

A Comparison of CE and PSID Expenditure Data: 1999–2011

Brett J. Creech

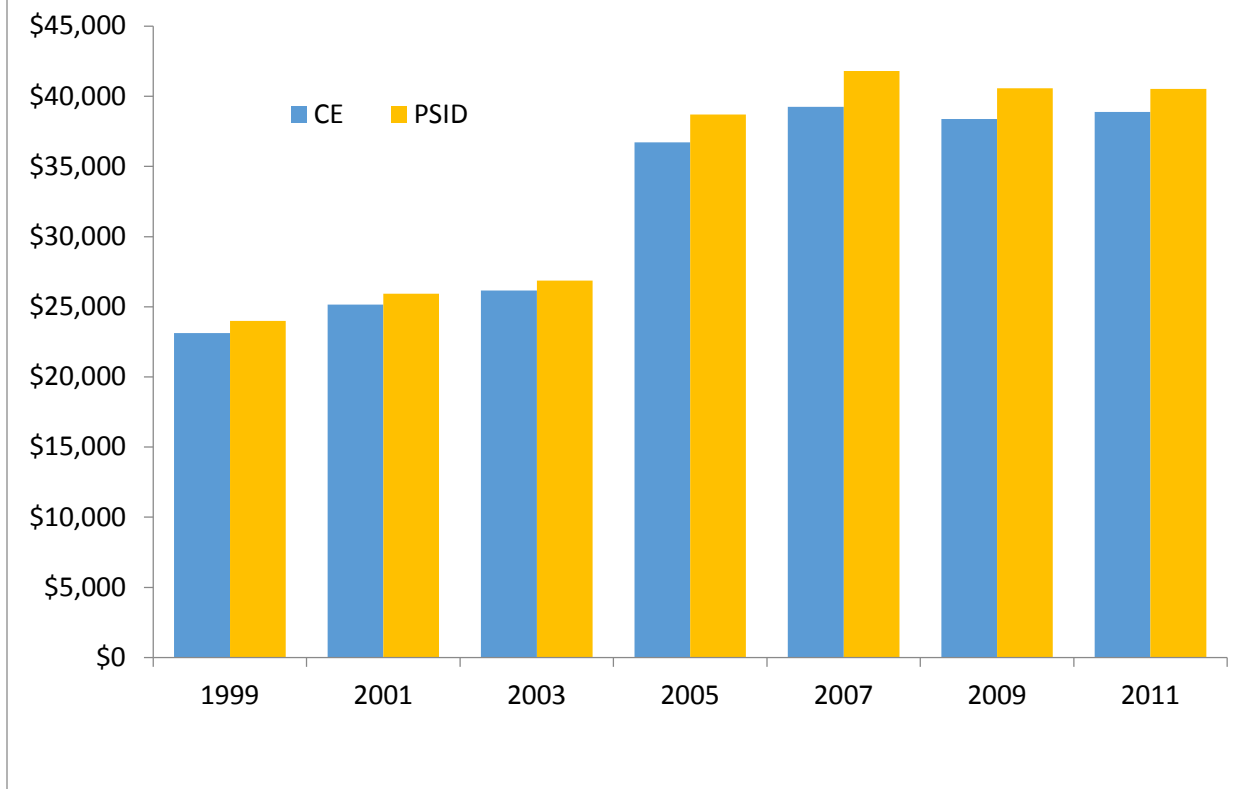
[Brett J. Creech is an Economist in the Branch of Information and Analysis, Division of Consumer Expenditure Survey.]

This report compares selected expenditures from the Consumer Expenditure (CE) Survey of the U.S. Bureau of Labor Statistics and the Panel Study of Income Dynamics (PSID) of the University of Michigan Institute for Social Research. Comparisons of average annual expenditure data from the CE and the PSID were made for every odd-numbered year from 1999 through 2011, the most recent year for which PSID data are available. The data were adjusted to make them comparable because of several differences between the surveys. In many instances the CE expenditure categories did not have a directly comparable PSID counterpart. This problem was especially prevalent before 2005, when the PSID introduced new categories, including clothing, telephone and Internet, household furnishings and repairs, trips, and entertainment expenditures. Categories that either did not exist or for which comparable composite categories could not be created from the CE and the PSID were excluded from this analysis. Adjustments primarily consisted of moving expenditure items between existing categories to better align these categories for comparison. (See Appendix 1 for the categories compared in the CE and the PSID).

Findings

After adjustments for comparability, PSID consumption expenditures for all comparable categories (including food, housing, transportation, healthcare, and entertainment/trips) were consistently higher than the CE for each of the 7 years covered in this analysis. (See chart 1.) (Some CE categories are excluded from the comparison because they are not collected in the PSID.)

