MISSION|INSITE

Demographic
Reference Guide

MISSIONINSITE

The Demographic Data Variables

Reference Guide

The Demographic Variables

Reference Guide

This Guide is intended for use by clients. It provides definitions for all of the demographic variables found in the System. It is updated periodically as new variables are made available. It is possible that some variables listed within the Guide are no longer available. While every effort is made to keep the Guide consistent with the demographics in the System, it is possible that a lag may develop between the two. Additionally, it is possible that the Guide lists variables that have not yet been activated in the System.

Last updated: February 2018

Table of Contents

INTRODUCTION TO DEMOGRAPHICS

About Demographics

Demographics is the study of physical characteristics about people. The word comes from the Greek word for people, "δεμος" (demos). As an academic discipline, it is generally considered to be part of sociology.

Technically demographics refer to geo-demographics because of the relationship of people to place. At the most basic level, demographics counts people in geographic places. Once the total population is counted, then attributes about those people can also be collected and quantified. Attributes such as age, sex, education level, marital status, occupation are all characteristics of people.

Households are also part of demographic study. In this case it is characteristics of particular households that are captured and reported.

Demographic data is always related to some kind of geographic space.

Decennial Census

Article 1 of the US Constitution requires that a census (a count) of all citizens be taken every 10 years (thus decennial census) to reapportion seats in the U.S. House of Representatives. A census form is provided (in theory) to every U.S. household where one person representative of the household completes a set of questions about the occupants of the household. The Census Bureau historically has fielded two kinds of census counts referred to as the "short form" and the "long form." The short form is to go to every household. The long form which is much more extensive, is a sample.

Standard Census Geographies

About Census Bureau Geographies: The Census Bureau developed and maintains a hierarchical system of geographic areas. Each level aggregates to the next level up in a fairly consistent manner. (There are exceptions, but they are rare.) The Census Bureau graphic illustrates the core hierarchy (running down the middle). It also shows the relationship of other geographic areas such as legislative districts, zip codes and places.

In this Guide, not all Census Bureau geographies are discussed. It only focuses on those built into the System. For more information on the other geographies, please visit the Census Bureau's website.
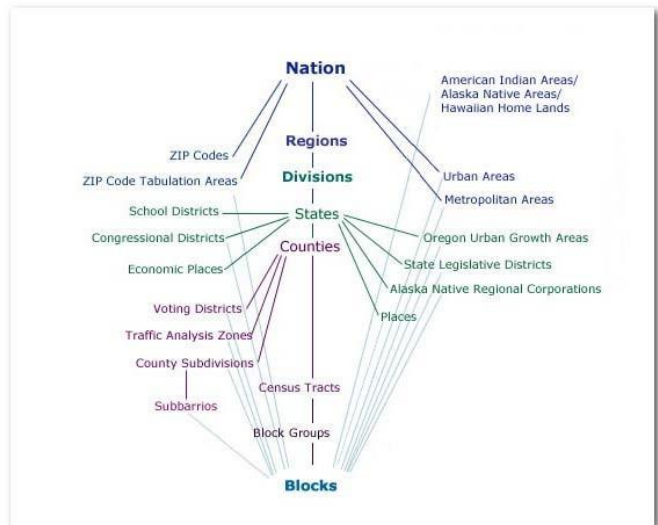

Diagram illustrating the legal and statistical entitles for which the Census Bureau tabulates data during the decennial census.[1]

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[1] http://www.census.gov/geo/www/geodiagram.html, or
http://factfinder.census.gov/jsp/saff/SAFFInfo.jsp?_submenuId=aboutdata_3&_pageId=geography

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The United States National Boundary: This boundary needs no explanation. It is all geographic areas within the national boundaries of the United States of America.

States: The first major division is into states.

Counties: States are divided into counties or parishes, depending upon the particular state. (In Louisiana, these subdivisions are known as parishes.) Alaska has no counties however the county equivalents are boroughs In four states (Maryland, Missouri, Nevada and Virginia), there are one or more cities that are independent of any county and thus constitute primary subdivisions of their states. The District of Columbia has no primary divisions, and the entire area is considered equivalent to a county for statistical purposes.[2]

Census Tracts: Each county is subdivided into census tracts. Census tracts usually contain between 1,500 and 8,000 people with a target size of 4,000. Census tracts are set at each decennial census. Many never change because they exist in established population areas. On urban edges and country areas, census tracts can be quite large since they are drawn in such a way as to come as close as possible to the targeted population threshold. This can create problems in period between a decennial census if new residential development occurs. While the problem will be corrected at the next census when a census tract is subdivided to reflect the new population reality, spatial queries in the interim period can fail to accurately capture the real profile of a particular census tract. The following illustration demonstrates the problem

A Typical Census Tract in an Urban Area

Census Tract In Undeveloped Area at Last Census—Now Being Developed

Block Groups: Census Block groups are standard Census Bureau geographies. Typically 4 to 6 block groups aggregate to form a census tract. A block group is the lowest level of geography for which census data is released—for privacy purposes. Block groups generally contain between 600 and 3,000 people with a targeted optimum size of 1,500. Block groups never cross the boundaries of states, counties, or statistically equivalent entities, except for a block group delineated by American Indian tribal authorities. They never cross the boundaries of a census tract. The Block Group is the lowest level that the Census Bureau tabulates sample (long form, for example) data.

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[2] http://factfinder.census.gov/home/en/epss/glossary_c.html#census_2000_supplementary_survey_c2ss

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Blocks: A block is the smallest geographic unit for which the Census Bureau tabulates 100-percent data. In urban areas, blocks usually follow city blocks, bounded by streets. This rule does not follow in rural areas where a block may encompass multiple square miles and my not be bounded by streets Over 11 million blocks are identified for Census 2010. The Census Bureau does not release data at the block level to protect privacy.

Other Geographies

Zipcodes: Technically, zip codes are not geographic areas. Created by the Postal Service, they represent carrier delivery routes. The Census Bureau developed Zip Code Tabulation Areas (ZCTAs) as a way to create geographic areas that approximate the carrier routes reflected in the Postal Service zip codes. This allows geographic information systems to conduct spatial queries on an area that approximates a zip code delivery area. These boundaries are updated a least once per year to reflect the changes of zip codes.

The following graphic shows the relationship between zip codes and census geographies.

Relative size of zip codes and standard census geographies.

Cities: Cities are incorporated places with municipal boundaries. These are public domain boundaries and may or may not reflect current reality for municipalities. They can be activated within the System and queried.

School Districts: The Census Bureau maintains a set of boundaries for school districts. These also are public domain boundaries and are not always accurate or up-to-date. The boundaries are available for integration into GIS Systems. There are three different school district boundary files reflecting the diversity of school district configurations in US. They are: Unified School Districts, Elementary School Districts and High School Districts. These layers can be found in the System as a map layer and can also be activated and queried.

DEMOGRAPHIC ANALYSIS

There are two basic steps to demographic analysis. First, one must decide determine the geographic area about which information is sought. Second, one looks up that particular data. One can go to the library or increasingly online to find out information on geographies such as counties, zip codes, cities, etc. Several websites allow one to type in their zip code and get some kind of demographic data back. There are of course significant limitations to some of these "free sites."

Within the System, the user has access not only to pre-set geographies such as zip codes, counties, cities, etc. But also user defined areas such as an agency boundary or sub-boundaries. Additionally, users can define their own custom geographic areas and derive demographic information about those areas.

The process of defining a geographic area and obtaining information about it is called a "spatial query." This is a fancy way of saying, define an area and ask questions of it.

