

CLARITAS NET WORTH INDICATORS DISTRIBUTIONS RELEASE NOTES

DATA VINTAGE

2021

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 Net Worth Indicators Distributions helps you identify households in any trade area by their net worth, which is defined as the difference between assets and liabilities. It measures assets such as savings accounts, CDs, the value of a primary residence and the cash value of insurance, as well as liabilities such as mortgages, auto loans, student loans, credit card balances and lines of credit. The database was created from responses to the Claritas Financial Track survey of financial behaviors. Net Worth Distributions classifies all U.S. Households into one of 11 value ranges, from less than \$25,000 to more than \$2 million. A rolling three year sample of more than 150,000 household responses to the Financial Track survey is used to create the database.

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 Net Worth 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 which areas have high net worth households.



To segment trade areas by the totality of household assets and liabilities.



As a unique measure of wealth not available in other database products.

SAMPLE QUESTIONS IT CAN ANSWER

- Where are areas with high net worth households?
- Which areas are focused on growing assets?
- Where can we find areas where lower net worth households can use our products and services?