

You are still looking for customers.
They are still looking for products and services.
So find the ones you can both afford.

InfoBase-X[®]

Affordability



For the first time ever national econometric expenditure and food data from the Office of National Statistics has been combined with the largest consumer lifestyle database to provide the most compelling view of the economic wellbeing of every household in the UK.

Acxiom's Affordability solution helps marketers determine how consumers are affected by the UK and regional economies. Companies can now react to the effects of the economy on a households overall expenditure, financial commitment and interaction with their products and services.

Affordability identifies consumer levels of economic commitment showing who spend more than they earn and who will continue to struggle as the economy changes. It also identifies customers and prospects that are not affected by fluctuations in the economy. Ultimately helping you manage your product portfolio and customer relationships.

Affordability helps companies identify consumers who spend beyond their means; those who will be forced to re-prioritise their household expenditure on everyday consumer products for such things as children's clothing, mobile phone usage, petrol consumption, food and drink and determine households with the ability to maintain their standard of living.

This broad picture provides the detail necessary to manage your customers and prospects using actual expenditure values to create what-if scenarios to

determine the affect of future economic pressures on every UK consumer.

For the first time ever in the UK Acxiom's Affordability suite of data products provides you with the tool to make informed decisions on how your customers and prospects are affected during both an economic downturn but also during times of recovery and growth.

Consumer spending has contracted with the general economy. Households have become wary about over-extending themselves when jobs and credit are uncertain. Even so, 95 per cent of last year's spending activity will still happen this year (although the level will vary across industry sectors).

Businesses have not stopped trading, despite challenging conditions. To be ready for the upswing, companies need to retain their best existing customers and find the most profitable new ones, without exposing themselves to the risk of bad debt or default.

Affordability identifies a change in consumer habits before it's registered by a change in a credit rating, businesses can act quickly, managing their customers more effectively.

Affordability makes your marketing more predictable in uncertain times, improves performance in a declining market, and identifies who to sell to. It combines indicators of indebtedness and risk, wealth and disposable income, outgoings and overheads.

The output is a raft of specific rankings for key aspects of affordability, including:

- CCJs, debt defaults
- Household income, equivalised income, disposable and discretionary income
- Unemployment and benefits claimants
- Assets, investments and lifestyle
- Consumer product expenditure and household outgoings

By applying these rankings to households, you can continue to drive sales through your marketing programmes – just the affordable type.

Consumers choose to live together – in family groups, marriages, steady relationships, flat shares and so on. The impact of the changing economy is felt within these households as a whole, not simply by the individuals within them.

Acxiom's Affordability segmentation gives you a household-level insight into how exposed these social groups are to current conditions, identifying those best-placed to buy from you. By applying the solution, your marketing can:

- Understand consumer behaviour and economic stability
- Dynamically adjust to changes in behaviour through regular updates
- Track movement between segments and balance marketing investment against changed affordability
- Gain insight into segment types to define propositions

Marketing insight and uplift you can't afford to ignore

Acxiom is uniquely placed to provide you with insight into the rapidly changing marketplace. Our high-volume data collection yields rapid, robust and sustainable information into shifting consumption patterns as well as household exposure to economic conditions.

With our track-record of providing business-focused solutions to marketing problems, Acxiom gives you actionable, beneficial and credible support in challenging times.

**Find out what Acxiom can do for you.
For more information call us on 0800 035 2755**

