

# Restaurant Spending



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NATIONAL  
RESTAURANT  
ASSOCIATION

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# **Restaurant Spending Consumer Expenditure Survey: 1998**

Founded in 1919, the National Restaurant Association is the leading business association for the restaurant industry. With offices in Washington, DC and Chicago, the Association's mission is to represent, educate and promote a rapidly growing industry that currently employs more than 11 million people.

The Association's 40,000 members represent more than 200,000 restaurant outlets. Members are engaged in a variety of businesses associated with the consumption of food away from the home. They operate quickservice restaurants, cafeterias and fullservice restaurants. They provide foodservice for various institutions, such as hospitals, universities and military clubs. The Association's membership is also extended to businesses that provide products and services to the restaurant industry.

The Association provides its members with a wide range of services and programs in the areas of education, research, communications and government affairs, and sponsors the annual Restaurant, Hotel-Motel Show, the hospitality industry's largest trade show, held in Chicago each May. The Show features the industry's latest equipment and products, and attracts more than 100,000 attendees and 2,000 exhibitors.

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## INTRODUCTION

### *What is the Consumer Expenditure Survey?*

Each year, the U.S. Department of Labor's Bureau of Labor Statistics compiles data on the buying habits of American consumers.

### *Methodology*

The Consumer Expenditure Survey, conducted by the Bureau of the Census for the Bureau of Labor Statistics, consists of two components:

1. A diary or record keeping survey completed by participating consumer units for two consecutive one week periods; and
2. An interview survey in which the expenditures of consumer units are obtained in five interviews conducted every three months.

The diary survey obtains expenditures on small, frequently purchased items, which are normally difficult for respondents to recall, such as food and beverage purchases, both at home and away from home.

The interview survey obtains data on the types of expenditures that respondents can be expected to recall for a period of three months or longer, which generally include relatively large expenditures, such as those for real property, automobiles, major appliances, or expenditures that occur on a fairly regular basis, such as rent, utilities, or insurance premiums.

The data are reported for a variety of demographic categories such as age and occupation of household head, household income, household size and composition, the number of earners in the household and the geographic region in which the household is located.

### ***Usefulness of Data***

The data presented in this publication may be used by restaurant operators, marketing firms, or any organization needing detailed information on restaurant spending. This data may be useful in developing and implementing marketing strategies. It answers such questions as:

- How closely is household income related to restaurant spending?
- How does household size affect per capita spending on food away from home?
- Do households headed by older persons allocate a larger portion of their food budgets to restaurant spending?
- How do children influence restaurant spending?

### ***Explanation of Pie Charts and Indices***

#### **Pie Charts:**

In each section of this report, percentages of food away from home expenditures by demographic groups have been calculated and compared with their shares of the total population. This analysis indicates which demographic groups contribute a disproportionately large or small share of total spending on food away from home. For example, if a certain demographic group accounts for 25 percent of the total households in the United States and 25 percent of total expenditures on food away from home, that group's spending is proportionate to its presence in the population.

#### **Indices:**

In addition, each section also contains indices which indicate total household expenditures on food away from home for certain demographic groups. With the exception of regional indices, U.S. total average spending on food away from home equals 100. Index values below 100 indicate that a demographic group spends less on food away from home relative to the U.S. average. Conversely, index values over 100 indicate that a demographic group spends more on food away from home than the U.S. average. As mentioned above, different criteria were used in indices for MSAs in four U.S. regions. The total average expenditures in each region were assigned an index of

100 and, as a result, each MSA was compared to its region's average. Index values above 100 indicate that this particular MSA's average expenditures were above average for its region, while values below 100 indicate that the MSA's expenditures on food away from home were lower than its region's average.

***Word of Caution***

In using these data it is essential to keep in mind that the results are averages for all households meeting the demographic characteristics highlighted, whether it is age, income, household composition, or any other attribute. The expenditure data shown are averages for all households with the specified characteristics, regardless of whether a particular household incurred an expense for that specific item during the record-keeping period. For items purchased less frequently, the average expenditures for all households may be considerably lower than expenditures by those households that actually purchased the item. In addition, an individual household may spend more or less than the average, depending on its particular characteristics.

The dollar amounts shown in the tables represent personal expenditures and exclude expense account spending. Furthermore, expenditures for meals that are not individually identified, such as airline meals or those eaten by hospital patients, are not reported as expenditures for meals away from home. The figures do, however, include expenditures on meals while on vacation, as recorded in interview surveys.

When using the data, it is important to consider total spending, per capita spending, the rest of the food budget and size of the specific demographic group.

## EXECUTIVE SUMMARY

### *Expenditures in 1998*

- In 1998, total average annual consumer expenditures per household reached \$35,535 representing 85.4 percent of average household income before taxes.
- The average annual household expenditure for food away from home in 1998 was \$2,030, up 5.7 percent from 1997. In comparison, spending for food at home decreased 3.6 percent from 1997 to 1998.
- Consumer expenditures on food away from home averaged \$812 per person in 1998.
- Spending on food, both at home and away from home, accounted for 13.5 percent of total average annual household expenditures in 1998, or \$4,810 per household.

### *Household Income Before Taxes*

- Generally, total expenditures for food away from home, per capita spending and the proportion of the food dollar allocated to food away from home rises as household income increases.
- Households with incomes of \$70,000 and over spent an average of \$4,328 (\$1,396 per capita) on food away from home in 1998. More than one-half (50.5 percent) of the total food dollar in these households was spent on food away from home.
- Household expenditures for food away from home increase substantially as household income before taxes reaches \$30,000.

### ***Age of Household Head***

- Households headed by persons under the age of 25 allocated the largest share (50.6 percent) of their food dollar to food away from home, and the average per capita spending on food away from home for these young households (\$865) was above the average for all households (\$812).
- Households headed by persons age 35 to 44 spent an average of \$2,439 on food away from home in 1998, exceeding the \$2,030 average for all households. However, because of their large average household size (3.3 persons), per capita spending on food away from home for these households (\$739) was below the average for all households.
- Households headed by persons age 45 to 54 posted the highest total and per capita spending of all age groups on food away from home (\$2,611 and \$967, respectively).

### ***Household Size***

- As household size increases, household income and total expenditures on food away from home increase. However, because of the presence of children, both per capita spending and the proportion of the food dollar spent on food away from home are lower.
- One-person households posted the highest per capita expenditures (\$1,232) and allocated the largest share of the food dollar to food away from home (46.7 percent).
- Two-person households have nearly double the household income of one-person households, on average, and their average expenditures on food away from home are nearly 68 percent higher (\$2,067). However, per capita spending is 19 percent lower (\$1,034).

### ***Household Composition***

- Households consisting of only a husband and wife recorded the highest per capita expenditures on food away from home in 1998 (\$1,083), almost 50 percent higher than the \$723 in per capita spending on food away from home posted by husband-wife households with children.
- Among husband-wife households with children, restaurant spending varies according to the age of the oldest child. Both average household and per capita expenditures, as well as the proportion of the food dollar allocated to food away from home, increase as the age of the oldest child in the household rises.

### ***Number of Household Earners***

- Both household income and total spending on food away from home rise as the number of wage earners increases. However, due to a larger household size, per capita expenditures decline as the number of household earners rises.
- Employed persons living alone posted the highest per capita expenditures on food away from home (\$1,576) and allocated the largest portion (53.2 percent) of their food dollar to food away from home.
- Among multi-person households, those with two earners recorded the highest per capita spending on food away from home (\$832).

### ***Occupation of Household Head***

- Households headed by persons employed in “white collar” occupations such as managers and professionals posted the highest average household income before taxes. Not surprisingly, families headed by persons in “white collar” occupations spent the highest total amount on food away from home (\$3,003), allocated the largest share of the food dollar to spending on food away from home (49.8 percent)

and posted the highest per capita spending on food away from home (\$1,112).

- Self-employed individuals posted the second-highest total expenditures on food away from home (\$2,526) and third-highest per capita expenditures (\$936).
- In addition to having lower household incomes, heads of households employed in “blue collar” occupations such as construction workers, mechanics, operators, fabricators and laborers had larger average household sizes, resulting in lower total and per capita expenditures on food away from home.

### ***Region***

- Total annual per capita expenditures on food away from home were highest in the Northeast (\$892) and lowest in the South (\$744), perhaps reflecting regional differences in cost of living, general economic conditions and cultural differences.

### ***Metropolitan Statistical Areas (MSAs)\****

- In general, households located in Metropolitan Statistical Areas (MSAs) spend more on dining out than households located in smaller cities or rural areas.
- Dallas/Ft. Worth ranked number one in per capita spending (\$1,122) on food away from home in 1997-98. During the same period, Boston households allocated the highest proportion of their total food budget on food away from home (49.7 percent).
- Other MSAs rounding out the top five in terms of per capita spending on food away from home included New York City (\$1,042), San Francisco (\$986), Minneapolis/St. Paul (\$981) and Denver (\$945).

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\* Please note that to create adequate sizes for Metropolitan Statistical Areas (MSAs), the Bureau of Labor Statistics combined data from the 1997 and 1998 *Consumer Expenditure Surveys*.

- Dallas/Ft. Worth ranked number one in average total household spending (\$2,917) on food away from home in 1997-98.

#### ***MSAs in the Northeast***

- Among MSAs in the Northeast, households in the New York City metropolitan area posted the highest total (\$2,708) and per capita (\$1,042) expenditures on food away from home, while households in Philadelphia posted the lowest total and per capita food away from home expenditures (\$1,849 and \$711, respectively).
- Households in the Boston metropolitan area allocated the highest percentage (49.7 percent) of their total food budget on food away from home, not only among Northeast MSAs, but in the United States in general. Households in the Pittsburgh metropolitan area allocated the lowest percentage of their total food dollar on food away from home among Northeastern MSAs (42.5 percent).

#### ***MSAs in the Midwest***

- Among MSAs located in the Midwest, households located in Minneapolis/St. Paul posted the highest total (\$2,354) and per capita (\$981) spending on food away from home.
- Although income for households located in Kansas City was above the region's average, these households spent a relatively low portion of their total food budget on food away from home (37.1 percent). Milwaukee households ranked at the bottom in total (\$1,958) and per capita (\$783) expenditures on food away from home among Midwest MSAs.

#### ***MSAs in the South***

- Households in Dallas/Ft. Worth ranked first in the nation in average annual

expenditures on food away from home (\$2,917) and in per capita spending on food away from home (\$1,122). Households in Dallas/Ft. Worth also spent the highest percentage of the food dollar on food away from home (48.7 percent) in the South and the second-highest overall in the U.S.

- Tampa ranked last among Southern MSA households in total spending on food away from home (\$1,761), despite having above average household income. Per capita spending on food away from home in the South was lowest in Miami (\$681).

#### ***MSAs in the West***

- Households in San Francisco ranked fourth in the nation in total spending on food away from home (\$2,465) and ranked third in per capita spending (\$986) and, as such, led the West.
- Households located in San Diego spent an average of \$2,064 on food away from home – the lowest among nine Western MSAs. Los Angeles households' per capita spending on food away from home ranked the lowest among Western MSAs (\$754).

#### ***Age of Household Head and Income***

- Spending on food away from home and the proportion of the food dollar allocated to food away from home rises across all age categories as household income increases.
- Households headed by persons between the ages of 55 and 64, with household incomes of \$70,000 or more, spent the most per capita (\$1,626) among all age and income categories.

### ***Household Size and Income***

- Total spending on food away from home rises as household income increases, though per capita spending on food away from home declines as household size increases.
- Households consisting of one person with household income of \$70,000 and over posted the highest average per capita expenditures on food away from home (\$3,789), allocating over three-fifths (63.6 percent) of their food budget to restaurant spending.

### ***Region and Household Income***

- Within each region, restaurant spending rises as household income increases, with households posting incomes of \$70,000 and over spending the most and allocating nearly one-half of their food budget to food away from home. Northeastern households with income of \$70,000 and above allocated the highest proportion of their food budget to food away from home (54.7 percent). In addition, these households posted the highest total (\$5,021) and per capita (\$1,569) spending on food away from home in the nation.

## AGGREGATE EXPENDITURES

In 1998, average annual expenditures per household totaled \$35,535, representing 85.4 percent of average household income before taxes. Not surprisingly, the three major categories of housing, transportation and food accounted for nearly two-thirds (65.1 percent) of total expenditures.

Expenditures on housing captured the largest share, accounting for 33.0 percent of total expenditures in 1998, followed by spending for transportation (18.6 percent).

Spending on food accounted for 13.5 percent (\$4,810) of total expenditures in 1998, with 42 cents of every food dollar allocated to spending on food away from home. Thus, consumers spent an average of \$812 per person on food away from home in 1998.

**ANNUAL HOUSEHOLD EXPENDITURES, 1997 to 1998**

Item	1997	1998	Percent Change
Number of households (000)	105,576	107,182	1.5%
Income before taxes*	\$39,926	\$41,622	4.2
Average number of persons	2.5	2.5	--
Average age of reference person	47.7	47.6	--
Percent homeowner	64.0	64.0	--
Average number in household:			
Earners	1.3	1.3	--
Vehicles	2.0	2.0	--
Average annual expenditures	\$34,819	\$35,535	2.1
Food	4,801	4,810	0.2
Food at home	2,880	2,780	-3.6
• Cereals and bakery products	453	425	-6.6
• Meat, poultry, fish and eggs	743	723	-2.8
• Dairy products	314	301	-4.3
• Fruits & vegetables	476	472	-0.8
• Other food at home	895	858	-4.3
Restaurants and drinking	1,921	2,030	5.7
Alcoholic beverages	309	309	--
Housing	11,272	11,713	3.9
• Shelter	6,344	6,680	5.3
• Utilities, fuels & public service	2,412	2,405	-0.3
• Household operations	548	546	-0.4
• Housekeeping supplies	455	482	5.9
• House hold furnishings and equipment	1,512	1,601	5.9
Apparel and services	1,729	1,674	-3.3
Transportation	6,457	6,616	2.5
• Vehicle purchases	2,736	2,964	8.3
• Gasoline and motor oil	1,098	1,017	-8.0
• Other vehicle expenses	2,230	2,206	-1.1
• Public transportation	393	429	9.2
Health care	1,841	1,903	3.4
Entertainment	1,813	1,746	-3.8
Personal care products and services	528	401	-31.7
Reading	164	161	-1.9
Education	571	580	1.6
Tobacco products and smoking supplies	264	273	3.4
Miscellaneous	847	860	1.5
Cash contributions	1,001	1,109	10.8
Personal insurance and pensions	3,223	3,381	4.9
• Life and other personal insurance	379	398	5.0
• Pensions and social security	2,844	2,982	4.9

\*Components of income are derived from "complete income reporters" only; see glossary

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**PERCENT DISTRIBUTION OF TOTAL EXPENDITURES  
 BY MAJOR CATEGORY, 1997 to 1998**

Item	1997	1998
Total expenditures	100.0%	100.0%
Food	13.8	13.5
• Food at home	8.3	7.8
• Food away from home	5.5	5.7
Housing	32.4	33.0
Apparel and services	5.0	4.7
Transportation	18.5	18.6
• Vehicle purchases	7.9	8.3
• Gasoline & motor oil	3.2	2.9
• Other transportation (including public)	7.5	7.4
Health care	5.3	5.4
Entertainment	5.2	4.9
Personal insurance & pensions	9.3	9.5
• Life & other personal insurance	1.1	1.1
• Pensions & Social Security	8.2	8.4
All other*	10.6	10.4

\* Includes alcoholic beverages, personal care products and services, reading, education, tobacco products and smoking supplies, miscellaneous and cash contributions.

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## HOUSEHOLD INCOME BEFORE TAXES

Household income has a strong influence on spending for food away from home. Generally, total expenditures, per capita spending and the proportion of the food dollar allocated to food away from home spending rises as household income increases. For example, households with pretax incomes between \$5,000 and \$9,999 spent an average of \$874 on food away from home in 1998, accounting for 33.3 percent of their total food budget. Spending on food away from home was nearly five times that level (\$4,328) for households with pretax incomes of \$70,000 and over, accounting for more than one-half (50.5 percent) of their total food dollar. In addition, per capita expenditures on food away from home for households with pretax incomes of \$70,000 and over were \$1,396 in 1998, nearly triple the \$514 in per capita spending on food away from home reported by households with pretax incomes between \$5,000 and \$9,999.

Spending indices reveal that households with higher incomes spend much larger amounts on food away from home than their presence in the population would suggest. For instance, households with incomes of \$70,000 and over accounted for 34 percent of total spending on food away from home in 1998, despite comprising only 17 percent of total households. In contrast, although households with incomes less than \$30,000 comprised 49 percent of households in 1998, they accounted for only 27 percent of total expenditures on food away from home.

It is interesting to note that households with incomes of \$20,000 and over are typically headed by persons under the age of 50. On the other hand, with the exception of households with incomes less than \$5,000, households with incomes below \$20,000 are typically headed by persons over the age of 50. The higher average age of lower income household heads is a reflection of the number of retired persons living on fixed incomes, who comprise a large portion of the lower income groups.

**HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME  
 BY HOUSEHOLD INCOME BEFORE TAXES, 1998\***

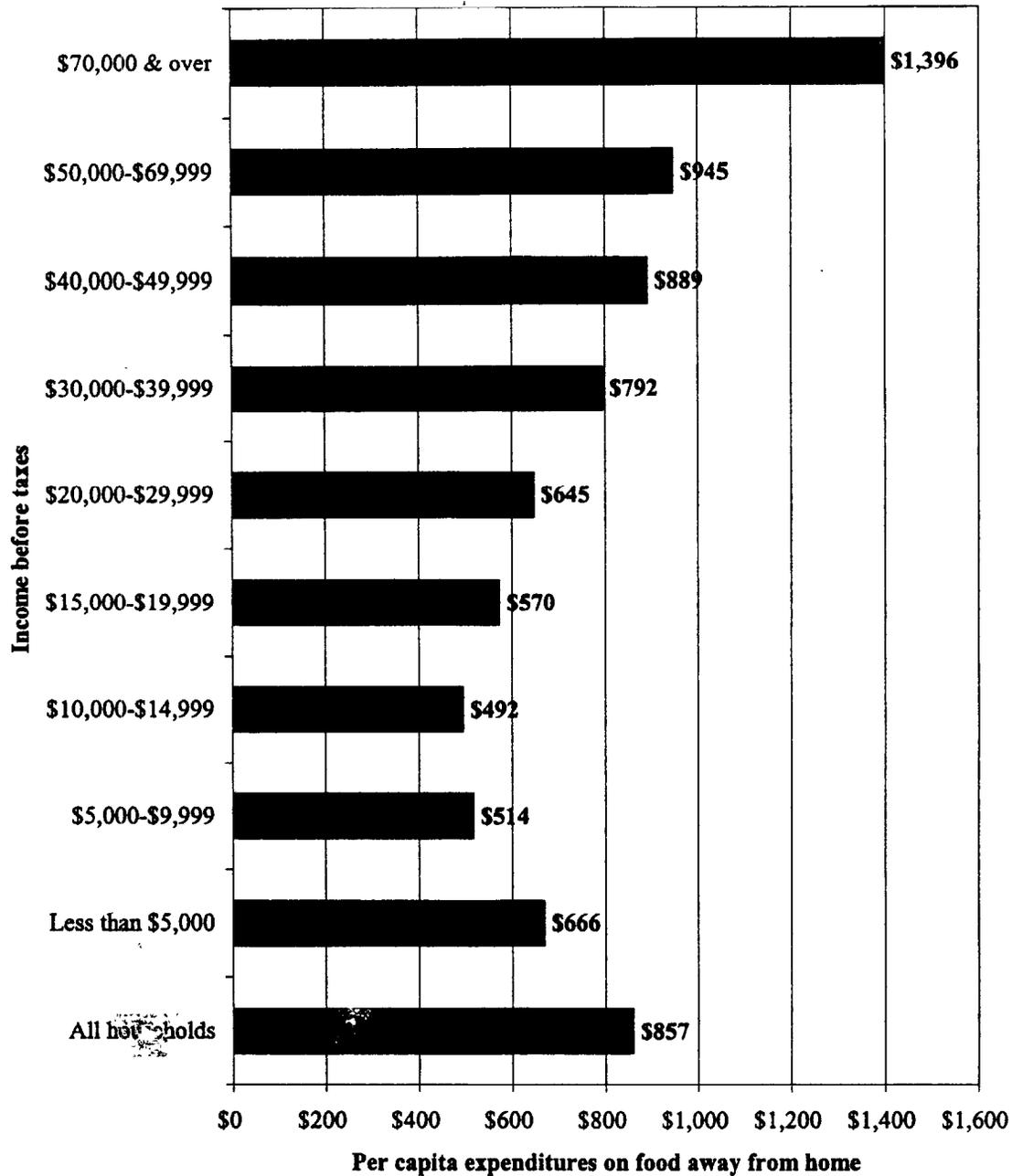
Annual household income	Size	Income*	Average annual expenditures on food away from home	Total food budget	Total expenditures	Per capita expenditures on food away from home	
						Annual	Weekly
All households	2.5	\$41,622	\$2,143	42.8%	5.8%	\$857	\$16.48
Less than \$5,000	1.8	1,888	1,198	41.5	6.8	666	12.81
\$5,000-\$9,999	1.7	7,735	874	33.3	5.9	514	9.88
\$10,000-\$14,999	1.9	12,375	934	32.1	4.7	492	9.46
\$15,000-\$19,999	2.2	17,464	1,253	35.6	5.5	570	10.96
\$20,000-\$29,999	2.4	24,648	1,547	38.0	5.5	645	12.40
\$30,000-\$39,999	2.5	34,473	1,979	40.9	5.9	792	15.23
\$40,000-\$49,999	2.7	44,289	2,401	43.3	6.0	889	17.10
\$50,000-\$69,999	3.0	58,516	2,834	43.7	5.7	945	18.17
\$70,000 & over	3.1	108,257	4,328	50.5	5.9	1,396	26.85

\*Income before taxes, derived from "complete income reporters" only; see glossary

