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Element Number	0000
Description	Enhancement Mandatory Append
Data Dictionary	The enrichment mandatory append is required when any data from the enrichment master file is appended. It consists of a match type. Values: (four bytes total in length) Total Enrichment Match Type, one byte H or F = Household Match P or I = Person Match G or E = Geographic or Area Level Match N or blank = Non-match Filler, three bytes

Element Number	0100C
Description	Date of Birth/Combined Adult Age
Data Dictionary	Date of Birth is acquired from public and proprietary files. These sources provide, at a minimum, the year of birth. The birth month is provided where available. Estimated ages are acquired from proprietary data sources and Experian models which estimate the adult age. Valid Values: 9 Bytes CCYYMM followed by 1 byte Exact or Estimated Age indicator and age (00-98 = 00-98, 99 = 99+) E19-E99 = Exact Ages I19-I99 = Estimated Ages U00 = Unknown

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	0103
Description	Gender Code
Data Dictionary	Gender information is applied during the convert prior to enhancement. Approximately five to eight percent of the client records are coded as gender unknown because of ambiguous or unisex names. Records coded as gender both include those with prefixes of Mr. & Mrs. and/or first names like John & Mary. Values: M =Male F = Female B = Both U = Unknown

Element Number	0107A
Description	Marital Status
Data Dictionary	Marital status is determined based on the composition of the Living unit or through the application of a predictive model. Note: Single refers to an individual that has never married and not single because of divorce or spouse's death. Valid Values: First byte contains the model confidence flag with the following values: 1 = Extremely Likely 5 = Likely 0 = Unknown Second byte contains the following detail values: M = Married S = Single U = Unknown Status When there is insufficient data to match a customer's record in our enrichment master for marital status, a median marital status based on the Experian modeled marital status assigned to other living units in the same zip+4 area is used. In the rare case that zip+4 is not on the record, marital status is based on the marital status assigned to other records in that zip region. Note: the median level data applied to records for this element can be identified through the Enrichment Mandatory Append û Total Enrichment Match Type indicator (E).

Element Number	0108C
Description	Country of Origin
Data Dictionary	Contact your Experian Account Representative if you need more information about this variable.

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Element Number	0108D
Description	Ethnicity Detail
Data Dictionary	Contact your Experian Account Representative if you need more information about this variable.

Element Number	0108E
Description	Ethnic Insight
Data Dictionary	Ethnic Insight Elements Ethnic Insight is a comprehensive predictive name analysis process which identifies ethnic origin, probable religion, and the language preference of individuals. Experian can now code and identify 177 ethnicities, 33 groups, 10 religions, 79 language groups and 22 Country of Origin codes. The Ethnic Insight software utilizes over 550,000 surnames by ethnicity, over 75,000 first names unique to a given ethnicity, and over 3000 expert system rules. Also utilized are a group of geographic reference tables for determining the proper codes to apply to an individual. Each record passed through the process uses the above files as references while examining the individuals first name, last names, and the zip code of the record Note: Element 0108E calls elements 0108C, 0108D, 0108G, 0108L, 0108R, 0108T 0108E - Ethnic Insight Match Flag Valid Values: Y = Matched to Ethnic Insight

Element Number	0108E
Description	Ethnic Insight
Data Dictionary	0108C - Country of Origin

Data Dictionary content:

0108C - Country of Origin
Indicates Country of Origin using a sophisticated program that analyzes first name, last name, expert system rules and geography.

Valid Values:

00 = Unknown
01 = Mexico
02 = Cuba
03 = Puerto Rico
04 = Nicaragua
05 = Dominican Republic
06 = Colombia
07 = Honduras
08 = Guatemala
09 = El Salvador
10 = Costa Rica
11 = Panama
12 = Ecuador
13 = Venezuela
14 = Argentina
15 = Chile
16 = Peru
17 = Bolivia
18 = Uruguay
19 = Paraguay
20 = Spain
22 = Brazil

Element Number	0108E
Description	Ethnic Insight
Data Dictionary	0108D - Ethnicity Detail Indicates the likely ethnicity using a sophisticated program that analyzes first name, last name, expert system rules and geography. Valid Values: 00 = Unknown 01 = English 02 = Scottish 03 = Danish 04 = Swedish 05 = Norwegian 06 = Finnish 07 = Icelandic 08 = Dutch 09 = Belgian 10 = German 11 = Austrian 12 = Hungarian 13 = Czech 14 = Slovak 15 = Irish 16 = Welsh 17 = French 18 = Swiss 19 = Italian 20 = Hispanic 21 = Portuguese 22 = Polish 23 = Estonian 24 = Latvian 25 = Lithuanian 26 = Ukrainian 27 = Georgian 28 = Byelorussian 29 = Armenian 30 = Russian 31 = Turkish 32 = Kurdish 33 = Greek 34 = Persian

Element Number	0108E
Description	Ethnic Insight
Data Dictionary	35 = Moldovan 36 = Bulgarian 37 = Romanian 38 = Albanian 39 = Native American 40 = Slovenian 41 = Croatian 42 = Serbian 43 = Bosniak 44 = Azerbaijani 45 = Kazakh 46 = Afghan 47 = Pakistani 48 = Bangladeshi 49 = Indonesian 50 = Indian 51 = Burmese (Myanmar) 52 = Mongolian 53 = Chinese 56 = Korean 57 = Japanese 58 = Thai 59 = Malay 60 = Laotian 61 = Khmer 62 = Vietnamese 63 = Sri Lankan 64 = Uzbek 65 = Other Asian 66 = Jewish 67 = Aleut 68 = Hebrew 70 = Arab 72 = Turkmen 73 = Tajik 74 = Kirghiz 75 = Saudi 76 = Iraqi

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Element Number	0108E
Description	Ethnic Insight
Data Dictionary	77 = Libyan 78 = Egyptian 79 = Rwandan 80 = Tongan 81 = Senegalese 82 = Malawian 83 = Sudanese 84 = Moroccan 85 = African American 86 = Kenyan 87 = Nigerian (Nigeria) 88 = Ghanaian 89 = Zambian 90 = Congolese (DRG) 91 = Surinamese 92 = Mozambican (Mozambique) 93 = Ivorian (Ivory Coast) 94 = Bhutanese 95 = Ethiopian 96 = Ugandan 97 = Batswana (Botswana) 98 = Cameroonian 99 = Zimbabwean 7A = Hindu 7B = Djiboutian 7C = Manx 7D = Telugu 7E = Nepalese 7F = Samoan 7G = Mauritanian 7H = Native American Inuit 8A = Congolese 8B = Central African (Central African Republic) 8C = Togolese 8D = Bahraini 8E = Qatari 8F = Guyanese 8G = Tibetan 8H = Fijian

Element Number	0108E
Description	Ethnic Insight
Data Dictionary	8I = Swazi 8J = Zulu 8K = Xhosa 8L = Basotho 8M = South African 8N = Liberian 8O = Comoran 8P = Beninese 8Q = Burkinabe (Burkina Faso) 8R = Nigerien (Niger) 8S = Ashanti 8T = Swahili 8U = Haitian 8V = Malian 8W = Jamaican 8X = Hausa 8Y = Pili 9A = Namibian 9B = Burundi 9C = Tanzanian 9D = Gambian 9E = Somali 9F = Macedonian 9G = Chadian 9H = Gabonese 9I = Angolan 9J = Chechen 9K = Igbo 9L = Yoruba 9M = Algerian 9N = Filipino 9O = Sotho (Lesotho) 9P = Tunisian 9Q = Hawaiian 9R = Malagasy (Madagascar) 9S = Basque 9T = Siere Leonean 9U = Kuwaiti 9V = Yemeni

Filtered By: Marketing Element: Custom Selection

Description	Ethnic Insight
Data Dictionary	9W = Guinean (Guinea-Bissau) 9X = Papua New Guinean 9Y = Equatorial Guinean 9Z = Syrian A1 = African American (Arabic Surname), 80%+ A2 = African American (Arabic Surname), 70-79% A3 = African American (Arabic Surname), 60-69% A4 = African American (Arabic Surname), 50-59% A5 = African American (Arabic Surname), 30-49% D1 = African American (Dutch Surname), 80%+ D2 = African American (Dutch Surname), 70-79% D3 = African American (Dutch Surname), 60-69% D4 = African American (Dutch Surname), 50-59% D5 = African American (Dutch Surname), 30-49% E1 = African American (English Surname), 80%+ E2 = African American (English Surname), 70-79% E3 = African American (English Surname), 60-69% E4 = African American (English Surname), 50-59% E5 = African American (English Surname), 30-49% F1 = African American (French Surname), 80%+ F2 = African American (French Surname), 70-79% F3 = African American (French Surname), 60-69% F4 = African American (French Surname), 50-59% F5 = African American (French Surname), 30-49% I1 = African American (Irish Surname), 80%+ I2 = African American (Irish Surname), 70-79% I3 = African American (Irish Surname), 60-69% I4 = African American (Irish Surname), 50-59% I5 = African American (Irish Surname), 30-49% S1 = African American (Scotch Surname), 80%+ S2 = African American (Scotch Surname), 70-79% S3 = African American (Scotch Surname), 60-69% S4 = African American (Scotch Surname), 50-59% S5 = African American (Scotch Surname), 30-49% U1 = African American (Unknown Surname), 80%+ U2 = African American (Unknown Surname), 70-79% U3 = African American (Unknown Surname), 60-69% U4 = African American (Unknown Surname), 50-59% U5 = African American (Unknown Surname), 30-49% W1 = African American (Welsh Surname), 80%+ W2 = African American (Welsh Surname), 70-79% W3 = African American (Welsh Surname), 60-69% W4 = African American (Welsh Surname), 50-59% W5 = African American (Welsh Surname), 30-49% ZZ = Multi-Ethnic

Element Number	0108E
Description	Ethnic Insight
Data Dictionary	0108G - Ethnic Group Code Experian derived code that groups ethnicities in general categories. Valid Values: 01 = African 02 = African American 03 = Asian Other 04 = Chinese 05 = Czech 06 = Dutch 07 = Eastern European 08 = English 09 = French 10 = German 11 = Greek 12 = Hawaiian 13 = Hispanic 14 = Indonesian 15 = Irish 16 = Italian 17 = Japanese 18 = Jewish 19 = Korean 20 = Middle Eastern 21 = Miscellaneous Other 22 = Native American 23 = Polish 24 = Polynesian 25 = Portuguese 26 = Russian 27 = Scandinavian 28 = Scotch 29 = Swiss 30 = Ukrainian 31 = Uncoded (no group) 32 = Vietnamese 33 = Western European

Element Number	0108E
Description	Ethnic Insight
Data Dictionary	0108L - Language Ethnic Insight Language indicates the language preference. Valid Values: 00 = Unknown 01 = English 03 = Danish 04 = Swedish 05 = Norwegian 06 = Finnish 07 = Icelandic 08 = Dutch 09 = Flemish/Walloon 10 = German 12 = Hungarian 13 = Czech 14 = Slovak 17 = French 19 = Italian 20 = Spanish 21 = Portuguese 22 = Polish 23 = Estonian 24 = Latvian 25 = Lithuanian 27 = Georgian 29 = Armenian 30 = Russian 31 = Turkish 32 = Kurdish 33 = Greek 34 = Farsi 35 = Moldovan 36 = Bulgarian 37 = Romanian 38 = Albanian 40 = Slovenian 41 = Serbo-Croatian

Data Dictionary	44 = Azeri
	45 = Kazakh
	46 = Pashtu/Pashto
	47 = Urdu
	48 = Bengali/Bangla
	49 = Bahasa Indonesia
	51 = Burmese
	52 = Mongolian
	53 = Chinese (Mandarin, Cantonese and other dialects
	56 = Korean
	57 = Japanese
	58 = Thai
	59 = Bahasa Melayu
	60 = Lao
	61 = Khmer
	62 = Vietnamese
	63 = Sinhala
	64 = Uzbek
	68 = Hebrew
	70 = Arabic
	72 = Turkmen
	73 = Tajik
	74 = Kirghiz
	7A = Hindi
	7E = Nepali
	7F = Samoan
	80 = Tongan
	86 = Oromo
	88 = Ga
	8G = Tibetan
	8I = Siswati
	8J = Zulu
	8K = Xhosa
	8M = Afrikaans
	8O = Comorian/Shikomoro
	8S = Twi (Of Ashanti Ethnicity)
	8T = Swahili
	8X = Hausa
	92 = Bantu
	94 = Dzongkha
	95 = Amharic
	97 = Tswana
	9E = Somali
	9F = Macedonian
	9K = Ibo/Igbo
	9L = Yoruba
	9N = Tagalog
	9O = Sotho
	9R = Malagasy
	9S = Basque

Data Dictionary	0108R - Religion Ethnic Insights Religion indicates the likely religion. Valid Values: B = Buddhist C = Catholic E = Ethiopian Orthodox G = Greek Orthodox H = Hindu I = Muslim J = Jewish K = Sikh L = Lutheran M = Mormon O = Eastern Orthodox P = Protestant S = Shinto X = Not Known or Unmatched 0108T - e-Tech Group e-Tech derived code that groups ethnicities in general categories. Valid Values: A = African American B = Southeast Asian C = South Asian D = Central Asian E = Mediterranean F = Native American G = Scandinavian H = Polynesian I = Middle Eastern J = Jewish K = Western European L = Eastern European M = Caribbean Non-Hispanic N = East Asian O = Hispanic Z = Uncoded

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Element Number	0108G
Description	Ethnic Group Code
Data Dictionary	Contact your Experian Account Representative if you need more information about this variable.

