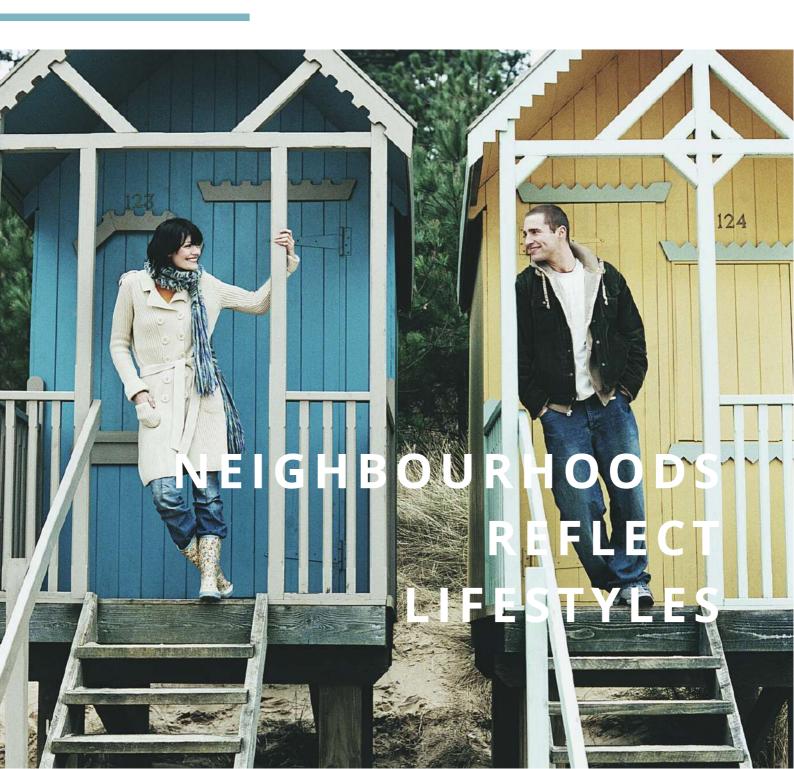


WHY NEIGHBOURHOODS MATTER



LIFE CHOICES

CHOOSING WHERE TO LIVE OR EVEN WHERE TO BUY A HOUSE IS ONE OF -IF NOT THE MOST - IMPORTANT LIFE-CHOICES FOR MOST PEOPLE.

<u>Research</u> pioneered by the two professors of Economics at Harvard University, Nathaniel Hendren and Raj Chetty, shows clearly what most parents already know in their backbone:

NEIGHBOURHOODS HAVE A PROFOUND AND SIGNIFICANT EFFECT ON OUR LIVES AND OUR CHILDREN'S LIVES.

A lot of factors come into play when choosing where to live:

Where you were born, where you live today, where your family and friends live, work or education options, your life situation (single, married, with or without children, age of the children) cultural offerings, presence of schools/kindergartens, urban/suburban/rural preferences.

MAIN FACTORS

But generally, two main factors define choice of neighborhoods:

- Life phase (what do you need)
- Income (what can you afford)

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PEOPLE AND FAMILIES WITH SIMILAR LIFE PHASES AND INCOME LEVELS TEND TO CLUSTER TOGETHER.

This is also a key driver in why most neighbourhoods are fairly homogeneous.

People and families with similar life phases and similar income levels tend to cluster together.

This is also why neighbourhoods have different preferences and different consumption patterns.

LIKE-MINDED PEOPLE

THE ZILLOW GROUP CONSUMER HOUSING TRENDS REPORT ILLUSTRATES THIS VERY WELL.

<u>The Zillow Group Consumer Housing Trends</u> <u>Report</u> illustrates this:

"More than two-thirds (68 %) of households that bought or sold homes or relocated to a new rental in the past year say they experienced a life-changing event."

Life-changing events are major changes like marriage and divorce, having children, retiring or graduating from school.

These life-changing events not only change our consumption patterns but also prompt us to move to neighbourhoods populated by likeminded people in the same situation.

OUR KEY UNIT

We do not deal with individuals or individual data. Our key unit is the neighbourhood.

Neighbourhood is defined by us as:

"A geographical area with a minimum of five households who are homogeneous when it comes to life phases, household income, and consumption patterns."

This method provides precision, privacy and reach.

PEOPLE AND FAMILIES WITH SIMILAR LIFE PHASES AND INCOME LEVELS TEND TO CLUSTER TOGETHER.

Basically, we offer a platform and ID independent targeting option, where our clients can target the neighbourhoods with the highest concentration of relevant preferences and consumption patterns.

We can help you/your team by providing:

- Pre-Built Data Packages ready to push to all channels
- Enriched audience data to drag 'n drop combine and validate before activating the campaign
- Easily upload and use of CRM data
- Support you in building a privacy-first data strategy