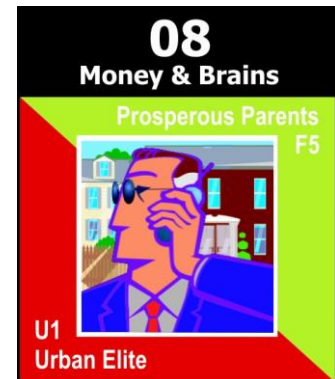


## U1

## 08 - Money &amp; Brains

## Upscale, educated couples and families

<b>Population</b>	<b>633,377 (1.79% of Canada)</b>
<b>Households</b>	<b>244,084 (1.73% of Canada)</b>
<b>Average Household Income</b>	<b>\$133,212</b>
<b>Housing Tenure</b>	<b>Homeowners</b>
<b>Education</b>	<b>University</b>
<b>Occupation</b>	<b>White Collar</b>
<b>Ethnic Presence</b>	<b>Medium</b>
<b>Sample Social Value</b>	<b>Introspection and Empathy</b>

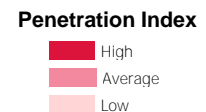
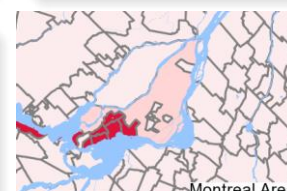
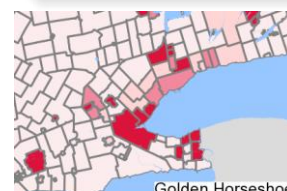
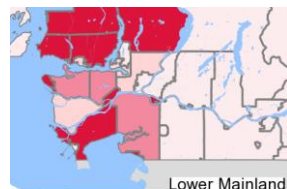
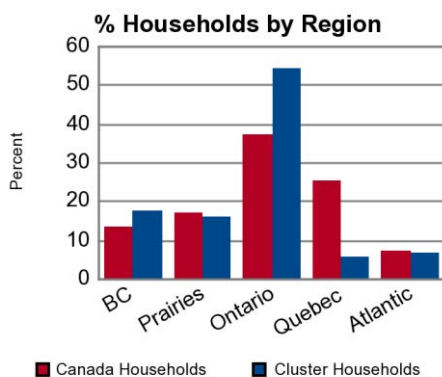


The residents of Money & Brains seem to have it all: high incomes, advanced degrees and sophisticated tastes to match their credentials. Many of these Canadians are empty-nesters or married couples with university-aged children who live in older, fashionable homes in urban neighbourhoods. With about 40 percent holding university degrees, Money & Brains consumers exhibit cultured sensibilities in the marketplace. They have high rates for going to the theatre, symphony, art galleries and the ballet. At home, they read lots of books, listen to classical music radio stations and subscribe to business, news and travel magazines. A politically active cluster, residents here rank high for working on community projects, serving as volunteers and writing letters to public officials. They also support a long list of philanthropic causes, exercising their well-developed social conscience with both their time and money.

Money & Brains is one of the top clusters for buying financial products. These savvy Canadians invest in virtually every kind of mutual fund available. But these households are also home to a significant proportion of young adults living with their parents, and surveys reveal the popularity of a number active pastimes enjoyed by all family members, from skiing and doing aerobics to patronizing nightclubs, community theatres and rock concerts. To reach Money & Brains consumers, marketers typically place ads in business and travel publications, during TV golf shows and in the programs of jazz festivals. The residents of Money & Brains like to cultivate both mind and body.

## Where They Live

Ottawa (ON), Oak Bay (BC), Saanich (BC), North Saanich (BC), London (ON), North Vancouver (BC), Burlington (ON), Beaconsfield (QC), Hudson (QC), Pointe-Claire (QC), Regina (SK)



## How They Think

With a name like Money & Brains, it's no surprise that *Intuition and Impulse* is the lowest ranking social value for this group. These family-focused, upscale residents are keen to maintain an egalitarian relationship within their households, holding an *Equal Relationship with Youth* above all other values. Their belief in *Flexible Families* also reflects their open-minded attitude toward family structure and traditional authority (high for *Rejection of Authority*). But while they have some progressive ideas toward social interaction, they also show a competitiveness that has allowed them to achieve their place among the socioeconomic elite of Canada, with high scores for *Personal Challenge* and *Vitality*. Confident and ambitious, they draw on their *Personal Creativity* in their work and personal lives and express a need to be in charge (*Personal Control*). But these residents are open to self-reflection and *Introspection and Empathy*. And they look for connections while considering themselves both proud Canadians (*National Pride*) and citizens of the world (*Global Consciousness*). With a high score for *Ecological Concern*, they worry jobs and the economy are taking precedence over environmental protection measures; indeed their *Ecological Fatalism* indicates they feel that an industrialized society will inevitably damage the environment.

