

A close-up photograph of a woman with long brown hair, wearing blue-rimmed glasses and a dark blue top. She is smiling broadly, showing her teeth. The background is blurred, suggesting an indoor setting with other people. The overall mood is positive and energetic.

**EQUIFAX**<sup>®</sup>

*Power your marketing*  
with consumer Economic Insights

# Target optimal customers and prospects with insight into the consumer wallet

Today's marketers have an abundance of in-house and third-party data available to them to enhance their consumer segmentation and targeting efforts. But marketing spend is wasted if you end up targeting people that do not have enough cash or credit to afford your products, take advantage of your promotions, or invest for the future.

That's where **Economic Insights** from Equifax come in — to help you differentiate and find consumers that have the right financial profile for your brand, products and services.

**By leveraging insights on household income, spending, credit, and financial durability**, companies can identify affluent audiences, find best customers of tomorrow, reach consumers with modest means, or differentiate those that might struggle to pay their commitments. Then, campaigns can be executed across channels to engage each audience with the right message.

## Enhance your segmentation with **Economic Insights**



**UNDERSTAND**

Understand your customers with measures of household affluence, income, spending, credit, and financial durability



**SEGMENT**

Segment your audiences to identify consumers likely to have the cash and credit to spend, invest, or pay for commitments



**REACH**

Work with Equifax to reach your optimal audience through direct and online channels



**ANALYZE**

Size markets by economic capacity and locate geographies ripe for growth





**Power your marketing** with insight into household affluence, income, spending, credit, and financial durability.

# How can **Economic Insights** power your marketing across the customer journey?



## **DISCOVER** growth markets

- Size markets by economic profiles
  - Locate markets with growing (or shrinking) income, affluence, or spending levels
  - Inform advertising across target markets based on economic capacity
  - Assess income and spending potential to manage location planning
- 



## **ACQUIRE** new customers and optimize onboarding

- Identify consumers with the right income, affluence, and spending profiles for products and services
  - Target and activate prospect audiences via direct mail, email, display, mobile, social, addressable TV, internet radio, and more
  - Differentiate consumers that have the financial ability and resilience to pay for loans, payment plans, or other financial commitments
  - Inform lead allocation, point-of sale, and call centers to prioritize high value consumers
  - Understand economic profiles to optimize initial engagement
  - Leverage models that exclude protected-class attributes and demographics to meet compliance requirements
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## **MANAGE** relationships and deepen engagement

- Differentiate customers by income, spending ability, and financial durability for appropriate messaging and engagement strategies
  - Find audiences ripe for cross-sell/upsell and that can spend more, even in economic downturns
  - Segment customers for loyalty programs and premium service
  - Inform point-of sale and call centers to optimize customer service and experience
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## **RECOVER** valuable customers

- Identify and retain valued customers that show signs of shifting spend to other firms
- Assess financial durability to prioritize consumers for collections efforts



An elderly couple is shown in a close-up, smiling and looking at a tablet computer. The man, on the left, has white hair and a beard, and is wearing a light blue button-down shirt. The woman, on the right, has blonde hair and is wearing a yellow top and a colorful patterned scarf. They are both looking intently at the screen of the tablet, which is held by the woman. The background is softly blurred, suggesting an indoor setting.

**Gain an advantage**  
with consumer  
**Economic Insights**  
based on the  
household wallet.

# Economic Insights for **Segmentation and Targeting**

Differentiate by income, affluence, and spending



A total income measure that goes beyond a paycheck

## **Income360 Complete**

Income360® Complete is not just wages and salaries. It is an estimate of a household's total income — including income generated from assets, income from retirement funds, and income from businesses, in addition to wage income. And unlike other income measures, Income360 Complete provides continuous dollar-based income estimates all the way up to \$2.0 million. Income360 Complete excels at differentiating households at the high end of the income spectrum, but can be used to enhance any targeting effort or model where income plays a role in driving customer engagement. Income360 Complete includes three measures 1) Total income 2) Salary income 3) Non-salary income.



An index of households' capacity to spend, save, or invest

## **Affluence Index**

As a marketer, you need to understand which consumers are most likely to be able to purchase or invest in your products and services. Affluence Index™ does just that — it offers an index that scores households based on an analysis of their spending power and overall credit utilization. The index provides a household-level continuous score ranging from 1 to 1000. With Affluence Index, marketers can better segment and target consumers with untapped spending and investment potential.



A dollar measure of household spending capacity

## **Spending Power**

Life is expensive — fixed expenses including housing, utilities, public transportation, personal insurance, and pensions all eat into consumers' incomes. With Spending Power™, marketers can better understand how much money consumers have available to spend, save, or invest after their fixed expenses. It provides a continuous, modeled dollar amount, up to \$1.2 million, of what a household likely has available to spend on discretionary items.

**Leverage insight** into the household wallet to **target the right customers** and prospects.

# Economic Insights for **Segmentation and Targeting**

Differentiate and target by financial durability, credit usage, or advanced economic based segmentation.



A rating of financial resilience, even when under financial stress

## **Financial Durability Score and Index**

Financial Durability Score™ and Financial Durability Index™ provide insight into households' likely financial resilience — meaning how likely a household is able to keep spending, plus meet current and future financial obligations, even when under financial stress. The Score provides a 1 to 5 household-level rating, while the Index provides a 1-1000 index, both of which represent the intersection of affluence, estimated income, spending capacity, and aggregated credit. Marketers and risk managers can use this non-FCRA solution to overcome the limitations of missing, thin, or damaged credit files and better differentiate consumers for acquisition, account management, and collections efforts.



