



US Demographic & Business Summary Data

2013 Update

PRODUCT GUIDE

Information in this document is subject to change without notice and does not represent a commitment on the part of the vendor or its representatives. No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, without the written permission of Pitney Bowes Software Inc.

© 2013 Pitney Bowes Software Inc. All rights reserved. MapInfo, the Pitney Bowes MapInfo logo, and US Demographic are trademarks of Pitney Bowes Software Inc. and/or its affiliates.

Adobe Acrobat® is a registered trademark of Adobe Systems Incorporated in the United States.

Other products named herein may be trademarks of their respective manufacturers and are hereby recognized. Trademarked names are used editorially, to the benefit of the trademark owner, with no intent to infringe on the trademark.

Further Information

Corporate Headquarters (Pitney Bowes Software Inc., One Global View, Troy, New York 12180):

Voice: (518) 285-6000

Fax: (518) 285-6070

Sales Info Hotline: (800) 327-8627

Government Sales Hotline: (800) 619-2333

Technical Support Hotline: (518) 285-7283

Technical Support Fax: (518) 285-6080

e-mail: software.support@pb.com

www.pb.com/software

August 2013

Table of Contents

Chapter 1: Introduction	5
Chapter 2: GroundView® Demographic Data	7
What is demographic data?	7
Product Description	8
Update Profile (New bundle)	11
Product Specifications	13
Coverage Area	13
Reference Date	13
Update Frequency	13
Number of Variables	13
Number of Records by Geographic Layer	14
Number of Records by Geographic Layer (Puerto Rico)	15
Methodology Statement – Demographic Data	15
Overview	15
Bottom-Up Phase	16
Population and Household Characteristics	16
Enhanced 2010 American Community Survey	17
Household Income	18
Consumer Expenditure Potential	18
Retail Sales Potential	19
Household Wealth (Net Worth) and Financial Assets	20
Daytime Population	21
Socio-economic Score (SES)	22
Note on Data Sprinkling	22
ZIP Code Demographics	22
Puerto Rico Demographic Estimates and Projections	23
Conclusion and Caveats	23
Chapter 3: GroundView® Business Summary Data	25
What is business summary data?	25
Product Specifications	26
Coverage Area	26
Reference Date	26
Update Frequency	26
Number of Variables	26
Number of Records by Geographic Layer	26
Methodology Statement – Business Summary Data	27
Conclusion and Caveats	28

Appendix A: Number of Variables by Bundle and Reference Year. 30
 Data Bundles and Variable Counts31

Appendix B: Retail Sales Potential-to-Consumer Expenditure Match-Up 32
 Retail Sales Potential (RSP) to Consumer Expenditure Potential (CEP) Match-Up . .33

Appendix C: Glossary 40

Introduction

The 2013 update to Pitney Bowes Software's GroundView® U.S. Demographic & Business Summary Data includes Census 2010 data, enhanced American Community Survey data, updated Estimates & Projections, as well as comparable Census 2000 data on new 2010 boundaries and geographic rosters. A key feature of the data is that it is structured to facilitate demographic trend analysis for most variables. That is, users can now compare Census 2000 data to Census 2010 data for most demographic variables. Also, current year (2013) and projected year (2018) variables are aligned to the census data so that users can compare the 10-year decennial trend to the updated current year to 5-year projection trend. The purpose of this document is to describe in detail the content and structure of Pitney Bowes Software's U.S. Demographic & Business Summary data.

The data components include:

1. 2000 Census – Selected 2000 Census data variables “walked forward” from 2000 Census-based geography to new Census 2010 geographic boundaries and rosters. Extensive short-form (SF1) and long-form (SF3) data are included.
2. 2010 Census – Selected 2010 Census variables from Summary File 1 (SF1). This data is based on the short-form census questionnaire distributed to 100 percent of housing units.
3. Enhanced 2010 American Community Survey – Selected variables from the latest five-year (2007-2011) American Community Survey, in lieu of the discontinued census long-form data. Statistical quality assurance and focused imputation was applied in areas of sparse data. The ACS “enhanced” data was “normalized” to 2010 Census counts for population and households such that the results are consistent with the 2010 Census 100 percent counts.
4. 2013 Estimates – These are current year demographic estimates. The content is based in part on updates to 2010 Census SF1 variables as well as updates to the 2010 normalized American Community Survey variables.
5. 2018 Projections – These are five-year projected demographic variables. The content is based in part on projections of 2010 Census SF1 variables as well as projections of normalized American Community Survey variables.

-
6. Puerto Rico Data – All variables are available for Puerto Rico in the 2000 Census data, the 2010 Census data (SF1), and the Enhanced 2010 American Community Survey data, in this case from the comparable Puerto Rico Community Survey. Most but not all variables in the Estimates & Projections data are available for Puerto Rico, representing a substantial expansion of Pitney Bowes Software's demographic data for Puerto Rico.
 7. Business Summary Data – Pitney Bowes Software's Business Summary database contains aggregations of business establishments, employment, occupation, payroll, and retail sales for all standard census geography levels, as well as for ZIP Codes and Designated Market Areas. Nearly 14 million businesses are geocoded to their street address. Business industrial classifications – both SIC and NAICS – are summarized along with employee counts, occupational groups, payroll estimates, and retail sales estimates at the census block group level.

This document describes in detail the content of each data set as well as product specifications, including number of variables and number of records per unit of geography. General methodology statements are provided for the census data, while more detailed methodology statements are provided for demographic estimates, projections, and Business Summary Data. The methodology statements are included so that data end-users have a basic understanding of how the information was developed. A list of general caveats is provided so that any analytical interpretation or trending based on this data is guided within the proper context of demographic estimation and projection procedures. A complete list of variables with detailed field descriptions is available in the companion document – [USDemographic&BusinessSummaryData2013_variables.xlsx](#).

As with every decennial census release, geographic boundary changes are made by the U.S. Census Bureau. These are most noticeable at the sub-county level and primarily affect census block groups. Users will note the changes in roster counts in the tables "Number of Records by Geographic Layer." These tables are found under "Specifications" for demographic data and Business Summary Data as well as under demographic data for Puerto Rico.

The Pitney Bowes Software data team – the demographers, geographers, and statisticians responsible for producing Pitney Bowes Software's U.S. Demographic & Business Summary Data – have over 35 years of concurrent experience producing demographic estimates and projections for the U.S., Canada, the U.K., and Australia. The methodologies employed in the build process are a combination of traditional demographic techniques as well as innovative proprietary processes which enhance data accuracy and relevance. Demographic and business summary data are inherently multidimensional, and the estimation and projection processes are necessarily complex. If more information is needed beyond what is presented in this document, readers and end-users of the data may address any questions or curiosities to the data development team through Pitney Bowes Software technical support.

GroundView® Demographic Data

What is demographic data?

Demographics are descriptors of people and places. The demographic data described in this document begins with people but is summarized for places and small areas like neighborhoods. For example, census data is initiated by people filling out census forms. But the Census Bureau tabulates and publishes census results for places and geographic units. The highest standards of confidentiality and security of the original information is maintained at the Census Bureau and enforced by law. Likewise, the consumer household data utilized in the development process described below is anonymized (no names or addresses) and aggregated (summed) to geographic units. In this manner, confidentiality and privacy are strictly maintained.

Demographic data described in the document include summary counts, estimates, projections, and other statistics referring to geographic areas. For example, average household size refers to the average number of persons living in housing units within a particular census tract or Zip Code. The median age of the population is the age at which half the population is older and half are younger. Aggregate statistics differ from “household-level” data. For example, while one of the inputs to the current year estimate of total households for census block groups derives from anonymized lists of actual households, the result is an aggregation or summarization of geo-coded household-level information. Analysts can be confident they are using the most accurate and cost-effective demographic data available.

Product Description

The Pitney Bowes Software’s U.S. Demographic Data for the United States and Puerto Rico represents a comprehensive set of over 7,200 variables, provided for 11 layers of geography (nine for Puerto Rico) from census block group up to national totals. All fields in the Estimates and Projections (E&P) database are updated annually to the current year, and most are projected out five years. Estimates of total population and total households are developed according to time-tested traditional and innovative methodologies as described in this document. Change in total population and total households reflect patterns of growth and decline across geographic areas. Other variables describe characteristics of the population (for example, age structure) as well as characteristics of households (for example, income and expenditures). In general, the demographic data are available through Pitney Bowes Software platforms, such as *AnySite®* for example, which provide users with an automated reporting and analytical environment. The databases are also available as stand-alone data sets for use in other software, including MapInfo Professional.

A complete list of variables with detailed field descriptions is available in the companion document – [USDemographic&BusinessSummaryData2013_variables.xlsx](#) – which accompanies this document. However, the database content is perhaps best understood as a series of topic tables grouped into data bundles of fewer than 250 variables per bundle to accommodate software constraints.

