

Ordinary Least Squares Results: Single Females						
Variable	Food at Home			Food Away From Home		
	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value
Intercept .....	3.915	0.333	11.760	-0.346	0.646	-0.536
Occupation of reference person (wage or salary earner or salary earner)						
Self-employed .....	0.146	0.094	1.546	-0.046	0.178	-0.257
Retired .....	-1.020	0.396	-2.580	0.008	0.794	0.010
Marital status (widowed/married) .....						
Divorced .....	-0.046	0.035	-1.305	-0.005	0.070	-0.073
Separated .....	-0.118	0.114	-1.033	-0.199	0.219	-0.908
Single (never married) .....	-0.034	0.056	-0.615	0.234	0.107	2.180
Race of reference person (not black) .....						
Black .....	0.083	0.050	1.654	-0.024	0.104	-0.226
Ethnic origin of reference person (non-Hispanic) .....						
Hispanic .....	0.185	0.109	1.707	0.373	0.232	1.605
Educational attainment of reference person (did not graduate high school)						
High school graduate .....	0.057	0.045	1.273	-0.132	0.096	-1.380
Some college .....	-0.041	0.048	-0.862	-0.013	0.099	-0.135
College graduate .....	-0.046	0.060	-0.764	0.103	0.118	0.873
Attended graduate school .....	0.118	0.068	1.732	0.193	0.132	1.463
Degree urbanization (urban area)						
Rural area .....	0.036	0.047	0.757	-0.133	0.093	-1.432
Region of residence .....						
Northeast .....	-0.013	0.043	-0.308	-0.254	0.090	-2.831
Midwest .....	-0.087	0.038	-2.285	-0.055	0.074	-0.737
West .....	0.003	0.041	0.073	-0.300	0.082	-3.673
Housing tenure (owned home, with mortgage)						
Owned home (no mortgage) .....	0.067	0.040	1.674	0.218	0.077	2.818
Renter .....	0.016	0.045	0.360	-0.035	0.088	-0.404
Permanent income coefficient .....						
Log (total quarterly outlays) .....	0.256	0.039	6.607	0.627	0.075	8.363
Retired*Log (total outlays) .....	0.134	0.047	2.836	-0.041	0.094	-0.441

## Continued—Ordinary Least Squares Results: Single Females

Variable	Shelter and Utilities: Owners			Shelter and Utilities: Renters		
	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value
Intercept .....	1.520	0.365	4.168	1.284	0.632	2.031
Occupation of reference person (wage or salary earner or salary earner) .....						
Self-employed .....	-0.115	0.107	-1.071	-0.278	0.157	-1.771
Retired .....	0.303	0.432	0.702	0.839	0.783	ñ1.072
Marital status (widowed/married) .						
Divorced .....	-0.009	0.039	-0.219	-0.114	0.061	-1.859
Separated .....	-0.123	0.150	-0.821	-0.204	0.139	-1.463
Single (never married) .....	-0.118	0.062	-1.897	0.019	0.097	0.200
Race of reference person (not black)						
Black .....	0.110	0.058	1.901	-0.018	0.084	-0.210
Ethnic origin of reference person (non-Hispanic) .						
Hispanic .....	0.169	0.128	1.327	0.110	0.159	0.692
Educational attainment of reference person (did not graduate high school)						
High school graduate .....	-0.003	0.052	-0.049	0.078	0.072	1.086
Some college .....	-0.011	0.057	-0.193	0.046	0.070	0.654
College graduate .....	0.158	0.067	2.381	-0.105	0.125	-0.846
Attended graduate school .....	0.110	0.076	1.454	-0.172	0.122	-1.412
Degree urbanization (urban area)						
Rural area .....	0.032	0.049	0.651	0.225	0.107	2.116
Region of residence						
Northeast .....	0.374	0.049	7.592	0.023	0.071	0.318
Midwest .....	0.176	0.042	4.202	-0.011	0.072	-0.155
West .....	0.231	0.048	4.865	0.191	0.067	2.861
Housing tenure (owned home, with mortgage)						
Owned home (no mortgage) .....	-0.591	0.041	-14.494	...	...	...
Dwelling characteristics						
Number of rooms (including bedrooms) .....	-0.010	0.011	-0.912	0.009	0.023	0.400
Number of bathrooms/half baths .....	0.058	0.026	2.243	0.077	0.059	1.300
Permanent income coefficient .....						
Log (total quarterly outlays) .....	0.700	0.043	16.234	0.715	0.077	9.258
Retired*Log (total outlays) .....	-0.042	0.051	-0.810	0.087	0.095	0.917

<b>Continued—Ordinary Least Squares Results: Single Females</b>			
<b>Variable</b>	<b>Apparel and Services</b>		
	<b>Parameter estimate</b>	<b>Standard error</b>	<b>t-value</b>
Intercept .....	-4.481	0.791	-5.666
Occupation of reference person (wage or salary earner or salary earner)			
Self-employed .....	-0.009	0.216	-0.041
Retired .....	1.841	0.961	1.915
Marital status (widowed/married)			
Divorced .....	0.207	0.083	2.483
Separated .....	0.393	0.266	1.474
Single (never married) .....	0.012	0.129	0.096
Race of reference person (not black) .....			
Black .....	-0.123	0.125	-0.982
Ethnic origin of reference person (non-Hispanic) .....			
Hispanic .....	0.468	0.291	1.607
Educational attainment of reference person (did not graduate high school)			
High school graduate .....	0.262	0.117	2.245
Some college .....	0.458	0.122	3.769
College graduate .....	0.233	0.148	1.575
Attended graduate school .....	0.548	0.167	3.277
Degree urbanization (urban area)			
Rural area .....	-0.036	0.115	-0.309
Region of residence			
Northeast .....	-0.155	0.101	-1.538
Midwest .....	-0.427	0.091	-4.671
West .....	-0.398	0.098	-4.055
Housing tenure (owned home, with mortgage)			
Owned home (no mortgage) ...	0.528	0.094	5.645
Renter .....	0.099	0.105	0.942
Permanent income coefficient			
Log (total quarterly outlays) ....	1.080	0.092	11.738
Retired*Log (total outlays) .....	-0.252	0.114	-2.210

