

Appendix A. Glossary

This glossary has four sections: Characteristics, expenditures, income and personal taxes, and other financial information.

Characteristics

Age. The age of the reference person.

Composition of consumer unit. The classification of interview families according to: (1) relationship of other family members to the reference person; (2) age of the children of the reference person; and (3) combination of relationship to the reference person and age of the children. Stepchildren and adopted children are included with the reference person's own children.

Consumer unit. A consumer unit comprises: All members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or, two or more persons living together who use their incomes to make joint expenditure decisions. The three major expense categories: Housing, food, and other living expenses determine financial independence. To be considered financially independent, at least two of the three major expense categories have to be provided entirely, or in part, by the respondent.

Core Based Statistical Areas (CBSAs). The general concept of a CBSA is one of a county or small group of counties containing at least one urban core of 10,000 or more people, which includes the adjacent counties that have a high degree of economic and social integration with the area's core. There are two types of CBSAs: Metropolitan CBSAs have at least one urban area of 50,000 or more people; Micropolitan CBSAs are centered around an urban area with 10,000-50,000 people.

Earned. A consumer unit member, 14 years of age or older, who reported having worked at least 1 week during the 12 months prior to the interview date.

Education of reference person. The number of years of formal education of the reference person, on the basis of the highest

grade completed. If enrolled at time of the interview, the interviewer records the grade currently attended. Persons not reporting the extent of their education are classified under no school or not reported.

Housing tenure. The family's principal place of residence during the survey. Owner includes families living in their own homes, cooperatives or condominium apartments, or townhouses. Renter includes families paying rent, as well as families living rent-free in lieu of wages.

Income before taxes. Total money earnings and selected money receipts during the 12 months prior to the interview date. (See section 3 of the glossary for a complete definition of the components.)

Income after taxes. Income before taxes less personal taxes, which include Federal, State, and local income taxes and other taxes. (See section 3 of the glossary for a complete definition of the components.)

Lower limit. Amount of income before taxes of the lowest-ranked consumer unit in each income quintile.

Metropolitan Statistical Areas (MSAs). The general concept of an MSA is one of a large population nucleus, together with adjacent communities that have a high degree of economic and social integration with that nucleus. The Office of Management and Budget defines the term as a standard for Federal agencies in the preparation and publication of statistics relating to metropolitan areas.

Number of vehicles owned or leased. Number of automobiles, trucks, vans, campers, motorcycles, trailers, and planes owned or leased by members of the consumer unit, including vehicles used partially for business, but excluding those used entirely for business.

Occupation. Refers to the occupation in which the reference person received the most earnings during the survey period.

The occupational categories follow those of the Census of Population. Categories shown in the reference tables include the following:

Self-employed—encompasses all occupational categories; the reference person is self-employed in own business, professional practice, or farm.

Wage and salary earners:

Managers and professionals—executives, administrators, and managers; and professional specialties, including architects, engineers, natural and social scientists, lawyers, teachers, writers, health diagnosis and treatment workers, entertainers, and athletes.

Technical, sales, and clerical workers—technicians and related support workers; sales representatives, sales workers, cashiers, and sales-related occupations; and administrative support, including clerical.

Service workers—private household workers, protective services, food preparers, health services, cleaning and building services, and personal service occupations.

Precision production, craft, and repair workers—mechanics and repairers, construction trades, extractive occupations, and precision production occupations.

Operators, fabricators, and laborers—machine operators and assemblers, transportation workers, handlers and laborers, and farming, forestry, and fishery workers.

Retired—retired persons who did not work either full- or part-time during the survey period.

All others, including not reporting—a residual including unemployed persons; those working without pay; those not working due to illness, going to school, or caring for others; and those not reporting their occupational status.

Population. Total civilian noninstitutional population of the United States, as well as that portion of the institutional population living in the following group quarters: Boarding houses; housing facilities for students and workers; staff units in hospitals and homes for the aged, infirm, or needy; permanent living quarters in hotels and motels; and mobile home parks. Excluded are military personnel living on military bases and nursing home residents.

