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ABSTRACT

This bulletin presents detailed income and expenditure data for 1984 from the interview component of the ongoing Consumer Expenditure Survey. Data in this bulletin are for the urban population. Text tables include the following: (1) annual expenditures of urban consumer units, and percent change in consumer expenditures, Interview Survey and Consumer Price Index, 1983 and 1984; (2) percent change in real consumer expenditures, real gross national product, unemployment rate, and Consumer Confidence Index, 1980-84; (3) income and expenditure indexes for selected Standard Metropolitan Statistical Areas (SMSAs), 1982-83; (4) annual mean expenditures of urban husband and wife consumer units classified by income before taxes and number of earners; (5) population age 65-74 and 75 and over, selected years, 1980, and projected 2000-40; (6) selected characteristics and shares of total expenditures of the population 65-74 and 75 and over; (7) income and attitudes toward income, 1982; and (8) average annual income and expenditures by income quintile and expenditure quintile. Charts show the following: average annual expenditures for day care and baby sitting by consumer units age 25-34, 1980-84; average annual expenditures for cable television and percent reporting, 1980-84; and percent distribution of total expenditures of consumer units with reference person over 65. Reference tables cover the following: selected characteristics and annual expenditures of urban consumer units, 1984, classified by quintiles of income before taxes, quintiles of total expenditures, income before taxes, age of reference person, size of consumer unit, composition of consumer unit, number of earners in consumer unit, housing tenure and by race of reference person, and region of residence. Appendices comprising about half the document provide the following: (1) a glossary; (2) a discussion of survey methods; and (3) tables giving selected characteristics and annual expenditures of urban consumer units, classified by selected SMSAs in four regions of the United States, 1980-81 and 1982-83. (KC)

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Summer Expenditure Survey: New Survey, 1984

Department of Labor
Bureau of Economic Analysis

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Consumer Expenditure Survey: View Survey, 1984

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presents detailed income and expenditure data for 1984 from the
ponent of the ongoing Consumer Expenditure Survey. Data for
Diary component of the survey are available in a recent news
n this bulletin are for the urban population. Data for the total
l be published later. A list of earlier publications from the survey
e end of the bulletin.
er Expenditure Survey program provides a continuous and com-
v of data on the buying habits of American consumers for use in
of economic research and analysis, and in support of future revi-
nsumer Price Index. To meet the needs of users, BLS makes the
n news releases, bulletins, articles in the *Monthly Labor Review*,
computer tapes.
was prepared in the Office of Prices and Living Conditions

under the general direction of Eva E. Jacobs, Chief of the Division
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Survey, 1984

ing Consumer Expenditure Survey

ing Consumer Expenditure Survey, begun in 1980, represents a continuation of a long-established program. BLS has been gathering information on spending patterns and living costs for nearly a century—since the beginning in 1888-91. For the past half century, the survey has been the periodic revision of the Consumer Price Index, next scheduled for 1985. The new survey incorporates major methodological improvements introduced in 1972-73 when the Bureau abandoned its traditional diary survey based primarily on recall by survey participants. The new survey consists of two separate components, each with its own questionnaire: 1) a quarterly Interview survey in which each of the consumer units is visited by an interviewer every 3 months over a 12-month period; and 2) a Diary survey in which consumer units are asked to complete a diary for two consecutive 1-week periods.¹

The Interview survey was carried out by the Bureau of Economic Analysis under contract to the Bureau of Labor Statistics. The Interview survey obtains data on the types of expenditures respondents can be expected to incur for a period of 3 months or longer. These would include relative expenditures, such as those for property, automobiles, and major appliances, and those which occur on a regular basis, such as rent, insurance, and apparel. The Interview survey also obtains data on expenditures on services.

The Diary survey is designed to obtain detailed data on frequently purchased items, such as food and beverages, both at home and in eating places; householdkeeping supplies; nonprescription drugs; and personal care products. These items are less likely to be recalled accurately by respondents over longer periods of time. Expenditures incurred while away from home overnight or longer are excluded from the diary.

The data presented here represents the data collected in the Interview component for 1984. Data for 1982-83 were published early in 1986. (See *Consumer Expenditure Interview Survey, 1982-83*, Bulletin 2246.) The data for 1980

¹ For the definition of a consumer unit. The terms "household," "family," and "family unit" are used interchangeably throughout this text.

through 1983 covered only the urban population. Beginning in 1984, coverage was reinstated for the entire civilian noninstitutional population, both urban and rural. However, urban data are being published first so that users will have a 5-year series of urban data. Data for the total population for 1984 will be issued later. In the future, only data for the total population will be published.

The expenditure and income data from the Interview survey are presented in nine reference tables. These tables show the 1984 average expenditures for the urban population tabulated by selected socioeconomic characteristics. In addition, appendix C contains eight tables for 1980-81 and 1982-83 that show the average expenditures of consumer units in selected Standard Metropolitan Statistical Areas.

Interpreting the data

Several factors should be considered in interpreting the expenditure data, especially when relating averages to individual circumstances. First, the averages are for the total urban population whether or not a purchase was made. Not all consumer units purchased cars or major appliances or paid for health insurance during the survey period. The average expenditure for an item in the sample is generally considerably lower than the expenditure by those consumer units that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average of those purchasing the item. For instance, table 1 shows average expenditures for new cars and trucks of about \$1,080, since only about 10 percent of the consumer units purchased a new vehicle. However, the cost for those who did make the purchase was almost \$10,800. Even if such purchases were spread over individual consumer units may have spent more or less than the average. Income, age of family members, geographic location, and individual preferences are among the factors which influence expenditures. Even within a group with similar characteristics, there may be significant variation.

Second, expenditures reported here are the direct out-of-pocket expenditures of consumer units for the particular component. Indirect expenditures may be significant, may be reflected elsewhere. For example, rental contracts often include utilities. Renters with such contracts would record no direct expense for utilities and, therefore, appear to have lower utility expenses. Some costs are paid by employers or insurance companies. For example, co-

members whose employers pay for health insurance or life insurance have lower direct expense for these items than those who pay the entire expense themselves.

approximately 60 to 70 percent of detailed expenditures are covered in the interview survey. More aggregated expenditure estimates for food and other items account for an additional 20 to 25 percent of total expenditures.

from the Interview are nonprescription drugs, household supplies, personal care items. The Interview survey must be integrated with the Diary to provide a complete picture of detailed expenditures.

Results of Interview survey results, 1984

Consumer buying habits, as measured by the share of total expenditures for each major component, generally do not vary much over a 1-year period unless there is a major change in economic conditions. However, the small movements can add up to a significant movement over time. Year-to-year variation in the data may occur as the result of surveying a sample of the population rather than the entire population. A comparison of the results for 1984 with 1983 confirms the similarity in the share of total expenditures for each component. Although component shares are relatively stable year to year, there may be substantial changes in the dollar amount spent on components.

Expenditures increased almost 11 percent from 1983 to 1984. The largest increases among expenditure components were for cash contributions, public transportation, and vehicle purchases (text table 1).

For most components, expenditure increases exceeded price increases as measured by the Consumer Price Index (CPI). The only decline was for gasoline and motor oil, which mirrored the decline in prices for that component. Expenditures rose more slowly than prices for education and tobacco and smoking supplies (text table 1).

Public transportation expenditures increased 12 percent from 1983 to 1984. Gasoline expenditures continued to decline while expenditures for vehicle purchases and other operating expenses continued at a high rate. Public transportation increased 21 percent, mostly due to large increases in expenditures for air fares (29 percent)² (text table 1).

Even though homeowners and renters spent about the same share of total expenditures for total housing, renters spent a higher share for

shelter—21 percent compared to 16 percent for homeowners. Renters, on the other hand, spent a higher share for utilities—11 percent vs. 6 percent; household operations, 2 percent vs. 1 percent; and public transportation, 4 percent vs. 3 percent (table 8).

Text table 1. Annual expenditures of urban consumer units, and percent change in expenditures, Interview survey, and Consumer Price Index, 1983 and 1984

Item	1983	1984	Percent
			CE
Income before taxes	\$23,126	\$24,578	6.3
Size of consumer unit	2.6	2.6	
Age of reference person	46.1	46.2	
Number in consumer unit			
Earners	1.3	1.4	
Vehicles	1.8	1.9	
Children under 18 .....	.7	.7	
Persons 65 and over .....	.3	.3	
Total expenditures	\$19,692	\$21,788	10.6
Food	3,198	3,391	6.0
Food at home	2,224	2,342	5.3
Food away from home	974	1,048	7.6
Alcoholic beverages	286	299	4.5
Housing	5,980	6,626	10.8
Shelter	3,349	3,747	11.9
Owned dwellings	1,958	2,188	11.7
Rented dwellings	1,063	1,171	10.2
Other lodging	327	388	18.7
Utilities, fuel, and public services	1,540	1,679	9.0
Household operations	284	333	17.3
Housefurnishings and equipment	808	868	7.4
Apparel and services	1,084	1,192	10.0
Transportation	3,914	4,385	12.0
Vehicles	1,565	1,873	19.7
Gasoline and motor oil	1,064	1,047	-1.5
Other vehicle expenses	1,047	1,176	12.3
Public transportation	238	288	20.5
Health care	839	899	7.2
Entertainment	919	1,040	13.2
Personal care services	184	205	11.4
Reading	131	140	6.9
Education	293	312	6.5
Tobacco and smoking supplies	215	225	4.7
Miscellaneous	283	311	9.9
Cash contributions	588	740	25.9
Personal insurance and pensions	1,777	2,023	13.8
Life and other personal insurance	265	302	14.0
Retirement, pensions, Social Security	1,513	1,721	13.7

¹ CPI for all items and homeownership are not conceptually comparable.

² Estimated; adjusted to match interview survey components.

share of total expenditures spent on health care was about 8 percent for the age group 65-74 and over 13 percent for those 75 and over. By contrast, those under 25 spent only 2 percent of their total budget on health care (table 4).

Expenditures for other lodging and household operations increased far more than the corresponding CPI components. All components of other lodging, except property taxes, increased sharply. The increase in household operations was due to the large increase in domestic services—in particular, housekeeping services and day care expenditures.

1980-84
 At 5 years of Consumer Expenditure Surveys are available, the data are available to analyze trends at both the aggregated and detailed expenditure

Expenditures. In the aggregate, consumer expenditures tend to reflect economic conditions. A commonly accepted measure of these conditions is the change in the real gross national product (GNP), that is, the change in the total output of the economy adjusted for inflation.

During the 1980-84 period, changes in consumer expenditures reflected the economic conditions of that period. Year-to-year percentage changes in expenditures by consumers, derived by deflating total expenditures by the CPI-U, are presented in text table 2. Also presented for each of the 5 years is the percentage change in real GNP, provided by the Bureau of

Percent change in real consumer expenditures, real gross national product, unemployment rate, and Consumer Confidence Index, 1980-84

Percent change from preceding year		Unemployment rate	Consumer Confidence Index (1970 = 100.0)
Real consumer expenditures (CE)	Real GNP		
n.a.	-0.2	7.1	67.0
-4.9	1.9	7.6	71.3
-3.0	-2.5	9.7	55.9
5.6	3.4	9.6	81.3
6.1	6.6	7.5	93.9

Economic Analysis of the Department of Commerce, the unemployment rate, and the Consumer Confidence Index published by the Consumer Research Service of the Conference Board.

During 1982, the height of the recessionary period, the decline in real expenditures mirrored the decline in real GNP. This low point was also reflected in the high unemployment rate and in the pessimistic outlook revealed by the Consumer Confidence Index.

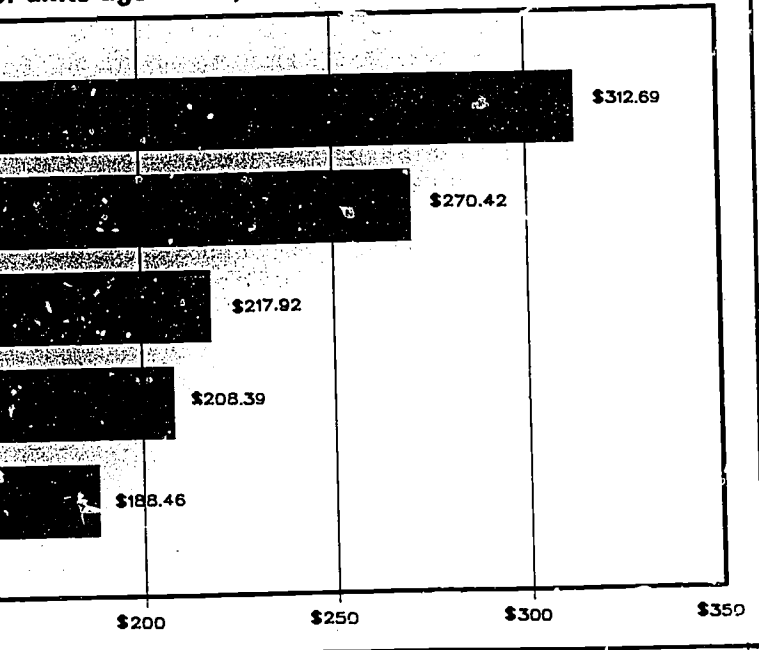
Real consumer expenditures and real GNP reflected the dramatic recovery in 1983 and 1984. Real expenditures rose slightly more than real GNP over these years, and the unemployment rate declined by 1984. With these changes came a resurgence of consumer optimism about future economic conditions, as measured by the jump in the Consumer Confidence Index from the low of almost 56 to almost 94 in 1984.

Selected expenditure items. In following the trend of consumer expenditures, the usual levels of aggregation of components—food, housing, transportation, entertainment, etc.—frequently obscure changes in detailed items and expenditures. For example, despite increasing expenditures for transportation, in 1980, expenditures on gasoline and motor oil have shown a downward trend. This trend can be attributed to the fall in gasoline prices over the period and the use of more fuel-efficient automobiles. Contributions for retirement and Social Security showed a large increase over the period. This is due in part for by the rise in the Social Security contribution rate and the increase in the come level to which the rate applies.

Although the number of detailed items reported in the survey is too large to be shown in this bulletin, two of these items, day care and baby sitting, and television, show how a continuing survey picks up changes which are obscured at the level of aggregation feasible to print. Chart 1 shows that annual expenditures for day care and baby sitting by consumer units in which the reference person was age 25 to 34 have increased from less than \$200 in 1980 to over \$300 in 1984. Chart 2 shows the large increase in mean expenditures for cable television from about \$30 in 1980 to almost \$100 in 1984. This is similar to the increase in the percentage of people in the survey who reported expenditures for cable television. The percent reporting doubled from 1980 to 1984.

In 1984, home computers were separated from other business-type equipment for home use (typewriters and calculators), so information on the trend in purchases of this item will soon be available. In 1984, 4 percent of all units reported purchasing home computers. Eight percent reported purchasing video cassette recorders. Data for these items can be obtained from unpublished tapes or from unpublished tables.

Average annual expenditures for day care and baby sitting for units age 25-34, Interview survey, 1980-84



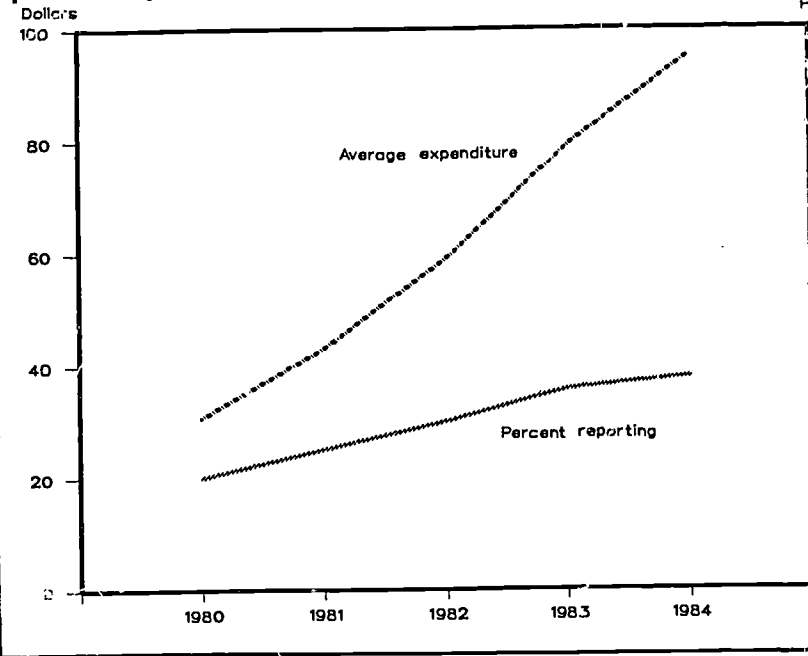
Expenditures in selected metropolitan areas

At this time, BLS is publishing data for individual Standard Metropolitan Statistical Areas (SMSA's) from the ongoing survey.³ Text table 3 shows 1982-83 expenditure indexes for selected SMSA's as compared to the U.S. average. Expenditures vary among metropolitan areas not only because of differences such as the prices of goods and services and family incomes, but also because of demographic differences such as the age of the population, climate, consumer tastes, family size, etc. For example, the average age of the consumer unit reference person is 38 years in Anchorage compared to 33 years in Buffalo.

As would be expected, the variation in income and expenditure levels among metropolitan areas is quite large. Average total expenditures in Dallas were 50 percent above the U.S. average, while those in Pittsburgh were 16 percent below the U.S. average. Dallas and Pittsburgh also showed the highest and lowest levels of expenditures, respectively.

Data for 1980-81 and 1982-83 are published by SMSA because the sample was selected from the 1980 census. The definition of SMSA was changed by the Office of Management and Budget in 1980. Hence, the person population counts that can be derived from the 1980 census bulletin may vary from the Census Bureau population estimates because of this definition. A redesigned CE sample based on the 1980 census is being introduced in 1986. The new sample will be used beginning with 1986 data.

Chart 2. Average annual expenditures for cable television and percent reporting, Interview survey, 1980-84



For example, expenditures for housing, Dallas 60 percent above the average and Pittsburgh 16 percent below the average. Dallas also showed the highest levels of expenditures for apparel and transportation, 81 and 70 percent above average, respectively. Anchorage had the second highest level of total expenditures, 44 percent above average, and high levels of expenditures for housing and transportation, 25 percent above average. Anchorage also had the highest level of entertainment expenditures, 112 percent above average.

Shown in appendix tables C-1 through C-8 are expenditures and income levels for consumer units in selected Standard Metropolitan Statistical Areas for 1982-83 and 1982-83. SMSA data for 1984-85 will be shown when BLS publishes the 1984-85 data.⁴

The SMSA expenditure data shown in text table 3 and appendix tables C-1 through C-8 are not measures of cost-of-living differences among metropolitan areas. Cost-of-living studies require that costs be estimated for bundles of goods and services that provide equal levels of satisfaction to consumers in each metropolitan area. In practice, this would require pricing a similar bundle of goods and services in each metropolitan area. Tables in this bulletin show actual expenditures and income levels.

⁴ Due to the small SMSA sample sizes, at least 2 years of data are necessary to produce reliable estimates at the level of detail shown.

Income and expenditure indexes for selected Standard Metropolitan Statistical Areas, interview survey, 1982-83¹
(base = 100)

	Number of consumer units (thousands)	Income before taxes	Total expenditures	Food and alcoholic beverages	Housing	Apparel	Transportation	Health care	Entertainment
U.S. average:	71,750	\$22,702	\$18,892	\$3,422	\$5,784	\$1,030	\$3,712	\$ 822	\$ 870
Albany, N.Y.	-	100	100	100	100	100	100	100	100
Albuquerque, N.M.	5,424	104	101	116	111	107	83	98	86
Alhambra, Calif.	1,549	107	109	107	103	105	125	114	106
Alton, Ill.	1,298	93	95	100	106	105	84	85	102
Alton, N.J.	954	84	84	91	80	87	89	84	82
Alton, N.Y.	525	83	86	96	82	67	107	89	87
Alton, Pa.	2,517	100	108	112	117	123	89	91	98
Alton, Va.	1,577	110	107	110	101	96	121	79	106
Alton, W.V.	670	93	97	94	104	91	92	70	105
Alton, Wyo.	984	103	106	95	105	107	102	105	133
Alton, Wis.	743	107	99	105	97	104	100	87	90
Alton, Wisc.	649	88	85	90	84	81	87	94	79
Alton, Wisc.	1,036	102	90	90	92	82	85	96	83
Alton, Wisc.	548	97	100	95	95	91	109	118	85
Alton, Wisc.	1,241	126	118	98	123	115	113	107	114
Alton, Wisc.	880	107	106	102	105	110	106	83	95
Alton, Wisc.	946	107	112	115	110	116	106	121	114
Alton, Wisc.	697	87	97	110	104	100	97	107	62
Alton, Wisc.	1,499	155	150	111	160	181	170	104	151
Alton, Wisc.	892	113	107	100	98	110	119	112	103
Alton, Wisc.	3,666	117	120	115	124	128	119	130	133
Alton, Wisc.	1,238	142	127	121	149	127	107	100	154
Alton, Wisc.	769	101	115	112	124	118	114	95	131
Alton, Wisc.	468	89	91	89	97	75	91	83	85
Alton, Wisc.	739	100	104	96	105	98	101	82	139
Alton, Wisc.	256	123	118	133	106	105	109	94	127
Alton, Wisc.	61	145	144	147	151	130	151	99	212

¹ Calculated by dividing the SMSA average expenditures or income by the U. S. average and multiplying by 100.

Standard level of living among areas or to the government services provided by different tax levels.

Women and family expenditures

The Bureau of Labor Statistics has long recorded the participation of women in the labor force. Increasingly during the past quarter century, married women have made significant contributions to the work force and to their families' incomes. Income and employment data from the Census Bureau's Current Population Survey have shown a dramatic rise in women's contribution to the family economic position. Earnings of working wives account for about 28

percent of family income. Fifty million women are now in the labor force, 27 million are gainfully employed wives, and nearly 15 million are mothers as well as wage earners. The labor force participation rate for women with children under 6 is 53 percent. This rate increases to almost 80 percent as the age of children increases to 17.⁵

Data from the 1984 Interview survey were used to compare expenditures of husband-and-wife consumer units where 1) the husband is the only earner, 2) both husband and wife (and no other CU member) are earners (text table 1).

⁵ Howard Hayghe, "Rise in Mothers' Labor Force Activity Includes Those With Infants," *Monthly Labor Review*, February 1986, pp. 43-45.

Annual mean expenditures of urban husband and wife consumer units classified by income before taxes and number of earners, Interview survey, 1983-84

Earners by income group	Size of consumer unit	Age of reference person	Number of consumer units (thousands)	Income before taxes ²	Total expenditures	Food and alcoholic beverages	Housing ³	Apparel and services	Transportation	Health care	Personal insurance and pensions
1-earner:	3.4	44.0	7,372	\$27,324	\$23,974	\$4,216	\$7,462	\$1,232	\$4,350	\$1,111	\$2,429
2-earners	3.1	38.2	14,825	33,695	27,786	4,232	8,488	1,478	5,771	869	3,487
1999 earner	3.4	42.9	1,822	15,003	16,299	3,286	4,982	768	3,088	1,116	1,236
2-earners	3.1	35.1	2,358	15,517	17,362	3,227	5,477	855	4,013	701	1,264
1999 earner	3.5	43.0	1,888	24,387	21,394	3,994	6,484	956	4,134	1,035	2,169
2-earners	3.3	36.5	3,682	25,127	22,862	3,827	6,973	1,072	5,030	854	2,370
1999 earner	3.4	43.7	1,249	34,242	28,915	4,793	8,906	1,307	4,845	1,153	3,736
2-earners	3.1	36.9	3,177	34,718	26,953	4,198	8,260	1,402	5,813	816	3,233
1999 earner	3.5	46.5	471	44,119	33,594	5,281	9,689	1,705	6,429	1,238	3,967
2-earners	3.0	38.4	2,187	44,206	34,045	4,664	9,794	1,763	6,883	915	5,986
1999 earner	3.3	46.1	464	57,758	39,633	6,061	13,343	2,506	6,505	1,399	4,461
2-earners	3.0	41.6	1,608	58,140	41,649	5,624	12,314	2,514	8,131	1,062	6,443
Over 65 earner	3.4	48.0	330	96,964	54,765	7,480	18,387	3,793	9,373	1,581	5,543
2-earners	2.9	44.7	687	96,503	56,075	6,802	18,287	3,617	9,671	1,252	7,634

Units with less than \$10,000 income are not shown separately because they are severely affected by reported income.
 Expenditures of income are calculated from complete income reporters; see glossary for definition.

³ Includes shelter, utilities, housefurnishings, domestic services, and child care.
⁴ Includes personal care, reading, education, tobacco and smoking supplies, cash contributions, and miscellaneous.

show that, for all consumer units, expenditures are higher when both husband and wife are earners, except for food, health care, and "other" expenditures.⁶ Review of the characteristics of these consumer units suggests that demographic variables besides earner status affect spending patterns. Consumer units where both husband and wife are earners are on the average smaller, have fewer members, a higher average income, and a higher level of education.

expenditures at the same income level. In looking at the table, the differences in expenditure levels and relative shares of expenditures between units with one earner and two earners are larger than the differences of expenditures and shares within income groups. There seems to be an indication that the effect of the wife's working increases the family into a higher income class where it will tend to exhibit the spending pattern of that income class.⁷

Because of the interaction of these factors, it takes more elaborate analysis to determine the effect of the wife's working on the distribution of expenditures. The differences in the expenditure distribution are those likely to be associated with family size, such as food. Some, such as transportation, are likely to be associated with earner status. The factor that is generally considered to be most influential is income. Text table 4 provides the data for looking at the effect of the wife's working on the distribution of expenditures. "Other" includes personal care, reading, education, tobacco and smoking supplies, miscellaneous expenditures, and cash contributions.

Expenditures and income of the elderly

Projections indicate that the elderly will constitute an increasing share of the total population. Text table 5 shows the projected growth of the population through 2040 for the age groups 65-74 and 75 and over.

⁷ These results are similar to those reported by Elizabeth Waldman and Eva Jacobs, researchers who used data from the 1978 Current Population Survey and the 1972-73 Consumer Expenditure Surveys (CE) to examine the labor force participation and family expenditures of working wives. See Elizabeth Waldman and Eva Jacobs, "Working Wives and Family Expenditures," *American Statistical Association, 1978 Proceedings of the Social Statistics Section*.

