

# Canadian Segmentation and Survey Data

January 2016

Product Guide



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January 2016

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# Chapter 1: Canadian Segmentation and Survey Data

The Segmentation & Survey data products from Pitney Bowes offer powerful geodemographic market segmentation capabilities, providing organizations with detailed insights into the composition of their current and potential customers.

By using the PSYTE HD Canada Segmentation system with linked surveys, organizations can better understand who their customers are and much more, including:

- what their customers purchase.
- what their customers like to do.
- what types of vehicles their customers buy.

These databases are available on a stand-alone basis (in Microsoft Access MDB format) or are integrated into software (AnySite, MapInfo Pro, Spectrum, Spectrum Spatial and Portrait) for use in a more automated reporting and analytical environment. (Print Measurement Bureau is not available as a stand-alone database; Print Measurement Bureau is available only in AnySite.)

This document describes the following databases:

- [Chapter 2: PSYTE HD Canada](#)
- [Chapter 3: PSYTE HD Financial](#)
- [Chapter 4: Settlement Spaces](#)
- [Chapter 5: Print Measurement Bureau \(PMB Spring 2015\)](#)

This document provides methodology statements to give you a basic understanding of how the information was developed by Pitney Bowes' demographers, geographers, and statisticians. A list of general caveats is provided so that as users develop their own analyses of the data and its implied trends, the interpretation is guided within the proper context of demographic estimation and projection procedures. Comments and questions from users are encouraged if more detailed information is required.

In the 2016 release, Pitney Bowes has added to the supporting materials for the three cluster systems (PSYTE HD, PSYTE HD Financial, and Settlement Spaces Canada). Demographic summary tables by cluster have been tabulated, utilizing the same demographic variables that are part of the "Update Profile" data bundle.



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## Product Descriptions

Each database is briefly described below.

### PSYTE HD Canada

PSYTE HD Canada is a powerful geodemographic market segmentation system that classifies Canadian postal codes and Dissemination Areas into lifestyle groups and mutually exclusive neighbourhood types. PSYTE HD Canada is built on a 2011 Canadian Census base in addition to various other third party data inputs combined in a state of the art cluster build environment. The resultant clusters represent the most accurate snapshots of Canadian neighbourhoods available. PSYTE HD Canada is an innovative tool for analyzing markets, gaining market intelligence and insight, and interpreting consumer behaviour across the diverse Canadian marketplace. PSYTE HD Canada is a continuation of the legacy of the PSYTE segmentation system used by thousands of companies across North America to drive successful and profitable target marketing campaigns, market potential and site selection studies.

For more information, see [Chapter 2: PSYTE HD Canada on page 12](#).

### PSYTE HD Financial

PSYTE HD Financial is a geodemographic segmentation system that classifies Canada's neighbourhoods into 15 distinctive neighbourhood types (clusters).

Incorporating the PSYTE HD Canada segmentation system, each cluster has a name that triggers images of economic status, occupation, and the types of financial products and services that consumers in a particular cluster would purchase.

For more information, see [Chapter 3: PSYTE HD Financial on page 30](#).

### Settlement Spaces Canada

In 2015, Pitney Bowes introduced Settlement Spaces Canada – an innovative segmentation system which classifies Canadian Dissemination Areas into 8 neighbourhood types. Settlement Space segments encapsulate the diverse geographic, economic and social characteristics across Canadian neighbourhoods. Settlement Space typology takes into account not only population density and a rural-to-urban continuum but also incorporates commuting patterns, housing tenure, building type and dwelling size amongst other relevant variables.

Settlement Spaces is an effective tool for analysing and enhancing user data, gaining market intelligence and insight, and interpreting consumer behaviour across the diverse Canadian marketplace – with a focus on housing.

For more information, see [Chapter 4: Settlement Spaces on page 36](#).

### Print Measurement Bureau (PMB)

This file is derived from data obtained through a survey conducted by the Print Measurement Bureau (PMB). PMB data collected covers such matters as publication readership, radio listening, television viewing, product and service consumption patterns, and personal and household characteristics, habits and preferences.

The PMB survey provides information on a significant cross-section of Canada's population. The data assists Canadian businesses understand consumer preferences in terms of consumption patterns by individual and household characteristics. Users must be PMB Canada members.

For more information, see [Chapter 5: Print Measurement Bureau \(PMB Spring 2015\) on page 41](#).

## Number of Variables by Database

Database	Number of Variables
PSYTE HD Canada	56 clusters plus 1 not classified cluster; See <a href="#">Chapter 2: PSYTE HD Canada on page 12</a> .
PSYTE HD Financial	15 clusters plus 1 not classified cluster; See <a href="#">Chapter 3: PSYTE HD Financial on page 30</a> .
Settlement Spaces Canada	8 segments plus 1 not classified segment; See <a href="#">Chapter 4: Settlement Spaces on page 36</a> .
Print Measurement Bureau	6,984

## Number of Records by Geographic Layer

All benchmark files of estimated households by cluster contain six layers of geography with the corresponding number of records by layer as indicated below.

Geographic Layer	Source / Vintage	Records
Nation	Pitney Bowes, 2011	1
Province / Territory	Pitney Bowes, 2011	13
Census Metropolitan Area / Census Agglomeration	Pitney Bowes, 2011	147
Census Division	Pitney Bowes, 2011	293
Forward Sortation Area	Pitney Bowes, September 2015	1,642
Census Subdivision	Pitney Bowes, 2011	5,253

Please refer to *SegmentationData\_PSYTE HD\_yyyy.xls* file for the record counts of Postal Codes and Dissemination Areas contained in the National and Provincial cluster assignment files.

## Table Structures

See *SegmentationData\_PSYTE HD\_YYYY.xls* in the *docs\* folder on the CD for a complete list of the variables in this data product. This file is a Microsoft Excel spreadsheet. If you do not have Microsoft Excel, then you can download the Excel Viewer from <http://office.microsoft.com>.

# Chapter 2: PSYTE HD Canada

## Product Specifications

### Sources of Information

Pitney Bowes, Statistics Canada, IHS Automotive, Callcredit Information Group and TomTom.

### Coverage Area

The segmentation and survey data described in this document are provided for the entire area covered by the 13 provinces and territories of Canada.

### Updates

Annual (Household, Total Population, and Total Adult Population counts and postal code assignments)

### Reference Dates

2016

## Methodology Statement

The following statement describes the methodology used to create the PSYTE HD Canada databases.

### Introduction

Pitney Bowes presents PSYTE HD, an accurate, data-driven geodemographic segmentation system for Canada. PSYTE HD is developed to empower users with the ability to quickly and effectively identify, understand and target the unique characteristics of customers, custom trade areas, markets and neighbourhoods. PSYTE HD categorizes the demographic, economic, geographic and household characteristics of Canadian society into 56 clusters and 12 Major Groups. PSYTE HD is developed for all Census 2011 Dissemination Areas (56,000 DAs) and refined at the 6-digit Postal Code unit of analysis (approximately 850,000 postal codes). DAs are the smallest area for which robust census data is published - a de facto neighbourhood base. Each postal code is associated with one representative DA. A postal code may contain a different cluster assignment than its parent DA.

### Data Selection

PSYTE HD was developed using input data from Statistics Canada's 2011 Census and National Household Survey, a national self-reported household survey, IHS Automotive vehicle data and Pitney Bowes annual demographic data products.

The Canadian Census is conducted every five years and Census 2011 was very different than Census 2006. The 2011 Census questionnaire consisted of the same eight questions that appeared on the 2006 Census short-form questionnaire with two additional questions on language. Unlike the 2006 Census, Statistics Canada did not use a mandatory long-form questionnaire. Instead, Statistics Canada used a voluntary National Household Survey. The National Household Survey (NHS) began within four weeks of the May 2011 Census and collected social and economic information such as immigration, citizenship, ethnic origin, visible minorities, education, and income. The national NHS response rate was about 69 percent. Pitney Bowes data development team used a robust, geographically consistent approach to mitigate missing data and statistically unreliable Census and NHS data. Additionally, Pitney Bowes purchased the Profile Series NHS data at the DA level from Statistics Canada which was not made available publically.

The Canadian self-reported household survey used in the development of PSYTE HD, is based on a national level household mail and internet survey conducted continuously that asks respondents about various household, social and fiscal dynamics including demographics, hobbies, internet behaviour and financial habits and characteristics. This data contains approximately 2.5 million anonymized household records. Household level data - aggregated to the postal code unit of analysis - was used to help differentiate household consumption, behaviours, patterns and preferences across DAs.

IHS Automotive data (IHS; Total Vehicles in Operation and New Vehicle Registration) is a vehicle registration database that contains information on the types of vehicles that Canadians drive and the types of automobiles that Canadians have purchased in the last calendar year.

Statistics Canada, a large Canadian household level survey data set and IHS data complement one another in that each data source contains a unique set of characteristics and variables that, when combined, form a strong database that serves as the baseline for PSYTE HD development. The 2011 Census and NHS, Canadian self-reported household level data, IHS Automotive, and Pitney Bowes data are combined, standardized and analyzed to determine the key variables that describe

and differentiate Canadian society. Key variables include, but are not limited to, life-stage variables such as age and marital status, housing variables such as dwelling type, tenure and shelter costs and socio-economic variables such as income, wealth and home value. Variables were combined, manipulated and weighted – where appropriate - to optimize cluster formation.

