



EQUIFAX[®]

Spending Power

Fuel your marketing initiatives with a dollar measure of a household's capacity to spend, save, or invest

Consumers make choices about how they'll spend their time and money on a daily basis. With an estimated \$12.5 trillion in U.S. annual discretionary spending in play, you need precise and actionable data to:

- Capture discretionary funds to grow your business efficiently
- Identify which of your current customers likely have the greatest capacity to spend incrementally on your products and services—or to save or invest for the future
- Find and market to more prospective consumers that match the economic profiles of your best current customers

Spending Power™ is a modeled dollar amount of what a household likely has available to spend, save, or invest after accounting for the fixed expenses of life (housing, utilities, public transportation, personal insurance and pensions). With Spending Power, you can measure with an unprecedented level of detail customer and prospect discretionary funds for which you can compete and capture. Spending Power estimates reach up to \$1.2 million per household.

Income estimates alone are not able to tell you if a household has the capacity to purchase your products or extra funds to save or invest. Spending Power can help identify consumers with the economic capacity for your offers.

Key benefits

Identify consumers that are likely to have the discretionary funds to afford your products and services—or to save or invest for the future

Leverage a continuous dollar value of estimated discretionary funds up to \$1.2 million per household

Includes summary factors produced from our proprietary database of consumer investable assets

Can be applied to any customer or prospect file with ZIP+4 and age of head of household

Developed for use in non-FCRA applications across the customer lifecycle

THE SMITH HOUSEHOLD SPENDING



Discretionary funds:
\$50,000

THE ALLEN HOUSEHOLD SPENDING



Discretionary funds:
\$100,000

■ Spending Power ■ Fixed expenses of life

Proven performance

Spending Power values can be appended to customer and prospect files to deliver a greater ROI when applied to a wide range of marketing programs for many companies:

- Travel, leisure, and entertainment
- Telecommunications
- Retailers and retail credit card marketers
- Financial services
- Consumer goods manufacturers
- Nonprofit
- Automotive
- E-Commerce/online media

It efficiently and precisely connects you with the households that have the resources to spend, save, or invest more. Note the lift in revenues and profitability from this sample marketing campaign:

	Standard mailing	Mailing using Spending Power
Outbound offer quantity	100,000	100,000
Offer cost	\$80,000	\$80,700
Response rate	1.7%	1.8%
Average spend per converted	\$56	\$74
Revenue generated	\$94,724	\$133,394
Return on investment	18.4%	53.3%
Incremental revenue with Spending Power		\$38,670

Spending Power is a powerful estimate of a household's discretionary funds because it is based on proprietary wealth information derived from multiple sources, including summary factors produced from our proprietary database of consumer investable assets.

Contact us today to find out how Spending Power can help you fuel your marketing programs.



Spending Power is available for online marketing through our Discretionary Spending digital targeting segments.

800.210.4323 • info.ddm@equifax.com • equifax.com/DDM

Neither these materials nor any product described herein were developed or intended to be used for the extension of credit to any individual, nor may they be used for purposes of determining an individual's creditworthiness or for any other purpose contemplated under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq.

Copyright © 2021, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax is a registered trademark of Equifax Inc. Spending Power is a trademark of Equifax Inc. 21-105911