Consumer Expenditures in 2008

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Consumer units[1] spent $50,486, on average, in 2008, a 1.7-percent increase over the previous year. This was a more moderate increase than the 2.6-percent growth in spending in 2007 and the 4.3-percent increase in 2006. The increase in consumer expenditures in 2008 was lower than the 3.8-percent increase in the Consumer Price Index (CPI) for All Items in 2008. The increase in spending was the smallest increase since the 0.3-percent increase in 2003. This report provides the latest results from the Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CE).

Developments in 2008

The major components of spending—food, housing, apparel and services, transportation, healthcare, entertainment, and personal insurance and pensions—account for about 90 percent of total expenditures, and all but two (apparel and services, transportation) increased in 2008. (See table A.) Expenditures increased by 5.1 percent for food, 1.1 percent for housing, 4.3 percent for healthcare, 5.1 percent for entertainment, and 5.0 percent for personal insurance and pensions, but decreased by 4.3 percent for apparel and services and by 1.8 percent for transportation.

An 8.1-percent increase in spending on food at home in 2008 followed an increase of 1.4 percent in 2007. Spending on food away from home rose 1.1 percent in 2008, after decreasing by 1.0 percent in 2007. Thus, total food expenditures in 2008 rose 5.1 percent, which followed 0.4-percent and 3.0-percent increases in 2007 and 2006, respectively.

Across the four regions of the U.S. Census—Northeast, Midwest, South, and West—changes in food spending in 2008 were quite varied. The West region had the highest dollar expenditure amount relative to the other regions. An increase of 8.3 percent in spending on food at home and a decrease of 3.0 percent in spending on food away from home led to the overall 3.3-percent increase in food expenditures for the West. However, the Northeast region experienced the largest overall increase in food expenditures (8.4 percent), with spending on food at home increasing by 11.8 percent and spending on food away from home increasing by 4.0 percent. In the South, a 5.7-percent increase in total food expenditures in 2008 followed a 2.3-percent increase in 2007. Also, spending on food at home rose by 5.5 percent and spending on food away from home rose by 5.9 percent. The 3.0-percent increase in food spending in the Midwest was the smallest overall gain for any of the regions. This relatively small increase was the result of a 4.1-percent decrease in spending on food away from home, partially offsetting an 8.5-percent increase in spending on food at home.

Housing expenditures, the largest component of spending, rose 1.1 percent in 2008, following a 3.4-percent increase in 2007. By comparison, housing expenditures rose 7.9 percent in 2006 and 9.0 percent in 2005. In 2008, the share of total expenditures allocated to housing (33.9 percent) was close to the 2007 level (34.1 percent). Housing shares of total expenditures were 33.8 percent in 2006 and 32.7 percent in 2005. There were increases in the expenditure levels across several of the housing subcomponents in 2008. Spending on shelter increased 1.6 percent in 2008, following an increase of 3.6 percent in 2007. In the owned dwellings subcomponent, expenditures on mortgage interest and charges decreased 1.6 percent, following a 3.7-percent increase in 2007. Spending on the other subcomponents of shelter rose 4.7 percent for rented dwellings and 1.0 percent for other lodging in 2008, compared with the increases of 0.5 percent for rented dwellings and 21.9 percent for other lodging in 2007. Expenditures for utilities, fuels, and public services increased 4.9 percent, up from the 2.4-percent increase in 2007. The 9.7-percent increase in the CPI for fuels and utilities in 2008 was more than the increase in spending.

In 2008, the increase in housing expenditures in rural areas (3.6 percent) was higher than the increase in urban areas (1.0 percent). Despite the larger spending increase in rural areas in 2008, urban consumer units continued to spend a larger share of their overall expenditures on housing than did rural consumer units. There were also differences in the way urban and rural consumer units allocated their expenditures among the housing components, particularly for shelter. Chart 1 illustrates shares of expenditures for each housing component out of total expenditures for rural and urban consumer units, respectively.

The CE also collects the estimated market value of owned homes. In 2008, the estimated market value of owned homes dropped 6.9 percent, reflecting the downturn in the economy at that time. This followed a decrease of 0.5 percent in 2007 and an increase of 11.2 percent in 2006. By region, the average market value of housing decreased the most in the West (11.6 percent), followed by the South (4.6 percent).

Spending on household furnishings and equipment, another subcomponent of housing, fell 9.6 percent in 2008, after a 5.2-percent increase in 2007. The decrease in 2008 was broad-based, with large decreases in three of the subcomponents of household furnishings and equipment: furniture spending decreased 13.0 percent, miscellaneous household equipment spending fell 10.8 percent, and major appliance spending decreased 11.7 percent. Items such as lamps and lighting fixtures, lawn and garden equipment, and telephones and accessories, are included in the miscellaneous household equipment subcomponent. Personal services, a subcomponent of household operations, decreased 7.7 percent

[1] See the glossary at the end of this report for a definition of *consumer unit*.

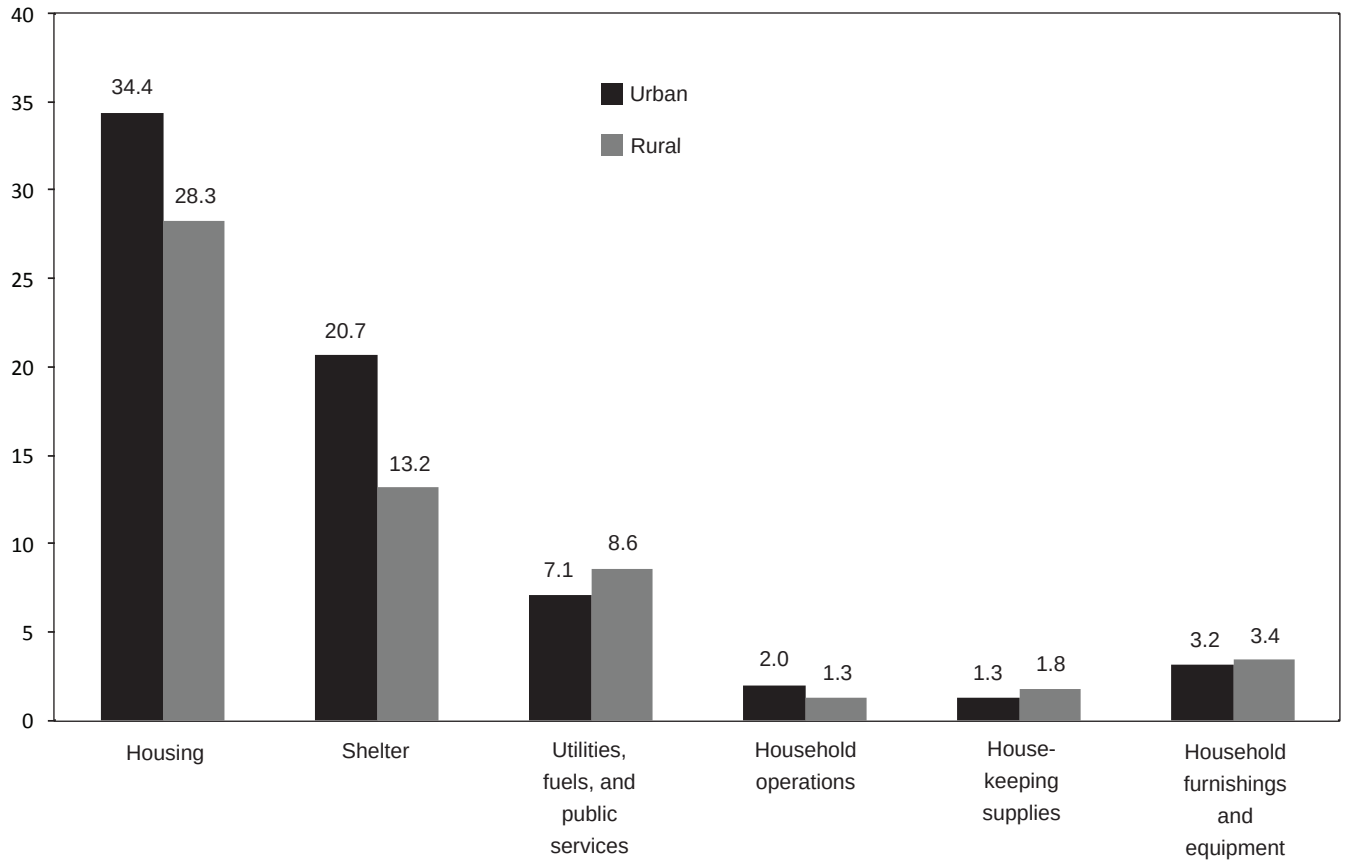
Table A. **Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 2006–08**

Item	2006	2007	2008	Percent change	
				2006–07	2007–08
Number of consumer units (in thousands)	118,843	120,171	120,770	…	…
Income before taxes	$60,533	$63,091	$63,563	…	…
Averages:				…	…
Age of reference person	48.7	48.8	49.1	…	…
Number of persons in consumer unit	2.5	2.5	2.5	…	…
Number of earners	1.3	1.3	1.3	…	…
Number of vehicles	1.9	1.9	2.0	…	…
Percent homeowner	67	67	66	…	…
Average annual expenditures	$48,398	$49,638	$50,486	2.6	1.7
Food	6,111	6,133	6,443	.4	5.1
Food at home	3,417	3,465	3,744	1.4	8.1
Cereals and bakery products	446	460	507	3.1	10.2
Meats, poultry, fish, and eggs	797	777	846	–2.5	8.9
Dairy products	368	387	430	5.2	11.1
Fruits and vegetables	592	600	657	1.4	9.5
Other food at home	1,212	1,241	1,305	2.4	5.2
Food away from home	2,694	2,668	2,698	–1.0	1.1
Alcoholic beverages	497	457	444	–8.0	–2.8
Housing	16,366	16,920	17,109	3.4	1.1
Shelter	9,673	10,023	10,183	3.6	1.6
Utilities, fuels, and public services	3,397	3,477	3,649	2.4	4.9
Household operations	948	984	998	3.8	1.4
Housekeeping supplies	640	639	654	–.2	2.3
Household furnishings and equipment	1,708	1,797	1,624	5.2	–9.6
Apparel and services	1,874	1,881	1,801	.4	–4.3
Transportation	8,508	8,758	8,604	2.9	–1.8
Vehicle purchases (net outlay)	3,421	3,244	2,755	–5.2	–15.1
Gasoline and motor oil	2,227	2,384	2,715	7.0	13.9
Other vehicle expenses	2,355	2,592	2,621	10.1	1.1
Public transportation	505	538	513	6.5	–4.6
Healthcare	2,766	2,853	2,976	3.1	4.3
Entertainment	2,376	2,698	2,835	13.6	5.1
Personal care products and services	585	588	616	.5	4.8
Reading	117	118	116	.9	–1.7
Education	888	945	1,046	6.4	10.7
Tobacco products and smoking supplies	327	323	317	–1.2	–1.9
Miscellaneous	846	808	840	–4.5	4.0
Cash contributions	1,869	1,821	1,737	–2.6	–4.6
Personal insurance and pensions	5,270	5,336	5,605	1.3	5.0
Life and other personal insurance	322	309	317	–4.0	2.6
Pensions and Social Security	4,948	5,027	5,288	1.6	5.2