## Cluster Methods

Geodemographic segmentation systems are developed with quantitative and qualitative methods and techniques. The exploratory data analysis, data-mining and data-reduction process involved computing and analyzing principal components analysis (PCA), correlation analysis, and factor analysis. Before clusters are created, the input data are partitioned from the vantage of how to identify the key drivers and metrics of differentiation, or the comprehensive set of variables that explain the most variance in Canadian society. This allows for clusters which are mutually exclusive and distinct. This data discovery process was undertaken by an expert team of demographers, economists, statisticians, geographers and data strategy consultants with extensive Census data and geodemographic segmentation systems development experience spanning over a century.

The core quantitative techniques employed were k-means and Wards hierarchical cluster analysis. First, the data was grouped into atoms, or mini-clusters, using k-means cluster analysis. Next, the atoms were agglomerated, or combined, into clusters using Wards hierarchical clustering.

Pitney Bowes used a big data, iterative approach to identify the optimal solution - conditional on the available input data. From atoms to clusters, Pitney Bowes simulated hundreds of cluster solutions and evaluated each solution individually using data-mining and mathematical techniques such as logistic regression, cubic clustering criterion and combinatorics. Spatially, each solution was thematically mapped and geo-statistics were analyzed to understand the spatial pattern of each solution. Each solution was analyzed across the Canadian geographical spectrum from Province to Census Subdivisions (CSD).

The final cluster solution minimized within-cluster variance and maximized between-cluster variance. Qualitative techniques were used throughout the development process to understand why and how various cluster simulations differed from one another, to determine which set of clusters were most practical in terms of socio-demographics – accounting most importantly for end-user use cases - and to determine the most optimal solution.

In previous versions of PSYTE HD, a 6-digit postal code (FSALDU) received the same cluster assignment as its representative DA. Census data are not published by Statistics Canada at the FSALDU unit of analysis. To improve the accuracy of PSYTE HD cluster assignments for FSALDUs, a cluster reassignment process was employed to more effectively differentiate FSALDU cluster assignments whose geodemographic characteristics were statistically different than their parent DAs. The FSALDU cluster assignment model was developed using multivariate statistical techniques based on household level data – aggregated to the 6-digit Postal Code.

PSYTE HD combines proven, rigorous quantitative methods and experience-driven qualitative methods that optimize the interconnectivity of Canadian demographics, location, lifestyle, and household consumption.

## Cluster Validation

The primary use cases for PSYTE HD include customer profiling, site selection, physical and digital marketing, identifying untapped and underutilized markets and helping to determine customer potential and site-selection. Validating a geodemographic cluster solution is the most important part of the geodemographic cluster solution development process. When a set of clusters are finalized, the solution must be tested and benchmarked using the same type of data that customers use with

## Methodology Statement

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PSYTE HD. A precise geodemographic segmentation system will accurately depict and discriminate the input data that it is compared to. In developing PSYTE HD, Pitney Bowes data development team profiled customer data against PSYTE HD clusters. This data- and statistically-intensive process both help to identify and solidify the final product and prove that PSYTE HD is an accurate geodemographic segmentation system that users can rely on to improve the business decision making process.

## Major Groups

Each PSYTE HD cluster is associated with one of twelve major groups. Each major group is associated with one of three predominant settlement types and one of five socio-economic status based identifiers. Major groups provide users a macro-level approach to understanding the relationship between human settlement and affluence.

The Major Groups are:

- P1 - Primary-Metropolitan Affluent
- P2 - Primary-Metropolitan Comfortable
- P3 - Primary-Metropolitan Mid-Scale
- P4 - Primary-Metropolitan Lower Middle
- P5 - Primary-Metropolitan Downscale
- S1 - Secondary-Metropolitan & Suburban Affluent
- S2 - Secondary-Metropolitan & Suburban Comfortable
- S3 - Secondary-Metropolitan & Suburban Mid-Scale
- S4 - Secondary-Metropolitan & Suburban Lower Middle
- S5 - Secondary-Metropolitan & Suburban Downscale
- T1 - Rural & Other Comfortable
- T2 - Rural & Other Downscale

## Links to Callcredit's CAMEO International Customer Segmentation

Through a partnership with Callcredit Information Group, PSYTE HD is linked – one to one – with Callcredit's CAMEO International customer segmentation system. This powerful, strategic linkage allows businesses to determine like markets across countries – bi-directionally and remove many barriers to market entry. Businesses in Canada can use CAMEO to understand like markets in other countries while seasoned CAMEO users can develop an intelligent market entry strategy into Canada with Pitney Bowes' in-depth, country-specific PSYTE HD.

CAMEO International is a global consumer classification, applying valuable insight from one country to another. It helps you plan your marketing activity and find new customers by understanding the similarities and differences across international borders.

- As organisations enter the global marketplace with a global product offering, many are looking to integrate their marketing campaigns across multiple markets.
- The CAMEO International classification is transferable between countries, helping you enter overseas markets by locating and targeting 'look-a-like' consumers.

**Uses**

Use CAMEO International to:

- Find new customers around the world who match the profile of the best customers in your domestic market.
- Better understand the socio-demographic make-up of a new market before you enter, helping you plan more effectively.
- Expand your distribution network based on the most comprehensive data available.
- Build a clearer picture of online consumers from around the world to boost your e-commerce sales.
- Inform communication strategies, building strong and profitable customer relationships across international borders.
- Integrate marketing campaigns across all markets in which you operate.

**The CAMEO International Code**

- CAMEO International segments consumers by 5 affluence levels and 5 key life stages, resulting in 25 different consumer types that can be applied to any consumer market.
- The CAMEO International code is built into each of the 37 international classifications Pitney Bowes provides, enabling a truly global approach to consumer segmentation.
- The look-up table below shows how each CAMEO International code is generated. For example, a code of 43 equates to “Less affluent families with school age children”.

CAMEO International Codes		First digit = Affluence Level				
		1 = Wealthy	2 = Prosperous	3 = Comfortable	4 = Less Affluent	5 = Poorer
Second digit = Life stage	1 = Pre-family couples and singles	11	21	31	41	51
	2 = Young couples with children	12	22	32	42	52
	3 = Families with school age children	13	23	33	43	53
	4 = Older families & mature couples	14	24	34	44	54
	5 = Elders in retirement	15	25	35	45	55

**Conclusions**

Pitney Bowes continues its well-established and well-respected geodemographic systems development excellence with the updated version of PSYTE HD, drawn from current demographics and consumer behaviours. PSYTE HD is a 56 cluster solution with one unclassified cluster - mostly due to low household and population counts. Compared to the previous version of PSYTE HD – based on the 2006 Census – 13 clusters have retained their names and general characteristics. PSYTE HD names, descriptions and data accurately portray current ground truth. PSYTE HD’s 56 clusters and 12 Major Groups provide users the total solution for understanding the core dynamics of the Canadian household population. The precise, proven, and robust quantitative and qualitative



## Database Files

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methodology used to create PSYTE HD resulted in a reliable, accurate and identifiable geodemographic segmentation system that increases business decision making capacity by providing actionable, realistic market intelligence.

## Database Files

The PSYTE HD Canada Cluster License consists of the following database files.

### Postal Codes (FSALDU) to Cluster Match-up File

The FSALDU to Cluster Match-up file contains postal codes, PSYTE HD Canada Group & Cluster codes, CAMEO International Code, Standard Geographic Codes, Delivery Mode Type (describing the type of delivery by Canada Post), and Latitude & Longitude. The file is based on the Canada Postal Points File version 2015.09.

The FSALDU to Cluster Match-up data is provided for the coverage area for which you are licensed and contains all of the unique postal codes across Canada (862,368), the corresponding PSYTE HD Canada Cluster assignment, and the relevant geographical information based on the 2011 Census.

### Dissemination Area (DA) to Cluster Match-up File

The Dissemination Area (DA) to Cluster Match-up file contains the 2011 Census Dissemination Areas, the PSYTE HD Canada Cluster and Group code, the CAMEO International Code, and estimated number of households from Pitney Bowes' 2016 Estimates and Projections.

The DA to Cluster Match-up data is provided for the coverage area for which you are licensed.

### Benchmark File

The Benchmark file contains the estimated total number of households, total population, and number of households by individual Cluster and Major Group, and by CAMEO International Code, for Canada, Provinces/Territories, Census Divisions (CD), Census Subdivisions (CSD), Census Metropolitan Areas/Census Agglomerations (CMA/CA), and Forward Sortation Areas (FSA). These figures are based on Pitney Bowes' 2016 Estimates and Projections.

### PSYTE HD Canada Cluster Description File

The PSYTE HD Canada Cluster Description file contains cluster names and descriptions for all 56 PSYTE HD Canada Clusters. This file also includes the CAMEO International Codes and Labels. Refer to [PSYTE HD Canada Cluster Descriptions on page 18](#).

### PSYTE HD Canada Major Groups File

The PSYTE HD Canada Major Groups file contains PSYTE HD Canada Group Names for all 12 PSYTE HD Canada Major Groups.

## CAMEO International Code Description File

The CAMEO International Code Description file contains the codes and descriptions for the CAMEO International Codes present in Canada.

