

# HOW TO READ



## WealthScapes—Target Group

Financial and investment statistics relating to assets, liabilities, and income. This report shows the dollars per household and the dollars per holder for specific variables.

## WealthScapes | Assets - Savings & Real Estate



**Target Group:** Diverse Families (08, 18, 27, 31, 55)

The **Target Group** includes the name with the associated PRIZM segments.

**WealthScapes Households:** 619,404

The household count of the Target Groups.

	Hldr	% Hldr	Aggregate \$	\$/Hhld	\$/Hldr	Base Hldr	Base % Hldr	Base Aggregate \$	Base \$/Hhld	Base \$/Hldr	Index: % Hldr	Index: \$/Hhld	Index: \$/Hldr
<b>Assets - Savings</b>													
Total Savings	602,369	97.25	69,924,223,441	112,889	116,082	5,355,382	97.47	720,153,567,038	131,074	134,473	100	86	86
Chequing & Savings Accounts	598,702	96.66	44,806,109,380	72,337	74,839	5,323,510	96.89	441,956,109,058	80,440	83,020	100	90	90
Cheq. & Sav. Accounts - RSP	89,671	14.48	4,127,989,854	6,664	46,035	873,077	15.89	47,549,800,738	8,654	54,462	91	77	85
Cheq. & Sav. Accounts - Non-RSP	597,248	96.42	40,678,119,526	65,673	68,109	5,312,329	96.69	394,406,308,322	71,785	74,244	100	91	92
Cheq. & Sav. Accounts - TFSA	111,133	17.94	4,884,426,424	7,886	43,951	932,099	16.96	34,470,709,344	6,274	36,982	106	126	119
Cheq. & Sav. Accounts - Non-RSP/Non-TFSA	592,214	95.61	35,793,693,101	57,787	60,440	5,272,888	95.97	359,935,598,977	65,511	68,262	100	88	89
GICs and Term Deposits	211,718												
GICs and Term Deposits - RSP	50,202												
GICs and Term Deposits - Non-RSP	193,692												
GICs and Term Deposits - TFSA	49,477												
GICs and Term Deposits - Non-RSP & Non-TFSA	165,174												
<b>Assets - Real Estate</b>													
Total Real Estate	527,664												
Net Real Estate Equity	527,664												
Primary Real Estate	497,408												
Other Real Estate	190,212												

For example, 14.48% of households in the Diverse Families Target Group hold a RSP Chequing & Saving Account, which is 9% below average (Index % Hldr = 91) when compared to all households that hold a RSP Chequing and Savings Accounts in Ontario. There are two other Indexes in this report: **Index \$/Hhld** and **Index \$/Hldr**.

The **Index \$/Hhld** indicates Diverse Families average dollar value for RSP Chequing and Savings Accounts per household is 23% below average compared to all average dollar value of RSP Chequing and Savings Accounts per household in Ontario.

The **Index \$/Hldr** indicates Diverse Families average dollar value for RSP Chequing and Savings Accounts per holder household is 15% above average compared to all average dollar value of RSP Chequing and Savings Accounts per holder household in Ontario.

