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# **Assessing Expenditures on Children in Low-Income, Ethnically Diverse and Immigrant Families\***

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## **Abstract**

We present evidence from qualitative and survey data on expenditures on children, collected on samples of low-income Mexican, Dominican, Puerto Rican, Chinese, and African American families. Qualitative data suggested the need to modify survey approaches to assessing child-specific investments in lower-income, ethnically diverse and immigrant U.S. families. We develop a survey instrument of expenditures on children that addresses several points from the qualitative findings. First, we introduce measures of child-specific expenditures in a wider range of categories. Second, we account for expenditures on children paid for by people outside the sampled household. Third, we consider access to consumption of goods and services through agencies and programs. Fourth, we adjust the time frame of questions so as to encourage response precision. Fifth, we consider definitions of household that may be more appropriate to lower-income and/or ethnically diverse families. Finally, we ask respondents to estimate the value of in-kind contributions from family or friends. Although expenditure surveys do not measure consumption directly, the measures we propose show promise in improving assessment of expenditures in ethnically diverse and immigrant families and allow for a clearer distinction between expenditures on and consumption of the children in these families.

## **1 Introduction**

Parents invest in their children by allocating time and monetary resources to children's skills, health, consumption, and education (Becker, 1964, 1991; Ermisch & Francesconi, 2000; Moore, Evans, Brooks-Gunn & Roth, 2001). Thus, expenditures on child-specific goods and services are a form of investment in children and as such they are important for children's attainments (Haveman & Wolfe, 1995). Expenditures on children's learning may be particularly important in the first years of life given the rapid growth in language and cognitive abilities that are occurring at this time. However, while it has been well documented that family resources, such as parental income, influence children's school success and other outcomes through expenditures on children, no studies have assessed child-related expenditures comprehensively.

Moreover, no studies have investigated child-related expenditures in low-income, ethnically diverse and immigrant families, who are a rapidly increasing proportion of the families in the U.S. Children from diverse ethnic groups in the U.S. display large differences on standardized tests at school entry, and these gaps widen over the course of the primary grades (Jencks & Phillips, 1998; Lee & Burkham, 2002). A thorough examination of these families' expenditures, particularly learning related expenditures, might shed light on why such differences in school readiness and achievement arise. Finally, another issue that remains unexplored is whether or not the methodology of major surveys of household expenditures (e.g., the Consumer Expenditure Survey) is appropriate to assess the expenditures of ethnically diverse, immigrant, and low-income families. These families have characteristics that may differentiate their spending patterns from those of the families typically included in large scale surveys. For instance, shared living arrangements and private cash transfers are common among low-income families (Haider & McGarry, 2005). Access to alternative sources of support is likely to affect these families' expenditure decisions.

The present study aims to address these gaps by 1) assessing expenditures on children in a sample of low-income, ethnically diverse, and immigrant families, 2) investigating whether the methodology of

currently available measures of expenditures is appropriate to assess expenditures in low-income, ethnically diverse, and immigrant families, and 3) develop comprehensive measures of expenditures on children that are culturally appropriate.

Large-scale surveys, such as the National Longitudinal Survey of Youth (NLSY) and the ECLS (birth and kindergarten cohorts) do not collect data on parental expenditures on children. Only recently has the Panel Study of Income Dynamics (PSID) incorporated measures of expenditures on child-specific items in its Child Development Supplement. The Consumer Expenditure Survey (CEX), the most extensively used source of information on household expenditures in the U.S., does not measure expenditures on child-specific goods and services in a direct manner. For instance, the CEX reports expenditures on clothing for infants, females of ages 2 to 16 years, females older than 16 years, males of ages 2 to 16 years, and males older than 16 years. Thus, it is possible to assess clothing expenditures for particular children only for households with no more than one member in one of those age brackets. The questions from the CEX on tuition, school transportation, books and school supplies, and recreational lessons inquire about the household member for whom purchases were made. However, expenditures on schoolbooks and supplies, and expenditures on recreational lessons, tend to be very low or nonexistent for children younger than 4 years old. Some parents report no expenses on tuition or in school supplies, but that does not necessarily mean that they do not spend on other cognitively stimulating materials. Reporting *expenditures* (i.e., outflow of money from a household in exchange of goods) equal to \$0 does not mean that *consumption* (i.e., flow value of services from the goods to which families gain access) of those goods is zero too. More information on the methodology of the CEX is provided in the appendix.

In the current study, we use data from semi-structured interviews on household expenditures to identify the ways in which the CEX and other surveys assessing household spending may need to be modified in order to measure the share of household resources allocated to children in culturally sensitive ways. This qualitative study that provided our evidence is described in the next section. Previous research on household expenditures, such as the seminal work by Edin and Lein (1997), has shown that qualitative methods are successful in obtaining accurate household expenditure data. In the current study, we present

the data obtained from our semi-structured interviews to support our main results: (1) Spending on child-specific goods and services not represented in major surveys of household expenditures is significant for ethnically diverse and immigrant families; (2) Assessing cash and in-kind contributions from extended family and social networks allows for a more complete assessment of material well-being in lower-income, ethnically diverse and immigrant families; (3) Time frames for expenditures among ethnically diverse and immigrant families deviate from those used in large scale studies such as the CEX and PSID; (4) Ethnically diverse and immigrant families challenge existing definitions of household or consumer unit.

Based on these findings, we constructed a structured interview protocol on household expenditures in which we include measures of child-specific expenditures and the questions are designed to promote accuracy of responses from ethnically diverse and immigrant families. This structured interview protocol has been incorporated in a 3-year longitudinal study currently in progress. We describe this longitudinal study in more detail in the next sections and also present expenditures data from an initial sample of participants in this quantitative study.

Quantitative measures such as those proposed in this study may enable researchers to better understand how parents experience and make decisions about investing in their children. For instance, many studies have found that the presence of cognitively stimulating materials in the home has an effect on children's learning abilities. However, whether or not parents have paid for these materials remains unexplored, and nothing is known about the effects on child well-being of having access to cognitively stimulating materials not provided by the parents.

Researchers agree on the desirability of better data of household expenditures, including expenditures on child-specific goods and services (Browning, Crossley & Weber, 2003; Meyer & Sullivan, 2003). Meyer and Sullivan (2003) showed that expenditures are better measured and more closely related to material well-being than income, particularly for low-income families. Better quality data on expenditures on children could allow for a clearer distinction between child-related expenditures and consumption. That is, some families might not be spending anything on certain child-specific goods

and services, but that does not mean that their children do not get to consume or enjoy those goods and services. Individuals or institutions outside the family could be paying for these goods and services, or children may be obtaining them as gifts from relatives or family friends. The measures we propose in this study do not only assess formal contributions from public programs and other institutions, but also assess cash and in-kind contributions from family and friends. Finally, high quality data on expenditures of low-income families can also be used to evaluate how these families respond to economic shocks (Attanasio, Battistin & Leicester, 2004), to track children's mobility in the distribution of well-being (Smeeding, 2004), and for policy evaluation purposes.

This paper is organized as follows: In the next section, we describe our sample and discuss our methods for the analysis, in Section 3 we present our findings, and Section 4 concludes.

## **2 Sample and Methods**

In this section, we describe the qualitative and quantitative studies that yielded the data used in our analysis of expenditure measures. These studies are part of a multi-year research project undertaken by the NYU Center for Research on Culture, Development, and Education (CRCDE). The overarching goal of this project is to examine infant and early adolescent development among ethnically diverse and immigrant families in New York City.

### **2.1 Sample**

*Qualitative sample.* The sample of mothers used in this analysis was recruited from two sources: Community agencies serving low-income families and 3 major city hospitals in New York City. The sample includes 29 mothers of African American (N = 11), Chinese (N = 5), European American (N = 2), and Latino (N= 11) origin (the Latinos include 5 Dominican, 4 Mexican, and 2 Puerto Rican mothers). The ethnic groups included in the sample were chosen because together they represent over 80% of the population of New York City and because they include the largest immigrant groups in the city. At the

same time, the three Latino groups (Dominican, Mexican, and Puerto Rican) differ in their legal status and history of migration to the city. The eligibility criteria employed to construct the sample included, in addition to ethnicity, residence in New York City, recruitment from community agencies and city hospitals in neighborhoods with high concentration of these ethnic and immigrant groups, age 18 or over, and household income below 250% of the federal poverty threshold for the previous year.

The children in these families were either between 3 months and 3 years old, or between 10 and 12 years old (matching the target ages of the two cohort samples of the Center for Research on Culture, Development, and Education). Mothers with a child in the early childhood range represent 72% of the sample, and 41% of the sample are mothers with an early adolescent. The percentages do not sum to 100% because some mothers had a focal child in each age range. The average age of the mothers was 34 (ranging from 22 to 51).

