Personal Consumption by Husbands and Wives

By

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Introduction

In wrongful death damages, personal consumption dollars represent the portion of total household expenditures that are exclusive to the decedent alone. Most of the personal consumption estimates in the forensic economic literature are computed from Consumer Expenditure Survey (CEX) printed tables that delineate approximately twenty summary expenditure groups by household size and income.\(^1\) Ireland and Depperschmidt (1999) presented a compilation of personal consumption articles that rely on the CEX summary table data with recent like-articles being written by Ajwa, Martin and Vavoulis (2000) and Ruble, Patton, and Nelson (2004). Trout and Foster (1993) and Scoggins (2001) both used the CEX Interview microdata to compute personal consumption estimates specific to husbands and wives. Unfortunately, those two studies ignored the Diary part of the CEX which includes significant household expenditures relevant to personal consumption and they continued to use the summary group tabulations of each household’s expenditures.

This paper uses CEX microdata to provide new personal consumption estimates for husbands and wives by their work status and by the number of children living in the home. Instead of relying on summary expenditures, all 700 micro-expenditure items within the CEX Interview and Diary surveys are incorporated into the analysis. Like Trout and Foster and Scoggins, the expenditure data is specific to husbands and wives, but this study goes further by using all of the CEX Interview and Diary microdata instead of just summary Interview data.

Husband and wife specific data by their work status and number of children living at home are important delineations in reliably computing personal consumption applicable to the loss of

\(^{1}\) The bi-annual CEX reports referred to can be found on the Bureau of Labor Statistics’ (BLS) Internet site http://www.bls.gov/cex/.
wage earnings of a married person. Assume the wrongful death of a working married male living only with his wife. If a traditional two-person personal consumption table were used to offset the husband’s earnings loss, such an analysis would mix the expenditure data of working and retired husbands along with mixing in the data of households consisting of two single persons or one single person living with a child, etc. Another problem with studies based on summary tables is that total expenditures are usually shown to exceed income at the lower income levels. That result is not necessarily a fault of the CEX, but its presentation of summary figures lumping together low wage earner households with retired persons, students, farmers, etc. whose household expenditures are usually greater than their reported annual income.

This paper begins by describing how the CEX is comprised of two separate surveys and by providing the CEX definitions of expenditures and income. In the next section, we identify the sub-sample of married couple CEX households selected for the analysis. The following section presents the traditional guidelines to decide if expenditures are relevant to personal consumption along with the mathematics used in this paper to calculate the personal consumption dollars of husbands and wives. Personal consumption results for eight delineations of husband and wife led households are presented. The paper concludes by discussing the results and noting that with the addition of future data from the CEX, expansion of this personal consumption analysis can be provided for other household compositions and characteristics.

**Consumer Expenditure Survey Design**

The CEX uses two independently sampled, personal visit surveys to capture all household expenditures: an Interview survey and a Diary survey. Because the Interview survey covers many items purchased infrequently, its sample size is approximately twice the size of the Diary survey. Neither the Interview nor the Diary surveys provide coverage to all of the expenditures.
in households—it is their joint surveying that produces the estimates of total household expenditures that are published annually by the BLS in their summary tables. According to the BLS,

“The Interview survey is designed to collect data on the types of expenditures that respondents can be expected to recall for a period of 3 months or longer. In general, expenditures reported in the Interview survey either are relatively large, such as expenditures for property, automobiles, or major appliances, or occur on a fairly regular basis, such as expenditures for rent, utility bills, or insurance premiums.” (emphasis added)

and,

“The primary objective of the Diary survey is to obtain detailed expenditure data on small, frequently purchased items, because such data normally are difficult to recall. These items include food and beverages, both at home and in eating places; housekeeping supplies and services; nonprescription drugs; and personal care products and services. The Diary survey is not limited to these types of expenditures, but, rather, includes all expenses that the consumer unit incurs during the survey week. Expenses incurred by family members while away from home overnight and for credit and installment plan payments are excluded.” (emphasis added)

and,

“The integrated data from the BLS Diary and Interview surveys provide a complete accounting of consumer expenditures and income, which neither survey component alone is designed to do. Some expenditure items are collected only by either the Diary or the Interview survey. For example, the Diary collects data on detailed food expenditures and items such as postage and nonprescription drugs, which are not collected in the Interview. The Interview collects data on expenditures for overnight travel and information on reimbursements, such as for medical-care costs or automobile repairs, which are not collected in the Diary. … For items unique to one or the other survey, the choice of which survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys. Because of this overlap, the integration of the data presents the problem of determining the appropriate survey component from which to select the expenditure items. When data are available from both surveys, the more reliable of the two, as determined by statistical methods, is selected. The selection of the source survey is evaluated periodically.” (emphasis added)

