EconomicCohorts®

	LOW	<\$50,000		MODERATE	\$50,000 - \$100,000	HI	GH \$100,000 - \$200,000	ELITE >\$200,000
Young Single Parents % of HHs: 0.5% Income: \$17K Spending: \$10K Credit Utilization: Very High Young Singles % of HHs: 0.5% Income: \$18K Spending: \$11K Credit Utilization: Very High Credit Utilization: Very High	A4. Starting Small: Small- wn Families of HHs: 1.3% ome: \$32K ending: \$24K dit Utilization: High A4. Starting Small: Small- Town Singles % of HHs: 1.7% Income: \$37K Spending: \$27K Credit Utilization: Hi	A5. Living on Loans: Young Urban Single Parents % of HHs: 1.2% Income: \$36K Spending: \$27K Credit Utilization: Very High	F22. Credit City: Young Families % of HHs: 1.0% Income: \$59K Spending: \$34K Credit Utilization: Very High Fig. 1.3% Credit Utilization: Very High	E24. Midscale Mainstream: Small-Town Families % of HHs: 0.9% Income: \$68K Spending: \$37K Credit Utilization: High		Group I I43. Charge-It Champs: Young Suburban Families % of HHs: 0.5% Income: \$113K Spending: \$53K Credit Utilization: High Singles and Couples % of HHs: 0.7% Income: \$128K Spending: \$68K Credit Utilization: Moderate	I46. Confident Futures: Young City Singles % of HHs: 0.8% Income: \$122K Spending: \$73K Credit Utilization: Moderate I47. Material World: Urban Families % of HHs: 0.3% Income: \$167K Spending: \$167K Spending: \$114K Credit Utilization: Low Credit Utilization: Low	M64. Big Shots: Young Upmarket Urbanites % of HHs: 0.2% Income: \$232K Spending: \$176K Credit Utilization: Low
Strugglers: Strugglers: Singles Fair Singles Singles	milies of HHs: 1.6% ome: \$40K ending: \$25K Singles and Couples % of HHs: 2.6% Income: \$39K	B11. Credit Crunched: City Families % of HHs: 1.4% Income: \$42K Spending: \$26K Credit Utilization: High gh	Group F F28. Living Simply: Small-Town Families % of HHs: 2.3% Income: \$66K Spending: \$33K Credit Utilization: Moderate F29. Living Simply: Small-Town Singles and Couples % of HHs: 3.0% Income: \$63K Spending: \$31K Credit Utilization: Moderate	F30. Credit Rules: Urban Families % of HHs: 2.0% Income: \$69K Spending: \$33K Credit Utilization: High	F32. Suburban Stability: Families % of HHs: 2.1% Income: \$90K Spending: \$41K Credit Utilization: Moderate F33. Suburban Stability: Singles and Couples % of HHs: 2.9% Income: \$87K Spending: \$39K Credit Utilization: Moderate	Group J J49. House of Cards: Suburban Families % of HHs: 1.6% Income: \$117K Spending: \$48K Credit Utilization: High Group J J50. House of Cards: Suburban Singles and Couples % of HHs: 1.5% Income: \$113K Spending: \$44K Credit Utilization: High Group J J51. Prudent Professionals: Suburban Families % of HHs: 2.6% Income: \$137K Spending: \$44K Credit Utilization: High	J52. Prudent Professionals: Suburban Singles and Couples % of HHs: 1.5% Income: \$128K Spending: \$54K Credit Utilization: Low J53. Suburban Success: Upscale Families % of HHs: 1.5% Income: \$175K Spending: \$100K Credit Utilization: Low J54. Suburban Success: Upscale Singles and Couples % of HHs: 1.7% Income: \$169K Spending: \$97K Credit Utilization: Low Credit Utilization: Low	Group N N65. Careers First: Urbanites % of HHs: 0.7% Income: \$236K Spending: \$145K Credit Utilization: Low N66. Executive Spenders: Suburban Families % of HHs: 0.8% Income: \$254K Spending: \$154K Credit Utilization: Low N67. Executive Spenders: Suburban Couples % of HHs: 0.4% Income: \$299K Credit Utilization: Low Credit Utilization: Very
Empty: Singles % of HHs: 0.4% Income: \$21K Spending: \$10K Credit Utilization: Very High by Debt: Singles % of HHs: 0.9% Income: \$31K Spending: \$14K Credit Utilization: Very High	milies of HHs: 0.6% Dome: \$42K Small-Town Empty Nesters	% of HHs: 2.4% Income: \$43K	to Credit: Small- Town Couples % of HHs: 0.9% Income: \$64K Spending: \$31K Balance: Urban Pre-Retirement Singles % of HHs: 1.8% Income: \$63K	G36. Conservative Consumers: Small-Town Empty Nesters % of HHs: 2.0% Income: \$69K Sponding: \$21K Sponding: \$22K	ive G38. Solid Foundation: Suburban Empty Nesters % of HHs: 2.9% Income: \$87K	Group K K55. Living for Today: Couples % of HHs: 1.1% Income: \$119K Spending: \$46K Credit Utilization: High K56. Planners and Savers: Suburban Families % of HHs: 1.2% Income: \$133K Spending: \$46K Spe	K58. Planners and Savers: City Couples % of HHs: 1.9% Income: \$143K Spending: \$65K Credit Utilization: Low K59. Country Club Climbers: Suburban Empty Nesters % of HHs: 1.1% Income: \$175K Spending: \$98K	Group O O68. Corner Offices: Executive Urbanites % of HHs: 0.8% Income: \$237K Spending: \$141K Spending: \$245K
