

APPENDIX A. ABOUT THE DATA

DATA SOURCES

U.S. CENSUS BUREAU'S 2010 CENSUS OF POPULATION AND HOUSINGⁱ

The U.S. Census counts every resident in the United States. It is mandated by Article I, Section 2 of the Constitution and takes place every 10 years. The data collected by the decennial census determine the number of seats each state has in the U.S. House of Representatives and is also used to distribute billions in federal funds to local communities.

Approximately 74 percent of U.S. households returned their census forms by mail; the remaining households were counted by census workers walking neighborhoods throughout the United States. National and state population totals from the 2010 Census were released on December 21, 2010.

U.S. CENSUS BUREAU'S AMERICAN COMMUNITY SURVEY (ACS) FIVE-YEAR ESTIMATESⁱⁱ

The American Community Survey (ACS) is a nationwide survey designed to provide communities with reliable and timely demographic, social, economic, and housing data every year. The U.S. Census Bureau presents data from the ACS in the form of both single-year and multiyear estimates. These estimates are fundamentally different from data presented through the decennial census or its predecessor, the decennial census "long form."

Every 10 years since 1790, Congress has authorized funds to conduct a national census of the U.S. population. The decennial census is required by the U.S. Constitution. Recent censuses have consisted of a "short form," which included basic questions about age, sex, race, Hispanic origin, household relationship, and owner/renter status, and a "long form." The long form was used at only a sample of households and included not only the basic questions on the short form but also detailed questions about social, economic, and housing characteristics. The questions on the long form supplied data and information for a range of programs affecting education, veterans, employment, housing and community development, public health care, commuting, services for the elderly and disabled, and assistance programs for low-income families and children. About \$300 billion in federal program funds are distributed each year based, in whole or in part, on these data.

In order to deliver more timely information for all the geographic areas served by the decennial long form, the Census

Bureau designed the ACS as a sample survey using a continuous measurement approach to data collection. A sample of 3 million addresses is drawn from the Census Bureau's master address file each year. The U.S. Census Bureau, under the authority of Title 13, U.S. Code, Sections 141 and 193, conducts the American Community Survey. Title 13 also requires that the Census Bureau use this information only for statistical purposes.

ACS survey questionnaires are sent to approximately 250,000 addresses across the country every month. Addresses from which a questionnaire is not returned by mail are followed-up, first in an attempt to obtain the information by telephone, and then, for a sample of nonresponding households, in person by a Census Bureau field interviewer.

Based on responses from the series of 12 independent monthly samples each calendar year, the ACS provides estimates of demographic, housing, social, and economic characteristics for all states, as well as for cities, counties, metropolitan areas, and population groups of 65,000 or more. These estimates, based on a full year's worth of collected ACS data, are called "1-year estimates." For less populated areas, such as rural villages and towns, 3 or 5 years of ACS data are accumulated to produce statistically reliable estimates of population and housing characteristics. Estimates for areas with populations of 20,000 or more are based on data collected over 3 years ("3-year estimates").

For rural areas, urban neighborhoods, census tracts, block groups, and population groups of fewer than 20,000 people, it takes 5 years to accumulate enough survey data to achieve data estimates with statistical reliability that is similar to that of the Census 2000 long-form sample survey. These "5-year estimates," are published for areas with small populations each year.

A detailed description of ACS data collection methodology and the survey's sample design may be found at: http://www.census.gov/acs/www/SBasics/desgn_meth.htm.

For more information on data and methodology in the American Community Survey (ACS) please consult the Census Bureau Documentation: <http://www.census.gov/acs/www/Downloads/handbooks/ACSRResearch.pdf>

<http://www.census.gov/acs/www/Downloads/handbooks/ACSRuralAreaHandbook.pdf>

BUREAU OF LABOR STATISTICS LOCAL AREA UNEMPLOYMENT STATISTICSⁱⁱⁱ

The Bureau of Labor Statistic's Local Area Unemployment Statistics (LAUS) program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, states, counties, metropolitan areas,

and many cities. For detailed information about the Bureau of Labor Statistic's Local Area Unemployment Statistics data used in this database, please consult the Bureau's report, LAUS Estimation Methodology. <http://www.bls.gov/lau/laumthd.htm>

FFIEC 2010 HOME MORTGAGE DISCLOSURE ACT DATA^{iv}

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and is implemented by the Federal Reserve Board's Regulation C. This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. In 2011, there were approximately 16.3 million loan records for calendar year (CY) 2010 reported by 7,923 financial institutions.

Using the loan data submitted by these financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area (MA) that are available to the public at central data depositories located in each MA.

While HMDA data are a critical resource to understanding lending trends, the limitations of these data in rural areas must be acknowledged. Only those depository institutions with assets of \$39 million or more that were headquartered in a metropolitan area were required to report HMDA data in 2010. Consequently, an undetermined number of rural lending data are unavailable, as many small, rural financial institutions are not required to report lending information. Despite these limitations, HMDA provides the best available information on rural lending. For detailed information about FFIEC Home Mortgage Disclosure Act data used in this database please consult, Home Mortgage Disclosure Act: About the Data. <http://www.ffiec.gov/hmda/about.htm>.

U.S. CENSUS SMALL AREA INCOME AND POVERTY ESTIMATES^v

The U.S. Census Bureau's Small Area Income and Poverty Estimates (SAIPE) program provides annual estimates of income and poverty statistics for all school districts, counties, and states. The main objective of this program is to provide estimates of income and poverty for the administration of federal programs and the allocation of federal funds to local jurisdictions. In addition to these federal programs, state and local programs use the income and poverty estimates for distributing funds and managing programs. For more information about SAIPE data please consult the Census Bureau: <http://www.census.gov/did/www/saipe/index.html>

NATIONAL AGRICULTURAL WORKERS SURVEY^{vi}

The National Agricultural Workers Survey (NAWS) is an employment-based, random survey of the demographic, employment, and health characteristics of the U.S. crop labor force. The information is obtained directly from farm workers through face-to-face interviews. Since 1988, when the survey began, over 53,000 workers have been interviewed.

