

# HOW TO READ

## Executive Reporting - Trade Area - Financial - WealthScapes

Provides financial data (including assets and debt) for the selected trade area. WealthScapes is based on total WealthScapes households.

### Financial | WealthScapes Overview

ENVIRONICS ANALYTICS

Trade Area: Toronto, ON

The Trade Area selected for analysis.

WealthScapes Households: 2,332,702

The **WealthScapes Households** count in the Trade Area.

#### INCOME\*

Household Income

**\$ 132,242**

Index: **113**

Household Disposable Income

**\$ 101,206**

Index: **110**

Household Discretionary Income

**\$ 70,728**

Index: **109**

Annual RRSP Contributions

**\$ 4,408**

Index: **122**

#### WEALTH\*



Net Worth

% Holders

99.7% Index: **100**

Balance

**\$977,553**

Index: **128**

#### ASSETS\*



Savings

% Holders

95.1% Index: **100**

Balance

**\$92,644**

Index: **116**



Investments

% Holders

61.2% Index: **103**

Balance

**\$408,556**

Index: **115**



Unlisted Shares

% Holders

14.3% Index: **113**

Balance

**\$454,528**

Index: **124**



Real Estate

% Holders

68.5% Index: **96**

Balance

**\$1,094,635**

Index: **138**



Liquid Assets

% Holders

98.1% Index: **100**

Balance

**\$405,028**

Index: **117**

#### DEBT\*



Consumer Debt

% Holders

90.6% Index: **100**

Balance

**\$74,362**

Index: **117**



Mortgage Debt

% Holders

42.5% Index: **99**

Balance

**\$400,822**

Index: **133**

#### FINANCIAL RATIO



Debt:Asset

% Holders

0.20% Index: **100**

The Income and RRSP variables are the average annual values based on the previous year. Holding household and holder refers to a household that actually holds that financial product. This value will always be less than the total households in the Trade Area. All balances and real estate values represent the average values per holding household based on data as of the end of the previous year.

Focusing on the Real Estate section, **65.8%** of Trade Area households own real estate (both primary and other), which is **4%** lower than the average for the benchmark of Canada (Index = 96). The average value of real estate per hold in the City of Toronto, is \$1,094,635. The Index value of **138** indicates that the average value for real estate per holder in the City of Toronto is **38%** higher than the average value for real estate per holder in the benchmark of Ontario.

Benchmark: Ontario

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The **Benchmark**—also referred to as the base—indicates the geographic extent for the report.

Index Colours: <80 80 - 110 110+

\*Average values per holding household as at December 31, 2020