Big Data Analytics: Fairness structures and ethics

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The Scoring of America: How Secret Consumer Scores Threaten Your Privacy and Your Future
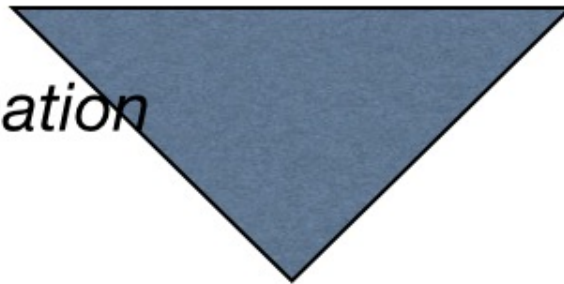
By Pam Dixon and Robert Gellman
April 2, 2014

Data Inputs:
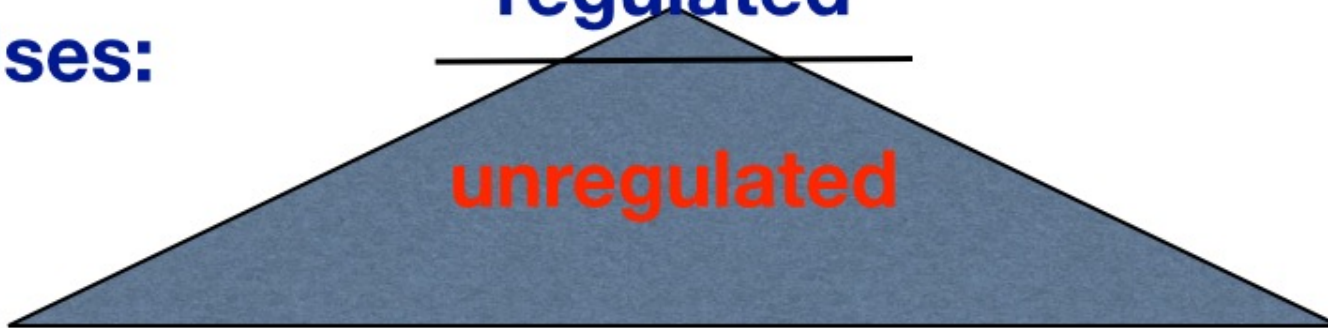*factors, signals*

Analysis:
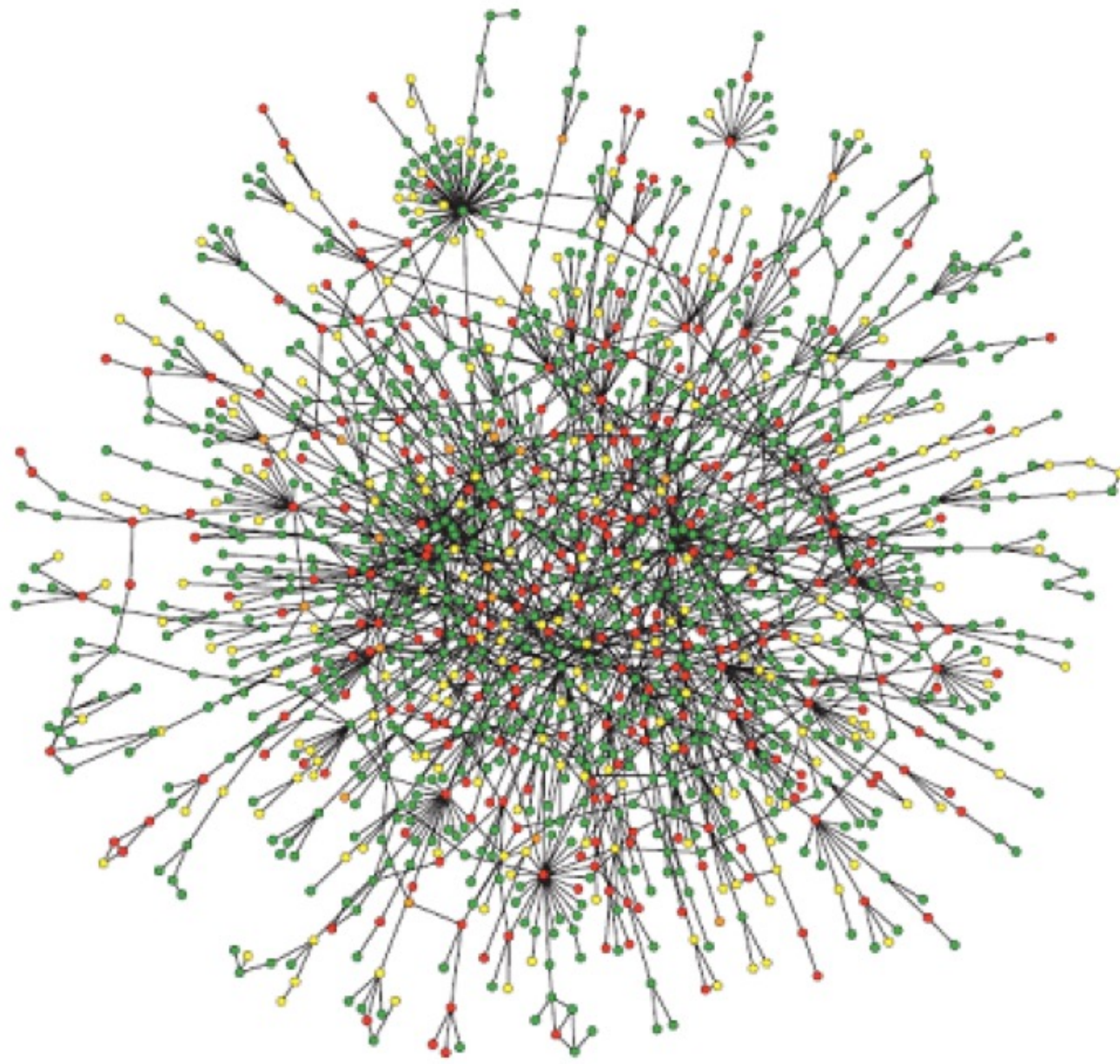*algorithmic transformation*

Data Outputs: *scores, classifications*

regulated

Data Uses:

