

Managing Change: Recovery and the New MobileScapes



Today's Presenters



Evan Wood
EVP, Chief Strategy
Officer

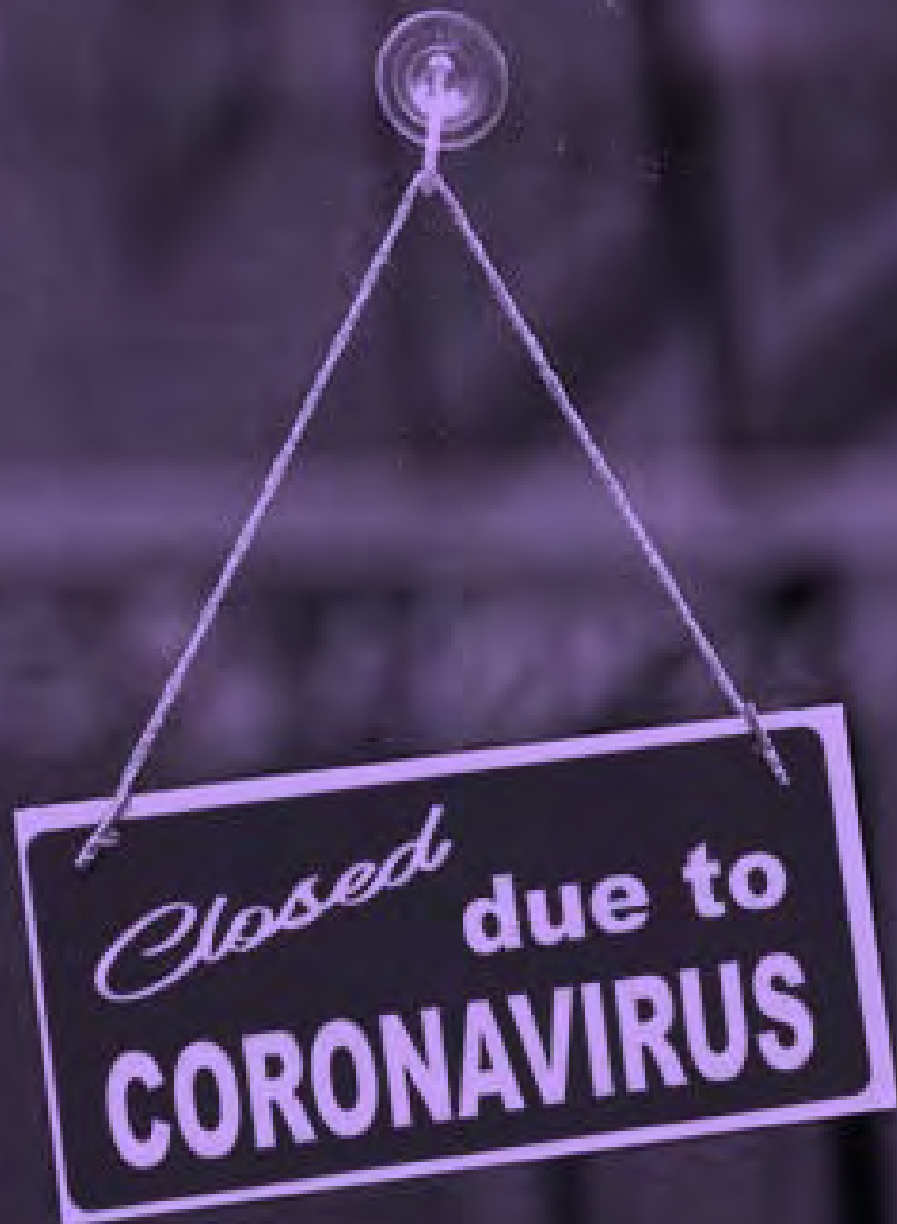


Peter Miron
SVP, Research and
Development



Casey Price
SVP and Practice
Leader





Retail



CPG Grocery



Banking



Auto



Not-For-Profit



Travel

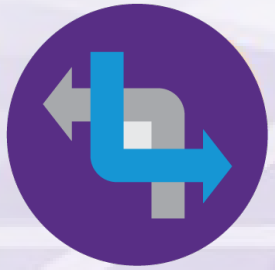


COVID-19 Behaviours - New Norms?





- Who is starting to move? How quickly? How far?
- Who is visiting local businesses and when?
- Which citizens are accessing parks or using public transportation?
- Are the same people coming back to bank branches as during pre-pandemic times?
- How has grocery shopping changed pre- and post-pandemic? How can this help with sales forecasting?



MobileScapes

Leveraging Mobile
Movement Data to
Understand Changing
Consumer Behaviours

What are Mobile Movement Data?

Anonymized, permission-based data collected from location-enabled apps on mobile devices

- Unique, persistent, anonymous device ID, along with a day, time and location for each observation
- All observed latitude and longitude coordinates are moved to the nearest 6-digit postal code
- Researchers can “observe” devices within a defined area such as a store, public square or on a roadway for a given date and time range
- The common evening location (CEL) and common daytime location (CDL) are inferred according to where these devices are most frequently observed during the day and at night

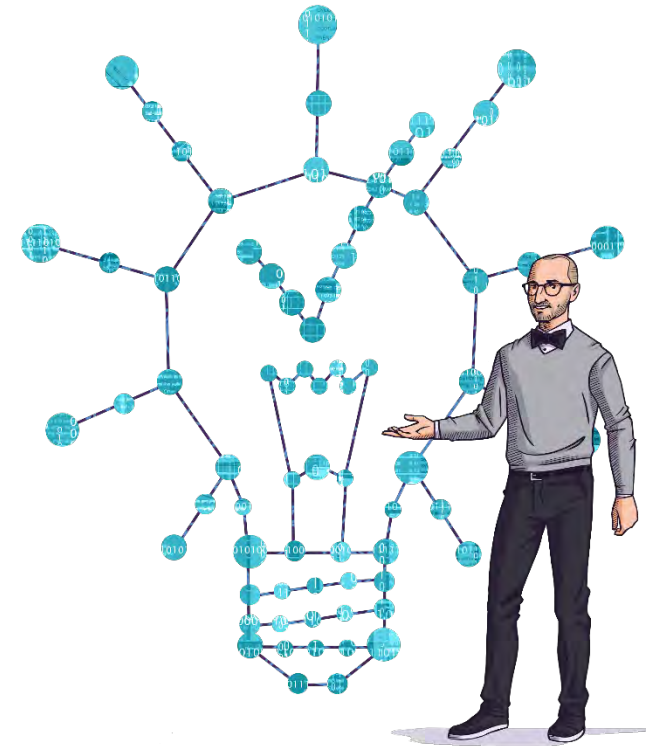


Why MobileSapes?



The most comprehensive, accurate and up-to-date mobile movement database available for marketing and other business applications.

- 3 combined sources of high-quality data
- 100% privacy compliant
- Updated daily
- Weighted to general population for accurate representation
- Available at the postal code level and linked to EA's 30,000 data points
- Easily accessible through EA's analytics platforms, via API calls, as data extract files and in project work



MobileScapes Product Suite



The MobileScapes mobile movement database is easily accessible in configurations to suit various business needs.

1

MobileScapes ENVISION

Using ENVISION's user-friendly interface, quickly analyze large volumes of mobile movement data by location (using hand-drawn polygons, existing location files or the new EA geofence library).

2

MobileScapes Plus

Access MobileScapes data or configured extracts via API or as flat files for use in your tools, and monitor activity weekly or monthly.

3

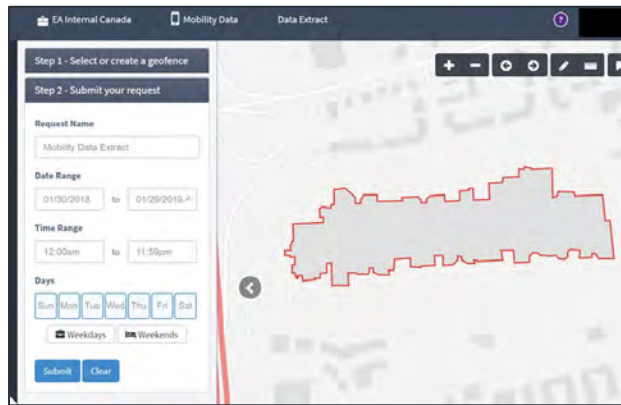
MobileScapes Out & About

Understand movement at the neighbourhood level: who leaves home, goes out to work, to shop, for recreation, on which days, at what time of day.

1. MobileSapes ENVISION

New enhanced data and functionality in EA's software platform.

Geofence



Draw or import a shape and select timeframe, days or dayparts for the retrieval

NEW

Use a geofence from EA's new extensive and accurate library

Data

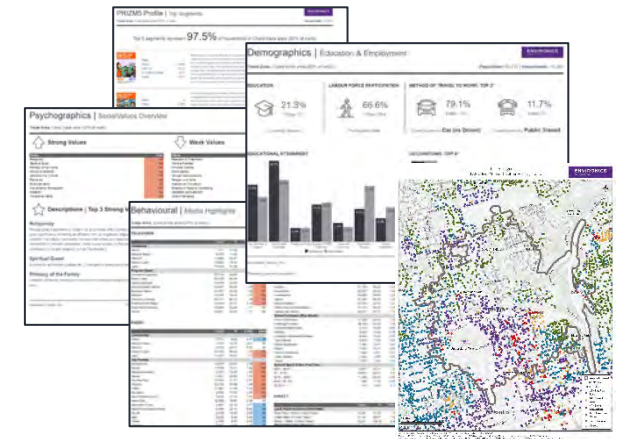


Creates two data files:
Common Evening Locations
Common Daytime Locations

NEW

Data normalized and weighted to gen pop by EA methodologists

Output



Usable with 30,000 data variables and in maps, dashboards and tables in ENVISION

NEW

Weekly and monthly reports available to monitor change

New Geofence Library

Step 1 - Select or create a geofence



Pre-built



Existing



New

40,000
Polygons

- Grocery
- Drug
- Mass Merchandisers
- Category Killers
- Malls
- Greenspaces
- Golf Courses
- Banks
- Credit Unions
- Auto Dealerships
- Coffee Shops
- Restaurants (QSR and Sit Down)
- Retailers

2. MobileScapes Plus

MobileScapes Plus provides flexibility to access standard and configured mobile movement data extracts outside ENVISION.

- Any type of configured, then standardized deliverables:
 - Data extracts accessed via APIs
 - Weekly/monthly reports
 - Tableau dashboards
 - Other client-defined extracts
- Provides weekly data (historical and future)
- Weighted or unweighted data available
- User-defined geofence size expanded to 5MM square feet; unlimited geofence size when using EA's new geofence library

Where they came from



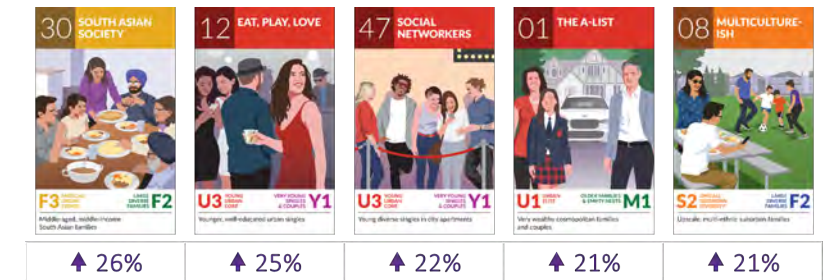
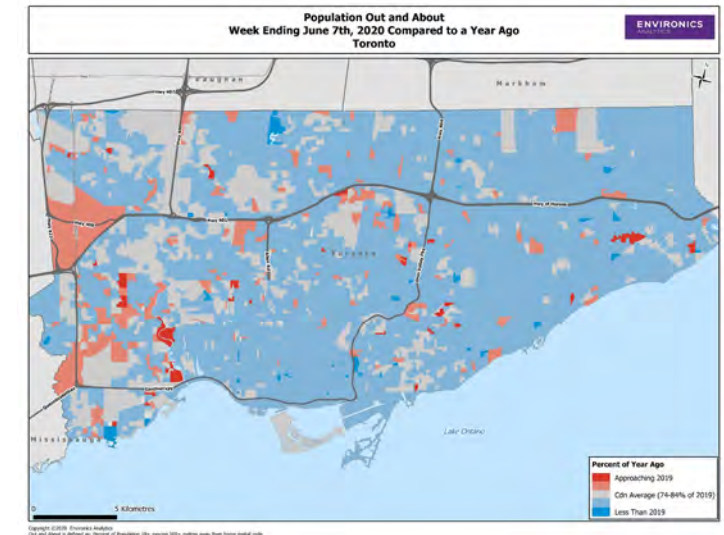
Who they were



3. MobileScapes Out & About

MobileScapes Out & About identifies the movement of populations at the neighbourhood level.