## Who They Are

<u>Population</u>	<u>Cluster %</u>	<u>Index Canada</u>	<u>Households</u>	<u>Cluster %</u>	<u>Index Canada</u>
<b>Age</b>			<b>Maintainer Age</b>		
<5	4.37	79	<25	1.30	40
5-14	10.07	94	25-34	9.11	58
15-24	13.14	101	35-44	14.87	82
25-44	21.67	80	45-54	21.77	101
45-64	30.44	108	55-64	21.40	114
65-74	10.63	126	65-74	16.17	128
75-84	6.62	140	75+	15.38	153
85+	3.07	153	<b>Size</b>		
<b>Mother Tongue</b>			1 Person	20.72	76
English	75.70	133	2 People	37.44	110
French	4.81	23	3 People	16.42	104
Non-Official	17.79	89	4+ People	25.42	111
<b>Immigration</b>			<b>Family Status</b>		
Immigrant	23.15	107	Non-Family	25.49	77
Arrived <1961	23.99	188	Couples w/ kids	44.74	101
1961-1970	19.36	169	Couples, no kids	44.06	112
1971-1980	16.99	116	Lone parent	11.20	68
1981-1990	13.06	81	<b>Age of Children</b>		
1991-1995	9.01	68	<5	15.24	82
1996-2000	8.77	64	5-9	16.84	92
2001-2006	8.82	49	10-14	18.28	101
<b>Visible Minority</b>			15-19	20.31	108
Yes	14.17	71	20-24	15.57	120
<b>Adult Population</b>	<b>Cluster %</b>	<b>Index Canada</b>	25+	13.76	104
<b>Marital Status</b>			<b>Dwellings</b>	<b>Cluster %</b>	<b>Index Canada</b>
Single	24.47	87	<b>Tenure</b>		
Married or Common-Law	62.64	109	Owned	88.76	128
Wid/Div/Sep	12.89	89	Rented	11.24	37
<b>Mode of Transport</b>			Band Housing	0.00	1
Car	81.28	101	<b>Period of Construction</b>		
Public Transit	10.55	98	<1946	11.73	109
<b>Class of Worker</b>			1946-1960	24.39	194
Employed	83.69	97	1961-1970	19.05	159
Self-Employed	15.01	129	1971-1980	14.35	83
Unpaid	0.23	78	1981-1990	10.26	69
<b>Occupation</b>			1991-1995	3.19	50
Primary	1.23	28	1996-2000	3.03	51
Blue Collar	14.44	61	2001-2006	4.13	54
Service Sector	37.35	95	2007-2011	6.70	72
White Collar	44.08	141	>2011	3.15	94
<b>Education</b>			<b>Type</b>		
No cert/dipl/deg	11.32	51	Single	78.03	141
High school cert	20.59	84	Semi	3.06	63
Trade	5.39	53	Row	5.85	98
College	15.34	93	Duplex	5.03	96
Some university	5.49	112	Low-rise	5.06	29
University degree	41.88	194	High-rise	2.84	30
			Mobile	0.06	4
			<b>Dwelling Value</b>		
			<b>Index</b>		154

## How They Live

### Leisure

theatres  
tennis  
aerobics  
travel to the U.K.

### Shopping

books  
bulk food stores  
Eddie Bauer  
Talbots

### Traditional Media

*The Globe and Mail*  
*Food & Drink*  
NBA Basketball Playoffs  
classical/fine arts radio

### New Media

purchase books online  
Foursquare  
Wikis  
podcasts

### Food/Drink

fish and seafood  
skimmed milk  
multigrain bread  
whole coffee beans

### Financial

mutual funds  
stocks  
private banking package  
donations to political groups

### Automotive

compact premium cars  
\$30,000-\$40,000 on latest vehicle  
Subaru  
BMW

### Attitudes

"I am better informed about nutrition than the average person"  
"I have a keen sense of adventure"  
"I tend to buy based on quality, not price"  
"I try to avoid eating pre-packaged foods"