Element Number	0108L
Description	Language
Data Dictionary	Contact your Experian Account Representative if you need more information about this variable.

Element Number	0108R
Description	Religion
Data Dictionary	The marketing description for 0108R is contained within the the description for 0108E

Element Number	0108T
Description	e-Tech Group
Data Dictionary	Contact your Experian Account Representative if you need more information about this variable.

Element Number	0110P
Description	Person Type
Data Dictionary	Assignment of person type in the living unit based on age and activity. Values: P=Primary Decision Maker E=Elderly Parent D=Deceased Y=Young Adult O=Other or blank

Element Number	0112
Description	Deceased Indicator
Data Dictionary	Deceased Indicator identifies client input records that Experian believes are deceased individuals. This information is sourced primarily from Social Security records and other proprietary sources, as well as consumers who may have contacted Experian directly. The deceased indicator communicates that we have reason to believe that the individual is deceased based on this source information. Valid Values: D = Deceased Indicator blank = unknown

Element Number	0113A
Description	Combined Homeowner
Data Dictionary	Combined homeowner is a mixture of several data elements / fields. This element provides these separate data components in a single position. Homeowner information indicates the likelihood of a consumer owning a home, and is received from tax assessor and deed information. For records where exact Homeownership information is not available, homeownership propensity is calculated using a proprietary statistical model which predicts the likelihood of homeownership. Renter status is derived from self reported data. Unit numbers are not used to infer rented status because units may be owner condominium/coop. Probable Renter is calculated using an algorithm based on lack of Homeowner, the Address Type, and Census Percent Renter. Valid Values: H = Homeowner 9 = Extremely Likely 8 = Highly Likely 7 = Likely R = Renter T = Probable Renter U = Unknown

Filtered By: Marketing Element: Custom Selection

Element Number	0118
Description	Dwelling Type
Data Dictionary	Each household is assigned a dwelling type code based on United States Postal Service (USPS) information. Single Family Dwelling Units are residences for one family or living unit (S). If the address contains an apartment number or has a small dwelling size (5 units or less), the code is set to Multi-Family (A). Marginal Multi Family Dwelling Units lack an apartment number and are considered of questionable deliverability (M). Values also include P.O. Boxes (P) and Unknown dwelling types (U). Values: S = Single Family A = Multi-Family & Condominiums M = Marginal Multi-Family P = Post Office Box U = Unknown

Element Number	0119
Description	Length Of Residence
Data Dictionary	Length of Residence (LOR) is the length of time a Living Unit has resided at their current address. A primary source of LOR is public source white page compilation initiating a counter showing the first time a name and number appear in the directory. LOR information is also received from proprietary sources and through updates of our source files against the USPS National Change of Address* file. For all sources, LOR data is aged over time. When there is insufficient data to match a customer's record to our Enrichment master for Length of Residence, a median LOR based on the LOR's assigned to other living units in the same ZIP+4 area is used. In the rare case that the ZIP+4 is not on the record, median LOR is based on the LOR's assigned to other records in that ZIP region. The median level data applied to records for this element can be identified through the Enrichment Mandatory Append - Total Enrichment Match Type indicator (E). Values: 00 = Less than a Year 01-99 = 1 - 99 Years

Element Number	0130
Description	Direct Mail Responder - Individual Level
Data Dictionary	Direct Mail Responder information identifies consumers who have purchased by direct mail. Data is carried at the individual level. If one member of a household is a direct mail responder, that member will be coded as a direct mail responder at the individual level. Values: Y = Yes U = Unknown

Element Number	0131
Description	Multi-Company Direct Mail Responder - Living Units Level
Data Dictionary	Direct Mail Responder information identifies consumers who have purchased by direct mail. Data is carried at both the individual and household level. If one member of a household is a direct mail responder at the individual level, the remaining members of the household will be coded as a direct mail responder at the household level. Values: Y = Yes U = Unknown M = Multi- Buyer (purchased from multiple mail order companies

Element Number	0132A
Description	MOR Bank- Deduped Hit Count
Data Dictionary	The total number of categories in which the living unit has at least one hit, but with any specific participant counted in only one category. Valid Values: 000 - 999

Element Number	0132B
Description	MOR Bank- Non-Deduped Hit Count
Data Dictionary	The total number of categories in which the living unit has at least one hit, with participant hits counted in all applicable categories. Valid Values: 000 - 999

Element Number	0133
Description	Multi-Category Buyer
Data Dictionary	Multi-category buyer information identifies consumers who have made purchases by direct mail in multiple product categories. Data is carried at the household level. Values: Y = Yes

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	0134
Description	Direct Mail Merchandise Buyer Categories
Data Dictionary	The Direct Mail Merchandise Buyer Categories information is compiled via mail order responsiveness by categorized offers/media. Information is collected from 300+ proprietary participants who give us mail order responders and we subsequently categorize them into 1 of 25 categories. No single participant's information may exceed 25% of any category. Values: 0 - 9 representing responses Categories in order are one byte each: Gifts & Gadgets Collectibles & Specialty Foods Books Gardening & Farming Crafts & Hobbies Female Orientation Male Orientation Upscale General

Element Number	0135
Description	Magazine Buyer Categories
Data Dictionary	The Direct Mail Magazine Buyer Categories information is compiled via mail order responsiveness by categorized offers/media. Information is collected from 300+ proprietary participants who give us mail order responders and we subsequently categorize them into 1 of 25 categories. No single participant's information may exceed 25% of any category. Values: 0 - 9 representing responses Categories in order are one byte each: Health & Fitness Culinary Interest Gardening & Farming Religious Male & Sport Orientation Female Orientation Family & General Interest

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Element Number	0136
Description	Contributors Categories
Data Dictionary	The Contributors Categories information is compiled via mail order responsiveness by categorized offers/media. Information is collected from 300+ proprietary participants who give us mail order responders and we subsequently categorize them into 1 of 25 categories. No single participant's information may exceed 25% of any category. Values: 0 - 9 representing responses Categories in order are one byte each: General Health & Institutional Political Religious

Element Number	0137
Description	Sweepstakes / Contests
Data Dictionary	The Sweepstakes/Contests Categories information is compiled via mail order responsiveness by categorized offers/media. Information is collected from 300+ proprietary participants who give us mail order responders and we subsequently categorize them into 1 of 25 categories. No single participant's information may exceed 25% of any category. Values: 0 - 9 representing responses

Element Number	0138
Description	Do-It-Yourself
Data Dictionary	The Do-It-Yourself Categories information is compiled via mail order responsiveness by categorized offers/media. Information is collected from 300+ proprietary participants who give us mail order responders and we subsequently categorize them into 1 of 25 categories. No single participant's information may exceed 25% of any category. Values: 0 - 9 representing responses

Filtered By: Marketing Element: Custom Selection

Element Number	0139
Description	News & Financial
Data Dictionary	The News & Financial Categories information is compiled via mail order responsiveness by categorized offers/media. Information is collected from 300+ proprietary participants who give us mail order responders and we subsequently categorize them into 1 of 25 categories. No single participant's information may exceed 25% of any category. Values: 0 - 9 representing responses

Element Number	0140
Description	Photography
Data Dictionary	The Photography Categories information is compiled via mail order responsiveness by categorized offers/media. Information is collected from 300+ proprietary participants who give us mail order responders and we subsequently categorize them into 1 of 25 categories. No single participant's information may exceed 25% of any category. Values: 0 - 9 representing responses

Element Number	0141
Description	Mail Responders - Odds & Ends / Miscellaneous
Data Dictionary	The Miscellaneous/Odds & Ends Categories information is compiled via mail order responsiveness by categorized offers/media. Information is collected from 300+ proprietary participants who give us mail order responders and we subsequently categorize them into 1 of 25 categories. No single participant's information may exceed 25% of any category. Values: 0 - 9 representing responses Categories in order are one byte each: Odds & Ends Miscellaneous

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Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	0155
Description	Presence Of Young Adult
Data Dictionary	Presence of Young Adult indicates if there is a young adult in the household. Values: Y = Yes U = Unknown

Element Number	0156
Description	Presence Of Elderly Parent
Data Dictionary	Presence of Elderly Parent indicates if there is an elderly parent in the household. Values: Y = Yes U = Unknown

Filtered By: Marketing Element: Custom Selection

Element Number	0160A
Description	Occupation Group
Data Dictionary	Information is compiled from self-reported surveys, derived from state licensing agencies, or calculated through the application of predictive models. First byte indicates whether the occupation type is known or is calculated via predictive models (inferred): K = Known I = Inferred Second byte contains the following occupation values: 01 = Professional/Technical 02 = Sales/Service 03 = Farm Related 04 = Blue Collar 05 = Other 06 = Retired U00 = Unknown When there is insufficient data to match a customer's record in our enrichment master for occupation group, a median occupation group based on the Experian modeled occupation assigned to other living units in the same zip+4 area is used. In the rare case that zip+4 is not on the record, occupation group is based on the occupation assigned to other records in that zip region. Note: the median level data applied to records for this element can be identified through the Enrichment Mandatory Append û Total Enrichment Match Type indicator (E).

Filtered By: Marketing Element: Custom Selection

Element Number	0162
Description	Individual Education
Data Dictionary	Information is compiled from self-reported surveys, derived based on occupational information, or calculated through the application of predictive models. First byte contains the model confidence flag with the following values: 1 = Extremely Likely 5 = Likely Second byte contains the education values: 1 = High School Diploma 2 = Some College 3 = Bachelor Degree 4 = Graduate Degree 5 = Less Than High School Diploma 00 = Unknown When there is insufficient data to match a customer's record in our enrichment master for individual education, a median individual education based on the Experian modeled education assigned to other living units in the same zip+4 area is used. In the rare case that zip+4 is not on the record, individual education is based on the education assigned to other records in that zip region. Note: the median level data applied to records for this element can be identified through the Enrichment Mandatory Append û Total Enrichment Match Type indicator (E).

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Element Number	0164
Description	PoliticalPersona
Data Dictionary	PoliticalPersona Segments provide a detailed understanding of key voter segments, demographics, responsiveness to various media platforms, and attitudes and opinions on important political issues and social trends. Gain in-depth information to the demographics and insights on voter attitudes by segment and detailed analysis of media preferences by segment. PoliticalPersona provide actionable data on voter attitudes and opinions in key areas such as healthcare, employment and social security, education, and more. PoliticalPersona was built utilizing ConsumerView s known and modeled Political Affiliation data in conjunction with Simmons market research data. Valid Values: 2 bytes 01=Unconnected & Unregistered 02=Informed But Unregistered 03=Super Democrats 04=Left Out Democrats 05=Conservative Democrats 06=On-the-Fence Liberals 07=Green Traditionalists 08=Mild Republicans 09=Uninvolved Conservatives 10=Ultra Conservatives 00=Unknown

Element Number	0174
Description	Presence of Children Age Ranges
Data Dictionary	Known & Inferred Children's Age Ranges are a combination of known children's age ranges, and where not available, an Experian model which predicts the likelihood that a child within the age group is present in the living unit. When there is insufficient data to match a customer record to our Enrichment master for Inferred Children's Age Range, a median Inferred Children's Age Range based on the Known & Inferred Children's Age Ranges assigned to other living units in the same ZIP+4 area is used. In the rare case that the ZIP+4 is not on the record, median Children's Age Range is based on the Known & Inferred children's age ranges assigned to other records in that ZIP region. The median level data applied to records for this element can be identified through the Enrichment Mandatory Append - Total Enrichment Match Type indicator (G). Valid Values : Repeated for the age ranges of 0-3, 4-6, 7-9, 10-12, 13-15, 16-18 1Y = Confirmed Presence of Children 5Y = Inferred Presence of Children 5N = Inferred No Children Present 5U = Unknown 00 = Deceased and Child Only - primary decision maker is coded as deceased or no adult (18+) in household.

Filtered By: Marketing Element: Custom Selection

Element Number	0711
Description	Estimated Available Equity Ranges

Data Dictionary	The Estimated Available Equity model is Experian's proprietary model designed to accurately predict equity in the home for Homeowner records. The value of equity equals the estimated current home value minus the remaining principal of the mortgage loan. The model inputs, such as sale price, sale date and mortgage amount of the property were acquired from realty deed records from the county court house.
	
	Values:
	Pos. Description
	1-1 Confidence flag
	    1 = Extremely Likely
	    2 = Highly Likely
	    3 = Likely
	2-2 Range Code
	    A = 1,000-9,999
	    B = 10,000 - 24,999
	    C = 25,000 - 39,999
	    D = 40,000 - 59,999
	    E = 60,000 - 79,999
	    F = 80,000 - 99,999
	    G = 100,000 - 119,999
	    H = 120,000 - 139,999
	    I = 140,000 - 159,999
	    J = 160,000 - 199,999
	    K = 200,000 - 249,999
	    L = 250,000 - 349,999
	    M = 350,000 - 449,999
	    N = 450,000 - 749,999
	    O = 750,000 - 999,999
	    P = 1,000,000 - +
	    U = Unknown

Filtered By: Marketing Element: Custom Selection

Element Number	0715
Description	Estimated Current Loan-to-Value Ratio Ranges

Data Dictionary	Estimated Current Loan to Value Ratio is a percentage of the current estimated mortgage amount divided by the estimated current market value of the home. The higher the ratio, the less equity the homeowner has on the house. This ratio is available on wherever the loan amount and estimated current home value are available.
	