Table B. **Percent distribution of total annual expenditures by major category, Consumer Expenditure Survey, 2005–08**

Item	2005	2006	2007	2008
Average annual expenditures	100	100	100	100
Food	12.8	12.6	12.4	12.8
Food at home	7.1	7.1	7.0	7.4
Food away from home	5.7	5.6	5.4	5.3
Alcoholic beverages	.9	1.0	.9	.9
Housing	32.7	33.8	34.1	33.9
Apparel and services	4.1	3.9	3.8	3.6
Transportation	18	17.6	17.6	17
Vehicles	7.6	7.1	6.5	5.5
Gasoline and motor oil	4.3	4.6	4.8	5.4
Other transportation	6.1	5.9	6.3	6.2
Healthcare	5.7	5.7	5.7	5.9
Entertainment	5.1	4.9	4.9	5.6
Personal care products and services	1.2	1.2	1.2	1.2
Reading	.3	.2	.2	.2
Education	2.0	1.8	1.9	2.1
Tobacco products and smoking supplies	.7	.7	.7	.6
Miscellaneous	1.7	1.7	1.7	1.7
Cash contributions	3.6	3.9	3.7	3.4
Personal insurance and pensions	11.2	10.9	10.7	11.1
Life and other personal insurance	.8	.7	.6	.6
Pensions and Social Security	10.4	10.2	10.1	10.5

Chart 1. **Shares of total expenditures for housing, by type of area, Consumer Expenditure Survey, 2008**



in 2008. This followed a 5.6-percent increase in personal services spending in 2007. The leading contributor to the decrease in personal service spending is the 8.8-percent decrease in expenditures on daycare centers, nursery schools, and preschools.

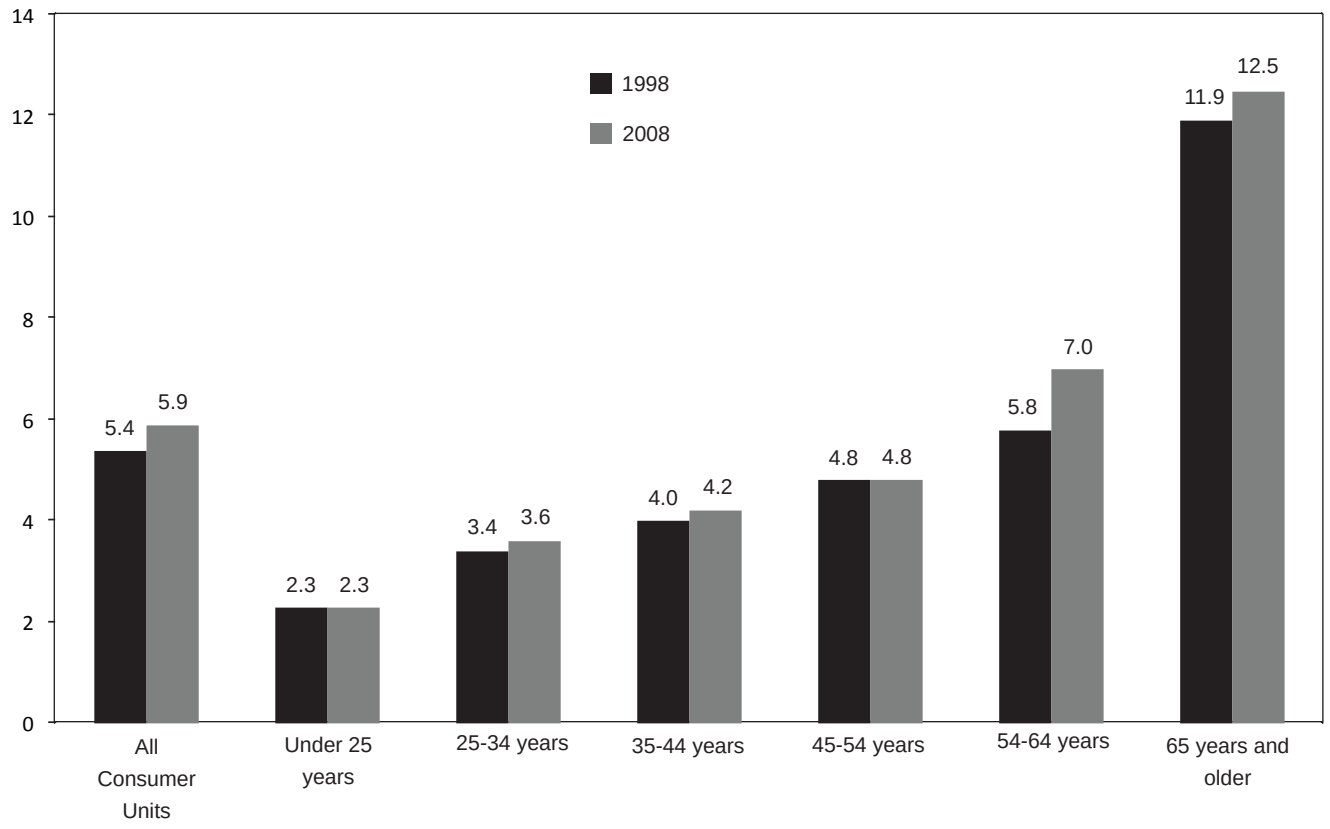
Expenditures on apparel and services fell by 4.3 percent in 2008, following an increase of 0.4 percent in 2007 and a decrease of 0.6 percent in 2006. Spending on women's and girls' apparel decreased 4.1 percent in 2008, while men's and boys' apparel expenditures fell 1.8 percent. The 4.0-percent decrease in footwear spending in 2008 followed a 7.6-percent increase in 2007. Expenditures on other apparel products fell by 10.1 percent in 2008. Other apparel products and services include items such as jewelry, alterations, and drycleaning.

Transportation spending fell by 1.8 percent in 2008, following increases of 2.9 percent and 2.0 percent in 2007 and 2006, respectively. The mix of spending among the subcomponents of transportation varied in 2008: public transportation spending was down 4.6 percent, vehicle insurance expenditures increased 3.9 percent, and maintenance and repairs spending decreased 0.9 percent. Vehicle purchases, the largest subcomponent of transportation spending, fell by 15.1 percent. Spending on new cars and new trucks, a subcomponent of vehicle purchases, decreased 17.0 percent. Specifically, new car expenditures rose 5.6 percent, whereas new truck expenditures fell 35.7 percent. Vehicle purchases typically consist of large expenditures made infrequently, so it is common to see fluctuations from year to year because even small changes in the percentage of consumer units purchasing vehicles can affect the mean expenditure for that category; nevertheless, compared with the 3.5-percent drop in 2006 and the 5.2-percent drop in 2007, the change in 2008 was large. The increase in gasoline and motor oil (13.9 percent) was less than the 17.0-percent rise in motor fuel prices as measured by the CPI. Across the income quintiles, only the lowest income quintile experienced an increase in transportation spending (5.8 percent). Those in the fourth income quintile had the largest decrease in transportation spending, at 5.3 percent. The lowest income quintile also witnessed the largest increase in gasoline and oil expenditures and public transportation expenditures, with 18.8-percent and 28.7-percent increases, respectively.

Expenditures on healthcare increased 4.3 percent in 2008, compared with the 3.1-percent increase in 2007 and the 3.8-percent increase in 2006. As one would expect, the percent of total expenditures allocated to healthcare increases with age. Chart 2 shows the shares of total expenditures for healthcare in 1998 and 2008 by age group. Over that period, expenditure shares increased for most groups.

Of the healthcare subcomponents, health insurance (7.0 percent), medical services (2.5 percent), and drugs (0.2 percent) posted spending increases. The increase in health insurance was larger than the 5.5-percent increase in 2007 but smaller than the increase of 7.6 percent in 2006. The 55-to-64-year-old group showed the largest increase (10.0 percent) in healthcare expenditures in 2008, followed by the 35-to-45-year-old group (7.9 percent) and the 45-to-54-year-old group (4.9 percent). The under-25 age group

Chart 2. **Shares of total expenditures for healthcare, by age group, Consumer Expenditure Survey, 1998 and 2008**



experienced a decrease of 14.8 percent in healthcare spending in 2008, the largest for any age group. While medical services spending rose a relatively small percentage across all consumer units, spending by the 55-to-64-year-old group increased by 15.7 percent, and the 75-years-and-older age group increased by 11.8 percent. Health insurance premiums rose substantially for middle aged consumer units; specifically, those age 45 to 54 years (9.9 percent) and aged 55 to 64 years (11.1 percent). Healthcare drug expenses remained almost constant for all consumer units in 2008. The increases in drug spending were mostly seen in the younger population: the under-25 age group increased 13.6 percent, the 25-to-34-year-old group increased 5.9 percent, and the 35-to-44-year-old group increased 15.2 percent. Those increases were nearly offset by the decreases in drug spending among the older population: the 45-to-54-year-old group decreased 13.3 percent, and the 65-and-older age group decreased 4.4 percent. Prescription drug spending dropped 2.1 percent for those 65 years and older. This is likely due to increased participation in the Medicare prescription drug benefit program that began in 2006. For the same age group, prescription drug spending dropped by 7.3 percent in 2007 and by 12.4 percent in 2006.