Population age 65-74 and 75 and over, selected years, 1980 and projected

Year	65-74		75 and over	
	Number (thousands)	Percent of total population	Number (thousands)	Percent of total population
.....	15,647	6.9	10,061	4.4
.....	17,693	6.6	17,343	6.5
.....	25,968	10.0	25,418	7.3
.....	20,228	9.4	46,414	12.2

the Census, *Demographic and Socioeconomic Aspects of Aging in the United States*, Series P-23, pp. 5-18.

65 and older has been the oldest age class for which CE data have been collected. Even though those 65 and over are often viewed as a single age group, the characteristics, incomes, and spending patterns of the youngest and oldest population within that group are actually quite different. To provide additional information on the elderly, 1984 data for those age 65 and over have been divided into age 65 to 74 and 75 and over (table 4). Also, data for the years 1982-83 have been tabulated for these two age groups and for those 65 and over and are shown in appendix D.

Table 6 compares selected data for the two age groups and summarizes differences in income, characteristics, and spending patterns. Data from text table 4 (p. 22) are used in the following analysis comparing the two

Selected characteristics and shares of total expenditures of the population age 65-74 and 75 and over, interview survey, 1984

Item	65-74	75 and over
Taxes	\$16,815	\$12,442
Expenditures	15,873	11,196
Characteristics:		
Home owners	.6	.2
Vehicle owners	1.4	.8
Home owners:		
Age	20	5
Mortgage	56	62
Assets	24	33
Shares of total expenditures (percent):		
From home	13.0	13.6
From home	4.8	3.5
From home	30.5	35.5
From home	19.2	12.9
From home	8.4	13.3

The mean income before taxes of the 65-74 age group is more than twice as high as the income of those 75 and over. The largest component of income for both groups is Social Security, private, and government retirement income, but it accounts for 53 percent of the income of the 65-74 age group, compared to 63 percent for the 75-and-over group. Wages and salaries make up about 20 percent of the income of the 65-74 group, which indicates that the reference person or spouse is still working. For those 75 and over, it is 10 percent of the income.

Their spending patterns are also quite different (chart 3). Consumers in the 65-74 age group spent almost 22 percent more on housing than those 75 and over. However, as a share of total expenditures, housing accounted for 13 percent of the share of the older group's expenditures. The expenditures share for housing, utilities, and public services was also higher for the 75-and-over group, although the amount spent was less than that of those age 65-74. The average expenditure on owned dwellings was more than one-third higher for the 65-74 than for the older class. This can be attributed to higher levels of home ownership and a higher percentage of consumer units still paying on their mortgages for the 65-74 age group. About 76 percent of those age 65-74 owned their homes, compared to 67 percent of the oldest group, and 20 percent of those 65-74 were still owed on their mortgage, compared to only 5 percent of the oldest group. Large differences were also shown for property taxes, for which the average expenditures of those 65-74 were 33 percent more than those of the 75 and over, indicating that more of the younger group owned their own homes, owned more expensive houses or lived in areas with higher property taxes.

Average expenditures for transportation accounted for 19 percent of the total expenditures of those age 65-74, compared to 13 percent of the total expenditures of those 75 and over. The average expenditures by the 65-74 age group were over 50 percent higher than those of the older group. Much of the difference can be attributed to a higher level of vehicle ownership, 81 percent, by those aged 65-74, compared to 59 percent by those 75 and over. It is also likely that vehicles are used more frequently by the older group, further reducing their transportation expenditures.

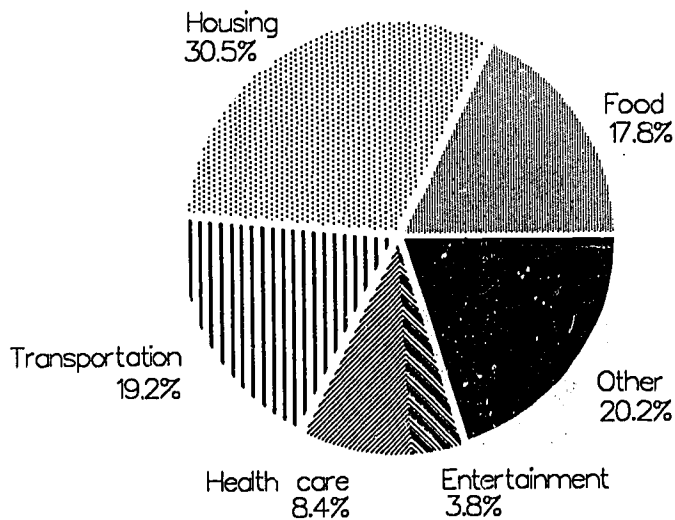
Both the mean expenditures for health care and the health care share of total expenditures are higher for the 75 and over age group than for the 65-74 age group. Health care accounts for 13 percent of the total expenditures of those 75 and over compared to 8 percent of the total for those 65-74.

Consumer attitudes towards income needs

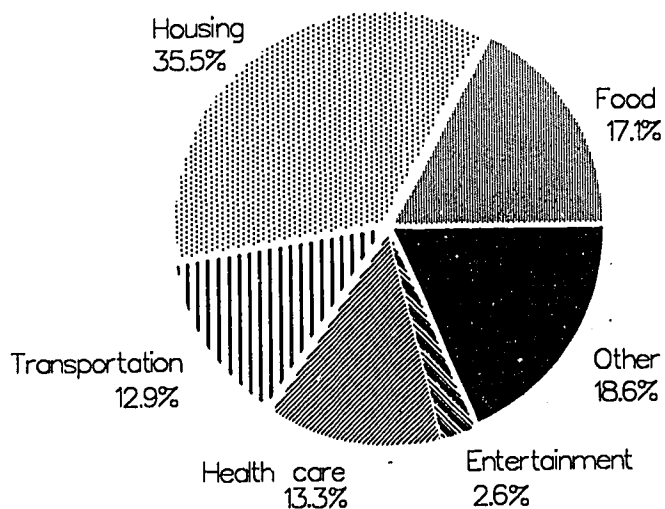
In 1982, a question concerning how much income a consumer unit would need to make ends meet was included in the Interview portion of the CE. Although only 1 year of data is available, the results may be of interest. The question, "How much more income would you need to live comfortably?" was one of the recommendations of the 1980 Expert Committee on Family Budgeting. The question was designed as a possible method for identifying the level of income

Percent distribution of total expenditures of CU's with reference person over 65, Interview survey, 1984

Age 65-74



Age 75 and over



Consumer units need to achieve a certain living standard.⁸ The question where you do now and meeting the expenses you consider necessary, will be the smallest income (before any deductions) you (and your family) need to make ends meet? Asked only in the fifth interview, the question was dropped when plans to revise the Family Budget program were discontinued.

From the "income need" question and actual income were compared whether the responses to the questions varied by income group, age of consumer unit, and region of the country. For the purpose of this variable, "enough," was defined as the percentage of consumer units whose income was greater than or equal to their reported needed income.

Comparing the results for each of the groups by age, region, and consumer unit size, the majority of the groups felt their incomes were sufficient to meet their needs. Committee on Family Budget Revisions. *New American Family Budget Standards*. New York: Wisconsin-Madison: Institute for Research on Poverty (New York, Center for the Study of Poverty at Columbia University, May 1980), p. 54.

make ends meet. However, when the comparison is based on income before taxes, as shown in text table 7, significant differences between actual income and income needed were reported in each of the income groups. Survey responses are shown in text table 7.

Text table 7. Income and attitudes towards income, Interview survey, 1982

Income	Income before taxes	Income "needed"	Difference
All consumer units	\$22,805.9	\$18,219.0	\$ 4,586.9
Less than \$5,000	2,609.5	7,822.1	-5,212.6
\$5,000 - \$9,999	7,250.8	10,139.5	-2,888.7
\$10,000 - \$14,999	12,184.5	13,022.6	-838.1
\$15,000 - \$19,999	17,038.3	14,670.4	2,367.9
\$20,000 - \$29,999	24,566.9	20,011.7	4,555.2
\$30,000 and over	44,837.0	29,131.7	15,705.3

Note: Data are for complete income reporters.

income groups clearly indicated a large disparity between income the previous year and that needed. Only 25 percent of the units in the ne group had thought they had enough income to meet their needs. 91 percent in the top income group (\$30,000 and over) thought they income.

Income vs. Income ranking

Consumer units by expenditures rather than income may present a picture of the longer run economic position of consumers.⁹ Many consumers in the lower income groups have large self-employment, farm, or other losses which may be temporary. Hence these groups include some whose expenditure patterns are similar to those with higher incomes whose income for a particular period places them in the lower income group.

Table 2 group consumer units by income quintiles and by total expenditures. Quintiles of income before taxes are defined by ranking complete income reporters¹⁰ 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. For the expenditure quintiles, consumer units are ranked by total expenditures.

Average annual income and expenditures by income quintile and expenditure quintile, Interview survey, 1984

Income Quintile	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Income before taxes	\$ 3,555	\$10,783	\$19,276	\$30,361	\$58,637
Expenditures	11,328	13,884	18,963	25,551	40,932
Income before taxes	7,459	14,635	21,800	31,327	47,567
Expenditures	5,846	11,694	17,380	25,480	50,263

⁹ The use of the data in this way is related to the "permanent income hypothesis." See M. Friedman, *Theory of the Consumption Function* (Princeton, Princeton University Press for National Bureau of Economic Research, 1957), p. 221.

¹⁰ See the appendix for definition of complete income reporter.

expenditures in the same way as by income. In both tables, income reporters are not ranked and are shown separately. The data from the expenditure tables are summarized in text table 8. The data show that the average total expenditures of consumer units in the lowest expenditure quintile are substantially higher than the average of those in the lowest income quintile. Conversely, the average income of consumer units in the lowest expenditure quintile is well above that of those in the lowest income quintile.

These results confirm the expectation that the expenditures of the lowest income quintile may be somewhat distorted by the relatively high expenditures of some consumer units.

Future Improvements in weighting methods

Analysis of the results from the first few years of the CE survey revealed problems with the weighting procedure—the method by which the sample of interviewed households is made to represent the population. The current procedure is similar to that used in other large household surveys, such as the current Population Survey. It is composed of four steps. The objective of the first three steps is to assign a weight to each sample household that reflects the sample design, but also field subsampling and the unavailability of some sampled households for interview. The function of the fourth step, principal-person weighting—is to incorporate the most recent Census Bureau population data by detailed age, sex, and race categories into a final adjustment of sample weights, thereby ensuring that the surveys are representative of the characteristics of the population sampled.

Two problems were noted in this final step. It was found that, in some cases, the age, sex, and race population estimates from the CE survey varied significantly from the Census data and, further, that demographic estimates from the Diary and Interview surveys were often inconsistent with each other.

As a result of a major theoretical and applied research effort, BLS developed a new procedure for the fourth step. The procedure, called generalized raking, was developed from an algorithm originally proposed by statisticians at the Census Bureau. Its application will considerably narrow the differences between the consumer unit counts of the two surveys. Once outside peer review has been completed, BLS plans to use the new weighting method for the publication of forthcoming consumer expenditure data. While the procedure changes the number of consumer units, the impact on mean expenditures is small. The precise form of the new weighting method will be described when it is introduced. Further details on the current and proposed procedure are given in appendix B.

Table 1. Selected characteristics and annual expenditures of urban consumer units classified by QUINTILES OF INCOME BEFORE TAXES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total, complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	74,884	67,438	13,450	13,491	13,482	13,477	13,537	7,445
Number of sample interviews	23,043	20,647	4,128	4,211	4,190	4,090	4,028	2,396
Consumer unit characteristics:								
Income before taxes ¹	\$24,578	\$24,578	\$3,577	\$10,828	\$19,297	\$30,370	\$58,639	(¹)
Income after taxes ¹	21,908	21,908	3,539	10,167	17,500	27,226	50,957	(¹)
Size of consumer unit	2.6	2.6	2.0	2.3	2.6	3.0	3.3	2.5
Age of reference person	46.2	46.0	48.0	50.2	44.8	42.2	44.6	48.8
Number in consumer unit:								
Earners	1.4	1.4	.8	1.0	1.4	1.8	2.1	1.2
Vehicles	1.9	1.9	1.0	1.3	1.8	2.4	2.9	1.7
Children under 18 .....	.7	.7	.5	.6	.7	.9	.9	.6
Persons 65 and over .....	.3	.3	.4	.5	.3	.1	.1	.3
Percent reporting:								
Housing tenure:								
Homeowner	60	60	38	48	56	70	87	65
Renter	40	40	62	52	44	30	13	35
Race of reference person:								
Black	11	10	18	13	10	7	5	12
White and other	89	90	82	87	90	93	95	88
Education of reference person:								
Elementary (1-8)	11	11	22	19	8	4	3	10
High school (9-12)	42	42	43	47	48	45	27	44
College	46	46	33	33	43	51	71	45
Never attended and other	1	1	1	1	1	(²)	(²)	1
At least one vehicle owned	84	85	57	82	91	96	96	80

See footnotes at end of table.

Table 1. Continued— Selected characteristics and annual expenditures of urban consumer units classified by QUINTILES OF INCOME BEFORE TAXES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total, complete reporting	Lowest 20 percent	Second 20 percent	Thrd 20 percent	Fourth 20 percent	Highest 20 percent	
Total expenditures	\$21,788	\$22,149	\$11,347	\$13,864	\$18,981	\$25,525	\$40,935	\$18,513
Food	3,391	3,384	2,130	2,448	3,119	3,843	5,371	3,447
Food at home	2,342	2,332	1,574	1,844	2,228	2,890	3,321	2,431
Food away from home	1,048	1,052	558	604	891	1,154	2,051	1,016
Alcoholic beverages	299	304	188	209	277	347	519	260
Housing	8,828	8,838	3,918	4,447	5,868	7,387	11,570	8,515
Shelter	3,747	3,747	2,219	2,449	3,298	4,171	8,588	3,740
Owned dwellings	2,188	2,175	978	868	1,512	2,838	4,868	2,305
Mortgage interest	1,342	1,349	510	328	797	1,752	3,351	1,282
Property taxes	433	419	223	294	358	460	757	583
Maintenance, repairs, insurance, other expenses	413	407	244	247	358	427	780	460
Rented dwellings	1,171	1,189	1,041	1,418	1,540	1,174	774	1,007
Other lodging	368	383	202	183	244	358	948	428
Utilities, fuels, and public services	1,879	1,870	1,114	1,340	1,818	1,821	2,454	1,754
Natural gas	342	338	232	288	339	387	457	390
Electricity	818	814	392	481	587	681	929	850
Fuel oil and other fuels	111	109	85	91	104	103	162	127
Telephone	453	454	309	387	440	498	855	441
Water and other public services	158	157	98	115	147	174	252	145
Household operations	333	337	155	185	244	388	712	299
Domestic services	270	275	131	141	193	323	584	229
Other household expenses	63	82	24	44	51	85	128	70
Housefurnishings and equipment	888	884	428	473	708	987	1,817	722
Household textiles	86	87	39	48	64	83	202	71
Furniture	275	283	153	141	255	332	534	199
Floor coverings	59	81	33	21	38	74	138	48
Major appliances	145	145	71	118	122	170	245	142
Small appliances, misc. housewares	64	85	31	39	51	87	137	49
Miscellaneous household equipment	239	242	101	108	178	281	580	214
Apparel and services	1,192	1,210	812	870	988	1,272	2,503	1,028
Men and boys	306	310	148	153	228	348	878	268
Men, 18 and over	248	251	113	118	181	272	574	221
Boys, 2 to 15	58	59	33	38	47	74	102	47
Women and girls	484	491	258	275	417	478	1,028	423
Women, 18 and over	407	412	215	235	354	394	859	368
Girls, 2 to 15	77	79	42	40	83	83	187	57
Children under 2	44	48	21	29	43	60	77	31
Footwear	130	132	75	79	111	144	249	118
Other apparel products and services	227	231	113	133	190	244	476	187

See footnotes at end of table.

Table 1. Continued— Selected characteristics and annual expenditures of urban consumer units classified by QUINTILES OF INCOME BEFORE TAXES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total, complete reporting	Lowest 20 percent	Second 20 percent	Thrd 20 percent	Fourth 20 percent	Highest 20 percent	
Transportation	\$4,385	\$4,459	\$1,949	\$2,759	\$4,001	\$5,297	\$8,271	\$3,711
Cars and trucks, new (net outlay)	1,079	1,092	388	570	822	1,135	2,538	864
Cars and trucks, used (net outlay)	787	778	354	510	786	1,082	1,157	665
Other vehicles	27	29	7	20	29	37	52	12
Vehicle finance charges	219	226	55	100	185	293	494	157
Gasoline and motor oil	1,047	1,059	537	756	1,016	1,319	1,665	940
Maintenance and repairs	452	464	217	315	443	568	774	346
Vehicle insurance	358	367	139	238	356	442	658	280
Public transportation	288	293	190	171	256	250	596	243
Vehicle rental, licenses, other charges	147	152	60	79	109	171	342	103
Health care	699	906	571	842	902	919	1,293	836
Health insurance	281	282	205	339	311	239	315	270
Medical services	466	468	254	347	433	516	787	453
Prescription drugs, medical supplies	153	157	113	157	157	164	192	116
Entertainment	1,040	1,070	456	534	835	1,267	2,251	766
Fees and admissions	346	352	157	171	259	372	801	310
Television, radios, sound equipment	326	334	163	212	274	431	589	251
Other equipment and services	366	383	136	151	302	464	861	207
Personal care	205	205	115	141	181	226	361	200
Reading	140	142	72	92	128	163	255	121
Education	312	303	353	150	201	271	540	387
Tobacco and smoking supplies	225	231	163	215	243	271	264	168
Miscellaneous	311	306	137	259	247	355	530	357
Cash contributions	740	792	270	393	489	975	1,828	270
Personal insurance and pensions	2,023	2,197	434	704	1,505	2,951	5,377	445
Life and other personal insurance	302	312	211	132	214	361	643	208
Retirement, pensions, Social Security	1,721	1,885	224	572	1,291	2,590	4,735	237

See footnotes at end of table.

Table 1. Continued— Selected characteristics and annual expenditures of urban consumer units classified by QUINTILES OF INCOME BEFORE TAXES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total, complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Sources of income and personal taxes: ¹								
Money income before taxes	\$24,578	\$24,578	\$3,577	\$10,828	\$19,297	\$30,370	\$58,639	(²)
Wages and salaries	19,288	19,288	1,451	5,544	14,108	25,868	49,318	(²)
Self-employment income	1,090	1,090	-784	297	645	1,055	4,219	(²)
Social Security, private and government retirement	2,378	2,378	1,670	3,533	3,048	1,843	1,794	(²)
Interest, dividends, rental income, other property income	1,010	1,010	267	396	771	866	2,742	(²)
Unemployment and workers' compensation, veterans' benefits	264	264	124	307	358	317	215	(²)
Public assistance, supplemental security income, food stamps	251	251	623	437	95	81	23	(²)
Regular contributions for support	208	208	157	230	193	247	214	(²)
Other income	88	88	70	84	80	94	114	(²)
Personal taxes	2,670	2,670	39	661	1,797	3,144	7,682	(²)
Federal income taxes	2,107	2,107	1	516	1,377	2,432	6,189	(²)
State and local income taxes	498	498	16	98	379	639	1,356	(²)
Other taxes	64	64	21	48	42	73	137	(²)
Addenda:								
Other money receipts	267	267	130	137	226	286	556	(²)
Mortgage principal paid on owned property	368	360	154	135	240	430	838	437
Gifts of goods and services:								
Clothing, men and boys, 2 and over	34	35	16	22	35	37	66	23
Clothing, women and girls, 2 and over	51	53	24	28	47	50	116	37
Clothing, infants less than 2	17	18	9	11	18	19	33	12
Jewelry and watches	24	25	7	15	17	36	50	13
Small appliances and miscellaneous housewares	17	17	8	11	13	16	39	15
Household textiles	7	7	3	4	7	7	12	5
All other gifts	416	414	206	224	302	435	903	434

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.5.

Table 2. Selected characteristics and annual expenditures of urban consumer units classified by QUINTILES OF TOTAL EXPENDITURES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total, complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	74,884	87,438	13,400	13,520	13,511	13,519	13,489	7,445
Number of sample interviews	23,043	20,847	4,182	4,188	4,191	4,110	3,998	2,398
Consumer unit characteristics:								
Income before taxes ¹	\$24,578	\$24,578	\$7,459	\$14,635	\$21,800	\$31,327	\$47,567	(¹)
Income after taxes ¹	21,908	21,908	7,180	13,158	19,854	27,970	41,294	(¹)
Size of consumer unit	2.6	2.8	1.7	2.3	2.7	3.2	3.3	2.5
Age of reference person	46.2	48.0	51.9	48.9	43.7	42.9	44.4	48.8
Number in consumer unit:								
Earners	1.4	1.4	.8	1.1	1.5	1.8	2.1	1.2
Vehicles	1.9	1.9	.7	1.4	1.9	2.4	3.0	1.7
Children under 18 .....	.7	.7	.4	.8	.8	1.0	1.0	.8
Persons 65 and over .....	.3	.3	.5	.4	.2	.2	.1	.3
Percent reporting:								
Housing tenure:								
Homeowner	60	60	37	47	58	75	63	65
Renter	40	40	63	53	42	25	17	35
Race of reference person:								
Black	11	10	20	13	9	7	4	12
White and other	89	90	80	87	91	93	96	88
Education of reference person:								
Elementary (1-8)	11	11	28	14	8	4	3	10
High school (9-12)	42	42	46	49	47	41	27	44
College	46	48	26	36	45	55	70	45
Never attended and other	1	1	2	1	(²)	(²)	(²)	1
At least one vehicle owned	84	85	50	85	94	97	97	80

See footnotes at end of table.

Table 2. Continued— Selected characteristics and annual expenditures of urban consumer units classified by QUINTILES OF TOTAL EXPENDITURES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total, complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Total expenditures	\$21,788	\$22,149	\$5,848	\$11,894	\$17,380	\$25,480	\$50,283	\$18,513
Food	3,391	3,384	1,415	2,335	3,185	4,213	5,782	3,447
Food at home	2,342	2,332	1,178	1,797	2,253	2,974	3,455	2,431
Food away from home	1,048	1,052	239	538	913	1,239	2,328	1,015
Alcoholic beverages	299	304	98	205	279	392	548	260
Housing	8,828	8,838	2,214	4,025	5,720	7,903	13,305	8,515
Shelter	3,747	3,747	1,208	2,289	3,248	4,431	7,589	3,740
Owned dwellings	2,188	2,175	248	743	1,510	2,914	5,453	2,305
Mortgage interest	1,342	1,349	72	303	900	1,933	3,530	1,282
Property taxes	433	419	79	211	328	508	989	583
Maintenance, repairs, insurance, other expenses	413	407	95	228	283	475	954	460
Rented dwellings	1,171	1,189	928	1,442	1,528	1,125	921	1,007
Other lodging	388	383	33	84	210	392	1,195	428
Utilities, fuels, and public services	1,879	1,870	844	1,318	1,815	2,012	2,559	1,754
Natural gas	342	338	188	289	338	398	474	390
Electricity	818	814	295	471	591	758	958	850
Fuel oil and other fuels	111	109	89	85	93	129	170	127
Telephone	453	454	227	355	452	538	898	441
Water and other public services	158	157	87	117	144	198	260	145
Household operations	333	337	49	120	234	423	858	299
Domestic services	270	275	38	100	193	353	688	229
Other household expenses	83	82	11	20	41	70	170	70
Housefurnishings and equipment	868	884	114	320	825	1,038	2,319	722
Household textiles	88	87	15	38	60	102	223	71
Furniture	275	283	28	87	195	317	791	199
Floor coverings	59	81	2	10	29	54	209	48
Major appliances	145	145	24	89	119	199	313	142
Small appliances, misc. housewares	64	85	15	38	51	72	152	49
Miscellaneous household equipment	239	242	32	82	171	293	630	214
Apparel and services	1,192	1,210	278	589	931	1,430	2,819	1,028
Men and boys	308	310	55	135	222	391	748	288
Men, 18 and over	248	251	41	109	172	312	821	221
Boys, 2 to 15	58	59	14	28	50	80	125	47
Women and girls	484	491	111	235	375	561	1,172	423
Women, 18 and over	407	412	98	208	314	458	983	368
Girls, 2 to 15	77	79	13	29	81	104	189	57
Children under 2	44	48	12	25	43	88	80	31
Footwear	130	132	38	74	108	182	278	118
Other apparel products and services	227	231	81	120	183	248	545	187

See footnotes at end of table.

Table 2. Continued— Selected characteristics and annual expenditures of urban consumer units classified by QUINTILES OF TOTAL EXPENDITURES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income					Incomplete reporting of income	
		Total, complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent		Highest 20 percent
Transportation	\$4,385	\$4,459	\$578	\$1,570	\$2,485	\$3,978	\$13,870	\$3,711
Cars and trucks, new (net outlay)	1,079	1,082	(?)	0	(?)	25	5,433	964
Cars and trucks, used (net outlay)	767	778	15	68	165	552	3,090	665
Other vehicles	27	29	1	4	16	41	82	12
Vehicle finance charges	219	226	23	100	201	302	502	157
Gasoline and motor oil	1,047	1,059	300	734	1,065	1,458	1,736	940
Maintenance and repairs	452	464	65	257	409	627	939	346
Vehicle insurance	358	367	73	222	342	504	689	280
Public transportation	288	293	60	125	188	280	810	243
Vehicle rental, licenses, other charges	147	152	23	59	99	192	388	103
Health care	899	906	363	660	818	1,034	1,652	838
Health insurance	281	282	188	290	277	296	359	270
Medical services	466	468	80	236	397	553	1,069	453
Prescription drugs, medical supplies	153	157	95	134	144	185	224	116
Entertainment	1,040	1,070	157	412	799	1,227	2,750	768
Fees and admissions	348	352	44	115	237	381	973	310
Television, radios, sound equipment	326	334	73	176	310	421	689	251
Other equipment and services	366	383	39	121	252	416	1,087	207
Personal care	205	205	75	134	182	260	374	200
Reading	140	142	49	96	134	178	253	121
Education	312	303	93	119	185	355	764	387
Tobacco and smoking supplies	225	231	126	204	255	293	278	168
Miscellaneous	311	306	39	132	219	358	780	357
Cash contributions	740	792	97	313	440	670	2,238	270
Personal insurance and pensions	2,023	2,197	264	902	1,768	2,988	5,054	445
Life and other personal insurance	302	312	59	128	236	392	745	208
Retirement, pensions, Social Security	1,721	1,885	205	775	1,533	2,596	4,309	237

See footnotes at end of table.