## PSYTE HD Update Profile (Demographic Summary) File

The Update Profile file contains 150+ Estimates variables summarized to PSYTE HD segmentation system.

## PSYTE HD Canada Cluster Descriptions

### Major Group P1 - Primary-Metropolitan Affluent

#### Cluster 01: Canadian Elite (P1)

*Canadian Elite* have it all – luxurious homes, fancy cars and the hottest fashions. Everything is within reach. *Canadian Elite* are in the prime of life having achieved substantial wealth based on a lifelong pursuit of career and personal passions. Typically, strong marriages and family ties have gone hand-in-hand with success in the office and respect in the community. Average income is \$305K while individual household incomes are distributed into the millions. Empty nests predominate and household maintainer ages index high in the 50's and 60's. Ontario is home to most *Canadian Elite* but they are also found in British Columbia, Alberta, and Quebec.

#### Cluster 02: Professional Duets (P1)

Compared to the last version of PSYTE HD, *Professional Duets* surpassed *Flourishing Families* in average income. They are urban neighbourhoods of successful, well-educated, dual-earner households, though not just “dual income, no kids” (DINK's). In fact, about 60 percent have at least one child. Success can breed children as well as a decent income, although smaller family sizes are the norm. Mean household income is \$206K and most *Professional Duets* own their home. With the highest index on a university education and advanced degrees, they work in a variety of occupations as managers, professionals, scientists, and public administrators.

### Major Group P2 - Primary-Metropolitan Comfortable

#### Cluster 05: Pinnacle View (P2)

Career success doesn't always lead to the economic stratosphere. *Pinnacle View* is the “view from the top” as seen by middle managers, small business owners, and those government functionaries who have done well by most standards. As the kids leave home and the empty nest is on the horizon, the view looks pretty nice. Couples in their 40's and 50's, typically with teenagers, populate *Pinnacle View*. Next door is the long-time neighbour who has lived in the community for decades and watched many families come and go. Most own their single-detached homes in and around older suburban neighbourhoods which affords them a reasonable commute to work. Average income is \$117K.

**Cluster 09: Far East to West (P2)**

While many immigrants from the Far East have been in Canada for decades, *Far East to West* neighbourhoods welcome newcomers. Western Canada, particularly British Columbia, is now home to most of these diverse communities. This is the top segment for established Chinese neighbourhoods, but other ethnicities also call *Far East to West* home. Demographically, these are married couples in their 40's and 50's with one or two children still living at home. Many households – especially the up and coming single, renters - prefer the cost of living advantages associated with living close, not directly, downtown. More recent arrivals are younger and more likely to be single. They work in finance, technology and insurance. Average income is \$109K.

**Cluster 11: Urban Bureau (P2)**

*Urban Bureau* neighbourhoods are populated by government and technology workers with advanced university degrees who prefer to live both close to work and downtown. These highly educated workers support the local economy and provide a distinct vibrancy to the downtown cores of several major cities in Canada, especially Ottawa. In fact, by owning in the city they invigorate older neighbourhoods as well as newer ones. An average income of \$106K is comfortable – especially those singles and couples without children.

**Cluster 14: Geeks & Tweets (P2)**

What's a technocrat to do if not maintain bandwidth and live in the city? These singles, couples, and starter families prefer urban and super urban living to life in the 'burbs and on the highways. This cluster is noticeably younger, educated and upwardly mobile. Some survive without cars as long as the buses, streetcars and subways keep running. Bicycles welcome. *Geeks & Tweets* rely on their scientific, technical and cultural expertise to land the right job. Their post-graduate degrees and cumulative experience result in average income of \$100K.

**Cluster 18: Working the Dream (P2)**

*Working the Dream* neighbourhoods encompass multiple immigrant origins, typically but not exclusively Asian, with multiple family members contributing to the monthly bills. Thirty-seven percent are in British Columbia. Households live close to – but not center city - downtown. Semi-detached and duplex dwellings pervade. Multigenerational families – resulting in large average household sizes and many children - are commonplace and function as an implicit social support system. More than ten percent of the population is between the age of five and fourteen. Many workers are involved in production and the skilled trades. An average income of \$90K is reflective of multiple household members contributing to the bottom line.

**Major Group P3 - Primary-Metropolitan Mid-Scale**

**Cluster 24: Condo Vibe (P3)**

There are condos, and then there are entire condo neighbourhoods teeming with vertical communities. Given the pace of condominium construction in recent years, *Condo Vibe* is a wave in the physical as well as the cultural sense. A multitude of ethnic origins provides vertical depth to an already multi-cultural urban landscape. Compatible with their housing type and proximity to the city, *Condo Vibe* are inhabited by many young singles and newlyweds – and everything in between.

*Condo Vibe* has more renters than owners and absentee ownership is common. Out of the elevators pour a diversity of workers in professional, scientific, and technical jobs as well as the arts, entertainment and, of course, business and industry. Average income is \$78K.

**Cluster 28: High Rise Hopes (P3)**

The new immigrants and others who rent apartments in high-rise buildings are from diverse – truly diverse - cultural backgrounds including Persian, Korean, Chinese and Russian. Immigration is, by definition, built on hope and that defines *High Rise Hopes*. Many occupations and industries are represented, although young people starting out in a professional, scientific, or technical occupation can be found in above-average numbers. Toddlers and preschoolers exist while more are singles and couples without children. Most households are in Ontario and British Columbia. Average income is \$72K.

**Cluster 34: The New East (P3)**

Newer immigrants can face difficulties making ends meet unless they work together to support multi-generational households. *The New East* has done just that. Most households have three people or less while households of five and six persons are not uncommon. Sixty-three percent of households own their home and thirty percent live in high-rise apartments. *The New East* is concentrated mostly in Eastern Ontario while their cultural and linguistic origins are from the Asia-Pacific region. The workforce is as diverse as its inhabitants – from manufacturing to insurance. Average income is \$70K.

**Cluster 36: Cultured Views (P3)**

Older apartment dwellers in urban neighbourhoods populate *Cultured Views*. Their accomplished educational and work experience in the arts as well as business management provides a “cultured” context for conversation and conviviality. More than twenty percent are age 75 or older, and many are widowed or divorced. They generally lease apartments in tall buildings, funded from their average household income of \$70K. However, their discretionary spending is likely funded by retirement nest eggs, so they’ve got plenty to talk about – including more frequent doctors’ appointments.

**Major Group P4 - Primary-Metropolitan Lower Middle****Cluster 37: Family Business (P4)**

*Family Business* households provide community for relatively new arrivals to Canada from multiple countries of origin around the world. India, Sri Lanka, Pakistan, and the Philippines figure prominently. These multigenerational families have found that working together is the formula for upward mobility. Economic activity ranges from small production facilities to a hundred types of retail outlets. Initially catering to cultural compatriots, over time, *Family Business* provides a window of opportunity into the larger community. Many live in multi-unit structures outside the city. Average income is \$69K.

**Cluster 39: Québec Multilingue [Multilingual Quebec] (P4)**

*Québec Multilingue* is the new and not-so-new immigrant neighbourhoods in Quebec where only 44 percent of the population speaks French at home. Arabic, Spanish, Italian, and Vietnamese are heard in the marketplace. Both French and English emerge as common means of communication. These are diverse urban and urban fringe places where people of all ages, mostly renters, find work in manufacturing, retail trade, health care, and other services. While many singles and couples are found, so too are families as 60 percent of households have children under age 18. Average income is \$67K.

**Cluster 40: Renting for Now (P4)**

Most apartment dwellers in *Renting for Now* live in buildings of fewer than five floors in urban and urban fringe areas. Duplexes, walk-ups, and smaller rental buildings are home to *Renting for Now*, a population of renters. Some households have the resources necessary to contemplate a home purchase in the near future – many do not. Households are a mix of singles and couples - 54 percent have at least one child. As older apartment buildings are more affordable and public transportation is readily available, income is more elastic. Average income is \$64K.

**Cluster 43: Second Shift (P4)**

Younger, single workers, fresh from university, in fields as diverse as health care, education, the arts, technology, and social services populate *Second Shift*. In fact, shift work is not uncommon as most are not strict nine-to-fivers. About twenty percent are between the ages of 20 and 30 – perhaps immigrants from other provinces. For younger cohorts, the cost of living expenses are amenable. Most are renters. Youth pervades; however, ten percent of the population is divorced or separated. Reflective of their diverse age composition and life stage, average income is \$61K.

**Major Group P5 - Primary-Metropolitan Downscale**

**Cluster 48: High Rise Diversity (P5)**

With the highest index on high-rise rentals, not just condos, these predominantly Ontario neighbourhoods – situated outside of the urban core but dense enough to be their own city - are home to a great diversity of languages and ethnicities. New arrivals meet old timers and everyone in between. A youthful skew of adults in their 20's and 30's means many young families. The playgrounds are abuzz with the delight of youth. This predominance of families with children and differences in income distinguishes *High Rise Diversity* from *High Rise Hopes*. Average income is \$55K.