Quintiles of income before taxes. For each time period represented in the tables, consumer units are ranked in ascending order, according to the level of total before-tax

income reported by the consumer unit. The ranking is then divided into five equal groups.

Race. Race of the reference person of the consumer unit. All families are included in two racial groups: Black or African American and White, Asian, and All Other. The All Other group comprises such races as Native Americans, Alaskan Natives, Pacific Islanders, and beginning in 2003, Multirace.

Reference person. The first member mentioned by the respondent when asked to, “Start with the name of the person or one of the persons who owns or rents the home.” It is with respect to this person that the relationship of the other consumer unit members is determined.

Regions. Data are presented for four major regions: Northeast, Midwest, South, and West. Consumer units are classified by region, according to the address at which the family was residing during the time of their participation in the survey. The regions comprise the following States:

Northeast – Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont

Midwest – Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin

South – Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia

West – Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming

Rural population. All persons living outside a Metropolitan Statistical Area (MSA) and within an area with a population of less than 2,500 persons. See the definition for urban population below.

Size of the consumer unit. Number of persons whose usual place of residence at the time of the interview is in the sample unit.

Urban population. All persons living in Metropolitan Statistical Areas (MSAs) and in urbanized areas and urban places of 2,500 or more persons outside of MSAs. Urban, as defined in this survey, includes the rural populations within an MSA.

Expenditures

Expenditures consist of the transaction costs, including excise and sales taxes, of goods and services acquired during the interview or recordkeeping period. Expenditure estimates include expenditures for gifts, but exclude purchases or portions of purchases directly assignable to business purposes. Also excluded are periodic credit or installment payments on goods or services already acquired. The full cost of each purchase is recorded, even though full payment may not have been made at the date of purchase. The order of the expenditures listed here follows the order of presentation in the reference tables.

Food

Food at home refers to the total expenditures for food at grocery stores (or other food stores) and food prepared by the consumer unit on trips. It excludes the purchase of nonfood items.

Cereals and cereal products includes ready-to-eat and cooked cereals, pasta, flour, prepared flour mixes, and other cereal products, such as cornmeal, cornstarch, and rice.

Bakery products includes bread, crackers and cookies, biscuits and rolls, cakes, cupcakes, bread and cracker products, pies, tarts, sweet rolls, coffee cakes, doughnuts, and frozen and refrigerated bakery products, such as cookies, bread and cake dough, and batter.

Beef includes ground beef, roasts, steaks, and other cuts of beef (excluding canned beef), and veal.

Pork includes bacon, pork chops, ham (including canned), roasts, sausage, and other cuts of pork.

Other meats includes frankfurters; lunch meats, such as bologna, liverwurst, and salami; lamb and organ meats; and mutton, goat, and game.

Poultry includes fresh and frozen chickens and other fresh and frozen poultry (Cornish hens, turkey, duck, etc.).

Fish and seafood includes canned fish and seafood and fresh or frozen finfish and shellfish.

Eggs includes fresh eggs, as well as powdered eggs and egg substitutes.

Fresh milk and cream includes fresh whole milk and other fresh milk, such as buttermilk and fresh cream (including table cream, whipping cream, fresh sour cream, and fresh sour cream dressing).

Other dairy products includes butter, cheese, ice cream products, yogurt, powdered milk, condensed and evaporated milk, liquid and powdered diet beverages, malted milk, milk shakes, chocolate milk, and other specified dairy products.

Fresh fruits includes all fresh fruits.

Fresh vegetables includes all fresh vegetables.

Processed fruits includes all frozen fruits and fruit juices, canned and dried fruits, and canned or bottled fruit juices.

Processed vegetables includes canned, dried, and frozen vegetables, and vegetable juices.

Sugar and other sweets includes sugar; candy and chewing gum; artificial sweeteners; and jams, jellies, preserves, fruit butters, syrup, fudge mixes, icings, and other sweets.

Fats and oils includes margarine, shortening, salad dressings, vegetable oils, nondairy cream substitutes and imitation milk, and peanut butter.