The data content by bundle is as follows:

Population Bundle	Population by Race Bundle, set #1
<ul style="list-style-type: none"> • Race • Hispanic or Latino Origin • Hispanic or Latino Origin by Race • Sex by Age • Sex by Age for the Population Under 20 • Households • Population in Households • Average Household Size • Group Quarters Population by GQ Type • Household Size • Language Spoken at Home • Ancestry • Daytime Population 	<ul style="list-style-type: none"> • Sex by Age (White Alone) • Sex by Age (Black or African American Alone) • Sex by Age (American Indian and Alaska Native Alone)
Population by Race Bundle, set #2	Population by Race Bundle, set #3
<ul style="list-style-type: none"> • Sex by Age (Asian Alone) • Sex by Age (Native Hawaiian and Other Pacific Islander Alone) • Asian Alone with One Asian Category for Selected Groups 	<ul style="list-style-type: none"> • Sex by Age (Some Other Race Alone) • Sex by Age (Two or More Races)

Population by Hispanic/Not Hispanic Bundle	Family Bundle
<ul style="list-style-type: none">• Sex by Age (Hispanic or Latino)• Sex by Age (Not Hispanic or Latino)• Hispanic or Latino by Specific Origin	<ul style="list-style-type: none">• Households• Family Households• Nonfamily Households• Household Type by Age of Householder• Household Type by Household Size• Households by Presence and Age of Own Children• Family Type by Presence and Age of Own Children

Product Description

Housing Bundle	Socio-Economic Bundle
<ul style="list-style-type: none"> • Housing Units • Households • Tenure • Vacancy Status • Race of Householder • Hispanic or Latino Origin of Householder • Total Population in Occupied Housing Units by Tenure • Average Household Size of Occupied Housing Units by Tenure • Tenure by Race of Householder • Tenure by Hispanic or Latino Origin of Householder • Tenure by Household Size • Tenure by Age of Householder • Occupied Units in Structure • Tenure by Units in Structure • Year Structure Built • Tenure by Year Structure Built • Median Year Structure Built by Tenure • Year Householder Moved Into Unit • Tenure by Year Householder Moved Into Unit • Median Year Householder Moved Into Unit By Tenure • House Heating Fuel • Vehicles Available • Tenure by Vehicles Available • Aggregate Number of Vehicles Available • Average Number of Vehicles Available • Contract Rent • Median Contract Rent • Aggregate Contract Rent • Average Contract Rent • Home Value • Median Home Value • Aggregate Home Value • Average Home Value 	<ul style="list-style-type: none"> • Marital Status for the Population 15 Years and Over • Workers • Workers by Means of Transportation to Work • Workers by Travel Time to Work • Aggregate Travel Time to Work • Average Travel Time to Work • Educational Attainment for the Population 25 Years and Over • Civilian Employed Population 16 Years and Over • Industry for the Civilian Employed Population 16 Years and Over • Occupation for the Civilian Employed Population 16 Years and Over • Socio-Economic Status Index

Household Income Bundle	Household Financial Assets and Wealth Bundle
<ul style="list-style-type: none"> • Households • Age of Householder • Household Income • Median Household Income • Aggregate Household Income • Average Household Income • Per Capita Income • Per Household Member Income • Age of Householder by Household Income • Median Household Income by Age of Householder • Aggregate Household Income by Age of Householder • Average Household Income by Age of Householder 	<ul style="list-style-type: none"> • Household Distribution by Financial Assets • Household Distribution by Wealth (Net Worth)
Consumer Expenditure Potential Bundle, set #1	Consumer Expenditure Potential Bundle, set #2
<ul style="list-style-type: none"> • Total Household Expenditures • Food • Alcoholic beverages 	<ul style="list-style-type: none"> • Total Household Expenditures • Household Operations and Housekeeping supplies • Household furnishings and equipment • Apparel and services
Consumer Expenditure Potential Bundle, set #3	Retail Sales Potential Bundle
<ul style="list-style-type: none"> • Total Household Expenditures • Transportation • Healthcare • Entertainment • Personal care products and services • Reading • Education • Tobacco products and smoking supplies 	<ul style="list-style-type: none"> • Retail Sales Potential by Store Type

Update Profile (New bundle)

The Pitney Bowes United States Update Profile contains a selection of current year estimate variables from the larger Estimates and Projections data suite. Differing in format from the larger release, these variables are percentages where applicable. Demographic base variables such as total population and households are included, as well as characteristics of population (i.e. age and sex composition) and households (i.e. household income). These variables are "updated" from the 2010 U.S. Census values, via the processes described in the Methodology Statement found in this Product Guide. As noted below, the number of age groups and income groups are slightly

Update Profile (New bundle)

condensed from the original E&P sets from which they are derived. The variable groups (topics) in the database include the following presented as percentages with base totals included along with selected medians and averages.

- Sex by Age (total population/male/female)
- Race
- Hispanic or Latino Origin
- Marital Status
- Means of Transportation to Work
- Travel Time to Work
- Industry
- Occupation
- Households
- Population in Households
- Group Quarters Population
- Household Size
- Tenure
- Race of Householder
- Hispanic or Latino Origin of Householder
- Occupied Units in Structure
- House Heating Fuel
- Vehicles Available
- Contract Rent
- Home Value
- Age of Householder
- Household Income

The specific variable counts, compared to the full E&P counts, for the Update Profile are as follows:

Bundle Topics	Update Profile	Primary Bundles
Age of Householder	7	8
Contract Rent	8	23
Educational Attainment for the Population 25 Years and Over	8	17
Home Value	8	24
House Heating Fuel	4	9
Household Income	10	16
Household Size	4	7

Bundle Topics	Update Profile	Primary Bundles
Occupation for the Civilian Employed Population 16 Years and Over	7	27
Occupied Units in Structure	4	10
Sex by Age	46	69
Vehicles Available	4	6
Workers by Means of Transportation to Work	5	12
Workers by Travel Time to Work	9	12

Product Specifications

Coverage Area

The U.S. Demographic database covers the 50 states and the District of Columbia. In addition, the Puerto Rico module covers the Commonwealth of Puerto Rico.

Reference Date

All data fields represent mid-year values in the sense of annual averages or the trend point for the year, not necessarily the specific values for July 1 of the given year.

Update Frequency

The U.S. Demographic database is updated annually.

Number of Variables

There are 7,271 variables in the combined census and GroundView® Estimates and Projections databases. A significant feature of the data structure is the comparability of the variables across time. Hence, the reference dates – 2000 (2K), 2010 (BY), 2013 (CY), and 2018 (5Y) – are provided below as well as in a table within the variable listing document. The number of variables in each bundle by its reference year is provided in Appendix A.

Number of Records by Geographic Layer

The following tables describes the number of records within each geographic layer for which the variables are provided. Note that the sources and vintages for the Puerto Rico layers are the same as the equivalent sources and vintages for the U.S. layers.

Geographic Layer	Source/Vintage	Number of Records
National	TomTom, MultiNet NAM 2013.03	1
State (includes DC)	TomTom, MultiNet NAM 2013.03	51
Designated Market Area (DMAs)	Nielsen, 2012-2013; PBS 2013.03	211
Core Based Statistical Area	TomTom, MultiNet NAM 2013.03	942
County (or equivalent)	TomTom, MultiNet NAM 2013.03	3,143
ZIP Code (polygons only)	TomTom, MultiNet NAM 2013.03	30,334
ZIP Code (polygons and RPO points)	TomTom, MultiNet NAM 2013.03	41,172
Place	TomTom, MultiNet NAM 2013.03	29,263
Minor Civil Division (or equivalent)	TomTom, MultiNet NAM 2013.03	35,656
Census Tract	TomTom, MultiNet NAM 2013.03	72,852
Block Groups	TomTom, MultiNet NAM 2013.03	217,430

Number of Records by Geographic Layer (Puerto Rico)

Code	Name	Description	Records
ST	Puerto Rico	Commonwealth of Puerto Rico	1
CBSA	Core Based Statistical Area	Census Bureau's CBSAs (2010)	13
CO	Municipio	PR county equivalent units	78
ZPLY	ZIP Code Polygons	USPS ZIP Codes (polygons only)	119
ZIP	ZIP Code	USPS ZIP Codes (polygons and RPOs)	176
PL	Zona Urbana or Comunidad	Census Place and equivalents	253
CT	Census Tract	Census Tracts	908
MCD	Barrio/Barrio	Pueblo PR primary sub-county units	906
BG	Block Group	Census Block Groups	2557

Methodology Statement – Demographic Data

Overview

The basic methodology for the demographic estimates and projections combines top-down and bottom-up phases. The top-down phase begins with national, state, and county estimates and projections that become "control totals" for the bottom-up sub-county estimates and projections. Resources used in the top-down phase include national population projections by age, sex, race, and Hispanic origin, state population projections, and the latest Census county population estimates from the Census Bureau. Selected state and local estimates from the Census Bureau's State Data Center network are reviewed for differences with the bureau's official county estimates.

The PBS data team maintains an annually updated full cohort-component model at the national level for each race/Hispanic origin group by single-years of age and sex. We use the Census Bureau's cohort model results at the state and county levels. The national model contains our assumptions about the magnitude and trends in fertility, mortality, internal migration, and international migration. Race/sex-specific fertility schedules and life tables (for mortality and life expectancy) from the National Center for Health Statistics are combined with migration estimates from the Census Bureau. Reports and white papers from other respected research centers, such as the Urban Institute, the Harvard-MIT Joint Center for Housing Studies, and the Pew Hispanic Center, are also consulted.

The results of the population-based national cohort model are then passed to a household projection model which provides race/Hispanic origin-specific households by age and household type. The household projections are developed for single-years from the base year out to at least ten years. This timeframe allows for a thorough analysis of trends in household growth and composition.

Bottom-Up Phase

The bottom-up phase of the estimation and projection methodology begins with the most recent decennial census, in this case, the Census 2010 (BY for “base year”) block group level data. To this base, the PBS data team takes into account the latest magnitudes and trending in the MicroBuild® household estimates from The Gadberry Group. The MicroBuild® process begins with a multi-sourced national file of approximately 118 million consumer household records. Every record is street and/or parcel geocoded and summarized to the census block level. Addresses that are not precisely geocoded are associated with a census block using The Gadberry Group’s proprietary methodology. A final aggregation to census block groups yields the MicroBuild® block group household count.

The objective of the bottom-up phase is to develop a preliminary estimate of total households for the current and projected year that accurately reflects both growth and decline at the block group geographic level. The results of the bottom-up household estimates and projections are then reconciled with the top-down results through iterative proportional fitting, a process which guarantees their geographic consistency.

Once the estimate and projection for total households is established for an area, the latest information on magnitude and trend in average household size, group quarters, and household population are used to reconcile total households with total population. By utilizing combined top-down and bottom-up phases, the PBS data team creates a geographically and demographically consistent database of core variables. The process optimizes the use of information on demographic trends at all geographic levels from national to local. The core variables form the base from which estimates and projections of population and household characteristics are developed.

Population and Household Characteristics

Estimates of such population characteristics as the distribution by age, marital status, occupation, race, Latino or Hispanic origin follow a similar top-down / bottom-up methodology. Essentially, the national cohort model initiates the top-down phase with a detailed projection of population by age/sex/race/Hispanic origin. The 2010 Census (SF1 100% file) provides comparable information at the block group level. A series of estimation and projection models provide initial numbers which are then reconciled via iterative proportion fitting to achieve geographic and demographic consistency.

In order to provide analysts with the ability to compare demographic groups over time, the PBS data team has structured these estimates and projections for comparability with the 2010 Census. In essence this means maintaining the “Some Other Race” category. In contrast, Census Bureau population estimates by race reflect a process whereby the “Some Other Race” respondents are reclassified into the other five race categories according to Office of Management and Budget requirements.