	Values:
	Pos. Description
	1-1 Confidence flag
	    1 = Extremely Likely
	    2 = Highly Likely
	    3 = Likely
	2-4 Estimated Loan-to-Value
	    001-125
	    000 = Unknown

Element Number	0716
Description	Estimated Current Monthly Mortgage Payment Ranges

Data Dictionary	The Estimated Current Monthly Mortgage Payment model is a subset of the Experian Equity model and predicts the monthly home payment. Input variables; such as Sale Date, Mortgage Amount and Interest Rate acquired from realty deed records from the county court house are utilized.
	
	Values:
	Pos. Description
	1-1 Confidence flag
	    1 = Extremely Likely
	    2 = Highly Likely
	    3 = Likely
	2-2 Range Code
	    A = 1 - 199
	    B = 200 - 299
	    C = 300 - 399
	    D = 400 - 499
	    E = 500 - 599
	    F = 600 - 699
	    G = 700 - 799
	    H = 800 - 899
	    I = 900 - 999
	    J = 1000 - 1199
	    K = 1200 - 1399
	    L = 1400 - 1699
	    M = 1700 - 1999
	    N = 2000+
	    U = Unknown

Filtered By: Marketing Element: Custom Selection

Element Number	0717
Description	Estimated Current Mortgage Amount Ranges

Data Dictionary	Estimated Current Mortgage Amount model predicts the amount currently remaining on the primary mortgage. It projects the amount owed on the mortgage by using the original mortgage amount or refinance amount; even where known mortgage data is not available. When data is not available from deed records, ECMA is calculated based on a combination of real estate data including estimated current home value and other ConsumerView variables such as demographics, summarized credit and auto data, and census. A confidence level of Likely is applied when the known data is not available.
	
	Values:
	Pos. Description
	1-1 Confidence flag
	    1 = Extremely Likely
	    2 = Highly Likely
	    3 = Likely
	2-2 Range Code
	    A = 1,000 - 9,999
	    B = 10,000 - 24,999
	    C = 25,000 - 39,999
	    D = 40,000 - 59,999
	    E = 60,000 - 79,999
	    F = 80,000 - 99,999
	    G = 100,000 - 119,999
	    H = 120,000 - 139,999
	    I = 140,000 - 159,999
	    J = 160,000 - 199,999
	    K = 200,000 - 249,999
	    L = 250,000 - 349,999
	    M = 350,000 - 449,999
	    N = 450,000 - 749,999
	    O = 750,000 - 999,999
	    P = 1,000,000 - +
	    U = Unknown

Element Number	310M
Description	MOSAIC Z4
Data Dictionary	Mosaic Z4 is a geodemographic level classification system developed by Experian. Mosaic Types identify 60 Types and 12 Groups based on consumer behaviors, lifestyles and attitudes. Detailed definitions available upon request. Valid Values: A01 - America s Wealthiest A02 - Dream Weavers A03 - White-collar Suburbia A04 - Upscale Suburbanites A05 - Enterprising Couples A06 - Small-town Success A07 - New Suburbia Families B01 - Status-conscious Consumers B02 - Affluent Urban Professionals B03 - Urban Commuter Families B04 - Solid Suburban Life B05 - Second-generation Success B06 - Successful Suburbia C01 - Second City Homebodies C02 - Prime Middle America C03 - Suburban Optimists C04 - Family Convenience C05 - Mid-market Enterprise

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	310M
Description	MOSAIC Z4
Data Dictionary	D01 - Nuevo Hispanic Families D02 - Working Rural Communities D03 - Lower-income Essentials D04 - Small-city Endeavors E01 - Ethnic Urban Mix E02 - Urban Blues E03 - Professional Urbanites E04 - Suburban Advantage E05 - American Great Outdoors E06 - Mature America F01 - Steadfast Conservative F02 - Moderate Conventionalists F03 - Southern Blues F04 - Urban Grit F05 - Grass-roots Living G01 - Hardy Rural Families G02 - Rural Southern Living G03 - Coal and Crops G04 - Native Americana H01- Young Cosmopolitans H02 - Minority Metro Communities H03 - Stable Careers H04 - Aspiring Hispania

Filtered By: Marketing Element: Custom Selection

Element Number	310M
Description	MOSAIC Z4
Data Dictionary	I01 - Industrious Country Living I02 - America s Farmlands I03 - Comfy Country Living I04 - Small-town Connections I05 - Hinterland Families J01 - Rugged Rural Style J02 - Latino Nuevo J03 - Struggling City Centers J04 - College Town Communities J05 - Metro Beginnings K01 - Unattached Multi-cultures K02 - Academic Influences K03 - African-American Neighborhoods K04 - Urban Diversity K05 - New Generation Activists K06 - Getting By L01 - Military Family Life L02 - Major University Towns L03 - Gray Perspectives

Filtered By: Marketing Element: Custom Selection

Element Number	8502
Description	Donor & Donor Propensity, Self reported data
Data Dictionary	Z donor & donor propensities indicates a household's self reported to contribute to charities. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response.

The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability.

Valid Values :

Position / Byte 1 Z Contributes to charities
Y Living unit has a known to contribute to charities
U Unknown

Position /Byte 2 P donor code
1 Extremely Likely to contribute to charities
2 Highly Likely to contribute to charities
3 Very Likely to contribute to charities
4 Somewhat Likely to contribute to charities
5 Likely to contribute to charities
6 Somewhat Unlikely to contribute to charities
7 Very Unlikely to contribute to charities
8 Highly Unlikely to contribute to charities
9 Extremely Unlikely to contribute to charities
0 Unknown / Not Attempted

Element Number	8502P
Description	Donor & Donor Propensity, Quick Predict Code
Data Dictionary	Donor & Donor Propensity, Self reported data 8502 Z donor & donor propensities indicates a household's self reported to contribute to charities. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Contributes to charities Y Living unit has a known to contribute to charities U Unknown Position /Byte 2 P donor code 1 Extremely Likely to contribute to charities 2 Highly Likely to contribute to charities 3 Very Likely to contribute to charities 4 Somewhat Likely to contribute to charities 5 Likely to contribute to charities 6 Somewhat Unlikely to contribute to charities 7 Very Unlikely to contribute to charities 8 Highly Unlikely to contribute to charities 9 Extremely Unlikely to contribute to charities 0 Unknown / Not Attempted

Element Number	8503
Description	Pets & Pets Propensity, Self reported data
Data Dictionary	Z pets & pets propensities indicates a household's self reported pet enthusiast. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Pet enthusiast Y Living unit has a known pet enthusiast U Unknown Position /Byte 2 P pets code 1 Extremely Likely pet enthusiast 2 Highly Likely pet enthusiast 3 Very Likely pet enthusiast 4 Somewhat Likely pet enthusiast 5 Likely pet enthusiast 6 Somewhat Unlikely pet enthusiast 7 Very Unlikely pet enthusiast 8 Highly Unlikely pet enthusiast 9 Extremely Unlikely pet enthusiast 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8503P
Description	Pets & Pets Propensity, Quick Predict Code
Data Dictionary	Z pets & pets propensities indicates a household's self reported pet enthusiast. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Pet enthusiast Y Living unit has a known pet enthusiast U Unknown Position /Byte 2 P pets code 1 Extremely Likely pet enthusiast 2 Highly Likely pet enthusiast 3 Very Likely pet enthusiast 4 Somewhat Likely pet enthusiast 5 Likely pet enthusiast 6 Somewhat Unlikely pet enthusiast 7 Very Unlikely pet enthusiast 8 Highly Unlikely pet enthusiast 9 Extremely Unlikely pet enthusiast 0 Unknown / Not Attempted

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	8504
Description	Arts & Arts Propensity, Self reported data
Data Dictionary	Z arts & arts propensities indicates a household's self reported interest in cultural arts. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Interest in cultural arts Y Living unit has a known interest in cultural arts U Unknown Position /Byte 2 P arts code 1 Extremely Likely interest in cultural arts 2 Highly Likely interest in cultural arts 3 Very Likely interest in cultural arts 4 Somewhat Likely interest in cultural arts 5 Likely interest in cultural arts 6 Somewhat Unlikely interest in cultural arts 7 Very Unlikely interest in cultural arts 8 Highly Unlikely interest in cultural arts 9 Extremely Unlikely interest in cultural arts 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8504P
Description	Arts & Arts Propensity, Quick Predict Code
Data Dictionary	Z arts & arts propensities indicates a household's self reported interest in cultural arts. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Interest in cultural arts Y Living unit has a known interest in cultural arts U Unknown Position /Byte 2 P arts code 1 Extremely Likely interest in cultural arts 2 Highly Likely interest in cultural arts 3 Very Likely interest in cultural arts 4 Somewhat Likely interest in cultural arts 5 Likely interest in cultural arts 6 Somewhat Unlikely interest in cultural arts 7 Very Unlikely interest in cultural arts 8 Highly Unlikely interest in cultural arts 9 Extremely Unlikely interest in cultural arts 0 Unknown / Not Attempted

Element Number	8505
Description	Mailorder Buyer & Mailorder Buyer Prop, Self Reported data
Data Dictionary	Z mailorder buyer & mailorder buyer propensities indicates a household's self reported purchased through the mail. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response.

The data dictionary cell continues:

Data Dictionary (continued):

The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability.

Valid Values :

Position / Byte 1 Z Purchased through the mail
Y Living unit has purchased through the mail
U Unknown

Position /Byte 2 P mailorder buyer code
1 Extremely Likely purchased through the mail
2 Highly Likely purchased through the mail
3 Very Likely purchased through the mail
4 Somewhat Likely purchased through the mail
5 Likely purchased through the mail
6 Somewhat Unlikely purchased through the mail
7 Very Unlikely purchased through the mail
8 Highly Unlikely purchased through the mail
9 Extremely Unlikely purchased through the mail
0 Unknown / Not Attempted

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	8505P
Description	Mailorder Buyer & Mailorder Buyer Prop, Quick Predict Code
Data Dictionary	Mailorder Buyer & Mailorder Buyer Prop, Self Reported data 8505 Z mailorder buyer & mailorder buyer propensities indicates a household's self reported purchased through the mail. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Purchased through the mail Y Living unit has purchased through the mail U Unknown Position /Byte 2 P mailorder buyer code 1 Extremely Likely purchased through the mail 2 Highly Likely purchased through the mail 3 Very Likely purchased through the mail 4 Somewhat Likely purchased through the mail 5 Likely purchased through the mail 6 Somewhat Unlikely purchased through the mail 7 Very Unlikely purchased through the mail 8 Highly Unlikely purchased through the mail 9 Extremely Unlikely purchased through the mail 0 Unknown / Not Attempted

Element Number	8519
Description	Politics & Politics Propensity, Self reported data
Data Dictionary	Z politics & politics propensities indicates a household's self reported interest in politics. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Interest in politics Y Living unit has a known interest in politics U Unknown Position /Byte 2 P politics code 1 Extremely Likely interest in politics 2 Highly Likely interest in politics 3 Very Likely interest in politics 4 Somewhat Likely interest in politics 5 Likely interest in politics 6 Somewhat Unlikely interest in politics 7 Very Unlikely interest in politics 8 Highly Unlikely interest in politics 9 Extremely Unlikely interest in politics 0 Unknown / Not Attempted

Element Number	8519P
Description	Politics & Politics Propensity, Quick Predict Code
Data Dictionary	Politics & Politics Propensity, Self reported data 8519 Z politics & politics propensities indicates a household's self reported interest in politics. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Interest in politics Y Living unit has a known interest in politics U Unknown Position /Byte 2 P politics code 1 Extremely Likely interest in politics 2 Highly Likely interest in politics 3 Very Likely interest in politics 4 Somewhat Likely interest in politics 5 Likely interest in politics 6 Somewhat Unlikely interest in politics 7 Very Unlikely interest in politics 8 Highly Unlikely interest in politics 9 Extremely Unlikely interest in politics 0 Unknown / Not Attempted"

Filtered By: Marketing Element: Custom Selection

Element Number	8525
Description	Religion & Religion Propensity, Self reported data
Data Dictionary	Z religion & religion propensities indicates a household's self reported interest in religion. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Interest in religion Y Living unit has a known interest in religion U Unknown Position /Byte 2 P religion code 1 Extremely Likely interest in religion 2 Highly Likely interest in religion 3 Very Likely interest in religion 4 Somewhat Likely interest in religion 5 Likely interest in religion 6 Somewhat Unlikely interest in religion 7 Very Unlikely interest in religion 8 Highly Unlikely interest in religion 9 Extremely Unlikely interest in religion 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8525P
Description	Religion & Religion Propensity, Quick Predict Code
Data Dictionary	Religion & Religion Propensity, Self reported data 8525 Z religion & religion propensities indicates a household's self reported interest in religion. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Interest in religion Y Living unit has a known interest in religion U Unknown Position /Byte 2 P religion code 1 Extremely Likely interest in religion 2 Highly Likely interest in religion 3 Very Likely interest in religion 4 Somewhat Likely interest in religion 5 Likely interest in religion 6 Somewhat Unlikely interest in religion 7 Very Unlikely interest in religion 8 Highly Unlikely interest in religion 9 Extremely Unlikely interest in religion 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8526
Description	Grandparent & Grandparent Propensity, Self reported data
Data Dictionary	Z grandparent & grandparent propensities indicates a household's self reported grandparent. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Grandparent Y Living unit has a known grandparent U Unknown Position /Byte 2 P grandparent code 1 Extremely Likely grandparent 2 Highly Likely grandparent 3 Very Likely grandparent 4 Somewhat Likely grandparent 5 Likely grandparent 6 Somewhat Unlikely grandparent 7 Very Unlikely grandparent 8 Highly Unlikely grandparent 9 Extremely Unlikely grandparent 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8526P
Description	Grandparent & Grandparent Propensity, Quick Predict Code
Data Dictionary	Grandparent & Grandparent Propensity, Self reported data 8526 Z grandparent & grandparent propensities indicates a household's self reported grandparent. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Grandparent Y Living unit has a known grandparent U Unknown Position /Byte 2 P grandparent code 1 Extremely Likely grandparent 2 Highly Likely grandparent 3 Very Likely grandparent 4 Somewhat Likely grandparent 5 Likely grandparent 6 Somewhat Unlikely grandparent 7 Very Unlikely grandparent 8 Highly Unlikely grandparent 9 Extremely Unlikely grandparent 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8528
Description	Environmental Donor & Envir Donor Prop, Self reported data
Data Dictionary	Z environmental donor & environmental donor propensities indicates a household's self reported as donating to environmental causes. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Donates to environmental causes Y Living unit has known to donate to environmental causes U Unknown Position /Byte 2 P environment donor code 1 Extremely Likely donates to environmental causes 2 Highly Likely donates to environmental causes 3 Very Likely donates to environmental causes 4 Somewhat Likely donates to environmental causes 5 Likely donates to environmental causes 6 Somewhat Unlikely donates to environmental causes 7 Very Unlikely donates to environmental causes 8 Highly Unlikely donates to environmental causes 9 Extremely Unlikely donates to environmental causes 0 Unknown / Not Attempted

