CONSUMER EXPENDITURE SURVEYS

“Construction and Research Use of the Consumer Expenditure Survey”
Outline

- Overview
- Recent Research
- PCE/CEX Comparisons
- Wrap - Up
The survey is designed to represent a

- National Probability Sample
  - using the most recent decennial census, augmented by new construction permits
  - consisting of primary sampling units (PSU)
  - based on probabilities proportional to population size
  - consists of counties, group of counties, or independent cities
Housing Units are selected...

- Within each PSU using such information as:
  - vacancy status
  - number of persons residing in housing unit
  - value of the housing unit
  - rent paid for the housing unit
Definitions

* CEX is interested in determining consumer units - based on the financial relationship of the members of the household.
How do we define Consumer Units?

- Members of a household related by blood, marriage, adoption, or other legal arrangement

- Single person living alone or sharing a household with others but who is financially independent

- Two or more persons living together who are financially dependent
How does this compare to others?

- SIPP and CPS use a household definition… All persons who occupy a housing unit
Although we have slightly different definitions - the CEX based on the financial relationship between members -- the difference between consumer unit and housing unit is small. About 3% of our housing units contain more than one consumer unit.
**Respondent**

- **CEX** - One person responds for the entire consumer unit. We ask for the person most knowledgeable of expenditures for the entire consumer unit.

- **CPS** - One person, preferably most knowledgeable about the labor force activities of the others.

- **SIPP** - A separate questionnaire is administered to each member over age 15.
Reference Person

- All three surveys have a similar definition - the person or one of the persons who owns or rents the unit.
Survey Instruments

- **Diary**
  - 2 consecutive 1-week
  - includes
    » detailed expenditures for food, personal care, household supplies expenditures
  - excludes
    » expenditures for out-of-town trips

- **Interview**
  - 5 quarterly, only inventory and basic sample data from 1st
  - excludes expenditures for:
    » housekeeping supplies (e.g., postage stamps)
    » personal care products
    » non-prescription drugs

*NO QUANTITIES*  
*LIMITED QUANTITIES*
Socio-demographic Variables

- Collected during each interview
  - Member level
  - Consumer unit level
    » reference person
    » CU

- Collected 2nd and/or 5th interview
Both the Interview and Diary samples are purposely non-clustered

Past research has shown that clustered samples for expenditure data would not yield expenditure patterns that are representative of the entire area

Clustered samples tend to cut down on travel expenses and hours per schedule.
Let’s look at sample size

- Census uses the term “cases” when referring to its collection workload and costs.
- Cases can be defined as one interview or one diary visit.
- For households with more than one consumer unit, each consumer unit would be counted separately.
Let’s look at some Census figures

- In order to collect the equivalent of 5400 households completing 5 quarterly interviews or 2 diaries, we must field about

  - 60,000 cases for Interview
  - 25,000 cases for Diary
How does this translate to households?

- 60,000 represents the size of the sample prior to any refinement.
- About 1/5 of these cases are Interview 1 -- the bounding interview
- The field representatives refine the sample to determine those housing units that are out of scope of our survey
Once eligible households are determined, the field representatives attempt to collect the data.

As in every survey they encounter refusals.

The result is the number of completed cases that can be used to determine expenditures.
Let’s do the math...

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cases</td>
<td>60,000</td>
</tr>
<tr>
<td>Bounding Interview</td>
<td>12,000</td>
</tr>
<tr>
<td></td>
<td>equals</td>
</tr>
<tr>
<td>Out of Scope</td>
<td>8,800</td>
</tr>
<tr>
<td>Refusals</td>
<td>8,000</td>
</tr>
<tr>
<td>Net Sample Yield</td>
<td>31,200</td>
</tr>
</tbody>
</table>

This translates to about 7800 consumer units.
In Comparison

- SIPP fields about 119,000 cases each year
- CPS fields about 722,000 cases each year
Average Time per Case