The NAWS is performed under contract to the Department of Labor and information is made available to the public through periodic research reports and a public use data set. Numerous Federal government agencies utilize NAWS findings for a multitude of purposes, including occupational injury and health surveillance, estimating the number and characteristics of farm workers and their dependents, and program design and evaluation.

Interviews are conducted in three cycles each year to reflect the seasonality of agricultural production and employment. Workers are interviewed at their farm job sites. During the initial contact, arrangements are made to interview the respondent at work during a break period, so as not to interrupt the establishment's business practices, or at home or another location convenient to the respondent. Depending on the information needs and resources of the various Federal agencies that use NAWS data, between 1,500 and 4,000 workers are interviewed each year. For more information on the National Agricultural Workers Survey please consult the U.S. Department of Labor: <http://www.doleta.gov/agworker/naws.cfm>.

DEFINING RURAL - GEOGRAPHIC TERMS AND CONCEPTS

Establishing a definition of rural poses many challenges. Rural areas share the common characteristics of comparatively few people living in an area, limited access to large cities, and considerable traveling distances to market areas for work and everyday-living activities. Over the years, public agencies and researchers have used combinations of these factors to define rural areas and designate population as rural.

Some of the more commonly used definitions to designate rural areas are promulgated by agencies and organizations such as the Office of Management and Budget (OMB) or the Census Bureau. However, these classifications are far from synonymous or mutually exclusive concepts. For example, after the 2003 OMB Metropolitan Areas reclassification, a majority of the Census-defined rural population now lives in Metropolitan areas. Such incongruities illustrate the complexity of relying on individual definitions for research and programmatic purposes.

Political and economic geography is another important consideration when determining the rurality of an area. The county is a commonly used a unit of geography from which to classify rural or outside metropolitan areas. In many rural areas, the county is often identified in terms of political, social, and economic contexts. However, county-based designations are not the optimum criteria on which to base a rural definition. Large counties, particularly in the Western United States, may dilute or mask rural population given their geographic size and influence.

San Bernardino County in California presents a good example of this incongruity. With more than 20,000 square miles in land area, San Bernardino is one of the largest counties in the continental United States and is larger in land area than several states. San Bernardino is classified as a Metropolitan Area by OMB, and under such criteria, the entire county would be considered “urban” by proxy under this classification. The county does contain a large population center in and around the city of San Bernardino, but, 98 percent of the county’s land mass would be considered rural by almost any measure. There are numerous instances across the nation similar to San Bernardino where large counties have substantial portions of their landmass classified as urban in nature under OMB Metropolitan criteria, when in fact they are largely rural. St. Louis County, MN, Coconino County, AZ, and Kern County, CA are just a few counties similar to San Bernardino in this discrepancy between rural classifications.

HAC’S RURAL & SMALL TOWN TRACT DESIGNATION

Given the changes and shortcomings to traditional definitions used to identify rural areas, HAC developed a sub-county designation of rural and small-town areas which incorporates measures of housing density and commuting at the Census tract level to establish a more precise measure of rural character.¹ This alternative residence definition includes six classifications: 1) rural, 2) small-town, 3) exurban, 4) outer suburban, 5) inner suburban, and 6) urban.

The HAC rural tract classifications are specifically defined by the following characteristics.

1 = Rural tract – Less than 16 housing units per square mile (.025 housing units per acre).

2 = Small-town tract – Sixteen to 64 housing units per square mile (.025 to 0.1 housing units per acre), and a low degree of commuting to a metropolitan core area identified by a

USDA ERS designated “Rural Urban Commuting Area Code” (RUCA) score of 4 or higher.

3 = Exurban tract - Sixteen to 64 units per square mile (.025 to 0.1 housing units per acre) and a high degree of commuting to a metropolitan core area identified by a USDA ERS Rural Urban Commuting Area Code (RUCA) score of 3 or lower.

4 = Outer Suburban tract – 65 to 640 housing units per square mile. (0.1 to 1.0 housing units per acre).

5 = Inner Suburban tract – 641 to 1,600 housing units per square mile. (1.1 to 2.5 housing units per acre).

6 = Urban tract - More than 1,600 housing units per square mile (2.5 housing units per acre).

For simplicity, these designations are often collapsed into 3 general classifications of: 1) small town and rural tracts, 2) suburban and exurban tracts, and 3) urban tracts.

USDA ECONOMIC RESEARCH SERVICE (ERS) RURAL-URBAN COMMUTING AREA CODES^{vii}

The Rural-Urban commuting area (RUCA) codes are a detailed and flexible scheme for delineating sub-county components of the U.S. settlement system developed by the U.S. Department of Agriculture’s Economic Research Service (ERS). RUCA codes are based on the same theoretical concepts used by the Office of Management and Budget (OMB) to define county-level metropolitan and micropolitan areas. ERS applied similar criteria to measures of population density, urbanization, and daily commuting to identify urban cores and adjacent territory that is economically integrated with those cores. ERS adopted OMB’s metropolitan and micropolitan terminology to highlight the underlying connectedness between the two classification systems. However, the use of census tracts instead of counties as building blocks for RUCA codes provides a different and more detailed geographic pattern of settlement classification. Census tracts are used because they are the smallest geographic building block for which reliable commuting data are available.

U.S. CENSUS DEFINED URBAN AND RURAL AREAS^{viii}

For the 2010 Census, the Census Bureau classified as urban all territory, population, and housing units located within urbanized areas (UAs) and urban clusters (UCs), both defined using the same criteria. The Census Bureau delineates UA and UC boundaries that represent densely developed territo-

¹ HAC’s tract-based rural classification definition is based in part on concepts of housing density introduced by David Theobald. “Land-Use Dynamics Beyond the American Urban Fringe.” *Geographical Review*. Volume 91, Number 3. 9 July 2001) pages 544-564.

ry, encompassing residential, commercial, and other nonresidential urban land uses. In general, this territory consists of areas of high population density and urban land use resulting in a representation of the “urban footprint.”