The legal status of the mothers in the sample was never asked directly. All the Chinese and Mexican mothers were first-generation immigrants. The Chinese mothers arrived in the U.S. between 1987 and 1997, and the Mexican mothers arrived between 1990 and 1997. One of the Chinese mothers was from Malaysia; her family emigrated from China to Malaysia before she was born. Among the Dominican mothers, all were first-generation immigrants with arrival dates ranging from 1981 to 1997. All of the Puerto Rican mothers were mainland born; however, one of the mothers had one parent from Puerto Rico and one parent from Honduras. Of the African American mothers, all were born in the U.S., but one had a parent born in Ghana and a large extended family there. Other African American mothers had some grandparents from the Caribbean. One of the European American mothers was born in the U.S. and the other was born in Ireland.

*Survey sample.* The survey sample represents the first 150 cases from a cohort of 380 mothers recruited at their infant's birth from one of three New York City public hospitals, and followed up at 14 months. This sample includes Mexicans, Dominicans, and African American mothers (primarily low-income). The study includes interviews taking place at recruitment and 1, 6, 14, 24, and 36 months. The expenditures protocol has been incorporated in the 14-month assessment, which is currently still in

progress (it also includes videotaped mother-child interaction and direct child assessment). The survey sample is composed of 58 Dominican, 37 African American and 55 Mexican mothers and families (there was an additional Chinese sub-sample, but they were not followed up at 14 months due to very high rates of sending infants back to China in the group).

## **2.2 Methods**

*Qualitative.* The qualitative study employed a combination of semi-structured interviews and participant observation methods. Trained qualitative field workers, many of whom spoke Mandarin or Spanish, covered a range of topics in six modules in semi-structured interview visits. All Mexican parents spoke only Spanish, and all Chinese parents spoke only Mandarin or Mandarin and Fujianese (they were interviewed only in Mandarin). All of the Puerto Rican mothers spoke English and were interviewed in English, while Dominican mothers were interviewed in Spanish.

The qualitative sample of mothers recruited with the assistance of community agencies were interviewed between the summer of 2003 and the summer of 2004. These mothers were visited between 9 and 12 times over a period of 6 to 9 months. The visits alternated semi-structured interviews (between 5 and 8 of these were conducted, depending on the family) and participant observation (3 to 8 of these visits were conducted, depending on the family), and usually lasted between 2 and 3 hours. Visits that included semi-structured interviews were tape recorded, and between two-thirds to three-quarters of the visits, depending on the family, included an interview component. During the visits (or parts of the visit) that did not include an interview, field workers used participant-observation methods and engaged in unstructured conversation and interaction in a variety of settings. Although the majority of these settings were the home, they also included settings of childcare, workplace, welfare office, transportation, and homes of various network members, including relatives and friends.

The qualitative visits to the mothers in the sample recruited at city hospitals started in the fall of 2005 and they are still in progress. The mothers in this sample are being visited a total of 10 times and the visits occur roughly every 10 weeks. Each visit lasts approximately 2 to 3 hours; they alternate

between participant observation and semi-structured interview, as with the sample recruited from community agencies.

Interview modules used with all mothers covered the following topics: 1) daily routines, immigration experiences, and history; 2) relationships, including those with household members, extended family, and friends; 3) parents' work experience; 4) child learning, schooling, and child care experiences; 5) household expenditures and income, and 6) employment and policy contexts.

Data consist of field notes, written in English after each visit by the field worker, and interview transcripts for the semi-structured visits, which were first transcribed in the original language (English, Spanish, or Chinese) and then translated by bilingual graduate students.

In the current study, we focus on the module of the semi-structured interview protocol dedicated to household expenditures. This module took approximately 45 minutes to an hour to complete. The questions in this module were asked in a sequence to determine: 1) the participants' household expenditures in categories such as housing, food, clothing, personal care products, utilities, loans and other bills, savings, remittances and assistance to extended family, appliances, furniture, transportation, school and child allowances, childcare, medical care, adult education, work-related expenses, entertainment, and miscellaneous expenditures, 2) the frequency or time frame of these expenditures, and, 3) the amount of contributions and assistance received from extended family, friends, community agencies, and government programs to help pay for those expenses. For the mothers recruited from community agencies, the expenditures module was placed near the end of the sequence of visits to allow time for maximum rapport to develop between the field worker and parent. For the mothers recruited at hospitals, this module was conducted at the third or fourth visit.

We first compiled the responses from the parents to the questions in the expenditures module. The authors then reviewed the information in order to identify the ways in which the expenditure measures from national household surveys are not appropriate for low-income, ethnically diverse and immigrant families. Categories of child-specific expenditures and sources of the expenditures (i.e., who paid for it) were established in an iterative coding process.

Respondents' reactions to the expenditures questions were also analyzed, in order to examine how respondents from our ethnic and immigrant groups interpreted the questions. In addition, field note data were utilized to obtain field workers' perceptions of the appropriateness of particular expenditure questions for their families. Conversations with particular field workers elicited further responses regarding question format and cultural sensitivity.

*Quantitative.* The quantitative study employed a structured protocol, which lasts approximately 15 minutes, to assess child-specific expenditures on child care, books and literacy materials, toys and games, videos, CD's, DVD's, clothing, diapers, health care, child travel expenses, and savings. The survey protocol also included questions on household expenditures on rent, food, property expenses, utilities, and remittances. The quantitative survey results to date (with N = 150 at the time of writing) were analyzed using straightforward frequency analyses by category of expenditure. These results are presented in section 3.6.

### **3 Findings**

We present our findings in 6 sections: 1) overview of qualitative data on household expenditures; 2) description of expenditures on children, by category; 3) role of extended family, friend, agencies, and public programs in assisting with expenditures; 4) the time frame of expenditure questions; 5) definitions of households in diverse families; and 6) summary of survey-based expenditures data collected using the new measure developed from the qualitative findings. Sections 3.1 to 3.5 summarize the qualitative data, while Section 3.6 summarizes the quantitative.

#### **3.1 Household Expenditures**

Table 1 presents the average monthly household expenditures in our sample of 29 mothers and their families. Average total household expenditures were \$2,180.02<sup>1</sup> a month. This table also presents the

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<sup>1</sup> The figures presented in all tables are in dollars of 2004 – 2006.

average monthly expenditures in the 19 categories that comprise total household expenditures. It is worth noticing that on average, monthly rent expenditures in our sample are only \$334.70. Rent payments are low in our sample since 6 mothers (2 Puerto Rican, 3 African American, and 1 Chinese) did not report making any expenditures on rent and because most of the participating families receive some kind of assistance to pay the rent or share the costs in some way with other families. However, expenditures on rent represented almost one fifth of the total expenditures of the families who reported they pay rent. This issue is discussed in more detail later in this section. Other expenditures that represented a significant portion of the participants' budgets were expenditures on food (21.5%), expenditures on clothing and personal care (9.6%), expenditures on utilities (9.4%), and expenditures on gifts, toys and games (7.4%). Together, expenditures on those 4 categories represented about 48% of the household total expenditures on average. We also found that remittances and savings were important expenditures for these families. We describe these findings next.

### **Remittances to countries of origin**

Some mothers reported sending money to their home country. These remittances were sent to immediate family (most often parents) regularly, during holidays, as special gifts, or for emergencies. For instance, Tang<sup>2</sup> reported sending approximately \$160 last year to her family in China during the Chinese New Year holiday (the tradition is to give money to children at that time of year). Xenia reported that she tried to send \$50 every month to her family in Mexico, although she did not send anything during the months she could not afford it. Consuela reported sending \$100 to \$200 to her mother in Mexico whenever she could. Gloria said that she sends money to her family in Mexico only when they have an emergency or have unexpected expenses.

In some cases, emergency remittances to countries of origin resulted in experiences of hardship. Emily, a Mexican mother, reported sending \$400 to cover emergency dental care for a child there whose

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<sup>2</sup> All study participants' names are pseudonyms.

teeth had turned black from an oral infection. This resulted in some hardship for the family in the U.S., with their rent payment delayed for the month because of the extra expense.

Remittances to home countries averaged \$1,467.96 a year, which represents almost 6% of the total expenditures of the 20 mothers in the sample who reported these expenses. We believe that these data provide evidence that remittances to home country are an important element of the budget of the families in the study. The CEX and other national surveys do not assess remittances, which may represent a substantial proportion of household expenditures for immigrant families.

### **Savings**

Almost half of the mothers in the sample reported saving money from their regular earnings. The average saving in these families, including savings for future child-related expenses, are presented in Table 1. Savings were on average \$283.51 per month, about 10% of their monthly total expenditures.

