CLARITAS INCOME PRODUCING ASSETS INDICATORS CY FY DISTRIBUTIONS RELEASE NOTES

DATA VINTAGE
2022

BASE LEVEL GEOGRAPHY
Block Group

UPDATE FREQUENCY
Annually

VARIABLES
15 current year
15 five year

To view the complete list of variables please visit:
environicsanalytics.com/en-us/variables

WHAT IT IS

Claritas Income Producing Assets Indicators were originally built as a predictive input for P$YCLE®. This construct has been further developed as an independent proprietary model and made available as a stand-alone product in response to client demand.

Income Producing Assets (IPA) Indicators estimates the liquid assets of a household based on responses to the Claritas Financial Track survey of financial behaviors—the largest financial survey of its kind in the industry—for which there are actual dollar measures from each survey respondent. From the survey base, information for approximately 200,000 households (using a rolling three years of quarterly surveys) is used to construct balance information for a variety of financial products and services.

Strongly correlated to age and income, the Income Producing Assets Indicators model measures liquid wealth such as cash, checking accounts, savings products (savings accounts, money market accounts and CDs), investment products (stock and mutual funds), retirement accounts and other asset classes that are relatively easy to redeem and move—and for which marketers can readily compete. The model classifies all U.S. households into one of 11 IPA ranges, with values ranging from less than $25,000 to over $3 million.

FIVE YEAR PROJECTIONS

The five-year projections are not forecasts, but rather projections using the current-year models with Claritas' five-year projected demographic estimates. These projections reflect how the Income Producing Assets distributions of every block group are expected to change for long term planning and forecasting.

HOW IT'S USED

Banks and financial institutions use it to understand market share of liquid assets for their existing locations.

Fundraising organizations can look for areas where there are households that can contribute based on available liquid assets.

High-end retailers can identify trade areas where households with significant assets exist.

SAMPLE QUESTIONS IT CAN ANSWER

- Where are households with significant liquid assets?
- What percentage of households with liquid assets above $100,000 do we have as clients?
- How will my trade areas change over the next five years in terms of liquid wealth?
- Which areas are good opportunities for fund raising campaigns?

FOR DIRECT DATA DELIVERIES ONLY

Standard data are delivered in the comma-separated values (.csv) format. For a detailed list of variables consult the metadata file with your data delivery.