Census Defined Rural Areas consists of all territory, population, and housing units located outside UAs and UCs.

For the 2010 Census, the urban and rural classification was applied to the 50 states, the District of Columbia, Puerto Rico, American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, and the U.S. Virgin Islands.

Urbanized Areas (UAs): An urbanized area consists of densely developed territory that contains 50,000 or more people. The Census Bureau delineates UAs to provide a better separation of urban and rural territory, population, and housing in the vicinity of large places.

Urban Clusters (UCs): An urban cluster consists of densely developed territory that has at least 2,500 people but fewer than 50,000 people. The Census Bureau first introduced the UC concept for Census 2000 to provide a more consistent and accurate measure of urban population, housing, and territory throughout the United States, Puerto Rico, and the Island Areas.

Urban Area Titles and Codes: The title of each UA and UC may contain up to three incorporated place or census designated place (CDP) names and will include the two-letter U.S. Postal Service abbreviation for each state or statistically equivalent entity into which the UA or UC extends. However, if the UA or UC does not contain an incorporated place or CDP, the urban area title will include the single name of a minor civil division or populated place recognized by the U.S. Geological Survey’s Geographic Names Information System.

Each UC and UA is assigned a five-digit numeric census code based on a national alphabetical sequence of all urban area names. A separate flag is included in data tabulation files to differentiate between UAs and UCs. In printed reports, this differentiation is included in the name.

Central Place: The 2010 Census urban areas will no longer include one or more designated central places. In preceding censuses, the central place included all incorporated or census designated places included in the urban area title, plus additional incorporated areas that met a population size criterion. The concept of central place for urban areas is no longer being applied.

Relationship to Other Geographic Entities: Geographic entities, such as metropolitan areas, counties, minor civil divisions, places, and census tracts, often contain both urban and rural territory, population, and housing units.

OFFICE OF MANAGEMENT AND BUDGET (OMB) DEFINED METROPOLITAN AND MICROPOLITAN STATISTICAL AREAS^{ix}

The United States Office of Management and Budget (OMB) defines Metropolitan and Micropolitan statistical areas according to published standards that are applied to Census Bureau data. The general concept of a Metropolitan or Micropolitan statistical area is that of a core based statistical area (CBSA) containing a substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. Currently defined Metropolitan and Micropolitan statistical areas are based on application of 2000 standards. Current Metropolitan and Micropolitan statistical area definitions were announced by OMB effective June 6, 2003.

The 2000 standards provide that each CBSA must contain at least one urban area of 10,000 or more population. Each metropolitan statistical area must have at least one urbanized area of 50,000 or more inhabitants. Each micropolitan statistical area must have at least one urban cluster of at least 10,000 people but a population of less than 50,000.

Under the standards, the county (or counties) in which at least 50 percent of the population resides within urban areas of 10,000 or more population, or that contain at least 5,000 people residing within a single urban area of 10,000 or more population, is identified as a “central county” (counties). Additional “outlying counties” are included in the CBSA if they meet specified requirements of commuting to or from the central counties. Counties or equivalent entities form the geographic “building blocks” for metropolitan and micropolitan statistical areas throughout the United States and Puerto Rico. The basic categories of the 2000 OMB Metropolitan classifications include:

Metropolitan Statistical Areas: Metropolitan Statistical Areas have at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties. With these standards there are 1090 counties classified as metropolitan.

Micropolitan Statistical Areas: Micropolitan Statistical Areas – a new set of statistical areas – have at least one urbancluster of at least 10,000 but less than 50,000 population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.

Outside Core Based Statistical Areas (Outside CBSA): Areas not included in Metro or Micropolitan Statistical Areas.

COUNTY (OR STATISTICALLY EQUIVALENT ENTITY)^x

The primary legal divisions of most states are termed “counties.” In Louisiana, these divisions are known as parishes. In Alaska, which has no counties, the statistically equivalent entities are census areas, cities and boroughs (as in Juneau City and Borough), a municipalities (Anchorage), and organized boroughs. Census areas are delineated cooperatively for data presentation purposes by the state of Alaska and the U.S. Census Bureau. In four states (Maryland, Missouri, Nevada, and Virginia), there are one or more incorporated places that are independent of any county organization and thus constitute primary divisions of their states; these incorporated places are known as “independent cities” and are treated as equivalent to counties for data presentation purposes. (In some data presentations, they may be treated as county subdivisions and places.) The District of Columbia has no primary divisions, and the entire area is considered equivalent to a county for data presentation purposes.

CENSUS TRACTS^{xi}

Census Tracts are small, relatively permanent statistical subdivisions of a county or equivalent entity that are updated by local participants prior to each decennial census as part of the Census Bureau’s Participant Statistical Areas Program. The Census Bureau delineates census tracts in situations where no local participant existed or where state, local, or tribal governments declined to participate. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data.

Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. A census tract usually covers a contiguous area; however, the spatial size of census tracts varies widely depending on the density of settlement. Census tract boundaries are delineated with the intention of being maintained over a long time so that statistical comparisons can be made from census to census. Census tracts occasionally are split due to population growth or merged as a result of substantial population decline.

Census tract boundaries generally follow visible and identifiable features. They may follow nonvisible legal boundaries, such as minor civil division (MCD) or incorporated place boundaries in some states and situations, to allow for census-tract-to-governmental-unit relationships where the governmental boundaries tend to remain unchanged between censuses. State and county boundaries always are census tract boundaries in the standard census geographic hierarchy.

DEFINITIONS^{xii}

Age. Age is the length of time a person has lived in completed years as of April 1, 2010, the census reference date. (2010 Census of Population and Housing).