- In ENVISION as a standard database or outside ENVISION as a flat file
- Weekly monitoring reports included
- Historical data from Jan 1, 2019
- Built at DA level, then rolled up to geographies
- Weighted to Pop 15+
- Available by weekpart and daypart, with dayparts available for weeks and weekends
- Two levels: base insights & add-on insights



3. MobileScapes Out & About Details

Base & Add-On

Base Insights	<ul style="list-style-type: none">1) Population going out (beyond 500 metres from inferred home location)2) What time of day are they going out?3) How far are they going out?4) How long are they observed away from home when they're out?
Add-On Insights	<ul style="list-style-type: none">5) Purpose: work, school or other6) Outdoor activity – running, hiking, going to parks, etc.7) Shopping/economic /commercial activity8) Heavy commuter rail use
In Progress	<ul style="list-style-type: none">9) Expanded mode of transportation variables

MOBILE MOVEMENT DATA

Methodology, Practicality and Privacy



Guiding Principles of Mobile Research



Intelligence Infused

Incorporate our expertise to produce population estimates rather than device counts

Automatically adjust for bias, both spatial and temporal



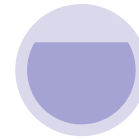
Automated

Use pre-defined geofences where available

Allow custom geofence ingestion

Pre-build complex estimates where appropriate

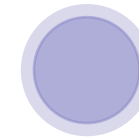
Data updated in near real time (daily)



Compliance Certified

Results from the system are pre-sanitized prior to distribution

Onus of compliance handled automatically by tools



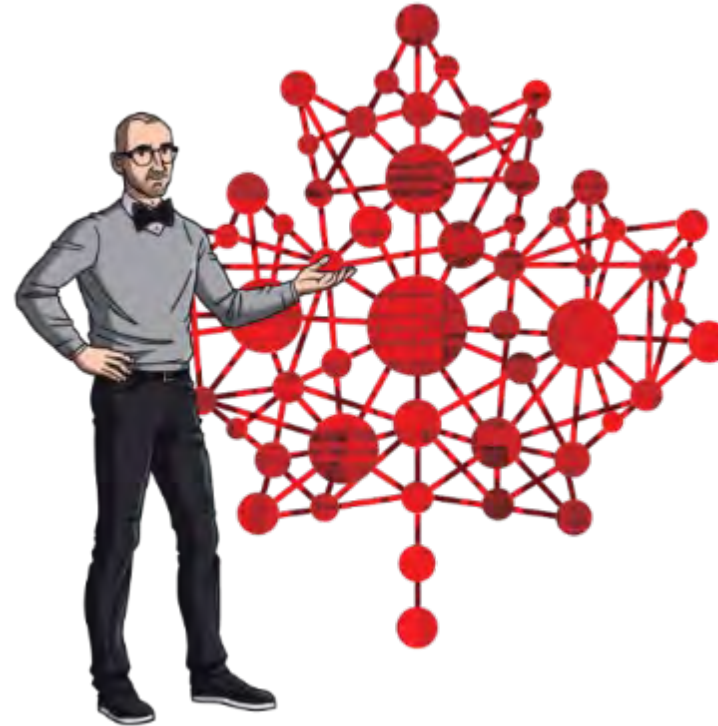
Accessible

Tools for querying the data accessible from both within and outside of ENVISION (APIs)

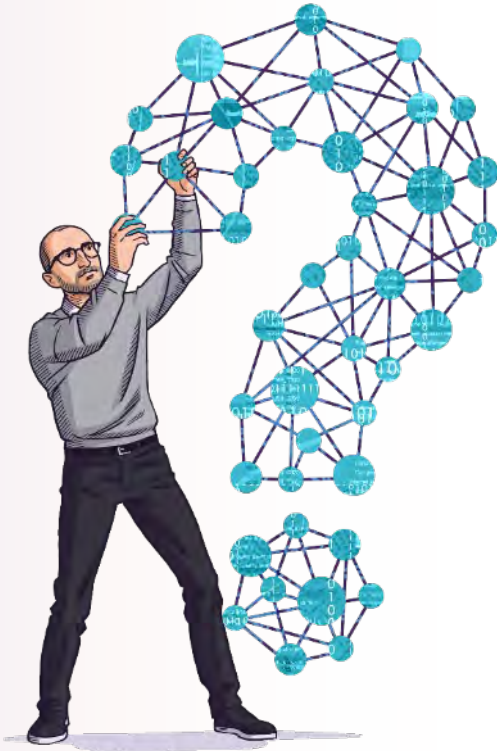
Tools should handle: one-off queries, multisite analysis and pre-structure on-going reporting

DATA APPLICATIONS

Using Mobile Movement Data Across
Industry Sectors



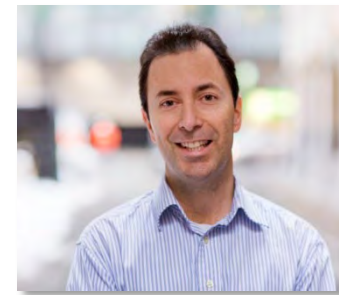
QUESTIONS?



Evan Wood



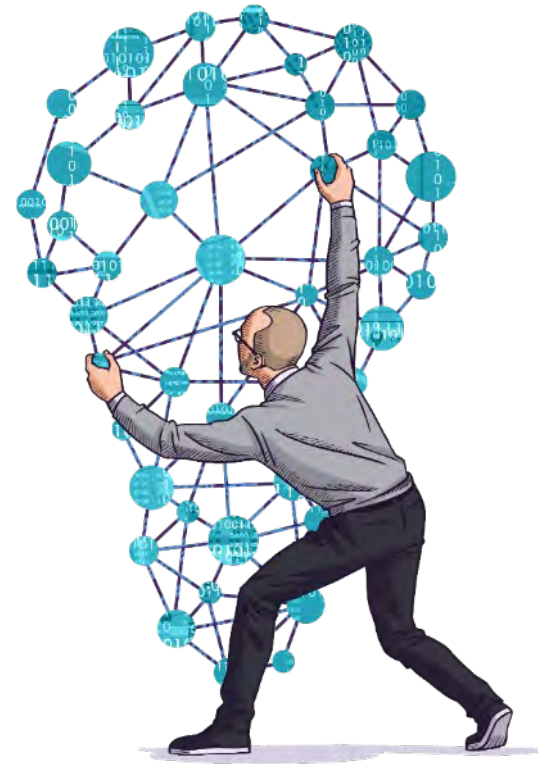
Peter Miron



Casey Price

DATA APPLICATIONS

Using data to power insights

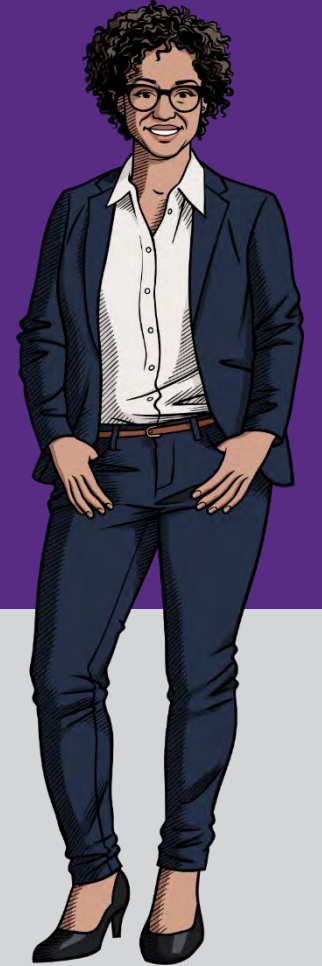


Agenda

- Use case #1: Bloor West Village
- Use case #2: Financial institution example

Use Case #1

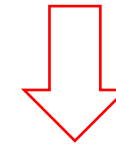
Bloor West Village



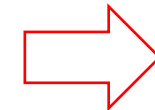
Bloor West Village



Geofence



One summary dataset



Trade
area

What are trend reports?

Trend reports compare the visitors that went to a specific geofence location over two time periods including a current time period as well as the same time last year. This comparison highlights any changes in the makeup or description of people who visited locations year over year. Figures within the reports have been generalized to Population 15+ years old to more closely emulate the true number of people that visit a physical location. Trend reports have been created for PRIZM to help identify WHO your customers are year over year. Demostats trend reports illustrate how the demographic descriptions of your visitors may have changed and Wealthscapes – our product that essentially looks at the balance sheet of Canadians year over year.

Bloor West Village – Trend Reporting

DemoStats - MobileScapes Trend Demographic Highlights			
Geofence: Bloor West Village			
Customer Level: Unique Visitors			
Filter: No filter			
	2020-01-01 - 2020-06-30	2019-01-01 - 2019-06-30	Trend
	% Comp	% Comp	% Change
Basics			
Total Population	100.00	100.00	0.00
Total Households	100.00	100.00	0.00
Age of Household Maintainer			
15 To 24	3.50	3.50	0.01
25 To 34	22.62	21.59	1.02
35 To 44	22.57	22.58	-0.02
45 To 54	17.40	17.88	-0.48
55 To 64	15.78	16.12	-0.34
65 To 74	10.41	10.53	-0.13
75 Or Older	7.72	7.79	-0.07
Size of Household			
1 Person	36.03	33.90	2.13
2 Persons	30.44	29.87	0.57
3 Persons	14.11	14.71	-0.59
4 Persons	11.67	12.74	-1.07
5 Or More Persons	7.75	8.78	-1.03
Household Type			
Total Family Households	57.87	60.31	-2.44
One-Family Households	55.59	57.52	-1.93
Multiple-Family Households	2.28	2.79	-0.51
Non-Family Households	42.13	39.69	2.44
One-Person Households	36.24	34.11	2.13
Two-Or-More-Person Households	5.89	5.59	0.31

- > In maintainers age 15-34 visiting Bloor West in first part of the year
- < Decrease in maintainers 35+ visiting Bloor West in first part of the year.
- Increase in single person households

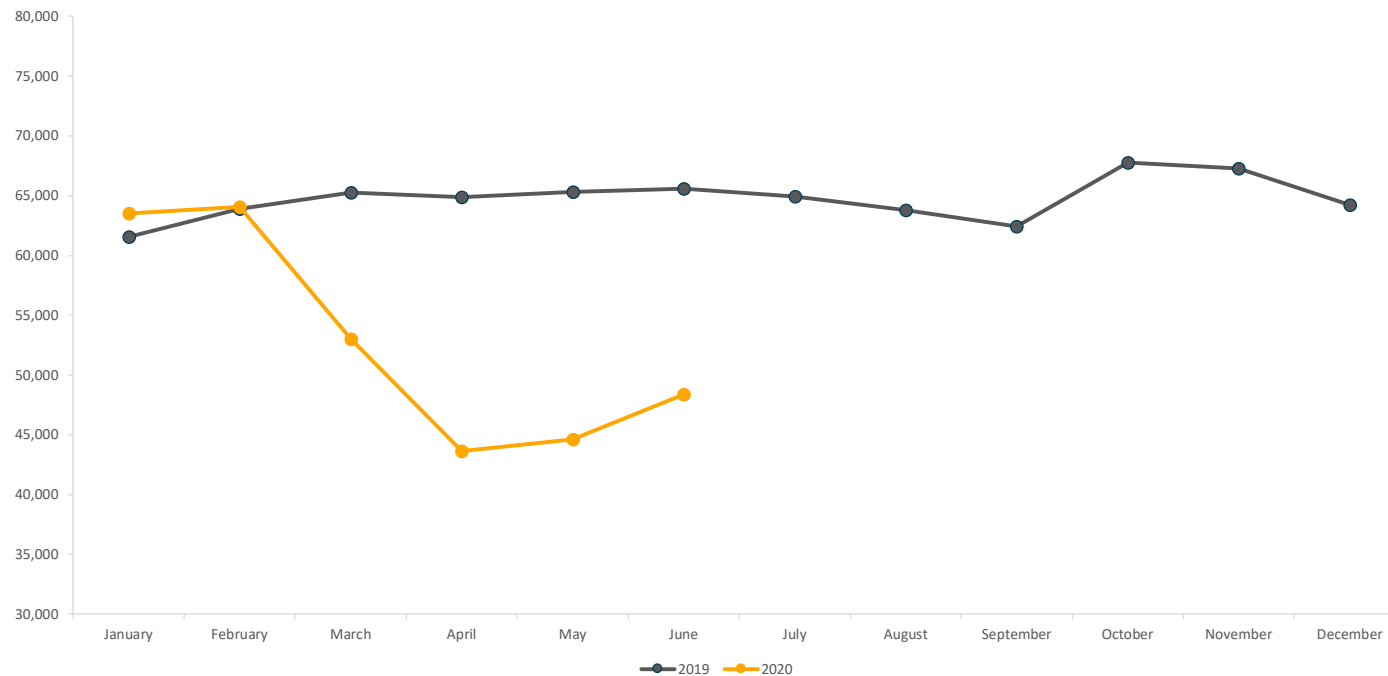
Bloor West Village – Monthly Trend Report