In 2005, the integrated CEX used 448 expenditure classification items from the Interview survey and 252 expenditure classification items from the Diary survey in order to form the official estimates of average total expenditures in households.³

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³
From each household surveyed, the CEX microdata presents (a) the titles of household items purchased; (b) whether the items were consumed by the household members or were gifts to persons living outside the home; (c) the cost of the items including sales taxes; and, (d) various demographic information about the household and its members. Installment payments on goods or services purchased before the survey period are excluded because the full cost of each purchase is recorded on the date of purchase even though full payment may not have been made. Refunds are recorded as negative expenditures.

Household income in the CEX is recorded as the total money earnings and selected money receipts during the 12 months prior to the interview date. Income is the combined income of all members of the surveyed household who are 14 years of age or over. Income consists of wages and salaries before any deductions for taxes, pensions, union dues, etc.; self-employment or farm net income or losses; Social Security and other private and government retirement pensions; interest, dividends, rental income, and other property income; periodic receipts from estates or trust funds; net income or loss from roomers or boarders; unemployment and workers’ compensation and veterans’ benefits; public assistance, supplemental security income, and food stamps including educational and job training; regular contributions for support including alimony and child support as well as any regular contributions from persons outside the household; and, other income includes money income from care of foster children, cash scholarships, fellowships, or stipends not based on working; and meals and rent as pay. Omitted from CEX income are the proceeds received with the sale of owned assets such as stocks and bonds, homes and automobiles, or other property.

From the 2004-5 integrated surveys, 80% of total expenditure dollars in households were taken from the Interview survey and 20% of total expenditure dollars were taken from the Diary survey.
Household Selection

Because the CEX underwent important revisions in 2004 related to imputation of household income, there are currently two years of consistent CEX Interview and Diary microdata files (2004 and 2005) available.\(^4\) Having just two years of comparable data prevented a reliable exploration of households of varying compositions and income beyond that of husband and wife led households. Households consisting of multiple families were deleted. For example, a household consisting of a married husband and wife and one set of married parents is removed. Likewise, a household consisting of a married husband and wife and a child who is a single parent is also removed. We do not consider households with wage-earning children in order to (a) prevent parents from consuming a part of their children’s income, or (b) skewing personal consumption estimates for the husband or wife because a working child is likely spending a relatively large portion of his or her income on personal consumption related items (e.g., fast-food, clothes, computer games, CD’s, transportation, etc). Since self-employed persons’ household income includes financial returns (or losses) on assets owned, we deleted households that had positive or negative farm or self-employment income.\(^5\) The final 2004-05 household sample of the United States husband and wife led households with the above restrictions consisted of 42,493 Interviews and 19,179 Diaries.

Divisible Expenditures and Personal Consumption Allocation Rules

To compute personal consumption dollars in the selected husband and wife households, the 700 universal classification code (UCC) expenditure titles were divided into two groups: those

\(^5\) Consider the case of farmers which often have negative taxable income but with substantial household expenditures; or, consider high income self-employed persons where a significant portion of their income might likely be used for amortization or investment which would reduce ability to consume.
deriving from the Interview survey and those from Diary survey. Once separated, we looked at each expenditure title and followed the customary personal consumption decision-making guidelines regarding whether the expenditure would be subject to divisibility to members of the household or whether it would be an expenditure benefiting the entire household or subset members of the household. For example, most shelter-related expenditures benefit all household members and are not subject to personal consumption. However, food, clothing, medical, and such items would always be considered as personal consumption items. There are semi-divisible expenditure items such as books, music CD’s, games, etc. that require some sort of simple, but plausible allocation rule between divisible and joint consumption. Because we are interested in the consumption occurring by specific members currently living inside household, household expenditures for gifts of goods and services for persons living outside of the household unit were deleted.  

