, hold management occupations with a dwelling value is the highest of this group.

### **Group I: Upscale Older Suburbs**

These people live in upscale older suburbs and are your traditional, married and middle aged empty nesters with disposable income. They enjoy above average income from careers in public administration, ranking first of all groups, as well as construction, manufacturing, and education. These residents have smaller than average houses and are the most likely of all groups to own their homes likely built between 1980 and 2000.

This segment is located in outer suburban growth areas and are 2.5 times more likely to be in Canada than the US. Major concentrations are located in southern Ontario, and the urban areas of western Canada, as well as the front range of the Rockies in Colorado north to Montana. Typical neighborhoods of this segment are located in Calgary and Edmonton AB, Winnipeg MB, Hamilton and Ottawa ON, Quebec City QC, Halifax NS in Canada, and Denver CO, Phoenix AZ, Dallas/Fort Worth TX, Central California, Norfolk VA, Southern Florida and north of Chicago. Example counties are Levis and L'Assomption QC, Jefferson CO, Jefferson Parish LA, Juneau AK and Virginia Beach VA.

While they are spenders, they are financially conservative, paying off their credit cards every month and avoiding the stock market. They have hobbies such as scrapbooking, knitting and cooking.

**I01 Minority** They are more likely to be married, own their home and have a higher income than other segments in this group. They are concentrated in homes built between 1980-2000 and have more vehicles than their counterparts. Overall, the Upscale Older Suburbs group has low visible minority, however, this segment has the highest percentage of minority individuals of the segments in the group. While mostly Asian, there are high percentages of black and Hispanic households as well.

**I02 City Fringe** While still suburban, this segment lives closest to the city, with slightly shorter commute times and a higher percentage of public transit users. Their homes are newer with dwelling values slightly higher than the other segments.

**I03 Oldest Age, Oldest Home** This segment is the oldest out of the three with the smallest household size. They live in the oldest homes, which are also the least expensive. They are most likely to work from home and be self employed likely in legal and management occupations.

### **Group J: Traditional Suburban Success**

The early suburbs of most cities, established in boom years of the postwar era, are a mix of modest single-family dwellings and townhome complexes built at much higher densities than today's outer suburban homes. Many now in their third generation of residents, these neighborhoods are home to young married couple families with children. Income levels are above average, primarily because both spouses juggle home and work duties in education, protective services, and public administration.

Housing values are above average, but lower than most of the more recently developed suburbs further from the city center, but many struggle with the expense of raising children while repaying accumulated student debts despite their high levels of education and above average income. Perhaps as a result, this is one of the more politically engaged groups and the up and coming affluent.

The concentration is higher in Canada than the US with Toronto and Vancouver driving this dynamic. In the US they are concentrated in Philadelphia, Minneapolis, Boston-Providence, Salt Lake City, Lee County GA, Boone KY, Los Alamos NM and Kent County RI.

Saving money where they can, they prepare their own taxes and enjoy do-it-yourself projects. They take their children to the zoo frequently, watch little TV and go to the movies on the weekend.

**J01 First Wave Suburban Sprawl** These older, automobile oriented suburbs of modest and relatively densely designed neighborhoods are common in most areas but are most often associated with the sprawling suburbs of coastal California. These neighborhoods are filled with married couple families in transition to empty nesters. White collar, mid-level management employment is most common, with moderate commutes to offices which are often located away from downtown cores.

**J02 Imported Diversity** Over the past few decades, immigration from Asian countries has radically transformed the older suburbs of Vancouver, Toronto, and Los Angeles into successful enclaves that retain much of the cultural heritage of the residents. Despite high levels of linguistic isolation, incomes are well above average as multiple members of households contribute via often modestly paying blue collar jobs. Many of these neighborhoods have transitioned over the decades from being automobile to public transit oriented as rail and bus systems have evolved.

**J03 Back Home Comfort** Scattered primarily in smaller towns of the southwest, these neighborhoods are often among the wealthier areas in non-metropolitan counties. Often the result of organic rather than planned growth, these neighborhoods are increasingly the home of educated, young families who have, sometimes at the expense of income, chosen small town life with its often limited career opportunities but short commutes and simplicity of lifestyle.

