



**EQUIFAX**<sup>®</sup>

## Affluence Index Digital

### **Allocate online marketing dollars toward consumers with money to spend**

Digital marketers are continuously focused on delivering ads and offers to the right online consumers — but just because a consumer might be interested in your product does not mean that they can afford it.

While income measures are commonly used to enhance online targeting, they are often based on outdated census or survey-based information, plus do not incorporate any insight on a household's debt or other financial obligations.

So how can marketers figure out which households are more likely to have the money available to spend on their products and services?

### **Reach consumers by their likely ability to spend, save, or invest**

Affluence Index™ Digital can help marketers better reach online consumers that likely have the discretionary funds to spend on their products or services — or to save or invest for the future.

Based on a combination of estimated liquid net worth, income, and credit utilization, Affluence Index Digital provides a holistic view of households' likely financial capacity to spend while also taking into account debt obligations. Each of the 4 targeting segments represent about 25% of the U.S. population and differentiate households based on their estimated level of affluence. Households in the top tier are most likely to have the highest discretionary funds to spend on auto, travel, retail, and other high-end or luxury products — or to invest for later use.

### **Key benefits**

**Focus online ad spend** on consumers that likely have the capacity to spend, save, or invest

**Differentiate audiences** based on a combination of their estimated liquid net worth and debt

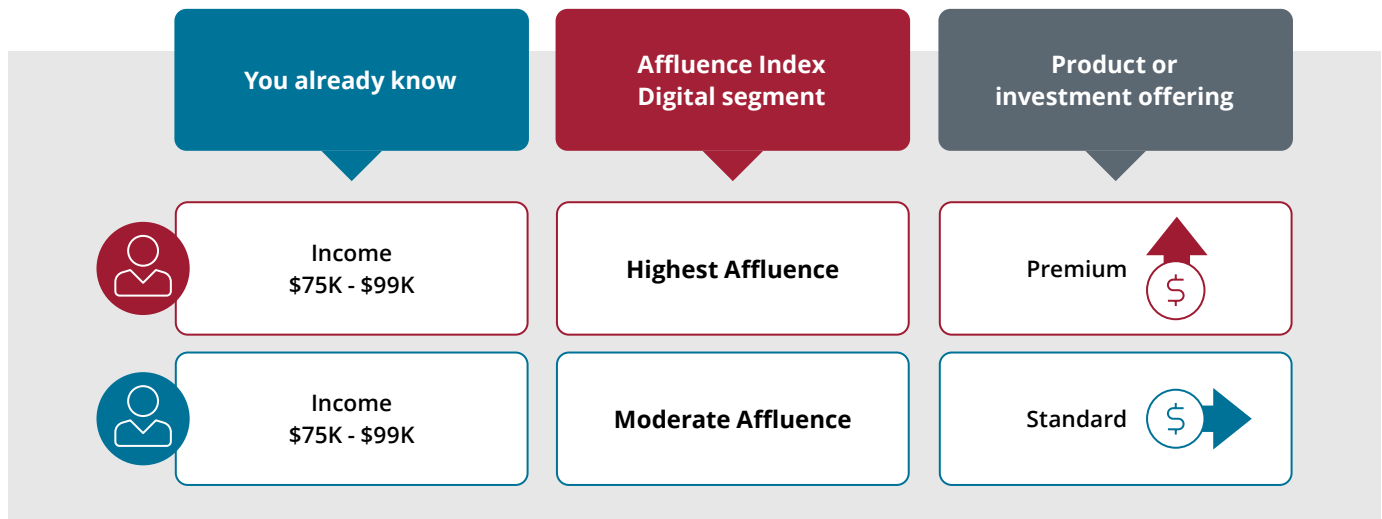
**Built using factors** derived from our proprietary wealth data

Affluence Index Digital creates audiences based on their spending power and overall credit utilization, so marketers can **better differentiate and target consumers.**

## Tailor ads and personalize web pages based on Affluence Index Digital segments

Marketers can use Affluence Index Digital to enhance account acquisition, tailor landing pages, and optimize online ad spend.

- Auto, travel, retail, and other marketers of consumer products can use Affluence Index Digital to drive sales and revenue by directing online marketing efforts towards those who can likely purchase your products and promotions.
- Financial firms can use Affluence Index Digital to reach online consumers that are likely to have the discretionary funds to invest and could benefit from your services.



### A superior measure of affluence

The unique foundation of Affluence Index Digital provides marketers with access to the key attributes needed to enhance their targeting and boost marketing spend efficiency.

- Wealth information: Anonymous wealth information derived from multiple sources, including summary factors produced from our proprietary database of consumer investable assets.
- Estimated income and credit utilization: Income estimates are derived from both salaries and assets, while credit utilization provides an indication of how much debt a household might be obligated to pay.

By combining these unique measures, Affluence Index Digital helps marketers differentiate between two households that might look the same in terms of estimated income or demographics, but likely have considerably different capacity to spend, save, or invest.

### Proven results:

Using Affluence Index Digital as part of an offline campaign revealed that **purchase amounts were almost 700% higher** for those with the highest 5% of Affluence Index scores, compared to those with the lowest 5% of Affluence Index scores.



### Affluence Index Digital detailed segment descriptions

Tier	Segment	Description
1	<b>Highest Affluence: Top 25%</b>	The top 25% of households in the United States in terms of liquid net worth, but accounting for their debt to truly deliver households with the greatest capacity to spend. These should be the best target for marketers in Investments, Auto, Travel, Retail and others that have (high-end / luxury) products that require consumers to be able to spend without any concern of their expenses.
2	<b>High Affluence</b>	Households in the United States with a higher than average capacity to spend based on their liquid net worth and debt. These should be an excellent target for marketers in Investments, Auto, Travel, Retail and others that have products that require consumers to be able to spend with minimal concern of their expenses.
3	<b>Moderate Affluence</b>	Households in the United States with a less than average capacity to spend based on their liquid net worth and debt.
4	<b>Low Affluence: Bottom 25%</b>	The bottom 25% of households in the United States in terms of their capacity to spend based on their liquid net worth and debt

#### Our commitment to privacy

Protecting consumer privacy online is one of our core values. Affluence Index Digital segments, like our digital segmentation products, are estimates of likely household characteristics built using anonymous, aggregated, neighborhood level data. Our digital targeting segments do not incorporate or reveal any personally identifiable information. Nor are these segments built using any data gathered about individuals' online behavior.

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