

U.S. Demographic & Business Summary Data

2015

Product Guide



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Chapter 1: Introduction

Pitney Bowes 2015 and 2020 demographic estimates and projections data for the United States and Puerto Rico is an accurate, current and comprehensive data product containing more than 7,000 variables across multiple layers of geography including United States Postal Service (USPS) ZIP codes and census block groups. Current year estimates and five-year projections were produced using data-driven, innovative and reliable methodologies by a team of demographers, economists, statisticians and geographers with extensive industry experience spanning nearly a century. Estimates and projections have a July 1, 2015 and July 1, 2020 reference date, respectively. Estimates and projections are based on current geographies. To facilitate ease-of-use, the data are available in multiple, stand-alone file formats that are compatible with Pitney Bowes software including MapInfo Professional® and AnySite®. Pitney Bowes data are used to understand, estimate, project, compare and differentiate the demographic, economic, geographic and business characteristics of markets – including customized trade areas. The data include:

- 2015 Pitney Bowes Estimates (CY) – Current estimates of population, households and their demographic and economic characteristics. Source: Pitney Bowes.
- 2020 Pitney Bowes Projections (5Y) – Five-year projections of population, households and their demographic and economic characteristics. Source: Pitney Bowes.
- 2010 Census (BY) – Census 2010 data from Summary File 1 (SF1) provide the most detailed information from the census questionnaire that was distributed to all housing units. Source: U.S. Census Bureau.
- 2010 American Community Survey Enhanced (BY) – Selected data from the 5-year American Community Survey (ACS; 2008-2012). The ACS is the largest household survey in the federal statistical system. Geo-statistical algorithms were applied to small-area, public-use ACS estimates - and distributed to 2010 Census counts - to enhance survey accuracy. Source: U.S. Census Bureau; Pitney Bowes.
- 2000 Census (2K) – Selected Census 2000 data – from both the short- and long-form – available in current geography. Source: U.S. Census Bureau; Pitney Bowes.
- 2015 Business Summary Data (CY) – Based on about fourteen million businesses whose addresses were geocoded to the roof-top and street address, business summary data provides – by NAICS and SIC

industrial classifications - counts of business establishments, employment, occupation, payroll, and retail sales for USPS ZIP codes, Designated Market Areas (DMAs) and standard census geographies. Source: Pitney Bowes; GeoResults

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&BusinessSummaryData2015_variables.xls](#).

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.

The Pitney Bowes data team responsible for producing Pitney Bowes U.S. GroundView® Demographic & Business Summary Data – has decades 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 technical support.

Chapter 2: 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

Pitney Bowes U.S. GroundView® 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 including *AnySite®* and 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&BusinessSummaryData2015_variables.xls](#) – 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 dataset to accommodate software constraints.

The data content by bundle is as follows:

Data Bundles and Variable Counts (number of variables per bundle by reference year)	2K	BY	CY	5Y
GroundView®: Population Bundle	349	350	366	103
Dataset #1				
· Race	7	7	7	7
· Hispanic or Latino	2	2	2	2
· Hispanic or Latino Origin by Race	14	14	14	14
· Sex by Age	69	69	69	69
· Sex by Age for the Population Under 20 Years	60	60		
· Households	1	1	1	1
· Population in Households	1	1	1	1
· Average Household Size	1	1	1	1
· Group Quarters Population by Group Quarters Type	9	10	1	1
· Household Size	7	7	7	7
· Language Spoken at Home	41	41	41	
· Ancestry (Collapsed Table)	31	31	31	
· Daytime Population			3	
Dataset #2				
· Total Population	1	1	1	
· Ancestry (Detailed Table) *	105	105	105	