- **CEX**
  - Diary: 6.1 hours
  - Interview: 4.0 hours

- **SIPP**: 2.6 hours

- **CPS**: 51.2 minutes

- All hours include travel time
## Cost per Case

<table>
<thead>
<tr>
<th>Program</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEX</td>
<td>$268.00</td>
</tr>
<tr>
<td>SIPP</td>
<td>$193.00</td>
</tr>
<tr>
<td>CPS</td>
<td>$51.00</td>
</tr>
</tbody>
</table>
Census Budgets

- CEX: $24,653,000
- SIPP: $23,050.231
- CPS: $36,658,251
If sample size of CEX interview were increased to the size of SIPP, the Census budget would be about:

$32,000,000
To increase the sample from its current 5400 households to size of CPS, which is approximately 50,000 households.....

We would need to collect about 370,000 cases, at $268 a case = about $100,000,000
Response Rates

- Interview
- Diary

(furlough)
How many households completed all 5 interviews?

- about 75%

How many households completed both diaries?

- about 92%
Provides for:

- 50% expansion in urban PSU’s - in 1999

- Development of CAPI instrument
  » slated for implementation in 2003
Survey Expansion

- A 50% increase in urban PSU’s requires
  - about 57,000 cases for Interview
  - about 23,000 cases for Diary
    » This will yield approximately the equivalent of 7800 households of data for both the diary and interview
Expenditure Data in the CEX
Outline

- Defining consumption
- Data available in the CEX
- Processing of expenditure data
- Data comparisons
Defining Consumption

❖ Expenditures
  – Transaction costs, including taxes, for goods and services
  – Flow of services from durables and owned housing

❖ In-kind transfers
  – Private sources
  – Public sources

❖ Home production
## Expenditure Definitions used in CEX Publications

<table>
<thead>
<tr>
<th>Item</th>
<th>Total expenditures</th>
<th>Current consumption</th>
<th>Outlays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase price of all items but housing and vehicles</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Mortgage principal payments</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Mortgage interest payments</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Purchase price of vehicles</td>
<td>Yes</td>
<td>Yes</td>
<td>Only those not financed</td>
</tr>
<tr>
<td>Vehicle loan principal payments</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Vehicle loan interest payments</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>All other finance charges</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Expenditure Definitions used in CEX Publications - (cont.)

<table>
<thead>
<tr>
<th>Item</th>
<th>Total expenditures</th>
<th>Current Consumption</th>
<th>Outlays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business purchases</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Occupational expenses</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Gifts given outside household</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Cash contributions</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Life, annuity, and other personal insurance</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Pension and retirement contributions</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Comparison of Expenditures
(annual means in nominal dollars)


$32,000
$30,000
$28,000
$26,000
$24,000

Total Expenditures  Outlays  Consumption
Expenditure Data in the Interview

- Quarterly
  - purchase of nondurables
    » global food
    » detail for other items
  - gifts given outside household
  - global cash contributions

- Annually in 5th interview only
  - detailed cash contributions
  - occupational expenses
## Durables in the CEX

<table>
<thead>
<tr>
<th>Initial Inventory (1st Interview)</th>
<th>Purchases (2nd-5th Interviews)</th>
<th>Disposals (2nd-5th Interviews)</th>
<th>Current Inventory (2nd-5th Interviews)</th>
</tr>
</thead>
<tbody>
<tr>
<td>owned vehicles</td>
<td>owned vehicles</td>
<td>owned vehicles</td>
<td>owned vehicles</td>
</tr>
<tr>
<td>owned property</td>
<td>owned property</td>
<td>owned property</td>
<td>owned property</td>
</tr>
<tr>
<td>other durables</td>
<td>other durables</td>
<td><em>not collected</em></td>
<td><em>not available</em></td>
</tr>
</tbody>
</table>
Additional Information on Durables

- Method of acquisition and characteristics of
  - owned property
    (not updated for new construction, alterations, or remodeling)
  - owned vehicles
    (not updated for changes in options)

- Method of acquisition for other durables
  (1st interview only and not updated)
In-Kind Private Transfers

Cash Values

- Meals as pay
- Rent as pay
- Employer contribution to purchased or leased vehicles (personal use)
- Educational expenses reimbursed by agency, employer, or person outside the CU
In-Kind Private Transfers
Cash Values (cont.)