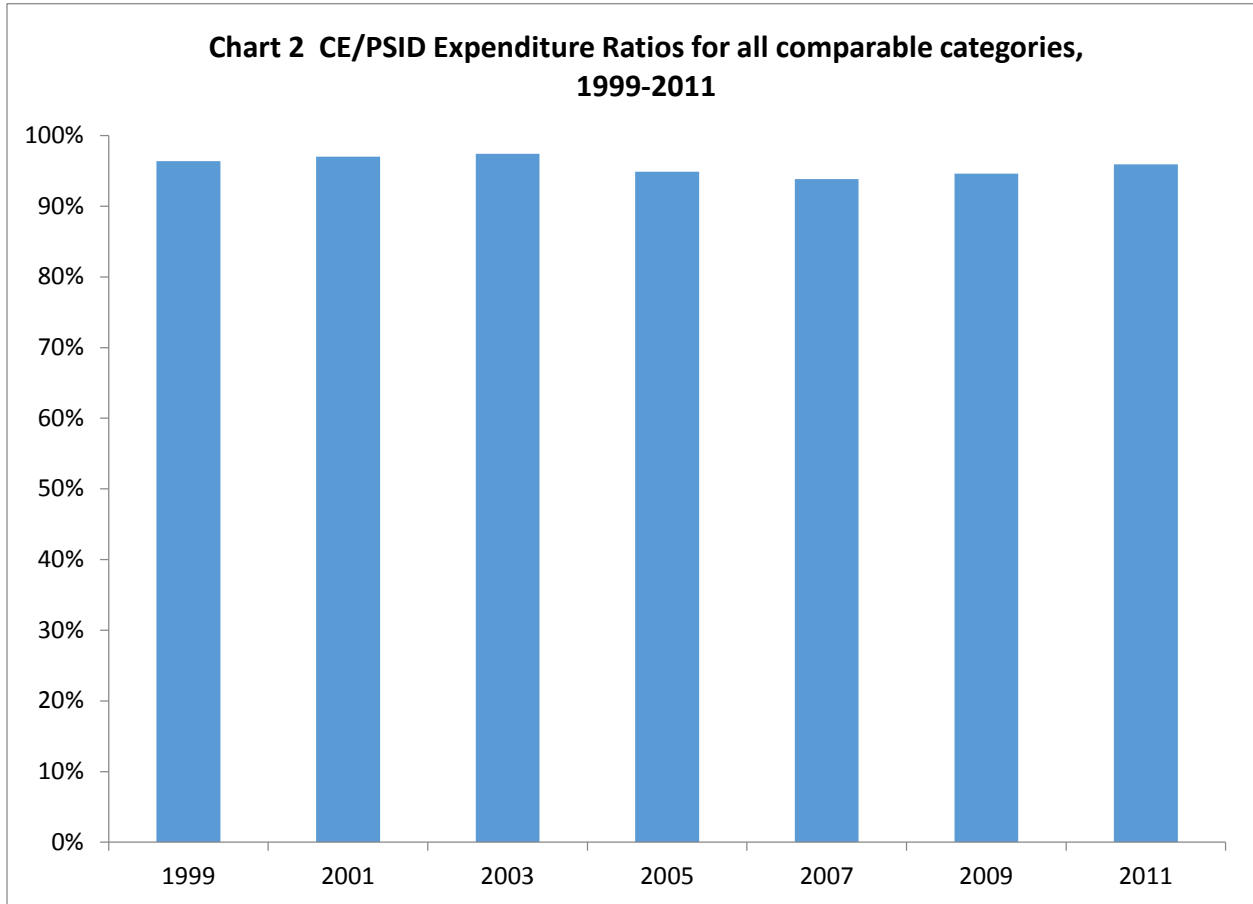
Chart 1. CE and PSID average annual expenditures for comparable categories for all households, 1999–2011



Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey; University of Michigan, Panel Study of Income Dynamics.

CE/PSID ratios reflected the higher PSID expenditure estimates, ranging from 93.9 percent to 97.4 percent. (See chart 2.) Possible reasons include different question wording and survey methodology between the two surveys. Items were moved from their original categories in the two surveys to try to create the most comparable categories possible. Nonetheless, differences remain in the composition of these comparable categories because of the lack of PSID item detail as compared to the CE. The PSID data were more limited in coverage of expenditure categories than the CE data in the earlier years of the comparison. More extensive comparisons were made for later years (2005, 2007, 2009, and 2011), after the PSID added new categories. The CE/PSID ratios for the last 4 years in the comparisons were lower than the previous 3 years because the PSID added categories that showed higher spending in the

PSID than the CE. These included expenditures on telephone and internet and household furnishings and equipment.



Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey; University of Michigan, Panel Study of Income Dynamics.

Detailed Findings

Table 1 shows expenditures and ratios for the total and four major categories, adjusted for comparability. Overall, the PSID shows higher expenditures for food, housing, and transportation, while CE shows higher health care expenditures. The highest CE/PSID ratio was in healthcare in 2011 at 119.6 percent, while transportation had the lowest CE/PSID ratio at 84.1 percent in 2009.