Data Bundles and Variable Counts (number of variables per bundle by reference year)	2K	BY	CY	5Y
Dataset #3 [STANDALONE DATA ONLY]				
· Types of Health Insurance Coverage by Age *			82	
GroundView®: Population by Race Bundle	501	501	698	483
Dataset #1				
· Sex by Age (White Alone)	69	69	69	69
· Sex by Age (Black or African American Alone)	69	69	69	69
· Sex by Age (American Indian and Alaska Native Alone)	69	69	69	69
Dataset #2				
· Sex by Age (Asian Alone)	69	69	69	69
· Sex by Age (Native Hawaiian and Other Pacific Islander Alone)	69	69	69	69
· Asian Alone with One Asian Category for Selected Groups	18	18	18	
Dataset #3				
· Sex by Age (Some Other Race Alone)	69	69	69	69
· Sex by Age (Two or More Races)	69	69	69	69
Dataset #4 [STANDALONE DATA ONLY]				
· Ancestry Indexes **			105	
· Asian Alone with One Asian Category for Selected Groups Indexes **			18	
· Hispanic or Latino Indexes **			2	
· Hispanic or Latino by Specific Origin Indexes **			25	
· Language Spoken at Home Indexes **			40	
· Race Indexes **			7	
GroundView®: Population by Hispanic/Not Hispanic Bundle	166	166	166	138
· Sex by Age (Hispanic or Latino)	69	69	69	69
· Sex by Age (Not Hispanic or Latino)	69	69	69	69
· Hispanic or Latino by Specific Origin	28	28	28	
GroundView®: Family Bundle	56	58	58	
· Households				
· Family Households				
· Nonfamily Households				
· Household Type by Age of Householder				
· Household Type by Household Size				
· Households by Presence and Age of Own Children				

Product Description

Data Bundles and Variable Counts (number of variables per bundle by reference year)	2K	BY	CY	5Y
· Family Type by Presence and Age of Own Children				
GroundView®: Housing Bundle	278	281	272	
Dataset #1				
· Housing Units	1	1		
· Households	1	1	1	
· Tenure	2	2	2	
· Vacancy Status	7	8		
· Race of Householder	7	7	7	
· Hispanic or Latino Origin of Householder	2	2	2	
· Total Population in Occupied Housing Units by Tenure	2	2	2	
· Average Household Size of Occupied Housing Units by Tenure	2	2	2	
· Tenure by Race of Householder	14	14	14	
· Tenure by Hispanic or Latino Origin of Householder	4	4	4	
· Tenure by Household Size	14	14	14	
· Tenure by Age of Householder	16	18	18	
· Rooms *	9	9	9	
· Tenure by Rooms *	18	18	18	
· Median Number of Rooms *	3	3	3	
· Aggregate Number of Rooms *	3	3	3	
· Average Number of Rooms *	3	3	3	
· Occupied Units in Structure	10	10	10	
· Tenure by Units in Structure	20	20	20	
Dataset #2				
· Households	1	1	1	
· Tenure	2	2	2	
· Year Structure Built	9	9	9	
· Tenure by Year Structure Built	18	18	18	
· Median Year Structure Built by Tenure	3	3	3	
· Year Householder Moved Into Unit	6	6	6	
· Tenure by Year Householder Moved Into Unit	12	12	12	
· Median Year Householder Moved Into Unit By Tenure	3	3	3	
· House Heating Fuel	9	9	9	
· Vehicles Available	6	6	6	
· Tenure by Vehicles Available	12	12	12	