Both Estela and Yvette reported saving a small fraction of their weekly (Yvette) or bi-weekly (Estela) paycheck. Xenia reported saving \$50 to \$100 whenever she can; she tries to do this every month. She gives the money to her brother, who does not live in New York City and deposits it in an account in Xenia's name. She does this so her husband does not gain access to these funds. When asked about her savings, Xenia said to the fieldworker: "You always have to have a little, because, well, sometimes you are laid off, and [what would you do to get] the food?"

### **3.2 Child-Specific Expenditures**

Table 2 presents expenditures on child-specific items. Total child-related expenditures were on average \$370.61 per month, which on average represent 17.47% of the families' budgets. The most significant categories of expenditures on children were clothing, child care, and school-related expenses. On average, expenditures in these three categories represented about half of the total expenditures on children in the sample.

The Quarterly Interview Survey of the CEX collects data on more than 30 major categories of household expenditures. However, ascertaining whether expenditures were made on children is only possible for recreational lessons, nursery school and childcare, school tuition, transportation, books, and supplies. Although those are education-related expenditures, other expenditure categories may be as important for children's well-being. For lower-income families, expenditures on basic items, such as food and clothing, are more variable than for higher-income families. For example, many of the low-income families studied by Edin and Lein (1997) report forgoing children's winter clothing because of its expense.

Next, we present our findings regarding the expenditures on child-related items of the families in this study. Spending on children's food, personal care, clothing and apparel, media, and health, is very important for these families.

### **Expenditures on Food for Children**

The mothers in this study reported spending \$412.45 a month on food and groceries for all household members (including eating out) on average (see Table 1). These expenditures represented on average slightly more than 20% of the families' total expenses.

The mothers in this study were able to recall the types of food expenditures that were child-specific. They were often of low nutritional quality. Jennifer, an African American mother living with her 33-month-old son, reported buying strawberry milk mix, hot cereals, applesauce, cakes and cookies for snacks at night, cheese, and Chef Boyardee for her son. She reported that these were foods her son ate, but she did not.

Xenia, a Mexican mother, said that she buys "milk with Quik," juice in little cartons, and pre-packed cheese and crackers for her children to take for lunch at school. She estimated that she spends between \$30 and \$40 a week on food items specific for her children's consumption. She spends about \$150 a week on food from groceries and around \$50 a week in eating outside of the home (she clarified

that she eats outside the home only when she can afford it). Xenia lives with her husband, 11-year-old daughter (focal child), 6-year-old daughter, and 13-month-old son (focal child).

Mariselle, a Puerto Rican mother, lives with her 2-year-old (Ikey) and 13-year-old sons (both are focal children). She spends approximately \$300 a month in buying food and around \$50-\$60 in eating out with her children. The fieldworker reported, “The most difficult part of this section was the fact that Mariselle at first said no to all the items. She insisted that she buys things for the house as a whole and that there is nothing that she doesn’t share with her kids. However, at the end of the protocol we went into the kitchen to make Ikey a sandwich and she had peanut butter lying around and I asked her if she ate that, and she said never. I smiled and said, “Let’s do it again”. We looked at the products she had in her cabinets and she pointed out things she never eats and are for kids only (e.g., mac and cheese, spaghetti’s, reeces pieces cereal). She explains that she does not eat these things – they are for kids only.”

Unlike most of the mothers in the sample, Sirena, an African American mother of three children (4, 6, and 14 years old), mentioned that she tries to buy healthy food (like fruits and vegetables) for her children and that most of her budget for food is spend on food items for her children. She estimated that she spends between \$200 to \$300 a month in food items, plus about \$60 a month to take her children out to eat.

This qualitative evidence shows that parents in our sample could report separately spending on food that is exclusively for children and expenditures on food for other members of their household. The CEX does not distinguish between food expenditures for the household generally versus food for children specifically. In addition, according to the mothers’ reports, expenditures on child-specific food items represent a significant proportion of their food budgets. It is notable that nearly all the examples of child-specific foods were foods marketed and packaged exclusively for children, and were relatively low in nutritional value. Food packaged for children is typically processed and high in fat and sugar content (Nestle, 2003). High rates of spending on food packaged exclusively for children may therefore have implications for their weight and health.

### **Expenditures on clothing and apparel for children**

On average, respondents reported spending \$53.53 a month on child-specific clothing and apparel (Table 2). That represented approximately one third of the total household expenditures on clothing and apparel. On average, expenditures on clothing and apparel for all household members were \$167.93, about 10% of these families' total expenditures.

Expenditures on children's clothing varied greatly among these families, partly because of gifts from relatives and other network members. Clothing expenditures also varied according to the number of children in the family and their ages. Estela, a Puerto Rican mother, reported spending about \$600 per year in clothing. She said half of that expense was for clothing and apparel for her adolescent daughter. The other half was spent on clothes for herself. Sirena reported spending "well over a hundred dollars" per month on clothes and shoes for her children. She mentioned that she did not buy clothes for all of her children every month, but only for one each month.

In contrast, a Mexican mother, Gloria, estimated spending \$100 a year on clothing for the three children in her household (of ages 13 months, 5 years, and 7 years) and reported that she relied mostly on gifts from family and friends. And Be, a Chinese mother, explained that 2 or 3 times a year her mother sends her a big parcel of clothes and home linens from China. She explained that her mother can buy clothes at a very low cost (for instance, a jacket for \$2) and she sends them at Be's request. Be said that that family or friends bring the clothes or that she pays for the shipment and it still results in a good deal for her.

This evidence suggests that expenditures on children's clothing can be separated from expenditures on adults' clothing in assessments; and that expenditures on clothing should be assessed for each child who is a member of the household. Such measures of expenditures allow for computation of the flow of services obtained from the purchased goods (i.e., consumption of clothing), which in turn allows for comparison of material well-being levels among families.

### **Expenditures on cognitively stimulating materials, language classes, and media for children**

Cognitively stimulating materials are consistently and strongly associated with children's early school readiness and school achievement (Bradley, Corwyn, McAdoo, Burchinal & García Coll, 2001). Only about one fifth of participants in the qualitative sample reported expenditures that are directly related to cognitive stimulation (books for children, educational media, and educational toys and games). For example, in the case of Nila, a Puerto Rican mother of a 2-year-old girl (focal child) and a 9-year-old boy, the fieldworker reported that she subscribes to children's magazine and book services such as "Highlights" and "Top Secret". Nila reported spending about \$20 a month on this kind of literacy material for her children. The fieldworker reported about Jennifer: "She buys coloring books for Brian about once a week; 2 for a dollar. She is in the Scholastic program so gets books once a month for Brian. She makes very few large purchases, and does seem to place emphasis on child-related spending."

Expenditures on books and literacy materials for children were \$17.65 per month on average among the 6 respondents who reported spending on these items. Regarding media purchases, the fieldworker on Mariselle's case reported, "Mariselle explained that once a week she bought for \$7.99 "family movies". I asked her if they are more for infants or children and she says they are for the whole family – "we all watch them."

Expenditures on language classes and out-of-school programs were important for some of the families in the sample (see Table 2). For example, Li reported spending approximately \$200 a semester on Chinese classes for her son. These classes are given at a special school every Saturday, and the school provides all the books and supplies needed for the courses. Tang, another Chinese mother, reported spending \$100 per semester in "Chinese School" for her 5 year-old-son. Chinese-language schooling, termed "shadow schooling" is quite prevalent in Chinese immigrant communities (Zhou, 2006). On average, expenditures on language classes and out-of-school programs in our sample were \$45.28, approximately 6% of total household expenditures. Expenditures on books, literacy materials and children's media represented on average almost 20% (Table 2) of the expenditures on children for the families that did report spending in this category.

### **Savings for future child-related expenses**

Parents who reported saving money said that savings were important to them because they could be used for their children's future education expenses or whenever the family has an emergency. In some cases, these savings represented a significant proportion of the family's income. Tang reported saving approximately \$400 to \$500 every 2 months. Li said that she saves most of her EITC (that amounts to about \$4000 every year) for the future education of her children.

While these two Chinese mothers saved specifically to be able to cover future expenses of her children, not all the Chinese mothers in this sample shared this practice. When asked if she saves any money to pay for future education expenses (in the present her children are going to public schools) Be answered: "No. His dad said, "We should not care about it. The kids should support themselves. They will get to know how hard it is to make money by them [selves] only after they get loans". So we don't prepare this for the kids."

Although only 3 mothers in the sample reported saving expressly for their children's future education expenses, these savings represented on average about 40% (see Table 2) of total expenditures on children in those 3 families. Only longitudinal data, however, can ascertain whether such savings meant for children are actually spent on children and not on the many other pressing expenses in low-income families.

