Consumer Profiling Sample

How to Get the Most Out of Your Customer Profile

Profiling helps you understand your customers and how to find more just like them. In three simple steps, you can purchase a list of prospects in your trade area that look just like your best customers.

Step One: Review your Profile

Step Two: Run Your Count
After you have reviewed the Profile, request a prospect count report. Please note that a the profile is most accurate within 90 days. Once you submit your count report request you will receive your count report via email.

Step Three: Order your Data
Review your count report, determine your mailing strategy and place your order

Who are my customers?

Customers

Records Uploaded	86,145
Total Records Matched	53,553
Unique Records Matched	53,542
Match Rate	62%

Your customers are most highly concentrated in these demographic segments

| Demographic	Value/Range	Percent
Region	*South Atlantic: DE, FL, GA, MD, NC, SC, VA, DC, &*	*100%*
Home Ownership	*Definite owner*	*68%*
IPA Cluster Code	*0-24,999*	*66%*
Dwelling Type	*Single*	*61%*
Median Home Value	*$50K - $100K*	*60%*
Gender	*Male*	*52%*
Networth	*Less than $25,000*	*50%*
Direct Mail Responder	*Double/Multiple*	*47%*
Mail Responsive Buyer	*Multiple mail buyer*	*45%*
Adults in Household	*One Adult*	*45%*

Demographic Overview

These demographic elements have been analyzed individually and the results are presented in subsequent pages. Values/Ranges that constitute at least 1% of your customer base are included in the tables, and those with the penetration indexes of 120 or higher are highlighted. For demographic attributes having more than 8 categories, only the top 8 categories will be illustrated.

- Region
- SCF (3 Digit Zip Code)
- AccuScore Zip4 Model
- Adults in Household
- Age
- Child Ages
- Credit Card
- Direct Mail Responder
- Dwelling Type
- Ethnic Code

- Gender
- Home Equity Available
- Home Ownership
- Home Sale Price - Range
- Home Square Footage Range
- Household Income
- Household Occupation Code
- Household Type
- IPA Cluster Code
- Length of Residence

- Mail Responsive Buyer
- Mail Responsive Donor
- Marital Status
- Median Home Value
- Networth
- Number of Children Present
- Equifax SuperNiche Group
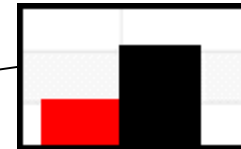- Interests
- Prizm NE HH

How to read the penetration slides
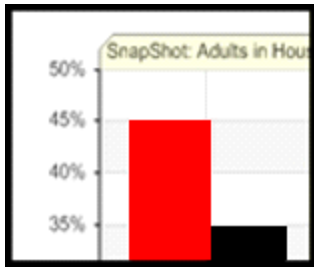
A taller customer bar than the prospect bar indicates a higher than average customer penetration for this demographic.
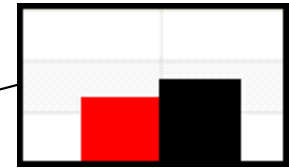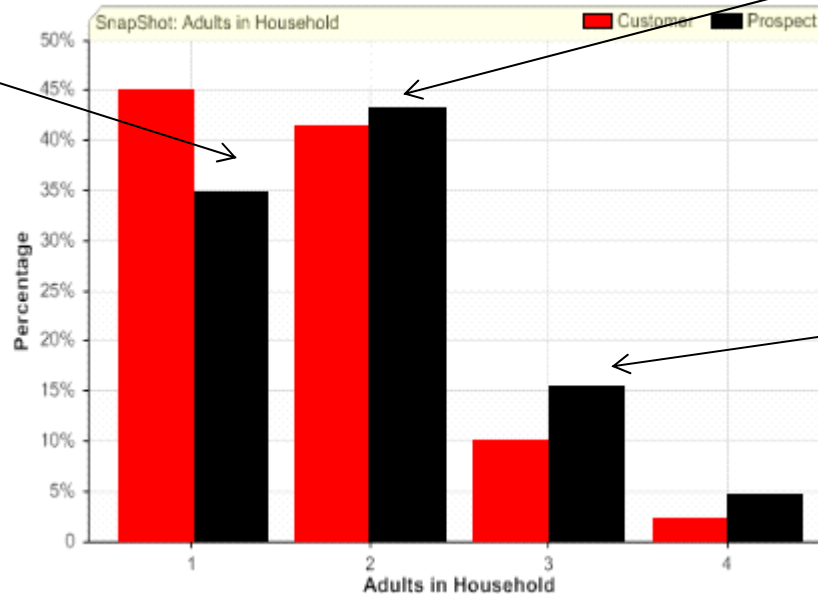
Near equal customer and prospect bars indicate average customer penetration for this demographic.

A shorter customer bar than the prospect bar indicates lower than average customer penetration for this demographic.

Adults in Household	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
1 - One Adult	26,773	45%	61,008,767	35%	129
2 - Two Adults	24,562	41%	75,708,864	43%	96
3 - Three Adults	6,009	10%	26,961,650	15%	66
4 - Four Adults	1,427	2%	8,258,662	5%	51

Penetration Index – For each attribute, the relationship between the percentage of your customers sharing the attribute and the percentage of those living in the designated geographic area sharing the same attribute – the prospect market potential.

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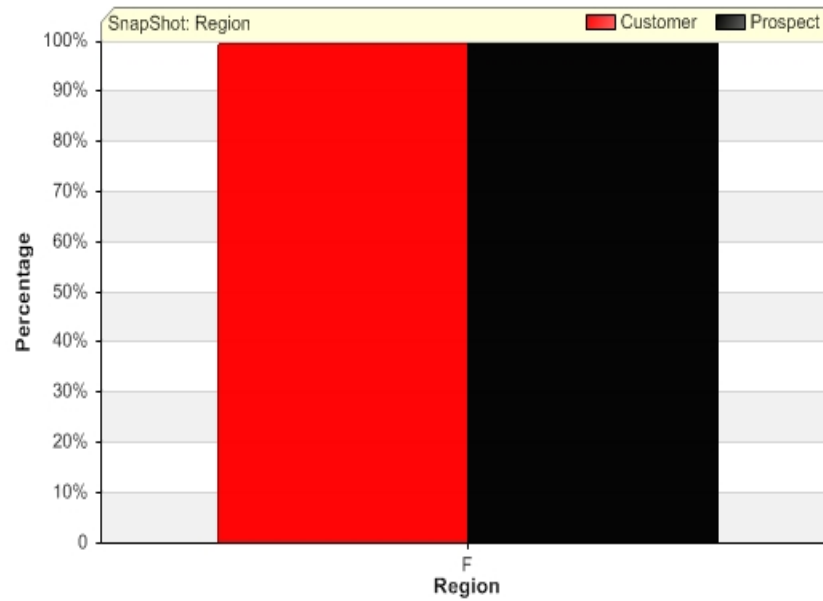
Region

Region	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
F - South Atlantic: DE, FL, GA, MD, NC, SC, VA, DC, & WV	53,277	100%	11,221,640	100%	100

SCF (3 Digit Zip Code)
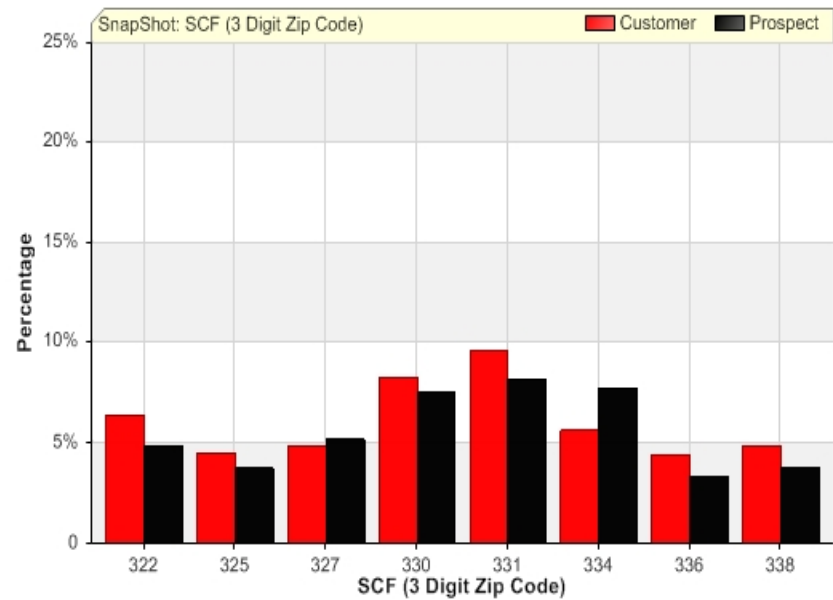
| SCF (3 Digit Zip Code)	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
331 - Miami , FL	5,127	10%	919,733	8%	117
330 - South Florida , FL	4,448	8%	845,319	8%	110
322 - Jacksonville , FL	3,428	6%	546,428	5%	131
334 - West Palm Bch , FL	3,028	6%	869,910	8%	73
327 - Mid-Florida , FL	2,608	5%	584,395	5%	94
338 - Lakeland , FL	2,595	5%	423,272	4%	128
325 - Pensacola , FL	2,431	5%	421,479	4%	121
336 - Tampa , FL	2,369	4%	370,613	3%	134