Data Bundles and Variable Counts (number of variables per bundle by reference year)	2K	BY	CY	5Y
· Aggregate Number of Vehicles Available	3	3	3	
· Average Number of Vehicles Available	3	3	3	
· Contract Rent	23	23	23	
· Median Contract Rent	1	1	1	
· Aggregate Contract Rent	1	1	1	
· Average Contract Rent	1	1	1	
· Home Value	24	24	24	
· Median Home Value	1	1	1	
· Aggregate Home Value	1	1	1	
· Average Home Value	1	1	1	
GroundView®: Socio-Economic Bundle	128	128	130	
· Marital Status for the Population 15 Years and Over	18	18	18	
· Workers	3	3	3	
· Workers by Means of Transportation to Work	12	12	12	
· Workers by Travel Time to Work	12	12	12	
· Aggregate Travel Time to Work	1	1	1	
· Average Travel Time to Work	1	1	1	
· Workers by Time Leaving to Work *	14	14	14	
· School Enrollment by Level of School for the Population 3 Years and Over *	9	9	9	
· Educational Attainment for the Population 25 Years and Over	17	17	17	
· Civilian Employed Population 16 Years and Over	1	1	1	
· Industry for the Civilian Employed Population 16 Years and Over	13	13	13	
· Occupation for the Civilian Employed Population 16 Years and Over	27	27	27	
· Socioeconomic Score			2	
GroundView®: Household Income Bundle	172	173	173	173
· Total Population	1	1	1	1
· Households	1	1	1	1
· Population in Households	1	1	1	1
· Age of Householder	8	9	9	9
· Household Income	16	16	16	16
· Median Household Income	1	1	1	1
· Aggregate Household Income	1	1	1	1
· Average Household Income	1	1	1	1

Product Description

Data Bundles and Variable Counts (number of variables per bundle by reference year)	2K	BY	CY	5Y
· Per Capita Income	1	1	1	1
· Per Household Member Income	1	1	1	1
· Age of Householder by Household Income	119	119	119	119
· Median Household Income by Age of Householder	7	7	7	7
· Aggregate Household Income by Age of Householder	7	7	7	7
· Average Household Income by Age of Householder	7	7	7	7
GroundView®: Household Financial Assets and Wealth Bundle			27	27
· Households			1	1
· Financial Assets			11	11
· Wealth (Net Worth)			9	9
· Averages, Aggregates, Medians			6	6
GroundView®: Consumer Expenditure Potential Bundle			592	592
Dataset #1				
· Households			1	1
· Total Household Expenditures			1	1
· Food			172	172
· Alcoholic beverages			18	18
Dataset #2				
· Households			1	1
· Total Household Expenditures			1	1
· Household Operations and Housekeeping supplies			57	57
· Household furnishings and equipment			72	72
· Apparel and services			79	79
Dataset #3				
· Households			1	1
· Total Household Expenditures			1	1
· Transportation			52	52
· Healthcare			38	38
· Entertainment			67	67
· Personal care products and services			12	12
· Reading			5	5
· Education			10	10
· Tobacco products and smoking supplies			4	4

Data Bundles and Variable Counts (number of variables per bundle by reference year)	2K	BY	CY	5Y
GroundView®: Retail Sales Potential Bundle			37	37
· Households			1	1
· Retail Sales Potential			36	36

* New tables of data included in this release (** ZIP Code only).

Update Profile

The Pitney Bowes U.S. 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 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

Product Specifications

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	9
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
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. GroundView® Demographic database covers the 50 states, District of Columbia and 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. GroundView® Demographic database is updated annually.

Number of Variables

There are over 7,200 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), 2015 (CY), and 2020 (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 for the United States, Puerto Rico and by total within each geographic layer for which the variables are provided.

GroundView® Demographic Data

Code	United States Geographic Layer	United States Records	Puerto Rico Geographic Layer	Puerto Rico Records	Total Records	Source/Vintage
BG	Block Group, Census Block Groups	217,740	Census Block Groups	2,594	220,334	TomTom, MultiNet NAM 2015.03
CBSA	Core Based Statistical Area, CB (OMB 2013)	917	Core Based Statistical Area	12	929	TomTom, MultiNet NAM 2015.03
CO	County (or equivalent)	3,142	Municipio, PR county equivalent units	78	3,220	TomTom, MultiNet NAM 2015.03
CT	Census Tract	73,057	Census Tract	945	74,002	TomTom, MultiNet NAM 2015.03
DMA	Designated Market Area, Nielsen TV Penetration Area	211	Puerto Rico	0	211	Nielsen, 2014-15; PB 2015.03
MCD	Minor Civil Division (or equivalent)	35,704	Barrio, Pueblo PR primary sub-county units	939	36,643	TomTom, MultiNet NAM 2015.03