Table 2. Continued— Selected characteristics and annual expenditures of urban consumer units classified by QUINTILES OF TOTAL EXPENDITURES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total, complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Sources of income and personal taxes: ¹								
Money income before taxes	\$24,578	\$24,578	\$7,459	\$14,835	\$21,800	\$31,327	\$47,587	(³)
Wages and salaries	19,288	19,288	2,729	9,714	17,265	26,541	40,074	(³)
Self-employment income	1,090	1,090	119	337	684	1,375	2,947	(³)
Social Security, private and government retirement	2,378	2,378	3,029	3,116	2,302	1,781	1,668	(³)
Interest, dividends, rental income, other property income	1,010	1,010	489	695	771	947	2,168	(³)
Unemployment and workers' compensation, veterans' benefits	264	264	166	235	354	316	246	(³)
Public assistance, supplemental security income, food stamps	251	251	736	324	92	73	34	(³)
Regular contributions for support	206	206	182	148	219	212	300	(³)
Other income	88	88	46	66	114	103	112	(³)
Personal taxes	2,670	2,670	279	1,479	1,946	3,357	6,274	(³)
Federal income taxes	2,107	2,107	218	1,146	1,481	2,637	5,061	(³)
State and local income taxes	498	498	48	300	421	635	1,065	(³)
Other taxes	64	64	13	31	64	86	128	(³)
Addenda:								
Other money receipts	267	267	30	123	193	207	782	(³)
Mortgage principal paid on owned property	366	360	53	135	294	510	808	437
Gifts of goods and services:								
Clothing, men and boys, 2 and over	34	35	9	26	27	41	73	23
Clothing, women and girls, 2 and over	51	53	12	31	36	59	127	37
Clothing, infants less than 2	17	16	5	10	15	24	36	12
Jewelry and watches	24	25	3	12	23	23	64	13
Small appliances and miscellaneous housewares	17	17	4	9	12	18	44	15
Household textiles	7	7	1	5	5	9	13	5
All other gifts	416	414	55	121	219	433	1,242	434

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

Table 3. Selected characteristics and annual expenditures of urban consumer units classified by INCOME BEFORE TAXES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income							
		Total, complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 and over
Number of consumer units (in thousands)	74,884	87,438	7,097	10,038	8,721	7,089	12,433	8,455	12,029
Number of sample interviews	23,043	20,647	2,448	3,209	2,745	2,223	3,778	2,549	3,807
Consumer unit characteristics:									
Income before taxes ¹	\$24,578	\$24,578	\$1,783	\$7,288	\$12,427	\$17,343	\$24,808	\$34,417	\$61,231
Income after taxes ¹	21,908	21,908	1,797	7,074	11,840	15,903	22,038	30,427	53,319
Size of consumer unit	2.8	2.8	2.0	2.1	2.3	2.5	2.8	3.1	3.3
Age of reference person	46.2	46.0	44.0	53.7	48.0	45.1	43.2	42.2	44.8
Number in consumer unit:									
Earners	1.4	1.4	.9	.7	1.1	1.3	1.8	1.8	2.2
Vehicles	1.9	1.9	1.0	1.1	1.5	1.7	2.2	2.5	2.9
Children under 18 .....	.7	.7	.5	.5	.8	.8	.9	.9	.9
Persons 65 and over .....	.3	.3	.3	.5	.4	.3	.2	.1	.1
Percent reporting:									
Housing tenure:									
Homeowner	60	60	38	48	47	53	63	77	87
Renter	40	40	64	54	53	47	37	23	13
Race of reference person:									
Black	11	10	19	15	13	10	9	8	5
White and other	89	90	81	85	87	90	91	94	95
Education of reference person:									
Elementary (1-8)	11	11	20	24	17	9	6	3	2
High school (9-12)	42	42	41	48	47	47	48	42	25
College	48	48	37	28	38	43	48	55	73
Never attended and other	1	1	1	1	1	1	(?)	(?)	(?)
At least one vehicle owned	84	85	54	69	85	90	95	97	98

See footnotes at end of table.

Table 3. Continued— Selected characteristics and annual expenditures of urban consumer units classified by INCOME BEFORE TAXES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income							
		Total, complete reporting	Loss than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 and over
Total expenditures	\$21,766	\$22,149	\$11,724	\$11,010	\$14,702	\$17,000	\$22,404	\$27,773	\$42,224
Food	3,301	3,364	2,193	2,153	2,540	2,937	3,492	4,131	5,509
Food at home	2,342	2,332	1,552	1,707	1,967	2,093	2,400	2,045	3,366
Food away from home	1,040	1,052	642	446	601	644	1,026	1,286	2,121
Alcoholic beverages	209	304	179	152	236	280	324	356	539
Housing	6,826	6,836	3,065	4,001	4,000	5,486	6,070	7,955	11,916
Shelter	3,747	3,747	2,300	2,169	2,614	3,062	3,771	4,443	6,819
Owned dwellings	2,160	2,175	1,124	803	807	1,260	2,066	3,043	5,042
Mortgage interest	1,342	1,349	667	275	356	605	1,300	2,066	3,467
Property taxes	433	419	197	276	294	333	390	500	794
Maintenance, repairs, insurance, other expenses	413	407	260	253	237	342	391	486	760
Rented dwellings	1,171	1,169	922	1,233	1,546	1,576	1,390	957	794
Other lodging	368	363	254	132	161	227	293	444	963
Utilities, fuels, and public services	1,679	1,670	1,062	1,243	1,362	1,550	1,747	1,924	2,491
Natural gas	342	336	204	272	290	316	370	387	455
Electricity	618	614	380	433	492	573	633	730	942
Fuel oil and other fuels	111	109	69	106	82	90	109	96	171
Telephone	453	454	313	322	365	431	466	516	666
Water and other public services	156	157	97	107	113	132	166	189	254
Household operations	333	337	182	160	191	230	310	416	751
Domestic services	270	275	136	123	154	163	256	339	615
Other household expenses	62	62	27	36	37	47	52	76	136
Household furnishings and equipment	668	664	440	429	494	624	646	1,170	1,655
Household textiles	86	87	41	44	46	60	70	100	212
Furniture	275	263	141	145	165	225	296	382	536
Floor coverings	59	61	46	13	26	23	61	100	133
Major appliances	145	145	71	104	93	117	143	206	243
Small appliances, misc. housewares	64	65	33	32	40	46	62	71	144
Miscellaneous household equipment	239	242	107	91	124	151	214	312	566
Apparel and services	1,192	1,210	672	560	713	946	1,101	1,455	2,606
Men and boys	306	310	165	125	164	223	261	406	712
Men, 16 and over	248	251	129	92	127	176	202	326	606
Boys, 2 to 15	58	59	36	33	37	45	59	81	106
Women and girls	484	491	261	242	269	376	453	547	1,067
Women, 16 and over	407	412	236	199	253	324	379	446	693
Girls, 2 to 15	77	79	43	43	37	53	73	99	174
Children under 2	44	46	16	22	35	45	50	72	72
Footwear	130	132	61	69	62	103	129	170	250
Other apparel products and services	227	231	126	101	142	200	206	256	506

See footnotes at end of table.

Table 3. Continued— Selected characteristics and annual expenditures of urban consumer units classified by INCOME BEFORE TAXES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income							
		Total, complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 and over
Transportation	\$4,385	\$4,459	\$2,022	\$1,990	\$3,117	\$3,647	\$4,737	\$5,864	\$8,460
Cars and trucks, new (net outlay)	1,079	1,092	399	363	684	773	949	1,431	2,595
Cars and trucks, used (net outlay)	767	778	350	351	625	604	1,015	1,059	1,215
Other vehicles	27	29	8	5	30	21	34	74	32
Vehicle finance charges	219	226	70	48	123	173	223	346	512
Gasoline and motor oil	1,047	1,059	556	588	801	971	1,179	1,411	1,681
Maintenance and repairs	452	464	228	239	340	411	524	601	784
Vehicle insurance	358	367	130	180	254	340	401	475	674
Public transportation	288	293	216	157	172	265	260	282	611
Vehicle rental, licenses, other charges	147	152	66	58	88	89	152	185	356
Health care	899	906	494	770	825	933	889	942	1,335
Health insurance	281	282	157	341	295	323	270	244	317
Medical services	466	468	251	275	381	437	466	526	825
Prescription drugs, medical supplies	153	157	86	154	150	174	152	173	193
Entertainment	1,040	1,070	513	402	587	743	1,035	1,476	2,330
Fees and admissions	348	352	183	128	187	237	316	419	843
Television, radios, sound equipment	326	334	177	154	237	253	341	474	613
Other equipment and services	366	383	153	119	163	253	378	584	874
Personal care	205	205	118	123	146	172	202	249	371
Reading	140	142	71	77	97	123	147	170	267
Education	312	303	464	155	167	244	221	255	584
Tobacco and smoking supplies	225	231	159	175	236	225	270	275	259
Miscellaneous	311	306	142	233	207	222	321	353	553
Cash contributions	740	792	251	352	382	480	834	894	1,908
Personal insurance and pensions	2,023	2,197	479	475	779	1,270	2,217	3,398	5,587
Life and other personal insurance	302	312	279	110	146	184	297	399	668
Retirement, pensions, Social Security	1,721	1,885	200	365	633	1,085	1,920	2,999	4,920

See footnotes at end of table.

Table 3. Continued— Selected characteristics and annual expenditures of urban consumer units classified by INCOME BEFORE TAXES, Interview Survey, 1984

Item	All consumer units	Complete reporting of income							
		Total, complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 and over
Sources of income and personal taxes: ¹									
Money income before taxes	\$24,578	\$24,578	\$1,783	\$7,288	\$12,427	\$17,343	\$24,608	\$34,417	\$61,231
Wages and salaries	19,288	19,288	1,175	2,446	7,218	12,170	19,846	29,641	51,431
Self-employment income	1,090	1,090	-1,426	159	344	569	866	1,195	4,582
Social Security, private and government retirement	2,378	2,378	881	3,263	3,412	3,193	2,326	1,890	1,731
Interest, dividends, rental income, other property income	1,010	1,010	350	255	435	739	821	961	2,929
Unemployment and workers' compensation, veterans' benefits	264	264	88	198	356	339	366	296	200
Public assistance, supplemental security income, food stamps	251	251	486	723	309	102	85	61	24
Regular contributions for support	208	208	137	184	261	160	208	283	216
Other income	88	88	92	59	91	70	91	90	117
Personal taxes	2,670	2,670	-14	214	779	1,440	2,570	3,989	7,912
Federal income taxes	2,107	2,107	-48	133	628	1,140	1,950	3,051	6,440
State and local income taxes	498	498	15	32	123	260	569	840	1,334
Other taxes	64	64	19	49	28	41	51	98	138
Addenda:									
Other money receipts	267	267	97	176	132	248	160	376	605
Mortgage principal paid on owned property	368	360	189	112	144	225	322	525	855
Gifts of goods and services:									
Clothing, men and boys, 2 and over	34	35	19	18	21	38	33	37	70
Clothing, women and girls, 2 and over	51	53	28	24	31	47	48	49	125
Clothing, infants less than 2	17	18	8	10	12	19	16	24	33
Jewelry and watches	24	25	9	5	19	17	29	29	55
Small appliances and miscellaneous housewares	17	17	9	8	11	13	14	16	43
Household textiles	7	7	3	5	4	8	6	8	12
All other gifts	416	414	236	183	240	282	378	461	950

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.5.

³ Data are likely to have large sampling errors.

Table 4. Selected characteristics and annual expenditures of urban consumer units classified by AGE OF REFERENCE PERSON, Interview Survey, 1984

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 and over
Number of consumer units (in thousands)	74,884	7,266	16,912	14,819	10,857	11,010	8,312	5,608
Number of sample interviews	23,043	2,456	5,301	4,552	3,152	3,297	2,551	1,734
Consumer unit characteristics:								
Income before taxes ¹	\$24,578	\$12,579	\$24,652	\$32,058	\$32,285	\$26,989	\$16,815	\$12,442
Income after taxes ¹	21,908	10,636	21,687	28,848	28,653	23,890	15,726	11,492
Size of consumer unit	2.6	1.8	2.7	3.4	3.1	2.5	1.9	1.5
Age of reference person	46.2	21.5	29.6	39.2	49.5	59.5	69.3	80.6
Number in consumer unit:								
Earners	1.4	1.3	1.5	1.8	2.0	1.5	.6	.2
Vehicles	1.9	1.1	1.8	2.2	2.6	2.1	1.4	.8
Children under 18 .....	.7	.3	1.0	1.5	.7	.3	.1	(²)
Persons 65 and over .....	.3	(²)	(²)	(²)	.1	.1	1.4	1.4
Percent reporting:								
Housing tenure:								
Homeowner	60	10	45	67	76	79	76	67
Renter	40	90	55	33	24	21	24	33
Race of reference person:								
Black	11	11	11	10	13	12	8	7
White and other	89	89	89	90	87	88	92	93
Education of reference person:								
Elementary (1-8)	11	2	3	4	9	15	24	42
High school (9-12)	42	47	37	38	46	48	51	34
College	46	51	59	58	45	37	24	21
Never attended and other	1	(²)	(²)	(²)	(²)	1	1	3
At least one vehicle owned	84	68	87	91	91	89	81	59

See footnotes at end of table.

Table 4. Continued— Selected characteristics and annual expenditures of urban consumer units classified by AGE OF REFERENCE PERSON, Interview Survey, 1964

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 and over
Total expenditures	\$21,788	\$13,178	\$21,506	\$27,702	\$28,623	\$23,000	\$15,873	\$11,196
Food	3,391	2,030	3,063	4,342	4,337	3,747	2,831	1,912
Food at home	2,342	1,203	2,094	2,978	2,987	2,608	2,065	1,517
Food away from home	1,048	827	969	1,364	1,350	1,139	766	394
Alcoholic beverages	299	364	353	344	339	272	179	90
Housing	6,626	3,740	7,107	8,698	7,878	6,451	4,848	3,972
Shelter	3,747	2,386	4,289	5,142	4,189	3,403	2,386	2,014
Owned dwellings	2,188	465	2,286	3,355	2,810	2,198	1,378	1,009
Mortgage interest	1,342	361	1,768	2,492	1,705	860	272	119
Property taxes	433	41	234	446	578	736	569	428
Maintenance, repairs, insurance, other expenses	413	64	285	416	527	602	537	462
Rented dwellings	1,171	1,724	1,754	1,262	805	706	632	884
Other lodging	388	197	249	526	574	500	377	122
Utilities, fuels, and public services	1,679	722	1,483	1,977	2,156	1,946	1,644	1,311
Natural gas	342	94	275	375	444	451	379	301
Electricity	618	264	551	764	803	701	575	425
Fuel oil and other fuels	111	21	66	108	135	139	167	188
Telephone	453	306	464	529	569	476	358	269
Water and other public services	156	36	127	200	204	178	165	127
Household operations	333	118	432	408	331	262	269	356
Domestic services	270	97	386	343	234	187	184	314
Other household expenses	63	21	46	65	97	76	85	42
Housefurnishings and equipment	868	513	903	1,171	1,201	840	549	291
Household textiles	86	42	71	118	121	95	70	38
Furniture	275	231	332	398	345	196	129	70
Floor coverings	59	9	40	61	139	72	39	29
Major appliances	145	63	158	168	177	173	121	65
Small appliances, misc. housewares	64	38	56	79	102	71	45	20
Miscellaneous household equipment	239	130	247	347	317	234	145	68
Apparel and services	1,192	787	1,186	1,646	1,620	1,224	715	346
Men and boys	306	193	312	459	431	280	148	70
Men, 16 and over	248	182	248	322	368	256	133	65
Boys, 2 to 15	58	11	64	137	63	25	15	6
Women and girls	484	272	412	679	679	549	347	160
Women, 16 and over	407	258	347	477	582	520	328	152
Girls, 2 to 15	77	14	65	202	97	29	18	8
Children under 2	44	48	88	36	34	34	19	8
Footwear	130	84	126	186	177	128	84	39
Other apparel products and services	227	190	248	286	299	231	117	68

See footnotes at end of table.

Table 4. Continued— Selected characteristics and annual expenditures of urban consumer units classified by AGE OF REFERENCE PERSON, Interview Survey, 1984

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 and over
Transportation	\$4,385	\$3,303	\$4,641	\$5,142	\$6,112	\$4,477	\$3,041	\$1,450
Cars and trucks, new (net outlay)	1,079	631	1,297	1,234	1,366	1,118	877	254
Cars and trucks, used (net outlay)	767	979	855	813	1,233	652	297	116
Other vehicles	27	68	29	26	47	6	(^a)	^b 14
Vehicle finance charges	219	153	267	300	306	197	77	30
Gasoline and motor oil	1,047	759	1,011	1,272	1,490	1,117	784	354
Maintenance and repairs	452	293	451	558	623	463	334	203
Vehicle insurance	358	207	308	426	495	434	298	197
Public transportation	288	133	263	309	360	343	302	238
Vehicle rental, licenses, other charges	147	80	161	203	193	146	92	44
Health care	899	305	626	705	1,061	1,060	1,340	1,487
Health insurance	281	78	159	167	280	321	604	657
Medical services	466	181	376	515	600	536	484	555
Prescription drugs, medical supplies	153	46	91	113	182	204	251	275
Entertainment	1,040	678	1,107	1,505	1,274	1,027	604	291
Fees and admissions	348	200	306	498	471	354	266	139
Television, radios, sound equipment	326	262	363	445	410	294	173	107
Other equipment and services	366	216	438	562	394	379	165	44
Personal care	205	105	160	238	265	258	211	148
Reading	140	66	136	173	173	149	130	93
Education	312	601	209	367	517	275	88	^b 101
Tobacco and smoking supplies	225	151	220	266	313	260	173	65
Miscellaneous	311	129	321	404	441	355	172	135
Cash contributions	740	106	368	1,056	1,131	828	762	878
Personal insurance and pensions	2,023	814	2,009	2,725	3,162	2,619	778	229
Life and other personal insurance	302	57	226	362	477	498	220	86
Retirement, pensions, Social Security	1,721	757	1,784	2,363	2,688	2,121	558	142

See footnotes at end of table.

Table 4. Continued— Selected characteristics and annual expenditures of urban consumer units classified by AGE OF REFERENCE PERSON, Interview Survey, 1984

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 and over
Sources of income and personal taxes: ¹								
Money income before taxes	\$24,578	\$12,579	\$24,652	\$32,058	\$32,285	\$26,989	\$16,815	\$12,442
Wages and salaries	19,288	11,038	22,590	29,243	27,223	10,378	4,931	1,155
Self-employment income	1,090	363	873	1,032	1,977	1,532	769	811
Social Security, private and government retirement	2,378	76	98	511	1,048	3,776	8,858	7,820
Interest, dividends, rental income, other property income	1,010	89	272	394	1,007	2,423	1,830	2,290
Unemployment and workers' compensation, veterans' benefits	264	100	236	274	377	427	183	138
Public assistance, supplemental security income, food stamps	251	261	329	221	231	276	171	189
Regular contributions for support	208	513	156	266	344	81	47	31
Other income	88	139	99	117	78	97	26	9
Personal taxes	2,670	1,943	2,964	3,210	3,633	3,099	1,088	950
Federal income taxes	2,107	1,559	2,311	2,512	2,938	2,488	755	801
State and local income taxes	498	376	619	626	617	505	218	115
Other taxes	64	8	34	71	78	106	115	34
Addenda:								
Other money receipts	267	267	229	350	236	320	262	134
Mortgage principal paid on owned property	368	46	345	544	636	417	181	39
Gifts of goods and services:								
Clothing, men and boys, 2 and over	34	15	23	31	55	56	32	16
Clothing, women and girls, 2 and over	51	22	29	47	79	104	44	25
Clothing, infants less than 2	17	6	16	16	27	25	15	8
Jewelry and watches	24	28	33	21	23	32	9	5
Small appliances and miscellaneous housewares	17	7	11	23	25	23	18	5
Household textiles	7	3	5	5	10	11	8	4
All other gifts	416	169	242	476	719	589	272	389

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.

Table 5. Selected characteristics and annual expenditures of urban consumer units classified by SIZE OF CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	One person	Two persons	Three persons	Four persons	Five persons	Six or more persons
Number of consumer units (in thousands)	74,884	21,022	21,435	12,349	11,434	5,417	3,226
Number of sample interviews	23,043	6,735	6,476	3,810	3,346	1,643	1,033
Consumer unit characteristics:							
Income before taxes ¹	\$24,578	\$14,740	\$24,947	\$28,660	\$31,370	\$33,194	\$30,933
Income after taxes ¹	21,908	12,928	21,775	25,831	28,070	30,672	28,621
Size of consumer unit	2.6	1.0	2.0	3.0	4.0	5.0	6.8
Age of reference person	46.2	47.0	52.2	43.3	39.8	41.7	43.4
Number in consumer unit:							
Earners	1.4	.7	1.2	1.8	1.9	2.2	2.7
Vehicles	1.9	.9	1.8	2.4	2.5	2.6	2.7
Children under 18 .....	.7	(²)	.1	.7	1.6	2.4	3.4
Persons 65 and over .....	.3	.3	.5	.1	.1	.1	.1
Percent reporting:							
Housing tenure:							
Homeowner	60	34	68	70	75	73	71
Renter	40	66	32	30	25	27	29
Race of reference person:							
Black	11	10	9	11	10	14	22
White and other	89	90	91	89	90	86	78
Education of reference person:							
Elementary (1-8)	11	13	12	8	7	9	19
High school (9-12)	42	35	45	46	44	45	47
College	46	51	42	45	50	45	31
Never attended and other	1	1	1	1	(²)	1	4
At least one vehicle owned	84	66	89	92	94	93	87

See footnotes at end of table.

Table 5. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SIZE OF CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	One person	Two persons	Three persons	Four persons	Five persons	Six or more persons
Total expenditures	\$21,788	\$13,220	\$21,351	\$25,955	\$28,421	\$29,546	\$28,032
Food	3,391	1,916	3,172	3,924	4,526	5,125	5,476
Food at home	2,342	1,112	2,114	2,779	3,302	3,814	4,337
Food away from home	1,048	805	1,058	1,146	1,224	1,311	1,139
Alcoholic beverages	299	311	307	301	271	305	259
Housing	6,626	4,252	6,628	7,624	8,754	8,575	7,444
Shelter	3,747	2,669	3,744	4,180	4,877	4,632	3,642
Owned dwellings	2,188	890	2,211	2,725	3,456	3,134	2,356
Mortgage interest	1,342	412	1,134	1,754	2,505	2,088	1,507
Property taxes	433	239	501	505	504	550	521
Maintenance, repairs, insurance, other expenses	413	239	525	466	447	497	327
Rented dwellings	1,171	1,549	1,101	1,000	939	1,003	926
Other lodging	388	229	432	455	482	494	361
Utilities, fuels, and public services	1,679	977	1,682	1,951	2,137	2,390	2,501
Natural gas	342	197	342	385	425	501	548
Electricity	618	320	607	729	842	914	914
Fuel oil and other fuels	111	67	126	137	118	126	147
Telephone	453	324	434	515	539	598	628
Water and other public services	156	69	153	185	212	251	263
Household operations	333	147	300	445	538	486	359
Domestic services	270	112	212	380	466	428	299
Other household expenses	63	34	88	64	72	58	60
Housefurnishings and equipment	868	460	923	1,049	1,202	1,068	941
Household textiles	86	39	95	106	124	99	91
Furniture	275	154	290	329	396	288	305
Floor coverings	59	21	70	73	78	103	49
Major appliances	145	69	162	179	200	140	190
Small appliances, misc. housewares	64	37	71	70	90	65	68
Miscellaneous household equipment	239	140	234	291	314	371	238
Apparel and services	1,192	722	1,064	1,429	1,587	1,810	1,762
Men and boys	306	172	259	346	435	541	486
Men, 16 and over	248	166	240	289	300	359	310
Boys, 2 to 15	58	6	19	57	135	182	176
Women and girls	484	286	439	596	639	725	698
Women, 16 and over	407	280	420	517	446	490	453
Girls, 2 to 15	77	6	19	79	193	235	245
Children under 2	44	8	22	90	74	76	97
Footwear	130	77	109	150	188	204	217
Other apparel products and services	227	179	235	249	250	264	264

See footnotes at end of table.

Table 5. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SIZE OF CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	One person	Two persons	Three persons	Four persons	Five persons	Six or more persons
Transportation	4,385	\$2,427	\$4,291	\$5,533	\$5,662	\$5,939	\$6,232
Cars and trucks, new (net outlay)	1,079	587	1,165	1,478	1,329	1,280	963
Cars and trucks, used (net outlay)	767	347	613	987	1,083	1,188	1,856
Other vehicles	27	23	31	29	22	38	27
Vehicle finance charges	219	87	197	302	345	309	303
Gasoline and motor oil	1,047	559	983	1,282	1,399	1,563	1,649
Maintenance and repairs	452	282	467	541	558	564	561
Vehicle insurance	358	188	366	465	469	451	447
Public transportation	288	262	324	291	282	254	282
Vehicle rental, licenses, other charges	147	92	144	159	175	294	143
Health care	899	547	1,110	908	1,035	1,027	1,064
Health insurance	281	192	420	224	233	321	252
Medical services	466	247	490	533	654	558	656
Prescription drugs, medical supplies	153	108	200	150	148	148	156
Entertainment	1,040	600	923	1,263	1,517	1,575	1,241
Fees and admissions	348	297	337	365	472	493	398
Television, radios, sound equipment	326	212	283	385	461	484	380
Other equipment and services	366	150	303	513	584	599	463
Personal care	205	115	221	234	256	286	251
Reading	140	107	148	153	161	164	139
Education	312	260	205	359	408	564	404
Tobacco and smoking supplies	225	126	223	283	277	306	338
Miscellaneous	311	300	260	351	397	270	339
Cash contributions	740	513	778	1,026	744	912	574
Personal insurance and pensions	2,023	1,025	2,020	2,567	2,825	2,688	2,510
Life and other personal insurance	302	147	295	413	397	452	343
Retirement, pensions, Social Security	1,721	878	1,725	2,153	2,428	2,236	2,167

See footnotes at end of table.

