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**FOR RELEASE: IMMEDIATE  
JULY 3, 2001**

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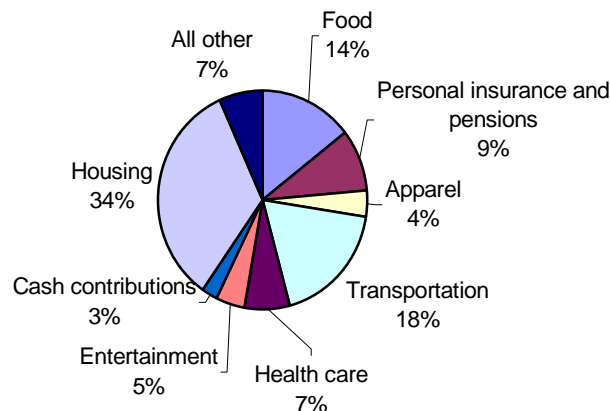
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## **CONSUMER SPENDING PATTERNS IN TAMPA-ST. PETERSBURG-CLEARWATER, FLORIDA, 1998-99**

Consumer units<sup>1</sup> in the Tampa-St. Petersburg-Clearwater, Florida, metropolitan area spent \$32,928 per year in 1998-99, 9.2 percent less than the national average. Tampa area households spent 18.8 percent more than households nationwide to cover out-of-pocket medical expenses and close to the national average for food. However, spending on transportation and housing, the two largest expenditure categories, were 12.2 and 6.8 percent, respectively, below that for the nation.

The typical Tampa household spent a slightly larger share of its total budget for food, housing, and transportation (66.1 percent) than the average U.S. household (65.1 percent). (See table 1.) The percentage of a Tampa resident's budget spent on these three categories was among the highest when compared to other selected metropolitan areas in the South. (Geographical boundaries of the region and metropolitan areas referenced in this release are contained in the Technical Note.)

Tampa Expenditure Shares, Consumer Expenditure Survey 1998-99



<sup>1</sup> See technical note for definition of a consumer unit. The terms consumer unit and household are used interchangeably throughout the text for convenience.

This report contains annual data averaged over a two-year period - 1998 and 1999. The data are from the Consumer Expenditure Survey, which is conducted on an ongoing basis by the Bureau of Labor Statistics (BLS). The Bureau of the Census collects the survey data for BLS. The Consumer Expenditure Survey is the only national survey that provides both complete data on household expenditures and the demographic characteristics of those households. Survey data cannot be used to make cost of living comparisons between areas. Expenditures vary among areas not only because of economic factors such as the price of goods and services and family income, but also because of differences such as the age of the population, climate, consumer tastes, family size, etc. The survey provides average expenditures for consumer units. An individual consumer unit may spend more or less than the average, depending on its particular characteristics. (See table 2.)

On average, spending on housing accounted for 33.5 percent of total household expenditures in the Tampa area, similar to the share spent by those in Baltimore (33.9 percent). Elsewhere in the South, consumer units in the Washington, D.C., Atlanta and Miami metropolitan areas spent a larger share of their budget on housing costs than did those in Tampa, while households in Dallas and Houston spent a smaller share. Nationally, households spent 32.7 percent on housing in the 1998-99 period. The majority of housing expenditures in Tampa (56.7 percent) went for shelter, which includes mortgage interest, property taxes, repairs, and rent, among other items. Utilities, fuels and public services accounted for another 22.3 percent of total housing expenditures. Tampa had the highest rate of home-ownership among the metropolitan areas in the South at 70 percent, well above the national average of 65 percent.

Transportation was the second largest expenditure category for consumer units in the Tampa area, accounting for 18.2 percent of a household's budget; not much different from the 18.8 percent spent nationally. Of the \$5,986 annual expenditure on transportation, 93.2 percent was spent buying and maintaining private vehicles; the rest was spent on public transportation. The average number of vehicles per household in Tampa was 1.7, slightly below the national average of 1.9. In other southern cities, the average number of vehicles ranged from 2.0 per household in Atlanta to 1.6 in Miami.

