



Cornell University
ILR School

Cornell University ILR School
DigitalCommons@ILR

Federal Publications

Key Workplace Documents

2-2004

Consumer Expenditures in 2002

Bureau of Labor Statistics

Follow this and additional works at: http://digitalcommons.ilr.cornell.edu/key_workplace

Thank you for downloading an article from DigitalCommons@ILR.

Support this valuable resource today!

This Article is brought to you for free and open access by the Key Workplace Documents at DigitalCommons@ILR. It has been accepted for inclusion in Federal Publications by an authorized administrator of DigitalCommons@ILR. For more information, please contact hlmdigital@cornell.edu.

Consumer Expenditures in 2002

Abstract

[Excerpt] Consumer units spent \$40,677, on average, in 2002, an increase of 2.9 percent over the previous year. Spending rose 3.9 percent in 2001 and 2.8 percent in 2000. The increase in spending in 2002 was more than the 1.6-percent annual average rise in general price levels over the year, as measured by the Consumer Price Index (CPI). This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey.

Keywords

consumers, spending, households, Consumer Price Index, CPI, Consumer Expenditure Survey, CES

Comments

Suggested Citation

U.S. Department of Labor, Bureau of Labor Statistics. (2004). *Consumer expenditures in 2002* (BLS Report No. 974). Washington, D.C.: Author.

Consumer Expenditures in 2002



U.S. Department of Labor
Bureau of Labor Statistics
February 2004

Report 974

Consumer units¹ spent \$40,677, on average, in 2002, an increase of 2.9 percent over the previous year. Spending rose 3.9 percent in 2001 and 2.8 percent in 2000. The increase in spending in 2002 was more than the 1.6-percent annual average rise in general price levels over the year, as measured by the Consumer Price Index (CPI). This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey.

Developments in 2002

Changes in 2002 in the major components of spending—food, housing, apparel and services, transportation, health care, entertainment, and personal insurance and pensions—ranged from an increase of 0.3 percent for apparel and services to 7.7 percent for health care. (See table A.) Spending for entertainment and for personal insurance and pensions rose 6.5 percent and 4.3 percent, respectively, whereas expenditures on food, housing, and transportation all rose by less than the overall average of 2.9 percent.

There were no major changes from 2001 to 2002 in the percent distribution (share of total expenditures²) of each of the components of spending. (See table B.) Expenditure shares are relatively stable from year to year, and their stability makes the percent distribution more useful for identifying long-term spending trends than are percent changes in expenditures from one year to the next. For example, despite the 7.7-percent increase in health care in 2002, the share of total expenditures allocated to that component rose just 0.3 percentage point—from 5.5 percent to 5.8 percent.

Food expenditures increased 1.0 percent in 2002, with spending on food away from home increasing 1.8 percent and spending on food at home rising just 0.4 percent. The increase in spending on food away from home in 2002 was less than the 4.6-percent rise a year earlier. The 2002 rise in food-at-home spending resulted from increases in spending for fruits and vegetables (5.7 percent) and other food at home (1.9 percent) being offset somewhat by decreases in spending for meats, poultry, fish, and eggs (–3.6 percent), dairy products (–1.2 percent), and cereals and bakery products (–0.4 percent). Data classified by region of residence of the consumer unit show that changes in overall food spending were

not substantially different across regions: spending rose 2.0 percent in the Northeast, 2.5 percent in the Midwest, and 1.5 percent in the West, while it dropped 1.0 percent in the South. However, there were larger differences across regions in the changes in spending within the food component. Spending on food at home dropped 3 percent in the Northeast, whereas it rose 4.2 percent in the West. Even larger differences occurred in spending on food away from home, with spending on that component rising 9.5 percent in the Northeast and dropping 2.2 percent in the West.

Spending on housing, the largest component of total spending, rose 2.1 percent in 2002, following an increase of 5.6 percent in 2001. Consumer units spent an average of \$13,283 on housing in 2002, accounting for almost a third of total spending. Expenditures for shelter, which includes spending on owned and rented dwellings and on other lodging, rose 3.0 percent in 2002, somewhat less than the 6.9-percent increase a year earlier. Spending on fuels, utilities, and public services dropped by 3.0 percent in 2002, following an 11.2-percent increase in 2001. *Prices* for fuels, utilities, and public services, as measured by the CPI, also decreased (–4.4 percent) in 2002. Spending on the other housing components in 2002 included increases of 4.4 percent for household operations, 4.1 percent for housefurnishings and equipment, and 7.1 percent for housekeeping supplies. Data classified by the type of area show that spending on housing rose more for rural consumers (6.7 percent) than it did for urban consumers (1.5 percent) in 2002. Despite the larger increase, rural consumers still spent substantially less for housing than did urban consumers—\$9,780, compared with \$13,771.