Some variables related to cultural background in Census 2010 are published at the census tract level only. This includes, for example, detailed origin groups as defined by specific countries for Asians and Hispanics. Similarly, the distribution of the population by ancestry groups (from the American Community Survey) is published only at the census tract level. The method used to develop block group estimates for these characteristics takes the distribution of the population by detailed Asian origin, Hispanic origin, and ancestry at the census tract level and multiplies that times

the appropriate block group level population. While the method assumes that the distribution holds constant, change over time for trade areas and higher geographies is reflected in the overall differential growth among block groups.

Enhanced 2010 American Community Survey

Several population characteristics are estimated and projected using the American Community Survey (ACS) data. The PBS [Enhanced 2010 American Community Survey](#) provides an effective new data source that replaces the discontinued long-form census data. Traditionally, long-form data has been used to estimate such characteristics as marital status, occupation and industry of employment, ancestry, and educational attainment. Important household and housing unit characteristics include household income, units in structure, tenure, home value, and contract rent. As an ongoing survey, the ACS is a rich source of continuous data on population and household characteristics. In brief, the methodology used by the PBS data team to develop the Enhanced 2010 American Community Survey with the five-year 2007-2011 follows. Please note that, while the reference year for the Enhanced 2010 ACS data is "2010," the specific five-year survey input has changed. For example, the 2012 update used the 2006-2010 ACS, and this 2013 update uses the 2007-2011 ACS. Therefore, the 2013 update numbers may change slightly from the 2012 update. Here is the basic methodology:

1. Analyze the margins of error provided in the data to determine areas of inadequate estimates.
2. Run proprietary imputation routines to substitute acceptable data from neighboring or higher-level geographic levels in place of the inadequate survey data.
3. Normalize or control results from the five-year period estimates to the 2010 Census counts. This step assumes that the distributions and summary measures from the ACS five-year period estimates fairly represent characteristics in 2010.
4. Similarly, current year estimates are updated using the normalized ACS. This process produces an updated count implied by the distribution of the characteristic and the current base population.
5. Over time, the PBS data team will be assessing and following American Community Survey results, as well as the Puerto Rico Community Survey, to determine appropriate uses in the development of demographic estimates and projections.

Once population characteristics are estimated, the methodology moves to household characteristics. The PBS data team produces a national level household projection from a detailed set of household headship rates applied against projections of the civilian, non-institutional household population by age. The assumptions take into account trends in age-specific household headship rates as well as trends in the distribution of the civilian non-institutional household population by age/race/Hispanic origin.

The U.S. national household projections become the control totals for estimates and projections of households by age at the state and county level. The projections of households by age at the county level are based on population projections by age. These projections are conditioned by estimates of the group quarters population and trends in average household size. County estimates of households by age are, therefore, consistent with local trends as well as with state and national household trends.

Household Income

Household income is defined as the total “money income” of all household members. The amount includes wages and salaries, income of the self-employed, employer contributions to pensions, dividend income, rental income, interest income, and government transfer payments like social security and veterans’ benefits. It does not include the value of “in-kind” government payments like Medicare, Medicaid, or food stamps.

The first step in the PBS method for estimating and projecting household income is to create and normalize the 2007-2011 American Community Survey data for household income. Even though income in the five-year ACS is considered a “period estimate,” the Census Bureau adjusts all dollar amounts to 2010 dollars in order to provide geographic and temporal consistency in the estimates. Income values provided in the PBS data for the 2013 estimate and 2018 projection are expressed in current year dollars, that is, dollars that have not been deflated to take out the effects of inflation. The 2013 PBS demographic update does not contain a set of household income variables in “real” (inflation-controlled 1999 dollars) as in previous releases.

New for the 2013 update is the increased granularity of the age by income distributions. The age groups of householders now mirror the original Census 2000 age breaks. Also, note that from the next year (2014), the 2008-2012 five-year ACS will be used to update the 2010 Enhanced ACS variables. As such, the mid-year of the five-year period will be 2010. This will be the primary five-year ACS input that will inform the 2010 Enhanced ACS variables going forward.

In the next step, the PBS data team uses trends in mean and aggregate household income provided by Washington, DC-based Woods & Poole Economics, Inc. to establish county and metropolitan-level control totals for average household income. The Woods & Poole regional econometric models take into account employment and earnings trends in 13 major industry groups. Adjustments are made to convert the Woods & Poole “personal income” figures to provide household income estimates more in line with the Census Bureau’s concept of money income. The primary benefit of incorporating the Woods & Poole household income projection is that regional and local trends in income generation are taken into account. These trends provide a geographic granularity to income estimates and projections while the Enhanced 2010 American Community Survey data provide the demographic benchmarks.

The estimation and projection process unfolds through a series age-specific income distribution routines that move the distribution to alignment with targets for mean and aggregate income. Once the distributions are shifted summary measures of median, mean, and per capita income are recalculated. Two flavors of per capita income are provided. The first is a general measure based on dividing total aggregate income by the total population. The second removes any group quarters effect and is more specific to household buying power in that total aggregate income is divided by the household population to yield “Income per Household Member.”

Consumer Expenditure Potential

Consumer demand or “expenditure potential” is an estimate of the annual amount of money spent by households on various consumer goods and services. The geographically-referenced estimates in the PBS Consumer Expenditure Potential (CEP) database represent a summation of that demand for a geographic area such as a trade area or Zip Code. The CEP estimates and projections are

aggregate current dollar amounts of demand. When divided by total households in the area, the result is an average annual CEP per household. Such an average is useful for comparative geographic or trade area analysis.

The traditional approach to market potential estimation involves assigning dollar estimates of household demand for consumer goods and services. Our approach to this type of market potential estimate makes use of the most recent Consumer Expenditure (CE) Survey data from the U.S. Bureau of Labor Statistics. The process of estimating consumer expenditure potential begins with an analysis of the Interview and Diary portions of the Consumer Expenditure Survey. The interview schedule covers the larger expenditures households make on an infrequent basis (for example, refrigerators) as well as those made on a regular monthly basis (for example, insurance payments). The diary portion covers expenditures made frequently, such as grocery items and drug store purchases.

The survey analysis establishes the relationship between detailed expenditures and key demographic variables such as age, income, consumer unit size, family type, owner-renter status, and metropolitan residence. The principal challenge of this type of exercise is to translate statistical relationships established at the national level to dollar estimates and projections for small areas of geography. There is the risk of committing an ecological fallacy if results from a national survey are applied directly to smaller geographic areas. The method used by the PBS data team employs a propriety segmentation system to match household segments in the survey to clusters on the ground. The estimates are controlled to estimate of dollars available for consumer spending in the block group. The result of this process is a set of estimates and projections of consumer market potential for nearly 600 goods and services for all levels of geography.

The consumer expenditure potential estimates can be considered demand-side market potential estimates. For example, custom trade areas can be drawn to represent geographic markets, which in turn represent a dollar potential of annual spending in a given category. Users may calculate the average market potential per household (mean) or create an index of market potential to compare several trade areas. The five-year projections make the assumption that spending patterns remain constant while underlying demographic shifts, including population growth/decline and real income growth, drive changes in levels of category spending. Similar to income variables, consumer expenditure dollars are “current dollars” in the projection so differences can be attributed to changes in income levels as well as underlying demographic change. The variable “Total Consumer Expenditures” should be interpreted as primarily retail expenditures by households as some major expenditures – housing costs like rent and mortgage payments as well as utilities – are excluded.

Retail Sales Potential

Retail Sales Potential (RSP) provides estimates and projections of consumer potential organized by store type. The Retail Sales Potential estimates are demand side estimates in that they are aggregates of the Consumer Expenditure Potential data. The Retail Sales Potential data are explicitly not derived from actual retail sales estimates which are considered supply-side estimates. (See “retail sales” in the Business Summary Data described below.)

The store-type classification was selected from the North American Industry Classification System (NAICS), which replaced the SIC coding system. This system provides consistency among the United States, Canada, and Mexico with respect to business activity statistics. The Pitney Bowes Software Retail Sales Potential store categories reflect the retail sector categories in NAICS matched with the expenditure categories typically found as merchandise in each store type.

Essentially, the dollar estimates from the appropriate product categories from the Consumer Expenditure Potential data are summarized into the various store types. The result is a relative indicator of retail potential by store type. The RSP estimates and projections are useful for comparing trade areas based on relative consumer retail potential.

Several caveats should be kept in mind when interpreting an analysis based on the RSP data.

1. There is a natural overlap, or double counting, in the data summarized by store types. This is because many consumer merchandise categories can be found in multiple store types. For example, a refrigerator may be purchased in an appliance store or a department store.
2. Not all merchandise categories found in a given store type are accounted for the RSP data. For example, while the business of auto dealerships may be fairly complete, as it includes new and used cars as well as repairs, the business of other store types may be less complete. The latter case may be true for department stores and supermarkets which have quite diverse merchandise categories. Also, as RSP is a household-based estimate it does not include potential spending by businesses.
3. As the RSP data represent a geographic trade area, a fair question to ask is: Should \$100 dollars of demand 15 miles from a store location be valued equal to \$100 dollars of demand 3 miles from a store location? Note that the RSP data does not take into account such “distance decay” in the demand function.
4. Finally, users should note that existing competitive information is not taken into account. If an analyst were interested in unmet or residual demand, the demand absorbed by existing stores could reasonably be subtracted from the RSP values.

For a complete listing of the consumer expenditure variables included in each store type, please refer to Appendix B. The table contains a listing of merchandise categories typically sold by each store type. The RSP field names are matched with their corresponding Consumer Expenditure Potential codes and descriptions.

Household Wealth (Net Worth) and Financial Assets

The estimation process for the wealth and financial assets begins with an analysis of the latest Federal Reserve Board’s Survey of Consumer Finance (SCF). The 2010 SCF was available for this update. In a manner similar to the process used for consumer expenditure estimates, a series of respondent clusters was developed based on the survey data. A comparable series was developed for all census block groups based on inputs from the PBS demographic estimates program.

