**PRODUCT VINTAGE**
2023

**BASE LEVEL GEOGRAPHY**
Postal code

**VARIABLES**
269

To view the complete list of variables please visit:

environicsanalytics.com/en-ca/variables

## WHAT IT IS

Neighbourhood View™ offers privacy-compliant, aggregated credit data from Equifax Canada. This database includes 269 variables—such as household debt level and number of credit applications made in the last three months—that have been grouped into four separate modules to provide a powerful financial analysis tool for understanding the credit characteristics of consumers and markets. It is also available as PRIZM® profiles and neighbourhood summaries.

Neighbourhood View facilitates a broad range of marketing applications, including segmentation, risk analysis, market analysis, customer insights and media planning. The privacy-compliant database makes it easy for marketers to determine which areas with desired credit characteristics are likely to contain good prospects.

The four modules give a summary view of the credit characteristics of consumers and markets for a more financially insightful picture of a neighbourhood, beyond what is found in demographic data. Module "A" provides an overall picture of total debt and current delinquency, while Module "B" provides details by issuer type (e.g. banks vs. credit cards) and structure (e.g. installment vs. revolving). Module "C" provides details regarding historical delinquency, age of creditor and average Equifax credit scores. Module "D" provides all of the above, but only for mortgages (Modules "A," "B" and "C" refer to non-mortgage and non-home equity lines of credit).

## HOW IT'S USED

Banks and credit unions looking to promote a new credit product can use Neighbourhood View to analyze credit utilization rates, the number of recently opened credit accounts and the recency of credit inquiries. These insights can be used to target areas with a higher concentration of households that would be good candidates for the offer.

Retailers can use Neighbourhood View to improve a direct mail campaign's response rates by analyzing the credit profiles of customer responses from previous marketing initiatives to determine which areas to target in subsequent efforts.

Insurance companies can use Neighbourhood View variables to enhance target group personifications and provide a snapshot of the financial health and overall credit risk of a selected target group.

## SAMPLE QUESTIONS IT CAN ANSWER

- Where can I find neighbourhoods with high credit utilization rates?
- Which neighbourhoods, within my trade areas, are the most creditworthy?
- How can I qualify my mailing list to eliminate those individuals in neighbourhoods with high credit risk?
- Which of my customers live in neighbourhoods with above-average credit balances?