### **Group K: Young Families in Small Towns**

This group represents younger working-class families both with and without kids. They have above average family sizes living in small towns to larger extent in Canada than the US. They have some of the highest proportions of school aged kids coupled with the highest employment proportions making for a very busy lifestyle and very limited free time for hobbies. Below average valued single dwelling homes they own reflect the newer neighborhoods often within commuting distance of urban centers. Work favors trades and primary industries over professional work and self-employment.

Western and northern Canada are particularly high in this group that are typically not a visible minority as well as in rural, working class towns in Colorado, Nevada and Arizona. A lower level of disposable income means coupons are a part of their shopping behavior. Although they tend to eat at home, they don't have time to watch primetime television.

**K01 Small Town Commuters:** This segment lives in newer neighborhoods within commuting reach of urban centers. The family size for this segment is slightly above average. They are multi-vehicle households who have long commutes to work that favor natural science and management over trades employment. An above average proportion live in French speaking regions of Canada.

**K02 Primary Industry Workers:** This segment lives in older neighborhoods, working in small towns very close to the primary industries they work in, sometimes even close enough to walk to. These industries are agriculture in farming communities and mining and forestry in northern regions including shift work. In the US, an above average proportion work in government jobs. Family structure is split between single, married and married with children. Low average house values reflect an above average percentage living in trailer parks. Although visible minority is well below average for this segment, they do have one of the highest proportions of native American populations.

**K03 Small Town Busy Families:** This segment is a combination of young rural living families with children and singles living in very new neighborhoods. These families have one of the highest percentages of children under the age of fourteen with above average family size. An above average proportion are French speaking in Canada. Below average dwelling values predominately built after 2010 reflects the small town locations where they live. This is effectively the younger, less educated with larger families than K01. Larger families, but a higher proportion of both parents working creating a very busy lifestyle. The busy lifestyle with young children means more work is nearby where they live for short commutes.

**K04 Visible Minority Blue Collar Pockets:** This segment represents the largest proportion of the population working in the transportation sector. They live new neighborhoods the furthest away from their work with long commutes likely because they don't sleep at home every night. They have a high proportion that is visible minority with one of the highest family sizes. Although still are slightly below average age, they are the oldest within this group. Employment favors blue collar work.

### **Group L: Up and Coming Coastal Urbanites**

As a proportion of respective country populations, this group is 50% more likely to be found in Canada than the US. They are concentrated in major urban coastal cities like Washington DC , Honolulu, Boston, Miami, Vancouver and Montreal. Large concentrations are seen in Hawaii, Juneau/Anchorage, plus counties like San Mateo, Napa, Greater Vancouver and Gatineau; it is the dominant group in Honolulu. One fifth are Asian which is almost 3 times the North American average. With a household income slightly below average they are substantially less likely to own and more likely to rent their homes. They spend more than average on rent, and own dwellings with a higher than average value potentially contributing to the second worst affordability index of all groups. They are likely to have a university or graduate degree and work in arts, professional, managerial and hospitality industries.

With a younger than average age, they are more likely to be single without children. They are likely to be seen travelling to work by bike or foot. Trendy and economically optimistic, this group is cooking adverse and prefers bubbly water healthy food choices. They are fitness fans, enjoy hanging out with their crew, like morning radio, shopping for shoes and using their cell phones for entertainment.

**L01 Pricey Apartment Professionals:** Compared to other segments in this group it has the highest percentage of Chinese (1/4 at 6 times the national average) and is second highest overall. They have the highest dwelling value of this group with the least affordable housing most likely to live in a structure with 20+ units but it is likely to be newer. For those that rent the rental values are high and they are more likely to own a seasonally vacant or second home. They have the youngest head of household and highest income of the segments and high education attainment and are most likely to be employed in the professional industry, many of which are self employed. They enjoy the shortest commute times to work and many choose to walk.

**L02 Artsy cyclists:** This segment is the highest of all CANAM segments to be employed in the arts industry or have an arts occupation and cycle to work. In their own group of segments they have the highest education attainment yet they have the lowest income. Their household size is small as they are the mostly likely to be single and least likely to be married with kids. They live closer to the city centers and if they don't cycle to work they will likely take public transit. In Canada they are much more likely to speak French than their counterparts.

**L03 Black Public Workers:** This segment is the highest of all CANAM segments to be the visible minority Black. Within this group of segments they live in the most affordable housing of all segments. They are concentrated in the health and public administration industries.