\*\*These figures are based on a smaller sample than the overall analysis

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

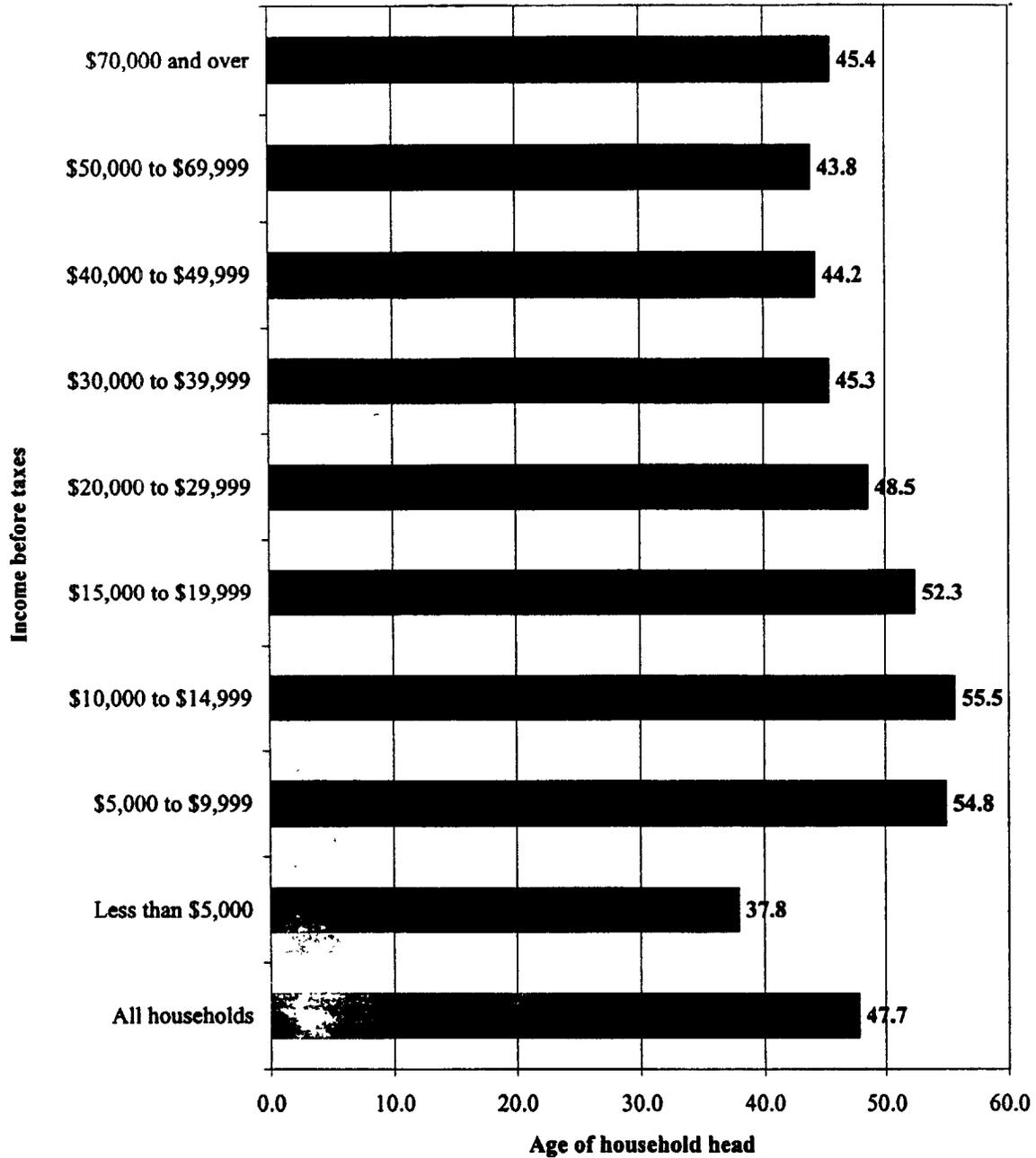
**Per Capita Expenditures on Food Away From Home by Household Income Before Taxes, 1998\***



\*Complete income reporters only; see glossary

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

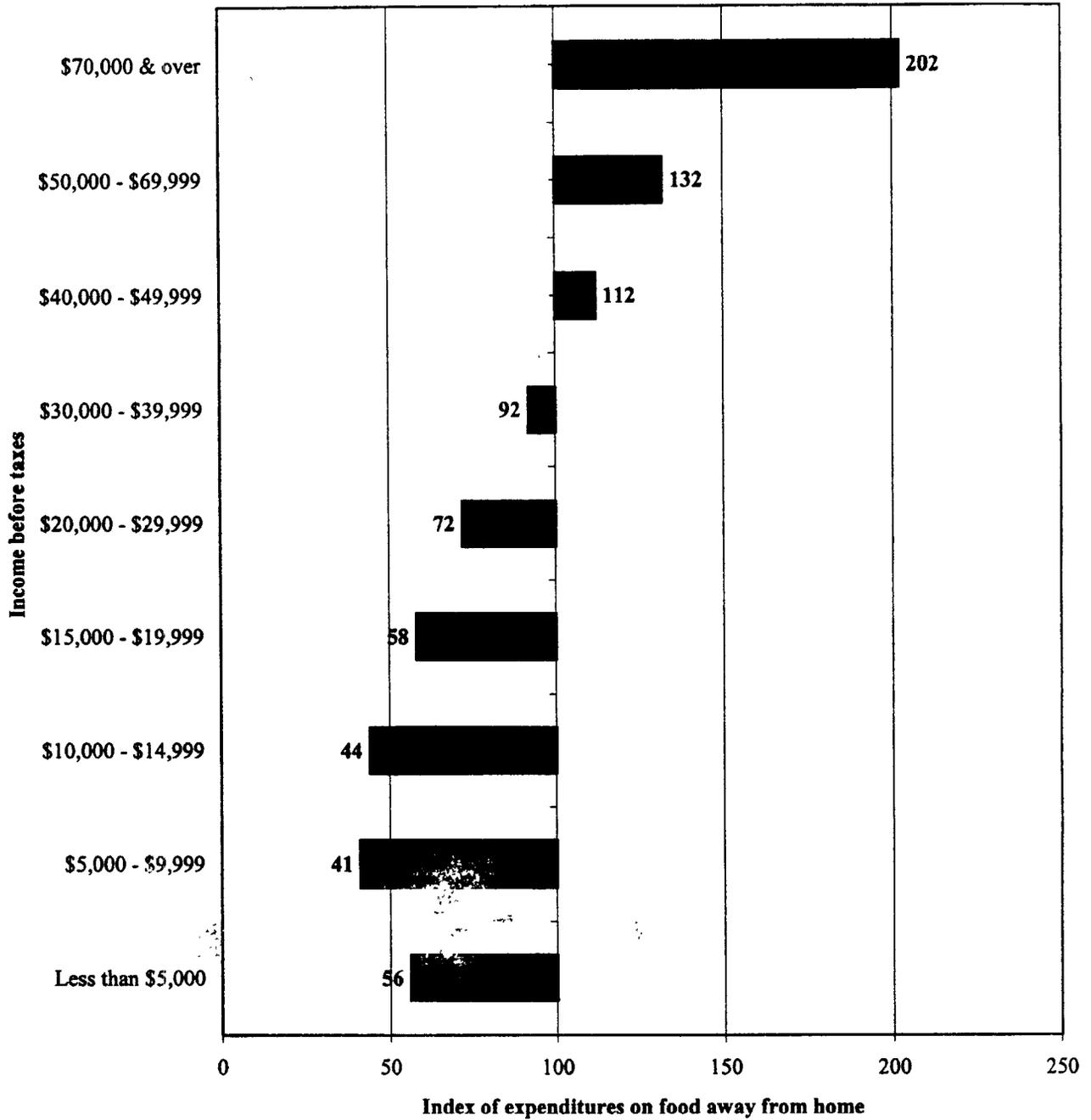
**Average Age of Household Head by Household  
Income Before Taxes, 1998\***



\*Complete income reporters only; see glossary

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

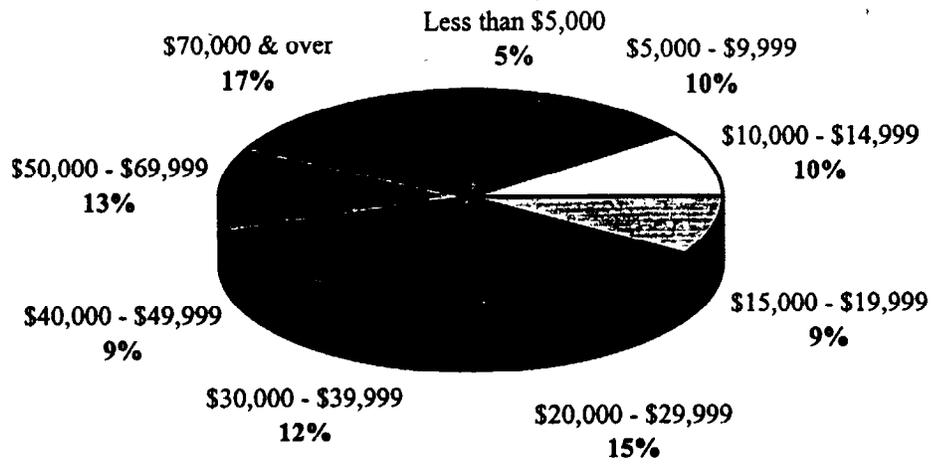
**Household Expenditures on Food Away From Home by  
Household Income Before Taxes, 1998\***  
(U.S. Average = 100)



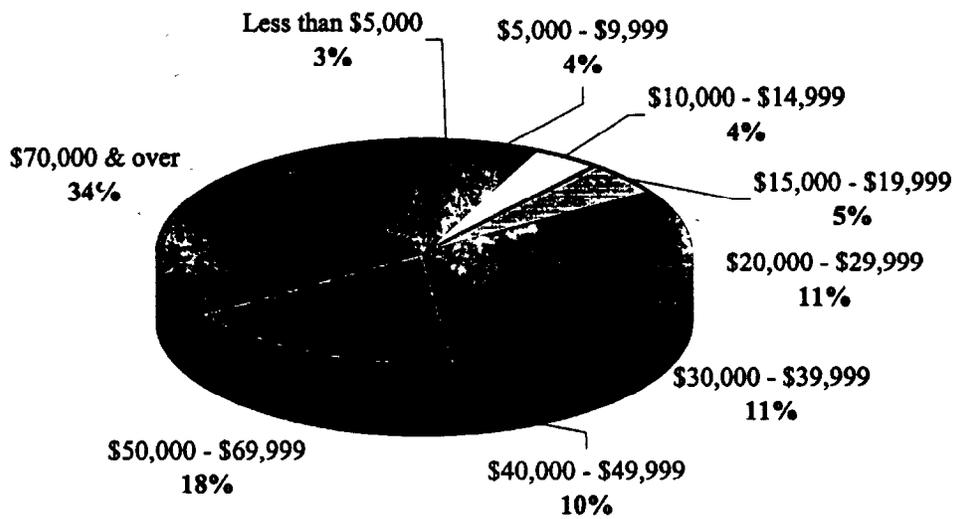
\*Complete income reporters only; see glossary

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Households by Income Before Taxes, 1998**



**Total Spending on Food Away From Home by Household Income Before Taxes, 1998**



Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## AGE OF HOUSEHOLD HEAD

Households headed by persons under age 25 allocated the largest share of their food dollar to food away from home in 1998 – 50.6 percent versus 42.2 percent for all households. In addition, per capita spending on food away from home for these young households (\$865) was 7 percent higher than the average for all households (\$812). However, households headed by persons under the age of 25 comprised a relatively small proportion of total households (8 percent) and accounted for only 6 percent of total expenditures on food away from home.

Persons under the age of 25 are typically unmarried and are in the beginning stages of their careers or seeking post-secondary education, which is reflected in their relatively low household incomes (\$16,839). Although persons in this age group may have the desire to dine out, spending on food away from home may be curtailed somewhat because of financial constraints.

Households headed by persons age 35 to 44 have the highest average number of persons – 3.3 – indicating that these households are in the prime years for raising families. Average household income for this age group was also relatively high (\$50,894), boosting average total expenditures on food away from home to \$2,439. However, because of this age group's larger average household size, per capita spending on food away from home for these households (\$739) was lower than for households overall (\$812). These households also spent the highest amount overall on housing (\$14,181), which accounts for the lion's share of a household's annual spending. As such, despite higher average incomes, households headed by persons age 35 to 44 may have less discretionary income to spend on food away from home.

Households headed by persons age 45 to 54 posted the highest per capita spending on food away from home (\$967). These households are smaller, on average, than those headed by persons age 35 to 44 (2.7 persons compared with 3.3 persons), suggesting that many of them are "empty-nesters" – their children are grown and have begun to leave the

household. As such, these households recorded the highest per capita spending on food away from home, in addition to the highest average annual food away from home expenditures.

Persons between the ages of 35 and 54 are typically in their peak earning years; as such, they spent substantially more than those in other age groups on food away from home in 1998. Households headed by 35-to-54-year-olds accounted for 42 percent of households, but contributed 51 percent of total food away from home expenditures. In comparison, households headed by persons age 65 and older spent significantly less on food away from home than their presence in the population would suggest.

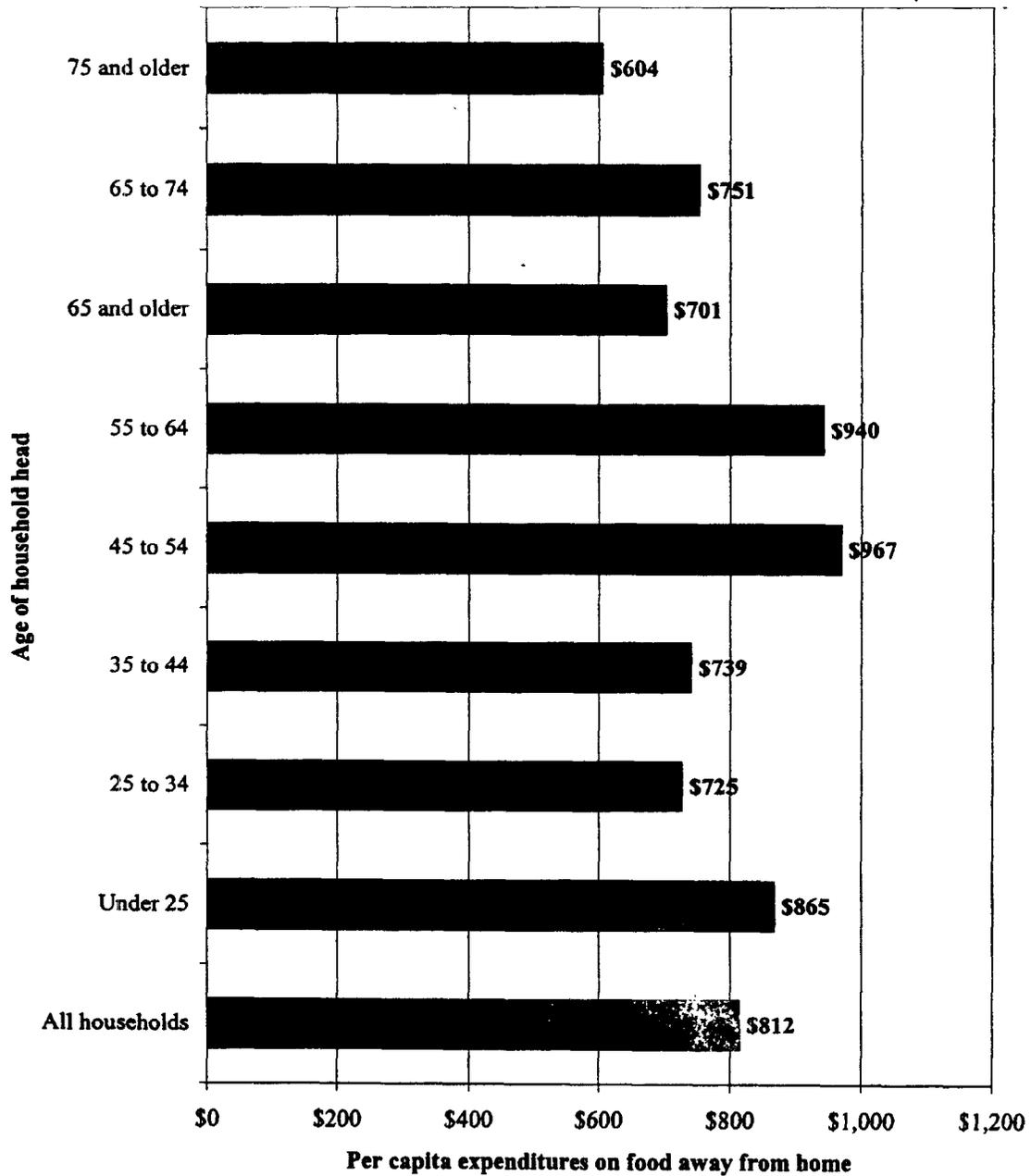
**HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME  
 BY AGE OF HOUSEHOLD HEAD, 1998**

Age of reference person	Size	Income*	Average annual expenditures on food away from home	Total food budget	Total expenditures	Per capita expenditures on food away from home	
						Annual	Weekly
All households	2.5	\$41,622	\$2,030	42.2%	5.7%	\$812	\$15.62
Under 25	1.8	16,839	1,557	50.6	8.0	865	16.63
25 to 34	2.8	41,782	2,030	44.4	5.8	725	13.94
35 to 44	3.3	50,894	2,439	42.4	5.8	739	14.21
45 to 54	2.7	58,705	2,611	43.5	5.7	967	18.60
55 to 64	2.2	44,238	2,059	42.2	5.5	940	18.08
65 and older	1.7	24,011	1,152	34.5	4.8	701	13.48
• 65 to 74	1.9	27,037	1,429	36.9	5.1	751	14.44
• 75 and older	1.5	20,229	906	30.7	4.3	604	11.62

\*Income before taxes, derived from "complete income reporters" only; see glossary

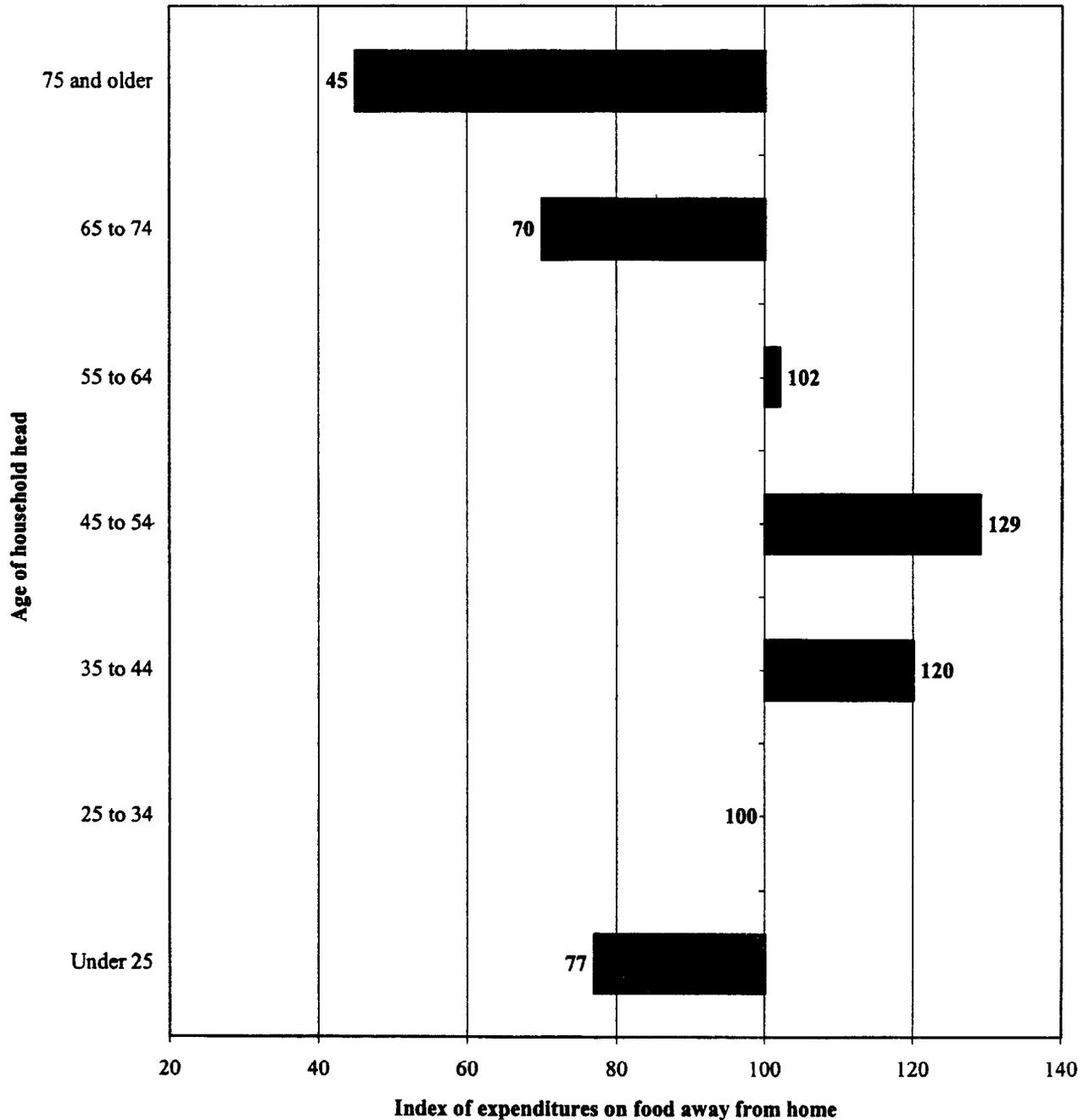
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Per Capita Expenditures on Food Away From Home by Age of Household Head, 1998



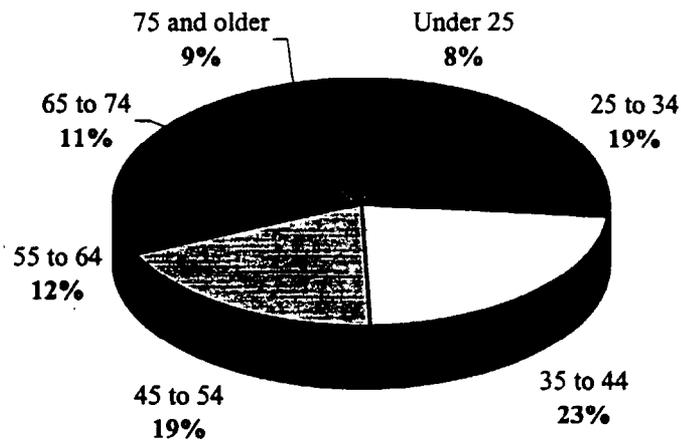
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away From Home by  
Age of Household Head, 1998  
(U.S. Average = 100)**

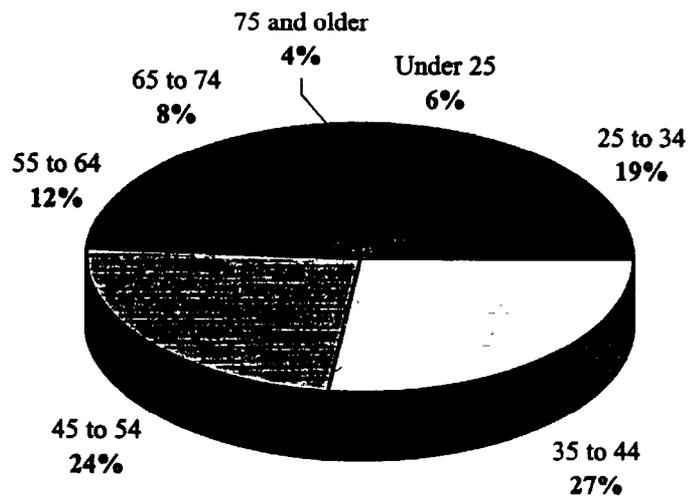


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Households by Age of Household Head, 1998\*



### Total Spending on Food Away From Home by Age of Household Head, 1998



\*May not sum to 100 percent because of rounding

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**HOME OWNERSHIP AND HOUSING EXPENDITURES  
 BY AGE OF HOUSEHOLD HEAD, 1998\***

Average age of household head	Percent owning home	Average annual housing expenditures
All households	64%	\$11,713
Under 25	10	6,151
25 to 34	43	12,015
35 to 44	69	14,181
45 to 54	77	14,154
55 to 64	78	11,979
65 and older	80	8,388

\*Complete income reporters only; see glossary

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## HOUSEHOLD SIZE

As household size increases, household income and total expenditures on food away from home increase. However, because of the presence of children, both per capita spending and the proportion of the food dollar spent on food away from home are lower.