The average amount spent on apparel and services in 2002 showed little change from the previous year, rising just 0.3 percentage point, from \$1,743 to \$1,749. Spending on apparel and services dropped 6.1 percent in 2001. Spending on the components of apparel and services in 2002 included increases for women's and girls' apparel (4.0 percent), apparel for children under age 2 (1.5 percent), and footwear (3.6 percent). These increases, however, were offset somewhat by decreases of 3.2 percent for men's and boys' clothing and 7.3 percent for other apparel products and services.

Transportation spending rose 1.7 percent in 2002, the second consecutive year of moderate increases. In 2001, spending on transportation rose 2.9 percent, following 2 years of

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

² See the glossary at the end of this report for a definition of *total expenditures*.

larger increases—5.8 percent in 2000 and 6.0 percent in 1999. Spending on vehicle purchases, the largest transportation subcomponent, rose 2.4 percent in 2002. That increase, together with a 4.0-percent rise in other vehicle expenses, offset decreases in spending on gasoline and motor oil (–3.4 percent) and public transportation (–2.7 percent). Other vehicle expenses include spending on items such as maintenance and repairs, vehicle finance charges, and rentals and leases. Prices for motor fuels, as measured by the CPI, also decreased in 2002 (–6.5 percent). Data classified by the race of the reference person³ show that spending on transportation by blacks rose 5.1 percent in 2002, compared with an increase of 1.5 percent for whites and others. An increase of 10.4 percent for vehicle purchases by blacks, as against 1.8 percent for vehicle purchases by whites and others, was primarily responsible for the larger increase in the overall component for blacks. A year earlier, the opposite was the case: whites and others increased their spending on vehicle purchases by 5.4 percent, whereas blacks decreased their spending by 4.0 percent. Spending on vehicles is subject to large changes from year to year because vehicles are expensive items that are typically purchased infrequently, so relatively small changes in the percentage of consumer units making such purchases can affect the overall average. Despite the larger increases in spending by blacks, their level of transportation expenditures (\$5,447) remained well below that of whites and others (\$8,077).

Spending on health care rose 7.7 percent in 2002, following increases of 5.5 percent in 2000 and 5.6 percent in 2001. As was the case in both of the earlier years, the increase in 2002 was due primarily to relatively large increases for health insurance and drugs (both prescription and nonprescription). Spending for health insurance rose 10.1 percent in 2002 and spending on drugs rose 8.6 percent. Spending for medical services and for medical supplies, the other two health care components, rose 3.0 percent and 5.6 percent, respectively. Data classified by the age of the reference person show that, in 2002, spending on health care by consumer units whose reference person was under age 25 rose 20.8 percent, whereas increases for units with reference person 65 years or older was just 2.7 percent. However, despite the larger increase for the younger group, the older group still spent a substantially bigger share of their total expenditures on health care than did the younger group—12.8 percent, compared with 2.6 percent.

Spending on entertainment rose 6.5 percent in 2002, following an increase of 4.8 percent in 2001 and a decrease of 1.5 percent in 2000. Among the components of entertainment, fees and admissions rose 2.9 percent; televisions, radios, and sound equipment, 4.9 percent; pets, toys, and playground equipment, 9.4 percent; and other entertainment supplies, equipment, and services, 10.8 percent. This last component includes expensive items, such as motorized recre-

³ See the glossary at the end of this report for a definition of *reference person*.

Consumer Expenditure Survey Collection of Bracketed Income Data

In 2001, the Interview portion of the Consumer Expenditure Survey began to include information collected from respondents in the form of income ranges or brackets, in addition to discrete income amounts, as reported in the past. Respondents who are unable or unwilling to provide a specific dollar amount may be able or willing to estimate a range for their income. The bracketed amounts should provide more reliable income estimates because they increase the percentage of households providing income data. Also affected are those few expenditure items derived from income data, such as deductions for Social Security. As a result, amounts for those items are not strictly comparable with previous data.

ational vehicles and boats, that are purchased relatively infrequently, so relatively small changes in the percentage of consumer units purchasing such items can affect the overall average. Data classified by the size of the consumer unit show that the largest increase (11.8 percent) was in spending by the largest consumer units—those with five or more persons—and that this increase was due primarily to a large rise in spending on the other entertainment supplies, equipment, and services component.

