

TOTAL POPULATION AND HOUSEHOLDS: The DrillDown assembles a list of residential addresses from municipal and proprietary tax assessment records, municipal building permit records, utility hookups, and credit bureau records. Households, also known as occupied units, are determined by multiplying the total number of residential addresses by the occupancy rate, determined through analysis of utility usage records, at the block group level. Total population is calculated by multiplying the number of households by the average household size and adding this number to the population in group quarters. Average household size and population in group quarters are provided at the block group level by the most recent census trend projections; group quarters population excludes individuals in correctional facilities.

POPULATION PER ACRE: The DrillDown total population estimate divided by the acreage of the study area. Land area measurements are obtained from the U.S. Census Bureau as the size, in square units (metric and nonmetric) of all areas designated as land in the Census Bureau's national geographic Topologically Integrated Geographic Encoding and Referencing (TIGER®) system.

% CHANGE IN USPS DELIVERY ADDRESSES: The change in the total number of residential and commercial addresses that the U.S. Postal Service (USPS) has recorded in their database excluding addresses identified as vacant (not collecting mail for 90 days or longer) or no-stat (not occupied). The data is provided by the U.S. Department of Housing and Urban Development (HUD) on a quarterly basis at the census tract level. Social Compact utilizes the earliest available count (2005) and the latest available count (2007) to calculate the percent change. Tract level data is adjusted to different geographies by weighting the number of postal counts to the Census 2000 households at the block group level.

% CHANGE IN IRS RETURNS: The change in the total number of tax returns received by the Internal Revenue Service. The data is provided by the Internal Revenue Service (IRS) at the zip code level. Social Compact utilizes the earliest available count (1998) and the latest available count (2005) to calculate percent change; 1998 values are adjusted for inflation to 2005 dollars. Zip code level data is adjusted to different geographies by weighting the number of returns to the Census 2000 households at the block group level.

AVERAGE HOUSEHOLD INCOME: Utilizing credit bureau income estimates, Social Compact calculates the income distribution, or the number of households per income bracket, for a given geography. The average income at the block group level is calculated by applying the U.S. Bureau of Labor and Statistics Consumer Expenditure Survey (CEX) estimated average income for individuals within a particular income bracket (projected from 2004 to 2006) to the income distribution determined. The DrillDown average household income estimate is then adjusted to include the proportion of neighborhood income attributed to informal economic activity.

MEDIAN HOUSEHOLD INCOME: Utilizing credit bureau income estimates, Social Compact calculates the income distribution, or the number of households per income bracket, for a given geography. The median household income is the income of the household that divides the number of upper-income and lower-income households into two equal parts.

AGGREGATE NEIGHBORHOOD INCOME: Utilizing credit bureau income estimates, Social Compact calculates the income distribution, or the number of households per income bracket, for a given geography. The aggregate income is calculated as the sum of the total number of households in each income bracket multiplied by the average household income for that income bracket. The DrillDown aggregate neighborhood income estimate is then adjusted to include the proportion of neighborhood income attributed to informal economic activity.

AGGREGATE NEIGHBORHOOD INCOME PER ACRE: The aggregate neighborhood income divided by the total acreage of the study area. Land area measurements are obtained from the U.S. Census Bureau as the size, in square units (metric and nonmetric) of all areas designated as land in the Census Bureau's national geographic Topologically Integrated Geographic Encoding and Referencing (TIGER®) system.

% INFORMAL ECONOMY: An estimate of the proportion of neighborhood income attributed to informal economic activity. By weighting the following proxies, the DrillDown estimates the monetary value of unregulated economic activity: households with income below \$30,000; difference between household income and household expenditures; the percentage of households with no credit record; the percentage of utility payments made in cash; the number of nontraditional financial service providers per household and per acre; the difference between estimated housing costs and real home values; and the percent foreign born population. The DrillDown average household income estimate is adjusted to include the proportion of neighborhood income attributed to informal economic activity; median household income is not.