AccuScore Zip4 Model
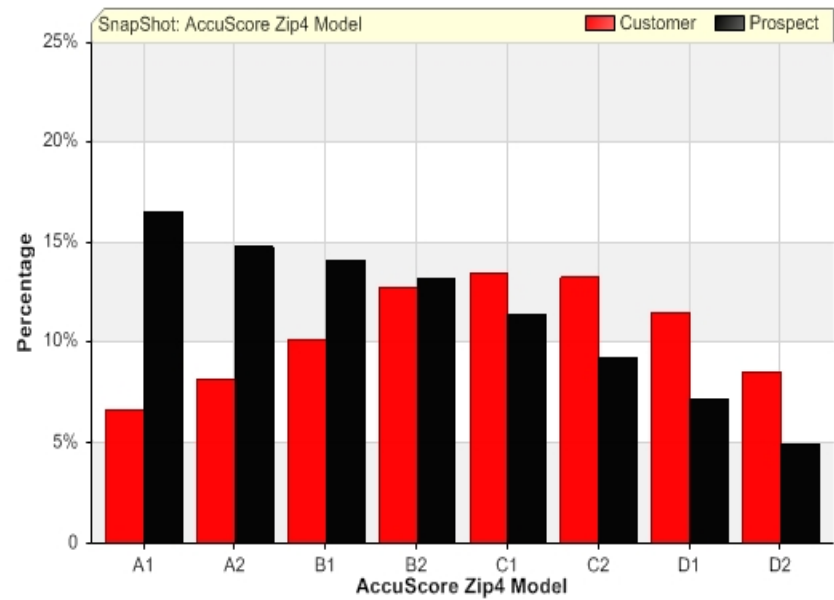
AccuScore Zip4 Model	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
C1 - Average Marketing Value	7,240	14%	1,284,414	11%	118
C2 - Average Marketing Value	**7,116**	**13%**	**1,042,076**	**9%**	**143**
B2 - Above Average Marketing Value	6,836	13%	1,485,057	13%	96
D1 - Below Average Marketing Value	**6,162**	**12%**	**806,917**	**7%**	**160**
B1 - Above Average Marketing Value	5,448	10%	1,588,304	14%	72
D2 - Below Average Marketing Value	**4,595**	**9%**	**557,795**	**5%**	**173**
A2 - High Marketing Value	4,367	8%	1,663,354	15%	55
A1 - High Marketing Value	3,558	7%	1,855,093	17%	40

Adults in Household
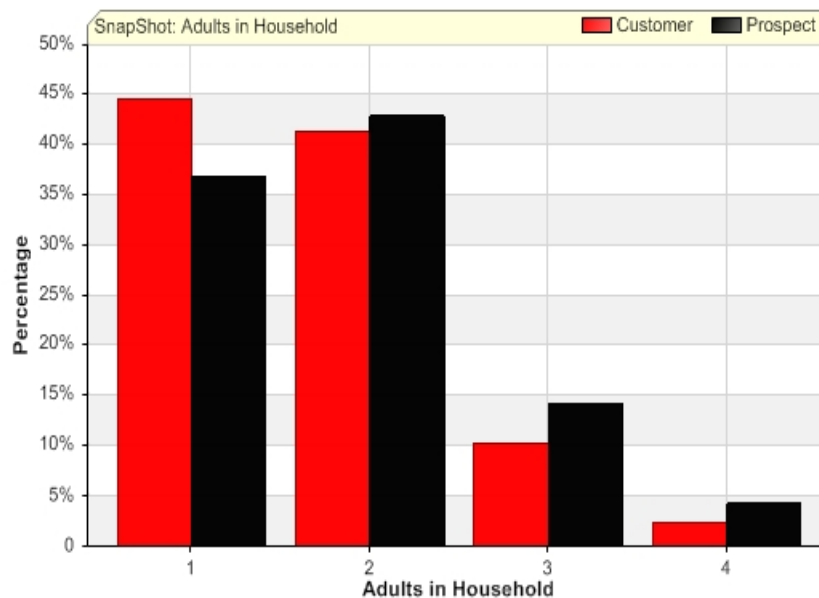
Adults in Household	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
1 - One Adult	23,876	45%	4,142,114	37%	121
2 - Two Adults	22,153	41%	4,816,407	43%	96
3 - Three Adults	5,489	10%	1,585,455	14%	73
4 - Four Adults	1,262	2%	474,109	4%	56

Age
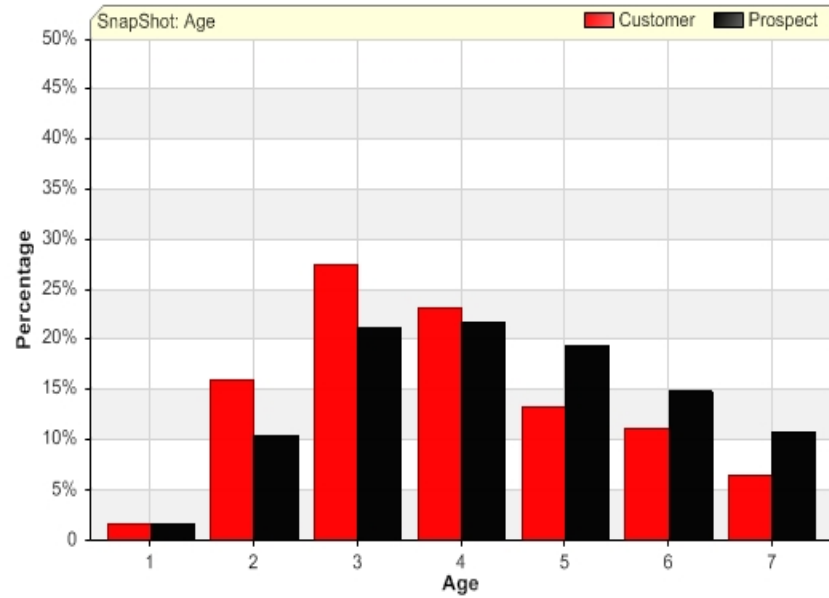
Age	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
3 - 35-44 Years Old	**14,775**	**28%**	**2,378,412**	**21%**	**130**
4 - 45-54 Years Old	12,446	23%	2,433,387	22%	107
2 - 25-34 Years Old	**8,573**	**16%**	**1,171,822**	**10%**	**153**
5 - 55-64 Years Old	7,138	13%	2,174,157	19%	69
6 - 65-74 Years Old	5,997	11%	1,670,641	15%	75
7 - 75+ Years Old	3,452	6%	1,215,821	11%	60
1 - 18-24 Years Old	896	2%	177,400	2%	106

Child Ages
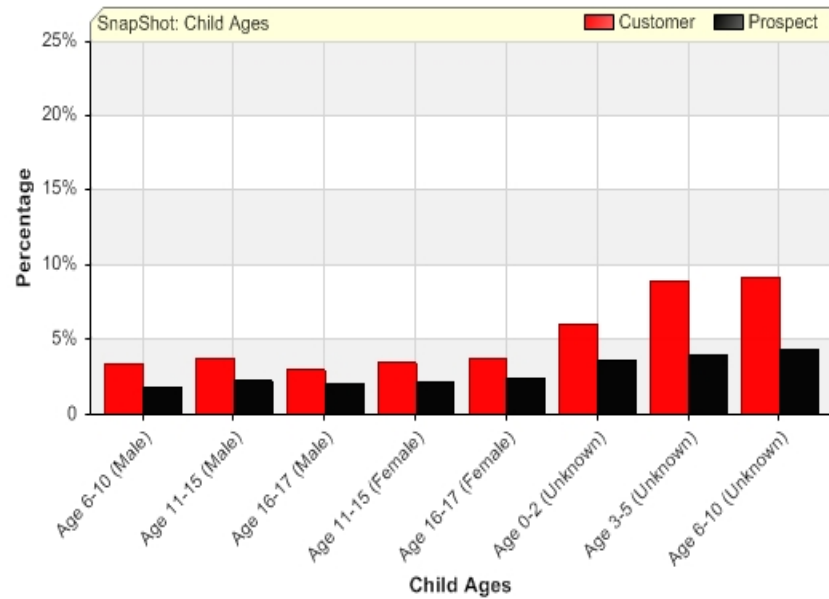
Child Ages	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
Age 6-10 (Unknown)	4,937	9%	487,790	4%	212
Age 3-5 (Unknown)	4,793	9%	447,453	4%	224
Age 0-2 (Unknown)	3,237	6%	409,739	4%	166
Age 11-15 (Male)	1,995	4%	252,532	2%	166
Age 16-17 (Female)	1,993	4%	273,621	2%	153
Age 11-15 (Female)	1,861	3%	247,751	2%	157
Age 6-10 (Male)	1,839	3%	201,443	2%	191
Age 16-17 (Male)	1,602	3%	234,712	2%	143

