

Refdesk.ca - Audience Demographics

Overview

Refdesk.ca serves Canadians across all provinces and territories who are navigating important life decisions and seeking trusted, plain-language information.

Primary Audience Segments

1. New Canadians & Immigrants

Size: 25-30% of audience

Demographics:

- Age: 25-45 years old
- Recent arrivals (within 5 years)
- Higher education levels
- Urban centers (Toronto, Vancouver, Montreal, Calgary)

Needs:

- Understanding Canadian systems (taxes, healthcare, banking)
- Immigration process guidance
- Setting up financial life in Canada
- Learning provincial differences
- Finding trusted Canadian resources

Behavior:

- High engagement time (5-10 minutes per session)
 - Multiple topic visits per session
 - Bookmarking for future reference
 - Sharing resources with family/friends
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2. First-Time Homebuyers

Size: 20-25% of audience

Demographics:

- Age: 28-40 years old
- Young professionals or couples
- Household income: \$75,000-\$150,000
- Urban and suburban markets

Needs:

- Mortgage understanding and pre-approval
- Down payment strategies (RRSP Home Buyers' Plan)
- Home insurance requirements
- Understanding closing costs
- Provincial first-time buyer programs

Behavior:

- Research-intensive sessions
 - High intent to take action
 - Comparing multiple resources
 - Seeking unbiased recommendations
 - Mobile and desktop usage
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3. Students & Recent Graduates

Size: 15-20% of audience

Demographics:

- Age: 18-28 years old
- Post-secondary students or recent grads
- Managing student loans (OSAP, federal)
- Entry-level professionals

Needs:

- Student loan repayment strategies
- Understanding OSAP and RAP
- Building credit for first time
- Filing taxes as student
- Budgeting on limited income

Behavior:

- Mobile-first users
 - Quick information seeking
 - Resource downloading
 - Calculator tool usage
 - Social media referrals
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4. Young Families

Size: 15-20% of audience

Demographics:

- Age: 30-45 years old
- Parents with young children
- Dual-income households
- Planning for future

Needs:

- Life insurance and income protection
- RESP and education savings
- Family budgeting
- Car insurance and vehicle ownership
- Tax optimization (CCB, credits)

Behavior:

- Evening and weekend browsing
 - High bookmark/save rate
 - Comparison shopping
 - Looking for trusted recommendations
 - Share resources with spouse
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5. Retirement Planners

Size: 10-15% of audience

Demographics:

- Age: 45-65 years old
- Established careers
- Higher household income
- Planning retirement transition

Needs:

- RRSP vs TFSA strategies
- Retirement income planning
- CPP/OAS optimization
- Investment platform comparison
- Estate planning basics

Behavior:

- Desktop users primarily
 - In-depth reading
 - Downloading resources
 - Calculator usage
 - Return visits for updates
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6. General Financial Wellness Seekers

Size: 10-15% of audience

Demographics:

- Age: 25-55 years old
- Various income levels
- All provinces
- Mixed financial literacy

Needs:

- Credit score improvement
- Debt management
- Banking comparisons
- Tax filing guidance
- General financial education

Behavior:

- Search engine arrivals
- Topic-specific visits

- Mobile and desktop mix
 - Moderate engagement time
 - Referrals from social media
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Geographic Distribution

By Province (Estimated)

- **Ontario:** 40-45%
- **British Columbia:** 18-22%
- **Alberta:** 12-15%
- **Quebec:** 10-12%
- **Other Provinces/Territories:** 11-18%

Urban vs. Rural

- **Major Urban Centers:** 65-70%
 - Toronto, Vancouver, Montreal, Calgary, Ottawa, Edmonton
 - **Suburban:** 20-25%
 - **Rural/Small Towns:** 5-10%
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Device Usage

- **Mobile:** 55-60%
- **Desktop:** 35-40%
- **Tablet:** 5-10%

Note: Mobile usage highest among students and young families. Desktop usage highest among retirement planners and first-time homebuyers doing in-depth research.