Product Specifications

Code	United States Geographic Layer	United States Records	Puerto Rico Geographic Layer	Puerto Rico Records	Total Records	Source/Vintage
PL	Place, Census Place and equivalents	29,259	Zona Urbana or Comunidad	253	29,512	TomTom, MultiNet NAM 2015.03
ST	State (includes Washington, DC)	51	Commonwealth of Puerto Rico	1	52	TomTom, MultiNet NAM 2015.03
USA	National, United States of America	1	Puerto Rico	0	1	TomTom, MultiNet NAM 2015.03
ZIP	ZIP Code, USPS ZIP codes (polygons and rural postal points (RPO))	41,147	USPS ZIP codes (polygons and rural postal points (RPO))	176	41,323	TomTom, MultiNet NAM 2015.03
ZPLY	ZIP Code, USPS ZIP codes (polygons only)	30,483	USPS ZIP codes (polygons only)	119	30,602	TomTom, MultiNet NAM 2015.03

GroundView® Business Summary Data

Code	United States Geographic Layer	United States Records	Source/Vintage
BG	Block Group, Census Block Groups	217,740	TomTom, MultiNet NAM 2015.03
CBSA	Core Based Statistical Area, CB (OMB 2013)	917	TomTom, MultiNet NAM 2015.03
CO	County (or equivalent)	3,142	TomTom, MultiNet NAM 2015.03
CT	Census Tract	73,057	TomTom, MultiNet NAM 2015.03
DMA	Designated Market Area, Nielsen TV Penetration Area	211	Nielsen, 2014-15; PB 2015.03
MCD	Minor Civil Division (or equivalent)	35,704	TomTom, MultiNet NAM 2015.03
PL	Place, Census Place and equivalents	29,259	TomTom, MultiNet NAM 2015.03

Code	United States Geographic Layer	United States Records	Source/Vintage
ST	State (includes Washington, DC)	51	TomTom, MultiNet NAM 2015.03
USA	National, United States of America	1	TomTom, MultiNet NAM 2015.03
ZIP	ZIP Code, USPS ZIP codes (polygons and rural postal points (RPO))	41,147	TomTom, MultiNet NAM 2015.03
ZPLY	ZIP Code, USPS ZIP codes (polygons only)	30,602	TomTom, MultiNet NAM 2015.03

** CBSA boundary reflects the latest OMB definition (February 2013) which is aligned with the 2010 Census. The U.S. Census Bureau's published data for CBSA is on an older Census 2000 based definition for which caution is advised when comparing Pitney Bowes' Base Year (BY) data to the U.S. Census Bureau's data.

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 PB 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 PB 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 PB 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 PB 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.

2010 American Community Survey Enhanced

Several population characteristics are estimated and projected using the American Community Survey (ACS) data. The PB **2010 American Community Survey Enhanced** 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 PB data team to develop the 2010 American Community Survey Enhanced with the five-year 2008-2012 follows.

The mid-year of the five-year period (2008-2012 ACS) is 2010 and will remain as the primary five year ACS input that will inform the 2010 ACS Enhanced variables going forward. Here is the basic methodology:

- Run proprietary enhancement routines to improve the data from neighboring or higher level geographic levels in place of the survey data.
- 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.
- 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.
- Over time, the PB 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 PB 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, self-employment income, interest, dividends, net rental income, royalty income, or income from estates and trusts, Social Security or Railroad Retirement Income,

Methodology Statement – Demographic Data

Supplemental Security Income (SSI), public assistance or welfare payments from the state or local welfare office, retirement, survivor, or disability pensions and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support or alimony. It does not include the value of "in-kind" government payments including Medicare, Medicaid or food stamps.

The primary data source used to develop household income estimates and forecasts is the American Community Survey (ACS) data. The ACS is the largest household survey in the United States and is the most appropriate, nationally representative sample survey for forecasting household income and household income by age of householder at the subnational level. The ACS collects income data based on the previous twelve months from all household members from age 15 years onward.