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	8528P
Description	Environmental Donor & Environ Donor Prop, Quick Predict Code
Data Dictionary	Environmental Donor & Envir Donor Prop, Self reported data 8528 Z environmental donor & environmental donor propensities indicates a household's self reported as donating to environmental causes. Valid Values :BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Position / Byte 1 Z Donates to environmental causes Y Living unit has known to donate to environmental causes U Unknown Position /Byte 2 P environment donor code 1 Extremely Likely donates to environmental causes 2 Highly Likely donates to environmental causes 3 Very Likely donates to environmental causes 4 Somewhat Likely donates to environmental causes 5 Likely donates to environmental causes 6 Somewhat Unlikely donates to environmental causes 7 Very Unlikely donates to environmental causes 8 Highly Unlikely donates to environmental causes 9 Extremely Unlikely donates to environmental causes 0 Unknown / Not Attempted

Element Number	8531
Description	Buys By Phone & Buys By Phone Propensity, Self reported data
Data Dictionary	Z buys by phone & buys by phone propensities indicates a household has self reported to purchase via phone. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response.

The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability.

Valid Values :

Position / Byte 1 Z Purchase via phone
Y Living unit has a known to purchase via phone
U Unknown

Position /Byte 2 P buys by phone code
1 Extremely Likely to purchase via phone
2 Highly Likely to purchase via phone
3 Very Likely to purchase via phone
4 Somewhat Likely to purchase via phone
5 Likely to purchase via phone
6 Somewhat Unlikely to purchase via phone
7 Very Unlikely to purchase via phone
8 Highly Unlikely to purchase via phone
9 Extremely Unlikely to purchase via phone
0 Unknown / Not Attempted |

Filtered By: Marketing Element: Custom Selection

Element Number	8531P
Description	Buys By Phone & Buys By Phone Propensity, Quick Predict Code
Data Dictionary	Buys By Phone & Buys By Phone Propensity, Self reported data 8531 Z buys by phone & buys by phone propensities indicates a household has self reported to purchase via phone. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Purchase via phone Y Living unit has a known to purchase via phone U Unknown Position /Byte 2 P buys by phone code 1 Extremely Likely to purchase via phone 2 Highly Likely to purchase via phone 3 Very Likely to purchase via phone 4 Somewhat Likely to purchase via phone 5 Likely to purchase via phone 6 Somewhat Unlikely to purchase via phone 7 Very Unlikely to purchase via phone 8 Highly Unlikely to purchase via phone 9 Extremely Unlikely to purchase via phone 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8532
Description	Buys By TV & Buys By TV Propensity, Self reported data
Data Dictionary	Z buys by TV & buys by TV propensities indicates a household has self reported to purchase via television. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Purchase via television Y Living unit has known to purchase via television U Unknown Position /Byte 2 P buys by TV code 1 Extremely Likely to purchase via television 2 Highly Likely to purchase via television 3 Very Likely to purchase via television 4 Somewhat Likely to purchase via television 5 Likely to purchase via television 6 Somewhat Unlikely to purchase via television 7 Very Unlikely to purchase via television 8 Highly Unlikely to purchase via television 9 Extremely Unlikely to purchase via television 0 Unknown / Not Attempted

![Experian logo - A world of insight]

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	8532P
Description	Buys By TV & Buys By TV Propensity, Quick Predict Code
Data Dictionary	Buys By TV & Buys By TV Propensity, Self reported data 8532 Z buys by TV & buys by TV propensities indicates a household has self reported to purchase via television. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Purchase via television Y Living unit has known to purchase via television U Unknown Position /Byte 2 P buys by TV code 1 Extremely Likely to purchase via television 2 Highly Likely to purchase via television 3 Very Likely to purchase via television 4 Somewhat Likely to purchase via television 5 Likely to purchase via television 6 Somewhat Unlikely to purchase via television 7 Very Unlikely to purchase via television 8 Highly Unlikely to purchase via television 9 Extremely Unlikely to purchase via television 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8533
Description	Mailorder Multibuyer & MO Multi Prop, Self reported data
Data Dictionary	Z mailorder multibuyer & mailorder multibuyer propensities indicates a household has self reported as a mail order multibuyer. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Mail order multibuyer Y Living unit has a known mail order multibuyer U Unknown Position /Byte 2 P mailorder multibuyer code 1 Extremely Likely mail order multibuyer 2 Highly Likely mail order multibuyer 3 Very Likely mail order multibuyer 4 Somewhat Likely mail order multibuyer 5 Likely mail order multibuyer 6 Somewhat Unlikely mail order multibuyer 7 Very Unlikely mail order multibuyer 8 Highly Unlikely mail order multibuyer 9 Extremely Unlikely mail order multibuyer 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8533P
Description	Mailorder Multibuyer & MO Multi Prop, Quick Predict Code
Data Dictionary	Mailorder Multibuyer & MO Multi Prop, Self reported data 8533 Z mailorder multibuyer & mailorder multibuyer propensities indicates a household has self reported as a mail order multibuyer. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Mail order multibuyer Y Living unit has a known mail order multibuyer U Unknown Position /Byte 2 P mailorder multibuyer code 1 Extremely Likely mail order multibuyer 2 Highly Likely mail order multibuyer 3 Very Likely mail order multibuyer 4 Somewhat Likely mail order multibuyer 5 Likely mail order multibuyer 6 Somewhat Unlikely mail order multibuyer 7 Very Unlikely mail order multibuyer 8 Highly Unlikely mail order multibuyer 9 Extremely Unlikely mail order multibuyer 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8538
Description	Health & Health Propensity, Self reported data
Data Dictionary	Z health & health propensities indicates a household's self reported interest in healthy living. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Healthy living Y Living unit has a known interest in healthy living U Unknown Position /Byte 2 P health code 1 Extremely Likely interest in healthy living 2 Highly Likely interest in healthy living 3 Very Likely interest in healthy living 4 Somewhat Likely interest in healthy living 5 Likely interest in healthy living 6 Somewhat Unlikely interest in healthy living 7 Very Unlikely interest in healthy living 8 Highly Unlikely interest in healthy living 9 Extremely Unlikely interest in healthy living 0 Unknown / Not Attempted

SAMPLE EXPERIAN CUSTOMER
2288150 - EXPERIAN SAMPLE REPORTS

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	8538P
Description	Health & Health Propensity, Quick Predict Code
Data Dictionary	Health & Health Propensity, Self reported data 8538 Z health & health propensities indicates a household's self reported interest in healthy living. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Healthy living Y Living unit has a known interest in healthy living U Unknown Position /Byte 2 P health code 1 Extremely Likely interest in healthy living 2 Highly Likely interest in healthy living 3 Very Likely interest in healthy living 4 Somewhat Likely interest in healthy living 5 Likely interest in healthy living 6 Somewhat Unlikely interest in healthy living 7 Very Unlikely interest in healthy living 8 Highly Unlikely interest in healthy living 9 Extremely Unlikely interest in healthy living 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8574
Description	Volunteer & Volunteer Propensity, Self reported data
Data Dictionary	Z Volunteer & Volunteer Propensity indicates a household's self-reported behavior to be a Volunteer. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Volunteer Y Living unit is known to be a Volunteer U Unknown Position / Byte 2 P Volunteer code 1 Extremely Likely to be a Volunteer 2 Highly Likely to be a Volunteer 3 Very Likely to be a Volunteer 4 Somewhat Likely to be a Volunteer 5 Likely to be a Volunteer 6 Somewhat Unlikely to be a Volunteer 7 Very Unlikely to be a Volunteer 8 Highly Unlikely to be a Volunteer 9 Extremely Unlikely to be a Volunteer 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	8574P
Description	Volunteer & Volunteer Propensity, Quick Predict Code
Data Dictionary	Volunteer & Volunteer Propensity, Self reported data 8574 Z Volunteer & Volunteer Propensity indicates a household's self-reported behavior to be a Volunteer. BehaviorBank Household Indicators groups similar self-reported elements into slightly broader categories. Propensities are created with sophisticated analytical models based solely on self-reported data to predict households that are likely to exhibit the same behaviors. We supplement Behavior Bank Indicators with propensities for those records where self-reported data is not available to maximize coverage and response. The propensity codes rank living units from 1 to 9 using individual, living unit and area level demographics. Field values beginning with 1 indicate the strongest probability. Valid Values : Position / Byte 1 Z Volunteer Y Living unit is known to be a Volunteer U Unknown Position / Byte 2 P Volunteer code 1 Extremely Likely to be a Volunteer 2 Highly Likely to be a Volunteer 3 Very Likely to be a Volunteer 4 Somewhat Likely to be a Volunteer 5 Likely to be a Volunteer 6 Somewhat Unlikely to be a Volunteer 7 Very Unlikely to be a Volunteer 8 Highly Unlikely to be a Volunteer 9 Extremely Unlikely to be a Volunteer 0 Unknown / Not Attempted

Filtered By: Marketing Element: Custom Selection

Element Number	A107
Description	Luxury Car - Domestic
Data Dictionary	Auto Purchase Model Luxury Car Domestic
	Auto Purchase Model Luxury Car Domestic is an Experian model which predicts the likelihood that a living unit will purchase this type of vehicle in the next 6 months. Auto Purchase Models rank living units from 1 to 9 for each auto category using living unit and area level demographics. Field values beginning with 1 indicate the strongest probability.
	Vehicles examples in the Luxury Car Domestic category include: Cadillac CTS, Cadillac DeVille, Cadillac DTS, Cadillac STS, Lincoln MKS, Lincoln MKZ, and Lincoln Town Car
	1 Byte Field Valid Values:
	1=Extremely Likely 2=Highly Likely 3=Very Likely 4=More than Likely 5=Likely 6=Somewhat Unlikely 7=Very Unlikely 8=Highly Unlikely 9=Extremely Unlikely

Element Number	B000
Description	Behavior Bank Mandatory Append
Data Dictionary	The Behavior Bank mandatory append is required when any data from the Behavior Bank master file is appended. It consists of a match code.
	Values: (four bytes total in length)
	Match Code, one byte H or F = Household Match P or I = Person Match blank = Non-match
	Filler, three bytes

Filtered By: Marketing Element: Custom Selection

Element Number	B2185
Description	Crafts: Crafts
Data Dictionary	Activities and Interests/Crafts. Direct reported survey data that represents a household's interest in Crafts. Valid Values: Y = Yes U = Unknown

Element Number	B3010
Description	Lifestyle: Enjoys Smoking Cigars
Data Dictionary	Lifestyles/Cigar Smoking. Direct reported survey data that represents household's that Enjoys Smoking Cigars. Valid Values: Y = Yes U = Unknown

Element Number	B5011
Description	Ailments Ind: Emphysema
Data Dictionary	Ailments and Medications/Ailments. Direct reported survey data that represents respondent's that suffer from Emphysema. Valid Values: Y = Yes U = Unknown

Element Number	B5013
Description	Ailments Ind: Erectile Dysfunction
Data Dictionary	Ailments and Medications/Ailments. Direct reported survey data that represents respondent's that suffer from Erectile Dysfunction. Valid Values: Y = Yes U = Unknown

Filtered By: Marketing Element: Custom Selection

Element Number	B5014
Description	Ailments Ind: Frequent Headaches
Data Dictionary	Ailments and Medications/Ailments. Direct reported survey data that represents respondent's that suffer from Frequent Headaches. Valid Values: Y = Yes U = Unknown

Element Number	B5016
Description	Ailments Ind: Gastritis
Data Dictionary	Ailments and Medications/Ailments. Direct reported survey data that represents respondent's that suffer from Gastritis. Valid Values: Y = Yes U = Unknown