The 5.1-percent increase in entertainment spending in 2008 followed a 13.6-percent increase in 2007. In 2008, expenditures for pets, toys, hobbies, and playground equipment rose by 25.7 percent. The only other subcomponent of entertainment spending to increase in 2008 was audio and visual equipment and services, which increased 5.0 percent. Other entertainment supplies, equipment, and services spending decreased by 2.8 percent in 2008, compared with an increase of 9.3 percent in 2007. This subcomponent includes items such as recreational vehicles, boats, and campers, which are typically large and infrequent purchases. It is common to see volatility from year to year because even small changes in the percentage of consumer units purchasing these items can affect the mean expenditure for the subcomponent.

Spending on personal insurance and pensions increased by 5.0 percent in 2008, up from the 1.3-percent increase in 2007. In 2008, an increase of 2.6 percent in life insurance and other personal insurance spending coincided with the 5.2-percent increase in pensions and Social Security spending.

In regards to other spending components, expenditures on cash contributions decreased 4.6 percent in 2008, following a decrease of 2.6 percent in 2007 and an increase of 12.4 percent in 2006. The 2008 decrease was due largely to decreases in contributions to charities and other organizations (38.8 percent), in child support expenditures (6.6 percent), and gifts of stocks, bonds, and mutual funds to those who are not members of the consumer unit (66.1 percent), all of which reflected the recession going on in the U.S. economy in 2008. Also, a relatively low percentage of consumer units report gifts of stocks, bonds, and mutual funds to people who are not members of the consumer unit, and the amounts contributed can be large; thus, expenditure changes in this category tend to be volatile.

Spending on personal care products and services increased by 4.8 percent in 2008, which followed an increase of 0.5 percent in 2007 and an increase of 8.1 percent in 2006. Reading expenditures decreased 1.7 percent in 2008, following an increase of 0.9 percent in 2007. In 2008, education spending increased by 10.7 percent, after an increase of 6.4 percent in 2007 and a decrease of

5.5 percent in 2006. The two subcomponents of education that accounted for most of the increase in 2008 were college tuition (11.3 percent) and elementary and high school tuition (24.1 percent). These large expenditures with low percent reporting by consumer units display volatility from year to year. Spending on alcoholic beverages also has shown some volatility over the 2006–08 period: expenditures fell by 2.8 percent in 2008, following a decrease of 8.0 percent in 2007, and an increase of 16.7 percent in 2006. Spending on tobacco products and smoking supplies decreased by 1.9 percent in 2008, after a decrease of 1.2 percent in 2007.

In May 2008, the Internal Revenue Service (IRS) started mailing Economic Stimulus Payments (also called tax rebates) to an estimated 130 million income tax filers. Through questions added to the Interview survey, the CE collected data on the amount received from the tax rebate, the method by which it was received, and how it was used by recipients. The average amount received by all consumer units who reported receiving the tax rebate was $958. For those respondents that were asked how they used their rebates, the largest percentage reported using it mostly for paying off debt (49.1 percent), followed by those using it mostly for spending (30.2 percent). For further information on the tax rebate data, see the report on the CE section of the BLS Web site (**http://www.bls.gov/cex/taxrebate.htm**).

Brief description of the Consumer Expenditure Survey

The current Consumer Expenditure Survey (CE) program began in 1980. Its principal objective is to collect information on the buying habits of American consumers. Consumer expenditure data are used in a variety of research endeavors by Government, business, labor, and academic analysts. In addition, the data are required for the regular revision of the CPI market basket.

The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics, consists of two components: a diary (or recordkeeping) survey completed by participating consumer units for two consecutive 1-week periods and an interview survey through which expenditures of consumer units are obtained in five interviews conducted at 3-month intervals. Results in this report are based on integrated data from both surveys.

Survey participants record dollar amounts for goods and services purchased during the reporting period, regardless of whether or not payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for all items purchased by the consumer unit. Excluded from both surveys are all business-related expenditures, as well as expenditures for which the consumer unit is reimbursed.

Each component of the survey queries an independent sample of consumer units that is representative of the U.S. population. For the Diary Survey, about 7,000 consumer units are sampled each year. Each consumer unit keeps a diary for two 1-week periods, yielding approximately 14,000 diaries a year. The Interview sample, selected on a rotating panel basis, surveys about 7,000 consumer units each quarter. Each consumer unit is interviewed once per quarter, for 5 consecutive quarters. Data are collected on an ongoing basis in 91 areas of the United States.

The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, or they occur on a regular basis, like rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including global estimates of spending for food, it is estimated that about 95 percent of expenditures are covered in the Interview Survey. Nonprescription drugs, household supplies, and personal care items are excluded.

The Diary Survey is designed to capture expenditures on small, frequently purchased items that are normally difficult for respondents to recall. Detailed records of expenses are kept for food and beverages—consumed either at home or in eating places—and for tobacco, housekeeping supplies, nonprescription drugs, and personal care products and services. Expenditures incurred by members of the consumer unit while away from home overnight or longer are excluded from the Diary Survey. Although this survey was designed to collect information on expenditures that could not be recalled easily over an extended period, respondents are asked to report *all* expenses (except those for overnight travel) that the consumer unit incurs during the survey week.

Integrated data from the BLS Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey alone is designed to do. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect data on expenditures for overnight travel or information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are excluded from the Diary Survey are medical care; automobile repair; and construction, repairs, alterations, and maintenance of property.

For items that are unique to one survey or the other, the choice of which survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys. Consequently, integrating the data involves determining the appropriate survey component from which to select expenditure items. When data are available from both surveys, the more reliable of the two (as determined by statistical methods) is selected. As a result, some items are selected from the Interview Survey, others from the Diary Survey. Because of the overlap in the item coverage between the two surveys, the survey source is periodically reviewed and statistical methods are used to select the best source.

The population coverage of the CE differs from that of the CPI. The CE data cover the total population, whereas the CPI covers only the population in urban and metropolitan areas. Definitions of components also differ between the CE and CPI. For example, homeownership is treated differently in the two surveys: actual expenditures of homeownership are reported in the CE, whereas the CPI uses a rental-equivalence approach that estimates the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes.

Interpreting the data

Expenditures are averages for consumer units with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by the consumer units that purchased the item. The less frequently an item is purchased, the greater is the difference between the average for all consumer units and the average for those purchasing the item. Also, an individual consumer unit may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, and personal preference also influence expenditures. Furthermore, even within groups with similar char-

acteristics, the distribution of expenditures varies substantially. These points should be considered in relating reported averages to individual circumstances.

Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, rent, as measured by the CPI, rose 2.3 percent between 2008 (annual average index) and October 2009 (not seasonally adjusted).

In addition, sample surveys are subject to two types of error: sampling and nonsampling. Sampling errors occur because the data are collected from a sample representing the population, rather than from the entire population. Nonsampling errors result from the inability or unwillingness of respondents to provide correct information, differences in interviewers' abilities, mistakes in recording or coding, and other processing errors.

Tables and data

Tables in this report include integrated data from both the Diary and Interview components of the CE, enabling data users to associate the full range of expenditures with consumers' demographic characteristics. Tables show data classified by income quintile, income class, age of the reference person, size of the consumer unit, composition of the consumer unit, number of earners, housing tenure, type of area (urban or rural), race, Hispanic origin, region of residence, occupation, and education. These are the same classifications published in previous reports and bulletins.

Tables for the aforementioned classifications, but with more detail than is given in this report, can be accessed via the CE section of the BLS Web site **(http://www.bls.gov/cex)**. Also available are tables showing average annual data over a 2-year period for 1) income before taxes, cross-tabulated by age, consumer unit size, or region; 2) single consumers by sex, cross-tabulated by either income or age; and 3) selected Metropolitan Statistical Areas (MSAs). Data are available for 1984–2008. Other survey information available on the Web site includes answers to frequently asked questions, a glossary of terms, and order forms for survey products. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data are also available. Many of the tables that are shown on the BLS Web site are published in biennial reports.

Other available data

The 2008 Diary and Interview Survey microdata—that is, data on individual consumer units—are available for purchase on CD-ROM. The Interview Survey files contain expenditure data in two different formats: MTAB files, which present monthly values in an item coding framework based on the CPI pricing scheme; and EXPN files, which organize expenditures by the section of the interview questionnaire in which they are collected. Expenditure values on EXPN files cover different periods, depending on the specific question asked; the files also contain relevant nonexpenditure information not found on the MTAB files. Currently available on CD-ROM are microdata files back to 1990 and for selected earlier years. For years prior to 1996 the microdata are available in ASCII text format (column parametered). Beginning in 1996 the microdata are available in either ASCII text format (column parametered) or PC SAS datasets. Beginning in 2007 the microdata are available in column-parametered ASCII, comma-delimited ASCII, PC SAS, SPSS, and STATA datasets.

The Consumer Expenditure Survey also publishes Consumer Expenditure Survey anthologies. These reports include analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to a number of survey topics. The most recent of these reports, *Consumer Expenditure Survey Anthology, 2008*, Report 1009, was published in December 2008. Additional data also are presented in articles in the *Monthly Labor Review*.

For more detailed information on the availability of current and earlier data, contact the Division of Consumer Expenditure Surveys, Bureau of Labor Statistics, Room 3985, 2 Massachusetts Avenue, NE., Washington, DC 20212-0001. Telephone: (202) 691-6900. Email: *cexinfo@bls.gov*. Internet: **http://www.bls.gov/cex**.