AVERAGE INCOME OF NEW HOME BUYERS: The average household income of individuals who received a home loan for purchase of a 1 to 4 unit structure intended as the primary residence (not rental or second home). The data is provided at the census tract level by the U.S. Department of Housing and Urban Development through the Home Mortgage Disclosure Act (HMDA). Social Compact utilizes the earliest available date (2003) and the latest available date (2006) to calculate the average household income and the percent change from the Census 2000 average income of neighborhood residents. Tract level data is adjusted to different geographies by weighting the number of postal counts to the Census 2000 households at the block group level.

% CHANGE IN IRS ADJUSTED GROSS INCOME: The percent change in neighborhood adjusted gross income from 1998 to 2005. The data is provided by the Internal Revenue Service (IRS) at the zip code level. Social Compact utilizes the earliest available date (1998) and the latest available date (2005) to calculate percent change; 1998 values are adjusted for inflation to 2005 dollars. Zip code level data is adjusted to different geographies by weighting the number of returns to the Census 2000 households at the block group level.

OWNER OCCUPANCY BY UNIT: An estimate of the proportion of residential units where the property owner is a resident. Social Compact determines owner occupancy by matching a street address with a property owner's mailing address provided by proprietary real estate data and municipal tax assessor records.

OWNER OCCUPANCY BY BUILDING: An estimate of the proportion of residential buildings where the property owner is a resident. Social Compact determines owner occupancy by matching a street address with a property owner's mailing address provided by proprietary real estate data and municipal tax assessor records. Social Compact considers a building as owner occupied if, for buildings five units or less, at least one unit is owner occupied, and, for larger buildings, more than 50% of the units are owner occupied.

MEDIAN HOME SALE VALUE: Median home sale value is calculated at the neighborhood level using property transaction data from property sales and both proprietary and municipal real estate data over an 18 month period. The median home sale value is the value of the home that divides the number of higher-valued and lower-valued homes into two equal parts.

NEW RESIDENTIAL UNITS: The total number of reported new residential units resulting from new construction as determined through an assessment of project descriptions obtained from municipal building permit records for the stated period of time. The DrillDown reports the rate of new construction, or the total number of new residential units per 1,000 households, as a means of comparison across neighborhoods.

RESIDENTIAL REHAB ACITIVITY: The proportion of residential buildings that have undergone reported additions, alterations, and/or repairs to an existing structure, as determined through an assessment of project descriptions obtained from municipal building permit records for the stated period of time.

CRIME: Social Compact examines crime data at the block group level, as part of its neighborhood risk and stability analysis. Crime statistics, obtained from local police records, are gathered longitudinally to assess trends in documented criminal activity over time. In order to maintain consistency across comparisons of time and geography, Social Compact uses population and household counts from Census 2000 and not current DrillDown estimates; and employs the Federal Bureau of Investigation's (FBI) Uniform Criminal Reporting (UCR) coding to define property and violent crime (see below). Unless otherwise stated, trends are reported for the start of the earliest year through the end of the latest year for which data was obtained (i.e. "2002 – 2006" is equivalent to January 1 2002 – December 31 2006). VIOLENT CRIME includes reported incidents of murder, forcible rape, robbery, and aggravated assault (in accordance with FBI UCR coding). PROPERTY CRIME includes reported incidents of arson, burglary, larceny/theft, and motor vehicle theft (in accordance with FBI UCR coding).

ALL EMPLOYERS: An indicator of an area's business climate (total businesses, revenue) and daytime population (number of employees). The total number of businesses (including nonprofit and community based organizations, educational institutions and churches), total revenue (annual sales revenue) and total employees are based on listings provided by ESRI Business Analyst and/or InfoUSA.

ESTIMATED ANNUAL EMPLOYEE SPENDING: Based on the International Council of Shopping Centers (ICSC) Office Worker Spending Patterns (2004), Social Compact applies the estimated average expenditures on meals and services of a downtown office worker (\$2,787/yr) to the total number of employees in an area, based on InfoUSA business listings. While this indicator can provide an estimate of the annual spending potential of an area's daytime population, it does not include other visitor and tourist spending.

ALL RETAIL: Based on listings provided by ESRI Business Analyst, InfoUSA and/or ACNielsen, Social Compact calculates the total number of retail businesses for the study area. Retail businesses are considered establishments organized to sell merchandise in small quantities to the general public. Social Compact further subdivides its retail analysis based on the following categories: apparel and grocers. The sum of these categories is not necessarily the total of all retail businesses.