Miscellaneous foods includes frozen prepared meals and other foods; canned and packaged soups; potato chips, nuts and other snacks; seasonings and condiments, such as olives, pickles, relishes, sauces and gravies, baking needs and other specified condiments; and other canned and packaged prepared foods, such as salads, desserts, baby foods, and vitamin supplements.

Nonalcoholic beverages includes diet and nondiet carbonated drinks (cola, fruit, and other carbonated drinks); coffee (roasted, instant, and freeze dried); tea (loose, instant, and ready-to-drink); ice; nonalcoholic beer; and other nonalcoholic beverages, including noncarbonated fruit drinks, breakfast substitutes, chocolate flavored powders; others.

Food away from home includes all meals (breakfast and brunch, lunch, dinner, and snacks and nonalcoholic beverages) including tips at fast food, take-out, delivery, concession stands, buffet and cafeteria, at full-service restaurants, and at vending machines and mobile vendors. Also included are board (including at school), meals as pay, special catered affairs, such as weddings, bar mitzvahs, and confirmations, school lunches, and meals away from home on trips.

Alcoholic beverages includes beer and ale, wine, whiskey, gin, vodka, rum, and other alcoholic beverages.

Housing

Owned dwellings includes interest on mortgages, interest on home equity loans and lines of credit, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management/security, homeowners' insurance, expenses for repairs and maintenance contracted out, and expenses of materials for owner-performed repairs and maintenance for dwellings used or maintained by the consumer unit. Mortgage principal repayments are payments of loans and are shown in Other financial information.

Rented dwellings includes rent paid for dwellings, rent received as pay, parking fees, maintenance, and other expenses.

Other lodging includes all expenses for vacation homes, school, college, hotels, motels, and other lodging while out of town.

Utilities, fuels, and public services includes natural gas; electricity; fuel oil and other fuels, such as wood, kerosene, coal, and bottled gas; water and other public services, such as garbage and trash collection, sewerage maintenance, septic tank cleaning; and telephone charges.

Personal services includes baby-sitting; day care, nursery

school, and preschool tuition; care of the elderly, invalids, and handicapped; adult day care; and domestic and other duties.

Other household expenses includes housekeeping services, gardening and lawn care services, coin-operated laundry and dry-cleaning (non-clothing), termite and pest control products and services, home security systems service fees, moving, storage, and freight expenses, repair of household appliances and other household equipment, repair of computer systems for home use, computer information services, reupholstering and furniture repair, rental and repair of lawn and gardening tools, and rental of other household equipment.

Housekeeping supplies includes laundry and cleaning supplies, cleaning and toilet tissues, stationery supplies, postage, delivery services, miscellaneous household products, and lawn and garden supplies.

Household textiles includes bathroom, bedroom, kitchen and dining room, other linens, curtains and drapes, slipcovers and decorative pillows, and sewing materials.

Furniture includes living room; dining room; kitchen; bedroom; nursery; and porch, lawn, and other outdoor furniture.

Floor coverings includes new and replacement wall-to-wall carpets, and non-permanent floor coverings.

Major appliances includes refrigerators and freezers, dishwashers and garbage disposals, stoves and ovens, vacuum cleaners, microwaves, air-conditioners, sewing machines, washing machines and dryers, and floor cleaning equipment.

Small appliances/miscellaneous housewares includes small electrical kitchen appliances, portable heating and cooling equipment, china and other dinnerware, flatware, glassware, silver and other serving pieces, nonelectric cookware, tableware, nonelectric kitchenware, and plastic dinnerware. (excludes personal care appliances)

Miscellaneous household equipment includes luggage, lamps and light fixtures, window coverings, clocks, floral arrangements and house plants, lawnmowers and gardening equipment, other hand and power tools, telephone answering devices, telephones and accessories, computers and computer hardware for home use, computer software and accessories for home use, calculators, typewriters, business equipment for home use, personal digital assistants, internet services away from home, rental of furniture, closet and storage items, other household decorative items, infants' equipment, outdoor equipment, smoke alarms, other household appliances, and other small miscellaneous furnishings.