Demographic Data Retrieval

Unless the area a person wants data on perfectly matches one or more block group boundaries, obtaining demographic data requires a calculation that allocates some portion of a block group to within the defined geographic area to get demographic totals. This process is called a 'spatial query' or demographic data retrieval. The MI System retrieves data within a geographic area by spatially determining all of the full or partial block groups included within the query area. These data are then aggregated to provide totals. When a queried area includes one or more partial block groups, a calculation must occur to allocate some portion of the block group data to the aggregated total. Three different approaches are employed in demographic information systems. The MI System uses the most advanced model allowing for the greatest sensitivity to changes on the ground and in small geographic areas. Please refer to the Appendix for a technical paper on how different retrieval methods work and how the specific approached used in the MI System.

Structure of the System and Resource Guide

There are dozens of demographic variables available in the System from multiple sources. Some are estimates and projections of the last decennial census but in addition the MI System includes data from other sources as well.

Most demographic data falls under one of the following macro categories:

- Population
- Households
- Housing
- Mosaic

The structure of this guide follows these macro categories. To find a specific variable, look under its macro category in the Table of Contents.

DATA SOURCES

MissionInsite's (MI) demographic provider, **Synergos Technologies Inc. (STI)** derives the information provided from multiple sources and is updated twice a year in the **MI PeopleView™ System**.

The following information in this section is taken from the STI Data Dictionary.

Bureau of Economic Analysis (BEA)

The BEA promotes a better understanding of the U.S. economy by providing timely, relevant, and accurate economic accounts data. The BEA is an agency of the Dept. of Commerce. Along with the Census Bureau and STAT-USA, BEA is part of the Department's Economics and Statistics Administration.

Bureau of Labor Statistics (BLS)

The BLS is an independent national statistical agency that collects, processes, analyzes, and disseminates labor economics and statistics data to the public, the U.S. Congress, other federal agencies, state and local governments, business, and labor entities. Among the data used for PopStats is data from the BLS's Local Area Unemployment Statistics (LAUS) program, which produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, states, counties, metropolitan areas, and many cities, by place of residence.

Bureau of Transportation Statistics (BTS)

The BTS was established as a statistical agency to administer transportation data collection, analysis, and reporting, and to ensure the most cost-effective use of transportation-monitoring resources. Among the data used for PopStats is the BTS's American Travel Survey, which obtains information about long-distance travel of people living in the U.S.

Centers for Disease Control (CDC)

The CDC's mission is to collaborate to create the expertise, information, and tools that people and communities need to protect their health – through health promotion, prevention of disease, injury and disability, and preparedness for new health threats. Among the data used for PopStats are the CDC's natality and mortality files.

Department of Defense (DOD)

The DOD is the federal department charged with coordinating and supervising all agencies and functions of the government relating directly to national security and the military. The DOD has three major components – the Army, the Navy, and the Air Force. Among the data used for PopStats are the data files on military personnel maintained by the Defense Manpower Data Center (DMDC).

Federal Aviation Administration (FAA)

The FAA is an agency of the U.S. Dept. of Transportation with authority to regulate and oversee all aspects of civil aviation in the U.S. Among its major roles are regulating U.S. commercial space transportation, and regulating air navigation facilities' geometry and flight inspection standards. Among the data used for PopStats are the FAA's flight statistics.

Federal Financial Institutions Examination Council (FFIEC)

The FFIEC is a formal interagency body of the U.S. government empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions by the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS); and to make recommendations to promote uniformity in the supervision of financial institutions.

Federal Housing Finance Agency (FHFA)

The FHFA is an independent federal agency formed by a legislative merger of the Office of Federal Housing Enterprise Oversight (OFHEO), the Federal Housing Finance Board (FHFB), and the U.S. Dept. of Housing and Urban Development (HUD). The FHFA regulates Fannie Mae, Freddie Mac, and the 12 Federal Home Loan Banks.

Integrated Postsecondary Data Education System (IPEDS)

The IPEDS collects standardized data from all institutions of higher education that receive federal student financial assistance. It has core oversight of the postsecondary education data collection program for the National Center for Education Statistics (NCES) (see below).

Internal Revenue Service (IRS)

The IRS is the U.S. government agency responsible for tax collection and tax law enforcement. Among the data used for PopStats is the IRS's Survey of Income (SOI).

National Center for Education Statistics (NCES)

The NCES is the primary federal entity for collecting, analyzing, and reporting data related to education in the U.S. and other nations. NCES is located within the U.S. Dept. of Education and the Institute of Education Sciences. Among the data used for PopStats are the NCES's public and private records.

National Center for Health Statistics (NCHS)

The NCHS provides U.S. public health statistics, including diseases, pregnancies, births, aging, and mortality. It is a division of the CDC.

National Parks Service (NPS)

The NPS is the U.S. federal agency that manages all national parks, many national monuments, and other conservation and historical properties. It is an agency of the U.S. Dept. of the Interior, a federal executive department. Among the data used for PopStats are the NPS's park attendance records.

Social Security

U.S. Social Security is a social insurance program funded through dedicated payroll taxes called the Federal Insurance Contributions Act (FICA). Tax deposits are formally entrusted to several funds, including primarily the Federal Old-Age and Survivors Insurance Trust Fund.

U.S. Census Bureau

As part of the U.S. Dept. of Commerce, the Census Bureau serves as a leading source of data about America's people and economy. The most visible role of the Census Bureau is to perform the official decennial count of people living in the U.S. Public resources from the Census Bureau include population, economic, industry, and geography studies. Along with population data, several reports from the U.S. Census Bureau are used for PopStats, including the American Community Survey (ACS) and the Current Population Survey (CPS).

U.S. Postal Service (USPS)

The USPS is an independent agency of the U.S. government responsible for providing postal service. It is one of the few government agencies authorized by the U.S. Constitution.

ABOUT THE RESOURCE GUIDE

This Guide is a compilation of information from multiple sources. All census variable definitions are from the Census Bureau "Factfinder Glossary." In most cases, the definitions have been captured as provided by the Bureau with some little editing to make the information easier to understand for non-technical folks. Additionally, MOSAIC definitions were acquired from either Tetrad Computer Applications and/or AGS/Experian. Again, most definitions are provided as written by AGS/Experian. This is to insure that the presentation of the information accurately reflects the intent of each MOSAIC type and/or group. Finally, several variables are provided by Synergos Technologies, Inc. (STI).

All of this information is easily accessible on either the Census Bureau, STI or AGS websites. In some cases, footnotes to specific web pages have been provided. It is not the case that DecisionInsite or MissionInsite claim original authorship of this information. We have structured the presentation of the data and the organization of this Guide to make it all more useable. And this has occasioned some editing but mostly we have endeavored to stay close to the original definitions in service of accuracy.

TYPES OF REPORTS

Single Year Reports

These reports provide a single year data point. In most cases, it is the year of the most recent demographic data update.

Trend Reports

Trends reports typically look back at history and forward to show the trends coming from the past and extending into the future. Some may go back as far as the two prior decennial censuses and forward five years into the future.

Forecast Reports

Forecasts are reports that begin with the current year estimate and look forward 10 years, depending upon the data available.

Quarterly Reports

Quarterly reports provide a close up view of recent changes. Most look back eight (8) quarters from the most recent demographic update.

DEMOGRAPHIC VARIABLES AND DESCRIPTIONS

At the most basic level is population. This includes total population counts as well as population counts by a multitude of population characteristics and attributes such as racial/ethnicity, age, educational attainment etc.

Population Based Variables

Population based variables are all demographic data that are based upon population counts. These data are organized according to the following sub-categories and include:

- Population
- Age
- Education
- Marital Status
- Housing
- Race and Ethnicity
- Employment

Under each of these headings will be additional detail variables.

Population

The number of persons counted at their place of usual residence. Usual residence is the place where the person lives and sleeps most of the time or considers to be his or her usual residence.

Five data points are provided including:

- 2000
- 2010
- Current year estimate
- Five-year projection
- Ten-year forecast when available

Components of Change (past 12 months w/o Group Quarters)

Definition: Components of Change is an analysis of household population change over the past twelve months from the current estimate. This analysis shows changes in population that are attributable to **births**, **deaths**, and **net migration**. (It is important to note this analysis does not include group quarter population changes.) The three elements of the Components of Change are based upon the prior 12 months from the most recent update. They are reported as whole numbers.