As household income and home value at the block group level condition estimates of wealth and financial assets within each cluster, adjustments are made to wealth averages and distributions according to income and home value at the block group level. Income estimates alone condition the distributions of Financial Assets. Wealth results are presented as mean and median estimates, as well as household distributions of wealth. Similarly, results of financial assets are presented as means, medians, and distributions. The following are definitions of concepts and component parts:

Definitions:

- Household wealth or net worth is the difference between total assets and total liabilities at the household level. Assets include financial assets, vehicles, primary residence, investment real estate, business assets, and a residual category of non-financial assets. The wealth

variables show the distribution of households across levels of wealth. Summary measures are also provided.

- Financial assets include transaction accounts (for example, checking and savings accounts), certificates of deposit, savings bonds, bonds, stocks, mutual funds, retirement accounts, cash value of life insurance, and a residual category of other managed financial assets. The concept of financial assets is a subset of household wealth. The financial assets variables show the distribution of households across levels of total financial assets. Summary measures are also provided.

The following are the components of Financial Assets (FA):

- Transaction accounts
- Certificates of deposit
- Savings bonds
- Stocks
- Bonds
- Mutual funds
- Retirement accounts
- Cash value of life insurance
- Other managed assets
- All other financial assets

The following are components of Non-Financial Assets:

- Vehicles
- Primary Residence
- Investment Real estate
- Business Assets
- Other Non-financial assets

The following are components of Liabilities:

- Home Mortgage
- Home Equity
- Lines of Credit (secured by Home)
- Installment Loans
- Other Lines of Credit
- Credit Card Balance
- All other Debt

The calculation for Total Assets is Financial Assets plus Non-Financial Assets.

The calculation for wealth (net worth) is Total Assets minus Total Liabilities. (Negative values are set to zero.)

Daytime Population

The estimate of the population in an area during the day is basically the sum of daytime workers in an area plus persons who are assumed to be at home during the day. The estimate does not include students (persons under 18) who would be at school during the day. The unemployed (a component of the labor force) are assumed to be out of the area looking for work. Workers in the area are “total employees” from the Business Summary Data. This is the “at work” population. The “at home”

population is derived from the population aged 16+ (exclusive of students under 18) who are not in the labor force for whatever reason. Those reasons may be retirement, disability, preference for not being in the labor force, or any other reason.

The estimates include a set of variables called Daytime Population. Daytime Population has two components: At-Home Population and At-Work Population (total employees). The At-Home Population is the current estimate of the number of persons aged 16+ that are not in the labor force and, therefore presumed to be at home during the day. The At-Work Population is based on the Pitney Bowes Software's Business Summary Data, which contains estimates of the number of persons who work in the given Block Group. The sum of the At-Home Population and the At-Work Population gives the estimate of the number of persons in the Block Group during the day. A detailed description of the Business Summary Data methodology, including the development of estimates of employees by SIC and NAICS by Block Group, is provided with the Business Summary Data product description below.

Socio-economic Score (SES)

The socio-economic score of a region is a comparative index value ranging from 1 to 100 which indicates the overall socio-economic status of an area. Four key contributors to SES were analyzed to produce the SES value. These four characteristics are: Median Household Income, Median Home Value, Occupational Level (percent white collar), and Educational Attainment – the percent of the population aged 25+ with educational degrees earned beyond a high school diploma. Each block group was given a score for each of these categories based on how it ranked against all other block groups nationwide. Once these scores were determined, an overall score for each block group was calculated by combining the individual scores using an un-weighted average. Finally, the overall scores were ranked on the 100-point scale. Block groups without population were ranked among those with a value of one. To move to higher levels of geography, a population-weighted average of the intersecting block groups was used. As a result, a stable score was produced which can be used to compare geographies of varying size and location. This data set is suitable for radii analysis.

Note on Data Sprinkling

Any set of data that involves summations within and across geographic units, as well as within and across demographic categories, involves necessary numerical rounding. This rounding is due to ratio adjustments, for example, those used in iterative proportional fitting. The PBS data team has developed procedures to eliminate differences in summations due to rounding by systematically sprinkling the differences across subcategories within a data series. This is performed in a manner that preserves the data distribution, while simultaneously providing exact demographic and geographic summations.

ZIP Code Demographics

Zip Code data from PBS comes in two flavors: 1) a point and polygon layer, and 2) a polygon only layer. Point Zip Codes may represent a business location or a Post Office with PO Boxes used by residential or business customers. A special subset of point Zip Codes is defined as a residential post office (RPO) where residents pick up their mail at the Post Office because it is efficient or mail delivery to the home may not be possible. For the purpose of providing demographic data for as many Zip Codes as possible, the PBS data team has traditionally assigned households to RPO's

based on USPS delivery counts to those RPO's. In some cases these are rural areas representing a significant proportion of households. The physical location of RPO households is assumed to be the enclosing Zip Code. The "enclosing Zip Code" is the polygon Zip Code which contains the RPO Post Office. The population and household characteristics of RPO households are assumed to mirror those of the population and households of the enclosing Zip Code. The layer includes both points and polygons.

The second Zip Code data flavor is the Zip Code polygon-only layer. Polygon Zip Codes generally represent areas served by the U.S. Postal Service and are defined for the purpose of efficient mail delivery. For certain applications it is desirable to present 100 percent of the population and households in polygon-only Zip Codes. For example, a mapping application that requires a visual representation of demographic change and population characteristics for geographic trade areas may require the use of polygon-only Zip Code data.

Puerto Rico Demographic Estimates and Projections

Beginning with the 2012 demographic update, a substantial increase in the number of demographic variables for Puerto Rico was developed. This expansion was made possible by the availability of the Puerto Rico Community Survey (PRCS) data, which is comparable to the American Community Survey (ACS) data in replacing the discontinued decennial census long-form data. The PBS [Enhanced 2010 American Community Survey](#), therefore, includes substantial coverage for Puerto Rico.

Census 2010 results provide a new "base year" for the annually updated current year estimates and five-year projections. Furthermore, the 2000 Census results were "walked forward" to align with the new geographic boundaries and rosters from Census 2010. Users now have comparable data from 2000 to 2018 for Puerto Rico.

Consumer Expenditure Potential data is now available for Puerto Rico. However, some non-census-based data sets, however, are not available. These include household wealth and financial assets and the Business Summary Data. The full variable list in the companion document – [USDemographic&BusinessSummaryData2013_Variables.xlsx](#) – identifies which variables and data bundles are available for Puerto Rico.

Conclusion and Caveats

Demographic estimates and projections developed by the Pitney Bowes Software data team provide a sound basis for market analysis and business planning. However, users should keep in mind that a degree of uncertainty exists in any comprehensive set of demographic estimates and projections. Variation can be greater across smaller geographic units and in areas undergoing rapid population change. Nevertheless, The PBS methodology as described in this document provides a consistent framework and a set of demographic estimates and projections that can be used confidently for making reasonable market comparisons across the country.

GroundView® Business Summary Data

What is business summary data?

The Pitney Bowes Software Business Summary database contains aggregations of business establishments, employment, occupation, payroll, and retail sales for all standard census geography levels, as well as for ZIP Codes and Designated Market Areas. The primary source for the Business Summary Data is the PBS U.S. Business Points File of nearly 14 million businesses in the U.S. The database is derived from continually updated multiple sources, including telephone listings, city directories, annual reports, and 10K filings. It covers practically every business throughout the United States.

In the 1990's, the U.S. Bureau of the Census, along with statistical agencies in Canada, Mexico and other countries, moved to the North American Industrial Classification System (NAICS), updating the long-standing Standard Industrial Classification system (SIC). However, as many users still find more familiarity with the SIC system, the PBS Business Summary Data provides tabulations and estimates using both systems. The detailed variable list is contained the companion document – [USDemographic&BusinessSummaryData2013_Variables.xlsx](#).

Product Specifications

The content of the Business Summary Data is bundled into three data bundles as follows:

Business Summary - NAICS Bundle	Business Summary - SIC Bundle
Business Summary by NAICS	Business Summary by SIC, set #1 Business Summary by SIC, set #2

Product Specifications

Coverage Area

The U.S. Business Summary database covers the 50 States and the District of Columbia.

Reference Date

All data fields represent mid-year values in the sense of annual averages or the trend point for the year, not necessarily the specific values for July 1 of the given year.

Update Frequency

The Business Summary database is updated annually.

Number of Variables

There are 216 NAICS-based variables and 459 SIC-based variables in the Business Summary Data. The full variable list can be found in:

[USDemographic&BusinessSummaryData2013_Variables.xlsx](#).

Number of Records by Geographic Layer

The following table describes the number of records within each geographic layer for which the variables are provided:

Geographic Layer	Source/Vintage	Number of Records
National	TomTom, MuiltNet NAM 2013.03	1
State (includes DC)	TomTom, MuiltNet NAM 2013.03	51
Designated Market Area (DMAs)	Nielsen, 2012-2013; PBS 2013.03	211
Core Based Statistical Area	TomTom, MuiltNet NAM 2013.03	942
County (or equivalent)	TomTom, MuiltNet NAM 2013.03	3143

Geographic Layer	Source/Vintage	Number of Records
ZIP Code (polygons only)	TomTom, MultitNet NAM 2013.03	30, 334
ZIP Code (polygons and RPO points)	TomTom, MultitNet NAM 2013.03	41,172
Place	TomTom, MultitNet NAM 2013.03	29,263
Minor Civil Division (or equivalent)	TomTom, MultitNet NAM 2013.03	35,656
Census Tract	TomTom, MultitNet NAM 2013.03	72,852
Block Groups	TomTom, MultitNet NAM 2013.03	217,430

Methodology Statement – Business Summary Data

Pitney Bowes Software’s Business Summary database contains aggregations of business establishments, employment, occupation, payroll, and retail sales, for all standard census geography levels, as well as for ZIP Codes and Designated Market Areas. The primary source data for the Business Summary data is Pitney Bowes Software’s US Business Points file of over 14 million businesses in the U.S. The database is derived from multiple sources, including telephone listings, city directories, annual reports, and 10K filings. It covers practically every business throughout the United States.

Georgia-based GeoResults, Inc. or one of its data partners compiles the original source data. Other sources used to benchmark and control the Business Summary data are the Census Bureau’s 2007 Economic Census, County Business Patterns, ZIP Code Business Patterns, Bureau of Labor Statistics employment and occupations reports, and U.S. Census Bureau’s Monthly and Annual Retail Trade Surveys.