Table 5. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SIZE OF CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	One person	Two persons	Three persons	Four persons	Five persons	Six or more persons
Sources of income and personal taxes: ¹							
Money income before taxes	\$24,578	\$14,740	\$24,947	\$28,660	\$31,370	\$33,194	\$30,933
Wages and salaries	19,288	10,150	17,279	24,189	28,089	28,610	25,219
Self-employment income	1,090	609	1,231	1,045	918	2,144	2,220
Social Security, private and government retirement	2,378	2,293	4,300	1,594	862	1,026	1,077
Interest, dividends, rental income, other property income	1,010	1,160	1,459	797	575	382	550
Unemployment and workers' compensation, veterans' benefits	264	116	233	363	332	429	513
Public assistance, supplemental security income, food stamps	251	127	162	299	268	380	1,155
Regular contributions for support	208	196	193	247	255	167	147
Other income	88	88	90	126	72	96	52
Personal taxes	2,670	1,812	3,172	2,929	3,300	2,522	2,312
Federal income taxes	2,107	1,440	2,527	2,229	2,580	1,953	1,774
State and local income taxes	498	327	573	527	640	509	484
Other taxes	64	45	72	73	81	60	54
Addenda:							
Other money receipts	267	266	192	332	380	229	182
Mortgage principal paid on owned property	368	107	313	498	600	652	631
Gifts of goods and services:							
Clothing, men and boys, 2 and over	34	26	44	40	26	35	18
Clothing, women and girls, 2 and over	51	56	59	59	37	33	31
Clothing, infants less than 2	17	8	20	29	15	14	29
Jewelry and watches	24	45	18	18	10	9	17
Small appliances and miscellaneous housewares	17	11	18	20	28	9	12
Household textiles	7	4	9	9	6	4	6
All other gifts	416	321	427	571	431	401	346

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

Table 6. Selected characteristics and annual expenditures of urban consumer units classified by COMPOSITION OF CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	Husband and wife consumer units					Other husband and wife consumer units	One parent, at least one child under 18	Single person and other consumer units
		Total husband and wife consumer units	Husband and wife only	Husband and wife with children					
				Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands)	74,884	41,778	15,071	5,370	11,351	6,926	3,059	4,467	28,639
Number of sample interviews	23,043	12,524	4,495	1,623	3,342	2,129	935	1,392	9,127
Consumer unit characteristics:									
Income before taxes ¹	\$24,578	\$31,028	\$27,300	\$28,289	\$33,046	\$37,796	\$31,249	\$15,348	\$16,635
Income after taxes ¹	21,908	27,766	23,994	25,671	29,881	33,883	28,119	14,254	14,581
Size of consumer unit	2.6	3.3	2.0	3.5	4.2	4.0	5.0	3.0	1.5
Age of reference person	46.2	46.5	54.8	30.0	36.9	52.7	49.3	36.5	47.3
Number in consumer unit:									
Earners	1.4	1.7	1.2	1.6	1.8	2.7	2.3	1.0	.9
Vehicles	1.9	2.4	2.0	2.1	2.6	3.3	2.7	1.1	1.1
Children under 18 .....	.7	1.0	(¹)	1.5	2.2	.6	1.6	1.8	.1
Persons 65 and over .....	.3	.3	.6	(¹)	(¹)	.1	.5	(¹)	.3
Percent reporting:									
Housing tenure:									
Homeowner	60	77	78	65	75	90	78	38	39
Renter	40	23	22	35	25	10	22	62	61
Race of reference person:									
Black	11	7	4	5	8	7	22	26	13
White and other	89	93	96	95	92	93	78	74	87
Education of reference person:									
Elementary (1-8)	11	10	13	3	5	12	18	7	13
High school (9-12)	42	43	43	39	43	47	47	53	39
College	46	46	43	58	51	40	34	39	47
Never attended and other	1	1	1	(¹)	(¹)	(¹)	2	1	.
At least one vehicle owned	84	95	94	96	96	98	92	69	70

See footnotes at end of table.

Table 6. Continued— Selected characteristics and annual expenditures of urban consumer units classified by COMPOSITION OF CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	Husband and wife consumer units					Other husband and wife consumer units	One parent, at least one child under 18	Single person and other consumer units
		Total husband and wife consumer units	Husband and wife only	Husband and wife with children					
				Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Total expenditures	\$21,788	\$27,024	\$23,071	\$24,024	\$29,865	\$32,869	\$27,987	\$16,916	\$14,910
Food	3,391	4,229	3,361	3,412	4,998	5,377	4,704	2,934	2,239
Food at home	2,342	2,991	2,223	2,589	3,525	3,765	3,752	2,296	1,403
Food away from home	1,048	1,238	1,139	823	1,413	1,613	953	637	837
Alcoholic beverages	299	304	307	259	291	352	306	140	318
Housing	6,626	7,997	6,967	8,610	9,190	7,988	7,593	5,784	4,757
Shelter	3,747	4,389	3,865	5,060	5,109	4,051	3,889	3,307	2,878
Owned dwellings	2,188	3,029	2,507	3,491	3,599	3,006	2,726	1,422	1,081
Mortgage interest	1,342	1,933	1,319	2,746	2,612	1,685	1,573	1,004	534
Property taxes	433	564	579	355	531	715	642	207	277
Maintenance, repairs, insurance, other expenses	413	532	610	391	456	606	511	212	270
Rented dwellings	1,171	849	830	1,260	948	425	812	1,631	1,569
Other lodging	388	511	528	309	561	620	351	254	228
Utilities, fuels, and public services	1,679	2,042	1,750	1,705	2,233	2,487	2,352	1,490	1,178
Natural gas	342	410	360	283	428	537	527	316	245
Electricity	618	782	655	679	886	933	866	544	390
Fuel oil and other fuels	111	138	139	94	136	175	139	60	79
Telephone	453	508	429	490	537	610	590	433	374
Water and other public services	156	203	168	159	246	232	230	136	90
Household operations	333	432	311	807	532	262	381	418	176
Domestic services	270	348	203	759	451	203	292	377	139
Other household expenses	63	83	108	48	81	59	89	41	37
Housefurnishings and equipment	868	1,134	1,040	1,038	1,316	1,188	971	569	525
Household textiles	86	114	106	85	142	119	89	52	50
Furniture	275	353	327	385	408	320	298	219	170
Floor coverings	59	85	79	67	92	92	104	23	28
Major appliances	145	189	186	169	191	212	174	111	85
Small appliances, misc. housewares	64	82	77	55	92	99	71	48	40
Miscellaneous household equipment	239	312	264	277	392	346	235	115	153
Apparel and services	1,192	1,460	1,091	1,308	1,778	1,854	1,474	1,110	814
Men and boys	306	392	274	297	533	512	350	251	189
Men, 16 and over	248	309	260	239	329	457	264	133	177
Boys, 2 to 15	58	83	14	59	204	55	85	118	11
Women and girls	484	595	459	408	730	800	621	521	318
Women, 16 and over	407	483	447	344	450	718	498	355	304
Girls, 2 to 15	77	111	12	64	280	82	123	166	13
Children under 2	44	66	23	258	42	33	105	34	14
Footwear	130	160	112	130	210	209	155	130	87
Other apparel products and services	227	247	222	214	263	300	244	174	206

See footnotes at end of table.

Table 6. Continued— Selected characteristics and annual expenditures of urban consumer units classified by COMPOSITION OF CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	Husband and wife consumer units					Other husband and wife consumer units	One parent, at least one child under 18	Single person and other consumer units
		Total husband and wife consumer units	Husband and wife only	Husband and wife with children					
				Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Transportation	\$4,385	\$5,586	\$4,714	\$4,518	\$5,720	\$7,667	\$6,551	\$2,852	\$2,871
Cars and trucks, new (net outlay)	1,079	1,425	1,368	1,088	1,388	1,738	1,724	589	650
Cars and trucks, used (net outlay)	767	987	666	745	1,026	1,679	1,282	548	481
Other vehicles	27	26	16	23	21	53	32	13	32
Vehicle finance charges	219	298	208	282	351	377	393	143	115
Gasoline and motor oil	1,047	1,336	1,036	1,220	1,439	1,805	1,570	689	682
Maintenance and repairs	452	550	501	441	561	734	528	338	327
Vehicle insurance	358	463	398	362	425	704	551	226	226
Public transportation	288	312	357	208	274	359	303	224	263
Vehicle rental, licenses, other charges	147	191	165	149	234	219	168	83	94
Health care	899	1,134	1,280	893	953	1,261	1,223	477	622
Health insurance	281	349	512	218	197	355	323	106	209
Medical services	466	599	534	561	624	696	676	302	298
Prescription drugs, medical supplies	153	186	234	113	133	211	224	69	116
Entertainment	1,040	1,348	1,016	1,210	1,801	1,517	1,162	722	640
Fees and admissions	348	433	385	257	561	501	346	263	238
Television, radios, sound equipment	326	403	299	335	538	457	419	236	227
Other equipment and services	366	512	332	618	702	558	397	222	178
Personal care	205	257	243	175	263	334	276	158	135
Reading	140	166	160	140	177	193	141	90	110
Education	312	362	223	94	384	873	278	284	242
Tobacco and smoking supplies	225	269	230	228	275	337	359	188	168
Miscellaneous	311	300	252	254	329	360	375	257	335
Cash contributions	740	881	912	540	787	1,276	778	901	510
Personal insurance and pensions	2,023	2,730	2,315	2,383	2,978	3,480	2,766	1,019	1,148
Life and other personal insurance	302	416	363	324	471	501	438	162	158
Retirement, pensions, Social Security	1,721	2,315	1,952	2,059	2,507	2,979	2,328	857	991

See footnotes at end of table.

Table 6. Continued— Selected characteristics and annual expenditures of urban consumer units classified by COMPOSITION OF CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	Husband and wife consumer units						One parent, at least one child under 18	Single person and other consumer units
		Total husband and wife consumer units	Husband and wife only	Husband and wife with children			Other husband and wife consumer units		
				Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Sources of income and personal taxes:¹									
Money income before taxes	\$24,578	\$31,028	\$27,300	\$28,289	\$33,046	\$37,796	\$31,249	\$15,348	\$18,635
Wages and salaries	19,288	25,186	18,282	26,124	30,662	30,753	23,766	11,614	11,908
Self-employment income	1,090	1,465	1,453	1,219	605	3,048	1,870	364	857
Social Security, private and government retirement	2,378	2,632	5,342	58	362	2,262	3,574	712	2,268
Interest, dividends, rental income, other property income	1,010	1,058	1,786	321	629	850	962	254	1,058
Unemployment and workers' compensation, veterans' benefits	264	342	215	227	362	572	573	157	167
Public assistance, supplemental security income, food stamps	251	145	47	132	194	110	523	1,316	240
Regular contributions for support	208	110	91	111	131	135	87	889	245
Other income	88	90	83	96	102	66	113	42	94
Personal taxes	2,670	3,262	3,306	2,619	3,165	3,913	3,130	1,094	2,054
Federal income taxes	2,107	2,574	2,651	2,013	2,418	3,165	2,485	883	1,619
State and local income taxes	498	604	563	554	657	650	591	196	392
Other taxes	64	84	92	51	90	98	54	16	43
Addenda:									
Other money receipts	267	244	217	227	242	365	149	409	278
Mortgage principal paid on owned property	368	537	367	453	662	731	618	264	136
Gifts of goods and services:									
Clothing, men and boys, 2 and over	34	40	47	21	29	64	24	19	27
Clothing, women and girls, 2 and over	51	51	62	26	36	77	43	38	54
Clothing, infants less than 2	17	24	23	25	19	32	23	9	9
Jewelry and watches	24	13	13	7	8	22	21	15	41
Small appliances and miscellaneous housewares	17	23	22	10	27	33	12	9	10
Household textiles	7	9	11	3	6	13	5	4	4
All other gifts	416	489	487	244	422	789	495	381	316

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.05.

³ No data reported.

⁴ Value less than 0.5.

⁵ Data are likely to have large sampling errors.

Table 7. Selected characteristics and annual expenditures of urban consumer units classified by NUMBER OF EARNERS IN CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	1 earner	No earner	1 earner	2 earners	3 or more
Number of consumer units (in thousands)	74,884	7,309	13,713	6,939	15,106	23,833	7,983
Number of sample interviews	23,043	2,257	4,478	2,143	4,546	7,211	2,408
Consumer unit characteristics:							
Income before taxes ¹	\$24,578	\$8,337	\$17,938	\$12,118	\$23,534	\$31,847	\$40,231
Income after taxes ¹	21,908	7,944	15,418	11,810	20,880	28,227	36,234
Size of consumer unit	2.6	1.0	1.0	2.5	3.1	3.1	4.5
Age of reference person	46.2	68.2	35.7	62.0	46.8	40.2	47.4
Number in consumer unit:							
Earners	1.4	N.A.	1.0	N.A.	1.0	2.0	3.5
Vehicles	1.9	.6	1.1	1.2	1.9	2.4	3.4
Children under 18 .....	.7	(²)	(²)	.6	1.1	1.0	1.2
Persons 65 and over .....	.3	.7	(²)	1.1	.3	.1	.1
Percent reporting:							
Housing tenure:							
Homeowner	60	49	26	67	68	69	84
Renter	40	51	74	33	32	31	16
Race of reference person:							
Black	11	11	9	16	11	9	11
White and other	89	89	91	84	89	91	89
Education of reference person:							
Elementary (1-8)	11	30	4	27	12	5	9
High school (9-12)	42	41	32	53	48	41	43
College	46	28	64	17	39	54	47
Never attended and other	1	1	(²)	2	1	(²)	1
At least one vehicle owned	84	50	74	73	90	95	96

See footnotes at end of table.

Table 7. Continued— Selected characteristics and annual expenditures of urban consumer units classified by NUMBER OF EARNERS IN CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	1 earner	No earner	1 earner	2 earners	3 or more
Total expenditures	\$21,788	\$8,746	\$15,605	\$13,246	\$21,957	\$27,348	\$34,854
Food	3,391	1,557	2,108	2,732	3,689	3,988	5,500
Food at home	2,342	1,144	1,094	2,248	2,718	2,720	3,828
Food away from home	1,048	413	1,013	484	971	1,268	1,671
Alcoholic beverages	299	114	416	136	234	346	394
Housing	6,626	3,458	4,676	4,494	7,061	8,345	8,774
Shelter	3,747	1,923	3,066	2,268	3,886	4,755	4,596
Owned dwellings	2,188	760	960	1,260	2,364	3,127	3,277
Mortgage interest	1,342	102	577	285	1,378	2,230	1,994
Property taxes	433	304	204	510	499	451	699
Maintenance, repairs, insurance, other expenses	413	354	179	465	487	446	584
Rented dwellings	1,171	1,044	1,818	791	1,049	1,170	738
Other lodging	388	118	288	217	473	458	582
Utilities, fuels, and public services	1,679	1,057	935	1,489	1,899	1,922	2,547
Natural gas	342	256	166	313	402	374	535
Electricity	618	336	312	539	717	727	955
Fuel oil and other fuels	111	115	42	159	120	113	159
Telephone	453	257	359	333	477	520	648
Water and other public services	156	93	56	144	182	187	251
Household operations	333	200	118	201	396	491	351
Domestic services	270	168	83	135	315	419	273
Other household expenses	63	32	36	66	81	72	78
Housefurnishings and equipment	868	279	557	536	881	1,177	1,279
Household textiles	86	33	42	59	88	111	151
Furniture	275	78	194	159	291	387	328
Floor coverings	59	18	22	54	71	73	103
Major appliances	145	64	72	104	146	201	205
Small appliances, misc. housewares	64	26	42	46	59	83	100
Miscellaneous household equipment	239	59	183	114	226	321	391
Apparel and services	1,192	401	893	559	1,146	1,511	2,115
Men and boys	306	55	234	135	293	385	596
Men, 16 and over	248	51	228	100	209	304	501
Boys, 2 to 15	58	3	7	35	84	82	95
Women and girls	484	223	320	225	467	616	870
Women, 16 and over	407	216	315	192	362	501	735
Girls, 2 to 15	77	7	6	33	105	115	136
Children under 2	44	6	9	22	61	69	55
Footwear	130	47	92	65	131	162	232
Other apparel products and services	227	71	236	111	195	278	361

See footnotes at end of table.

Table 7. Continued— Selected characteristics and annual expenditures of urban consumer units classified by NUMBER OF EARNERS IN CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	1 earner	No earner	1 earner	2 earners	3 or more
Transportation	\$4,385	\$1,106	\$3,131	\$2,208	\$4,065	\$5,732	\$8,017
Cars and trucks, new (net outlay)	1,079	207	790	660	952	1,520	1,664
Cars and trucks, used (net outlay)	767	58	501	190	689	981	1,884
Other vehicles	27	(¹)	35	⁵ 1	13	39	54
Vehicle finance charges	219	9	129	43	191	330	438
Gasoline and motor oil	1,047	296	699	567	1,054	1,336	1,879
Maintenance and repairs	452	148	353	237	419	586	749
Vehicle insurance	358	122	223	269	339	429	705
Public transportation	288	226	282	178	283	325	350
Vehicle rental, licenses, other charges	147	40	120	63	126	185	294
Health care	899	802	411	1,275	1,019	905	1,255
Health insurance	281	340	114	582	324	233	310
Medical services	466	288	225	461	530	525	750
Prescription drugs, medical supplies	153	174	73	232	165	147	195
Entertainment	1,040	265	778	447	1,074	1,364	1,680
Fees and admissions	348	108	306	164	369	411	572
Television, radios, sound equipment	326	107	268	164	303	416	542
Other equipment and services	366	50	204	119	402	538	567
Personal care	205	115	115	163	215	244	340
Reading	140	81	120	92	141	164	194
Education	312	146	322	96	283	333	623
Tobacco and smoking supplies	225	92	145	168	241	271	366
Miscellaneous	311	123	394	140	265	361	428
Cash contributions	740	395	575	557	682	855	1,265
Personal insurance and pensions	2,023	92	1,522	179	1,840	2,928	3,903
Life and other personal insurance	302	59	194	162	275	418	539
Retirement, pensions, Social Security	1,721	⁵ 33	1,328	18	1,565	2,510	3,365

See footnotes at end of table.

Table 7. Continued— Selected characteristics and annual expenditures of urban consumer units classified by NUMBER OF EARNERS IN CONSUMER UNIT, Interview Survey, 1984

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	1 earner	No earner	1 earner	2 earners	3 or more
Sources of income and personal taxes: ¹							
Money income before taxes	\$24,578	\$8,337	\$17,938	\$12,118	\$23,534	\$31,847	\$40,231
Wages and salaries	19,288	(²)	15,220	(²)	16,993	28,461	35,357
Self-employment income	1,090	(²)	913	(²)	1,259	1,195	2,583
Social Security, private and government retirement	2,378	6,027	428	8,716	2,976	847	876
Interest, dividends, rental income, other property income	1,010	1,589	946	1,632	1,326	654	597
Unemployment and workers' compensation, veterans' benefits	264	171	89	390	279	301	403
Public assistance, supplemental security income, food stamps	251	312	35	1,215	329	95	106
Regular contributions for support	208	218	185	137	263	200	222
Other income	88	20	122	28	108	93	87
Personal taxes	2,670	393	2,520	308	2,654	3,620	3,998
Federal income taxes	2,107	256	2,032	218	2,082	2,847	3,202
State and local income taxes	498	47	466	35	486	710	710
Other taxes	64	90	22	55	86	63	86
Addenda:							
Other money receipts	267	165	317	134	291	256	370
Mortgage principal paid on owned property	368	51	136	134	397	512	770
Gifts of goods and services:							
Clothing, men and boys, 2 and over	34	11	33	24	34	38	52
Clothing, women and girls, 2 and over	51	33	68	28	54	47	68
Clothing, infants less than 2	17	6	9	11	22	20	31
Jewelry and watches	24	9	65	6	10	17	31
Small appliances and miscellaneous housewares	17	9	11	13	13	24	27
Household textiles	7	4	4	6	6	8	10
All other gifts	416	273	347	268	393	455	723

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors. N.A. - Not applicable.

Table 8. Selected characteristics and annual expenditures of urban consumer units classified by HOUSING TENURE and by RACE OF REFERENCE PERSON, Interview Survey, 1984

Item	All consumer units	Housing tenure		Race of reference person	
		Homeowner	Renter	White and other	Black
Number of consumer units (in thousands)	74,884	45,292	29,592	66,987	7,897
Number of sample interviews	23,043	13,575	9,468	20,599	2,444
Consumer unit characteristics:					
Income before taxes ¹	\$24,578	\$29,953	\$16,511	\$25,566	\$16,046
Income after taxes ¹	21,908	26,559	14,927	22,752	14,628
Size of consumer unit	2.6	2.9	2.2	2.6	2.9
Age of reference person	46.2	50.9	39.1	46.4	45.0
Number in consumer unit:					
Earners	1.4	1.5	1.2	1.4	1.3
Vehicles	1.9	2.3	1.2	1.9	1.2
Children under 18 .....	.7	.8	.6	.7	1.0
Persons 65 and over .....	.3	.4	.2	.3	.2
Percent reporting:					
Housing tenure:					
Homeowner	60	100	N.A.	63	42
Renter	40	N.A.	100	37	58
Race of reference person:					
Black	11	7	15	N.A.	100
White and other	89	93	85	100	N.A.
Education of reference person:					
Elementary (1-8)	11	10	12	10	19
High school (9-12)	42	42	43	42	47
College	46	47	44	48	34
Never attended and other	1	1	1	1	1
At least one vehicle owned	64	94	70	66	64

See footnotes at end of table.

Table 8. Continued— Selected characteristics and annual expenditures of urban consumer units classified by HOUSING TENURE and by RACE OF REFERENCE PERSON, Interview Survey, 1984

Item	All consumer units	Housing tenure		Race of reference person	
		Homeowner	Renter	White and other	Black
Total expenditures	\$21,788	\$26,002	\$15,339	\$22,659	\$14,395
Food	3,391	3,940	2,550	3,493	2,520
Food at home	2,342	2,716	1,770	2,376	2,059
Food away from home	1,048	1,224	780	1,118	461
Alcoholic beverages	299	304	293	318	143
Housing	6,626	7,799	4,831	6,842	4,796
Shelter	3,747	4,125	3,167	3,884	2,581
Owned dwellings	2,188	3,589	45	2,318	1,083
Mortgage interest	1,342	2,196	36	1,414	731
Property taxes	433	713	5	465	163
Maintenance, repairs, insurance, other expenses	413	680	4	439	189
Rented dwellings	1,171	38	2,904	1,149	1,359
Other lodging	388	498	218	417	139
Utilities, fuels, and public services	1,679	2,124	996	1,686	1,614
Natural gas	342	456	166	338	368
Electricity	618	785	362	624	561
Fuel oil and other fuels	111	162	33	116	68
Telephone	453	497	384	449	483
Water and other public services	156	224	51	158	134
Household operations	333	439	171	352	175
Domestic services	270	363	128	284	148
Other household expenses	63	77	42	67	27
Housefurnishings and equipment	868	1,110	496	920	427
Household textiles	86	115	41	91	44
Furniture	275	329	193	291	142
Floor coverings	59	87	17	64	18
Major appliances	145	190	75	150	97
Small appliances, misc. housewares	64	79	40	67	39
Miscellaneous household equipment	239	310	131	257	88
Apparel and services	1,192	1,393	885	1,227	896
Men and boys	306	358	226	317	213
Men, 16 and over	248	288	188	261	143
Boys, 2 to 15	58	71	38	56	70
Women and girls	484	600	307	502	336
Women, 16 and over	407	500	266	424	265
Girls, 2 to 15	77	100	41	78	71
Children under 2	44	51	34	45	40
Footwear	130	155	93	133	107
Other apparel products and services	227	228	225	230	200

See footnotes at end of table.

Table 8. Continued— Selected characteristics and annual expenditures of urban consumer units classified by HOUSING TENURE and by RACE OF REFERENCE PERSON, Interview Survey, 1984

Item	All consumer units	Housing tenure		Race of reference person	
		Homeowner	Renter	White and other	Black
Transportation	\$4,385	\$5,185	\$3,159	\$4,579	\$2,738
Cars and trucks, new (net outlay)	1,079	1,356	655	1,153	451
Cars and trucks, used (net outlay)	767	805	709	798	500
Other vehicles	27	26	29	30	4
Vehicle finance charges	219	269	142	227	147
Gasoline and motor oil	1,047	1,245	746	1,077	799
Maintenance and repairs	452	528	337	468	321
Vehicle insurance	358	450	216	373	228
Public transportation	288	326	229	297	212
Vehicle rental, licenses, other charges	147	180	97	156	77
Health care	899	1,154	509	950	474
Health insurance	281	365	151	297	145
Medical services	466	597	266	494	226
Prescription drugs, medical supplies	153	192	92	158	102
Entertainment	1,040	1,286	663	1,103	506
Fees and admissions	348	444	201	375	116
Television, radios, sound equipment	326	370	247	336	241
Other equipment and services	366	464	215	392	149
Personal care	205	253	131	207	184
Reading	140	167	99	148	70
Education	312	326	290	326	190
Tobacco and smoking supplies	225	228	220	229	191
Miscellaneous	311	372	218	325	193
Cash contributions	740	970	388	788	334
Personal insurance and pensions	2,023	2,625	1,102	2,125	1,160
Life and other personal insurance	302	419	122	308	247
Retirement, pensions, Social Security	1,721	2,206	979	1,817	913

See footnotes at end of table.

Table 8. Continued— Selected characteristics and annual expenditures of urban consumer units classified by HOUSING TENURE and by RACE OF REFERENCE PERSON, Interview Survey, 1984

Item	All consumer units	Housing tenure		Race of reference person	
		Homeowner	Renter	White and other	Black
Sources of income and personal taxes: ¹					
Money income before taxes	\$24,578	\$29,953	\$16,511	\$25,566	\$16,046
Wages and salaries	19,288	23,359	13,178	20,057	12,654
Self-employment income	1,090	1,372	666	1,187	250
Social Security, private and government retirement	2,378	3,152	1,216	2,449	1,761
Interest, dividends, rental income, other property income	1,010	1,423	391	1,113	120
Unemployment and workers' compensation, veterans' benefits	264	297	214	256	335
Public assistance, supplemental security income, food stamps	251	92	490	193	756
Regular contributions for support	208	183	246	220	111
Other income	88	75	108	92	60
Personal taxes	2,670	3,393	1,584	2,815	1,418
Federal income taxes	2,107	2,671	1,261	2,224	1,094
State and local income taxes	498	621	314	521	302
Other taxes	64	101	9	69	22
Addenda:					
Other money receipts	267	368	115	297	12
Mortgage principal paid on owned property	368	594	21	389	188
Gifts of goods and services:					
Clothing, men and boys, 2 and over	34	40	24	36	19
Clothing, women and girls, 2 and over	51	59	40	55	25
Clothing, infants less than 2	17	22	11	18	8
Jewelry and watches	24	15	37	26	8
Small appliances and miscellaneous housewares	17	23	8	19	4
Household textiles	7	9	3	7	4
All other gifts	416	528	246	439	222

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.05.