Categories include:

- Births (past 12 mths)
- Deaths (past 12 mths)
- Migration (past 12 mths)

These three factors determine net changes in population. Births add to the population, deaths subtract from it. Net migration is added to the result. Net migration is in-migration (people moving into an area) less out-migration (people moving out of an area). In some cases, net migration can be

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negative because more people moved out than new people moved in. Formula: (Births minus deaths)plus (in-migration minus out-migration) = Change in population.

Population Change Index: Projected to Actual

Definition: The Population Change Index: Projected to Actual (PCI) is an indicator that qualifies the type of growth or decline that has occurred in recent quarters. It is a measure of the comparison between expected and actual. (This variable is called Expected Value Index (EVI) by STI.)

It may take on a value ranging from –2 to +2. The sign represents the direction of the data. A positive means growth and a negative means decline. With respect to a growth situation, a value centering around one indicates that the expected growth and actual growth are essentially equal. A value between 0 and 1 means actual growth is beginning to taper off (the possible beginnings of a growth plateau). A value between 1 and 2 means growth is accelerating beyond expectations (the possible beginnings of a new growth cycle). A value of zero means no population or NA (Not Applicable). Negative values can be interpreted as the inverse of positive growth.

Categories include:

- >1 Growth accelerating
- 1 = Growth as expected
- >0 to 1 Growth tapering off
- <0 to -1 Decline tapering off
- 1 = Decline as expected
- >-1 Decline accelerating

This somewhat complex indicator is actually fairly revealing when understood. There is in a community an expected growth, say through residential development. But then there is what really happens. The PCI indicates to what extent the actual growth or decline conforms to what was expected. There are three possibilities for growth and three for decline.

- **For growth:** An area may be growing faster than expected and thus the growth is accelerating. An area's growth may be slowing down and tapering off so that the growth is less than expected. Or it can be just growing just as expected.
- **For decline:** An area may be declining faster than expected and thus the decline is accelerating. An area's decline may be slowing down and tapering off so that the decline is less than expected. Or it can be declining just as expected.
- There is no zero (0). If zero is returned, means no population.

Population: Recent 8 Quarter History

Definition: Quarterly history of population change reflects the estimated changes over the prior eight quarters and as of the most recent demographic update. Data is reported by quarter as a historical trend. The value of this variable is its sensitivity to immediate changes in population. The standard current year estimate and five and 10 year projections provide the longer view but this variable shows more immediate historical changes at a quarter by quarter level.

Seasonal Population: Recent 8 Quarter History

Definition: Seasonal population is defined as population that resides in a housing unit specifically designated as seasonal housing. Unlike regular housing, seasonal housing is used only for a specific season, like a summer cottage or winter chalet. The unit is typically vacant during the other times of the year. **Important**, Seasonal housing must not be confused with second homes. Second homes are typically occupied at various times of the year as opposed to being limited to a specific season. Another way to look at it is although all seasonal housing might be considered second homes, all second homes are not necessarily seasonal (and therefore, most importantly, not counted in this

estimate). It is reported as the average occupancy for the quarter—not daily as the Transient Population.

Seasonal population resides in a location between six (6) weeks and six months. It can include second homes or some migrant housing, though it is not possible to know which apart from knowing an area on the ground. For example, in a community that is known to employ migrant workers, it may reflect that reality. But in an area known for vacation homes, it may tip in that direction.

Sources: Seasonal Population is determined by looking at quarterly estimates from the Bureau of Labor Statistics. There is a high correlation between certain industries and their hiring practices with the seasonality of an area. This correlation is incorporated to help determine seasonal population shifts.

Transient Population: Recent 8 Quarter History

Definition: Transient population is defined as that population which resides in a hotel, campground or RV park (Recreational Vehicle) for at least one (1) night or up to six weeks but no more. **Important**: This figure is entirely mutually exclusive from all other data in the product. In other words, you will not see this number reflected in any of the breakout variables (such as age, income, or ethnic makeup). Furthermore this value has not been added to the overall population estimate. It is reported as the average daily occupancy for the quarter. Data is reported as a table covering the prior eight (8) quarters.

Sources: The estimate is determined based on STI's proprietary model and information from the American Travel Survey (produced by the Bureau of Transportation Statistics), flight statistics from the FAA (Federal Aviation Administration), park attendance from the National Parks Service, and other local/government sources. **Important**: Remember this is a mathematically determined estimate and not based on direct observation or survey results (other than those surveys mentioned previously).

Population by Gender

Definition: Population by gender refers to a person's sex. Individuals were asked to mark either "male" or "female" to indicate their sex. For most cases in which sex was not reported, it was determined from the person's given (i.e., first) name and household relationship. Otherwise, sex was imputed according to the relationship to the householder and the age of the person. Four data points are reported.

Categories reported:

- Female
- Male

Age

Population by Average Age

Definition: Average age is calculated by taking the total aggregate ages of all persons in a defined geography and dividing it by the total population in that same geography.

Population by Age

Definition: Age is based upon date of birth information as of the most recent decennial census. Updates and projections to age are generated by cohort aging methods. These data are reported in multiple ways including:

- Detailed age groupings,
- Phase of Life
- School Aged Population

- Outreach Opportunities (Children, Preschool, Youth and Young Adult)

Population by Phase of Life

Definition: Phase of Life re-categorizes the age detail data into seven life stage characteristics. While certainly in no way absolute, these phase categories attempt to relate age periods to life experiences common to the age ranges.

Categories reported:

- Before Formal Schooling: Ages 0 to 4

- Required Formal Schooling: Ages 5 to 17

- College/Career Starts: Ages 18 to 24

- Singles and Young Families: Ages 25 to 34

- Families and Empty Nesters: Ages 35 to 54

- Enrichment Years Singles/Couples: Ages 55 to 64

- Retirement Opportunities: Age 65 and over

Education

Population: Currently Enrolled in Education

Definition: The number of persons currently enrolled in school by level including public and private schools. These data are the aggregation of public and private school enrollment as reported by the National Center for Education Statistics. These data are also used to set the cohort aging for school aged children in the age variable. Data reported as a percentage of the total population enrolled in some kind of educational program.

Categories reported:

- Nursery school/preschool

- Kindergarten/Elementary School

- High School

- College/Graduate/Professional school

Population: 25+ by Educational Attainment

Definition: The educational attainment level of persons 25 years of age and greater. Census data on schooling completed reflects self-reported information on the highest level of school completed or the highest degree received. High school graduates include those who received their diplomas or the equivalent (GED for example), and did not attend college. Graduate/Professional degrees include those in medicine, dentistry, law, pharmacy, chiropractic and the like. Degrees from vocational, trade or business schools were not included unless they were college level degrees. Degrees from barber schools, cosmetology schools and the like were specifically excluded from the professional school category. Three data points are reported.

Categories reported:

- Less than 9th Grade
- Some High School, No diploma
- High School Graduate (or GED)
- Some College, No degree
- Associate Degree
- Bachelor Degree
- Graduate or Professional School degree

Marital Status

Population by Marital Status 15+

Definition: The marital status refers only to the population 15 years old and over. Three data points are reported.

Categories reported:

- Married
- Divorced
- Separated
- Never Married
- Widowed

Population by Marital Status 15+: Single Female

Definition: The marital status single female refers only to the female population 15 years old and over that is not married. Three data points are reported.

Categories reported:

- Divorced
- Never Married
- Widowed

Population by Marital Status 15+: Single Male

Definition: The marital status single male refers only to the male population 15 years old and over that is not married. Three data points are reported.