Out and About | Monthly Trend

ENVIRONICS
ANALYTICS

Trade Area: Bloor West Village

Count of Canadians Out and About by Month - 2020 vs 2019



Note: Out & About equates to moving more than 500m from home

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Highlights

- Decrease in trips
- Slight increase as legislation re-opens certain locations with conditions

Bloor West Village – Activity Trend Report

Out and About | Activity Trend

ENVIRONICS
ANALYTICS

Trade Area: Bloor West Village

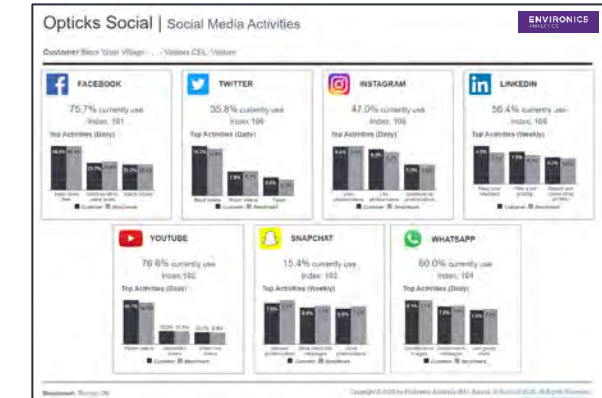
	April 2020				April 2019				Change	
	Count	%	% Pen	Index	Count	%	% Pen	Index	Absolute	%
Basics										
Household Population 15+	79,677	100.00%	1.45%	100	78,137	100.00%	1.44%	100	1,540	1.97%
Out & About	43,612	54.74%	1.48%	102	64,887	83.04%	1.41%	98	-21,275	-32.79%
Dayparts										
12:00 AM to 6:00 AM	7,268	9.12%	1.15%	79	9,979	12.77%	1.16%	81	-2,711	-27.17%
6:00 AM to 9:00 AM	12,856	16.14%	1.26%	87	26,956	34.50%	1.31%	91	-14,099	-52.31%
9:00 AM to 12:00 PM	20,804	26.11%	1.39%	96	41,419	53.01%	1.41%	98	-20,614	-49.77%
12:00 PM to 3:00 PM	25,924	32.54%	1.43%	99	47,451	60.73%	1.40%	97	-21,527	-45.37%
3:00 PM to 6:00 PM	26,798	33.63%	1.44%	100	47,872	61.27%	1.38%	96	-21,074	-44.02%
6:00 PM to 9:00 PM	18,608	23.35%	1.35%	93	36,857	47.17%	1.33%	92	-18,249	-49.51%
9:00 PM to 12:00 AM	9,289	11.66%	1.24%	86	19,306	24.71%	1.20%	83	-10,017	-51.88%
9:00 AM to 5:00 PM (Business Hours)	35,943	45.11%	1.46%	101	59,072	75.60%	1.41%	98	-23,130	-39.15%
Purpose										
Commuted	6,580	8.26%	1.45%	100	13,083	16.74%	1.49%	104	-6,504	-49.71%
Visited a park/green space	13,222	16.59%	1.79%	123	21,355	27.33%	1.42%	99	-8,134	-38.09%
Visited a commercial location	8,961	11.25%	1.17%	81	22,080	28.26%	1.12%	78	-13,119	-59.41%
Used Heavy Rail transit	0	0.00%	0.00%	--	5,024	6.43%	1.79%	125	-5,024	-100.00%
Average				Index	Average			Index	% Change	
Metrics										
Distance of observed travel (KM)	414,105	5.20	111	885,490	11.33	79	-53.23%			
Time spent away from home (Minutes)	6,823,461	85.64	113	18,829,901	240.99	94	-63.76%			
Benchmark: Toronto, ON (CMA)						Copyright ©2020 by Environics Analytics (EA). Source: ©2020 Environics Analytics				
						Index Colours:	<80	80-110	>110	

Highlights

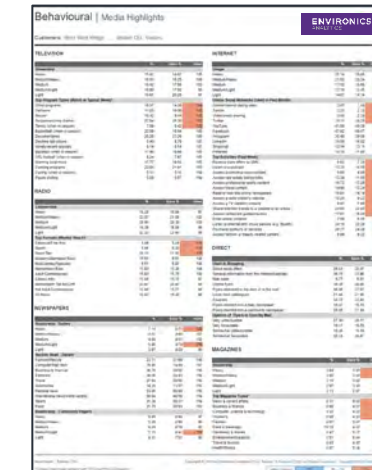
- Decrease in trips
- Visits to Parks decreased overall but increased relative to other trips made In April 2020
- Note time spent away from home decreased
- People left home for shorter durations and did not travel as far.

Bloor West Village – PRIZM Trend Report

Target social media



Target media

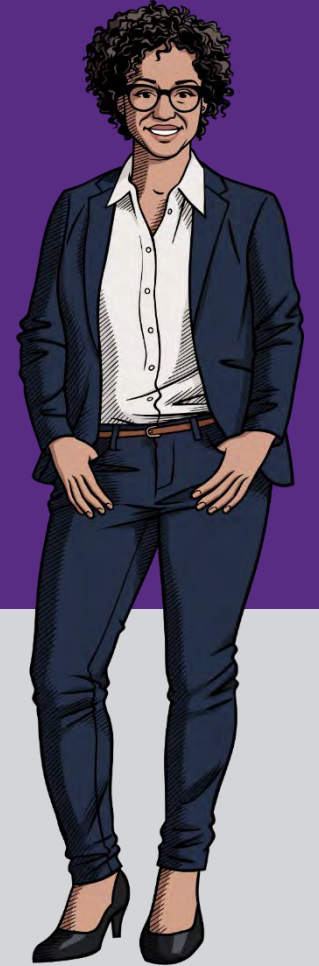


Geofence: Bloor West Village									
Customer Level: Unique Visitors									
Filter: No filter									
SG	LG	Code	Name	2020-03-15 - 2020-04-30	2019-03-15 - 2019-04-30	Count	%	Count	%
U1	M1	01	The A-List	2,174	3.17	5,076	2.90	-2,903	0.27
U1	M1	02	Wealthy & Wise	3,025	4.29	6,850	3.91	-3,205	1.38
U1	F1	06	Downtown Verve	10,278	15.00	16,151	9.24	-5,873	5.76
U1	F3	04	Turbo Burbs	446	0.65	1,061	0.61	-615	0.04
F1	F2	05	First-Class Families	920	1.34	1,889	1.08	-969	0.26
S1	M1	09	Boomer Bliss	0	0.00	472	0.27	-472	-0.27
S2	F2	08	Multiculture-ish	789	1.15	3,856	2.20	-3,067	-1.05
S2	Y3	11	Modern Suburbia	360	0.52	1,435	0.82	-1,075	-0.30
F1	F2	03	Asian Sophisticates	130	0.19	1,035	0.59	-905	-0.40
F1	M1	07	Mature & Secure	943	1.38	3,549	2.03	-2,606	-0.85
F1	F2	18	Multicultural Corners	4,570	6.67	15,324	8.76	-10,754	-2.10
S3	F3	19	Family Mode	182	0.27	1,376	0.79	-1,195	-0.52
S3	Y3	24	All-Terrain Families	73	0.11	311	0.18	-238	-0.07
S3	F3	26	Suburban Sports	87	0.13	589	0.34	-503	-0.21
R1	F3	14	Kick-Back Country	209	0.30	361	0.21	-152	0.10
R1	F3	28	Country Traditions	358	0.52	317	0.18	41	0.34
R1	F3	33	New Country	100	0.15	219	0.13	-119	0.02
S4	F2	13	Vie de Rivier	0	0.00	15	0.01	-15	-0.01
S4	F3	29	Crest Tigardou	0	0.00	158	0.09	-158	-0.09
S4	F3	34	Families Typiques	0	0.00	138	0.08	-138	-0.08
S6	F3	38	Stressed in Suburbia	132	0.19	511	0.29	-378	-0.10
S6	F3	43	Happy Medium	466	0.68	466	0.27	0	0.00
F2	F2	10	Asian Achievement	639	0.93	1,577	0.90	-938	0.03
F2	Y2	20	New Asian Heights	483	0.70	2,412	1.38	-1,930	-0.68
F2	F3	27	Diversité Nouvelle	0	0.00	124	0.07	-124	-0.07
U2	M1	16	Starry Seniors	133	0.19	2,294	1.31	-2,162	-0.62
U2	M1	23	Mid-City Mellow	233	0.34	1,411	0.81	-1,177	-0.47
U2	F3	36	Middle-Class Mosaic	275	0.40	1,303	0.75	-1,028	-0.34
U2	M2	51	On Their Own Again	1,313	1.92	2,708	1.55	-1,395	0.37
F3	F2	30	South Asian Society	442	0.64	871	0.50	-429	0.15
F3	F3	31	Metro Melting Pot	7,301	10.65	22,647	12.95	-15,346	-3.30
R2	M1	41	Diverse & Determined	454	0.66	1,466	0.84	-1,012	-0.18
R2	M1	41	Down to Earth	33	0.05	268	0.15	-235	-0.10
R2	F3	48	Agri-Biz	0	0.00	0	0.00	0	0.00
R2	M2	49	Backcountry Boomers	0	0.00	561	0.32	-561	-0.32
R2	M2	50	Country & Western	6	0.01	57	0.03	-52	-0.02
U3	Y1	12	Eat, Play, Love	9,288	13.55	19,647	11.24	-10,359	2.32
U3	Y2	22	Indieville	6,436	9.39	14,872	8.50	-8,437	0.89
U3	Y1	40	Les Émerjeunes	0	0.00	189	0.11	-189	-0.11
U3	Y1	47	Social Networkers	1,663	2.43	3,178	1.82	-1,515	0.61
U3	F1	55	Enclaves Multiculturelles	228	0.33	1,005	0.57	-777	-0.24
T1	F1	37	Keep on Trucking	0	0.00	0	0.00	0	0.00
T1	M1	58	Old Town Roads	0	0.00	121	0.07	-121	-0.07
T1	F2	66	Indigenous Families	0	0.00	0	0.00	0	0.00
S6	M2	21	Scenic Retirement	61	0.09	355	0.20	-294	-0.11
S6	M1	45	Slow-Lane Suburbs	193	0.28	234	0.13	-41	0.15
S6	M2	53	Silver Flats	0	0.00	234	0.13	-234	-0.13
S6	M2	62	Suburban Recliners	0	0.00	333	0.19	-333	-0.19
U4	F2	15	South Asian Enterprise	1,849	2.70	6,410	3.67	-4,561	-0.97
U4	F3	17	Asian Avenues	0	0.00	172	0.10	-172	-0.10
U4	F3	61	Come From Away	8,884	12.96	24,271	13.86	-15,386	0.92
U4	F3	64	Midtown Movers	314	0.46	1,127	0.64	-813	-0.19
S7	M1	35	Vie Dynamique	0	0.00	0	0.00	0	0.00
S7	F1	42	Barrières Tranquilles	0	0.00	0	0.00	0	0.00
S7	F1	59	La Vie Simple	0	0.00	0	0.00	0	0.00
R3	M1	46	Patrimoine Rustique	0	0.00	0	0.00	0	0.00
R3	F3	54	Vie au Village	0	0.00	0	0.00	0	0.00
R3	M1	63	Amants de la Nature	0	0.00	0	0.00	0	0.00
U5	Y1	28	Little Life	571	0.83	702	0.40	-131	0.43
U5	Y2	52	Friends & Roomies	789	1.15	1,946	1.11	-1,157	0.04
U5	Y2	57	Juggling Acts	140	0.20	525	0.30	-386	-0.10
U5	F1	60	Value Villagers	171	0.25	285	0.16	-114	0.09
U5	Y2	67	Just Getting By	211	0.31	355	0.20	-144	0.10
U6	F1	39	Évolution Urbaine	0	0.00	29	0.02	-29	-0.02
U6	M2	44	Un Grand Cru	0	0.00	0	0.00	0	0.00
U6	Y2	56	Jeunes Boutchons	15	0.02	0	0.00	15	0.02
U6	M2	65	Agira & Traditionnels	0	0.00	38	0.02	-38	-0.02
Total				68,534	100.00	174,872	100.00	-106,338	0.00

