

WEALTHSCAPES

RELEASE NOTES

PRODUCT VINTAGE

2022

DATA VALUES AS OF

December 31, 2021

BASE LEVEL GEOGRAPHY

Dissemination Area

VARIABLES

*220 Total

110 Current Year

110 Historic Year

*A condensed WealthScapes Lite database is available with 25 variables.

To view the complete list of variables please visit:

environicsanalytics.com/en-ca/variables

WHAT IT IS

WealthScapes is the most comprehensive database available for information on the assets, liabilities, net worth, and income of Canadians. Built using authoritative data from a variety of sources—such as the Bank of Canada, Canada Revenue Agency, and Statistics Canada—and sophisticated modelling techniques, WealthScapes is designed for financial planning, marketing, and targeting applications. Updated to December 2021, the latest version features a database of 110 key financial and investment statistics to help financial institutions, charitable organizations and large retailers better understand the financial and investment behaviour of their customers. As in years past, the key variables used in WealthScapes are created to match the best available control totals in Canada so that they will be endorsed by chief economists.

WHAT'S NEW

This WealthScapes product update adds a new Financial Asset variable that captures the combined balance of Liquid Assets and Unlisted Shares. A small change was also made to the structure of Mutual Funds and ETFs variables to create greater distinction between these two types of liquid assets.

HOW IT'S USED



Banks can use WealthScapes to locate areas where residents have low rates for RRSP and TFSA use, combined with higher disposable income levels. Identifying these areas can help banks make smarter marketing decisions when looking to promote and improve their financial planning business.



Non-profit organizations can use WealthScapes to identify high-value donors from fundraising lists and areas that may be home to new donors. Getting a better sense of a donor's net worth can help organizations more accurately determine potential levels of giving.



High-end car manufacturers can link WealthScapes to PRIZM® and create target groups to identify areas more likely to contain households with high levels of discretionary income and an affinity for luxury automobiles. These insights can help car brands maximize the return on investment of their advertising dollars.

SAMPLE QUESTIONS IT CAN ANSWER

- What is the average net worth of households within my trade area?
- What is the difference between the total disposable and discretionary income of households in my trade area?
- What proportions of my customers' assets are held in chequing and savings accounts? Stocks? Bonds? Mutual Funds?
- Which areas within my trade area have a high debt-to-asset ratio?
- What types of debt do my customers have? Are their debts dominated by credit cards? HELOC? Mortgages?
- Are the average real estate values around my business higher or lower than the average real estate values in my base market?
- What proportion of my trade area holds an RRIF vs an RRSP?