Alternative income estimates from government and businesses are analyzed in combination with ACS to help model current estimates. These data sources include income data from the Bureau of Economic Analysis, Bureau of Labor Statistics, Internal Revenue Service, US Census Bureau and Woods & Poole Economics, Inc. The purpose of analyzing multiple data sources is to ensure compatibility across different surveys and modes of data collection. Across surveys, different survey design, sampling procedures, sample sizes and survey population of interest impact the interpretation and comparability of income statistics.

PB forecasts household income using the available time-series of ACS data. The latest available ACS data is the 2009-2013, 5-year data. PB employs a top-down and then bottom-up approach to estimate household income and household income by age of householder.

The first step in the PB method for estimating and projecting household income is to create state and county controls. These estimates and projections are expressed in current year dollars. Next, PB enhances and models the ACS 5-year data at the lowest level of geography and employs a series of age-specific income distribution that moves the distribution to align with the targets at the higher geography level. Once the distributions are shifted, summary measures of median and mean (average) are calculated. Aggregate income is calculated by multiplying average income by households. Finally, two types of per capita income are calculated. One approach is a general measure calculated by dividing total aggregate income by total population. The second approach concentrates only on the household population and is calculated by dividing aggregate income by the total 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 PB 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 PB 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 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.

Methodology Statement – Demographic Data

- 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.
- 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.
- 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.
- 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 PB 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

Methodology Statement – Demographic Data

Pitney Bowes' 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 PB 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 PB 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 PB 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 PB [2010 American Community Survey Enhanced](#), 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 2020 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&BusinessSummaryData2015_Variables.xls](#) – identifies which variables and data bundles are available for Puerto Rico.

Conclusion and Caveats

Demographic estimates and projections developed by the Pitney Bowes 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 PB 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.

Chapter 3: GroundView® Business Summary Data

What is Business Summary Data?

Pitney Bowes 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 PB 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 PB Business Summary Data provides tabulations and estimates using both systems. The detailed variable list is contained the companion document – [USDemographic&BusinessSummaryData2015_Variables.xls](#).

Product Specifications

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

GroundView®: Business Summary - NAICS Bundle & SIC Bundle	CY
NAICS Dataset	216
· Estimates of Total Employees, Total Establishments, Payroll, and Retail Sales (N)	4
· Employees by Occupation (N)	22
· Employees by Major Industry (N)	11
· Establishments by Major Industry (N)	11
· Employees by Type of Business (N)	21
· Establishments by Type of Business (N)	21
· Payroll by Major Industry (N)	11
· Establishments by Size of Business (N)	10
· Employees by Type of Retail Business (N)	29
· Establishments by Type of Retail Business (N)	29
· Retail Sales by Type of Retail Business (N)	29
· Employees by Type of Service Business (N)	9
· Establishments by Type of Service Business (N)	9
SIC Dataset #1	235
· Estimates of Total Employees, Total Establishments, Payroll, and Retail Sales (S)	4
· Employees by Occupation (S)	22
· Employees by Major Industry (S)	11
· Establishments by Major Industry (S)	11
· Employees by Industry (S)	83
· Establishments by Industry (S)	83
· Payroll by Major Industry (S)	11
· Establishments by Size of Business (S)	10
SIC Dataset #2	224
· Employees by Type of Retail Business (S)	64
· Establishments by Type of Retail Business (S)	64
· Retail Sales by Type of Retail Business (S)	64
· Establishments by Type of Service Business (S)	16
· Employees by Type of Service Business (S)	16

Product Specifications

Coverage Area

The U.S. GroundView® 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&BusinessSummaryData2015_Variables.xls](#).