Class of Worker. Class of worker categorizes people according to the type of ownership of the employing organization. These categories are: 1) An employee of a private, for-profit company or business, or of an individual, for wages, salary, or commissions; 2) An employee of a private, not-for-profit, tax-exempt, or charitable organization; 3) A Local government employee (city, county, etc); 4) A state government employee; 5) A Federal government employee; 6) Self-employed in own not incorporated business, professional practice, or farm; 7) Self-employed in own incorporated business, professional practice, or farm; 8) Working without pay in a family business or farm. (2006-2010 American Community Survey).

Conventional Loan Application. Indicates that the loan granted, applied for, or purchased was conventional, not government-guaranteed or government-insured. (2010 Home Mortgage Disclosure Act).

Educational attainment. Educational attainment data are tabulated for people 18 years old and over. Respondents are classified according to the highest degree or the highest level of school completed. The question included instructions for persons currently enrolled in school to report the level of the previous grade attended or the highest degree received. (2006-2010 American Community Survey).

High School Graduate. This educational attainment level includes all persons who have a high school diploma or its equivalent. People who reported completing the 12th grade but not receiving a diploma are not included.

College Graduate. This educational attainment level includes people who have received a full four year college, university, or professional degree.

Not Enrolled. This category includes people of compulsory school attendance age or above who were not enrolled in school and were not high school graduates. These people may be referred to as “high school dropouts.” There is no restriction on when they “dropped out” of school; therefore, they may have dropped out before high school and never attended high school.

Employed Persons. Persons 16 years and over in the civilian noninstitutional population who, during the reference week, (a) did any work at all (at least 1 hour) as paid employees; worked in their own business, profession, or on their own farm, or worked 15 hours or more as unpaid workers in an enterprise operated by a member of the family; and (b) all those who were not working but who had jobs or

businesses from which they were temporarily absent because of vacation, illness, bad weather, childcare problems, maternity or paternity leave, labor-management dispute, job training, or other family or personal reasons, whether or not they were paid for the time off or were seeking other jobs. Each employed person is counted only once, even if he or she holds more than one job. Excluded are persons whose only activity consisted of work around their own house (painting, repairing, or own home housework) or volunteer work for religious, charitable, and other organizations (2010 Bureau of Labor Statistics LAUS).

Family Household (Family). A family includes a householder and one or more 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 one person living alone—these are called nonfamily households. Same-sex unmarried partner households are included in the family households category only if there is at least one additional person related to the householder by birth or adoption. (2010 Census of Population and Housing).

Grandparents as Caregivers. The ACS collects data on whether a grandchild lives with a grandparent in the household, whether the grandparent has responsibility for the basic needs of the grandchild, and the duration of that responsibility. (2006-2010 American Community Survey).

Gross Rent. Gross rent is the contract rent plus the estimated average monthly cost of utilities and fuels 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. (2006-2010 American Community Survey).

Higher-priced mortgage loans. A higher-priced mortgage loan (high cost loan) is a consumer credit transaction secured by the consumer's principal dwelling with an annual percentage rate that exceeds the average prime offer rate for a comparable transaction as of the date the interest rate is set by 1.5 or more percentage points for loans secured by a first lien on a dwelling, or by 3.5 or more percentage points for loans secured by a subordinate lien on a dwelling. (2010 Home Mortgage Disclosure Act /Section 226.35(a) of Truth in Lending Act (Regulation Z)).

Home Improvement Loan. A home improvement loan is (a) any dwelling-secured loan to be used, at least in part, for repairing, rehabilitating, remodeling, or improving a dwelling or the real property on which the dwelling is located, and (b) any non-dwelling-secured loan (i) that is to be used, at least in part, for one or more of those purposes and (ii) that is classified as a home improvement loan by the institution. (2010 Home Mortgage Disclosure Act).

Home Purchase Loan. A home purchase loan is any loan secured by and made for the purpose of purchasing a dwelling. (2010 Home Mortgage Disclosure Act).

Home Refinance Loan. Refinancing is any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower. The purpose of the loan being refinanced is not relevant to determining whether the new loan is a refinancing for HMDA purposes. Nor is the borrower's intended use of any additional cash borrowed relevant to determining whether the loan is a refinancing, though the borrower's intended use of the funds could make the transaction a home improvement loan or a home purchase loan. (2010 Home Mortgage Disclosure Act).

House Heating Fuel. The data show the type of fuel used most to heat the house, apartment, or mobile home. House heating fuel provides information on energy supply and consumption. Heating fuel is categorized on the ACS questionnaire as follows: utility gas; bottled, tank or LP gas; electricity; fuel oil, Kerosene, etc; coal or coke; wood; solar energy; other fuel; no fuel used. (2006-2010 American Community Survey).

Household. All people who occupy a housing unit, including the householder, occupants related to the householder, and lodgers, roomers, boarders, and so forth. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Housing Cost Burden. Housing cost burden is generally a measure of housing costs as a percentage of income. The Department of Housing and Urban Development (HUD) has defined moderate cost burdens as those between 30 percent and 50 percent of income, and severe cost burdens as those above 50 percent of income. Percent of income paid for housing is, at best, a rough measure of affordability, but its use has become widespread for several reasons. First, it is relatively simple to grasp and to calculate. Second, 30 percent of income has become the standard that housing subsidy programs require households to pay when living in subsidized housing. In this report, housing cost burden is defined as households that pay 30 percent or more of their monthly income towards housing costs.

Data for monthly housing costs as a percentage of household income are developed from a distribution of "Selected Monthly Owner Costs as a Percentage of Household Income" for

owner-occupied and “Gross Rent as a Percentage of Household Income” for renter-occupied units. The owner-occupied categories are further separated into those with a mortgage and those without a mortgage. (2006-2010 American Community Survey).

Housing Unit. A housing unit may be a house, an apartment, a mobile home, a group of rooms or a single room that is 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 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. If that information cannot be obtained, the criteria are applied to the previous occupants. Both occupied and vacant housing units are included in the housing unit inventory. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Husband-Wife Family. A family in which the householder and his or her spouse of the opposite sex are enumerated as members of the same household. (2010 Census of Population and Housing).