Since this study uses CEX microdata and the analysis is limited only to the personal consumption expenditures of husbands and wives, the personal consumption allocation mathematics devised here depart in some ways from previously published personal consumption estimates. For example, unlike the summary tables, the CEX microdata contain household expenditures for baby food (ages 0-1); therefore, we can omit baby food from total household food expenditures and allocate non-baby food expenses only to those persons in the household two-years-old and older. Past personal consumption estimates simply divided all food expenditures by the total number of persons in the household which would understate husband and wife food bills.

For husband and wife households, children living away from home are the people for whom gift expenditures would be most relevant. For example, from Table 5 of the 2005 CEX for husband and wife households (ftp://ftp.bls.gov/pub/special.requests/ce/standard/2005/cucomp.txt), the largest amount of “gift” expenditures was for education (represented by one-third of all gift dollars—likely tuition, books, etc. paid by parents of children living away from home at college). The next largest “gift” expenditure was for shelter (likely rooming expenses paid by parents of children living away from home at college). Next in ranking is apparel, then food, then entertainment.
Summary microdata expenditures and the husband and/or wife personal allocation rules are:

1) Husband and Wife Only Expenditures; **Rule:** *Husband or wife personal consumption equals total expenditures divided by two.*
   Roasted coffee; Tea; Nonalcoholic beer; Meals as pay; Alcoholic beverages; Pager service; Phone cards; Care for elderly, invalids, handicapped, etc.; Adult day care centers; Household laundry and dry cleaning, sent out; Internet services away from home; Business equipment for home use; Parking fees in home city, excluding residence; Commercial Medicare supplement; Medicare payments; Long term care insurance; Medical care in retirement community; convalescent, or nursing home; Supportive and convalescent medical equipment; Social, recreation, health club membership; Wigs and hairpieces; College tuition, school books, supplies, and equipment for college; Tobacco; Marijuana; Dating services; Occupational expenses; Life, endowment, annuity, other personal insurance.

2) Females Ages 16 and over; **Rule:** *Women’s personal consumption equals total expenditures divided by number of females ages 16 and over.*
   Women’s apparel and footwear; Cosmetics, perfume, bath preparations.

3) Males Ages 16 and over; **Rule:** *Husband’s personal consumption equals total expenditures divided by number of males ages 16 and over.*
   Men’s apparel and footwear; Shaving needs.

4) Males and Females Ages 16 and over; **Rule:** *Husband or wife personal consumption equals total expenditures divided by number of persons in household ages 16 and over.*
   Breakfast, lunch or dinner at full service restaurants; Cellular phone service; Luggage; Personal digital assistants; Watches; Jewelry; Shoe repair and other shoe service; Alteration, repair and tailoring of apparel and; Clothing rental; Watch and jewelry repair; Apparel laundry and dry cleaning not coin-operated; Clothing storage; Drivers’ license; Tolls or electronic toll passes; Airline fares; Intercity bus fares; Intracity mass transit fares; Local transportation and parking on out-of-town trips; Taxi fares and limousine services on trips; Taxi fares and limousine services; Intercity train fares; Ship fares; Hair care products; Nonelectric articles for the hair; Electric personal care appliances; Repair of personal care appliances; Deodorants, feminine hygiene, miscellaneous personal.

5) All Persons Ages 2 and over; **Rule:** *Husband or wife personal consumption equals total expenditures divided by number of persons in household ages 2 and over.*
   Food and non-alcoholic beverages at home; Food prepared by consumer unit on out-of-town trips; Breakfast, lunch, dinner or snacks at fast food, take-out, delivery, concession, vending machines, mobile vendors, employer and school cafeterias; Cleansing and toilet tissue, paper towels and napkins; Calculators; Material for making clothes; Sewing patterns and notions; Coin-operated apparel laundry and dry cleaning; Physician’s services; Dental services; Eye care services; Service by professionals other than physician; Lab tests, x-rays; Hospital room and services; Other medical care services; Nonprescription drugs; Non-prescription vitamins; Prescription drugs; Eyeglasses and contact lenses; Hearing aids; Topicals and dressings; Medical equipment; Fees for participant sports; Movie, theater, amusement parks, and other; Admission to sporting events; Fees for recreational lessons; Personal digital audio players; Musical instruments and accessories; Athletic gear, game tables, and exercise equipment; Bicycles; Hunting and fishing equipment; Winter sports equipment; Water sports equipment; Other sports equipment; Souvenirs; Oral hygiene products, articles; Personal care services; Miscellaneous personal services.

