GOLDEN OAK RESEARCH

August 5, 2017

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VARIABLE OVERVIEW

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 during all or part of the past 12 months if these individuals no longer resided in 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 but who were members of the household at the time of interview are included. However, the composition of most households was the same 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 FIELD DEFINITIONS

6. UID

Type: Character

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

Example: 0101909

7. STATEID

Type: Character

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

Example: ‘01’ (State: Alabama)

8. BLOCKID

Type: Character

Description: Block ID of tract. If there is no specified block id the location is then a tract. The maximum number of blocks for any given track is 9.

Example: ‘3’

9. state

Type: Character

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

Example: Alabama

10. state_ab

Type: Character

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

Example: AL

11. county

Type: Character

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

Example: Calhoun County

12. city

Type: Character

Description: The closest city name reported by the U.S. Education Department by the closest school relative to the Census Location.

Example: Alexandria

13. place

Type: Character (Categorical)

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

Example: Alexandria

14. type

Type: Character (Categorical)

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

Example: CPD

15. primary

Type: Character (Categorical)

Description: Defines whether the location is a tract location or a block group.

Example: track

16. zip_code

Type: Character

Description: The closest zip code reported by the U.S. Education Department by the closest school relative to the Census Location.

Example: 36250

17. 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

18. lat

Type: Double

Description: The latitude of geographic location.

Example: 33.760819

19. lng

Type: Double

Description: The longitude of geographic location.

Example: 33.760819

20. ALand

Type: Double

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

Example: 28834974

21. AWater

Type: Double

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

Example: 33099

22. pop

Type: Double

Description: Male & female population of geographic location

Example: -86.872008

23. male_pop

Type: Double

Description: Male population of geographic location.

Example: -86.872008

24. female_pop

Type: Double

Description: female population of geographic location.

Example: -86.872008

STATISTIC FIELD DEFINITIONS

1. second_mortgage

Type: Double

Description: percent of houses with a second mortgage

Example: 92686

2. home_equity

Type: Double

Description: Percentage of homes with a home equity loan.

Example: 35735

3. home_equity_second_mortgage

Type: Double

Description: Percentage of homes with a second mortgage and home equity loan.

Example: 258

4. home_equity_second_mortgage

Type: Double

Description: Percentage of homes with a second mortgage and home equity loan.

Example: 0.0138

5. debt

Type: Double

Description: Percentage of homes with some type of debt.

Example: 258

6. second_mortgage_cdf

Type: Double

Description: Cumulative distribution value of one minus the percentage of homes with a second mortgage. The value is used as a performance feature.

Example: 258

7. home_equity_cdf

Type: Double

Description: Cumulative distribution value of one minus the percentage of homes with a home equity loan. The value is used as a performance feature.

Example: 258

8. debt_cdf

Type: Double

Description: Cumulative distribution value of one minus the percentage of homes with any home related debt. The value is used as a performance feature.

Example: 258

9. hs_degree

Type: Double

Description: Percentage of people with at least high school degree.

Example: 258

10. hs_degree_male

Type: Double

Description: Percentage of males with at least high school degree.

Example: 258

11. hs_degree_female

Type: Double

Description: Percentage of females with at least high school degree.

Example: 258

12. hc_mortgage_mean

Type: Double

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

Example: 1208

13. hc_mortgage_median

Type: Double

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

Example: 16686

14. hc_mortgage_stdev

Type: Double

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

Example: 568

15. hc_mortgage_sample

Type: Double

Description: The number of samples used in the statistical calculations

Example: 3

16. hc_mortgage_sample_weight

Type: Double

Description: The number of samples used in the statistical calculations

Example: 3

17. hc_mean

Type: Double

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

Example: 93216

18. hc_median

Type: Double

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

Example: 35735

19. hc_stdev

Type: Double

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

Example: 92686

20. hc_samples

Type: Double

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

Example: 35735

21. hc_sample_weight

Type: Double

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

Example: 35735

22. rent_mean

Type: Double

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

Example: 734

23. rent_median

Type: Double

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

Example: 724

24. rent_stdev

Type: Double

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

Example: 232

25. rent_samples

Type: Double

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

Example: 355

26. rent_sample_weight

Type: Double

Description: The sum of gross rent weight used in calculations.

Example: 355

27. rent_gt_10 (CDF)

Type: Double

Description: The empirical distribution value that an individual's rent will be greater than 10% of their household income in the past 12 months.

Example: 0.94558

28. rent_gt_15 (CDF)

Type: Double

Description: The empirical distribution value that an individual's rent will be greater than 15% of their household income in the past 12 months.

Example: 0.83673

29. rent_gt_20 (CDF)

Type: Double

Description: The empirical distribution value that an individual's rent will be greater than 20% of their household income in the past 12 months.

Example: 0.81633

30. rent_gt_25 (CDF)

Type: Double

Description: The empirical distribution value that an individual's rent will be greater than 25% of their household income in the past 12 months.

Example: 0.63265

31. rent_gt_30 (CDF)

Type: Double

Description: The empirical distribution value that an individual's rent will be greater than 30% of their household income in the past 12 months.

Example: 0.47619

32. rent_gt_35 (CDF)

Type: Double

Description: The empirical distribution value that an individual's rent will be greater than 35% of their household income in the past 12 months.

Example: 0.47619

33. rent_gt_40 (CDF)

Type: Double

Description: The empirical distribution value that an individual's rent will be greater than 40% of their household income in the past 12 months.

Example: 0.31293

34. rent_gt_50 (CDF)

Type: Double

Description: The empirical distribution value that an individual's rent will be greater than 50% of their household income in the past 12 months.

Example: 0.16327

35. rent_universe_samples (CDF)

Type: Double

Description: The size of the renter-occupied housing units sampled universe for the calculations.

Example: 355

36. rent_used_samples

Type: Double

Description: The number of samples used in the household income by gross rent as percentage of income in the past 12 months calculation.

Example: 355

37. family_income_mean

Type: Double

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

Example: 93216

38. family_income_median

Type: Double

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

Example: 92686

39. family_income_stdev

Type: Double

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

Example: 35735

40. family_income_families

Type: Double

Description: The number of families used in the statistical calculations

Example: 258

41. hi_mean

Type: Double

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

Example: 93216

42. hi_median

Type: Double

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

Example: 92686

43. hi_stdev

Type: Double

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

Example: 35735

44. hi_samples

Type: Double

Description: The number of households used in the statistical calculations

Example: 258

45. hi_sample_weight

Type: Double

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

Example: 258

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QUESTIONS AND SOURSES

Contact

If you have any questions regarding the database, you have purchased please feel free to contact us via email at research_development@goldenoakresearch.com.

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