Element Number	D105N
Description	EST HOUSEHOLD INCOME RANGES V4
Data Dictionary	Estimated Household Income Code v4 Estimated Income is the total estimated income for a living unit, and incorporates several highly predictive individual and household level variables. The income estimation is determined using multiple statistical methodologies to predict which of 12 income range a living unit is most likely to be assigned. When there is insufficient data to match a customer's record to ConsumerView for estimated income, a median estimated income based on the Experian modeled incomes assigned to other living units in the same ZIP+4 area is used. In the rare case that the ZIP+4 is not on the record, median income is based on the incomes assigned to other records in that ZIP region. Valid Values: A=$ 1,000 - $14,999 B=$15,000 - $24,999 C=$25,000 - $34,999 D=$35,000 - $49,999 E=$50,000 - $74,999 F=$75,000 - $99,999 G=$100,000 - $124,999 H=$125,000 - $149,999 I=$150,000 - $174,999 J=$175,000 - $199,999 K=$200,000 - $249,999 L=$250,000+ U=Unknown

Element Number	D200
Description	Working Couples
Data Dictionary	Working Couples is a model which works to predict Living Units that are likely to have two incomes. The value appended of 2 identifies living units that are married between the ages of 19-80 and are likely to have two incomes. The value of 1 identifies living units that are either married with only 1 income, living units where there is not known data to identify if the couple is married, or living units that only have 1 adult between the ages 19-80. The value of 0 represents the individuals within the Living Unit are over the age of 80 and are not eligible to be scored. Valid Values: 2 = Married with likely dual incomes in living unit 1 = Married with likely 1 income or not married 0 = Not eligible

Filtered By: Marketing Element: Custom Selection

Element Number	F031
Description	ConsumerView Profitability Score
Data Dictionary	ConsumerView Profitability Score works to identifying households likely to pay their debts and ranks households that allow marketers to target the best prospects based on: profitability approval rates response rates likelihood to perform as prescribed Values: 2 byte field 01 High profitability, high likelihood to perform 02 High profitability, high likelihood to perform 03 High profitability, high likelihood to perform 04 Good profitability, medium likelihood to perform 05 Good profitability, medium likelihood to perform 06 Fair profitability, medium likelihood to perform 07 Fair profitability, medium likelihood to perform 08 Poor Profitability, unlikely to perform 09 Poor Profitability, unlikely to perform 10 Poor Profitability, unlikely to perform 11 Low Profitability, unlikely to perform 12 Low Profitability, unlikely to perform 13 Low Profitability, unlikely to perform

Element Number	G2001
Description	2000 % Population Age < 4
Data Dictionary	% Population Age < 4 is a 2000 Census demographic statistic. 2000 Census data reflects information collected on 118 million housing units and 281 million people by the US Census Bureau about households and individuals within a geographic area. These statistics are provided at the lowest possible geographical level (i.e. census tract or block group). This element represents a 100-percent characteristic (short form), where a limited number of questions were asked of every person and housing unit in the United States. Information such as: household relationship, sex, age, Hispanic or Latino origin, race, tenure (whether the home is owned or rented) and vacancy characteristics. Valid Values :0000-1000 (1 implied decimal)

Filtered By: Marketing Element: Custom Selection

Element Number	G2514
Description	Current State Estimated Family Income Decile
Data Dictionary	Current state Estimated Family Income Deciles is an Experian derived statistic using current Estimated Median Household Income indexed within State and ranked on a decile basis. 2000 Census data reflects information collected on 118 million housing units and 281 million people by the US Census Bureau about households and individuals within a geographic area. Valid Values: 0-9 (0=low, 9 = high) 0 = Decile 1 1 = Decile 2 2 = Decile 3 3 = Decile 4 4 = Decile 5 5 = Decile 6 6 = Decile 7 7 = Decile 8 8 = Decile 9 9 = Decile 10

Filtered By: Marketing Element: Custom Selection

Element Number	G2516
Description	Current CBSA Estimated Family Income Decile
Data Dictionary	Current CBSA Estimated Family Income Deciles is an Experian derived statistic using current Estimated Median Household Income indexed within CBSA and ranked on a decile basis. 2000 Census data reflects information collected on 118 million housing units and 281 million people by the US Census Bureau about households and individuals within a geographic area. Valid Values: 0-9 (0=low, 9 = high) 0 = Decile 1 1 = Decile 2 2 = Decile 3 3 = Decile 4 4 = Decile 5 5 = Decile 6 6 = Decile 7 7 = Decile 8 8 = Decile 9 9 = Decile 10

Element Number	G2601
Description	2000 CBSA Code
Data Dictionary	CBSA (Core Based Statistical Area) Codes have been developed by the Office of Management and Budget (OMB) to re-define the 1990 Metropolitan Statistical Areas (MSA).

The terms Metropolitan, Primary Metropolitan (PMSA), and Consolidated Metropolitan Statistical Areas (CMSA) have been replaced by Core Based, Micropolitan, Metropolitan, and Combined Statistical Areas and Metropolitan Divisions. These are based on county populations. The terms Primary and Consolidated Metropolitan Statistical Area are also no longer used.

A Metropolitan Statistical Area has a population of 50,000 or greater. There are 49 new Metropolitan Statistical Areas defined bringing the total to 362 from the previous 313.

Metropolitan Statistical Areas that have a population of 2,500,000 or greater may be further divided into Metropolitan Divisions. Eleven Metropolitan Statistical Areas have been divided into a total of 29 Metropolitan Divisions.

A Micropolitan Statistical Area is a newly defined entity that has a population between 10,000 and 49,999. There are 560 Micropolitan Statistical Areas.

Collectively, Micropolitan and Metropolitan Statistical Areas are referred to as Core Based Statistical Areas (CBSAs). CBSAs may be rolled up into Combined Statistical Areas (CSAs). There are presently 116 CSAs comprising 314 CBSAs.

The Office of Management & Budget further notes that while cities and towns (NECTA's) have also been re-defined and made available (similar to 1990 standards), it recommends users adapt to county standards for consistency of comparison.

Valid Values :00000-99999

Element Number	G2602
Description	2000 CBSA Type
Data Dictionary	CBSA (Core Based Statistical Area) type has been developed to differntiate between Metropolitan, Micropolitan and Rural areas / CBSA codes. A Metropolitan Statistical Area has a population of 50,000 or greater. A Micropolitan Statistical Area is a newly defined entity that has a population between 10,000 and 49,999.

Valid Values :
A = Metropolitan
B = Micropolitan
C = Rural

Filtered By: Marketing Element: Custom Selection

Element Number	G2603
Description	2000 Rural-Urban County Size Code
Data Dictionary	Rural-Urban County Size Code Codes is a 1 position Rural/Urban continuum code from Economic Research Services. The Rural-Urban County Size Code codes are Rural-Urban Continuum Codes developed by The Economic Research Service of the U.S. Department of Agriculture (ERS/USDA). These codes distinguish counties within Metropolitan Statistical Areas (Metro) by the population of the CBSA, and counties not in Metropolitan Statistical Areas (Non-Metro)-they may be in Micropolitan Statistical Areas or not in any CBSA at all-by degree of urbanization and adjacency to one or more Metropolitan Statistical Areas. The Metro and Non-Metro counties have been subdivided into three and six subgroups, respectively, resulting in nine county classifications. This allows for analysis and selection by finer distinction than the simple Metro and Non-Metro classification, CBSA type, or Nielsen County Size Code. Valid Values : Metro Counties: 1 = Counties in Metro Areas with population 1,000,000 or more 2 = Counties in Metro Areas with population 250,000-1,000,000. 3 = Counties in Metro Areas with population less than 250,000. Non-Metro Counties: 4 = Urban population of 20,000 or more, adjacent to a Metro Area. 5 = Urban population of 20,000 or more, not adjacent to a Metro Area. 6 = Urban population of 2,500 to 19,999, adjacent to a Metro Area. 7 = Urban population of 2,500 to 19,999, not adjacent to a Metro Area. 8 = Completely rural or less than 2,500 urban population, adjacent to a Metro Area. 9 = Completely rural or less than 2,500 urban population, not adjacent to a Metro Area.

Element Number	GEO6
Description	2010 Geo Code
Data Dictionary	Geo Codes are numeric symbols assigned for the identification of geographic entities such as state, county, tract, block, groups, etc., by the U.S. Census Bureau. Every geographic entity recognized by the Census Bureau is assigned one or more geographic codes. A geo code is geographic presentation that shows the geographic entities in a superior/subordinate structure. In this system of relationships among geographic entities, each entity (except the smallest one) is subdivided into lower-order units that in turn may be subdivided further. For example, states are subdivided into counties, which are subdivided into both county subdivisions and census tracts. State Code (2 position) States and equivalent areas. Besides the 50 states, the Census Bureau treats the District of Columbia, Puerto Rico, and the Island areas (the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands) as state equivalents for statistical presentation. County Code (3 positions) Counties and equivalent areas. These are the primary divisions of most states, Puerto Rico, and the Island Areas. They include counties in 48 states; parishes in Louisiana; boroughs and census areas in Alaska; municipios in Puerto Rico; independent cities in Maryland, Missouri, Nevada, and Virginia; and other entities in the Island Areas. Census Tract Code (6 positions) These small statistical subdivisions (averaging about 4,000 persons) of counties generally have stable boundaries and, when first established, were designed to have relatively homogeneous demographic characteristics. Census Block Group (1 position) Block groups are a collection of census blocks within a census tract, sharing the same first digit of their four-digit identifying numbers. Census Block ID (3 positions) Block ID within a block group CBSA (5 positions) A statistically based geographic level consisting of county or counties associated with at least one area of at least 10,000 population. Source: US Office of Management and Budget (OMB)

Element Number	L000
Description	2000 Geo Mandatory Append
Data Dictionary	The Geo mandatory append is required when any data from the geo code process (L and K file types) is appended. It consists of a match level and street match level. Values: (two bytes total in length) Census Match Level, one byte 5 = Input Zip Code matched, but the Zip+4 Code did not match or was not provided as input. 9 = Input Zip and Zip+4 Code matched the master file. S = Street address match A = Auxiliary file match Blank = Input Zip Code did not match the master file. Street Match Level, one byte Z = ZIP Code not found in Street address database S = Street not found in ZIP Code H = House number not found on street L = Lat/long not determined on Auxiliary File match blank = Successful match

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	P213E
Description	Inc Producing Assets IPA V3
Data Dictionary	Income Producing Assets (IPA) is one of the models that are used to derive the P$YCLE Financial Markets. This model specifically tries to predict real worth or asset value of the household. IPA estimates affluence within ten ranges. Values: 3 bytes 1st byte 1-3 1=Extremely Likely (Household level code) 2=Highly Likely (Zip 4 level code) 3=Likely (Zip level code) 2nd and 3rd byte = 01 = Less than $25,000 02 = $25,000 - $49,999 03 = $50,000 - $74,999 04 = $75,000 - $99,999 05 = $100,000 - $249,999 06 = $250,000 - $499,999 07 = $500,000 - $749,999 08 = $750,000 - $999,999 09 = $1,000,000 - $1,999,999 10 = $2,000,000+ 00 = Unknown / Not Attempted 99 = Unknown / Default

Element Number	P213H
Description	Psycle HH V3
Data Dictionary	P$YCLE NE is a household-level segmentation system which assists marketers to predict financial behavior. Values: 3 bytes 1st byte 1-3 1=Extremely Likely (Household level code) 2=Highly Likely (Zip 4 level code) 3=Likely (Zip level code) 2nd and 3rd byte = 01 = The Wealth Market - Wealthy Older Mostly w/o Kids When it comes to American affluence, The Wealth Market is home to the richest addresses in the nation. Consisting of older suburban couples, this is where to find millionaires in the P$YCLE system. Most of the households boast more than $1 million in income-producing assets, and invest in a broad range of stocks, corporate/municipal bonds, mutual funds, and real estate. These consumers also excel in buying annuities and other investment-style life insurance products. In The Wealth Market, residents are known for both making money and spending money in grand style, splurging on foreign travel and cultural events as well as hiring a small army of financial managers, estate planners, and full-service brokers the better to accumulate more assets. 02 = Globetrotters - Upper Mid Mature Mostly w/o Kids Members of Globetrotters have reached an age over 65 years old and a level of financial comfort many have six-figure incomes that allow them to indulge their passion for foreign travel. Consisting mostly of suburban couples, households in this segment have amassed substantial IPA, such as variable-rate annuities, government securities, and corporate/municipal bonds. Admittedly risk-averse in their financial behavior, they buy a variety of insurance products, including long-term care, medical, and residential coverage. But playing it safe doesn't apply when it comes to exploring other countries; members of Globetrotters have been known to take more than three foreign trips a year. And many get their news about world events from US News & World Report and Condé Nast Traveler.
Data Dictionary	03 = Business Class - Wealthy Older Mostly w/o Kids As the segment most likely to belong to a country club, Business Class is known for its lavish spending style. But many of its fifty-something executive couples have begun to divert their high incomes to build up long-neglected nest eggs. Segment households rank at the top for having Keogh plans, cash management accounts, and unit investment trusts. But they have only one-third the level of income-producing assets of The Wealth Market, and many are trying to make up for lost time by aggressively investing in stocks, mutual funds, and investment-style insurance. Located mostly in pricey suburban areas, Business Class scores high for business and pleasure travel, high-end catalog shopping, listening to classical radio, and reading business publications. 04 Golden Agers - Upper Mid Mature Mostly w/o Kids One of the oldest financial segments, Golden Agers is a collection of over-65-year-olds who ve amassed substantial levels of IPA. These senior singles and couples, typically living in large suburban homes, tend to be fiscally conservative; they rank at the top for having corporate/municipal bonds, government securities, fixed-rate annuities, and savings accounts. In addition, they re more than twice as likely as average Americans to own multiple annuities and long-term care insurance. Enjoying their cushy retirements, they fill their days with golf (both playing and watching), the arts, and public TV and radio. Like many affluent seniors, they leave their investment decisions to brokers at full-service brokerage firms.