**Cluster 49: Ambiance Urbaine [Urban Ambience] (P5)**

These Quebec households are youthful, super urban, and French-speaking. The arts, educational institutions, and government are primary employers. Their cultural tastes, use of technology, and free time - most are single and beginning to think about marriage and family - provide the “ambiance” in *Ambiance Urbaine*. *Ambiance Urbaine* is both more French and more youthful with fewer new immigrants as compared to the other urban Quebec clusters. Educational attainment at the university and post-graduate level is common. Average income is \$53K.

**Cluster 51: Nouveaux Québécois [New Quebec] (P5)**

Compared to previous French language segments, *Nouveaux Québécois* are more multicultural and new to Quebec. Not just youthful and French speaking, these densely packed neighbourhoods are populated by many Spanish, Arabic and Romanian speakers. *Nouveaux Québécois* has a younger age skew. Most are urban dwellers who rent apartments that are five stories or less. Average income is \$52K.

**Cluster 52: Urban Verve (P5)**

Young singles who live and work in the urban cores of Canada's major metros keep things going – streetwise and businesswise. Cars may not be as necessary as *Urban Verve* use the transportation infrastructure to get where they need to go. Proceed with caution when you see them on the street – eyes and ears are glued to their internet-enabled phones. Most rent apartments and are employed in the food service and hotel industry. Many nationalities are present including Eastern European and Middle Eastern. Average income is \$51K.

**Cluster 53: Tea & E-Readers (P5)**

An older age cohort cluster who enjoy tea, good conversation and their new e-reading device - perhaps a gift from a close friend or relative. *Tea & E-Readers* replaces *Tea & Good Books* from the previous version of PSYTE HD - the good books are present; however, many are often in digital format. These places contain many elderly cohorts. In fact, *Tea & E-Readers* neighbourhoods are the most elderly cluster. Health and wellness are critical. There are more renters than owners. Average income is \$50K while some discretionary spending money will come from savings.

**Cluster 54: Tenants & Twenties (P5)**

As often as not, these young folks are new to the city – and autonomy in general. Households make ends meet on an average income of \$46K although that's just the average - some make more and some less. Costs are contained by scouring the internet in search of a good deal on their upcoming lease. While 30 percent of *Tenants & Twenties* are in Quebec, they are also found in Ontario, British Columbia, and Alberta. They find work where they are needed - typically in the sales and services occupations as well as the accommodation and food services industry.

**Cluster 56: De Paye en Paye [Paycheck to Paycheck] (P5)**

Predominantly older age cohort pensioners on fixed income, these Quebec residents have done it all. They made it to age 75 or older and have a story or two to tell. Many have “aged in place” downtown in Quebec's major cities. With an average annual “paycheck” of \$38K they will survive to pass along some of those stories. Managing – and worrying about - finances and doctors' visits are a weekly occurrence. Most are renters but some are still in the single-detached homes where they started.

**Major Group S1 - Secondary-Metropolitan & Suburban Affluent****Cluster 03: Flourishing Families (S1)**

*Flourishing Families* have a very successful socio-economic profile while raising children in a more suburban environment instead of the city. While *Canadian Elite* and *Professional Duets* maintain their urban residence, *Flourishing Families* live in typically newer, single family housing beyond the

downtown corridor. Twenty percent are in Alberta. These are married couples with children in school – almost ready for university. They are business managers with advanced educational attainment. Average income is \$187K. Household wealth, including home equity, is building nicely. Now, how to keep their 'tweens' and 'teens' off their mobile devices.

### **Cluster 04: Kids & Comfort (S1)**

Marriage, family and suburbia are paramount in *Kids & Comfort*. Of course, that requires commuting to the city as well as travel across suburban neighbourhoods to shopping, schooling and hockey practice. These married, middle managers and executives generate an average income of \$168K. Predominantly homeowners, their wealth profile includes substantial home equity. Those in Alberta may work in the management suites of the oil and gas industry, while those in Ontario are the executives and managers across a variety of businesses and industries. These households are slightly younger than *Flourishing Families* – more than 20 percent are between the ages of five to nineteen. Fiscally and socially comfortable, *Kids & Comfort* see through the glass ceiling.

## **Major Group S2 - Secondary-Metropolitan & Suburban Comfortable**

### **Cluster 06: Secure Empty Nesters (S2)**

Professionals and business people whose children are grown and gone from their single-detached homes, *Secure Empty Nesters* can concentrate anew on matters close to home and heart. Nearing peak earning power in health care, education and public administration, households have the wherewithal to enjoy what's possible with a little extra time and a nest egg cracking with opportunity. Homeowners with an average income of \$114K, *Secure Empty Nesters* can focus on each other and the possibilities that this life stage presents.

### **Cluster 07: Fast Lane Families (S2)**

Young couples in their 30's and early 40's with a young child or two, newly arrived in the suburbs and to home-ownership. These dual-earner families are the precursors to *Kids & Comfort* who are more established. Keeping two careers on track, while caring for the new arrivals, puts these young families in the fast lane. With high indexes on professional and managerial occupations, these couples have a high potential for upward social mobility – average income is \$113K. Found in newer suburban developments with a predictable commute to work, they have opted to own more living space at the acceptable expense of a fast-lane commute.

### **Cluster 08: Kids with Space (S2)**

Younger households and families who live in the exurbs – those spaces intertwined and beyond the suburbs. The kids have room to roam, to scale the taller mountains and skate the bigger ponds and lakes. Thirty percent live in Alberta. All this space means these households spend their time and money differently. When they have the time, Mom and Dad may be discussing family finances. With an average income of \$110K, some boosted by oil, gas, science and technology, managerial and professional employment, these households have what it takes to meet the kids' needs for the latest and greatest gadgets and equipment.



**Cluster 10: Exurban Professionals (S2)**

Doctors, lawyers, university professors, and even health care managers, are not by definition “urban dwellers.” Some, like *Exurban Professionals*, prefer the exurbs, those newly developed and yet-to-be-developed expanses out beyond the suburbs. Some live in and around the towns and small cities where rural areas are transitioning into a new type of suburbia. As couples in their 50’s and 60’s, they are generally empty nesters ready to enjoy some peace and quiet. These homeowners have an average income of \$109K.

**Cluster 13: Suburban Bureau (S2)**

*Suburban Bureau* is the more suburban counterpart to *Urban Bureau* – government and technology workers starting families and deciding more is better when it comes to space. *Suburban Bureau* households populate new as well as older suburban neighbourhoods with reasonable commutes into the city. Surrounding Ottawa in abundance, these neighbourhoods are also found around Canada’s other provinces and metropolitan areas including New Brunswick, Nova Scotia and Prince Edward Island. Owning homes and earning over \$100K annually, these young couples are laying down roots. With university and college degrees and relatively secure government jobs, they have the potential to become pillars of their communities.

**Cluster 15: Pickups & Startups (S2)**

A new, more upscale tradesmen segment – *Pickups & Startups* – are pickups with a purpose and that purpose is likely running a mobile, small business servicing private and commercial customers with a variety of skills. The sign on the full-sized pickup flashes the business name, phone number and website. Average incomes are \$98K and are dependent upon a steady flow of customers and a strong regional economy. Married couples in their 50’s and 60’s suggest that many households are well-studied. Owning single-detached homes in urban areas and small towns, *Pickups & Startups* are now or will be well-known around town.

**Cluster 16: Techies & Teachers (S2)**

Some older urban and urban fringe neighbourhoods, especially in Canada’s major cities, are seeing a transformation and revitalization as teachers, lawyers, technology workers, and other young singles and couples move into the neighbourhood. This youthful cohort slowly replaces their elderly neighbours, the leading edge of an aging population. Nearly eight in ten households are owners – the homeownership rate is likely driven by affordability versus the more pricey suburbs and new condominiums. Households are busy managing their children and careers. Many have university degrees in science and technology. Average income is \$97K.

**Major Group S3 - Secondary-Metropolitan & Suburban Mid-Scale**

**Cluster 17: Emerging Families (S3)**

Families with school-aged children, including many immigrants with the goal of upward mobility, know that success is synonymous with hard work – all hands on deck. A more suburban environment - flush with row houses - provides easy access to schools, jobs, and the amenities necessary for a growing family. These neighbourhoods represent a unique melting pot of Asian and Eastern European immigrant origins with the ambition to succeed. Retail managers and scientific and technical workers are common. These neighborhoods are becoming increasingly desirable. Average income is \$90K.



**Cluster 19: Old Urban Fringe (S3)**

Some neighbourhoods surrounding Canada's major urban areas – especially Ontario - have not undergone as much change as others. The *Old Urban Fringe* has seen plenty of immigration but that was decades ago. European traditions run deep. Parents are in their 50's and 60's and a few teenagers are itching to leave. First and second generation immigrants - in their 70's and 80's – eagerly await the holidays, phone calls and visits from family. Typically, homes are single family detached. The labour force tends to the skilled trades and manufacturing. When they have the chance, parents attempt to instill in their children, both a sound work ethic and the importance of education. Average income is \$88K.

**Cluster 20: Jeunes Familles [Young Families] (S3)**

With more than 95 percent of households in the Province of Quebec, *Jeunes Familles* neighbourhoods are in the exurban and rural areas surrounding Quebec's major cities and small towns. More than nine in ten speak French. There is a mix of farming activities among the older generations but *Jeunes Familles* are most likely commuters to urban jobs in health care, scientific, professional, and technical fields. Many families have deep roots in these neighbourhoods – both family and friends. Many households likely originated from these places, went to college or took an apprenticeship, and remained to raise their families with ample jobs in the city or surrounding towns. The once parents with school-age children are now empty-nester, grandparents who are regularly sought out to help with the grandchildren. Fourteen percent of the population is age ten or less. Average income is \$85K.

