

## Executive Dashboards - Financial Vulnerability Index

Provides key financial variables for the selected Trade Area. This report looks at a range of household financial indicators to score how precarious a typical household's finances are at the neighbourhood level.

Trade Area: Toronto, ON

The Trade Area for this report is Toronto, ON.

These variables provide a dollar balance and Index value that correlates to the households within the Trade Area.

Chequing & Savings represent non-RSP and non-TFSA accounts. The average balance per households that live within the Trade Area (Toronto) is **\$86,351**.

The average dollar value for Chequing & Savings Accounts per household in the Trade Area is 32% (Index of **132**) above-average when compared to the average dollar value of Chequing & Savings Accounts per household in the benchmark (Ontario).

Households in this Trade Area tend to also have above-average holdings in Credit Card Debt and their Lines of Credit when compared to households in the benchmark.

### Chequing & Savings Accounts\*\*



**\$86,351**

Index: **132**

### Credit Card Debt



**\$8,080**

Index: **110**

### Personal Loans



**\$21,947**

Index: **105**

### Lines of Credit



**\$23,754**

Index: **121**

### < \$50K Liquid Assets



**69.5%**

Index: **97**

The proportion of households that hold liquid assets totaling under \$50,000.

Here, **69.5%** of households in Toronto, ON hold assets totaling under \$50,000

### Adjusted Average Discretionary Income



**\$56,799**

Index: **108**

Disposable income (income after taxes) minus food and shelter per household in the Trade Area.

The Adjusted Average Discretionary Income in Toronto is \$56,799 per household which is 8% above the Ontario average (Index of **108**).

### Consumer Debt : Adjusted Discretionary Income Ratio



**0.95**

Index: **104**

Ratio of total consumer debt balance compared to adjusted discretionary income.

With a ratio of **0.95**, the average household in Toronto holds consumer debt totaling just under their adjusted average discretionary income.

**96**

## FINANCIAL VULNERABILITY INDEX\*

The average Financial Vulnerability Index for the Trade Area (Toronto) is **96**. This value is benchmarked to the province of Ontario.

Key financial indicators suggest an **average** vulnerability for the households in the Trade Area (Toronto) when compared to the households in the benchmark (Ontario).

Index Colours: <80 80 - 110 110+