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Glossary

Consumer unit. Members of a household consisting of a) occupants related by blood, marriage, adoption, or some other legal arrangement; b) a single person living alone or sharing a household with others, but who is financially independent; or c) 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. Students living in university-sponsored housing are also included in the sample as separate consumer units.

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

Total expenditures. The transaction costs, including excise and sales taxes, of goods and services acquired during the interview period. Estimates include expenditures for gifts and contributions as well as payments for pensions and personal insurance.

Income. The combined income earned by all consumer unit members 14 years old or older during the 12 months preceding the interview. The components of income are wages and salaries; self-employment income; Social Security and private and Government retirement income; interest, dividends, and rental and other property income; unemployment and workers' compensation and veterans' benefits; public assistance, Supplemental Security Income, and food stamps; rent or meals as pay; and regular contributions for support, such as alimony and child-support payments.

Quintiles of income before taxes. Categories of income reporters, ranked in ascending order of income, and divided into five equal groups. The lower limit shown in the quintiles of income before taxes indicates the amount of income before taxes of the lowest ranked consumer unit in each income quintile.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands)	120,770	24,122	24,143	24,172	24,157	24,177
Lower limit	n.a.	n.a.	$19,065	$36,271	$59,087	$93,358
Consumer unit characteristics:						
Income before taxes	$63,563	$10,263	$27,442	$47,196	$74,090	$158,652
Age of reference person	49.1	51.6	51.6	47.9	46.9	47.4
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.6	2.8	3.2
Children under 18	.6	.4	.5	.7	.7	.8
Persons 65 and older	.3	.4	.5	.3	.2	.2
Earners	1.3	.5	.9	1.4	1.7	2.0
Vehicles	2.0	1.0	1.5	2.0	2.4	2.8
Percent homeowner	66	39	56	67	79	91
Average annual expenditures	$50,486	$22,304	$31,751	$42,659	$58,632	$97,003
Food	6,443	3,473	4,560	5,602	7,589	10,982
Food at home	3,744	2,369	2,929	3,436	4,340	5,645
Cereals and bakery products	507	330	380	461	598	764
Meats, poultry, fish, and eggs	846	542	715	809	956	1,209
Dairy products	430	280	329	386	489	664
Fruits and vegetables	657	409	524	583	753	1,015
Other food at home	1,305	808	982	1,196	1,543	1,994
Food away from home	2,698	1,103	1,631	2,167	3,249	5,336
Alcoholic beverages	444	183	275	350	539	873
Housing	17,109	8,900	11,583	14,917	19,327	30,791
Shelter	10,183	5,287	6,743	8,743	11,307	18,820
Owned dwellings	6,760	1,856	3,169	5,346	8,318	15,098
Rented dwellings	2,724	3,259	3,311	3,045	2,352	1,657
Other lodging	698	173	263	351	637	2,066
Utilities, fuels, and public services	3,649	2,238	3,019	3,580	4,229	5,177
Household operations	998	351	510	692	1,142	2,291
Housekeeping supplies	654	373	454	553	759	1,132
Household furnishings and equipment	1,624	651	857	1,351	1,890	3,371
Apparel and services	1,801	962	1,151	1,361	2,037	3,490
Transportation	8,604	3,430	5,657	7,834	10,469	15,614
Vehicle purchases (net outlay)	2,755	845	1,672	2,490	3,304	5,457
Gasoline and motor oil	2,715	1,243	2,019	2,704	3,418	4,186
Other vehicle expenses	2,621	1,122	1,740	2,340	3,263	4,636
Public transportation	513	220	226	300	483	1,335
Healthcare	2,976	1,624	2,457	2,886	3,518	4,391
Entertainment	2,835	1,082	1,716	2,422	3,276	5,673
Personal care products and services	616	306	402	512	702	1,157
Reading	116	55	73	101	128	225
Education	1,046	625	361	498	843	2,899
Tobacco products and smoking supplies	317	268	311	354	382	268
Miscellaneous	840	297	512	758	954	1,675
Cash contributions	1,737	567	915	1,315	2,042	3,839
Personal insurance and pensions	5,605	532	1,778	3,748	6,825	15,126
Life and other personal insurance	317	83	146	236	350	767
Pensions and Social Security	5,288	449	1,632	3,512	6,475	14,358

n.a. Not applicable.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 to $69,999	$70,000 and more
Number of consumer units (in thousands)	120,770	4,463	5,340	7,883	7,625	14,700	12,198	11,287	18,287	38,987
Consumer unit characteristics:										
Income before taxes	$63,563	- $1,092	$8,003	$12,662	$17,461	$24,896	$34,708	$44,733	$59,319	$128,930
Age of reference person	49.1	41.9	48.9	56.2	55.6	52.5	49.4	47.9	47.0	47.1
Average number in consumer unit:										
Persons	2.5	1.7	1.6	1.7	1.8	2.1	2.3	2.5	2.7	3.1
Children under 18	.6	.4	.3	.4	.4	.5	.6	.6	.7	.8
Persons 65 and older	.3	.2	.3	.5	.5	.5	.4	.3	.2	.2
Earners	1.3	.5	.4	.5	.6	.9	1.1	1.3	1.6	1.9
Vehicles	2.0	.9	.8	1.0	1.2	1.5	1.7	1.9	2.2	2.7
Percent homeowner	66	29	29	42	50	56	60	64	73	88
Average annual expenditures	$50,486	$23,036	$19,125	$21,120	$25,536	$30,367	$35,778	$40,527	$50,465	$83,700
Food	6,443	3,872	3,184	3,320	3,556	4,209	5,130	5,446	6,388	9,884
Food at home	3,744	2,493	2,166	2,286	2,474	2,751	3,243	3,338	3,762	5,253
Cereals and bakery products	507	355	281	330	343	361	425	437	508	720
Meats, poultry, fish, and eggs	846	557	537	532	540	669	791	794	848	1,133
Dairy products	430	292	253	261	310	299	379	371	417	612
Fruits and vegetables	657	437	391	391	421	492	570	556	662	929
Other food at home	1,305	853	704	771	860	930	1,079	1,181	1,327	1,859
Food away from home	2,698	1,379	1,018	1,035	1,081	1,458	1,887	2,108	2,626	4,631
Alcoholic beverages	444	269	175	190	137	230	317	374	445	749
Housing	17,109	9,020	7,640	8,657	10,083	11,241	12,541	14,599	17,056	26,789
Shelter	10,183	5,908	4,595	4,879	5,874	6,502	7,266	8,590	10,062	16,171
Owned dwellings	6,760	2,424	1,323	1,593	2,267	2,984	3,673	5,080	6,789	12,788
Rented dwellings	2,724	3,203	3,147	3,135	3,453	3,258	3,292	3,183	2,759	1,858
Other lodging	698	280	125	151	153	260	301	328	514	1,525
Utilities, fuels, and public services	3,649	1,859	1,967	2,359	2,595	2,971	3,244	3,488	3,876	4,875
Household operations	998	259	234	374	483	505	541	620	940	1,878
Housekeeping supplies	654	309	280	420	388	443	515	533	630	1,007
Household furnishings and equipment	1,624	685	564	625	744	819	975	1,369	1,548	2,858
Apparel and services	1,801	1,006	845	983	929	1,105	1,381	1,241	1,713	2,945
Transportation	8,604	3,088	2,931	2,987	4,457	5,591	6,436	7,225	9,359	13,805
Vehicle purchases (net outlay)	2,755	430	810	606	1,346	1,770	2,069	2,098	3,093	4,615
Gasoline and motor oil	2,715	1,225	1,090	1,179	1,464	1,922	2,310	2,620	3,033	3,967
Other vehicle expenses	2,621	1,131	755	1,006	1,494	1,688	1,803	2,248	2,841	4,192
Public transportation	513	303	277	196	153	211	254	259	393	1,031
Healthcare	2,976	1,384	1,207	1,660	2,108	2,403	2,696	2,741	3,229	4,087
Entertainment	2,835	1,393	917	961	1,169	1,629	1,874	2,122	2,936	4,875
Personal care products and services	616	379	254	277	336	378	467	503	591	994
Reading	116	51	40	50	73	74	77	91	118	190
Education	1,046	1,059	839	489	286	316	406	495	613	2,171
Tobacco products and smoking supplies	317	227	241	305	264	313	317	347	392	307
Miscellaneous	840	358	191	236	441	440	623	693	899	1,414
Cash contributions	1,737	533	362	545	834	865	1,106	1,188	1,529	3,262
Personal insurance and pensions	5,605	397	299	461	865	1,573	2,406	3,462	5,197	12,228
Life and other personal insurance	317	94	47	98	83	142	181	211	282	625
Pensions and Social Security	5,288	303	252	363	782	1,431	2,226	3,251	4,915	11,603

Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	Less than $70,000	$70,000 to $79,999	$80,000 to $99,999	$100,000 and more	$100,000 to $119,999	$120,000 to $149,999	$150,000 and more
Number of consumer units (in thousands)	120,770	81,783	7,354	10,017	21,615	7,136	5,777	8,702
Consumer unit characteristics:								
Income before taxes	$63,563	$32,401	$74,486	$88,839	$166,035	$108,630	$132,531	$235,348
Age of reference person	49.1	50.0	46.1	46.9	47.5	46.8	47.2	48.3
Average number in consumer unit:								
Persons	2.5	2.2	2.9	3.0	3.2	3.1	3.3	3.2
Children under 18	.6	.5	.8	.8	.8	.8	.9	.8
Persons 65 and older	.3	.4	.2	.2	.2	.2	.1	.2
Earners	1.3	1.0	1.8	1.9	2.0	2.0	2.1	2.1
Vehicles	2.0	1.6	2.5	2.6	2.8	2.8	2.9	2.9
Percent homeowner	66	56	82	84	92	89	93	93
Average annual expenditures	$50,486	$34,687	$58,742	$67,180	$100,065	$77,586	$91,590	$124,678
Food	6,443	4,818	7,503	8,760	11,302	9,773	10,969	13,011
Food at home	3,744	3,033	4,312	5,062	5,690	5,390	5,755	5,940
Cereals and bakery products	507	407	593	718	766	743	782	778
Meats, poultry, fish, and eggs	846	711	952	1,092	1,220	1,183	1,194	1,279
Dairy products	430	344	484	601	664	627	680	690
Fruits and vegetables	657	529	735	878	1,025	946	991	1,132
Other food at home	1,305	1,043	1,548	1,773	2,015	1,891	2,107	2,061
Food away from home	2,698	1,784	3,191	3,698	5,611	4,383	5,214	7,071
Alcoholic beverages	444	300	507	584	919	761	904	1,083
Housing	17,109	12,499	19,617	21,360	31,784	25,002	28,058	39,909
Shelter	10,183	7,328	11,633	12,396	19,465	15,095	16,754	24,848
Owned dwellings	6,760	3,887	8,824	9,567	15,629	12,179	13,792	19,679
Rented dwellings	2,724	3,137	2,194	2,087	1,638	1,587	1,400	1,838
Other lodging	698	304	615	742	2,198	1,330	1,562	3,332
Utilities, fuels, and public services	3,649	3,065	4,257	4,536	5,242	4,632	5,083	5,848
Household operations	998	578	1,097	1,367	2,381	1,487	2,033	3,345
Housekeeping supplies	654	488	728	898	1,165	1,147	1,097	1,238
Household furnishings and equipment	1,624	1,039	1,902	2,163	3,531	2,642	3,091	4,631
Apparel and services	1,801	1,260	1,813	2,351	3,643	2,734	3,122	4,886
Transportation	8,604	6,127	10,449	12,227	15,674	13,424	15,720	17,486
Vehicle purchases (net outlay)	2,755	1,868	3,114	3,916	5,450	4,546	5,764	5,984
Gasoline and motor oil	2,715	2,118	3,528	3,770	4,208	3,954	4,237	4,396
Other vehicle expenses	2,621	1,875	3,296	3,932	4,612	4,106	4,568	5,048
Public transportation	513	266	512	608	1,404	818	1,151	2,058
Healthcare	2,976	2,446	3,503	3,695	4,471	4,037	4,316	4,931
Entertainment	2,835	1,866	3,261	3,982	5,869	4,306	6,363	6,835
Personal care products and services	616	436	700	788	1,198	947	1,138	1,472
Reading	116	81	128	145	233	197	210	278
Education	1,046	509	808	1,179	3,096	1,662	1,934	5,044
Tobacco products and smoking supplies	317	321	385	354	258	322	244	217
Miscellaneous	840	566	929	1,012	1,767	1,278	1,612	2,277
Cash contributions	1,737	1,009	2,200	2,318	4,061	2,357	3,054	6,127
Personal insurance and pensions	5,605	2,448	6,939	8,425	15,791	10,785	13,945	21,120
Life and other personal insurance	317	170	366	402	816	503	686	1,160
Pensions and Social Security	5,288	2,278	6,573	8,023	14,974	10,282	13,259	19,961

Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	120,770	8,227	20,208	22,834	25,614	19,826	24,062	12,580	11,481
Consumer unit characteristics:									
Income before taxes	$63,563	$28,127	$59,878	$77,582	$81,844	$71,653	$39,341	$45,232	$32,886
Age of reference person	49.1	21.5	29.6	39.7	49.4	59.3	75.0	69.0	81.6
Average number in consumer unit:									
Persons	2.5	2.0	2.8	3.3	2.7	2.1	1.7	1.8	1.5
Children under 18	.6	.4	1.0	1.4	.6	.2	(1)	.1	(1)
Persons 65 and older	.3	(1)	(1)	(1)	(1)	.1	1.4	1.4	1.3
Earners	1.3	1.3	1.5	1.6	1.7	1.3	.4	.6	.2
Vehicles	2.0	1.2	1.7	2.1	2.4	2.2	1.6	1.8	1.3
Percent homeowner	66	15	46	67	75	81	79	81	76
Average annual expenditures	$50,486	$29,325	$48,159	$58,808	$61,179	$54,783	$36,844	$41,433	$31,692
Food	6,443	4,447	6,229	7,849	7,696	6,357	4,692	5,338	3,935
Food at home	3,744	2,330	3,393	4,509	4,452	3,710	3,075	3,421	2,667
Cereals and bakery products	507	281	454	620	600	492	435	473	390
Meats, poultry, fish, and eggs	846	573	742	1,014	1,018	845	687	781	576
Dairy products	430	256	395	518	506	419	362	406	309
Fruits and vegetables	657	370	583	754	779	682	577	616	531
Other food at home	1,305	851	1,219	1,603	1,549	1,272	1,015	1,145	863
Food away from home	2,698	2,117	2,836	3,340	3,244	2,646	1,617	1,917	1,268
Alcoholic beverages	444	448	491	462	505	525	251	343	144
Housing	17,109	9,975	17,318	20,649	19,562	17,611	12,993	13,845	12,035
Shelter	10,183	6,530	10,935	12,689	11,629	10,122	6,933	7,281	6,553
Owned dwellings	6,760	1,383	5,873	9,056	8,606	7,387	4,685	5,334	3,974
Rented dwellings	2,724	4,940	4,734	3,013	2,037	1,607	1,658	1,294	2,057
Other lodging	698	206	328	621	986	1,128	590	652	522
Utilities, fuels, and public services	3,649	1,875	3,152	4,130	4,247	3,974	3,314	3,538	3,067
Household operations	998	326	1,137	1,376	964	879	884	750	1,032
Housekeeping supplies	654	303	594	664	765	743	627	747	485
Household furnishings and equipment	1,624	942	1,499	1,789	1,956	1,894	1,235	1,529	898
Apparel and services	1,801	1,351	1,965	2,235	2,228	1,622	1,092	1,381	755
Transportation	8,604	5,464	8,699	9,797	10,691	9,377	5,620	6,740	4,392
Vehicle purchases (net outlay)	2,755	1,988	3,149	3,122	3,351	2,999	1,502	1,920	1,044
Gasoline and motor oil	2,715	1,974	2,754	3,347	3,298	2,818	1,629	2,045	1,173
Other vehicle expenses	2,621	1,273	2,380	2,798	3,414	2,921	2,039	2,261	1,793
Public transportation	513	229	416	530	628	638	450	513	382
Healthcare	2,976	682	1,737	2,499	2,930	3,825	4,605	4,779	4,413
Entertainment	2,835	1,608	2,766	3,603	3,297	3,036	1,914	2,418	1,349
Personal care products and services	616	370	547	728	736	630	512	559	456
Reading	116	48	79	102	124	157	142	152	132
Education	1,046	1,691	759	953	2,012	867	272	345	192
Tobacco products and smoking supplies	317	251	298	354	437	354	161	227	88
Miscellaneous	840	280	726	862	957	1,316	588	659	507
Cash contributions	1,737	427	1,036	1,550	2,152	2,163	2,156	2,033	2,291
Personal insurance and pensions	5,605	2,283	5,510	7,165	7,853	6,943	1,846	2,616	1,003
Life and other personal insurance	317	37	155	284	394	519	330	461	187
Pensions and Social Security	5,288	2,246	5,354	6,881	7,458	6,424	1,516	2,155	815

[1] Value is less than or equal to 0.05.

Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	One person	Two or more persons				
			Total	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands)	120,770	35,064	85,706	39,629	17,982	16,514	11,580
Consumer unit characteristics:							
Income before taxes	$63,563	$32,994	$76,068	$68,168	$77,032	$87,390	$85,464
Age of reference person	49.1	52.6	47.6	53.9	44.0	41.1	41.5
Average number in consumer unit:							
Persons	2.5	1.0	3.1	2.0	3.0	4.0	5.6
Children under 18	.6	n.a.	.9	.1	.8	1.6	2.7
Persons 65 and older	.3	.3	.3	.5	.2	.1	.1
Earners	1.3	.6	1.6	1.2	1.7	1.9	2.2
Vehicles	2.0	1.1	2.3	2.2	2.3	2.5	2.5
Percent homeowner	66	49	74	75	69	75	72
Average annual expenditures	$50,486	$30,120	$58,786	$53,320	$59,488	$65,955	$66,262
Food	6,443	3,620	7,581	6,276	7,598	9,172	9,805
Food at home	3,744	1,975	4,457	3,626	4,508	5,279	6,061
Cereals and bakery products	507	262	606	476	599	754	854
Meats, poultry, fish, and eggs	846	421	1,017	821	1,042	1,153	1,451
Dairy products	430	234	508	411	507	622	683
Fruits and vegetables	657	365	775	654	791	884	1,007
Other food at home	1,305	693	1,551	1,264	1,569	1,866	2,066
Food away from home	2,698	1,645	3,124	2,650	3,090	3,892	3,743
Alcoholic beverages	444	374	473	527	439	429	402
Housing	17,109	11,507	19,396	17,330	19,660	22,266	21,961
Shelter	10,183	7,511	11,276	10,143	11,267	13,138	12,513
Owned dwellings	6,760	3,686	8,018	6,931	7,824	10,036	9,162
Rented dwellings	2,724	3,480	2,415	2,204	2,647	2,398	2,805
Other lodging	698	345	843	1,008	796	704	546
Utilities, fuels, and public services	3,649	2,265	4,216	3,798	4,214	4,635	5,050
Household operations	998	511	1,197	884	1,293	1,667	1,447
Housekeeping supplies	654	347	778	691	775	910	900
Household furnishings and equipment	1,624	873	1,930	1,815	2,111	1,916	2,050
Apparel and services	1,801	922	2,156	1,710	2,376	2,494	2,847
Transportation	8,604	4,439	10,305	9,225	10,758	11,515	11,602
Vehicle purchases (net outlay)	2,755	1,217	3,384	2,987	3,849	3,538	3,800
Gasoline and motor oil	2,715	1,384	3,259	2,789	3,280	3,805	4,057
Other vehicle expenses	2,621	1,523	3,067	2,829	3,062	3,609	3,151
Public transportation	513	314	595	620	568	563	594
Healthcare	2,976	1,821	3,448	3,972	2,944	3,039	3,022
Entertainment	2,835	1,655	3,315	3,178	3,070	3,714	3,612
Personal care products and services	616	388	708	638	733	805	777
Reading	116	88	128	144	123	115	98
Education	1,046	602	1,227	866	1,404	1,626	1,617
Tobacco products and smoking supplies	317	214	359	326	421	350	385
Miscellaneous	840	558	955	955	1,005	946	888
Cash contributions	1,737	1,314	1,909	2,079	1,873	1,603	1,821
Personal insurance and pensions	5,605	2,620	6,826	6,095	7,084	7,881	7,426
Life and other personal insurance	317	108	402	421	399	380	376
Pensions and Social Security	5,288	2,511	6,424	5,674	6,685	7,501	7,050

n.a. Not applicable.