³ Value less than 0.5.

⁴ No data reported.

⁵ Data are likely to have large sampling errors.

N.A. - Not applicable.

Table 9. Selected characteristics and annual expenditures of urban consumer units classified by REGION OF RESIDENCE, Interview Survey, 1984

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	74,884	18,985	19,728	23,416	14,754
Number of sample interviews	23,043	5,051	5,961	6,340	5,691
Consumer unit characteristics:					
Income before taxes ¹	\$24,578	\$24,887	\$23,688	\$23,978	\$26,335
Income after taxes ¹	21,906	22,646	21,104	21,392	22,967
Size of consumer unit	2.6	2.5	2.6	2.7	2.6
Age of reference person	46.2	48.8	46.5	45.2	44.5
Number in consumer unit:					
Earners	1.4	1.3	1.4	1.4	1.4
Vehicles	1.9	1.5	2.0	1.9	2.0
Children under 18	.7	.8	.8	.8	.7
Persons 65 and over	.3	.3	.3	.3	.3
Percent reporting:					
Housing tenure:					
Homeowner	60	59	65	61	54
Renter	40	41	35	39	46
Race of reference person:					
Black	11	9	9	16	6
White and other	69	91	91	84	94
Education of reference person:					
Elementary (1-8)	11	13	10	13	6
High school (9-12)	42	45	45	41	38
College	46	42	44	45	55
Never attended and other	1	(²)	(²)	1	1
At least one vehicle owned	84	77	86	66	67

See footnotes at end of table.

Table 9. Continued— Selected characteristics and annual expenditures of urban consumer units classified by REGION OF RESIDENCE, Interview Survey, 1984

Item	All consumer units	Northeast	Midwest	South	West
Total expenditures	\$21,788	\$21,138	\$21,073	\$21,712	\$23,813
Food	3,391	3,814	3,280	3,248	3,509
Food at home	2,342	2,541	2,239	2,277	2,358
Food away from home	1,048	1,073	1,041	971	1,153
Alcoholic beverages	299	328	278	270	347
Housing	8,828	8,389	8,312	8,602	7,379
Shelter	3,747	3,571	3,380	3,601	4,670
Owned dwellings	2,188	1,976	1,133	2,149	2,588
Mortgage interest	1,342	988	1,185	1,475	1,773
Property taxes	433	573	545	280	398
Maintenance, repairs, insurance, other expenses	413	434	403	414	399
Rented dwellings	1,171	1,213	908	1,057	1,657
Other lodging	388	383	341	384	445
Utilities, fuels, and public services	1,679	1,802	1,781	1,701	1,364
Natural gas	342	384	540	199	277
Electricity	818	592	598	778	424
Fuel oil and other fuels	111	298	65	87	30
Telephone	453	442	426	470	472
Water and other public services	156	108	152	190	182
Household operations	333	275	299	362	401
Domestic services	270	227	242	301	308
Other household expenses	63	47	57	61	93
Housefurnishings and equipment	868	721	852	939	943
Household textiles	86	74	84	92	81
Furniture	275	205	267	320	296
Floor coverings	59	57	67	60	50
Major appliances	145	142	137	145	156
Small appliances, misc. housewares	84	51	65	72	65
Miscellaneous household equipment	239	192	233	250	285
Apparel and services	1,192	1,245	1,133	1,206	1,188
Men and boys	306	324	301	295	310
Men, 16 and over	248	264	241	236	258
Boys, 2 to 15	58	59	60	59	52
Women and girls	484	516	474	485	460
Women, 16 and over	407	441	387	406	397
Girls, 2 to 15	77	75	87	79	63
Children under 2	44	42	41	49	44
Footwear	130	130	128	134	130
Other apparel products and services	227	234	189	243	244

See footnotes at end of table.

Table 9. Continued— Selected characteristics and annual expenditures of urban consumer units classified by REGION OF RESIDENCE, Interview Survey, 1984

Item	All consumer units	Northeast	Midwest	South	West
Transportation	\$4,385	\$3,994	\$4,194	\$4,509	\$4,892
Cars and trucks, new (net outlay)	1,079	1,157	963	1,123	1,074
Cars and trucks, used (net outlay)	767	532	799	811	925
Other vehicles	27	7	36	24	45
Vehicle finance charges	219	180	210	263	229
Gasoline and motor oil	1,047	872	1,052	1,146	1,085
Maintenance and repairs	452	388	432	454	549
Vehicle insurance	358	379	320	348	399
Public transportation	288	375	205	228	393
Vehicle rental, licenses, other charges	147	123	177	112	193
Health care	899	890	869	942	884
Health insurance	281	242	300	301	269
Medical services	466	507	427	460	481
Prescription drugs, medical supplies	153	141	142	181	134
Entertainment	1,040	934	1,029	1,009	1,224
Fees and admissions	348	349	352	299	420
Television, radios, sound equipment	326	299	323	327	358
Other equipment and services	366	287	353	383	446
Personal care	205	201	201	203	216
Reading	140	154	151	120	140
Education	312	382	323	253	309
Tobacco and smoking supplies	225	243	236	229	182
Miscellaneous	311	226	261	344	423
Cash contributions	740	724	822	698	715
Personal insurance and pensions	2,023	1,835	1,985	2,078	2,205
Life and other personal insurance	302	245	300	325	332
Retirement, pensions, Social Security	1,721	1,589	1,685	1,753	1,873

See footnotes at end of table.

Table 9. Continued— Selected characteristics and annual expenditures of urban consumer units classified by REGION OF RESIDENCE, Interview Survey, 1984

Item	All consumer units	Northeast	Midwest	South	West
Sources of income and personal taxes: ¹					
Money income before taxes	\$24,578	\$24,887	\$23,688	\$23,978	\$28,335
Wages and salaries	19,288	18,604	18,689	19,804	20,308
Self-employment income	1,090	1,813	843	558	1,477
Social Security, private and government retirement	2,378	2,692	2,292	2,270	2,323
Interest, dividends, rental income, other property income	1,010	1,047	1,071	842	1,159
Unemployment and workers' compensation, veterans' benefits	264	289	247	232	310
Public assistance, supplemental security income, food stamps	251	287	270	184	317
Regular contributions for support	208	113	202	191	345
Other income	88	82	93	87	97
Personal taxes	2,870	2,239	2,584	2,587	3,368
Federal income taxes	2,107	1,647	1,923	2,204	2,878
State and local income taxes	498	511	559	336	868
Other taxes	64	82	103	47	24
Addenda:					
Other money receipts	267	202	335	219	327
Mortgage principal paid on owned property	368	296	393	324	483
Gifts of goods and services:					
Clothing, men and boys, 2 and over	34	35	34	32	35
Clothing, women and girls, 2 and over	51	71	47	43	48
Clothing, infants less than 2	17	18	17	16	19
Jewelry and watches	24	38	17	21	22
Small appliances and miscellaneous					
housewares	17	13	18	21	16
Household textiles	7	6	6	7	7
All other gifts	416	447	418	402	400

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.5.

Appendix A. Glossary

ary is divided into four sections: 1. Characteristics, 2. Expenditures, and personal taxes, and 4. Addenda.

Characteristics

Age of the reference person.

Complete income reporters. The distinction between complete and incomplete reporters is based in general on whether the respondent provided values for all sources of income, such as wages and salaries, self-employment income, and Social Security income. Even complete income reporters may not have reported a full accounting of all income from all sources. In the current survey, the "at-the-board zero income reporting" was designated as invalid, and the unit was categorized as an incomplete reporter. In all tables, inferences are for complete income reporters only.

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

Consumer unit. A consumer unit comprises either: (1) all members of a household who are related by blood, marriage, adoption, or other legal relationship; (2) a person living alone or sharing a household with others or 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 (3) two or more persons living together who pool their income to make joint expenditure. Financial independence is determined by the three major expense categories: Housing, food, and other living expenses. To be considered financially independent, at least two of the three major expense categories have to be reported by the respondent.

Consumer unit member, 14 years or older, who reported having worked during the 12 months prior to the interview date.

Years of formal education of the reference person. The number of years of formal education of the

reference person on the basis of the highest grade completed. If enrolled in school at the time of the interview, the grade being attended is the one recorded. For those reporting the extent of their education are classified under no schooling reported.

Housing tenure. The family's principal place of residence during the 12 months prior to the interview date. "Owner" includes families living in their homes, cooperatives, or condominiums, apartments or townhouses. "Renter" includes families paying rent for their homes. Families living rent free in lieu of wages.

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

Income after taxes. Income before taxes less personal taxes which include federal income taxes, state and local taxes, and other taxes. See section 3 of this glossary for a complete definition of the components.

Metropolitan Statistical Areas (MSA's) and Standard Metropolitan Statistical Areas (SMSA's). The general concept of a MSA and a SMSA is one of a population nucleus, together with adjacent communities which have a high degree of economic and social integration with that nucleus. MSA's are defined by the Office of Management and Budget as a standard for Federal agency use. The preparation and publication of statistics relating to metropolitan areas. The term MSA went into effect June 30, 1983, replacing the previous term SMSA.

Number of sample interviews. Number of interviews is the actual number of interviews used to compute the estimates. Estimates for a calendar year are based on interviews from five calendar quarters since respondents provide information for the 3-month period prior to each interview. An estimate of the number of consumer units can be obtained by dividing by 5 (quarters) for the average.

Number of vehicles owned. The number of automobiles, trucks, vans, motorcycles, trailers, and planes, owned by members of the consumer unit, including vehicles used partially for business, but excluding those used exclusively for business.

n. The civilian noninstitutional urban population of the United States that portion of the institutional population living in the following quarters: Boarding houses, housing facilities for students and workers, in hospitals and homes for the aged, infirm, or needy, permanent live-in hotels and motels, and mobile home parks.

of income before taxes. For each time period represented in the tables, income reporters are ranked in ascending order according to the level of *before-tax income* reported by the consumer unit. The ranking is then divided into five equal groups. Incomplete income reporters are not ranked and are reported separately.

of total expenditures. For each time period represented in the tables, income reporters are ranked in ascending order according to the level of *total expenditures* reported by the consumer unit. The ranking is then divided into five equal groups. Incomplete income reporters are not ranked and are reported separately.

race of the reference person of the consumer unit. All families are in two racial groups, black and "white and other." The "other" group includes such races as American Indians, Alaskan natives, and Asians and Alaska Natives.

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

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.

consumer unit. The number of persons whose usual place of residence, at the time of the interview, is the sample unit.

Urban population. All persons living in Standard Metropolitan Statistical Areas (SMSA's) and in urbanized areas and urban places of 2,500 or more persons in SMSA's. Urban, defined in this survey, includes the rural population of SMSA's.

2. Expenditures

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

Food at home refers to the total cost of food spent at grocery stores and food stores during the interview period for consumption at home. It is calculated by multiplying the number of visits to a grocery or other food store by the average amount spent per visit. It excludes the purchase of prepared food items.

Food away from home includes all meals (breakfast, lunch, brunch, dinner) at restaurants and carryouts plus meals (breakfast or lunch) on board, meals as pay, special catered affairs such as weddings, bar mitzvahs, confirmations, and meals away from home on trips.

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

Owned dwellings includes interest on mortgages, property taxes, insurance, refinancing and prepayment charges, ground rent, expenses for property management/security, homeowners insurance, fire insurance, flood insurance, and other coverage, landscaping expenses for repairs and maintenance contracts (including periodic maintenance and service contracts), and expenses for materials for owner-performed repairs and maintenance for dwellings maintained by the consumer unit, but not dwellings maintained for rental. Mortgage principal payments are repayments of loans and are not included in addenda.

Rented dwellings includes rent paid for dwellings, rent received for dwellings, and other expenses.

Other lodging includes all expenses for vacation homes, schools, hotels, motels, cottages, trailer camps, and other lodging while on vacation.

Fuel, utilities, and public services includes natural gas, electric power, wood, kerosene, coal, bottled gas, water, garbage and trash collection, maintenance, septic tank cleaning, and telephone charges.

Domestic services includes babysitters, day care tuition, care of children, and other domestic and other duties.

Household expenses includes termite and pest control products, moving and freight expenses, repair of household appliances and other equipment, reupholstering and furniture repair, rental and repair of hand tools, and rental of other household equipment.

Textiles includes bathroom, bedroom, kitchen, dining room, and living room curtains and drapes, slipcovers and decorative pillows, and sewing equipment.

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

Carpets includes installation and replacement of wall-to-wall carpets, tile, and other soft floor covering.

Appliances includes refrigerators, freezers, dishwashers, stoves, ovens, washers, vacuum cleaners, microwaves, air-conditioners, sewing machines and dryers, and floor cleaning equipment.

Electronics/miscellaneous housewares includes small electrical kitchen appliances, portable heating and cooling equipment, china and other dinnerware, glassware, silver and other serving pieces, nonelectric cookware, and linens. Excludes personal care appliances.

Office household equipment includes typewriters, luggage, lamps, clocks, and other light fixtures, lawnmowers and gardening equipment, power hand and power tools, telephone answering devices, telephone modems, computers for home use, calculators, office equipment for home use, houseplants and house plants, rental of furniture, closet and wardrobe organizers, household decorative items, infants' equipment, outdoor equipment, and all miscellaneous furnishings.

Boys' apparel includes coats, jackets, sweaters, vests, sportcoats, slacks, trousers, slacks, shorts and short sets, sportswear, shirts, pajamas, nightwear, hosiery, uniforms, and other accessories.

Girls' apparel includes coats, jackets, furs, sportcoats, tailored blouses, vests, blouses, shirts, dresses, dungarees, culottes, slacks, pajamas, underwear, nightwear, uniforms, hosiery, and other accessories.

Children's clothing under 2 includes coats, jackets, snowsuits, underwear, pajamas, crawlers, sleeping garments, hosiery, footwear, and other accessories for children.

Footwear includes articles such as shoes, slippers, boots, and other similar footwear for children under 2 and footwear used for sports and recreation, including golf shoes.

Apparel products and services includes material for making clothes, alterations and repairs, patterns and notions, clothing rental, dry cleaning, sent out laundry, watches, jewelry, and repairs to jewelry.

Purchases (net outlay) includes the net outlay (purchase price minus

trade-in value) on new and used domestic and imported cars and trucks. Other vehicles include attachable campers, trailers, motorcycles, private planes, and boats.

Vehicle finance charges includes the dollar amount of interest paid 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, coolant, additives, brake and transmission fluid, oil change, brake adjustment and repair, 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 engine, drive train repair, drive shaft and rear-end repair, tire repair, and all maintenance and service, and auto repair policy.

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

Public transportation includes fares for mass transit, buses, trains, taxis, private school buses, fares paid on trips for trains, boats, taxis, and airlines.

Vehicle rent, licenses, and other charges include leased and rented trucks, motorcycles, campers, trailers, and aircraft, inspections, State and local registration, drivers' license fees, parking fees, towing charges, landings, docking fees, and tolls on trips.

Health insurance includes health maintenance plans (HMO's), Blue Cross, Blue Shield, commercial health insurance, medicare, medicare supplement insurance, and other health insurance.

Medical services includes hospital room and services, physician's services, service of practitioner other than physician, eye and dental care, lab tests, nursing, therapy services, care of convalescent or nursing home, and other medical care.

Prescription drugs and medical supplies includes prescription drugs, medical supplies, eyeglasses, supportive equipment, medical equipment for general use, and rental of medical equipment.

Fees and admissions includes fees for participant sports; admissions to sporting events, movies, concerts, plays; club membership, recreational lessons; and recreation expenses on trips.

Television, radio, and sound equipment includes television sets, video recorders, video cassettes, tapes, disks, disk players, video game hardware, video game cartridges, cable TV, radios, phonographs, tape recorders, tape players, sound components, records and tapes, musical instruments, and repair of TV and sound equipment.

Other entertainment supplies, equipment, and services includes indoor sports equipment, bicycles, trailers, campers, camping equipment, hunting equipment, fishing equipment, sports equipment, winter sports equipment, water skiing equipment, boats, rental and repair of sports equipment, photography

m, repair and rental of photo equipment, pets, pet services, veterinary toys, games, hobbies, and playground equipment.

Personal care includes wigs and hairpieces, electric personal care appliances, hair care services for females and males, and rent and repair of electric personal care appliances. (Personal care products are in the Diary.)

Reading includes subscriptions for newspapers, magazines, and book and club; and purchase of single copy newspapers and magazines, books, encyclopedias and other reference books.

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

Alcohol and smoking supplies includes cigarettes, cigars, pipe tobacco, cigars, tobacco, and other smoking products and accessories.

Financial services includes safety deposit box rental, checking account fees and bank services, legal fees, accounting fees, funerals, cemetery lots, union dues, occupational expenses, and finance charges other than for mortgage and

Contributions includes cash contributed to persons outside the consumer unit for religious, educational, charitable, or political organizations.

Endowment, annuities, and other personal insurance includes premiums for life and term insurance; endowments; income and other life insurance premiums for personal liability, accident and disability, and other types of insurance other than for homes and vehicles.

Income tax, pensions, and Social Security includes all Social Security taxes paid by employees; employees' contributions to railroad retirement, government pension, and private pension programs; retirement programs for the consumer unit.

Income and personal taxes

Income—the combined income of all consumer unit members 14 years old or older during the 12 months preceding the interview. The components of income are listed below. The order of the definitions of income and personal taxes is the order of presentation in the tables.

For definition of *Complete income reporters* or *Quintiles of income* see section 2 of this glossary.

Income before taxes is the total money earnings and selected money received during the 12 months prior to the interview date. It includes the following components:

Wages and salaries includes total money earnings for all consumer unit members 14 years or older, from all jobs including civilian wages and salaries, military 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. It consists of net income (gross receipts minus operating expenses) from a sole proprietorship or unincorporated business or from the operation of a farm by a proprietor, tenant, or sharecropper. If the business or farm is a partnership, the appropriate share of net income is recorded. Losses are also recorded.

Social Security, private and government retirement includes the payments by the Federal Government made under retirement, disability insurance programs to retired persons, to dependents of insured workers, or to disabled workers; and (2) private pensions and annuities and benefits received by retired persons or their survivors, either direct 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 from the rental of property, real estate, or farms; and net income from rooming or boarding.

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

Public assistance, supplemental security income, food stamps includes public assistance or welfare, including money received from job training, 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 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, scholarships, fellowships, or stipends not based on working; and net income as pay.

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

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

Other taxes includes personal property and other personal taxes including Social Security taxes for the self-employed paid in the survey year to cover any underpayment or underwithholding of taxes in the survey year.

here are not part of expenditures or income. They are provided for information.

Money receipts includes lump-sum payments from estates, trusts, sale furnishings, refunds from overpayment on Social Security, refunds on life insurance policies, and refunds from property taxes.

Principal paid on owned property includes the reduction of mortgage on a mortgage obtained prior to the interview quarter for a home or any

other property. This is not included in homeowner costs but is considered as a payment of a loan.

Gifts of goods and services include gift expenditures: (1) clothing for women and males over 2 years old, and infants under 2 years old; (2) jewelry and watches; (3) small appliances and miscellaneous housewares; (4) blankets, sheets, and table linens; and (5) all other gifts. These items have already been counted as expenditures. Their values are given so they can be subtracted from the expenditure total. The value of consumption within the household is desired.

Appendix B. Survey Methods

Design of survey

The Consumer Expenditure Survey consists of two separate components: 1) a quarterly Interview panel survey in which each consumer unit in the sample is interviewed every 3 months over a 12-month period, and 2) a Diary or recordkeeping survey completed by the sample consumer units for two consecutive 1-week periods with the sample spread over a 12-month period. Each component has its own questionnaire and independent sample.

There are several features of the ongoing survey that should be noted. New units are introduced into the Interview sample on a regular basis as other units complete their participation. For the Interview survey as a whole, 20 percent of the sample is dropped and a new group added each quarter. This rotating sample is designed to improve efficiency in capturing changes in expenditure patterns. The Diary sample is a new sample each year. Another feature of the survey is that students living in college- or university-regulated housing report their expenditures directly while at school rather than being considered part of their parents' households.

The quarterly Interview survey collects detailed data on an estimated 60 to 70 percent of household expenditures. In addition, global estimates, that is, expense patterns over a 3-month period, are obtained for food and other selected items. These global estimates account for an additional 20 to 25 percent of total expenditures. In the Diary survey, respondents are requested to report all expenditures made during their 2-week participation in the survey. All data collected in both surveys are subject to Census and BLS confidentiality requirements, which prevent the release of respondents' identities or such geographic identifiers which lead to identification.

The quarterly Interview portion of the survey is designed to collect data on patterns of expense, household characteristics, and income. The expenditures reported by the survey are those which respondents can be expected to recall fairly accurately for 3 months or longer. Each sample household is interviewed once every quarter for five consecutive quarters. Data collected in each quarter are confidential so that annual estimates are not dependent upon the participation of a consumer unit for the full five quarters. Data collection activities are conducted on a continuous basis since October 1979.

At the initial interview, information is collected on demographic and family

characteristics and on the inventory of major durable goods of each consumer unit. Expenditure information is also collected in this interview, using respondent recall. It is used along with the inventory information solely for bookkeeping purposes, that is, to classify the unit for analysis and to prevent duplication of expenditures in subsequent interviews.

The second through fifth interviews use uniform questionnaires to collect expenditure information in each quarter. Wage, salary, and other income information and the employment of each household member is also collected in the second through fifth interviews. In the fifth and final interview, an annual supplement is used to obtain a financial profile of the household. This profile consists of information on the income of the household as a whole, including unemployment benefits, alimony and child support, and changes in assets and liabilities.

Households which moved away from their sample address between interviews were dropped from the survey. New households which moved into the sample address were screened for eligibility and included in the survey if four

Sample design

The samples for the Consumer Expenditure Survey are national random samples of households designed to be representative of the urban population. The eligible population is composed of all civilian noninstitutionalized persons. (See appendix A for a detailed definition of the population.)

The first step in sampling was the selection of primary sampling units (PSUs) which consist of counties (or parts thereof), groups of counties, or metropolitan areas. The set of sample PSUs used for the survey is composed of 85 PSUs which have been previously defined and selected by BLS for the Consumer Expenditure Survey. In this part of the design represent only the urban part of the United States. The PSUs are classified according to the following four categories: "A" PSUs, which are 27 certainty areas (i.e., they are self-representing) and are primarily in metropolitan areas; 20 "B" PSUs, defined as metropolitan areas with a population of over 400,000; 22 "C" PSUs, defined as metropolitan areas with a total 1970 population of 400,000 or less; and 16 "D" PSUs, defined as small places in all nonmetropolitan areas. Since these PSUs were selected with a probability proportional to urban population and, therefore, do not

an rural population, it was necessary to supplement this design with PSU's (denoted as "E" PSU's) representing the rural population of the B, C, and D PSU's were selected using a controlled selection procedure a distribution across States and other stratifying characteristics. constraints in 1981, the rural areas outside of SMSA's (E PSU's) of the temporarily discontinued. These are included again beginning in

ing frame (that is, the list from which housing units were chosen) by was generated from the 1970 census 100-percent-detail file, by new construction permits and techniques used to eliminate deficiencies in coverage in that census. All Enumeration Districts the 1970 census that failed to meet the criterion for good or available new construction and all ED's in nonpermit issuing areas are the area segment frame.

ew survey sample design is a rotating panel survey in which approximately 4,400 addresses are contacted in each of the five calendar quarters. bounding interviews, which are not included in estimates, and for (including vacancies), the number of usable interviews per quarter 4,800. Each quarter, one-fifth of the units interviewed are new to after being interviewed for five consecutive quarters, each panel is in the survey.

ates

rates continued at relatively high levels in 1984. There are two ories of nonresponse:

nonresponses include refusals, temporary absences, and noncontacts. and C nonresponses include housing vacancies, housing under construction with temporary residents, destroyed or abandoned housing units converted to nonresidential use.

nonresponses were considered to be "eligible" units since those units participate but either chose not to do so or could not be contacted. C nonresponses were not counted as eligible units since these addresses were vacant or no longer existed or were otherwise out of scope.

Analysis of response in the 1983 and 1984 interview surveys

Sample unit	1983	1984
Designated for the survey	32,784	33,658
Nonresponses	5,382	5,631
Units	27,402	28,027
Responses	3,725	4,050
Selected units	23,677	23,977
Units interviewed	86	86

Table B-1 analyzes the levels of response of the housing units designated for interview in 1983 and 1984. Of the 28,027 housing units eligible for interview in 1984, 23,977, or 86 percent, were actually interviewed. This is the same rate as in 1983. Of the 33,658 designated for interview in 1984, 5,631, or 17 percent, were classified as type B or C nonresponses, up slightly from 16 percent in 1983.

Weighting

This section describes the current principal-person (PP) weighting methodology, discusses problems that have arisen using this methodology, describes a new generalized least squares (GLS) procedure designed to solve these problems that is being developed for implementation in subsequent releases of Consumer Expenditure Survey data.

Each sample household included in the survey represents a given number of households in the U.S. urban population, the universe the survey is designed to represent. This number is the sampling weight of the household. The weighting procedures followed for the Consumer Expenditure Survey initially assign a weight to each sample household which is the inverse of the probability of selecting the household. This weight is adjusted to account for field substitution when necessary.

The ultimate sampling unit and the unit of analysis for the survey is the consumer unit. Though the household and the consumer unit are usually different, some households contain more than one consumer unit. To obtain a unit weight, the household weight is assigned to each consumer unit within the household, and these consumer unit weights are adjusted to account for the unavailability of some consumer units for interview. A final objective of the weighting procedures is to further adjust the consumer unit weight to match the population distribution of a selection of characteristics of the unit. For example, among characteristics for which the distribution is known with a high degree of precision for the universe are the number of persons in a set of units classified by age, race, and sex.