### **Other relevant child-specific expenses**

Other categories of expenditures that are relevant to children are medical expenses, allowances, and non-educational toys and games. The majority of the children in the qualitative sample were receiving Medicaid. However, some mothers reported spending considerable amounts on over-the-counter medicines. A few other mothers had other types of health insurance for which they paid a premium and had out-of-pocket expenses, or did not have a plan that covered the medical expenses of the mother and father in these families. For instance, Tang and her husband spend \$500 a year for each of their children's

health insurance, \$260 per month on his insurance, and between \$700 and \$800 for Tang's health insurance. This may be because she does not want to receive Medicaid for fear that it will hurt her citizenship application. Yvette spends approximately \$15 a month and Sirena spends \$20 a month on over-the-counter medicines. Consuela, a Mexican mother, reported spending around \$20 to \$40 a month in prescriptions, and Xenia mentioned that she spends between \$60 and \$100 for prescriptions whenever she can afford it.

Some of the mothers in the sample (12) reported giving a small allowance to their school-aged children, on a weekly or monthly basis, and usually as "lunch money." On average, these allowances were \$70.17 a month among the mother that reported this specific expense. Expenditures on non-educational toys and games were reported by 17 mothers in the sample. The average monthly expenditures on non-educational toys and games among those mothers were \$31.44.

The data on child expenditures presented in this section suggests that spending on child-specific goods and services is significant for ethnically diverse and immigrant families. Furthermore, the data suggest categories of spending that are currently not assessed in most national household surveys, including the CEX. Parents in ethnically diverse and immigrant families make significant expenses on child-specific food, clothing, personal care, health care, and education items. They also give allowances to their children and send considerable amounts of money to their home countries. Due to their importance in the development of children's learning and school performance, comprehensive measures of expenditures on children in these types of families should not neglect to incorporate expenditures on materials and services specifically purchased to expand children's learning opportunities.

### **3.3 Role of extended family, friends, agencies, and public programs in paying for household and child-related expenses: Implications for measuring consumption**

Social networks play a significant role in helping lower-income families making ends meet (Edin and Lein, 1997). Receiving cash, food, clothing, or any child-related item from family and friends means

that parents can use their own household resources in additional expenditures in these or other areas that they would not have been able to use had they not received the contributions from outside their households. Thus, contributions and any form of assistance may be of particular importance for the well-being of children in low-income families.

We found evidence that suggest notable roles of friends, relatives, community agencies, and public programs in paying for household and child-specific expenses of the families participating in this study. Table 3 reports the value of the contributions and assistance the families in our sample receive from those sources on a monthly basis. These values were computed from the contributions and assistance reported by the mothers. We want to note that in several instances, the mothers were unable to report a value or approximate value for the contributions and assistance they received. Therefore, we imputed values for some in-kind contributions. We imputed values only for furniture and appliances (including computers). The imputed values were calculated based on current market values for similar items<sup>3</sup>. Since we could not impute values for all types of contributions that the respondents mentioned, the value of the contributions and assistance presented in Table 3 are very likely to be underestimated.

On average, the estimated value of the assistance and contributions the families in our sample received per month was \$622.98 (see Table 3). Twenty-six of the 29 families reported receiving contributions and assistance; the average for these families was \$694.86. This represents 45.52% (on average) of their total monthly household expenditures, quite a substantial percentage. The 3 mothers that did not report receiving any contributions or assistance were all Chinese. The Chinese in our survey sample generally had fewer relatives and friends in their social network than Mexicans, Dominicans, or African Americans. This may have been because they hailed mostly from Fujian province, a province with a much more recent sending history to New York City than the Cantonese. This population therefore has fewer roots with extended family in the New York area (Gaytán, Xue & Yoshikawa, 2006).

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<sup>3</sup> That is, for each item we imputed the average of 5 to 10 quotes on similar items currently on the market in New York City.

## **Contributions and Assistance for Household Expenses**

We first report contributions and assistance for household expenses that are not child-specific. The mothers in our sample reported contributions and assistance from several sources that helped them cover expenses in areas that included housing, rent, food, utilities, clothing, and appliances and furniture. Table 3 presents a complete list of the estimated value of the assistance received by the mothers in the sample.

### **Rent (Housing)**

The majority of the mothers in the qualitative study remarked that housing costs in New York City are extremely high. However, on average, the mothers in our sample reported spending \$334.70 per month on housing (including rent). For households reporting spending money on rent, those expenditures represent on average almost 20% of their total household expenses (see Table 1). These costs do not seem as high as expected since mothers in our sample received assistance from several sources to cover housing expenses. The average assistance received monthly for rent expenses in the sample was \$232.00 (see Table 3). Some of the mothers lived with relatives or with other families in order to be able to afford the rent. For example, Lilly, an African American mother, lived with her grandmother who in turn used money from public assistance to pay part of the rent. Consuela rented one of the bedrooms in her two-bedroom apartment to a family that paid \$400 per month (the total monthly rent for her apartment was \$900). Other mothers, like Xenia, Carla, Ophelia (African American), Efua, and Mariselle, used public assistance money to pay for part of their rent. Finally, other mothers received direct housing assistance. For example, Li, Nila, and Mariselle were living in public housing, and Carla lived in a Section 8 apartment.

Although most of the mothers reported receiving some form of assistance with housing expenses, it was difficult for them to provide an estimate or approximate value of this assistance. The amount of assistance for housing expenses that we computed from the data is therefore underestimated.

## **Food**

About a third of the mothers in the sample (10) reported relying on family and friends to help them cover food expenses. For instance, some mothers received in-kind and monetary contributions to pay for food and groceries. Efua, an African American mother of an 11-year-old girl, mentioned that her family brings food for her and her daughter during the weekends. Gloria (Mexican) takes care of her 5-year-old niece, who lives with her. The father of this child does not live in the same place as Gloria and her husband and children. However, he contributes one-third of the food expenses and some part of other expenses of Gloria's home. On occasion, Mariselle's neighbor, Lucy, gives her small contributions (about \$10 each time) that are used to pay for food and groceries. Jennifer's best friend, Carol, gave her cash and bought food for her when Jennifer lived in a shelter. These data suggest that ethnically diverse and immigrant parents in our sample are able to report estimates of the value of resources contributed to their households by relative and friends.

Nearly two thirds of the mothers in the sample (18 in total) received assistance from Food Stamps. Among these families, the amount of assistance was \$274.46 per month on average (see Table 3). The fieldworker on Nila's case reported that Nila's only contribution to household expenses came from the money she received in food stamps. Nila's mother paid the rest of her expenses. Mariselle (Puerto Rican), Consuela, and Xenia (Mexican), and Serena, Lilly, Tia, Vanessa and Jennifer (African American) all received assistance through Food Stamps. Several mothers in the sample (except the European Americans) were receiving (or received at some point, depending on their children's ages) assistance from the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). All the Mexican mothers in this study reported use of assistance from community agencies and local churches' food pantries to get food products for free or at very low cost (a "despensa"). Sirena also mentioned going to local food pantries whenever she ran out of money for food as a way to make ends meet. Betty, a disabled African American mother reporting some of the highest levels of economic hardship in the sample, reported going to a food bank regularly.

### **Utilities**

On average, the estimated assistance for utilities expenses that the families in our sample received was \$23.24 per month (see Table 3). Only 8 families reported assistance in this expenditure area, and the average estimated assistance received among these families was \$84.25. Some mothers reported that relatives living with them paid for utilities. For example, Bianca (European American) reported that her mother paid the phone, gas, and electric bill (a total of about \$233.00 per month), Lilly (African American) reported that her grandmother paid for all utilities, and Tia reported that her mother paid cable TV. Other mothers shared costs with relatives. For example, Gloria shared phone and cable TV costs with her cousin and her brothers-in-law, thus paying only one-third of these utility expenses. Yvette lived with her brother who paid half the electric and gas bill and the entire cable and internet service package.

### **Clothing**

About 10 mothers in our sample reported receiving cash or in-kind gifts to pay for their children and their own clothing expenses. However, only six mothers provided specific amounts for this assistance. These figures are shown in Table 3. Most of the assistance for clothing expenses in our sample came from family and friends. For instance, Mariselle reported that the father of her 13-year-old son gave her approximately \$400.00 a year to pay for his clothing. Colleen (European American) said that her mother and friends gave her about \$300.00 a year as a gift to buy clothes for herself. Yvette and Carla, both Dominican mothers of infants, reported receiving clothes for their children as gifts from family and friends throughout the year but could not report an approximate value for those gifts. Efua reported that once a year she receives as gifts one piece of clothing for herself from each of her sister, mother, and aunt. In contrast, Consuela mentioned buying clothes for very low prices (\$2 to \$10) at Catholic Churches whenever they offered these services. She reported to the fieldworker that for some time in the past that was the only way she could afford to get clothes.