6) Semi-divisible Expenditures; **Rule:** *Husband or wife personal consumption equals total expenditures divided by twice the number of persons in household ages 2 and over (i.e., 50% of expenditures non-divisible and 50% divisible by number of persons in household).*
   Natural and bottled gas; Electricity; Fuel oil; Coal, wood, other fuels; Water/sewer/septic; Soaps and detergents; Other laundry cleaning products; Miscellaneous household products; Bathroom linens; Records, CDs, audio and video tapes; Online gaming services; Streaming, downloading audio and video; Newspapers, magazines, newsletters, and books.

7) Medical Insurance; **Rule:** *Husband or wife personal consumption equals total expenditures divided by the quantity of two and the division of number of children by two (i.e., the cost of child medical insurance is assumed at 50% of the cost of adult insurance).*
Traditional fee for service health plan; Preferred provider health plan; Health maintenance organization; Other health insurance (BCBS).

8) Vehicle Fuels and Fluids; **Rule:** Husband or wife personal consumption equals total expenditures divided by the quantity of three and the division of number of children by three (i.e., the husband, wife, and household each get a weight of one and each child gets a weight of one-third).

Gasoline, gasohol, diesel, oil, fluids, filters.

9) Vehicle Purchase and Maintenance; **Rule:** Husband or wife personal consumption equals total expenditures divided by number of cars and trucks in the household capped at three (i.e., less than two-vehicle households have no personal consumption expense; two-vehicle households have a 50% personal consumption expense; and, three-vehicle or more households have a 33% personal consumption expense). 7

Parking at residence; Purchase price of new and used cars and trucks; Automobile finance charges; Lease payments on cars and trucks; Automobile maintenance and repairs; Vehicle registration and inspection; Towing charges; Automobile service clubs.

10) Non-divisible or non-Applicable Expenditures; **Rule:** Husband or wife personal consumption does not contain these expenditures.

Alimony or child support expenditures; Baby food; Food or board at school; Catered affairs; School lunches; Mortgage interest; Property taxes; Insurance; Rent; Property management; Home maintenance, repair, equipment, materials, appliances, and services; Housing while attending school; Lodging on out-of-town trips; Residential telephone; Trash/garbage collection; Babysitting and child care; Day care centers, nursery, and preschools; Housekeeping services; Gardening, lawn care service; Water softening service; Coin-operated household linens laundry and dry cleaning; Stationery, stationery supplies, gift wrap; Postage; Delivery services; Household furniture, furnishings, linens, kitchenware, china, flatware, tableware, flooring, tools, and computers for non-business use; Indoor plants, fresh flowers; Closet and storage items; Boys’, girls’, and infants’ apparel and foot ware; Out-of-town trip vehicle rental; Tolls on out-of-town trips; School bus; Repair of equipment; Televisions, radios, phonographs, VCR’s, sound equipment, video game hardware and software; Community antenna, satellite, or cable TV; Pet food; Pet purchase, supplies, medicine; Pet services; Vet services; Toys, games, arts and crafts, and tricycles; Playground equipment; Boats, campers, motorcycles, airplanes; Camping equipment; Cameras, film, photo processing; Fireworks; Elementary and high school tuition, books, and supplies; Lotteries and pari-mutuel losses; Legal fees; Funeral expenses; Safe deposit box rental; Checking accounts, other bank service charges; Cemetery lots, vaults, maintenance fees; Accounting fees; Finance charges excluding mortgage and vehicle; Expenses for other properties; Credit card memberships; Shopping club membership fees; Support for college students; Cash contributions to charities, church, religious organizations, educational institutions, political organizations; Other cash gifts; Other non-health insurance; Payroll deductions for retirement plan or Social Security

The microdata expenditure-item titles are somewhat self-explanatory as being relevant or not to the personal consumption of husbands and wives; however, added are the following observations. Most travel expenses were assigned to persons ages 16 and over in the household—