Tampa households spent 14.4 percent of their budget on food, similar to the share spent in Dallas-Fort Worth (14.7 percent). Expenditure shares in all other metropolitan areas in the South fell below the national average of 13.6 percent. Tampa households spent 57.7 percent of their food budget on food prepared and eaten at home, not much different from the national average of 57.9 percent. The remaining 42.3 percent of their food budget was spent on food prepared away from home, such as restaurant meals, carry-outs, board at school, and catered affairs.

Payments for personal insurance and pensions accounted for 9.2 percent of the typical Tampa household budget, not much different from the 9.4 percent share spent nationally. In contrast, households in several areas—Houston, Washington, D.C. and Dallas—spent more than 11 percent of their budget on this budget item. Social Security and pension contributions accounted for 89.3 percent of a Tampa consumer unit's expenses in this category.

Tampa area households spent 7.0 percent of their budget to cover out-of-pocket medical expenses--health insurance premiums, medical services, drugs (prescription and nonprescription) and medical supplies, greater than the nationwide average of 5.3 percent. The average age of the reference person in a Tampa consumer unit, at 50.8, was also higher than for the nation, at 47.8.

Consumer units in Tampa spent 4.5 percent of their budget on entertainment, similar to the 4.8 average for all households in the South. Nationwide, entertainment expenditures accounted for 5.1 percent of all expenses. Baltimore, at 5.3 percent, was the only area in the South to spend more than 5.0 percent of its budget on entertainment.

Spending on apparel and related services accounted for 4.0 percent of total expenditures in Tampa, the lowest share spent on clothing among the seven metropolitan areas in the South. The typical Dallas household spent the highest share of their budget on clothing--5.6 percent, exceeding the national average of 4.7 percent.

Cash contributions accounted for 2.5 percent of household spending in Tampa compared to 3.2 percent for the nation. This was the smallest share in this category among the selected areas in the region. Expenditure shares for other metropolitan areas ranged from 2.8 percent in Miami to 5.1 percent in Dallas.

### **Additional Data Available**

Detailed information is available for the four Census regions and the nation. These tables may be obtained from the Bureau's automated Fax-on-Demand service. (See below.) Additional tables are offered under the heading "*Tables*" on the BLS Internet site (<http://www.bls.gov/csxhome.htm>).

BLS Fax-on-Demand – Atlanta (404) 331-3403	Number of pages	Document no.
Consumer Expenditures in 1999 - national news release (annual)	2	2705
CEX expenditure data -		
By quintiles of income before taxes (Table 1)	4	2710
By income before taxes (Table 2)	4	2715
By age of reference person (Table 3)	4	2720
By size of consumer unit (Table 4)	4	2725
By composition of consumer unit (Table 5)	4	2730
By number of earners (Table 6)	4	2735
By housing tenure, race, Hispanic origin, and type of area - urban or rural (Table 7)	4	2740
By region of residence (Table 8)	4	2745
By occupation of reference person (Table 9)	4	2750
By education of reference person (Table 10)	4	2760

### **Technical Note**

The current Consumer Expenditure Survey program began in 1980. Its principal objective is to collect information on the buying habits of American consumers. The consumer expenditure data are used in a wide variety of research by government, business, labor, and academic analysts. The data are also required for periodic revision of the Consumer Price Index (CPI).

The survey consists of two components: A Diary or recordkeeping survey completed by participating consumer units for two consecutive 1-week periods which collects data on frequently purchased smaller items, and an Interview survey in which the expenditures on larger-cost items and those that occur on a regular basis are obtained in five interviews conducted every 3 months. The data presented in this release are based on integrated data from both surveys.

Each component of the survey queries an independent sample of consumer units which is representative of the U.S. population. Over the year, about 7,500 consumer units are sampled for the Diary survey. The Interview sample is conducted on a rotating panel basis, with about 7,500 consumer units participating each quarter. The data are collected on an ongoing basis in 105 areas of the country.