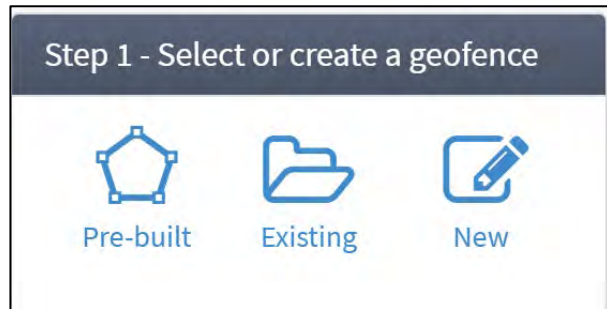


Use Case #2

Financial Institution



Toronto-Dominion Bank Example



Selected 17 branches

Geofence Explorer

Map View OFF

Name	City	Prov...
✓ TD Canada Trust (1315 THE QUEENSWAY)	TORONTO	ON
✓ TD Canada Trust (3569 LAKE SHORE BLVD W)	TORONTO	ON
✓ TD Canada Trust (125 THE QUEENSWAY)	TORONTO	ON
✓ TD Canada Trust (689 EVANS AVE)	TORONTO	ON
✓ TD Canada Trust (3868 BLOOR ST W)	TORONTO	ON
✓ TD Canada Trust (2220 BLOOR ST W)	TORONTO	ON
✓ TD Canada Trust (2972 BLOOR ST W)	TORONTO	ON
✓ TD Canada Trust (1498 ISLINGTON AVE)	TORONTO	ON
✓ TD Canada Trust (2472 LAKE SHORE BLVD W)	TORONTO	ON

1 of 1 pages (17 items)

Clear Filter Cancel Continue

One summary dataset



TD Bank - PRIZM Trend Report

PRIZM Profile - MobileScapes Trend Customers									
Geofence: TD Branch Geofences									
Customer Level: Visits									
Filter: No filter									
SG	LG	Code	Name	Count	%	Count	%	Visit Change	% Change
U1	M1	01	The A-List	1,373	1.30	8,226	2.98	-6,853	-1.68
U1	M1	02	Wealthy & Wise	3,966	3.75	12,622	4.64	-8,655	-0.89
F1	F1	06	Downtown View	7,011	6.63	16,503	5.98	-9,492	-0.65
S1	F1	04	Turbo Bubs	261	0.25	1,214	0.44	-953	-0.19
S1	F2	05	First-Class Families	1,096	1.04	3,417	1.24	-2,320	-0.20
S1	M1	09	Boomer Bliss	51	0.05	806	0.29	-755	-0.24
S2	F2	08	Multiculture-ish	4,747	4.49	6,801	2.46	-2,053	-2.03
S2	Y3	11	Modern Suburbs	436	0.41	3,790	1.37	-3,355	-0.96
F1	F2	03	Asian Sophisticates	704	0.67	2,396	0.87	-1,692	-0.20
F1	M1	07	Mature & Secure	2,448	2.32	7,886	2.86	-5,438	-0.54
F1	F2	18	Multicultural Corners	12,001	11.35	32,884	11.91	-20,883	-0.56
S3	F3	19	Family Model	611	0.58	2,677	0.97	-2,066	-0.39
S3	Y3	04	All-Terrain Families	0	0.00	667	0.24	-667	-0.24
S3	F3	25	Suburban Sports	134	0.13	483	0.17	-349	-0.05
R1	F3	14	Kick-Back Country	480	0.45	651	0.24	-171	0.22
R1	F3	26	Country Traditions	77	0.07	1,154	0.42	-1,077	-0.34
R1	F3	53	New Country	0	0.00	342	0.12	-342	-0.12
S4	F2	13	Vie de Réve	0	0.00	93	0.03	-93	-0.03
S4	F3	29	C'est Tipidou	0	0.00	80	0.03	-80	-0.03
S4	F3	34	Familles Typiques	0	0.00	0	0.00	0	0.00
S5	F3	38	Stressed in Suburbia	376	0.36	983	0.36	-606	0.00
S5	F3	50	Happy Medium	147	0.14	215	0.08	-68	0.00
F2	F2	10	Asian Achievement	42	0.04	1,345	0.49	-1,303	-0.45
F2	Y2	20	New Asian Heights	281	0.27	3,408	1.23	-3,127	-0.97
F2	F3	27	Diversité Nouvelle	0	0.00	181	0.07	-181	-0.07
U2	M1	16	Savvy Seniors	1,036	0.98	5,063	1.83	-4,027	-0.85
U2	M1	22	Mid-City Mellow	362	0.33	2,741	0.99	-2,389	-0.66
U2	F3	36	Middle-Class Mosaic	784	0.74	1,273	0.46	-489	0.28
U2	M2	51	On Their Own Again	1,531	1.45	4,605	1.67	-3,074	-0.22
F3	F2	30	South Asian Society	266	0.25	1,547	0.56	-1,282	-0.31
F3	F3	31	Maine Mating Pot	15,981	15.11	39,672	14.36	-23,691	-0.75
F3	F1	32	Diverse & Determined	726	0.69	2,026	0.73	-1,299	-0.05
R2	M1	41	Down to Earth	0	0.00	613	0.22	-613	-0.22
R2	F3	48	Agri-Biz	0	0.00	79	0.03	-79	-0.03
R2	M2	49	Backcountry Boomers	66	0.06	267	0.10	-220	-0.04
R2	M2	50	Country & Western	0	0.00	0	0.00	0	0.00
U3	Y1	12	East, Play, Love	15,017	14.20	32,183	11.65	-17,167	2.55
U3	Y2	22	Indieville	6,004	5.68	14,508	5.25	-8,504	0.43
U3	Y1	40	Les Énergieuses	0	0.00	0	0.00	0	0.00
U3	Y1	47	Social Networkers	2,944	2.79	7,796	2.82	-4,851	-0.04
U3	F1	55	Enclaves Multiculturelles	672	0.64	799	0.29	-128	0.35
T1	F1	37	Keep on Trucking	0	0.00	0	0.00	0	0.00
T1	M1	58	Old Town Roads	61	0.06	41	0.01	21	0.04
T1	F2	66	Indigenous Families	89	0.08	0	0.00	89	0.08
S6	M2	21	Scenic Retirement	132	0.13	622	0.23	-489	-0.10
S6	M1	45	Slow-Lane Suburbs	75	0.07	667	0.24	-592	-0.17
S6	M2	53	Silver Flats	0	0.00	239	0.09	-239	-0.09
S6	M2	62	Suburban Rednecks	0	0.00	447	0.16	-447	-0.16
U4	F2	15	South Asian Enterprise	2,396	2.27	7,792	2.82	-5,396	-0.56
U4	F3	17	Asian Renaissance	0	0.00	195	0.07	-195	-0.07
U4	F3	61	Came From Away	16,673	15.77	34,326	12.43	-17,653	3.34
U4	F3	64	Midtown Movers	1,309	1.24	1,530	0.55	-222	0.68
S7	M1	35	Vie Dynamique	0	0.00	0	0.00	0	0.00
S7	F1	42	Barbieuses Tranquilles	0	0.00	0	0.00	0	0.00
S7	F1	59	La Vie Simple	0	0.00	0	0.00	0	0.00
R3	M1	46	Patrimoine Rustique	0	0.00	0	0.00	0	0.00
R3	F3	54	Vie au Village	0	0.00	0	0.00	0	0.00
R3	M1	63	Amants de la Nature	0	0.00	0	0.00	0	0.00
U5	Y1	28	Latte Life	317	0.30	1,272	0.46	-955	-0.16
U5	Y2	52	Friends & Roomies	2,265	2.14	5,401	1.96	-3,136	0.19
U5	Y2	57	Juggling Acts	152	0.14	529	0.19	-376	-0.05
U5	F1	60	Value Villagers	246	0.23	380	0.14	-134	0.10
U5	Y2	67	Just Getting By	398	0.38	521	0.19	-123	0.19
U6	F1	39	Evolution Urbaine	0	0.00	0	0.00	0	0.00
U6	M2	44	Un Grand Ciel	0	0.00	0	0.00	0	0.00
U6	Y2	56	Jeunes Biculturels	0	0.00	0	0.00	0	0.00
U6	M2	65	Agés & Traditionnels	0	0.00	0	0.00	0	0.00
Total				105,741	100.00	276,179	100.00	-170,439	0.00

-88%



Decreased relative share of visits

Overall visitation decreased for the branches under study. The variance between segments was dramatic. Older segments (01 The A-List) decreased in branch visitation by 88%.

-46%

Increased share of visits



Younger segments decreased visitation at a much lower rate.

Given this how would you change your engagement strategy to reflect the needs of your customers? (i.e. Pro active out reach to 01 The A-List?) knowing they do not want to visit branches in the interim?

