



EQUIFAX



Financial Mobility Digital Targeting Segments

Reach consumers by their likely future income

Marketers are constantly trying to grow their future customer base. While a consumer might not be ready for specific product and service offers today, he or she may very well become a profitable, long-term customer in the future.

Income certainly has a lot to do with consumers' ability to purchase many goods and services. This is especially true for Gen Z — their income may be average today, but their estimated future earning potential could be much higher.

Financial Mobility digital targeting segments can help online marketers find and reach consumers that have the potential to have higher incomes in the next three years. Deeper analytics stimulate faster actionable insights.

Key benefits

Focus digital marketing spending on consumers with the potential to be your most valuable customers of the future

Differentiate online consumers by likely estimated future total income, including income from assets

Built using factors derived from our proprietary wealth data

Financial Mobility Digital Targeting Segments



Segments provide an estimated range of future household income in three years. Four segments are available.

\$50,000 – \$99,999

\$100,000 – \$149,000





\$150,000 – \$249,999

\$250,000 and Greater

Leverage foundation of data and advanced analytics

The unique foundation of Financial Mobility segments provides marketers with access to enhanced targeting power.

- **Income from assets plus investments:** Robust estimates of future household income based on proprietary and foundational direct-measured™ economic data.
- **Built on trended data:** Modeled after deep historical financial data over a long period of time, these segments provide enhanced prediction of the income trajectory when compared to sampled survey data.
- **Privacy:** Built at an aggregated ZIP+4 level, our digital targeting segments neither incorporate or reveal any personally identifiable information, further optimizing them for online applications.

Tailor Ads and Personalize Digital Marketing Based on the Financial Mobility Income Ranges			
	Starting Point	Financial Mobility Future Income Range	Product Offering
	Year 1 Income \$50K	Year 3 \$50,000 – \$99,000	 Standard
	Year 1 Income \$50K	Year 3 \$250,000 and Greater	 Premium



Financial Mobility Digital Targeting segments provide marketers with access to enhanced targeting power.

Begin relationships now

Financial Mobility segments indicate future income range enabling marketers to reach consumers that could become future best customers. For example:

- Credit card issuers can start communicating with consumers likely to have the income to qualify for premium cards in the future.
- Travel marketers can begin relationships with consumers likely to have the income to support a timeshare or luxury vacation in the future.
- Financial marketers can expand their prospect lists by communicating with consumers whose income is likely to grow and who may be in need of financial advice or more sophisticated financial products in the longer term.

Match products and services to consumers' life-stage

Understanding prospects' and customers' estimated upward income mobility can help companies version and align their digital marketing efforts throughout users' lifetime.

- Gen Z in higher estimated income mobility ranges may be more receptive to introductory offers now, compared to those without much upward mobility.
- Millennials and Gen X in higher estimated income mobility ranges might be ready to take the plunge on upscale or luxury products and services, knowing that they will likely still have enough income for retirement.

Applying Financial Mobility segments to your business

Incorporate into your targeting efforts to:

- Improve prospect and customer ad click-through and conversion rates on CPA campaigns.
- Expand brand awareness amongst consumers who could become high ROI customers of the future.
- Create landing page optimization programs based on anonymous users' estimated future income levels.
- Improve targeting and management of CRM and loyalty efforts.

Our Commitment to Privacy

Protecting consumer privacy online is one of our core values. 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.



USISmarketing@equifax.com • equifax.com/business/marketing

Financial Mobility Digital Targeting Segments were not developed or intended to be taken into consideration as a factor in establishing or determining an individual's eligibility for personal credit, insurance, or employment, or for any other purpose contemplated under the Fair Credit Reporting Act, 15 U.S.C. Â§ 1681 et seq.

Copyright © 2026, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax is a registered trademark and direct-measured is a trademark of Equifax Inc. 26-2587450