APPAREL (RETAILERS): Retail business establishments organized to sell merchandise in small quantities to the general public primarily engaged in retailing a general line of men's, women's and children's clothing and accessories (hats, shoes, etc.).

ALL GROCERS: All food retailers that sell food for home consumption and preparation (supermarkets, corner stores, convenience stores, etc.) based on listings provided by ESRI Business Analyst, Info USA, and/or AC Nielsen. This category does not include restaurants, carry-out establishments, etc.

FULL SERVICE GROCERS: Food retailers of 20 or more employees that sell food for home consumption and preparation; based on listings provided by ESRI Business Analyst, InfoUSA, and/or AC Nielsen. This category may include food retailers with less than 20 employees if products from each and all of the following categories are regularly available: fruits, vegetables, dairy, meat, and breads. This category does not include restaurants, carry-out establishments, etc.

RESTAURANTS: All business establishments primarily engaged in providing food services to patrons.

ESTIMATED REVENUE: The annual sales revenues for retail businesses based on listings provided by ESRI Business Analyst, InfoUSA and/or ACNielsen.

RESIDENT EXPENDITURES: Social Compact calculates residents' retail expenditures, based on household income, through an analysis of average consumer spending on goods and services provided by the most recent Consumer Expenditure Survey (CE). The CE is a national account conducted by the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor and administered by the Census Bureau. The CE expenditure categories are then matched to corresponding North American Industry Classification System (NAICS) codes for existing retail businesses.

ESTIMATED LEAKAGE: An estimate derived through subtracting annual sales revenue from residents' annual aggregate expenditures. Leakage is presented as a dollar amount that is meant to identify the gap between available retail within the neighborhood and the retail spending of residents themselves. A positive leakage number means residents' expenditures exceed retail business revenues in the study area, suggesting unmet demand. A negative leakage number means retail business revenues exceed residents' aggregate expenditures. This may indicate the presence of a shopping district or other retail destination or may be the result of significant visitor or tourist retail spending. Thus, an estimate of zero or negative leakage does not necessarily imply that neighborhoods are sufficiently retailed, rather that particular demand is not revealed through broad aggregate numbers.

ADDITIONAL ESTIMATED SQUARE FEET: The total square feet of retail space the estimated leakage could potentially support; based on the International Council of Shopping Center's (ICSC) national estimates of retail revenue per square foot for grocery and apparel retailers and restaurants. This figure is not available for all retailers.

BANKS & CREDIT UNIONS: Also referred to as "traditional financial service institutions," based on listings provided by the Federal Deposit Insurance Corporation (FDIC), 2007.

PAWNSHOPS, CHECK CASHERS, PAYDAY LENDERS: Also referred to as "nontraditional financial service institutions," based on listings provided by ESRI Business Analyst and/or InfoUSA.

AVERAGE DISTANCE: Represents the average of the distance in miles from each census block group center to the nearest establishment (irrespective of neighborhood boundaries). This assessment includes establishments in the study area and up to two miles beyond the study area boundary. In the case that an establishment is located on or just beyond the neighborhood boundaries used in the DrillDown analysis, this indicator serves as a more accurate determinant of residents' access to these services.

% of HOUSEHOLDS LACKING CREDIT HISTORIES: A percentage of households lacking an associated record with any of the three major credit bureaus (Axciom, Equifax, and Experian); this indicator serves as a proxy for underbanked households.

GENERAL DRILLDOWN DATA SOURCES: ACNielsen, 2007; Acxiom Corporation, 2007; Claritas, 2007; Bureau of Labor Statistics, Consumer Expenditure Survey 2004; Equifax Corporation, 2007; Experian Corporation, 2007; ESRI Business Analyst; Federal Deposit Insurance Corporation, 2007; First American CoreLogic, 2007; InfoUSA, 2007; Internal Revenue Service (IRS), 1998, 2005; Home Mortgage Disclosure Act (HMDA), 2003 to 2006; Social Compact Analysis, 2007, 2008; U.S. Census Bureau, Census 2000; U.S. Department of Labor, 2004; municipal data.