**Benchmark:** Ontario

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

Index Colours:	<80	80 - 110	110+
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- Hldr:** Number of 'holder' households in the Trade Area who hold one or more of the financial product.
- % Hldr:**  $((\text{Hldr} / \text{Total Holder Households in Trade Area}) \times 100)$  Percent of the holder households in the Trade Area who hold one or more of the financial product.
- Aggregate \$:** Total dollar value of the financial product in the Trade Area.
- \$/Hhld:**  $(\text{Aggregate } \$ \div \text{Total Households})$  Total dollar value of the financial product in the Trade area divided by the total households in the Trade Area.
- \$/Hldr:**  $(\text{Aggregate } \$ \div \text{Hldr})$  Total dollar value of the financial product divided by the number of households in the Trade Area who hold the financial product (i.e., the holder households).
- Base Hldr:** Number of holder households in the Benchmark who hold the financial product.
- Base % Hldr:**  $((\text{Base Hldr} \div \text{Total Holder Households in Benchmark}) \times 100)$  Percent of the total holder households in the Benchmark who hold the financial product.
- Base Aggregate \$:** Total dollar value of the financial product in the Benchmark.
- Base \$/Hhld:**  $(\text{Base Aggregate } \$ \div \text{Total Households})$  Total dollar value of the financial product in the Benchmark divided by the total households in the Benchmark.
- Base \$/Hldr:**  $(\text{Base Aggregate } \$ \div \text{Base Hldr})$  Total dollar value of the financial product in the Benchmark divided by the number of holder households in the Benchmark.
- Index: % Hldr:**  $((\% \text{ Hldr} \div \text{Base } \% \text{ Hldr}) \times 100)$  Measures if the number of holder households in the Trade Area is above or below average when compared to the holder households in the Benchmark (average index = 100).
- Index: \$/Hhld:**  $((\$/\text{Hhld} \div \text{Base } \$/\text{Hhld}) \times 100)$  Measures if the average dollar value for all households in the Trade Area is above or below average when compared to the average dollar value for all households in the Benchmark (average index = 100).
- Index: \$/Hldr:**  $((\$/\text{Hldr} \div \text{Base } \$/\text{Hldr}) \times 100)$  Measures if the average dollar value for the holding household in the Trade Area is above or below average when compared to the average dollar value of all the holder households in the Benchmark (average index = 100).

# HOW TO READ

## WealthScapes | Financial Ratios

**Target Group:** Diverse Families (08, 18, 27, 31, 55)

The Trade Area selected for analysis.

The household count in the Trade Area.

**WealthScapes Households:** 619,404

	Ratio	Base Ratio	Index
Debt-Asset Ratio	0.24	0.20	118
Debt-Liquid Assets Ratio	0.86	0.50	171
Debt-Disposable Income Ratio	2.59	2.06	126
Consumer Debt-Discretionary Income Ratio	0.92	0.83	110
RSP-Non-RSP Liquid Assets Ratio	0.38	0.40	96
Real Estate Assets-Liquid Assets Ratio	2.62	1.50	174
Savings-Investments Ratio	0.70	0.61	113
Mortgage-Consumer Debt Ratio	3.23	2.61	124
Mortgage-Real Estate Assets Ratio	0.25	0.24	104
RSP-EPP Ratio	0.45	0.54	83
Debt-Asset (with Pension) Ratio	0.20	0.17	123
Pension-Non-Pension Asset Ratio	0.17	0.21	81
TFSA Liquid Asset-Non-Sheltered Liquid Asset Ratio	0.17	0.12	140
TFSA Savings-TFSA Investment Ratio	0.81	0.68	120

**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+
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Focus on the **Ratio** and **Index** columns. This will help provide context about the financial and investment statistics in your Trade Area compared to a benchmark.

**Real Estate Assets-Liquid Assets Ratio:** A ratio of 2.62 means for every dollar of Liquid Assets in the Diverse Families Target Group, there is \$2.62 of Real Estate Assets. This is compared to households in Ontario, where for every dollar of Liquid Assets there is \$1.50 of Real Estate Assets. To calculate the index take  $(2.62 / 1.50) \times 100 = 174$ . The households in the Diverse Families Target Group have a 74% higher Real Estate Assets to Liquid Assets Ratio compared to households in Ontario.

**Savings-Investments Ratio:** A ratio of 0.70 means for every dollar of Investments in the Diverse Families Target Group, there is 70¢ of Savings. This is compared to households in Ontario where for every dollar of Investments there is 61¢ of Savings. To calculate the index take  $(0.70 / 0.61) \times 100 = 113$ . The households in the Diverse Families Target Group have a 13% higher Savings to Investments Ratio than households in Ontario.