**Cluster 22: Euro Generations (S3)**

Third and fourth generations – *Euro Generations* – are the children of the children of immigrants and their children. *Euro Generations* neighbourhoods are thoroughly Canadian but with strong ties to primarily European cultures, languages, religions and cuisines. Typical households contain married couples with one or two school-age children. Workers contribute to a variety of industries including wholesale trade, retail trade and food services as well as the skilled trades. Households own detached and semi-detached housing. *Euro Generations* are building on those long-standing traditions to create opportunities for new generations to come. Average income is \$81K.

**Major Group S4 - Secondary-Metropolitan & Suburban Lower Middle**

**Cluster 21: Cozy Rows (S4)**

*Cozy Rows* are family-oriented neighbourhoods with an abundance of cozy semi-detached and row houses in well-planned developments. Nearly 60 percent of households have children. There is a mix of younger families and more elderly household maintainers as those “aging in place” are replaced by the street hockey and skateboard crowd. With a history of service work and the skilled trades, the inhabitants of *Cozy Rows* are seeing a transition to younger, more technologically savvy families. Most are homeowners building equity or well positioned with a paid-off or nearly paid-off mortgage. Average income is \$82K.

**Cluster 23: Dîner pour Deux [Dinner for Two] (S4)**

These French speaking, empty nesters in Quebec are poised to take advantage of a life stage where more travel and local entertainment is possible. Many are homeowners with a nearly paid-off mortgage. While some have 9-to-5 jobs in business and industry, many work long hours in health

care and skilled trades. Retirement is on the horizon. These neighbourhoods are in mostly rural and suburban areas not far from Quebec's major cities. Married, common-law or otherwise, the future is bright. Average income is \$80K. No reservations necessary.

**Cluster 27: Grey Collar Burbs (S4)**

Suburban and small town neighbourhoods, many in the Maritimes, where service industry work is the norm, are the *Grey Collar Burbs*. While some commuting is necessary, most *Grey Collar Burbs* dwellers work locally in schools, hospitals, and administrative service jobs in government and the private sector. A slightly older age population distribution yields a population favouring those aged 45 and older (grey hair not uncommon), fewer young families, and more empty nests than homes bustling with babies. Average income is \$74K.

**Cluster 29: Stores & Stories (S4)**

*Stores & Stories* have the highest index for work in retail sales and sales occupations generally. Minding the store, therefore, is their top priority. These households are found in small cities, towns, and exurban areas from the Maritimes to Saskatchewan. Options for travel and family visits are likely on the agenda. Average income is \$71K. Make sure to turn the "Closed" sign to "Open" on your way in.

**Cluster 31: Essential Services (S4)**

Middle income service workers pay the bills by providing *Essential Services*. With mostly empty nests at home, *Essential Services* neighbourhoods are found primarily in small, exurban spaces in Quebec, Ontario and other parts of Canada. The age distribution favours those in their 50's and 60's. Homes are typically single detached. Tradesmen complement the service workers at the kitchen table. Average income is \$71K.

**Cluster 32: Trucks & Tradesmen (S4)**

*Trucks & Tradesmen* populate neighbourhoods dominated by skilled men and women with trucks. These folks work long, demanding hours with their hands and tools trying to make ends meet. Some households moved upscale – became *Pickups & Startups* - by starting businesses and painting a colourful logo on their pickup or van. Supply and demand market forces have – for now – stagnated wage growth. Average income is \$70K.

**Cluster 38: Mobile Blues (S4)**

Found across Canada in more rural areas, small towns and the area between suburbs, *Mobile Blues* generate the highest index for moveable housing. Working in a variety of manual and mobile trades including trucking and warehousing, and oil and gas extraction, their neighbourhoods are mostly single detached, while more than twelve percent live in mobile homes. Household sizes range from one to many, as half of *Mobile Blues* households have children. Average income is \$69K.

**Major Group S5 - Secondary-Metropolitan & Suburban Downscale**

**Cluster 41: Town & Country (S5)**

*Town & Country* dwellers can typically view the town from one side of their owned property and an expanse of countryside on the other. They nestle on the fringes of small towns and secondary cities and, consequently, may have the best of both worlds – enough space for kids to explore and proximity to shopping. A mix of household types brings young families in contact with older adults. These are neighbourhoods in transition as young workers and their families replace retirees in their well-maintained homes. A modest average household income of \$63K in *Town & Country* may, however, obscure a diversity of wealth as the older segment has accumulated a lifetime of savings while the younger cohort is just starting out.

**Cluster 42: Ontario Blues (S5)**

Blue collar Ontario provides the skilled workers for the factories of the Province. Perhaps largely unionized, these English-speaking shift workers keep their families fed and children healthy, taking advantage of the amenities of their suburban environment. About half of *Ontario Blues*, however, do not have children under age 18 present in the home. *Ontario Blues* are the number one ranked cluster for a high school only education. Average income is \$61K.

**Cluster 45: Nouveaux Ruraux [New Rural Dwellers] (S5)**

A French speaking, Quebec cluster located in small towns and villages close to the Province's major cities, inhabited by a distinct mix of young families and older residents. More a suburban transformation of rural Quebec than a "back-to-the-land" movement, these neighbourhoods bring together young commuters and their families with the more seasoned rural inhabitants. Incomes average a modest \$57K in part due to a predominance of young workers starting careers in the trades, as apprentices, or in health care.

**Cluster 47: Cross-Town Hustle (S5)**

While subways can move oceans of suburbanites into the downtown cores of Canada's major metros, those in many old row-house neighbourhoods are stuck with streetcars, buses, light rail and other means to get from home to work and back. *Cross-Town Hustle* – with a multitude of row-houses – are populated by salesmen, restaurant and hotel service workers and a myriad of other urban jobs where a challenging local commute may be necessary. A mix of age groups brings young families – busy changing diapers and packing lunches – together with older retirees. Average income is \$56K.

**Cluster 55: Survival Skills (S5)**

Several clusters are populated by tradesmen and tradeswomen with skills. *Survival Skills* have more street smarts than trade-school smarts. Most work in sales and service. This is a diverse age cohort cluster where experience meets youth. This cluster indexes high on city-newbies as well as established urbanites that are widowed or divorced. Most households reside outside of the city core. Average income is \$41K.

**Major Group T1 - Rural & Other Comfortable**

### **Cluster 12: Primary Pursuits (T1)**

When primary sector workers - especially those in the oil fields of Alberta - pursue the thrills and spills of raising a family, you have *Primary Pursuits*. Favouring Alberta but also found in Ontario, British Columbia, and Saskatchewan, these exurban and rural places can be challenging for young families with children. Some “neighbourhoods” are barely permanent indexing high on moveable dwellings. *Primary Pursuits* also contain farm families with less discretionary income than *Kids with Space*. Some *Primary Pursuits* kids, therefore, are more likely helping out around the farm than snowboarding the backcountry. Average income is \$103K.

### **Cluster 25: Hinterland Hearts (T1)**

Canada’s prairie heartland is home to many small towns and rural areas where farming and traditional values are priority. Fifteen percent of households are in Saskatchewan and ten percent are in Manitoba. The inhabitants of these places rely on each other and especially on their core demographic: middle-aged wives and mothers, some of whom work outside jobs in health care and social services while they continue to manage the homestead. Most are still married, although many have become widowed over the years. An aging-in-place population has already and will continue to present social and economic challenges to these communities. Average income is \$76K.

### **Cluster 26: Framers & Farmers (T1)**

*Framers & Farmers* are found in small towns and rural areas, many in the Maritimes, where they put their hands to good use building and re-building. Many residents are employed in the construction industry. Even in the Maritimes, however, these hardy folk are more likely working on land than at sea. Most are married – many with children - and live in single-family homes. Average income is \$74K.

### **Cluster 30: Prairie Home (T1)**

With the highest index for making a living in the primary industries – farming, forestry, fishing, and hunting – *Prairie Home* neighbourhoods are the breadbasket rural areas of Canada. Passing their livelihood to the next generation is a perennial issue for *Prairie Home*, even as many young adults from these rural places hit the highway and head to the city. Long hours and hard work are the norm for these older, married and empty-nest, single-family homeowner households. Twenty-five percent are in Saskatchewan. Average income is \$71K.

### **Cluster 33: Barns & Barnacles (T1)**

The small towns and rural areas of Canada’s coastal provinces are populated with long-time farmers, fishermen, and their families. Twenty percent of *Barns & Barnacles* are in the Maritimes and the rest are in British Columbia, Ontario, and Quebec. These English-speaking neighbourhoods of single detached homes support each other and the rest of Canada with a continuous flow of seafood and farm produce. Their older age skew attests to their stamina and ability to survive while the younger children are both learning the ropes - possibly seeking detachment. While some of their friends and family followed the oil to Alberta, *Barns & Barnacles* stayed home. Average income is \$70K – life is good when yields are bountiful and demand is high.

