



## **STI: PopStats Adds Mortgage-Risk Data to Population Estimates**

*Data Pinpoints Prime to Subprime Activity in U.S. Neighborhoods—Finds Surprises*

**AUSTIN, TX—JULY 8<sup>th</sup>, 2008**—Synergos Technologies, Inc., an innovator of population-estimating technology and data, today announces the updated quarterly release of STI: PopStats—which for the first time includes mortgage-risk data. This new data highlights risk levels created by lending practices such as subprime and adjustable-rate mortgages. This is the first demographic dataset to identify mortgage-risk activity at the neighborhood-level across the U.S.

“Creating this data required innovative calculations,” says Robert Welch, President of Synergos Technologies. “We are happy with the results and think businesses will find the data valuable in evaluating their exposure to consumers who might be in financial distress.”

The innovative new mortgage-risk data adds 24 fields of consumer insight at the neighborhood level to STI: PopStats including:

- Number of mortgage transactions
- Average loan-to-income ratios
- Segmented loan-to-income ratios on scales from 0 to over 5.0

STI: PopStats’ mortgage-risk data has revealed a few surprises within U.S. markets, according to Welch. “While no areas of the country are immune to pockets of risky mortgage activity, some cities have been hit particularly hard. For example, Houston is mostly healthy with only a few high-risk pockets. While Los Angeles has high mortgage-risk activity in most neighborhoods.”

Also, Welch was surprised to find that the central U.S. overall has experienced less high-risk mortgage activity than states to the east and west. Furthermore, a few unanticipated markets scored high on mortgage-risk, such as Minneapolis and Baltimore.

“This unique data gives businesses unprecedented views into an important economic concern within their markets,” explains Welch. “With today’s economy in flux, econometrics is playing a larger role in growing and sustaining profitable businesses. Due to greater demand from our clients, we are moving more aggressively to bring a wider selection of econometric data to market researchers’ desktops, like our new mortgage-risk data. Because STI: PopStats is updated and expanded quarterly, we are uniquely positioned to stay ahead of the information needs of retailers, real estate developers, and other consumer-oriented businesses.”

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**Map Available**—Thematic jpeg map highlighting mortgage-risk by neighborhoods across the continental U.S. is available upon request. View map at [www.popstats.com/pr/jul\\_08\\_08.htm](http://www.popstats.com/pr/jul_08_08.htm).

**About STI: PopStats**

STI: PopStats is the market research industry's first quarterly population-estimating data, and today's most accurate and robust population data product. Launched in October 2001, STI: PopStats today includes over 1,000 points of data. The timely data gives companies greater confidence in their estimates and better results when making location-dependent business decisions. STI: PopStats was cited as one of "the most commonly used data sources" by retailers interviewed for a 2008 research study on demographic data by the International Council of Shopping Centers (ICSC). For more information, visit [www.popstats.com](http://www.popstats.com).

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