Non-FCRA measures of household credit availability, needs, and usage

## **CreditStyles Pro**

CreditStyles® Pro provides useful measures for marketing applications that may benefit from a view of household credit, but not need or qualify for a full FCRA credit check. As a suite of non-FCRA, aggregated credit measures, CreditStyles Pro offers marketers insight on households' likely credit availability, needs, and usage through Detailed Credit Variables, Risk Indicators, Intent Indicators, and Aggregated FICO® Scores.



Comprehensive, multi-dimensional economic-based segmentation system

## **Economic Cohorts**

Economic Cohorts® offers an advanced consumer segmentation system that provides marketers the ability to segment customers and prospects with a more complete picture of the household wallet. It includes key household economic measures (income, spending, affluence, financial durability, and credit capacity), as well as lifestage, demographics, urbanicity, and consumer behaviors. With Economic Cohorts, marketers can better identify top customer clusters and deliver the right offer and message based on economic profiles and tendencies.

All of our **Economic Insights measures** are available for both **offline and digital** marketing.

# Economic Insights for **Digital Targeting**

Reach the right audiences online



Audiences powered by insight on the consumer wallet and purchase intentions

## Digital Targeting Segments

All of our Economic Insight segmentation and targeting measures — along with hundreds of additional audience segments — are available for use in digital channels. Marketers can leverage our standard Digital Targeting Segments, or onboard custom audiences, to reach desired consumers via display ads, social, mobile, addressable TV and radio, and other digital channels. Our extensive network of data partners, along with our database of over 300 million consumers, translates into high linkage across offline and online channels... critical for consistent digital execution and multi-channel marketing.

## Digital Targeting Segment categories:



### INCOME

- Income360 Digital
- Financial Mobility

Plus:

- Economic Cohorts segments
- Millennial segments



### AFFLUENCE AND SPENDING

- Affluence Index
- Spending Power
- Economic Spectrum
- Communications
- Restaurant
- Retail
- Sports
- Travel and Leisure



### FINANCIAL DURABILITY

- Financial Durability segments
- Ability to Pay Digital



### CREDIT

- Aggregated FICO®
- Auto
- Credit Card
- Insurance
- Mortgage
- Student Loan

Use Economic Insights across marketing channels — **display, social, mobile, addressable TV** and more.



# Economic Insights for **Market Measurement and Opportunity**

Find growing markets and inform geographic marketing



Assess geographies by income, affluence, spending, and financial durability

## **Ground Counts**

Many of our Economic Insights can be used at the market level. With household Ground Counts, marketers can better size and identify growing markets by income, affluence, spending, and financial durability. Ground Counts can also be used to inform new site locations and advertising budgets based on knowledge of the economic capacity of households in the region, as well as to compare markets by economic measures.



Market size and share of outstanding credit in target geographies

## **CreditMix**

CreditMix™ enables companies to better determine the market size and their share of outstanding credit within their target markets, as well as the credit health of desired geographies. Based on aggregated total outstanding credit for non-FCRA marketing, CreditMix provides both credit dollars and share of credit for hundreds of credit variables including mortgage and non-mortgage categories, mapped and broken down to desired geographic levels.

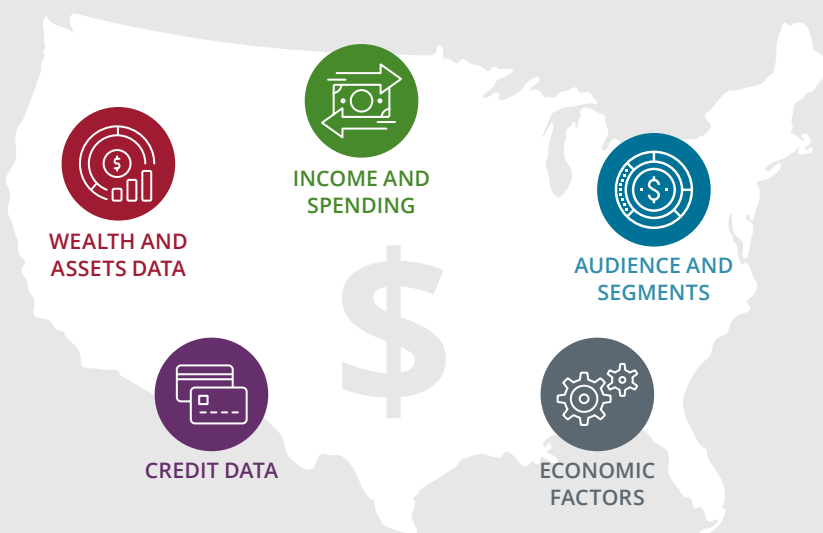
**Find and reach consumers and markets** with the right financial profile



# Economic insight for nearly every U.S. household

## Insights to find the opportunity and grow your business

Our unique insight into the consumer wallet is what distinguishes us from other segmentation and targeting options available today. With direct-measurement of about \$27.7 trillion in anonymous U.S. consumer investable assets — about 45% of all investable assets — and credit data for over 240 million consumers in the U.S., our economic insights enable companies to reach households that are most likely to have the right financial profile to spend, invest, or pay for obligations. These insights are built without using personally identifiable information.



## Why do companies work with us to enhance their customer and prospect targeting?

- Specialty in the consumer wallet
- Experts in consumer data
- Extensive scale translates to high linkage
- Reach audiences on all channels

### Advance your marketing with Economic Insights

Economic Insights from Equifax offer marketers the data they need to find the right audiences and engage them to reach their full purchase, payment, and investment potential. Contact us to integrate Economic Insights into your marketing strategies.

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