### **Furniture and appliances**

Some mothers like Alma (Dominican) and Nadine (African American) reported receiving infants' furniture and appliances such as baby beds, rocking chairs, and strollers from friends and relatives. Other mothers like Nila, Efua and Xenia received computers as gifts from charities and relatives. Finally, mothers like Sirena, Jennifer, Vanessa, and Tia, received TVs, DVD players and other appliances such as an air conditioner. As mentioned before, we imputed an estimated value for items in these categories received as in-kind contributions. The imputed values for these items were calculated based on current market values for these items. On average, these 10 mothers received \$31.03 per month (see Table 3) in assistance for this category of expenditures.

### **Contributions and Assistance for Child-Related Expenditures**

Our results support previous findings on the importance of social networks in helping families to make ends meet (Edin and Lein, 1997; Haider and McGarry, 2005; Stack, 1974). However, these studies did not systematically consider the role of informal contributions that are specific to children. The families in our sample received contributions and assistance for child-related expenditures in several of the general areas listed in Table 3. For example, Bianca reported that her family helped her in paying for her children's transportation costs with a cash contribution of approximately \$140.00 per month. As mentioned before, some mothers reported they received infants' furniture and appliances as gifts from their relatives and friends. Assistance in two areas of child-related expenditures is worth a more comprehensive examination: child care and school related expenditures.

### **Child Care**

Although only three mothers reported receiving formal assistance to pay for child care costs, the amount of assistance among these families is significant. Nila, a Puerto Rican mother, reported that she received about \$60.00 per a week from public assistance to pay for her older child after school program, and \$500.00 per month from "ACD" (the city's agency responsible for non-TANF child care subsidies) to

pay for her 2-year-old's child care. Nadine (African American) reported that ACD paid for \$4 an hour child care (about \$96.00 a week). Shavonne (African American) reported receiving \$150 per month from HRA to pay for child care expenses (which she mentioned were \$150 per week). Yvette and Carla also reported having their children in licensed home day care centers paid for by ACD, but could not report an approximate value for this assistance.

There were 8 mothers in the sample who reported getting no-cost or very little cost child care from their immediate relatives such as the respondents' mothers, sisters, or older children. Other mothers, like Tang and Consuela (Mexican), reported getting child care at no cost from community agencies. Nila, Sirena, Carla, Nadine and Colleen said that their children attended Head Start center or family child care programs but were unable to provide an approximate value of this aid.

### **School-Related Expenditures**

All the mothers in the sample with children old enough to attend school (13 mothers), reported that their children received free lunch at school. However, Xenia and Alma said that their children did not eat the free lunch and that they either bought lunch for their children or gave them an allowance to pay for food at the school. Only 2 mothers, Mariselle and Efua, reported that their children received scholarships to attend school. Other mothers reported that relatives assisted with cash or in buying school supplies for the children. For example, Nila reported that her mother paid for all the uniforms and school supplies of her children, and the father of Mariselle's older child paid for all of his school-related expenses. The aunt of Sirena's daughter (Ravinia) paid for the child to go to modeling school. That cost approximately \$280 a month for a weekly class.

### **Other assistance**

Non-resident fathers were another important source of assistance for these families. They often made contributions in specific categories. Yvette, who at the time of the interview did not live with her husband, reported that he covered personal care expenditures such as diapers for their daughter. Yvette's

husband also paid for all expenses related to entertainment (video rentals, eating out, socializing, and vacations). Ravinia's father paid for her cell phone service, and he also gave her an allowance of \$30 per week.

We found that Chinese and Mexican mothers in our sample relied on social networks for cash assistance. Several of the Mexican mothers reported participating in money pools. For instance, Xenia reported that she participated in a money pool ("Tanda") with five of her very close friends and neighbors. Each of them contributed \$200 a week to the pool; and every week one of the participants took the pooled \$1,000. Whenever Xenia received the \$1,000 (every 5 weeks), she used the money to pay the rent. She reported seeing this money pool as a way to save money and as an aid for paying large expenses. Xenia also reported asking her brother and other friends for money in case of emergencies. She said she has borrowed \$200 or \$300 and up to \$1,000 at times; and that she pays this money back in small amounts whenever she can. Xenia also borrowed money to help other relatives. At the time of the interview, Xenia had borrowed money from her brother to help her younger sister to come to the U.S. from Mexico. In addition, Xenia's older sister, her husband, and their children lived with Xenia for a few months (they did not contribute to rent expenses) because they had no place to live in the city at that moment.

Other Mexican families reported (in interviews covering other modules) that they have received help from relatives and friends when they first came to the U.S. Gloria mentioned that her sister-in-law lent her money to pay for the "coyote" that took her to the U.S. Her sister-in-law also paid for her trip to NYC once Gloria crossed the border. Some of the Chinese families mentioned money pools organized by their communities or their friends and family that help in paying back part of the fees charged by "people smugglers" from China (often known as "snakeheads"). The Chinese mother Be explained that debts to these "smugglers" are often over \$50,000.

The data presented in this section provides evidence that assistance from agencies, public programs, extended family and social networks are significant sources of aid to ethnically diverse and immigrant families. We believe it is important to measure comprehensively the extent of the assistance

received in these families to get a better picture of the amount of household resources allocated to children. Household resources obtained through contributions and assistance could be allocated directly to children's consumption or could be used to pay off debts and other family needs and thus free up household resources that can be spent on children now.

In light of this evidence, we modified the structure of the questions as they appear in surveys such as the CEX to allow for children's expenses paid for by someone outside the children's household. In children's expenditure categories clothing and apparel, diapers, toys and games, books and literacy materials, and health care, we ask respondents the amount of cash assistance to pay for these items and in-kind contributions (gifts) from outside the household. As far as we are aware, this is the first survey instrument to ask respondents to estimate the value of in-kind contributions to the family. Interviewers are instructed to list all contributions and to report the sources. With regard to educational and childcare expenses, respondents are asked if they usually pay for services of this kind received by their children. If they do not, respondents are still asked about the characteristics of the services and about the source of payment for the services. Finally, in a separate interview module, respondents are asked about the government programs and community assistance (e.g., public assistance, food stamps, public housing, community agencies, etc.) that they receive and how they used the aid received from these programs.

### **3.4 Time frame of expenditure questions**

Families from all ethnic and economic backgrounds spend on some items only on occasion. However, this issue may be more relevant for lower-income and immigrant families, for whom many categories of everyday expenses become luxuries, or for whom making bulk purchases can become crucial for making ends meet. For instance, the mothers participating in the current study report that they spend on goods and services such as eating out, clothing, health services, and entertainment only when they can afford it. Some other families spend on clothes and toys for the children only on birthdays and holidays. In this section, we present data on the frequency of expenses in our qualitative sample. Our aim

was to find what the right time frame may be for each expenditure category, for low-income, ethnically diverse samples.

### **Expenditures on food**

Most of the families reported making a big food and grocery shopping trip once or twice a month and then buying certain perishables (like milk and fruits and vegetables) on a daily basis. The fieldworker on Mariselle's case reported: "Mariselle does big shopping on the 14<sup>th</sup> of every month when she gets her PA check and otherwise does small shopping every other day at the bodegas." Carla reported doing "small" shopping at her local stores every 2 weeks and going to a larger supermarket once every month or two. The fieldworker for Sirena reported, "She estimates that she does one and sometimes two big shops in a month, and then buys other food on a daily basis. Be said to her fieldworker that she shops for food once a week, while Tang reported that she buys food items everyday.

From the data presented in this section, we concluded that our survey questions about food expenditures should start with the time frame provided by the respondent. This seems to be the most efficient way to get more accurate answers from the respondent. The reports in these categories can be used to extrapolate expenditures to a specific time period, such as a week or a month.

### **Expenditures on clothing and apparel**

Another commonality in spending patterns among the mothers in this study is buying clothes twice a year, according to season changes. When asked about how often she buys clothes, Xenia answered, "About every 6 months, I think, more or less. Yes, because look, the winter is coming and I buy pants; the summer comes and I buy shorts. Sometimes you just have to get what is needed". Li also reported buying clothes for her children only when the season changes. Estela explained to her fieldworker that she does "big" shopping for her daughter's clothes once a year, at the beginning of the school year, and small purchases throughout the year. As mentioned before, Be asked her mother in China to send her clothes for her children at least twice a year.

Sirena reported shopping for clothes every month, mostly for her children and in particular her adolescent daughter. Alma reported buying clothes and shoes for her adolescent daughter every 3 months. The fieldworker for Yvette reported, “Yvette goes online shopping every 2 or 3 days, spends about \$30 to \$70 each time. About \$30 is for her daughter”. From these data, we decided for our survey instrument to ask for expenses on infant and child clothing made in the 3 months previous to the interview.

