

2010 PSYTE HD
Sample Report
Tetrad Computer Applications

| 2010 PSYTE HD Market Segments PSYTE Groups | Ontario | |
|--|-------------------|---------------|
| Total Households | 4,997,893 | % base |
| Top 5 PSYTE HD Groups | Town Lower Mid... | 16% |
| | Wilderness Com... | 14% |
| | Town Mid-Scale | 13% |
| | Urban Comforta... | 13% |
| | Urban Lower Mi... | 9% |
| Metropolitan Groups | 1,685,980 | 34% |
| Urban Affluent | 110,026 | 2% |
| Urban Comfortable | 636,915 | 13% |
| Urban Mid-Scale | 317,702 | 6% |
| Urban Lower Middle | 469,726 | 9% |
| Urban Downscale | 151,611 | 3% |
| Suburban Groups | 2,317,598 | 46% |
| Affluent | 318,554 | 6% |
| Town Comfortable | 392,237 | 8% |
| Town Mid-Scale | 644,422 | 13% |
| Town Lower Middle | 797,262 | 16% |
| Town Downscale | 165,123 | 3% |
| Rural Groups | 987,791 | 20% |
| Wilderness Comfortable | 719,375 | 14% |
| Wilderness Downscale | 268,416 | 5% |
| Unclassified | 6,524 | 0% |

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| 2010 PSYTE HD Market Segments PSYTE Clusters by Group | Ontario | |
|---|---------------------|------------|
| | | % |
| Total Households | 4,997,893 | |
| Metropolitan Groups | 1,685,980 | 34% |
| Top 5 Metropolitan Clusters | 19 Euro Traditio... | 18% |
| | 50 Home Sweet ... | 9% |
| | 26 Europa Blend | 8% |
| | 15 Young Techn... | 8% |
| | 42 Mussels & M... | 8% |
| Urban Affluent | 110,026 | 2% |
| 01 Canadian Elite | 46,471 | 1% |
| 03 Professional Duets | 25,376 | 1% |
| 04 Castles & Condos | 38,179 | 1% |
| Urban Comfortable | 636,915 | 13% |
| 15 Young Technocrats | 137,743 | 3% |
| 19 Euro Traditionals | 302,736 | 6% |
| 21 Metro Singles | 89,414 | 2% |
| 22 Families on the Go | 107,022 | 2% |
| Urban Mid-Scale | 317,702 | 6% |
| 23 Asian Fusion | 20,261 | 0% |
| 26 Europa Blend | 141,588 | 3% |
| 28 High-Rise Sunsets | 44,882 | 1% |
| 29 Family Crossroads | 110,971 | 2% |
| Urban Lower Middle | 469,726 | 9% |
| 31 Workers' Landing | 68,725 | 1% |
| 42 Mussels & Malbec | 127,572 | 3% |
| 45 Nouveaux Depart | 3,135 | 0% |
| 48 High-Rise High Hopes | 120,536 | 2% |
| 50 Home Sweet High Rise | 149,758 | 3% |
| Urban Downscale | 151,611 | 3% |
| 53 Urban Verve | 30,978 | 1% |
| 55 Nouveaux Quebecois | 20,972 | 0% |
| 57 Metro Medley | 58,933 | 1% |
| 58 Urban Struggle | 40,728 | 1% |

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|---|--|--------------------------------|
| | | % |
| Suburban Groups | 2,317,598 | |
| Top 5 Suburban Clusters | 08 Emerging Fa... 44 Swing Shift 20 Cozy Rows 17 Euro Adapters 41 Cross-Town ... | 12% 10% 10% 10% 7% |
| ST1 Affluent | 318,554 | 14% |
| 02 Flourishing Families | 36,925 | 2% |
| 05 Execs for Success | 117,370 | 5% |
| 06 Utopian View | 118,858 | 5% |
| 07 Empty Nest Bliss | 45,401 | 2% |
| ST2 Town Comfortable | 392,237 | 17% |
| 08 Emerging Families | 272,117 | 12% |
| 09 Asian Heights | 39,668 | 2% |
| 12 New-New Families | 68,460 | 3% |
| 14 Joie de Vivre | 11,992 | 1% |
| ST3 Town Mid-Scale | 644,422 | 28% |
| 16 South Asian Corners | 71,198 | 3% |
| 17 Euro Adapters | 221,598 | 10% |
| 18 Next Gen Rising | 95,369 | 4% |
| 20 Cozy Rows | 232,353 | 10% |
| 24 Famille Etablie | 23,904 | 1% |
| ST4 Town Lower Middle | 797,262 | 34% |
| 37 Village Views | 86,356 | 4% |
| 38 Tenants & Twenties | 58,496 | 3% |
| 39 Senior Discount | 128,840 | 6% |
| 41 Cross-Town Hustle | 170,780 | 7% |
| 43 Mobile Blues | 119,206 | 5% |
| 44 Swing Shift | 233,584 | 10% |
| ST5 Town Downscale | 165,123 | 7% |
| 49 Les Vieux Quartiers | 13,144 | 1% |
| 54 Tea & Good Books | 142,829 | 6% |
| 59 De Paye en Paye | 9,150 | 0% |