Continued—Ordinary Least Squares Results: Single Females									
Variable	Transportation			Entertainment			Out-of-Town Trips		
	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value
Intercept .....	-0.132	0.614	-0.215	-0.377	0.663	-0.568	-0.773	1.388	-0.557
Occupation of reference person (wage or salary earner or salary earner) .....									
Self-employed .....	-0.005	0.174	-0.028	0.128	0.182	0.706	0.328	0.405	0.808
Retired .....	-0.469	0.740	-0.633	-0.419	0.809	-0.518	-3.592	1.767	-2.033
Marital status (widowed/married) .....									
Divorced .....	0.055	0.066	0.830	0.005	0.070	0.074	ñ0.019	0.152	-0.123
Separated .....	0.415	0.210	1.973	-0.060	0.215	-0.278	0.524	0.600	0.874
Single (never married) .....	-0.033	0.104	-0.314	-0.147	0.106	-1.392	0.162	0.226	0.719
Race of reference person (not black) .....									
Black .....	0.270	0.092	2.931	-0.343	0.109	-3.157	-0.058	0.236	-0.248
Ethnic origin of reference person (non-Hispanic) .....									
Hispanic .....	0.395	0.200	1.973	-0.190	0.237	-0.804	-0.246	0.432	-0.570
Educational attainment of reference person (did not graduate high school) .....									
High school graduate .....	0.024	0.084	0.293	0.108	0.095	1.138	0.671	0.242	2.779
Some college .....	0.093	0.089	1.045	0.360	0.099	3.624	0.255	0.251	1.017
College graduate .....	0.054	0.111	0.487	0.430	0.122	3.539	0.541	0.273	1.980
Attended graduate school .....	-0.078	0.126	-0.618	0.649	0.133	4.882	0.755	0.292	2.586
Degree urbanization (urban area) .....									
Rural area .....	0.055	0.088	0.625	-0.184	0.094	-1.952	-0.214	0.214	-0.999
Region of residence .....									
Northeast .....	-0.042	0.080	-0.526	0.110	0.083	1.328	0.001	0.172	0.006
Midwest .....	-0.070	0.071	-0.988	-0.046	0.075	-0.613	-0.199	0.171	-1.164
West .....	0.040	0.077	0.517	0.088	0.081	1.088	0.317	0.173	1.835
Housing tenure (owned home, with mortgage) .....									
Owned home (no mortgage) .....	-0.011	0.074	-0.149	0.140	0.077	1.831	0.121	0.159	0.761
Renter .....	0.031	0.083	0.376	-0.195	0.087	-2.237	-0.139	0.188	-0.737
Vehicles .....									
Number of automobiles owned .....	0.328	0.084	3.902	...	...	...	...	...	...
At least one other vehicle owned .....	-0.063	0.053	-1.187	0.023	0.053	0.434	-0.151	0.119	-1.269
Permanent income coefficient .....									
Log (total quarterly outlays) .....	0.683	0.072	9.441	0.608	0.077	7.900	0.667	0.158	4.224
Retired*Log (total outlays) .....	0.026	0.088	0.292	0.044	0.096	0.456	0.410	0.204	2.008

Ordinary Least Squares Results: Single Males						
Variable	Food at Home			Food away from Home		
	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value
Intercept .....	4.727	0.607	7.784	1.367	1.152	1.186
Occupation of reference person (wage or salary earner or salary earner)						
Self-employed .....	-0.282	0.130	-2.170	0.125	0.240	0.519
Retired .....	-1.328	0.738	-1.799	-1.496	1.477	-1.013
Marital status (widowed/married)						
Divorced .....	-0.007	0.067	-0.097	0.335	0.135	2.474
Separated .....	-0.006	0.126	-0.046	-0.040	0.242	-0.165
Single (never married) .....	-0.104	0.086	-1.211	-0.097	0.173	-0.559
Race of reference person (not black)						
Black .....	-0.010	0.083	-0.123	-0.240	0.166	-1.450
Ethnic origin of reference person (non-Hispanic)						
Hispanic .....	0.085	0.139	0.610	-0.170	0.274	-0.619
Educational attainment of reference person (did not graduate high school)						
High school graduate .....	-0.006	0.080	-0.073	0.236	0.163	1.443
Some college .....	-0.054	0.089	-0.612	0.025	0.178	0.142
College graduate .....	0.057	0.094	0.605	-0.090	0.186	-0.482
Attended graduate school .....	0.220	0.111	1.991	0.146	0.212	0.689
Degree urbanization (urban area)						
Rural area .....	-0.334	0.104	-3.217	-0.581	0.219	-2.657
Region of residence						
Northeast .....	-0.137	0.078	-1.744	0.017	0.160	0.105
Midwest .....	-0.232	0.075	-3.076	-0.206	0.148	-1.389
West .....	-0.196	0.074	-2.627	-0.101	0.148	-0.679
Housing tenure (owned home, with mortgage)						
Owned home (no mortgage) .....	0.321	0.082	3.914	0.442	0.155	2.860
Renter .....	0.035	0.080	0.445	0.214	0.152	1.407
Permanent income coefficient .....						
Log (total quarterly outlays)	0.176	0.069	2.553	0.441	0.131	3.365
Retired*Log (total outlays) .....	0.143	0.088	1.635	0.150	0.174	0.859

