# Appendix C. **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. The estimates exclude group quarters.

**Householder.** Survey procedures call for listing first the person (or one of the persons) in whose name the home is owned or rented as of the interview date. If the house is owned jointly by a married couple, either the husband or the wife may be listed first, thereby becoming the reference person, or householder, to whom the relationship of other household members is recorded. One person in each household is designated as the "householder." The number of householders, therefore, is equal to the number of households.

**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.

**Family.** A family is a group of two or more persons (one of whom is the householder) related by blood, marriage, or adoption and residing together; all such persons (including related subfamily members) are considered members of one family.

**Family household.** A family household is a household maintained by a family; any unrelated persons (unrelated subfamily members and/or secondary individuals) who may be residing there are included. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all persons living in the household, whereas family members include only the householder and his/her relatives.

**Nonfamily household.** A nonfamily household is a household maintained by a person living alone or with nonrelatives only.

**Race/Ethnicity.** The data are collected by race and by ethnicity. For this report, the population is divided into four groups on the basis of race and ethnicity: White, not Hispanic; Black, not Hispanic; "other races," not Hispanic; and Hispanic. The category of "other races" includes both Native Americans and Asian/Pacific Islanders who are not of Hispanic origin, as well as any other race except White and Black who are not of Hispanic origin. Hispanic origin was determined on the basis of a question that asked for self-identification of the person's origin or descent. Respondents were asked to select their origin (or the origin of some other household member) from a "flash card" listing ethnic origins. Persons of Hispanic origin, in particular, were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Spanish origin.

**Enrollment.** Enrollment includes any postsecondary enrollment in the past 12 months. Enrollment includes both full-time and part-time enrollment.

**Level of enrollment.** The level of enrollment refers to enrollment in the past 12 months. If a person was enrolled at more than one level in the past year, then the level of enrollment is the grade or level in which the greatest amount of time was spent. "College years" refers to the level of enrollment and not the actual number of years spent in college. For example, college year 1 refers to the freshman year of college. A student who attended college part-time for two years may still be classified as a freshman. Vocational, technical, business, or other postsecondary school are postsecondary institutions which are sometimes referred to as "less than 2 year" institutions.

**Dependency status.** Students are classified as either dependent or independent students. Students are assigned

dependency status based on several demographic characteristics as opposed to institutional or selfidentification. The definition of independent students is intended to be as close to that of financial aid programs (such as the Pell Grant) as the data allow. However, due to limitations of the data, the definitions are not exact. In this report, students are classified as independent if they are either: married; 24 years of age or older; a veteran; the reference person of the household; or if they have health insurance under their own name.

**Financial aid recipiency.** The estimate is based on the number of persons who reported receiving any of the 12 categories of educational assistance listed on the questionnaire during the past 12 months. The 12 categories include: 1) GI Bill; 2) other Veterans' Educational Assistance Programs; 3) College Work Study Program; 4) Pell Grant; 5) Supplemental Educational Opportunity Grant; 6) National Direct Student Loan; 7) Guaranteed Student Loan; 8) JTPA training program; 9) employer assistance; 10) fellowship or scholarship; 11) tuition reduction; and 12) anything else other than assistance from relatives and friends.

Some of the financial aid sources had very few recipients. As a result, the 12 sources were collapsed into the following 7 categories for the tabulations in this report:

*Pell Grant.* This category includes only the Pell Grant; no other categories were combined here.

*GI Bill or VEAP.* The GI Bill was combined with other Veterans' Educational Assistance Programs. This would include programs such as Survivors and Dependents, Vocational Rehabilitation, and Post-Vietnam Veterans' Assistance.

*SEOG or College Work Study.* This category includes the Supplemental Educational Opportunity Grant (SEOG) and the College (or Federal) Work Study Program.

*Loan.* The two loans specified in the questionnaire included here are the National Direct Student Loan (NDSL or Perkins Loan) and the Guaranteed Student Loan (or Stafford Loan).

*Employer Assistance or JTPA.* Most persons in this category are recipients of financial aid from their employer. Only 8 percent of persons in this category reported receiving educational assistance through the Job Partnership Training Act (JTPA) programs. Employer assistance includes any educational assistance ranging from tuition payments to stipends for living expenses.

*Fellowship, scholarship, or tuition reduction.* This category combines the single category of fellowships and scholarships with aid from a tuition reduction (or tuition remission). Fellowships and scholarships include those awarded from the institution attended, the government, or outside organizations such as private corporations, foundations, or community groups.

*Other aid.* This is a catchall category which includes any other type of educational assistance not previously mentioned EXCLUDING assistance from relatives and friends.

**Total Aid.** The estimate is the sum of the amounts received from each of the financial aid sources (see appendix F for a copy of the questionnaire). The average total aid is calculated only for those students who have received educational assistance.

**Total Cost.** The total cost is the sum of three cost components: tuition and fees; books and supplies; and room and board. The cost of room and board is determined only for those students who reported living away from home while attending school. The average total cost is calculated for all students and includes some students who report having no costs in any one or all of the components. The total cost is computed before financial aid is taken into account.

**Net Cost.** The net cost equals the total cost minus the total aid. The average net cost is calculated for all postsecondary students.

**Percent of Costs Covered.** The estimate is equal to the total aid received divided by the total cost. To calculate the mean, all students with more than 100 percent of their costs covered had the estimate top-coded to 100 percent so that the average would not be artificially inflated.

**Average monthly family income.** The estimate is based on the total amount of income received by all members of the individuals family during the 4 months prior to the interview month, divided by the number of months in which income was received. For persons without a family income (those persons who live alone or with nonrelatives), their personal income for the previous 4 months was used instead.

**Symbols.** A dash (-) represents zero or a number which rounds to zero; "B" means that the base is too small to show the derived measure (less than 200,000 persons).

**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.