Apparel and services

Men's and boys' apparel includes coats and jackets, sweaters and vests, sport coats and tailored jackets, trousers and slacks, shorts and short sets, sportswear, shirts, underwear, nightwear, hosiery, uniforms, and accessories.

Women's and girls' apparel includes coats and jackets, furs, sport coats and tailored jackets, sweaters and vests, blouses and shirts, dresses, jeans, culottes, slacks, shorts, sportswear, underwear, nightwear, uniforms, hosiery, and accessories.

Apparel for children under age 2 includes coats, jackets, and snowsuits; underwear; diapers; dresses; crawlers and

other sleeping garments; hosiery; footwear; and accessories.

Footwear includes articles such as shoes, slippers, boots, and other similar items. It excludes footwear for children under age 2 and special footwear used for sports such as bowling or golf shoes.

Other apparel products and services includes material for making clothes, shoe repair, alterations and repairs, sewing patterns and notions, clothing rental, clothing storage, dry cleaning and sent-out laundry, watches, jewelry, and repairs to watches and jewelry.

Transportation

Vehicle purchases (net outlay) includes the net outlay (purchase price minus trade-in value) on new and used domestic and imported cars and trucks and other vehicles, including attachable campers, trailers, motorcycles, and private planes.

Vehicle finance charges includes the dollar amount of interest paid for a loan contracted for the purchase of vehicles described above.

Gasoline and motor oil includes gasoline, diesel fuel, and motor oil.

Maintenance and repairs includes tires, batteries, tubes, lubrication, filters, coolant, additives, brake and transmission fluids, oil change, brake work including adjustment, front-end alignment, wheel balancing, steering repair, shock absorber replacement, clutch and transmission repair, electrical system repair, exhaust system repair, body work and painting, motor repair, repair to cooling system, drive train repair, drive shaft and rear-end repair, tire repair, audio and video equipment, other maintenance and services, and auto repair policies.

Vehicle insurance includes the premium paid for insuring cars, trucks, and other vehicles.

Public transportation includes fares for mass transit, buses, trains, airlines, taxis, school buses for which a fee is charged, and boats.

Vehicle rental, leases, licenses, and other charges includes leased and rented cars, trucks, motorcycles, and aircraft; inspection fees; State and local registration; driver's license fees; inspection fees; parking fees; towing charges; tolls and electronic toll passes; global positioning services; and automobile service clubs.

Health care

Health insurance includes traditional fee-for-service health plans, preferred-provider health plans, health maintenance organizations (HMOs), Medicare payments, commercial Medicare supplements, long term care insurance, and other health insurance.

Medical services includes hospital room and services, physicians' services, service by a professional other than a physician, eye and dental care, lab tests and x-rays, medical care in a retirement community, care in convalescent or nursing home, and other medical care service.

Drugs includes nonprescription drugs and vitamins and prescription drugs.

Medical supplies includes topicals and dressings,

antiseptics, bandages, cotton, first aid kits, contraceptives, syringes, ice bags, thermometers, sun lamps, vaporizers, heating pads, medical appliances (such as braces, canes, crutches, walkers, eyeglasses, and hearing aids), and rental and repair of medical equipment.

Entertainment

Fees and admissions includes fees for participant sports; admissions to sporting events, movies, concerts, and plays; health, swimming, tennis and country club memberships; fees for other social, recreational, and fraternal organizations; recreational lessons or instruction; rental of movies, and recreation expenses on trips.

Audio and visual equipment and services includes televisions; radios; phonographs; community antenna and cable TV; tape recorders and players; online gaming services; VCRs and video disc players; miscellaneous sound equipment; sound equipment accessories; video cassettes, tapes, and discs; video game hardware and software; streaming, downloading video; rental and repair of TV, VCR, radio, and sound equipment; personal digital audio players; sound components and component systems; satellite dishes; CDs, records, audio tapes; streaming, downloading audio; musical instruments and accessories, and rental and repair of such; and rental of video cassettes, tapes, films, and discs.