In 1998, one-person households posted the highest per capita expenditures (\$1,232) and allocated the largest share of the food dollar on food away from home (46.7 percent). However, persons living alone spent much less than average on food away from home; one person households accounted for 29 percent of all households but only 17 percent of total food away from home expenditures. This may be because of the relatively low average household incomes (\$22,956) of single-person households.

Two-person households had nearly double the average household income (\$44,997) of one-person households and average food away from home expenditures were nearly 70 percent higher (\$2,067). However, per capita spending on food away from home was 19 percent lower (\$1,034) compared with one-person households.

Larger households allocate a smaller portion of their total food budget to food away from home relative to smaller households, so per capita spending on food away from home is also lower. For example, average expenditures on food away from home in 1998 totaled \$2,394 for three-person households and \$2,689 for households of four persons. Meanwhile, per capita spending on food away from home was \$798 for three-person households, but \$672 for households of four persons – a difference of about 19 percent.

The spending indices reveal that households of three or more persons spend more on food away from home than their presence in the population would suggest. Households consisting of three or more persons accounted for 51 percent of expenditures on food away from home, despite accounting for 40 percent of all households.

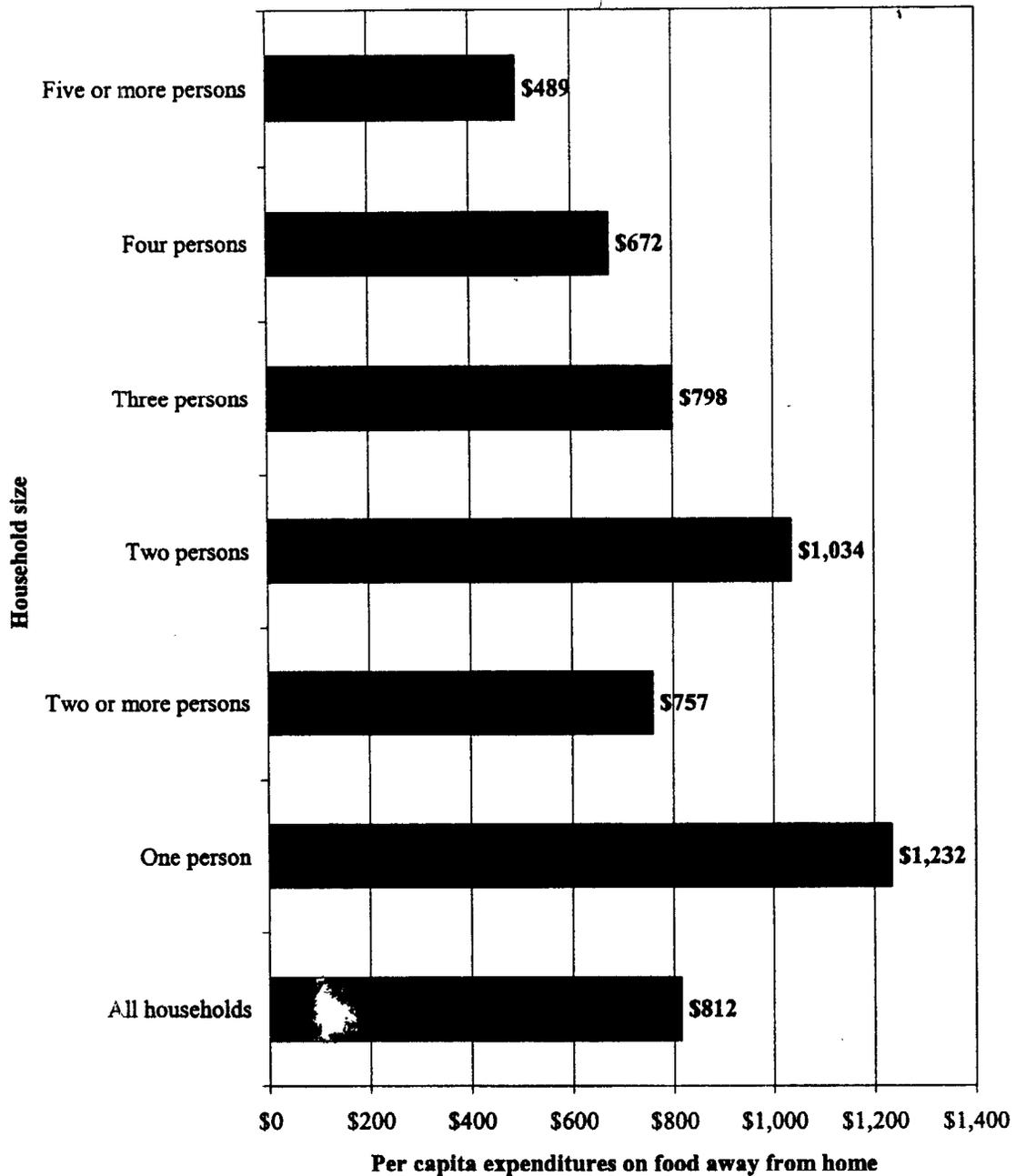
**HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME  
 BY HOUSEHOLD SIZE, 1998**

Household size	Size	Income*	HOUSEHOLD FOOD EXPENDITURES			PER CAPITA EXPENDITURES ON FOOD AWAY FROM HOME	
			Average annual expenditures on food away from home	Total food budget	Total expenditures	Annual	Weekly
All households	2.5	\$41,622	\$2,030	42.2%	5.7%	\$812	\$15.62
One person	1.0	22,956	1,232	46.7	5.7	1,232	23.69
Two or more persons	3.1	49,427	2,348	41.4	5.7	757	14.56
Two persons	2.0	44,997	2,067	44.2	5.6	1,034	19.88
Three persons	3.0	49,949	2,394	42.0	5.8	798	15.35
Four persons	4.0	57,189	2,689	40.6	5.7	672	12.92
Five or more persons	5.5	51,415	2,691	35.9	5.9	489	9.40

\*Income before taxes, derived from "complete income reporters" only; see glossary

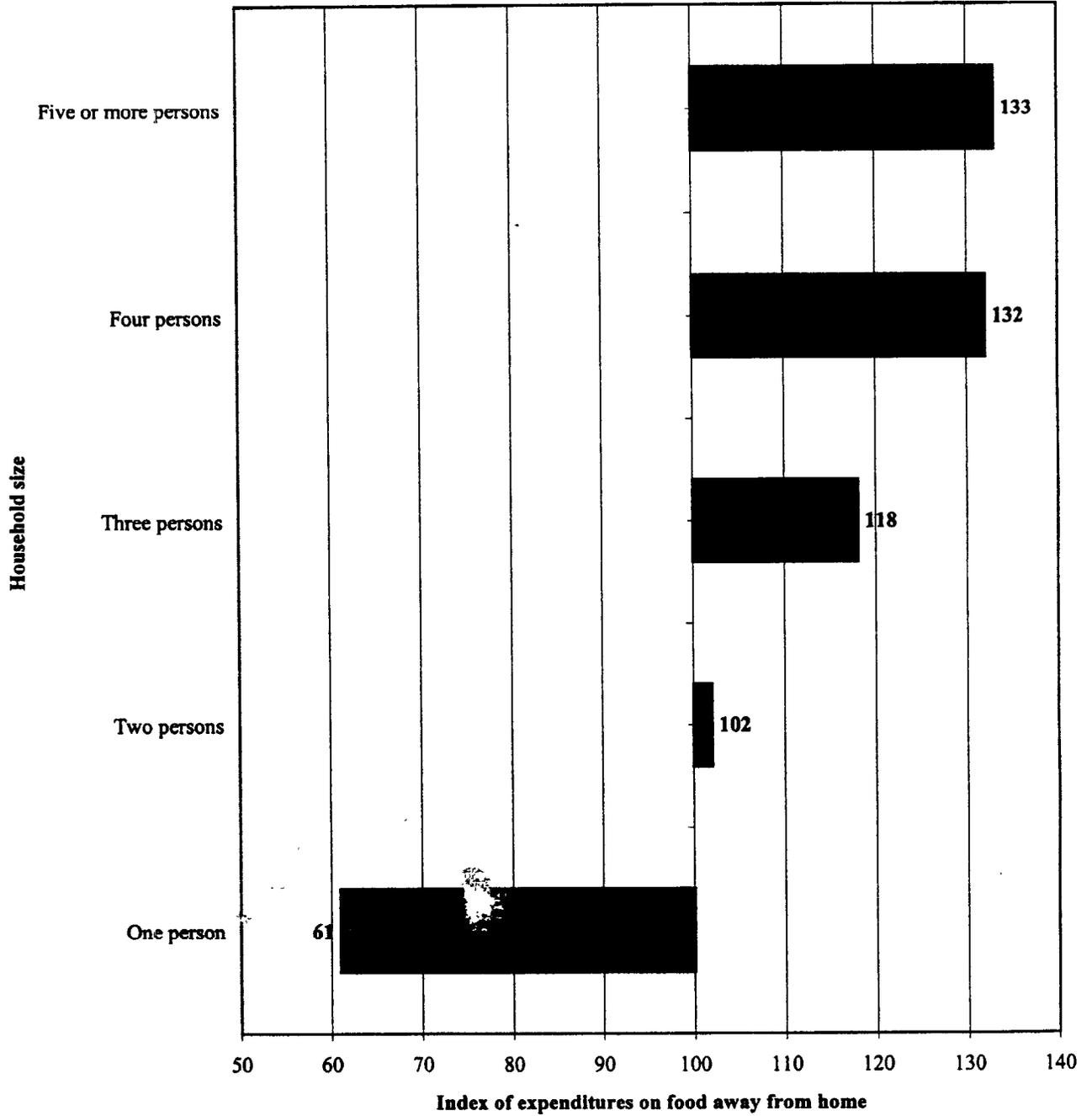
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Per Capita Expenditures on Food Away From Home by Household Size, 1998



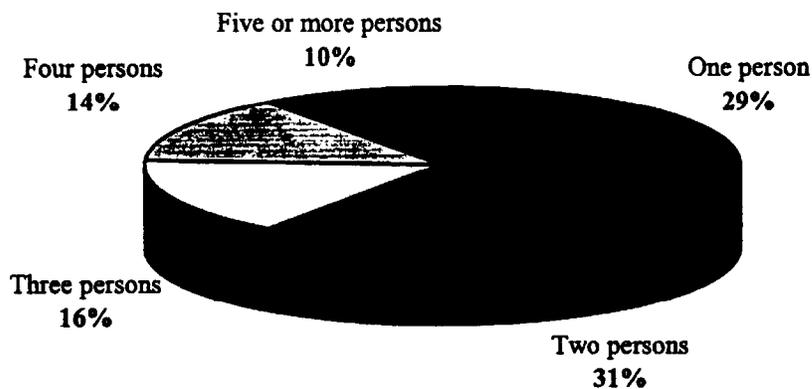
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away From Home by Household Size, 1998  
(U.S. Average = 100)**

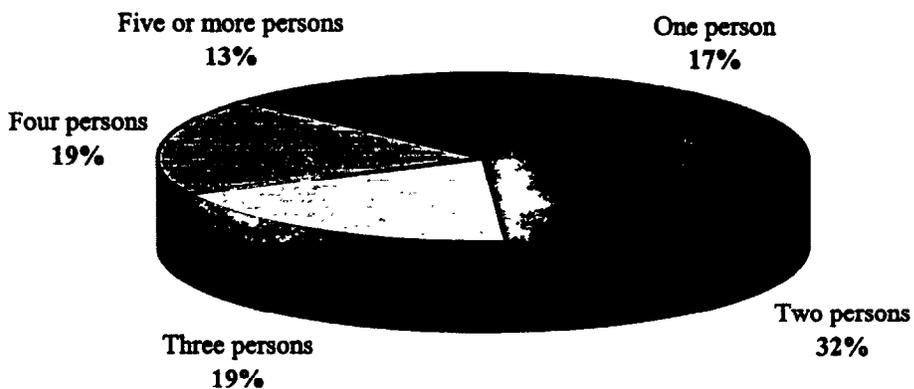


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Households by Size, 1998



### Total Spending on Food Away From Home by Household Size, 1998



Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## HOUSEHOLD COMPOSITION

Households consisting of only a husband and wife recorded the highest per capita expenditures on food away from home in 1998 (\$1,083), 50 percent higher than the \$723 per capita spending on food away from home posted by husband-wife households with children. Husband-wife households without children include both empty-nesters whose children have grown and left the house, as well as those who have yet to start a family. The relatively high average incomes of these childless households (\$49,395) and smaller than average household size account for their high per capita spending on food away from home.

Among husband-wife households with children, restaurant spending varies according to the age of the oldest child. Average annual and per capita expenditures, as well as the proportion of the food dollar allocated to food away from home, all are higher in households with older children. For instance, households in which the oldest child is under the age of six spent an average of \$2,300 on food away from home, or \$676 per capita, in 1998, while households in which the oldest child is an adult (18 years or older) spent \$3,263 on food away from home, or \$837 per capita.

Per capita spending on food away from home for the single-person and other households category averaged \$888 – 9 percent higher than the \$812 average for all households. However, because of lower average incomes and smaller household sizes, the single-person and other households category, as well as single-parent households with children, spent less on food away from home in 1998 than other households. Although these households accounted for 47 percent of all households, they contributed only 34 percent of total expenditures on food away from home.

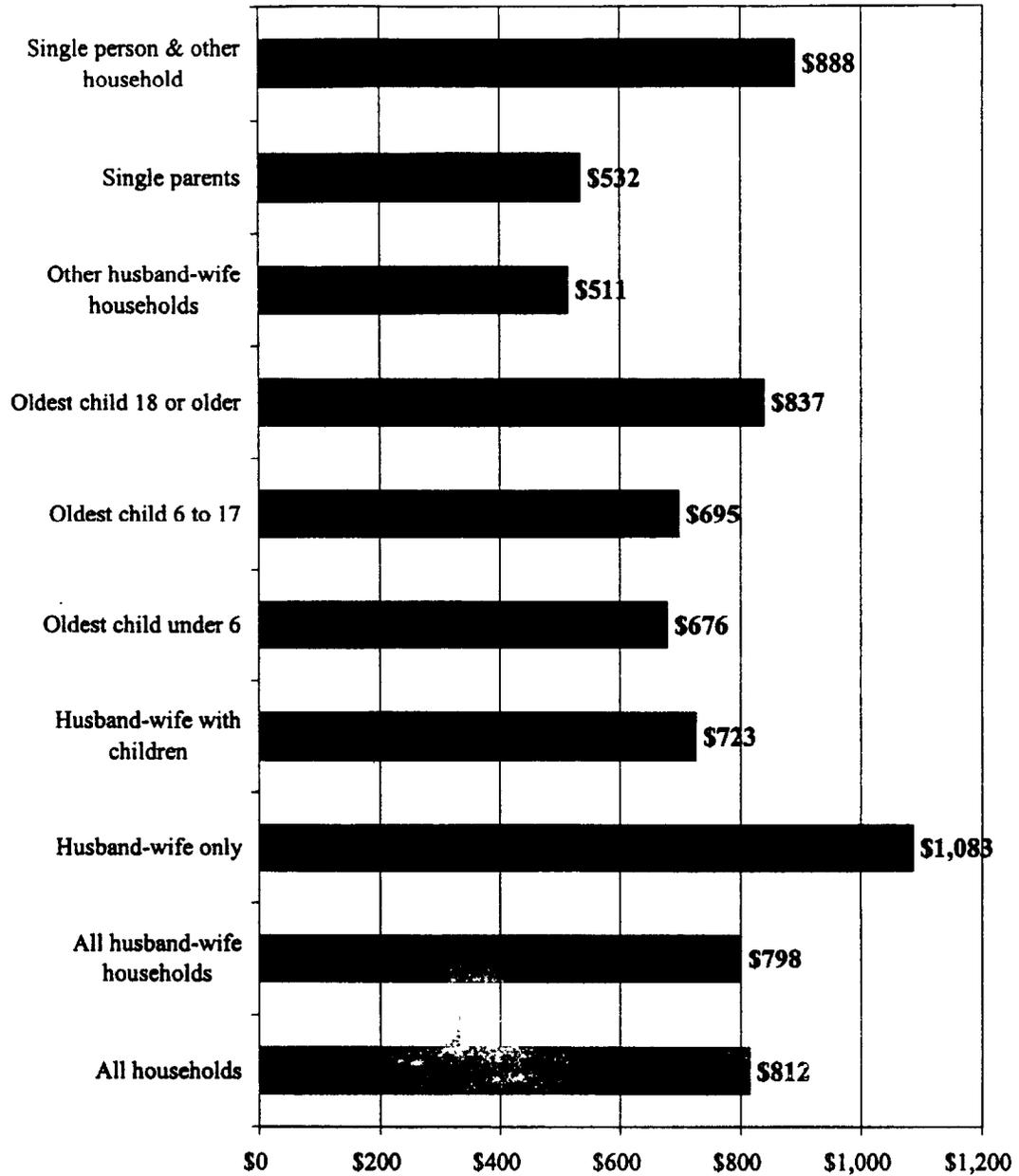
## HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME BY HOUSEHOLD COMPOSITION, 1998

Household composition	Size	Income*	Average annual expenditures on food away from home	Total food budget	Total expenditures	Per capita expenditures on food way from home	
						Annual	Weekly
All households	2.5	\$41,622	\$2,030	42.2%	5.7%	\$812	\$15.62
All husband-wife households	3.2	55,345	2,555	41.9	5.7	798	15.35
• Husband-wife only	2.0	49,395	2,165	43.5	5.4	1,083	20.83
• Husband-wife with children	4.0	59,653	2,890	42.2	5.9	723	13.90
Oldest child:							
• Under 6	3.4	55,800	2,300	40.4	5.3	676	13.00
• 6 to 17	4.2	58,775	2,917	41.9	6.0	695	13.37
• 18 or older	3.9	64,243	3,263	43.7	6.2	837	16.10
• Other husband-wife households	4.8	58,458	2,455	33.9	5.2	511	9.83
Single parents	2.9	24,530	1,543	37.3	5.8	532	10.23
Single-person & other households	1.6	27,009	1,421	44.0	5.8	888	17.08

\*Income before taxes, derived from "complete income reporters" only; see glossary

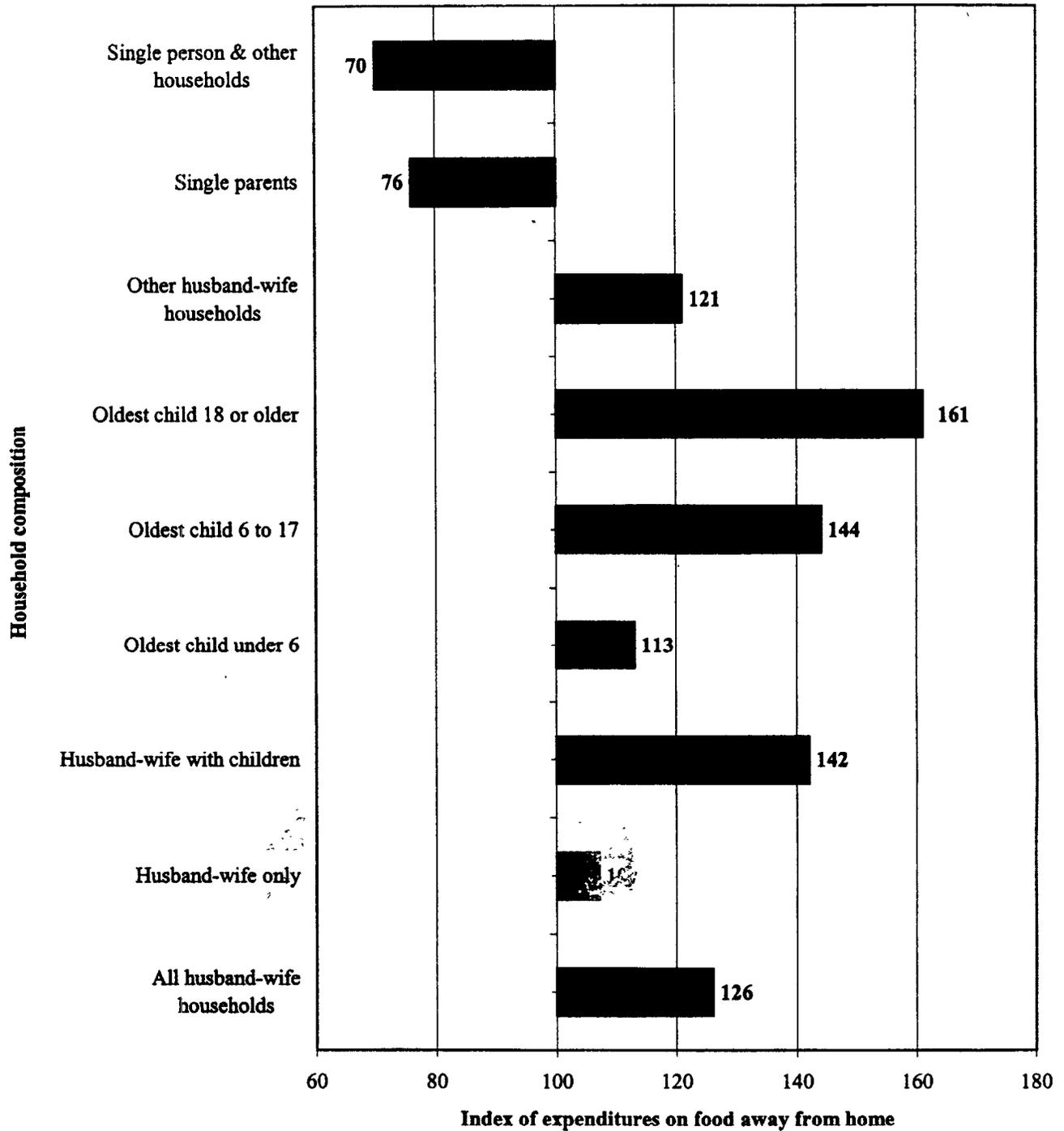
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Per Capita Expenditures on Food Away From Home by Household Composition, 1998**