**L04 Common Commuters:** Of all CANAM segments, this segment contains the second highest percentage and one quarter of this segment is Mexican. Of all segments in this group, they are the least educated group with incomes 30% lower than the national average. Likely they will be found working in wholesale, manufacturing, construction and transportation industries working shift work. They live in the lowest density areas making their commute longer than their counterparts in this segment which is likely why they own more vehicles.

**L05 Renting bilingualists:** Of all segments in this group, they have the highest number of Pakistan, Caribbean and African segments and are most likely to be bilingual. They have lower incomes and high unemployment and more likely to be a lone parent than average. Overall, the majority rent their homes or apartments.

### **Group M: Simple Living in Smaller Towns**

This is a low density suburban group that is equally disbursed in Canada and the US and located all across North America but particularly in smaller towns, specifically concentrated in Atlantic Canada, small town Quebec, plus the towns of the rural interior west in the U.S (NV, WA, OR, CO, ID, MT, WY). Example counties are Cass County ND, Platte MO, Douglas KS and Eau Clair WI.

They are of average income and age, with more than average being self-employed or working from home. Those that don't work remotely drive to work. Homes are typically single family dwellings, which are owner occupied and likely built between 1960-1980. Overall, home and rent prices are below average.

This segment enjoys spending time with friends and family, and if they can travel, it is domestic. Their average income means that they cannot afford little luxuries like maid services, expensive clothing, or restaurant home delivery services.

**M01 City Healthcare Workers** This segment has high education and many work in healthcare with short commutes. Rent is high, as they live closer to the urban center, and homes are newer. In Canada French is likely their official language.

**M02 Low Income, Cheap Housing** Overall, this segment has the oldest housing, which is also the cheapest in terms of home value and rent. The commutes are short. Overall, this segment is predominately white, and is the least diverse of the group.

**M03 Apartment Living** With the lowest percentage of those living in single family dwellings, apartment living is popular with this segment, though it comes at a price as rents are high. Apartment Living is a diverse segment, and also has many single parent households. Visible minorities are highest of all segments in this group.

**M04 Expensive Homes** Of all the segments, these are the neighborhoods with the most expensive housing and many are owned, though still below national averages. Rent is low in these areas, and many work in trades.

### **Group N: City Creatives**

Heavily located in Canada, representing the second largest group, these people live in the city center of small metro areas. Strong concentrations can be found in southwestern Ontario and southwest coastal California. Neighborhoods typical of City Creatives can be found in Montreal QC, Kingston ON, Fresno and Bakersfield CA, Missoula MT and Champaign IL.

This group is made up of educated young adults comprised of the highest percentage of young adults aged 25-34. They rank at the top of all groups to have the head of the household under 25 years of age. They have good annual income for their young age, providing them with disposable income, though city living comes at a cost. Rents are high, and most of this segment rents rather than owns. City Creatives is a diverse segment, with good visible diversity. Nearly 40% of those in the segment work in sales.

They pride themselves on being open-minded and they value creativity. On the weekends, they enjoy spending time with friends, and frequently use meal delivery services.

**N01 Young Families** Millennial couples who are most likely to have children out of this group. A high percentage of this segment is Hispanic. They are three times more likely than average to have a household size larger than 5 and also above average on single parenting.

**N02 DINKS** These highly educated, married couples often don't have children, which leads to lots of discretionary spending. They are very likely to travel to work by bike or foot.

**N03 Married in the City** This segment is made up of mostly married couples and are on the older end of the segment. They are likely to live in larger apartment buildings and for those that own their homes they are more expensive than any other segment in this group.

**N04 Public Transportation** This segment tends to work in natural sciences, arts and manufacturing occupations and travels to work by public transportation. In Canada they over-index against African, Caribbean and Pakistan ethnicities, and in the US against Cuban.

**N05 Young Renters** This segment is the youngest of the group, with an average age of just 26. They are out of college, working their first jobs, and spending lots of their incomes on rent.

### **Group O: Heartland Classics**

When you think about the average, middle of the country American or Canadian family, this group, Heartland Classics, is what likely comes to your mind. Living in small towns, with slightly below average incomes, these young families are split between married couples and single parent households. Commutes are short, homes are older, but usually owned. This group ranks second for very old housing built before 1960.