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older			
Number of consumer units (in thousands)	61,244	26,919	29,804	5,343	15,479	8,982	4,521	6,977	52,550
Consumer unit characteristics:									
Income before taxes	$85,829	$75,312	$94,697	$81,190	$97,616	$97,702	$89,986	$37,100	$41,125
Age of reference person	49.4	57.6	42.2	32.1	40.1	51.7	48.7	38.8	50.0
Average number in consumer unit:									
Persons	3.2	2.0	4.0	3.5	4.2	3.9	4.9	2.9	1.6
Children under 18	.9	n.a.	1.6	1.5	2.2	.6	1.4	1.8	.2
Persons 65 and older	.4	.7	.1	([1])	([1])	.2	.5	([1])	.3
Earners	1.7	1.2	2.0	1.6	1.8	2.5	2.3	1.0	1.0
Vehicles	2.6	2.4	2.7	2.1	2.5	3.2	2.8	1.1	1.3
Percent homeowner	83	86	81	67	82	88	78	40	51
Average annual expenditures	$65,016	$58,164	$71,308	$63,194	$72,724	$73,809	$64,445	$37,129	$35,278
Food	8,255	6,772	9,478	7,512	9,856	10,043	9,105	5,162	4,480
Food at home	4,806	3,913	5,478	4,488	5,664	5,777	5,752	3,210	2,567
Cereals and bakery products	660	516	770	576	814	813	812	448	334
Meats, poultry, fish, and eggs	1,072	871	1,201	826	1,246	1,358	1,432	762	592
Dairy products	559	455	644	560	674	642	628	360	286
Fruits and vegetables	858	732	950	858	955	997	1,020	458	446
Other food at home	1,656	1,339	1,914	1,667	1,974	1,966	1,860	1,181	909
Food away from home	3,449	2,859	4,000	3,024	4,192	4,267	3,352	1,953	1,913
Alcoholic beverages	500	550	465	424	444	528	428	193	411
Housing	20,974	18,256	23,369	24,705	24,087	21,345	21,385	14,892	12,891
Shelter	12,097	10,485	13,549	13,901	14,462	11,767	12,120	8,936	8,118
Owned dwellings	9,329	7,811	10,744	10,187	11,749	9,345	9,037	4,347	4,087
Rented dwellings	1,752	1,417	1,952	3,271	1,880	1,292	2,429	4,288	3,650
Other lodging	1,016	1,257	853	443	833	1,130	653	301	381
Utilities, fuels, and public services	4,465	4,025	4,754	3,869	4,818	5,172	5,172	3,313	2,744
Household operations	1,310	871	1,720	3,398	1,648	846	1,213	1,095	621
Housekeeping supplies	881	782	965	971	883	1,108	920	520	405
Household furnishings and equipment	2,222	2,092	2,380	2,567	2,276	2,452	1,960	1,028	1,003
Apparel and services	2,280	1,696	2,838	2,472	2,973	2,834	2,088	1,855	1,232
Transportation	11,450	10,202	12,436	10,500	12,046	14,294	12,378	5,912	5,637
Vehicle purchases (net outlay)	3,723	3,272	4,056	3,655	3,954	4,470	4,218	1,883	1,742
Gasoline and motor oil	3,563	3,005	3,983	3,299	3,994	4,373	4,113	2,085	1,810
Other vehicle expenses	3,474	3,185	3,738	3,075	3,459	4,647	3,454	1,661	1,748
Public transportation	690	740	659	471	640	804	593	283	338
Healthcare	3,984	4,725	3,407	2,593	3,366	3,964	3,374	1,530	1,992
Entertainment	3,798	3,621	4,124	3,461	4,597	3,705	2,702	1,832	1,840
Personal care products and services	786	710	868	692	857	998	703	533	427
Reading	147	166	134	100	134	155	113	57	88
Education	1,403	835	1,956	441	1,758	3,200	1,139	657	681
Tobacco products and smoking supplies	327	300	318	230	301	402	542	245	314
Miscellaneous	1,004	951	1,034	809	1,024	1,186	1,120	629	675
Cash contributions	2,282	2,578	2,094	1,367	2,119	2,481	1,762	741	1,233
Personal insurance and pensions	7,827	6,802	8,786	7,888	9,162	8,673	7,604	2,891	3,376
Life and other personal insurance	496	534	465	288	491	523	476	139	132
Pensions and Social Security	7,331	6,267	8,322	7,600	8,671	8,150	7,129	2,753	3,244

[1] Value is less than or equal to 0.05.
n.a. Not applicable.

Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more earners
Number of consumer units (in thousands)	120,770	13,365	21,699	10,762	25,011	40,395	9,540
Consumer unit characteristics:							
Income before taxes	$63,563	$17,682	$42,426	$31,513	$58,601	$92,124	$104,141
Age of reference person	49.1	69.0	42.4	65.3	47.5	43.3	46.4
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.3	3.0	3.1	4.4
Children under 18	.6	n.a.	n.a.	.3	1.0	.9	1.0
Persons 65 and older	.3	.7	.1	1.2	.3	.1	.1
Earners	1.3	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles	2.0	.9	1.2	1.8	1.9	2.5	3.2
Percent homeowner	66	58	44	77	67	75	80
Average annual expenditures	$50,486	$21,824	$35,202	$37,908	$50,348	$66,344	$73,159
Food	6,443	2,788	4,119	5,479	6,669	8,166	10,202
Food at home	3,744	1,923	2,006	3,788	4,213	4,500	5,812
Cereals and bakery products	507	274	255	511	581	603	806
Meats, poultry, fish, and eggs	846	410	428	874	989	1,004	1,341
Dairy products	430	230	237	439	477	522	621
Fruits and vegetables	657	365	364	686	747	772	978
Other food at home	1,305	643	722	1,278	1,419	1,599	2,066
Food away from home	2,698	865	2,113	1,691	2,456	3,665	4,390
Alcoholic beverages	444	149	508	286	352	577	587
Housing	17,109	9,561	12,704	12,879	18,044	21,472	21,563
Shelter	10,183	5,574	8,704	6,609	10,521	12,770	12,196
Owned dwellings	6,760	2,647	4,326	4,432	7,084	9,308	9,049
Rented dwellings	2,724	2,716	3,950	1,488	2,752	2,501	2,216
Other lodging	698	211	428	689	685	961	931
Utilities, fuels, and public services	3,649	2,292	2,248	3,584	3,916	4,308	5,322
Household operations	998	635	434	766	1,085	1,452	895
Housekeeping supplies	654	346	348	712	745	759	1,042
Household furnishings and equipment	1,624	715	969	1,207	1,777	2,184	2,109
Apparel and services	1,801	628	1,100	1,116	1,935	2,491	2,576
Transportation	8,604	2,564	5,591	6,793	7,960	11,744	14,416
Vehicle purchases (net outlay)	2,755	447	1,692	2,224	2,367	4,008	4,714
Gasoline and motor oil	2,715	835	1,723	1,966	2,739	3,594	4,663
Other vehicle expenses	2,621	1,070	1,799	2,088	2,375	3,465	4,397
Public transportation	513	212	378	515	479	676	642
Healthcare	2,976	2,443	1,438	5,010	3,183	3,164	3,586
Entertainment	2,835	1,134	1,972	2,122	2,746	3,963	3,477
Personal care products and services	616	341	415	517	606	781	905
Reading	116	87	89	140	111	132	140
Education	1,046	333	768	313	887	1,442	2,244
Tobacco products and smoking supplies	317	151	253	276	328	361	518
Miscellaneous	840	319	704	595	803	1,152	926
Cash contributions	1,737	1,182	1,396	1,833	1,827	1,918	2,175
Personal insurance and pensions	5,605	144	4,144	550	4,896	8,981	9,843
Life and other personal insurance	317	104	111	258	391	429	477
Pensions and Social Security	5,288	[1]40	4,034	293	4,504	8,552	9,365

[1] Data are likely to have large sampling errors.
n.a. Not applicable.

Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Number of consumer units (in thousands)	120,770	80,278	51,084	29,194	40,492	110,103	34,690	75,413	10,668
Consumer unit characteristics:									
Income before taxes	$63,563	$76,973	$88,957	$56,003	$36,976	$64,788	$55,651	$68,991	$50,917
Age of reference person	49.1	52.9	47.2	62.8	41.5	48.7	46.6	49.7	53.1
Average number in consumer unit:									
Persons	2.5	2.6	2.9	2.2	2.2	2.5	2.4	2.5	2.5
Children under 18	.6	.6	.8	.3	.6	.6	.6	.6	.6
Persons 65 and older	.3	.4	.2	.7	.2	.3	.3	.3	.4
Earners	1.3	1.4	1.7	.9	1.2	1.3	1.3	1.4	1.3
Vehicles	2.0	2.4	2.5	2.2	1.1	1.9	1.5	2.1	2.5
Percent homeowner	66	100	100	100	n.a.	65	50	72	81
Average annual expenditures	$50,486	$58,801	$66,689	$44,545	$33,984	$51,148	$45,843	$53,574	$43,572
Food	6,443	7,196	7,757	5,983	4,942	6,522	6,218	6,657	5,566
Food at home	3,744	4,159	4,385	3,656	2,918	3,765	3,601	3,837	3,514
Cereals and bakery products	507	568	594	509	386	510	471	527	475
Meats, poultry, fish, and eggs	846	916	962	814	707	848	859	843	828
Dairy products	430	484	503	442	321	429	387	448	434
Fruits and vegetables	657	735	764	670	502	665	648	672	569
Other food at home	1,305	1,457	1,563	1,221	1,003	1,314	1,236	1,348	1,207
Food away from home	2,698	3,037	3,372	2,327	2,023	2,757	2,618	2,820	2,052
Alcoholic beverages	444	483	543	353	366	463	500	448	233
Housing	17,109	19,442	23,382	12,525	12,479	17,571	16,144	18,223	12,336
Shelter	10,183	11,093	14,487	5,154	8,379	10,611	10,051	10,868	5,769
Owned dwellings	6,760	10,099	13,426	4,277	142	6,978	5,249	7,774	4,511
Rented dwellings	2,724	51	35	81	8,024	2,909	4,215	2,308	823
Other lodging	698	943	1,027	796	213	724	587	787	436
Utilities, fuels, and public services	3,649	4,323	4,569	3,892	2,314	3,640	3,216	3,835	3,741
Household operations	998	1,232	1,380	972	533	1,040	934	1,089	557
Housekeeping supplies	654	781	789	763	402	641	577	669	800
Household furnishings and equipment	1,624	2,013	2,156	1,744	852	1,639	1,365	1,762	1,468
Apparel and services	1,801	1,993	2,196	1,574	1,417	1,847	1,865	1,840	1,298
Transportation	8,604	10,085	11,269	7,995	5,665	8,541	7,078	9,211	9,249
Vehicle purchases (net outlay)	2,755	3,201	3,647	2,420	1,870	2,700	2,215	2,922	3,325
Gasoline and motor oil	2,715	3,147	3,518	2,497	1,859	2,674	2,098	2,939	3,137
Other vehicle expenses	2,621	3,123	3,443	2,542	1,622	2,632	2,199	2,827	2,503
Public transportation	513	614	660	536	314	535	566	522	284
Healthcare	2,976	3,753	3,489	4,220	1,435	2,938	2,405	3,182	3,371
Entertainment	2,835	3,410	3,875	2,524	1,692	2,830	2,572	2,949	2,887
Personal care products and services	616	716	782	586	416	629	591	647	474
Reading	116	143	143	142	64	118	111	121	101
Education	1,046	1,182	1,373	842	776	1,093	994	1,139	554
Tobacco products and smoking supplies	317	291	299	277	367	300	263	317	488
Miscellaneous	840	997	1,065	876	528	847	756	889	756
Cash contributions	1,737	2,157	1,981	2,465	904	1,749	1,477	1,874	1,612
Personal insurance and pensions	5,605	6,953	8,536	4,183	2,933	5,698	4,872	6,078	4,648
Life and other personal insurance	317	426	488	319	99	317	226	359	312
Pensions and Social Security	5,288	6,526	8,048	3,864	2,833	5,381	4,645	5,719	4,335

n.a. Not applicable.

Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races[1]	Asian	
Number of consumer units (in thousands)	120,770	105,938	101,329	4,609	14,832
Consumer unit characteristics:					
Income before taxes	$63,563	$66,340	$65,905	$75,917	$43,722
Age of reference person	49.1	49.4	49.6	43.5	46.9
Average number in consumer unit:					
Persons	2.5	2.5	2.5	2.7	2.5
Children under 18	.6	.6	.6	.6	.8
Persons 65 and older	.3	.3	.3	.2	.2
Earners	1.3	1.3	1.3	1.4	1.2
Vehicles	2.0	2.0	2.1	1.5	1.3
Percent homeowner	66	69	70	55	46
Average annual expenditures	$50,486	$52,397	$52,265	$55,430	$36,721
Food	6,443	6,693	6,676	7,089	4,594
Food at home	3,744	3,868	3,865	3,943	2,825
Cereals and bakery products	507	524	522	562	382
Meats, poultry, fish, and eggs	846	846	839	1,010	848
Dairy products	430	452	457	326	263
Fruits and vegetables	657	685	678	852	447
Other food at home	1,305	1,361	1,368	1,193	886
Food away from home	2,698	2,824	2,811	3,147	1,768
Alcoholic beverages	444	476	484	300	205
Housing	17,109	17,574	17,456	20,138	13,770
Shelter	10,183	10,491	10,345	13,703	7,985
Owned dwellings	6,760	7,155	7,095	8,471	3,940
Rented dwellings	2,724	2,579	2,484	4,680	3,762
Other lodging	698	756	766	552	282
Utilities, fuels, and public services	3,649	3,656	3,674	3,275	3,598
Household operations	998	1,052	1,057	931	610
Housekeeping supplies	654	680	688	494	461
Household furnishings and equipment	1,624	1,694	1,693	1,735	1,116
Apparel and services	1,801	1,776	1,767	1,997	1,983
Transportation	8,604	8,895	8,889	9,049	6,520
Vehicle purchases (net outlay)	2,755	2,865	2,885	2,414	1,969
Gasoline and motor oil	2,715	2,779	2,790	2,539	2,257
Other vehicle expenses	2,621	2,703	2,698	2,815	2,033
Public transportation	513	548	515	1,280	261
Healthcare	2,976	3,169	3,211	2,233	1,595
Entertainment	2,835	3,022	3,007	3,447	1,478
Personal care products and services	616	628	630	584	528
Reading	116	126	127	90	47
Education	1,046	1,121	1,096	1,676	508
Tobacco products and smoking supplies	317	330	337	166	223
Miscellaneous	840	878	884	736	565
Cash contributions	1,737	1,816	1,845	1,165	1,171
Personal insurance and pensions	5,605	5,895	5,856	6,760	3,532
Life and other personal insurance	317	326	325	332	254
Pensions and Social Security	5,288	5,570	5,531	6,428	3,278

[1] All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1 percent reporting more than one race.

Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Number of consumer units (in thousands)	120,770	13,975	106,795	92,214	14,580
Consumer unit characteristics:					
Income before taxes	$63,563	$49,317	$65,427	$68,842	$43,826
Age of reference person	49.1	43.1	49.9	50.3	47.0
Average number in consumer unit:					
Persons	2.5	3.2	2.4	2.4	2.5
Children under 18	.6	1.1	.6	.5	.8
Persons 65 and older	.3	.2	.3	.3	.2
Earners	1.3	1.5	1.3	1.3	1.2
Vehicles	2.0	1.6	2.0	2.1	1.3
Percent homeowner	66	51	68	72	46
Average annual expenditures	$50,486	$43,052	$51,457	$53,773	$36,685
Food	6,443	6,596	6,423	6,706	4,566
Food at home	3,744	4,039	3,707	3,842	2,813
Cereals and bakery products	507	509	507	526	380
Meats, poultry, fish, and eggs	846	1,039	822	818	844
Dairy products	430	429	430	455	262
Fruits and vegetables	657	789	640	670	444
Other food at home	1,305	1,274	1,309	1,373	882
Food away from home	2,698	2,556	2,716	2,864	1,753
Alcoholic beverages	444	297	463	502	208
Housing	17,109	15,582	17,307	17,868	13,743
Shelter	10,183	9,688	10,248	10,611	7,953
Owned dwellings	6,760	5,334	6,947	7,425	3,921
Rented dwellings	2,724	4,065	2,549	2,360	3,745
Other lodging	698	289	752	826	286
Utilities, fuels, and public services	3,649	3,457	3,674	3,685	3,610
Household operations	998	797	1,024	1,090	602
Housekeeping supplies	654	542	669	700	461
Household furnishings and equipment	1,624	1,098	1,692	1,782	1,117
Apparel and services	1,801	2,119	1,760	1,728	1,973
Transportation	8,604	7,986	8,684	9,025	6,525
Vehicle purchases (net outlay)	2,755	2,554	2,781	2,911	1,961
Gasoline and motor oil	2,715	2,717	2,715	2,787	2,259
Other vehicle expenses	2,621	2,335	2,658	2,755	2,041
Public transportation	513	380	530	573	264
Healthcare	2,976	1,571	3,160	3,406	1,596
Entertainment	2,835	1,787	2,971	3,203	1,480
Personal care products and services	616	545	625	641	520
Reading	116	38	126	139	48
Education	1,046	669	1,095	1,186	516
Tobacco products and smoking supplies	317	143	339	357	225
Miscellaneous	840	586	873	921	567
Cash contributions	1,737	1,010	1,832	1,935	1,178
Personal insurance and pensions	5,605	4,124	5,799	6,156	3,542
Life and other personal insurance	317	116	343	357	255
Pensions and Social Security	5,288	4,007	5,456	5,799	3,287

Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	120,770	22,348	27,786	43,696	26,941
Consumer unit characteristics:					
Income before taxes	$63,563	$70,436	$61,063	$58,881	$68,031
Age of reference person	49.1	51.0	48.6	49.2	47.7
Average number in consumer unit:					
Persons	2.5	2.4	2.4	2.5	2.6
Children under 18	.6	.6	.6	.6	.7
Persons 65 and older	.3	.3	.3	.3	.3
Earners	1.3	1.3	1.3	1.3	1.4
Vehicles	2.0	1.7	2.1	1.9	2.0
Percent homeowner	66	65	68	68	63
Average annual expenditures	$50,486	$54,918	$47,846	$46,823	$55,453
Food	6,443	6,959	5,966	6,109	7,037
Food at home	3,744	4,021	3,528	3,494	4,140
Cereals and bakery products	507	579	483	472	528
Meats, poultry, fish, and eggs	846	920	750	843	888
Dairy products	430	461	421	392	473
Fruits and vegetables	657	725	591	580	792
Other food at home	1,305	1,336	1,283	1,207	1,459
Food away from home	2,698	2,938	2,438	2,615	2,897
Alcoholic beverages	444	455	450	389	518
Housing	17,109	19,525	15,550	15,276	19,682
Shelter	10,183	12,023	8,923	8,479	12,721
Owned dwellings	6,760	7,889	6,282	5,643	8,130
Rented dwellings	2,724	3,068	2,000	2,297	3,880
Other lodging	698	1,066	641	539	711
Utilities, fuels, and public services	3,649	4,117	3,527	3,661	3,369
Household operations	998	1,177	863	911	1,128
Housekeeping supplies	654	665	678	646	635
Household furnishings and equipment	1,624	1,543	1,559	1,580	1,829
Apparel and services	1,801	1,974	1,618	1,772	1,888
Transportation	8,604	8,898	8,418	8,482	8,745
Vehicle purchases (net outlay)	2,755	2,687	2,872	2,726	2,737
Gasoline and motor oil	2,715	2,386	2,664	2,937	2,679
Other vehicle expenses	2,621	3,059	2,472	2,488	2,623
Public transportation	513	765	410	331	706
Healthcare	2,976	3,035	3,049	2,849	3,057
Entertainment	2,835	2,960	2,758	2,512	3,333
Personal care products and services	616	638	551	580	721
Reading	116	141	118	87	140
Education	1,046	1,585	1,029	797	1,019
Tobacco products and smoking supplies	317	324	357	324	257
Miscellaneous	840	952	725	743	1,020
Cash contributions	1,737	1,485	1,705	1,744	1,966
Personal insurance and pensions	5,605	5,987	5,552	5,158	6,067
Life and other personal insurance	317	384	306	321	265
Pensions and Social Security	5,288	5,602	5,246	4,837	5,803

Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Number of consumer units (in thousands)	5,629	78,486	30,518	21,583	12,664	4,352	9,369	21,174	15,481
Consumer unit characteristics:									
Income before taxes	$89,675	$73,261	$101,521	$61,308	$48,020	$60,607	$48,739	$34,585	$44,534
Age of reference person	48.1	43.2	44.8	41.7	41.8	42.5	43.8	73.5	45.7
Average number in consumer unit:									
Persons	2.7	2.6	2.6	2.6	2.6	2.8	2.6	1.7	2.9
Children under 18	.8	.7	.7	.7	.7	.7	.7	.1	.9
Persons 65 and older	.2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.7	1.7	1.7	1.7	1.6	1.8	1.7	.2	.7
Vehicles	2.3	2.1	2.2	2.0	1.8	2.2	2.1	1.6	1.6
Percent homeowner	78	64	75	59	52	63	59	80	55
Average annual expenditures	$62,031	$55,606	$70,194	$51,584	$41,430	$46,526	$40,936	$36,003	$40,525
Food	7,420	6,949	8,050	6,931	5,555	6,374	5,624	4,806	5,909
Food at home	4,387	3,823	4,215	3,831	3,189	3,664	3,491	3,178	3,912
Cereals and bakery products	581	514	559	527	430	482	475	444	531
Meats, poultry, fish, and eggs	930	860	911	850	753	914	846	711	930
Dairy products	536	435	497	434	357	385	369	365	454
Fruits and vegetables	829	657	751	623	545	601	619	595	680
Other food at home	1,511	1,356	1,498	1,398	1,105	1,282	1,182	1,063	1,317
Food away from home	3,032	3,126	3,835	3,100	2,366	2,711	2,134	1,627	1,997
Alcoholic beverages	546	512	602	544	422	429	309	274	319
Housing	19,872	18,585	23,471	17,081	14,543	15,490	13,072	12,828	14,517
Shelter	11,851	11,308	14,535	10,270	8,816	9,106	7,580	6,778	8,531
Owned dwellings	8,935	7,524	10,393	6,550	5,048	5,536	4,696	4,529	5,148
Rented dwellings	2,128	3,009	2,818	3,144	3,468	3,139	2,643	1,640	2,981
Other lodging	787	774	1,324	576	299	432	241	609	402
Utilities, fuels, and public services	4,074	3,765	4,177	3,565	3,417	3,800	3,337	3,299	3,387
Household operations	1,156	1,096	1,602	982	618	801	496	821	679
Housekeeping supplies	798	670	823	619	518	459	612	639	557
Household furnishings and equipment	1,994	1,745	2,335	1,643	1,174	1,324	1,047	1,291	1,362
Apparel and services	1,838	2,046	2,647	1,784	1,705	1,520	1,442	1,042	1,636
Transportation	9,287	9,752	11,278	9,630	7,579	8,731	8,482	5,675	6,581
Vehicle purchases (net outlay)	2,466	3,242	3,800	3,274	2,387	2,617	2,795	1,604	1,964
Gasoline and motor oil	3,152	3,040	3,288	2,918	2,631	3,353	2,921	1,667	2,340
Other vehicle expenses	3,047	2,912	3,259	3,050	2,269	2,409	2,574	1,953	1,947
Public transportation	623	558	930	388	292	352	192	451	330
Healthcare	3,894	2,619	3,331	2,437	1,910	2,049	1,946	4,571	2,268
Entertainment	3,268	3,171	4,051	3,054	2,172	2,622	2,207	2,036	2,121
Personal care products and services	652	669	875	650	495	419	403	520	472
Reading	135	114	169	101	65	63	56	145	79
Education	1,168	1,250	2,037	1,051	530	470	483	274	1,024
Tobacco products and smoking supplies	284	338	245	354	381	532	454	172	419
Miscellaneous	1,117	920	1,150	865	751	848	564	594	667
Cash contributions	2,599	1,682	2,296	1,351	1,139	1,490	1,265	1,953	1,405
Personal insurance and pensions	9,953	6,998	9,990	5,751	4,182	5,488	4,629	1,113	3,107
Life and other personal insurance	446	338	470	275	275	233	184	253	252
Pensions and Social Security	9,507	6,660	9,520	5,476	3,907	5,256	4,445	860	2,856

Table 13. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2008

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer units (in thousands)	120,770	85,845	17,600	30,761	26,386	11,097	34,925	22,428	12,498
Consumer unit characteristics:									
Income before taxes	$63,563	$49,375	$32,909	$48,364	$55,403	$63,964	$98,434	$88,888	$115,564
Age of reference person	49.1	49.6	54.1	51.4	45.0	48.2	47.8	46.5	50.2
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.5	2.4	2.5	2.5	2.5	2.4
Children under 18	.6	.6	.7	.6	.6	.7	.6	.6	.6
Persons 65 and older	.3	.3	.5	.4	.2	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.3	1.4	1.4	1.5	1.4
Vehicles	2.0	1.9	1.5	2.0	1.9	2.2	2.1	2.1	2.1
Percent homeowner	66	62	53	66	59	70	78	75	81
Average annual expenditures	$50,486	$42,205	$29,903	$40,850	$47,205	$53,385	$70,858	$66,221	$79,198
Food	6,443	5,777	4,692	5,583	6,143	7,087	8,086	7,798	8,614
Food at home	3,744	3,526	3,195	3,486	3,567	4,045	4,284	4,192	4,456
Cereals and bakery products	507	477	433	480	475	540	581	571	599
Meats, poultry, fish, and eggs	846	833	837	839	794	905	880	878	884
Dairy products	430	398	355	386	404	488	507	493	531
Fruits and vegetables	657	595	553	573	605	699	810	780	865
Other food at home	1,305	1,223	1,016	1,208	1,290	1,413	1,507	1,469	1,577
Food away from home	2,698	2,251	1,498	2,097	2,576	3,042	3,802	3,606	4,159
Alcoholic beverages	444	343	163	326	419	473	694	669	739
Housing	17,109	14,218	10,952	13,559	15,749	17,576	24,217	22,541	27,228
Shelter	10,183	8,197	6,125	7,627	9,354	10,314	15,065	14,037	16,910
Owned dwellings	6,760	5,015	2,989	4,691	5,835	7,180	11,050	10,247	12,491
Rented dwellings	2,724	2,779	3,007	2,543	2,976	2,600	2,592	2,624	2,532
Other lodging	698	403	129	393	543	534	1,424	1,166	1,887
Utilities, fuels, and public services	3,649	3,457	3,084	3,536	3,447	3,854	4,122	4,012	4,319
Household operations	998	701	365	681	840	955	1,727	1,458	2,211
Housekeeping supplies	654	584	572	546	598	680	828	784	911
Household furnishings and equipment	1,624	1,280	807	1,169	1,510	1,773	2,474	2,251	2,877
Apparel and services	1,801	1,521	1,275	1,357	1,746	1,818	2,491	2,464	2,536
Transportation	8,604	7,712	5,293	7,735	8,341	9,954	10,795	10,260	11,763
Vehicle purchases (net outlay)	2,755	2,452	1,544	2,461	2,650	3,399	3,499	3,408	3,662
Gasoline and motor oil	2,715	2,585	2,020	2,620	2,703	3,099	3,035	3,014	3,073
Other vehicle expenses	2,621	2,381	1,545	2,402	2,622	3,038	3,211	3,018	3,564
Public transportation	513	295	184	253	366	417	1,050	820	1,463
Healthcare	2,976	2,657	2,008	2,733	2,788	3,158	3,761	3,477	4,270
Entertainment	2,835	2,272	1,318	2,129	2,700	3,146	4,220	4,048	4,530
Personal care products and services	616	506	329	479	585	664	887	860	934
Reading	116	82	43	76	100	118	200	168	258
Education	1,046	602	146	419	1,013	853	2,137	1,889	2,582
Tobacco products and smoking supplies	317	379	384	427	331	351	164	184	127
Miscellaneous	840	675	291	734	799	814	1,244	1,251	1,232
Cash contributions	1,737	1,302	774	1,273	1,548	1,638	2,804	2,371	3,581
Personal insurance and pensions	5,605	4,159	2,234	4,020	4,943	5,736	9,159	8,242	10,805
Life and other personal insurance	317	244	142	237	271	358	496	456	569
Pensions and Social Security	5,288	3,915	2,091	3,782	4,671	5,378	8,663	7,787	10,236