Table 1. CE and PSID average annual expenditures and CE/PSID ratios for total and four major categories (adjusted for comparability) for all households, 1999-2011

| Total | | | | Food | | | Housing | | |
|----------------|--------|--------|---------------|-------------|-------|---------------|---------|--------|---------------|
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio |
| 1999 | 23,125 | 23,989 | 0.964 | 5,031 | 5,407 | 0.930 | 8,902 | 8,780 | 1.014 |
| 2001 | 25,159 | 25,936 | 0.970 | 5,321 | 5,851 | 0.909 | 9,784 | 9,976 | 0.981 |
| 2003 | 26,163 | 26,857 | 0.974 | 5,340 | 5,945 | 0.898 | 10,243 | 10,300 | 0.995 |
| 2005 | 36,723 | 38,711 | 0.949 | 5,931 | 6,367 | 0.932 | 15,563 | 15,773 | 0.987 |
| 2007 | 39,240 | 41,810 | 0.939 | 6,133 | 6,665 | 0.920 | 17,177 | 17,592 | 0.976 |
| 2009 | 38,395 | 40,574 | 0.946 | 6,372 | 6,560 | 0.971 | 17,127 | 17,394 | 0.985 |
| 2011 | 38,882 | 40,533 | 0.959 | 6,458 | 6,737 | 0.959 | 16,651 | 17,260 | 0.965 |
| Transportation | | | | Health care | | | | | |
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | | | |
| 1999 | 6,707 | 7,143 | 0.939 | 1,850 | 1,629 | 1.136 | | | |
| 2001 | 7,324 | 8,186 | 0.895 | 2,082 | 1,923 | 1.082 | | | |
| 2003 | 7,487 | 8,474 | 0.884 | 2,309 | 2,138 | 1.080 | | | |
| 2005 | 7,999 | 8,953 | 0.894 | 2,559 | 2,464 | 1.039 | | | |
| 2007 | 8,324 | 9,445 | 0.881 | 2,735 | 2,618 | 1.045 | | | |
| 2009 | 7,292 | 8,667 | 0.841 | 3,007 | 2,795 | 1.076 | | | |
| 2011 | 7,896 | 8,971 | 0.924 | 3,179 | 2,657 | 1.196 | | | |

Food. Table 2 shows that total food expenditures in the PSID were consistently 3 to 10 percentage points higher than those in the CE. Spending on food at home in the PSID was 18 to 24 percentage points higher than in the CE. This category makes up the majority of total food expenditures in both surveys. However, CE expenditures were consistently higher for food away from home, ranging from 18 to 33 percentage points higher than the PSID. To make the data more comparable, the PSID categories

of Food Delivered at Home and Food Away from Home were combined to create the Food Away From Home category in the table.

Table 2. CE and PSID average annual expenditures and CE/PSID ratios for total food and components for all households, 1999-2011

| Food | | | | Food at Home | | | Food Away from Home | | |
|------|-------|-------|---------------|--------------|-------|---------------|---------------------|-------|---------------|
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio |
| 1999 | 5,031 | 5,407 | 0.930 | 2,915 | 3,785 | 0.770 | 2,116 | 1,623 | 1.304 |
| 2001 | 5,321 | 5,851 | 0.909 | 3,086 | 4,052 | 0.762 | 2,235 | 1,798 | 1.243 |
| 2003 | 5,340 | 5,945 | 0.898 | 3,129 | 4,079 | 0.767 | 2,211 | 1,866 | 1.185 |
| 2005 | 5,931 | 6,367 | 0.932 | 3,297 | 4,326 | 0.762 | 2,634 | 2,041 | 1.291 |
| 2007 | 6,133 | 6,665 | 0.920 | 3,465 | 4,535 | 0.764 | 2,668 | 2,129 | 1.253 |
| 2009 | 6,372 | 6,560 | 0.971 | 3,753 | 4,597 | 0.816 | 2,619 | 1,964 | 1.334 |
| 2011 | 6,458 | 6,737 | 0.959 | 3,838 | 4,734 | 0.811 | 2,620 | 2,003 | 1.308 |

Housing. Expenditures on housing were higher in the PSID in all years except 1999. (See Table 3.)

Several adjustments were required in this category to make the data comparable. For example, the PSID did not collect expenditures on telephone and internet and household furnishings and repairs until 2005. Thus, these expenditures were excluded from the CE estimates for years before 2005. Also, the PSID mortgage calculation includes mortgage principal, interest, and mortgage insurance and does not separate them into components. CE data on mortgage interest and charges and mortgage principal paid on owned property were combined to compare with PSID mortgage data.

Within the housing category, there were differences in six detailed categories shown in Table 3: rent, utilities, property taxes, telephone/internet services, home insurance, and household furnishings and repairs. Expenditures on utilities and home insurance were much higher in the PSID than in the CE, while expenditures on property taxes were consistently higher in the CE. Rental expenditures were higher in

the CE until 2007. For comparability purposes, CE expenditures on telephone services and computer information services were combined into one category. Also, CE household furnishings and equipment were combined with household maintenance/repair services and commodities into one category for comparison with the PSID. Table 3 shows that PSID expenditures for these categories were higher than CE expenditures.

