

# Power Selects<sup>SM</sup>

*The Power Is  
Enhanced By Our  
Unique Selects.*

Direct marketers can turn up the power of each of these mailing lists, with new sources of marketing energy—POWER SELECTS.

These revolutionary selects enable companies to match products to the consumer's specific profile. Instead of a generalized demographic approach, marketers can select highly targeted groups of consumers using some of the most powerful targeting information available. Working with meaningful segmentation data that's ready to use.

- **Purchasing Power Indexes.** With Purchasing Power Indexes, available exclusively through Equifax Marketing Decision Systems, marketers can incorporate measures of relative purchasing power—with high, above average, average, or below average categories—into direct marketing strategies.
  - **Buyability.** Tells the relative level of available spending power for each consumer.
  - **Credit Card Activity.** Tells how actively consumers use their credit cards.
  - **Financial Leverage.** Tells which consumers are willing to accept fixed payments—financial conservatives—from those who “want it now.”
- **Shopping Psychographics.** Equifax applies sophisticated mathematical modeling techniques to an extensive purchasing database that indicates an individual's preference for certain types of stores. With these shopping psychographics, direct marketers can select from 9 distinct types of shoppers (prestige shoppers, middle America shoppers, value conscious shoppers, etc.).
- **Estimated Household Income.** Combining the information from the Equifax Consumer Marketing Database and U.S. Census data into an advanced estimation system, direct marketers can take advantage of the first major advance in income segmentation since the census—Estimated Household Income.

In addition, we also offer many other selects, including age, gender, MicroVision, presence of children, direct mail responders, etc.

For more information call (404) 740-4960  
or 1-800-877-5560.

Or call Direct Media, Inc. (914) 935-5441.

**EQUIFAX**  
The  
Information  
Source

## SHOPPING PSYCHOGRAPHICS

Equifax applies sophisticated mathematical modeling techniques to an extensive database to indicate an individual's preference for certain types of stores.

*Flexible Shoppers:* Middle to high-income buyers who have the means and interest to consume.

*Prestige Shoppers:* Affluent customers who shop for high-fashion, upscale products at high-quality stores.

*Upper Middle America Shoppers:* Middle and upper income suburbanites who buy at traditional department stores.

*Middle America Shoppers:* Mainstream buyers with middle incomes, who shop for quality and reasonable prices at several full-line stores.

*Lower Middle America Shoppers:* Rural shoppers with fewer retail choices.

*Value Shoppers:* Young middle-class families who spend the time looking for variety at reasonable prices.

*Price Shoppers:* Middle income families with children who look for value, and are not loyal to specific stores.

*Coupon Clippers:* Middle-class urban buyers who show neither store preference nor particular interest in shopping...who are just interested in a bargain.

*Cash Shoppers:* Low-income rural families who traditionally pay cash for the things they need.

POWER  
SELECTS



# Power Lists<sup>SM</sup>

*"POWER LISTS"—  
A New Source Of  
Strength And Energy  
For Targeting The  
Individual Consumer.*

Direct marketers want—and need—to find profitable new customers.

They work to refine lists of responsive consumers for increased profitability.

That's why Equifax Marketing Decision Systems developed Power Lists. Updated on a monthly basis (Hotline), Power Lists are derived from the Equifax Consumer Marketing Database of over 150 million individuals, integrated from both internal and external data sources.

- **Credit Cardholders Hotline.** Active consumers who have shown credit activity within the past 30 days. They have a propensity to buy.
- **Credit Seekers Hotline.** When they apply to extend their level of available credit, millions of Americans "raise their hands" every month and self-qualify themselves as interested in buying more products and services.
- **In-Transit New Movers Hotline.** When consumers move, they dramatically increase their demand for new products and services—and are receptive to developing new buying loyalties. This group tends to spend more during their first 6 months in their new homes than at any other time.
- **New Credit Hotline.** Active consumers who have acquired credit within the past 30 days. They are ready to break in their new spending power now.
- **Hispanic Power Buyers.** A new list that introduces you to this emerging consumer group of Spanish origin. More than half of these affluent, credit-active buyers are above the median Hispanic income level.
- **Caribbean File.** Now you can reach another emerging consumer group outside the country—in the U.S. Virgin Islands and Puerto Rico. These buyers are likely to be interested in the variety of products and services available to them from North America.
- **Super Seniors.** Over three million active seniors, 50+ and 65+, as identified by our exclusive age models.

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**MARKETING DECISION  
SYSTEMS**

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# MicroVision™ -50 Segment Descriptions

