Scorelogix Quarter 4, 2010 US Local Economic Health Index™ Report

Description: Every quarter, Scorelogix® produces the Scorelogix Local Economic Health Index, a snapshot of the nation’s economic activity and health. Scorelogix® Local Economic Health Index is a comprehensive index that measures economic activity, prosperity and opportunities available to individuals and businesses in their specific zip codes, cities, counties, states and other regional levels. Launched in May 2007 and published quarterly, Scorelogix's Local Economic Health Index has been developed by examining and modeling decades of economic data, consumer data, employment and unemployment data, direct and indirect economic indicators, complex economic cycles, latest economic trends and business activities that impact a location's economic health. Founded in 2003, Scorelogix is a data analytics and predictive modeling company and offers proprietary solutions for risk mitigation and revenue maximization. Scorelogix's cutting-edge, patent-pending algorithms and risk solutions help lenders minimize credit risk and losses and allow marketers reduce to solicitation costs and maximize revenues. Scorelogix is a pioneer and industry leader in predicting consumer income stability/risk, job security, and affordability. Scorelogix solutions increase profitability for credit unions, marketers, credit card issuers, banks and insurance and many others. Scorelogix's list of innovative products include the Job Security Score, Job Security Index, Income Stability Score, Debt Collectability Score, Unemployment Rate Index, and the Local Economic Health Index. Scorelogix's invention, the Job Security Score™ (JSS), is a better predictor of consumers' ability to pay than credit bureau scores, the Income Stability Score™ (ISS) is a better customer targeting tool, and the Debt Collectability Score™ (DCS) is a better tool for increasing collections effectiveness. Scorelogix's proprietary ZIP level economic indicators - the Local Economic Health Index™ (LEHI), Job Security Index™ (JSI), and the Unemployment Rate Index™ (URI) - uniquely measure economic activity for every ZIP.

According to Scorelogix Local Economic Health Index, national economic well-being decreased by 2.1% in Quarter 4, 2010 compared to Quarter 3, 2010. An increase in the mass layoff coupled with an increase in Consumer Price Index led to the decrease in the Local Economic Health Index across the nation. LEHI in Quarter 4, 2010 had decreased by 1.8% compared to Quarter 4, 2009. Three US census regions posted lower LEHI in Quarter 4, 2010 compared to Quarter 3, 2010. Additional details including best and worst economic well-being by states, MSAs and counties can be found in this report. The Scorelogix Local Economic Health Index measures economic activity, prosperity and opportunities available to individuals and businesses in their specific zip codes, cities, counties, states and other regional levels. The index reports can be purchased on a quarterly basis or by annual subscription and custom reports can also be purchased by contacting the company.

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