TD Bank - Wealthscapes Trend Reports

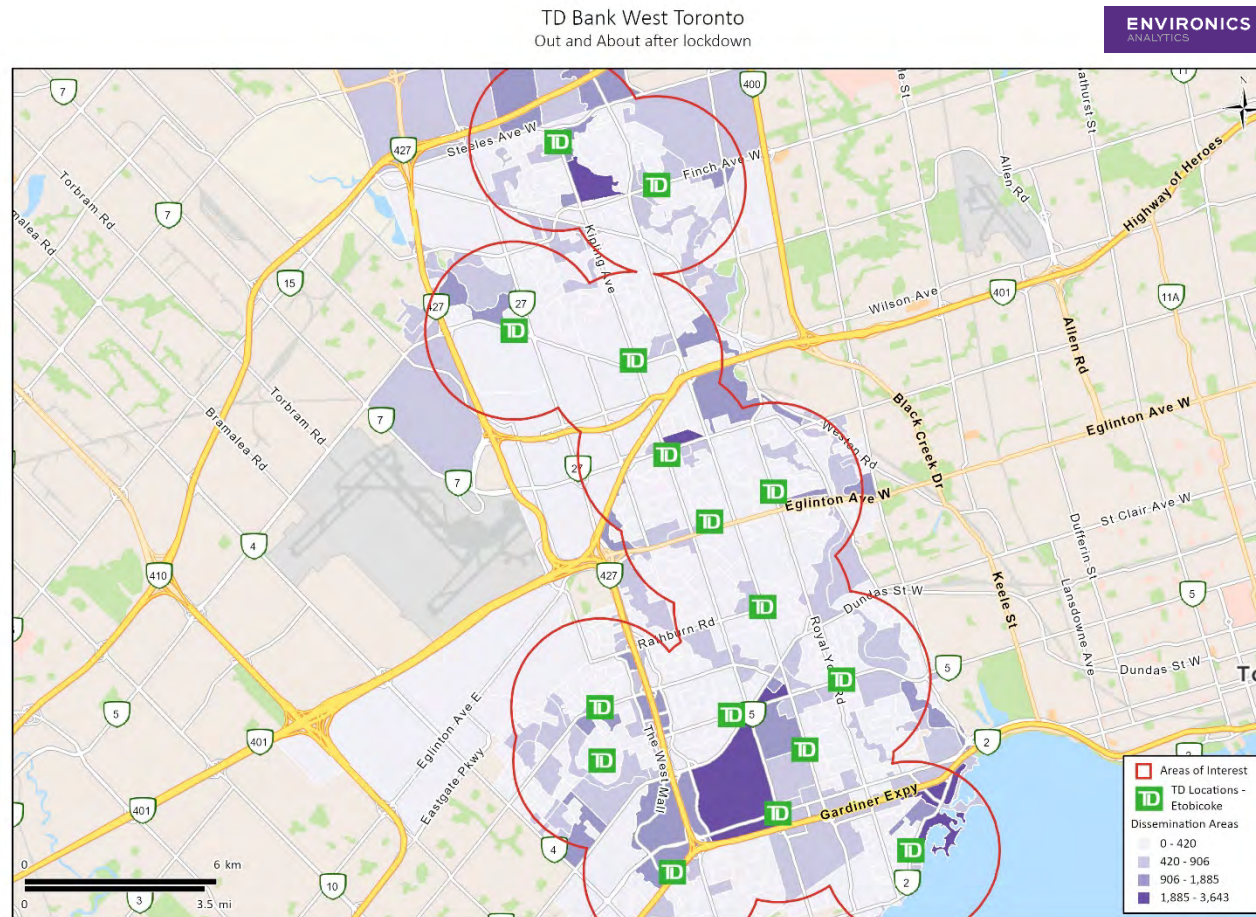
WealthScapes - MobileScapes Trend Customers						
Reference: TD Branch References						
Customer Level: Value						
Filter: No filter	2020-03-31 - 2020-04-30		2019-03-31 - 2019-04-30		Trend	
	% Comp	\$ per Household	% Comp	\$ per Household	Absolute % Change	% per Household % Change
Annual Cash Flow						
Aggregate Household Income	100.00	97,198.73	100.00	102,164.35	0.00	-4.98
Median Household Income	100.00	73,560.44	100.00	74,422.73	0.00	-1.79
Aggregate Household Disposable Income	100.00	74,367.43	100.00	77,865.55	0.00	-4.50
Aggregate Household Discretionary Income	100.00	46,809.59	100.00	49,746.52	0.00	-5.90
Households with Income \$0 to \$19,999	10.38	10.38	10.38	10.38	0.00	0.00
Households with Income \$20,000 to \$39,999	15.20	15.13	15.13	15.13	0.07	-
Households with Income \$40,000 to \$59,999	14.97	14.97	14.97	14.97	0.00	-
Households with Income \$60,000 to \$79,999	14.67	14.67	14.67	14.67	0.00	-
Households with Income \$80,000 to \$99,999	11.97	11.97	11.97	11.97	0.00	-
Households with Income \$100,000 Or Over	34.41	34.41	34.41	34.41	0.00	-1.94
Households with Income \$100,000 to \$124,999	10.59	10.59	10.59	10.59	0.00	-
Households with Income \$125,000 to \$149,999	7.26	7.26	7.26	7.26	0.00	-0.16
Households with Income \$150,000 to \$199,999	7.64	7.64	7.64	7.64	0.00	-0.25
Households with Income \$200,000 Or Over	7.97	7.97	7.97	7.97	0.00	-0.69
Households with Income \$200,000 to \$299,999	5.20	5.20	5.20	5.20	0.00	-0.27
Households with Income \$300,000 Or Over	2.95	2.95	2.95	2.95	0.00	-0.42
Aggregate Household RSP Contributions	100.00	3,468.61	100.00	3,553.43	0.00	-2.39
WealthScapes Totals						
WealthScapes Net Worth - Value	99.95	523,989.05	99.94	589,024.98	0.00	-6.92
WealthScapes Net Worth (Including Employer-based Pension Plans) - Value	99.95	641,644.80	99.95	702,620.03	0.01	-6.30
WealthScapes Assets (Including Employer-based Pension Plans) - Value	99.94	611,560.80	99.94	677,137.43	0.06	-7.93
Employer Pension Plans & Retirement Savings Plans - Value	69.58	184,507.16	69.41	194,680.92	0.10	-6.02
Employer Pension Plans - Value	47.14	108,276.79	47.08	111,370.08	0.41	-2.79
WealthScapes Assets - Value	99.94	102,848.06	99.96	108,737.37	0.06	-6.31
WealthScapes Liquid Assets - Balance	99.95	287,955.65	99.93	312,476.48	0.12	-7.85
WealthScapes Liquid Assets - RSP - Balance	47.80	76,000.41	46.47	82,716.86	1.03	-6.89
WealthScapes Liquid Assets - Non-RSP - Balance	98.80	211,955.24	98.88	229,759.62	0.12	-7.71
WealthScapes Liquid Assets - TFSA - Balance	45.46	19,580.62	45.40	20,383.05	0.06	-3.94
WealthScapes Liquid Assets - Non-RSP & Non-TFSA - Balance	98.15	192,374.62	97.98	209,376.57	0.16	-6.14
WealthScapes Debt - Balance	98.77	169,316.01	98.79	176,696.39	-0.01	-4.19
Assets - Savings						
Total Savings - RSP - Balance	23.91	13,564.30	23.37	14,400.13	0.54	-6.30
Total Savings - Non-RSP - Balance	98.36	109,894.17	98.24	114,673.24	0.12	-7.89
Total Savings - TFSA - Balance	20.93	7,839.44	20.79	8,179.94	0.04	-4.10
Total Savings - Non-RSP & Non-TFSA - Balance	97.80	98,025.73	97.65	106,493.30	0.16	-7.99
Total Savings - Balance	98.48	118,610.47	98.36	124,573.07	0.14	-6.41
Chequing & Savings Accounts - Balance	98.19	81,288.61	98.04	85,375.93	0.16	-4.78
Chequing & Savings Accounts - RSP - Balance	9.36	7,804.52	9.78	7,912.66	0.06	-1.31
Chequing & Savings Accounts - Non-RSP - Balance	98.04	73,484.09	97.89	77,463.27	0.16	-5.17
Chequing & Savings Accounts - TFSA - Balance	17.69	5,130.47	17.54	5,269.78	0.16	-2.69
Chequing & Savings Accounts - Non-RSP & Non-TFSA - Balance	97.50	68,353.62	97.30	72,193.49	0.17	-6.24
GICs and Term Deposits - Balance	36.22	38,150.85	36.50	43,697.74	-0.25	-12.74
GICs and Term Deposits - RSP - Balance	7.88	2,739.78	8.18	6,467.47	-0.25	-17.25
GICs and Term Deposits - Non-RSP - Balance	33.27	32,371.08	33.69	37,230.27	-0.42	-13.00
GICs and Term Deposits - TFSA - Balance	4.38	2,768.97	4.50	2,910.06	-0.12	-6.91
GICs and Term Deposits - Non-RSP & Non-TFSA - Balance	31.09	29,602.10	31.46	34,320.21	-0.38	-13.52
Assets - Investments						
Total Investments - RSP - Balance	35.08	42,498.11	34.98	48,316.73	0.48	-4.33
Total Investments - Non-RSP - Balance	95.42	106,040.08	95.64	115,060.08	-0.22	-7.88
Total Investments - TFSA - Balance	22.28	11,141.18	22.28	12,223.09	-0.08	-9.79
Total Investments - Non-RSP & Non-TFSA - Balance	42.75	34,296.90	42.62	102,837.87	0.13	-6.34
Total Investments - Balance	61.83	158,538.19	61.66	163,401.81	-0.02	-6.11
Stocks - Balance	25.41	58,110.09	25.47	64,803.61	-0.06	-10.34
Stocks - RSP - Balance	5.89	12,228.95	6.06	13,730.96	-0.17	-10.91
Stocks - Non-RSP - Balance	23.53	45,881.14	23.53	51,072.65	0.00	-10.16
Stocks - TFSA - Balance	5.85	5,486.61	5.70	5,694.68	0.06	-4.03
Stocks - Non-RSP & Non-TFSA - Balance	20.68	40,394.53	20.80	45,387.97	0.06	-10.81
Bonds - Balance	14.63	9,471.26	15.21	10,346.72	-0.57	-6.40
Bonds - RSP - Balance	1.98	2,352.85	1.98	2,387.98	-0.01	-1.47
Bonds - Non-RSP - Balance	13.63	7,118.41	13.43	7,958.74	0.06	-10.38
Bonds - TFSA - Balance	2.10	999.42	2.14	993.51	0.05	-6.58
Bonds - Non-RSP & Non-TFSA - Balance	12.36	6,219.00	12.98	6,965.23	-0.66	-10.87
Investment Funds - Balance	53.37	100,899.83	53.32	108,233.47	0.06	-6.74
Investment Funds - RSP - Balance	32.97	47,204.31	32.07	52,201.81	0.90	-6.29
Investment Funds - Non-RSP - Balance	49.77	53,695.53	49.49	56,031.67	-0.27	-6.30
Investment Funds - TFSA - Balance	27.63	5,366.15	27.78	5,515.02	0.07	-2.70
Investment Funds - Non-RSP & Non-TFSA - Balance	24.18	47,929.38	26.08	50,516.65	0.06	-4.64
Segregated Funds - Balance	7.86	10,397.46	8.36	12,012.60	-0.50	-15.16
Segregated Funds - RSP - Balance	0.78	8,182.75	0.77	9,388.87	-0.09	-18.89
Segregated Funds - Non-RSP - Balance	2.15	2,194.71	2.40	2,623.74	-0.27	-23.28
Segregated Funds - TFSA - Balance	0.16	822.33	0.17	827.37	-0.01	-11.20
Segregated Funds - Non-RSP & Non-TFSA - Balance	2.01	2,068.88	2.28	2,796.36	-0.27	-23.60
Mutual Funds - Balance	11.15	10,582.38	11.07	95,430.97	0.08	-5.07
Mutual Funds - RSP - Balance	29.09	39,711.56	28.94	42,714.94	0.06	-6.66
Mutual Funds - Non-RSP - Balance	43.09	50,870.82	43.32	53,299.93	-0.23	-4.46
Mutual Funds - TFSA - Balance	27.71	5,884.12	27.63	5,814.64	0.08	-2.89
Mutual Funds - Non-RSP & Non-TFSA - Balance	17.40	45,086.70	17.40	47,787.29	0.15	-4.90
Assets - Real Estate						
Total Real Estate - Value	61.09	414,028.40	62.41	453,254.89	-1.32	-6.46
Net Real Estate Equity - Value	-	285,373.42	-	317,653.34	-	-10.17
Primary Real Estate - Value	53.32	340,552.10	54.72	380,452.05	-7.86	-12.62
Other Real Estate - Value	20.20	74,403.31	21.17	83,842.80	-9.97	-11.26
Debt						
Non-Res - Balance	38.34	129,614.98	38.24	130,654.05	0.10	-4.46
Total Consumer Debt - Balance	98.97	39,971.03	98.99	41,041.85	-0.02	-3.27
Credit Card Debt - Balance	95.46	6,919.27	95.97	6,978.23	-0.12	-2.44
Personal Loans - Balance	53.29	15,786.06	53.31	16,300.05	-0.08	-3.07
Lines of Credit - Balance	14.31	17,066.70	14.50	18,083.57	-0.21	-3.76
Unsecured Lines of Credit - Balance	32.51	5,143.91	32.80	5,251.24	0.01	-2.09
Secured Lines of Credit - Balance	33.84	12,243.19	34.40	12,812.33	-0.56	-4.49
Ratios						
Debt:Asset Ratio	0.24	-	0.23	-	0.01	-
Debt:Liquid Asset Ratio	0.59	-	0.57	-	0.02	-
Debt:Disposable Income Ratio	2.28	-	2.27	-	0.01	-
Consumer Debt:Discretionary Income Ratio	0.85	-	0.83	-	0.02	-
RSP:Non-RSP Liquid Assets Ratio	0.36	-	0.36	-	0.00	-
Real Estate Assets:Liquid Assets Ratio	1.44	-	1.45	-	-0.01	-
Savings Investments Ratio	0.71	-	0.70	-	0.01	-
Mortgage Consumer Debt Ratio	3.38	-	3.31	-	0.06	-
Mortgage Real Estate Assets Ratio	0.31	-	0.30	-	0.01	-
RSP:FFP Ratio	0.70	-	0.74	-	-0.04	-
Debt:Asset (with Personal) Ratio	0.21	-	0.20	-	0.01	-
Personal:Non-Personal Asset Ratio	0.15	-	0.15	-	0.00	-
TFSA Liquid Asset:Non-Sheltered Liquid Asset Ratio	0.10	-	0.10	-	0.00	-
TFSA Savings:TFSA Investment Ratio	0.67	-	0.67	-	0.00	-