The key steps in the methodology include:

1. Address geocode each business in the file to its census block group. Pitney Bowes Software geocodes the 14 million-plus business addresses using PBS state-of-the-art geocoding software. In addition, pre-geocoded businesses are identified in a process called “firm geocoding.” For example, “firm geocoding” assigns a known street address and its corresponding block group to firms that use P.O. Boxes as their mailing address. There is an extensive process of checking for duplicate records, alternate business names, and multiple businesses at the same address follows geocoding. Special attention is given to large firms in order to ensure that the total employee count represents the number of workers at the specific business site as opposed to the entire firm. A small number of firms could not be geocoded to an acceptable level of accuracy. Those firms were dropped from the file in order to maintain consistency in the summary data.
2. Evaluate and estimate exact employee counts for each firm or establishment. The estimate of total employees by block group is assessed by an analysis of the size of establishments in various NAICS and SIC industrial categories. This number is especially important given its use in estimates of daytime population. Where necessary, the number of employees is modified to within expected ranges given the type of business and its location.

Conclusion and Caveats

3. Aggregate the number of establishments by their corresponding NAICS and SIC industrial codes. The aggregation of establishments by NAICS is compared to the Census Bureau's 2007 Economic Census results and County Business Patterns. Users should note that Pitney Bowes Software's business points data includes sole proprietors and other business with no formal employees. Such firms are called "non-employers" in Census Bureau parlance. Certain industrial categories such as doctors, lawyers, and carpenters are more likely to be non-employer establishments. It is important to note that in this data, sole proprietors and other single-worker establishments nevertheless becomes part of the "total employee" estimate.
4. Compare the NAICS rollup against published government sources such as the 2007 Economic Census and the most recent County Business Patterns, on a NAICS basis. Comparisons of the rolled up point file data against published sources take into account the fact that the point file contains "non-employer" data, whilst the published sources generally do not show non-employers. The Census Bureau's non-employer survey data, which generally tabulates small family-run or single-person businesses, is taken into account, however. This process highlights anomalies and inconsistencies that inevitably arise given the nature of the source data. Where possible, code adjustments and other quality assurance measures are performed.
5. Generate an occupational distribution for each firm based on its employee count and industrial category. This step uses the latest BLS (Bureau of Labor Statistics) Occupation by Industry file which indicates the likely distribution of employment counts by occupation within each NAICS industry. These distributions are estimated at the firm level from a matrix of Occupations by Industry provided by the Bureau of Labor Statistics. The OES (Occupational Employment Survey) is updated to reflect trends by type of business according to the NAICS industrial classification.
6. Estimate total payroll based on the occupational distribution, the industrial classification, and the County labor market. The payroll model is based on occupation-specific wage and salary estimates for States and Metropolitan Areas from the Bureau of Labor Statistics, supplemented by payroll estimates from the Economic Census and County Business Patterns. Essentially, payroll estimates were derived from average payroll per employee by occupation and industry, established at the lowest possible geographic level. Results are scaled in part by the relative income levels in each county.
7. Develop a retail sales estimate for retail establishments only, based on a model of average sales per employee by industrial category and County retail sales trends. The retail sales model produces annual estimates at the establishment level for all retail firms. The four-digit retail classification for both NAICS and SIC is used. The original file provides a category designation of retail sales, such as sales between \$500,000 and \$999,999. However the modeling process establishes an exact amount that is then used in the aggregation. The retail sales estimates should be interpreted as "supply-side" estimates, that is, the stores within a given geographic entity (for example, County or ZIP Code) generate sales from a trade area that may or may not coincide with that geographic entity. (Users needing "demand-side" estimates are referred to Pitney Bowes Software's Consumer Expenditure Potential database.)

Conclusion and Caveats

Pitney Bowes Software's Business Summary data is generally consistent with the PBS U.S. Business Points database. As such, the results of an analysis using the Business Summary data can be used to specify a list of firms in the PBS U.S. Business Points File. However, differences between

“raw” summary aggregations from the point file and the Business Summary data reflect the above enhancements and modeling processes which generates summary estimates within reasonable ranges of published government business statistics. The Business Summary Data is provided in both SIC and NAICS industrial classifications.

Although the primary source data is Pitney Bowes Software’s U.S. Business Points file, which is a comprehensive file of U.S. businesses, the universe of U.S. Business is dynamic and changes considerably from year to year. This means that users should exercise caution when making year-to-year comparisons. There may also be apparent differences that are the result of under-representation of recently formed or relocated businesses. The summary measures in this database are primarily recommended for analysis of the type, size and structure of U.S. businesses across multiple geographies and trade areas.

A

Appendix A: Number of Variables by Bundle and Reference Year

The availability of each bundle by its reference date is presented in summary form below. A significant enhancement beginning with the 2013 update is the comparability of the variables across time. Hence, the reference dates – 2000 (2K), 2010 (BY), 2013 (CY), and 2018 (5Y) – are provided below as well as in a table within the variable listing document.

[USDemographic&BusinessSummaryData2013_Variables.xlsx](#) (This variable list is also available in MS Excel *.xls format as well as Adobe pdf format.)

Data Bundles and Variable Counts

Bundles and Variable Counts (number of variables per bundle by ref. year)	<u>2K</u>	<u>BY</u>	<u>CY</u>	<u>5Y</u>
Population Bundle	243	244	178	103
Population by Race Bundle, set #1	207	207	207	207
Population by Race Bundle, set #2	156	156	156	138
Population by Race Bundle, set #3	138	138	138	138
Population by Hispanic/Not Hispanic Bundle	166	166	166	138
Family Bundle	56	58	58	
Housing Bundle	239	242	233	
Socio-Economic Bundle	105	105	107	
Household Income Bundle	172	173	173	173
Household Financial Assets and Wealth Bundle			27	27
Consumer Expenditure Potential Bundle, set #1			192	192
Consumer Expenditure Potential Bundle, set #2			210	210
Consumer Expenditure Potential Bundle, set #3			190	190
Retail Sales Potential			37	37
Business Summary - NAICS Bundle			216	
Business Summary - SIC Bundle, set #1			235	
Business Summary - SIC Bundle, set #2			224	
TOTAL VARIABLES	1482	1489	2747	1553

B

Appendix B: Retail Sales Potential-to-Consumer Expenditure Match-Up

As described in the methodology section for Retail Sales Potential, these variables are summations of Consumer Expenditure Potential categories grouped by Store Type. This appendix provides the match-up of RSP variable to CEP variable(s).

Retail Sales Potential (RSP) to Consumer Expenditure Potential (CEP) Match-Up

RSP variable	RSP description	CEP variable	CEP description
AU4411	Auto Dealerships		
		NEWCARS	Cars and trucks, new
		USEDCARS	Cars and trucks, used
		CAREPAIR	Maintenance and repairs
AU4412	Other motor vehicle dealers		
		OTHVEHCL	Other vehicle expenses
		PWRSPVEH	Motorized recreational vehicles
AU44131	Automotive parts, accessories and repair stores		
		CAREPAIR	Maintenance and repairs
AU44132	Tire dealers		
		CR480110	Tires - purchased, replaced, installed
		CR490221	Clutch, transmission repair
		CR490312	Lube, oil change, and oil filters
		CR490313	Front-end alignment, wheel balance and rotation
		CR490314	Shock absorber replacement
		CR490318	Repair tires and other repair work
BU44411	Home centers		
		OWNREPSP	Maintenance and repair services
		OP330610	Cleansing and toilet tissue, paper towels and napkins
BU44412	Print and Wallpaper stores		
		SP240112	Paints, wallpaper and supplies
		SP240122	Tools and equipment for painting and wallpapering

Retail Sales Potential (RSP) to Consumer Expenditure Potential (CEP) Match-Up

RSP variable	RSP description	CEP variable	CEP description
BU44413	Hardware stores		
		SP240122	Tools and equipment for painting and wallpapering
		SP240312	Plumbing supplies and equipment
		SP240322	Electrical supplies, heating and cooling
BU44421	Outdoor power equipment stores		
		MS320410	Lawn and garden equipment
		MS320420	Power tools
BU44422	Nursery and Garden Centers		
		OH340410	Gardening, lawn care service
		OP330610	Cleansing and toilet tissue, paper towels and napkins
CA44811	Men's clothing stores		
		MENS	Men, 16 and over
CA44812	Women's clothing stores		
		WOMENS	Women, 16 and over
CA44813	Childrens' and infants' clothing stores		
		BOYS	Boys, 2 to 15
		GIRLS	Girls, 2 to 15
		INFANT	Children under 2
CA4482	Shoe stores		
		FOOTWEAR	Footwear
CA44831	Jewelry stores		
		OR430110	Watches
		OR430120	Jewelry
EA44311	Appliance, television and other electronic stores		
		MAJAPPL	Major appliances

Appendix B: Retail Sales Potential-to-Consumer Expenditure Match-Up

RSP variable	RSP description	CEP variable	CEP description
		SMAPPHWR	Small appliances, miscellaneous housewares
		MS320232	Telephones and accessories
		MS690111	Computers and computer hardware for nonbusiness use
		MS690112	Computer software and accessories for nonbusiness use
		MS690115	Personal digital assistants
		MS690210	Telephone answering devices
EA44312	Computer and software stores		
		OH690113	Repair of computer systems for nonbusiness use
		OH690114	Computer information services
		TVAUDIO	Audio and visual equipment and services
		MS690111	Computers and computer hardware for nonbusiness use
		MS690112	Computer software and accessories for nonbusiness use
		MS690115	Personal digital assistants
EA44313	Camera and photographic supplies stores		
		PHOTOEQ	Photographic equipment, supplies and services
FB44511	Supermarkets and other grocery stores (except convenience)		
		FOODHOME	Food at home
		PERSPROD	Personal care products, total
FB44512	Convenience and specialty food stores		
		LU190111	Lunch at fast food, take-out, delivery, concession
		LU190113	Lunch at vending machines and mobile vendors