Categories reported:

- Divorced
- Never Married
- Widowed

Housing

Population by Household Type

Definition: Population by household type reports the total population by the type of household structure in which persons dwell. There are three categories and three data points.

Categories reported:

- Population in Family Households
- Population Group Quarters
- Population in Non-Family Households

Population: Group Quarters

Definition: Population in group quarters includes all people not living in households. Two categories of people are included 1) the institutionalized population which includes people under formally authorized supervised care or custody in institutions (such as correctional institutions, nursing homes, and juvenile institutions) and 2) the non-institutionalized population which includes all people who live

in group quarters other than institutions (such as college dormitories, military quarters, and group homes).

Categories reported:

- Institutionalized
- Non-Institutionalized: College
- Non-Institutionalized: Military
- Non-Institutionalized: Other

Race and Ethnicity

Diversity Index

Definition: This index measures the homogeneity of race in a Census Block Group. The measure does not tell the reader which race is the dominate group, the reader will still need to rely on the actual race data to make that determination. This index does include the ethnic class Hispanic as a separate class in its determination. Note diversity is a function of both the percentage represented of each group and the number of groups represented. The Index can take on a value of 0 to 1. Where one indicates there is only one race (or ethnic group) represented in that block group. The closer to zero the score gets the more diverse the geographic area. The Diversity Index is a quick way of determining the level of racial/ethnic diversity of a defined geography.

The data is reported by the following categories:

- Very diverse
- Somewhat diverse
- Somewhat homogeneous
- Very homogeneous

Population: Racial/Ethnic Trends

Definition: Population by Racial/Ethnic Trends presents five different racial or ethnic categories. It includes three data points.

It is a fairly typical practice to provide a high level variable called "Race/Ethnicity" that rolls up some of the smaller ethnic groups and includes Hispanic or Latino. Persons can indicate any race and also Hispanic or Latino. Therefore to create this specific report, the racial groups (White, Black/African American, Asian, Pacific Islander/American Indian/Alaska Native/Other/Some other race and two or more races) are reported as "alone" allowing those persons to be reported separate from those who did indicate Hispanic or Latino. As a result, a category explicitly Hispanic Latino can be generated within the Race/Ethnicity report without double counting.[3]

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3 NOTE on Race Classifications from the Census Bureau: The racial classifications used by the Census Bureau adhere to the October 30, 1997, Federal Register Notice entitled, ''Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity,'' issued by the Office of Management and Budget (OMB). These standards govern the categories used to collect and present federal data on race and ethnicity. The OMB requires five minimum categories (White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander) for race. The race categories are described below with a sixth category, ''Some other race,'' added with OMB approval. In addition to the five race groups, the OMB also states that respondents should be offered the option of selecting one or more races. If an individual did not provide a race response, the race or races of the householder or other household members were assigned using specific rules of precedence of household relationship.

Categories reported:

- Asian (Non-Hisp)
- Black/African American (Non-Hisp)
- White (Non-Hisp)
- Hispanic or Latino
- Pac Is/Am Ind/Alaska Nat/Oth (Non-Hisp)

Population: Asian Alone

Definition: The Asian Alone variable reflects the self-identification among people of Asian descent.

Categories reported:

- Asian Indian
- Cambodian
- Chinese, except Taiwanese
- Filipino
- Hmong
- Japanese
- Korean
- Laotian
- Other Asian
- Thai
- Vietnamese

Population by Ancestry

Definition: Ancestry data represent self-classification by people according to the ancestry group or groups with which they most closely identify. Ancestry refers to a person's ethnic origin or descent, "roots," heritage, or the place of birth of the person, the person's parents, or their ancestors before their arrival in the United States. Not all respondents completed this field. As a result, most Ancestry reports create a large group on "Ancestry Unclassified."

Categories reported:

- American
- Central American
- Chinese
- Cuban
- Dominican
- French
- German
- Hawaiian/Pacific Islander
- Japanese
- Korean
- Middle Eastern
- Other Asian
- Other Hispanic
- Scandinavian
- Scotch Irish
- British
- Dutch
- Italian
- Mexican
- Native American (Indian/Eskimo)
- Other
- Other European (e.g. Greek/Russian)
- Polish
- Puerto Rican
- South American
- South Central Asian (e.g. Indian)
- South East Asian (e.g. Vietnamese)
- Unclassified

Note: Puerto Rico not included

Population Hispanic or Latino by Origin

Definition: The terms ''Spanish,'' ''Hispanic origin,'' and ''Latino'' are used interchangeably. Some respondents identify with all three terms, while others may identify with only one of these three specific terms.

Hispanic or Latino 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 Spanish, Hispanic, or Latino may be of any race.

Categories reported:

- Cuban

- Mexican

- Puerto Rican

- Other Hispanic or Latino

Population 5+ by Language Spoken at Home

Definition: Language spoken at home is for the population five (5) years of age and older and reflects the language of the home environment. In the table below major language groups or listed in bold with specific languages for that group listed below if other than English. Two reports are provided, a summary of the major groups and a detail report with the sub-groups. A single data year is given.

Categories include:

Speak only English

Spanish or Spanish Creole

European/Indo-European

French or French Creole

Vietnamese Portuguese or Portuguese Creole

Asian languages

German

Yiddish or Hebrew

Other Slavic languages

Other Indic languages

Other Indo-European Languages

Asian/Pacific

Chinese

Japanese

Korean Italian

    Other

Tagalog and Other Pacific Languages

Other Languages

Arabic

Other and unspecified languages

Employment

Employed includes all civilians 16 years old and over who were either (1) "at work" -- those who did any work at all during the reference week as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or in a family business; or (2) were "with a job but not at work" -- those who did not work during the reference week but had jobs or businesses from which they were temporarily absent due to illness, bad weather, industrial dispute, vacation, or other personal reasons. Excluded from the employed are people whose only activity consisted of work around the house or unpaid volunteer work for religious, charitable, and similar organizations; also excluded are people on active duty in the United States Armed Forces..[4]

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[4] http://factfinder.census.gov/home/en/epss/glossary_e.html#employed

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Employed Civilian Population 16+ by Occupation

Definition: Civilian (i.e. excluding military) population 16+ by occupational categories. A single data point is reported.

Categories reported:

- Bldg Maintenance & Cleaning
- Construction
- Farming, Fishing, & Forestry
- Food Preparation Serving
- Healthcare support
- Managerial executive
- Office Admin
- Personal Care
- Production Transportation
- Prof specialty
- Protective
- Sales

Employed Civilian Population 16+ Blue/White Collar

Definition: Civilian population 16+ segmented between traditionally consider blue and white collar occupations. A single data points is reported.

Categories reported:

- Blue Collar—typically labor intensive in either the production or service sectors.
- White Collar—typically professional, managerial, sales and administrative support.

Employed Population 16+ by Sector Current Year

Definition: Estimated current year population 16+ by sector.

Categories reported:

- For-Profit Private Workers
- Self-Employed Worker in Own Business
- State Government Workers
- Local Government Workers
- Non-Profit Private Workers
- Federal Government Workers
- Unpaid Family Workers

Population: 16+ by Employment Status Current Year

Definition: Employment status by two data points.

Categories reported:

- In labor force: Civilian: Employed
- Not in labor force
- In labor force: Civilian: Unemployed

• In labor force: In Armed Forces

Unemployment

Definition: This variable presents historical data of unemployment rates. As reported, they are based on the census bureau's definition of unemployment, which differs significantly from the Bureau of Labor Statistics' (which is what is commonly reported by the media). Furthermore, the rates are not seasonally adjusted. The rates are reported by the eight most recent quarters.

By providing the rates by the eight most recent quarters, one is able to discern the pattern of unemployment in a defined geographic area. If the unemployment rate has been increasing in the historical quarters, this provides an insight into the health of the economy in that area.

Workers 16+: Home or Away

Definition: Location of workers 16+. A single data point is reported.