Key differences in branch visitors between 2019 and 2020

Branch visitor summary: People who visited TD branches in West Toronto between March and April of this year when compared to the same time period last year had:

- Lower incomes
- Had less savings
- Had more debt
- Had higher Debt / Asset ratios

TD Bank – Out and About



Darker areas represent neighbourhoods where more people are out and about

Lighter areas represent neighbourhoods where less people are out and about

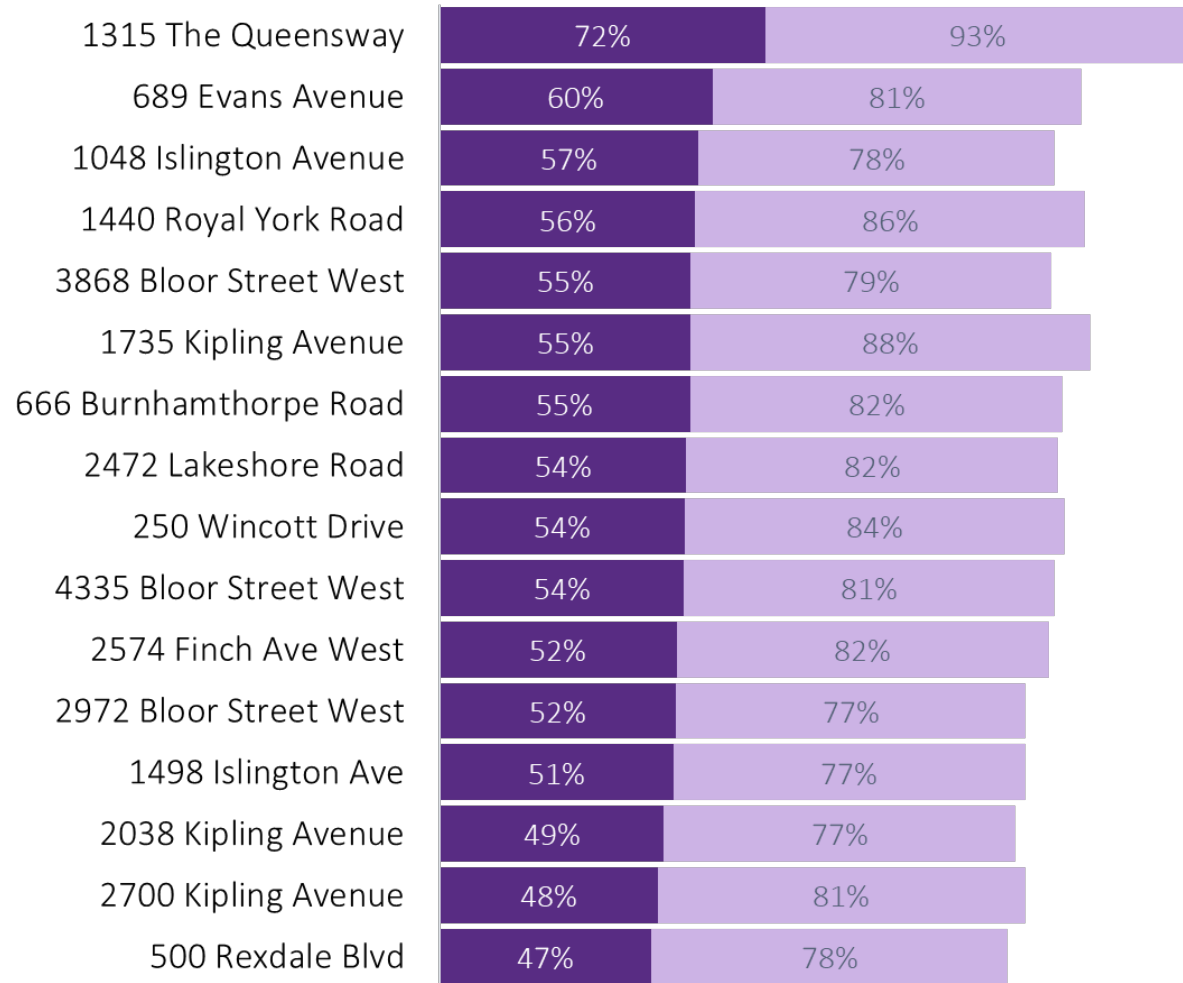
Our clients are using this to:

- Confirm which locations to open
- Where to send inventory
- Where to send sales reps
- Where to focus on e-commerce and curbside pickup..

TD – Activity Trend Branch Ranking Report

Branch	2020			2019	
	Total Population	Count	% Pen	Count	% Pen
1315 The Queensway	15,277	10,931	71.55	14,242	93.23
689 Evans Avenue	17,391	10,439	60.03	14,083	80.98
1048 Islington Avenue	41,617	23,631	56.78	32,640	78.43
1440 Royal York Road	45,475	25,536	56.15	38,943	85.64
3868 Bloor Street West	43,381	23,952	55.21	34,329	79.13
1735 Kipling Avenue	35,026	19,325	55.17	30,770	87.85
666 Burnhamthorpe Road	47,187	26,014	55.13	38,620	81.84
2472 Lakeshore Road	38,739	20,994	54.19	31,674	81.76
250 Wincott Drive	42,967	23,130	53.83	35,912	83.58
4335 Bloor Street West	45,839	24,629	53.73	37,340	81.46
2574 Finch Ave West	41,798	21,810	52.18	34,123	81.64
2972 Bloor Street West	51,788	26,962	52.06	39,729	76.71
1498 Islington Ave	33,948	17,440	51.37	26,243	77.30
2038 Kipling Avenue	23,247	11,475	49.36	17,954	77.23
2700 Kipling Avenue	41,541	19,947	48.02	33,508	80.66
500 Rexdale Blvd	21,389	9,963	46.58	16,723	78.18

TD – Activity Trend Branch Ranking Report



■ 2020 % Pen ■ 2019 % Pen

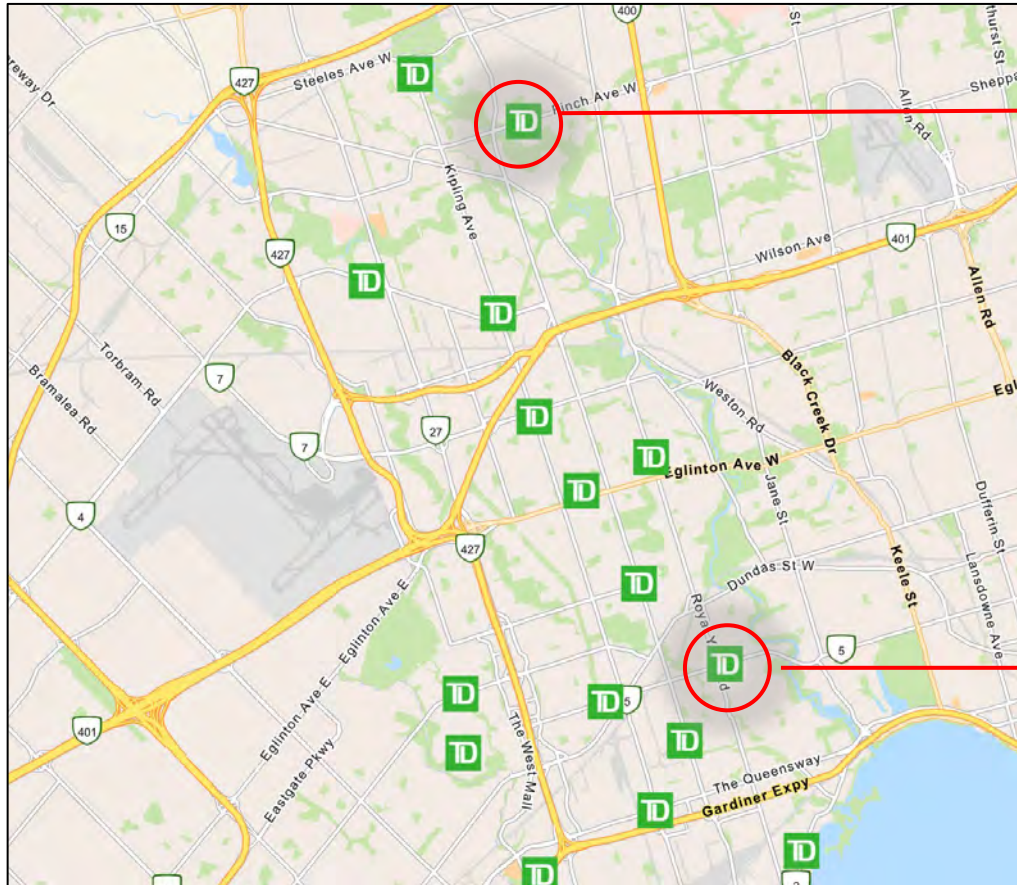
The trade area around this branch historically had 93% of its trade area defined as 'Out and About'. During the same time this year only 72% of its trade area is active.

The delta in activity highlights how much consumer movement has changed and specifically how much it is impacting local areas. True recovery in this regard would be attained for branches when the 2020 rates match 2019 historical norms (93%).

Our clients are using this information to create store or branch specific recovery metrics to inform when locations should open, where to send inventory and when to focus on e-commerce and curbside pickup. These reports can be updated on a weekly basis.