Pets, toys, hobbies, and playground equipment includes pets, (pet food, pet services, veterinary expenses, etc.); toys, games, arts and crafts, tricycles; hobbies, and playground equipment.

Other entertainment supplies, equipment, and services includes indoor exercise equipment; athletic shoes; bicycles; trailers; purchase and rental of motorized campers and other recreational vehicles; camping equipment; hunting and fishing equipment; sports equipment (winter, water, and other); boats, boat motors, and boat trailers; rental of boats; landing and docking fees; rental and repair of sports equipment; global positioning system devices; photographic equipment, supplies, and services (film and film processing); photographer fees; repair and rental of photo equipment; fireworks; and pinball and electronic video games.

Other expenditures

Personal care products and services includes products for the hair, oral hygiene products, shaving needs, cosmetics and bath products, electric personal care appliances, other personal care products, and personal care services.

Reading includes subscriptions for newspapers and magazines; books through book clubs; and the purchase of single-copy newspapers, magazines, newsletters, books, and encyclopedias and other reference books.

Education includes tuition; fees; and textbooks, supplies, and equipment for public and private nursery schools, elementary and high schools, colleges and universities, and other schools.

Tobacco products and smoking supplies includes cigarettes, cigars, snuff, loose smoking tobacco, chewing tobacco, and smoking accessories (such as cigarette or cigar holders, pipes, flints, lighters, and pipe cleaners).

Miscellaneous includes safety deposit box rentals, checking account fees and other bank service charges, lotteries and pari-mutuel losses, credit card memberships, shopping club membership fees, legal fees, accounting fees, funerals, cemetery lots, dating services, occupational expenses, expenses for other properties, and finance charges other than those for mortgages and vehicles.

Cash contributions includes cash contributed to persons or organizations outside the consumer unit, including alimony and child support payments, and care of students away from home; gifts of stocks, bonds, and mutual funds to persons outside the consumer unit; and contributions to religious, educational, charitable, or political organizations.

Life, endowment, annuities, and other personal insurance includes premiums for whole life and term insurance; endowments; income and other life insurance; mortgage guarantee insurance; mortgage life insurance; premiums for personal liability, accident and disability, and other nonhealth insurance other than for homes and vehicles.

Retirement, pensions, and Social Security includes all Social Security contributions paid by employees; employee contributions to railroad retirement, government retirement, and private pension programs; and retirement programs for the self-employed.

Income and personal taxes

Income

Income is the combined income of all consumer unit members (14 years of age or older) during the 12 months preceding the interview. Components of income are described below. The order of the definitions of income and personal taxes follows the order of presentation in the reference tables.

For a definition of quintiles of income, see the section on characteristics at the beginning of this glossary.

Money income before taxes is the total money earnings and selected money receipts during the 12 months prior to the interview date. Money income includes the following components:

Wages and salaries includes total money earnings of all consumer unit members (14 years of age and older) from all jobs, including civilian wages and salaries; Armed Forces pay and allowances; piece-rate payments; commissions; tips; National Guard or Reserve pay (received for training periods); and cash bonuses before deductions for taxes, pensions, union dues, etc.

Self-employment income includes net business and farm income, which consists of net income (gross receipts minus operating expenses) from a profession or unincorporated business or from the operation of a farm by an owner, tenant, or sharecropper. If the business or farm is a partnership, only

an appropriate share of net income is recorded. Losses are also recorded.

Social Security, private and government retirement includes the following: (1) payments by the Federal Government made under retirement, survivors', and disability insurance programs to retired persons, dependents of deceased insured workers, or disabled workers and (2) private pensions or retirement benefits received by retired persons (or their survivors), either directly or through an insurance company.

Interest, dividends, rental income, and other property income includes interest income on savings or bonds; payments made by a corporation to its stockholders; periodic receipts from estates or trust funds; net income or loss from the rental of property, real estate, or farms; and net income or loss from roomers or boarders.

Unemployment and workers' compensation and veterans' benefits includes income from unemployment compensation and workers' compensation and veterans' payments, including educational benefits but excluding military retirement.