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| 2010 PSYTE HD Market Segments PSYTE Clusters by Group | Ontario | |
|---|--|---------------------------------|
| | | % |
| Rural Groups Households | 987,791 | |
| Top 5 Rural Clusters | 13 Trucks & Tra... 33 Blue Collar B... 34 Green Acres 10 Hearth & Ho... 11 Primary Purs... | 21% 14% 12% 11% 10% |
| RW1 Wilderness Comfortable | 719,375 | 73% |
| 10 Hearth & Homestead | 108,822 | 11% |
| 11 Primary Pursuits | 96,378 | 10% |
| 13 Trucks & Tradesmen | 207,371 | 21% |
| 25 Golden View | 83,283 | 8% |
| 27 Agrarian Heartland | 21,888 | 2% |
| 30 Frontier Families | 6,519 | 1% |
| 32 Rural Blues | 60,860 | 6% |
| 33 Blue Collar Big Sky | 134,254 | 14% |
| RW2 Wilderness Downscale | 268,416 | 27% |
| 34 Green Acres | 113,727 | 12% |
| 35 La Belle Epoque | 13,511 | 1% |
| 36 Open Country | 16,003 | 2% |
| 40 Rods & Rifles | 80,849 | 8% |
| 46 Quebec Country | 2,251 | 0% |
| 47 La Vie Rustique | 8,138 | 1% |
| 51 Peaceful Pastures | 26,697 | 3% |
| 52 Survival Harvests | 2,954 | 0% |
| 56 First Peoples | 4,286 | 0% |

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| 01 Canadian Elite | 46,471 | 1% |
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| 03 Professional Duets | 25,376 | 1% |
| 04 Castles & Condos | 38,179 | 1% |
| 05 Execs for Success | 117,370 | 2% |
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| 35 La Belle Epoque | 13,511 | 0% |
| 36 Open Country | 16,003 | 0% |
| 37 Village Views | 86,356 | 2% |
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| 42 Mussels & Malbec | 127,572 | 3% |
| 43 Mobile Blues | 119,206 | 2% |
| 44 Swing Shift | 233,584 | 5% |
| 45 Nouveaux Depart | 3,135 | 0% |
| 46 Quebec Country | 2,251 | 0% |
| 47 La Vie Rustique | 8,138 | 0% |
| 48 High-Rise High Hopes | 120,536 | 2% |
| 49 Les Vieux Quartiers | 13,144 | 0% |
| 50 Home Sweet High Rise | 149,758 | 3% |
| 51 Peaceful Pastures | 26,697 | 1% |
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| 53 Urban Verve | 30,978 | 1% |
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| 55 Nouveaux Quebecois | 20,972 | 0% |
| 56 First Peoples | 4,286 | 0% |
| 57 Metro Medley | 58,933 | 1% |
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| Total Households | 4,997,893 | |
| 01 Canadian Elite The highest income Canadian neighbourhoods represent an elite set. Canadian Elite (only 0.75 percent of total national households) are predominantly urban and concentrate in the largest metropolitan areas. Their average income of \$364,000 per household speaks volumes. With 63 percent husband-wife families they represent wealth created by family stability though over one third have other household types. Canadian Elite index high on managerial, professional, technical, health care, and financial services employment. University educated at 62 percent is highest in Canada. Of course, they drive luxury vehicles of all types. | 46,471 | 1% |
| 02 Flourishing Families Families with a flair for fine living, Flourishing Families represents both old and new wealth. Because wealth accumulates through life stages, this cluster exhibits an older skew with many empty nests. Predominantly suburban dwellers with an average household income of \$273,000. Strong spending power in all categories. Flourishing Families index high on managerial and technical employment, married with children, and home ownership. Average dwelling value: \$644,000. They drive luxury imports and the larger SUV's. | 36,925 | 1% |
| 03 Professional Duets City couples with professional degrees and demanding jobs often postpone having children as well as marriage. Their city apartments and condos provide the access and space they need to entertain and live lives full of fitness, fancy vacations, and fun. An average income of \$214,000 goes a long way in the condo context. Professional Duets index high on artistic and cultural employment as well as managerial, professional, and technical. With university degrees at 58%, Pro Duets are the second highest educated cluster. They drive luxury imports. | 25,376 | 1% |
| 04 Castles & Condos This cluster's home is its castle, literally: average value \$667,000 which is second to highest home value. Some are high-value condos in the metro core but most are primary or secondary urban, those comfortable stone mansions with lovely gardens and a short commute downtown in their medium luxury imported vehicle. Managers in business and finance, most have university or professional degrees. Household composition spans the spectrum from single to empty nest; only 38 percent have children at home. | 38,179 | 1% |
| 05 Execs for Success Executives by day, soccer moms and hockey dads in the evening, Execs for Success seem to have successfully balanced work and family life. These dual-earner couples with children have an average household income of \$148,000. Perhaps by applying their "executive skills," they seek and enjoy the challenges of upscale urban and suburban family-oriented neighbourhoods. Their owned homes average \$396,000 with refrigerators well-stocked for teenagers. Their medium luxury imported SUV gets them to the game on time. | 117,370 | 2% |