Categories reported:

• Worked at Home

• Worked away from Home

Workers 16+: Transport to Work

Definition: 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. Data were tabulated for workers 16 years old and over. A single data point is reported.

Categories reported:

• Bicycle

• Car, truck, or van: Carpooled

• Car, truck, or van: Drove alone

• Motorcycle

• Other Means

• Public Transportation

• Walked

Workers 16+: Travel Time to Work

Definition: Amount of time workers 16+ travel to work and/or home. 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. A single data point is reported.

• Less than 15 minutes

• 15 to 29 Minutes

• 30 to 44 Minutes

• 45 to 59 Minutes

• 60 or more minutes

Household Based Variables

Household based variables are all demographic data that are based upon household counts. Households are further disaggregated into 1), family households and 2) non-family households.

Family households consist of a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption.

Non-family households can consist of one person living alone or unrelated individuals living together.

Householder: The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a nonfamily householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A nonfamily householder is a householder living alone or with nonrelatives only.

These data are organized according to the following sub-categories and include:

- Households
- Size and Type
- Income
- Families
- Non-families
- Vehicles

Households

Definition: A household includes all people who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied (or if vacant, 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 that 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 quarters. Five data points are provided including

- 2000
- 2010
- Current year estimate
- Five-year projection
- Ten-year forecast

(People not living in households are classified as living in group quarters. Group quarters are addressed under population.)

Size and Type

Household Type Trends

Definition: Household Type Trends presents three household types over three time points; 1) the last census, 2) a current year estimate and 3) a five year projection. The types reported include:

One person households: a single person residing alone.

Family households: a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption

Non-family households: unrelated individuals living together

Households by Size

Definition: Definition: Number of persons per household. This variable will indicate the size of households in a selected geography. Households will be inclusive of family and non-family members living in the same house. Three data points are reported.

Categories reported:

- 1-person household
- 2-person household
- 3-person household
- 4-person household
- 5-person household
- 6-person household
- 7-or-more person household

Householder by Gender

Definition: Householders by gender either female or male. Householders can include children under 18 or not. Two data points are reported.

Categories reported:

- Female Householder
- Male Householder

Income

Households: Average Household Income

Definition: Average income is the amount obtained by dividing the aggregate income of a particular geographic area by the number of household units in that geographic area.

Disposable Household Income

Definition: A measure of a household's disposable income from salary and wages, dividends, interest, profits less all government taxes. Two data points are reported; current year estimate and five year projection. Two data points are reported.

Categories reported:

- Less than $15,000
- $15,000 to $24,999
- $25,000 to $34,999
- $35,000 to $49,999
- $50,000 to $74,999
- $75,000 to $99,999
- $100,000 to $124,999
- $125,000 to $149,999
- $150,000 to $199,999
- $200,000 or more

Households: Per capita income

Definition: Per capita income is the mean income computed for every man, woman, and child in a particular group. It is derived by dividing the total income of a particular group by the total population in that group. Two data points are provided, current year and five year forecast.

Household Income Forecast

Definition: Total money received in the stated calendar year by all household members 15-years-old and over. Household income differs from family household income by including income from all persons age 15 years and older in all households, including persons living alone and other non-family households. The income is presented in terms of current dollars for the particular year in question.

"Total income" is the sum of the amounts reported separately for wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; social security or railroad retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income. Receipts from the following sources are not included as income: capital gains, money received from the sale of property (unless the recipient was engaged in the business of selling such property); the value of income "in kind" from food stamps, public housing subsidies, medical care, employer contributions for individuals, etc.; withdrawal of bank deposits; money borrowed; tax refunds; exchange of money between relatives living in the same household; and gifts and lump-sum inheritances, insurance payments, and other types of lump-sum receipts.

Median Income: Median income is that point where there are as many households with incomes greater than the median as there are households with incomes less than the median.

Two data points are provided, current year and five year projection. Categories reported:

- Less than $10,000
- $10,000 to $14,999
- $15,000 to $24,999
- $25,000 to $34,999
- $35,000 to $49,999
- $50,000 to $74,999
- $75,000 to $99,999
- $100,000 to $149,999
- $150,000 to $199,999
- $200,000 or more

Family Household Income Forecast

Definition: Total money received in a stated calendar year for all family household members 15 years old and over. The income is presented in terms of current dollars for the particular year in question. Two date points are provided.

Categories reported:

- Less than $10,000
- $10,000 to $14,999
- $15,000 to $24,999
- $25,000 to $34,999
- $35,000 to $49,999
- $50,000 to $74,999
- $75,000 to $99,999
- $100,000 to $149,999
- $150,000 to $199,999
- $200,000 or more

Nonfamily Household Income Forecast

Definition: Total money received in a stated calendar year for nonfamily household members 15 years old and over. The income is presented in terms of current dollars for the particular year in question. Two date points are provided.

Categories reported

- Less than $10,000
- $10,000 to $14,999
- $15,000 to $19,999
- $20,000 to $24,999
- $50,000 to $59,999
- $60,000 to $74,999
- $75,000 to $99,999
- $100,000 to 124,999

- $25,000 to $29,999
- $30,000 to $34,999
- $35,000 to $39,999
- $40,000 to $49,999

- $125,000 to $149,999
- $150,000 to $199,999
- $200,000 or more

Asset to Debt

Asset to Debt reflects the number of households with the following characteristics. This variable provides insight into the level of capital available in a defined area vis-à-vis debt loads. A single data year is reported.

- Owning any financial assets
- Owning any non-financial assets
- With any debt

Families

Families focuses on characteristics of family households. A family household consists of a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. All persons in a household who are related to the householder are regarded as members of his or her family. A household can contain only one family for purposes of census tabulations.

Families are classified by type as either a "married-couple family" or "other family" and by the sex of the householder and the presence of children. Households are broken down by the sex of the householder and the presence of children.

Variables included:

Families

Definition: A family includes 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 census 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 census tabulations. Not all households contain families since a household may be comprised of a group of unrelated people or of one person living alone.

Categories reported:

- Families (Total)
- Families Change
- Percent Change

Families: Forecast by Size

Definition: Number of persons per family household. This variable will indicate the size of family households in a selected geography. Two data points are reported.

Categories reported:

- 2-person household
- 5-person household

- 3-person household
- 4-person household

- 6-person household
- 7-or-more person household

Families/Non families: With Children

Definition: Households in which at least one child under 18 resides. May or may not be family. Two data points are reported.

Categories reported:

- Family: Married-couple
- Other Family: Female Householder, no husband present
- Other Family: Male Householder, no wife present
- Nonfamily: Female Householder
- Nonfamily: Male Householder

Families/Non families: With No Children

Definition: Households in which no children under 18 reside. May or may not be family. Two data points are reported.

Categories reported:

- Family: Married-couple
- Other Family: Female Householder, no husband present
- Other Family: Male Householder, no wife present
- Nonfamily: Female Householder
- Nonfamily: Male Householder

Families: Poverty

Definition: Families are classified below the poverty level when the total income of the family or of the nonfamily householder is below the appropriate poverty threshold. The poverty thresholds vary depending upon three criteria: size of family, number of children, and age of the family householder or unrelated individual for one and two-person households. The poverty thresholds are revised annually to allow for changes in the cost of living as reflected in the Consumer Price Index. Poverty thresholds were applied on a national basis and not adjusted for regional, state or local variations in the cost of living.

This variable summarizes the number of families above and below the poverty level, Two data points are reported; 2010 census and an estimate for the current year.

