



Claritas Income Producing Assets & Net Worth Profiles 2024 Release Notes

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OVERVIEW

Claritas Income Producing Assets Profiles provide insight into the liquid assets of a household based on responses to the Claritas Financial Track survey of financial behaviors, the largest financial survey in the industry. Through this survey, Claritas collects actual dollar measures from each survey respondent. Typically, survey data for nearly 150,000 households (using a rolling three years of quarterly surveys) is used to construct balance information for a variety of financial products and services that are core to the Income Producing Assets Profiles.

Claritas Net Worth Profiles provide insight into the financial position of a household by measuring the net difference between the assets and liabilities based on responses to the Claritas Financial Track survey of financial behaviors. Net Worth Profiles include survey response data on liquid assets, such as savings accounts, CDs, or stocks; the value of a primary residence; and cash value of insurance, collectibles, real estate, and other investments. Net Worth Profiles also measure liabilities, such as mortgages, auto loans, student loans, home improvement loans, credit card balances, other personal loans, and balances on other lines of credit.

Both Income Producing Assets Profiles and Net Worth Profiles can be combined with Claritas segmentation systems to examine the asset bases of a segment. The industry-standard measures of Income Producing Assets (IPA) and Net Worth both measure the financial status of a household, but each provides a view of affluence from a uniquely different angle. Available for the Claritas P\$YCLE® Premier and Claritas PRIZM® Premier segmentation systems, Income Producing Assets Profiles and Net Worth Profiles provide powerful insights into your ideal customers' financial background for more effective marketing campaign planning.

WHAT'S NEW

Each year, Claritas develops national targets for Income Producing Assets and Net Worth Profiles based on a variety of published data, such as the Survey of Consumer Finances. Claritas also incorporates data from the Claritas Financial Track survey of behaviors, the largest financial survey in the industry, using a rolling three years of quarterly surveys as inputs to the annual update.

DATA DESCRIPTION

Claritas Income Producing Assets Profiles

Strongly correlated to age and income, Claritas Income Producing Assets Profiles measure liquid wealth (such as cash), checking accounts, savings products, money market accounts and CDs, investment products, retirement accounts, and other asset classes that are relatively easy to liquidate—and for which marketers can readily compete. The Income Producing Assets Profiles classify all U.S. households into one of eleven ranges, with values ranging from less than \$25,000 to over \$3 million:

- IPA \$0 - \$24,999
- IPA \$25,000 - \$49,999
- IPA \$50,000 - \$74,999
- IPA \$75,000 - \$99,999
- IPA \$100,000 - \$249,999
- IPA \$250,000 - \$499,999
- IPA \$500,000 - \$749,999
- IPA \$750,000 - \$999,999
- IPA \$1,000,000 - \$1,999,999
- IPA \$2,000,000 - \$2,999,999
- IPA \$3,000,000+

Claritas Net Worth Profiles

Claritas Net Worth Profiles measures include Income Producing Assets and take into consideration such assets as the value of primary residence and cash value of insurance, collectibles, real estate, and other investments. Net Worth also measures liabilities such as mortgages, auto loans, student loans, home improvement loans, credit card balances, other personal loans, and balances on other lines of credit. Net Worth Profiles classify all U.S. households into one of eleven ranges, with values ranging from less than \$25,000 to over \$2 million:

- Net Worth \$0 - \$24,999
- Net Worth \$25,000 - \$49,999
- Net Worth \$50,000 - \$74,999

- Net Worth \$75,000 - \$99,999
- Net Worth \$100,000 - \$149,999
- Net Worth \$150,000 - \$249,999
- Net Worth \$250,000 - \$499,999
- Net Worth \$500,000 - \$749,999
- Net Worth \$750,000 - \$999,999
- Net Worth \$1,000,000 - \$1,999,999
- Net Worth \$2,000,000+

METHODOLOGY

Claritas Income Producing Assets Profiles and Claritas Net Worth Profiles estimate liquid assets and liabilities based on responses to the Claritas Financial Track survey of financial behaviors, for which Claritas has actual dollar measures from each survey respondent. From the survey base, information for nearly 150,000 households (typically using a rolling three years of quarterly surveys) is used to construct balance information for a variety of financial products and services that are core to the Income Producing Assets Profiles.

There are three major components in the creation of Income Producing Assets and Net Worth Profiles:

- Real codes – actual Claritas Financial Track respondent demographic data coded with Claritas PRIZM® Premier or Claritas P\$YCLE® Premier segmentation codes based on self-reported data by survey takers
- Values – the real Income Producing Assets and Net Worth monetary values assigned to each Claritas Financial Track real-coded respondent
- Weights – statistical method of modeling respondent data to be nationally representative. As a result, the bases will not match other profile sets that use the same Financial Track data, such as Financial Product Profiles.

Input data for the Income Producing Assets and Net Worth Profiles is created from real-coded Claritas Financial Track respondent demographic data. The raw Claritas Financial Track data is coded with PRIZM® Premier and P\$YCLE® Premier segmentation systems; each respondent is assigned a corresponding segment code dictated by their associated demographic data. The respondent data is then assigned an Income Producing Asset and Net Worth value and associated indicator score (1-11). Calculated weights for Claritas Financial Track data are assigned and records are then aggregated by segment. Results are then analyzed and tested to maximize the final profiles' relevance and utility for a variety of applications.

Income Producing Assets and Net Worth Profiles are available for the PRIZM Premier and P\$YCLE Premier segmentation systems via flat file delivery or through Claritas applications.

TECHNICAL SUPPORT

If you need further assistance, please contact the Claritas Solution Center between 9:00 a.m. and 8:00 p.m. (Monday through Friday, EST) at 800.866.6511.

LEGAL NOTIFICATIONS

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