Comparison Between Two Locations

Comparing Two Locations



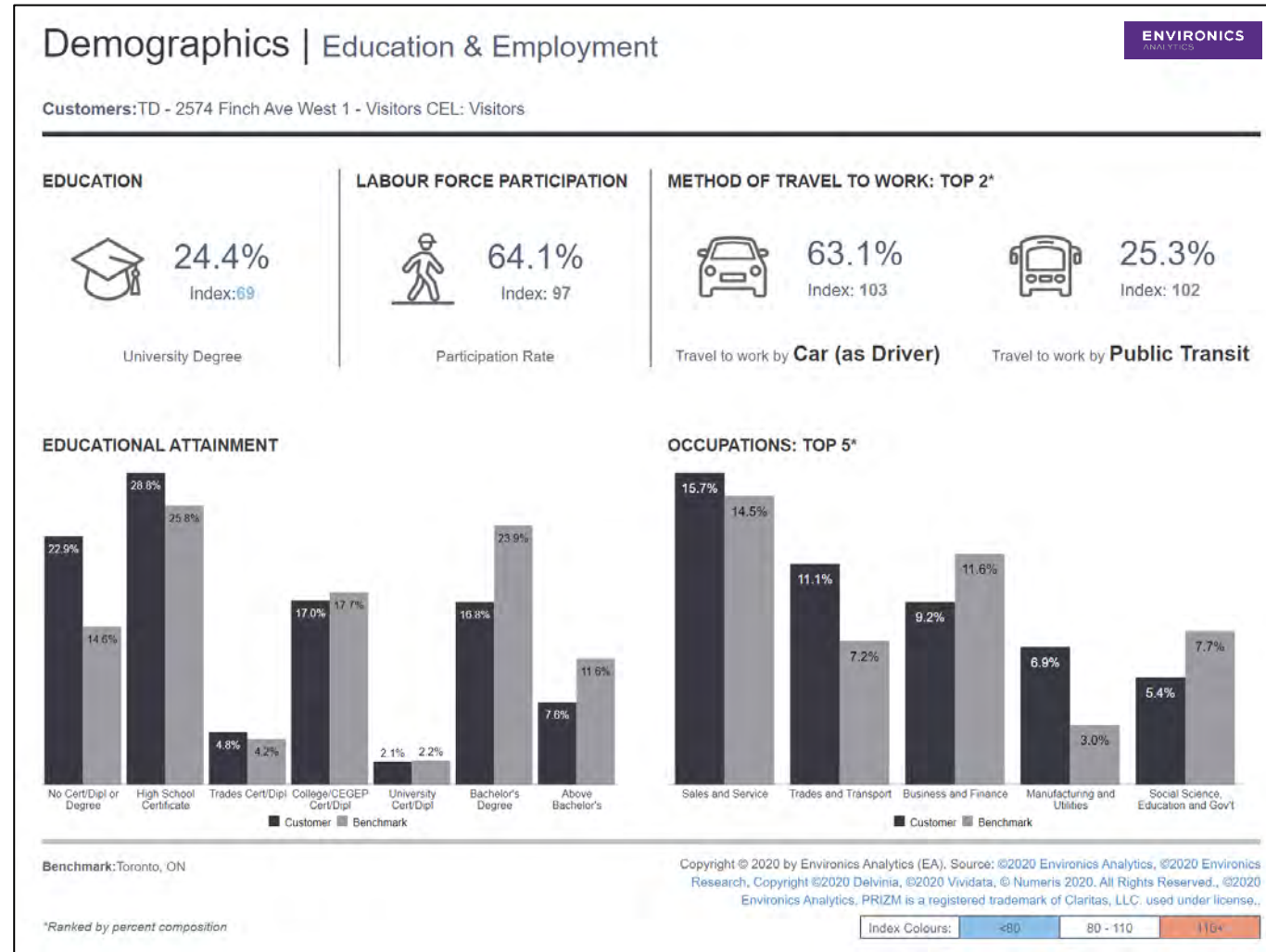
[2574 Finch Ave W](#)

[2972 Bloor St W](#)

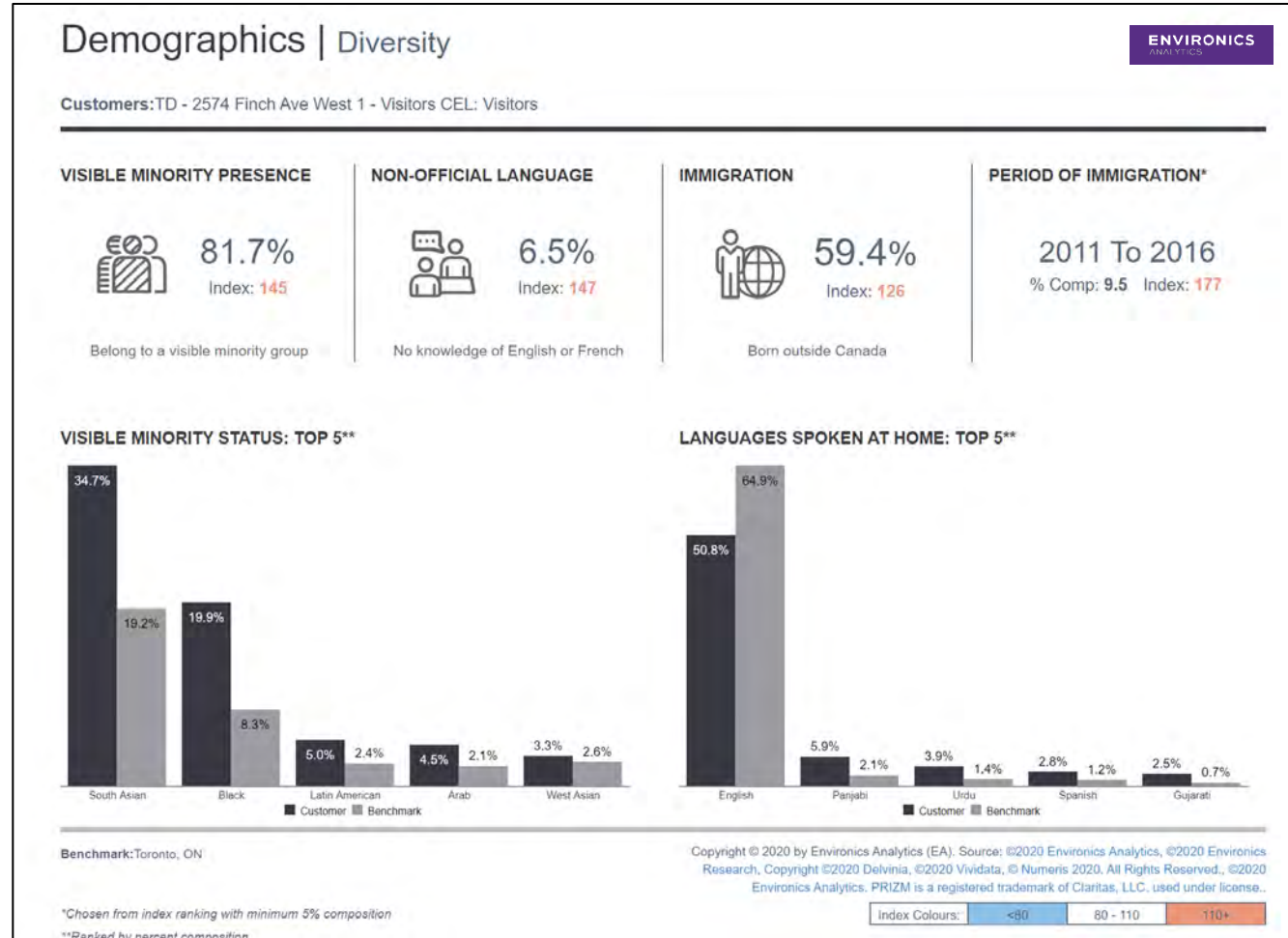
TD Bank – 2574 Finch Ave W – Overview



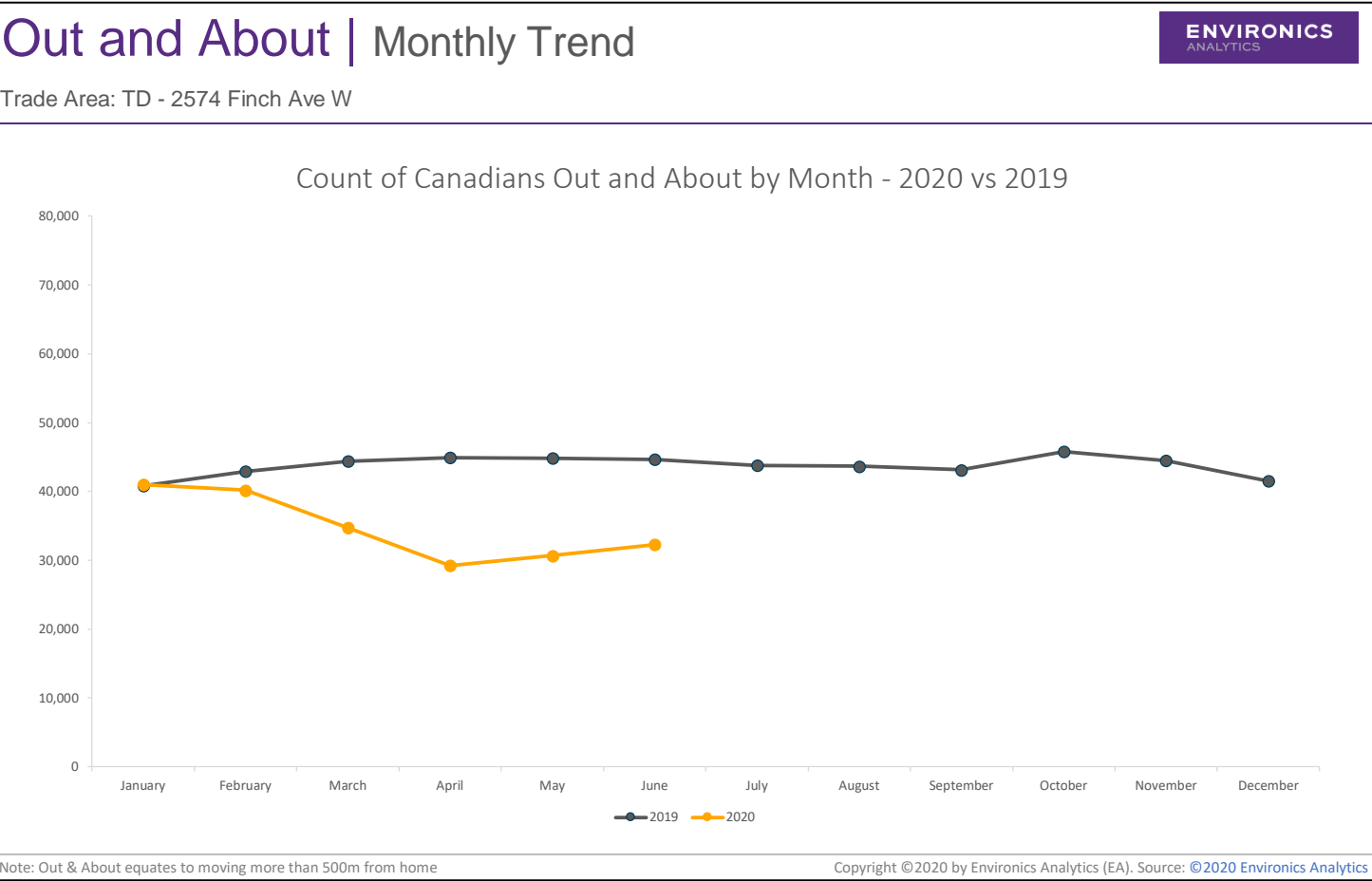
TD Bank – 2574 Finch Ave W – Overview



TD Bank – 2574 Finch Ave W – Overview



TD Bank – 2574 Finch Ave W – Activity Trend



TD Bank – 2972 Bloor Street West

Demographics | Housing & Income

ENVIRONICS
ANALYTICS

Customers: TD Canada Trust - 2972 Bloor St W, Etobicoke, ON, M8X1B9 - Visitors CEL: Visitors