unregulated

The single algorithm
era is already over

IS
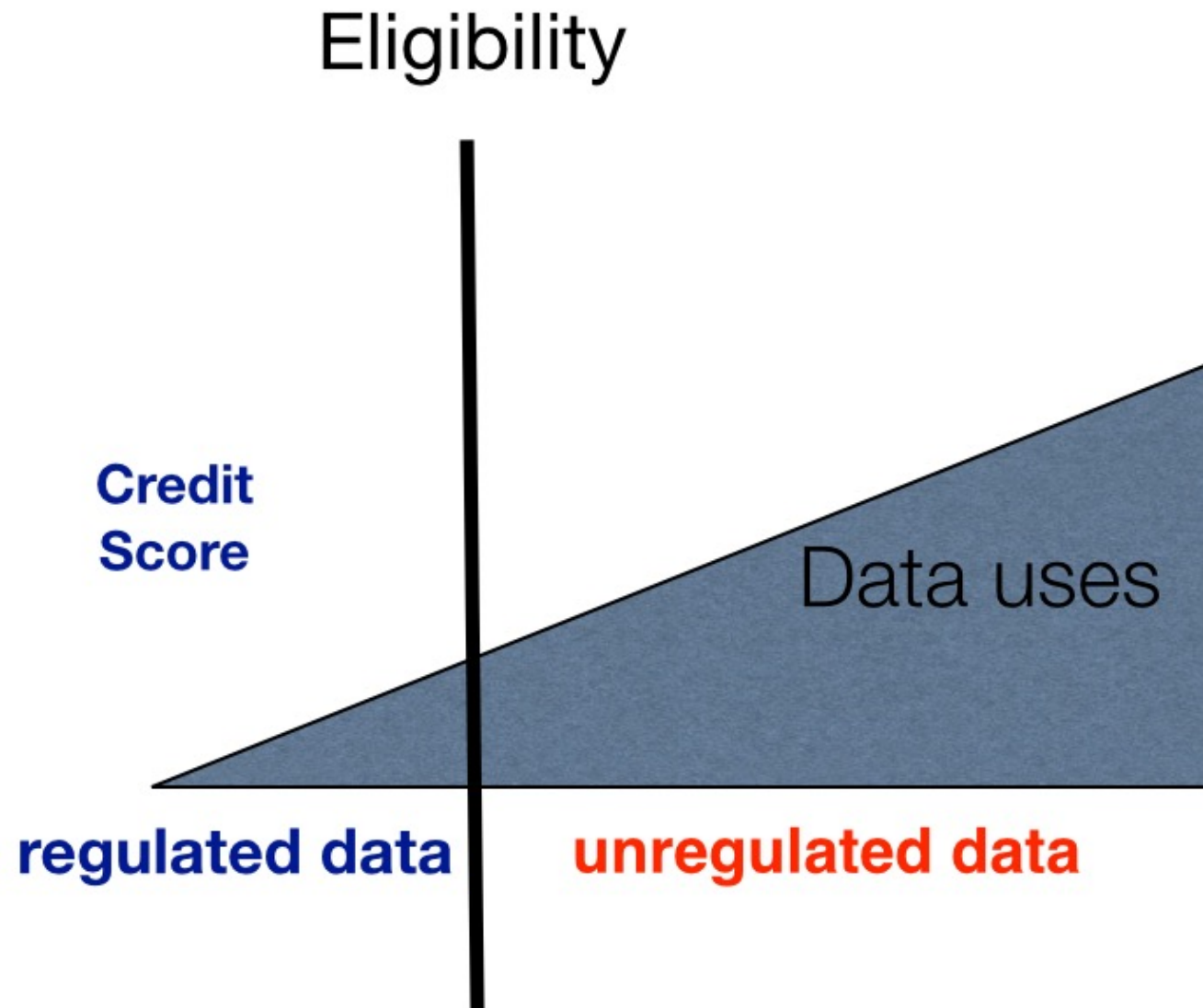