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| | | % |
| 06 Utopian View | 118,858 | 2% |
| As the distances between home and work expand, so do the opportunities to find a little piece of heaven with a view in suburbia. Relatively new homes with values averaging \$352,000 (mostly single detached) evidence the good life. Average household incomes of \$140,000 should pay the mortgage and provide some breathing room post-commute. And running room for kids: Utopian View index high on larger families headed by a 35-to-54-year-old maintainer. They drive SUV's of all types. | | |
| 07 Empty Nest Bliss | 45,401 | 1% |
| These "prime of life" couples are primarily "empty nesters" with discretionary time as well as discretionary income. With average income of \$124,000 and only a few resident teenagers to worry about, these couple have time to enjoy the fruits of their labours. Many are educated managers, professionals, and health care workers. With their mortgages nearly paid off on homes averaging \$569,000 they are ready to see a little more of the world. Many have already traded in the SUV for a luxury import. | | |
| 08 Emerging Families | 272,117 | 5% |
| Young families with children, including many recent immigrants, populate this cluster and provide a new dynamic for growth. These are emerging families in emerging neighbourhoods. New wealth often follows new growth, as indicated by their \$118,000 average household income. Primarily a suburban cluster in both primary and secondary suburban areas, these families characterize the leading edge of suburban development. With a high index on recent population growth, many of these families own newer homes. Many get around in a large SUV or van. | | |
| 09 Asian Heights | 39,668 | 1% |
| Asian ancestries combined with hard work and growing wealth define these diverse, suburban neighbourhoods. Asian Heights represents the affirmation of dreams cultivated through generations of immigrants. With average household income of \$115,000, these families boost local economies as well as family prospects. Asian Heights index high on Chinese, Korean, and Japanese cultural background as well as households of six or more persons. By cultivating life styles outside the metropolitan core, these families are found in peripheral cities as well as primary suburban neighbourhoods. Many commute in a luxury SUV or imported sedan. | | |
| 10 Hearth & Homestead | 108,822 | 2% |
| Beyond the suburbs, families look to stretch out, provide running room for children, and perhaps a horse or two. This cluster's lifestyle often includes activities that require or take advantage of more space. With an average income of \$110,000 these families can build futures as well as fences. One in five maintainers has a university education, and they index high on managerial occupations. Hearth & Homestead speaks as much to their strong family values as well as their desire to live "out there" beyond the more typical suburbs. Their full-sized, late model domestic car or pickup looks good on the highway. | | |

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| | | % |
| 11 Primary Pursuits From gold to forests, farms and oil sands, Canada's primary industries provide economic opportunities stronger for some than the lure of the nation's largest metropolitan areas. Relatively affluent rural "neighbourhoods" and communities inhabited by managers, engineers, and other professionals associated with those industries provide contrast with more modest areas. With an average household income of \$106,000 at least one and often two family earners will make significant spending decisions typical of families with children. Inter-provincial migration fuels much of the growth in these areas. A large, imported pickup truck can often be seen in the driveway along side the mandatory SUV. | 96,378 | 2% |
| 12 New-New Families Not all suburbs involve new developments. Some neighbourhoods, like New-New Families, are found across the urban fringe and older suburbs. These places are home to young families with children but also long-time neighbours with empty nests. Family traditions, some extending across oceans as well as over time, are in good hands with an average income of \$105,000 a year. New-New Families are often new to the life stage of "married with children" as well as new to Canada due to recent immigration. They index high on selected Asian ancestries, especially Korean, Japanese, and Chinese. They'll be driving a medium luxury import. | 68,460 | 1% |
| 13 Trucks & Tradesmen Building and maintaining houses, factories, and the commercial infrastructure keeps the economy humming. Trucks & Tradesmen play a key role on the job and at home. Inhabiting a wide swath of rural Canada, as well as numerous towns and villages, these families have been there and seen that. Average incomes over \$100,000 feeds households with teens as well as those fuel-thirsty pickups and SUV's. Various trades are represented in employment. Most ancestries point to Northern Europe. | 207,371 | 4% |
| 14 Joie de Vivre Quebec's towns and suburbs, especially around the province's major cities, are home to relatively upscale families with children. Amidst history and tradition, this cluster combines all the lifestyle facets of modern Canada within the texture of Quebec. With an average household income of \$98,000 they also support local commerce and the retail infrastructure. Beyond French language dominance, Joie de Vivre neighbourhoods index high on jobs in the utilities and public administration industries, maintain relatively large families, and thrive as 3rd generation immigrants. They are living well, comparatively, and driving a variety of compacts and sub-compact imports. | 11,992 | 0% |
| 15 Young Technocrats Fresh out of university and with a few years of work in technical jobs, Young Technocrats know the new and next new technologies. Still single or coupling "informally," they live in rental housing and have some money to burn travelling abroad or frequenting local entertainment venues. Having postponed starting a family, this cluster can live a lot on \$94,000 a year. With the third highest index for work in professional and technical jobs, this cluster also indexes high on work in artistic and cultural activities. Many drive a sporty imported vehicle when they're not out jogging or biking. | 137,743 | 3% |