**Cluster 35: Rods & Rifles (T1)**

With an older age skew and more retirees – about one-fourth of household maintainers are between the age of 70 and 74 - compared to *Prairie Home*, *Rods & Rifles* have more time to hunt, fish, portage and enjoy life in rural Canada. Doctors' visits are becoming more frequent and given their rural setting, doctor appointment logistics are becoming increasingly complicated. More than one-third reside in British Columbia. Mostly married with empty nests, *Rods & Rifles* can hone their skills in more enjoyable ways than just making a living. For residents that are not retired, construction and transportation work fill the void. Many have modest nest eggs while bird watching is a favourite pastime. Average income is \$70K.

**Major Group T2 - Rural & Other Downscale**

**Cluster 44: Hard Hats & Safety Boots (T2)**

Men and women, now in their 30's and 40's, who took up a trade or went into factory work in lieu of higher education, populate *Hard Hats & Safety Boots*. Most are married homeowners with a child or two. Skilled-worker families primarily in Quebec and Ontario, *Hard Hats & Safety Boots* are the manufacturing backbone of the Province. The work and wages are steady. Average income is \$59K.

**Cluster 46: Campagne Québécoise [Quebec Countryside] (T2)**

Across the vast expanse of *Campagne Québécoise* are communities of farmers and foresters. They survive on the traditional trades and skills appropriate to the terrain. However, some areas of rural Quebec and New Brunswick are favoured by small factories and power generation facilities. These provide decent jobs for some. But unlike *North Country Habitats*, younger generations of *Campagne Québécoise* have left, leaving many of these places with a rapidly aging population. The skills and languages will likely survive with some effort but more is needed to develop the economy and attract potential migrants. If that happens, more young adults may stay. Average income is \$57K.

**Cluster 50: North Country Habitats (T2)**

There are many community and neighbourhood niches in Canada's North Country including aboriginal communities, forestry outposts, farms, and fishing villages. Primary sector occupations dominate and provide the sustenance needed to survive. High cost areas contrast with low cost-of-living areas. People of all ages survive *North Country Habitats*, but young singles, families and a multitude of babies and school age children provide much of the socio-economic energy. Large household sizes are normal. Average income is \$53K.

# Chapter 3: PSYTE HD Financial

The PSYTE HD Financial geodemographic segmentation system classifies Canada's neighbourhoods into distinctive types or clusters based on the financial characteristics and behaviours of the residents. It is a unique and powerful addition to the PSYTE HD Canada product family.

Incorporating the PSYTE HD Canada system, each PSYTE HD Financial cluster has a name that triggers images of economic status, occupation and the types of financial products and services that consumers in a particular cluster would purchase. When paired with existing customer data, users have the ability to identify who their best customers are and where they live. PSYTE HD Financial empowers users' decisions for target marketing as well as market and site location studies. It allows for easy identification of new target groups based on financial condition and behaviours such as investing, saving and use of credit.

## Product Specifications

### Sources of Information

Pitney Bowes, Statistics Canada, TomTom

### Coverage Area

The financial databases described in this document are provided for the entire area covered by the 13 provinces and territories of Canada.

### Updates

Annual (Household, Total Population, and Total Adult Population counts and postal code assignments)

### Reference Date

PSYTE HD Financial was built with several input databases. (Refer to the corresponding [Methodology Statement on page 31](#) for technical details.) The primary clustering of PSYTE HD Canada is built on Census 2011 data. However, more current inputs, including the Canada Wealth database, are

## Methodology Statement

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used to determine the PSYTE HD Financial clusters. The foundational PSYTE HD Canada, as well as PSYTE HD Financial, are always rolled up to and made available for the current reference date of Pitney Bowes' demographic Estimates and Projections. The PSYTE HD Financial database described in this document, therefore, has a reference date of 2016.

## Methodology Statement

PSYTE HD Financial is one of a suite of segmentation products that belongs to the PSYTE HD family. Based on the PSYTE HD Canada clustering system, PSYTE HD Financial leverages the substantial amount of geodemographic research that went into the development of atoms for PSYTE HD Canada. These atoms, number approximately 200, are the principal neighbourhood types within Canada and represent consistent geodemographic communities.

The development of PSYTE HD Financial leverages the research of PSYTE HD atoms / clusters, and refocuses the building of PSYTE HD Financial clusters from being primarily geo-demographic (in the case of PSYTE HD Canada) to chiefly socio-economic in nature. Key demographic characteristics remain canon, but interesting financial patterns are illuminated and thus drive the building of the final clusters.

The starting point of PSYTE HD Financial uses over 20 variables derived from numerous census variables related to financial and other characteristics of households and Pitney Bowes' Canada Wealth product. Due to the highly collinear nature of these variables (from a variance standpoint), these data were transformed into a reduced number of Principal Component factors where each factor significantly represented a unique financial characteristic or financial behaviour of households. These atom level factors represented the starting point of the atom-to-cluster development process.

Using a proprietary version of Ward's hierarchical clustering, the atoms were agglomerated together until 15 financial clusters emerged. These clusters effectively characterize neighbourhood types according to their primary or dominant financial characteristics and behaviours.

## Database Files

PSYTE HD Financial consists of the following database files.

### Postal Codes (FSALDU) to Cluster Match-up File

The FSALDU to Cluster Match-up file contains postal codes (FSALDU), PSYTE HD Financial Cluster Codes, Standard Geographic Codes, Delivery Mode Type (describing the type of delivery by Canada Post), and Latitude & Longitude. The file is based on the Canada Postal Points File version 2015.09.

The FSALDU to Cluster Match-up data is provided for the coverage area for which you are licensed and contains all of the unique postal codes across Canada (862,368), the corresponding PSYTE HD Financial assignment, and the relevant geographical information based on the 2011 Census.

### Dissemination Area (DA) to Cluster Match-up File

This file contains the 2011 Census Dissemination Areas in Canada, the PSYTE HD Financial Cluster Codes and estimated number of households from Pitney Bowes' 2016 Estimates and Projections. The DA to Cluster Match-up data is provided for the coverage area for which you are licensed.

## Benchmark File

This file contains the estimated total number of households, total population and number of households by individual PSYTE HD Financial Cluster for Canada, Provinces/Territories, Census Divisions (CD), Census Sub-Divisions (CSD), Census Metropolitan Areas/Census Agglomerations (CMA/CA), and Forward Sortation Areas (FSA). These figures are based on Pitney Bowes' 2016 Estimates and Projections.

## PSYTE HD Financial Cluster Description File

The PSYTE HD Financial Cluster Description file contains cluster names and descriptions for all 15 PSYTE HD Financial Clusters. Refer to the [PSYTE HD Financial Cluster Description File on page 32](#).

## PSYTE HD Financial Update Profile (Demographic Summary) File

The Update Profile file contains 150+ Estimates variables summarized to PSYTE HD Financial segmentation system.

## PSYTE HD Financial Cluster Descriptions

### Cluster 01: Equity Elite

*Equity Elite* are at peak career and prime of life – wealth has accumulated precipitously over the life course. Household maintainers age 45 to 64 are highly represented. Median age is 43. While their incomes are substantial, their wealth grows primarily based on home equity, increasingly desirable housing locations, increasing home values and strategic market investments. *Equity Elite* total assets average 6.2 times their total liabilities. Real estate assets average over \$1.5 million. Eighty-eight percent are home owners and nearly 77 percent live in single family detached homes. Liquid financial assets average over 3.5 times the national average. Average income is about \$220,000 and average net worth is about \$2 million.

### Cluster 02: Market Makers

*Market Makers* are in the "markets" and moving up. Many may reach Equity Elite in their lifetimes as long as they consolidate and grow their assets – and maintain their current ways and means. Household maintainers aged 45 to 64 are well represented. The second oldest segment behind *Equity Elite*, *Market Movers* have a median age of 43. *Market Makers* total assets average 5.2 times their total liabilities. Total financial assets average about \$600,000 and average income is about one fourth of financial assets at \$150,000. Real estate assets average \$873,000 and overall net worth averages \$1.2 million. More than 90 percent are home owners and 77 percent live in single family detached homes.

### Cluster 03: Consumer Central

*Consumer Central* has money to spend, based on income, and is faced with consumption decisions versus savings and investments. After all, building a lifestyle can be expensive, especially when it involves consumer debt. Real estate assets average \$630,000. Ninety percent are owners and



## PSYTE HD Financial Cluster Descriptions

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about 30 percent live in homes that are not single family detached. Mortgage debt averages \$183,000 and total personal loans which include credit card debt, revolving loans, and installment loans average \$42,000. Still, with overall net worth in the \$850,000 range, *Consumer Central* is well off by most measures. Median age is 41 and average income is about \$120,000.

### Cluster 04: Mortgaged Up

Homeownership is a major step toward building residential equity and wealth. *Mortgaged Up* chose wealth "on paper" (implied home equity) - for now - in lieu of more wealth building with financial assets. Average real estate assets are \$484,000 and average first and second mortgages total nearly \$180,000. Nearly 70 percent live in a single family detached home and 87 percent are home owners. Average liabilities in personal loans are \$40,000. Overall, the assets to liabilities ratio of 4.4 starts to look challenging on average incomes of \$105,000 per year. For some *Mortgaged Up*, factor in the cost of raising children, paying the mortgage and monthly grocery bills - disposable income is stretched thin. Average net worth is \$660,000.