- Reimbursements from insurance company, medical provider, business, or person outside the CU for
  - Vehicle services, parts, and equipment
  - Medical expenses
  - Repairs, maintenance, alterations, and new construction of property
In-Kind Private Transfers
Receipt Only

- Major appliances received as gifts (inventory)
- Vehicles received as gifts
- Real property received as gifts or inheritance
- Health insurance premiums partially or entirely paid by employer, agency or person outside the CU
Other In-Kind Transfers

◆ Public Transfers
  – Cash values
    » Food Stamps (counted in income)
  – Receipt only
    » Medicaid
    » Public housing project or subsidized housing

◆ Public/Private Transfers
  – Receipt only
    » Food, beverages or meals through public or private welfare agencies, including religious organizations
Data Processing for Expenditures

- **Imputation**
  - About 5% of all cost records
  - Over half of records for finance charges (excl. auto and mortgage)
  - About one-fourth of mortgage payment and home ownership cost records

- **Allocation**
  - About 6% of all cost records
  - Over one-fourth of fuel and utility cost records
Data Processing for Expenditures (cont.)

- Allocation (cont.)
  - Over one-fifth of records for clothing of persons 2 and over
- Time adjustment
- Sales taxes
- Additional processing for public use data
  - topcoding
  - geographic restrictions
Topcoding and Geographic Adjustment for Public Use Data

- Subject content cannot present unusual risk of disclosure
  - rent > $3,000
  - property or medical expenses > $200,000
  - airplane purchases and ownership deleted

- Geographic areas with fewer than 100,000 inhabitants cannot be identified
  - region (urban CU’s only)
  - population size (not for rural CU’s and CU’s in West)
  - limited information for states
Data Comparisons

- Diary and Interview
- CEX and external sources
Data Available by Instrument

- Diary
- Interview
- Both

Combination
## Comparability of Selected Items

<table>
<thead>
<tr>
<th>Item code (UCC)</th>
<th>Description</th>
<th>Survey instrument</th>
</tr>
</thead>
<tbody>
<tr>
<td>330110</td>
<td>Soaps and detergents</td>
<td>Diary only</td>
</tr>
<tr>
<td>640110</td>
<td>Hair care products</td>
<td>Diary only</td>
</tr>
<tr>
<td>190903</td>
<td>Food on out-of-town trips</td>
<td>Interview only</td>
</tr>
<tr>
<td>470113</td>
<td>Gasoline on out-of-town trips</td>
<td>Interview only</td>
</tr>
<tr>
<td>320340</td>
<td>Glassware</td>
<td>Both</td>
</tr>
<tr>
<td>320350</td>
<td>Silver serving pieces</td>
<td>Both</td>
</tr>
<tr>
<td>300210</td>
<td>Washing machines</td>
<td>Diary only</td>
</tr>
<tr>
<td>300211</td>
<td>Washing machines, owner</td>
<td>Interview only</td>
</tr>
<tr>
<td>300212</td>
<td>Washing machines, renter</td>
<td>Interview only</td>
</tr>
</tbody>
</table>
### Sample Statistics for Selected Items, 1993-95