Table 3. CE and PSID average annual expenditures and CE/PSID ratios for total housing and components for all households, 1999-2011

| Housing | | | | Mortgage at Primary Residence | | | Rent | | |
|----------------|--------|--------|---------------|-------------------------------|-------|---------------|--------------------------------------|-------|---------------|
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio |
| 1999 | 8,902 | 8,780 | 1.014 | 3,914 | 3,645 | 1.074 | 2,027 | 1,984 | 1.022 |
| 2001 | 9,784 | 9,976 | 0.981 | 4,259 | 4,356 | 0.978 | 2,134 | 2,064 | 1.034 |
| 2003 | 10,243 | 10,300 | 0.995 | 4,519 | 4,447 | 1.016 | 2,179 | 2,137 | 1.020 |
| 2005 | 15,563 | 15,773 | 0.987 | 5,409 | 5,095 | 1.061 | 2,345 | 2,285 | 1.026 |
| 2007 | 17,177 | 17,592 | 0.976 | 6,169 | 5,459 | 1.130 | 2,602 | 2,695 | 0.965 |
| 2009 | 17,127 | 17,394 | 0.985 | 5,805 | 5,292 | 1.097 | 2,860 | 2,976 | 0.961 |
| 2011 | 16,651 | 17,260 | 0.965 | 5,192 | 4,660 | 1.114 | 2,905 | 3,226 | 0.900 |
| Utilities | | | | Telephone / Internet | | | Utilities without Telephone/Internet | | |
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio |
| 1999 | 1,528 | 1,892 | 0.807 | 898 | NA | NA | 1,528 | 1,892 | 0.807 |
| 2001 | 1,852 | 2,204 | 0.840 | 1,004 | NA | NA | 1,852 | 2,204 | 0.840 |
| 2003 | 1,856 | 2,219 | 0.836 | 1,080 | NA | NA | 1,856 | 2,219 | 0.836 |
| 2005 | 3,341 | 3,886 | 0.860 | 1,206 | 1,707 | 0.707 | 1,977 | 2,179 | 0.907 |
| 2007 | 3,674 | 4,310 | 0.852 | 1,307 | 1,902 | 0.687 | 2,170 | 2,408 | 0.901 |
| 2009 | 3,901 | 4,654 | 0.838 | 1,418 | 2,046 | 0.693 | 2,483 | 2,608 | 0.952 |
| 2011 | 4,041 | 4,831 | 0.837 | 1,540 | 2,108 | 0.731 | 2,501 | 2,723 | 0.919 |
| Home Insurance | | | | Property Taxes | | | Household Furnishings/Repairs | | |
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio |
| 1999 | 234 | 307 | 0.763 | 1,199 | 953 | 1.259 | 2,120 | NA | NA |
| 2001 | 249 | 337 | 0.739 | 1,291 | 1,015 | 1.271 | 2,093 | NA | NA |
| 2003 | 287 | 398 | 0.721 | 1,403 | 1,099 | 1.276 | 2,175 | NA | NA |
| 2005 | 329 | 456 | 0.721 | 1,600 | 1,253 | 1.277 | 2,539 | 2,798 | 0.907 |
| 2007 | 340 | 503 | 0.676 | 1,804 | 1,357 | 1.330 | 2,588 | 3,268 | 0.792 |
| 2009 | 341 | 491 | 0.695 | 1,917 | 1,392 | 1.377 | 2,303 | 2,589 | 0.890 |
| 2011 | 352 | 507 | 0.695 | 1,961 | 1,373 | 1.428 | 2,200 | 2,663 | 0.826 |

Transportation. Table 4 shows CE and PSID expenditures and CE/PSID ratios for transportation. Like most of the other categories, PSID transportation expenditures were higher than CE transportation expenditures. These included much higher expenditures on vehicle insurance and vehicle maintenance and repairs. Vehicle maintenance and repair expenditures for PSID were twice those of CE in most years. Gasoline expenditures were much closer between the two surveys.

Table 4. CE and PSID average annual expenditures and CE/PSID ratios for total transportation and components for all households, 1999-2011

