GOLDEN OAK RESEARCH August 5, 2017

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VARIABLE DEFINITIONS

1. Monthly Mortgage and Owner Costs

Sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees). Selected monthly owner costs were tabulated for all owner-occupied units, and usually are shown separately for units "with a mortgage" and for units "without a mortgage.

2. Monthly Owner Costs

Sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees). Selected monthly owner costs were tabulated for all owner-occupied units, and usually are shown separately for units "with a mortgage" and for units "without a mortgage.

3. Gross Rent

Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. The estimated costs of water and sewer, and fuels are reported on a 12-month basis but are converted to monthly figures for the tabulations.

4. Household Income

Household Income includes the sum of the householder and all other individuals +15 years whom reside 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. Although the household income statistics cover the past 12 months, the characteristics of individuals and the composition of households refer to the time of interview. Thus, the income of the household does not include amounts received by individuals who were members of the household at the time of interview. Similarly, income amounts reported by individuals who did not reside in the household during the past 12 months as at the time of interview.

5. Family Income

Family income includes, the incomes of all members +15 years of age related to the householder are summed and treated as a single amount. Although the family income statistics cover the past 12 months, the characteristics of individuals and the composition of families refer to the time of interview. Thus, the income of the family does not include amounts received by individuals who were members of the family during all or part of the past 12 months if these individuals no longer resided with the family at the time of interview. Similarly, income amounts reported by individuals who did not reside with the family during the past 12 months but who were members of the family at the time of interview are included. However, the composition of most families was the same during the past 12 months as at the time of interview.

LOCATION FIELDS DEFINITIONS

1. id

Type: Character

Description: The ID of the location of which you are analyzing. ID location compatible across all Golden Oak Research Locations.

Example: 0101909

2. State_Code

Type: Character

Description: The state code reported by the U.S. Census Bureau for the specified geographic location.

Example: 01 (State: Alabama)

3. State_Name

Type: Character

Description: The state name reported by the U.S. Census Bureau for the specified geographic location.

Example: Alabama

4. State_ab

Type: Character

Description: The abbreviated state name reported by the U.S. Census Bureau for the specified geographic location.

Example: AL

5. County

Type: Character

Description: The county name reported by the U.S. Census Bureau for the specified geographic location.

Example: Calhoun County

6. City

Type: Character

Description: The city name reported by the U.S. Census Bureau for the specified geographic location.

Example: Alexandria

7. Place

Type: Character (Categorical)

Description: The place name reported by the U.S. Census Bureau for the specified geographic location.

Example: Alexandria

8. Type

Type: Character (Categorical)

Description: The place Type reported by the U.S. Census Bureau for the specified geographic location.

Example: CPD

9. Primary

Type: Character (Categorical)

Description: Defines whether the location is a geographic location or a track and block group.

Example: Place

10. Zip Code

Type: Character

Description: The zip code reported by the U.S. Census Bureau of the closest geographic location with a zip code information.

11. Area Code

Type: Character

Description: The area code reported by the U.S. Census Bureau of the closest geographic location with area code information.

Example: 256

12. ALand

Type: Double

Description: The Square area of land at the geographic or track location.

Example: 28834974

13. AWater

Type: Double

Description: The Square area of water at the geographic or track location.

Example: 33099

14.Lat

Type: Double

Description: The latitude of the of the specified geographic location.

Example: 33.760819

15.Lon

Type: Double

Description: The longitude of the specified geographic location.

Example: -86.872008

STATISTIC FIELDS DEFINITIONS

1. morgages_ocsts_median

Type: Double

Description: The Monthly Mortgage and Owner Costs of specified geographic location.

Example: 1208

2. morgages_ocsts_mean

Type: Double

Description: The median Monthly Mortgage and Owner Costs of the specified geographic location.

Example: 16686

3. morgages_ocsts_stdev

Type: Double

Description: The standard deviation of the Monthly Mortgage and Owner Costs for a specified geographic location.

Example: 568

4. morgages_csts_samples

Type: Double

Description: The number of samples used in the statistical calculations

Example: 3

5. owner_cost_mean

Type: Double

Description: The mean Monthly Owner Costs of specified geographic location.

6. owner_cost_median

Type: Double

Description: The median Monthly Owner Costs of a specified geographic location.

Example: 35735

7. owner_cost_stdev

Type: Double

Description: The standard deviation of the Monthly Owner Costs of a specified geographic location.

Example: 92686

8. owner_cost_samples

Type: Double

Description: The samples used in the calculation of the Monthly Owner Costs statistics.

Example: 35735

9. gross_rent_mean

Type: Double

Description: The mean gross rent of the specified geographic location.

Example: 734

10.gross_rent_median

Type: Double Description: The mean gross rent of the specified geographic location. Example: 724

11.gross_rent_stdev

Type: Double

Description: The standard deviation of the gross rent for the specified geographic location.

Example: 232

12.gross_rent_samples

Type: Double

Description: The number of gross rent records used in the statistical calculations

Example: 355

13.family_income_mean

Type: Double

Description: The mean family income of the specified geographic location.

Example: 93216

14.family_income_median

Type: Double

Description: The median family income of the specified geographic location.

Example: 92686

15.family_income_stdev

Type: Double

Description: The standard deviation of the family income for the specified geographic location.

Example: 35735

16.family_income_families

Type: Double

Description: The number of families used in the statistical calculations

17.household_income_mean

Type: Double

Description: The mean household income of the specified geographic location.

Example: 93216

18. household_income_median

Type: Double

Description: The median household income of the specified geographic location.

Example: 92686

19. household_income_stdev

Type: Double

Description: The standard deviation of the household income for the specified geographic location.

Example: 35735

20. household_income_wsum

Type: Double

Description: The number of households weighted used in the statistical calculations