pitney bowes

Spectrum™ Technology Platform

Version 12.0 SP2

GroundView®: Household Financial Asset and Wealth

Table of Contents

1 - Introduction

2 - Data Layouts

1 - Introduction

In this section

Demographics

Demographics are descriptors of people and places. The demographic data described begins with people but is summarized at Census Block Group level.

Pitney Bowes U.S. GroundView® Demographic Data for the United States is a comprehensive set of over 8,200 variables. The same has been divided into multiple topics with few hundred variables for better consumption and analysis.

For reference, see the *U.S. Demographic & Business Summary Data Product Guide*. You can download the document in PDF format from here: **U.S. Demographic & Business Summary Data Product Guide**.

Demographics Lookup

Demographics suite consists of an H2 database named demographics_index. This database contains pbkey linked to the bkg_key. This bkg_key in the demographics_index database can be looked up in the demographics attribute database using the pbkey field defined.

Field Name	Field Type	Description
pbkey	char (17)	pbKey™ unique identifier
bkg_key	char (12)	Unique value for demographics data records.

Installation

1. Download the data zip to a directory on your computer.
2. Unzip the data, to find the base data zip with the documentation link file.
3. Unzip the base data folder to find the final .h2.db file.

> **Note:** For example, if you have downloaded the zip file with name **Groundview_Business_Summary_AK_H2DB201803.7z**, then you need to extract this file to find another zips named as **groundview_business_summary_naics_attribute.7z**,

groundview_business_summary_sic_dataset1_attribute.7z, and **groundview_business_summary_sic_dataset2_attribute.7z** with a documentation link file and an index file named as **demographics_index_AK.7z**. Finally extract any of the zip file such as, **groundview_business_summary_naics_attribute.7z** to find the **groundview_business_summary_naics_attribute.h2.db** as final data file.

4. Copy the data to any directory. Note the file name and path.

   Note: You may install databases on a mapped drive, but performance will be affected since you will be accessing them on a network rather than accessing them locally.

5. After you install the database files, you will need to define the database as a resource.

   For more information, see "Adding a GeoEnrichment Module Database Resource" in the applicable version of the *GeoEnrichment Guide* at **support.pb.com/spectrum**.

   After downloading data and installing the Spectrum Client you need to configure the GeoEnrichment Module in the Spectrum, for data processing. For that, follow the steps mentioned in the document available **here**.

Address Fabric Version Compatibility

These databases require Address Fabric January 2018 vintage.

The Address Fabric is based on January 2018 geocoding data.

2 - Data Layouts

In this section

GroundView®: Household Financial Asset and Wealth

Household wealth or net worth is the difference between total assets and total liabilities at the household level. Assets include financial assets, vehicles, primary residence, investment real estate, business assets, and a residual category of non-financial assets. The wealth variables show the distribution of households across levels of wealth.

Financial assets Include transaction accounts (for example, checking and savings accounts), certificates of deposit, savings bonds, bonds, stocks, mutual funds, retirement accounts, cash value of life insurance, and a residual category of other managed financial assets. The concept of financial assets is a subset of household wealth. The financial assets variables show the distribution of households across levels of total financial assets.

FA Description

Field Name	Field Type	Description
pbkey	char(12)	2017 Geography Layer Code **Note:** This field represents the Code value only but, it is named as a "pbkey" to support the Spectrum Platform while loading the data.
fa_TYPE	char(4)	2017 Geography Type (represents Block Group (BG) only)
fa_hhcy	integer	2017 Households
fa_fa0kcy	integer	2017 HH Financial Assets < $5,000
fa_fa5kcy	integer	2017 HH Financial Assets $5,000-$14,999
fa_fa15kcy	integer	2017 HH Financial Assets $15,000-$24,999
fa_fa25kcy	integer	2017 HH Financial Assets $25,000-$34,999
fa_fa35kcy	integer	2017 HH Financial Assets $35,000-$49,999
fa_fa50kcy	integer	2017 HH Financial Assets $50,000-$74,999

Field Name	Field Type	Description
fa_fa75kcy	integer	2017 HH Financial Assets $75,000-$99,999
fa_fa100kcy	integer	2017 HH Financial Assets $100,000-$149,999
fa_fa150kcy	integer	2017 HH Financial Assets $150,000-$249,999
fa_fa250kcy	integer	2017 HH Financial Assets $250,000-$499,999
fa_fa500kcy	integer	2017 HH Financial Assets $500,000+
fa_wlth0kcy	integer	2017 HH Wealth < $25,000
fa_wlth25kcy	integer	2017 HH Wealth $25,000-$49,999
fa_wlth50kcy	integer	2017 HH Wealth $50,000-$99,999
fa_wlth100kcy	integer	2017 HH Wealth $100,000-$249,999
fa_wlth250kcy	integer	2017 HH Wealth $250,000-$499,999
fa_wlth500kcy	integer	2017 HH Wealth $500,000-$749,999
fa_wlth750kcy	integer	2017 HH Wealth $750,000-$999,999
fa_wlth1mmcy	integer	2017 HH Wealth $1,000,000-$1,499,999
fa_wlth1m5cy	integer	2017 HH Wealth $1,500,000+
fa_hh5y	integer	2022 Households
fa_fa0k5y	integer	2022 HH Financial Assets < $5,000
fa_fa5k5y	integer	2022 HH Financial Assets $5,000-$14,999
fa_fa15k5y	integer	2022 HH Financial Assets $15,000-$24,999
fa_fa25k5y	integer	2022 HH Financial Assets $25,000-$34,999
fa_fa35k5y	integer	2022 HH Financial Assets $35,000-$49,999