They are located outside the large cities in the west and northeast and northern Ontario and dominant in places like Schenectady NY, Berkshire county MA, Lackawanna county PA, Hampden County MA and Lake OH.

These households like to cook and take their families to the zoo. They adopt new products early and are laptop owners and Apple Music listeners.

**O01 Old Homes Midwest** In these small towns, the single-family homes are very old, mostly built before the 1960's, though are owned by the occupants. Jobs are heavy in manufacturing. Neighborhoods of these segments are typical of Strathroy ON, and Coaticook PQ.

**O02 Small Town Diversity** Located in small towns in the Midwest and south, in towns like Florence and Decatur, AL, Ocala FL, Hickory NC, and Windsor NS, live young families. Many of the parents are married, but there are also many lone parent families. Of the group, they have the highest income, and live the farthest from work. Overall, 40% of the segment are minorities, and 25% are linguistically isolated, leading to diverse neighborhoods. In Canada, 30% speak French.

**O03 Working Seniors** Living in townhomes and apartments reside these working seniors, single or married but without children. They work in Education and Healthcare in their small towns. Any single family homes are older. In Canada, 30% speak French. Neighborhoods like Working Seniors can be found in Lee's Summit MO, Hendersonville TN, and Candiac PQ.

**O04 Post Industrial Remnants** On the edge of cities are old mining towns where young families are living. Housing is mixed, with some apartments and older single-family homes built between 1960-1980 at the height of these towns' golden days. Homes are the most expensive in this segment for the group, so there are many renters. Neighborhoods typical of this segment are Niagara Falls NY, Huntingdon and Wheeling WV, Wilkes-Barre PA, Thetford Mines PQ, Grand Falls-Windsor NL, and Campbelltown NB



### **Group P: Small Urban Center Lifestyles**

This group occurs primarily in the US and to a much smaller extent Canada. Northern Canada is significant, otherwise, it is largely concentrated in the US west of Texas, both north and south. They are also located in eastern coastal areas from Miami to southern Virginia. They live and work in small urban centers like Brandon MB in Canada and the Sacramento Valley in the US.

They have larger families and generally have below average education and income levels. This group has the second largest Hispanic population of all groups. Although most own and live in inexpensive single-family dwellings, this group also has the highest proportion living in mobile homes. They work in jobs that favor the service industry and trades. And since many of these communities are agriculture destinations, a much higher than average proportion is employed in agriculture.

This group generally lives a more stay at home lifestyle with home cooked meals and primetime television watching. And when on vacation, they would typically be domestic destinations.

**P01 Older Professionals** This segment lives and works in small urban centers making for very short commutes. They are educated, and often have careers in higher skilled professions and management positions. Population is middle aged and older with an above average proportion over 65 years old. Their incomes are average, and they live in lower valued single dwelling homes, although higher valued than other segments in this group.

**P02 Mobile Home Families** This is an entirely an US segment, large families with children middle age and younger. They have a much higher proportion of visible minority and typically with Mexican ancestry, some of which are not fluent in English. Although they predominately live in owned single family homes, they have one of the highest proportions living in mobile homes. They earn below average incomes working in lower skilled jobs including trade and primary industries like agriculture.

**P03 Young and Struggling** This segment occurs in both Canada and the US. It is made up of younger families with an average visible minority proportion. The visible minority portion is predominately of Hispanic origin in the US. This segment lives in old, single family dwellings, although with a higher proportion renting, in small towns close to primary industry and the construction where they work. Income and education levels are below average with an above average level of unemployment.

### **Group Q: Rust Belt Shift Workers**

This is a small group overall on both sides of the border. They are concentrated on the rust belt from Kansas City to Syracuse NY and into Maine, Quebec and New Brunswick. Of the Canadian contingency, half speak French which is more than any other group. It represents the largest group for Pennsylvania with most concentrated in Allegheny, Erie, Luzerne, Westmoreland and Schuylkill counties.

They have the most affordable housing of any group with the average dwelling value costing 60% less than average and rents about a third less than average. With a high proportion having a trades education this group is ranked second for both employment in manufacturing and shift work; thankfully they have short commutes for their shift work ranking in top spot for a commute time less than 15 minutes. Compared to the North American average they are older, less likely to be married, and more likely to be widowed living in older homes built before 1960.