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7 Vehicle expenses represent a large part of personal consumption, so the households studied are limited to those with a maximum of four cars or trucks in order to reliably measure the primary transportation costs of a husband or wife. For husband and wife households with one vehicle, personal consumption would not include the shared family vehicle. For husband and wife households with two or more vehicles, personal consumption estimates traditionally include the purchase cost of one vehicle. Because total household vehicles can include those seldom used or broken down, to accurately compute the cost of primary transportation, we limit the sample to households with one to four vehicles.
the marginal cost of child travel costs is assumed to be low. Past personal consumption studies attempted to isolate the cost of one vehicle using total vehicle expenditures and the average number of vehicles in the household. That calculation is in error with the realization that “vehicles” in the CEX summary tables include cars, trucks, vans, motorized campers, trailer-type campers, attachable-type campers, motorcycles, motor-scooters, mopeds, boats with and without a motor, and trailers of all forms. The costs for purchasing and maintaining *cars and trucks only* have been separated and allocation of those costs to personal consumption uses the actual number of cars and trucks in the microdata household as opposed to the number of vehicles. Catered affairs (averaging over $800 per incident in the data) are considered family expenses that would continue absent the husband of wife’s death (e.g., weddings of children). Since meals as pay are included in CEX household income, those costs are included in personal consumption dollars. Non-catered food and alcohol expenses for guests in the home inflate personal consumption estimates. There are some expenditures that might be relevant to personal consumption in a particular wrongful death case that are omitted from the calculations in this paper. For example, alimony or child support expenditures, Social Security or retirement deductions, or cash payments to charities are not included in these estimates but could be applicable in a particular wrongful death case. If needed to be considered, for accuracy, those costs should be added to the personal consumption estimates in this paper using actual data from a wrongful death case.

**Personal Consumption Tables**

In tables 1 and 2, the personal consumption dollars for husbands and wives are presented. Table 1 gives personal consumption estimates for husbands and wives from households consisting only of a husband and a wife by the number of wage earners within the household. Table 2 gives personal consumption estimates for husbands and wives from households consisting of a
husband and a wife and children by number of parental wage earners and non-wage earning children within the household. Tables 1 and 2 present the personal consumption data comparably. By household composition and income group, first shown is mean personal consumption dollars and its standard error (presented as a percent of the mean) and then listed is personal consumption as percent of mean household income within the income group. The income groups were chosen to evenly distribute the sampled households across the income levels. Conforming to previous personal consumption studies, in Table 3 ordinary least squares equations are shown which smooth the personal consumption estimates in tables 1 and 2 to a greater number of household income levels. The OLS equation is a second-order polynomial and the coefficients of the regression equation along with the R² measure of fit are provided. In tables 4 and 5, the personal consumption estimates using the second-order polynomial smoothed to incremented household income levels are presented.

Discussion of Results

Under the new approach of this paper, the personal consumption of husbands and wives is slightly concave to income and wives consume 3 to 4.5% more of household income than their husbands. The standard errors of mean personal consumption dollars are highest in the low income groups most likely due to consumption gaps between those low income households relying only on annual income for consumption and other low income households using both annual income and wealth or borrowing for consumption.

For the households consisting only of a husband and a wife (Table 1), personal consumption dollars are at their lowest when both the husband and wife work followed by one spouse working and then at their highest in retirement when neither spouse works. This result is partly due to two-earner husband and wife households being on average 12-years younger than one-earner
husband and wife households and 37-years younger than non-earner husband and wife households—the standard consumption life-cycle literature has shown that assets are created at younger ages and consumed at older ages.

For the households consisting of a husband, wife, and children (Table 2), personal consumption dollars of husbands and wives are a declining function of the number of children in the household. Parents consume an average of 17.3% less dollars than non-parents. Average parental consumption falls by 11.2% moving from no children to one child in the home; an additional 6.1% moving from one child to two children in the home; and, an additional 3.5% moving from two children to three children in the home.

**Conclusion**

The *Consumer Expenditure Survey* microdata provide a wealth of information relevant to the estimation of personal consumption. This paper works to improve personal consumption estimates derived from the CEX by using the Interview and Diary parts of the CEX for married couple households by number of children, household income level, and wage earning status of household members. Instead of working with the approximately twenty-or-so summary expenditure groups that all other forensic economic studies have relied on, the relevance of 700 purchased household items to personal consumption is considered. Because the analysis is limited to the personal consumption of husbands and wives, many of the household expenditures that are attributable to children are not considered as parent consumables which enabled the simplification of the personal consumption mathematics. The personal consumption tables in this paper provide a glimpse to life-cycle consumption to wrongful death cases as married couples move from child-rearing to retirement. As more CEX data becomes available in the future, additions
to this paper can be made to capture additional considerations affecting the personal consumption of husband and wives and other household compositions.

