

## LiquidAssets - Trade Area

Provides a deep understanding of consumers' overall financial position in a particular Trade Area, measuring the distribution of households by liquid asset holdings and further classifies the distribution by maintainer age or household income. Liquid assets are holdings readily convertible to cash (i.e. not real estate).



## LiquidAssets | Liquid Assets by Household Income

ENVIRONICS  
ANALYTICS

Trade Area: Kingston, ON

The Trade Area selected for analysis.

Total Households: 73,303

The household count of the Trade Area.

	Total Hhlds	\$/Hhld	%	Base Hhlds	Base \$/Hhld	Base %	Index: \$/Hhld	Index: % Hhld
<b>Liquid Assets \$0-\$19,999</b>								
Household Income \$0-\$19,999	2,339	3,166.51	3.19	145,139	3,325.08	2.59	95	123
Household Income \$20,000-\$39,999	6,015	5,648.73	8.21	416,486	5,502.61	7.43	103	110
Household Income \$40,000-\$59,999	4,090	6,184.32	5.58	295,189	6,192.66	5.27	100	106
Household Income \$60,000-\$79,999	2,943	7,804.27	4.01	212,615	7,652.97	3.79	102	106
Household Income \$80,000-\$99,999	2,012	7,962.22	2.74	145,808	7,692.35	2.60	104	105
Household Income \$100,000-\$124,999	1,617	8,659.46	2.21	118,091	8,722.53	2.11	99	105
Household Income \$125,000-\$149,999								
Household Income \$150,000-\$199,999								
Household Income \$200,000+								
Household Income \$200,000-\$300,000								
Household Income \$300,000+								
<b>Liquid Assets \$20,000-\$49,999</b>								
Household Income \$0-\$19,999								
Household Income \$20,000-\$39,999								
Household Income \$40,000-\$59,999								
Household Income \$60,000-\$79,999								
Household Income \$80,000-\$99,999								
Household Income \$100,000-\$124,999								
Household Income \$125,000-\$149,999								
Household Income \$150,000-\$199,999								
Household Income \$200,000+								
Household Income \$200,000-\$300,000	528	33,681.61	0.72	43,969	33,856.59	0.78	99	92
Household Income \$300,000+	162	35,095.82	0.22	17,689	34,817.30	0.32	101	70
<b>Liquid Assets \$50,000-\$99,999</b>								

In this example, 6,015 households in Kingston (which make up 8.21% of total Kingston households) each have a household income between \$20,000 and \$39,999 and hold total liquid assets under \$20,000. This equates to an average dollar value for these households' liquid assets of \$5,648.73. In comparison, for the same household income range, 416,486 households in Ontario (the Benchmark), which make up 7.43% of total Ontario households, hold liquid assets with an average dollar value of \$5,502.61.

The **Index: \$/Hhld** metric conveys that the average dollar value of liquid assets for this household income level for Kingston (\$5,648.73) is slightly above average, with an index value of 103, when compared to the average dollar value of liquid assets for Ontario (\$5,502.61).

The **Index: % Hhld** metric conveys that the proportion of households in Kingston (8.21%) who fall under this household income level is above average, with an index value of 110, when compared to the proportion of households in Ontario (7.43%) in the same household income level.

Benchmark: Ontario

The Benchmark—also referred to as the base—indicates the geographic extent for the report. Benchmark or base data is used as the denominator in the index calculations.

**Total Hhlds:** The total number of households for the line item in the subcategory (highlighted in grey) in the Trade Area.

**\$/Hhld:** Average dollar value of liquid assets per household for the line item in the Trade Area.

**%:** The proportion of the total Trade Area households.

**Base Hhlds:** The household count of the Benchmark for the line item in the subcategory.

**Base \$/Hhld:** Average dollar value of liquid assets per household for the line item for the Benchmark.

**Base %:** The proportion of the total Benchmark households.

**Index: \$/Hhld:** Metric comparing the average dollar value of liquid assets in the Trade Area to the average dollar value of liquid assets in the Benchmark. An index value of 100 is considered average and means that the trade area average dollar value is equal to the benchmark average dollar value. Formatting: cell value equal to or above 110 is red, cell value equal to or below 80 is blue.

**Index: % Hhld:** Metric comparing the proportion of households in the Trade Area to the proportion of households in the Benchmark. An index value of 100 is considered average and means that the trade area household proportion is equal to the benchmark household proportion. Formatting: cell value equal to or above 110 is red, cell value equal to or below 80 is blue.