EQUIFAX®

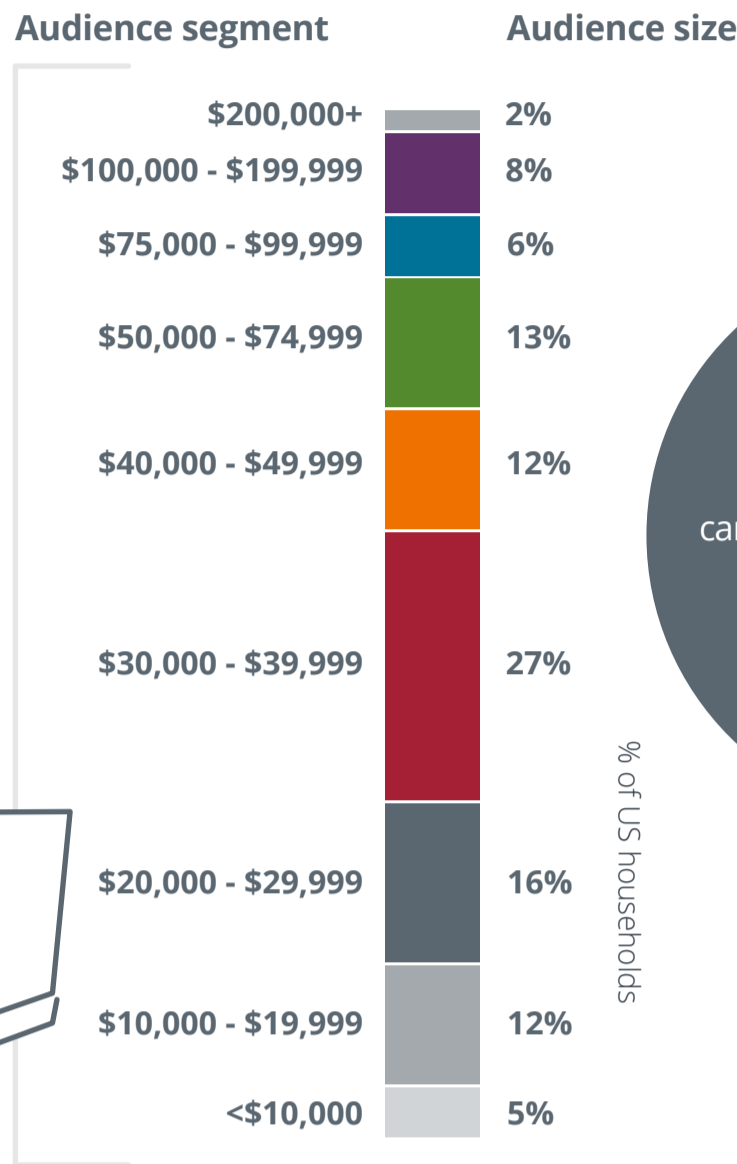# Reach online shoppers in time for the **holidays!**

This year, the majority of holiday shopping is likely to be completed online. Use our digital audience segments to help connect consumers with your holiday offers.

Discretionary spending segments

Did you realize that income alone is not able to identify if a household has the spending capacity to purchase holiday specials?

Discretionary spending range

Audience segment	Audience size
$200,000+	2%
$100,000 - $199,999	8%
$75,000 - $99,999	6%
$50,000 - $74,999	13%
$40,000 - $49,999	12%
$30,000 - $39,999	27%
$20,000 - $29,999	16%
$10,000 - $19,999	12%
<$10,000	5%

% of US households

Our **Discretionary Spending Digital Targeting Segments** can help you reach consumers online that are likely to have the spending capacity to purchase holiday offerings

Top holiday audience segments

In addition to discretionary spending, target your audience this holiday season using these segments:

As the pandemic continues, most agree that these are tough times.

Use this segment to reach households age 55 and younger that are most likely to be resilient in handling adverse financial situations. Compared to other Financial Durability segments, this segment is more likely to have the ability to spend during the holiday season.

Financial Durability — Most Resilient (Under 55)
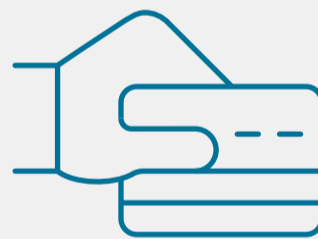audience segment **targets 9%** of U.S. households.

Average estimated income	**$254,001**
Average discretionary spend	**$136,561**
% Married	**63%**
% With kids	**38%**

Annual Credit Card Retail Spending Greater than $3,000
audience segment **targets 5%** of U.S. households.

Average estimated income	**$285,532**
Average discretionary spend	**$149,133**
% Married	**67%**
% With kids	**34%**

If you are seeking to target high dollar credit card spenders, then this audience might be for you.

Use this Credit Card Spending Propensities segment to reach consumers that are likely to have charged greater than $3,000 on specialty supply, clothing, hardware, department, and discount stores, based on a foundation of time series credit data and directly-observed credit card spend.

These segments target households that are likely to buy women's attire and gifts or women's jewelry, according to PreciseTarget® Product Taste audiences. They have over $100K in estimated annual discretionary spending capacity per IXI™ Discretionary Spending Dollars™ (DS$™) from Equifax.

Women's Gifts for Mom Apparel and High Spending Capacity
audience segment **targets 7%** of U.S. households.

Average estimated income	**$267,605**
Average discretionary spend	**$184,724**
% Married	**70%**
% With kids	**48%**
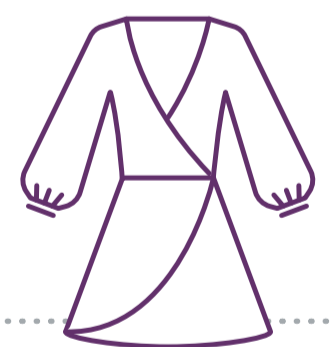
Women's Jewelry and High Spending Capacity
audience segment **targets 7%** of U.S. households.

Average estimated income	**$267,507**
Average discretionary spend	**$184,780**
% Married	**69%**
% With kids	**48%**

Men's Accessories or Gifts and High Spending Capacity
audience segment **targets 7%** of U.S. households.

Average estimated income	**$267,549**
Average discretionary spend	**$184,513**
% Married	**70%**
% With kids	**48%**

Try this segment to target households likely to buy men's accessories and jewelry according to PreciseTarget Product Taste audiences. They also have over $100K in estimated annual discretionary spending capacity per IXI Discretionary Spending Dollars (DS$) from Equifax.

Explore all of our **Digital Targeting Segments.**

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