



EQUIFAX[®]

Financial Durability Digital

Even during economic uncertainty, not all consumers suffer from financial stress

Many consumers have been impacted by a fluctuating economy. From inflation, to high interest rates, to job changes, some consumers are under a considerable amount of financial stress.

But not all consumers face this stress. Some consumers continue to spend money on their desired goods and services — while at the same time meeting their financial commitments — even through a bumpy economy. These financially resilient consumers may be only minimally affected by economic impacts and instead have the financial resources to purchase your goods and services, plus pay their bills, even through tough economic times.

The trick for digital marketers is to find and reach these resilient consumers.

Direct your online marketing dollars toward financially resilient online audiences

Financial Durability Digital can help marketers better reach online consumers based on their financial resilience to spend and meet financial commitments. Marketers can use financial durability digital targeting segments to target households by their varying resilience to adverse financial situations, such as the ability to purchase a new automobile or home during a period of high interest rates or to take a luxury vacation despite high travel costs.

Through five unique segments, marketers can differentiate and target online consumers from least to most resilient. Households in the ‘most resilient’ segment are most likely to be able to keep spending and pay current and future bills on time, despite economic and financial impacts.

Key benefits

Focus online ad spend on consumers that are likely to be able to keep spending, plus meet financial commitments, even when under financial stress

Differentiate audiences based on their financial health

Target online consumers by the intersection of affluence, estimated income, spending capacity, and aggregated credit

Built using factors derived from our proprietary wealth data

Financial Durability Digital detailed segment descriptions

Segment	Description
Financial Durability — least resilient	Households likely to be least resilient in time of financial change
Financial Durability — less resilient	Households likely to be less resilient in time of financial change
Financial Durability — average resilience	Households likely to have average resilience in time of financial change
Financial Durability — more resilient	Households likely to be more resilient in time of financial change
Financial Durability — most resilient	Households likely to be most resilient in time of financial change

Differentiate consumers by their financial health

Financial Durability Digital segments are based on our proprietary Financial Durability Index™ and can be used to differentiate online consumers by the intersection of multiple financial capacity measures:

- **Affluence** — based on a foundation of anonymous household invested assets
- **Estimated total household income** — based on income from wages, assets, business, and retirement funds
- **Spending power** — discretionary funds available to spend, save, or invest, after accounting for fixed expenses of life
- **Aggregated credit** — such as credit utilization and delinquencies

Tailor ads and personalize web pages based on Financial Durability Digital segments

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

- Auto, travel, and retail marketers can use Financial Durability Digital to better drive revenue from consumers who can likely spend despite financial impacts.
- Communications and utilities marketers can use Financial Durability Digital to promote new products and services with recurring fees to financially resilient consumers, even when other consumers might be pulling back on spending.
- Financial firms can use Financial Durability Digital to enhance targeting for ITA acquisition efforts for lending products.

Our commitment to privacy

Protecting consumer privacy online is one of our core values. Financial Durability Digital segments, like our other 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.



Financial Durability Digital creates audiences based on the intersection of their affluence, estimated income, spending capacity, and aggregated credit — so marketers can better identify financially resilient consumers.

USISmarketing@equifax.com • equifax.com/ddm

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