Continued—Ordinary Least Squares Results: Single Males						
Variable	Shelter and Utilities: Owners			Shelter and Utilities: Renters		
	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value
Intercept .....	2.469	0.623	3.965	3.164	0.659	4.798
Occupation of reference person (wage or salary earner or salary earner)						
Self-employed .....	0.214	0.139	1.542	-0.345	0.137	-2.524
Retired .....	0.845	0.719	1.176	-1.077	1.033	-1.043
Marital status (widowed/married)						
Divorced .....	-0.154	0.063	-2.444	-0.149	0.095	-1.565
Separated .....	-0.074	0.134	-0.556	0.055	0.153	0.358
Single (never married) .....	-0.022	0.077	-0.283	-0.179	0.123	-1.455
Race of reference person (not black)						
Black .....	0.139	0.080	1.741	0.124	0.111	1.116
Ethnic origin of reference person (non-Hispanic)						
Hispanic .....	0.110	0.125	0.883	0.029	0.192	0.151
Educational attainment of reference person (did not graduate high school)						
High school graduate .....	0.007	0.074	0.092	0.167	0.113	1.472
Some college .....	0.003	0.080	0.038	0.479	0.116	4.125
College graduate .....	0.138	0.094	1.467	0.510	0.117	4.342
Attended graduate school .....	0.069	0.096	0.713	0.461	0.193	2.385
Degree urbanization (urban area)						
Rural area .....	0.003	0.091	0.029	-0.545	0.186	-2.933
Region of residence						
Northeast .....	0.479	0.076	6.301	0.049	0.110	0.444
Midwest .....	0.242	0.073	3.289	0.020	0.092	0.221
West .....	0.128	0.075	1.698	0.117	0.081	1.438
Housing tenure (owned home, with mortgage)						
Owned home (no mortgage) .....	-0.766	0.070	-10.998	...	...	...
Dwelling characteristics						
Number of rooms (incl. bedrooms) .....	0.003	0.020	0.146	0.081	0.028	2.924
Number of bathrooms/half baths .....	0.084	0.042	2.024	0.072	0.082	0.874
Permanent income coefficient						
Log (total quarterly outlays) .....	0.586	0.072	8.138	0.427	0.081	5.280
Retired*Log (total outlays) .....	-0.121	0.084	-1.439	0.139	0.126	1.106

<b>Continued—Ordinary Least Squares Results: Single Males</b>			
<b>Variable</b>	<b>Apparel and Services</b>		
	<b>Parameter estimate</b>	<b>Standard error</b>	<b>t-value</b>
Intercept .....	-1.958	1.281	1.529
Occupation of reference person (wage or salary earner or salary earner) .....			
Self-employed .....	0.145	0.258	0.560
Retired .....	0.014	1.618	0.009
Marital status (widowed/married)			
Divorced .....	0.045	0.148	0.301
Separated .....	-0.089	0.257	-0.345
Single (never married) .....	-0.310	0.186	-1.664
Race of reference person (not black) .....			
Black .....	0.042	0.172	0.247
Ethnic origin of reference person (non-Hispanic) .....			
Hispanic .....	0.302	0.297	1.016
Educational attainment of reference person (did ... graduate high school)			
High school graduate .....	0.164	0.185	0.889
Some college .....	0.702	0.204	3.438
College graduate .....	0.213	0.205	1.040
Attended graduate school .....	0.598	0.251	2.382
Degree urbanization (urban area)			
Rural area .....	-0.144	0.235	-0.613
Region of residence			
Northeast .....	-0.062	0.175	-0.354
Midwest .....	-0.260	0.166	-1.566
West .....	-0.148	0.156	-0.951
Housing tenure (owned home, with mortgage)			
Owned home (no mortgage) ...	0.033	0.176	0.189
Renter .....	0.070	0.166	0.424
Permanent income coefficient			
Log (total quarterly outlays) ..	0.756	0.145	5.216
Retired*Log (total outlays) .....	-0.015	0.190	-0.079