The Metropolitan Statistical Areas covered by the Consumer Expenditure Survey represent areas designated by the U.S. Office of Management and Budget and are based on definitions in effect as of December 1992. Generally speaking, a MSA consists of one or more counties and meets specified size

criteria—either it contains a city of at least 50,000 inhabitants, or it contains an urbanized area of 50,000 inhabitants, and has a population of at least 100,000 (75,000 in New England). The largest MSAs are classified as Consolidated Metropolitan Areas (CMSAs), loosely defined as metropolitan areas with a population of at least 1 million which have been divided into two or more sub-metropolitan areas each having a population of at least 100,000 called Primary Metropolitan Statistical Areas (PMSAs). Due to a change in sampling frame and in area definitions, local data for the 1998-99 period are not directly comparable to data prior to 1996. The following are definitions of the areas discussed in this release:

Atlanta, GA MSA, includes Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Pickens, Rockdale, Spalding, and Walton Counties.

Baltimore, MD PMSA, includes Baltimore City and Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's Counties.

Dallas-Fort Worth, TX CMSA, includes Collin, Dallas, Denton, Ellis, Henderson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, and Tarrant Counties.

Houston-Galveston-Brazoria, TX CMSA, includes Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, and Waller Counties.

Miami-Fort Lauderdale, FL CMSA, includes Broward and Dade Counties.

Tampa-St. Petersburg-Clearwater, FL MSA, includes Hernando, Hillsborough, Pasco, and Pinellas Counties.

Washington, DC PMSA, includes the District of Columbia; Calvert, Charles, Frederick, Montgomery, and Prince George's Counties in Maryland; Arlington, Clarke, Culpeper, Fairfax, Fauquier, King George, Loudoun, Prince William, Spotsylvania, Stafford, and Warren Counties and Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, and Manassas Park Cities in Virginia; and Berkeley and Jefferson Counties in West Virginia.

## **Definitions**

*Consumer unit* A single person living alone or sharing a household with others but who is financially independent; members of a household related by blood, marriage, adoption, or other legal arrangement; or two or more persons living together who share responsibility for at least 2 out of 3 major types of expenses - food, housing, and other expenses. The terms household or consumer unit are used interchangeably for convenience.

*Complete income reporter* In general, a consumer unit that provides values for at least one of the major sources of its income such as wages and salaries, self employment income, or Social Security income. Even complete income reporters may not have provided a full accounting of all income from all sources.

Table 1. Consumer unit characteristics and percent distribution of expenditures, U.S. average, South region and selected Southern metropolitan statistical areas, Consumer Expenditure Survey, 1998-99

Item	United States average	South	Washington D.C.	Baltimore	Atlanta	Miami	Tampa	Dallas-Fort Worth	Houston
Consumer unit characteristics:									
Income before taxes 1/	\$42,770	\$39,371	\$65,387	\$48,355	\$49,483	\$45,233	\$40,101	\$52,874	\$50,313
Age of reference person	47.8	47.6	46.5	48.7	45.6	49.2	50.8	44.6	44.8
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.5	2.6	2.6	2.3	2.6	2.8
Children under 18	0.7	0.7	0.7	0.7	0.7	0.7	0.5	0.7	0.9
Persons 65 and over	0.3	0.3	0.3	0.3	0.2	0.4	0.4	0.2	0.2
Earners	1.3	1.3	1.5	1.3	1.5	1.4	1.2	1.5	1.5
Vehicles	1.9	1.9	1.9	1.7	2.0	1.6	1.7	1.9	1.9
Percent homeowner	65	67	64	66	68	64	70	59	56
Average annual expenditures	\$36,251	\$33,135	\$46,801	\$39,782	\$38,727	\$38,099	\$32,928	\$44,224	\$43,038
Total (percent)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Food	13.6	13.7	11.4	13.0	11.5	12.6	14.4	14.7	13.1
Alcoholic beverages	0.9	0.8	0.9	0.9	0.6	0.8	1.2	0.7	1.0
Housing	32.7	31.1	35.0	33.9	35.5	36.7	33.5	29.9	30.5
Apparel and services	4.7	4.9	4.9	4.2	4.4	4.6	4.0	5.6	4.5
Transportation	18.8	20.3	17.5	16.0	20.8	19.5	18.2	17.7	22.2
Health care	5.3	5.9	4.7	4.0	4.7	3.9	7.0	4.9	4.5
Entertainment	5.1	4.8	4.8	5.3	4.4	4.7	4.5	4.5	4.3
Personal care products & services	1.1	1.2	1.4	1.2	0.9	1.1	0.9	1.2	1.2
Reading	0.4	0.4	0.5	0.3	0.5	0.2	0.4	0.4	0.3
Education	1.7	1.3	1.8	1.7	1.4	1.1	1.2	1.2	1.1
Tobacco products & smoking supplies	0.8	0.9	0.5	0.6	0.5	0.5	0.9	0.7	0.8
Miscellaneous	2.4	2.3	2.2	5.3	1.9	1.6	2.1	1.8	2.2
Cash contributions	3.2	3.4	2.9	2.8	3.8	2.8	2.5	5.1	3.2
Personal insurance and pensions	9.4	9.2	11.4	10.9	9.1	10.0	9.2	11.6	11.1