<table>
<thead>
<tr>
<th>Item</th>
<th>Interview mean</th>
<th>Interview CV</th>
<th>Diary mean</th>
<th>Diary CV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sofas</td>
<td>$75.40</td>
<td>4.58</td>
<td>$52.72</td>
<td>15.76</td>
</tr>
<tr>
<td>Bedroom linens</td>
<td>33.10</td>
<td>2.87</td>
<td>44.60</td>
<td>7.98</td>
</tr>
<tr>
<td>Legal fees</td>
<td>99.43</td>
<td>7.52</td>
<td>33.34</td>
<td>16.54</td>
</tr>
<tr>
<td>Washing machines</td>
<td></td>
<td></td>
<td>38.10</td>
<td>30.21</td>
</tr>
<tr>
<td>Washing machines (renter)</td>
<td>5.21</td>
<td>6.89</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Washing machines (owned)</td>
<td>14.27</td>
<td>5.52</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physicians’ services</td>
<td>160.86</td>
<td>3.11</td>
<td>216.08</td>
<td>8.98</td>
</tr>
</tbody>
</table>
How do CEX expenditure data compare between surveys and to other sources, such as PCE?

“Reporting ratios” ($CEX/$PCE) show how many dollars are reported by CU’s in the CEX for every $1 reported by PCE.
Food at Home Ratios using Diary and Interview based on Means


Diary detail/Interview  Diary global/Interview
Detailed Diary to Interview Ratios based on Means

![Bar chart showing ratios of total food, food at home, food away, alcohol, and tobacco for years 1991 to 1995.](chart.png)
CEX Interview/American Housing Survey Ratios based on Medians

- Market value of owned home
- Mortgage principal and interest
- Property taxes
- Property insurance
- Rent

CEX Diary/Progressive Grocer Ratios based on Aggregates
CEX Integrated/Personal Consumption Expenditures Ratios based on Aggregates
Income, Assets and Liabilities in the CEX
Income Data

- Collection procedures
- Sources
- Reporting issues
- Data quality
- Imputation
Income data are collected in both the Interview and Diary Surveys.
However, we will focus on Interview data.

- Questions are similar in both Interview and Diary.
- The Interview data are the data used in publications of “integrated” (Diary and Interview) results.
- The Interview survey provides information on total expenditures.
Income data are collected during the second and fifth interviews, and cover the 12 months prior to the interview.

This is done in part to minimize respondent burden.

Data are collected after the expenditure data.
Income data are collected at both the member level and consumer unit level

Member level (Major sources; All persons at least 14 years old)

- Wages and Salaries
- Self-employment - farm
- Self-employment - non-farm
- Social Security and Railroad retirement
- Supplemental Security

Consumer unit level

- Interest Income
- Dividend Income
- Rental of property
- Pensions and annuities
- Unemployment insurance
- Worker’s Compensation and VA benefits
- Alimony and regular contributions
- Child support
- Public Assistance/welfare
- Food Stamps
- Other sources
- Lump sum receipts
This is similar to the CPS, with the following exceptions:

- CPS collects most sources for each household member.

- Some sources in CEX (e.g., Social Security and Railroad Retirement) are collected as separate categories in CPS.

- Other sources in CEX (e.g., pensions and annuities) are collected as many separate categories in CPS (e.g., private pensions, Federal government pensions, U.S. military pensions, and black lung survivor income)
Based on reporting status,

Consumer units are divided into “complete” and “incomplete” reporters of income.
“Complete” income reporters….

- Report a value for at least one major source of income for their “reference person”
- Report a value for at least one major source of income for someone else (and the reference person reports having no major sources of income)
- Report a value for some family level income; members have no major sources of income
Drawbacks of the definition:

- Not all complete reporters provide a full accounting of income from all sources.
- Studies have shown that “complete” reporters are not a random subset of all consumer units.
- The percentage of complete reporters has declined in recent years.
Percent Complete Reporters: 1988-1995
Notes on Complete Reporters:

- Complete reporters provide a value for at least one major source of income.
- About 85 percent of the total sample for the Interview Survey.
- Most studies that use CEX income data rely on complete reporters.
- Using more restrictive definition of complete reporter yields a percent reporting comparable to the CPS.
Percent reporting differs by source of income...
...as do means for all complete reporters (1995).
Tax data are also collected in the Interview survey....

- Payroll tax
- Property tax
- Federal income tax
  - No separate value for EITC
- State and local income tax
- Personal property tax
- Other taxes
However, as with income data, tax reporting is an issue.

