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Equifax Introduces Complete Income™ for Social Services

New Solution Designed to Help Government Agencies More Efficiently Verify Income for Today's Workforce, Including Applicants with Alternative Income Sources

ATLANTA, June 16, 2025 /PRNewswire/ -- Equifax® (NYSE:EFX) today announced [Complete Income™](#), a new solution powered by the [Equifax Cloud™](#) that helps U.S. federal, state and local government agencies more efficiently process applications for social service benefits across programs including Medicaid, the Supplemental Nutrition Assistance Program (SNAP) and more with information on alternative income sources. Available in August 2025, through a single workflow, Complete Income delivers automated income verifications to caseworkers through two structured, easy-to-understand outputs. Instant Social Service Verification Reports from The Work Number® database include W-2 payroll information from more than 4.4 million employers, and the new Income and Expense Connect Solution incorporates consumer-credentialed bank deposit data covering 92% of U.S. financial institutions and self-reported income and expenses. This data may include unearned income such as pension, child support and more.



"Market research has shown the increasing complexity of the modern U.S. workforce, including the addition of nearly [35 million](#) independent workers over the past [four years](#), which has created significant challenges for government agencies in verifying income for social service program eligibility," said Mike Bromley, Senior Vice President and General Manager, Government Solutions, Equifax. "Agency leaders tell us their top challenge in gig income verification is the difficulty of verifying self-employment income and its associated expenses from multiple platforms or jobs. With Complete Income, we're helping them solve this problem by offering a more comprehensive, efficient and secure solution that can provide a more holistic view of an individual's income and expenses, enabling agencies to make better-informed eligibility determinations and more efficiently serve vulnerable populations."

When someone applies for social service benefits under programs such as Medicaid or SNAP, the agency must verify the applicant's income. While traditional payroll records meet the need for many applicants, income verification for self-employed individuals can present unique challenges that can impact the timeliness of benefits decisions. For example, caseworkers are called upon to help self-employed workers sort through and reconcile stacks of receipts indicating income as well as expenses in order to help determine eligibility. This type of manual process can be time consuming, inefficient and prone to errors.

With Complete Income, a caseworker places an order through the same Equifax Verification Insights Portal used each day by thousands of credentialed verifiers, including numerous caseworkers. This order generates a text or email request that directs the applicant to the secure Equifax portal, which then guides the applicant through an intuitive process for providing bank deposit income as well as self-reported income and expenses. The caseworker receives the Social Service Verification report with W-2 payroll data instantly from The Work Number database and is then alerted when the Income and Expense Connect Solution with the alternative income and self-reported income and expenses are submitted by the applicant, providing a more holistic view of the applicant's income.

"Complete Income delivers a more streamlined experience for agencies, caseworkers and applicants alike," added Bromley. "Agencies can serve their constituents more efficiently and with greater confidence. Caseworkers can spend less time on tedious, manual tasks, and more time supporting the people they serve. And applicants can complete the process more easily and receive faster benefits decisions."

Complete Income provides credentialed verifiers with consumer reports under the Fair Credit Reporting Act (FCRA). These reports include clear income organization covering traditional income as well as available alternative income information categorized by wages and salary, unearned income, other income and expenses. For more information about Complete Income, please click [here](#).

ABOUT EQUIFAX INC.

At [Equifax](#) (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](#).

FOR MORE INFORMATION:

Dan Jenkins for Equifax Workforce Solutions
mediainquiries@equifax.com

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