They enjoy a craft beer after a long shift watching prime time and NASCAR. They contribute to church and listen to Christian radio and prefer traditional gender roles. Buying quality American made products is important to this group but they are technophobes.

**Q01 Francophone Trades** This segment is three times more likely than the national average to speak French only. Of all segments in this group, they rank highest to be married with no kids. Many have a trades education and work in manufacturing and transportation industries.

**Q02 Rust Belt Vacationers** Of all segments in this group they are the most likely to have children. They are more likely that their counterparts to have a vacation home despite living in the least dense areas of Q segments.

**Q03 Age Advancing Rusty Belts** This segment has a well above average age with 40% more likely than average to be 65+ and 2.5 times as likely to be aged 85+. Due to their advancing age they often live in a rented household with a household size of one partially due to widowed population. They have the highest educations than the other segments in this group and those that work may be found in government jobs.

**Q04 Shift Workers in the Trades** This segment lives in the most dense areas of all segments in this group. They live in owned single family dwellings built before 1960. Many are educated in a trade and do shift work.

### **Group R: Emerging Adulthood**

This group made up of the youngest population has not had the experiences of their older counterparts. Their neighborhoods are in urbanized towns and cities evenly dispersed throughout the United States and Canada with a high concentration in the Midwestern states.

These younger residents live in older neighborhoods with a mix of apartments, mobile homes and some single-family dwellings. They rent rather than own and make up the highest percentage of households age 25-34 and less than age 25. The residents are a mix of singles living alone or with roommates, lone parent families with young children with a high percentage in this group living in college dorms and military barracks.

Although they are a less well-off financially, they are mostly employed with a strong participation in the labor force. This group lives in areas with a strong retail presence and tend to work in jobs that require shift work. The commute to work takes between 15-30 minutes as they travel to jobs in sales and other administrative occupations in close proximity to where they live.

They are middle of the road in obtaining their college and grad degrees but this could be a more of a function of their age not desire. Visible minorities are consistent in this group with a large Black and Puerto Rico population in the United States and a high African population in Canada. This group is somewhat linguistically isolated.

Despite their young age they are gender role traditionalists and don't care much for fashion. They prefer primetime television, especially Fox News and love late night TV. Some of the first to ditch cable for streaming services and like listening to country music. They buy natural products and read health magazines.

**R01 Emerging Females** Predominantly in the US, where females outnumber males and are likely single parents raising children. Rented single family homes and apartments in older neighborhoods is where they call home. Rents and incomes are below average. Typically, do shift work and drive no more than 30 minutes to jobs in manufacturing industries and occupations.

**R02 Low Educated Retail Workers** Fairly distributed between the US and Canada this older population is mostly made up of single individuals with fewer children than the other segments in the group. They live in mostly older single-family dwellings, take public transportation to work in occupations in wholesale and retail trade. Additionally, this segment represents the group with least number of individuals with college and grad degrees.

**R03 Linguistically Isolated in Apartments** This segment, almost exclusively in the US, contains the largest concentration of the Emerging Adulthood's population. The most diverse of the group, these neighborhoods largely Black, Hispanic and Asian in the US and African in Canada tend to be linguistically isolated. Although many have college and grad degrees they still rank well below other segments and groups. Singles and lone parents with young children mostly living in apartments.

### **Group S: Hispanic Borderlands**

One third of this group is of Mexican ancestry in the US, the highest of all groups. It is also significant in Canada. They are Hispanic and linguistically isolated primarily located in the Southern US borderlands and central valley of California and South Florida. A secondary concentration is in the industrial Great Lakes.

They are likely to not be university educated and have the fewest graduate degrees of any group. About one quarter live in poverty with many earning less than \$40,000/yr. Hispanic Borderlands lives in homes with some of the lowest dwelling values across the country.

They live in large families with the highest percentage of households with 5+ persons. They have lots and lots of children under 16 years of age; they have the largest percentage of the population under age 5 and between ages 5-9. This group has the highest overall percentage of population under age 16. They often have a young head of household and many are single. They tend to live in dwellings built before 1980 and do shift work with short commute times.

They are gender role traditionalists, enjoy soap operas and prime time television, and like to get drive-through breakfast.