Credit Card
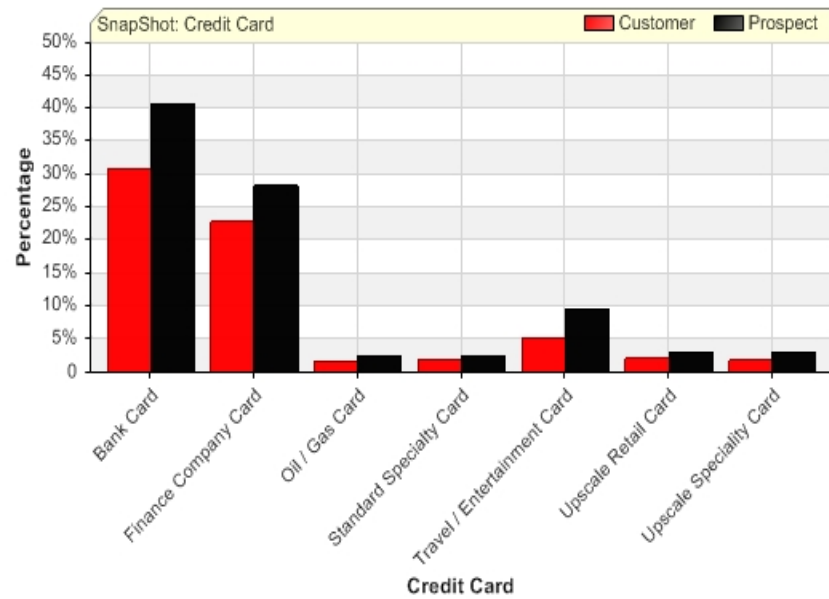
Credit Card	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
Bank Card	16,481	31%	4,582,092	41%	75
Finance Company Card	12,225	23%	3,176,695	28%	81
Travel / Entertainment Card	2,842	5%	1,083,347	10%	55
Upscale Retail Card	1,112	2%	343,236	3%	68
Standard Specialty Card	1,087	2%	266,176	2%	86
Upscale Speciality Card	973	2%	340,040	3%	60
Oil / Gas Card	917	2%	275,492	2%	70

Direct Mail Responder
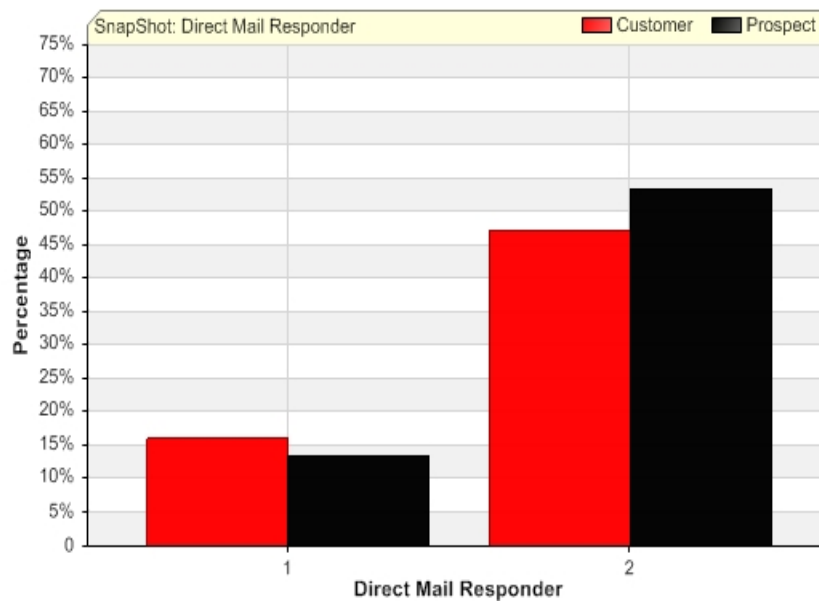
Direct Mail Responder	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
2 - Double/Multiple	25,238	47%	5,994,297	53%	88
1 - Single	8,608	16%	1,524,163	14%	118

Dwelling Type
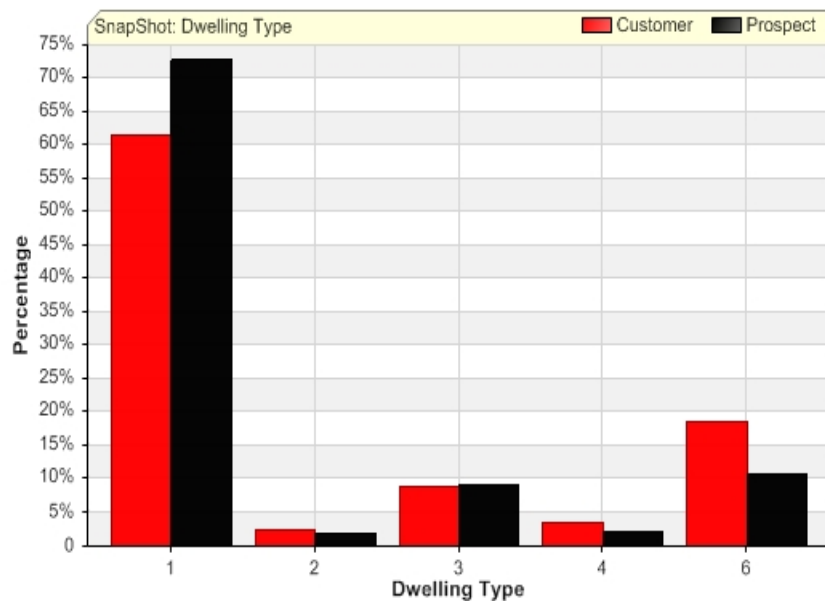
Dwelling Type	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
1 - Single	32,867	61%	8,165,090	73%	84
6 - Multi-Family 10+ units with apt no	**10,015**	**19%**	**1,225,111**	**11%**	**171**
3 - Multi-Family less than 5 units no apt no	4,786	9%	1,019,040	9%	98
4 - Multi-Family 5-9 units with apt no	**1,893**	**4%**	**238,262**	**2%**	**167**
2 - Multi-Family less than 5 units with apt no	**1,373**	**3%**	**216,567**	**2%**	**133**

Ethnic Code
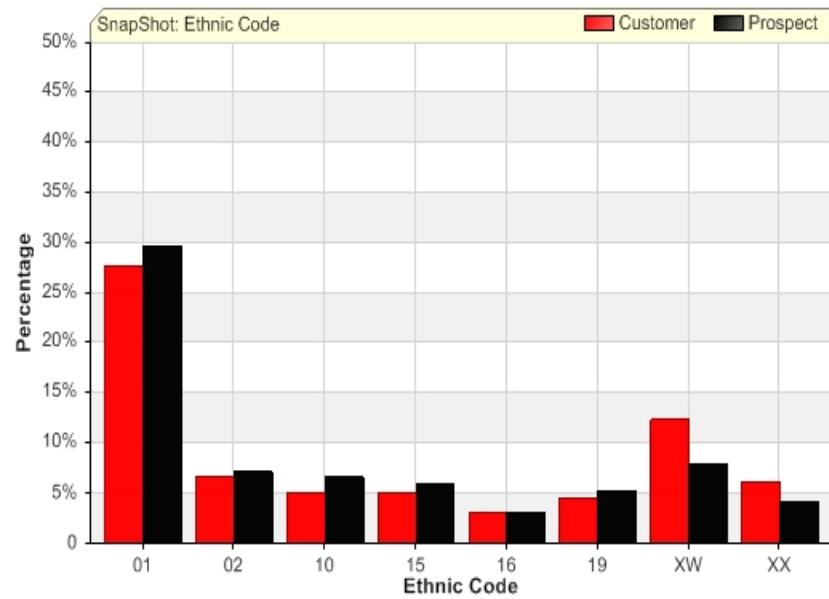
Ethnic Code	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
01 - English (British)	14,858	28%	3,337,483	30%	93
XW - Spanish Speaking	**6,626**	**12%**	**892,552**	**8%**	**156**
02 - Scottish	3,611	7%	800,590	7%	95
XX - Spanish	**3,310**	**6%**	**461,028**	**4%**	**150**
10 - German	2,715	5%	743,375	7%	77
15 - Irish	2,661	5%	657,817	6%	85
19 - Italian	2,430	5%	592,455	5%	86
16 - Welsh	1,657	3%	345,484	3%	101

Gender
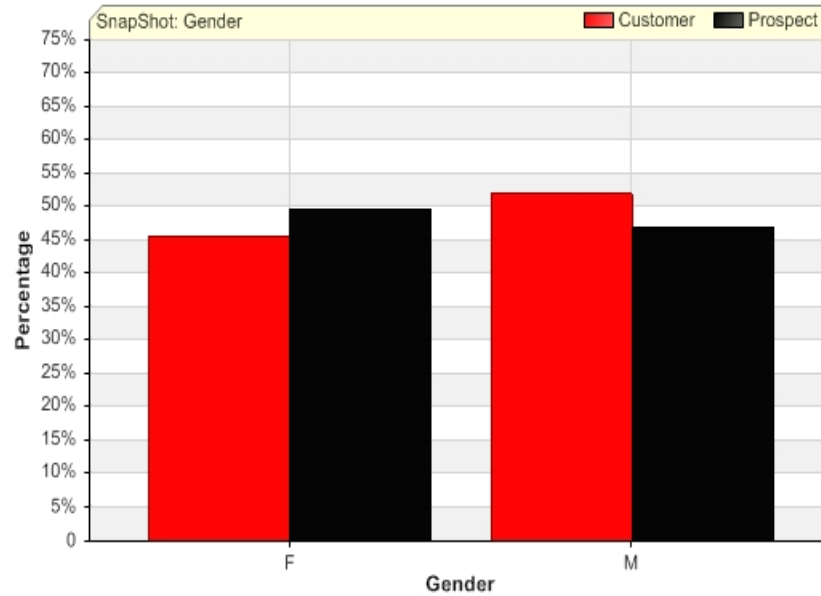
Gender	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
M - Male	27,809	52%	5,268,030	47%	111
F - Female	24,476	46%	5,576,706	50%	92