1/ Components of income and taxes are derived from "complete income reporters" only; see definitions.

Table 2. Average annual expenditures, U.S. average, South region and selected metropolitan areas, Consumer Expenditure Survey, 1998-99

Item	United States average	South	Washington D.C.	Baltimore	Atlanta	Miami	Tampa	Dallas-Fort Worth	Houston
Average annual expenditures	\$36,251	\$33,135	\$46,801	\$39,782	\$38,727	\$38,099	\$32,928	\$44,224	\$43,038
Food	4,921	4,533	5,358	5,165	4,449	4,791	4,750	6,490	5,624
Food at home	2,848	2,660	2,907	2,967	2,390	2,884	2,741	3,512	2,948
Food away from home	2,073	1,873	2,451	2,198	2,060	1,908	2,009	2,979	2,676
Alcoholic beverages	313	253	419	371	240	306	405	329	412
Housing	11,843	10,303	16,386	13,484	13,740	13,966	11,040	13,227	13,108
Shelter	6,849	5,467	10,477	8,164	8,136	8,446	6,255	7,358	7,166
Utilities, fuels, & services	2,391	2,482	2,640	2,356	3,054	2,723	2,457	2,909	2,882
Household operations	606	553	815	606	793	1,017	639	797	762
Housekeeping supplies	490	473	473	661	340	407	449	538	489
Household furnishings	1,506	1,328	1,981	1,697	1,417	1,372	1,240	1,624	1,809
Apparel and services	1,708	1,610	2,279	1,660	1,712	1,734	1,330	2,492	1,950
Transportation	6,815	6,738	8,171	6,347	8,058	7,425	5,986	7,835	9,569
Vehicle purchases (net outlay)	3,136	3,354	3,914	2,801	3,814	2,840	2,602	3,687	5,039
Gasoline & motor oil	1,036	1,052	1,040	1,012	1,074	1,085	900	1,272	1,243
Other vehicle expenses	2,230	2,033	2,463	2,100	2,824	3,054	2,074	2,468	2,853
Public transportation	413	298	755	435	346	446	411	407	435
Health care	1,931	1,971	2,202	1,581	1,835	1,481	2,294	2,148	1,919
Entertainment	1,844	1,574	2,261	2,104	1,692	1,780	1,471	2,011	1,847
Personal care products & services	405	393	640	462	343	408	292	528	537
Reading	160	121	244	129	177	88	118	163	130
Education	607	431	856	671	545	433	392	535	490
Tobacco products & smoking supplies	287	288	228	243	198	204	284	301	346
Miscellaneous	864	750	1,038	2,090	727	608	707	794	959
Cash contributions	1,145	1,122	1,366	1,122	1,488	1,059	834	2,251	1,388
Personal insurance and pensions	3,409	3,048	5,353	4,354	3,523	3,815	3,026	5,121	4,758
Life & other personal insurance	396	414	674	433	503	341	324	545	478
Pensions & Social Security	3,012	2,635	4,679	3,921	3,020	3,474	2,702	4,575	4,280