Public assistance, supplemental security income, and food stamps includes public assistance or welfare, including money received from job training grants; supplemental

security income paid by Federal, State, and local welfare agencies to low-income persons who are age 65 or over, blind, or disabled; and the value of food stamps obtained.

Regular contributions for support includes alimony and child support, as well as any regular contributions from persons outside the consumer unit.

Other income includes money income from care of foster children, cash scholarships, fellowships, or stipends not based on working and meals or rent as pay.

Personal taxes

Federal income taxes includes Federal income taxes withheld in the survey year to pay for income earned in that survey year, plus additional taxes paid in the survey year to cover any underpayment or underwithholding of taxes in the year prior to the survey.

State and local income taxes includes State and local income taxes withheld in the survey year to pay on income earned in the survey year, plus additional taxes paid in the survey year to cover any underpayment or underwithholding of taxes in the year prior to the survey.

Other taxes includes personal property and other personal taxes paid.

Other financial information

These items are not part of expenditures or income. They are provided for additional information.

Net change in assets includes changes in savings and checking accounts; purchases of securities (stocks, bonds, or mutual funds) in the year which they were held to the end of the year; sales of securities which were purchased in a prior year; changes in the balances of money owed to the consumer unit; sales and purchases and repairs and improvements to own dwelling occupied by the consumer unit, vacation home, recreational property, unimproved land and other property owned by the consumer unit; changes in investments in unincorporated family businesses and farms; amounts received or reimbursements from the sale of vehicles; principal amounts of trust held on own dwelling, vacation home, and other properties owned by the consumer unit; and surrender of insurance policies. (This value has a positive or negative sign to indicate increases or decreases in assets.)

Net change in liabilities includes changes in mortgage principal on own dwelling occupied by the consumer unit, vacation home, recreational property, unimproved land and other property owned by the consumer unit; payments of mortgage interest due before either survey year of the survey period; money owed on purchases of cars, trucks, and

other vehicles; and money owed to other creditors, such as department stores, banks, credit unions, finance companies, insurance companies, doctors, dentists, and other medical practitioners. This value has a positive or negative sign to indicate increases or decreases in liabilities.

Other money receipts includes lump-sum payments from estates or trusts, insurance, money from sale of house furnishings, refunds from overpayment on Social Security, refunds from insurance policies, and refunds from property taxes.

Mortgage principal paid on owned property includes the reduction of mortgage principal on a mortgage or home equity loan for a home or any other property. (This is not included in homeowner costs but is repayment of a loan.)

Estimated market value of owned home is the approximate value of the property in the current market.

Estimated monthly rental value of owned home is the approximate monthly rental value of the property in the current market.

Gifts of goods and services includes gift expenditures for persons outside the consumer unit. These items have already been defined in the Expenditures section. Their values are given, so they can be subtracted from the expenditure totals, if the value of consumption within the household is desired.

Appendix A: Research Supporting Key Elements of the Standards. Glossary of Key Terms. Common Core State Standards for english language arts & literacy in history/social studies, science, and technical subjects. Reading. One of the key requirements of the Common Core State Standards for Reading is that all students must be able to comprehend texts of steadily increasing complexity as they progress through school. Appendix A is a glossary of combat, armor, and weaponry. Appendix B surveys selected feature films for researchers to "consult for information and inspiration" (283). Appendix C lists the addresses and telephone numbers of suppliers of weapons and accoutrements, as well as indicating the suppliers' various specialties. A glossary is a specific sort of appendix which contains the definitions of words and phrase found in the text that readers might not know the meanings of. You know, so you donâ€™t need to dig out your dictionary. 9K views Â· First Aid. Introduction â€™ Issues in Providing Care â€™ Primary Assessment & Basic Life Support â€™ Secondary Assessment â€™ Circulatory Emergencies. Respiratory Emergencies â€™ Soft Tissue Injuries â€™ Bone & Joint Injuries â€™ Environmental Illness & Injury. Medical Conditions & Poisoning â€™ Advanced Topics â€™ Appendices â€™ Meta content. Abrasion. A superficial wound in which the topmost layers of the skin are scraped off.