### **Other expenditures and feedback from fieldworkers**

The time frame for some other expenditure categories deserves special consideration. For instance, the majority of the children in this sample have Medicaid and/or SCHIP so mothers spend on their children’s health only once in a while during the year. In addition, some of the mothers (and their husbands) in the sample do not have insurance for themselves (like Gloria and Xenia), so they only spend on over-the-counter medicines and on an occasional basis. Other expenditures worth mentioning are expenditures on toys and games, media and reading materials, and remittances. Some mothers in the sample, like Mariselle, reported making these expenditures every month while other mothers, like Gloria, reported making these expenditures on occasion only. The mothers who reported remittances to their country of origin reported doing it regularly, during holidays, as special gifts, or on emergencies.

Some fieldworkers expressed their concerns about the time frame of the questions, in their comments on the expenditure interview. For example, the fieldworker on Alma’s case reported in her field notes: “I felt the need to apologize throughout the interview, especially when I had to encourage her to think of amounts spent on specific categories of expenses, such as food, household products, which she seemed to take some time to calculate in her head. These amounts did not come to her quickly, so I asked for her to choose what made most sense to estimate—amount per month or per week. As she calculated some items/categories pertaining to Irma (Alma’s daughter), such as shoes or school supplies, I would ask Irma about the kinds of shoes she gets and other things she prefers to get”.

In the Quarterly Interview Survey of the CEX, the questions inquire about expenditures “in the last 3 months”. The data presented in this section suggest that, for low-income families (but possibly for

other families as well) it may not be appropriate to ask for expenditures “in the last three months” for all expenditure categories. Given the evidence presented, we implemented the following additional modifications to the time frame of expenditure questions for our survey instrument. The questions on health-related expenditures ask about expenses incurred during the last year. Questions on remittances expenses also refer to the year prior to the interview. For questions on toys and games, video and reading, we ask about expenses made in the 3 months prior to the interview.

### **3.5 Definitions of household**

A crucial element in elaborating measures of household expenditures is the way in which “household” is defined. As is probably already evident in the data presented so far, the family structures of participants in this study are not conventional. In addition, the social networks on which these families rely are extensive. These issues need to be taken in consideration in order to prevent biases in responses when applying expenditure questions to low-income, ethnically diverse populations.

Traditionally, a “household” can be defined as a group of people living in the same physical space and who share a budget and the decisions on how to allocate these resources. That is precisely the way in which the CEX defines “household” and its members. However, for about a third of the mothers in this study, both the budgets and the families extended to more than one living space (i.e., physical space like an apartment or a house). In some cases, their immediate families and extended family (or even friends or people from their home country) shared the same living space. For instance, the Chinese mothers in this study reported that at some point, and especially when they had just arrived in the US, they lived in a room of an apartment shared with other families. The Mexican mothers also reported similar experiences. Consuela, her husband, and three children shared a two-bedroom apartment with another family of four. Each of the families took one of the rooms. In Gloria’s case, her 2 brothers-in-law lived in a space above Gloria’s one-bedroom apartment. Gloria’s brothers-in-law paid for half of the rent of the entire living space. Xenia reported that for several months prior to the interview, her sister, her

sister's husband, and their three children occupied one of the rooms in Xenia's apartment. However, Xenia's sister did not contribute to any expenses.

In the case of Consuela, the family living in one of the apartment rooms cannot be considered as part of her household because they only paid half of the rent but did not contribute to any other expenses. This contribution to rent expenses, however, can be considered a source of income. In contrast, Gloria's brothers-in-law are part of her household because they pay for half of the rent, they contribute to food expenses and utilities, and they do routine activities together with Gloria's family (e.g., eating meals). In addition, Gloria's cousin, who does not live with them but who contributes to his daughters' expenses (since this girl lives with Gloria), is also part of Gloria's household. If Xenia's sister and family had continued living with her, they would have been considered part of Xenia's household even if they did not contribute to paying expenses. That is because they lived in the same apartment, and Xenia and her husband paid for some of their expenses. Thus, a more flexible definition of "household" than that used in the CEX may be more appropriate for households in similar living arrangements as the Chinese and Mexican mothers mentioned before. We should note that such household characteristics were not unique to Mexican and Chinese mothers. Yvette and her husband, at the time of the interview, were not residing in the same apartment. However, her husband contributed to Yvette's and her daughter's expenses. Yvette shared an apartment with her brother at the time, and her brother also contributed to pay for utilities and food expenses. Thus, Yvette's brother should also be considered a member of her household.

We incorporated such a definition of household in the survey instrument we developed. Before starting the questions on expenditures, interviewers are instructed to first determine who are family members and other people who live with the respondent and who share budgeting decisions and/or are included in this budget. After that has been done, the interviewer then asks if there are any individuals (relatives, friends, community members) not living in the same home as the respondent but who may contribute to the respondent's (or her children's or a relative's living with her) expenses. All the individuals who fit these definitions are considered members of the respondent's household and are thus included in all the questions on expenditures made by the respondent's household.

### **3.6 Survey-Based Measure of Expenditures on Children: Results**

We used the evidence obtained from our qualitative study to construct a culturally sensitive quantitative interview protocol on household expenditures and expenditures on children. This protocol incorporates all of the revisions to the CEX approach that we have detailed in sections 3.1 to 3.5. We included in this protocol rent, food, property expenses, utilities, remittances, and the following categories of child-specific expenditures: child care, books and literacy materials, toys and games, videos, CD's, DVD's, clothing, diapers, health care, child travel expenses, and savings for the child.

Table 4 presents average monthly household expenditures in the survey sample. On average, total household expenditures in this sample were \$1,580.40 per month. This amount is significantly lower than the average monthly expenditures in the sample from the ethnographic study (\$2,480.02; see Table 1). We attribute this difference to three possible factors. First, due to time limitations with the survey we did not include all the categories of spending that we assessed in the qualitative study. Second, the hospital-recruited sample is more at risk – they experience deeper poverty – than the families in the agency-recruited sample. For instance, the Mexican families, one of the most economically disadvantaged groups included in the study, represented only 14% of the qualitative study sample but represented almost 40% of the survey sample. Third, estimates of household spending obtained using qualitative methods may result in higher estimates for certain categories.

The most important expenses in this sample were rent and food expenses, which together represent about 60% of monthly total household expenditures on average. Rent expenses for those households paying rent was \$659.83 on average. In comparison, rent for those paying it in the qualitative sample was \$422.01. This difference is most likely due to the fact that African Americans, who in our samples were more likely to be in public housing or Section 8, made up 38% of the qualitative sample but only 25% of the survey sample.

Total expenditures on children were on average \$351.28 per month. This is slightly lower than the average of \$370.61 in the qualitative sample (see Table 2). This may again be due to compositional

differences between our qualitative and survey samples, or methodological differences between the two research approaches.

Certain categories reveal differences across the methods. The average monthly amount spent on child care, for example, in the survey sample was higher (\$408.42 for the 48 mothers who reported these expenditures) than the amount in the qualitative sample (\$205.5 among the 12 mothers who reported child care expenses), due to the greater expense of infant care compared to toddler / early childhood care (recall that the quantitative sample was 14 months old, while the qualitative sample ranged in age from 3 months to 3 years old, or from 10 to 12 years old). And although the percentage of each sample reporting health care expenses was similar (17% for the qualitative sample; 14% for the survey sample), the amounts reported were quite different (average of \$27.01 for the qualitative sample, and \$1.80 for the survey sample). It may be that health care is a particularly sensitive topic for some families (e.g., immigrant families) and that parents are more likely to reveal information about it to a field worker with whom they have developed extensive rapport.

Table 6 presents reported contributions and assistance from outside the household for rent and child-related expenses in the survey sample. Only 20 mothers reported that they received some form of assistance to pay for rent expenses. Average contributions and assistance for those 20 families were on average \$436.570 per month (quite comparable to the average in the qualitative sample for those reporting assistance for rent: \$420.50, on second line of Table 3). Contributions and assistance for child-related expenses were reported by 60 out of 150 families in the survey sample. The average monthly assistance for child-related expenses among these 60 mothers was \$60.44.