User Behavior Patterns

Session Duration

- **Average:** 4-7 minutes
- **New Canadians:** 6-10 minutes (highest)
- **First-Time Homebuyers:** 5-8 minutes
- **Students:** 3-5 minutes (quickest)

Pages Per Session

- **Average:** 2.5-3.5 pages
- **Resource Directory:** High engagement
- **Topic Guides:** Deep reading
- **Calculator Tools:** Quick visits

Return Visitor Rate

- **First Visit:** 60-65%
 - **Return Visitors:** 35-40%
 - **Bookmark Rate:** High among homebuyers and new Canadians
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User Intent

High-Intent Actions

✓ Researching major purchase (home, car) ✓ About to file taxes ✓ Comparing financial products ✓
Navigating government processes ✓ Making life changes (immigration, retirement)

Information Gathering

📖 Learning Canadian systems 📖 Understanding options 📖 Building financial literacy 📖 Provincial comparisons 📖 Resource discovery

Psychographic Profile

Values

- **Trust & Transparency:** Skeptical of aggressive marketing
- **Self-Education:** Prefer to research independently
- **Practical Solutions:** Want actionable information
- **Privacy-Conscious:** Appreciate no-tracking approach
- **Canadian Pride:** Prefer Canadian-specific content

Pain Points

- Overwhelmed by financial jargon
 - Confused by provincial differences
 - Distrustful of biased recommendations
 - Time-constrained for research
 - Need plain language explanations
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Income Distribution (Estimated)

- **Under \$50,000:** 15-20%
 - **\$50,000-\$75,000:** 25-30%
 - **\$75,000-\$100,000:** 25-30%
 - **\$100,000-\$150,000:** 15-20%
 - **Over \$150,000:** 5-10%
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Education Level (Estimated)

- **Post-Secondary Degree:** 60-65%
- **College Diploma:** 20-25%
- **High School:** 10-15%
- **Graduate Degree:** 10-15%

Note: Higher education levels reflect immigration patterns and nature of financial planning topics.

User Personas

Persona 1: "Priya" - New Canadian Professional

- **Age:** 32

- **Location:** Toronto, ON
 - **Occupation:** Software Engineer
 - **Income:** \$95,000
 - **Needs:** Understanding Canadian taxes, building credit, learning banking system
 - **Behavior:** High engagement, bookmarks resources, shares with friends
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Persona 2: "Michael & Sarah" - First-Time Homebuyers

- **Ages:** 35 & 33
 - **Location:** Surrey, BC
 - **Combined Income:** \$140,000
 - **Needs:** Mortgage guidance, down payment strategies, home insurance
 - **Behavior:** Research together, compare options, high intent to act
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Persona 3: "Jessica" - Recent Graduate

- **Age:** 24
 - **Location:** Ottawa, ON
 - **Occupation:** Junior Marketing Coordinator
 - **Income:** \$48,000
 - **Student Loans:** \$35,000 OSAP
 - **Needs:** Loan repayment strategies, budgeting, building credit
 - **Behavior:** Mobile-first, quick visits, social media referrals
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Persona 4: "David" - Retirement Planner

- **Age:** 58
 - **Location:** Calgary, AB
 - **Occupation:** Accountant
 - **Income:** \$120,000
 - **Needs:** Retirement income planning, RRSP optimization, investment platforms
 - **Behavior:** Desktop user, in-depth reading, calculator tools
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Persona 5: "Ananya" - Young Parent

- **Age:** 36
 - **Location:** Mississauga, ON
 - **Household Income:** \$105,000
 - **Needs:** RESP setup, life insurance, family budgeting, tax credits
 - **Behavior:** Evening browsing, shares with spouse, saves resources
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Audience Growth Trends

- Organic search traffic increasing monthly
 - Social media referrals growing (X/Twitter)
 - Direct traffic from bookmarks rising
 - Immigration-related content highest growth
 - Home buying topics consistent demand
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Partner Alignment

Best Partner Fit

✔ Canadian financial institutions (banks, credit unions) ✔ Investment platforms (robo-advisors, brokerages) ✔ Insurance providers (life, home, auto) ✔ Tax software and preparation services ✔ Real estate and mortgage services ✔ Government-regulated services ✔ Educational financial tools

Poor Partner Fit

✘ Predatory lenders or payday loans ✘ Cryptocurrency schemes ✘ Multi-level marketing ✘ Non-Canadian services ✘ Aggressive sales tactics

Contact

For detailed analytics or custom audience insights: partners@refdesk.ca

Data based on analytics, user research, and content engagement patterns. Updated regularly to reflect audience growth and changes.