### Cluster 05: Satisfied Savers

*Satisfied Savers* are genetically programmed to save and postpone or even put-off most discretionary spending. They are accumulators of liquid assets by nature and by choice. Average incomes of \$95,000 have helped place *Satisfied Savers* in homes with average values of \$400,000. Eighty-six percent of households are homeowners and about two in three live in single family detached homes. Assets are four times liabilities. Overall net worth averages \$560,000 which is very respectable for household maintainers in the 35 to 54 age range. Median age is 40. Average income is \$96,000.

### Cluster 06: Balanced Budgets

The middle class may be a birthright for some but it is also an achievement for many based on sound financial planning. *Balanced Budgets* are in good shape in terms of income and spending, a position that may lead to future wealth building. Average income is more than \$90,000. Residential values average \$350,000 and financial assets add another \$300,000 to the asset picture of *Balanced Budgets*. Like *Satisfied Savers*, about 86 percent are homeowners and about two in three live in single family detached housing. Factor in liabilities and overall net worth averages about \$490,000, 27 percent above average.

### Cluster 07: Children & Credit

The cost of raising a child, times the number of children in a family, can require early consumption ahead of supporting income. These families made "investments" in children, a cultural imperative for some during this life stage, and delayed extensive wealth-building for the future. Total personal loans for *Children & Credit* average nearly \$36,000 most of which (\$20,000) is in the form of installment loans. Average net worth is nearly \$440,000 – 13 percent greater than the national average. Total real estate assets average more than \$300,000 and about 85 percent are homeowners. With an average income of \$88,000 liquidity may take precedence over equity investments given current asset allocations.

### Cluster 08: Middle Ground

Young families with children know all too well that babies bring new bills, some surprisingly unforeseen. (Will it be the heavy-duty convertible stroller or a simple fold-up model from grandma's closet?) Still, average net worth of these families is \$384,000 – almost the national average – and is more a reflection of relative youth and decent jobs than lack of potential. Average real estate values are \$275,000 and average income is \$83,000. Eighty-two percent of *Middle Ground* are homeowners and more than one in three live in housing other than single family detached. Overall, with assets 3.8 times liabilities, the future holds promise.

### Cluster 09: Frugal Families

Postponing purchases and planning for a family's future can be a smart compromise for spouses or a values-based modus operandi. In either case, however, the results are cautious consumers and self-imposed spending constraints. Mean incomes across *Frugal Families* mirror the national average at about \$78,000. However, mean financial assets of \$213,000 indicate a healthy, conservative approach to asset building. Net worth averages \$328,000 after factoring in home equity and modest personal loans (credit cards, installments, and revolving accounts). Total real estate assets average \$238,000, only 20 percent of households rent and more than 60 percent live in single family detached homes.

### Cluster 10: Business Concerns

*Business Concerns* combine the needs of families with those of the family business, from simple shops and services to small manufacturers. Financial behaviours among *Business Concerns* require parsing priorities and looking to long-term needs. Average incomes are \$74,000 and real estate assets average \$203,000. Nearly three in four are homeowners and close to 60 percent live in single family detached housing. Total assets are 3.6 times total liabilities. Mean net worth is \$280,000.

### Cluster 11: Basic Needs

A financial footing often begins with a checkbook and a simple mechanism for tracking take home pay and expenditures. *Basic Needs* may be looking for financial institutions that understand their current needs but also their potential requirements. With incomes averaging \$69,000 many individuals and couples in *Basic Needs* are, in fact, renting (30 percent; about the national average). Skewing to 25-to-34-year-old household maintainers, *Basic Needs* are financial product consumption novices. About 70 percent are home owners and the average value of real estate assets is \$175,000. Average net worth is \$237,000.

### Cluster 12: Passing Go

*Passing Go* means successfully passing through immigration or passing into a new life stage via graduation, marriage, divorce, or a strategic move across the country. In any case, financial priorities begin with survival but can progress with determination and a bit of luck. These transitions, like *Passing Go*, can happen at any age. Average financial assets are \$135,000. Two in three are homeowners and more than half live in single family detached homes. Factoring in homeownership (the mean value of real estate assets is \$143,000) as well as all personal and residential liabilities, average net worth is \$194,000. The ratio of assets to liabilities is 3.3. Average income is \$67,000.

### Cluster 13: Majority Rules

The most populous Financial PSYTE cluster, *Majority Rules* take advantage of opportunity wherever it presents itself. Mobility is most certainly geographic but often motivated by economic and financial circumstances. Financial behaviours are learned on the fly. With incomes around \$61,000 and close to 45 percent renters, many *Majority Rules* can pull up stakes and chase the next dream. With an age distribution that favours those younger than age 35, as employment roots develop, financial roots should follow. The average value of owner occupied homes is \$225,000. The ratio of assets to liabilities is 3.1. Found across the population density continuum from high density areas to rural areas, average net worth is \$136,000 – everything is relative from a cost of living standpoint.

### Cluster 14: Under Funded

*Under Funded* implies relatively high ratios of debt to income in the financial sense, but at low income levels survival needs can outpace the capacity to fulfill those needs. Mean incomes of \$53,000 do not necessarily represent steady pay. Financial assets, where they exist, are likely unequally distributed across *Under Funded*. Sixty five percent are renters and the age skew is decidedly younger than age 35 with an emphasis on the population younger than age 25. Median age is 37. Given the large renter population and that real estate assets account for a large proportion of net worth, average net worth is \$66,000.

### Cluster 15: Fiscal Dilemmas

*Fiscal Dilemmas* constitutes two age groups: the oldest and the youngest among household maintainers. Both face financial challenges albeit for different reasons. Pensions and retirement incomes generally set a financial floor and provide a roof over an aging segment of society. Fixed incomes can provide a stable existence for seniors, and they know their way around. But the unfixed incomes of youth offer less stability for a population looking to find their way around. Seventy-five percent are renters. On average across these two quite distinct age groups, incomes average \$40,000. Financial assets average \$27,000 but are owned mostly by the older group. Average net worth is \$13,000.

# Chapter 4: Settlement Spaces

As traditional notions of human ecology become more diversified, including increased urbanization and increased local (within DA) diversity, Pitney Bowes introduces Settlement Spaces Canada. Settlement Space typology takes into account not only population density and a rural-to-urban continuum but also incorporates commuting patterns, housing tenure, building type, and dwelling size amongst other relevant variables. The result is an actionable, data-driven understanding of how Canadians live.

Eight settlement space types emerged that have geographic, economic, and social significance in Canada. Users will recognize the core features of each Settlement Space by its name and the descriptions below provide a brief profile.

## Product Specifications

### Sources of Information

Pitney Bowes, Statistics Canada, TomTom

### Coverage Area

The Settlement Spaces classification covers the 13 provinces and territories of Canada.

### Updates

Annual (Household, Total Population, and Total Adult Population counts and postal code assignments)

### Reference Date

2016

## Methodology Statement

Settlement Spaces Canada is built with several input databases. The primary inputs were housing, commuting, and relevant socio-economic variables from Census/National Household Survey 2011 data, Canada Business Summary, and a diverse set of geographic layers/attributes from TomTom spatial data sets. Settlement Spaces segments were developed using a similar cluster methodology as used for PSYTE HD Canada (please refer the PSYTE HD Canada [Methodology Statement on page 13](#)). The resulting segmentation system represents broader geodemographic communities of neighbourhood types which have a focus on housing.

## Database Files

The Settlement Spaces License consists of the following database files.

### Postal Codes (FSALDU) to Settlement Spaces Match-up File

The FSALDU to Settlement Spaces Match-up file contains postal codes and Settlement Spaces codes, for the coverage area for which you are licensed. The file is based on the Canada Postal Points File version 2015.09 and contains all of the unique postal codes across Canada (862,368) and the corresponding Settlement Spaces cluster assignment.

### Dissemination Area (DA) to Settlement Spaces Match-up file

The Dissemination Area (DA) to Settlement Spaces Match-up file contains the 2011 Census Dissemination Areas codes, Settlement Spaces segments and estimated number of households from Pitney Bowes' 2016 Estimates and Projections for the coverage area for which you are licensed.

### Benchmark File

The Benchmark file contains the estimated total number of households, total population, and number of households by Settlement Spaces, for Canada, Provinces/Territories, Census Divisions (CD), Census Subdivisions (CSD), Census Metropolitan Areas/Census Agglomerations (CMA/CA) and Forward Sortation Areas (FSA). These figures are based on Pitney Bowes' 2016 Estimates and Projections.

### Settlement Spaces Description File

The Settlement Spaces Description file contains the codes and descriptions for the 8 Settlement Spaces. Please refer to the descriptions of the [Settlement Spaces Canada Descriptions on page 38](#).

### Settlement Spaces Update Profile (Demographic Summary) File

The Update Profile file contains 150+ Estimates variables summarized to Settlement Spaces segmentation system.