References


### Table 1. Husband and wife only households by number of working spouses (2004-5 $'s)

<table>
<thead>
<tr>
<th>A. At Least One Working Spouse</th>
<th>Personal Consumption Husband</th>
<th>Personal Consumption Wife</th>
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</thead>
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<tr>
<td></td>
<td>Group</td>
<td>Mean</td>
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<tr>
<td>$10,000 to $19,999</td>
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<th>C. Both Spouses Work</th>
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<th>D. Neither Spouse Works</th>
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<td>$90,000 and over</td>
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Table 2. Husband and wife households with at least one working spouse by number of non-working children where at least one child is under age 18 (2004-5 $'s)

A. One to four children in home

<table>
<thead>
<tr>
<th>Group</th>
<th>Mean</th>
<th>Personal Consumption Husband</th>
<th>Personal Consumption Wife</th>
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<td></td>
<td></td>
<td>Dollars</td>
<td>Std. Err. %</td>
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<td>$10,000 to $19,999</td>
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<td>$4,829</td>
<td>11.4%</td>
</tr>
<tr>
<td>$20,000 to $29,999</td>
<td>$25,125</td>
<td>$6,019</td>
<td>10.6%</td>
</tr>
<tr>
<td>$30,000 to $39,999</td>
<td>$34,758</td>
<td>$6,632</td>
<td>9.0%</td>
</tr>
<tr>
<td>$40,000 to $49,999</td>
<td>$44,623</td>
<td>$7,760</td>
<td>7.8%</td>
</tr>
<tr>
<td>$50,000 to $59,999</td>
<td>$54,603</td>
<td>$8,990</td>
<td>7.7%</td>
</tr>
<tr>
<td>$60,000 to $74,999</td>
<td>$66,883</td>
<td>$9,033</td>
<td>6.2%</td>
</tr>
<tr>
<td>$75,000 to $89,999</td>
<td>$81,524</td>
<td>$10,703</td>
<td>6.6%</td>
</tr>
<tr>
<td>$90,000 to $114,999</td>
<td>$100,402</td>
<td>$12,131</td>
<td>5.9%</td>
</tr>
<tr>
<td>$115,000 and over</td>
<td>$175,789</td>
<td>$15,438</td>
<td>5.5%</td>
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</tbody>
</table>

B. One child in home

<table>
<thead>
<tr>
<th>Group</th>
<th>Mean</th>
<th>Personal Consumption Husband</th>
<th>Personal Consumption Wife</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Dollars</td>
<td>Std. Err. %</td>
</tr>
<tr>
<td>$10,000 to $19,999</td>
<td>$16,343</td>
<td>$5,069</td>
<td>23.5%</td>
</tr>
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<td>$6,644</td>
<td>18.7%</td>
</tr>
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<td>$35,047</td>
<td>$7,271</td>
<td>16.7%</td>
</tr>
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<td>$40,000 to $49,999</td>
<td>$44,605</td>
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<td>14.4%</td>
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<tr>
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<td>11.8%</td>
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<tr>
<td>$115,000 and over</td>
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C. Two children in home

<table>
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<tr>
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<th>Mean</th>
<th>Personal Consumption Husband</th>
<th>Personal Consumption Wife</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Dollars</td>
<td>Std. Err. %</td>
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<td>$10,000 to $19,999</td>
<td>$16,363</td>
<td>$5,069</td>
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<td>$25,125</td>
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<td>10.6%</td>
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<tr>
<td>$30,000 to $39,999</td>
<td>$34,758</td>
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<td>$50,000 to $59,999</td>
<td>$54,603</td>
<td>$8,990</td>
<td>7.7%</td>
</tr>
<tr>
<td>$60,000 to $74,999</td>
<td>$66,883</td>
<td>$9,033</td>
<td>6.2%</td>
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<td>$75,000 to $89,999</td>
<td>$81,524</td>
<td>$10,703</td>
<td>6.6%</td>
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<tr>
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<td>$100,402</td>
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<td>5.9%</td>
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<tr>
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<td>$15,438</td>
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D. Three children in home

<table>
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<tr>
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<th>Personal Consumption Husband</th>
<th>Personal Consumption Wife</th>
</tr>
</thead>
<tbody>
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<td></td>
<td></td>
<td>Dollars</td>
<td>Std. Err. %</td>
</tr>
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<td>28.7%</td>
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<tr>
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<td>$7,642</td>
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<td>$54,496</td>
<td>$9,000</td>
<td>11.0%</td>
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<td>$81,524</td>
<td>$10,825</td>
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<td>$11,925</td>
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Table 3. Regression Equations to Smooth Personal Consumption (PC) Estimates to In-Between Income Levels