Industry. Industry data describe the kind of business conducted by a person’s employing organization. These questions were asked for all people 15 years old and over who had worked in the past 5 years. For employed people, the data refer to the person’s job during the previous week. For those who worked two or more jobs, the data refer to the job where the person worked the greatest number of hours. For unemployed people and people who are not currently employed but report having a job within the last five years, the data refer to their last job. (2006-2010 American Community Survey).

Income. “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. Income is only calculated for persons age 15 and over. 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; gifts and lump-sum inheritances, insurance payments, and other types of lump-sum receipts. (2006-2010 American Community Survey).

Income of Households. Household income includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Although the household income statistics cover the past 12 months, they are characteristics of individuals and the composition of households at the time of interview. (2006-2010 American Community Survey).

Kitchen Facilities. A unit has complete kitchen facilities when it has all three of the following facilities: (a) a sink with a faucet, (b) a stove or range, and (c) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave or portable heating equipment such as a hot plate or camping stove should not be considered as having complete kitchen facilities. An icebox is not considered to be a refrigerator. (2006-2010 American Community Survey).

Loan Application. Mortgage loan applications reported under the Home Mortgage Disclosure Act. HMDA applications are calculated in a similar fashion to the approach Federal Financial Institutions Examination Council (the agency which collects, makes HMDA data available to the public) employs in their aggregate HMDA report. FFIEC incorporates all loan purchases (loans one bank buys from another are recorded again-beyond the initial loan record, in HMDA) and preapproval requests (those which do not become applications are excluded) to be removed. The approach is designed to only consider applications and is the method utilized used in these calculations. (2010 Home Mortgage Disclosure Act).

Loan Denial. Indicates that the loan application was denied by the financial institution. (2010 Home Mortgage Disclosure Act).

Loan Origination. Indicates that the loan application was originated by the borrower institution. (2010 Home Mortgage Disclosure Act).

Loan Purpose. Indicates whether the purpose of the loan or application was for home purchase, home improvement, or refinancing. (2010 Home Mortgage Disclosure Act).

Loan Type. Indicates whether the loan granted, applied for, or purchased was conventional, government-guaranteed, or government-insured. (2010 Home Mortgage Disclosure Act).

Manufactured/Mobile Home. A manufactured/mobile home is defined as a factory built housing unit that was originally constructed to be towed to the construction site on its own chassis. Manufactured/mobile homes in which one or more permanent rooms have been added are classified as a detached single family home and not a manufactured/mobile home. (2006-2010 American Community Survey).

Marital Status. The marital status question is asked to determine the status of the person at the time of the interview. People 15 and over were asked whether they were “now married,” “widowed,” “divorced,” “separated,” or “never married.” People in common-law marriages were allowed to report the marital status they considered the most appropriate. Differences in the number of married males and females occur because there is no step in the weighting process to equalize the weighted estimates of husbands and wives. (2006-2010 American Community Survey).

Median Age. The age classification is based on the age of the person in complete years at the time of interview. Both age and date of birth are used in combination to calculate the most accurate age at the time of the interview. The median age is the age that divides the population into two equal-size groups. Half of the population is older than the median age and half is younger. Median age is based on a standard distribution of the population by single years of age and is shown to the nearest tenth of a year. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Median Home Value. Home value is the respondent’s estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. If the house or mobile home was owned or being bought, but the land on which it sits was not, the respondent was asked to estimate the combined value of the house or mobile home and the land. For vacant units, value was the price asked for the property. Value was tabulated separately for all owner-occupied and vacant-for-sale housing units, as well as owner-occupied and vacant-for-sale mobile homes. The median divides the value distribution into two equal parts: one-half of the cases falling below the median value of the property and one-half above the median. (2006-2010 American Community Survey).

Mortgage Status. “Mortgage” refers to all forms of debt where the property is pledged as security for repayment of the debt, including deeds of trust; trust deeds; contracts to purchase; land contracts; junior mortgages; and home equity loans. A mortgage is considered a first mortgage if it has prior claim over any other mortgage or if it is the only mortgage on the property. All other mortgages (second, third, etc.) are considered junior mortgages. A home equity loan is generally a junior mortgage. If no first mortgage is reported, but a junior mortgage or home equity loan is reported, then the loan is considered a first mortgage. In most data products, the tabulations for “Selected Monthly Owner Costs” and “Selected Monthly Owner Costs as a Percentage of Household Income” usually are shown separately from units “with a mortgage” and for units “not mortgaged.” The category “not mortgaged” is comprised of housing units owned free and clear of debt. Mortgage status provides information on the cost of home ownership. When the data is used in conjunction with mort-

gage payment data, the information determines shelter costs for living quarters. These data can be used in the development of housing programs aimed to evaluate the magnitude of and to plan facilities for condominiums, which are becoming an important source of supply of new housing in many areas. (2006-2010 American Community Survey).

Occupation. Occupation describes the kind of work a person does on the job. These questions were asked for all people 15 years old and over who had worked in the past 5 years. For employed people, the data refer to the person’s job during the previous week. For those who worked two or more jobs, the data refer to the job where the person worked the greatest number of hours. For unemployed people and people who are not currently employed but report having a job within the last five years, the data refer to their last job. (2006-2010 American Community Survey).

Occupants per Room/Household Crowding. Occupants per room is obtained by dividing the number of people in each occupied housing unit by the number of rooms in the unit. Although the Census Bureau has no official definition of crowded units, many users consider units with more than one occupant per room to be crowded. For this report crowded units are those with more than one occupant per room. (2006-2010 American Community Survey).