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| | | % |
| 16 South Asian Corners | 71,198 | 1% |
| Immigrants from South Asia, from Singapore to the Indian Peninsula and beyond -- populate suburbia within larger metropolitan areas. These are "staging grounds" for new immigrants, providing opportunity both in and beyond the immediate neighbourhood. Their \$94,000 incomes provide proof that the move was worth it. South Asian Corners indexes high on South Asian home language preferences from Punjabi to Dravidian as well as several South Asian visible minorities. Apartments and detached duplexes are typical home styles. They have a preference for small vans. | | |
| 17 Euro Adapters | 221,598 | 4% |
| School-aged kids abound in these neighbourhoods. Their parents may struggle to balance work life with family life but the children have no trouble balancing their bicycles, ice skates, and school work. Eastern and Western European origins permeate the local culture. Grandparents are around to pass along their best recipes as well as the value of an education. With an average household income of \$93,000 this cluster occupies the center of midscale suburbia. Four- and five-person households are indicative of the predominance of the "married with children" life stage. And, it takes a full-sized vehicle to move folks around. | | |
| 18 Next Gen Rising | 95,369 | 2% |
| Families -- with 2nd generation as well as new immigrant origins -- predominate Next Gen Rising. Populating newly developed areas beyond the suburbs, children (the next generation) in these less dense neighbourhoods have more trees to climb and ponds to skate on than their urban counterparts. Their average household income of \$90,000 also provides a good start to upward social mobility in this blooming exurban context. Next Gen Rising index high on work in the trades, construction, agriculture, and utilities but also has a strong presence in retail commerce. A South Asian presence is notable in this cluster. The large SUV provides family transportation, though dad drives a fuel-efficient smaller pickup. | | |
| 19 Euro Traditionals | 302,736 | 6% |
| First generation immigrants from post-war Europe found a land of opportunity as well as the security of place in Canada. That place now defines neighbourhoods where traditional values, including ingrained thriftiness, can thrive. Their average household income of \$89,000 speaks to their continuing earning and spending power. Euro Traditionals have the third highest index for speaking Italian at home. Many are immigrants from the 1960's and 1970's now with homes built in the 1980's. Southern and Eastern European ancestries are well-represented. The vehicle of choice is high or medium luxury domestic sedan. | | |

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| | | % |
| <p>20 Cozy Rows</p> <p>Tricycles on sidewalks and off-season street hockey occupy the kids of these primary suburban "Cozy Rows" neighbourhoods. Young and old families often share ethnic origins as well as chats over the fence. With an average household income of \$85,000 a year, and savings from a shorter commute, these families can afford the new skates and electronic toys that their children require. This second highest indexing cluster for living in row houses also index high on diversity of home languages: Korean, Arabic, Slavic, and Spanish. But their taste in autos runs primarily domestic.</p> | 232,353 | 5% |
| <p>21 Metro Singles</p> <p>Urban neighbourhoods share a diversity of spirit as well as a diversity of culture. As they cater to the needs of the "Metro Singles" youthful crowd, these areas epitomize an urban lifestyle that takes advantage of each twenty-four hour day. Their average income of \$85,000 may fall in the middle of the bi-polar income distribution of students and professors, but it nevertheless provides a spending cushion for basics as well as extras. They ride bicycles or walk to work or school, live in older apartments and newer condo rentals. Most either have or are working on a university or college degree. If they drive at all, their preference is for an older luxury vehicle.</p> | 89,414 | 2% |
| <p>22 Families on the Go</p> <p>Young couples with kids and two wage earners seem to be constantly "on the go." Wage earners in these families, including many tradesmen and tradeswomen with tenure in their chosen craft or service occupation characterize these urban neighbourhoods. From plumbers to police, nurses to nursery school teachers, these breadwinners successfully support their families as well as the community at large. Their \$85,000 average income is enough to provide an "upper middle" lifestyle in their chosen urban context. Families on the Go index high on semi-detached homes and row houses, visible minority populations, and relatively large families. An economical mid-sized import or small van successfully negotiates the urban traffic.</p> | 107,022 | 2% |
| <p>23 Asian Fusion</p> <p>Immigrants from the Asia-Pacific Rim have come to Canada and to all her major metropolitan areas, but Vancouver may have attracted a disproportionate share. The result is a set of neighbourhoods with distinctive Asian origins as well as others with an impressive "fusion" of several Asian cultures. Average household incomes of \$83,000 often support more than one or two generations. Living in apartments and attached duplex housing, Asian Fusion residents index high on service industry jobs including many in the information and cultural employment sectors. They also enjoy their luxury imported vehicles.</p> | 20,261 | 0% |