Expenditures and deductions for personal insurance and pensions rose 4.3 percent in 2002, following an increase of 11.1 percent in 2001. (See the accompanying box for a caveat on these estimates.) Personal insurance and pensions accounts for 9.6 percent of the total expenditures of all consumer units. Data classified by income quintile show that consumer units in the highest income quintile allocate 15.1 percent of their total expenditures to personal insurance and pensions, compared with just 2.7 percent allocated by consumer units in the lowest income quintile. (The lowest quintile includes a larger proportion of retired persons, students, and persons just starting their careers, and these groups typically do not spend as much for personal insurance and pensions.)

Expenditure levels for the remaining components were not as high as those for the major components of spending. Among the smaller components, the largest increase in 2002 was for spending on education, which rose 16.0 percent, following a 2.5-percent increase a year earlier. Spending on alcoholic beverages and on personal care products and services increased more than the overall average in 2002, rising 7.7 percent and 8.5 percent, respectively. Miscellaneous expenditures, which include spending on items such as legal and accounting fees, funeral expenses, and other items not easily categorized elsewhere, rose 5.6 percent. Spending on tobacco products and supplies also grew more than the overall average, rising 3.9 percent in 2002. Cash contributions increased 1.5 percent, whereas spending on reading decreased 1.4 percent.

Table A. **Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 2000–2002**

Item	2000	2001	2002	Percent change	
				2000–2001	2001–02
Number of consumer units (in thousands)	109,367	110,339	112,108		
Income before taxes ¹	\$44,649	\$47,507	\$49,430		
Averages:					
Age of reference person	48.2	48.1	48.1		
Number of persons in consumer unit	2.5	2.5	2.5		
Number of earners	1.4	1.4	1.4		
Number of vehicles	1.9	1.9	2.0		
Percent homeowner	66	66	66		
Average annual expenditures	\$38,045	\$39,518	\$40,677	3.9	2.9
Food	5,158	5,321	5,375	3.2	1.0
Food at home	3,021	3,086	3,099	2.2	.4
Cereals and bakery products	453	452	450	-.2	-.4
Meats, poultry, fish, and eggs	795	828	798	4.2	-3.6
Dairy products	325	332	328	2.2	-1.2
Fruits and vegetables	521	522	552	.2	5.7
Other food at home	927	952	970	2.7	1.9
Food away from home	2,137	2,235	2,276	4.6	1.8
Alcoholic beverages	372	349	376	-6.2	7.7
Housing	12,319	13,011	13,283	5.6	2.1
Shelter	7,114	7,602	7,829	6.9	3.0
Utilities, fuels, and public services	2,489	2,767	2,684	11.2	-3.0
Household operations	684	676	706	-1.2	4.4
Housekeeping supplies	482	509	545	5.6	7.1
Housefurnishings and equipment	1,549	1,458	1,518	-5.9	4.1
Apparel and services	1,856	1,743	1,749	-6.1	.3
Transportation	7,417	7,633	7,759	2.9	1.7
Vehicle purchases (net outlay)	3,418	3,579	3,665	4.7	2.4
Gasoline and motor oil	1,291	1,279	1,235	-.9	-3.4
Other vehicle expenses	2,281	2,375	2,471	4.1	4.0
Public transportation	427	400	389	-6.3	-2.7
Health care	2,066	2,182	2,350	5.6	7.7
Entertainment	1,863	1,953	2,079	4.8	6.5
Personal care products and services	564	485	526	-14.0	8.5
Reading	146	141	139	-3.4	-1.4
Education	632	648	752	2.5	16.0
Tobacco products and supplies	319	308	320	-3.4	3.9
Miscellaneous	776	750	792	-3.4	5.6
Cash contributions	1,192	1,258	1,277	5.5	1.5
Personal insurance and pensions	3,365	3,737	3,899	11.1	4.3
Life and other personal insurance	399	410	406	2.8	-1.0
Pensions and Social Security ²	2,966	3,326	3,493	12.1	5.0

¹ Income values are derived from "complete income reporters" only.

² See box on page 2.

Table B. **Percent distribution of total annual expenditures by major category, Consumer Expenditure Survey, 1999–2002**

Item	1999	2000	2001	2002
Average annual expenditures	100.0	100.0	100.0	100.0
Food	13.6	13.6	13.5	13.2
Food at home	7.9	7.9	7.8	7.6
Food away from home	5.7	5.6	5.7	5.6
Housing	32.6	32.4	32.9	32.7
Apparel and services	4.7	4.9	4.4	4.3
Transportation	19.0	19.5	19.3	19.1
Vehicles	8.9	9.0	9.1	9.0
Gasoline and motor oil	2.9	3.4	3.2	3.0
Other transportation	7.2	7.1	7.0	7.0
Health care	5.3	5.4	5.5	5.8
Entertainment	5.1	4.9	4.9	5.1
Personal insurance and pensions	9.3	8.8	9.5	9.6
Life and other personal insurance	1.1	1.0	1.0	1.0
Pensions and Social Security	8.2	7.8	8.4	8.6
Other expenditures ¹	10.5	10.5	10.0	10.3

¹ Includes expenditures for alcoholic beverages, personal care products and services, reading, education, and tobacco products and supplies, as well as cash contributions and miscellaneous expenditures.

