

Recession Sensitivity Ranking (RSR)

DATABASE

- Over 120 million households in all 50 States

KEY BENEFITS

- Identifies households under the most financial pressure in the current economy versus those that are least affected.
- Semcasting's data elements are rebuilt and refreshed monthly for the most up-to-date information

INDUSTRIES

Ideal for:

- Automotive
- Education
- Financial Products & Services
- Fitness
- Insurance
- Non-Profit
- Real Estate
- Travel & Entertainment
- And more...



Semcasting is introducing a new economic affluence measurement tool that we believe is an important addition to the marketer's toolbox in this challenging business climate.

With businesses cutting back or closing, financial service organizations under pressure, and unemployment approaching 8% or more in some states, there are an increasing number of households across the country that are susceptible to, or currently experiencing, increased financial pressure. The RSR score is designed to provide early guidance to marketers on targeting these households.

Some of the household data included in the models are Semcasting discretionary income, home ownership data and household composition including age, education and children. The RSR models are created and applied at a local and household level for improved precision.

RSR identifies how vulnerable a particular household may be in the current economic climate. When used in combination with Premium Income (to \$2 million) and the expanded Semcasting Adjusted Home Values (to \$10 million), the RSR can provide your clients with early insight to at-risk households. These households may be candidates for certain types of financial remediation products or services, or used in the suppression of certain households to refine your targeting in acquisition campaigns.

The RSR is updated monthly to reflect the dynamic nature of the current economy. RSR scores were back tested over time against a holdout of several known areas with high unemployment and foreclosures such as Stockton, CA and areas around Detroit, MI.

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Households that progressed to foreclosure scored in the top deciles of RSR, effectively correlating with lower discretionary income, industry/profession, term of ownership, and local home value changes. Over the last sixty days 48% of foreclosures were in the top 10% of RSR scores. 74.1% of foreclosures were in the top 30% of RSR scores. We believe that in combination with other variables, RSR will provide significant value to your targeted marketing programs.

RSR identifies and ranks from 100 to 1, households that are under the most pressure in the current economy verses those that are the least affected. All Semcasting data elements are rebuilt and refreshed monthly from the latest available reporting in order to make the RSR timelier than other demographic and affluence measures that are update annually. The RSR does not incorporate credit data and should not be applied as a measure used in the granting of credit.

DATA SOURCES

RSR brings together household data compiled by Semcasting with important government reporting at a regional, state, and local level:

Department of Commerce: Bureau of Labor & Statistics
Department of Housing and Urban Development
U.S. Census Bureau.
BEA: Bureau of Economic Analysis
Foreclosures, Pre-foreclosures And Auctions
CPI & Cost of Living
Freddie Mac: Home Price Index (CMHPI)
Employment Productivity by Industry
Unemployment by Industry: Regional, State and Local

Age / Education / Children
Industry / Profession
Household Discretionary Income
Adjusted Home Values