GroundView[®] Business Summary Data

Code	United States Geographic Layer	United States Records	Source/Vintage
BG	Block Group, Census Block Groups	217,740	TomTom, MultiNet NAM 2015.03
CBSA	Core Based Statistical Area, CB (OMB 2013)	917	TomTom, MultiNet NAM 2015.03
CO	County (or equivalent)	3,142	TomTom, MultiNet NAM 2015.03
CT	Census Tract	73,057	TomTom, MultiNet NAM 2015.03
DMA	Designated Market Area, Nielsen TV Penetration Area	211	Nielsen, 2014-15; PB 2015.03
MCD	Minor Civil Division (or equivalent)	35,704	TomTom, MultiNet NAM 2015.03
PL	Place, Census Place and equivalents	29,259	TomTom, MultiNet NAM 2015.03
ST	State (includes Washington, DC)	51	TomTom, MultiNet NAM 2015.03
USA	National, United States of America	1	TomTom, MultiNet NAM 2015.03
ZIP	ZIP Code, USPS ZIP codes (polygons and rural postal points (RPO))	41,147	TomTom, MultiNet NAM 2015.03
ZPLY	ZIP Code, USPS ZIP codes (polygons only)	30,602	TomTom, MultiNet NAM 2015.03

Methodology Statement – Business Summary Data

Pitney Bowes 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' 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 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 geocodes the 14 million-plus business addresses using PB 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.
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' 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 most recent Economic Census and the 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

Conclusion and Caveats

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’ Consumer Expenditure Potential database.)

Conclusion and Caveats

Pitney Bowes Business Summary data is generally consistent with the Pitney Bowes 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 PB 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 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 2015 update is the comparability of the variables across time. Hence, the reference dates – 2000 (2K), 2010 (BY), 2015 (CY), and 2020 (5Y) – are provided below as well as in a table within the variable listing document.

[USDemographic&BusinessSummaryData2015_Variables.xls](#)

Data Bundles

Data Bundles and Variable Counts (number of variables per bundle by reference year)	2K	BY	CY	5Y
GroundView®: Population Bundle	349	350	366	103
GroundView®: Population by Race Bundle	501	501	698	483
GroundView®: Population by Hispanic/Not Hispanic Bundle	166	166	166	138
GroundView®: Family Bundle	56	58	58	
GroundView®: Housing Bundle	278	281	272	
GroundView®: Socio-Economic Bundle	128	128	130	
GroundView®: Household Income Bundle	172	173	173	173
GroundView®: Update Profile Bundle	2	2	183	2
Total Census and Census Based Variables	1,650	1,657	1,781	897
GroundView®: Household Financial Assets and Wealth Bundle			27	27
GroundView®: Consumer Expenditure Potential Bundle			592	592
GroundView®: Retail Sales Potential Bundle			37	37
GroundView®: Business Summary - NAICS Bundle & SIC Bundle			675	
Total Non-Census Based Variables			1,331	656

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
		USED CARS	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	Lawn and garden supplies
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	Lawn and garden supplies
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
		MS690118	Digital book readers
		MS690119	Computer software
		MS690120	Computer accessories
		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
		MS690118	Digital book readers
		MS690119	Computer software
		MS690120	Computer accessories
		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		

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

RSP variable	RSP description	CEP variable	CEP description
		LU190111	Lunch at fast food, take-out, delivery, concession
		LU190113	Lunch at vending machines and mobile vendors
		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

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

RSP variable	RSP description	CEP variable	CEP description
		LU190113	Lunch at vending machines and mobile vendors
		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
		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		

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

RSP variable	RSP description	CEP variable	CEP description
		DR550210	Nonprescription drugs
		DR550410	Nonprescription vitamins
		DR540000	Prescription drugs
		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
		OR420115	Material and supplies for sewing, needlework, quilting (includes household items)
SP45114	Musical instrument and supplies stores		

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

RSP variable	RSP description	CEP variable	CEP description
		TV610130	Musical instruments and accessories
SP4512	Book, periodical and music stores		
		TV310340	CDs, records, audio tapes
		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

C

Appendix C: Glossary

This appendix provides definitions of concepts, measures and categories for common terms found in the data. Also, the source designation is provided to guide users in an understanding of which variables are basically census-based, that is, typically Summary File 1 (SF1) 100% count variables, or are derived from the American Community Survey (ACS).

Note: The main glossary terms are in bold typeface; measure definitions or categories are italicized and underlined.

