

# Upward Mobility Income Range Digital

## KEY BENEFITS

**Focus online ad spend** 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

## 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 Millennials; their income may be average today, but their estimated future earning potential could be much higher.

Upward Mobility Income Range digital targeting segments can help online marketers find and reach consumers that have the potential to have higher incomes in the next three years.

Upward Mobility Income Range in Three Years			
\$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 Upward Mobility Income Range 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.



**EQUIFAX**<sup>®</sup>



## Begin Relationships Now

Upward Mobility Income Range segments enable 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 ads and website landing pages throughout users' lifetime.

- Millennials in higher estimated income mobility ranges may be more receptive to introductory offers now, compared to those without much upward mobility.
- Baby Boomers 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 Upward Mobility Income Range 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.

## CONTACT US

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## Tailor Ads and Personalize Web Pages Based on the Upward Mobility Income Ranges

	Starting Point	Upward Income Mobility Range	Product Offering
	<b>Year 1</b> Income \$50K	<b>Year 3</b> \$50,000-\$99,000	Standard 
	<b>Year 1</b> Income \$50K	<b>Year 3</b> \$250,000 and Greater	Premium 

## 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.

Upward Mobility Income Range Digital Targeting Segments provide marketers with access to enhanced targeting power.