

Appendix B. Definitions and Explanations

Population coverage. The estimates in this report are restricted to the civilian, noninstitutional population of the United States and members of the Armed Forces living off post or with their families on post.

Household. A household consists of all the persons who occupy a housing unit. A house, an apartment or other group of rooms, or a single room is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live and eat with any other persons in the structure and there is direct access from the outside or through a common hall.

For this report, the household composition was determined as of the interview date. A household includes the related family members and all the unrelated persons, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated persons sharing a housing unit as partners, is also counted as a household. The count of households excludes group quarters. Examples of group quarters include rooming and boarding houses, college dormitories, and convents and monasteries.

Size of firm. If a firm operates in only one location, size of firm refers to the number of persons employed at that location. If a firm operates in more than one location, size of firm refers to the total number of persons employed at all locations.

Full time and part time. The data on full- and part-time workers pertain to the number of hours a person usually worked per week. Persons who reported usually working 35 or more hours each week during the weeks they worked are classified as "full-time" workers, persons who reported that they usually worked fewer than 35 hours are classified as "part-time" workers.

Years of school completed. Data on years of school completed in this report were derived from the combination of answers to questions concerning the highest grade of school attended by the person and whether or not that grade was completed. The following categories used in this report are based on the number of years of school completed: not a high school graduate (less than

12 years); high school graduate (12 years); college, 1 to 3 years (13 through 15 years); and college, 4 or more years (16 or more years of school completed).

Industry. Data refer to the job currently held at the time of the interview. If two or more jobs were held, the industry shown in this report refers to the job in which the respondent worked the most hours.

Rounding of estimates. Individual numbers are rounded to the nearest thousand without being adjusted to group totals, which are independently rounded. Derived measures are based on unrounded numbers when possible; otherwise, they are based on the rounded numbers.

Pension eligibility. Data on employee-sponsored pension eligibility were obtained from persons interviewed in January through April 1987, who worked at a job at any time during the four months prior to interview. For respondents who worked at more than one job, the pension eligibility questions refer to the job in which the respondent worked the most hours.

Median income. The median income is the amount which divides the distribution into two equal groups, one having incomes above the median, and the other having incomes below the median.

Mean income. The mean income is the amount obtained by dividing the total income of a group by the number of units in that group.

Monthly household income. The monthly income estimates shown in this report for households are based on the sum of the monthly income received by each member of the household age 15 years old or over at the date of interview.

Monthly pension income. This refers to the total monthly income received from the following sources: 1) company or union pension, 2) Federal Civil Service pension, 3) U.S. military retirement, 4) National Guard or Reserve retirement, 5) State government retirement, or 6) local government retirement.

Monthly earnings. This refers to the total monthly income received from the following sources: 1) wages and salaries, 2) nonfarm self-employment, and 3) farm self-employment.

Monthly Social Security income. This includes Social Security pensions and survivors' benefits, and permanent disability insurance payments made by the Social Security Administration prior to deductions for medical insurance and railroad retirement insurance checks from the U.S. Government. Medicare reimbursements are not included.

Constant dollars. Changes in real income refer to comparisons after adjusting for inflation. The percentage change in prices between August 1984 and December 1986 was computed by dividing the monthly Consumer Price Index for all urban consumers (CPI-U) for December 1986 (110.5) by the monthly index for August 1984 (104.5).