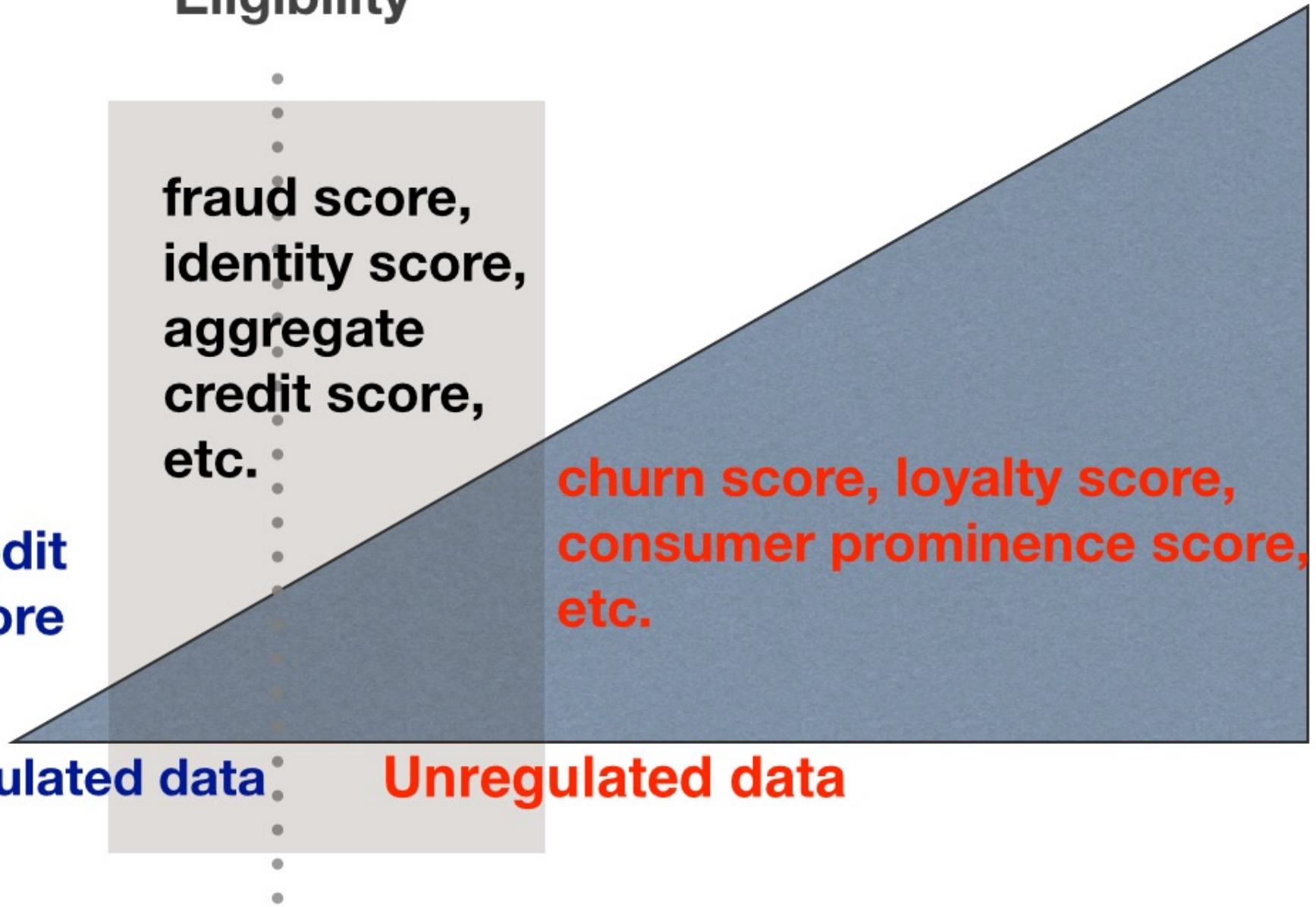
Aggregated FICO® Scores from IXI Services