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<tr>
<th>Polynominal regression</th>
<th>Constant</th>
<th>Income</th>
<th>Income²</th>
<th>R²</th>
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<tbody>
<tr>
<td>Table 1A. Husband PC Dollars =</td>
<td>6,050.7</td>
<td>0.0864</td>
<td>-8.811E-08</td>
<td>99.7%</td>
</tr>
<tr>
<td>Table 1A. Wife PC Dollars =</td>
<td>6,071.0</td>
<td>0.0962</td>
<td>-1.202E-07</td>
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</tr>
<tr>
<td>Table 1B. Husband PC Dollars =</td>
<td>5,328.9</td>
<td>0.1248</td>
<td>-2.501E-07</td>
<td>99.1%</td>
</tr>
<tr>
<td>Table 1B. Wife PC Dollars =</td>
<td>5,649.5</td>
<td>0.1235</td>
<td>-2.057E-07</td>
<td>99.6%</td>
</tr>
<tr>
<td>Table 1C. Husband PC Dollars =</td>
<td>6,050.2</td>
<td>0.0784</td>
<td>-5.508E-08</td>
<td>98.4%</td>
</tr>
<tr>
<td>Table 1C. Wife PC Dollars =</td>
<td>5,991.4</td>
<td>0.0909</td>
<td>-1.075E-07</td>
<td>98.6%</td>
</tr>
<tr>
<td>Table 1D. Husband PC Dollars =</td>
<td>4,607.7</td>
<td>0.1812</td>
<td>-5.643E-07</td>
<td>97.0%</td>
</tr>
<tr>
<td>Table 1D. Wife PC Dollars =</td>
<td>4,574.1</td>
<td>0.1915</td>
<td>-5.516E-07</td>
<td>97.5%</td>
</tr>
<tr>
<td>Table 1A. Husband PC Dollars =</td>
<td>3,231.5</td>
<td>0.1105</td>
<td>-2.333E-07</td>
<td>99.4%</td>
</tr>
<tr>
<td>Table 1A. Wife PC Dollars =</td>
<td>3,425.8</td>
<td>0.1131</td>
<td>-2.376E-07</td>
<td>99.2%</td>
</tr>
<tr>
<td>Table 2B. Husband PC Dollars =</td>
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<td>0.1320</td>
<td>-3.509E-07</td>
<td>98.6%</td>
</tr>
<tr>
<td>Table 2B. Wife PC Dollars =</td>
<td>3,134.8</td>
<td>0.1425</td>
<td>-3.910E-07</td>
<td>98.7%</td>
</tr>
<tr>
<td>Table 2C. Husband PC Dollars =</td>
<td>3,603.5</td>
<td>0.1035</td>
<td>-2.114E-07</td>
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<td>Table 2C. Wife PC Dollars =</td>
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<tr>
<td>Table 2D. Wife PC Dollars =</td>
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<td>-1.812E-07</td>
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Table 4. Smoothed Personal Consumption Estimates for Husbands and Wives in Husband/Wife Only Households by Number of Working Spouses (2004-05$)