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| <p>24 Famille Etalbie</p> <p>Across the Province of Quebec, multiple ethnic groups populate established communities. They provide footholds for new immigrants as well as economic opportunities for suburban businesses. With average incomes of \$81,000 the next steps toward economic mobility are possible. French-speaking, common-law marriage, and "born in province" show high indexes in Famille Etalbie. Compacts and sub-compacts are the vehicles of choice.</p> | 23,904 | 0% |
| <p>25 Golden View</p> <p>Where town meets country across Canada many locales are in transition, but Golden View neighbourhoods are older and more stable. Their "country" lifestyle is well-established and continues despite the newer developments heading their way. A solid upper-middle class income (\$82,000) provides some economic as well as cultural breathing room for these empty nesters. Golden View index high on detached housing and small farms though the presence of apartment dwellers in town indicates some down-sized living quarters. Home values average \$308,000 but that may include working farm land. Pickup trucks of all kinds populate the country roads.</p> | 83,283 | 2% |
| <p>26 Europa Blend</p> <p>Immigrants to Canada in recent decades take existing multicultural neighbourhoods to new levels. Literally dozens of countries are fairly represented in Europa Blend. Eastern and Western Europe come together as do new arrivals from Asia. Their average income of \$79,000 represents a good start. Multiple home languages can be heard down streets of older semi-detached row housing and down the halls of newer high-rises. This cluster distinguishes itself by its high-indexing cultural diversity. Car preferences also run the gamut.</p> | 141,588 | 3% |
| <p>27 Agrarian Heartland</p> <p>Successful farmers represent a small and decreasing percent of the Canadian labour force. Still, they define lifestyles of vast areas of the Agrarian Heartland with their steadfast ways and large tractors. Average incomes of \$77,000 -- though perhaps not consistent from year to year -- at least can maintain the family over the long haul. German ancestry, work in agriculture, and older home construction drive high indexes for this cluster. Large pickup trucks dominate because they are needed.</p> | 21,888 | 0% |
| <p>28 High-Rise Sunsets</p> <p>Inhabiting duplexes, triplexes, and four-storey walk-ups, these bilingual enclaves hold rich traditions. Found in Montreal but less so in Quebec City, in Toronto but less so in Vancouver, these multi-Euro midlife couples inhabit mostly empty nests. Many are migrants from other provinces (Quebec to Ontario, for example) as well as from far away countries. These neighbourhoods provide diversity and opportunity. With a mid-range income (\$75,000) nearly equal to the national average these elderly couples, widows, and widowers have the means to maintain a comfortable lifestyle. When they drive, note the well-maintained luxury vehicle.</p> | 44,882 | 1% |

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| 29 Family Crossroads This cluster is at the crossroads of family life, and that makes it distinct. One- and two-person households predominate, in large part created through widowhood or divorce. Found on the "urban fringe" across Canada, this secondary urban and primary suburban cluster occupies smaller homes and high-rise apartments. Average household income is \$73,000 so per capita income due to smaller household sizes is higher than average. "Aging in place" may come to mind but with one-in-four having a university education, international travel is not uncommon. A medium luxury vehicle provides local transportation. | 110,971 | 2% |
| 30 Frontier Families Young couples living in semi-remote areas. They have few children yet, but that may change with time. As some are recent interprovincial migrants, settling down may be the next life stage. In the meantime, winter sunlight and city lights seem to fade quickly but household incomes of \$71,000 provide well-earned comfort during those long winter nights. Employed persons in this cluster tend to work in mining, oil, gas and other primary industries. Frontier Families index relatively high on aboriginal origins: 15 percent of the population. Pickup trucks predominate. | 6,519 | 0% |
| 31 Workers' Landing Predominantly Cantonese- and Mandarin-speaking Chinese populations inhabit this cluster. Many are recent immigrants. These neighbourhoods are in secondary urban areas more than metropolitan core and primary urban areas. Still, Vancouver and Toronto provide plenty of opportunity for these households with relatively large families to move about the city to make a living. Average household incomes are \$68,000 though there are pockets of poverty in the cluster. High-rise rentals are complemented by a 77 percent homeownership rate. Drivers in this cluster like luxury imports and SUV's. | 68,725 | 1% |
| 32 Rural Blues The towns and villages of rural Canada have provided economic growth and opportunity in recent decades. Migrant families young and old, many from as far away as the Maritimes, have ventured to, and populated Rural Blues. On average incomes of \$69,000 they can put down roots and raise a family. Work in primary industries including oil and gas extraction drive high indexes for this cluster. Some aboriginal peoples can be found in this cluster. Pickups are popular. | 60,860 | 1% |
| 33 Blue Collar Big Sky Numerous in Southern Ontario, between and among farms, towns, and villages, this next generation wants to settle down without necessarily moving to the big city. Young, married dual earners with few children. Linger in the townships where they grew up, they're looking for livelihoods and liveable quarters outside major urban centers. Average income: \$68,000. Working in blue collar and service occupations. A serious pickup truck is a necessity. | 134,254 | 3% |