| Transportation | | | | Gasoline | | | Vehicle Insurance | | | Vehicle Repair | | |
|----------------|-------|-------|---------------|----------|-------|---------------|-------------------|-------|---------------|----------------|-------|---------------|
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio |
| 1999 | 6,707 | 6,895 | 0.973 | 1,055 | 973 | 1.084 | 756 | 1,067 | 0.708 | 664 | 1,113 | 0.596 |
| 2001 | 7,324 | 8,186 | 0.895 | 1,279 | 1,413 | 0.905 | 819 | 1,162 | 0.705 | 662 | 1,401 | 0.473 |
| 2003 | 7,487 | 8,474 | 0.884 | 1,333 | 1,358 | 0.982 | 905 | 1,486 | 0.609 | 619 | 1,316 | 0.470 |
| 2005 | 7,999 | 8,953 | 0.894 | 2,013 | 1,862 | 1.081 | 913 | 1,459 | 0.626 | 671 | 1,399 | 0.480 |
| 2007 | 8,324 | 9,445 | 0.881 | 2,384 | 2,303 | 1.035 | 1,071 | 1,300 | 0.824 | 738 | 1,398 | 0.528 |
| 2009 | 7,292 | 8,667 | 0.841 | 1,986 | 1,865 | 1.065 | 1,075 | 1,371 | 0.784 | 733 | 1,484 | 0.494 |
| 2011 | 7,896 | 8,971 | 0.880 | 2,655 | 2,518 | 1.054 | 983 | 1,344 | 0.731 | 805 | 1,552 | 0.519 |

Health care. In the health care category, CE expenditures were consistently higher than PSID expenditures. This is largely explained by the CE's higher expenditures on both health insurance and prescription drugs. (See Table 5.) However, expenditures on medical services were higher in the PSID. Two adjustments were made for comparability on health care spending: expenditures on doctors were combined with hospital and nursing home expenditures in the PSID to create a category comparable to medical services in the CE, and expenditures on medical supplies collected in the CE were excluded from total health care.

Table 5. CE and PSID average annual expenditures and CE/PSID ratios for total healthcare and components for all households, 1999-2011

| Healthcare | | | | Health Insurance | | | Prescription drugs | | | Medical Services | | |
|------------|-------|-------|---------------|------------------|-------|---------------|--------------------|------|---------------|------------------|------|---------------|
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio |
| 1999 | 1,850 | 1,619 | 1.142 | 923 | 800 | 1.154 | 370 | 224 | 1.654 | 558 | 596 | 0.936 |
| 2001 | 2,082 | 1,923 | 1.082 | 1,061 | 944 | 1.124 | 449 | 299 | 1.502 | 573 | 680 | 0.843 |
| 2003 | 2,309 | 2,138 | 1.080 | 1,252 | 1,081 | 1.158 | 467 | 339 | 1.378 | 591 | 718 | 0.823 |
| 2005 | 2,559 | 2,464 | 1.039 | 1,361 | 1,261 | 1.079 | 521 | 401 | 1.299 | 677 | 802 | 0.844 |
| 2007 | 2,735 | 2,618 | 1.045 | 1,545 | 1,374 | 1.124 | 481 | 376 | 1.279 | 709 | 870 | 0.815 |
| 2009 | 3,007 | 2,795 | 1.076 | 1,785 | 1,453 | 1.228 | 486 | 354 | 1.373 | 736 | 988 | 0.745 |
| 2011 | 3,179 | 2,657 | 1.196 | 1,922 | 1,383 | 1.390 | 489 | 373 | 1.311 | 768 | 893 | 0.860 |

Clothing and education. Table 6 shows that expenditures on clothing were 13 to 26 percentage points higher in the CE than in in the PSID from 2005 to 2011. (The PSID first collected clothing expenditure data in 2005.) PSID expenditures on education have been consistently higher than CE's, but the difference has narrowed over time.

Table 6. CE and PSID average annual expenditures and CE/PSID ratios for clothing and education for all households, 1999-2011

| Clothing | | | | Education | | |
|----------|-------|-------|---------------|-----------|-------|---------------|
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio |
| 1999 | 1,743 | NA | NA | 635 | 1,030 | 0.617 |
| 2001 | 1,743 | NA | NA | 648 | 1,140 | 0.568 |
| 2003 | 1,640 | NA | NA | 783 | 1,126 | 0.695 |
| 2005 | 1,886 | 1,646 | 1.146 | 940 | 1,268 | 0.741 |
| 2007 | 1,881 | 1,661 | 1.133 | 945 | 1,422 | 0.665 |
| 2009 | 1,725 | 1,498 | 1.151 | 1,068 | 1,298 | 0.823 |
| 2011 | 1,740 | 1,380 | 1.261 | 1,051 | 1,361 | 0.772 |

Entertainment and trips. Table 7 shows that CE spending on entertainment ranged from 19 to 28 percent higher than the PSID since 2005 (the first year PSID collected expenditures on entertainment). In contrast, PSID expenditures on out-of-town trips have been consistently higher than the CE since 2005. For comparability purposes, entertainment expenditures excluding out-of-town trips were combined with reading expenditures in the CE. Public transportation, lodging, and entertainment expenditures for out-of-town trips were used to create a trips category for the CE.