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	P213H
Description	Psycle HH V3
Data Dictionary	05 = Power Couples - Wealthy Older w/o Kids The most affluent Younger Years segment, Power Couples seems to have it made: six-figure incomes, designer-decorated houses, and high balances in their income-producing assets. As investors, these mostly 45- to 54-year-old couples boast retirement accounts containing a welldiversified mix of options, stocks, and mutual funds. Typically college-educated and holding management jobs, they also tend to be cultured consumers who travel the world, subscribe to publications like Forbes and Architectural Digest, and shop at swanky stores like Lord & Taylor and Nordstrom. When it comes to managing their money, however, they put their faith in the pros, exhibiting high rates for using asset managers, estate planners, and full-service brokers. Internet savvy, they track how well their investments are doing online. 06 = Civic Spirits - Midscale Mature Mostly w/o Kids They may be retired, but they're not retiring. The over-65-year-old couples who make up Civic Spirits tend to be community activists who participate in civic events, write newspaper editors, and contact elected officials at high rates. Their financial behavior is less adventurous, with households preferring investments like CDs, corporate/municipal bonds, government securities, and annuities, particularly those purchased for tax shelters. Civic Spirits members also rank high for buying long-term care insurance and residential insurance for their condos. When they're not volunteering, these Americans keep up with their civic interests by watching news programs on television, tuning in to news/talk radio stations, and reading mature market magazines.
Data Dictionary	07 Family Fortunes - Wealthy Middle Age w/Kids The members of Family Fortunes rank at the top in many financial categories: investing in futures and options, owning mutual funds and U.S. Savings Bonds, and acquiring first mortgages worth over $150,000. They need to: these 35- to 54-year-old suburbanites have more children than any other P$YCLE segment. With high incomes and expensive homes, they make a prime target for high-value life and homeowners insurance. No segment has more collegeeducated residents, and they enjoy an energetic lifestyle: traveling around the world, shopping at high-end department stores, owning luxury vehicles, and enjoying pricey sports like skiing and tennis. Not surprisingly, their favorite media outlets include business and travel magazines, which they read at the highest rate in the nation. 08 Domestic Bliss - Wealthy Older Family Mix Domestic Bliss is home to fashionable couples in their peak earning years. Consisting mostly of adults between the ages of 45 and 64, the White, Black, and Asian households in this segment report six-figure incomes and income-producing assets of over $100,000. Generally college graduates, they work in management, own their home, and hold extensive investments in stocks,mutual funds, bonds, and real estate. They have solid credit profiles and typically have second mortgages, home equity loans, and personal lines of credit, not to mention auto, term life, longterm care, and investment-style insurance policies. Active and cultured, Domestic Bliss members travel abroad, attend the theater, and enjoy tennis, golf, and skiing. With their sizable portfolios, they have high rates for using full-service brokers and estate planning services.
Data Dictionary	09 = Big Spenders - Wealthy Middle Age Mostly w/ Kids The suburban Boomers who comprise Big Spenders are the ultimate financial jugglers. With teenagers at home and retirement looming, they ve managed to craft both enviable lifestyles and fat portfolios filled with stock options, mutual funds, securities, and bonds. Higher than average incomes help, but they also rank at the top for using home equity lines of credit and second mortgages. Big Spenders represents an attractive market for a range of insurance products: term life, auto, disability and long-term care coverage. But these dual-income households know how to enjoy their money: they re twice as likely as average Americans to drive new cars, frequent casual dining restaurants, build basement gyms, and take frequent trips around the world. Their top-rated media airline magazines serves as a guide to worldly living. 10 = Capital Accumulators - Upper Mid Older Mostly w/o Kids Capital Accumulators is a collection of 55+ year-old suburbanites dedicated to growing their IRAs and 401(k) retirement accounts. They re twice as likely as average Americans to own securities, mutual funds, and real estate investments. Many households are home to white-collar professionals who have parlayed upper middle class incomes into substantial income-producing assets. They tend to lead very active lifestyles, traveling abroad, skiing at exclusive resorts, and paying for investment advice from stockbrokers and financial planners. With their brains and bucks, Capital Accumulators consume a variety of media, reading the Wall Street Journal and Cigar Aficionado, and watching pay-per-view movies at high rates.

Filtered By: Marketing Element: Custom Selection

Element Number	P213H
Description	Psycle HH V3

Data Dictionary	11 = Savvy Savers - Lower Mid Mature Mostly w/o Kids The living is easy in Savvy Savers, a segment of well-invested retirees scattered across the nation s suburban and exurban communities. These cautious investors rank near the top for owning CDs, money market funds, municipal bonds, and fixed- and variable-rate annuities. Together, these assets provide them sizable nest eggs, though they pursue only midscale lifestyles, characterized by watching golf on TV and socializing at the fraternal order. These are the folks who take full advantage of senior discounts and are coupon users at drugstores, grocery stores, movie theaters, and restaurants. When they go on vacation, they re typically value-oriented travelers who drive to a domestic destination and stay at a Comfort Inn. 12 = Feathered Nests - Wealthy Middle Age Family Mix There's money tucked away in Feathered Nests, a collection of middle-aged families with high incomes and above-average investable assets. A mix of college-educated Whites and Asians,these 35- to 54-year-olds typically hold management jobs and have begun filling their retirement accounts with mutual funds, stocks, bonds, and CDs. They're also a trong credit market, often carrying jumbo mortgages and home equity lines of credit. Insurance omnivores, they own annuities, term and whole life, disability coverage, and auto insurance for their multiple cars. And they enjoy good-life pursuits, like golfing and sailing, boutique shopping for children's toys and collectibles, and tuning their high-end TVs to ice hockey matches and public roadcasting programs. For investment tips, they read a variety of business magazines.
Data Dictionary	13 = Annuity-ville - Lower Mid Mature Mostly w/o Kids No place has more seniors, fewer children, and a greater passion for fixed-rate annuities than Annuity-ville. These upper-middle-class suburbanites living in established communities score near the top for staid investments like government securities, CDs,and money market funds. Many members are preoccupied with preserving their wealth, and they boast high rates for having tax shelters, unit investment trusts, and cash management accounts. But they re also willing to spend their money shopping at upscale department stores and donating to PBS. Leading somewhat sedentary lifestyles, they enjoy tuning in to news, old movies, and sports such as golf and tennis on TV. 14 = Financial Independents - Upscale Older Mostly w/o Kids The members of Financial Independents like to go it alone. Upscale Boomers living in suburbia, they trade online, read self-help business books, and find investment ideas in The Wall Street Journal. But their investment style leans towards safety, with segment members preferring to fill their IRAs with mutual funds and money market accounts at high rates. And they offer only a middling market for insurance products, with high indices only for disability insurance, variable-rate annuities, and high-value homeowner s insurance policies. Married and mostly without children at home, these professional couples have pleasant lifestyles, traveling often, shopping at warehouse clubs, and surfing the web. Their entertainment tastes reflect their inquisitive minds: talk and all-news radio, jazz and classical music, and travel and epicurean magazines.
Data Dictionary	15 Midlife Highlife - Wealthy Younger Mostly w/ Kids Big homes, diversified retirement accounts and high-value life insurance that's the skinny on Midlife Highlife. This upscale segment is filled with investment-savvy, 25- to 44-year-old Whites and Asians who own mutual funds, stocks, stock options, and savings bonds at high rates. With their college degrees and white-collar jobs, they typically have high incomes and above-average investable assets. But because many are married and raising young children, they also score high for acquiring term life, disability, and long-term care insurance to protect their growing families. Active and sophisticated, Midlife Highlife members enjoy attending museums and dance performances, as well as going biking, backpacking, and jogging. They're also fans of the virtual world, where they buy books, trade stocks, and acquire mutual funds. 16 = Leisure Land - Lower Mid Mature Mostly w/o Kids Located in a mix of suburban and exurban communities, Leisure Land residents have below average to moderate portfolios and lower midscale incomes. These households of over-65-year-old couples, widows, and divorcees have average educations, and home values. But they ve managed to sock away enough money to create solid investment portfolios albeit characterized by a conservative assortment of annuities, CDs, money market accounts, and mutual funds. As a result, they can afford to spend their time socializing at fraternal orders, and taking the occasional all-inclusive-package vacation. At home, members of Leisure Land also rank high for watching television, especially talk shows, cultural programs, and, befitting their aspirations, Who Wants to be a Millionaire?

Element Number	P213H
Description	Psycle HH V3

Data Dictionary	17 = Home Sweet Equity -Upscale Older Mostly w/o Kids Upscale incomes, above average assets, and home-owning couples make this segment an attractive market for large-balance credit products. In Home Sweet Equity, many of the 45- to 64-year-old residents are tapping the value of their older homes with home equity loans, second mortgages, and home improvement loans. With well-paying white-collar jobs, these traditionalists rank high for buying fixed-rate annuities and using credit unions and savings and loan associations. Their above-average presence in exurban areas also helps explain their fondness for hunting, power boating, and buying from mail-order catalogs. Given their busy schedules, they get what information they can about life, medical, and mortgage insurance from newspaper ads and TV and radio commercials especially oldies radio stations. 18 = Travel & Antiques - Travel & Antiques comes by its name honestly: The members of this segment love both traveling and collecting, especially antiques and coins. Mostly empty-nesting couples between 55 and 64 years old, these households have filled their IRAs with a range of investments: stocks, mutual funds, CDs and money market accounts. They qualify for personal and home equity loans, and likely use them for home renovation projects. Residents of Travel & Antiques have high rates for traveling in the U.S. and abroad, favoring excursions to Britain and car trips across America. And when theyÆve returned to their suburban homes, they often take armchair journeys, reading travel magazines, watching the Travel Channel and rarely missing an installment of The Antiques Roadshow.
Data Dictionary	19 = New Money Upscale - Middle Age Family Mix Middle age, upscale suburban and town families make up New Money, a segment of mostly thirty and forty-something households who invest heavily in stocks, futures, and mutual funds. With their college degrees and management careers, these dual-income upscale households have above average levels of income-producing assets. They also make for financially savvy consumers, trading stocks online, using credit cards with rewards programs, and getting financial ideas from investment magazines and websites. In addition to staying financially fit, New Money members also try to stay physically healthy, pursuing aerobic sports such as skiing, bicycling, and in-line skating. And they work to protect their dependents from undue financial burdens with lots of high-balance term and whole life insurance. 20 = Comfortably Retired - Lower Mid Mature Mostly w/o Kids The members of Comfortably Retired could be poster children for living below one s means. Despite their lower-middle class incomes, these over-65 singles and couples have solid net worth mostly due to their homes. Their small investments include a well-diversified mix of conservative fixed-rate annuities, variable-rate annuities, and unit investment trusts. Together, these investments provide Comfortably Retired households with tranquil lifestyles. With a disproportionate number of residents living in exurban areas, many households enjoy pursuits such as bird watching, socializing at church, and watching TV, especially cultural and game shows. In Comfortably Retired, big-time excitement means Bingo Night.
Data Dictionary	21 Leveraged Life - Upper Mid Older Family Mix They may be upper-middle-class, but Leveraged Life members often maintain that status by living on credit. These older homeowners index high for having second mortgages, using home equity lines of credit, and maxing out the rewards on their charge cards. Typically having attended at least some college, they tend to earn upper midscale paychecks from white-collar jobs and carry death and disability insurance to protect them. But this group has only modest assets in conservative investments like U.S. savings bonds and Treasury bills. Fond of the outdoors, many enjoy skiing, camping, whitewater rafting, and hunting. Media-wise, members of this group enjoy watching country music TV, reading fishing and hunting magazines, and listening to classic rock radio. 22 = Bargain Lovers = Upper Mid Middle Age w/o Kids Call them thrifty or call them economical; just don t call them cheap. The members of Bargain Lovers have upper middle class incomes and moderate levels of income-producing assets, but they still love a deal whether it s buying stocks through discount brokers or cashing in credit card rewards for free airline tickets. A mix of under 55 year-old singles and couples, these urban and suburban households are heavy users of mortgage products, high-end credit cards, and auto leases. They also fill their Roth IRAs and 401(k)s with mutual funds, stocks, and money market funds. Internet fans, they go online to bank, comparison shop, get travel information, and trade stocks. Their media tastes are also progressive: they enjoy new age music and soft rock as well as computer and sports magazines.