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. Source: SF1.

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." Source: ACS.

Civilian Noninstitutionalized Population

Civilian noninstitutionalized population consists of all U.S. civilians not residing in institutional group quarters facilities such as correctional institutions for adults, juvenile facilities, nursing facilities/skilled-nursing facilities, and other long-term care living arrangements. Source: ACS

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 PB 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. Source: Pitney Bowes; ACS; BLS.

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. Source: ACS.

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. Source: Pitney Bowes; ACS.

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. Source: ACS.

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. Source: Pitney Bowes; ACS; U.S. Federal Reserve.

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. Source: SF1.

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

Health Insurance Coverage

Health insurance coverage in the ACS defines coverage to include plans and programs that provide comprehensive health coverage. Plans that provide insurance for specific conditions or situations such as cancer and long-term care policies are not considered coverage. Likewise, other types of insurance like dental, vision, life, and disability insurance are not considered health insurance coverage. The Census Bureau broadly classifies health insurance coverage as private or public. Private health insurance is a plan provided through an employer or union, a plan purchased by an individual from a private company, or TRICARE or other military health care. Public coverage includes the federal programs Medicare, Medicaid, and VA Health Care (provided through the Department of Veterans Affairs); the Children's Health Insurance Program (CHIP); and individual state health plans. People who had no reported health coverage, or those whose only health coverage was Indian Health service were considered uninsured. The types of health insurance are not mutually exclusive; people may be covered by more than one at the same time. Source: ACS

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. Source: SF1.

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. Source: ACS.

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. Source: ACS.

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. Source: Pitney Bowes; ACS.

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. Source: SF1.

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. Source: SF1.

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. Source: SF1.

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. Source: ACS.

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. Source: ACS.

Never Married

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

Glossary

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. Source: ACS.

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. Source: ACS.

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.

Rooms

Rooms refers to the number of households with a specified number of rooms. The intent is to count the number of whole rooms used for living purposes. Rooms include living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Excluded are strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. Source: ACS

School Enrollment

School enrollment refers to the population 3 years and over who are attending a public or private school, which includes nursery school, kindergarten, elementary school, and schooling which leads to a high school diploma or college degree. People enrolled in “vocational, technical, or business school” such as post-secondary vocational, trade, hospital school, and on job training were not reported as enrolled in school. Source: ACS

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. Source: SF1.

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. Source: Pitney Bowes; ACS.

Tenure

Tenure was asked at all occupied housing units. All occupied housing units are classified as either owner-occupied or renter-occupied. Source: SF1.

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.

Time Leaving to Work

Time leaving to work refers to the time of day that the respondent usually left home to go to work during the employment status reference week (also referred to as departure time). Source: ACS

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. Source: ACS.

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. Source: SF1.

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. Source: ACS.

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. Source: Pitney Bowes; ACS; US Federal Reserve.

Year Householder Moved into Unit

The data on year householder moved into unit were obtained by asking survey respondents when they moved into this house, apartment, or mobile home. These data refer to the year of the latest move by the householder. If the householder moved back into a housing unit he or she previously occupied, the year of the latest move was reported. If the householder moved from one apartment to another within the same building, the year the householder moved into the present apartment was reported. The intent is to establish the year the present occupancy by the householder began. The year that the householder moved in is not necessarily the same year other members of the household moved in, although in the great majority of cases an entire household moves at the same

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time. Source: ACS.

Median Year Householder Moved into Unit

Median year householder moved into unit divides the distribution into two equal parts: one-half of the cases falling below the median year householder moved into unit and one-half above the median. Median year householder moved into unit is rounded to the nearest calendar year.

Year Structure Built

The data on year structure built were obtained by asking survey respondents when this building was first built. Year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. For mobile homes, houseboats, RVs, etc., the manufacturer's model year was assumed to be the year built. Source: ACS.

Median Year Structure Built

Median year structure built divides the distribution into two equal parts: one-half of the cases falling below the median year structure built and one-half above the median. The median is rounded to the nearest calendar year.