Thus, there are four basic steps in determining the weights for each consumer unit for which an interview is obtained. The first three of these are as follows:

1. The basic weight assigned to an address is the inverse of the probability of selection of the housing unit.
2. A weighting control factor is given to each interview if substitution was performed in the field.
3. After assigning the household weight to each consumer unit within the household, a noninterview adjustment is made for interviews that were not collected from consumer units in occupied housing units because of refusal to participate or because no one was home (type A noninterview). The adjustment is performed within groups of consumer units classified by geographical area, tenure, family size, and race.

final step of the current principal-person (PP) weighting methodology is as follows:

The adjusted consumer unit weight is assigned to all persons in a unit, and these person weights are ratio-adjusted so that they add to the Census age/race/sex counts of persons. The adjusted weight of the "principal person" of the consumer unit is assigned to represent the consumer unit. The principal person is the female of a reference person and spouse or partner, or the reference person when no spouse is present. Male principal-person weights are further adjusted to compensate for a historical underrepresentation of single males in the CE and other large household surveys.

Due to the long use in Federal Government household surveys, principal-person weighting in the Consumer Expenditure Surveys resulted in numbers of persons in several age/race/sex groups substantially different from the Census counts when each person in a consumer unit was given the consumer unit weight. In addition, estimates of the total number of consumer units based on principal-person weights differed significantly between the Diary and Interview components. Some of these inconsistencies arose from different sampling procedures in the two surveys.

Some of the first problems include an 8-percent difference between the Interview survey and the population control data estimated by the Census Bureau in the number of black males in the urban U.S. population in 1981, and a 14-percent difference between the Interview survey and the Census data in the number of black women 14 to 24 years old. Inconsistencies between the Diary and Interview surveys can be seen by comparing the consumer unit counts estimated by principal-person weighting procedures in columns one and three of

Table B-2. To correct or eliminate these inconsistencies, the new generalized least squares methodology has been developed to perform the final step as follows:

1. Assigning each consumer unit within a household the adjusted consumer unit weight, an adjustment is made to the consumer unit weight, using the following technique, that

2. Assumes the sample is representative of the most recent Census or Current Population Survey (CPS) data on the age, race, and sex distribution of the U.S. urban population; and

3. Combines information from the Diary and Interview components of the survey in arriving at a single estimate for the size of each of a selection of consumer unit subpopulations defined by region of residence, sampling frame, tenure status, and family type.

4. Operates by minimizing the squared adjustments to the consumer unit weights generated from the first three steps, subject to:

a. The control condition that when members of each consumer unit are

- assigned the adjusted consumer unit weight, these persons sum to the Census/CPS population counts identified in a above; and
- b. The composition criterion that the adjusted consumer unit weights in the Diary and Interview survey components sum to the same total as each survey component for the set of consumer unit weights given in b above.

The results from the current and revised procedures are shown in

Table B-2. Diary and Interview survey population counts for selected types of consumer units by different weighting procedures, 1980-81

Consumer unit	Diary		Interview
	PP	GLS	PP
Total	70,040	67,187	68,295
One-person CU	20,086	17,931	18,219
Age of householder less than 25	8,239	7,100	7,408

As evident from columns two and four of table B-2, the GLS weighting procedure developed at BLS considerably narrows the difference between consumer unit counts in the displayed categories, while estimating total consumer units at a level slightly below that of the current principal-person methodology in the Interview survey component. It should be noted that the minor discrepancy remaining between the GLS totals for the Diary and Interview surveys is the result of computing these totals on a calendar basis, consistent with the timing of expenditures, as opposed to a collection basis, consistent with the timing of interviews to collect the data. This timing distinction is relevant only in the Interview survey, where consumer units report expenditures made in the month prior to the month of the interview.

As a result, some first-collection-quarter interviews refer to expenditures made entirely in the previous year and are deleted in the computation of calendar-year-basis statistics for a given year. Similarly, in computing year statistics, some interviews in the first-collection quarter of the year refer to expenditures made in the given year and are added to the totals in the computations. Weighting adjustment is performed on a collection basis, and totals computed on this basis for the two surveys are essentially the same for the classifications selected for composition by the GLS procedure. The case in particular for the "Total" and "One-person CU" lines of

Further details on the GLS procedure and the empirical work done in comparing it with the current principal-person methodology are contained in the report *Consumer Expenditure Survey GLS Weighting Study* which is available from the BLS Division of Consumer Expenditure Surveys. The precise procedure for revising the weights will be described when the new weights are in

Collection and processing

Collection is carried out by the Census Bureau under contract with BLS. In addition to its collection duties, the Census Bureau is responsible for field editing, consistency checking, quality control, and transmitting the data to BLS. BLS performs additional review and editing procedures in preparing the data for publication.

Activities. Census data collection activities have been conducted on a national basis since October 1979 for the quarterly Interview survey. Due to differences in format and design, the Interview survey and the Diary survey are processed separately.

After completion by respondents and interviewers, the interview questionnaires are returned to the regional offices, where codes are applied to identify respondents by characteristics, expenditures, income and assets, and other items. Codes for type and model of automobile and trip destination. The data are keyed and transmitted to the Census Processing Center in Washington, D.C., for a computer preedit. Information on missing sections of questionnaires, corrections, and errors are transmitted back to the regional offices for review and correction by the field staff through office review or interviewer followup. The corrected questionnaires are keyed and transmitted to Washington, and again receive the computer preedit. This procedure continues until errors identified by the preedit are corrected. Once a panel month's preedit is complete, selected data are transmitted to the next quarter's questionnaire. The current quarter's questionnaires are transmitted to the Data Preparation Division in Jeffersonville, Indiana, for editing and storage.

Questionnaires then go through another series of complex computer edits and adjustments which include the identification and correction of data irregularities and inconsistencies throughout the questionnaire. Other adjustments convert monthly vehicle payments into principal and interest using associated data on interest rate and term of the loan, eliminate business and other reimbursable expenses, apply appropriate sales taxes, and derive weights for individual respondents. In addition, demographic and work-experience items (except imputed when missing or invalid). All data changes and imputations are recorded on the Interview data file. Final tapes of the edited and coded data are transmitted monthly to BLS.

Bureau of Labor Statistics Activities. After receiving the data, BLS conducts an extensive review to ensure that severe data aberrations are corrected. This review includes a review of: Counts and means by region, family relationships, inconsistencies, and selected extreme values for expenditure and income categories; and a verification of the various data transformations performed by BLS. Cases of questionable data values or relationships are investigated by examining questionnaires on microfilm, and errors are corrected prior to the final editing of the data for public use.

Three major types of data adjustment routines—imputation, allocation, and time adjustment—are carried out to improve the estimates derived from the Interview survey. Data imputation routines account for missing or invalid data and affect all fields in the data base, except income and assets. Missing or invalid attributes or expenditures are imputed. Allocation routines are used when respondents provide insufficient detail to meet tabulation requirements. For example, combined group expenditures for fuels and utilities are allocated among the components of that group such as gas and electricity. Time adjustment routines are used to classify expenditures by month prior to aggregation of the data to calendar-year expenditures. Tabulations are made before the data adjustment routines to analyze the results.

Reliability of data

Sample surveys are subject to two types of errors, nonsampling and sampling. Nonsampling errors can be attributed to many sources, such as definition of the population, difficulties in the interpretation of questions, inability or unwillingness of the respondent to provide correct information, mistakes in recording or coding the data obtained, and other errors of collection, response, nonresponse, coverage, and estimation for missing data. The full extent of the nonsampling error is unknown though it is probable that the levels of expenditure generally underestimates because of difficulties with recall.

Sampling errors occur because observations are not taken from the entire population. The sample estimate and its estimated standard error enable the construction of confidence intervals used to perform tests of hypotheses. Data from 1980 through 1983 with coefficients of variation and other reliability statistics are available on request. However, since these are cell specific, these statistics are not extensive.

Appendix C. Tables, 1980-81 and 1982-83

Table C-1. Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE NORTHEAST, Interview Survey, 1980-81

Item	All consumer units in the Northeast	Selected Standard Metropolitan Statistical Areas in the Northeast				
		New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Number of consumer units (in thousands)	15,294	5,141	1,439	1,246	795	474
Number of sample interviews	9,493	2,676	624	897	699	710
Consumer unit characteristics:						
Income before taxes ¹	\$19,909	\$21,758	\$19,989	\$19,049	\$20,927	\$15,060
Income after taxes ¹	17,645	19,650	17,502	16,298	18,016	13,383
Size of consumer unit	2.6	2.8	2.6	2.5	2.8	2.5
Age of reference person	47.9	48.8	50.3	42.6	50.1	47.0
Number in consumer unit:						
Earners	1.4	1.4	1.5	1.4	1.3	1.3
Vehicles	1.5	1.2	1.7	1.3	1.5	1.6
Children under 18 .....	.7	.7	.6	.6	.7	.7
Persons 65 and over .....	.4	.4	.4	.2	.5	.3
Percent reporting:						
Housing tenure:						
Homeowner	59	49	74	49	70	64
Renter	41	51	26	51	30	36
Race of reference person:						
Black	9	15	16	4	7	12
White and other	91	85	84	96	93	88
Education of reference person:						
Elementary (1-8)	13	15	14	6	16	14
High school (9-12)	48	47	49	37	52	50
College	38	38	36	57	31	36
Never attended and other	(²)	(²)	1	(²)	(²)	(²)
At least one vehicle owned	76	67	84	73	78	80

See footnotes at end of table.

Table C-1. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE NORTHEAST, Interview Survey, 1980-81

Item	All consumer units in the Northeast	Selected Standard Metropolitan Statistical Areas in the Northeast				
		New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Total expenditures	\$17,138	\$18,187	\$17,938	\$17,517	\$18,484	\$14,426
Food	3,460	4,000	3,321	3,477	3,385	2,865
Food at home	2,613	3,044	2,525	2,455	2,644	2,160
Food away from home	847	956	796	1,022	741	705
Alcoholic beverages	303	282	314	393	229	349
Housing	5,240	5,841	5,387	5,682	4,456	4,804
Shelter	2,825	3,187	2,890	3,349	2,288	2,439
Owned dwellings	1,554	1,447	1,781	1,838	1,441	1,521
Mortgage interest	669	679	790	801	590	488
Property taxes	447	320	517	783	283	533
Maintenance, repairs, insurance, other expenses	439	448	474	453	568	499
Rented dwellings	991	1,443	808	1,122	625	720
Other lodging	280	297	301	390	219	198
Utilities, fuels, and public services	1,468	1,493	1,638	1,405	1,273	1,298
Natural gas	266	293	291	264	452	518
Electricity	434	455	627	354	376	294
Fuel oil and other fuels	346	279	290	397	35	82
Telephone	348	412	321	351	281	319
Water and other public services	75	55	110	39	129	85
Household operations	309	486	142	242	206	187
Domestic services	264	447	97	201	153	134
Other household expenses	46	40	44	40	53	33
Housefurnishings and equipment	636	674	716	687	690	700
Household textiles	70	73	77	73	76	90
Furniture	241	305	276	277	223	223
Floor coverings	37	55	33	46	32	46
Major appliances	102	80	115	93	118	129
Small appliances, misc. housewares	48	41	52	55	42	62
Miscellaneous household equipment	139	119	163	144	198	150
Apparel	946	1,046	926	1,029	856	831
Men and boys	246	267	220	284	236	226
Men, 16 and over	202	220	183	238	191	184
Boys, 2 to 15	44	48	37	46	45	43
Women and girls	387	407	386	413	394	327
Women, 16 and over	330	354	330	337	335	282
Girls, 2 to 15	57	54	56	76	59	44
Children under 2	29	28	28	26	39	35
Footwear	112	126	108	124	116	92
Other apparel products and services	173	217	185	182	170	151

See footnotes at end of table.

Table C-1. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE NORTHEAST, Interview Survey, 1980-81

Item	All consumer units in the Northeast	Selected Standard Metropolitan Statistical Areas in the Northeast				
		New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Transportation	\$3,218	\$2,962	\$3,782	\$3,071	\$3,552	\$2,678
Cars and trucks, new (net outlay)	632	467	829	516	1,055	293
Cars and trucks, used (net outlay)	374	349	532	388	146	306
Other vehicles	21	³ 1	³ 2	³ 5	³ 31	(*)
Vehicle finance charges	100	71	110	92	150	119
Gasoline and motor oil	1,069	915	1,411	952	1,215	1,042
Maintenance and repairs	325	280	391	381	341	349
Vehicle insurance	288	293	341	314	255	276
Public transportation	292	455	235	303	180	201
Vehicle rental, licenses, other charges	117	131	132	119	165	92
Health care	675	740	718	571	672	510
Health insurance	199	162	264	190	136	171
Medical services	370	485	318	276	332	252
Prescription drugs, medical supplies	107	93	135	97	203	86
Entertainment	701	683	596	788	642	689
Fees and admissions	274	291	216	341	223	239
Television, radios, sound equipment	208	223	156	193	206	211
Other equipment and services	220	170	224	254	213	239
Personal care	158	167	190	154	157	145
Reading	135	135	144	146	133	106
Education	286	290	318	459	175	126
Tobacco and smoking supplies	194	201	199	205	232	168
Miscellaneous	228	240	195	189	175	214
Cash contributions	418	403	394	276	452	252
Personal insurance and pensions	1,175	1,199	1,448	1,076	1,269	891
Life and other personal insurance	234	203	305	245	304	264
Retirement, pensions, Social Security	941	996	1,144	831	964	627

See footnotes at end of table.

Table C-7. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE NORTHEAST, Interview Survey, 1980-81

Item	All consumer units in the Northeast	Selected Standard Metropolitan Statistical Areas in the Northeast				
		New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Sources of income and personal taxes:¹						
Money income before taxes	\$19,909	\$21,758	\$19,999	\$19,049	\$20,927	\$15,060
Wages and salaries	15,707	16,949	16,027	16,848	15,916	11,473
Self-employment income	999	1,570	1,047	142	605	515
Social Security, private and government retirement	1,828	1,611	2,036	1,269	2,486	2,144
Interest, dividends, rental income, other property income	718	849	538	416	1,035	174
Unemployment and workers' compensation, veterans' benefits	164	107	132	97	369	270
Public assistance, supplemental security income, food stamps	260	333	96	175	348	268
Regular contributions for support	167	269	100	66	123	146
Other income	87	70	23	36	43	71
Personal taxes	2,264	2,109	2,497	2,751	2,911	1,677
Federal income taxes	1,737	1,608	2,026	2,069	2,287	1,209
State and local income taxes	453	467	455	645	471	397
Other taxes	74	34	15	37	152	81
Addenda:						
Other money receipts	216	67	127	101	167	90
Mortgage principal paid on owned property	224	225	193	237	222	208
Gifts of goods and services:						
Clothing, men and boys, 2 and over	27	20	31	35	27	28
Clothing, women and girls, 2 and over	39	37	53	49	48	33
Clothing, infants less than 2	13	15	13	13	16	12
Jewelry and watches	16	14	37	18	26	12
Small appliances and miscellaneous housewares	11	8	12	17	10	31
Household textiles	5	4	³ 4	7	7	6
All other gifts	361	344	425	390	389	158

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

Table C-2. Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE MIDWEST, Interview Survey, 1980-81

Item	All consumer units in the Midwest	Selected Standard Metropolitan Statistical Areas in the Midwest							
		Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Number of consumer units (in thousands)	18,320	2,662	1,432	621	1,016	705	656	999	591
Number of sample interviews	11,604	1,218	676	669	894	738	913	977	908
Consumer unit characteristics:									
Income before taxes ¹	\$20,242	\$21,192	\$20,370	\$20,491	\$18,861	\$24,039	\$17,294	\$21,074	\$19,650
Income after taxes ¹	17,610	18,528	16,977	18,251	16,227	21,104	15,767	18,003	17,146
Size of consumer unit	2.7	2.8	2.8	2.5	2.3	3.2	2.5	2.4	2.6
Age of reference person	47.0	45.8	46.9	43.8	41.4	45.4	51.3	49.1	46.9
Number in consumer unit:									
Earners	1.4	1.4	1.3	1.5	1.4	1.6	1.2	1.3	1.4
Vehicles	2.0	1.5	2.1	1.9	1.9	1.9	1.6	1.8	2.0
Children under 18 .....	.8	.9	.8	.6	.7	1.1	.7	.6	.7
Persons 65 and over .....	.3	.3	.3	.2	.2	.2	.4	.4	.3
Percent reporting:									
Housing tenure:									
Homeowner	68	59	77	54	58	73	54	64	68
Renter	32	41	23	46	42	27	46	36	32
Race of reference person:									
Black	9	19	17	8	2	17	13	10	9
White and other	91	81	83	92	98	83	87	90	91
Education of reference person:									
Elementary (1-8)	13	11	14	12	9	18	18	19	14
High school (9-12)	48	45	43	42	40	42	46	47	44
College	39	43	44	46	50	39	36	33	42
Never attended and other	(²)	1	(²)	(²)	1	(²)	(²)	(²)	(²)
At least one vehicle owned	86	76	86	80	85	85	74	81	88

See footnotes at end of table.

Table C-2. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE MIDWEST, Interview Survey, 1980-81

Item	All consumer units in the Midwest	Selected Standard Metropolitan Statistical Areas in the Midwest							
		Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Total expenditures	\$18,881	\$18,842	\$17,814	\$18,800	\$15,481	\$18,185	\$14,527	\$18,249	\$18,801
Food	3,057	3,895	3,258	3,098	2,609	3,597	2,940	3,039	3,081
Food at home	2,250	2,629	2,507	2,269	1,872	2,868	2,030	2,277	2,298
Food away from home	807	1,068	749	829	737	928	910	762	785
Alcoholic beverages	283	317	248	392	311	240	227	254	229
Housing	4,868	5,881	5,410	4,843	4,641	5,280	4,351	4,625	4,782
Shelter	2,884	3,378	3,210	2,952	2,822	2,854	2,555	2,354	2,552
Owned dwellings	1,712	2,083	2,287	1,824	1,843	1,971	1,389	1,439	1,821
Mortgage interest	892	1,181	911	832	1,132	1,107	833	728	1,052
Property taxes	423	494	813	704	351	308	224	315	177
Maintenance, repairs, insurance, other expenses	397	389	582	288	359	558	332	398	392
Rented dwellings	734	1,025	580	748	758	639	1,018	643	895
Other lodging	236	290	343	379	221	244	148	272	236
Utilities, fuels, and public services	1,260	1,344	1,311	1,085	968	1,351	1,021	1,269	1,291
Natural gas	348	442	483	329	298	412	218	337	328
Electricity	410	393	358	300	288	442	374	437	490
Fuel oil and other fuels	78	18	53	98	48	79	35	89	23
Telephone	328	412	345	290	287	322	297	317	333
Water and other public services	101	80	92	87	89	97	98	110	119
Household operations	189	180	181	126	223	197	211	270	242
Domestic services	141	118	127	85	174	138	175	223	203
Other household expenses	47	81	35	41	49	58	38	47	40
Household furnishings and equipment	735	959	727	681	829	858	564	732	877
Household textiles	87	98	63	54	51	91	71	73	81
Furniture	256	432	283	229	275	328	162	210	280
Floor coverings	38	47	42	36	22	31	32	50	38
Major appliances	144	134	145	147	96	170	138	130	152
Small appliances, misc. housewares	57	66	43	62	46	60	36	69	40
Miscellaneous household equipment	172	184	151	153	129	179	127	199	127
Apparel	898	1,076	922	864	875	942	766	957	799
Men and boys	238	267	256	239	200	245	189	249	198
Men, 18 and over	192	227	203	208	164	192	155	218	188
Boys, 2 to 15	44	41	52	31	36	53	35	31	28
Women and girls	375	469	372	364	368	370	329	379	325
Women, 16 and over	319	392	320	316	317	302	289	335	279
Girls, 2 to 15	57	77	52	48	50	69	41	44	48
Children under 2	25	30	30	21	32	28	33	21	37
Footwear	105	123	115	107	104	127	89	97	108
Other apparel products and services	156	187	149	134	172	171	128	211	135

See footnotes at end of table.

Table C-2. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE MIDWEST, Interview Survey, 1980-81

Item	All consumer units in the Midwest	Selected Standard Metropolitan Statistical Areas in the Midwest							
		Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Transportation	\$3,435	\$3,593	\$3,572	\$3,204	\$3,256	\$3,553	\$2,878	\$3,104	\$3,783
Cars and trucks, new (net outlay)	883	897	748	816	589	736	705	407	841
Cars and trucks, used (net outlay)	518	305	418	402	580	580	279	563	740
Other vehicles	33	(^a)	^a 3	50	^a 33	^a 23	^a 41	14	^a 15
Vehicle finance charges	151	144	182	133	142	145	158	130	170
Gasoline and motor oil	1,184	1,177	1,271	1,020	1,023	1,128	965	1,130	1,281
Maintenance and repairs	331	320	309	286	311	359	288	300	361
Vehicle insurance	249	254	312	249	281	236	242	259	298
Public transportation	184	384	245	153	207	226	106	198	184
Vehicle rental, licenses, other charges	102	114	104	96	89	119	96	103	113
Health care	683	730	595	589	600	613	582	768	772
Health insurance	213	161	165	136	188	198	154	258	328
Medical services	351	459	338	384	313	311	284	388	302
Prescription drugs, medical supplies	119	110	92	86	102	103	145	148	145
Entertainment	775	807	881	997	767	886	564	644	642
Fees and admissions	254	319	271	280	275	298	196	231	215
Television, radios, sound equipment	212	220	191	235	197	174	188	238	173
Other equipment and services	310	269	419	482	298	217	179	177	254
Personal care	157	204	136	158	130	142	132	152	161
Reading	120	120	116	125	120	126	91	117	122
Education	192	243	219	306	119	253	225	353	147
Tobacco and smoking supplies	174	194	157	167	161	220	195	186	189
Miscellaneous	262	299	534	229	215	342	213	252	217
Cash contributions	513	497	376	546	408	654	383	585	497
Personal insurance and pensions	1,283	1,207	1,194	1,283	1,268	1,536	979	1,212	1,400
Life and other personal insurance	271	260	191	243	217	300	172	288	241
Retirement, pensions, Social Security	1,013	947	1,004	1,040	1,052	1,236	807	924	1,158

See footnotes at end of table.

Table C-2. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE MIDWEST, Interview Survey, 1980-81

Item	All consumer units in the Midwest	Selected Standard Metropolitan Statistical Areas in the Midwest							
		Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Sources of income and personal taxes:¹									
Money income before taxes	\$20,242	\$21,192	\$20,370	\$20,491	\$18,861	\$24,039	\$17,294	\$21,074	\$19,650
Wages and salaries	16,149	17,939	16,659	16,502	15,519	18,814	12,839	15,923	16,321
Self-employment income	1,087	1,084	304	872	850	3,012	1,424	535	681
Social Security, private and government retirement	1,632	1,112	2,107	1,656	1,147	910	1,883	2,384	1,827
Interest, dividends, rental income, other property income	665	328	582	812	687	395	452	1,508	466
Unemployment and workers' compensation, veterans' benefits	309	246	301	240	194	533	338	398	138
Public assistance, supplemental security income, food stamps	233	325	324	192	290	193	170	168	75
Regular contributions for support	112	110	70	146	114	129	136	129	80
Other income	57	47	25	70	60	52	51	30	61
Personal taxes	2,632	2,664	3,393	2,240	2,634	2,934	1,527	3,071	2,504
Federal income taxes	2,130	2,213	2,643	1,513	1,960	2,473	1,259	2,567	1,989
State and local income taxes	437	438	884	508	662	454	247	345	394
Other taxes	64	12	66	219	12	6	21	160	121
Addenda:									
Other money receipts	167	160	164	314	163	145	292	153	30
Mortgage principal paid on owned property	272	292	239	306	314	275	196	236	249
Gifts of goods and services:									
Clothing, men and boys, 2 and over	30	24	35	22	22	31	24	43	21
Clothing, women and girls, 2 and over	43	57	42	31	34	38	26	56	40
Clothing, infants less than 2	13	17	18	13	12	16	14	8	11
Jewelry and watches	15	16	25	13	29	14	6	24	15
Small appliances and miscellaneous housewares	18	24	11	14	11	23	11	16	11
Household textiles	6	3	7	5	3	3	6	10	5
All other gifts	331	308	312	268	139	369	241	318	264

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

Table C-3. Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE SOUTH, Interview Survey, 1980-81

Item	All consumer units in the South	Selected Standard Metropolitan Statistical Areas in the South					
		Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Number of consumer units (in thousands)	21,577	1,233	768	897	732	1,263	751
Number of sample interviews	11,868	878	744	915	885	858	673
Consumer unit characteristics:							
Income before taxes ¹	\$19,158	\$27,092	\$22,951	\$17,565	\$16,620	\$26,681	\$22,662
Income after taxes ¹	16,735	23,207	19,855	14,401	15,367	22,329	18,595
Size of consumer unit	2.7	2.4	3.0	2.6	2.2	2.5	2.7
Age of reference person	45.7	44.1	45.2	43.2	43.2	42.9	43.7
Number in consumer unit:							
Eamers	1.4	1.4	1.6	1.5	1.1	1.6	1.4
Vehicles	1.9	1.5	1.9	1.8	1.2	2.2	2.0
Children under 16 .....	.8	.6	.9	.7	.5	.6	.9
Persons 65 and over .....	.3	.2	.2	.2	.3	.2	.2
Percent reporting:							
Housing tenure:							
Homeowner	61	53	64	51	41	60	57
Renter	39	47	36	49	59	40	43
Race of reference person:							
Black	19	30	21	27	17	14	22
White and other	81	70	79	73	83	86	78
Education of reference person:							
Elementary (1-8)	15	7	10	11	18	13	13
High school (9-12)	43	29	49	42	40	33	42
College	41	63	40	46	41	52	43
Never attended and other	1	(²)	1	1	1	2	1
At least one vehicle owned	85	80	81	88	66	92	88

See footnotes at end of table.

