

Consuming on Credit

We're Young, Spontaneous and We Love Credit!

This lively group, **12% of US households**, is writing their own story, with lower rates of homeownership — 16% below the national average — and lower spending in exchange for higher credit usage and increased disposable income.



Median household income **\$75,900** — above average U.S. household income, but below other consumer segments analyzed in the study

Recreational travel outside the US is fueled by many factors, starting with income. The better travel marketers can understand consumers, the better they can connect with their ideal, most interested audiences.

Mostly Millennials
age
20 – 34

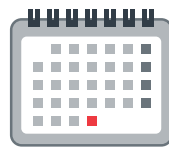
Highest rate of credit utilization compared to other consumer segments analyzed

48% of total income available for discretionary spending

Our Travel Adventures Have Only Just Begun

They have big plans for international travel but are often limited by income to nearby countries and lower-cost trips, at least for now. Right now is an ideal time to **start long-term relationships** with this adventurous crowd.

This Is Important: We're Not Planners



Nearly half (**47%**) book travel **less than 3 months in advance**

5% book trips a week or less in advance

68% think package deals are great — less planning!



Around a quarter

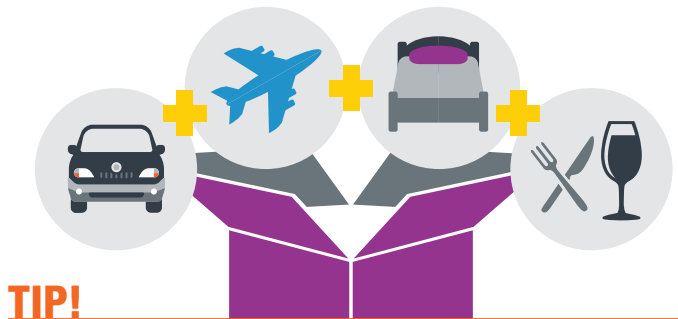
have traveled outside the U.S. in the last 3 years

Top 3 destinations:

Mexico, Bahamas, Caribbean Islands



73% will return to favorite destinations as often as possible



TIP!

Strong, packaged travel offers to destinations close to the U.S. work well with this audience, as do **last-minute** or **time-sensitive discounted offers**.

Want To Connect With Us? Go Mobile Or Online

Tech-savvy to the core, this group reports the lowest rate of TV ownership, a high rate of TV non-use and second highest rate of YouTube viewing, with roughly **80%** **accessing the Internet via smartphones**.

28% are "mobile ad and app-happy" and like to be reached via mobile advertising



41% like to get location-based coupons via their smartphone

22% say they get useful information about bargains, products and services from mobile advertising



TIP!

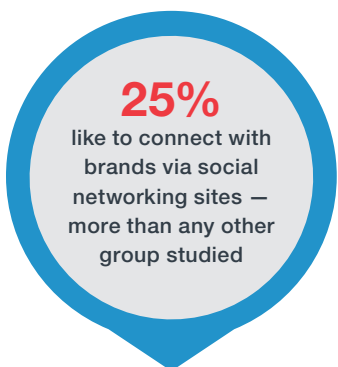
Facebook and **YouTube**, in that order, are the overwhelmingly preferred social media channels for this group, making them ideal advertising channels for marketers.

facebook

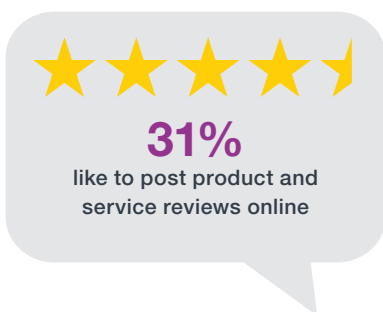
You Tube

We Value Social Media — Use That To Engage Us

They are natural leaders in social networking, using it to do everything from finding local information and researching products to getting exclusive deals and showing public support for their favorite brands.



25% like to connect with brands via social networking sites — more than any other group studied



31% like to post product and service reviews online

GO LOCAL



TIP!

Localize your social media presence to boost engagement by up to **3X!** Feature tailored content that promotes the priorities of this group: **exclusive offers, value-conscious packages** and **preferred destinations**.

Want To Learn More About Consuming on Credit And Other Key Consumer Groups?

Equifax® and EyeForTravel Business Intelligence recently published a white paper — **U.S. Outbound Travel in 2016: Forecasts, Consumer Profiles, Spending Patterns and Key Segments** — that examines key consumer groups and their propensity to travel outside the U.S. based on income, lifestyle habits, purchase behaviors and more.

Contact Equifax today to get your FREE copy of the white paper.



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This infographic is the seventh of eight in a series highlighting consumer groups and insights featured in the white paper to help marketers strengthen performance and ROI through improved customer identification, relevancy and segmentation.