Home Equity Available
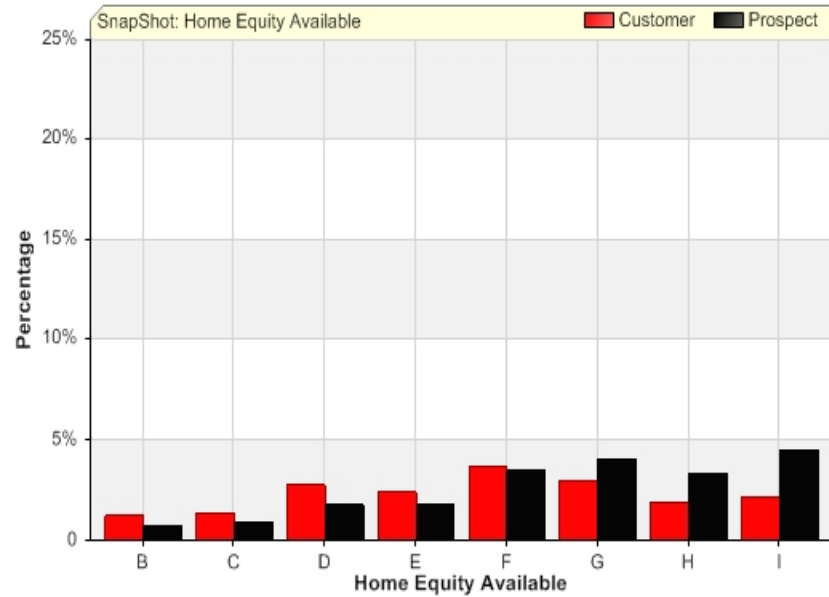
Home Equity Available	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
F - $30,000-$49,999	1,966	4%	390,185	3%	106
G - $50,000-$74,999	1,605	3%	457,021	4%	74
D - $10,000-$19,999	1,473	3%	201,034	2%	154
E - $20,000-$29,999	1,279	2%	197,902	2%	135
I - $100,000-$149,999	1,175	2%	509,354	5%	48
H - $75,000-$99,999	1,031	2%	377,504	3%	57
C - $5,000-$9,999	731	1%	100,521	1%	152
B - $1-$4,999	654	1%	81,370	1%	168

Home Ownership

Home Ownership	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
4 - Definite owner	36,217	68%	8,103,640	72%	94
1 - Definite renter	**2,553**	**5%**	**222,638**	**2%**	**240**
2 - Probable renter	**1,247**	**2%**	**131,368**	**1%**	**199**
3 - Probable owner	753	1%	216,576	2%	73

Home Sale Price - Range
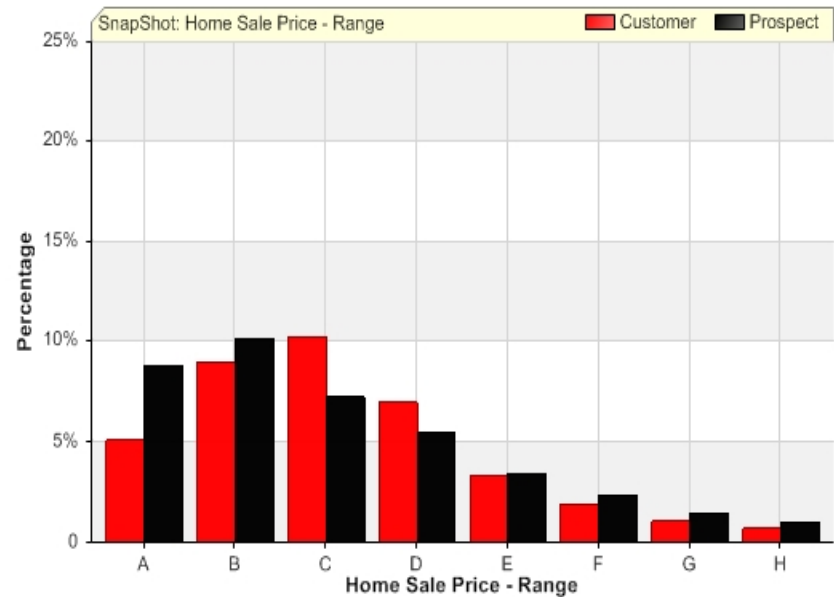
Home Sale Price - Range	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
C - $100,000 - $149,999	5,483	10%	814,688	7%	141
B - $50,000 - $99,999	4,815	9%	1,139,749	10%	89
D - $150,000 - $199,999	3,741	7%	613,768	5%	128
A - Less than $50,000	2,730	5%	990,309	9%	58
E - $200,000 - $249,999	1,780	3%	384,416	3%	97
F - $250,000 - $299,999	1,028	2%	263,873	2%	82
G - $300,000 - $349,999	561	1%	162,996	1%	72
H - $350,000 - $399,999	372	1%	114,178	1%	68

Home Square Footage Range
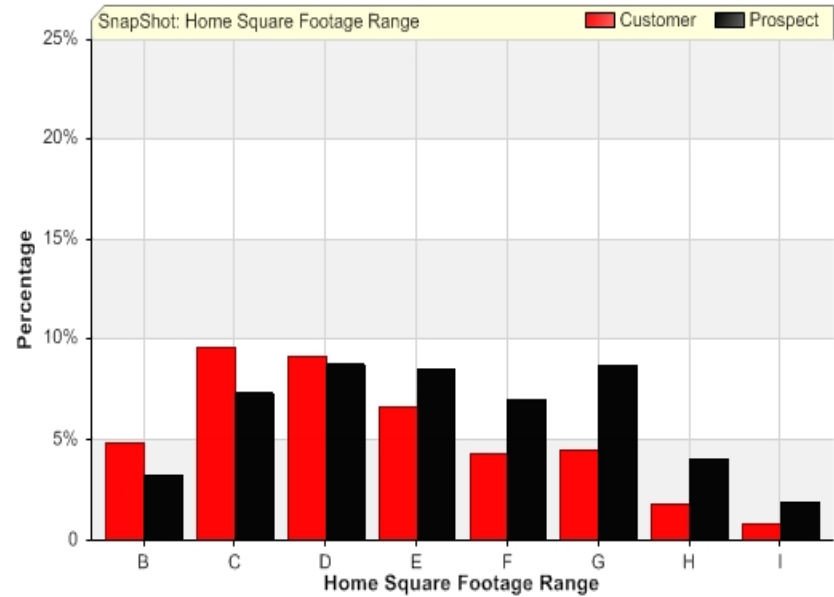
Home Square Footage Range	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
C - 1,000 - 1,249 sq. ft.	5,163	10%	823,683	7%	131
D - 1,250 - 1,499 sq. ft.	4,927	9%	984,034	9%	105
E - 1,500 - 1,749 sq. ft.	3,546	7%	953,933	9%	78
B - 750 - 999 sq. ft.	2,622	5%	366,807	3%	150
G - 2,000 - 2,499 sq. ft.	2,411	5%	981,603	9%	51
F - 1,750 - 1,999 sq. ft.	2,289	4%	787,003	7%	61
H - 2,500 – 2,999 sq. ft.	962	2%	451,979	4%	45
I - 3,000 - 3,499 sq. ft.	446	1%	211,808	2%	44

Household Income

SnapShot: Household Income — Customer / Prospect

Household Income	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
6 - 50,000 - 74,999	10,041	19%	2,158,973	19%	97
1 - Under 15,000	**8,792**	**16%**	**1,326,517**	**12%**	**139**
3 - 20,000 - 29,999	**7,421**	**14%**	**1,111,963**	**10%**	**140**
4 - 30,000 - 39,999	**7,146**	**13%**	**1,131,856**	**10%**	**132**
5 - 40,000 - 49,999	5,389	10%	984,589	9%	115
7 - 75,000 - 99,999	5,124	10%	1,505,874	13%	71
2 - 15,000 - 19,999	**3,873**	**7%**	**568,694**	**5%**	**143**
8 - 100,000 - 124,999	2,389	4%	882,402	8%	57

Household Occupation Code
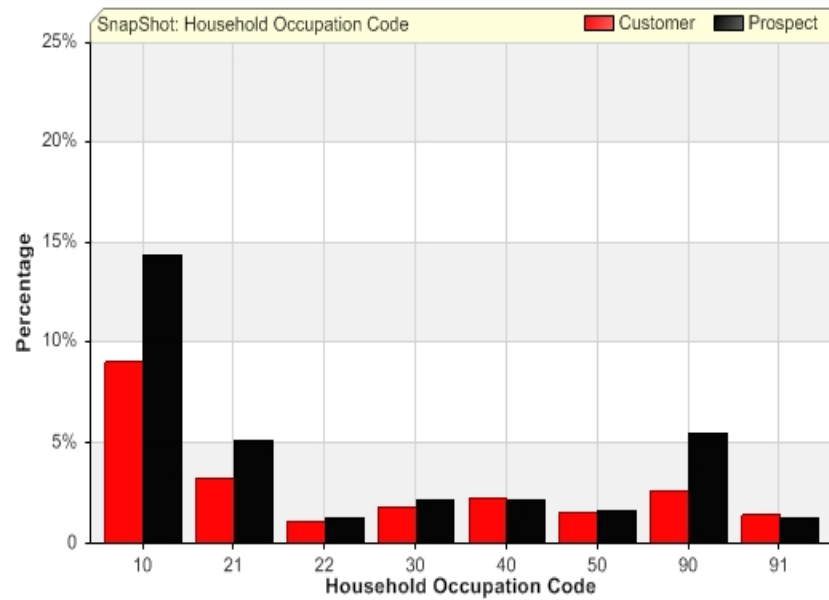
Household Occupation Code	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
10 - Professional-Technical	4,840	9%	1,616,765	14%	63
21 - Management	1,718	3%	578,109	5%	62
90 - Retired	1,393	3%	614,110	5%	48
40 - Clerical-White Collar	1,212	2%	241,609	2%	105
30 - Sales-Service	984	2%	240,711	2%	86
50 - Craftsman-Blue Collar	836	2%	186,176	2%	94
91 - Homemaker	751	1%	139,748	1%	113
22 - Proprietors	566	1%	145,260	1%	82