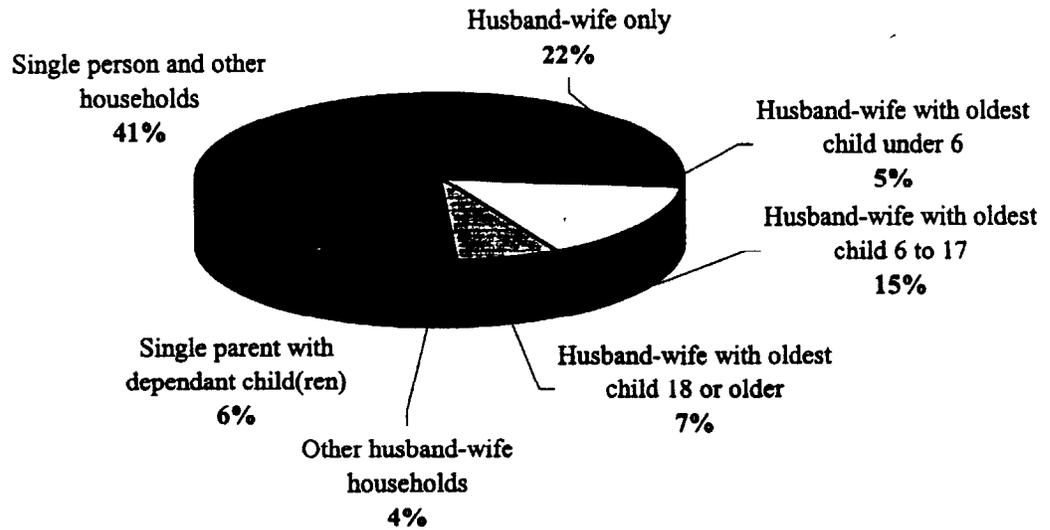
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away From Home by Household Composition, 1998**  
(U.S. Average = 100)

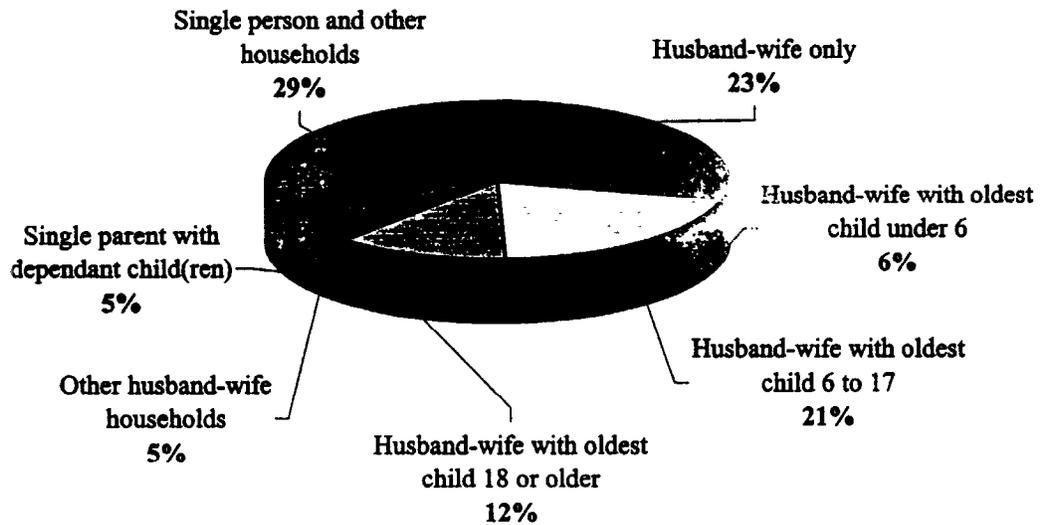


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Households by Composition, 1998



### Total Spending on Food Away From Home by Household Composition, 1998\*



\*May not sum to 100 percent because of rounding

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## NUMBER OF HOUSEHOLD EARNERS

Not surprisingly, household income, as well as spending on food away from home, rises with the number of wage earners. For example, single-person households with one earner posted average annual income before taxes of \$28,325 – more than double the average household income of persons living alone who are not wage or salary income earners (\$13,495). Meanwhile, working persons living alone spent an average of \$1,576 on food away from home, more than twice the \$658 spent by one-person households with no earners.

In addition, persons living alone who were employed posted higher per capita expenditures on food away from home (\$1,576) and allocated the largest portion (53.2 percent) of their food dollar on food away from home. These households accounted for 18 percent of total households and 14 percent of total food away from home expenditures. Households with one earner spent less on food away from home than their presence in the population would suggest. The income boost from a second earner enables a household to spend substantially more overall on food away from home.

Households with three or more earners posted the highest average household income (\$68,477) and average expenditures on food away from home (\$3,536). However, because of their larger household size, per capita expenditures on food away from home for these households were lower than in households with two earners.

Among multi-person households, those with two earners recorded the highest per capita spending on food away from home (\$832).

Households with two earners accounted for 41 percent of total food away from home expenditures, yet comprised 32 percent of all households. In addition, multi-person households with three or more earners accounted for 17 percent of spending on food away from home and 10 percent of households. Perhaps households with two or more

earners have considerably more time constraints than households with one or no workers, thus relying more on the convenience of food away from home.

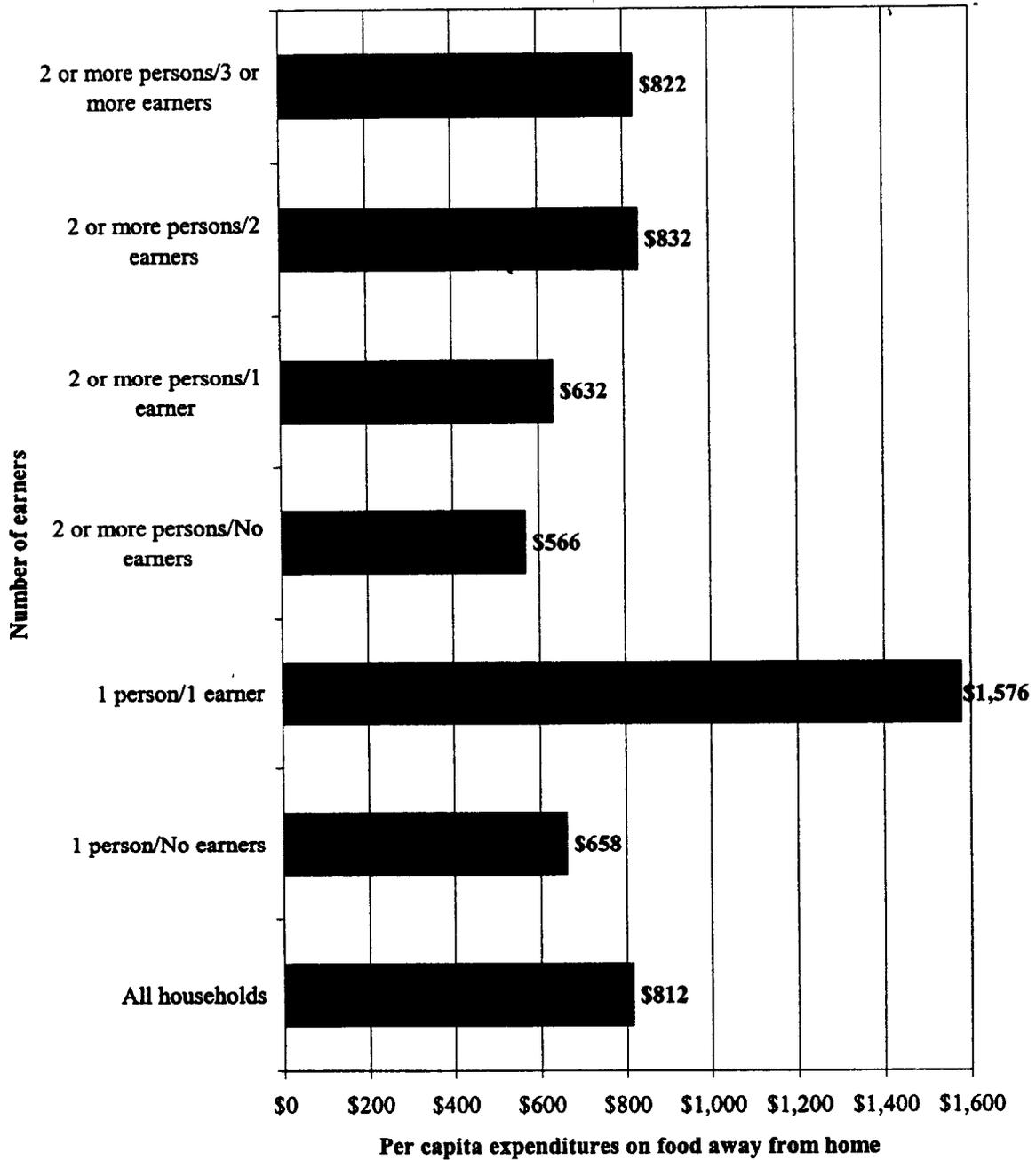
**HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME  
 BY NUMBER OF HOUSEHOLD EARNERS, 1998**

Number of household earners	Size	Income*	Average annual expenditures on food away from home	Total food budget	Total expenditures	Per capita expenditures on food away from home	
						Annual	Weekly
All households	2.5	\$41,622	\$2,030	42.2%	5.7%	\$812	\$15.62
One person households							
• No earners	1.0	13,495	658	31.2	4.2	658	12.65
• One earner	1.0	28,325	1,576	53.2	6.3	1,576	30.31
Households of two or more persons							
• No earners	2.3	22,162	1,302	31.7	5.1	566	10.88
• One earner	3.0	37,299	1,897	38.2	5.4	632	12.15
• Two earners	3.1	58,926	2,580	43.5	5.7	832	16.00
• Three or more earners	4.3	68,477	3,536	44.7	6.5	822	15.81

\*Income before taxes, derived from "complete income reporters" only; see glossary

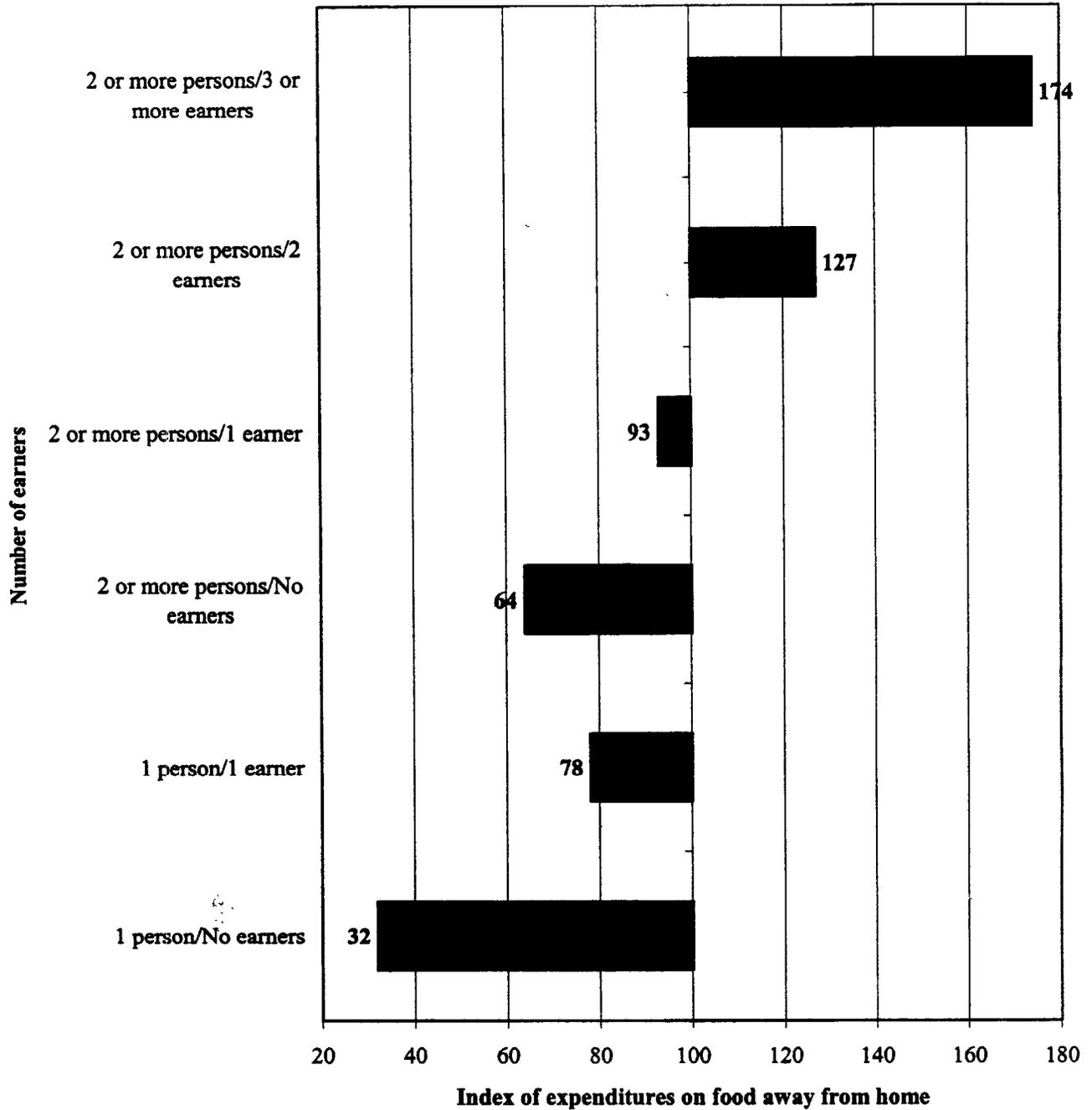
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Per Capita Expenditures on Food Away From Home by Number of Household Earners, 1998



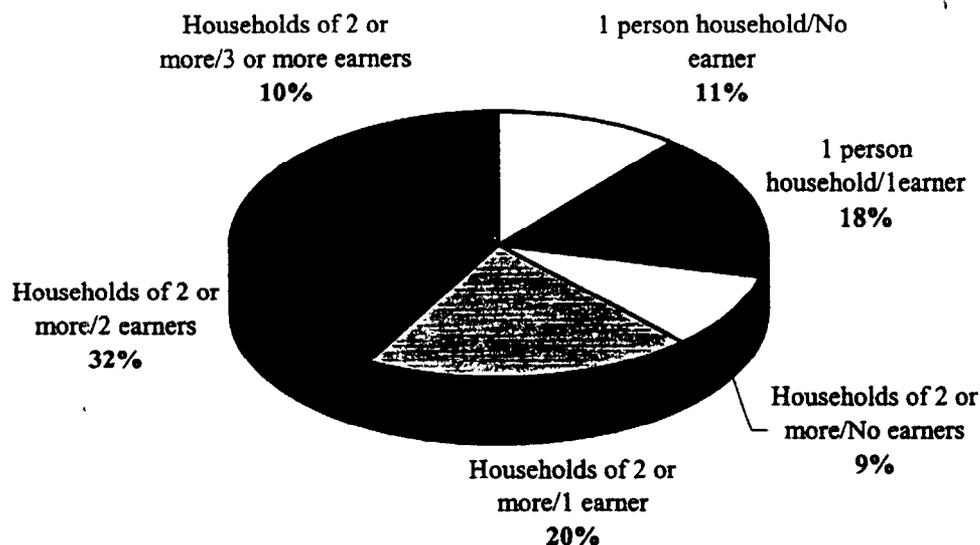
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away From Home by Number of Household Earners, 1998  
(U.S. Average = 100)**

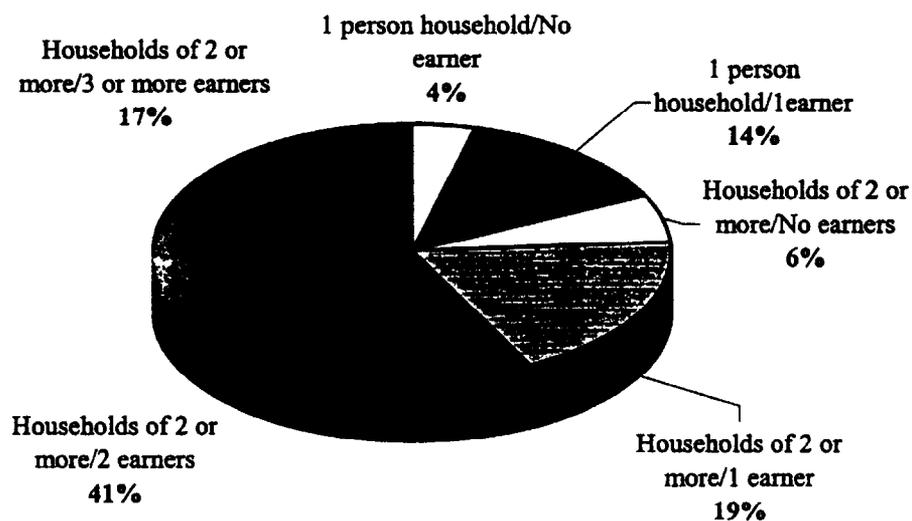


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Households by Number of Earners, 1998\*



### Total Spending on Food Away From Home by Number of Earners, 1998\*



\*May not sum to 100 percent because of rounding

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**HOUSEHOLDS OF TWO OR MORE PERSONS:  
 TWO EARNERS VERSUS THREE OR MORE EARNERS, 1998**

	Two earners	Three or more earners
Annual income*	\$58,926	\$68,477
Household size	3.1 persons	4.3 persons
Average annual expenditures	45,646	54,445
Food away from home	2,580	3,536
Housing	14,796	15,471
Apparel and services	2,082	2,863
Transportation	8,720	12,158
Health care	2,005	2,290

\*Complete income reporters only, see glossary

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## OCCUPATION OF HOUSEHOLD HEAD

Because income is related to occupation, it comes as no surprise that expenditures for food away from home differ according to the occupation of the head of the household. As stated in the household income section, occupations that enable household incomes to exceed \$30,000 are associated with higher food away from home expenditures.

Households headed by persons employed in “white collar” occupations as managers or professionals posted the highest average household income before taxes (\$69,263) and the highest total spending on food away from home (\$3,003). In addition, household headed by managers and professionals allocated the largest share of the food dollar to spending on food away from home (49.8 percent) and posted the highest per capita spending on food away from home (\$1,112).

Households headed by self-employed persons posted the second-highest total expenditures on food away from home (\$2,526) and the third-highest per capita spending on food away from home (\$936).

Households headed by technical, sales and clerical workers posted the second-highest per capita expenditures on food away from home among various occupations (\$945) and allocated 44.7 percent of their total food budget to food away from home in 1998.

In contrast, heads of households employed in “blue collar” occupations spent less than “white collar” households on food away from home. In addition to having relatively low incomes, households headed by service workers, mechanics, operators, fabricators and laborers reported larger than average household sizes, bringing down per capita expenditures on food away from home.

As would be expected, retirement has a dampening effect on food away from home spending, primarily because of lower incomes and greater spending on other categories, such as health care. Households headed by retired persons posted the lowest total (\$1,192) spending on food away from home in 1998.

Households headed by self-employed workers and managers and professionals spent more than average on food away from home in 1998. These households comprised 28 percent of the population, but accounted for 41 percent of total food away from home expenditures in 1998.