Field Name	Field Type	Description
fa_fa50k5y	integer	2022 HH Financial Assets $50,000-$74,999
fa_fa75k5y	integer	2022 HH Financial Assets $75,000-$99,999
fa_fa100k5y	integer	2022 HH Financial Assets $100,000-$149,999
fa_fa150k5y	integer	2022 HH Financial Assets $150,000-$249,999
fa_fa250k5y	integer	2022 HH Financial Assets $250,000-$499,999
fa_fa500k5y	integer	2022 HH Financial Assets $500,000+
fa_wlth0k5y	integer	2022 HH Wealth < $25,000
fa_wlth25k5y	integer	2022 HH Wealth $25,000-$49,999
fa_wlth50k5y	integer	2022 HH Wealth $50,000-$99,999
fa_wlth100k5y	integer	2022 HH Wealth $100,000-$249,999
fa_wlth250k5y	integer	2022 HH Wealth $250,000-$499,999
fa_wlth500k5y	integer	2022 HH Wealth $500,000-$749,999
fa_wlth750k5y	integer	2022 HH Wealth $750,000-$999,999
fa_wlth1mm5y	integer	2022 HH Wealth $1,000,000-$1,499,999
fa_wlth1m55y	integer	2022 HH Wealth $1,500,000+
fa_avgfacy	integer	2017 Average Hh Financial Assets
fa_aggfacy	float	2017 HH Financial Assets Aggregate
fa_avgwlthcy	integer	2017 Average Hh Wealth
fa_aggwlthcy	float	2017 HH Wealth Aggregate
fa_avgfa5y	integer	2022 Average Hh Financial Assets

Field Name	Field Type	Description
fa_aggfa5y	float	2022 HH Financial Assets Aggregate
fa_avgwlth5y	integer	2022 Average Hh Wealth
fa_aggwlth5y	float	2022 HH Wealth Aggregate
fa_medfacy	integer	2017 Median Hh Financial Assets
fa_medwlthcy	integer	2017 Median Hh Wealth
fa_medfa5y	integer	2022 Median Hh Financial Assets
fa_medwlth5y	integer	2022 Median Hh Wealth

Notices

USPS® Notices

Pitney Bowes Inc. holds a non-exclusive license to publish and sell ZIP + 4® databases on optical and magnetic media. The following trademarks are owned by the United States Postal Service: CASS, CASS Certified, DPV, eLOT, FASTforward, First-Class Mail, Intelligent Mail, LACS[Link], NCOA[Link], PAVE, PLANET Code, Postal Service, POSTNET, Post Office, RDI, Suite[Link] , United States Postal Service, Standard Mail, United States Post Office, USPS, ZIP Code, and ZIP + 4. This list is not exhaustive of the trademarks belonging to the Postal Service.

Pitney Bowes Inc. is a non-exclusive licensee of USPS® for NCOA[Link]® processing.

Prices for Pitney Bowes Software's products, options, and services are not established, controlled, or approved by USPS® or United States Government. When utilizing RDI™ data to determine parcel-shipping costs, the business decision on which parcel delivery company to use is not made by the USPS® or United States Government.

Data Provider and Related Notices

Data Products contained on this media and used within Pitney Bowes Software applications are protected by various trademarks and by one or more of the following copyrights:

© Copyright United States Postal Service. All rights reserved.

© 2014 TomTom. All rights reserved. TomTom and the TomTom logo are registered trademarks of TomTom N.V.

© 2016 HERE

Fuente: INEGI (Instituto Nacional de Estadística y Geografía)

Based upon electronic data © National Land Survey Sweden.

© Copyright United States Census Bureau

© Copyright Nova Marketing Group, Inc.

Portions of this program are © Copyright 1993-2007 by Nova Marketing Group Inc. All Rights Reserved

© Copyright Second Decimal, LLC

© Copyright Canada Post Corporation

This CD-ROM contains data from a compilation in which Canada Post Corporation is the copyright owner.

© 2007 Claritas, Inc.

The Geocode Address World data set contains data licensed from the GeoNames Project (**www.geonames.org**) provided under the Creative Commons Attribution License ("Attribution

License") located at **http://creativecommons.org/licenses/by/3.0/legalcode**. Your use of the GeoNames data (described in the Spectrum™ Technology Platform User Manual) is governed by the terms of the Attribution License, and any conflict between your agreement with Pitney Bowes Software, Inc. and the Attribution License will be resolved in favor of the Attribution License solely as it relates to your use of the GeoNames data.

Getting Support

If you have any questions or concerns, you may contact our support team directly by calling and emailing on the below mentioned contact details

Data Support: 1.800.762.5158

Software Support: 1.800.367.6950

Email: **software.support@pb.com**

pitney bowes

3001 Summer Street
Stamford CT 06926-0700
USA

www.pitneybowes.com