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## Settlement Spaces Canada Descriptions

### Code 01: Urban Core Areas

*Urban Core Areas* are the downtown hearts and high density areas found primarily in Canada's three largest cities: Toronto, Montreal, and Vancouver. They contain some of the newest and tallest modern buildings as well as many historic structures and original architecture. On average, 60 percent of households are renters, 84 percent of dwellings are within multi-unit structures and 70 percent of occupied-dwellings have four rooms or fewer. Nearly 70 percent of workers get to work without a car – access to and use of public transportation, walking and biking are paramount. Living in the *Urban Core* is elite - representing 5 percent of Canadian households. This segment ranks the highest on the ratio of daytime-working population (in-commuters) to daytime-home population (those who live and work locally) indicative of known downtown, urban and commercial activity.

### Code 02: Primary Urban Renter Areas

Within and around *Urban Core Areas* are the primarily residential apartment and condominium developments of *Primary Urban Renter Areas*. These areas feature brand new buildings as well as more vintage apartment complexes. More than 75 percent of households rent and 82 percent of households live in multi-unit structures such as apartments and condominiums. Nearly 70 percent of households have four rooms or fewer. Basic consumer needs are met among the many shops at street level. Mass transit systems and a generally walkable pedestrian infrastructure permit commuting to downtown employment without a vehicle. Half use a car to get to work. *Primary Urban Renter Areas* represent 8 percent of Canadian households.

### Code 03: Primary Urban Owner Areas

Out from the *Urban Core Areas* but not far from the *Primary Urban Renter Areas* are the *Primary Urban Owner Areas*, neighbourhoods that have the look and feel of actual neighbourhoods. Single detached homes, garages, shade trees and sidewalks predominate while a local library branch may complete the picture. About 56 percent of homes are classified as single family, townhouses, row houses or duplexes. In some cases, newer communities of condominium owner-dwellers have emerged and created vertical versions of *Primary Urban Owner Areas*. That trend has brought down living space averages while more than 60 percent of homes have five or more rooms. Owner-occupancy is 65 percent overall which likely reflects some rental tenants in the condominium areas. More than 70 percent drive to work. *Primary Urban Owner Areas* represent 9 percent of Canadian households.

### Code 04: Urban Fringe Residential Owner Areas

*Urban Fringe Residential Owner Areas* are located between the established residential areas of *Primary Urban Owner Areas* and the suburban focal points beyond the city. Population density is slightly lower than in *Primary Urban Owner Areas*. More than 90 percent of households are owners and more than 40 percent of homes were built after 1980. Smaller homes, duplexes and row houses are not uncommon; however, more than 90 percent of homes have five or more rooms reflecting the need for more space than the downtown areas permit. Pockets of commercial activity in *Urban Fringe Residential Owner Areas* have sprouted to meet the consumer needs of local residents. Mass transit options likely exist while three in four get to work with a car. This segment ranks last on

the ratio of daytime-working population to daytime-home population reflective of an out-commuting, single-family home lifestyle. *Urban Fringe Residential Owner Areas* represent 8 percent of Canadian households.

### **Code 05: Satellite Commercial Renter Areas**

Within and around suburban areas, both old and new, are regional malls, commercial and business hubs that attract local customers, commuters, and consumers from the city and suburbs. Inhabited by majority renters (73 percent) in multi-unit dwellings, *Satellite Commercial Renter Areas* provide goods and services within a region or micro-region as well as along transportation corridors. *Satellite Commercial Renter Areas*, representing 12 percent of Canadian households, are typically close to suburban residential developments, smaller cities and towns but are typically not in the central business centers of those places. In that sense they are “satellites” to the larger urban area as well as the local suburban cores. Fifty-seven percent of dwellings are five rooms or less. Public transportation exists – as do many employers – while 81 percent use a car to get to work. This segment ranks second in the ratio of daytime-working population to daytime-home population. Residents here are used to a steady influx of traffic during the morning rush-hour.

### **Code 06: Suburban & Exurban Owner Areas**

Traditional “suburbia” has probably morphed the most into a complex settlement space. Towns that used to function as suburbs, especially around Canada’s largest metropolitan areas, have blended with new developments and taken on a new character. Suburban residential and commercial developments are nestled next to each other. Representing 25 percent of Canadian households, *Suburban & Exurban Owner Areas* is the most dominant segment in terms of total households – reflective of how most Canadians currently live.

The territory beyond the suburbs offers a mix of traditional rural-agriculture spaces and a newer “development” ambiance. This is exurbia, a land in transition. Nearly everyone is a homeowner with ample space (94 percent owner occupied and 94 percent with 5 or more rooms). With 56 percent of homes built since 1980, *Suburban & Exurban Owner Areas* have a newer feel, but older town centers provide hints of history. Ninety-three percent of residents drive to work and most probably get in the car when they need fresh bread and milk. Newer dwellings were most likely built to provide families affordable homeownership opportunities conducive with their family oriented lifestyle.

### **Code 07: Mixed-Use Residential Areas**

Interspersed between *Suburban & Exurban Owner Areas* and *Rural Areas* are *Mixed-Use Residential Areas* where a combination of residential, commercial, and even industrial activities may occur. These areas are typically not part of an expanding urban or suburban fringe. Instead, they represent the smaller, less dense areas situated around transportation corridors and crossroads (land, sea, or air) where people come to live, work, or both. Nearly 66 percent own their homes which are typically single family, townhouses and row houses and duplexes (77 percent). More than ninety percent drive to work. This segment – interspersed with physical points of interest and local amenities – ranks third on the ratio of daytime-working population to daytime-home population. *Mixed-Use Residential Areas* represent 16 percent of Canadian households.

### **Code 08: Rural Owner Areas**

Rural life is a distinct Canadian lifestyle. Representing 17 percent of Canadian households, *Rural Owner Areas* encompass everything from agricultural towns, to smaller villages, to aboriginal settlements, and out to the pristine wilderness. *Rural Owner Areas* households are owner occupied (90 percent) and single family (90 percent). Economic activity in these areas typically involves the key primary industries to keep food on the table: farming, fishing, forestry. An array of mining activities is also present. Cars are the primary mode of transportation – for everything.



# Chapter 5: Print Measurement Bureau (PMB Spring 2015)

## Product Specifications

### Coverage Date

Wave 1 interviews were conducted from October 2012 to September 2013 and Wave 2 interviews were conducted from October 2013 to September 2014.

### Coverage Area

National (population 12 years of age and over), excluding Yukon, NWT, Nunavut and Labrador, Indian reservations, and enumeration areas in remote areas of the country or with less than 45 households.

### Number of Records

The PSYTE HD Canada coefficient file has 6,984 records of PMB variables.

### Reference Date

Print Measurement Bureau Spring 2015 Survey.

Pitney Bowes (2016 Estimates & Projections, PSYTE HD Canada Segmentation System).

### Updates

Annual.

## Geographic Availability

The cluster coefficients are projected to the national level and can be applied to all levels of geography. In AnySite, the file is rolled out by cluster at all levels of standard geography, including DA (although Pitney Bowes does not recommend analysis at the DA level other than for creating custom based geographies and for providing strategic/comparative information such as ranking geographic areas).

## Methodology Statement

The PMB 2015 Spring Study was conducted by TNS Canada, based on in-house interviews every year creating a two-year rolling base of responses. During the interview, information on the receipt and readership of magazines was collected. Data regarding the respondents' behaviour and attitudes towards magazines was also collected. Additional information was gathered about the respondents' personal and household characteristics, and exposure to other media.

A product profile questionnaire was left with the interviewee for self-completion. This questionnaire allows PMB to collect data on ownership and purchasing behaviour in relation to a variety of products and services.

Pitney Bowes receives a file containing Postal Codes of all survey respondents with their associated ID, household weight, and individual weight. A PSYTE HD Canada Code is then attached to each respondent record using the Canada Postal Points File and the PSYTE HD Canada-coded file is subsequently sent to third-party suppliers. As a result, clients are able to access the PSYTE HD Canada-coded PMB survey through these third-party suppliers and Pitney Bowes.

Pitney Bowes cross-tabulates PMB data by PSYTE HD Canada cluster to create national PMB proportional rates matrix (also referred to as coefficients). Data are modelled for small areas based on this national proportional rates matrix by PSYTE HD Canada cluster and Pitney Bowes' current household estimates.

## Notes

### Some Variables Are Not Included in PMB Tables

Some products/categories have not been coded due to one or more of the following reasons:

- Sample size is too small for any valid statistical analysis. Pitney Bowes examined sample counts and distribution across the PSYTE HD Canada clusters for many of the PMB products/categories, and based on statistical reasoning, recommended that some products/categories not be used for market research analysis.
- Products/categories with low demand are not coded. Tabulations for these, however, may be requested and Pitney Bowes will perform such special runs on a per request basis. The data from these runs are offered to the client in the same format as for any of the other variables from the PMB tables. The PMB Code Book contains a list of all available products and frequency breaks.

## Products with Regional Bias

If a product or category is known to be available only and/or consumed mainly within a certain region, then a regional data file must be created. For details, contact your Pitney Bowes representative.

## Comparisons Between Different Years Using PMB Data

Comparison between Spring 2014 and Spring 2015 PMB profiles are not recommended because:

- The survey was not designed for inter-temporal comparisons. Surveys designed for inter-temporal comparisons are called panels. Panel surveys are designed to maintain consistency over time in reference to panel member attributes.
- The frequency breaks may be coded differently between surveys.
- The questions may have been phrased differently from year to year.

**Note:** Please note that PMB has now merged with NADbank.  
The organization's new name, going forward is Vividata.