Continued— Ordinary Least Squares: Single Males									
Variable	Transportation			Entertainment			Out-of-Town Trips		
	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value
Intercept .....	-3.444	0.967	-3.560	-1.743	1.100	-1.584	-7.872	2.617	-3.008
Occupation of reference person (wage or salary earner or salary earner)									
Self-employed .....	-0.384	0.205	-1.873	-0.114	0.217	-0.526	0.616	0.498	1.236
Retired .....	2.491	1.178	2.115	1.949	1.399	1.393	6.144	3.138	1.958
Marital status (widowed/married)									
Divorced .....	-0.015	0.107	-0.141	0.109	0.121	0.897	-0.230	0.299	-0.771
Separated .....	-0.338	0.199	-1.696	0.077	0.213	0.363	-0.650	0.491	-1.323
Single (never married) .....	0.082	0.138	0.593	-0.038	0.162	-0.237	-0.549	0.371	-1.479
Race of reference person (not black)									
Black .....	0.205	0.132	1.556	-0.036	0.159	-0.225	-0.200	0.359	-0.558
Ethnic origin of reference person (non-Hispanic)									
Hispanic .....	-0.150	0.221	-0.679	0.040	0.254	0.158	0.434	0.513	0.845
Educational attainment of reference person (did not graduate high school)									
High school graduate .....	-0.133	0.128	-1.040	0.061	0.150	0.405	1.018	0.400	2.547
Some college .....	-0.438	0.143	-3.058	0.329	0.167	1.968	1.453	0.414	3.509
College graduate .....	-0.403	0.151	-2.664	0.630	0.173	3.650	1.366	0.405	3.372
Attended graduate school .....	-0.567	0.175	-3.235	0.431	0.199	2.171	0.941	0.444	2.117
Degree urbanization (urban area)									
Rural area .....	-0.037	0.168	-0.222	0.270	0.205	1.313	0.250	0.602	0.416
Region of residence									
Northeast .....	-0.050	0.126	-0.399	0.107	0.139	0.764	0.427	0.402	1.061
Midwest .....	-0.095	0.119	-0.795	-0.113	0.141	-0.801	-0.187	0.304	-0.616
West .....	0.062	0.117	0.528	-0.015	0.130	-0.115	0.169	0.291	0.581
Housing tenure (owned home, with mortgage)									
Owned home (no mortgage) .....	-0.036	0.133	-0.270	-0.062	0.143	-0.430	0.498	0.314	1.586
Renter .....	-0.103	0.126	-0.814	-0.347	0.138	-2.514	-0.264	0.315	-0.838
Vehicles									
Number of automobiles owned ..	0.063	0.075	0.832	...	...	...	...	...	...
At least one other vehicle owned .....	0.070	0.040	1.750	-0.042	0.044	-0.961	-0.015	0.086	-0.172
Permanent income coefficient									
Log (total quarterly outlays) ....	1.168	0.111	10.509	0.791	0.125	6.329	1.411	0.284	4.962
Retired*Log (total outlays) .....	-0.316	0.140	-2.263	-0.243	0.165	-1.473	-0.698	0.360	-1.941



Ordinary Least Squares Results: Married Couples						
Variable	Food at Home			Food away from Home		
	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value
Intercept .....	4.623	0.194	23.854	-0.793	0.419	-1.891
Occupation of reference person (wage or salary earner or salary earner)						
Self-employed .....	-0.050	0.035	-1.422	-0.039	0.075	-0.526
Retired .....	-0.310	0.263	-1.176	2.206	0.585	3.772
Race of reference person (not black)						
Black .....	-0.129	0.041	-3.103	-0.184	0.097	-1.901
Ethnic origin of reference person (non-Hispanic)						
Hispanic .....	0.115	0.059	1.961	-0.261	0.134	-1.940
Educational attainment of reference person (did not graduate high school)						
High school graduate .....	0.008	0.029	0.291	0.017	0.065	0.264
Some college .....	0.035	0.031	1.124	0.085	0.068	1.243
College graduate .....	0.056	0.034	1.668	0.091	0.073	1.237
Attended graduate school .....	0.086	0.038	2.268	0.291	0.081	3.590
Degree urbanization (urban area)						
Rural area .....	-0.064	0.026	-2.416	-0.290	0.059	-4.941
Region of residence						
Northeast .....	0.027	0.025	1.066	-0.009	0.054	-0.159
Midwest .....	-0.050	0.023	-2.188	-0.020	0.048	-0.418
West .....	-0.029	0.025	-1.130	-0.188	0.054	-3.464
Housing tenure (owned home, with mortgage)						
Owned home (no mortgage) .....	0.021	0.021	1.002	0.004	0.045	0.082
Renter .....	-0.001	0.038	-0.023	-0.009	0.085	-0.102
Permanent income coefficient						
Log (total quarterly outlays) .....	0.235	0.021	11.052	0.704	0.046	15.389
Retired*Log (total outlays) .....	0.031	0.030	1.054	-0.259	0.065	-3.967

## Continued—Ordinary Least Squares Results: Married Couples

Variable	Shelter and Utilities: Owners			Shelter and Utilities: Renters		
	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value
Intercept .....	2.446	0.210	11.659	2.436	0.993	2.452
Occupation of reference person (wage or salary earner or salary earner)						
Self-employed .....	0.001	0.038	0.016	0.034	0.185	0.184
Retired .....	0.352	0.285	1.235	0.576	1.486	0.387
Race of reference person (not black)						
Black .....	0.081	0.046	1.754	0.229	0.142	1.619
Ethnic origin of reference person (non-Hispanic) .....						
Hispanic .....	0.124	0.067	1.849	0.201	0.159	1.263
Educational attainment of reference person (did not graduate high school)						
High school graduate .....	-0.015	0.031	-0.461	0.169	0.141	1.194
Some college .....	0.022	0.034	0.626	0.317	0.145	2.179
College graduate .....	0.063	0.038	1.663	0.309	0.158	1.950
Attended graduate school .....	-0.037	0.042	-0.875	0.632	0.208	3.043
Degree urbanization (urban area)						
Rural area .....	-0.134	0.028	-4.712	-0.251	0.172	-1.461
Region of residence						
Northeast .....	0.234	0.028	8.444	0.192	0.105	1.829
Midwest .....	0.057	0.025	2.297	0.010	0.110	0.095
West .....	0.084	0.028	2.992	0.172	0.096	1.778
Housing tenure (owned home, with mortgage) .....						
Owned home (no mortgage) .....	-0.670	0.023	-29.669	...	...	...
Dwelling characteristics						
Number of rooms (including bedrooms) .....	0.027	0.007	4.070	0.001	0.033	0.032
Number of bathrooms/half baths .....	0.090	0.015	6.075	0.132	0.079	1.676
Permanent income coefficient						
Log (total quarterly outlays) .....	0.564	0.024	23.683	0.543	0.108	5.048
Retired*Log (total outlays) .....	-0.042	0.032	-1.319	-0.088	0.168	-0.522