Retail Sales Potential (RSP) to Consumer Expenditure Potential (CEP) Match-Up

RSP variable	RSP description	CEP variable	CEP description
		LU190114	Lunch at employer and school cafeterias
		DI190211	Dinner at fast food, take-out, delivery, concession
		DI190213	Dinner at vending machines and mobile vendors
		SNKNABEV	Snacks and nonalcoholic beverages
		BB190321	Breakfast and brunch at fast food, take-out
		BB190323	Breakfast and brunch at vending machines and mobile
FB4453	Beer, wine and liquor stores		
		ALCHOME	At home
FU4421	Furniture stores		
		FURNITUR	Furniture
FU4422	Home furnishing stores		
		HHTXTILE	Household textiles
		SMAPPHWR	Small appliances, miscellaneous housewares
		HOUSWARE	Housewares
		SMLLAPPL	Small appliances
		MISCHHEQ	Miscellaneous household equipment
GA44711	Gas stations with convenience stores		
		LU190111	Lunch at fast food, take-out, delivery, concession
		LU190113	Lunch at vending machines and mobile vendors
		LU190114	Lunch at employer and school cafeterias

Appendix B: Retail Sales Potential-to-Consumer Expenditure Match-Up

RSP variable	RSP description	CEP variable	CEP description
		DI190211	Dinner at fast food, take-out, delivery, concession
		DI190213	Dinner at vending machines and mobile vendors
		SNKNABEV	Snacks and nonalcoholic beverages
		GASOIL	Gasoline and motor oil
GA44719	Other gasoline stations		
		GASOIL	Gasoline and motor oil
GR452	General merchandise stores		
		APPAREL	Apparel and services
		HHOPER	Household Operations
		HHFURNSH	Household furnishings and equipment
		PERSCARE	Personal care products and services
		OR430110	Watches
		OR430120	Jewelry
GR4521	Department stores		
		APPAREL	Apparel and services
		PERSCARE	Personal care products and services
		HHOPER	Household Operations
		HHFURNSH	Household furnishings and equipment
HP44611	Pharmacies and drug stores		
		DR550210	Nonprescription drugs
		DR550410	Nonprescription vitamins
		DR540000	Prescription drugs

Retail Sales Potential (RSP) to Consumer Expenditure Potential (CEP) Match-Up

RSP variable	RSP description	CEP variable	CEP description
		MP550310	Topicals and dressings
		PERSCARE	Personal care products and services
HP44619	Other health and personal care stores		
		PERSSERV	Personal care services, total
MR45391	Pet and pet supplies stores		
		PE610310	Pet food
		PE610320	Pet purchase, supplies, medicine
RE_	Restaurant expenditures		
		LU190112	Lunch at full service restaurants
		DI190212	Dinner at full service restaurants
		BB190322	Breakfast and brunch at full service restaurants
SP45111	Sporting goods stores		
		RECEQUIP	Sports, recreation and exercise equipment
SP45112	Hobby, toy and game stores		
		TOYGAMES	Toys, games, arts and crafts, and tricycles
SP45113	Sewing, needlework and piece good stores		
		TX280230	Sewing materials for slipcovers, curtains, other
		MA320512	Sewing machines
		OR420110	Material for making clothes
		OR420120	Sewing patterns and notions
SP45114	Musical instrument and supplies stores		
		TV610130	Musical instruments and accessories
SP4512	Book, periodical and music stores		

Appendix B: Retail Sales Potential-to-Consumer Expenditure Match-Up

RSP variable	RSP description	CEP variable	CEP description
		TV310340	Televisions
		RE590410	Newspaper, magazine non-subscription
		RE590230	Books not thru book clubs
GAF	GAF stores (General merchandise, Apparel and Furniture)		
		HHOPER	Household Operations
		HHFURNSH	Household furnishings and equipment
		APPAREL	Apparel and services



Appendix C: Glossary

This appendix provides definitions of concepts, measures and categories for common terms found in the data. Also, the designation -- ACS-sourced -- is provided to guide users in an understanding of which variables are basically census-based, that is, typically Summary File 1 100% count variables, or are derived from the American Community Survey.

Note: The main glossary terms are in bold typeface; measure definitions or categories are italicized and underlined; American Community Survey or ACS-sourced noted, all others are census-based.

Age

Age data are tabulated in age groupings and single years of age. For example, base-year census data include persons under age 20 by single years of age. Data on age also are used to classify household characteristics such as income by age of householder.

Median Age

This measure divides the population into two equal parts: one-half falling below the median and one-half above the median. Median age is computed using a linear interpolation method on grouped data.

Ancestry

Ancestry refers to a person's ethnic origin, heritage, descent, or "roots," which may reflect their place of birth or that of previous generations of their family.

Some ethnic identities, such as "Egyptian" or "Polish" can be traced to geographic areas outside the United States, while other ethnicities such as "Pennsylvania German" or "Cajun" evolved in the United States. The intent of the ancestry question was not to measure the degree of attachment the respondent had to a particular ethnicity, but simply to establish that the respondent had a connection to and self-identified with a particular ethnic group. For example, a response of "Irish" might reflect total involvement in an Irish community or only a memory of ancestors several generations removed from the individual.

Some groups are not included among the ancestry variables because too few people identified with them in the American Community Survey. There are hundreds of ancestry groups, so all groups cannot be included. Census data on race and Hispanic groups come from the race and Hispanic origin questions; therefore, ancestry variables do not include specific groups that are included among the race and Hispanic variables. The Census Bureau does not tabulate data on religious groups. If people write in a religious group as an ancestry response, it is included under "Other ancestries." (ACS-sourced)

Consumer Expenditure Potential

Consumer demand or "expenditure potential" is an estimate of the annual amount of money spent by households on various consumer goods and services. The geographically-referenced estimates in the PBS Consumer Expenditure Potential (CEP) database represent a summation of that demand for a geographic area such as a trade area or Zip Code. The CEP estimates and projections are aggregate current dollar amounts of demand. When divided by total households in the area, the result is an average annual CEP per household. Such an average is useful for comparative geographic or trade area analysis. The CEP estimates are partially ACS-sourced but enhanced with modeling results from the BLS Consumer Expenditure Survey.

Contract Rent

For housing units occupied by renters, respondents are asked how much is paid in monthly rent. Housing units that are renter occupied without payment of rent are shown separately as "No rent paid." Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. Contract rent provides information on the monthly housing cost expenses for renters. When the data is used in conjunction with income data, the information offers an excellent measure of housing affordability and excessive shelter costs. (ACS-sourced)

Median Contract Rent

The median divides the rent distribution into two equal parts: one-half of the cases falling below the median contract rent and one-half above the median. In computing median contract rent, units reported as "No rent paid" are excluded.

Aggregate Contract Rent

Aggregate contract rent is calculated by adding all of the contract rents for occupied housing units in an area.

Average Contract Rent

Average contract rent is based on the aggregate contract rent divided by total renter occupied housing units.

Daytime Population

The estimate of the population in an area during the day is basically the sum of daytime workers in an area plus persons who are assumed to be at home during the day. The estimate does not include students (persons under 18) who would be at school during the day. The unemployed (a component of the labor force) are assumed to be out of the area looking for work. Workers in the area are "total employees" from the Business Summary Data. This is the "at work" population. The "at home" population is derived from the population aged 16+ (exclusive of students under 18) who are not in the labor force for whatever reason. Those reasons may be retirement, disability, preference for not being in the labor force, or any other reason. (partially ACS-sourced)

Educational Attainment

The population aged 25+ is classified according to the highest degree or the highest level of school completed. The question included instructions for persons currently enrolled in school to report the level of the previous grade attended or the highest degree received. The instructions specified that certificates or diplomas for training in specific trades or from vocational, technical or business schools were not to be reported. Honorary degrees awarded for a respondent's accomplishments were not to be reported. (ACS-sourced)

Financial Assets

Financial assets Include transaction accounts (for example, checking and savings accounts), certificates of deposit, savings bonds, bonds, stocks, mutual funds, retirement accounts, cash value of life insurance, and a residual category of other managed financial assets. The concept of financial assets is a subset of household wealth. The financial assets variables show the distribution of households across levels of total financial assets. Summary measures are also provided. The financial assets distributions are partially ACS-sourced but enhanced with modeling results from the FED Survey of Consumer Finances.

Group Quarters

Group quarters are places where people live or stay in a group living arrangement, which are owned or managed by an entity or organization providing housing and/or services for the residents. This is not a typical household-type living arrangement. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled-nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories.

Institutional Group Quarters

Institutional group quarters are facilities that house those who are primarily ineligible, unable, or unlikely to participate in the labor force while residents.

Correctional Facilities for Adults

- Federal detention centers
- Federal and state prisons
- Correctional residential facilities
- Military disciplinary barracks and jails

Juvenile Facilities

- Group homes for juveniles
- Residential treatment centers for juveniles
- Correctional facilities intended for juveniles

Nursing Facilities/Skilled-Nursing Facilities

Nursing facilities/Skilled-nursing facilities include facilities licensed to provide medical care with 7-day, 24-hour coverage for people. People in these facilities require nursing care, regardless of age. Either of these types of facilities may be referred to as nursing homes.

Other Institutional Facilities

- Mental (psychiatric) hospitals and psychiatric units in other hospitals
- Hospitals with patients who have no usual home elsewhere
- In-patient hospice facilities (both free-standing and units in hospitals)
- Military treatment facilities with assigned patients
- Residential schools for people with disabilities

Non-institutional Group Quarters

Non-institutional group quarters are facilities that house those who are primarily eligible, able, or likely to participate in the labor force while residents.

College/University Student Housing

College/University student housing includes residence halls and dormitories, which house college and university students in a group living arrangement. These facilities are owned, leased, or managed either by a college, university, or seminary, or by a private entity or organization. Fraternity and sorority housing recognized by the college or university are included as college student housing. However, students attending the U.S. Naval Academy, U.S. Military Academy (West Point), U.S. Coast Guard Academy, and U.S. Air Force Academy are counted in military group quarters.

Military Quarters

Military quarters are facilities that include military personnel living in barracks (including “open” barrack transient quarters) and dormitories and military ships. Patients assigned to Military Treatment Facilities and people being held in military disciplinary barracks and jails are not enumerated in this category.