Occupied Housing Unit. A housing unit is classified as occupied if it is the current place of residence of the person or group of people living in it at the time of interview, or if the occupants are only temporarily absent from the residence for two months or less, that is, away on vacation or a business trip. If all the people staying in the unit at the time of the interview are staying there for two months or less, the unit is considered to be temporarily occupied and classified as “vacant.” 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. The living quarters occupied by staff personnel within any group quarters are separate housing units if they satisfy the housing unit criteria of separateness and direct access; otherwise, they are considered group quarters. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Owner-Occupied Housing Unit. 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. The owner or co-owner must live in the unit. The unit is “Owned by you or someone in this household with a mortgage or loan” if it is being purchased with a mortgage or some other debt arrangement such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. The unit also is considered owned with a mortgage if it is built on leased land and there is a mortgage on the unit. Mobile homes occupied by owners with installment loan balances also are included in this category.

A housing unit is “Owned by you or someone in this household free and clear (without a mortgage or loan)” if there is no mortgage or other similar debt on the house, apartment, or mobile home including units built on leased land if the unit is owned outright without a mortgage. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Place of Birth/Nativity. Information on place of birth and citizenship status was used to classify the population into two major categories: native and foreign born. Place of birth includes further specification about state of birth (within the United States) or foreign country, or Puerto Rico, Guam, etc. of birth (outside the U.S.). People born outside the United States were asked to report their place of birth according to current international boundaries. (2006-2010 American Community Survey).

Plumbing Facilities. Complete plumbing facilities include: (a) hot and cold running water, (b) a flush toilet, and (c) a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing units are classified as lacking complete plumbing facilities when any of the three facilities is not present. (2006-2010 American Community Survey).

Population. All people, male and female, child and adult, living in a given geographic area. (2010 Census /2006-2010 American Community Survey).

Poverty. Poverty statistics calculated in the ACS adhere to the standards specified by the Office of Management and Budget in Statistical Policy Directive 14. The Census Bureau uses a set of dollar value thresholds that vary by family size and composition to determine who is in poverty. Further, poverty thresholds for people living alone or with nonrelatives (unrelated individuals) vary by age (under 65 years or 65 years and older). The poverty thresholds for two-person families also vary by the age of the householder. If a family’s total income is less than the dollar value of the appropriate threshold, then that family and every individual in it are considered to be in poverty. Similarly, if an unrelated individual’s total income is less than the appropriate threshold, then that individual is considered to be in poverty. (2006-2010 American Community Survey).

Individuals for Whom Poverty Status is Determined. Poverty status was determined for all people except institutionalized people, people in military group quarters, people in college dormitories, and unrelated individuals under 15 years old. (2006-2010 American Community Survey).

Race & Ethnicity. The Census Bureau collects race data in accordance with guidelines provided by the U.S. Office of Management and Budget (OMB), and these data are based on self-identification. The racial categories included in the American Community Survey questionnaire generally reflect a social definition of race recognized in this country, and not an attempt to define race biologically, anthropologically, or

genetically. In addition, it is recognized that the categories of the race item include racial and national origin or socio-cultural groups. People may choose to report more than one race to indicate their racial mixture, such as “American Indian” and “White.” People who identify their origin as Hispanic, Latino, or Spanish may be of any race.

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. For example, if race was missing for a son or daughter in the household, then either the race or races of the householder, another child, or the spouse of the householder were assigned. If race was not reported for anyone in the household, the race or races of a householder in a previously processed household were assigned. (2010 Census of Population and Housing).

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

Black or African American – A person having origins in any of the Black racial groups of Africa. It includes people who indicate their race as “Black, African American, or Negro,” or provide written entries such as African American, Afro-American, Kenyan, Nigerian, or Haitian.

American Indian or Alaska Native – A person having origins in any of the original peoples of North and South America (including Central America) and who maintain tribal affiliation or community attachment. It includes people who classified themselves as described below:

American Indian Tribe or Alaska Native. Respondents who identified themselves as “American Indian or Alaska Native” were asked to report their enrolled or principal tribe. Therefore, tribal data in tabulations reflect the written entries reported on the questionnaires. Some of the entries represent reservations or a confederation of tribes on a reservation. The information on

tribe is based on self-identification and therefore does not reflect any designation of federally- or state-recognized tribe. The information for the American Community Survey was derived from the American Indian and Alaska Native Tribal Classification List for the 1990 census that was updated for Census 2000 and the ACS based on the annual Federal Register notice entitled “Indian Entities Recognized and Eligible to Receive Services From the United States Bureau of Indian Affairs,” Department of the Interior, Bureau of Indian Affairs, issued by the Office of Management and Budget.

Asian – A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian sub-continent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam. It includes “Asian Indian,” “Chinese,” “Filipino,” “Korean,” “Japanese,” “Vietnamese,” and “Other Asian.”

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

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

Two or More Races – People may have chosen to provide two or more races either by checking two or more race response check boxes, by providing multiple responses, or by some combination of check boxes and write-in responses. The race response categories shown on the questionnaire are collapsed into the five minimum races identified by the OMB, and the Census Bureau’s “Some other race” category. For data product purposes, “Two or More Races” refers to combinations of two or more of the following race categories:

1. White
2. Black or African American
3. American Indian and Alaska Native
4. Asian
5. Native Hawaiian and Other Pacific Islander
6. Some other race

There are 57 possible combinations involving the race categories shown above. Thus, according to this approach, a response of “White” and “Asian” was tallied as two or more races, while a response of “Japanese” and “Chinese” was not because “Japanese” and “Chinese” are both Asian responses.

Hispanic or Latino-Hispanics or Latinos who identify with the terms “Hispanic,” “Latino,” or “Spanish” are those who classify themselves in one of the specific Hispanic, Latino, or Spanish categories listed on the questionnaire (“Mexican,” “Puerto Rican,” or “Cuban”) as well as those who indicate that they are “another Hispanic, Latino, or Spanish origin.” People who do not identify with one of the specific origins listed on the questionnaire but indicate that they are “another Hispanic, Latino, or Spanish origin” are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, or the Dominican Republic. Up to two write-in responses to the “another Hispanic, Latino, or Spanish origin” category are coded. Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person’s parents or ancestors before their arrival in the United States. People who identify their origin as Hispanic, Latino, or Spanish may be of any race. (2010 Census of Population and Housing).