<b>Continued—Ordinary Least Squares Results: Married Couples</b>			
<b>Variable</b>	<b>Apparel and Services</b>		
	<b>Parameter estimate</b>	<b>Standard error</b>	<b>t-value</b>
Intercept .....	-3.209	0.522	-6.145
Occupation of reference person (wage or salary earner or salary earner) .....			
Self-employed .....	-0.020	0.090	-0.223
Retired .....	1.663	0.725	2.294
Race of reference person (not black)			
Black .....	-0.062	0.111	-0.558
Ethnic origin of reference person (non-Hispanic)			
Hispanic .....	0.106	0.168	0.632
Educational attainment of reference person (did not graduate high school)			
High school graduate .....	0.058	0.079	0.728
Some college .....	0.177	0.084	2.099
College graduate .....	0.244	0.091	2.701
Attended graduate school .....	0.239	0.100	2.393
Degree urbanization (urban area)			
Rural area .....	-0.166	0.072	-2.325
Region of residence .....			
Northeast .....	0.170	0.067	2.543
Midwest .....	-0.016	0.060	0.272
West .....	-0.206	0.067	-3.073
Housing tenure (owned home, with mortgage)			
Owned home (no mortgage)	0.119	0.056	2.127
Renter .....	-0.143	0.101	-1.419
Permanent income coefficient			
Log (total quarterly outlays) .....	0.944	0.057	16.543
Retired*Log (total outlays) .....	-0.215	0.081	-2.656

Continued—Ordinary Least Squares Results: Married Couples									
Variable	Transportation			Entertainment			Out-of-Town Trips		
	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value	Parameter estimate	Standard error	t-value
Intercept .....	-1.861	0.399	-4.660	-2.697	0.439	-6.141	-2.296	0.864	-2.656
Occupation of reference person (wage or salary earner or salary earner)									
Self-employed .....	-0.227	0.072	-3.170	-0.203	0.076	-2.658	-0.129	0.147	-0.875
Retired .....	-0.444	0.543	-0.818	0.282	0.611	0.461	-1.995	1.252	-1.594
Race of reference person (not black)									
Black .....	0.059	0.085	0.692	-0.114	0.098	-1.170	-0.137	0.214	-0.639
Ethnic origin of reference person (non-Hispanic)									
Hispanic .....	0.142	0.120	1.186	-0.510	0.135	-3.772	-0.256	0.332	-0.771
Educational attainment of reference person (did not graduate high school)									
High school graduate .....	0.036	0.059	0.602	0.104	0.067	1.544	-0.153	0.148	-1.030
Some college .....	-0.090	0.064	-1.417	0.274	0.071	3.833	0.071	0.154	0.458
College graduate .....	-0.199	0.069	-2.873	0.183	0.077	2.374	0.152	0.157	0.971
Attended graduate school .....	-0.188	0.078	-2.412	0.323	0.085	3.782	0.076	0.168	0.452
Degree urbanization (urban area)									
Rural area .....	0.142	0.056	2.554	-0.117	0.062	-1.891	-0.280	0.124	-2.269
Region of residence									
Northeast .....	-0.160	0.052	-3.067	0.101	0.057	1.793	-0.132	0.114	-1.155
Midwest .....	-0.175	0.047	-3.726	-0.009	0.051	-0.181	0.089	0.098	0.910
West .....	-0.120	0.053	-2.292	0.001	0.057	0.021	0.113	0.107	1.060
Housing tenure (owned home, with mortgage)									
Owned home (no mortgage) ..	0.066	0.044	1.519	0.084	0.047	1.783	0.223	0.090	2.485
Renter .....	0.171	0.079	2.170	-0.119	0.088	-1.348	-0.146	0.172	-0.846
Vehicles									
Number of automobiles owned .....	0.060	0.025	2.380	...	...	...	...	...	...
At least one other vehicle owned .....	0.075	0.015	4.952	0.026	0.016	1.627	-0.031	0.030	-1.031
Permanent income coefficient									
Log (total quarterly outlays) ..	0.960	0.044	21.682	0.901	0.048	18.733	0.904	0.092	9.820
Retired*Log (total outlays) ....	0.016	0.061	0.261	-0.050	0.068	-0.735	0.237	0.137	1.726