TENURE



STRUCTURE TYPE



30.4%
Index: 55



69.5%
Index: 157

AGE OF HOUSING*

4 - 9 Years Old
% Comp: 14.0 Index: 176

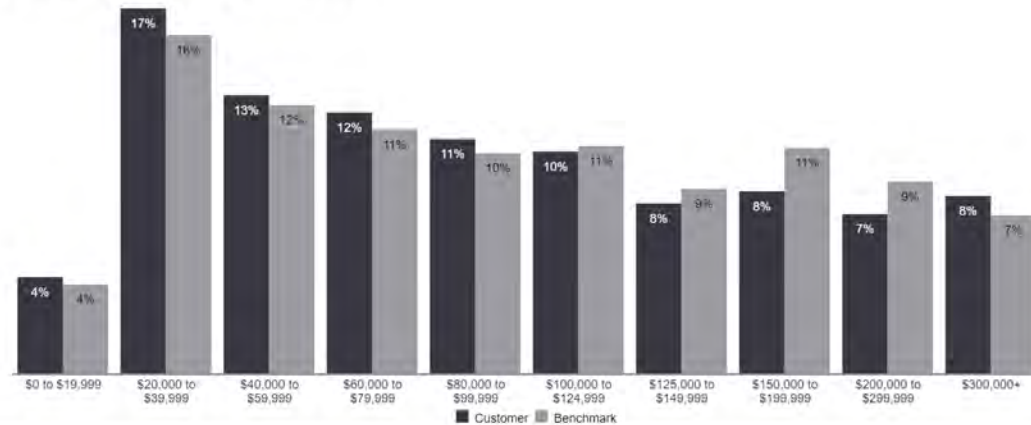
AVERAGE HOUSEHOLD INCOME



\$124,753

Index: 100

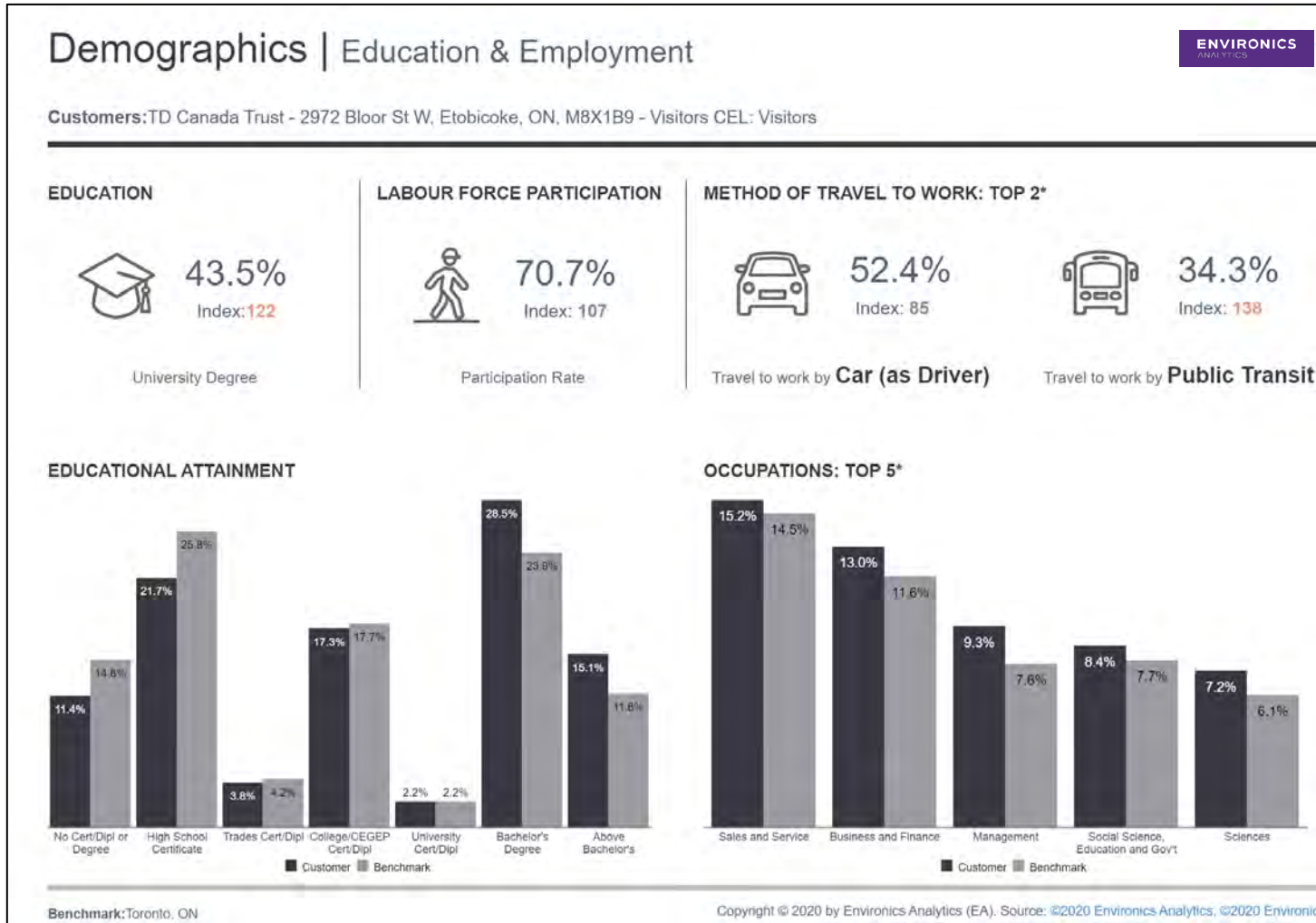
HOUSEHOLD INCOME DISTRIBUTION



Benchmark: Toronto, ON

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TD Bank – 2972 Bloor Street West



TD Bank – 2972 Bloor Street West

Demographics | Diversity

ENVIRONICS
ANALYTICS

Customers: TD Canada Trust - 2972 Bloor St W, Etobicoke, ON, M8X1B9 - Visitors CEL: Visitors

VISIBLE MINORITY PRESENCE



48.2%

Index: 86

Belong to a visible minority group

NON-OFFICIAL LANGUAGE



3.2%

Index: 74

No knowledge of English or French

IMMIGRATION



44.8%

Index: 95

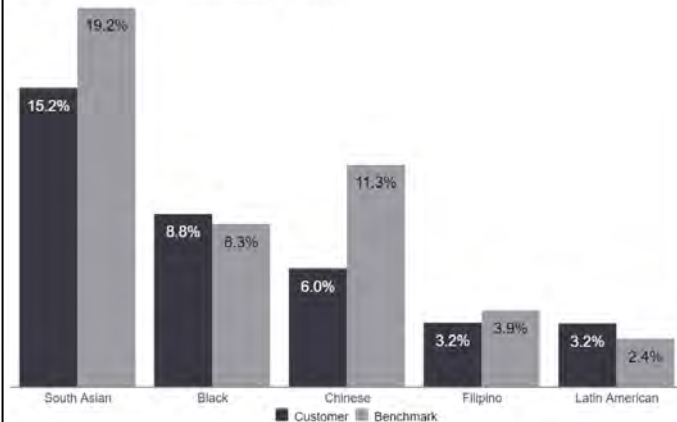
Born outside Canada

PERIOD OF IMMIGRATION*

2017 To Present

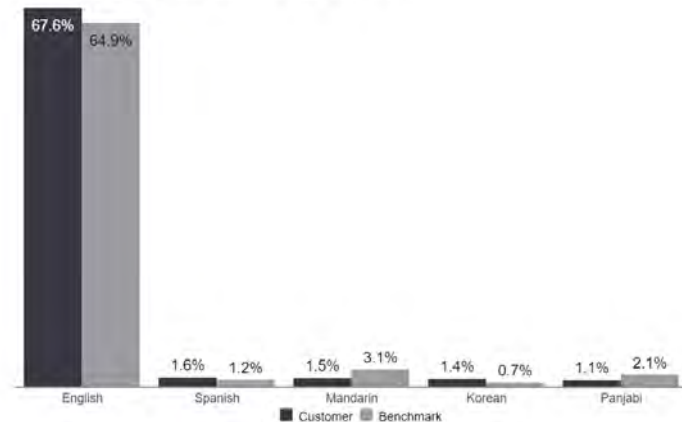
% Comp: 9.0 Index: 119

VISIBLE MINORITY STATUS: TOP 5**



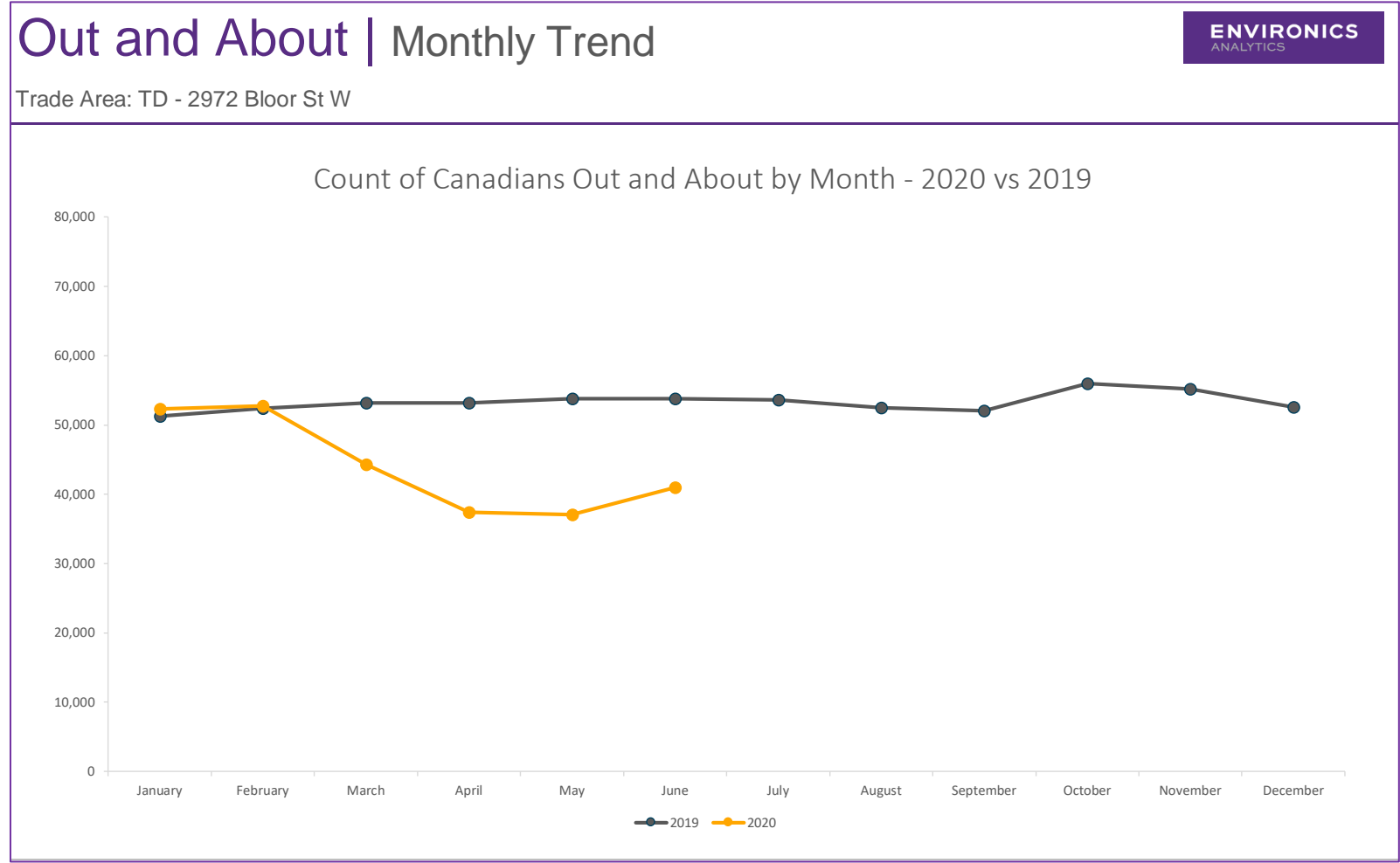
Benchmark: Toronto, ON

LANGUAGES SPOKEN AT HOME: TOP 5**

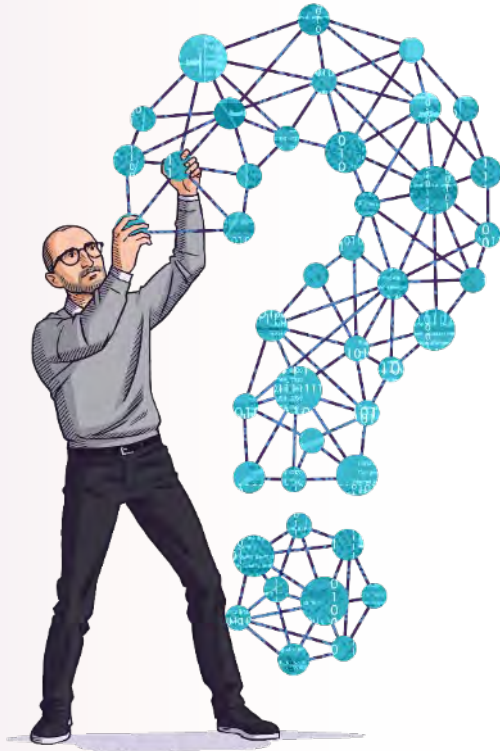


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TD Bank – 2972 Bloor Street West – Activity Trend



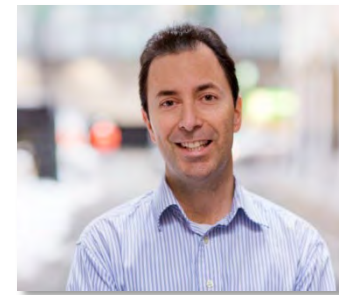
QUESTIONS?



Evan Wood



Peter Miron



Casey Price