



## Fueling academic research with data from Equifax

Research is the cornerstone of higher education; it's how our nation's colleges and universities strive to solve current and emerging issues while advancing knowledge, innovation, and creativity.

All academic research has an essential, common denominator — data. But not just any data. Researchers need high-quality data that's comprehensive, verified, and up to date.

### **Unlock greater research insights with vast data coverage**

To support dynamic research projects across all levels of academia, Equifax offers direct access to anonymized consumer financial and credit data sources covering more than 245 million consumers, nearly 100 percent of the U.S. credit population.

### **Researchers can build comprehensive, holistic views of consumer financial behaviors and characteristics with access to:**

- Core consumer credit data, including multidata risk scores, 7,000+ consumer attributes covering 60+ industries, and trended credit data
- Employment and income\* data sourced from verified payroll records
- Household-level economic measures such as affluence, spending power, and financial durability derived from directly measured data on wages, investments, businesses, and retirement funds
- Property and assets data
- Alternative data covering consumer payment information not found on traditional credit reports
- Detailed demographic data\* on age, gender, and location down to the zip code level
- Archived consumer credit risk data dating back nearly 20 years
- Commercial credit data, including the most current, relevant information available on credit risk ratings, registry data, legal filings, executive leadership, and more

\*Access to this data requires prior approval.

### **Equifax can help power and inform academic research including:**

- Public policy studies
- Scholarly papers and articles
- Campus-focused analysis to enhance curricula and student services
- Broader examinations of financial and social disparities
- Targeted economic studies

### Drive trusted outcomes with unmatched data quality

Data from Equifax is verified to ensure the utmost accuracy, unlike “self-reported” data from surveys and government databases, which can be less reliable. Data from Equifax is also fully anonymized and frequently updated to reflect the ever-changing contours of consumer financial preferences and behaviors.

### Experiment, visualize, and understand more with flexible delivery options

Institutions have different needs and varying levels of data sophistication or technological expertise. Knowing this, we offer flexible options for the delivery and access of our data through Equifax Ignite®, our cloud-based data and analytics platform.

- **Enable analytic experimentation, innovation, and in-play research pivots.**

Access our data via **Equifax Ignite Direct**, our complete data and analytic ecosystem comprising multisource data assets, analytic tools, AI and machine learning techniques, and an integrated direct feedback loop. This option is ideal for research teams that include skilled data scientists.

- **No data scientist? No problem.** Access our data via our **Equifax Ignite** integration with market-leading platforms and services, including Google Cloud Marketplace, Snowflake, Amazon Web Services, and more. This is our convenient Data as a Service (DaaS) option.

- **An even easier option? Access curated environments.** With pre-built data sets, attributes, scores, and models, we’ve already done the work. All you do is click the pre-set data sources that align with your research project.

- **Simplify everything by accessing Equifax Ignite data via prolific apps.** Easy to use and understand. All data is delivered within illustrated dashboards as data visualizations, including graphs, charts, heat maps, and more. This option requires no data expertise and is an ideal option for smaller research programs without a lot of dedicated resources.

- **Let Equifax build an archived data file for you.** Unlike standard archive data requests that return exactly what you request (nothing more, nothing less), we provide full access to all our consumer data for the requested dates and/or geographic location(s). This includes new data types, attributes, and features that you may not have considered. This is then sent to you and your designated business users directly, which can then be used to further innovate and experiment.

Contact us today to explore how Equifax data can support your upcoming research initiatives.

With expansive, high-quality data from Equifax and flexible delivery options, your research potential is limitless.

[equifax.com/business/higher-education](https://equifax.com/business/higher-education)