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Husband and wife only households with at least one working spouse</th>
<th>Husband and wife only households with one working spouse</th>
<th>Husband and wife only households with both spouses working</th>
<th>Husband and wife only households with neither spouse working</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Husband Personal Consumption</td>
<td>Wife Personal Consumption</td>
<td>Husband Personal Consumption</td>
<td>Wife Personal Consumption</td>
</tr>
<tr>
<td></td>
<td>Dollars</td>
<td>PC % of Income</td>
<td>Dollars</td>
<td>PC % of Income</td>
</tr>
<tr>
<td>$15,000</td>
<td>$7,327</td>
<td>48.8%</td>
<td>$7,487</td>
<td>49.9%</td>
</tr>
<tr>
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<td>$7,744</td>
<td>38.7%</td>
<td>$7,947</td>
<td>39.7%</td>
</tr>
<tr>
<td>$25,000</td>
<td>$8,156</td>
<td>32.6%</td>
<td>$8,401</td>
<td>33.6%</td>
</tr>
<tr>
<td>$30,000</td>
<td>$8,564</td>
<td>28.5%</td>
<td>$8,848</td>
<td>29.5%</td>
</tr>
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<td>$8,968</td>
<td>25.6%</td>
<td>$9,290</td>
<td>26.5%</td>
</tr>
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<td>$9,367</td>
<td>23.4%</td>
<td>$9,726</td>
<td>24.3%</td>
</tr>
<tr>
<td>$45,000</td>
<td>$9,761</td>
<td>21.7%</td>
<td>$10,156</td>
<td>22.6%</td>
</tr>
<tr>
<td>$50,000</td>
<td>$10,152</td>
<td>20.3%</td>
<td>$10,580</td>
<td>21.2%</td>
</tr>
<tr>
<td>$55,000</td>
<td>$10,537</td>
<td>19.2%</td>
<td>$10,998</td>
<td>20.0%</td>
</tr>
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<td>$60,000</td>
<td>$10,919</td>
<td>18.2%</td>
<td>$11,140</td>
<td>19.0%</td>
</tr>
<tr>
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<td>$11,296</td>
<td>17.4%</td>
<td>$11,815</td>
<td>18.2%</td>
</tr>
<tr>
<td>$70,000</td>
<td>$11,669</td>
<td>16.7%</td>
<td>$12,215</td>
<td>17.5%</td>
</tr>
<tr>
<td>$75,000</td>
<td>$12,037</td>
<td>16.0%</td>
<td>$12,609</td>
<td>16.8%</td>
</tr>
<tr>
<td>$80,000</td>
<td>$12,401</td>
<td>15.5%</td>
<td>$12,997</td>
<td>16.2%</td>
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<tr>
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<td>$12,760</td>
<td>15.0%</td>
<td>$13,300</td>
<td>15.7%</td>
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<td>11.9%</td>
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<td>11.1%</td>
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<td>10.8%</td>
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<td>10.3%</td>
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</table>
### Table 5. Smoothed Personal Consumption Estimates for Working Husbands and/or Wives in Husband, Wife, and non-Working Children Households (2004-05 $'s)

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Husband Personal Consumption</th>
<th>Wife Personal Consumption</th>
<th>Husband Personal Consumption</th>
<th>Wife Personal Consumption</th>
<th>Husband Personal Consumption</th>
<th>Wife Personal Consumption</th>
<th>Husband Personal Consumption</th>
<th>Wife Personal Consumption</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dollars</td>
<td>PC % of Income</td>
<td>Dollars</td>
<td>PC % of Income</td>
<td>Dollars</td>
<td>PC % of Income</td>
<td>Dollars</td>
<td>PC % of Income</td>
</tr>
<tr>
<td>$15,000</td>
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<td>$5,185</td>
<td>33.8%</td>
<td>$5,156</td>
<td>34.4%</td>
<td>$5,185</td>
<td>34.6%</td>
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<tr>
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<td>29.1%</td>
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<tr>
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<td>25.8%</td>
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<td>23.0%</td>
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<td>23.5%</td>
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<td>$7,645</td>
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<td>17.9%</td>
<td>$8,484</td>
<td>18.9%</td>
<td>$8,757</td>
<td>19.5%</td>
</tr>
<tr>
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<td>$8,977</td>
<td>18.0%</td>
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<td>18.6%</td>
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<tr>
<td>$55,000</td>
<td>$8,605</td>
<td>15.6%</td>
<td>$9,792</td>
<td>16.2%</td>
<td>$9,453</td>
<td>17.2%</td>
<td>$9,792</td>
<td>17.8%</td>
</tr>
<tr>
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<td>$10,279</td>
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<td>16.5%</td>
<td>$10,279</td>
<td>17.1%</td>
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<td>15.9%</td>
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<td>$11,197</td>
<td>14.5%</td>
<td>$10,774</td>
<td>15.4%</td>
<td>$11,197</td>
<td>16.0%</td>
</tr>
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<td>13.6%</td>
<td>$11,626</td>
<td>14.1%</td>
<td>$11,180</td>
<td>14.9%</td>
<td>$11,626</td>
<td>15.5%</td>
</tr>
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<td>14.5%</td>
<td>$12,035</td>
<td>15.0%</td>
</tr>
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</table>

Husband and wife households with at least one working spouse and one to four non-working children with at least one child under the age of 18

Husband and wife households with at least one working spouse and one non-working child under the age of 18

Husband and wife households with at least one working spouse and two non-working children with at least one child under the age of 18

Husband and wife households with at least one working spouse and three non-working children with at least one child under the age of 18