Renter-Occupied Housing Unit. All occupied housing units which are not owner occupied, whether they are rented or occupied without payment of rent, are classified as renter occupied. “No rent paid” units are separately identified in the rent tabulations. Such units are generally provided free by friends or relatives or in exchange for services such as resident manager, caretaker, minister, or tenant farmer. Housing units on military bases also are classified in the “No rent paid” category. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Rooms. The statistics on rooms are in terms of the number of housing units with a specified number of rooms. The intent of this question is to count the number of whole rooms used for living purposes. For each unit, rooms include living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-around use, and lodger’s rooms. Excluded are strip or Pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling but not if the partition consists solely of shelves or cabinets. Rooms provide the basis for estimating the amount of living and sleeping spaces within a housing unit. (2006-2010 American Community Survey).

Seasonal, Recreational, or Occasional Use Homes. These are vacant units used or intended for use only in certain seasons or for weekends or other occasional use through-

out the year. Seasonal units include those used for summer or winter sports or recreation, such as beach cottages and hunting cabins. Seasonal units also may include quarters for such workers as herders and loggers. (2010 Census of Population and Housing).

Selected Monthly Owner Costs. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loan, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on property; utilities; and fuels. It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs. (2006-2010 American Community Survey).

Sex. For the purpose of census data collection and tabulation, sex refers to a person's biological sex. (2010 Census of Population and Housing).

Telephone. A telephone must be in working order and service available in the house, apartment, or mobile home that allows the respondent to both make and receive calls. Households whose service has been discontinued for nonpayment or other reasons are not counted as having telephone service available. In 2008 the instruction "Include cell phones" was added. (2006-2010 American Community Survey).

Unemployed Persons. Included persons aged 16 years and older who had no employment during the reference week, were available for work, except for temporary illness, and had made specific efforts to find employment sometime during the 4-week period ending with the reference week. Persons who were waiting to be recalled to a job from which they had been laid off need not have been looking for work to be classified as unemployed (2010 Bureau of Labor Statistics, LAUS).

Unemployment Rate. The unemployment rate represents the number unemployed persons as a percent of the labor force (2010 Bureau of Labor Statistics, LAUS).

Units in Structure. A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted. Stores and office space are excluded. The data are presented for the number of housing units in structures of specified type and size, not for the number of residential buildings. The units in structure provides information on the housing inventory by subdividing the inventory into one-family homes, apartments, and mobile homes. When the data is used in conjunction with tenure, year structure built, and income, units in structure serves as the basic identifier of housing used in many federal programs. The data also serve to aid in the planning of roads, hospitals, utility lines, schools, playgrounds, shopping centers, emergency

preparedness plans, and energy consumption and supplies. Structure type is determined for occupied and vacant housing units. (2006-2010 American Community Survey).

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

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

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

Mobile Home – Both occupied and vacant mobile homes to which no permanent rooms have been added are counted in this category. Mobile homes used only for business purposes or for extra sleeping space and mobile homes for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory.

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

Vacant Housing Unit. A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. (2010 Census of Population and Housing).

Value. Value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. The question was asked of housing units that were owned, being bought, vacant for sale, or sold not occupied at the time of the survey. If the house or mobile home was owned or being bought, but the land on which it sits was not, the respondent was asked to estimate the combined value of the house or mobile home and the land. For vacant units, value was the price asked for

the property. Value was tabulated separately for all owner-occupied and vacant-for-sale housing units, as well as owner-occupied and vacant-for-sale mobile homes. (2006-2010 American Community Survey).

Year Housholder Moved into Unit. These data refer to the year of the latest move by the householder. If the householder moved back into a housing unit he or she previously occupied, the year of the latest move was reported. If the householder moved from one apartment to another within the same building, the year the householder moved into the present apartment was reported. The intent is to establish the year the present occupancy by the householder began. The year that the householder moved in is not necessarily the same year other members of the household moved in, although in the great majority of cases an entire household moves at the same time. (2006-2010 American Community Survey).

Year Structure Built. Year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. Housing units under construction are included as vacant housing if they meet the housing unit definition, that is, all exterior windows, doors, and final usable floors are in place. For mobile homes, houseboats, RVs, etc., the manufacturer's model year was assumed to be the year built. (2006-2010 American Community Survey).

DATA LIMITATIONS

CENSUS 2010 OVERCOUNT/UNDERCOUNT^{xiii}

The Census Bureau estimates that among the 300.7 million people who live in housing units, about 94.7 percent were counted correctly, about 3.3 percent were counted erroneously, 1.6 percent provided only a census count and had their demographic characteristics imputed, or statistically inserted, and 0.4 percent needed more extensive imputation after all census follow-up efforts were attempted. Among those erroneously counted, about 84.9 percent were duplicates, while the remainder were incorrectly counted for another reason, such as people who died before Census Day (April 1, 2010), who were born after Census Day or were fictitious census records.

The Census Bureau estimated 16.0 million omissions in the census. Omissions include people missed in the census and people whose census records could not be verified in the post-enumeration survey because they did not answer enough of the demographic characteristic questions in the census. Of the 16.0 million omissions, about 6.0 million were likely counted in the census but couldn't be verified in the post-enumeration survey.

The 2010 Census undercounted renters by 1.1 percent, showing no significant change compared with 2000. Homeowners were overcounted in both the 2000 and 2010 censuses.

However, the 2010 Census reduced the net overcount for homeowners from 1.2 percent to 0.6 percent. Renters were more likely to be duplicated than owners and twice as likely to have all of their characteristics imputed.

As with prior censuses, coverage varied by race and Hispanic origin. The 2010 Census overcounted the non-Hispanic white alone population by 0.8 percent, not statistically different from an overcount of 1.1 percent in 2000.

The 2010 Census undercounted 2.1 percent of the black population, which was not statistically different from a 1.8 percent undercount in 2000. In 2010, 1.5 percent of the Hispanic population was undercounted. In 2000, the estimated undercount of 0.7 percent was not statistically different from zero. The difference between the two censuses was also not statistically significant.