**S01 Walk or Bike to Shift Work** This segment lives in homes built before 1960 and travels by foot or bike to shift work less than 15 minutes away likely in agriculture or construction. They are more likely than average to be a young head of household and single.

**S02 Large Linguistically Isolated Households** With two thirds of this segment being of Mexican ancestry they are very linguistically isolated. They live in large households with many in homes with five or more people. This segment has a high unemployment rate and a quarter live in poverty. More people in this segment live in mobile homes than their counterpart segments.

**S03 Poverty in Group Quarters** This segment ranks high for group quarter living. Many are lone parents and they have some of the highest rates for children in the young age ranges 0-4, 5-9 and 10-14.

**S03 Lone Parent Renters** These lone parent renters live in large households and work in construction, trades and hospitals. They have the highest visible minority of all segments in this group.

### **Group T: Small Town Empty Nesters**

One of the older groups, these largely empty nest households and retirees; in fact, they contain the highest percentage of households that are married couples with no children. They live on above average incomes in rural areas and small towns which often have a high number of seasonal residents. While labor force participation is lower than average, many of those still employed have abandoned the hectic pace of urban life to work independently from home.

Living in owned single family residences, built recently, these communities can be found from Newfoundland to California, usually within an hour or two drive from a major urban area. They are widespread in Western US and Ontario.

They are grocery store loyalists, DIY home remodelers and like to use mobile devices for banking. They are fitness conscious and read the labels before making food choices.

**T01 Small Town Success** The youngest segment of the group, these adults have the highest income as well. They often work in manufacturing, and have shorter commutes compared to the other segments.

**T02 New Homes** This segment live in new homes, and work jobs in the trades. In Canada, there are a low number that speak French.

**T03 Remote** The oldest of the group, this segment has a high percentage of those that are self-employed and work from home. If they don't have the luxury of working from home, many work in agriculture and construction, and often have commutes longer than 45 minutes. Mobile homes are common, and many homes are vacant.

### **Group U: The Simple Life**

The group occurs in the urban fringe and rural regions of Canada and the US. This is predominately an English only speaking group (or only French in Canada) with low visible minority. This is a predominately married, relatively mature population with a below average visible minority proportion. They generally have a below average level of education and income but have one of the lowest levels of employment participation and unemployment levels. This group has one of the highest portions working in trades and manufacturing, and one of the lowest in professional occupations. Although the majority live in single family dwellings they own, there is also an above average proportion that lives in mobile homes contributing to overall low home values. The head of the household for this group is older than average.

This group is generally conservative in their attitudes and behaviors. They are more likely to avoid stock market investment, vaccinations and motorcycles, and anything else they deem as risky. Most households own a car.

In the United States, this group is predominately found in the south, in places like rural Georgia and Mississippi. In Canada, this segment is predominantly located in Quebec.

**U01 Rural New England** This segment is primarily located in the rural regions of north eastern half of the US and eastern Canada. In Canada, it is high in French speaking. This segment has a below average visible minority, slightly below average income, high in trades education working in manufacturing and to a smaller extent in primary industries. The majority live in older single-family dwellings. They live relatively close to the industrial zones where they drive to work.

**U02 White Rural Working Class** This segment is located in the rural regions of central eastern half of the US and eastern Canada. In Canada, it is high in French speaking. It is characterized with a below average visible minority. Although a majority live in single family dwellings they own, this segment has an above average proportion living in mobile homes. They have longer commute times with high proportions working in construction and manufacturing.

**U03 Sunsetting Small Town** This segment is located in the south eastern half of the US and eastern Canada. It has one of the highest proportions of older retired people married and widowed, with a portion living in retirement homes. As expected, this segment has one of the highest proportions not in the labor force. They also have an above average proportion that is black visible minority in the US, with a high proportion living in mobile homes and group retirement homes. Within the work force, an above average work in trades and administration, including a high proportion work for the government in the US.

### **Group V: Empty Nesters City Escapees**

This is a small group overall, but has almost triple the presence in Canada than in the US. It is prevalent in Canada outside the major city centres where a number of factors likely drove them to escape city life particularly density, cost of housing and down-sizing. Simcoe, Dufferin and Greater Sudbury are examples. In the US they are found in exurban counties from Virginia to Maine, outer areas of Minneapolis, Saint Louis, DFW, and Kansas City. In the US empty nesters have not fled the cities as they have in Canada.