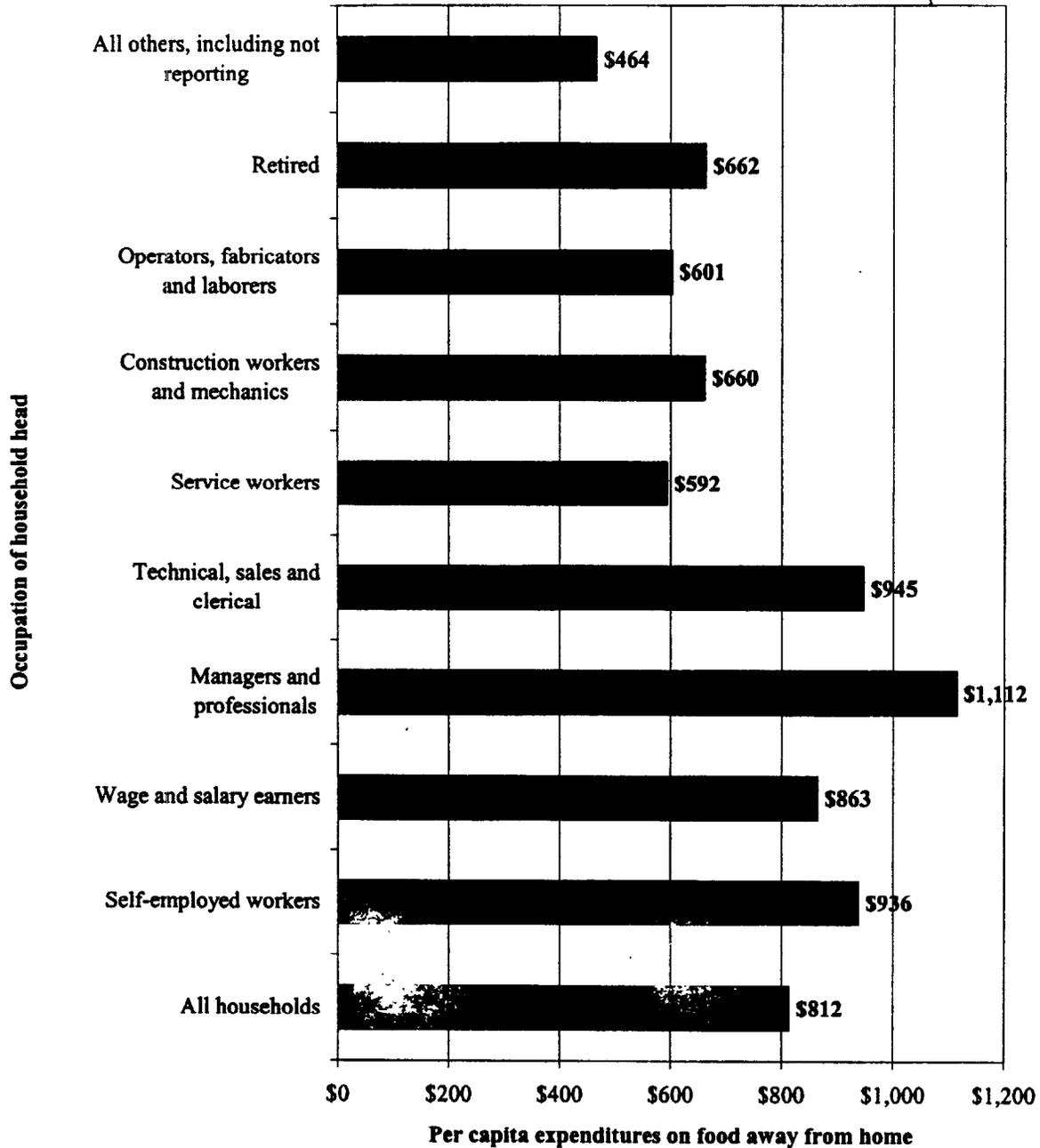
**HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME  
 BY OCCUPATION OF HOUSEHOLD HEAD, 1998**

Occupation of reference person	Size	Income*	Average annual expenditures on food away from home	Total food budget	Total expenditures	Per capita expenditures on food away from home	
						Annual	Weekly
All households	2.5	\$41,622	\$2,030	42.2%	5.7%	\$812	\$15.62
Self-employed workers	2.7	49,662	2,526	44.8	5.8	936	18.00
Wage and salary earners	2.7	48,785	2,329	44.8	5.9	863	16.60
• Managers and professionals	2.7	69,263	3,003	49.8	5.8	1,112	21.38
• Technical, sales and clerical	2.4	41,425	2,267	44.7	6.3	945	18.17
• Service workers	2.6	28,949	1,538	36.8	5.5	592	11.38
• Construction workers and mechanics	3.0	44,856	1,980	40.9	5.6	660	12.69
• Operators, fabricators and laborers	3.0	36,764	1,802	38.5	5.7	601	11.56
Retired	1.8	23,062	1,192	33.9	4.8	662	12.73
All others, including not reporting	2.7	22,757	1,252	31.2	5.1	464	8.92

\*Income before taxes, derived from "complete income reporters" only; see glossary

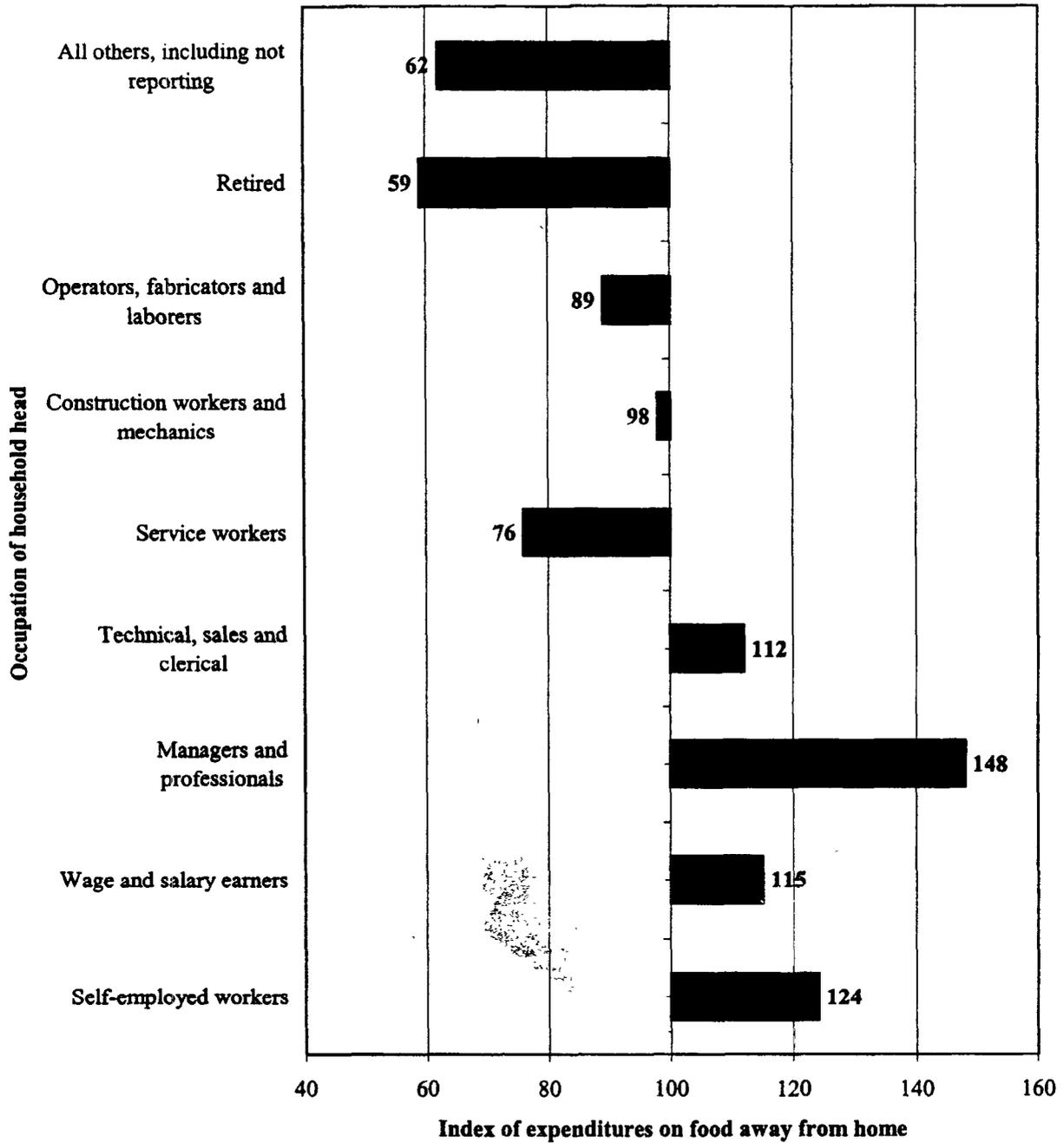
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Per Capita Expenditures on Food Away From Home by Occupation of Household Head, 1998



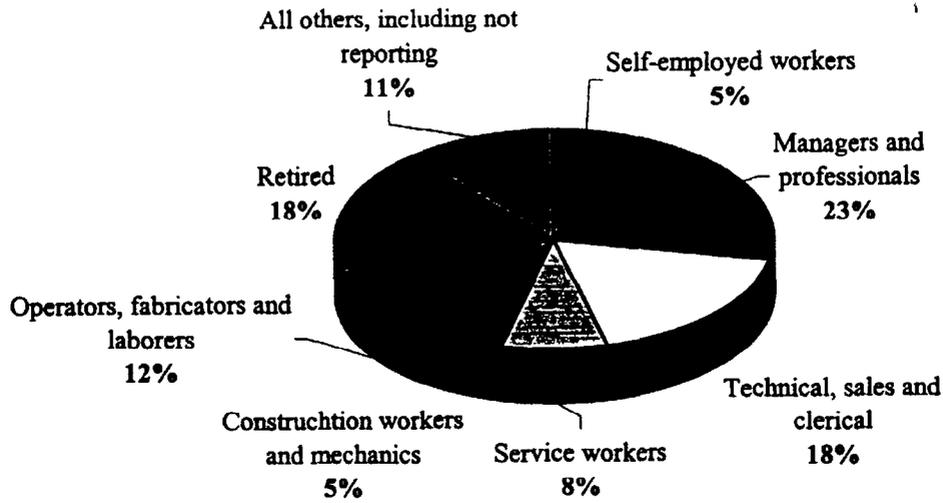
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away From Home by Occupation of Household Head, 1998**  
(U.S. Average = 100)

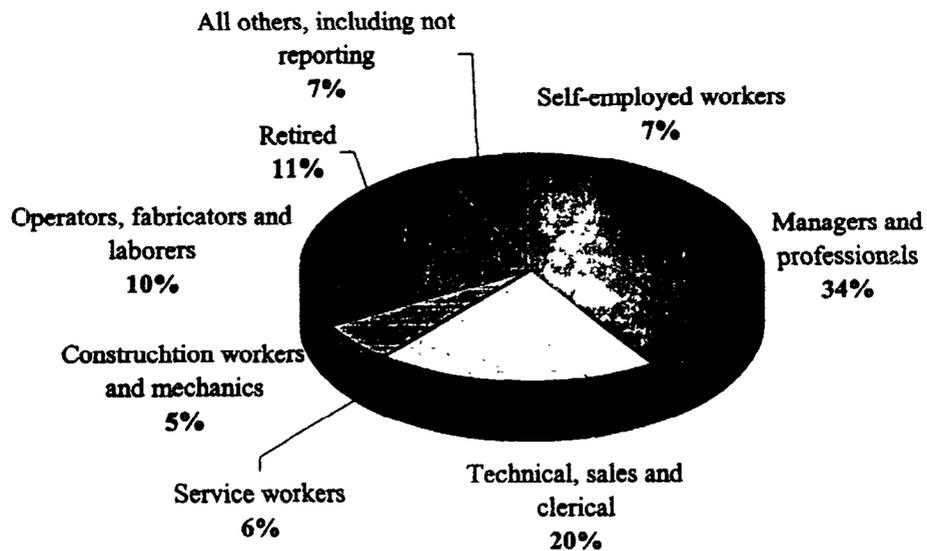


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Households by Occupation of Household Head, 1998



### Total Spending on Food Away From Home by Occupation of Household Head, 1998



Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## REGION

Spending on food away from home varies by region, reflecting differences in the cost of living, the general economic climate and consumer behavior.

Average household incomes were higher in the Northeast (\$45,333) and West (\$44,036) than in the Midwest (\$40,920) and South (\$38,397). Total annual expenditures on food away from home were also highest in the West and Northeast. Southern households spent less on food away from home relative to the other regions in 1998, as revealed by the spending indices.

Households in the Northeast recorded the highest average income and highest average annual expenditures on food away from home. Not surprisingly, per capita expenditures and the proportion of the food dollar spent on food away from home for households in the Northeast were the highest of all regions (\$892 and 43.3 percent, respectively). Households in the West posted the second-highest average expenditures on food away from home (\$2,144) and second-highest per capita spending on food away from home (\$825). However, households in the West allocated the lowest proportion of their food dollar on food away from home (41.6 percent).

Households in the Northeast and Midwest spent a higher portion of their total food budgets on food away from home than those in the West and South. In 1998, Northeast households spent 43.3 percent and Midwesterners spent 42.5 of their food dollar on food away from home.

Southern households posted the lowest total and per capita expenditures on food away from home (\$1,859 and \$744).

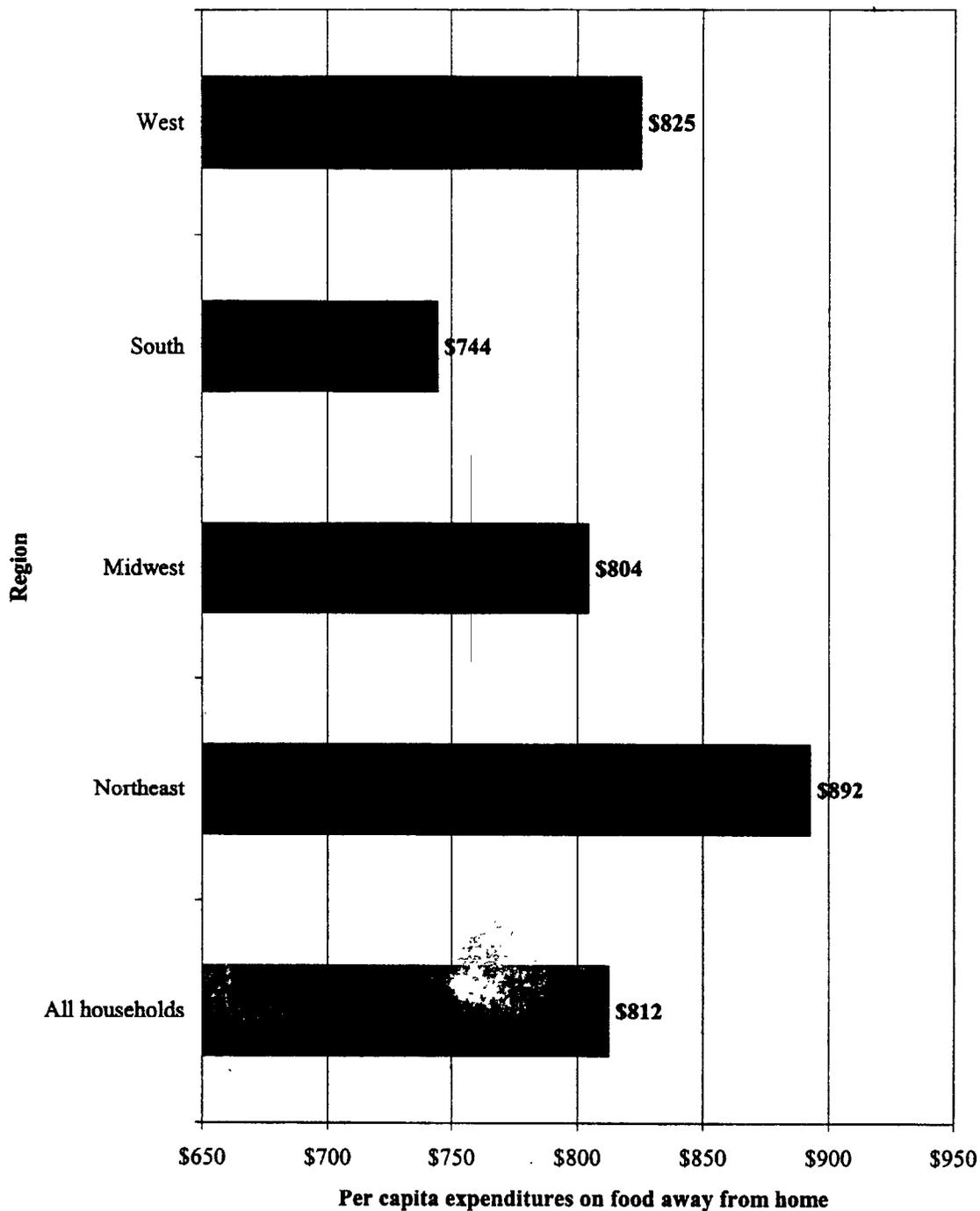
**HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME  
 BY REGION OF RESIDENCE, 1998**

Region of residence	Size	Income*	Average annual expenditures on food away from home	Total food budget	Total expenditures	Per capita expenditures on food away from home	
						Annual	Weekly
All households	2.5	\$41,622	\$2,030	42.2%	5.7%	\$812	\$15.62
Northeast	2.5	45,333	2,229	43.3	5.9	892	17.15
Midwest	2.5	40,920	2,011	42.5	5.8	804	15.46
South	2.5	38,397	1,859	41.8	5.6	744	14.31
West	2.6	44,036	2,144	41.6	5.5	825	15.87

\*Income before taxes, derived from "complete income reporters" only; see glossary

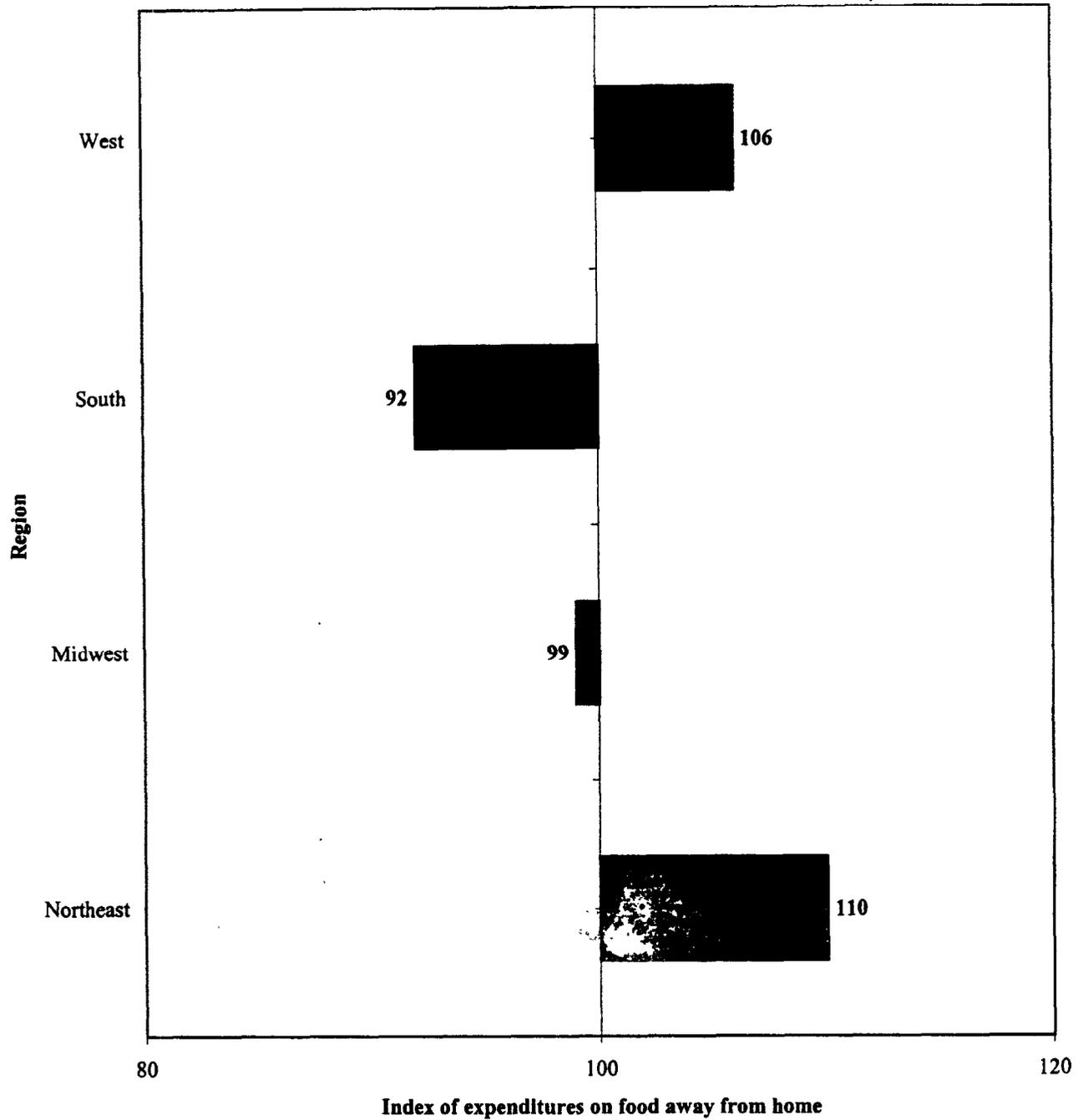
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Per Capita Expenditures on Food Away From Home by Region, 1998



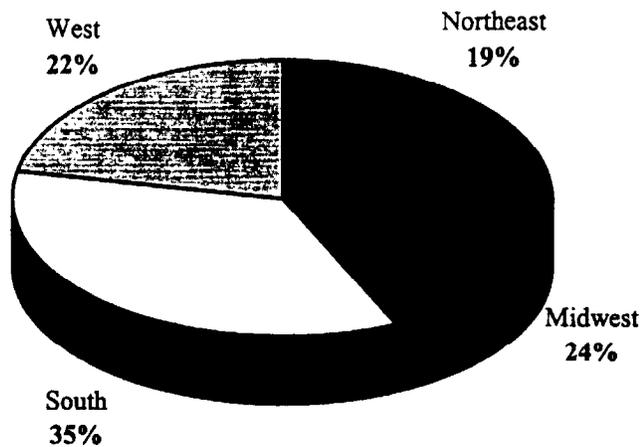
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away  
From Home by Region, 1998  
(U.S. Average = 100)**

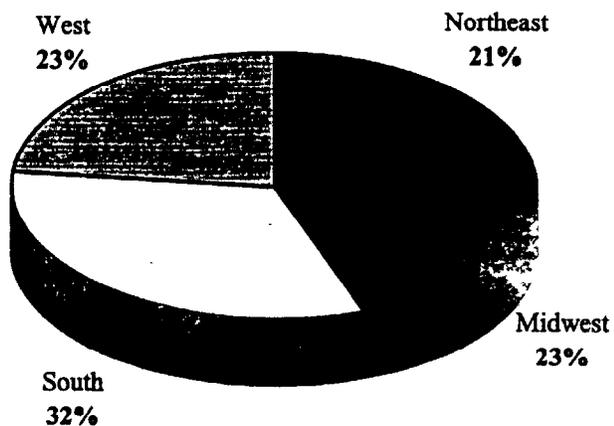


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Households by Region, 1998



### Total Spending on Food Away From Home by Region, 1998\*



\*May not sum to 100 percent because of rounding

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## METROPOLITAN STATISTICAL AREAS (MSAs)

Analysis of the 28 Metropolitan Statistical Areas (MSAs) included in the Bureau of Labor Statistics survey reveals that households located in MSAs generally spend more on dining out than households located in smaller cities and rural areas. Although per capita spending on food away from home in the West was lower than the national average in 1997-98 (\$795 versus \$815), households in all analyzed cities in that region, except Los Angeles, spent more than the national average per capita on food away from home in 1997-98. Perhaps the West region's low average per capita spending resulted from low expenditures on food away from home in areas outside of MSAs.

Per capita spending on food away from home in the Midwest was lower than that of the United States in general. However, five out of eight cities profiled in that region spent more per capita on food away from home than the national average.

Per capita spending on food away from home in the South was significantly lower than the nation's average (\$706 vs. \$815). As a result, only two of the MSAs analyzed in this region (Dallas/Ft. Worth and Washington, DC) posted per capita expenditures above the nation's average. Despite the South region's relatively low expenditures, households in Dallas/Ft. Worth posted the highest per capita expenditures on food away from home in the country (\$1,122). In addition, households in Dallas/Ft. Worth allocated the second-highest proportion of the total food dollar on food away from home (48.7 percent).

Per capita expenditures on food away from home in the Northeast were 7 percent higher than the national average. Not surprisingly, all profiled Northeastern MSAs, except Philadelphia, posted per capita expenditures well above the average for the United States. New York City posted the second-highest total household spending on food away from home (\$2,708) in the nation. In addition, the Boston MSA led the country in the proportion of the food dollar spent on food away from home (49.7 percent).

After Dallas/Ft. Worth, rounding out the top five in terms of per capita spending on food away from home were New York City (\$1,042), San Francisco (\$986), Minneapolis/St. Paul (\$981) and Denver (\$945).

## HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME BY METROPOLITAN STATISTICAL AREAS, 1997-98

Metropolitan area of residence	Size	Income*	Average annual expenditures on food away from home	Total food budget	Total expenditures	Per capita expenditures on food away from home	
						Annual	Weekly
<b>Northeast</b>							
• All households**	2.5	\$44,324	\$2,181	42.6%	6.0%	\$872	\$16.77
• Boston	2.4	50,083	2,258	49.7	5.9	941	18.10
• New York	2.6	50,710	2,708	44.5	6.6	1,042	20.04
• Philadelphia	2.6	49,920	1,849	44.7	4.8	711	13.67
• Pittsburgh	2.3	38,352	2,136	42.5	5.9	929	17.87
<b>Midwest</b>							
• All households**	2.5	\$40,068	\$1,963	41.8%	5.8%	\$785	\$15.10
• Chicago	2.6	43,160	2,105	42.3	5.8	810	15.58
• Cincinnati	2.4	48,656	2,213	43.8	6.0	922	17.73
• Cleveland	2.5	42,142	2,021	40.2	5.5	808	15.54
• Detroit	2.6	43,557	2,137	42.3	6.0	822	15.81
• Kansas City	2.4	44,351	2,038	37.1	5.7	849	16.33
• Milwaukee	2.5	47,403	1,958	43.2	5.4	783	15.06
• Minneapolis/ St. Paul	2.4	53,543	2,354	42.0	5.0	981	18.87
• St. Louis	2.6	46,416	2,203	41.5	6.0	847	16.29
<b>South</b>							
• All households**	2.5	\$37,018	\$1,765	39.7%	5.4%	\$706	\$13.58
• Atlanta	2.6	48,315	1,857	46.3	4.7	714	13.73
• Baltimore	2.6	45,848	1,805	37.7	5.1	694	13.35
• Dallas/Ft. Worth	2.6	47,852	2,917	48.7	6.6	1,122	21.58
• Houston	2.8	45,705	2,170	44.2	5.4	775	14.90
• Miami	2.7	43,719	1,839	42.6	5.2	681	13.10
• Tampa	2.2	35,400	1,761	37.7	5.3	800	15.38
• Washington, DC	2.7	61,623	2,348	44.3	5.0	870	16.73
<b>West</b>							
• All households**	2.6	\$44,199	\$2,066	40.2%	5.3%	\$795	\$15.29
• Anchorage	2.7	60,323	2,272	35.1	4.6	841	16.17
• Denver	2.4	49,680	2,268	44.3	5.3	945	18.17
• Honolulu	3.0	53,461	2,727	43.9	6.4	909	17.48
• Los Angeles	2.8	50,234	2,110	41.7	5.1	754	14.50
• Phoenix	2.5	44,205	2,170	45.7	5.8	868	16.69
• Portland	2.3	45,806	2,129	37.7	5.2	926	17.81
• San Diego	2.5	46,915	2,064	41.5	5.2	826	15.88
• San Francisco	2.5	55,636	2,465	38.7	5.2	986	18.96
• Seattle	2.5	48,569	2,279	41.7	5.3	912	17.54

Note: To create adequate sample sizes, data for the 1997 and 1998 surveys were combined by the Bureau of Labor Statistics

\*Income before taxes, derived from "complete income reporters" only; see glossary

\*\*Includes households in MSAs and outside of MSAs

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**TOP 10 METROPOLITAN STATISTICAL AREAS  
 BY PER CAPITA SPENDING ON FOOD AWAY FROM HOME, 1997-98**

Rank	Metropolitan Statistical Area (MSA)	Per capita expenditures on food away from home
1	Dallas/Ft. Worth	\$1,122
2	New York	1,042
3	San Francisco	986
4	Minneapolis/St. Paul	981
5	Denver	945
6	Boston	941
7	Pittsburgh	929
8	Portland	926
9	Cincinnati	922
10	Seattle	912

Note: To create adequate sample sizes, data for the 1997 and 1998 surveys were combined by the Bureau of Labor Statistics

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**TOP 10 METROPOLITAN STATISTICAL AREAS  
 BY THE PROPORTION OF THE FOOD DOLLAR  
 SPENT ON FOOD AWAY FROM HOME, 1997-98**

Rank	Metropolitan Statistical Area (MSA)	Percentage of food dollar spent on food away from home
1	Boston	49.7%
2	Dallas/Ft. Worth	48.7
3	Atlanta	46.3
4	Phoenix	45.7
5	Philadelphia	44.7
6	New York	44.5
7	Washington, DC	44.3
7	Denver	44.3
9	Houston	44.2
10	Honolulu	43.9

Note: To create adequate sample sizes, data for the 1997 and 1998 surveys were combined by the Bureau of Labor Statistics

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

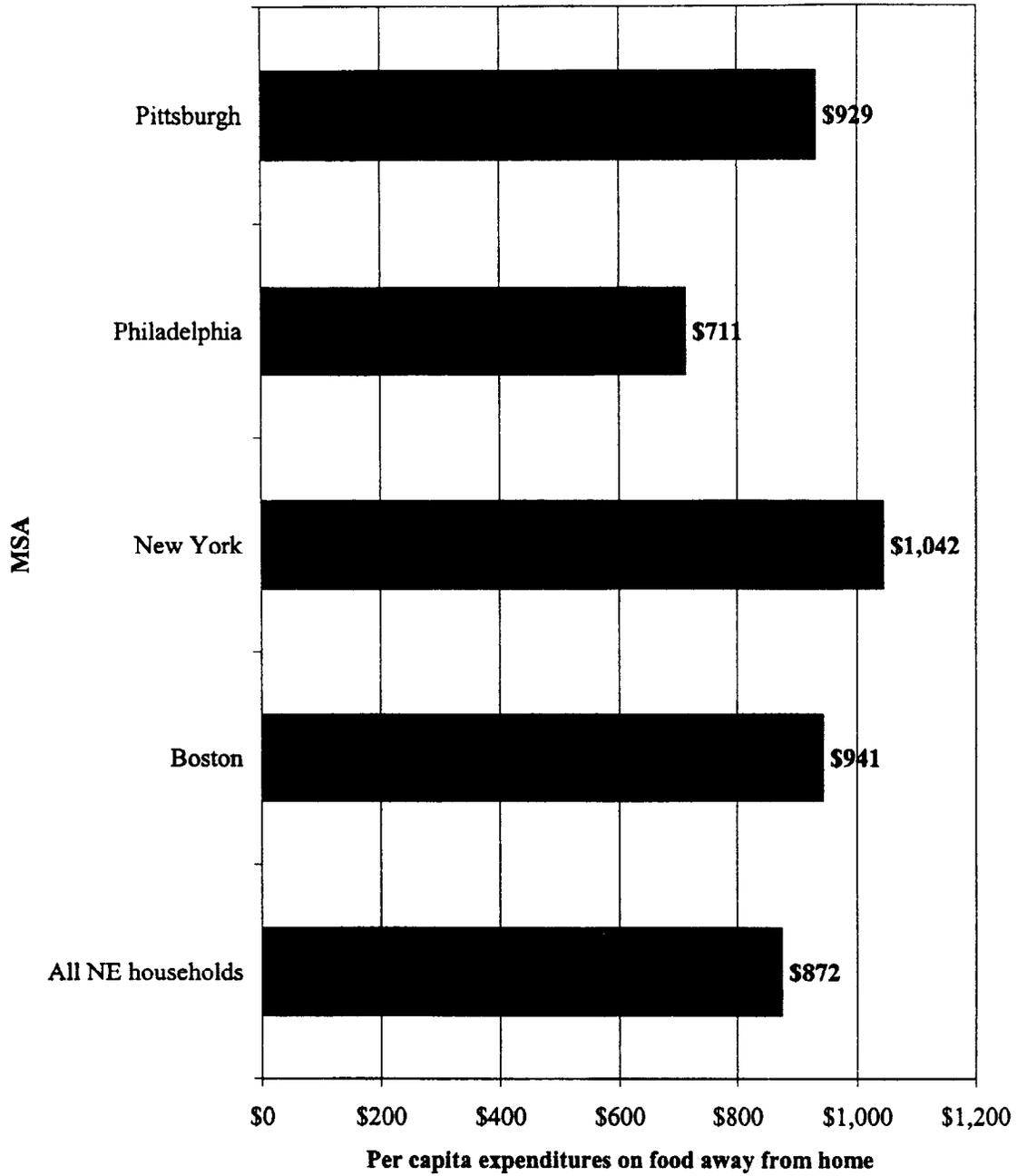
## MSAs IN THE NORTHEAST

Among MSAs in the Northeast, households in the New York City metropolitan area posted the highest total (\$2,708) and per capita (\$1,042) expenditures on food away from home. Households in Boston allocated the highest in the nation proportion of total food dollar on food away from home (49.7 percent).

Households located in Philadelphia posted the lowest total and per capita food away from home spending (\$1,849 and \$711, respectively). Pittsburgh households surpassed those in Philadelphia in per capita restaurant spending (\$929 vs. \$711), even though households in the Pittsburgh metropolitan area allocated the lowest percentage of the food dollar on food away from home (42.5 percent) and posted the lowest average household income among all MSAs in the Northeast.

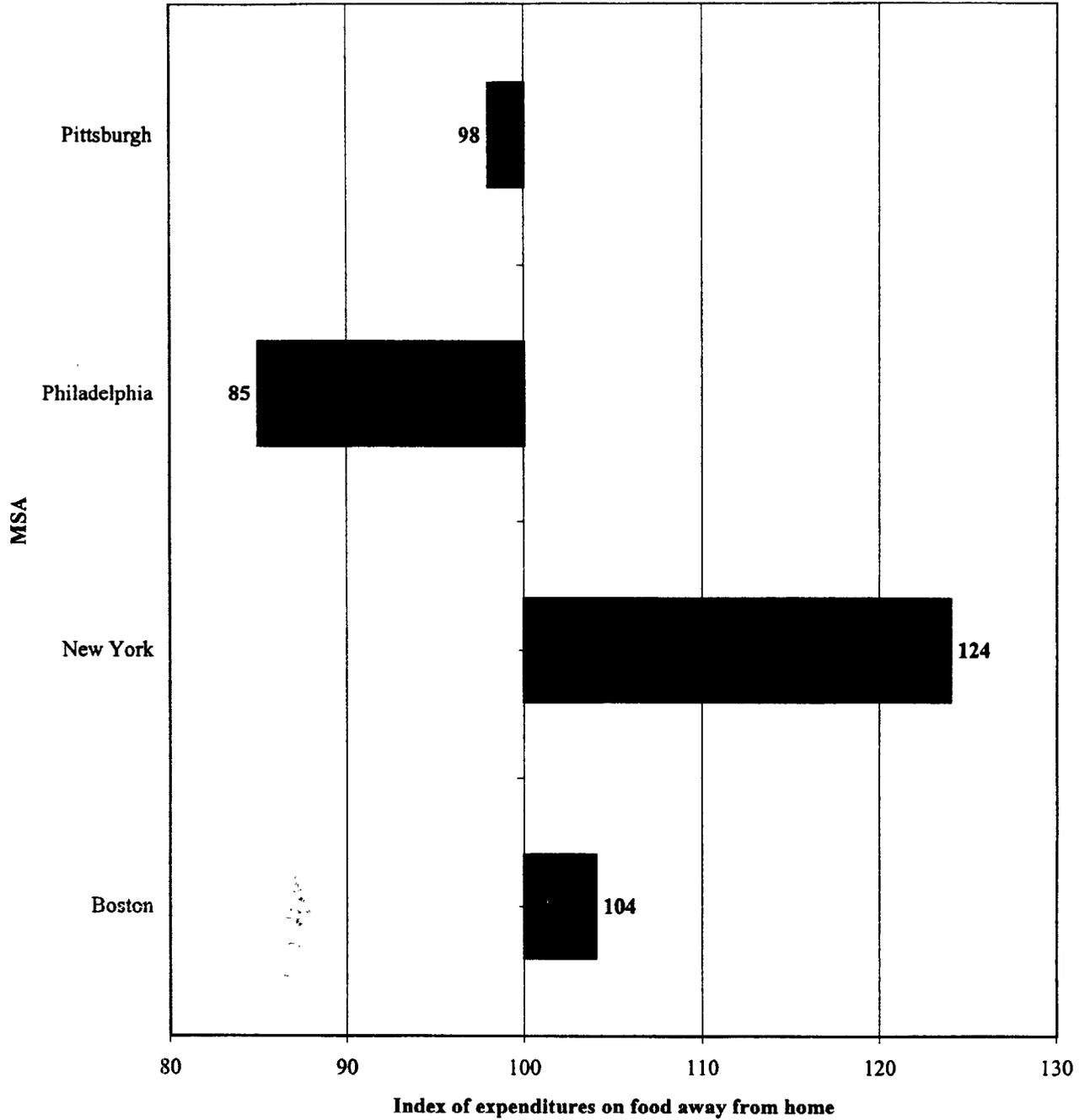
Of the four MSAs analyzed in the Northeast, New York households accounted for a larger share of spending on food away from home than the city's population would indicate. Although New York households accounted for 59 percent of the four Northeastern MSA households, they accounted for a higher proportion (65 percent) of total food away from home expenditures. In comparison, Philadelphia accounted for 10 percent of total restaurant spending by the profiled Northeastern MSAs, despite comprising 14 percent of households.

### Per Capita Expenditures on Food Away From Home by MSAs in the Northeast, 1997-98



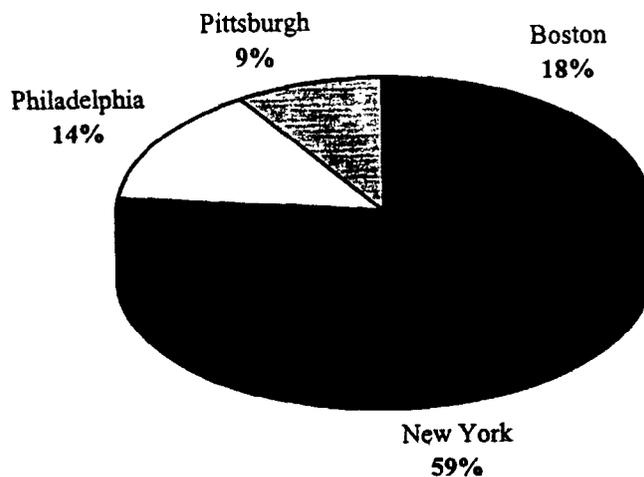
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away  
From Home by MSAs in the Northeast, 1997-98  
(Region's Average = 100)**

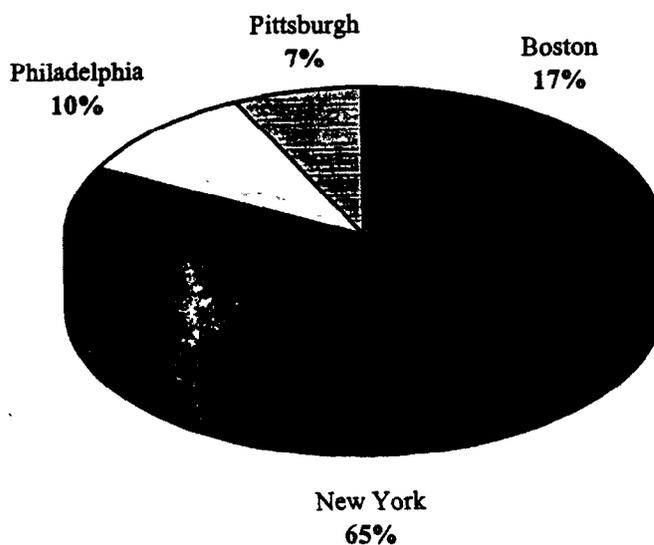


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Distribution of Northeast MSA Households by MSA, 1997-98**



**Total Spending on Food Away From Home by MSAs in the Northeast, 1997-98\***



\*May not sum to 100 percent because of rounding

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## MIDWEST: THE MIDWEST

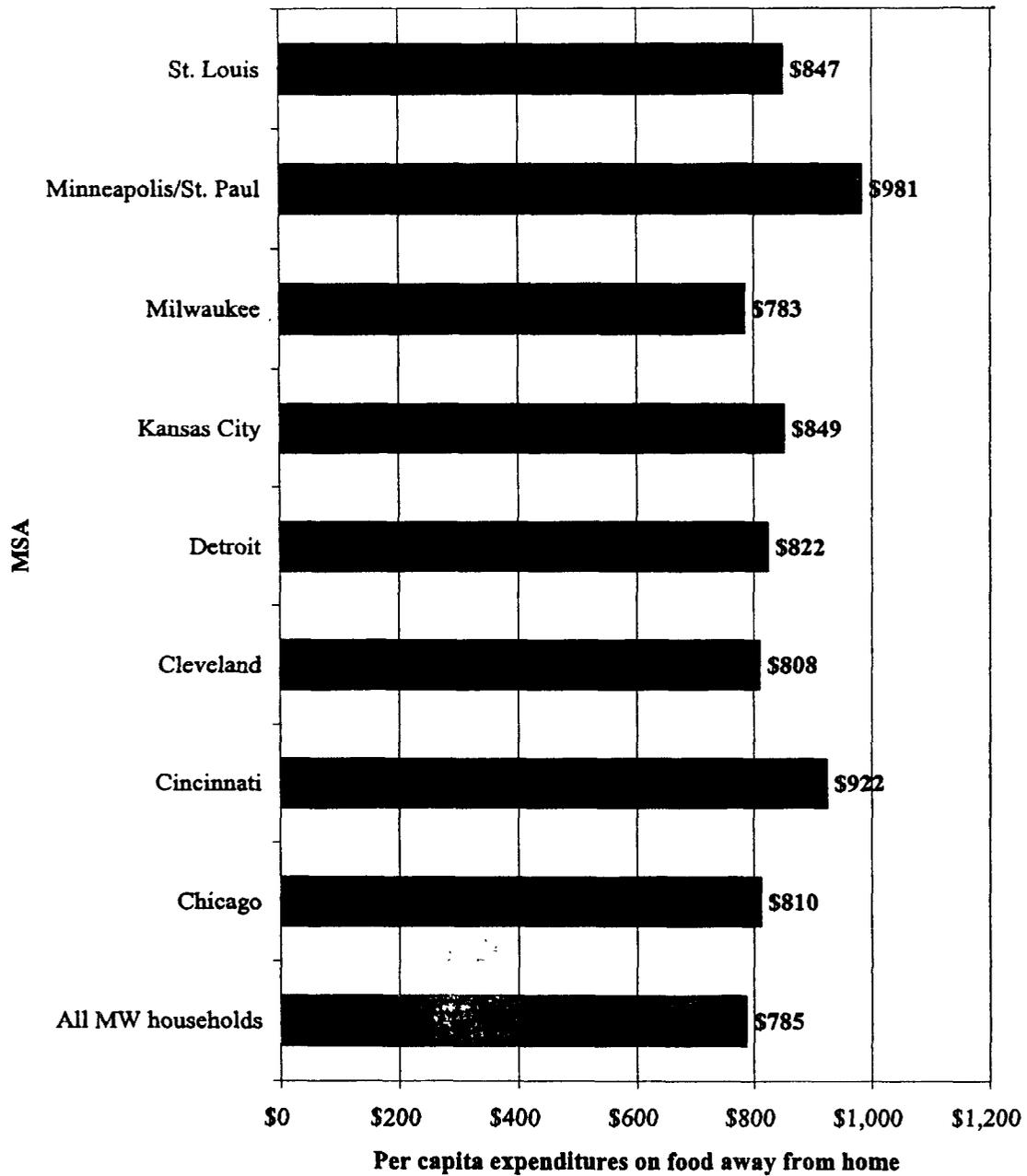
In general, incomes for households located in the Midwestern MSAs were lower than MSA households in the West and Northeast, which in turn affected restaurant spending.

Households in Minneapolis/St. Paul posted the highest total (\$2,354) and per capita spending on food away from home (\$981).

Although average income was relatively high for households located in Kansas City, these households spent a relatively low proportion of their total food budget on food away from home (37.1 percent) in 1998.

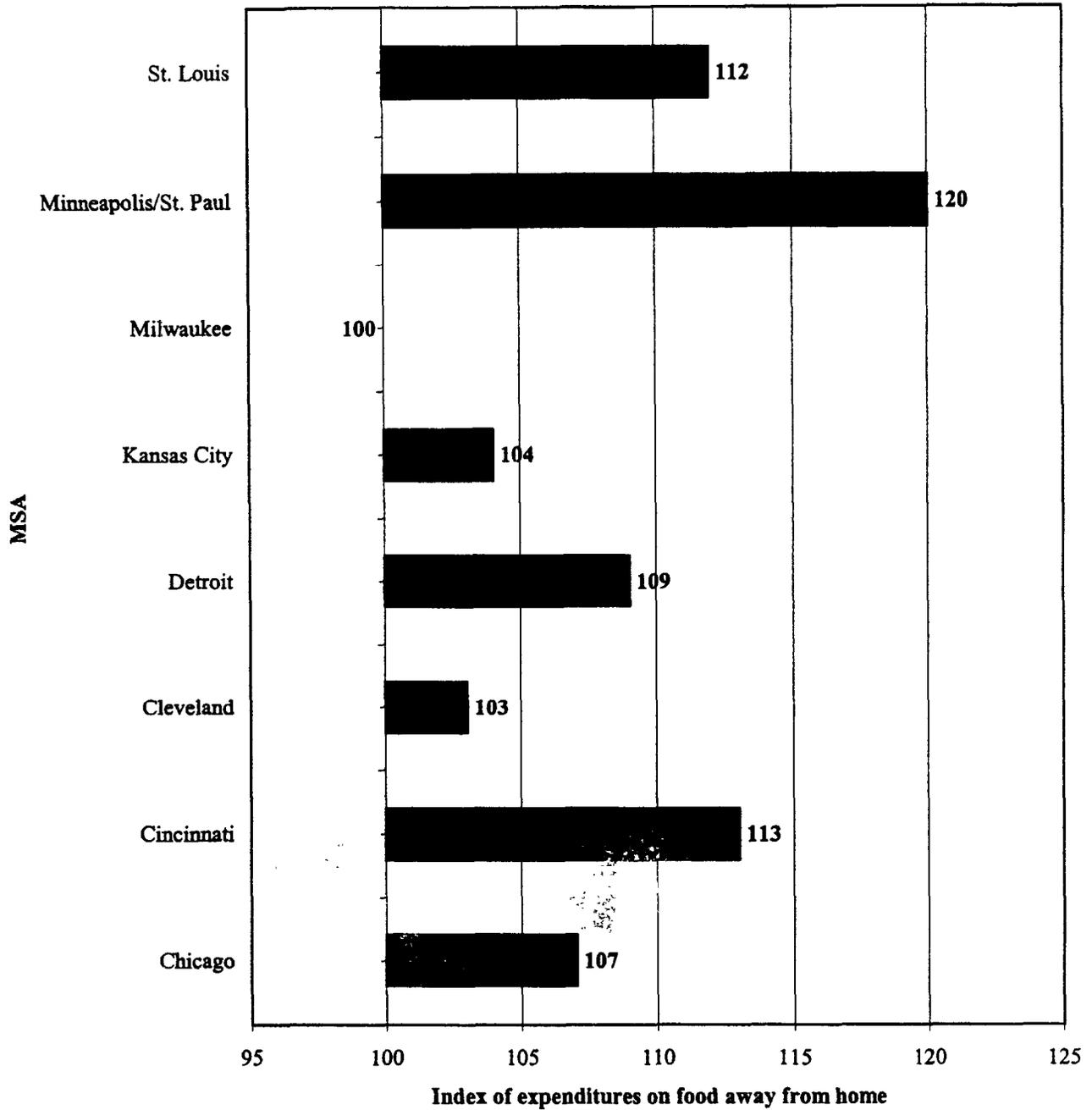
Similarly, although average household income was relatively high in Milwaukee, households in this city posted the lowest total and per capita expenditures on food away from home among all the Midwestern MSAs (\$1,958 and \$783, respectively).