Table C-3. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE SOUTH, Interview Survey, 1980-81

Item	All consumer units in the South	Selected Standard Metropolitan Statistical Areas in the South					
		Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Total expenditures	\$16,648	\$20,094	\$18,385	\$15,909	\$14,138	\$21,943	\$19,545
Food	3,111	3,231	3,629	2,886	3,150	3,563	3,579
Food at home	2,368	2,290	2,748	2,117	2,510	2,423	2,660
Food away from home	743	941	881	770	640	1,141	919
Alcoholic beverages	251	334	371	230	256	373	428
Housing	4,748	6,517	5,271	4,964	4,340	7,059	5,013
Shelter	2,482	3,956	2,914	2,837	2,718	4,026	2,622
Owned dwellings	1,436	2,034	1,792	1,297	1,470	2,629	1,277
Mortgage interest	832	1,285	909	793	685	1,683	884
Property taxes	209	350	427	214	418	306	175
Maintenance, repairs, insurance, other expenses	395	399	456	290	367	640	418
Rented dwellings	825	1,557	831	1,211	1,076	1,064	1,047
Other lodging	221	365	291	329	171	333	298
Utilities, fuels, and public services	1,289	1,260	1,384	1,268	988	1,439	1,321
Natural gas	138	229	215	317	21	199	172
Electricity	577	431	545	449	523	631	630
Fuel oil and other fuels	83	134	207	21	13	12	32
Telephone	353	370	369	353	355	407	388
Water and other public services	138	96	48	127	57	190	98
Household operations	279	480	249	286	189	420	265
Domestic services	221	387	161	229	152	356	195
Other household expenses	58	92	55	57	37	64	69
Household furnishings and equipment	698	821	724	572	465	1,174	808
Household textiles	58	88	73	44	32	104	75
Furniture	241	235	205	220	229	481	263
Floor coverings	36	46	61	17	39	49	18
Major appliances	137	107	156	138	48	146	182
Small appliances, misc. housewares	61	93	65	35	34	100	77
Miscellaneous household equipment	165	251	165	118	83	294	191
Apparel	927	1,246	1,027	749	927	1,467	1,198
Men and boys	230	343	297	205	245	389	289
Men, 16 and over	187	291	245	166	209	330	235
Boys, 2 to 15	42	52	53	38	36	59	55
Women and girls	361	482	406	277	427	573	413
Women, 18 and over	302	434	332	234	382	507	333
Girls, 2 to 15	59	48	74	43	46	66	81
Children under 2	28	31	29	15	25	35	48
Footwear	111	130	112	92	96	159	147
Other apparel products and services	197	261	182	160	135	311	301

See footnotes at end of table.

Table C-3. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE SOUTH, Interview Survey, 1980-81

Item	All consumer units in the South	Selected Standard Metropolitan Statistical Areas in the South					
		Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Transportation	\$3,412	\$3,517	\$3,543	\$3,195	\$2,571	\$4,458	\$4,056
Cars and trucks, new (net outlay)	619	694	824	539	323	1,200	754
Cars and trucks, used (net outlay)	500	295	274	314	315	399	525
Other vehicles	30	² 20	³ 33	53	³ 3	³ 11	³ 42
Vehicle finance charges	159	133	149	154	118	245	202
Gasoline and motor oil	1,217	1,160	1,417	1,198	1,021	1,439	1,361
Maintenance and repairs	376	398	353	392	273	513	513
Vehicle insurance	244	279	278	279	170	254	274
Public transportation	177	381	280	166	267	280	291
Vehicle rental, licenses, other charges	90	156	137	109	78	117	94
Health care	881	923	679	705	692	818	1,092
Health insurance	260	332	265	223	246	201	251
Medical services	481	484	320	353	343	475	711
Prescription drugs, medical supplies	140	108	94	129	104	142	130
Entertainment	681	770	750	619	429	952	860
Fees and admissions	212	309	349	179	141	276	236
Television, radios, sound equipment	201	229	125	172	124	297	368
Other equipment and services	268	232	276	288	164	379	258
Personal care	155	189	179	176	117	190	206
Reading	99	171	115	101	63	132	101
Education	206	552	326	301	223	162	78
Tobacco and smoking supplies	179	157	219	164	130	188	241
Miscellaneous	243	285	257	204	166	286	474
Cash contributions	486	669	468	368	163	526	693
Personal insurance and pensions	1,270	1,533	1,551	1,246	912	1,768	1,528
Life and other personal insurance	305	304	361	323	154	406	288
Retirement, pensions, Social Security	965	1,229	1,190	923	758	1,362	1,240

See footnotes at end of table.

Table C-3. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE SOUTH, Interview Survey, 1980-81

Item	All consumer units in the South	Selected Standard Metropolitan Statistical Areas in the South					
		Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Sources of income and personal taxes:¹							
Money income before taxes	\$19,158	\$27,092	\$22,951	\$17,565	\$10,620	\$26,681	\$22,662
Wages and salaries	15,199	21,399	19,921	15,197	12,451	23,494	19,361
Self-employment income	859	883	851	47	1,695	900	1,152
Social Security, private and government retirement	1,846	3,264	930	1,475	1,232	1,075	716
Interest, dividends, rental income, other property income	654	1,102	343	307	704	720	967
Unemployment and workers' compensation, veterans' benefits	215	169	318	159	100	127	61
Public assistance, supplemental security income, food stamps	193	64	374	147	188	55	222
Regular contributions for support	141	120	160	188	203	192	126
Other income	52	90	55	46	46	119	57
Personal taxes	2,423	3,885	3,096	3,164	1,253	4,353	4,067
Federal income taxes	2,130	3,012	2,259	2,603	1,233	4,335	4,068
State and local income taxes	258	821	827	557	2	-6	-1
Other taxes	35	52	10	4	18	23	(⁴)
Addenda:							
Other money receipts	219	1,026	290	38	22	436	146
Mortgage principal paid on owned property	273	290	212	353	289	325	461
Gifts of goods and services:							
Clothing, men and boys, 2 and over	26	38	37	16	19	35	19
Clothing, women and girls, 2 and over	35	42	43	25	22	63	30
Clothing, infants less than 2	10	15	16	9	13	14	11
Jewelry and watches	19	22	12	6	7	27	34
Small appliances and miscellaneous housewares	12	24	11	9	4	22	19
Household textiles	5	6	4	3	4	6	3
All other gifts	316	683	584	156	217	440	408

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² No data reported.

³ Data are likely to have large sampling errors.

⁴ Value less than 0.5.

Table C-4. Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE WEST, Interview Survey, 1980-81

Item	All consumer units in the West	Selected Standard Metropolitan Statistical Areas in the West						
		Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Number of consumer units (in thousands)	13,104	3,400	1,205	773	450	651	230	42
Number of sample interviews	9,667	1,708	697	825	676	829	792	525
Consumer unit characteristics:								
Income before taxes ¹	\$21,103	\$21,284	\$26,705	\$18,788	\$19,152	\$22,721	\$22,926	\$32,454
Income after taxes ¹	18,375	18,537	22,693	16,808	16,735	19,666	20,011	27,352
Size of consumer unit	2.6	2.7	2.5	2.3	2.5	2.4	3.1	2.8
Age of reference person	44.0	45.0	44.5	42.6	45.9	45.6	43.9	39.7
Number in consumer unit:								
Earners	1.5	1.5	1.5	1.3	1.5	1.4	1.6	1.6
Vehicles	2.0	1.9	1.8	2.1	2.5	2.1	1.6	2.6
Children under 18 .....	.7	.7	.6	.5	.6	.6	1.0	.8
Persons 65 and over .....	.2	.3	.2	.2	.3	.2	.3	.1
Percent reporting:								
Housing tenure:								
Homeowner	56	54	51	53	65	66	52	61
Renter	44	46	49	47	35	34	48	39
Race of reference person:								
Black	6	10	18	2	6	4	4	9
White and other	94	90	82	98	94	96	96	91
Education of reference person:								
Elementary (1-8)	10	15	7	9	7	6	7	2
High school (9-12)	36	35	32	31	40	35	49	44
College	52	49	59	60	52	59	43	53
Never attended and other	1	1	2	(²)	(²)	(²)	1	1
At least one vehicle owned	86	85	80	90	91	85	86	93

See footnotes at end of table.

Table C-4. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE WEST, Interview Survey, 1980-81

Item	All consumer units in the West	Selected Standard Metropolitan Statistical Areas in the West						
		Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Total expenditures	\$18,617	\$19,561	\$20,850	\$18,665	\$16,865	\$18,195	\$18,584	\$22,684
Food	3,370	3,626	3,621	3,349	3,018	3,178	3,568	4,284
Food at home	2,472	2,581	2,561	2,457	2,148	2,237	2,681	3,071
Food away from home	899	1,045	1,060	892	870	941	887	1,213
Alcoholic beverages	325	292	386	417	286	373	302	541
Housing	5,585	6,146	6,409	5,807	4,937	5,431	5,454	7,232
Shelter	3,540	4,112	4,229	3,760	2,992	3,410	3,523	4,738
Owned dwellings	2,053	2,486	2,364	2,117	1,846	2,188	1,902	2,605
Mortgage interest	1,360	1,630	1,493	1,561	960	1,502	1,562	2,059
Property taxes	301	307	322	246	524	264	80	202
Maintenance, repairs, insurance, other expenses	392	550	548	309	362	423	260	344
Rented dwellings	1,219	1,391	1,552	1,414	879	880	1,446	1,672
Other lodging	268	234	314	229	267	341	175	460
Utilities, fuels, and public services	985	877	935	974	1,138	1,011	937	1,245
Natural gas	179	157	178	105	119	144	34	151
Electricity	318	275	263	405	438	255	518	361
Fuel oil and other fuels	26	10	4	14	138	139	4	137
Telephone	343	352	385	344	332	339	291	473
Water and other public services	119	86	104	105	111	134	89	124
Household operations	273	310	332	303	273	272	369	366
Domestic services	210	259	284	212	205	219	294	225
Other household expenses	63	51	49	91	68	53	74	141
Household furnishings and equipment	787	848	913	771	534	738	626	883
Household textiles	79	75	98	68	68	95	62	116
Furniture	288	319	350	308	143	230	214	227
Floor coverings	32	56	38	42	22	33	54	16
Major appliances	128	130	146	87	101	123	127	171
Small appliances, misc. housewares	75	67	72	58	68	75	52	57
Miscellaneous household equipment	185	201	209	207	132	183	117	295
Apparel	986	1,031	1,178	847	804	920	773	1,130
Men and boys	240	241	287	241	185	250	134	265
Men, 16 and over	199	204	248	208	144	214	149	206
Boys, 2 to 15	41	36	39	33	41	35	35	59
Women and girls	369	362	434	301	322	332	288	408
Women, 16 and over	314	307	373	257	285	289	244	353
Girls, 2 to 15	55	55	62	44	37	44	44	55
Children under 2	30	34	34	24	21	27	42	39
Footwear	118	120	163	103	97	102	83	129
Other apparel products and services	228	274	260	179	178	210	177	290

See footnotes at end of table.

Table C-4. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE WEST, Interview Survey, 1980-81

Item	All consumer units in the West	Selected Standard Metropolitan Statistical Areas in the West						
		Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Transportation	\$3,824	\$3,868	\$4,445	\$3,625	\$3,691	\$3,478	\$3,729	\$4,632
Cars and trucks, new (net outlay)	649	619	1,110	653	882	435	766	453
Cars and trucks, used (net outlay)	612	571	610	580	433	693	422	814
Other vehicles	40	14	17	82	45	(?)	61	75
Vehicle finance charges	154	153	144	119	165	132	173	187
Gasoline and motor oil	1,219	1,244	1,150	1,106	1,086	1,060	961	1,430
Maintenance and repairs	458	524	499	426	379	386	378	629
Vehicle insurance	286	328	293	258	346	281	381	284
Public transportation	283	284	478	263	242	317	463	596
Vehicle rental, licenses, other charges	123	127	145	138	113	176	125	164
Health care	697	785	733	605	627	619	731	62
Health insurance	186	198	191	185	159	210	244	196
Medical services	406	477	423	341	345	311	406	-227
Prescription drugs, medical supplies	105	111	118	79	124	97	81	92
Entertainment	946	875	1,102	1,126	845	953	804	1,305
Fees and admissions	299	322	387	300	318	344	262	333
Television, radios, sound equipment	265	253	321	306	221	237	257	311
Other equipment and services	392	300	394	520	306	372	285	661
Personal care	162	182	182	163	165	162	153	199
Reading	121	110	136	142	126	152	119	207
Education	198	205	190	202	202	218	265	107
Tobacco and smoking supplies	149	140	132	175	163	176	143	182
Miscellaneous	316	387	253	670	250	219	258	459
Cash contributions	604	650	495	368	510	777	504	456
Personal insurance and pensions	1,333	1,263	1,588	1,168	1,240	1,540	1,779	1,865
Life and other personal insurance	228	207	297	204	183	249	114	324
Retirement, pensions, Social Security	1,106	1,057	1,292	965	1,057	1,291	1,365	1,541

See footnotes at end of table.

Table C-4. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE WEST, Interview Survey, 1980-81

Item	All consumer units in the West	Selected Standard Metropolitan Statistical Areas in the West						
		Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Sources of income and personal taxes: ¹								
Money income before taxes	\$21,103	\$21,284	\$26,705	\$18,788	\$19,152	\$22,721	\$22,926	\$32,451
Wages and salaries	17,000	17,791	21,058	14,456	15,380	18,218	18,179	28,983
Self-employment income	958	786	988	682	786	1,219	594	1,810
Social Security, private and government retirement	1,597	1,201	1,549	2,131	1,813	1,961	2,279	656
Interest, dividends, rental income, other property income	846	754	3,234	957	582	787	1,021	260
Unemployment and workers' compensation, veterans' benefits	157	138	165	165	229	139	130	274
Public assistance, supplemental security income, food stamps	258	331	306	159	37	137	456	168
Regular contributions for support	195	214	110	128	229	198	173	77
Other income	93	70	279	110	98	63	94	22
Personal taxes	2,728	2,747	4,012	1,993	2,418	3,053	2,915	5,101
Federal income taxes	2,257	2,253	3,218	1,655	1,872	3,033	2,176	5,096
State and local income taxes	457	500	779	328	583	1	716	-
Other taxes	14	-6	15	-1	-37	20	23	8
Addenda:								
Other money receipts	457	927	359	408	352	1,075	123	134
Mortgage principal paid on owned property	315	319	286	281	329	400	440	621
Gifts of goods and services:								
Clothing, men and boys, 2 and over	26	19	32	23	25	28	35	14
Clothing, women and girls, 2 and over	33	35	40	23	32	29	35	27
Clothing, infants less than 2	15	18	21	11	15	11	11	23
Jewelry and watches	16	20	16	12	18	11	15	18
Small appliances and miscellaneous housewares	20	26	16	13	18	27	12	18
Household textiles	8	8	3	5	7	7	5	5
All other gifts	337	404	250	266	368	265	381	441

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² No data reported.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.

Table C-5. Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE NORTHEAST, Interview Survey, 1982-83

Item	All consumer units in the Northeast	Selected Standard Metropolitan Statistical Areas in the Northeast				
		New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Number of consumer units (in thousands)	18,238	5,424	1,549	1,298	954	525
Number of sample interviews	10,245	2,616	705	933	884	631
Consumer unit characteristics:						
Income before taxes ¹	\$21,704	\$23,647	\$24,280	\$21,084	\$19,090	\$18,879
Income after taxes ¹	19,682	21,742	21,471	18,848	17,301	17,837
Size of consumer unit	2.5	2.6	2.5	2.3	2.5	2.7
Age of householder	48.2	48.2	48.6	44.1	50.1	51.4
Number in consumer unit:						
Earners	1.3	1.2	1.3	1.2	1.1	1.1
Vehicles	1.4	1.2	1.6	1.3	1.4	1.7
Children under 18 .....	.8	.7	.8	.6	.6	.8
Persons 65 and over .....	.3	.3	.3	.3	.4	.4
Percent reporting:						
Housing tenure:						
Homeowner	58	49	86	48	89	70
Renter	42	51	34	52	31	30
Race of reference person:						
Black	9	15	15	4	6	10
White and other	91	85	65	96	92	90
Education of reference person:						
Elementary (1-3)	12	14	7	8	11	10
High school (9-12)	46	47	50	37	62	57
College	39	39	41	55	27	32
Never attended and other	1	(²)	2	1	(²)	1
At least one vehicle owned	75	64	60	72	79	64

See footnotes at end of table.

Table C-5. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE NORTHEAST, Interview Survey, 1982-83

Item	All consumer units in the Northeast	Selected Standard Metropolitan Statistical Areas in the Northeast				
		New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Total expenditures	\$18,038	\$19,017	\$20,585	\$18,032	\$15,937	\$16,249
Food	3,234	3,678	3,338	3,060	2,847	3,081
Food at home	2,322	2,640	2,260	2,054	2,147	2,316
Food away from home	912	1,036	1,076	1,008	700	745
Alcoholic beverages	301	282	328	355	254	221
Housing	5,677	6,411	5,935	8,158	4,625	4,742
Shelter	3,173	3,665	3,219	3,948	2,216	2,447
Owned dwellings	1,727	1,708	1,721	2,137	1,418	1,619
Mortgage interest	834	889	828	810	580	684
Property taxes	486	424	466	862	547	528
Maintenance, repairs, insurance, other expenses	407	395	427	466	291	407
Rented dwellings	1,106	1,599	1,032	1,312	584	625
Other lodging	339	359	466	498	214	203
Fuels, utilities, and public services	1,580	1,721	1,699	1,397	1,447	1,642
Natural gas	336	362	407	344	538	674
Electricity	493	523	606	368	424	412
Fuel oil and other fuels	291	275	212	353	31	60
Telephone	380	492	354	272	312	378
Water and other public services	89	71	120	67	142	118
Household operations	228	256	337	307	195	125
Domestic services	187	216	295	190	144	91
Other household expenses	41	40	43	47	52	34
Household furnishings and equipment	687	769	680	578	767	528
Household textiles	77	73	72	68	92	67
Furniture	239	331	216	204	301	176
Floor coverings	42	36	30	24	66	47
Major appliances	111	107	129	102	120	92
Small appliances, misc. housewares	54	51	69	45	67	45
Miscellaneous household equipment	163	171	162	134	121	100
Apparel	1,002	1,099	1,077	1,077	895	695
Men and boys	247	261	270	248	245	202
Men, 16 and over	201	209	218	195	199	154
Boys, 2 to 15	46	52	52	53	47	48
Women and girls	423	442	446	488	396	298
Women, 18 and over	365	386	400	428	331	236
Girls, 2 to 15	58	56	46	60	65	62
Children under 2	34	35	45	40	28	29
Footwear	113	124	116	116	104	86
Other apparel products and services	186	237	200	184	122	80

See footnotes at end of table.

Table C-5. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE NORTHEAST, Interview Survey, 1982-83

Item	All consumer units in the Northeast	Selected Standard Metropolitan Statistical Areas in the Northeast				
		New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Transportation	\$3,360	\$3,069	\$4,652	\$3,101	\$3,294	\$3,961
Cars and trucks, new (net outlay)	781	627	1,161	630	862	1,196
Cars and trucks, used (net outlay)	444	359	733	415	346	496
Other vehicles	26	6	73	22	29	(*)
Vehicle finance charges	120	84	172	110	230	153
Gasoline and motor oil	913	823	1,027	836	919	1,077
Maintenance and repairs	378	323	457	357	372	466
Vehicle insurance	341	317	559	335	310	344
Public transportation	285	434	298	312	131	182
Vehicle rental, licenses, other charges	93	96	172	84	95	10
Health care	758	806	940	397	690	734
Health insurance	224	177	425	248	254	198
Medical services	414	532	381	337	285	411
Prescription drugs, medical supplies	120	97	134	112	152	125
Entertainment	779	744	924	887	714	760
Fees and admissions	282	296	303	417	227	274
Television, radios, sound equipment	248	254	323	208	278	194
Other equipment and services	249	194	298	262	209	291
Personal care	172	191	195	166	176	159
Reading	143	140	145	145	120	102
Education	364	341	379	716	182	147
Tobacco and smoking supplies	213	208	244	184	240	191
Miscellaneous	243	277	367	198	275	153
Cash contributions	438	386	356	222	356	426
Personal insurance and pensions	1,354	1,386	1,705	1,065	1,268	896
Life and other personal insurance	203	146	309	176	223	202
Retirement, pensions, Social Security	1,151	1,241	1,396	889	1,045	694

See footnotes at end of table.

Table C-5. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE NORTHEAST, Interview Survey, 1982-83

Item	All consumer units in the Northeast	Selected Standard Metropolitan Statistical Areas in the Northeast				
		New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Sources of income and personal taxes:¹						
Money income before taxes	\$21,704	\$23,647	\$24,260	\$21,069	\$19,090	\$16,679
Wages and salaries	16,723	16,612	17,941	17,614	13,997	13,519
Self-employment income	952	1,300	1,602	1,003	205	191
Social Security, private and government retirement	2,508	2,164	2,628	1,322	3,463	3,566
Interest, dividends, rental income, other property income	608	719	1,567	527	376	665
Unemployment and workers' compensation, veterans' benefits	261	159	234	100	527	460
Public assistance, supplemental security income, food stamps	282	334	146	364	286	300
Regular contributions for support	111	111	68	71	173	96
Other income	58	47	73	68	45	39
Personal taxes	2,023	1,905	2,809	2,241	1,769	1,242
Federal income taxes	1,546	1,429	2,268	1,666	1,427	661
State and local income taxes	409	452	462	543	324	351
Other taxes	67	23	59	32	36	30
Addenda:						
Other money receipts	156	139	271	95	356	27
Mortgage principal paid on owned property	270	315	208	270	248	211
Gifts of goods and services:						
Clothing, men and boys, 2 and over	31	26	49	24	41	17
Clothing, women and girls, 2 and over	42	36	55	39	61	20
Clothing, infants less than 2	17	14	31	18	15	14
Jewelry and watches	18	16	16	25	10	10
Small appliances and miscellaneous						
housewares	13	9	20	8	14	9
Household textiles	5	4	5	6	5	³ 5
All other gifts	374	349	332	478	369	134

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.5.

³ Data are likely to have large sampling errors.

⁴ No data reported.

Table C-6. Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE MIDWEST, Interview Survey, 1982-83

Item	All consumer units in the Midwest	Selected Standard Metropolitan Statistical Areas in the Midwest							
		Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Number of consumer units (in thousands)	18,666	2,517	1,577	670	984	743	849	1,036	500
Number of sample interviews	11,557	1,154	725	881	894	773	833	884	600
Consumer unit characteristics:									
Income before taxes ¹	\$22,318	\$22,803	\$24,919	\$21,171	\$23,474	\$24,400	\$19,926	\$23,247	\$22,000
Income after taxes ¹	19,817	20,366	21,126	19,174	20,307	22,084	18,621	20,670	19,000
Size of consumer unit	2.6	2.8	2.6	2.4	2.6	2.7	2.5	2.6	2.5
Age of householder	46.7	46.9	47.3	44.6	42.9	47.9	50.4	48.3	44.0
Number in consumer unit:									
Earners	1.4	1.3	1.3	1.3	1.5	1.3	1.2	1.4	1.3
Vehicles	1.9	1.4	2.2	1.8	2.1	1.4	1.7	1.9	1.6
Children under 18 .....	.8	.9	.7	.6	.7	.7	.7	.7	.7
Persons 65 and over .....	.3	.3	.3	.3	.2	.3	.3	.3	.3
Percent reporting:									
Housing tenure:									
Homeowner	66	61	73	56	65	66	58	68	64
Renter	34	39	27	44	35	34	42	32	36
Race of reference person:									
Black	9	17	18	9	2	20	12	10	11
White and other	91	83	82	91	98	80	88	90	89
Education of reference person:									
Elementary (1-8)	11	10	7	11	9	15	12	18	12
High school (9-12)	47	41	49	47	42	51	55	41	47
College	43	49	43	41	49	34	32	41	41
Never attended and other	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)
At least one vehicle owned	85	77	92	75	87	77	77	82	80

See footnotes at end of table.

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Table C-6. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE MIDWEST, Interview Survey, 1982-83

Item	All consumer units in the Midwest	Selected Standard Metropolitan Statistical Areas in the Midwest							
		Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Total expenditures	\$18,981	\$20,420	\$20,125	\$18,329	\$19,970	\$18,713	\$16,973	\$16,985	\$16,985
Food	3,093	3,531	3,443	2,888	2,919	3,209	2,875	2,869	2,869
Food at home	2,140	2,402	2,346	1,986	1,971	2,281	1,883	2,138	2,138
Food away from home	953	1,129	1,097	882	948	1,018	992	731	731
Alcoholic beverages	265	307	323	352	337	293	210	208	208
Housing	5,731	6,773	5,869	6,011	6,070	5,601	4,883	5,295	5,295
Shelter	3,053	3,830	3,217	3,630	3,642	2,985	2,624	2,692	2,692
Owned dwellings	1,982	2,572	2,218	2,325	2,231	1,815	1,404	1,765	1,765
Mortgage interest	1,051	1,300	861	1,120	1,225	1,026	888	990	990
Property taxes	545	731	1,016	913	690	309	238	323	323
Maintenance, repairs, insurance, other expenses	387	541	341	292	416	480	279	443	443
Rented dwellings	786	983	646	899	941	882	1,017	749	749
Other lodging	284	275	353	406	370	288	202	177	177
Fuels, utilities, and public services	1,568	1,731	1,720	1,348	1,396	1,538	1,405	1,544	1,544
Natural gas	501	587	631	482	481	500	302	500	500
Electricity	517	582	450	415	412	484	562	481	481
Fuel oil and other fuels	02	10	26	111	37	54	71	90	90
Telephone	379	428	483	276	336	383	341	349	349
Water and other public services	140	121	130	65	129	127	129	125	125
Household operations	260	258	216	275	337	271	198	225	225
Domestic services	202	182	183	234	274	216	145	141	141
Other household expenses	59	75	32	41	63	54	53	84	84
Household furnishings and equipment	820	954	716	757	798	807	657	834	834
Household textiles	86	116	83	70	86	77	58	81	81
Furniture	255	327	192	274	264	279	229	300	300
Floor coverings	53	67	24	43	21	59	31	98	98
Major appliances	131	110	120	130	142	146	99	136	136
Small appliances, misc. housewares	63	98	56	52	80	48	48	49	49
Miscellaneous household equipment	233	236	241	187	204	198	191	169	169
Apparel	987	1,269	992	936	1,100	1,069	833	845	845
Men and boys	258	311	277	235	297	274	183	205	205
Men, 16 and over	207	256	237	191	255	238	145	162	162
Boys, 2 to 15	51	55	40	44	42	35	39	43	43
Women and girls	416	568	400	417	459	430	382	351	351
Women, 16 and over	346	486	339	371	398	371	334	297	297
Girls, 2 to 15	70	82	62	46	61	59	47	54	54
Children under 2	33	45	24	36	43	28	24	33	33
Footwear	117	139	126	109	125	144	91	112	112
Other apparel products and services	162	206	165	139	175	194	153	143	143

See footnotes at end of table.