Other Non-institutional Facilities

- Emergency and transitional shelters (with sleeping facilities) for people experiencing homelessness
- Soup kitchens, regularly scheduled mobile food vans, and targeted non-sheltered outdoor locations
- Group homes intended for adults
- Residential treatment centers for adults
- Maritime/Merchant vessels
- Workers’ group living quarters and Job Corps centers
- Living quarters for victims of natural disasters
- Religious group quarters and domestic violence shelters

Hispanic or Latino Origin

The data on the Hispanic or Latino population were derived from answers to a census question that was asked of all people. The terms “Hispanic,” “Latino,” and “Spanish” are used interchangeably. Some respondents identify with all three terms, while others may identify with only one of these three specific terms. People who identify with the terms “Hispanic,” “Latino,” or “Spanish” are those who classify themselves in one of the specific Hispanic, Latino, or Spanish categories listed on the

questionnaire (“Mexican,” “Puerto Rican,” or “Cuban”) as well as those who indicate that they are “another Hispanic, Latino, or Spanish origin.” People who do not identify with one of the specific origins listed on the questionnaire but indicate that they are “another Hispanic, Latino, or Spanish origin” are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, or the Dominican Republic. Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person’s parents or ancestors before their arrival in the United States. People who identify their origin as Hispanic, Latino, or Spanish may be any race.

Home Value

The data on home value were obtained by asking survey respondents to estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. If the house or mobile home was owned or being bought, but the land on which it sits was not, the respondent was asked to estimate the combined value of the house or mobile home and the land. (ACS-sourced)

Median Home Value

The median divides the value distribution into two equal parts: one-half of the cases falling below the median value of the property (house and lot, mobile home and lot, or condominium unit) and one-half above the median.

Aggregate Home Value

Aggregate value is calculated by adding all of the value estimates for owner-occupied housing units in an area.

Average Home Value

Average home value is based on the aggregate home value divided by total owner-occupied housing units.

House Heating Fuel

The data show the type of fuel used most to heat the house, apartment, or mobile home. The question was asked of occupied housing units. (ACS-sourced)

House heating fuel is categorized on the ACS questionnaire as follows:

Utility Gas

This category includes gas piped through underground pipes from a central system to serve the neighborhood.

Bottled, Tank, or LP Gas

This category includes liquid propane gas stored in bottles or tanks that are refilled or exchanged when empty.

Electricity

This category includes electricity that is generally supplied by means of above or underground electric power lines.

Fuel Oil, Kerosene, etc.

This category includes fuel oil, kerosene, gasoline, alcohol, and other combustible liquids.

Coal or Coke

This category includes coal or coke that is usually distributed by truck.

Wood

This category includes purchased wood, wood cut by household members on their property or elsewhere, driftwood, sawmill or construction scraps, or the like.

Solar Energy

This category includes heat provided by sunlight that is collected, stored, and actively distributed to most of the rooms.

Other Fuel

This category includes all other fuels not specified elsewhere.

No Fuel Used

This category includes units that do not use any fuel or that do not have heating equipment.

Household Income

Household income includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income. Dollar amounts are expressed as “current year” dollars.

The eight types of income reported in the American Community Survey are defined as follows:

1. **Wage or salary income:** Wage or salary income includes total money earnings received for work performed as an employee during the past 12 months. It includes wages, salary, Armed Forces pay, commissions, tips, piece-rate payments, and cash bonuses earned before deductions were made for taxes, bonds, pensions, union dues, etc.
2. **Self-employment income:** Self-employment income includes both farm and non-farm self-employment income.
3. **Interest, dividends, net rental income, royalty income, or income from estates and trusts:** Interest, dividends, or net rental income includes interest on savings or bonds, dividends from stockholdings or membership in associations, net income from rental of property to others and receipts from boarders or lodgers, net royalties, and periodic payments from an estate or trust fund.
4. **Social Security income:** Social Security income includes Social Security pensions and survivor benefits, permanent disability insurance payments made by the Social Security Administration prior to deductions for medical insurance, and railroad retirement insurance checks from the U.S. government.
5. **Supplemental Security Income (SSI):** Supplemental Security Income (SSI) is a nationwide U.S. assistance program administered by the Social Security Administration that guarantees a minimum level of income for needy aged, blind, or disabled individuals.
6. **Public assistance income:** Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). The terms “public assistance income” and “cash public assistance” are used interchangeably in the ACS data products.
7. **Retirement, survivor, or disability income:** Retirement income includes: (1) retirement pensions and survivor benefits from a former employer; labor union; or federal, state, or local government; and the U.S. military; (2) disability income from companies or unions; federal, state, or local

government; and the U.S. military; (3) periodic receipts from annuities and insurance; and (4) regular income from IRA and Keogh plans. This does not include Social Security income.

8. All other income: All other income includes unemployment compensation, worker's compensation, Department of Veterans Affairs (VA) payments, alimony and child support, contributions received periodically from people not living in the household, military family allotments, and other kinds of periodic income other than earnings.

Median Income

The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households and families including those with no income. Median income figures are calculated using linear interpolation calculated on grouped data.

Aggregate Income

Aggregate income is the sum of all incomes for a particular universe. Aggregate income is subject to rounding, which means that all cells in a matrix are rounded to the nearest hundred dollars.

Mean (or Average) Income

Mean income is the amount obtained by dividing the aggregate income of a particular statistical universe by the number of units in that universe. For example, mean household income is obtained by dividing total aggregate household income by the total number of households.

Household Size

This question is based on the count of people in occupied housing units, known as the "household population." All people occupying the housing unit are counted, including the householder, occupants related to the householder, and lodgers, roomers, boarders, and so forth.

Average Household Size

The average household size of an occupied unit is a measure obtained by dividing the number of people living in occupied housing units (household population) by the total number of occupied housing units.

Household Type and Relationship

The concept of household type describes the composition of a household and the nature of the relationships among household members. For example, relationships can involve ties of marriage, other family ties (children), or unrelated individuals (no family relationships). Two broad types of households are family households and non-family households. Those two types are further subdivided according to various family types and types of non-families, including people living alone. In addition, households are classified by type according to the sex of the householder and the presence of relatives.

Household

A household includes all the people who occupy a housing unit. (People not living in households are classified as living in group quarters.) A housing unit (see definition below) is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements. The count of households or householders equals the count of occupied housing units.

Householder

One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder. Two types of householders are distinguished: a family householder and a nonfamily householder. A family householder is a householder living with one or more individuals related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him or her are family members. A nonfamily householder is a householder living alone or with nonrelatives only.

Spouse

The “spouse” category includes a person identified as the husband or wife of the householder and who is of the opposite sex. Unless otherwise specified, spouse does not include same-sex spouses even if a marriage was performed in a state issuing marriage certificates for same-sex couples.

Child

The “child” category includes a son or daughter by birth, a stepchild, or adopted child of the householder, regardless of the child’s age or marital status. The category excludes sons-in-law, daughters in-law, and foster children. A child under 18 years who is a son or daughter by birth, a stepchild, or an adopted child of the householder is included in the “own children” category. The sum of “own children” plus any other children in the household is equal to total “related children.”

Family Households or Families

A family consists of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder’s family in tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of tabulations. Not all households contain families since a household may be comprised of a group of unrelated people or of one person living alone—these are called “nonfamily households.” Same-sex unmarried partner households are included in the “family households” category only if there is at least one additional person related to the householder by birth or adoption. Families are classified by type as either a “husband-wife family” or “other family” according to the sex of the householder and the presence of relatives. The data on family type are based on answers to questions on sex and relationship.

Husband-Wife Family

A husband-wife family is one in which the householder and his or her spouse of the opposite sex are enumerated as members of the same household.

Other Family:

Male householder, no wife present

A family with a male householder and no wife of householder present.

Female householder, no husband present

A family with a female householder and no husband of householder present.

Non-Family Households

Non-family households consist of persons living alone or with non-relatives. As with family householders, the non-family householder may be male or female.

Housing Units

A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Housing units are usually houses, apartments, mobile homes, groups of rooms, or single rooms that are occupied as separate living quarters. They are residences for single individuals, groups of individuals, or families who live together. A single individual or a group living in a housing unit is defined to be a household. Housing units are classified as being either occupied or vacant.

For vacant housing units, the criteria of separateness and direct access are applied to the intended occupants whenever possible. Nontraditional living quarters such as boats, RVs, and tents are considered to be housing units only if someone is living in them and they are either the occupant's usual residence or the occupant has no usual residence elsewhere. These nontraditional living arrangements are not considered to be housing units if they are vacant.

Occupied Housing Unit (Household)

A housing unit is classified as occupied if it is the usual place of residence of the individual or group of individuals living in it on Census Day, or if the occupants are only temporarily absent, such as away on vacation, in the hospital for a short stay, or on a business trip, and will be returning. Occupied rooms or suites of rooms in hotels, motels, and similar places are classified as housing units only when occupied by permanent residents.

Vacant Housing Unit

A housing unit is classified as vacant if no one is living in it on Census Day, unless its occupant or occupants are only temporarily absent—such as away on vacation, in the hospital for a short stay, or on a business trip—and will be returning. Housing units temporarily occupied at the time of census enumeration entirely by individuals who have a usual residence elsewhere are classified as vacant. Boats, RVs, tents, caves, and similar shelter that no one is using as a usual residence are not considered living quarters and therefore are not enumerated at all.

Industry

Industry data describe the kind of business conducted by a person's employing organization. For employed people, the data refer to the person's job during the previous week. For those who worked two or more jobs, the data refer to the job where the person worked the greatest number of hours. For unemployed people and people who are not currently employed but report having a job within the last five years, the data refer to their last job. The North American Industry Classification System (NAICS) is published by the Executive Office of the President, Office of Management and Budget.

The NAICS was developed to increase comparability in industry definitions between the United States, Mexico, and Canada. It provides industry classifications that group establishments into industries based on the activities in which they are primarily engaged. Because of potential disclosure issues, the census industry classification system, while defined in NAICS terms, cannot reflect the full detail for all categories that the NAICS provides. (ACS-sourced)

Marital Status

The question on marital status in the ACS was asked only for people 15 years old and over. People 15 and over were asked whether they were “now married,” “widowed,” “divorced,” “separated,” or “never married.” People in common-law marriages were allowed to report the marital status they considered the most appropriate. When marital status was not reported, it was imputed according to the person’s relationship to the householder, sex, and age. (ACS-sourced)

Never Married

A marital status of “Never married” includes all people who have never been married, including people whose only marriage(s) was annulled.