Logit Results: Pre-Retired/Retired Single Males												
Variable	Food Away from Home			Apparel and Services			Entertainment			Out-of-Town Trips		
	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square
Intercept .....	-2.3663	3.7126	0.5239	-9.6619	3.2283	0.0028	-1.7798	3.8292	0.6421	-14.5336	2.8608	0.0001
Occupation of reference person (wage or salary earner or salary earner) .												
Self-employed .....	0.5848	1.0785	0.5877	0.5829	0.7977	0.4650	0.2386	1.1043	0.8289	-0.7214	0.5070	0.1548
Retired .....	-8.9248	4.4580	0.0453	-6.2756	4.0298	0.1194	-8.3888	4.5819	0.0671	4.6094	3.4869	0.1862
Marital status (widowed/ married)												
Divorced .....	0.0092	0.3244	0.9775	0.5639	0.2978	0.0583	0.4623	0.3527	0.1900	0.2298	0.2913	0.4302
Separated .....	0.0771	0.7167	0.9143	0.455	0.7044	0.5183	1.4083	1.0854	0.1945	0.0115	0.5215	0.9824
Single (never married) ....	-0.4045	0.4152	0.3299	0.3468	0.3781	0.3591	-0.4617	0.4376	0.2914	0.1892	0.3617	0.6009
Race of reference person (not black)												
Black .....	-0.0952	0.4080	0.8155	0.8658	0.4276	0.0429	-0.4003	0.3967	0.3130	-0.1974	0.3625	0.5861
Ethnic origin of reference person (non-Hispanic)												
Hispanic .....	0.4572	0.7638	0.5495	0.4539	0.7211	0.5290	0.0241	0.8409	0.9772	0.5913	0.5620	0.2927
Educational attainment of reference person (did not graduate high school)												
High school graduate .....	-0.0049	0.3594	0.9891	0.0164	0.3325	0.9607	0.4029	0.3708	0.2772	0.3954	0.3751	0.2918
Some college .....	-0.0797	0.4301	0.8530	0.1263	0.3858	0.7435	0.0493	0.4253	0.9078	0.5352	0.3907	0.1707
College graduate .....	0.2834	0.4738	0.5497	0.8897	0.4820	0.0649	0.8665	0.5280	0.1008	1.3542	0.4122	0.0010
Attended graduate school .....	1.7404	0.8165	0.0331	0.0452	0.4780	0.9246	1.2556	0.7077	0.0760	0.7330	0.4639	0.1141
Degree urbanization (urban area)												
Rural area .....	-0.4727	0.4486	0.2920	0.4179	0.4293	0.3303	-0.3667	0.4659	0.4312	-0.1911	0.4846	0.6934
Region of residence												
Northeast .....	-0.3348	0.3867	0.3867	-0.2428	0.3541	0.4930	1.2181	0.4375	0.0054	-1.4427	0.3722	0.0001
Midwest .....	0.9081	0.4125	0.0277	0.2580	0.3492	0.4600	0.4410	0.3624	0.2236	0.2284	0.3096	0.4606
West .....	-0.1665	0.3876	0.6675	0.2834	0.3674	0.4405	1.5874	0.4719	0.0008	-0.0289	0.2973	0.9225
Housing tenure (owned home, with mortgage)												
Owned home (no mortgage) .....	-0.5595	0.5246	0.2862	0.3272	0.3822	0.3920	-0.8667	0.6278	0.1675	0.3246	0.3202	0.3108
Renter .....	-0.7593	0.5221	0.1459	1.5978	0.4251	0.0002	-1.4454	0.6295	0.0217	-0.6180	0.3181	0.0521
Permanent income coefficient												
Log (total quarterly outlays) .....	0.5915	0.4322	0.1712	1.1436	0.3726	0.0021	0.4597	0.4436	0.3001	1.5675	0.3216	0.0001
Retired*Log (total outlays)	0.9814	0.5419	0.0701	0.7599	0.4892	0.1203	0.9207	0.5594	0.0998	-0.5409	0.4089	0.1859

Continued—Logit Results: Pre-Retired/Retired Single Females												
Variable	Food Away from Home			Apparel and Services			Entertainment			Out-of-Town Trips		
	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square
<b>Variable</b>												
Intercept .....	-6.1426	1.9305	0.0015	-9.7346	2.3087	0.0001	-11.0560	2.6985	0.0001	-10.4712	1.6306	0.0001
Occupation of reference person (wage or salary earner or salary earner)												
Self-employed .....	0.0593	0.5323	0.9112	-0.2689	0.5835	0.6449	-0.1899	0.7035	0.7872	-0.7542	0.4274	0.0776
Retired .....	-1.2984	2.2433	0.5627	0.9781	2.5522	0.7015	3.4010	3.0378	0.2629	1.1098	1.9677	0.5727
Marital status (widowed/ married)												
Divorced .....	0.1697	0.1742	0.3301	0.1989	0.1918	0.2998	-0.2515	0.2126	0.2369	-0.2349	0.1582	0.1376
Separated .....	0.5631	0.5904	0.3402	0.3439	0.6788	0.6125	1.4975	1.0839	0.1671	-0.7087	0.5443	0.1929
Single (never married) ....	0.3429	0.2970	0.2483	0.3315	0.3212	0.3020	0.2609	0.3993	0.5136	-0.0713	0.2391	0.7656
Race of reference person (not black)												
Black .....	-0.5511	0.2284	0.0158	-0.3514	0.2488	0.1578	-1.2512	0.2539	0.0001	-0.2379	0.2315	0.3043
Ethnic origin of reference person (non-Hispanic)												
Hispanic .....	-0.5188	0.4679	0.2675	-1.0096	0.4893	0.0391	-1.2469	0.5322	0.0191	0.3413	0.4642	0.4622
Educational attainment of reference person (did not graduate high school)												
High school graduate .....	0.1031	0.1973	0.6012	0.6913	0.2090	0.0009	0.4940	0.2328	0.0339	0.4032	0.2175	0.0637
Some college .....	0.5878	0.2233	0.0085	0.8790	0.2374	0.0002	0.8076	0.2690	0.0027	0.6289	0.2264	0.0055
College graduate .....	1.0825	0.3347	0.0012	0.6959	0.3270	0.0333	0.3172	0.3675	0.3880	0.7340	0.2687	0.0063
Attended graduate school .....	1.1731	0.4142	0.0046	0.2806	0.3691	0.4472	1.5932	0.6553	0.0150	1.1843	0.3014	0.0001
Degree urbanization (urban area)												
Rural area .....	0.1451	0.2278	0.5242	0.0246	0.2366	0.9173	-0.0308	0.2683	0.9088	-0.0828	0.2132	0.6976
Region of residence												
Northeast .....	-0.9053	0.2024	0.0001	0.3214	0.2415	0.1832	0.6582	0.2920	0.0242	0.2456	0.1854	0.1852
Midwest .....	0.0308	0.1977	0.8763	-0.0152	0.2008	0.9398	0.3274	0.2331	0.1602	-0.0279	0.1694	0.8691
West .....	-0.6139	0.2083	0.0032	-0.1340	0.2266	0.5543	0.2262	0.2715	0.4048	0.0491	0.1785	0.7832
Housing tenure (owned home, with mortgage)												
Owned home (no mortgage) .....	-0.0821	0.2057	0.6897	0.1863	0.2281	0.4140	-0.2606	0.2875	0.3647	0.2981	0.1735	0.0858
Renter .....	0.0328	0.2289	0.8859	0.4536	0.2613	0.0825	-0.4155	0.3111	0.1816	0.0869	0.1968	0.6587
Permanent income coefficient												
Log (total quarterly outlays) .....	0.8718	0.2299	0.0001	1.2882	0.2771	0.0001	1.5576	0.3269	0.0001	1.1218	0.1894	0.0001
Retired*Log (total outlays)	0.1661	0.2733	0.5433	0.1658	0.3133	0.5966	-0.4274	0.3767	0.2566	-0.1611	0.2333	0.4900