Element Number	P213H
Description	Psycle HH V3
Data Dictionary	23 = School Daze - Upper Mid Middle Age w/ Kids A collection of large, suburban households, School Daze represents one of the nation s best markets for borrowing. These upper-middle-class families score near the top for having first mortgages, home improvement loans, and auto loans. Yet these Gen-X parents have only begun to think about retirement, and they ve acquired only moderate levels of income-producing assets such as stocks and mutual funds. Being in their early childrearing years, they re a prime audience for term life insurance, which they tend to buy from independent agents whenever a new child is born. With one of the nation s highest concentrations of children, School Daze features kid-centric lifestyles characterized by minivans, toys, video games, and lots of sports. Their favorite media: parenting magazines and classic rock radio. 24 = Corporate Climbers - Upper Mid Middle Age w/o Kids The members of Corporate Climbers are singularly focused on their careers. Mostly 35-54 years old and childless, these educated White and Asian singles and couples have professional jobs and upper-middle-class incomes but only moderate assets, invested mostly in mutual funds and retirement accounts. To maintain their busy lifestyle, they use credit liberally, taking out auto loans, using home equity lines of credit, and carrying high-end credit cards with revolving balances. They fill their leisure time with sports and entertainment: mountain biking and skiing, playing tennis and going sailing, frequenting bars and attending nightclubs. Determined to improve their financial lot, they index high for reading self-help business books, watching Bloomberg Television, and subscribing to the Wall Street Journal.
Data Dictionary	25 = Safe at Home - Upper Mid Older Mostly w/o Kids The members of Safe at Home are aging gracefully in financial comfort. Mostly empty-nesting couples between 45 and 64, they work in white-collar jobs and earn upper-middle-class incomes. They ve already amassed decent nest eggs, reporting investable assets between $100,000 and $250,000. Though they re fiscal conservatives who favor CDs, saving bonds, and money market funds, they buy few insurance products other than term life coverage. These mature folks pursue wide-ranging leisure activities from reading and gardening to boating and skiing. And their media preferences are similarly eclectic: they listen to sports and oldies radio; watch CNBC and the Sci-Fi Channel, and read travel, and computer magazines. More than three-quarters claim to have a conservative outlook. 26 = Early-Bird Specials - Lower Mid Mature Mostly w/o Kids With their moderate net worth and lower midscale incomes, members of Early-Bird Specials have crafted comfortable retirements in their older homes. These risk-averse singles and couples have filled their retirement accounts with government securities, fixed-rate annuities, CDs, and money market funds. They ve also tapped a variety of insurance products auto, homeowners, long-term care, and whole life for added protection. Concentrated in exurban communities, segment residents pursue quiet pastimes: going bird watching, reading gardening and shelter magazines, and shopping at Sears. When dining out, they head for the local Denny s or Cracker Barrel restaurant, especially if it offers senior discounts.
Data Dictionary	27 = Conservative Couples - Downscale Mature Mostly w/o Kids Most of the members of Conservative Couples have retired at least those who can afford to. This mostly retired segment is filled with over-65-year-old couples who are wary investors. Their downscale incomes and moderate income-producing assets make them only a modest market for most financial investments other than CDs, mutual funds, and savings accounts. But they do buy a number of insurance products and rank number one for medical coverage. Located in both small town and rural communities, these seniors pursue an easygoing lifestyle with a fondness for bird watching, needlepoint, and belonging to Veterans clubs. When it comes to media, their tastes lean towards TV news, daytime game shows, and skating competitions. 28 = Senior Solitaire - Downscale Mature Mostly w/o Kids The elderly singles of Senior Solitaire are America s fiscal conservatives. One of the oldest groups in the nation, they include disproportionate numbers of veterans, widows, and nursing home residents. With downscale incomes and below average to moderate assets, they buy low-risk investments such as CDs, annuities, and money market funds. Their advanced age also makes them a receptive audience for long-term care insurance. But these older traditionalists care for few banking services other than direct depositing their Social Security checks; they don t even carry credit cards. Sedentary in their lifestyles, they watch a lot of television: daytime game shows, evening newscasts, and sports like golf and skating. Just about the wildest thing they do is risk imaginary dollars on Jeopardy, one of their favorite TV shows.

Filtered By: Marketing Element: Custom Selection

Element Number	P213H
Description	Psycle HH V3
Data Dictionary	29 = Retirement Ready - Midscale Older Mostly w/o Kids The nearly-retired Americans in this segment enjoy comfortable lifestyles on middle-class incomes. Although not asset-rich, members of Retirement Ready do invest in real estate and variable-rate annuities, and they ve built up enough home equity to take out second mortgages, and home equity loans. Many of these singles and couples have turned high school educations into well-paying white-collar jobs. Today, they have sufficient disposable cash to make significant purchases through L.L. Bean and QVC. Their idea of a big night out is heading for Shoney s, which ranks at the top among this segment s restaurant choices. Their media habits are also old fashioned: old movies and game show re-runs. 30 = Fiscal Rookies - Upper Mid Younger w/o Kids The young couples and singles of Fiscal Rookies are financially inexperienced Americans. Despite relatively high incomes, these 25- to 44-year-olds are not saving a lot of money and have only moderate levels of income-producing assets. Many of these exurban households carry debt from student and auto loans as well as their first home mortgages, and they ve only recently begun dabbling in investment-style insurance and mutual funds for their 401(k)s. For now, a lot of their money supports active lifestyles and media preferences. Their top activities include skiing, in-line skating, baseball, and racquetball. When they re not exercising, they have high rates for listening to rock radio, reading fitness magazines, and watching comedy shows.
Data Dictionary	31 = Khakis & Credit - Upper Mid Older Family Mix They re a mix of families and couples, town and rural folk. But one thing the Boomer households in Khakis & Credit share is a fondness for credit to maintain their middle-class lifestyles. Many enjoy incomes that allow them to qualify for home improvement loans, installment credit, and auto loans for the four-plus cars that many own. And they also have high rates for using prestige credit cards. Given the mix of household types, the segment shows a wide range of leisure activities, with above average rates for attending high school sports, buying electronic games and educational toys, as well as playing soccer and participating in civic affairs. And though Khakis & Credit members don t own a lot of income-producing assets, many hedge their credit-happy ways by buying disability and life insurance. 32 = Family Sprawl - Upper Mid Younger w/ Kids Their homes may be filled with tykes, bikes, and toys, but the younger, upper-middle-class families of Family Sprawl also make a solid market for financial products ranging from installment credit and U.S. savings bonds to auto and term life insurance. Highly leveraged, these mostly thirty-something households are typically paying off mortgages and auto loans. And though many have recently opened 401(k) accounts and Roth IRAs, they still score low for investing in stocks, bonds, and money market funds. For now, they're inundated with childrearing expenses: This segment ranks at the top for buying children's toys, bicycles, electronic games, and videos. With many residents having only recently moved into their first houses, they're also big users of Internet Yellow Pages to locate retailers and insurance companies.
Data Dictionary	33 = Cut-Rate Country - Midscale Older Mostly w/o Kids The rural Boomers in Cut-Rate Country rarely pass up a deal whether it s getting a sale price at Wal-Mart or using a Discover card for the cash-back feature. These 45- to 64-year-old couples and families with teenagers have midscale incomes and wallets full of credit cards. Although not asset-rich, they do own older homes and exhibit a high rate for taking out second mortgages, home improvement loans, and installment credit. They also buy insurance products like variable annuities, homeowners insurance, and mortgage life insurance. While they re willing to have some fun with their money camping and traveling in their motor homes these persuadable consumers typically play it safe and buy insurance on the advice of a friend or insurance agent. 34 = Online Living - Upscale Younger Family Mix No segment scores higher for using Internet Banking than Online Living. This group of mostly 25- to 44-year-old singles, couples, and families ranks number one for stock trading, and bill paying, as well as buying at retail websites. Many of these web-surfers live in suburban sprawl areas, own their homes and have upscale incomes, but they have only modest levels of incomeproducing assets and are still paying off student and personal loans. They also have begun buying their first insurance policies for term life, disability, auto, and medical coverage typically from online websites. When they go offline, the members of Online Living prove to be fitness, music, and travel buffs. Their favorite media outlets are alternative rock radio, VH1, and fitness and health magazines.

Element Number	P213H
Description	Psycle HH V3
Data Dictionary	35 Hunters & Collectors - Lower Mid Older Mostly w/o Kids It's a world where hunters reign supreme, whether their target is big game, small fish, or rare coins. Hunters & Collectors ranks at the top for collecting coins but near the bottom for most other financial activities. These 55 plus year-old homeowners, disproportionately found in exurban communities, care little about stocks, bonds, and other investments. But they do take out personal and home improvement loans, mostly to upgrade their older homes. And they have above-average rates for buying auto, residential, and disability insurance. For leisure, Hunters & Collectors households rank at the top for hunting and a number of other popular country pursuits: boating, camping, and reading Country Living and Town & Country. 36 = Paying It Down - Midscale Middle Age Family Mix A haven for Generation-Xers pursuing energetic lifestyles, Paying It Down residents rank high for enjoying hard rock, fast cars, and all manner of outdoor activities. These diverse households a mix of families and couples between 35 and 54 years old have middle class incomes, below-average levels of IPA, and a slowly-awakening financial sensibility. With many residents having recently married or begun having children, they represent a solid market for life insurance and first mortgages. But they're limited in their financial investments because they re still paying off credit card balances, installment credit, and personal and auto loans. Found in communities all over the map, they enjoy a range of leisure activities, from baseball and basketball to skating, camping, and biking.
Data Dictionary	37 = Rural Roots - Upper Mid Middle Age Mostly w/ Kids Cash-rich but asset-poor, Rural Roots is a collection of 35- to 54-year-old homeowners raising large families out in the country. Racially mixed with some college education, the members of this segment have mid to upper middle class incomes but low income-producing assets. Many of these families have no tradition for investing in the stock market, and they rank low for owning stocks, bonds, and mutual funds. However, Rural Roots does make a strong market for debt products, showing high indices for using auto loans, home mortgages, and installment credit. Kid-centered in their lifestyles, Rural Roots households buy lots of toys, eat at fast-food restaurants, and enjoy going bowling. When it comes to media, they score high for parenting magazines, Nick at Night, and contemporary radio. 38 = Old Homesteaders - Downscale Mature Mostly w/o Kids Old Homesteaders should not be confused with Old Money. The segment has one of the highest concentrations of nursing home residents in the nation. Nearly three-quarters of these elderly singles and couples have extremely low incomes and many depend on Medicaid and their monthly Social Security checks for survival. With income-producing assets only onethird the national average, they buy few financial products other than CDs. However, they do own low-balance insurance products and boast the highest indices for life insurance valued under $20,000 and homeowners insurance valued under $25,000. Home centered, they tend to watch a lot of television, especially news, game shows, and 700 Club.
Data Dictionary	39 = ATM Nation - Midscale Middle Age Mostly w/o Kids As hip as they are, the members of ATM Nation are, nevertheless, financially unsophisticated. Many of these city apartment dwellers boast midscale incomes and have yet to accumulate appreciable assets. They rarely set foot inside banks, preferring to use ATMs and online billpaying when accessing their interest-bearing checking accounts. They also prefer to go online to buy a handful of insurance products auto, term life, and renters insurance. Despite paying off student and personal loans, ATM Nation residents live rich lives offline, showing high indices for traveling nationally, going skiing, whitewater rafting, and backpacking. When it comes to media, this segment scores high for listening to NPR, watching the Late Show w/ David Letterman, and reading: favorites include Elle, Vanity Fair, and The New York Times. 40 = Timeless Tenants - Midscale Older Mostly w/o Kids They re over 55, closing in on retirement, and rent their homes, but the members of Timeless Tenants boast solid middle-class incomes. After having attended college and worked at a variety of white-collar jobs, many are now receiving healthy pensions. Though they own few income-producing assets like stocks, bonds, and mutual funds, they're more likely than average to have CDs, collectibles, and liquid savings. And they often make use of bank offerings like credit cover their expenses. Their insurance needs are typically limited to renters insurance and auto insurance. But they live comfortably, taking home study courses, buying collectibles, and playing the lottery all at above average rates. And their media tastes reflect an educated mindset, favoring Smithsonian and Metropolitan Home magazines and PBS and CNN on TV.

Filtered By: Marketing Element: Custom Selection

Element Number	P213H
Description	Psycle HH V3
Data Dictionary	41 = Finance Chargers - Midscale Middle Age Mostly w/ Kids Small-town, working-class families characterize Finance Chargers, a segment whose households are asset-light and loan-heavy. These lower-middle-class, 35- to 54-year-old homeowners use a range of installment credit and finance products including auto, home improvement, and personal loans. Many are blue-collar workers employed in farming and construction, and they're typically conservative in their financial behavior. Members of Finance Chargers rank near the bottom for acquiring stocks and mutual funds though they do have respectable rates for owning auto, accidental death and dismemberment insurance. Most households are more concerned with the costs of raising kids devoting their funds to toys, games, and family media. This segment ranks high for parenting magazines and religious radio. 42 = Sunset Times - Low Income Mature Mostly w/o Kids With incomes and assets significantly below the national average, Sunset Times qualifies as a weak financial market at best. This group is dominated by elderly, racially mixed singles and couples, with a high concentration of retirees. Other than owning their relatively low-value homes, they possess few retirement, investment, or credit products. And like other seniorfilled segments, Sunset Times ranks high for Social Security direct deposits. Their insurance coverage is limited to low-balance whole life, auto, residential, and funeral expense policies. And though they engage in few activities above the national average, they're more likely than the general population to play bingo, hunt, and belong to veteran s clubs and fraternal orders. They also enjoy listening to gospel radio, reading fraternal magazines, and watching soaps, comedy, and news.
Data Dictionary	43 = Payday Prospects - Midscale Middle Age Family Mix They may earn midscale salaries, but members of the Payday Prospects segment often find themselves living paycheck to paycheck. This ethnically mixed group of singles and small families tend to rent their exurban homes, many of which are mobile homes. With some college education, they work at white-collar or service industry jobs. But many are saddled with student, personal, and auto loans, and they own few investments or insurance products beyond renters and auto coverage. Young at heart, they exhibit high rates for going to bars, dance clubs, movie theaters, and billiards halls. And their fondness for ATMs, no-interest checking, and online banking reflects their footloose lifestyle. But their fear of outlasting their retirement savings leads them to read the Wall Street Journal, subscribe to Barron s, and tune in Bloomberg Television. 44 = Homespun Families - Midscale Middle Age Family Mix Homespun Families is a classic country lifestyle. Its 35- to 54-year-old homeowners, including a disproportionate number of farm families, are big fans of pickup trucks, country music, and outdoor sports like hunting and fishing. Financially, they re a strong credit market, with high rates for using installment credit, mortgages, home improvement loans, and auto loans for their multiple vehicles. What they lack in income-producing assets, these middle-class households make up in a variety of insurance products buying residential, mortgage, auto, and accidental death and dismemberment coverage. While many of these policies are bought through a bank or farm bureau, segment members also are loyal consumers, faithful to their insurance agents whether independents or single-company representatives.
Data Dictionary	45 = Greenback Acres - Lower Mid Older Family Mix In Greenback Acres, cash is king. With its lower middle class incomes and low levels of income-producing assets, this segment has relatively few investments, retirement savings, or even credit card debt. But these 45- to 64-year-old Americans do own modest homes their homeowner s insurance is for under $100,000 which they ve used to land home improvement loans. And they show solid indices for buying auto, residential, credit card, and mortgage insurance. Greenback Acres has a high concentration of rural households, and its households like to buy insurance through farm bureaus, banks, and credit unions. This segments ranks high for owning pets, and fishing gear, but in this segment, they pay for everything with cash. 46 = Settling Down - Midscale Middle Age Family Mix Settling Down contains middle-aged apartment dwellers living mostly in the metropolitan sprawl. A mix of races, ethnicities and family types, members have midscale incomes but low levels of income-producing assets. Heavy users of installment credit, they re fans of auto loans, and online banking. With average educations, Settling Down members work at white-collar and service jobs and own disability and death insurance to protect their family income. They also have high rates for acquiring term life, renters and auto insurance. With family-centered lifestyles, they enjoy playing baseball, going to movies and buying toys and DVDs. This group also makes a strong market for gaming and parenting magazines, MTV and Comedy Central cable channels and Hispanic and contemporary hit radio.