Total contributions in this sample were on average \$82.39 per month. However, the average among the 72 families who reported receiving contributions and assistance was \$171.64. This amount seems small compared to the amounts of assistance (\$694.86 total average monthly assistance among 26 mothers) received by the mothers from the qualitative study. This was expected since the questions asked in the 14-month assessment of the MetroBaby project do not cover as many categories of assistance as the qualitative study protocol. In addition, an agency-recruited sample might be expected to have more social

capital and receive more assistance from both formal and informal sources. We present in Table 7 the average amount of in-kind books, toys and games, and media contributions the families in the survey sample received during the 3 months prior to the interview. Few mothers reported receiving these contributions; however, the contributions are significant for this group of mothers. For example, 61 mothers in the sample received on average 4 books and literacy materials in the previous 3 months, which means that their children could be receiving around 16 books a year on average. The most significant in-kind contributions were on toys and games for the children. On average, 68 children in the sample received about 7 toys in the 3 months before the interview (see Table 7).

By asking questions that incorporate flexible time frames and definitions of household, we were able to obtain high-quality data on the expenditures of children in a sample of low-income, ethnically diverse and immigrant families. The amounts of expenditures and assistance obtained in the quantitative study were on average lower than those in the qualitative study mainly because the quantitative study only included families recruited at hospitals, who were not taking up as many services and were in general more at-risk than the community agency-recruited families in the qualitative sample. Also, the children in the qualitative sample were on average older than the children in the quantitative sample. It is not unreasonable to think that both expenditures on and assistance received for children's books, toys and games, media and clothing are on average higher for older children than for younger children. Finally, one of the major challenges in implementing the quantitative protocol was having a very limited time to ask the questions on expenditures. If we could have included in the survey protocol all the expenditures categories considered in the qualitative study, there would have been less dispersion in the data and the qualitative and quantitative data sets would be more comparable.

## **4 Conclusions**

We obtained data from an intensive qualitative study that suggest that culturally sensitive assessment of investments in children for low-income families may require changes to current

expenditure measures such as those from the Consumer Expenditure Survey (CEX). Based on our findings, we created and administered an expenditure survey instrument that is a modified version of the CEX. The survey instrument addresses the following issues: 1) It introduces measures of child-specific expenditures in a wider range of categories. 2) It assesses expenditures on children paid for by people outside the sampled household; 3) It assesses consumption of goods and services through agencies and programs; 4) It adjusts the time frame of questions so as to encourage response precision. 5) It includes a definition of household that may be more appropriate to lower-income and/or ethnically diverse families. 6) It asks respondents to estimate the value of in-kind contributions from family or friends, in order to better distinguish between expenditures and consumption.

Several limitations of this study should be noted. First, the data are based on a small sample at the moment, though analyses are in progress to include additional families recruited at hospitals in the qualitative example (this will make the qualitative and quantitative samples more comparable from a compositional standpoint). Second, only a few ethnic groups were included in the analysis. Although these ethnic groups represent some of the larger immigrant and ethnic minority groups in the U.S., further work should explore patterns of expenditures in other groups. Finally, the data were geographically limited to one policy context - that of New York City. With a relatively generous set of government assistance policies, the New York City area is not representative of household spending in the context of other state or local policy regimes in the United States.

Despite these shortcomings and although expenditure surveys do not measure consumption directly, the measures we propose show promise in improving assessment of expenditure and consumption patterns in ethnically diverse and immigrant families. This will permit a clearer distinction between expenditures on and the consumption of the children in these families. The proposed measures also provide information on how consumption is financed in these families and may capture the effects of family structure on children's consumption. Moreover, information on child-specific expenditures permits the assessment of the cost of children in these families. Knowing more about the living arrangements and the distribution of household resources in ethnically diverse and immigrant families is helpful to evaluate

and design programs that better serve children in these families, as usually they are the poorest household members in terms of consumption (Johnson, Smeeding, & Torrey, 2004).

The data obtained from the proposed measures, together with assessments of children's early cognitive skills, can also be used to investigate complex and to date mostly unexplored issues. First, nothing is known about the effects on child well-being of having access to cognitively stimulating materials not provided by the parents (i.e., paid for by family or friends or received through other assistance sources). Second, whether parents' commitment to investing in children (represented by the proportion of total resources dedicated to children) has a stronger impact on child outcomes than total child-specific expenditures, and whether specific categories of expenditures are relevant, remain largely unexamined questions. Third, the joint effects of expenditures on children and parental support of learning (i.e., actual engagement in cognitively stimulating activities with the children; parents' positive regard and sensitivity in interactions with their children) on children's early cognitive skills can be explored. Finally, by adding a dynamic perspective it will be possible to examine how trajectories of expenditures on children and of parental support of learning relate to each other and vary across time; and how these early patterns of investment in children contribute to the accumulation of human and social capital in later stages of children's development.

In sum, the findings from this study suggest that national assessments of expenditures on children can assess child-specific spending using categories of spending, definitions of household, and reference periods that take into account the experiences of ethnically diverse families in the U.S. In addition, the qualitative methodology used here, in which extensive rapport with interviewers was developed prior to asking questions about spending, may be useful in other studies to assess household economic processes in difficult-to-reach populations.

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## **Appendix**

### **The Consumer Expenditure Survey**

The Consumer Expenditure Survey (CEX) measures household's buying habits in the U.S. The CEX collects data on household characteristics, income of household members, and their expenditures. This survey has targeted non-institutionalized urban populations from 1981 to 1983, and urban and rural populations in 1980, 1984, and thereafter. The CEX sample size has been approximately 7,500 households since 1999, and it was approximately 5,000 before that year.

The information collected in the CEX is based on "consumer units", or households. A consumer unit (Bureau of Labor Statistics, 2004) is defined as any of the following: 1) All members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; 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 use their incomes to make joint expenditure decisions. A financially independent individual is defined as the provider, either entirely or in part, of at least two of the following three major household expenses: Housing, food, and all other living expenses.

The CEX is comprised of a quarterly Interview Survey and a weekly Diary Survey, each with its own questionnaire and sample. In the Interview Survey, each consumer unit is interviewed every 3 months over five calendar quarters. In the initial interview, information is collected on demographic and family characteristics, and on the consumer unit's inventory of major durable goods. Expenditure information is collected in the second through the fifth interviews using uniform questionnaires. The expenditure information collected in the first interview is used only to prevent duplicate reporting in subsequent interviews. A supplemental section is administered in the last interview so as to account for changes in assets and liabilities over a one-year period. In the Diary Survey, respondents are asked to

keep track of all purchases made each day for two consecutive 1-week periods. Participants receive the weekly diaries during separate visits by an interviewer.

Household expenditures reported by the CEX include expenditures on housing, apparel, transportation, health care, insurance, education, entertainment, food and beverages, tobacco, personal care products, and nonprescription drugs and supplies. However, expenditures on child-specific goods and services in most of those categories are not assessed.

The CEX measures some flows of resources going into the household, such as work earnings, but it does not measure contributions from friends and relatives. The questions' structure in the CEX, for most of the expenditures categories it considers, is the following: "Have you or any member of your household made (had) any purchases of *item x* (expenses on *item x*) in the last [time frame]? How much did you (or any member of your household) spend (pay)?" While some parents report not having any expense or not making any purchase on many of the expenditure categories included in the CEX, their children are not necessarily denied access to those goods and services. That is because children may be receiving those goods and services as gifts from members of their family's social network, or they may be receiving them through assistance of agencies and public programs. However, from the data reported in the CEX, it is not possible to know the value of some of these contributions.

**Table 1**

<b>Monthly Household Expenditures</b> (Standard Deviations in Parenthesis)					
	Average in Sample (N = 29)			Average for households spending in this category	
	Monthly Expenditures	% of Total Household Expenditures	Number of households spending in this category	Monthly Expenditures	% of Total Household Expenditures
<b>Total</b>	2,180.02 (1,233.92)	100%	29	-----	-----
<b>Rent</b>	334.70 (260.97)	14.88%	23	422.01 (219.44)	18.76%
<b>Food</b>	412.45 (272.64)	21.46%	29	412.45 (272.64)	21.46%
<b>Clothing and Personal Care</b>	167.93 (120.59)	9.64%	29	167.93 (120.59)	9.64%
<b>Utilities</b>	178.77 (115.48)	9.41%	29	178.77 (115.48)	9.41%
<b>Other Bills and Debt</b>	111.15 (206.32)	3.46%	13	247.94 (250.15)	7.72%
<b>Savings</b>	127.09 (230.69)	4.57%	13	283.51 (275.92)	10.21%
<b>Remittances</b>	84.37 (141.74)	3.86%	20	122.33 (157.21)	5.59%
<b>Appliances and Furniture</b>	38.30 (45.44)	2.41%	21	52.88 (45.61)	3.32%
<b>Transportation</b>	88.38 (58.28)	5.21%	28	91.53 (56.77)	5.40%
<b>Car Related Expenses</b>	70.03 (185.53)	1.84%	4	507.69 (158.11)	13.31%
<b>Health Care</b>	126.95 (291.41)	3.83%	19	193.76 (344.14)	5.85%
<b>Adult Education</b>	4.32 (12.56)	0.28%	5	25.08 (21.31)	1.62%
<b>Work Related Expenses</b>	30.40 (80.04)	1.84%	9	97.97 (122.38)	5.92%