**Continued—Logit Results: Pre-Retired/Retired Married Couples**

Variable	Food Away from Home			Apparel and Services			Entertainment			Out-of-Town Trips		
	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square
Intercept .....	-12.8947	1.7339	0.0001	-13.3506	1.6561	0.0001	-18.9199	2.7363	0.0001	-12.1700	1.1188	0.0001
Occupation of reference person (wage or salary earner or salary earner)												
Self-Employed .....	-0.5357	0.2481	0.0308	0.2353	0.2737	0.3900	1.7155	0.6358	0.0070	-0.1231	0.1735	0.4781
Retired .....	-0.2415	2.1617	0.9110	-0.5943	2.0712	0.7741	3.5644	3.2547	0.2734	-2.6151	1.5802	0.0979
Race of reference person (not black) .....												
Black .....	-0.7367	0.2374	0.0019	0.2326	0.2680	0.3853	-0.5953	0.3002	0.0474	-0.4297	0.2186	0.0493
Ethnic origin of reference person (non-Hispanic)												
Hispanic .....	-0.4367	0.3313	0.1876	-0.5800	0.3184	0.0685	-0.2825	0.4310	0.5121	-0.6715	0.3249	0.0388
Educational attainment of reference person (did not graduate high school)												
High school graduate ..	-0.1233	0.1713	0.4718	-0.0274	0.1688	0.8708	0.5912	0.2172	0.0065	0.1083	0.1498	0.4695
Some college .....	0.4336	0.2030	0.0327	0.0457	0.1887	0.8088	0.8563	0.2687	0.0014	0.2884	0.1585	0.0687
College graduate .....	0.1921	0.2279	0.3993	0.2365	0.2215	0.2857	1.0677	0.3425	0.0018	0.6791	0.1714	0.0001
Attended graduate school .....	0.4689	0.3038	0.1228	0.3372	0.2870	0.2401	1.0865	0.4968	0.0287	0.6276	0.1928	0.0011
Degree urbanization (urbanarea)												
Rural area .....	-0.2324	0.1626	0.1529	-0.0152	0.1607	0.9246	-0.2990	0.2176	0.1695	0.2360	0.1319	0.0735
Region of residence												
Northeast .....	-0.0034	0.1669	0.9837	0.0215	0.1654	0.8968	0.8498	0.2784	0.0023	-0.1011	0.1272	0.4268
Midwest .....	0.7355	0.1706	0.0001	0.1773	0.1506	0.2392	0.1407	0.2121	0.5071	0.2076	0.1128	0.0656
West .....	0.0033	0.1715	0.9847	0.0808	0.1714	0.6373	0.2852	0.2645	0.2808	0.3222	0.1264	0.0108
Housing tenure (owned home, with mortgage)												
Owned home (no mortgage) .....	0.5391	0.1569	0.0006	0.6572	0.1475	0.0001	0.4573	0.2393	0.0560	0.3073	0.1056	0.0036
Renter .....	-0.1228	0.2367	0.6040	0.5765	0.2570	0.0249	-0.5812	0.3199	0.0692	0.1340	0.1894	0.4793
Permanent income coefficient												
Log (total quarterly outlays) .....	1.6681	0.1985	0.0001	1.6856	0.1888	0.0001	2.4079	0.3195	0.0001	1.2949	0.1229	0.0001
Retired*Log (total outlays) .....	-0.0448	0.2512	0.8585	0.0134	0.2402	0.9556	-0.4548	0.3864	0.2391	0.2873	0.1778	0.1062

