



U1 URBAN ELITE

M1 OLDER FAMILIES & EMPTY NESTS

Population:

374,582

(0.98% of Canada)

Households:

127,189

(0.85% of Canada)

Average Household Income

\$264,243

Average Household Net Worth:

\$3,320,482

House Tenure:

Own

Education:

University

Occupation:

White Collar

Cultural Diversity Index:

Low

Sample Social Value:

Culture Sampling

Who They Are

The second wealthiest lifestyle, Wealthy & Wise is home to older and mature families and couples whose incomes are nearly two-and-a-half times the national average. Found in large cities across Canada, these households tend to own expensive single-detached houses in established neighbourhoods; the average dwelling value is about \$1.3 million. Wealthy & Wise is one of the most educated groups—a majority hold a bachelor's or advanced degree—and members earn lofty incomes as managers and white-collar professionals. Many are first- and second-generation Canadians who are attached to their older urban neighbourhoods, having lived at the same address for years. And while most commute to work by car, one in five takes public transit, bikes or walks to work. At home, their leisure activities reflect the presence of older children, most 15+. These families enjoy going to film festivals, the theatre and museums. Able to afford most luxury items, consumers here maintain they're willing to pay more for environmentally friendly products that reflect their *Ecological Lifestyle*.

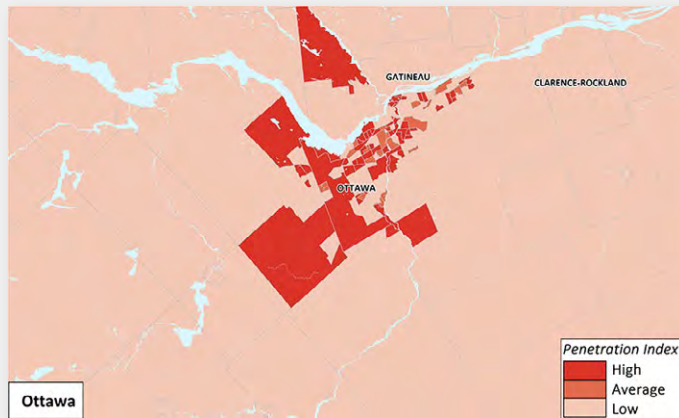
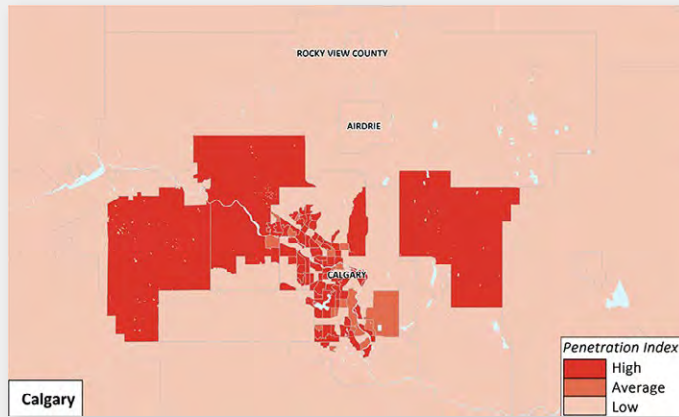
With household maintainers of age 45+, members of Wealthy & Wise are in their peak earning years. They're sophisticated consumers who shop at luxury retailers like Holt Renfrew and Harry Rosen. They're regular spectators at professional sporting events, particularly football, baseball and golf. And some spend upwards of \$50,000 for their imported intermediate SUV with GPS and satellite radio. No summer is complete without a stay at their cottage and regular trips to the U.K., Europe and Mexico are popular; many book specialty packages featuring eco-tourism, resorts and cultural immersion. These older Canadians are media omnivores. They read all sections of newspapers, listen to news-talk and traffic reports on the radio, and subscribe to magazines such as *Report on Business* and *Cottage Life*. But they're also comfortable using new media platforms—mobile phone, computer and tablet—to access news sites and research and purchase products. Having a net worth of more than \$3 million, they're among the top supporters of hospital foundations and environmental organizations and alumni groups, and their level of financial security supports their strong desire to leave behind a *Legacy*. These global explorers look forward to travelling outside of Canada the most in the post-COVID world.

How They Think

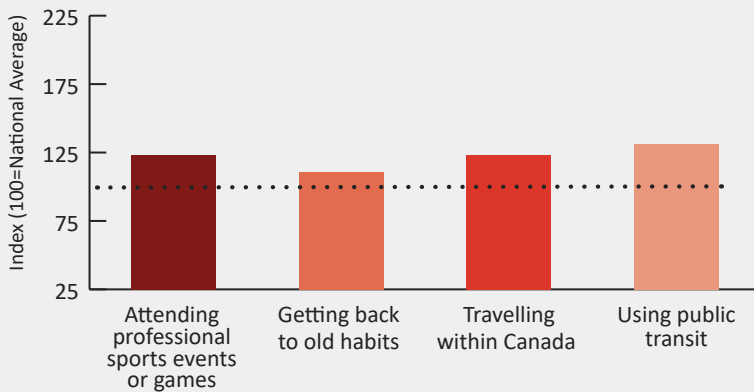
The residents of Wealthy & Wise are affluent but not insular. While they maintain strong connections to their communities and religious institutions (*Community Involvement, Religiosity*), they see themselves as citizens of the world (*Global Consciousness*), seeking to learn from other cultures and incorporating diverse influences into their lives (*Social Learning, Culture Sampling*). They believe protecting the environment is more important than economic considerations (*Primacy of Environmental Protection*), and they try to protect their own health through diet and exercise (*Effort Toward Health*); appearing attractive is very important to these older Canadians (*Concern for Appearance*). Comfortable with the uncertainties of modern life, they firmly believe they can control the direction of their future (*Adaptability to Complexity, Personal Control*). They also see themselves as having more energy and initiative than others (*Vitality*) as they explore rich, new sensory experiences and opportunities to use their intuition, imagination and creative talents (*Sensualism, Personal Creativity*). Wealthy & Wise members prefer well-known brands and they're willing to pay a premium for green products (*Importance of Brand, Ecological Lifestyle*).

