

# Dig Where the Gold Is!

**DURING THE CALIFORNIA** Gold Rush, had you asked a 49er where to dig, he might have answered, "Dig where the gold is!"

That's still good advice today. Direct Marketers don't want to waste time and money on poorly maintained lists, or barely qualified buyers. That's why homeowner lists generated by PrimeraSource™ from DataQuick® make sense.

Real property data is replacing consumer data in many direct marketing campaigns because homeowners make better prospects than renters.

## Here's Why

The increased net worth of homeowners makes them more optimistic and more confident about the future. And they have a valuable asset to draw from, furnish and maintain. Plus, homeowners typically have good credit and good incomes.

A study by the Joint Center for Housing Studies (JCHS) at Harvard University shows housing wealth has a more immediate impact on consumer spending than stock wealth.

That same 2004 study also reveals that in many cases homeowners have up to 15 times the net worth of renters making the same amount.

The difference is due, of course, to property appreciation and the equity built up in their homes. All this means homeowners are ready and able buyers.

For many years, experts believed home equity was too inaccessible and didn't effect retail sales, but economists John Benjamin and Peter Chinloy of American University say homeowners increasingly treat equity like a piggybank – drawing it down through lines of credit or by taking cash out during refinancing.

In addition to being more confident consumers overall, when homeowners do break into their piggybanks, 16 percent spend the money on consumer items, 35 percent use it to remodel or make home improvements, and 26 percent pay off debts, according to a 2002 Federal Reserve Board Survey of Consumers.

In 2005, homeowners spent nearly \$150 Billion on home improvements, the Harvard (JCHS) study said.

The National Association of REALTORS® (NAR) says half of that money came from home equity loans, 22 percent was cashed out during refinancing, and seven percent came from deferred savings.

The NAR report also says two thirds of American families own their homes, and that the typical homeowner has \$50,000 in unrealized appreciation. Sixteen percent of those homeowners admit to changing their spending or savings behavior as a result.

So, with all that going for homeownership, marketing to homeowners just makes better sense. It's like digging for gold, where the gold is.

## A Better Pick & Shovel

PrimeraSource from DataQuick is a tool that lets direct marketers mine the best property database available and find more qualified homeowners.

The PrimeraSource database is sourced primarily from official property records. Matching loan and homeowner demographic data from highly reliable sources are then added.

As we update, PrimeraSource records are scrubbed to comply with the FTC Do-Not-Call Registry and all DMA opt-out requests. Addresses are also standardized to meet National Change Of Address (NCOA) specifications.

Since PrimeraSource contains 100% actual homeowners, you can expect higher response rates, more high quality leads, and a better return on your direct marketing investment.

## Easy to Use

PrimeraSource has a no-nonsense interface that's easy to use and generates instant list counts, even if your search calls for all 100 of our searchable variables.

## Powered by DataQuick

DataQuick has over 28 years of expertise in managing real property data. PrimeraSource draws upon our most relevant 90 million active records and no real property data file is more up to date.

To learn more about DataQuick and PrimeraSource, please call us or visit our booth at the DMA Convention in San Francisco.

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## FOR INFORMATION

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