Household Type
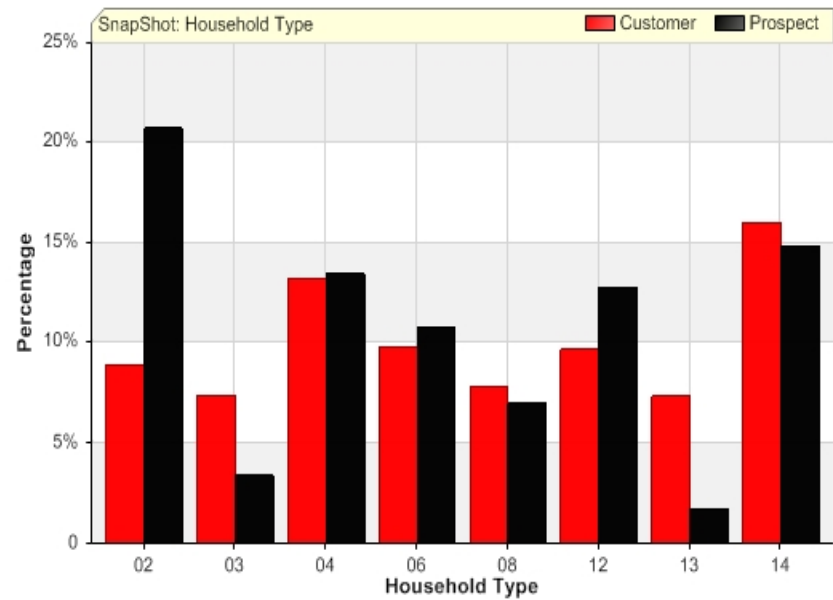
Household Type	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
14 - One adult (female) and NO children	8,560	16%	1,664,098	15%	108
04 - Two adults (married unknown) and children	7,063	13%	1,512,072	13%	98
06 - Male with other adults and NO children	5,240	10%	1,211,127	11%	91
12 - One adult (male) and NO children	5,175	10%	1,437,439	13%	75
02 - Married (husband and wife) with NO children	4,783	9%	2,326,390	21%	43
08 - Female with other adults and NO children	4,164	8%	784,377	7%	111
03 - Two adults (married unknown) and children	**3,942**	**7%**	**381,670**	**3%**	**216**
13 - One adult (female) and children	**3,929**	**7%**	**196,245**	**2%**	**420**

IPA Cluster Code
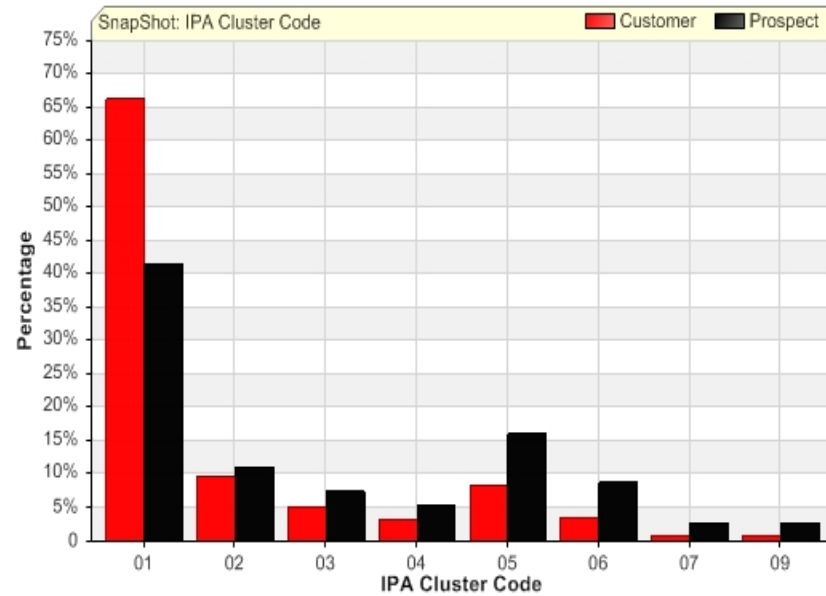
IPA Cluster Code	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
01 - 0-24,999	35,501	66%	4,658,254	42%	160
02 - 25,000-49,999	5,151	10%	1,250,271	11%	86
05 - 100,000-249,999	4,442	8%	1,810,500	16%	51
03 - 50,000-74,999	2,805	5%	840,376	7%	70
06 - 250,000-499,999	1,937	4%	988,576	9%	41
04 - 75,000-99,999	1,737	3%	593,554	5%	61
09 - 1,000,000-1,999,999	493	1%	300,944	3%	34
07 - 500,000-749,999	485	1%	306,157	3%	33

Length of Residence
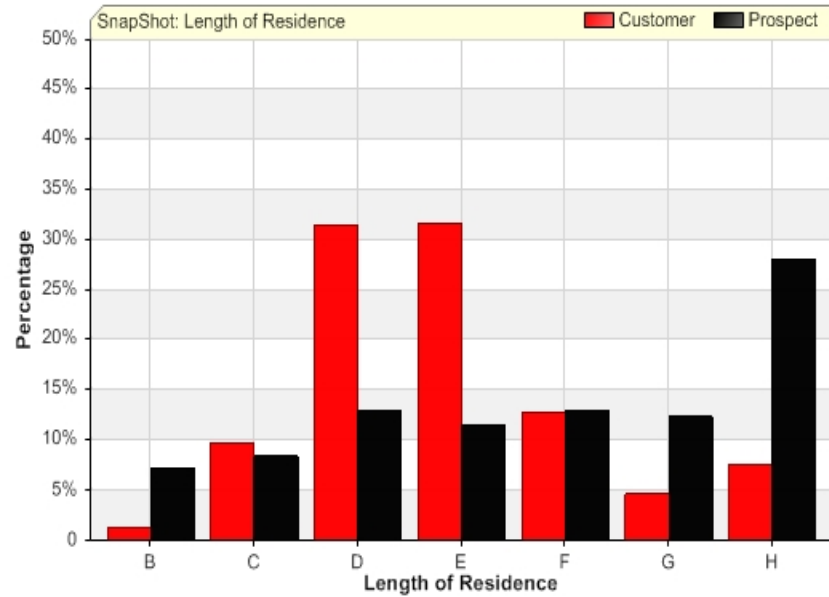
Length of Residence	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
E - 6 to 7 Years	16,953	32%	1,293,136	12%	275
D - 4 to 5 Years	16,869	32%	1,459,902	13%	242
F - 8 to 10 Years	6,837	13%	1,461,916	13%	98
C - 3 Years	5,242	10%	943,861	8%	116
H - 15+ Years	4,027	8%	3,147,244	28%	27
G - 11 to 14 Years	2,486	5%	1,384,235	12%	38
B - 2 Years	642	1%	808,004	7%	17

Mail Responsive Buyer
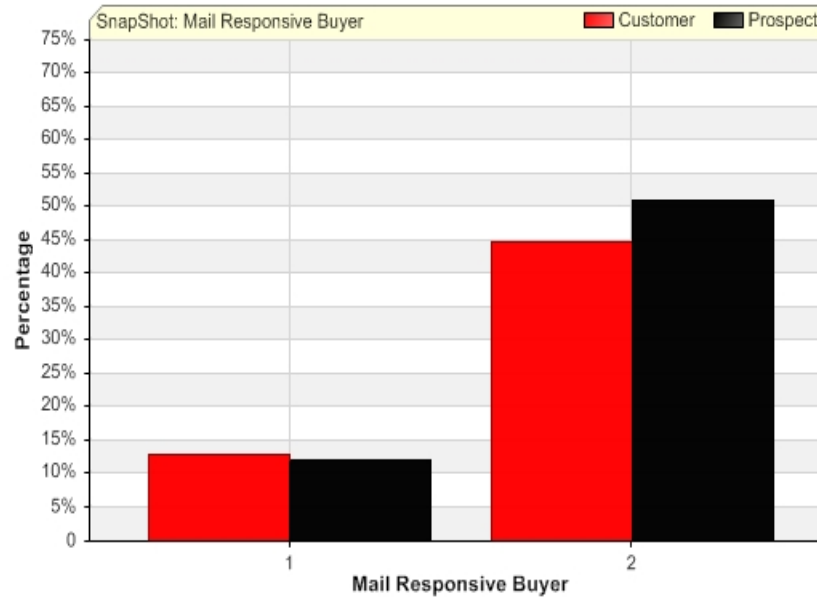
Mail Responsive Buyer	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
2 - Multiple mail buyer	23,997	45%	5,711,841	51%	88
1 - Single mail buyer	6,986	13%	1,353,134	12%	108

