



EQUIFAX[®]

Discretionary Spending Digital

Insight into consumer discretionary funds for online targeting

Income data is often used by marketers to identify the spending capacity for a given household. But income is an imperfect proxy; it neglects a consumer's fixed expenses. Rather than focus solely on income measures, marketers can improve their precision by targeting consumers based on their likely discretionary funds.

Consumers make choices about how they'll spend their time and money on a daily basis. You need precise and actionable data to:

- Utilize your online marketing dollars most effectively by targeting those prospects that can afford your products and services
- Identify and market to prospects that match the profiles of your best current customers
- Capture discretionary funds to grow your business efficiently

The value of targeting with Discretionary Spending Digital

Discretionary Spending Digital is a ZIP+4 estimate of a household's capacity to spend, save, or invest after accounting for the fixed expenses of life (housing, utilities, public transportation, personal insurance and pensions). Our discretionary spending estimates are virtually uncapped per household at the ZIP+4 level and organized in nine differentiating ranges for optimal use by online marketers.

Differentiation: Within income bands, consumers have differing levels of fixed expenses. Our unique measure of discretionary funds allows marketers to differentiate and target consumers based on a more complete view of likely household economics than what is offered by income estimates alone.

Accuracy: Only Discretionary Spending Digital is built on directly measured proprietary economic data that map — at a ZIP+4 level — to online households.

Key benefits

Differentiate online consumers by estimated capacity to spend, save, or invest

Eliminate wasted ad spend by serving to consumers that are likely to have the funds to purchase your products

Built using factors derived from our proprietary wealth data

Granularity: By offering a range of tiers, we offer granularity in our targeting data, providing increased power to reach online audiences with both high and low discretionary funds. Discretionary Spending Digital's tiers are small enough to allow for precise targeting while being large enough to be useful in a tactical execution.

Privacy: Built at an aggregated ZIP+4 level, Discretionary Spending Digital neither incorporates nor reveals any personally identifiable information, further optimizing it for online applications.



Discretionary Spending Digital Tiers

DISCRETIONARY SPENDING DIGITAL		
Tier	Lower bound	Upper bound
1	\$200,000	and above
2	\$100,000	\$200,000
3	\$75,000	\$99,999
4	\$50,000	\$74,999
5	\$40,000	\$49,999
6	\$30,000	\$39,999
7	\$20,000	\$29,999
8	\$10,000	\$19,999
9	Under	\$10,000

Applying Discretionary Spending Digital to your business

Discretionary Spending Digital values can be used to filter and target online prospects according to the estimated discretionary funds of households in their ZIP+4. Use Discretionary Spending Digital to:

- Improve prospect ad and email click-through and conversions rates on CPA campaigns
- Reduce branding ad campaign eCPM rates
- Create landing page optimization programs based on anonymous users' estimated discretionary fund levels
- Improve targeting and management of CRM and loyalty efforts

Our commitment to privacy

Protecting consumer privacy online is one of our core values. Discretionary Spending Digital segments, like all 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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