Categories reported in summary form include:

- Above poverty level
- Below poverty level

Categories reported in detail form include:

Above Poverty Level

- Married-couple family: With related children under 18 years
- Married-couple family: No related children under 18 years

Below Poverty Level

- Married-couple family: With related children under 18 years
- Married-couple family: No related children under 18 years

- Male Householder: no wife present: With related children under 18 years

- Male Householder: no wife present: No related children under 18 years

- Female Householder: no husband present: With related children under 18 years

- Female Householder: no husband present: No related children under 18 years

- Male Householder: no wife present: With related children under 18 years

- Male Householder: no wife present: No related children under 18 years

- Female Householder: no husband present: With related children under 18 years

- Female Householder: no husband present: No related children under 18 years

Nonfamily

Nonfamily Households
Definition: A non-family household consisting of a person living alone or a householder living with persons not related.

Nonfamilies: Forecast by Size
Definition: A household consisting of a persons living alone or a householder living with persons not related. This variables reports the persons per household in nonfamily households.

Categories reported:

- 1-person household
- 2-person household
- 3-person household
- 4-person household

- 5-person household
- 6-person household
- 7-or-more person household

Nonfamily Householder by Gender
Definition: Nonfamily householders by gender either female or male. Householders can include children under 18 or not. Two data points are reported.

Categories reported:

- Female Householder
- Male Householder

Vehicles

Households by Number of Vehicles
Definition: The presence or absence of vehicles by household. Two data points are provided.

Three categories are reported:

- No vehicle available
- One vehicle available
- Two or more vehicles available

Owner households by Number of Vehicles

Definition: The presence or absence of vehicles by owner occupied households. Two data points are provided.

Six categories are reported:

- No vehicle available
- 1 vehicle available
- 2 or vehicles available
- 3 or vehicles available
- 4 or vehicles available
- 5 or more vehicles available

Renter households by number of vehicles

Definition: The presence or absence of vehicles by renter occupied households. Two data points are provided.

Six categories are reported:

- No vehicle available
- 1 vehicle available
- 2 or vehicles available
- 3 or vehicles available
- 4 or vehicles available
- 5 or more vehicles available

Housing Related Variables

Housing variables present characteristics of housing stock in a community. Housing includes a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

Housing

Definition: Housing is the baseline variable establishing the total number of housing units of any type within a geographic area. Three data points are reported.

Housing Availability Score

Definition: Housing Availability Score (HAS) or Demand Saturation. The HAS Score is similar to an occupancy rate in that it measures the percent of existing housing that is currently occupied. It differs from a true occupancy rate in that it does not distinguish between permanently vacant housing and housing available but currently vacant.

How Reported: The Housing Availability Score is presented as a percentage. A score of 100% means there is saturation—no open housing available.

Level of Saturation	Availability of Housing
97% to 100%	No open housing available

90% to 96%	Limited open housing available
70% to 89%	Some open housing available
Less than 70%	Open housing available

Meaning: This score may be used as an indicator of potential population growth without new construction taking place. For a school district, this score could indicate an area where there is potential for growth in student enrollment. If there is open housing and families with children move in, enrollment may increase. Conversely, if the percentage begins to drop in a neighborhood, this indicates the loss of households and can contribute to a decline in enrollment in local schools.

Furthermore, the Housing Availability Score can act as an indicator of housing saturation (all existing housing is occupied). A score of 97% or greater should be considered a fully saturated neighborhood, this is due to the time elapse between one household moving out and the other moving in. The indicator is purposely set to zero in very rural areas, due to insufficient information to make a determination.

Housing Units by Occupancy

Definition: The Housing Units by Occupancy presents both the number of units occupied and vacant. A total of all housing units is the sum of these two. Three data points provided and the following categories.

- Occupied
- Vacant

Housing Trends: By Dwelling Type

Definition: Housing units are segmented into one of three types; single unit attached, single unit detached and two or more units (or multiple unit dwellings).

Single Unit attached: A 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.

Single-Unit, detached: A 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. Mobile homes or trailers to which one or more permanent rooms have been added or built also are included.

Two or more units (Multi-unit dwellings): 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 units.

Categories reported:

- 1 Unit Attached
- 1 Unit Detached
- 2 Units
- 3 to 19 Units
- 20 to 49 Units
- 50 or More Units
- Mobile Home or Trailer
- Other

Housing Trends: Units by Year Built

Definition: Units by Year Built refers to when the building was first constructed, not when it was remodeled, added to, or converted. A single data point is provided.

Categories include:

- 1939 or Earlier
- 1940 to 1949
- 1950 to 1959
- 1960 to 1969
- 1970 to 1979

- Built 1980 to 1989
- Built 1990 to 1994
- Built 1995 to 1998
- Built 1999 to March 2003

Housing by Occupancy Type

Definition: This variable segments the housing stock by owner versus renter occupied.

Owner occupied: A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

Renter occupied: All occupied housing units that are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter occupied.

Three data points are provided. Categories include:

- Owner Occupied
- Renter Occupied

Housing Trends: Value Owner-Occupied

Definition: Value reflects an estimate of how much a property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. It includes only owner-occupied dwellings. A single data point is provided.

- Less than $20,000
- $20,000 to $39,999
- $40,000 to $59,999
- $60,000 to $79,999
- $80,000 to $99,999
- $100,000 to $149,999
- $150,000 to $199,999

- $200,000 to $299,999
- $300,000 to $399,999
- $400,000 to $499,999
- $500,000 to $749,999
- $750,000 to $999,999
- $1,000,000 or more

Mortgage Risk: Filings by Risk Ratio

Definition: Mortgage Risk Exposure expresses the number of mortgage filings over a three year moving average and categorizes them by the risk exposure ratio given to each one. The total number of mortgages within the period are noted and then spread across 7 aggregated ratio ranges.

Ratios	Level of Risk of Mortgage Failure
1.2 or less	Very high debt to income/very high risk
1.3 to 1.8	High debt to income/high risk
1.9 to 2.4	Somewhat high debt to income/ somewhat high risk
2.5 to 3.0	Acceptable debt to income/Reasonable risk
3.1 to 3.6	Low debt to income/Low risk
3.7 to 4.2	Very low debt to income/Very low risk
4.3 or greater	Extremely low debt to income/Extremely low risk

Traditionally, a debt to income ratio considered acceptable to banks to make mortgages was 2.5 to 1. This means a person's income should be two and a half times their monthly debt load. When the ratios are greater than 2.5 it suggests the person has disposable income. When the ratio drops below 2.5 it suggests that the person's debt load is getting to heavy and thus the risk for a mortgage is greater.

A separate score that is an average of the level of risk for a defined geographic area is also available.

MOSAIC

MOSAIC is a demographic segmentation system created by Experian. It seeks to provide a multi-dimensional view of a community taking into account multiple socio-economic and life stage factors. MOSAIC is truly unique as a demographic segmentation system.

This table correlates each of the 19 groups with their corresponding types. It also presents the percentage of households that fall within each group and type.

Group	Description	%€	%	Type	Description	%€	%
A	Power Elite	7.14	5.32	A01	American Royalty	2.08	1.44
				A02	Platinum Prosperity	1.07	0.89
				A03	Kids and Cabernet	1.21	0.65
				A04	Picture Perfect Families	1.49	0.78
				A05	Couples with Clout	0.70	0.80
				A06	Jet Set Urbanites	0.59	0.76
B	Flourishing Families	7.14	4.38	B07	Generational Soup	1.89	1.24
				B08	Babies and Bliss	2.51	1.09
				B09	Family Fun-tastic	1.41	0.89
				B10	Cosmopolitan Achievers	1.34	1.15
C	Booming with Confidence	8.71	6.69	C11	Aging of Aquarius	3.29	2.49
				C12	Golf Carts and Gourmets	0.54	0.56
				C13	Silver Sophisticates	2.33	2.27
				C14	Boomers and Boomerangs	2.57	1.36
D	Suburban Style	7.18	4.87	D15	Sports Utility Families	2.44	1.33
				D16	Settled in Suburbia	1.96	1.20
				D17	Cul de Sac Diversity	0.70	0.71
				D18	Suburban Attainment	2.08	1.64