**Table 1 - Continuation**

<b>Monthly Household Expenditures</b> (Standard Deviations in Parenthesis)					
	Average in Sample (N = 29)			Average for households spending in this category	
	Monthly Expenditures	% of Total Household Expenditures	Number of households spending in this category	Monthly Expenditures	% of Total Household Expenditures
<b>Vacations</b>	40.43 (71.00)	1.56%	14	83.75 (83.37)	3.23%
<b>Donations and Other Expenses</b>	37.58 (141.67)	1.01%	13	83.83 (206.48)	2.25%
<b>School Expenses</b>	25.27 (40.57)	1.18%	23	31.86 (43.30)	1.49%
<b>Allowances to Children</b>	29.03 (46.33)	1.51%	12	70.17 (48.12)	3.64%
<b>Child Care and Other Programs</b>	123.99 (183.87)	4.70%	16	224.73 (197.37)	8.53%
<b>Media, Toys, and Paid Gifts</b>	148.88 (125.41)	7.35%	29	148.88 (125.41)	7.35%

**Table 2**

<b>Monthly Expenditures on Children</b> (Standard Deviations in Parenthesis)					
	<b>Average in Sample (N = 29)</b>			<b>Average for households spending in this category</b>	
	<b>Monthly Expenditures</b>	<b>% of Total Expenditures on Children</b>	<b>Number of households spending in this category</b>	<b>Monthly Expenditures</b>	<b>% of Total Expenditures on Children</b>
<b>Total</b>	370.61 (314.57)	100%	29	-----	-----
<b>Clothing</b>	53.53 (47.46)	26.09%	25	62.69 (45.54)	30.37%
<b>Transportation</b>	15.21 (32.34)	4.47%	9	49.00 (42.39)	14.40%
<b>School Related Expenses</b>	37.64 (76.50)	10.29%	16	68.23 (93.27)	18.64%
<b>Allowances</b>	29.03 (46.33)	10.08%	12	70.17 (48.12)	24.37%
<b>Child Care</b>	85.03 (153.71)	16.05%	12	205.50 (182.02)	38.80%
<b>Other Classes and Programs</b>	45.28 (103.33)	5.97%	9	145.90 (144.40)	19.24%
<b>Books and Literacy Materials</b>	3.65 (7.83)	2.38%	6	17.65 (6.85)	11.52%
<b>Videos, DVDs, and CDs</b>	9.47 (8.73)	5.43%	21	13.08 (7.56)	7.50%
<b>Toys and Games (non-educational)</b>	18.43 (32.92)	8.39%	17	31.44 (38.23)	14.31%
<b>Health Care</b>	27.01 (97.17)	3.30%	5	156.67 (201.77)	19.13
<b>Outings</b>	19.30 (39.61)	3.33%	11	50.89 (51.24)	8.77%
<b>Savings for Future Education Expenses</b>	27.01 (82.90)	4.22%	3	261.11 (67.36)	40.75%

**Table 3**

**Value of Monthly Received Contributions and Assistance<sup>a</sup>**  
(Standard Deviations in Parenthesis)

	Average in Sample (N = 29)	Number of households receiving assistance in this category	Average for households receiving assistance in this category
<b>Total<sup>b</sup></b>	622.98 (445.49)	26	694.86 (412.72)
<b>Rent</b>	232.00 (267.24)	16	420.50 (220.82)
<b>Food Stamps and WIC</b>	170.35 (193.66)	18	274.46 (177.53)
<b>Other food assistance</b>	32.86 (60.15)	10	95.30 (68.16)
<b>Clothing</b>	5 (12.23)	6	24.17 (16.79)
<b>Utilities</b>	23.24 (49.51)	8	84.25 (62.70)
<b>Appliances and Furniture</b>	10.70 (18.51)	10	31.03 (19.12)
<b>Transportation</b>	7.72 (29.84)	2	112.00 (39.60)
<b>Adult education</b>	40.23 (147.25)	3	388.89 (316.48)
<b>Entertainment</b>	3.56 (16.28)	2	51.67 (49.50)
<b>Vacations</b>	28.49 (114.67)	3	275.42 (286.47)
<b>School related expenses</b>	24.89 (73.31)	4	180.42 (112.89)
<b>Child care</b>	43.93 (153.71)	3	424.67 (297.09)

a. Includes cash and in-kind contributions from agencies, friends, family and public programs in all categories. The values of some in-kind contributions (e.g., furniture and appliances) were imputed by the authors.

b. The 3 Chinese mothers did not report receiving any type of assistance and they did not provide estimations of the value of gifts received. No values were imputed for these 3 families either.

**Table 4**

<b>Monthly Household Expenditures: Survey</b> (Standard Deviations in Parenthesis)					
	Average in Sample (N = 150)			Average for households spending in this category	
	Monthly Expenditures	% of Total Household Expenditures	Number of households spending in this category	Monthly Expenditures	% of Total Household Expenditures
<b>Total</b>	1,580.40 (780.26)	100%	150	-----	-----
<b>Rent</b>	580.65 (407.20)	35.03%	132	659.83 (368.72)	39.81%
<b>Food</b>	422.26 (354.78)	27.81%	144	439.86 (351.22)	28.97%
<b>Property Expenses</b>	2.06 (14.06)	0.10%	4	77.08 (45.83)	3.91%
<b>Utilities</b>	192.96 (167.97)	13.06%	128	226.12 (159.82)	15.31%
<b>Remittances</b>	31.19 (70.40)	2.17%	50	93.57 (95.46)	6.51%
<b>Total Child-Specific Expenses</b>	351.28 (417.02)	21.82%	150	351.28 (417.02)	21.82%

**Table 5**

**Monthly Expenditures on Children: Survey**  
(Standard Deviations in Parenthesis)

	Average in Sample (N = 150)			Average for households spending in this category	
	Monthly Expenditures	% of Total Expenditures on Children	Number of households spending in this category	Monthly Expenditures	% of Total Expenditures on Children
<b>Total</b>	351.28 (417.02)	100%	150	-----	-----
<b>Clothing</b>	38.37 (37.80)	18.54%	123	46.79 (36.70)	22.61%
<b>Diapers</b>	50.57 (59.78)	27.72%	138	54.96 (60.36)	30.13%
<b>Child Care</b>	130.69 (244.45)	19.99%	48	408.42 (271.29)	62.45%
<b>Books and Literacy Materials</b>	7.35 (15.43)	2.73%	77	14.32 (19.12)	5.31%
<b>Videos, CD's, and DVD's</b>	5.08 (8.21)	2.92%	67	11.37 (8.92)	6.53%
<b>Toys and Games</b>	29.19 (42.76)	11.91%	102	42.93 (45.84)	17.52%
<b>Health Care</b>	1.80 (9.48)	0.84%	21	12.84 (22.81)	6.00%
<b>Focus Child Travel Related Expenses</b>	10.85 (38.09)	2.87%	27	60.26 (72.25)	15.93%
<b>Savings for Future Education Expenses</b>	77.38 (262.20)	12.50%	51	227.58 (412.32)	36.75%

**Table 6**

<b>Value of Monthly Received Contributions and Assistance: Survey <sup>a</sup></b> (Standard Deviations in Parenthesis)			
	<b>Average in Sample (N = 150)</b>	<b>Number of households receiving assistance in this category</b>	<b>Average for households receiving assistance in this category</b>
<b>Total</b>	82.39 (162.55)	72	171.64 (199.79)
<b>Rent</b>	58.21 (159.32)	20	436.57 (158.72)
<b>Child-Specific Expenses</b>	24.18 (52.24)	60	60.44 (68.29)

a. Reported contributions from family, friends, agencies and public programs to rent expenses, and contributions from friends and family to child-related expenses (books and literacy materials, toys and games, videos, CD's, DVD's, clothing, diapers, and health care). No values were imputed.

**Table 7**

<b>In-Kind Contributions of Child-Specific Materials in the 3 Months prior to Interview: Survey</b> (Standard Deviations in Parenthesis)			
	<b>Average in Sample (N = 150)</b>	<b>Number of households receiving in-kind contributions in this category</b>	<b>Average among households receiving in-kind contributions in this category</b>
<b>Number of Books and Literacy Materials</b>	1.62 (3.26)	61	3.99 (4.09)
<b>Number of Videos, CD's, and DVD's</b>	0.45 (1.86)	23	2.96 (3.96)
<b>Number of Toys and Games</b>	3.15 (9.03)	68	6.96 (12.43)