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| | | % |
| 34 Green Acres In or within sight of the many small towns across Canada live a diverse collection of families and individuals. Not easily categorized, these neighbours may be individualistic to a fault yet similar in general needs and background. Their middle range income of \$63,000 goes a fair way in the context of their rural lifestyle. They work in primary industries, farming in particular. Their homes date from the 1970's and are single-detached. The landscape as well as the empty nest provides a measure of peace. Domestic pickup trucks are favoured. | 113,727 | 2% |
| 35 La Belle Epoque Nestled among the verdant hills of Quebec, long established farm communities (both French and English) continue in time-worn patterns. Many are in the prime of life -- La Belle Epoque. This cluster indexes highest in agricultural employment but a variety of skilled trades are useful in rural areas. The Eastern Townships are represented as well as numerous areas around Montreal. Their annual incomes of nearly \$68,000 attest to the stability of the seasons -- of farming and of life. Work in agricultural and related services, common-law marriage, single detached housing, and intra-provincial migration index high in La Belle Epoque. Automobile preferences are varied but there is a distinct attraction to compacts and subcompacts. | 13,511 | 0% |
| 36 Open Country RV's and four-wheelers are a practical necessity out here. Bring plenty of gas and an extra tire or two. Average income in this cluster is a decent \$65,000 a year though the cost of living can be higher than average. Jobs in agriculture and the extractive industries predominate. Single, detached housing predominate but mobile homes also index high in Open Country. Large domestic pickups and SUV's predominate. | 16,003 | 0% |
| 37 Village Views Village Views see older couples with no compelling reason to leave the township where they raised their families. These families (and surviving spouses) live on an average income of \$64,000. They worked or are still working in utility industries, agricultural services, or some other occupation where they make good use of their hands and deep knowledge of how to get things done. Most Village Views still live in their "province of birth," though some are intraprovincial migrants from some time ago. This cluster has a strong presence across a variety of settlement contexts outside of urban areas. Most have made the move to the full-sized domestic luxury sedan, though some are still driving that solid domestic pickup truck. | 86,356 | 2% |

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| 2010 PSYTE HD Market Segments PSYTE Cluster Descriptions | Ontario | |
|--|----------------|----|
| | | % |
| 38 Tenants & Twenties Somewhere near Edmonton and Calgary (and a few other places), lie the hopes and dreams of a distinctly Western cohort. They're young and they're somewhat restless as evidenced by their less-than-ideal marital histories (high indexes for divorce and lone parenthood). While some tried marriage and the rigours of parenthood, others hit the oil fields. Still others help keep everyone else "on their game" in the service industry or a variety of commercial activities. An average income of \$64,000 means that most can still pay the rent. When they hit the road, it's likely in a domestic SUV or imported pickup. Either way, it's a 4X4. | 58,496 | 1% |
| 39 Senior Discount Some French, some English, some Allophones, most in the prime of life and ready to "live" a little. They may not travel far on \$62,000 a year income but neither are they likely to sit still for sunsets every day. Their interests range from local theatre to visiting family, with the occasional cruise directly into the sunset. Senior Discount index high for widows and widowers as well as workers in health care and social service occupations. Their generally frugal ways means they will take advantage of that senior discount. They also see value in their full-sized domestic sedan. | 128,840 | 3% |
| 40 Rods & Rifles With a few Central American immigrants doing some of the heavy lifting, Rods & Rifles can rest easy. They've got the time to fish and hunt as they've done for decades. Mid-scale incomes of \$64,000 reflect moderate incomes from sometimes seasonal employment but also a growing share of retirees. Work in agriculture, service industries for the farming community, and other primary industry jobs index high in Rods & Rifles. The average income also reflects the difference between workers and farm owners. Large pickup trucks go with the territory. | 80,849 | 2% |
| 41 Cross-Town Hustle Somewhere on the new urban fringe of cities that are connected yet separate from the major metros, are neighbourhoods that are more local than regional. They buzz with families taking kids to hockey and soccer games but also know they work in an international economy. Cross-Town Hustle include some neighbourhoods in peripheral cities connected to metropolitan cores culturally and economically. Yet they relish regionalism and local economies, and of course, the local hockey team. They have all the family issues of the city but retain a focus on doing right for their kids and working for the long run. Domestic cars are preferred from full-sized to subcompact. | 170,780 | 3% |