Health Care Regression Results: Logit									
Variable	Single Males			Single Females			Married Couples		
	Parameter estimate	Standard error	Pr > Chi-Square	Parameter estimate	Standard error	Pr > Chi-square	Parameter estimate	Standard error	Pr > Chi-square
Intercept .....	-6.4266	2.43	0.0082	-5.6231	1.746	0.0013	-10.2801	1.37	0.0001
Occupation of reference person (wage or salary earner or salary earner)									
Self-employed .....	0.1382	0.5053	0.7845	0.3132	0.4927	0.525	-0.3408	0.2058	0.0977
Retired .....	-3.5208	3.3722	0.2964	1.9081	2.046	0.351	-1.7881	1.9528	0.3598
Marital status (widowed/married)									
Divorced .....	-0.1798	0.2684	0.5029	0.02	0.1668	0.9046	...	...	...
Separated .....	0.2561	0.5049	0.612	0.5457	0.5806	0.3472	...	...	...
Single (never married) .....	0.0119	0.3413	0.9722	-0.4241	0.2483	0.0876	...	...	...
Race of reference person (not black)									
Black .....	-0.2517	0.3258	0.4397	-0.3591	0.2245	0.1097	-0.2607	0.2345	0.2662
Ethnic origin of reference person (non-Hispanic)									
Hispanic .....	-0.6753	0.5576	0.2258	0.3326	0.5274	0.5283	-0.7997	0.304	0.0085
Educational attainment of reference person (did not graduate high school)									
High school graduate .....	0.8714	0.312	0.0052	-0.188	0.2035	0.3557	-0.4085	0.1878	0.0296
Some college .....	0.459	0.3422	0.1799	0.2651	0.2233	0.2352	-0.4922	0.2015	0.0146
College graduate .....	1.5203	0.3901	0.0001	0.0961	0.2887	0.7393	-0.5274	0.2257	0.0195
Attended graduate school .....	0.5638	0.4332	0.1931	0.2235	0.3396	0.5104	-0.5696	0.2589	0.0278
Degree urbanization (urban area)									
Rural area .....	0.1444	0.4226	0.7326	-0.1144	0.2132	0.5916	0.1942	0.1674	0.2459
Region of residence									
Northeast .....	0.2958	0.3055	0.3329	0.0177	0.2109	0.9332	0.2946	0.1695	0.0823
Midwest .....	0.5074	0.291	0.0812	-0.2591	0.1784	0.1464	0.1903	0.1443	0.1874
West .....	0.5898	0.2889	0.0412	-0.6565	0.1939	0.0007	0.0762	0.1599	0.6335
Housing tenure (owned home, with mortgage)									
Owned home (no mortgage)	0.3018	0.3252	0.3532	-0.2882	0.198	0.1455	0.5735	0.1391	0.0001
Renter .....	-0.7514	0.3128	0.0163	-0.1699	0.219	0.438	-0.2476	0.2101	0.2386
Permanent income coefficient									
Log (total quarterly outlays) .....	0.6815	0.2754	0.0134	0.8352	0.2067	0.0001	1.3374	0.1542	0.0001
Retired*Log (total outlays) .....	0.5505	0.4061	0.1752	-0.1838	0.2481	0.4588	0.253	0.226	0.2628



Health Care Regression Results: Ordinary Least Squares									
Variable	Single Males			Single Females			Married Couples		
	Parameter estimate	Standard error	T for H0: Parameter=0	Parameter estimate	Standard error	T for H0: Parameter=0	Parameter estimate	Standard error	T for H0: Parameter=0
Intercept .....	1.202085	2.1095167	0.57	0.462425	0.931559	0.496	-0.74611	0.640472	-1.165
Occupation of reference person (wage or salary earner or salary earner)									
Self-employed .....	-0.474297	0.4087308	-1.16	0.555139	0.247945	2.239	0.419363	0.112417	3.73
Retired .....	-2.32903	2.5034028	-0.93	-3.79165	1.126407	-3.366	1.490445	0.856418	1.74
Marital status (widowed/ married)									
Divorced .....	-0.007286	0.2204246	-0.033	0.050835	0.096744	0.525	...	...	...
Separated .....	0.287585	0.3714701	0.774	-0.01236	0.297533	-0.042	...	...	...
Single (never married) .....	-0.020804	0.2752841	-0.076	-0.03435	0.157898	-0.218	...	...	...
Race of reference person (not black) .....									
Black .....	-0.744326	0.3002377	-2.479	-0.07429	0.140997	-0.527	-0.3079	0.135904	-2.266
Ethnic origin of reference person (non-Hispanic) .....									
Hispanic .....	-0.173882	0.5192046	-0.335	-0.24896	0.288753	-0.862	-0.59219	0.20375	-2.906
Educational attainment of reference person (did not graduate high school)									
High school graduate .....	-0.375201	0.2940716	-1.276	-0.32594	0.125466	-2.598	0.040061	0.090157	0.444
Some college .....	0.0567	0.330211	0.172	ñ0.06712	0.131183	-0.512	0.03409	0.097625	0.349
College graduate .....	-0.380827	0.3338704	-1.141	-0.35687	0.163637	-2.181	-0.04232	0.105022	-0.403
Attended graduate school .....	-0.178767	0.3856762	-0.464	-0.29952	0.182212	-1.644	-0.10558	0.117743	-0.897
Degree urbanization (urban area) .....									
Rural area .....	0.30208	0.3568562	0.847	0.09548	0.129755	0.736	-0.03984	0.082748	-0.481
Region of residence									
Northeast .....	-0.622691	0.2756537	-2.259	-0.19064	0.114423	-1.666	-0.23037	0.078509	-2.934
Midwest .....	-0.17608	0.2678165	-0.657	-0.11748	0.105236	-1.116	-0.13249	0.070861	-1.87
West .....	-0.609277	0.2493918	-2.443	-0.40745	0.112565	-3.62	-0.23521	0.079552	-2.957
Housing tenure (owned home, with mortgage) .....									
Owned home (no mortgage) .....	0.027003	0.2694145	0.1	0.505025	0.107159	4.713	0.172643	0.06589	2.62
Renter .....	0.065501	0.2574526	0.254	0.185083	0.120753	1.533	0.053964	0.128847	0.419
Permanent income coefficient .....									
Log (total quarterly outlays) .....	0.477821	0.2387414	2.001	0.52635	0.107644	4.89	0.667001	0.069937	9.537
Retired*Log (total outlays) .....	0.320042	0.2917683	1.097	0.471104	0.133329	3.533	-0.11915	0.095682	-1.245