Group	Description	%€	%	Type	Description	%€	%
E	Thriving Boomers	6.94	6.01	E19	Full Pockets, Empty Nests	1.10	1.44
				E20	No Place Like Home	2.88	2.04
				E21	Unspoiled Splendor	2.96	2.53
F	Promising Families	3.75	3.49	F22	Fast Track Couples	1.89	2.47
				F23	Families Matter Most	1.86	1.01
G	Young City Solos	1.72	3.12	G24	Status Seeking Singles	0.90	1.54
				G25	Urban Edge	0.82	1.58
H	Middle-class Melting Pot	3.54	3.96	H26	Progressive Potpourri	1.74	1.65
				H27	Birkenstocks and Beemers	0.70	1.06
				H28	Everyday Moderates	0.71	0.70
				H29	Destination Recreation	0.39	0.55
I	Family Union	7.42	5.32	I30	Stockcars and State Parks	2.45	1.61
				I31	Blue Collar Comfort	2.02	1.15
				I32	Steadfast Conventionalists	1.72	1.44
				I33	Balance and Harmony	1.23	1.13
J	Autumn Years	6.68	6.78	J34	Aging in Place	3.17	3.11
				J35	Rural Escape	1.53	1.70
				J36	Settled and Sensible	1.98	1.98

Group	Description	%€	%	Type	Description	%€	%
K	Significant Singles	3.37	4.85	K37	Wired for Success	0.68	1.00
				K38	Gotham Blend	1.13	1.27
				K39	Metro Fusion	0.34	0.48
				K40	Bohemian Groove	1.22	2.10
L	Blue Sky Boomers	5.27	6.25	L41	Booming and Consuming	0.72	0.97
				L42	Rooted Flower Power	2.27	2.69
				L43	Homemade Happiness	2.29	2.58
M	Families in Motion	4.66	2.84	M44	Red, White and Bluegrass	2.89	1.50
				M45	Diapers and Debit Cards	1.77	1.34
N	Pastoral Pride	4.33	5.00	N46	True Grit Americans	1.36	1.56
				N47	Countrified Pragmatics	0.74	1.24
				N48	Rural Southern Bliss	1.70	1.51
				N49	Touch of Tradition	0.53	0.70
O	Singles and Starters	7.32	11.09	O50	Full Steam Ahead	0.41	0.71
				O51	Digital Dependents	2.44	3.84
				O52	Urban Ambition	0.91	1.36
				O53	Colleges and Cafes	0.54	0.87
				O54	Striving Single Scene	1.32	2.58
				O55	Family Troopers	1.71	1.74

Group	Description	%€	%	Type	Description	%€	%
P	Cultural Connections	4.18	5.12	P56	Mid-scale Medley	0.68	1.02
				P57	Modest Metro Means	0.66	0.72
				P58	Heritage Heights	0.40	0.53
				P59	Expanding Horizons	1.44	1.28
				P60	Striving Forward	0.67	1.01
				P61	Humble Beginnings	0.33	0.57
Q	Golden Year Guardians	6.10	8.13	Q62	Reaping Rewards	1.27	1.62
				Q63	Footloose and Family Free	0.37	0.47
				Q64	Town Elders	3.31	4.24
				Q65	Senior Discounts	1.16	1.80
R	Aspirational Fusion	1.69	2.66	R66	Dare to Dream	0.92	1.61
				R67	Hope for Tomorrow	0.77	1.05
S	Economic Challenges	2.86	4.13	S68	Small Town Shallow Pockets	0.94	1.47
				S69	Urban Survivors	1.30	1.66
				S70	Tight Money	0.15	0.24
				S71	Tough Times	0.47	0.77

For more information on each of the groups and types, see the MOSAIC Resource documents in the Study Help section.

ViewPoint Variables

ViewPoint variables are derived from the Simmons Market Research Bureau (SMRB) surveys. The SMRB surveys consumer behavior patterns across a broad array of attitudes and practices. There are over 2,600 discrete data items in this SMRB. After careful review, 120 were selected for inclusion as ViewPoint variables. These data reach beyond demographics to provide a view of people's attitudes and behaviors on an array of topics. The variables chosen are intended to provide planners with 'insite' into the points of view likely to be held by persons in selected geographic areas..

The data are structured around the following thematic categories.

- • Life Concerns and Well Being
- • Lifestyle Preferences
- • Personal Perspectives
- • Religious Practices
- • Social Values
- • Charitable Contributions
- • Charitable Contributions: $200 or more

APPENDIX

About Demographic Retrieval and Spatial Queries

Researchers, planners and marketers all use demographic information to understand the characteristics of a targeted geographic area. Their targeted geographic area may be a particular zip code(s), counties, cities, school districts, neighborhoods or some other defined area. To obtain this data, it must be retrieved from a demographic database. The process of gathering these data out of a demographic database is called 'demographic retrieval' and it is accomplished through a 'spatial query'.

For example, suppose a researcher wanted to know the characteristics of zip code 92714. She would need to "ask" a demographic database for the characteristics of that zip code. Such characteristics might include its current and projected future population, racial-ethnic composition, average household income, and education level, etc. The process of accomplishing this "ask" requires querying a demographic database and retrieving from it the requested information. Because the "ask" is about a geographic area—the zip code—it is called a 'spatial query' because the researcher is looking for data about that piece of "space".

In summary, demographic retrieval is the process of retrieving data via a spatial query resulting in a demographic data report of the population characteristics of the target geographic area.

About Census Geographic Areas

There are two kinds of geographies to query in sophisticated demographic research systems; a) predefined geographies and b) custom or user defined geographies. Predefined geographies are geographic areas such as zip codes, counties, states, census tracts, school district boundaries, school attendance area boundaries, city boundaries, etc. These geographies already exist.
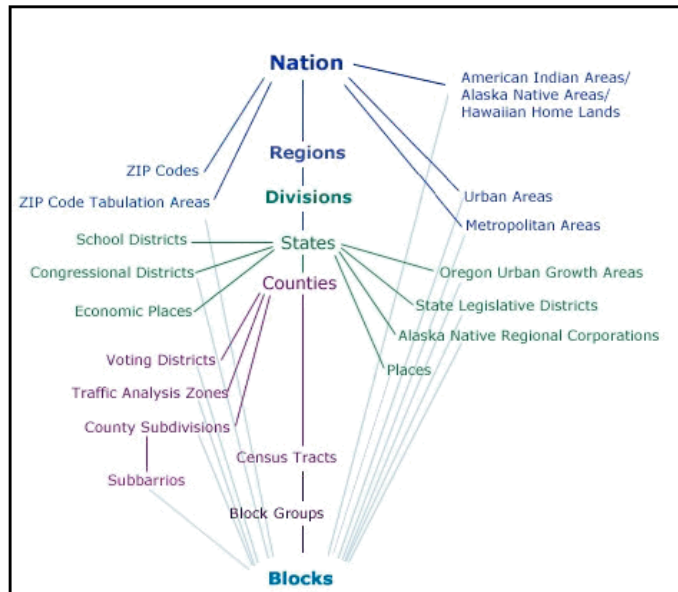
Custom defined geographies are geographic areas defined by a user at the time of doing the demographic query. Such geographies can be custom polygons or radius studies. For custom defined geographies, the user must use a tool to define the area of inquiry prior to requesting the data.

About Census Demographic Data

How does demographic retrieval work? To understand this question, one must first understand two concepts about demographic data; the census bureau's hierarchical geographic system and how census data is provided to the public.

Census Bureau Hierarchical System: The Census Bureau maintains a fairly consistent hierarchical system of geographies. At the bottom is the individual house address. These are clustered into census blocks. Census blocks cluster into census block groups, block groups into census tracts, census tracts into counties, counties into states and finally, all states together, the nation. Each geography lower on the hierarchy, consistently aggregates with others of the same unit into the geography above it. This is important to keep in mind when we get to the question of how demographic retrieval works.