Key benefits

> **Better determine market size and share** of total outstanding credit behavior through detailed credit categories

> **Enables credit grantors, insurance companies, and other firms** to utilize an aggregated, modeled version of the industry accepted FICO® Score to

In today's economic climate, there are many factors that affect a household's credit risk and in turn impact how you should market to them:

- Consumer debt near historic high
- Delinquency rates at all-time high
- Home values falling
- Unemployment on the rise
- Consumer confidence falling

Matching prospects with offers that better reflect the financial situation of consumers is more critical now than ever before.

IXI Services has embarked on a new and unique strategic partnership with FICO™ to offer Aggregated FICO® Scores. For the first time, marketers now have access to an aggregated, non-FCRA measure derived from the FICO® Score, the most widely used and accepted risk score in the industry. Whether you're a direct marketer, online advertiser, or risk analyst, you can use Aggregated FICO® Scores to

SELECTS	
3 MONTH HOTLINE	$10.00/M
AGE	$5.00/M
AGE RANGE	$5.00/M
CREDIT CARD BUYERS	$10.00/M
DATE OF BIRTH	$30.00/M
ETHNIC/ETHNICITY	$15.00/M
GENDER/SEX	$5.00/M
HOME OWNER	$5.00/M
HOUSEHOLD INCOME	$5.00/M
LIFESTYLE	$15.00/M
MARITAL STATUS	$5.00/M
NEW WORTH	$20.00/M
PERSONALIZATION	$100.00/M
PRESENCE OF CHILD	$5.00/M
RECENCY	$5.00/M
REVERSE EMAIL APPEND	$350.00/M
SCF	
STATE	