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|--|----------------|----|
| | | % |
| 42 Mussels & Malbec | 127,572 | 3% |
| A young, urban cluster, Mussels & Malbec are interested in living independently, experimenting with exotic foods -- perhaps a "mussels marinere" appetizer with a bottle of Argentine Malbec or Torrontes white if you're fussy -- and generally living life to the fullest while there's still time. What matters is maintaining the relatively fast pace of work and leisure in an urban core setting. On incomes of \$58,000 and no children to feed (they don't go for the mussels anyway), these neighbours have the discretionary income needed for their diverse pursuits. Information industry careers plus cultural, artistic, and entertainment industry jobs predominate. Mussels & Malbec index high for household maintainers under age 25 with a university degree. If they do have a car, look for the pre-owned sporty import. | | |
| 43 Mobile Blues | 119,206 | 2% |
| Trade skills are often passed on from generation to generation. The localities change as young tradesmen move on to more fertile grounds. Yet they invariably mix with older men and women with the same skills. They seek opportunity but know the value of settling down. Mobile Blues captures these workers with higher-than-average mobility and provides community and neighbourhood. Their average household income of \$55,000 speaks to single-earner families as well as to up and down economies. A pickup truck of any size or origin will do just fine. | | |
| 44 Swing Shift | 233,584 | 5% |
| A city cannot function without a solid core of blue collar workers in their stride. Swing Shift are well versed in the established trades as well as the service economy. Average annual income in this segment is \$56,000 and workers in manufacturing, construction and the traditional trades predominate. Skewing more to urban assignments than exurban or town-based work, these families can be more connected to international economic trends -- auto industry, NAFTA, globalization -- than the specific local needs for skilled tradesmen. A full-sized domestic sedan gets them to work and back. | | |
| 45 Nouveaux Départs | 3,135 | 0% |
| French-speaking immigrants from Africa provide a complementary energy to an already vibrant Quebec and adding to an increasingly diverse Quebec culture. They bring a global perspective as well as a fresh spirit and accent. But they share the space with even newer arrivals from South American (Colombians, for example) who contribute as well to the new sense of family in Quebec. This is a new leading edge of multiculturalism and a new challenge for retailers in the Province. Their compacts and subcompacts are similar to those of their neighbours. | | |
| 46 Quebec Country | 2,251 | 0% |
| Long an important part of the agricultural infrastructure of rural Quebec, these non-migrant families persist in the wake of city-ward migrants. Quebec Country maintain the local culture in the face of the new, more global agricultural economy. Average household income is \$54,000. Work in the traditional trades as well as agriculture is typical of this cluster. Pickups are common in this cluster among the more typical compact vehicles. | | |

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| 2010 PSYTE HD Market Segments PSYTE Cluster Descriptions | Ontario | |
|---|----------------|----|
| | | % |
| <p>47 La Vie Rustique</p> <p>While some retain the farming tradition, members of these neighbourhoods have tried to move on occupationally if not geographically. A significant facet of rural Quebec, La Vie Rustique have also been left in the wake of city-ward migrants. Average household income is \$55,000. Work in the traditional trades as well as agriculture is typical of this cluster, as is average educational attainment. On the bright side, most skills in the cluster can be applied in a variety of locations. A small pickup will get the job done.</p> | 8,138 | 0% |
| <p>48 High-Rise High Hopes</p> <p>Apartment buildings in the urban core seem more likely than other city neighbourhoods to attract a diverse clientele. The common need to live close to work or school unites these peoples from a wide array of ancestries and geographical origins. Household income averages \$53,000 a year, often based on two wages. Recent immigrants with some university education working in scientific and technical jobs index high in this cluster. Older high-rise apartments are often the first stop of immigrants on their upwardly mobile path. Pre-owned luxury vehicles are maintained in this cluster.</p> | 120,536 | 2% |
| <p>49 Les Vieux Quartiers</p> <p>Traditional patterns of rural-to-urban migration create communities of relatively older people "holding down the fort" in villages across Quebec. Demographers say they are "aging in place," which implies they are not likely to leave any time soon. Average household income is \$55,000. Older homes, including apartments and detached duplexes, are common in this cluster. Many retirees live here but also workers in production and the trades. Sometimes it's hard to choose between the newer subcompact vehicle and the more traditional, full-sized domestic sedan.</p> | 13,144 | 0% |
| <p>50 Home Sweet High Rise</p> <p>People from multiple Asian ancestries predominate in these suburban high-rise neighbourhoods. But newer immigrants hail from many origins. Affordable suburban housing attracts urban-to-suburban migrants, including many recent immigrants, to live in these new spaces. Average household income is \$52,000. Work in manufacturing and construction are common in this cluster. Larger households are likely multi-lingual families, while smaller households are often headed by lone parents. A small van works well getting the family around town.</p> | 149,758 | 3% |
| <p>51 Peaceful Pastures</p> <p>Eastern Canada was, and continues to be, a source of out-migrants to other parts of Canada. For those who stayed behind and those who return with new skills, the future holds some promise. Western Canada has seen similar migration patterns. This more elderly cluster is populated by those who stayed behind. Some areas provide new homes to retirees who can now enjoy the Peaceful Pastures. Average household income is \$51,000 in this cluster, more a reflection of a work life winding down than low wages. Pickup trucks are common among those still working, although the full-sized domestic vehicle and newer compact cars are also popular.</p> | 26,697 | 1% |