Nation

American Indian Areas/
Alaska Native Areas/
Hawaiian Home Lands

Regions

ZIP Codes

ZIP Code Tabulation Areas

Divisions

Urban Areas

Metropolitan Areas

School Districts — **States**

Congressional Districts

Oregon Urban Growth Areas

Counties

State Legislative Districts

Economic Places

Alaska Native Regional Corporations

Voting Districts

Places

Traffic Analysis Zones

County Subdivisions

Census Tracts

Subbarrios

Block Groups

Blocks

Storage of Demographic Data: The wealth of demographic data released to the public is stored at a census block group level. This is to protect privacy. While a block group in populated areas is a fairly small geographic area, the population within it is large enough to blur out any ability to access private household data. The census bureau's optimal target for block groups is roughly 1500 people at the point of the decennial census. Over the course of 10 years that population may grow or decline. Since this is the smallest census geography for which the census bureau releases data, it is at this level that all retrieval engines must work. It is also the level at which most demographic updating vendors will supply data. Retrieval engines then aggregate up whole or partial block groups to provide demographic reports.

Three Approaches to Demographic Retrieval

The Challenge: Unless the area a person wants data on perfectly matches one or more block group boundaries, obtaining demographic data requires a calculation that allocates some portion of a block group to the spatial query to get demographic totals. There are three approaches to demographic retrieval through spatial queries to consider within the purview of this paper and which are the approaches used in most demographic retrieval systems.

1. **Proration of Percentage of Block group:** The first model of retrieval requires the system spatial query to identify all of the block groups totally or partially included in a defined geographic area, such as a polygon. For those block groups fully enclosed by the geographic area, 100% of its data is included in the query results. For block groups partially included, the system calculates what percentage of the block group is included in the geographic area and includes only that percentage of the data for the block group in the query totals. For example, suppose a polygon includes 25% of the geographic area of a block group. The current year population estimate for the block group is 100 people. The query would return 25% of that or 25 people for that block group and add it to the total of the query. This model works fairly well in well established areas. But for areas not fully developed or that will only be partially developed into housing, this model potentially creates a problem. This is easy to illustrate. Suppose again our block group with an estimate of 100 people and suppose that the population is all clustered in one corner so that 90% of the population for entire block group is really perhaps in 20% of the total geographic area of the block group. The resulting query will under project population for that block group. Instead of returning 90 out of 100 representing the 90%, the query would only return 20 out of the 100. Now when multiple block groups are aggregated together, undercounts and over counts tend to average out. But in queries that are for smaller areas, the returning projection can be a problem.

2. **Allocation of Block group Population by Census Block Percentage:** A second method for retrieval is based upon census blocks. A census block is roughly between 0 and 600 people, though most would be significantly less than 100. While specific data at the block level is not released, the total population and households by block are released. Since all blocks are a part of a block group, adding up the population of all blocks in a block group will equal the population for the block group. Because of this, each block represents a

percentage of the total population of the block group. In the illustration below, you will see that the four blocks added together equal the total population of the block group of 1,000, or 100%. But each block represents a different percentage of the whole because the population of each at the last census varies.

Census Block Group	
Data Year: 2000 Census	
BG Population: 1000	
Block 1	Block 2
600	50
60%	5%
Block 3	Block 4
320	30
32%	3%
Legend	
Population of Block	
Percentage of Block group Pop last census	
BG = Block group	

How is this used for retrieval? First, the current year estimate and five year projection for the block group (where the estimates and projections are built) is applied back to the blocks based upon the most recent decennial census percentages for each block. This is done by multiplying the percentage of each block times the population of the current year estimate (or 5 year projection) for the block group.

> Formula: *Current year estimate for block group X percentage of total population for the block group at last census for each block = estimated*
>
> *current year population for each block*

So in the next example, we see the same block group only the total population for the block group has grown from 1,000 in census year 2000ce to 1,500 for the the current year estimate (which in the example is 2010ce). Using the formula above, the estimated population for the block group is allocated based upon the percentage of the block group each block included in the last census. So now, whereas Block 1's population was 600 in census year 2000, it is now 900 for the current year estimate (2010).

Current Year Est.		1,500
% of Block grp	x	60%
Est Block Pop		900

The results of the same calculation are presented for all of the blocks in the block group in this next illustration.

Census Block Group	
Data Year: 2010 Estimate	
BG Population:	1500
Block 1	Block 2
900	75
60%	5%
Block 3	Block 4
480	45
32%	3%
Legend	
Population of Block	
Percentage of Block group Pop last census	
BG = Block group	

Having calculated the estimated current year population for each block, the second step is for the system to determine which blocks are included in the user defined geographic area and only includes the data for those blocks captured (by the zip code, radius or polygon). This is the fundamental difference with the first approach. Recapping again the first approach; it calculates what percentage of a block group is captured in the user defined geographic area. If 20% of the block group is

included, then 20% of the population of the block group gets added to the total.

However, in this second approach instead of calculating a percentage to include, the system

determines which blocks have been included. It then aggregates the population data for every block captured. In the next example, assume the geographic area defined by the user includes only Blocks 1 and 2. Since Block 1 was 60% of the total population in the last census, it receives 60% of the current year estimate and Block 2 was 5% in the last census so it receives 5% of the current year estimate. Together, the system retrieves 65% or 975 of the total block group's current year estimate and includes that in the total spatial query output.

The following example illustrates the process.

Census Block Group	
Data Year: 2010 Estimate	
BG Population:	1500
Block 1	Block 2
900	75
60%	5%
Block 3	Block 2
480	45
32%	3%
Blocks included in query:	2
Percentage of Block group	65%
Pop of Block group included	975
Percentage of Block group not included	35%
Pop of Block group not included	525

This allocation method is better for the most part than proration approach of the first method in that it is more sensitive to where population actually resided as of the last census. So if a large portion of a block group had no population in the last census and still doesn't, the method of taking a percentage of the total area of the block group and multiplying it times the current year estimate and five year projection will not provide satisfactory results. This second method, tied to where population resided at the last census is more likely to allocate the block group estimate consistent with what is the case. The proration method, for example might conclude that only 10% of the block group falls with geographic area to be queried. On that basis, instead estimating the population at 975, it would estimate it at 150.

3. **Allocation of Block group Population by Census Block Percentage after Adjustments for Change:** While the second method is a clear improvement over the first, neither takes into account significant changes in the residential information that may have occurred.

The third method of conducting the query, like the second is based upon the **allocation** of a block's percentage of the population of the block group. But it is different in that it will adjust the block percentages based upon a constant monitoring of two factors: 1) the addition of new zip+4s and 2) indication that first class mail is now being delivered to addresses within the new zip+4 zones.

Let us explain. New zip+4s are created when the postal service anticipates new residences to which they must deliver mail. These are being created constantly and the data source we use monitors these changes. But in addition, to further confirm that people actually live within the new zip+4s, evidence that first class mail is actually being delivered within the new zip+4s is monitored. A zip+4 usually includes between 10 and 20 houses so the level of detail is pretty fine grained. With these data, since the demographers know in which block the zip+ 4 is located, they can adjust the percentages each block reflects of the total estimated and projected population of the block group.

This sensitivity is reflected in the following illustration. Notice again that Block 1 in the last census reflected 60% of the total population in the block group. It is now estimated that it only represents 20%. Most likely this shift among the blocks reflects changes in housing development.

Census Block Group			
Data Year: 2010 Estimate			
	BG Population:	1500	
Block 1		Block 2	
900	300	75	375
60%	20%	5%	25%
Block 3		Block 4	
480	300	45	525
32%	20%	3%	35%
Legend			
Population of Block			
Percentage of Block group Population last census			
Percentage of Block group Population after zip+4 adjustments			
BG = Block group			

This method allows for a greater level of precision when studying small geographic areas and is especially helpful in areas on the edge of residential development.