ADULT 2-YEAR AGE RANGES	$7.00/M
ADULT AGE RANGES IN HH	$5.00/M
AGGREGATE VALUE OF VEHICLES OWNED	$6.00/M
AVAILABLE HOME EQUITY	$10.00/M
CELLULAR USER (TREND MODEL)	$15.00/M
CENSUS MEDIAN INCOME	$3.00/M
CENSUS MEDIAN MARKET VALUE	$5.00/M
CHILDREN AGE RANGES	$7.50/M
CLARITAS INCOME PRODUCING ASSETS	$35.00/M
CONSUMER PROMINENCE INDICATOR (CPI)	$14.00/M
CREDIT CARD INDICATOR	$7.50/M
CREDIT CARD USER	$10.00/M
DATE OF BIRTH	$10.00/M
DOMINANT VEHICLE LIFESTYLE INDICATOR	$5.00/M
DWELLING UNIT SIZE	$2.50/M
E-MAIL / IINTERNET PROSPECT FLAG	$7.50/M
ECHELON DSI	$35.00/M
ECONOMIC STABILITY INDICATOR	
EDUCATION - ANY INDIVIDUAL	$7.00/M
EDUCATION - FIRST INDIVIDUAL	$7.00/M
ESTIMATED INCOME - NARROW RANGE	$5.00/M
ETHNIC CODE	$10.00/M
ETHNIC COUNTRY CODE	$15.00/M
ETHNIC LANGUAGE PREFERENCE	$10.00/M
ETHNIC RELIGION CODE	$10.00/M
EXPIRATION DATE (LOAN	$15.00/M

GEOGRAPHY - ZIP CODE	
HIGH DOLLAR LONG DISTANCE USER (TREND MODEL)	
HISPANIC COUNTY OF ORIGIN	
HOME MARKET VALUE	
HOMEOWNER / RENTER	
INFOBASE HIGHLY LIKELY INVESTORS (MODEL)	
INFOBASE LIKELY INVESTORS (MODEL)	
INFOBASE NET WORTH INDICATOR	
INTERNATIONAL LONG DISTANCE USER (TREND MODEL)	
INTERNET USER (TREND MODEL)	
KNOWN # OF VEHICLES OWNED	
LENGTH OF RESIDENCE	
LIFESTYLE - ART / ANTIQUES	
LIFESTYLE - AUTOMOTIVE WORK	
LIFESTYLE - BIBLE / DEVOTIONAL READING	
LIFESTYLE - BICYCLING	
LIFESTYLE - BOATING / SAILING	
LIFESTYLE - BOOK READING	
LIFESTYLE - BUY PRE-RECORDED VIDEOS	
LIFESTYLE - CABLE TV VIEWING	
LIFESTYLE - CAMPING /	

OPTIONAL CALLING SERVICES (TREND MODEL)	$1
P$YCLE (MARKET SEGMENATION)	$3
PC OPERATING SYSTEM	$1
PC OWNER	$1
PC SOFTWARE USED	$1
PERSONICX (MARKET SEGMENTATION)	$3
PHONE NUMBER	$1
PHONE NUMBER WHERE AVAILABLE	$
PRESENCE OF A SENIOR ADULT	$
PRESENCE OF A YOUNG ADULT	$
PRESENCE OF BANK CARD	$
PRESENCE OF POOL	$1
PRIZM (MARKET SEGMENTATION)	$1
PRIZM NE	$1
PROPERTY TYPE	$
PURCHASE AMOUNT	$
RANGE OF NEW CREDIT	$1
REAL ESTATE INVESTOR	$1
RETAIL PURCHASE CATAGORY	$1
SOFTWARE BUYER	$1
SOHO (SMALL OFFICE HOME OFFICE)	$1
TRUCK / MOTORCYCLE / RV OWNER	$
WORKING WOMAN INDICATOR	$
YEAR BUILT	$1
YEAR BUILT RANGES	$

LIFESTYLE - TRAVEL IN USA	$
LIFESTYLE - VCR / HOME VIDEO RECORDING	$
LIFESTYLE - VIDEO GAMES	$
LIFESTYLE - WALKING FOR HEALTH	$
LIFESTYLE - WATCHING SPORTS ON TV	$
LIFESTYLE - WILDLIFE / ENVIROMENTAL	$
LIFESTYLE - WINES	$
LIFESTYLE -STAMP / COIN COLLECTING	$
LOAN-TO-VALUE RANGE	$
MAIL ORDER BUYER	
MAIL ORDER DONOR	
MAIL ORDER RESPONDER	
MARITAL STATUS	
MARKET VALUE DECILE (1-10 AT CTY)	$
NEILSEN CODES	
NETWORTH PREMIER	$
NEW BANK CARD ISSUED	$
NEW RECORD TO FILE	

Contact

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Report:

The Scoring of America,
available at WPF