Table 7. CE and PSID average annual expenditures and CE/PSID ratios for entertainment and trips for all households, 1999-2011

| Entertainment | | | | Trips | | |
|---------------|-------|------|---------------|-------|-------|---------------|
| Year | CE | PSID | CE/PSID Ratio | CE | PSID | CE/PSID Ratio |
| 1999 | 962 | NA | NA | 683 | NA | NA |
| 2001 | 956 | NA | NA | 700 | NA | NA |
| 2003 | 949 | NA | NA | 665 | NA | NA |
| 2005 | 1,065 | 854 | 1.248 | 780 | 1,387 | 0.562 |
| 2007 | 1,124 | 889 | 1.265 | 922 | 1,520 | 0.606 |
| 2009 | 1,022 | 855 | 1.194 | 783 | 1,507 | 0.519 |
| 2011 | 955 | 743 | 1.285 | 953 | 1,424 | 0.669 |

Data description for CE. The CE is an ongoing survey that collects information from a sample of the nation's households on their expenditures, income, and household characteristics¹. The data are collected by the U.S. Census Bureau for the U.S. Bureau of Labor Statistics. The survey consists of two components—a quarterly Interview Survey and a weekly Diary Survey—each with its own questionnaire and sample. In the Interview Survey, each consumer unit is interviewed every 3 months, for a total of five interviews. In the Diary Survey, respondents are asked to keep track of all of their purchases made

each day for two consecutive 1-week periods. The Interview Survey yields approximately 28,000 usable interviews annually; the Diary Survey yields about 14,000.

For this report, data from the CE publication tables were used. Data from the Diary and Interview Surveys are integrated to provide a complete accounting of consumer expenditures and income that neither survey is designed to do on its own.² For example, the Diary Survey does not collect data on expenditures for overnight travel or information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are not collected in the Diary Survey are medical care; automobile repair; and construction, repairs, alterations, and maintenance of property. The Interview Survey does not collect detailed food expenditures or expenditures for housekeeping supplies, personal care products, and nonprescription drugs. These items are collected only in the Diary Survey.

Data Description for PSID. The PSID is the world's longest-running national longitudinal household survey.³ The PSID began in 1968 and was conducted annually through 1997, after which it became a biennial survey. The PSID follows members of households in the original 1968 sample and their descendants as they grow up and form their own families. This feature allows analyses of economic behavior across generations. The sample size has ranged from 4,800 families annually in 1968 to approximately 8,900 in 2011.

The PSID expenditure data used in this article are from a series of questions that were added to the survey in 1999 to collect global and detailed information on healthcare, education, transportation and utilities spending.⁴ For this report, PSID unconditional annual means were compared with adjusted average annual CE expenditures⁵. Additional expenditure questions were incorporated into the survey in

2005 to include spending on home repairs and maintenance, household furnishings, clothing, trips and vacations, and entertainment, which enabled the PSID to cover a majority of household expenditure categories. (See Appendix 2 for examples of these questions.)

Appendix 1. Components of Expenditure Categories Described in Text:

| CE | Years in Survey | PSID | Years In Survey |
|---|------------------------|-------------------------------------|------------------------|
| Food | 1999-2011 | Food | 1999-2011 |
| Food at Home | 1999-2011 | Food at Home | 1999-2011 |
| Food Away from Home | 1999-2011 | Food Away from Home | 1999-2011 |
| | | Food Delivered | 1999-2011 |
| Housing | 1999-2011 | Housing | 1999-2011 |
| Mortgage at Primary Residence | 1999-2001 | Mortgage | |
| Rented Dwellings | 1999-2011 | Rent | 1999-2011 |
| Property Tax | 1999-2011 | Property Tax | 1999-2011 |
| Home Insurance | 1999-2011 | Home Insurance | 1999-2011 |
| Utilities | 1999-2011 | Utilities | 1999-2011 |
| Telephone Services | 1999-2011 | Telephone/Internet | 2005-2011 |
| Computer Information Services | 1999-2011 | Home repairs and Maintenance | 2005-2011 |
| Maintenance repairs | 1999-2011 | Household Furnishings and Equipment | 2005-2011 |
| Household furnishings and equipment | 1999-2011 | | |
| Transportation | 1999-2011 | Transportation | 1999-2011 |
| Vehicle Purchases | 1999-2011 | Vehicle Loan Payment | 1999-2011 |
| Gasoline and Motor Oil | 1999-2011 | Vehicle Down Payment | 1999-2011 |
| Vehicle Finance Charges | 1999-2011 | Vehicle Lease Payment | 1999-2011 |
| Maintenance and Repairs | 1999-2011 | Insurance | 1999-2011 |
| Vehicle Insurance | 1999-2011 | Repairs and Maintenance | 1999-2011 |
| Vehicle rental, leases, licenses, and other charges | 1999-2011 | Gasoline | 1999-2011 |
| Intercity bus fares | 1999-2011 | Parking and carpool | 1999-2011 |
| Intracity mass transit fares | 1999-2001 | Bus fares and train fares | 1999-2011 |
| Intercity train fares | 1999-2011 | Taxicabs | 1999-2011 |
| Taxi fares and limousine service | 1999-2001 | Other transportation | 1999-2011 |
| Healthcare | 1999-2011 | Healthcare | 1999-2011 |
| Health Insurance | 1999-2011 | Doctor | 1999-2011 |
| Medical Services | 1999-2011 | Prescription Drugs | 1999-2011 |
| Drugs | 1999-2011 | Insurance | 1999-2011 |
| | | Hospital/Nursing Home | 1999-2011 |
| Apparel and Services | 1999-2011 | Clothing | 2005-2011 |
| Education | 1999-2011 | Education | 1999-2011 |
| Entertainment | 1999-2011 | Entertainment | 1999-2011 |
| Recreation | 1999-2011 | Recreation | 1999-2011 |
| Reading | 1999-2011 | Reading | 1999-2011 |
| Trips | 1999-2011 | Trips | 1999-2011 |

