ENVISION

LiquidAssets - Customers

Provides a deep understanding of your customers' overall financial position, 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

Customer: 2_Sample_Customer_File: Record Count

The customer file used for the report.

	$/Hldr	% Hldr	Base $/Hldr	Base % Hldr	Index: $/Hldr	Index: % Hldr
Liquid Assets $0-$19,999						
Household Income $0-$19,999	3,325	2.30	3,325	2.59	100	89
Household Income $20,000-$39,999	5,478	6.81	5,503	7.43	100	92
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						
Household Income $300,000+						
Liquid Assets $20,000-$49,999						
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	34,340	1.21	34,241	1.14	100	106
Household Income $200,000+	34,065	1.26	34,132	1.10	100	114
Household Income $200,000-$300,000	33,740	0.88	33,857	0.78	100	112
Household Income $300,000+	34,821	0.38	34,817	0.32	100	120
Liquid Assets $50,000-$99,999						

In this example, calculated with an above average index of 120, the customers represented in the file are more likely to live in neighbourhoods where the average household income is over $300,000 and hold liquid assets of between $20,000 and $49,999. However, it should be noted that this represents a small number of weighted customers with the proportion of holders for this income and liquid asset range being less than one percent (0.38%). This also holds for the Benchmark of Ontario where the proportion of households in this income and liquid asset range is very small (0.32%). The estimated liquid asset value per holder is $34,821, and is statistically equal to the average value of liquid assets per holder in the Benchmark (Ontario) of $34,817. Therefore the average dollar value per holder index is 100.

The **Index: $/Hldr** metric conveys that the average dollar value of customer liquid assets for this household income level ($34,821) is average, with an index value of 100, when compared to the average dollar value of liquid assets for Ontario ($34,817).

The **Index: % Hldr** metric conveys that the weighted proportion of customer households (0.38%) who fall under this household income level is above average, with an index value of 120, when compared to the proportion of households in Ontario (0.32%) 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.

$/Hldr: Average dollar value of liquid assets per weighted customer household for the line item.
% Hldr: The proportion of the total weighted customer households.
Base $/Hldr: Average dollar value of liquid assets per household for the line item for the Benchmark.
Base % Hldr: The proportion of the total Benchmark households.
Index: $/Hldr: Metric comparing the average dollar value of weighted customer liquid assets to the average dollar value of liquid assets in the Benchmark. An index value of 100 is considered average and means that the customer 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: % Hldr: Metric comparing the proportion of weighted customer households to the proportion of households in the Benchmark. An index value of 100 is considered average and means that the customer 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.

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