This group contains the largest percent of the population aged 50-64. Many are empty nesters given that they rank second highest in percent of households that are married couples with no children. They have high incomes earning 25% more than average. They have the lowest unemployment rate and can be found working in administration, construction and utility industries. They are 1.5 times more likely to live in a single-family dwelling than average despite having a below average household size.

They are the least ethnically diverse group and in Canada this group contains the highest percent of people that speak English as official language.

Empty Nesters City Escapees prefer comfort over style. When shopping they are brand loyal particularly for groceries. They prefer the simple life enjoying knitting and scrapbooking as well as renovating their own homes. They are conservative investors being stock market adverse but nonetheless have accumulated wealth.

**V01 City Escapees with Community Conveniences** Compared to their V2 counterpart, this segment lives closer to the community centers. They are more likely to be university educated and work in education or professional industries requiring longer commutes to work. Their dwellings are newer, likely built after 1990, but their dwelling value is lower

**V02 Second Home City Escapees** This segment lives further from the community center than their V1 counterpart enjoying more costly homes likely built between 1960-1980. Compared to V1, they are more likely to have a trades certification and be self employed or work in agriculture. They are heavy second or vacation home owners in the US.

### **Group W: Beyond the Suburbs**

This group is widespread and heavily populated, the 3<sup>rd</sup> largest group accounts for 6% of the population, is balanced and just slightly higher in the US. The group could be considered exurban because it is made up of towns and cities that are outside the largest urban counties.

These neighborhoods are a mix of single-family dwellings, group quarters, apartments and mobile homes with a combo of owner and renter occupied units. The areas have the highest percentage of vacant dwellings but also the highest percentage of seasonally vacant - lots of “cottages” and second homes.

The residents are lower income with a high percent living below the poverty line. They are on the older side, married with no kids or widowed, living in 2-person households.

They are somewhat educated but a large percentage of the population is out of the labor force or unemployed. For those who do work, they often find jobs in agriculture, utilities, construction, manufacturing or retail positions. Many have short commutes to work or are lucky enough to work at home or be self-employed.

The group lacks diversity other than the high Native American population.

When shopping they buy American and are brand loyal. They value helpfulness are good neighbors and lend a hand when they can. They avoid new technology and love Christian radio.

**W01 Middle Aged Trades** The population in this segment are in predominately non-urban areas in the US. They are the highest income earners and live in modestly priced owner-occupied homes. Mostly middle aged, married with few to no kids. Not well educated they are mostly in the labor force doing construction and trade jobs. In Canada many are in trade educated positions.

**W02 Self Employed Seasonals** Almost exclusively in the US this segment is a mixture of seasonal residents, retirees and permanent residents. They are largely self-employed, working from home or not in the labor force. They earn lower than average incomes working in the hospitality, food service or arts industry. They are the oldest segment and have few children, tend to live in non-family, single or 2 person households.

**W03 Middle Ageds with No Kids** This segment represents the overall smallest concentration of the population for the group. However, it contains the largest Canadian population and a very high US Native American population. Mostly middle-aged individuals, married with no kids, they live in owner occupied single-family homes with below average property values. They are the least overall educated population but take advantage of trade school education opportunities. They make below average wages with a high number employed in the agriculture, wholesale and retail trade industries.

**W04 US Mobile Home Dwellers** The largest population segment of the group found exclusively in the US. They tend to be married with no kids, living in mobile home dwellings. They work in trade and manufacturing jobs and make below average incomes, and most are considered at poverty level.

**W05 Elderly and Alone** Primarily in the US this segment has the lowest income in the group with the oldest population. Most folks are widowed and live in group quarters, most likely nursing homes. Not surprising they are typically not in the labor force. They have the lowest property values and rents of the group.



### **Group X: Home on the Heartland**

Mostly located in Canada, Home on the Heartland is a rural segment which consists of 8% of the total Canadian population. These households are mostly age 35-65, married with older children, if they have any children at all. Household incomes are below average, and they are not well educated, working mostly manual labor jobs in agriculture, utilities, construction and manufacturing. Home on the Heartland is one of the least diverse groups, with only 7% visible minority.

