

Spectrum™ Technology Platform

Version 2018.2.0

GroundView®: Household Financial Asset and Wealth



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1 - Introduction

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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
<code>pbkey</code>	char (17)	<code>pbKey</code> ™ unique identifier
<code>bkg_key</code>	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 October 2018 vintage.

The Address Fabric is based on October 2018 geocoding data.

2 - Data Layouts

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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.
TYPE	char(4)	2017 Geography Type (represents Block Group (BG) only)
hhcy	integer	2017 Households
fa0kcy	integer	2017 HH Financial Assets < \$5,000
fa5kcy	integer	2017 HH Financial Assets \$5,000-\$14,999
fa15kcy	integer	2017 HH Financial Assets \$15,000-\$24,999
fa25kcy	integer	2017 HH Financial Assets \$25,000-\$34,999
fa35kcy	integer	2017 HH Financial Assets \$35,000-\$49,999
fa50kcy	integer	2017 HH Financial Assets \$50,000-\$74,999

Field Name	Field Type	Description
fa75kcy	integer	2017 HH Financial Assets \$75,000-\$99,999
fa100kcy	integer	2017 HH Financial Assets \$100,000-\$149,999
fa150kcy	integer	2017 HH Financial Assets \$150,000-\$249,999
fa250kcy	integer	2017 HH Financial Assets \$250,000-\$499,999
fa500kcy	integer	2017 HH Financial Assets \$500,000+
wlth0kcy	integer	2017 HH Wealth < \$25,000
wlth25kcy	integer	2017 HH Wealth \$25,000-\$49,999
wlth50kcy	integer	2017 HH Wealth \$50,000-\$99,999
wlth100kcy	integer	2017 HH Wealth \$100,000-\$249,999
wlth250kcy	integer	2017 HH Wealth \$250,000-\$499,999
wlth500kcy	integer	2017 HH Wealth \$500,000-\$749,999
wlth750kcy	integer	2017 HH Wealth \$750,000-\$999,999
wlth1mmcy	integer	2017 HH Wealth \$1,000,000-\$1,499,999
wlth1m5cy	integer	2017 HH Wealth \$1,500,000+
hh5y	integer	2022 Households
fa0k5y	integer	2022 HH Financial Assets < \$5,000
fa5k5y	integer	2022 HH Financial Assets \$5,000-\$14,999
fa15k5y	integer	2022 HH Financial Assets \$15,000-\$24,999
fa25k5y	integer	2022 HH Financial Assets \$25,000-\$34,999
fa35k5y	integer	2022 HH Financial Assets \$35,000-\$49,999

Field Name	Field Type	Description
fa50k5y	integer	2022 HH Financial Assets \$50,000-\$74,999
fa75k5y	integer	2022 HH Financial Assets \$75,000-\$99,999
fa100k5y	integer	2022 HH Financial Assets \$100,000-\$149,999
fa150k5y	integer	2022 HH Financial Assets \$150,000-\$249,999
fa250k5y	integer	2022 HH Financial Assets \$250,000-\$499,999
fa500k5y	integer	2022 HH Financial Assets \$500,000+
wlth0k5y	integer	2022 HH Wealth < \$25,000
wlth25k5y	integer	2022 HH Wealth \$25,000-\$49,999
wlth50k5y	integer	2022 HH Wealth \$50,000-\$99,999
wlth100k5y	integer	2022 HH Wealth \$100,000-\$249,999
wlth250k5y	integer	2022 HH Wealth \$250,000-\$499,999
wlth500k5y	integer	2022 HH Wealth \$500,000-\$749,999
wlth750k5y	integer	2022 HH Wealth \$750,000-\$999,999
wlth1mm5y	integer	2022 HH Wealth \$1,000,000-\$1,499,999
wlth1m55y	integer	2022 HH Wealth \$1,500,000+
avgfacy	integer	2017 Average Hh Financial Assets
aggfacy	float	2017 HH Financial Assets Aggregate
avgwlthcy	integer	2017 Average Hh Wealth
aggwlthcy	float	2017 HH Wealth Aggregate
avgfa5y	integer	2022 Average Hh Financial Assets

Field Name	Field Type	Description
aggfa5y	float	2022 HH Financial Assets Aggregate
avgwlth5y	integer	2022 Average Hh Wealth
aggwlth5y	float	2022 HH Wealth Aggregate
medfacy	integer	2017 Median Hh Financial Assets
medwlthcy	integer	2017 Median Hh Wealth
medfa5y	integer	2022 Median Hh Financial Assets
medwlth5y	integer	2022 Median Hh Wealth

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Data Support: 800.367.6950

Software Support: 800.762.5158

Email: software.support@pb.com

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