Mail Responsive Donor
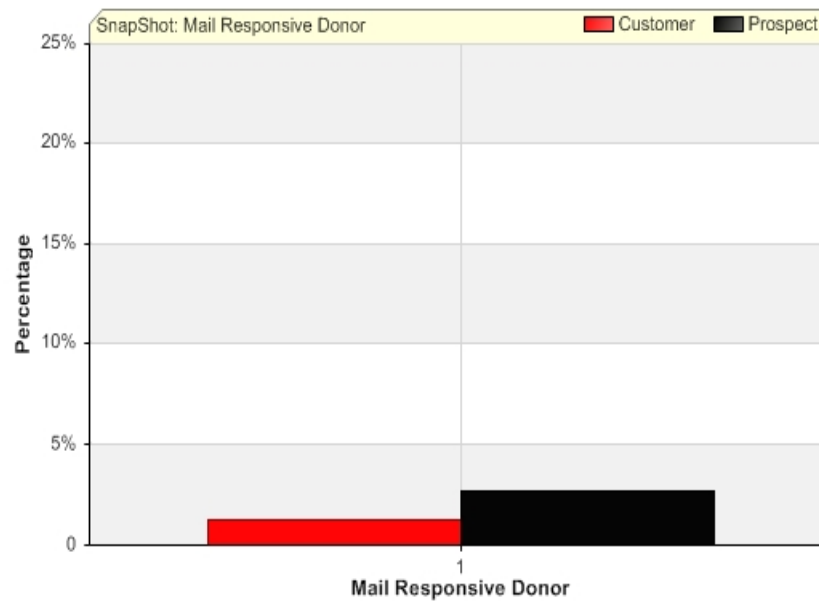
Mail Responsive Donor	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
1 - Single	684	1%	306,188	3%	47

Marital Status
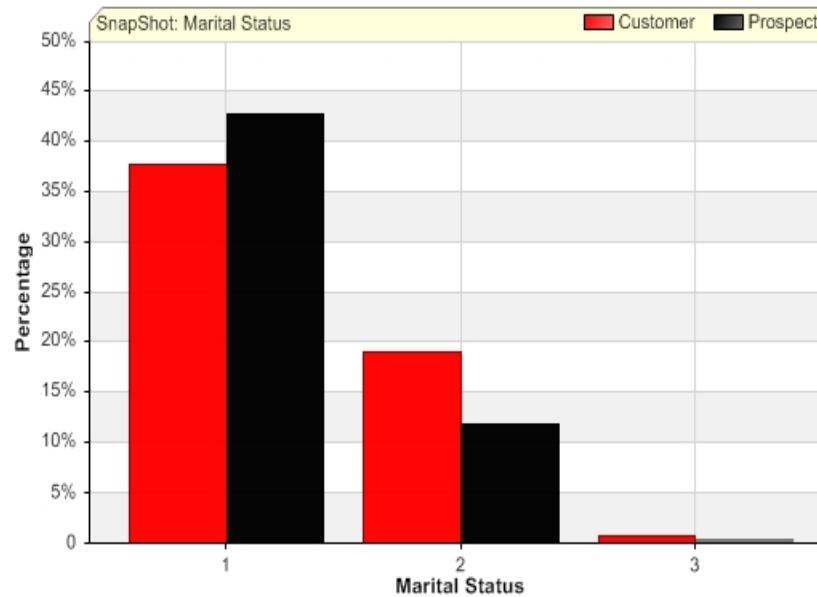
Marital Status	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
1 - Married	20,248	38%	4,805,667	43%	88
2 - Single	**10,251**	**19%**	**1,331,279**	**12%**	**161**
3 - Divorced/Separated	**364**	**1%**	**34,093**	**0%**	**224**

Median Home Value
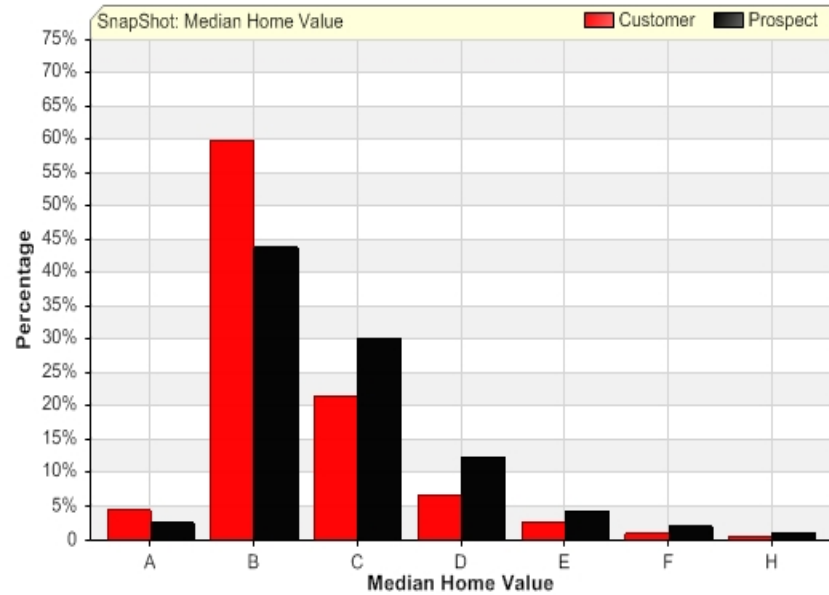
Median Home Value	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
B - $50K - $100K	**32,084**	**60%**	**4,920,735**	**44%**	**137**
C - $100K - $150K	11,587	22%	3,390,239	30%	72
D - $150K - $200K	3,544	7%	1,402,311	13%	53
A - Under $50K	**2,422**	**5%**	**291,546**	**3%**	**174**
E - $200K - $250K	1,453	3%	485,523	4%	63
F - $250K - $300K	556	1%	233,447	2%	50
H - $350K - $400K	295	1%	124,770	1%	50

Networth
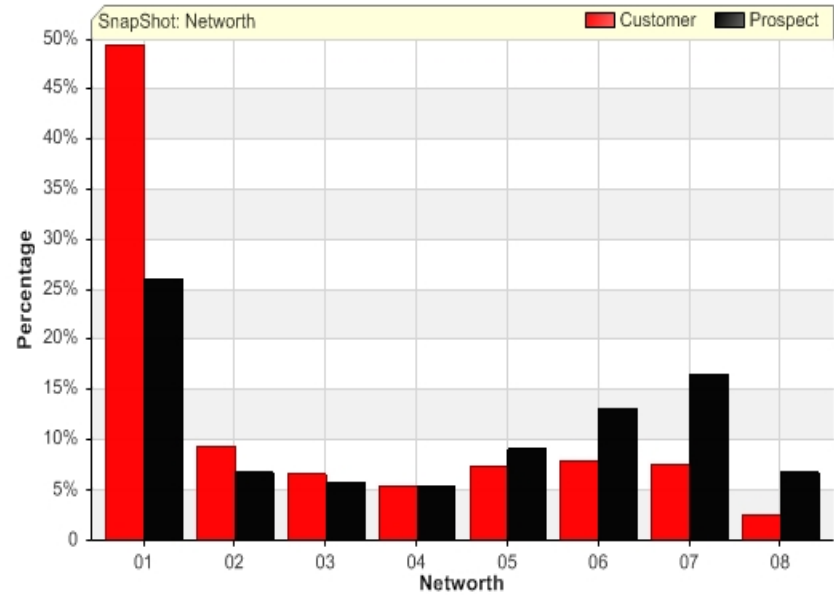
Networth	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
01 - Less than $25,000	26,514	50%	2,924,616	26%	190
02 - $ 25,000 - $ 49,999	5,013	9%	758,497	7%	139
06 - $ 150,000 - $249,999	4,271	8%	1,472,690	13%	61
07 - $ 250,000 - $499,999	4,064	8%	1,865,323	17%	46
05 - $ 100,000 - $149,999	3,903	7%	1,027,315	9%	80
03 - $ 50,000 - $ 74,999	3,529	7%	652,359	6%	113
04 - $ 75,000 - $ 99,999	2,847	5%	599,879	5%	99
08 - $ 500,000 - $749,999	1,323	2%	758,045	7%	37

Number of Children Present
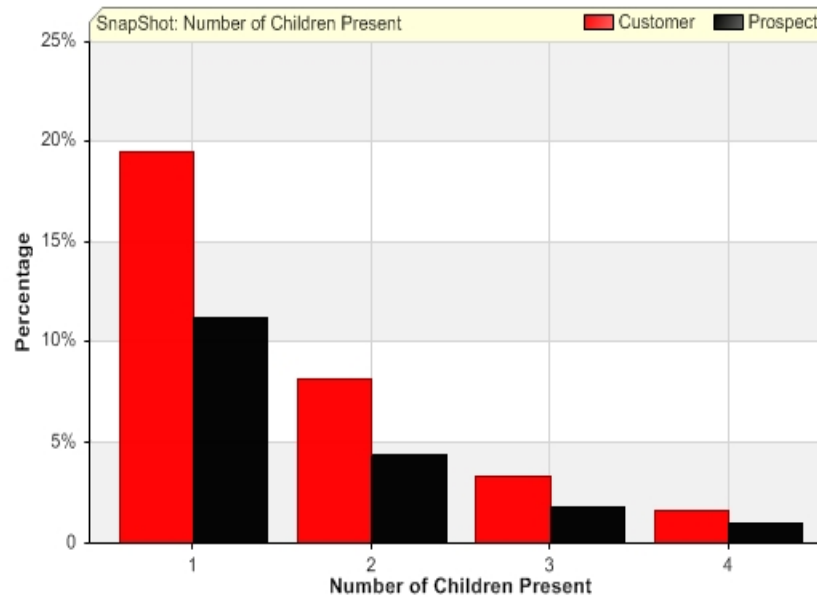
Number of Children Present	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
1 - One Child	10,454	20%	1,265,833	11%	173
2 - Two Children	4,396	8%	492,904	4%	187
3 - Three Children	1,807	3%	201,467	2%	188
4 - Four Children	883	2%	109,751	1%	169