Table C-8. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE MIDWEST, Interview Survey, 1982-83

Item	All consumer units in the Midwest	Selected Standard Metropolitan Statistical Areas in the Midwest							
		Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Transportation	\$3,867	\$3,319	\$4,501	\$3,399	\$3,790	\$3,718	\$3,245	\$3,172	\$4,000
Cars and trucks, new (not outlay)	727	708	810	1,147	789	822	700	452	900
Cars and trucks, used (not outlay)	659	393	916	444	628	601	569	598	500
Other vehicles	38	49	426	49	412	437	434	46	500
Vehicle finance charges	159	129	241	111	172	115	205	146	100
Gasoline and motor oil	1,096	1,004	1,301	835	1,080	958	874	1,053	1,200
Maintenance and repairs	398	342	435	380	393	482	383	372	300
Vehicle insurance	282	227	434	211	334	282	252	293	300
Public transportation	189	375	165	190	261	293	144	163	100
Vehicle rental, licenses, other charges	119	134	151	71	122	130	94	89	100
Health care	786	747	649	579	864	717	773	788	900
Health insurance	236	152	207	179	239	218	224	293	200
Medical services	408	459	336	297	462	360	367	342	400
Prescription drugs, medical supplies	144	136	105	103	163	139	182	153	100
Entertainment	876	851	923	916	1,161	787	691	719	700
Fees and admissions	293	285	285	375	380	323	233	241	200
Television, radios, sound equipment	280	286	248	244	269	240	238	194	200
Other equipment and services	303	300	300	297	513	225	219	284	200
Personal care	172	211	203	149	165	175	108	174	170
Reading	132	145	136	143	155	128	126	131	140
Education	266	322	368	400	340	252	177	286	160
Tobacco and smoking supplies	214	204	267	205	259	218	204	232	200
Miscellaneous	249	298	308	176	210	305	170	201	280
Cash contributions	650	821	379	675	704	575	368	565	630
Personal insurance and pensions	1,793	1,622	1,763	1,520	1,895	1,579	1,310	1,502	1,850
Life and other personal insurance	309	451	195	208	303	218	213	216	250
Retirement, pensions, Social Security	1,484	1,171	1,569	1,312	1,592	1,361	1,098	1,286	1,590

See footnotes at end of table.

Table C-8. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE MIDWEST, Interview Survey, 1982-83

Item	All consumer units in the Midwest	Selected Standard Metropolitan Statistical Areas in the Midwest							
		Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Sources of income and personal taxes: ¹									
Money income before taxes	\$22,318	\$22,803	\$24,819	\$21,171	\$23,474	\$24,400	\$19,928	\$23,247	\$22,001
Wages and salaries	17,474	18,848	19,041	18,588	18,242	18,058	14,640	18,458	18,920
Self-employment income	800	478	1,389	753	1,578	1,043	1,098	185	1,807
Social Security, private and government retirement	2,201	2,271	2,828	2,098	1,938	2,470	2,588	2,003	2,322
Interest, dividends, rental income, other property income	995	588	484	1,122	881	857	527	1,318	883
Unemployment and workers' compensation, veterans' benefits	208	180	317	307	381	384	427	177	232
Public assistance, supplemental security income, food stamps	283	523	387	228	148	308	287	291	101
Regular contributions for support	148	70	110	81	144	25	145	112	113
Other income	58	69	13	18	89	38	215	43	33
Personal taxes	2,502	2,437	3,784	1,987	3,108	2,318	1,305	2,577	2,402
Federal income taxes	1,918	2,044	2,758	1,278	2,288	1,830	1,025	2,040	1,874
State and local income taxes	508	384	910	471	821	477	247	318	430
Other taxes	80	(²)	125	250	-19	9	33	219	98
Addenda:									
Other money receipts	208	187	123	351	244	18	84	252	105
Mortgage principal paid on owned property	342	309	349	368	479	265	284	383	370
Gifts of goods and services:									
Clothing, men and boys, 2 and over	35	28	28	30	30	33	22	38	43
Clothing, women and girls, 2 and over	48	37	57	38	53	35	31	49	38
Clothing, infants less than 2	15	18	11	18	20	14	9	14	17
Jewelry and watches	15	23	16	18	12	20	7	17	42
Small appliances and miscellaneous housewares	18	22	22	17	23	11	9	15	13
Household textiles	8	9	8	4	8	6	6	6	8
All other gifts	358	428	324	221	231	330	244	258	370

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.
² Value less than 0.5.

³ No data reported.
⁴ Data are likely to have large sampling errors.

Table C-7. Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE SOUTH, interview Survey, 1982-83

Item	All consumer units in the South	Selected Standard Metropolitan Statistical Areas in the South					
		Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Number of consumer units (in thousands)	22,833	1,241	880	946	697	1,499	892
Number of sample interviews	12,673	903	945	963	916	903	816
Consumer unit characteristics:							
Income before taxes ¹	\$22,472	\$28,498	\$24,323	\$24,299	\$19,696	\$35,231	\$25,615
Income after taxes ¹	19,846	24,040	21,403	19,787	16,396	30,248	22,748
Size of consumer unit	2.7	2.3	2.6	2.8	2.4	2.6	2.8
Age of householder	45.5	42.7	44.6	44.1	46.6	40.4	41.0
Number in consumer unit:							
Earners	1.4	1.3	1.4	1.6	1.2	1.6	1.4
Vehicles	1.8	1.5	1.8	1.9	1.3	2.3	1.7
Children under 18 .....	.7	.6	.7	.8	.6	.8	1.0
Persons 65 and over .....	.2	.2	.3	.2	.3	.2	.2
Percent reporting:							
Housing tenure:							
Homeowner	61	44	59	64	47	66	50
Renter	39	56	41	36	53	34	50
Race of reference person:							
Black	18	18	22	27	16	9	22
White and other	82	82	78	73	84	91	78
Education of reference person:							
Elementary (1-8)	14	6	9	11	20	5	13
High school (9-12)	41	28	47	32	43	31	38
College	44	65	43	56	36	64	48
Never attended and other	1	(¹)	1	(¹)	(¹)	(¹)	(¹)
At least one vehicle owned	86	81	78	88	72	94	85

See footnotes at end of table.

Table C-7. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE SOUTH, Interview Survey, 1982-83

Item	All consumer units in the South	Selected Standard Metropolitan Statistical Areas in the South					
		Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Total expenditures	\$18,444	\$22,249	\$19,973	\$21,121	\$18,319	\$28,289	\$20,256
Food	3,002	3,054	3,195	3,632	3,480	3,424	3,063
Food at home	2,146	1,991	2,212	2,393	2,477	2,179	2,167
Food away from home	856	1,064	983	1,239	1,003	1,245	896
Alcoholic beverages	252	312	294	310	286	366	359
Housing	5,479	7,142	6,101	6,365	5,989	9,229	5,668
Shelter	2,952	4,436	3,626	3,653	3,715	5,699	2,972
Owned dwellings	1,768	2,296	2,249	2,310	1,952	4,203	1,218
Mortgage interest	1,176	1,556	1,300	1,542	1,259	3,495	760
Property taxes	212	448	554	436	342	285	139
Maintenance, repairs, insurance, other expenses	380	291	395	332	351	443	319
Rented dwellings	930	1,742	812	1,117	1,470	1,177	1,400
Other lodging	254	398	466	227	293	319	355
Fuels, utilities, and public services	1,487	1,479	1,368	1,594	1,371	1,703	1,553
Natural gas	178	330	241	425	27	304	217
Electricity	666	497	521	551	750	743	783
Fuel oil and other fuels	73	104	190	21	12	9	29
Telephone	403	420	366	419	508	427	396
Water and other public services	166	128	50	177	74	219	128
Household operations	289	417	256	324	270	426	395
Domestic services	228	349	213	257	215	360	333
Other household expenses	60	68	44	67	55	66	62
Housefurnishings and equipment	751	811	850	794	632	1,402	747
Household textiles	64	72	90	81	41	106	48
Furniture	267	277	321	231	260	569	241
Floor coverings	37	40	58	72	⁴ 16	42	91
Major appliances	124	75	107	121	124	140	114
Small appliances, misc. housewares	62	69	63	71	52	77	72
Miscellaneous household equipment	197	278	213	219	139	469	181
Apparel	1,033	1,189	1,129	1,196	1,028	1,860	1,128
Men and boys	254	290	280	301	257	469	260
Men, 16 and over	202	250	231	237	226	392	216
Boys, 2 to 15	51	40	49	64	31	77	44
Women and girls	401	452	425	478	373	692	393
Women, 16 and over	336	393	343	398	338	599	328
Girls, 2 to 15	65	59	82	80	35	93	65
Children under 2	37	32	42	58	30	47	45
Footwear	117	129	122	126	104	183	131
Other apparel products and services	224	287	260	253	264	469	299

See footnotes at end of table.

Table C-7. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE SOUTH, Interview Survey, 1982-83

Item	All consumer units in the South	Selected Standard Metropolitan Statistical Areas in the South					
		Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Transportation	\$3,798	\$4,190	\$3,938	\$3,952	\$3,606	\$6,324	\$4,416
Cars and trucks, new (net outlay)	860	1,152	947	562	944	2,531	1,239
Cars and trucks, used (net outlay)	644	344	534	788	428	945	561
Other vehicles	22	15	6	16	2	22	16
Vehicle finance charges	208	178	210	238	188	355	213
Gasoline and motor oil	1,111	988	1,094	1,219	1,028	1,169	1,236
Maintenance and repairs	408	543	458	457	342	473	480
Vehicle insurance	295	313	364	351	309	411	389
Public transportation	170	459	208	208	287	314	204
Vehicle rental, licenses, other charges	81	198	116	112	79	103	78
Health care	863	883	683	994	882	857	919
Health insurance	243	267	205	253	249	194	232
Medical services	457	477	378	567	489	532	528
Prescription drugs, medical supplies	163	138	99	175	143	131	159
Entertainment	793	993	826	996	538	1,311	893
Fees and admissions	237	416	286	290	210	432	297
Television, radios, sound equipment	283	267	292	325	170	434	320
Other equipment and services	273	310	248	381	159	445	277
Personal care	173	211	157	199	201	239	191
Reading	107	160	126	124	83	159	100
Education	221	593	531	168	300	200	303
Tobacco and smoking supplies	213	169	224	228	150	215	216
Miscellaneous	245	322	243	363	231	287	284
Cash contributions	622	961	652	658	333	982	955
Personal insurance and pensions	1,645	2,070	1,875	1,936	1,213	2,838	1,759
Life and other personal insurance	280	339	394	406	152	393	256
Retirement, pensions, Social Security	1,365	1,731	1,482	1,530	1,061	2,444	1,502

See footnotes at end of table.

Table C-7. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE SOUTH, Interview Survey, 1982-83

Item	All consumer units in the South	Selected Standard Metropolitan Statistical Areas in the South					
		Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Sources of income and personal taxes: ¹							
Money income before taxes	\$22,472	\$28,498	\$24,323	\$24,299	\$19,696	\$35,231	\$25,615
Wages and salaries	17,756	22,340	20,773	20,117	16,360	31,259	21,228
Self-employment income	835	1,261	541	1,311	438	1,159	1,535
Social Security, private and government retirement	2,408	3,171	2,046	1,428	1,729	1,102	1,228
Interest, dividends, rental income, other property income	774	987	281	710	559	1,168	723
Unemployment and workers' compensation, veterans' benefits	220	187	190	221	146	191	162
Public assistance, supplemental security income, food stamps	199	174	277	160	235	48	156
Regular contributions for support	235	255	127	301	180	282	465
Other income	45	122	86	50	50	23	118
Personal taxes	2,626	4,457	2,920	4,512	3,301	4,983	2,867
Federal income taxes	2,297	3,425	2,109	3,735	3,242	4,964	2,842
State and local income taxes	290	949	797	776	13	-4	(²)
Other taxes	39	82	15	1	46	23	26
Addenda:							
Other money receipts	230	545	151	144	59	133	90
Mortgage principal paid on owned property	292	401	282	331	296	353	310
Gifts of goods and services:							
Clothing, men and boys, 2 and over	25	24	33	22	10	34	25
Clothing, women and girls, 2 and over	36	37	63	32	22	54	28
Clothing, infants less than 2	14	16	16	18	10	22	10
Jewelry and watches	20	22	26	16	54	38	52
Small appliances and miscellaneous housewares	13	22	17	15	⁴ 4	17	16
Household textiles	5	5	6	⁴ 3	⁴ 1	9	11
All other gifts	299	393	821	323	195	374	447

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² No data reported.

³ Value less than 0.5.

⁴ Data are likely to have large sampling errors.

Table C-8. Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE WEST, Interview Survey, 1982-83

Item	All consumer units in the West	Selected Standard Metropolitan Statistical Areas in the West						
		Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Number of consumer units (in thousands)	13,835	3,666	1,238	769	468	739	256	6
Number of sample interviews	10,614	1,713	760	869	751	913	928	66
Consumer unit characteristics:								
Income before taxes ¹	\$24,655	\$26,516	\$32,218	\$22,358	\$20,298	\$22,599	\$27,937	\$32,937
Income after taxes ¹	21,757	23,875	26,548	21,271	17,969	20,052	24,341	25,571
Size of consumer unit	2.5	2.5	2.4	2.5	2.3	2.3	2.8	2.8
Age of householder	44.3	44.7	45.9	43.7	45.5	43.7	43.0	37.0
Number in consumer unit:								
Earners	1.4	1.3	1.4	1.3	1.4	1.4	1.4	1.4
Vehicles	2.0	1.8	1.8	1.9	2.2	2.0	1.5	2.0
Children under 18 .....	.7	.7	.6	.7	.5	.5	.8	.7
Persons 65 and over .....	.2	.2	.3	.2	.3	.3	.3	.2
Percent reporting:								
Housing tenure:								
Homeowner	53	50	53	55	54	50	48	53
Renter	47	50	47	45	46	50	52	47
Race of reference person:								
Black	6	9	12	3	3	4	2	6
White and other	94	91	88	97	97	96	98	94
Education of reference person:								
Elementary (1-8)	9	12	6	7	4	5	6	9
High school (9-12)	38	37	29	36	44	37	40	41
College	53	50	64	57	52	58	50	55
Never attended and other	1	1	1	(¹)	(¹)	(¹)	2	(¹)
At least one vehicle owned	87	86	84	86	94	81	83	91

See footnotes at end of table.

Table C-8. Continued. Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE WEST, Interview Survey, 1982-83

Item	All consumer units in the West	Selected Standard Metropolitan Statistical Areas in the West						
		Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Total expenditures	\$20,650	\$22,626	\$24,039	\$21,728	\$17,204	\$19,648	\$22,247	\$27
Food	3,308	3,583	3,704	3,441	2,736	2,566	4,103	4
Food at home	2,250	2,328	2,461	2,352	1,852	1,925	2,838	3
Food away from home	1,058	1,255	1,244	1,088	884	1,041	1,265	1
Alcoholic beverages	345	366	445	388	319	330	460	
Housing	6,484	7,172	8,588	7,182	5,585	6,056	3,122	8
Shelter	4,162	4,723	5,994	4,660	3,610	3,813	3,948	5
Owned dwellings	2,277	2,354	3,611	2,423	1,900	2,023	1,714	3
Mortgage interest	1,528	1,604	2,539	1,722	1,014	1,344	1,277	2
Property taxes	368	348	457	316	543	340	139	
Maintenance, repairs, insurance, other expenses	381	403	614	385	343	339	297	
Rented dwellings	1,534	1,959	1,890	1,937	1,378	1,313	1,832	2
Other lodging	351	410	493	300	332	476	403	
Fuels, utilities, and public services	1,224	1,152	1,310	1,300	1,128	1,081	1,142	1
Natural gas	251	258	286	180	147	147	49	
Electricity	384	335	352	527	420	301	617	
Fuel oil and other fuels	27	9	14	20	79	108	4	
Telephone	422	447	506	437	364	387	368	
Water and other public services	140	104	152	136	118	138	104	
Household operations	306	355	503	334	257	327	280	
Domestic services	242	291	421	236	208	259	229	
Other household expenses	64	64	82	98	49	67	51	
Housefurnishings and equipment	792	941	792	898	590	836	751	1
Household textiles	89	121	100	78	79	59	63	
Furniture	244	295	225	313	137	263	267	
Floor coverings	43	56	33	91	12	51	33	
Major appliances	125	146	104	135	103	117	119	
Small appliances, misc. housewares	69	71	94	66	56	73	72	
Miscellaneous household equipment	223	252	235	215	203	272	197	
Apparel	1,118	1,316	1,305	1,220	770	1,014	1,080	1
Men and boys	277	293	363	269	161	239	235	
Men, 16 and over	233	244	314	217	140	205	201	
Boys, 2 to 15	44	49	49	52	21	34	34	
Women and girls	430	524	465	503	341	407	401	
Women, 16 and over	369	457	404	443	290	364	347	
Girls, 2 to 15	61	68	60	60	51	43	54	
Children under 2	37	48	38	31	23	25	50	
Footwear	128	143	146	132	91	136	104	
Other apparel products and services	246	308	293	284	154	208	291	

See footnotes at end of table.

Table C-8. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE WEST, Interview Survey, 1982-83

Item	All consumer units in the West	Selected Standard Metropolitan Statistical Areas in the West						
		Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Transportation	\$4,044	\$4,407	\$3,955	\$4,240	\$3,374	\$2,732	\$4,051	\$5,610
Cars and trucks, new (net outlay)	724	923	4216	781	355	763	881	1,030
Cars and trucks, used (net outlay)	606	485	559	613	902	583	541	1,221
Other vehicles	41	52	421	39	419	116	43	420
Vehicle finance charges	179	169	182	207	161	138	220	230
Gasoline and motor oil	1,110	1,172	1,176	1,127	876	926	922	1,258
Maintenance and repairs	568	652	651	669	409	440	446	710
Vehicle insurance	343	387	404	339	320	238	447	298
Public transportation	312	395	490	305	227	316	453	716
Vehicle rental, licenses, other charges	154	173	256	160	106	212	139	118
Health care	876	1,068	822	781	679	672	770	811
Health insurance	225	233	209	185	202	152	176	112
Medical services	526	699	492	481	357	401	464	579
Prescription drugs, medical supplies	125	135	121	116	120	119	130	120
Entertainment	1,097	1,160	1,343	1,143	743	1,205	1,101	1,843
Fees and admissions	369	435	515	436	250	366	428	374
Television, radios, sound equipment	322	337	387	299	222	311	364	550
Other equipment and services	406	388	441	408	270	528	309	918
Personal care	192	247	230	187	143	181	232	223
Reading	132	120	176	163	155	156	159	200
Education	267	280	246	304	242	375	380	188
Tobacco and smoking supplies	169	158	175	171	180	203	177	229
Miscellaneous	370	354	474	363	280	332	482	445
Cash contributions	563	611	491	603	598	645	923	671
Personal insurance and pensions	1,685	1,775	2,075	1,532	1,402	1,780	2,204	1,950
Life and other personal insurance	217	234	222	212	178	162	456	162
Retirement, pensions, Social Security	1,469	1,542	1,854	1,320	1,223	1,617	1,748	1,788

See footnotes at end of table.

Table C-8. Continued— Selected characteristics and annual expenditures of urban consumer units classified by SELECTED STANDARD METROPOLITAN STATISTICAL AREAS IN THE WEST, Interview Survey, 1982-83

Item	All consumer units in the West	Selected Standard Metropolitan Statistical Areas in the West						
		Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Sources of income and personal taxes: ¹								
Money income before taxes	\$24,655	\$26,516	\$22,218	\$22,858	\$20,298	\$22,599	\$27,937	\$32,931
Wages and salaries	19,087	21,341	23,715	17,494	15,420	17,468	21,128	27,798
Self-employment income	1,510	1,674	2,331	1,826	377	1,114	759	2,853
Social Security, private and government retirement	2,132	1,686	2,811	2,043	2,402	2,182	3,460	1,037
Interest, dividends, rental income, other property income	989	947	2,361	820	753	356	1,683	483
Unemployment and workers' compensation, veterans' benefits	270	182	426	263	714	248	177	242
Public assistance, supplemental security income, food stamps	300	381	300	329	95	227	476	157
Regular contributions for support	266	236	204	241	297	315	208	50
Other income	91	68	69	26	241	89	46	311
Personal taxes	2,899	2,641	5,671	1,587	2,330	2,546	3,595	7,354
Federal income taxes	2,421	2,174	4,544	1,316	1,735	2,526	2,530	7,343
State and local income taxes	461	468	1,106	264	611	(²)	875	-9
Other taxes	17	10	20	6	-16	20	191	19
Addenda:								
Other money receipts	334	383	323	53	339	418	227	605
Mortgage principal paid on owned property	430	405	700	517	495	453	635	557
Gifts of goods and services:								
Clothing, men and boys, 2 and over	27	24	26	21	19	26	26	32
Clothing, women and girls, 2 and over	41	43	41	43	46	38	48	34
Clothing, infants less than 2	19	24	24	23	11	15	21	22
Jewelry and watches	24	49	16	25	18	21	21	30
Small appliances and miscellaneous housewares	17	19	18	15	17	22	11	17
Household textiles	8	6	11	6	9	9	3	9
All other gifts	387	350	345	429	271	483	560	440

¹ Components of income and taxes are derived from "Complete income reporters" only; see glossary.

² Value less than 0.5.

³ No data reported.

⁴ Data are likely to have large sampling errors.

Appendix D. Table

Appendix table D-1. Expenditures and income for age groups 60-64, 65-74, and 75 and over, interview survey, 1972-73 and 1982-83

Item	1972-73			1982-83		
	60-64	65-74	75 and over	60-64	65-74	75 and over
Income before taxes	\$12,362	\$7,633	\$5,491	\$21,461	\$15,515	\$10,409
Income after taxes	n.a.	n.a.	n.a.	19,319	14,568	9,735
Total expenditures	6,699	6,410	4,551	18,148	14,127	9,411
Food, total	1,598	1,282	1,021	3,166	2,586	1,797
Food at home	1,261	1,050	888	2,190	1,876	1,409
Food away from home	337	232	134	976	710	388
Alcoholic beverages	73	46	23	243	172	70
Housing	2,252	1,900	1,568	5,199	4,470	3,550
Shelter	1,209	1,057	876	2,631	2,237	1,802
Fuels, utilities, and public services	572	491	407	1,657	1,464	1,141
Household operations	145	122	165	205	235	322
Household furnishings and equipment	327	231	120	707	534	286
Apparel and services	619	425	236	944	643	304
Transportation	1,568	1,059	456	3,528	2,526	1,059
Vehicles	579	329	111	1,168	834	82
Gasoline and motor oil	376	252	109	1,042	752	356
Other vehicle expenses	496	369	165	1,016	704	363
Public transportation	117	109	71	301	236	111
Health care	506	459	438	1,139	1,274	1,154
Entertainment	299	189	100	802	511	189
Personal care	129	100	72	207	187	131
Reading	47	36	27	137	120	84
Education	116	31	12	120	67	11
Tobacco	122	80	32	204	147	64
Miscellaneous	84	36	29	280	224	157
Cash contributions	521	503	430	716	643	702
Personal insurance and pensions	766	265	107	1,462	559	141
Life and other personal insurance	365	147	68	276	204	71
Retirement, pensions, Social Security	401	118	39	1,186	354	69

n.a. - not available.

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Other Publications on the Consumer Expenditure Survey

A list of previous publications containing data from the Consumer Expenditure Survey program appears below. Bulletins may be purchased from the BLS Publications Sales Center, Post Office Box 2145, Chicago, Ill. 60690; the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402; or, for selected publications, on microfiche or paper copy, from the National Technical Information Service (NTIS), U.S. Department of Commerce, Springfield, Va. 22161.

<i>Title, number, and date of publication</i>	<i>Coverage</i>	<i>Title, number, and date of publication</i>	<i>Coverage</i>
Consumer Expenditure Survey:			
Interview Survey, 1982-83, Bulletin 2246 (1986)	Consumer unit income and expenditures, one-way and cross-tabulations. 30 tables, 193 pages. \$7.50.	Integrated Diary and Interview Survey Data, 1972-73, Bulletin 1992 (1978)	Total family expenditures and income classified by family characteristics. Totals also for selected metropolitan areas. 15 tables, 136 pages. NTIS Accession No. PB 84244992, paper copy, \$14.50; microfiche, \$4.50.
Diary Survey, 1982-83, Bulletin 2245 (1986)	Consumer unit income and expenditures for food detail and other selected categories classified by consumer unit characteristics and region. 30 tables, 70 pages. \$2.75.	Interview, 1972-73, Bulletin 1997, Volumes 1 and 2 (1978)	Volume 1 consists of four tables which classify all U.S. families by family income before taxes (income class), family income before taxes (decile class), age of family head, race of family head. Six additional tables cross-classify families by family income before taxes for six family size groupings. 681 pages. NTIS Accession No. PB 84231851, paper copy, \$47; microfiche, \$9.50.
Interview Survey, 1980-81, Bulletin 2225 (1985)	Consumer unit income and expenditures classified by consumer unit characteristics; one-way and cross-tabulations. Comparisons with 1972-73 survey data. 30 tables, 152 pages. \$6.	Interview Survey, 1972-73, Bulletin 1985 (1978)	Volume 2 contains four tables which cross-classify family income before taxes for four geographic regions—Northeast, Midwest, South, and West. 321 pages. NTIS Accession No. PB 84231869, paper copy, \$26.50; microfiche, \$4.50.
Diary Survey, 1980-81, Bulletin 2173 (1983)	Consumer unit income and expenditures for food detail and other selected categories classified by consumer unit characteristics and region. 27 tables, 69 pages. \$4.50.	Diary Survey, July 1972-July 1974, Bulletin 1959 (1977)	Family income and expenditures classified by family characteristics; one-way and cross tabulations. 29 tables, 510 pages. NTIS Accession No. PB 85134443, paper copy, \$37; microfiche, \$4.50.
			Family income and expenditures for food detail and other selected categories, 129 tables, 33 for total U.S. and 24 for each of four regions. 387 pages. NTIS Accession No. PB 83169128, paper copy, \$29.50; microfiche, \$4.50.

e tapes

or the Diary and Interview surveys will be available in the near future. Tapes for 1980-81 and 1982-83 are available now. Seven tapes are from the 1972-73 survey including Diary survey and food quantity quarterly Interview survey—summary, detailed, consumer durables, and household textiles tapes; and an integrated survey tape. Informa-

tion about the tapes is available from the BLS national office.

Standard error tables

Standard error tables applicable to data in the above BLS are available from the BLS national office upon request. These are cell therefore extensive.

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