Now Married (Except Separated)

A marital status of “now married (except separated)” includes people whose current marriage has not ended through widowhood, divorce, or separation (regardless of previous marital history). The category may also include couples who live together or people in common-law marriages if they consider this category the most appropriate. In certain tabulations, currently married people are further classified as “spouse present” or “spouse absent.” In Census Bureau tabulations, unless otherwise specified, “now married” does not include same-sex married people even if the marriage was performed in a state issuing marriage certificates for same-sex couples.

Separated

Includes people legally separated or otherwise absent from their spouse because of marital discord. Those without a final divorce decree are classified as “separated.” This category also includes people who have been deserted or who have parted because they no longer want to live together but who have not obtained a divorce.

Widowed

A marital status of “widowed” includes widows and widowers who have not remarried.

Divorced

A marital status of “divorced” includes people who are legally divorced and who have not remarried. Those without a final divorce decree are classified as “separated.”

Means of Transportation to Work

Means of transportation to work refers to the principal mode of travel or type of conveyance that the worker usually used to get from home to work during the reference week. People who used different means of transportation on different days of the week were asked to specify the one they used most often, that is, the greatest number of days. People who used more than one means of transportation to get to work each day were asked to report the one used for the longest distance during the work trip. (ACS-sourced)

Occupation

Occupation describes the kind of work a person does on the job. Occupation data come from the questions: “What kind of work was this person doing?” and “What were this person’s most important activities or duties?” These questions were asked of all people 15 years old and over who had worked in the past 5 years. For employed people, the data refer to the person’s job during the previous week. For those who worked two or more jobs, the data refer to the job where the person worked the greatest number of hours. For unemployed people and people who are not currently employed but report having a job within the last five years, the data refer to their last job. Occupation statistics are compiled from data that are coded based on the Standard Occupational Classification (SOC) Manual, published by the Executive Office of the President, Office of Management and Budget. (ACS-sourced)

Race

The data on race were derived from answers to the question on race that was asked of all people. The U.S. Census Bureau collects race data in accordance with guidelines provided by the U.S. Office of Management and Budget (OMB), and these data are based on self-identification. The racial categories included in the census questionnaire generally reflect a social definition of race recognized in this country and not an attempt to define race biologically, anthropologically, or genetically. In addition, it is recognized that the categories of the race item include racial and national origin or socio-cultural groups. People may choose to report more than one race to indicate their racial mixture, such as “American

Indian” and “White.” People who identify their origin as Hispanic, Latino, or Spanish may be any race. Definitions from OMB guide the Census Bureau in classifying written self-identification responses to the race question:

White

A person having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as “White” or report entries such as Irish, German, Italian, Lebanese, Arab, Moroccan, or Caucasian.

Black or African American

A person having origins in any of the Black racial groups of Africa. It includes people who indicate their race as Black, African American, or report entries such as Kenyan, Nigerian, or Haitian.

American Indian or Alaska Native

A person having origins in any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment. This category includes people who indicate their race as “American Indian or Alaska Native” or report entries such as Navajo, Blackfeet, Inupiat, Yup’ik, or Central American Indian groups or South American Indian groups.

Asian

A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam. It includes people who indicate their race as Asian Indian, Chinese, Filipino, Korean, Japanese, Vietnamese, or “Other Asian” or provide other detailed Asian responses.

Native Hawaiian or Other Pacific Islander

A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. It includes people who indicate their race as Native Hawaiian, Guamanian or Chamorro, Samoan, or “Other Pacific Islander” or provide other detailed Pacific Islander responses.

Some Other Race

Includes all other responses not included in the “White,” “Black or African American,” “American Indian or Alaska Native,” “Asian,” and “Native Hawaiian or Other Pacific Islander” race categories described above. Respondents reporting entries such as multiracial, mixed, interracial, or a Hispanic, Latino, or Spanish group (for example, Mexican, Puerto Rican, Cuban, or Spanish) in response to the race question are included in this category.

Two or More Races

People may choose to provide two or more races either by checking two or more race response check boxes, by providing multiple responses, or by some combination of check boxes and other responses. For data product purposes, “Two or More Races” refers to combinations of two or more of the following race categories:

- White
- Black or African American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or Other Pacific Islander
- Some Other Race

Retail Sales Potential

Retail Sales Potential (RSP) provides estimates and projections of consumer potential organized by store type. The Retail Sales Potential estimates are demand side estimates in that they are aggregates of the Consumer Expenditure Potential data. They represent annual aggregate amounts of consumer spending in the selected product and service categories. The Retail Sales Potential data are explicitly not derived from actual retail sales estimates which are considered supply-side estimates. See “retail sales” by SIC and NAICS store types in the Business Summary Data for estimates of sales of the actual retail establishments in a given geography. The RSP estimates are partially ACS-sourced but enhanced with modeling results from the BLS Consumer Expenditure Survey.

Sex

Individuals were asked to mark either “male” or “female” to indicate their sex. For most cases in which sex was not reported, the appropriate entry was determined from the person’s given (i.e., first) name and household relationship. Otherwise, sex was allocated according to the relationship to the householder and the age of the person.

Socio-Economic Score (SES)

The socio-economic score of a region is a comparative index value ranging from 1 to 100 which indicates the overall socio-economic status of an area. Four key contributors to SES were analyzed to produce the SES value. These four characteristics are: Median Household Income, Median Home Value, Occupational Level (percent white collar), and Educational Attainment – the percent of the population aged 25+ with educational degrees earned beyond a high school diploma. (ACS-sourced)

Tenure

Tenure was asked at all occupied housing units. All occupied housing units are classified as either owner-occupied or renter-occupied.

Owner-Occupied

A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. A housing unit is “Owned by you or someone in this household free and clear (without a mortgage or loan)” if there is no mortgage or other similar debt on the house, apartment, or mobile home, including units built on leased land if the unit is owned outright without a mortgage. Although most tables show total owner-occupied counts, selected tables separately identify the two owner categories.

Renter-Occupied

All occupied housing units which are not owner-occupied, whether they are rented or occupied without payment of rent, are classified as renter-occupied. “Rented” includes units in continuing care, sometimes called life care arrangements. These arrangements usually involve a contract between one or more individuals and a service provider guaranteeing the individual shelter, usually an apartment, and services, such as meals or transportation to shopping or recreation. The “no rent paid” category includes units provided free by friends or relatives or in exchange for services, such as a resident manager, caretaker, minister, or tenant farmer. Housing units on military bases are also classified in the “No rent paid” category.

Travel Time to Work

Travel time to work refers to the total number of minutes that it usually took the worker to get from home to work during the reference week. The elapsed time includes time spent waiting for public transportation, picking up passengers in carpools, and time spent in other activities related to getting to work. (ACS-sourced)

Aggregate Travel Time to Work (in Minutes)

Aggregate travel time to work is calculated by adding all of the travel times (in minutes) for workers who did not work at home.

Mean Travel Time to Work (in Minutes)

Mean travel time to work (in minutes) is the average travel time that workers usually took to get from home to work (one way) during the reference week. This measure is obtained by dividing the total number of minutes taken to get from home to work (the aggregate travel time) by the number of workers 16 years old and over who did not work at home.

Units in Structure

A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted. Stores and office space are excluded. The data are presented for the number of housing units in structures of specified type and size, not for the number of residential buildings.

1-Unit, Detached

This is a 1-unit structure detached from any other house, that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included.

1-Unit, Attached

This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

2 or More Apartments

These are units in structures containing 2 or more housing units, further categorized as units in structures with 2, 3 or 4, 5 to 9, 10 to 19, 20 to 49, and 50 or more apartments.

Boat, RV, Van, Etc.

This category is for any living quarters occupied as a housing unit that does not fit the previous categories. Examples that fit this category are houseboats, railroad cars, campers, and vans. Recreational vehicles, boats, vans, tents, railroad cars, and the like are included only if they are occupied as someone's current place of residence.

Vacancy Status

Vacancy status is determined by whether or not a housing unit is occupied by usual residents on Census data (April 1, 2010). Vacant units are subdivided according to their housing market classification as follows:

For Rent

These are vacant units offered "for rent" and vacant units offered either "for rent" or "for sale."

Rented, Not Occupied

These are vacant units rented but not yet occupied, including units where money has been paid or agreed upon, but the renter has not yet moved in.

For Sale Only

These are vacant units being offered "for sale only," including units in cooperatives and condominium projects if the individual units are offered "for sale only." If units are offered either "for rent" or "for sale," they are included in the "for rent" classification.

Sold, Not Occupied

These are vacant units sold but not yet occupied, including units that have been sold recently, but the new owner has not yet moved in.

For Seasonal, Recreational, or Occasional Use

These are vacant units used or intended for use only in certain seasons or for weekends or other occasional use throughout the year. Seasonal units include those used for summer or winter sports or recreation, such as beach cottages and hunting cabins. Seasonal units also may include quarters for such workers as herders and loggers. Interval ownership units, sometimes called shared-ownership or time-sharing condominiums, also are included here.

For Migrant Workers

These include vacant units intended for occupancy by migratory workers employed in farm work during the crop season. (Work in a cannery, freezer plant, or food-processing plant is not farm work.)

Other Vacant

If a vacant unit does not fall into any of the categories specified above, it is classified as “Other vacant.” For example, this category includes units held for occupancy by a caretaker or janitor and units held for personal reasons of the owner.

Vehicles Available

Vehicle data show the number of passenger cars, vans, and pickup or panel trucks of one-ton capacity or less kept at home and available for the use of household members. Vehicles rented or leased for one month or more, company vehicles, and police and government vehicles are included if kept at home and used for non-business purposes. Dismantled or immobile vehicles are excluded. Vehicles kept at home but used only for business purposes also are excluded. (ACS-sourced)

Wealth

Household wealth or net worth is the difference between total assets and total liabilities at the household level. Assets include financial assets, vehicles, primary residence, investment real estate, business assets, and a residual category of non-financial assets. The wealth variables show the distribution of households across levels of wealth. Summary measures are also provided. The wealth distributions are partially ACS-sourced but enhanced with modeling results from the FED Survey of Consumer Finances.