02. WEALTHY & WISE

Where They Live



Post-Pandemic, Looking Forward To:



How They Live



LEISURE

gardening
cottages
sporting events
theatre



SHOPPING

rewards programs
athletic wear
Apple online and retail stores
Holt Renfrew



TRADITIONAL MEDIA

CTV National News
news/talk radio
Maclean's
newspaper business and finance section



INTERNET

listen to podcasts
music streaming services
purchase theatre tickets online
research products online



FOOD/DRINK

online meal kits
granola/muesli
whole bean coffee
Italian restaurants



FINANCIAL

mutual funds
health insurance
will/estate planning
donate to alumni groups



AUTOMOTIVE

imported luxury vehicles
Nissan/Infiniti
2017-2019 model years
auto clubs



SOCIAL

LinkedIn
Twitter
Reddit
Flickr



MOBILE

web browsing on tablet
email on mobile phone
maps/directions on tablet
free travel apps



HEALTH

consult with an eye specialist

ATTITUDES

"I feel that I am more a citizen of the world than a citizen of my country"

"I consider myself to be sophisticated"

"I am prepared to pay more for products that are a bit different from those one sees all over"

"Compared to other people I know, I feel that I have a lot of energy"





	Segment %	Canada %	Index*
Population			
Age			
Under 5	4.0	5.1	79
5 to 14	10.7	10.8	99
15 to 24	13.8	11.8	117
25 to 44	20.5	27.4	75
45 to 64	29.5	26.5	111
65 to 74	12.6	10.7	119
75 to 84	6.4	5.5	116
85+	2.5	2.3	110
Home Language			
English	86.1	67.5	128
French	2.8	20.2	14
Non-Official	11.0	12.4	89
Immigration			
Immigrant Population	26.4	22.4	118
Before 2001	60.8	47.4	128
2001 to 2005	8.7	10.4	84
2006 to 2010	8.1	11.9	68
2011 to 2016	7.4	13.7	54
2017 to present	15.0	16.6	90
Visible Minority			
Visible Minority Presence	24.8	25.4	98
Marital Status			
Single	26.6	28.9	92
Married or Common Law	63.6	56.9	112
Wid/Div/Sep	9.8	14.2	69
Mode of Transport			
Car	77.5	79.2	98
Public Transit	13.5	12.5	108
Class of Worker			
Employed	61.5	59.0	104
Occupation			
Agriculture	0.4	2.4	16
White Collar	51.9	35.0	148
Grey Collar	33.7	39.5	85
Blue Collar	14.4	25.5	57
Education			
No High School	7.7	15.9	48
High School	20.1	26.6	76
Trade School	3.1	9.1	34
College	14.3	20.2	71
Some University	2.0	2.2	91
University	52.7	26.0	203
Income			
Avg Hhd Income	\$264 243	\$109 506	241

*index of 100 is average

	Segment %	Canada %	Index*
Households			
Maintainer Age			
Under 25	1.0	3.0	35
25 to 34	5.8	14.7	40
35 to 44	12.9	17.7	73
45 to 54	20.0	17.8	113
55 to 64	24.5	20.0	122
65 to 74	20.4	15.7	130
75+	15.4	11.1	139
Size			
1 person	14.5	28.3	51
2 people	34.1	34.3	99
3 people	18.1	15.2	119
4+ people	33.4	22.2	150
Family Status			
Non-Family	17.0	32.6	52
Couples with Kids	44.4	29.4	151
Couples, no Kids	31.1	27.2	114
Lone-Parent Family	7.5	10.8	69
Age of Children			
Kids under 5	11.4	16.7	68
5 to 9	14.6	17.8	82
10 to 14	17.2	17.5	98
15 to 19	19.0	17.1	111
20 to 24	16.9	13.5	125
25+	21.1	17.5	121
Dwellings			
Tenure			
Own	91.5	67.6	135
Rent	8.5	31.9	27
Band Housing	-	0.4	0
Period of Construction			
Before 1960	33.7	21.1	160
1961 to 1980	24.5	27.8	88
1981 to 1990	16.0	13.3	120
1991 to 2000	9.3	11.9	78
2001 to 2005	4.6	6.7	68
2006 to 2010	4.2	7.5	56
2011 to 2016	3.4	6.9	50
2017 to present	4.4	4.9	90
Type			
Single-detached	83.0	52.7	158
Semi-detached	3.1	5.1	62
Row	4.0	6.6	60
Duplex	5.5	5.7	97
Lowrise (<5 Stories)	2.7	18.1	15
Highrise (5+ Stories)	1.5	10.2	15
Mobile	0.0	1.3	2