Element Number	P213H
Description	Psycle HH V3
Data Dictionary	47 = Middle Ages - Lower Mid Older Family Mix The members of Middle Ages paint a portrait of diversity. Racially mixed couples and families, these working-class rural households share low indices for many investment products and banking services. Instead, they look to the insurance industry for investmentstyle insurance, and they leverage the value of their homes for personal and home improvement loans. Mostly 45 to 64 years old, Middle Ages residents pursue comfortable if low-key lifestyles. For leisure, they enjoy fishing, horse races, going online, and dining at fast-food restaurants. This segment ranks near the top for a variety of mainstream and black-oriented media: nightly news, BET, and the Dr. Phil Show as well as Soap Opera Digest, and Black Enterprise. 48 = New Nests Upper - Mid Younger Mostly w/ Kids Living in small cities and towns, the young families in New Nests are experiencing many firsts. These households rank at the top for acquiring their first mortgages, auto loans, and installment credit for furnishing their first homes. Most are still too young to have amassed many assets, but their midscale incomes allow them to lead home-centered lifestyles filled with toys and games, aerobic exercise, chess, and shopping on eBay. They re big Internet fans, frequenting websites that sell term and whole life insurance. And their off-line media tastes reflect their youthful sensibilities as well. They re twice as likely as average Americans to read baby and parenting magazines, and more likely than the general population to listen to country and rock radio, and watch VH1 and the Cartoon Network.
Data Dictionary	49 = Loan Rangers - Midscale Younger Family Mix Loan Rangers is a group of 25- to 44-year-old singles, couples, and families leading mobile lifestyles. These households form one of the top-ranked markets for student loans and new car insurance, and they show strong indices for personal loans, installment credit, and interest checking. With their midscale incomes and low levels of income-producing assets, members of Loan Rangers are blasé about investing for retirement. However, they do buy a variety of insurance products, including medical and disability coverage, in part because they ve recently changed jobs or apartments. Away from work, they enjoy drinking, dancing, going online, and checking out rap radio or music magazines. 50 = Urban Essentials - Lower Mid Middle Age Family Mix The households of Urban Essentials are significant in what they don t do financially. With their lower income wages and low levels of assets, they rank at the bottom for savings, investments, and retirement accounts. And many of these urban renters go without auto, life, or medical insurance as well. A racially diverse mix of younger urban singles, couples, and families, this group is generally limited in its financial behavior to using debit cards at ATMs. They rarely buy insurance other than renters or disability coverage. Some members of Urban Essentials are starting to raise children and they enjoy purchasing kids toys and reading parenting magazines. This segment also ranks high for listening to gospel music, and consuming all types of Black and Hispanic oriented media.
Data Dictionary	51 = Starter Ranches - Lower Mid Younger Mostly w/ Kids They re young, living in small towns, and working class. The households in Starter Ranches tend to have much less income-producing assets than that of the average American and it shows. These 25- to 44-year-old couples and families rank near the bottom for owning stocks, mutual funds, and savings accounts. Many are still paying off student loans on top of new car loans, mortgages, and installment credit. Like other young consumers, they ve taken to automated financial services such as debit cards, banking over the phone, and ATM machines. But they will go inside a bank or credit union to purchase homeowners and whole life insurance. Preoccupied with early childrearing, Starter Ranches residents enjoy outdoor sports like fishing and camping, and indoor media such as baby magazines, country radio, and TV wrestling. 52 = Country Cottages - Low Income Older Mostly w/o Kids Typically found in rural and small-town settings, Country Cottages epitomizes oldfashioned, unpretentious living. Consisting mostly of ethnically diverse singles and couples over 45, they report lower incomes and low income-producing assets. Because threequarters of Country Cottages members no longer work, they can t afford most investment instruments and don t qualify for many credit and debt products. Even their insurance coverage is limited. Cash-and-carry consumers, they have little interest in online banking but occasionally parlay their money by betting on a horse race or bingo. And like other older segments, Country Cottages ranks high for watching television, especially early evening newscasts, soaps and comedy and variety shows.

Filtered By: Marketing Element: Custom Selection

Element Number	P213H
Description	Psycle HH V3
Data Dictionary	53 = Social Insecurity - Low Income Mature Mostly w/o Kids The most downscale of the mature segments, Social Insecurity is filled with ethnically diverse widows and widowers who rely on Social Security and Medicare/Medicaid for survival. With extremely low incomes and income-producing assets, these elderly singles barely register for owning stocks, mutual funds, and real estate investments. Nor can they muster the funds to buy insurance products other than some medical and whole life policies acquired earlier in their working lives. Financially strapped, most Social Insecurity residents lead quiet lifestyles in their older city apartments: there's little money for travel, nightlife, or dining out. Instead, this segment is the top-ranked audience for daytime television, particularly game shows, Spanish language shows, and soaps. 54 City Strivers - Midscale Younger Family Mix Filled with younger apartment dwellers, City Strivers consists mostly of under-35 year olds with lower-middle-class to midscale incomes and few income-producing assets. Diverse in both ethnicity and family type, most attended college and now work at a mix of white-collar and service jobs. But their entry-level salaries don't go far, and many are paying off student, car and personal loans. With a majority having children, they re also preoccupied with the here-and-now expenses of early childrearing; few tend to have long-term investments, retirement savings or life insurance. This segment scores high for going to movies, roller skating, playing volleyball, dancing and buying family-friendly toys. City Strivers members can be found reading gaming and baby magazines; listening to rock and Hispanic radio; and watching reality TV shows.
Data Dictionary	55 = Getting-By Blues - Low Income Older Mostly w/o Kids Life can be a financial challenge in Getting-By Blues. An ethnically diverse segment of 45- to 64-year-olds, they typically rent older apartments in urban and second-city neighborhoods. With low incomes and few assets about two-thirds are unemployed these consumers rank near the bottom for most banking and insurance products. But they do exhibit above-average rates for owning renters and whole life insurance. Pursuing quiet lifestyles, they enjoy camping, renting videos, and reading about their favorite form of entertainment soap operas. 56 = Economizers Downscale - Middle Age Family Mix With nearly all its households earning under $30,000 a year, Economizers is one of the nation s poorest financial groups. These racially mixed singles and single-parent families have few investments or other assets. Typically living in apartments in big-city neighborhoods, they show low indices for buying most insurance products other than low value renters, car, and whole life insurance. And Economizers households have little discretionary cash for traveling, dining out, or enjoying big-ticket sports. With a lifestyle influenced by the presence of young children, this segment ranks near the top for a variety of ethnic- and family-targeted media: watching TV wrestling and BET, reading baby and parenting magazines, and listening to gospel radio.
Data Dictionary	57 = Young Urban Renters - Downscale Younger Family Mix Young Urban Renters ranks near the bottom for income and income-producing assets. Members of this segment are younger, single, and ethnically diverse. Many are raising small children in one parent households. They re still paying off student and personal loans as well as installment credit used to furnish their new city apartments. Despite having low rates for buying insurance products, consumers here have begun exploring auto, medical, and renter s coverage. With their limited financial resources, they re much more likely than average Americans to spend their leisure time indoors listening to the radio or going online to visit chat rooms and job websites. Young Urban Renters is one of the top segments for reading music, parenting, and women s fashion magazines. 58 = Bottom-Line Blues - Low Income Middle Age Family Mix Bottom-Line Blues is the most financially challenged of all P$YCLE segments. No segment has fewer income-producing assets, and few rank lower when it comes to income or home ownership. Concentrated in inner-city neighborhoods, the segment is the address for mostly younger, multi-ethnic singles and single-parent families living in low-cost apartments. Many residents have low educations and insecure jobs, surviving on cash instead of bank or insurance products. Surveys show that members of Bottom-Line Blues have modest ifestyles, spending their leisure time going online, eating at fast-food restaurants, and listening to music. This segment ranks number one for tuning in to black-oriented media, including BET, urban contemporary radio, and magazines like Jet, Essence, and Ebony.

Element Number	P213W
Description	Net Worth V3
Data Dictionary	Net Worth is defined as a household's total financial assets minus its liabilities. Assets include financial holdings such as deposit accounts, investments and home value. Liabilities include loans, mortgages and credit card debt. Values: 3 bytes 1st byte 1-3 1=Extremely Likely (Household level code) 2=Highly Likely (Zip 4 level code) 3=Likely (Zip level code) 2nd and 3rd byte = 01 - $0 - $24,999 02 - $25,000 - $49,999 03 - $50,000 - $74,999 04 - $75,000 - $99,999 05 - $100,000 - $149,999 06 - $150,000 - $249,999 07 - $250,000 - $499,999 08 - $500,000 - $749,999 09 - $750,000 - $999,999 10 - $1,000,000 + 00 - Unknown / Not Attempted 99 - Unknown/Default

Element Number	P400
Description	GreenAware
Data Dictionary	GreenAware Segmentation targeting system includes attitudes, opinions, lifestyle, buying behavior, and media usage. Based on the distinctive mindset of consumers towards the environment, we can better understand four distinct consumer segments: 1. Behavioral Greens: This group of people thinks and acts green, holds negative attitudes toward products that pollute, incorporate green practices on a regular basis. 2. Think Greens: This group of people thinks green but does not necessarily act green. 3. Potential Greens: They neither behave nor think along particularly environmentally conscious lines, and remain on the fence about key green issues. 4. True Browns: these groups of people are not environmentally conscious, and may in fact have negative attitudes about green movement. Values: 1 byte field 1 = Behavioral Greens 2 = Think Greens 3 = Potential Greens 4 = True Browns 0 = Unknown

Filtered By: Marketing Element: Custom Selection

Element Number	P400A
Description	GreenAware Tiers
Data Dictionary	GreenAware Segmentation targeting system includes attitudes, opinions, lifestyle, buying behavior, and media usage based on the distinctive mindset of consumers toward the Environment. GreenAware Tiers offers ten levels of additional ranking detail for each of the four GreenAware segments which include: Behavioral Greens, Think Greens, Potential Greens and True Browns. The higher the number within the index, the more likely the prospect will fit the profile within that segment. GreenAware and GreenAware Tiers are created utilizing ConsumerView demographics and Simmons Market Research data and offer an even higher level of refinement to improve targeting, prospecting and overall campaign effectiveness. Values: 2 byte field 01 thru 10 Behavioral Greens 11 thru 20 Think Greens 21 thru 30 Potential Greens 31 thru 40 True Browns 00 Unknown

Element Number	T2000
Description	Discretionary Spend Estimate
Data Dictionary	Discretionary Spend Estimate predicts the dollar estimate of annual spend on non-essential, discretionary expenses such as household furniture, alcohol and tobacco, donations, dining out, education, reading, personal care and entertainment (fees, audio/visual equipment, toys, hobbies, pets, playground equipment and other equipment). Represents an actual dollar amount. Valid Values: 6 Bytes: 1st byte = match level 4 = Zip+4 level data L = Living unit level data Z = Zip level data 2nd 6th Bytes = DSE Score 00888 - 87900

Data Dictionary Report

Filtered By: Marketing Element: Custom Selection

Element Number	V000
Description	New Median Mandatory Append
Data Dictionary	The New Median mandatory append is required when any data from the New Median file is appended. It consists of a match level. Values: (one byte total in length) Z = Zip Level Match 4 = Zip +4 Level Match blank = Non-match

Element Number	Y000
Description	Census Demographic Match Level Mandatory Append
Data Dictionary	The Census Demographic Match Level mandatory append is required when any 2000 Census demographic data is appended. It consists of a match level. Values: S = Census State C = Census County T = Census Tract B = Census Block Group blank = Non-match