### Per Capita Expenditures on Food Away From Home by MSAs in the Midwest, 1997-98



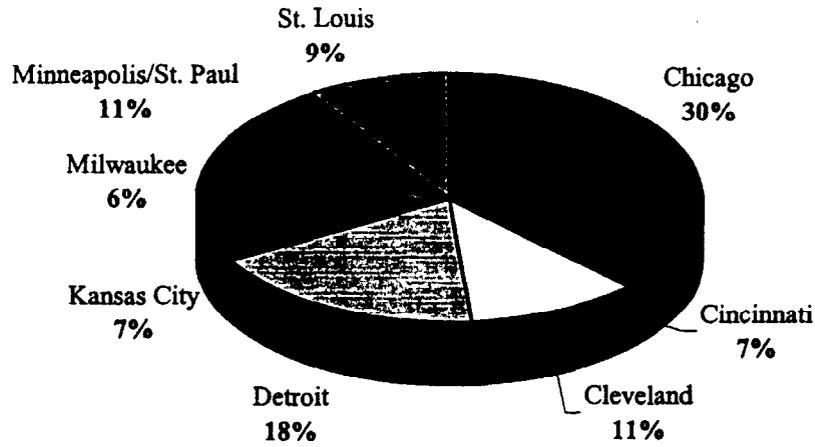
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away  
From Home by MSAs in the Midwest, 1997-98  
(Region's Average = 100)**

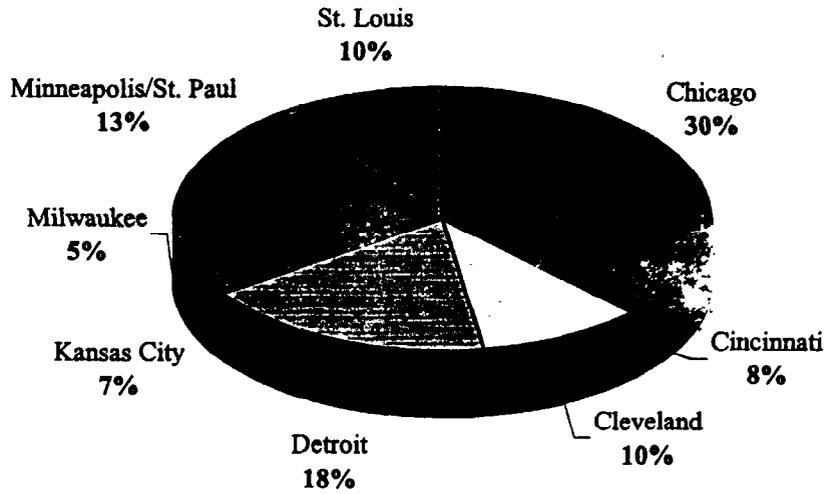


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Distribution of Midwest MSA Households by  
MSA, 1997-98\***



**Total Spending on Food Away From Home by  
MSAs in the Midwest, 1997-98\***



\*May not sum to 100 percent because of rounding

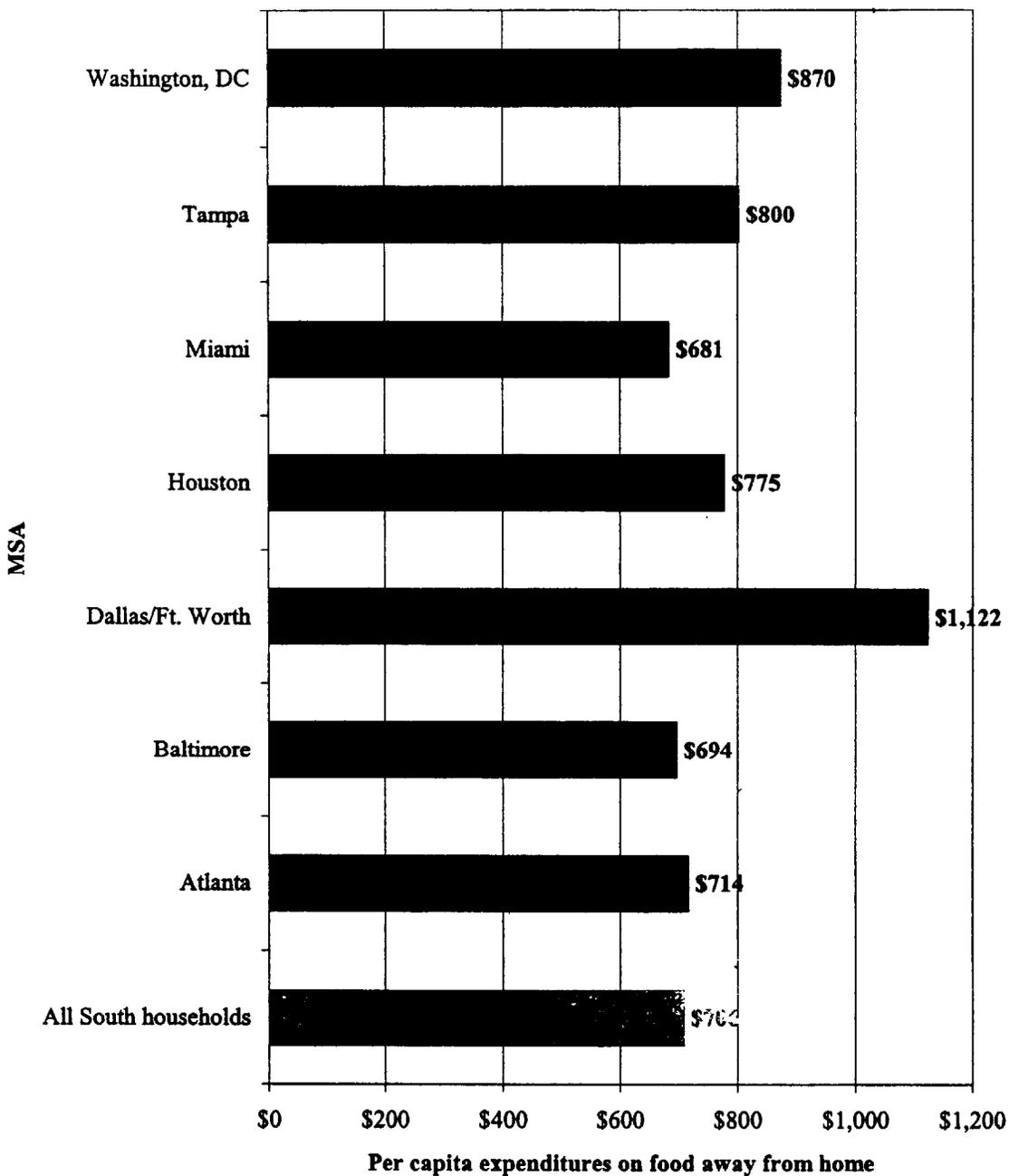
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## MSAs IN THE SOUTH

The spending index for MSAs in the South indicates that households in Dallas/Ft. Worth spent a disproportionately higher amount, on average, compared with other Southern MSAs on food away from home in 1997-98. Households in Dallas/Ft. Worth ranked first in the nation in per capita spending (\$1,122) and ranked second in the proportion of the food dollar spent on food away from home (48.7 percent). Although households in Dallas/Ft. Worth accounted for 19 percent of households in the seven profiled Southern MSAs, Dallas/Ft. Worth's households contributed 25 percent of food away from home expenditures.

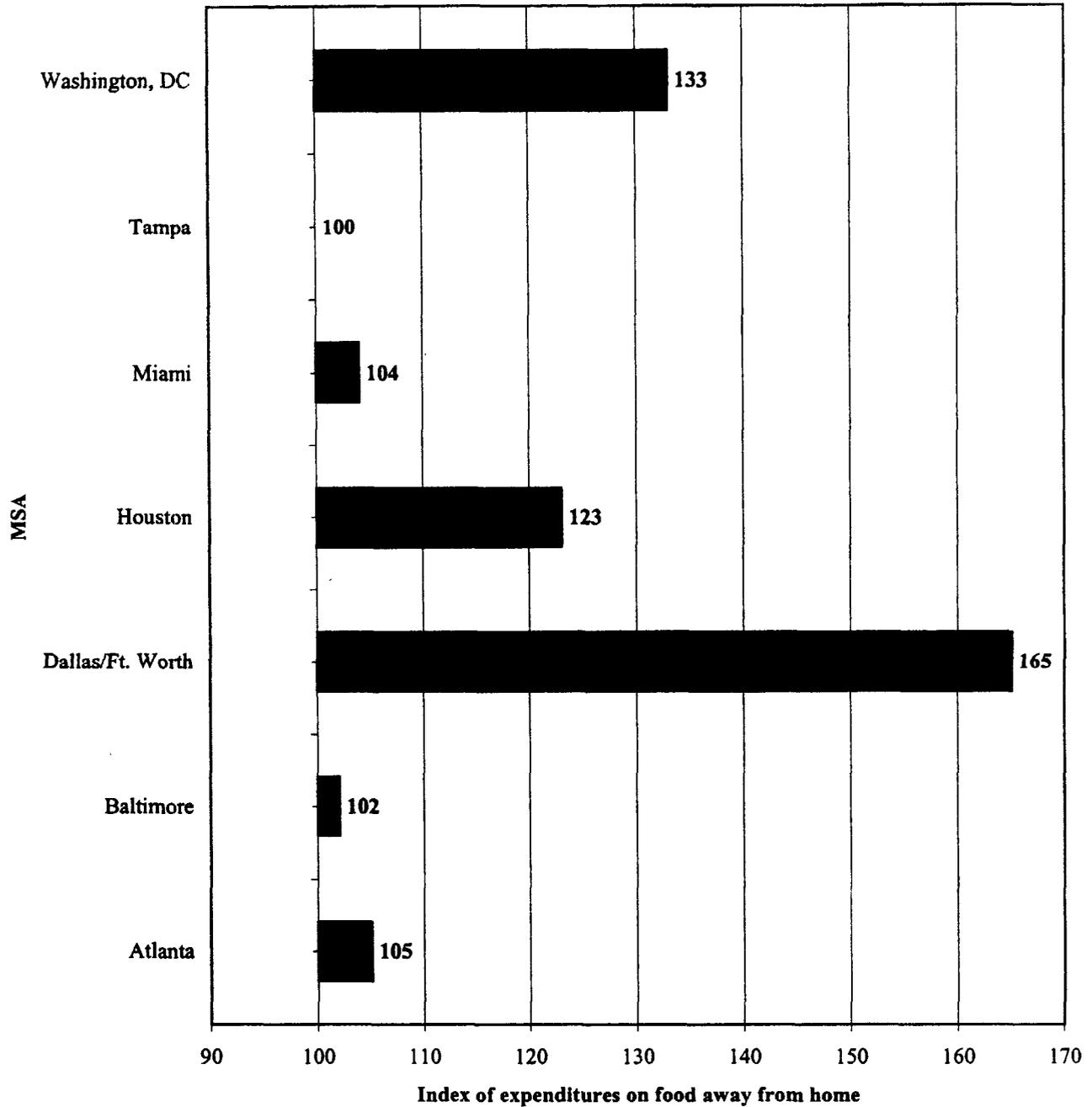
Among seven Southern MSAs, households in the Tampa metropolitan area posted the lowest total food away from home expenditures (\$1,761), while households in Miami came in last among Southern households in per capita spending on food away from home (\$681). As a result, households in the Tampa and Miami MSAs spent disproportionately less than other Southern MSAs on food away from home in 1997-98. Households in these cities accounted for 24 percent of households in the seven Southern MSAs, but contributed only 19 percent of food away from home expenditures.

**Per Capita Expenditures on Food Away From Home by  
MSAs in the South, 1997-98**



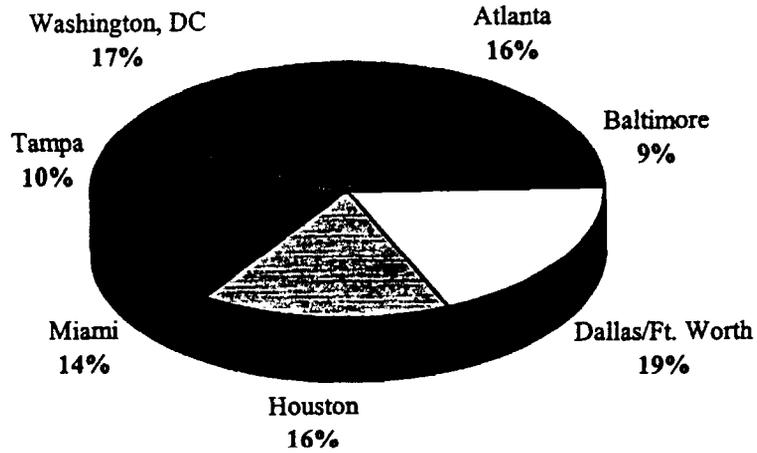
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away  
From Home by MSAs in the South, 1997-98  
(Region's Average = 100)**

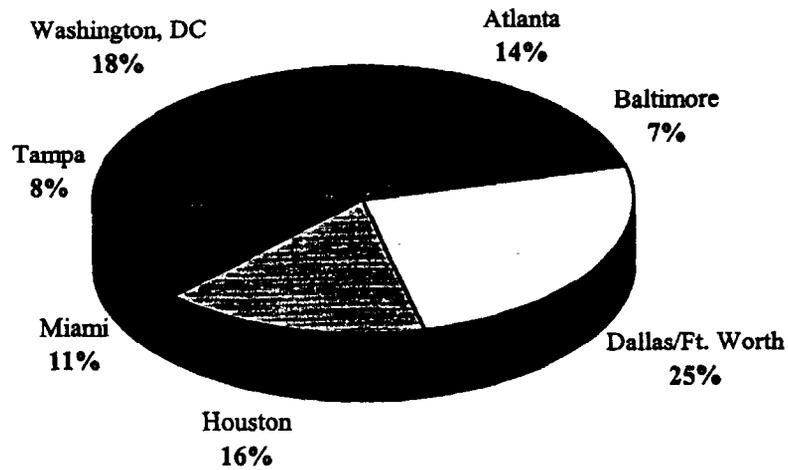


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

### Distribution of South MSA Households by MSA, 1997-98\*



### Total Spending on Food Away From Home by MSAs in the South, 1997-98\*



\*May not sum to 100 percent because of rounding

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

MSAs IN THE WEST

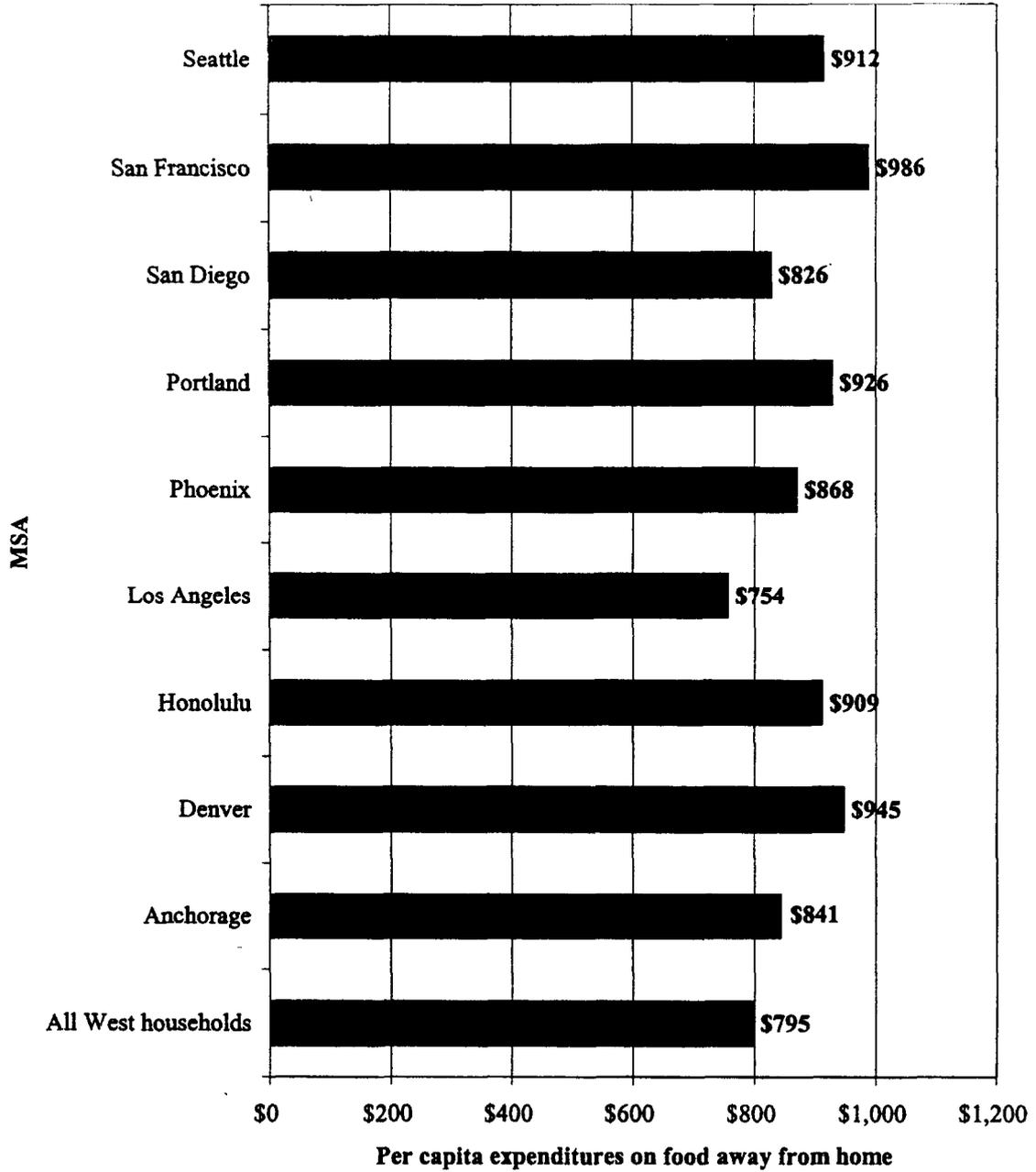
Per capita spending on food away from home by San Francisco households – at \$986 – was the highest in the West and third-highest in the nation. Honolulu households led the West in total spending (\$2,727) on food away from home in 1997-98. San Francisco households ranked second in the West in total expenditures on food away from home (\$2,465). As a result, households in San Francisco spent a disproportionately high amount, on average, on food away from home in 1997-98, as revealed by the spending indices for the nine analyzed MSAs in the West.

Households in Denver posted the second-highest average per capita spending on food away from home among Western households (\$945).

Although households in Phoenix allocated the highest proportion of the food dollar on food away from home among the nine Western households (45.7 percent), these households also posted relatively low per capita expenditures on food away from home (\$868).

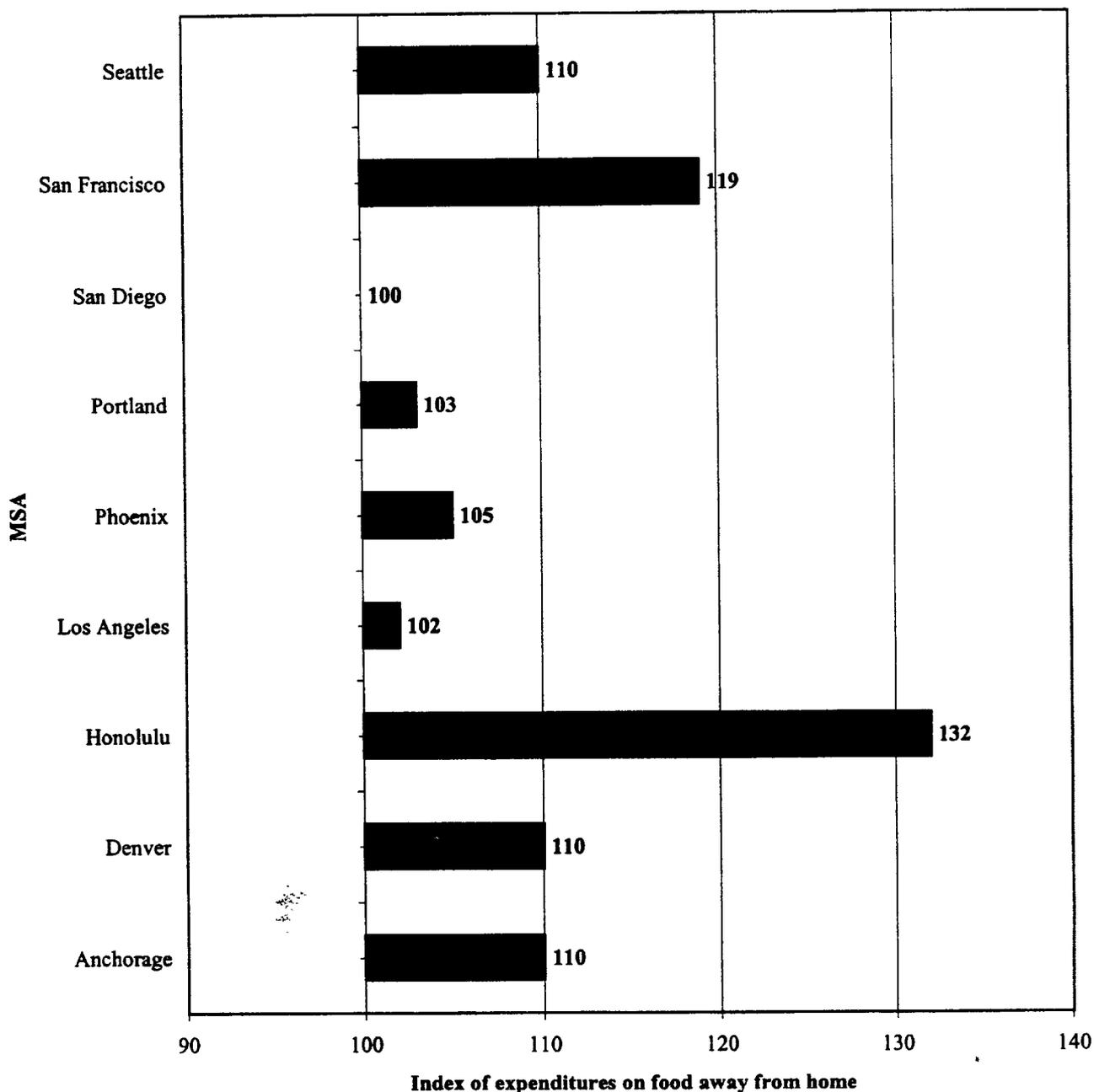
While total household expenditures on food away from home in the Los Angeles metropolitan area were above average for the region (\$2,110 vs. \$2,066), due to its larger average household size, per capita spending in the Los Angeles MSA was the lowest of the analyzed Western MSAs (\$754).