Group D D18. Relying on Aid: Retired Retirement: D2	Credit Utilization: Modest O. Struggling ders: Singles Credit Utilization: Modest Means: Urban	Spending: \$23K Credit Utilization: High	on Credit: City Seniors: Small-	H41. Nest Egg Elders: Older H42. Comfortal Retirement:	Spending: \$36K Credit Utilization: Moderate	Spending: \$52K Credit Utilization: Low Loo Credit Utilization: Low Credit Utilization: Low Loo Credit Utilization: Low Loo Credit Utilization: Low Loo Credit Utilization: Low Credit Util	Credit Utilization: Very Low L63. Established Wealth:	Spending: \$141K Credit Utilization: Very Low Credit Utilization: Very Low Group P P70. Flush Funds: Wealthy P71. Diamonds and Pearls:
% of HHs: 1.2% Income: \$21K Spending: \$10K Credit Utilization: Very High Rural Seniors % of HHs: 2.3% Income: \$38K Spending: \$19K Credit Utilization: Moderate	Retirees Some: \$31K Some: \$15K Some: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$27K Credit Utilization: Model Company of HHs: 2.2% Income: \$43K Spending: \$45K Spending: \$45K	of a Household's Economics	Singles and Couples % of HHs: 1.1% Income: \$60K Spending: \$30K Credit Utilization: High Town Retired Couples % of HHs: 2.0% Income: \$71K Spending: \$32K Credit Utilization: Moderate	Retirees % of HHs: 2.5% Income: \$63K Spending: \$31K Credit Utilization: Very Low Suburban Couples % of HHs: 2.7% Income: \$85K Spending: \$39K Credit Utilization: Lo		Upscale Retirees Affluent Suburbanites Upscale Suburbanites % of HHs: 0.9% Income: \$119K Spending: \$125K Spending: \$50K Credit Utilization: Moderate % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Upscale Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$58K Credit Utilization: Very Low Image: Provided Suburbanites % of HHs: 1.0% Income: \$124K Spending: \$124K Spend	Suburban Retirees % of HHs: 1.2% Income: \$165K Spending: \$99K Credit Utilization: Very Low	Wealthiest Retirees % of HHs: 0.5% Income: \$233K Spending: \$143K Credit Utilization: Very Low Spending: \$285K Credit Utilization: Very Low The state of the st

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Economic Cohorts is a breakthrough household segmentation system that leverages IXI Services' unique and proprietary household economic information to segment households by what matters most – a 360° view of a household's likely economics.

It includes a more accurate and complete picture of total income, total discretionary spending, credit capacity and usage, combined with all of the key demographic, behavioral and lifestyle attributes you expect from a first-class consumer segmentation system.

- Key Differentiators of Economic Cohorts: 1. Maximum differentiation of households based on economics
- 2. Economic data used is uniquely available from IXI:
- Income360®
- DS\$™ (Discretionary Spending Dollars™)
- Ability to Pay Index™
- 3. More accurately identifies affluent households
- 4. Aligns with the way you run your business

Guide to Cluster Data: % of HHs: Percent of U.S. households

Income: Median Income360 per household. Represents income from wages and income generated from assets

Spending: Median DS\$ (Discretionary Spending Dollars) per household. Represents a modeled dollar amount that households in the cluster spend on discretionary items annually after accounting for the fixed expenses of life

Credit Utilization: Proprietary measure of average credit capacity usage by household

















Moderate Usage



* Number of cards represents relative quantity of credit lines