Percent Reporting Federal Income Taxes: 2nd and 5th Interview Complete Reporters: 1994-95

- All complete reporters: 68%
- 1st Income quintile: 29%
- 2nd Income quintile: 58%
- 3rd Income quintile: 79%
- 4th Income quintile: 87%
- 5th Income quintile: 87%
How do CEX income data compare to other sources, such as CPS?

“Reporting ratios” ($CEX/$CPS) show how many income dollars CEX collects for every $1 CPS collects.
Over time, the following ratios are observed for selected sources:
The following other patterns are observed:

“High” Ratio Items:
- Wage and salary
- Self-employment
- Social security
- Public assistance

“Low” Ratio Items:
- Property income
- Unemployment/Worker’s Compensation/Veterans’ benefits.
- Regular contributions and other income
CEX/CPS ratios by income source and household type: 1994

- All households
- Singles
- Married couples

<table>
<thead>
<tr>
<th>Source</th>
<th>All households</th>
<th>Singles</th>
<th>Married couples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household income</td>
<td>1.0</td>
<td>0.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Retirement</td>
<td>0.8</td>
<td>0.6</td>
<td>0.0</td>
</tr>
<tr>
<td>Dividends</td>
<td>0.0</td>
<td>0.2</td>
<td>0.75</td>
</tr>
<tr>
<td>Unemployment &amp; worker's comp</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
</tbody>
</table>
It is important to remember that income data in the CPS data are imputed for missing values, but they are not in the CEX.

CEX is experimenting with imputation to fill in missing data. How might this affect outcomes?
First, some background on methodology.

- We are examining “model-based” imputation.
- We are exploring “multiple” imputation. (Procedure involves estimating income several times and averaging the estimates.)
- We are considering the “hierarchical” approach (member 2’s income depends on member 1).
As this work is still in progress, the following results are obtained from a “single” imputation model using the hierarchical method.

- Imputation is for complete reporters only
- Reported values preferred to imputed values
- Negative values are removed
At least one family in every quintile is imputed to belong in the 5th quintile.
Most of the movement is due to low-income reporters moving into higher (but not always the highest) income classes.

[Bar chart showing percent distribution of consumer units by income range. The chart includes categories from $10,000 to $100,000+ with specific percentages for each range. It also includes observed and imputed data.]
CEX/CPS ratio for total household income by percentile

Households: Observed
Households: Imputed
Married couples: Observed
Married couples: Imputed
Assets and Liabilities

- Collection procedures
- Sources
- Reporting issues
- Data quality
Assets and Liabilities are collected in different interviews and sections of the survey.

- Financial Assets are collected in the 5th Interview after income
- Consumer debt (other than home and vehicle) are collected in the 2nd and 5th Interview just before income
- Real property information is collected in the first interview in the home-ownership expenditure section
- Vehicle information is collected in the first quarter in the vehicle expenditure section
Market values are collected for some items.

<table>
<thead>
<tr>
<th>Assets:</th>
<th>Liabilities:</th>
</tr>
</thead>
<tbody>
<tr>
<td>– Savings accounts</td>
<td>– Estimated mortgage principal outstanding</td>
</tr>
<tr>
<td>– Checking accounts</td>
<td>– Vehicle principal</td>
</tr>
<tr>
<td>– U.S. Savings bonds</td>
<td>– Credit card debt</td>
</tr>
<tr>
<td>– Stocks, bonds, mutual funds</td>
<td>– Store Installment debt</td>
</tr>
<tr>
<td>– Money owed to CU</td>
<td>– Other debt owed to:</td>
</tr>
<tr>
<td></td>
<td>– Banks /savings and loans/credit unions, finance companies</td>
</tr>
<tr>
<td></td>
<td>– Insurance companies</td>
</tr>
<tr>
<td></td>
<td>– Health care providers</td>
</tr>
</tbody>
</table>
Changes in values are also available for selected variables.