### Per Capita Expenditures on Food Away From Home by MSAs in the West, 1997-98



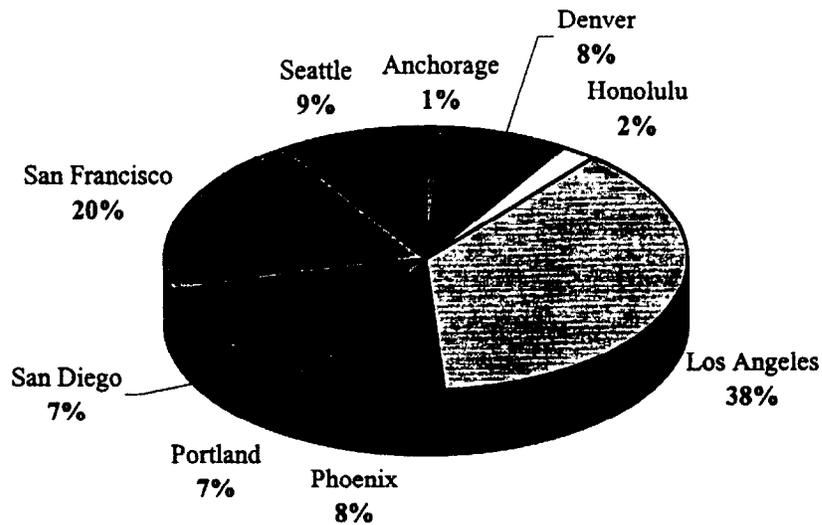
Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

**Index of Household Expenditures on Food Away  
From Home by MSAs in the West, 1997-98  
(Region's Average = 100)**

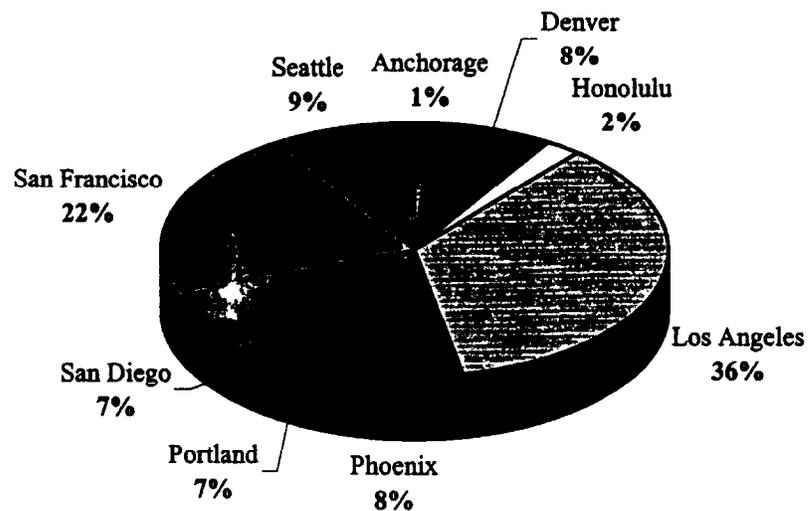


Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1997*; National Restaurant Association

### Distribution of West MSA Households by MSA, 1997-98



### Total Spending on Food Away From Home by MSAs in the West, 1997-98\*



\*May not sum to 100 percent because of rounding

Source: Bureau of Labor Statistics, *Consumer Expenditure Survey, 1998*; National Restaurant Association

## SPENDING ON FOOD AWAY FROM HOME: CROSS-TABULATION DATA

### *What are Cross-Tabulations?*

Singling out a specific demographic characteristic, such as household income, is helpful in understanding consumer spending behavior. However, when two attributes are combined (such as income and the age of the household head), details on a smaller and more specific demographic group emerge. Cross-tabulation data attempts to pinpoint the effect of two dimensions of a household as opposed to just one, and can be useful in targeting more specific household types.

It should be noted that to create adequate sample sizes in the cross-tabulation data, the Bureau of Labor Statistics combined the 1997 and 1998 *Consumer Expenditure Surveys*, as reflected by the information presented in this section.

## AGE OF HOUSEHOLD HEAD AND INCOME

Because household spending is directly related to household income, spending on food away from home and the portion of the food dollar allocated to food away from home rises across all age categories as household income increases. For example, for households headed by persons age 25 to 34, per capita expenditures on food away from home in 1997-98 were \$327 for households with incomes below \$5,000, and \$1,235 for households with incomes of \$70,000 and over. In addition, the proportion of the food dollar allocated to spending on food away from home was 30.4 percent for households with incomes less than \$5,000, and 50.8 percent for households with incomes of \$70,000 and over.

In general, households headed by younger persons spent more per capita and allocated a larger share of their food dollar to spending on food away from home than households headed by older persons in the same income category. Among households with incomes of \$20,000 to \$29,999, those headed by persons under the age of 25 spent \$831 per capita and allocated 48.1 percent of their total food budget to food away from home in 1997-98. In comparison, households headed by persons age 35 to 44 in the same income category spent \$529 per capita and allocated 35.8 percent of their total food dollar to food away from home.

Although younger households allocated a larger proportion of their food budget to food away from home, households headed by persons age 55 to 64, with household incomes of \$70,000 and over, posted the highest per capita expenditures on food away from home (\$1,626) among all age and income categories. Households with incomes of \$70,000 and over, headed by persons age 45 to 54, ranked second in terms of per capita spending on food away from home (\$1,442), while households in the same income category headed by persons age 35 to 44 rounded out the top three (\$1,140).

Interestingly, these high-spending households also registered the highest average household sizes in their age category. For example, among households headed by

persons age 55 to 64, those with household incomes of \$70,000 and over had an average of 2.6 persons, compared with 1.8 persons for households headed by persons in this age group with household incomes of less than \$5,000. Perhaps these older, wealthier households contain other members such as older children or elderly parents, who may contribute to household income as well as increase household spending on food away from home.

**HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME  
BY AGE OF HOUSEHOLD HEAD AND INCOME BEFORE TAXES\***

Age of household head	All households	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 and over		
<b>Under 25</b>										
Household size	1.8	1.3	1.6	1.7	1.9	2.1	2.4	2.7		
Total amount spent on food away	\$1,502	\$1,166	\$1,252	\$1,235	\$1,397	\$1,745	\$1,798	\$2,342		
Food away % of total food budget	50.0%	64.4%	53.6%	44.3%	46.2%	48.1%	45.0%	50.7%		
Food away % of total expenditures	7.6	11.7%	9.4%	7.1%	6.6%	6.3%	6.2%	5.6%		
Per capita expenditures on food away	\$834	\$897	\$783	\$726	\$735	\$831	\$749	\$867		
Age of household head	All households	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
<b>25 to 34</b>										
Household size	2.8	2.5	2.5	2.8	2.8	2.7	2.7	2.8	3.0	2.9
Total amount spent on food away	\$2,089	\$817	\$1,164	\$910	\$1,428	\$1,543	\$1,950	\$2,517	\$2,543	\$3,581
Food away % of total food budget	43.3%	30.4%	36.5%	28.8%	37.5%	41.0%	42.3%	45.9%	44.0%	50.8%
Food away % of total expenditures	5.7%	4.4%	6.8%	4.6%	6.2%	5.9%	5.8%	6.2%	5.3%	5.6%
Per capita expenditures on food away	\$746	\$327	\$466	\$325	\$510	\$571	\$722	\$899	\$848	\$1,235
<b>35 to 44</b>										
Household size	3.2	2.9	2.5	3.1	3.1	3.0	3.1	3.3	3.4	3.6
Total amount spent on food away	\$2,455	\$1,426	\$1,088	\$1,251	\$1,329	\$1,588	\$1,898	\$2,287	\$2,962	\$4,104
Food away % of total food budget	41.5%	36.5%	28.0%	32.4%	30.7%	35.8%	38.9%	41.9%	43.3%	47.4%
Food away % of total expenditures	5.7%	6.0%	5.9%	5.8%	5.3%	5.6%	5.4%	5.7%	6.0%	5.6%
Per capita expenditures on food away	\$767	\$492	\$435	\$404	\$429	\$529	\$612	\$693	\$871	\$1,140
<b>45 to 54</b>										
Household size	2.7	1.8	2.0	2.2	2.4	2.5	2.4	2.6	2.9	3.1
Total amount spent on food away	\$2,588	\$1,455	\$843	\$890	\$884	\$1,456	\$1,703	\$2,160	\$2,858	\$4,469
Food away % of total food budget	42.0%	38.6%	27.2%	25.7%	27.2%	32.1%	35.0%	37.7%	41.8%	49.7%
Food away % of total expenditures	5.5%	6.4%	4.6%	4.0%	3.8%	5.0%	4.8%	5.4%	5.6%	5.9%
Per capita expenditures on food away	\$959	\$808	\$422	\$405	\$368	\$582	\$710	\$831	\$986	\$1,442
<b>55 to 64</b>										
Household size	2.2	1.8	1.7	2.0	2.1	2.0	2.3	2.3	2.6	2.6
Total amount spent on food away	\$2,055	\$776	\$635	\$612	\$955	\$1,349	\$1,895	\$2,589	\$2,551	\$4,228
Food away % of total food budget	39.9%	23.5%	23.8%	22.3%	26.3%	32.3%	37.6%	43.9%	43.6%	49.8%
Food away % of total expenditures	5.3%	3.8%	3.9%	3.2%	4.1%	5.0%	5.5%	6.0%	5.3%	5.7%
Per capita expenditures on food away	\$934	\$431	\$374	\$306	\$455	\$675	\$824	\$1,126	\$981	\$1,626
<b>65 and older</b>										
Household size	1.7	1.5	1.3	1.4	1.8	1.9	2.0	2.1	2.3	2.6
Total amount spent on food away	\$1,268	\$777	\$546	\$758	\$1,105	\$1,312	\$2,038	\$2,377	\$2,535	\$3,953
Food away % of total food budget	34.7%	30.4%	25.5%	28.6%	31.3%	33.1%	37.4%	42.7%	43.8%	49.5%
Food away % of total expenditures	5.0%	4.1%	4.2%	4.1%	4.7%	4.6%	6.4%	5.9%	5.6%	5.5%
Per capita expenditures on food away	\$746	\$518	\$420	\$541	\$614	\$691	\$1,019	\$1,132	\$1,102	\$1,520

\*Complete income reporters only, see glossary

Source: Bureau of Labor Statistics; *Consumer Expenditure Survey, 1998*; National Restaurant Association

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## HOUSEHOLD SIZE AND INCOME

As noted in previous sections, spending on food away from home rises as household income increases, though per capita spending on food away from home declines as household size increases. Consequently, households consisting of one person with household income of \$70,000 and over posted the highest per capita expenditures on food away from home (\$3,789) and allocated nearly two-thirds of their food budget to food away from home.

Single-person households spent more per capita on food away from home than their larger counterparts across all income categories. For example, one-person households with incomes of \$15,000 to \$19,999 spent \$1,028 per capita on food away from home in 1997-98, about 54 percent above the \$668 per capita food away from home expenditures posted by two-person households in the same income bracket. The higher spending on food away from home by single-person households reflects greater discretionary income. Although the average household income for households of five or more persons was more than double the average income for one-person households (\$49,893 versus \$22,566), single-person households spent much less on essentials such as housing, transportation and health care than larger households, leaving more money for spending on discretionary items, such as restaurant meals.

**HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME  
BY HOUSEHOLD SIZE AND INCOME BEFORE TAXES\***

Age of household head	All households	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
<b>One person</b>										
Household size	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Total amount spent on food away	\$1,282	\$908	\$657	\$854	\$1,028	\$1,359	\$1,665	\$2,066	\$2,628	\$3,789
Food away % of total food budget	47.2%	48.9%	34.1%	39.4%	40.8%	48.0%	51.3%	54.5%	58.7%	63.6%
Food away % of total expenditures	5.8%	8.0%	5.4%	5.1%	5.1%	5.7%	5.5%	5.9%	6.1%	5.8%
Per capita expenditures on food away	\$1,282	\$908	\$657	\$854	\$1,028	\$1,359	\$1,665	\$2,066	\$2,628	\$3,789
<b>Two or more persons</b>										
Household size	3.1	3.1	2.9	3.0	2.9	3.0	3.2	3.2	3.3	3.2
Total amount spent on food away	\$2,347	\$1,369	\$1,062	\$915	\$1,273	\$1,528	\$1,978	\$2,438	\$2,757	\$4,161
Food away % of total food budget	40.0%	33.2%	28.5%	24.6%	30.1%	33.1	36.3%	41.1%	41.8%	48.4%
Food away % of total expenditures	5.5%	5.4%	5.4%	4.2%	5.1%	5.2%	5.6	5.8%	5.6%	5.7%
Per capita expenditures on food away	\$757	\$442	\$366	\$305	\$439	\$509	\$618	\$762	\$835	\$1,300
<b>Two persons</b>										
Household size	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total amount spent on food away	\$2,123	\$1,432	\$996	\$930	\$1,335	\$1,615	\$1,885	\$2,391	\$2,557	\$3,872
Food away % of total food budget	43.1%	38.0%	29.5%	28.6%	35.2%	37.7%	39.0%	45.2%	46.9%	53.4%
Food away % of total expenditures	5.5%	6.0%	5.3%	4.4%	5.5%	5.6%	5.6%	5.8%	5.9%	5.5%
Per capita expenditures on food away	\$1,062	\$716	\$498	\$465	\$668	\$808	\$943	\$1,196	\$1,279	\$1,936
<b>Three persons</b>										
Household size	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Total amount spent on food away	\$2,382	\$1,167	\$1,004	\$817	\$1,202	\$1,456	\$1,910	\$2,446	\$2,710	\$4,329
Food away % of total food budget	40.9%	30.6%	28.5%	21.8%	26.6%	31.5%	37.1%	42.5%	42.6%	50.5%
Food away % of total expenditures	5.5%	4.9%	5.1%	3.7%	4.6%	4.9%	5.5%	5.8%	5.4%	6.0%
Per capita expenditures on food away	\$794	\$389	\$335	\$272	\$401	\$485	\$637	\$815	\$903	\$1,443
	<b>All households</b>	<b>Less than \$10,000</b>	<b>\$10,000 to \$14,999</b>	<b>\$15,000 to \$19,999</b>	<b>\$20,000 to \$29,999</b>	<b>\$30,000 to \$39,999</b>	<b>\$40,000 to \$49,999</b>	<b>\$50,000 to \$69,999</b>	<b>\$70,000 and over</b>	
<b>Four persons</b>										
Household size	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Total amount spent on food away	\$2,628	\$1,224	\$1,077	\$1,127	\$1,413	\$2,211	\$2,392	\$3,111	\$4,094	\$4,094
Food away % of total food budget	38.6%	29.1%	23.9%	24.5%	29.1%	34.4%	37.9%	41.1%	44.9%	44.9%
Food away % of total expenditures	5.5%	5.2%	4.5%	4.4%	4.7%	5.7%	5.9%	6.0%	5.4%	5.4%
Per capita expenditures on food away	\$657	\$306	\$269	\$282	\$353	\$553	\$598	\$778	\$1,024	\$1,024
<b>Five or more persons</b>										
Household size	5.6	5.6	5.7	5.5	5.6	5.6	5.5	5.5	5.5	5.5
Total amount spent on food away	\$2,584	\$1,452	\$820	\$1,257	\$1,471	\$2,077	\$2,609	\$2,755	\$4,706	\$4,706
Food away % of total food budget	34.5%	27.3%	17.1%	23.2%	26.6%	31.4%	36.5%	33.3%	43.3%	43.3%
Food away % of total expenditures	5.6%	5.8%	3.8%	4.7%	4.7%	5.5%	6.1%	5.2%	6.1%	6.1%
Per capita expenditures on food away	\$461	\$259	\$144	\$229	\$263	\$371	\$474	\$501	\$856	\$856

\*Complete income reporters only, see glossary

Source: Bureau of Labor Statistics; *Consumer Expenditure Survey, 1998*; National Restaurant Association

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## REGION AND HOUSEHOLD INCOME

Within each region, restaurant spending rises as household income rises. There are slight differences in restaurant spending patterns because of regional differences in household size, income and spending on other product categories. Households in the Northeast and West reported higher average income before taxes than households in the Midwest and South. However, Northeastern and Western households also posted higher expenditures than those in the Midwest and South. Housing costs, which account for roughly one-third of a household's annual expenses, were higher in the Northeast and West. Households in the South spent the most on health care, whereas Western households ranked first for entertainment expenditures.

Across all regions, households with incomes of \$70,000 and over spent the most of all income groups on food away from home in 1997-98, with these households allocating nearly one-half of their food dollar for food away from home. For example, Northeastern and Western households in this income category spent the most annually (\$5,021 and \$4,317, respectively) on food away from home in 1997-98 among all regions, with nearly half of their food budget spent on dining out. In contrast, households in the Northeast with household incomes of less than \$5,000 spent an average of \$926, or \$514 per capita, and allocated 35.7 percent of their food dollar to food away from home.

**HOUSEHOLD EXPENDITURES ON FOOD AWAY FROM HOME  
BY REGION AND INCOME BEFORE TAXES\***

<b>Age of household head</b>	<b>All households</b>	<b>Less than \$5,000</b>	<b>\$5,000 to \$9,999</b>	<b>\$10,000 to \$14,999</b>	<b>\$15,000 to \$19,999</b>	<b>\$20,000 to \$29,999</b>	<b>\$30,000 to \$39,999</b>	<b>\$40,000 to \$49,999</b>	<b>\$50,000 to \$69,999</b>	<b>\$70,000 and over</b>
<b>Northeast</b>										
Household size	2.4	1.8	1.6	1.8	2.0	2.2	2.5	2.5	3.0	3.2
Total amount spent on food away	\$2,361	\$926	\$956	\$1,119	\$1,083	\$1,715	\$1,993	\$2,635	\$2,646	\$5,021
Food away % of total food budget	43.3%	35.7%	32.7%	35.5%	29.9%	39.3%	39.2%	43.2%	39.6%	54.7%
Food away % of total expenditures	6.1%	6.0%	6.1%	5.3%	4.9%	6.2%	5.6%	6.4%	5.6%	6.8%
Per capita expenditures on food away	\$984	\$514	\$598	\$622	\$542	\$780	\$797	\$1,054	\$882	\$1,569
<b>Midwest</b>										
Household size	2.4	1.7	1.5	1.8	2.2	2.2	2.4	2.8	3.1	3.2
Total amount spent on food away	\$1,993	\$1,333	\$935	\$905	\$1,332	\$1,408	\$1,751	\$2,379	\$2,714	\$3,736
Food away % of total food budget	42.0%	44.9%	38.3%	32.2%	37.2%	35.2%	38.9%	45.1%	44.5%	47.7%
Food away % of total expenditures	5.6%	6.6%	6.7%	4.8%	5.7%	5.1%	5.3%	6.2%	5.7%	5.4%
Per capita expenditures on food away	\$830	\$784	\$623	\$503	\$605	\$640	\$730	\$850	\$875	\$1,168
<b>South</b>										
Household size	2.5	1.9	1.7	2.1	2.4	2.5	2.7	2.9	2.9	3.1
Total amount spent on food away	\$1,818	\$1,044	\$714	\$854	\$1,174	\$1,442	\$1,945	\$2,160	\$2,712	\$3,637
Food away % of total food budget	39.4%	36.6%	26.9%	29.7%	32.6%	36.5%	39.3%	41.7%	43.9%	46.4%
Food away % of total expenditures	5.3%	6.3%	4.8%	4.6%	4.9%	5.2%	5.9%	5.3%	5.5%	5.3%
Per capita expenditures on food away	\$727	\$549	\$420	\$407	\$489	\$577	\$720	\$745	\$935	\$1,173
<b>West</b>										
Household size	2.6	1.9	1.9	2.2	2.5	2.6	2.6	2.8	3.1	3.0
Total amount spent on food away	\$2,152	\$1,157	\$763	\$741	\$1,150	\$1,447	\$1,880	\$2,436	\$2,899	\$4,317
Food away % of total food budget	40.7%	41.4%	30.4%	23.8%	30.2%	34.3%	38.3%	41.2%	44.2%	48.3%
Food away % of total expenditures	5.4%	7.0%	4.8%	3.7%	4.9%	5.0%	5.5%	5.8%	5.8%	5.4%
Per capita expenditures on food away	\$828	\$609	\$402	\$337	\$460	\$557	\$723	\$870	\$935	\$1,439

\*Complete income reporters only, see glossary

Source: Bureau of Labor Statistics; *Consumer Expenditure Survey, 1998*; National Restaurant Association

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## GLOSSARY

### ***Complete Income Reporters***

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

### ***Consumer Unit***

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

### ***Expenditures***

Expenditures consist of the transaction costs, including excise and sales taxes, of goods and services acquired during the interview or recordkeeping period. Expenditure estimates include expenditures for gifts, but exclude purchases or portions of purchases directly assignable to business purposes. Also excluded are periodic credit or installment payments on goods or services already acquired. The full cost of each purchase is recorded even though full payment may not have been made at the date of purchase.

The major expenditure categories are:

- Food
- Housing
- Apparel and Services
- Transportation
- Health Care
- Entertainment
- Other Expenditures

***Income***

The combined income earned by all consumer unit members 14 years old or over during the 12 months preceding the interview. The components of income are wages and salaries; self-employment income; Social Security and private and government retirement income; interest, dividends, rental income and other property income; unemployment and workers' compensation and veterans' benefits; public assistance, supplemental security income and food stamps; regular contributions for support, such as alimony and child support; other income such as income from care for foster children, cash scholarships, fellowships, or stipends not based on working; and meals and rent as pay.

***Metropolitan Statistical Areas (MSAs)***

The general concept of an MSA is one of a large population nucleus, together with adjacent communities which have a high degree of economic and social integration with that nucleus.

***Reference Person***

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