



EQUIFAX[®]

Consumer economic insights to power your business

How well do you know your prospects and customers?

In order to fuel your strategies, you need to understand the profile of each of your target segments — and put that knowledge to work to boost your acquisition, cross-sell/upsell, and retention.

Introducing Economic Insights from Equifax

With Economic Insights, you can differentiate and find consumers that have the right financial profile for your products, services, and other offers.

Economic Insights gives you the ability to power your targeting with insight into household affluence, income, spending, credit, and financial durability, plus a full spectrum of consumer attitudes, preferences, behaviors, lifestyle, and demographics.

Because buying decisions are often made at the household level, Economic Insights offers a full view of household finances.

Discover the profile of...

Answer these questions:



Prospective customers



Current customers



Your best customers

Which products and services can they afford? Do they have the financial resources to purchase today?

Which can likely spend more and offer the best opportunity for cross-sell/upsell?

What are their financial characteristics and how can you find more like them?

Economic Insights in action

Differentiate consumer households to fuel your goals



High Economic Capacity Household 1

Can likely afford premium products and services



Low Economic Capacity Household 2

Could be a good target for entry level products and services

Age, lifestage, demographics	Same	Same
Total estimated income	\$240,000	\$75,000
Affluence	High	Moderate
Spending power	High	Moderate
Credit usage	Moderate	High
Financial durability	High	Low
Segment	N66: Executive Spenders — Suburban Families	B11: Credit Rules — Urban Families

Identify high-potential audiences

With insight on household finances, you can better understand your audience and fuel your business strategies. Use the economic insights measures alone or in combination to discover audiences that have:



The **income to buy** your products and services



The **cash available** to spend more



The **credit capacity** to take on additional commitments



The **financial ability and resilience** to pay for products and services over time

Contact us to explore how household **economic insights** can help you better understand your prospects and customers and advance your business.

USISmarketing@equifax.com • equifax.com/business