SEG. #	NAME	DESCRIPTION
1	Upper Crust	Older families, very high income and education, managers/professionals; very high installment accounts
2	Lap Of Luxury	Families, teens, new suburbs, very high income and education, managers/professionals; high installment accounts
3	Established Wealth	School-age families, new suburbs, high income and education, managers/professionals; medium-high installment accounts, very low retail activity
4	Mid-Life Success	Families, very high education, managers/professionals, technical/sales, high income; super high installment accounts
5	Prosperous Ethnic Mix	Large families, new suburbs, high income and education, two workers, ethnic mix; medium-high installment accounts
6	Good Family Life	Large families, high income and education, new suburbs; medium-high installment accounts, bankcard activity
7	Comfortable Times	Older families, high income, medium-high education, technical/sales, managers/professionals; low-medium credit activity
8	Movers and Shakers	Singles, couples, students and recent graduates, high education and income, dormitories, managers/professionals, technical/sales; average credit activity, medium-high installment accounts
9	Building A Home Life	Young school-age families, new housing, medium-high income and education, technical/sales, managers/professionals; average credit activity, medium-high installment accounts
10	Home Sweet Home	Families, medium-high income and education, managers/professionals, technical/sales; average credit activity
11	Family Ties	Large families, medium education, medium-high income, technical/sales, precision/crafts, two workers; average credit activity
12	A Good Step Forward	Mobile singles, high education, medium income, managers/professionals, technical/sales; average credit activity, medium-high retail accounts
13	Successful Singles	Young, single renters, older housing, ethnic mix, high education, medium income, managers/professionals; very high installment accounts, very low retail accounts
14	Middle Years	Mid-life couples, families, medium-high education, mixed jobs, medium income; very high installment activity
15	Great Beginnings	Young singles, couples, medium-high education, medium income, managers/professionals, technical/sales; average credit activity
16	Mobile Home Families	Large families, medium education, medium income, mobile homes, precision/crafts, medium-high installment accounts
17	Stars and Stripes	Young military, large pre-school families, medium income and education, mobile homes; average credit activity
18	White Picket Fence	Young families, low to medium education, medium income, precision/crafts, laborers; average credit activity, very low installment accounts
19	Young and Carefree	Young singles, couples and students, no kids, medium income, medium to high education, technical/sales, managers/professionals; average credit activity, low retail accounts
20	Social Security	Seniors, singles and couples, medium income and education, mixed jobs; very low credit activity
21	Sunset Years	Older seniors, medium income, low to medium education, mixed jobs; very low credit activity
22	Aging America	Seniors, low education, medium income, laborers, precision/crafts; very low credit activity
23	Settled In	Middle-age singles and couples, multi-person residences, medium education and income, technical/sales, services; low credit activity
24	Metro Minority Families	School-age families, medium income, low-medium education, services, laborers; high retail activity, very low installment accounts
25	Bedrock America	Young school-age families, medium income, low-medium education, precision/crafts, military, laborers; very high retail activity, medium-high revolving, very low installment accounts

<u>G. #</u>	<u>NAME</u>	<u>DESCRIPTION</u>
26	The Early Years	Couples, small families, medium income, low-medium education, precision/crafts, military, laborers; low credit activity
27	Starting Out	Young school-age families, mixed education, medium income, mixed jobs; very high revolving activity, very high bankcard accounts
28	Building A Family	Young school-age families, mixed jobs, medium income, mixed education; very high retail activity, high revolving accounts, very low installment accounts
29	Establishing Roots	School-age families, medium income, low education, mixed jobs; very high retail activity, very high revolving accounts
30	Retirement Age	Seniors, singles and couples, medium-low income, mixed housing, medium education, technical/sales, managers/professionals; low credit activity
31	Golden Times	Seniors, metro fringe, medium-low income, low to medium education, farming/fishing, laborers; very low credit activity, low retail accounts
32	Metro Singles	East European singles, renters, multi-unit housing, low education, medium-low income, technical/sales, laborers; average credit activity, medium-high bankcard accounts
33	Living Off The Land	School-age families, medium-low income, rural, low education, farming/fishing, laborers; very low credit activity, new credit accounts
34	Boot Camp And Books	Young students and military, high education, medium-low income, managers/professionals, services, renters; average credit activity
35	Mid-Life Country	Middle-age empty nesters, medium-low income, farming/fishing, laborers, low education, mixed housing; low credit activity, medium installment accounts
36	Metro Ethnic Mix	Young singles, ethnic mix, medium-low income, renters, multi-unit housing; average credit activity, medium-high retail accounts
37	Moving Ahead Minorities	Young singles, ethnic mix, multi-unit housing, renters, medium-low income, high education, managers/professionals; average credit activity, medium-high installment accounts
38	Back Country	Young, middle-age families, school-age kids, rural, low education, medium-low income, mobile homes, farming/fishing, laborers; average retail activity, very low installment accounts
39	On Their Own	Young singles, couples, medium-low income, medium-high education, managers/professionals, technical/sales, renters; average credit activity
40	Trying Metro Times	Young ethnic mix, low income, older housing, low education, renters, mixed jobs; low credit activity, medium-high retail accounts
41	South Of The Border	Young, large Hispanic families, low income, low education, farming/fishing, laborers; high retail activity, very low installment accounts
42	Hanging On	Large, young black families, low income, low education, farming/fishing, laborers, metro fringe; low credit activity, average retail accounts
43	Retirement Blues	Black seniors, singles and families, renters, old housing, low income and education, services, laborers; low credit activity, medium-high retail accounts
44	Hard Years	Singles, couples, low income and education, older multi-unit housing, renters, services, laborers; average credit activity, very low installment accounts
45	Struggling Minority Mix	Young single blacks and Asians, renters, low income, low education, old multi-unit housing; average credit activity
46	Difficult Times	Black, school-age families, very low income, low education, laborers, services; low to average credit accounts, high retail activity
47	University USA	Single students, dorms/group quarters, very low income, medium-high education, technical/sales; low credit activity, high percent new accounts
48	Innecity Singles	Young, old singles, renters, old multi-unit housing, very low income, low education, services; low-medium credit activity
49	Anomalies	No homogeneity, high percent military, medium to high education, medium income; high retail activity
50	Unclassified	P.O. Boxes and unclassified population