While most of the group owns their home, 10% of those homes are mobile homes. Rent is low, and the average home value is far below national averages. As far as consumer behaviors, this group is very brand loyal, and tend to shop at the same stores over and over again.

This segment is located mostly in rural farm towns in Quebec, Nova Scotia, Iowa, Kansas and Ohio.

They tend to be brand loyal, buy American and are influenced by celebrities. They like to text message a lot.

**X01 Native US** Mostly located in the United States, this segment has a high percentage of Native Americans who live on the plains.

**X02 Mobile Home Living** While this segment has the highest amount of University degrees for the group, 20% of the residents live in mobile homes.

**X03 Seasonal Dwellings** This segment represents those that have seasonal homes in rural areas, with 32% of the homes vacant.

**X04 Senior Natives** Of the group, X04 are the oldest segment, with a high percentage of Native Americans.

**X05 Inexpensive Living** Living in rural areas, X05 lives in the least expensive housing for the group, with 16% living in mobile homes.

**X06 Young Rural Families** Living in the oldest homes, X06 is the most likely of the group to have children, and are the adults are the youngest of the group.

### **Group Y: By-Passed Blue-Collar Neighborhoods**

The poorest and least educated group, these neighborhoods are found in near the formerly industrial cores of the largest cities, and in the small towns dependent upon a once thriving manufacturing sector which disappeared a generation ago.

These older neighborhoods are a mix of apartments, row houses, and modest single-family houses, largely rented rather than owned, and with a high percentage of the housing stock lying permanently vacant.

The residents are a mix of older singles and young, lone parent families with multiple children. Adult females strongly outnumber adult males in these areas. Visible minorities dominate in these neighborhoods in the United States and French-only speakers in Canada.

A high percent of the residents, despite their youthfulness, are not engaged in the labor force. For those in the labor force, unemployment is high and persistent. The jobs that do exist are largely blue-collar, often outside the normal nine to five working hours, and located close to these neighborhoods. Vehicle ownership is low, and many commute to work on foot.

Shopping is price and value oriented, and in most areas, health concerns are always present due to high rates of diabetes. Yet despite the struggles of daily life, these areas have a rich cultural and ethnic diversity which gives vibrancy and community cohesiveness to both residents and visitors.

**Y01 Manufacturing Remnants** Almost exclusively in the US, these moderately diverse neighborhoods remain manufacturing oriented, but with high unemployment and low labor force participation.

**Y02 Small Town Southern Blues** Characteristic of poor, predominantly black, old and inexpensive single family dwelling neighborhoods of the towns of the south.

**Y03 Grey Blue Collars** Older blue-collar areas with low income working households and often widowed retirees living on modest retirement benefits.

**Y04 White Poverty** Nearly equally distributed between Canada and the US, this small segment is typical of non-diverse declining industrial towns with an increasingly aged blue collar population.

**Y05 Hollowed Cores** Found exclusively in the United States in the struggling inner cities of most of the former manufacturing powerhouses from Saint Louis to Syracuse, left behind even as these cities have reinvented

**Y06 Lone Parent Poverty** Nearly half of the households are lone parent families, often unemployed or in low wage industries, in inner city neighborhoods. Largely black in the United States, the Canadian counterpart neighborhoods tend to be immigrants who have not yet learned either of the official languages.

### **Z: Group Quarters and Reserves**

This group consists of the portion of the population living on group quarters and includes first nations people living on reserves. In Canada, this group has the highest portion of first-nation people. This group is very diverse and strongly individualistic with values that reflect self-interest and self-reliant. They enjoy domestic travel more than other groups.

**Z01: College Students** This is a predominately young single population living in large apartment group quarters, either in university dorms or other institutions. The proportion that is visible minority is average. They have the highest proportion that work in retail sales and administration, often in shift work, which results in below average income.

**Z02: Military and First Nations** This segment includes the US and Canadian military and first nation reserves. As a result, the above average visible minority coincides with the highest proportion of natives. Although unemployment is high, employment is concentrated in retail sales and administration, agriculture and trades. This segment is also characterized by below average income.

**Z03: Boat Life and Native Reserves** In this segment, many live in group quarters or on a boat. Overall, they have the lowest income of all segments. In the US, there is a high percentage of Cuban and Hawaiian ancestry. In Canada, this segment is primarily made up of native reserves.