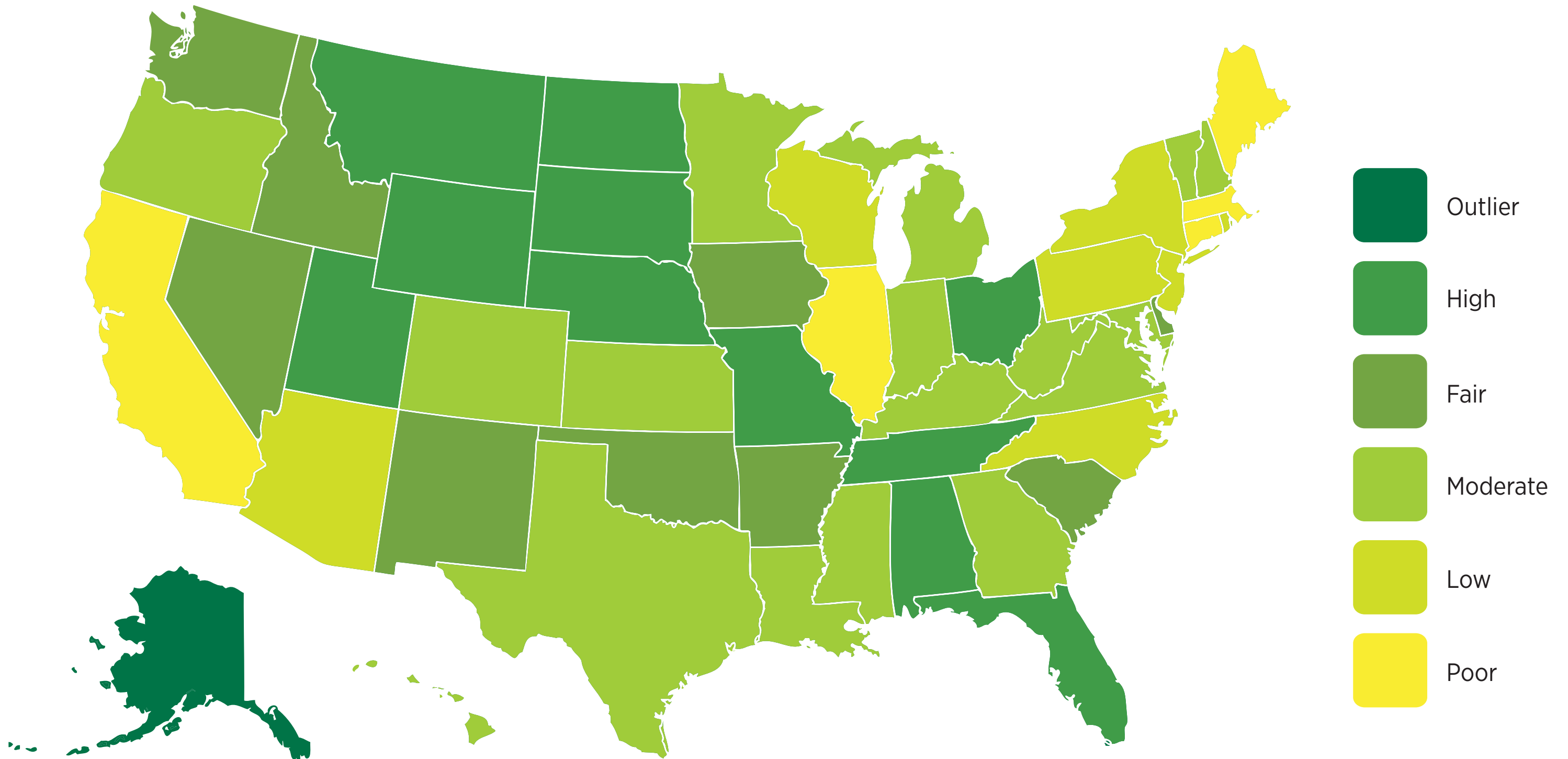


## CASH SOLVENCY

How much cash is available to cover short-term liabilities?



# CASH SOLVENCY

Definitions: *outlier*, at least one ratio has 13 or more times the cash needed to cover short-term liabilities; *high*, at least one ratio has 4 or more times the cash needed; *fair*, at least one ratio has 3 times the cash needed; *moderate*, at least one ratio has 2 times the cash; *low*, at least two ratios have the cash needed; and *poor*, one or more ratios have less than the cash needed.

Exception: Maryland is included in the moderate cluster because, while its current ratio was 2.1, the other cash ratios for the state were lower.