The Census Bureau did not measure a statistically significant undercount for the Asian or for the Native Hawaiian and Other Pacific Islander populations in 2010 (at 0.1 percent and 1.3 percent, respectively). These estimates were also not statistically different from the results measured in 2000 (a 0.8 percent overcount and a 2.1 percent undercount, respectively).

Coverage of the American Indian and Alaska Native population varied by geography. American Indians and Alaska Natives living on reservations were undercounted by 4.9 percent, compared with a 0.9 percent overcount in 2000. The net error for American Indians not living on reservations was not statistically different from zero in 2010 or 2000.

Men 18 to 29 and 30 to 49 were undercounted in 2010, while women 30 to 49 were overcounted, a pattern consistent with 2000. The estimated overcount of women 18 to 29 was not statistically significant.

The post-enumeration survey did not measure a statistically significant undercount or overcount in the population or housing units for any state. The survey did not measure a statistically significant undercount or overcount for the population in any counties or places of 100,000 or more. The 2010 Census undercounted housing units, mostly because of an undercount of vacant units. On the other hand, there was no statistically significant undercount or overcount of occupied housing units.

MARGIN OF ERROR IN THE AMERICAN COMMUNITY SURVEY.^{xiv}

Data from the American Community Survey (ACS) is based on a sample and is subject to sampling variability. Sampling error is the uncertainty associated with an estimate that is based on data gathered from a sample of the population

rather than the full population. The American Community Survey (ACS) provides users with measures of sampling error along with each published estimate. To accomplish this, all published ACS estimates are accompanied either by 90 percent margins of error or confidence intervals, both based on ACS direct variance estimates.

The margin of error is most often indicated by plus and minus signs followed by a number value. This value represents the range within which one can assert the population value will be found, according to varying levels of confidence. The margin of error gives nuance to the best guess point estimates by providing a more accurate range of data values. Adding and subtracting the margin of error to a point estimate creates the range, or the confidence interval.

Point estimates use statistical techniques, such as regression models, to infer from sample data what the actual value of the characteristic is in the population. These point estimates can be thought of as a best guess of the population characteristic value, given the available sample survey data information. As with any guess or prediction, estimates are only as reliable as the information they are based on. Estimates such as those presented in the ACS can vary in precision, especially in relationship to the overall sample size. A smaller number of sample observations leads to less accurate estimates, while a larger number of sample observations often provide more accurate estimates.

For more information of accuracy of data from the American Community Survey please consult the Census Bureau publication, ACS Design and Methodology: http://www.census.gov/acs/www/methodology/methodology_main/

DERIVED MEASURES^{xv}

Mean. This measure represents an arithmetic average of a set of values. It is derived by dividing the sum (or aggregate) of a group of numerical items by the total number of items in that group. For example, mean household earnings is obtained by dividing the aggregate of all earnings reported by individuals with earnings in households by the total number of households with earnings.

Median. This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of n data values. The median divides the total frequency distribution into two equal parts: one-half of the cases falling below the median and one half above the median. The median is computed on the basis of the distribution as tabulated, which is sometimes more detailed than the distribution shown in specific census publications and other data products.

Interpolation. Interpolation frequently is used in calculating medians or quartiles based on interval data and in approximating standard errors from tables. Linear interpolation is used to estimate values of a function between two known values.

Percentage. This measure is calculated by taking the number of items in a group possessing a characteristic of interest and dividing by the total number of items in that group and then multiplying by 100.

Rate. This is a measure of occurrences in a given period of time divided by the possible number of occurrences during that period. Rates are sometimes presented as percentages.

NOTES

ⁱ Excerpted from, What is the Census?, <http://2010.census.gov/2010census/about/>

ⁱⁱ Excerpted from U.S. Census Bureau. A Compass for Understanding and Using American Community Survey Data: What Researchers Need to Know. U.S. Department of Commerce. Washington DC, May 2009. <http://www.census.gov/acs/www/Downloads/handbooks/ACSRResearch.pdf>

ⁱⁱⁱ Excerpted from LAUS Estimation Methodology. <http://www.bls.gov/lau/laumthd.htm>

^{iv} Excerpted from Home Mortgage Disclosure Act: About the Data. <http://www.ffiec.gov/hmda/about.htm>

^v Excerpted from U.S. Census Bureau: About SAIPE. <http://www.census.gov/did/www/saipe/about/index.html>

^{vi} Excerpted from U.S. Department of Labor: National Agricultural Workers Survey. <http://www.doleta.gov/agworker/naws.cfm>

^{vii} Excerpted from USDA Economic Research Service: Rural-Urban Commuting Area Codes. <http://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes.aspx>

^{viii} Excerpted from U.S. Census Bureau: Geographic Terms and Concepts - Urban and Rural http://www.census.gov/geo/www/2010census/gtc/gtc_urban-rural.html

^{ix} Excerpted from U.S. Census Bureau: Geographic Terms and Concepts - Core Based Statistical Areas and Related Statistical Areas http://www.census.gov/geo/www/2010census/gtc/gtc_cbsa.html#md

^x Excerpted from U.S. Census Bureau: Geographic Terms and Concepts – or Statistically Equivalent Entity http://www.census.gov/geo/www/2010census/gtc/gtc_cou.html

^{xi} Excerpted from U.S. Census Bureau: Geographic Terms and Concepts – Census Tracts http://www.census.gov/geo/www/2010census/gtc/gtc_ct.html

^{xii} Most definitions excerpted from Endnotes 1 through 6.

^{xiii} Excerpted from U.S. Census Bureau, <http://content.govdelivery.com/bulletins/gd/USCENSUS-418bf7>

^{xiv} Excerpted from American Community Survey, http://www.census.gov/acs/www/methodology/methodology_main/

^{xv} Excerpted from American Community Survey – Subject Definitions http://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2009_ACSSubjectDefinitions.pdf.