Appendix 2. Consumption Data Collected in the PSID: 1968-2011
(Includes Categories Not Used In this Report.)

| Domain | Question Text | Waves Available |
|--|---|-----------------------------------|
| <u>Food</u> | | |
| At home | F17 & F18 F22: In addition to what you buy with food stamps, do [you and anyone else in your family/you] spend any money on food that you use at home? How much do you spend on that food in an average week? | 1968-2011, except '73, '88, '89 |
| Delivered | F19F23 & F20F24: Do you have any food delivered to the door which isn't included in that? How much do you spend on that food? | 1968, 1994 - 2011 |
| Away from home | F21F25: About how much do [you and everyone else in your family/you] spend eating out? | 1969 - 2011, except '73, '88, '89 |
| <u>Home repairs & maintenance</u> | | |
| | F87: How much did you spend altogether in 2008 on home repairs and maintenance, including materials plus any costs for hiring a professional? | 2005-2011 |
| <u>Household furnishings & equipment</u> | | |
| | F88: How much did you spend altogether in 2008 on household furnishings and equipment, including household textiles, furniture, floor coverings, major appliances, small appliances and miscellaneous housewares? | 2005-2011 |
| <u>Clothing & apparel</u> | | |
| | F89: How much did you spend altogether in 2008 on clothing and apparel, including footwear, outerwear, and products such as watches or jewelry? | 2005-2011 |
| <u>Trips & vacations</u> | | |
| | F90: How much did you spend altogether in 2008 on trips and vacations, including transportation, | 2005-2011 |

accommodations, and recreational expenses on trips?

| | | |
|---------------------------------------|--|-----------|
| <u>Recreation & entertainment</u> | F91: How much did you spend altogether in 2008 on recreation and entertainment, including tickets to movies, sporting events, and performing arts and hobbies including exercise, bicycles, trailers, camping, photography, and reading materials? | 2005-2011 |
| <u>Health care</u> | | |
| Hospital & nursing home | H64: About how much did you pay out-of-pocket for nursing home and hospital bills in 2007 and 2008 combined? UNFOLDING BRACKETS | 1999-2011 |
| Doctor | H70: About how much did you pay out-of-pocket for doctor, outpatient surgery, dental bills in 2007 and 2008 combined? UNFOLDING BRACKETS ⁶ | 1999-2011 |
| Prescription drugs | H76: About how much did you pay out-of-pocket for prescriptions, in-home medical care, special facilities, and other services in 2007 and 2008 combined? UNFOLDING BRACKETS | 1999-2011 |
| Insurance | H63: Altogether, how much did [you/your family] pay for health insurance premiums, in 2007 and 2008 combined, for (all of) the health insurance or health care coverage(s) you just mentioned? Please include amounts that you had automatically deducted from your pay, as well as amounts you paid directly. | 1999-2011 |
| Total medical care | H82: Could you give me your best estimate of the total cost of all medical care for you in 2007 and 2008 combined? That is, the total of your out-of-pocket costs you gave me, plus the costs covered by Medicare, Medicaid, or other health insurance? UNFOLDING BRACKETS | 1999-2011 |
| Medical Bills | W39B2: If you added up all medical bills (for all of (your/the) family living there), about how much would they amount to right now? | 2011 |
| - | - | - |
| <u>Housing</u> | | |