<table>
<thead>
<tr>
<th>Assets</th>
<th>Liabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td> Savings accounts</td>
<td> Amount owed to other creditors</td>
</tr>
<tr>
<td> Checking accounts</td>
<td> Mortgage principal (special/lump-sum payments, regular reduction) for owned home/other properties</td>
</tr>
<tr>
<td> U.S. savings bonds</td>
<td> Vehicle principal</td>
</tr>
<tr>
<td> Securities (stocks, bonds, mutual funds)</td>
<td></td>
</tr>
<tr>
<td> Money owed to CU</td>
<td></td>
</tr>
<tr>
<td> Investments/withdrawals from farm/business</td>
<td></td>
</tr>
<tr>
<td> Contributions/withdrawals from Pensions</td>
<td></td>
</tr>
</tbody>
</table>
Percent Reporting for Financial Assets (All 5th Interview CUs: 1994-95)
Market value of financial securities

All 5th Interview CUs: 1994-95

- Savings Accounts: $7,437
- Checking Accounts: $2,645
- U.S. Savings Bonds: $465
- Securities: $10,508
Percent reporting values for financial liabilities

All 5th Interview CUs: 1994-95

- All consumer debt: 48%
- Credit cards: 42%
- Store Installment: 9%
- Banks, credit unions, etc: 8%
- Other debt: 7%
Value of outstanding financial debt

All 5th Interview CUs: 1994-95

- Credit cards: $1,156
- Store Installment: $67
- Banks, credit union, etc: $454
- Other debt: $291
Property assets and liabilities

- Market value of owned home
- Market value of other property
- Mortgage
- Other property debt (home equity loans)
- Vehicles - ownership and purchase price
- Vehicle debt
Real Property: 1995

Percent reporting

<table>
<thead>
<tr>
<th>Type</th>
<th>With mortgage</th>
<th>Owned home</th>
<th>Vacation home</th>
<th>Other real estate</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td></td>
<td>70%</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>Average Market Value for all CUs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Owned home</th>
<th>Vacation home</th>
<th>Other real estate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>$70,000</td>
<td>$50,000</td>
<td>$30,000</td>
</tr>
<tr>
<td>%</td>
<td>70%</td>
<td>50%</td>
<td>30%</td>
</tr>
</tbody>
</table>

With mortgage: 10%
Research Summary
Recent Research

How can we reduce respondent burden while improving the expenditure estimates?

- We looked at one possible solution: reducing the number of questions for certain expenditures in the interview, replacing them with “globals”
At the same time we looked at redesigning the diary.

- The diary could be segmented into “targeted” diaries with separate samples.
- One would be similar to our present diary -- asking for “everyday” expenditures
- Another would be asking for detailed expenditures for those areas we had earmarked for global questions in the interview
A very small field test was conducted of the two diaries.

- Results showed that respondents were able to understand the concept of some versus all expenditures
- But, the level of expenditures received in the diary were low
– We also reviewed other sections in the interview

» Child Care
» Business Expenses
» Cash Contributions
» Income
- Changes with the introduction of CAPI
- Business Expenses
- Cash Contributions
- Gifts
Diary Research Project

Chartered with providing:

- Recommendations on previous Diary work
- Recommendations on use of scanning data and technology
- Recommendations on “User Friendly” diary research project
- Costs associated with recommendations
Proposed Research

- Request for funding in FY99
- “improve the reliability of expenditure estimates”
What is the most efficient, most accurate method for collecting expenditures and income data?
Issues we need to consider:

- Household underreporting
- Nonresponse
- Respondent Burden
- Cost
- Uses and Users
Credits

- Introduction and Research Summary
  - Mary E. McCarthy, DCEX Chief

- Expenditures in the CEX
  - Thesia I. Garner and William D. Passero
  - DPINR and DCEX

- Income, Assets, and Liabilities in the CEX
  - David S. Johnson and Geoffrey D. Paulin
  - DPINR and DCEX