Equifax SuperNiche Group
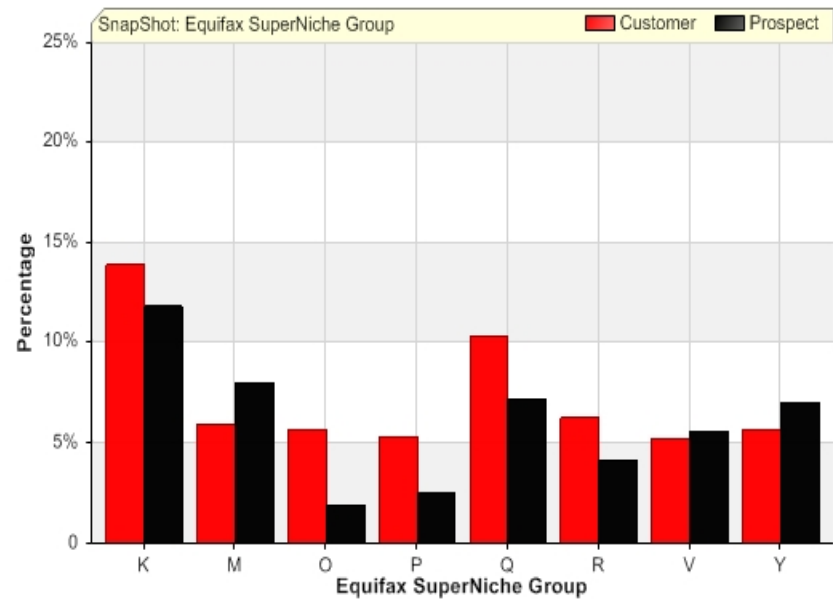
Equifax SuperNiche Group	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
K - Kiddie Kastles	7,449	14%	1,327,188	12%	118
Q - Quiet Homebodies	**5,540**	**10%**	**809,824**	**7%**	**143**
R - Rocky Road	**3,357**	**6%**	**468,165**	**4%**	**150**
M - Mid-Life Munchkins	3,176	6%	902,415	8%	74
O - Oodles of Offspring	**3,057**	**6%**	**213,793**	**2%**	**300**
Y - Young-At-Heart	3,047	6%	789,294	7%	81
P - Parks, Parts & Prayers	**2,845**	**5%**	**286,605**	**3%**	**208**
V - Very Spartan	2,806	5%	628,155	6%	94

Equifax SuperNiche Group Descriptions

Kiddie Kastles

Kiddie Kastles account for about 11.9% of all Niches Households. Around 43 years old, they have an annual income of about $73,000. Consisting mostly of homeowners, this group has children, are white-collar with college educations and are mail responsive. This group has a strong interest in fitness and outdoor activities.

Quiet Homebodies

Representing about 9.2% of Niches Households, Quiet Homebodies are homeowners and about half of them have children. With an average age of 43 and a combined income of $55,000, they are considered to still be highly mobile. Jobs within this group are mostly clerical or blue collar. A majority are high school educated and may still be students. Most of their interests revolve around collectibles, personal computers, and moneymaking opportunities. These households like pets, outdoor sports, cooking, and gardening.

Rocky Road

The Rocky Road group are mid road stragglers. They have no children and more than half of this group rents property. On average the head of household is 44 and completed a high school education. They represent 5.3% of Niches Households. Their blue collar job earns them on average $40,000 per household. In free time, home remodeling, camping, fishing and gardening is what Rocky Road wants to explore. They are also interested in automotive work, the internet, music and self improvement.

Mid-Life Munchkins

This mature group has a median age of 55, and a median household income of approximately $71,000. Making up 6.1% of Niches Households, Mid-Life Munchkins are known to have children and/or grandchildren in the home and are homeowners who have long lengths of residence. They are known to have pets, travel for business and invest in charities.

Oodles of Offspring

This group populated lower income levels with an average of $ 36,000 per household with children. The head of household is on average 28 years of age and is a high school graduate. They represent 2.1% of Niches Households. Most Oodles of Offspring hold blue collar jobs and rent or own property with a low home values. Their interests are mostly in personal computers, electronics, and the internet. This group is also interested in investing, domestic travel, camping and fashion clothing.

Equifax SuperNiche Group Descriptions (continued)

Young-At-Heart

This retired household is represented by Young-at-Heart 70 years old heads of household. Some of them still have children living at home and the majority own property. The household income of this segment is $26,000. This group represents 3.4% of Niches Households. This older group is interested in home furnishings, collectibles, charity and bible devotion. For entertainment they visit casinos and do needlework. They are credit card holders and are consider mail responsive.

Parks, Parts & Prayers

This group has children present in the household. On average this household earns $31,000 and the head is about 38 years of age, some of which are single parents. They represent 2.7% of Niches Households. This group is characterized by high mobility despite homeownership with members who hold blue collar jobs and are high school educated. Their main areas of interest are video cameras, computers, music, automotive work and fashion clothing. They are also interested in outdoor activities, fitness and often are cat owners.

Very Spartan

This group represents a sizable 7.2% of Niches Households with an average head of household age of 37 years. This is a highly mobile group with no children. They prefer to primarily rent a property for flexibility reasons and most have a high school education. Blue-collar jobs give them an average household income of $26,000. Electronics, computers, audio, and sweepstakes are what they are interested in as well as automotive work, home improvement, and video games.

Interests
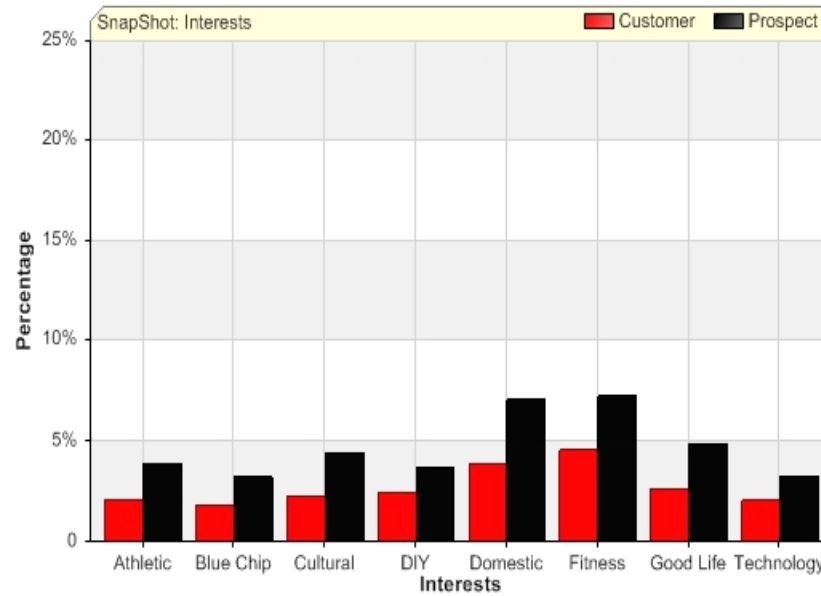
Interests	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
Fitness	2,447	5%	813,938	7%	63
Domestic	2,080	4%	793,409	7%	55
Good Life	1,417	3%	548,851	5%	54
DIY	1,315	2%	411,840	4%	67
Cultural	1,201	2%	497,280	4%	51
Athletic	1,112	2%	434,996	4%	54
Technology	1,094	2%	362,276	3%	63
Blue Chip	957	2%	360,565	3%	56

Interests Descriptions

Fitness
Physical Fitness, Exercise, Running, Jogging, Walking, Health, Natural Foods

Domestic
Sewing, Knitting, Crafts, Gourmet Cooking, Fine Foods, Gardening, Home Workshop, Reading

Good Life
Fine Foods, Natural Foods, Fashion Clothing, Decorating, Foreign Travel

DIY
Automotive, Work, CB Radio, Home Workshop, Motorcycling, Electronics, RV's

Cultural
Art, Antique Collecting, Collections, Crafts Cultural, Arts Events, Foreign Travel

Athletic
Exercise, Running, Fitness, Diet Concerns, Sporting, Hiking, Baseball, Basketball
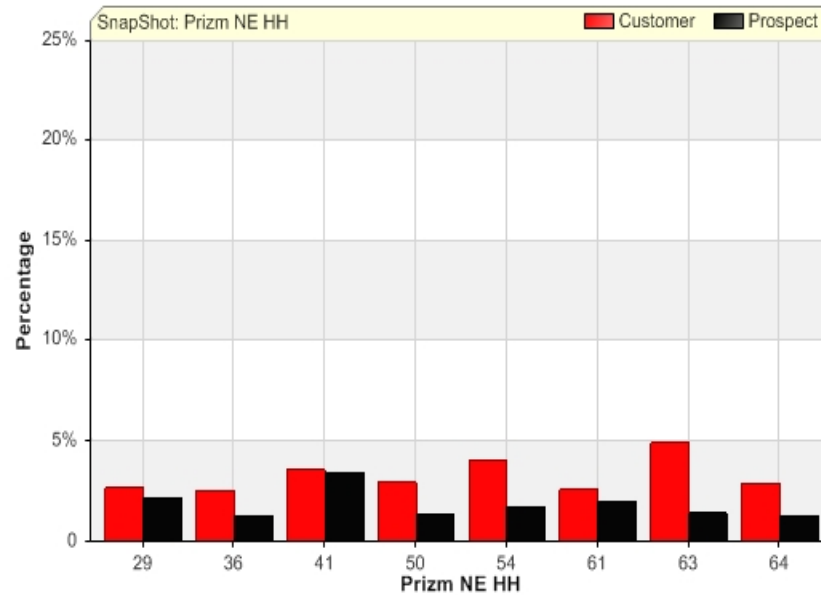
Technology
Stereo, Photography, Electronics, Home Video Recording, Home Video Games New Technology, PC's