| | | |
|------------------------------|---|--|
| Mortgage | A25: How much are your monthly mortgage payments? A30: Do your payments include insurance premiums? A29: Do your payments include property tax? | 1968 - 2011, except '73, '74, '75, '82, '88, '89 |
| Rent | A31: About how much rent do you pay a month? A31b. Is heat included in your monthly rent? | 1968 - 2011, except '88, '89 |
| | A31a. Does (the rent/this amount) include water and sewer? | 2011 |
| Insurance | A22: How much is your total yearly homeowner's insurance premium? | 1991 - 2011 |
| Property tax | A21: About how much are your total yearly property taxes, including city, county, and school taxes? | 1968-2011, except '78, '88, '89 |
| Electricity | A42 (A48): The next few questions are about amounts paid for utilities, such as electricity and water. How much [do you/does your family] usually pay for electricity per month? | 1981 - 1983, 1999-2011 |
| Heat | A41 (A49): How much [do you/does your family] usually pay) for gas or other types of heating fuel per month on average? | 1981 - 1983, 1999-2011 |
| Electricity and gas combined | A42a: How much do you [and your family living there] usually pay for gas and electricity combined? IF COMBINED | 2007-2011 |
| Water and sewer | A43 (A50): How much [do you/does your family] usually pay) for water and sewer per month? | 1981 - 1983, 1999-2011 |
| Other utilities | A45 (A51): And do you have any other utility expenses? A45a (A52): What were those other utilities expenses? A45b (A53): On average, how much are these other utility expenses per month? | 1981 - 1983, 1999-2011 |
| Telecommunication | A44. How much do you usually pay for telephone, including cell phone, cable or satellite TV, Internet service per month? | 2005-2011 |
| <u>Transportation</u> | | |
| Vehicle loan payment | F67 (V20): How much are your payments and how often are they made? | 1968, 1999-2011 |
| Down payment | F64 (V17): How much did you put down in cash? | 1999-2011 |
| Vehicle lease payment | F71 (V24): How much was your initial outlay for that lease -- including your down payment and any fees? F72 (V25): How much are your | 1999-2011 |

payments and how often are they made?

| | | |
|----------------------------|--|---|
| Insurance | F77 (X1): How much do [you/you and your family living there] pay for car insurance [per year/for all your vehicles per year]? | 1968, 1999-2011 |
| Repairs and maintenance | F80a (X4a): Altogether in the last month, how much did [you/you and your family living there] pay for each of these transportation related expenses... | 1999-2011 |
| Gasoline | F80b (X4b). | 1999-2011 |
| Parking and carpool | F80c (X4c). | 1999-2011 |
| Bus fares and train fares | F81a (X4d). | 1999-2011 |
| Taxicabs | F81b (X4e). | 1999-2011 |
| Other transportation | F81c (X4f). | 1999-2011 |
| Other vehicle expenditures | F79 (X3): (Other than the car payments you already told me about,) how much did you pay in car payments? | 1999-2011 |
| <u>Education</u> | F82 (X6): In 2008, did [you/you and your family living there] have any school-related expenses such as: <ul style="list-style-type: none"> - Purchase or rental of books, supplies, uniforms, or equipment including computers and software; - Tuition or tutoring not including any amounts for day care or nursery school. I will ask you about those later; - Room and board for a family member who is away at school? -Any other expenses? F83 (X7): How much in total were these expenses? | 1999-2011 |
| | F84 (X8): In 2008, were there any other school-related expenses not already covered in the previous question? F85 (X9): What other types of school-related expenses did you have? F86 (X10): Altogether, how much were these other expenses? | 1999-2011 |
| | W39B1. If you added up all student loans (for all of (your/the) family living there), about how much would they amount to right now? | 2011 |
| <u>Child Care</u> | F6d (F7): How much did [you and your family living there/you] pay for child care in 2008? for which months? | 1970, '71, '72, '76, '77, '79, '85, 1988-2011 |

Notes

¹The terms *consumer unit*, *family*, and *household* are often used interchangeably for convenience. However, the technical term for purposes of the Consumer Expenditure Survey is *consumer unit*. A consumer unit consists of any of the following: (1) All members of a particular household who are related by blood, marriage, adoption, or some other legal arrangement; (2) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; (3) two or more persons living together who use their incomes to make joint expenditure decisions. Financial independence is determined by spending behavior with regard to the three major expense categories: housing, food, and other living expenses. To be considered financially independent, the respondent must provide at least two of the three major expenditure categories, either entirely or in part.

² For more information on source selection details, see Brett J. Creech and Barry Steinberg, "CE Source Selection for Publication Tables," in *Consumer Expenditure Survey Anthology, 2011*, Report 1030 (U.S. Bureau of Labor Statistics, July 2011).

³ See [Panel Study of Income Dynamics, Consumer Expenditure Data](#), which is produced and distributed by the Survey Research Center, Institute for Social Research, University of Michigan, Ann Arbor.

⁴ Patricia Andreski, Geng Li, Zahid Samancioglu, and Robert F. Schoeni, "Estimates of Annual Consumption Expenditures and Its Major Subcomponents in the PSID in Comparison to the CE," *American Economic Review*, Papers and Proceedings, May 2014.

⁵ For a random variable y_t , the *unconditional mean* is simply the expected value. In contrast, the *conditional mean* of y_t is the expected value of y_t given a conditioning set of variables Q_t . For more information, see "Conditional Mean Models, Documentation Center, MathWorks.com, <http://www.mathworks.com/help/econ/what-is-a-conditional-mean-model.html>.

⁶ Steven G. Heeringa, Daniel H. Hill, and David H. Howell, "Unfolding Brackets for Reducing Item Nonresponse in Economic Surveys," 1995. https://psidonline.isr.umich.edu/publications/Papers/tsp/1995-01_Reducing_Item_Nonresponse.pdf