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|---|----------------|----|
| | | % |
| 52 Survival Harvests | 2,954 | 0% |
| Much of the Maritimes is populated by families with a fishing livelihood. Truth is, they also do much more to make a living in industries related to the sea, the land, and supporting services. But life is often a physical challenge no matter the source of support. Average household incomes are \$49,000 but that comes in most cases on a seasonal basis. Unemployment also indexes high in this cluster. Small pickups and subcompacts do well in this environment. | | |
| 53 Urban Verve | 30,978 | 1% |
| Caribbean congas, Brazilian rhythms, and traditional African instruments resonate in many corners of Urban Verve. These highest-indexing Black, urban, often high-rise communities exemplify the diversity of Black origins from all continents. Mid-scale incomes of \$48,000 reflect both relative youth as well as part-time employment among the household's earners. Young (maintainers under 25) married couples with children, but also high indexing lone parents and separated adults, are common in Urban Verve. A variety of cars can be seen in these neighbourhoods from sporty imports to large vans. | | |
| 54 Tea & Good Books | 142,829 | 3% |
| Aging gracefully and independently may be the goal of Tea & Good Books residents, but there really is no compelling reason to leave a life's community. Household incomes are moderate at \$46,000 but many homeowners have paid off mortgages. Found across Canada, these neighbourhoods of older adults include a fair share of widows and widowers. Other high indexes include those for "born outside the province" and English language dominance. Many were brought here by their spouse years ago. A full-sized domestic vehicle is typical of this generation. | | |
| 55 Nouveaux Québécois | 20,972 | 0% |
| With its European flavour urban Quebec has long attracted immigrants from non-French as well as French-speaking countries. And, of course, young people migrate there from across the province. Nouveaux Quebecois has attracted young and old, and a community spirit perpetuates and celebrates that diversity. "Diversity" is perhaps the strongest hallmark of this cluster and the myriad lifestyle choices of Nouveaux Quebecois inhabitants. Average household income of \$49,000 is in the "lower middle" range. Multilingual households and a mix of occupations characterize this segment. Imported compacts and subcompacts predominate. | | |
| 56 First Peoples | 4,286 | 0% |
| While the First Peoples cluster indexes high on aboriginal and First Nation peoples, they are not exclusively so. Many are home to a diversity of residents living, working, and raising families together. Incomes in this cluster average \$46,000 annually. Much work involves primary industries but social service public administration workers also index high in First Peoples. Smaller pickups may seem to outnumber their larger cousins. | | |

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|--|----------------|----|
| | | % |
| 57 Metro Medley Apartment buildings in the urban core seem more likely than other city neighbourhoods to attract a diverse clientele. The common need to live close to work or school unites these peoples from a wide array of ancestries and geographical origins. Household income averages \$44,000 a year. Recent immigrants with some university education working in scientific and technical jobs index high in this cluster. Older high-rise apartments are likely their first stop on an upwardly mobile path. A variety of cars from subcompacts to large vans are evident in these neighbourhoods, consistent with a diversity of needs. | 58,933 | 1% |
| 58 Urban Struggle The life of renters is not easy business. Life in a neighbourhood duplex, a walk-up, or a high-rise, often revolves around work and survival. These smaller-than-average households inhabit relatively smaller living spaces and generate a unique set of needs. Households earn an average \$39,000 annually. Younger household maintainers, including some lone parents, inhabit this cluster. From just about any angle, life in these neighbourhoods is a struggle. | 40,728 | 1% |
| 59 De Paye en Paye Every society has its corners of stress and distress. In this regard, the Province of Quebec is no different than Ontario and other provinces to the east and west. This predominantly French-speaking cluster is home to many elderly couples and surviving spouses living independently. The average annual household income is \$37,000 is, of course, not shared by everyone in De Paye en Paye. Apartments, detached duplexes, and generally older housing stock index high in this cluster. Unemployment and/or retirement are common, although those still in the workforce typically have jobs in the urban service sector. Pensioners and those still holding down a job live from "paycheck to paycheck" out of necessity. Subcompact cars meet some of their transportation needs. | 9,150 | 0% |
| NC Unclassified | 6,524 | 0% |