Blue Chip
Stock, Bond Investments, Real Estate Investment Activities, Self-Improvement

Prizm NE HH

Prizm NE HH	Customer Count	Customer Percent	Prospect Count	Prospect Percent	Penetration Index
63 - Family Thrifts	2,630	5%	157,277	1%	350
54 - Multi-Culti Mosaic	2,173	4%	192,140	2%	237
41 - Sunset City Blues	1,913	4%	388,050	3%	103
50 - Kid Country, USA	1,569	3%	154,927	1%	212
64 - Bedrock America	1,558	3%	142,052	1%	230
29 - American Dreams	1,429	3%	244,136	2%	123
61 - City Roots	1,392	3%	223,785	2%	130
36 - Blue-Chip Blues	1,371	3%	144,835	1%	198

Prizm NE HH Descriptions

Family Thrifts

The small-city cousins of inner-city districts, Family Thrifts contain young, ethnically diverse parents who have lots of children and work entry-level service jobs. In these apartment-filled neighborhoods, visitors find the streets jam-packed with babies and toddlers, tricycles and basketball hoops, Daewoos and Hyundais.

Multi-Culti Mosaic

An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of middle-aged, ethnically diverse singles and families. With nearly a quarter of the residents foreign born, this segment is a mecca for first-generation Americans who are striving to improve their lower-middle-class status.

Sunset City Blues

Scattered throughout the older neighborhoods of small cities, Sunset City Blues is a segment of lower-middle-class singles and couples who have retired or are getting close to it. These empty-nesters tend to own their homes but have modest educations and incomes. They maintain a low-key lifestyle filled with newspapers and television by day, and family-style restaurants at night.

Kid Country, USA

Widely scattered throughout the nation's heartland, Kid Country, USA is a segment dominated by large families living in small towns. Predominantly white, with an above-average concentration of Hispanics, these young, working-class households include homeowners, renters, and military personnel living in base housing; about 20 percent of residents own mobile homes.

Bedrock America

Bedrock America consists of young, economically challenged families in small, isolated towns located throughout the nation's heartland. With modest educations, sprawling families, and blue-collar jobs, many of these residents struggle to make ends meet. One quarter live in mobile homes. One in three haven't finished high school. Rich in scenery, Bedrock America is a haven for fishing, hunting, hiking, and camping.

Prizm NE HH Descriptions (continued)

American Dreams

American Dreams is a living example of how ethnically diverse the nation has become: more than half the residents are Hispanic, Asian, or African-American. In these multilingual neighborhoods—one in ten speaks a language other than English—middle-aged immigrants and their children live in middle-class comfort.

City Roots

Found in urban neighborhoods, City Roots is a segment of downscale retirees, typically living in older homes and duplexes they've owned for years. In these ethnically diverse neighborhoods—more than a third are African-American or Hispanic—residents are often widows or widowers living on fixed incomes and maintaining low-key lifestyles.

Blue-Chip Blues

Blue-Chip Blues is known as a comfortable lifestyle for ethnically-diverse, young, sprawling families with well-paying blue-collar jobs. The segment's aging neighborhoods feature compact, modestly priced homes surrounded by commercial centers that cater to child-filled households.

Demographic Field Descriptions

AccuScore Zip4 Model

Ideal for ITA (Invitation to Apply) and continuity offers, the AccuScore Zip + 4 Profit Potential Model is a proprietary score that is used to determine the likelihood that a consumer will become a long-term, good paying customer. AccuScore Zip + 4 is ideal to help marketers determine the marketing value of a household, but it cannot be used to determine eligibility for credit or insurance or for making firm offers of credit. The score was created by evaluating credit profiles of high and low credit risk consumers and their associated demographic and lifestyle attributes. We typically consider the A and B scores to be high value records while the D and E scores would be lower value records. This score is aggregated at the Zip + 4 level, not the household level.

Adults in Household

The Number of Adults in Household select reflects the number of adults over age 18 in a given household. Sourced primarily from self-reported and public record data, the number of adults in household select can also be generated through a proprietary model.

Age

Age data is sourced primarily from self-reported and public record data. This information is rolled into nine-year age bands that can represent the household age.

Child Ages

Children's Age data is compiled from a variety of sources that may include birth announcements, insurance records, product registrations cards, school records, and more. Since this data is especially sensitive in nature, we do not allow the release of minor children's names or personally identifiable information.

Credit Card

The Credit Card Indicator is a flag that is used to indicate credit card activity for a given household and is typically sourced from retail transaction data. Marketers may benefit from this data as they can see which household are not only actively making purchases but have credit established.

Demographic Field Descriptions (continued)

Direct Mail Responder
Direct Mail Responders are consumers who have responded through the mail to an offer they received. Sources for Direct Mail Responders would typically include retail catalogs and magazine subscriptions. The value of this select to a direct marketer is simply that the consumer or household has shown past responsiveness to direct mail offers.

Dwelling Type
Dwelling type is an indicator of how many families live at a given address. Categories include SFDU (Single Family Dwelling Units) and MFDU (Multi-Family Dwelling Units). Within the MFDU category, there are additional distinctions for how many units are at each location. Dwelling type is compiled from a variety of sources that include county assessor/recorder data, public record data, self-reported data, and more.

Ethnic Code
The Ethnicity of a given record and can be sourced in several different ways, most of which commonly include self-reported data, public record data, or a proprietary model. When the model is used, ethnicity can be assigned based on a complex formula that includes the geographic location and first name (using a proprietary table of first names that are unique to specific ethnicities) of the record. Ethnicity can also be assigned based on the surname (last name). Knowing the ethnicity of a household can be very beneficial to marketers who appreciate the value of customized communications.

Gender
The gender of an individual is typically gathered from self-reported or public information sources, or can be assigned based on the individuals name and/or title. In cases where the individual's first name and title are unknown/ambiguous and no additional sources reflect gender, the gender will be coded as "Unknown."

Home Equity Available
Home Equity represents the estimated equity available in a home. This measurement is based on the total mortgage plus any additional loans (refinance/home equity) less the home market value. Home loan and home market value data are sourced from County Assessor and County Recorder records.

Demographic Field Descriptions (continued)

Home Ownership

Home Ownership indicates whether or not the resident is the owner or a renter. Home Ownership data is sourced from the County Recorder office.

Home Sale Price - Range

The Home Sale Price indicates the price that was paid for the home at the time of purchase. All values are sourced from County Assessor and County Recorder records.

Household Income

Household Income represents the estimated annual income for a given household. While a small percentage of income data is self-reported, the vast majority is derived through a statistical model that takes into account individual and household-level demographics and census data.

Household Occupation Code

Occupation is the job function that is associated with a specific member of the household. Occupation data is typically sourced from self-reported consumer surveys and product registrations cards.

Household Type

Household Type indicates the composition of the household. Based on a variety of data elements that include marital status, number of adults in household, and gender, Household Type indicates the combination of adults and children in the living unit (for example, one female adult with children or husband and wife with no children). Household type gives marketers a more intimate look at the residents of a household – it also offers a way to select single parent families.

Demographic Field Descriptions (continued)

IPA Cluster Code

Income Producing Assets (IPA) is a proprietary model that estimates the value of a household's liquid assets (this would typically include cash, checking accounts, savings products, investment products, and other assets that are considered easy to redeem and move). IPA is sourced from actual dollar measures that are reported through a survey of financial behaviors as well as a variety of demographic data elements that could include age, income, presence of children, homeownership, and more. Typically financial marketers benefit most from IPA as they can easily determine the amount of financial resources available to be moved to alternative financial products. Some marketers use IPA as a wealth measure similar to net worth.

Length of Residence

Length of Residence indicates the amount of time that an individual/household has been identified with an address. Length of Residence data is sourced from County Assessor and County Recorder data.

Marital Status

Marital Status indicates whether the individual is married, divorced/separated, single, single/never married, or widowed. Marital status is sourced primarily from public record and self-reported data.

Median Home Value

Median Home Value considers all of the homes within a census tract and divides them into two equal parts – one half of the units will have a value above this number and one half of the units will have a value below this number.   This is a census data element.

Number of Children Present

The Number of Children in a household is calculated based on several other children's data elements that include age and gender.

Demographic Field Descriptions (continued)

Equifax SuperNiche Group
Niches is a propriety segmentation tool that uses demographic elements such as age, income, presence of children, economic activity, and interests to factor a household into one of 26 specific clusters. Niches clusters data at the household level for superior targeting and customization of marketing messages.

Interests
Interest Data is sourced by responses to consumer surveys and product registration cards. Marketers who are interested in knowing how consumers live and what they are spending money on can benefit from the use of Interest Data.

Prizm NE HH
PRIZM is a proprietary segmentation tool built by Nielsen Claritas that uses urbanization, affluence, age, homeownership, and presence of children to group the population of the United States into 66 specific segments. Each segment is sorted by urbanization (where the consumer lives) and their level of affluence (segment 1 representing the highest level of affluence and segment 66 representing the lowest level of affluence). PRIZM is ideal for a marketer who understands the value of communicating with the consumer on a more personal and tailored level.