Brief description of the Consumer Expenditure Survey

The current Consumer Expenditure Survey program was begun 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 periodic revision of the CPI.

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, in 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 payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for all items purchased by the consumer unit for itself or for others. Excluded from both surveys are all business-related expenditures and 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 7,500 consumer units are sampled each year. Each consumer unit keeps a diary for two 1-week periods, yielding approximately 15,000 diaries a year. The Interview sample, selected on a rotating panel basis, surveys about 7,500 consumer units each quarter. Each consumer unit is interviewed once per quarter, for five consecutive quarters. Data are collected on an ongoing basis in 105 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 include relatively large expenditures, such as those for real property, automobiles, and major appliances, or expenditures that occur on a regular basis, such as those for rent, utility payments, or insurance premiums. 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 Interview survey also provides data on expenditures incurred on leisure trips.

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—both at home and 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 the Diary survey was designed to collect information on expenditures that could not be recalled easily over a given period, respondents are asked to report *all* expenses (except 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 component alone is designed to do. Data on some expenditure items are collected in only one of the components. For example, the Diary does not collect data on expenditures for overnight travel or information on reimbursements, whereas the Interview does. Examples of expenditures for which reimbursements are excluded are medical care; automobile repair; and construction, repairs, alterations, and maintenance of property.

For items that are unique to one or the other survey, the choice of which survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys. Because of this, integrating the data

presents the problem of determining the appropriate survey component from which to select expenditure items. When data are available from both survey sources, the more reliable of the two (as determined by statistical methods) is selected. As a result, some items are selected from the Interview survey, and others, from the Diary survey.

Population coverage and definitions of components of the Consumer Expenditure Survey differ from those of the CPI. Consumer expenditure data cover the total population, whereas the CPI covers only the urban population. In addition, home ownership is treated differently in the two surveys. Actual expenditures of homeowners are reported in the Consumer Expenditure Survey, whereas the CPI uses a rental equivalence approach that attempts to measure 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 those 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, taste, and personal preference also influence expenditures. Furthermore, even within groups with similar characteristics, 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 3.6 percent between 2002 (annual average index) and October 2003.

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

Tables and data

Tables in this report include integrated data from both the Diary and Interview components of the Consumer Expenditure Survey, 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.)

Information on expenditures, income, and family characteristics of single persons, classified by either age and sex or income and sex, is available. Tables that show consumer expenditure data cross-tabulated by income before taxes and age of the reference person, size of the consumer unit, or region of residence also are available. These tables are not presented in this report, but may be obtained from the BLS Division of Consumer Expenditure Surveys.

Integrated Consumer Expenditure Survey data with more detailed expenditure categories are published in biennial reports. The most recent is *Consumer Expenditure Survey, 2000–2001*, Report 969, September 2003. It contains tables of average annual expenditures, income, and characteristics for the same classifications that are shown in this report, but in greater detail. Also included 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). Also published in 2003 was *Consumer Expenditure Survey Anthology, 2003*, Report 967, which includes analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to various survey topics. This anthology was the first in a series to be published biennially.

Tables with the same level of detail as shown in the 2-year report can be accessed through the Internet (<http://www.bls.gov/cex>). Data are available for 1984–2002. Beginning with the 2000 data, estimates of standard error for integrated Diary and Interview survey data became available on the Internet. Other survey information, including answers to frequently asked questions, a glossary of terms, and order forms for survey products, also is available on the Internet.

Other available data

The 2002 Diary and Interview microdata—that is, data on individual consumer units—are available on CD-ROM. The Interview 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 that 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.

Consumer Expenditure Survey data also are available via the BLS fax-on-demand service, which provides information and data that may be accessed from a touch-tone telephone 24 hours a day, 7 days a week, by dialing (202) 691–6325.

Voice prompts explain how to obtain the information. Data available from the fax-on-demand service are for the most recent published year. Additional data 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. E-mail: (cexinfo@bls.gov). Internet: (<http://www.bls.gov/cex>).

Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission. Information in this report is available upon request to sensory-impaired individuals: Voice phone: (202) 691-5200, Federal Relay Service: 1-800-877-8339.

Glossary

Consumer unit. A consumer unit is defined as members of a household related by blood, marriage, adoption, or some other legal arrangement; a single person living alone or sharing a household with others, but who is financially independent; or two or more persons living together who share responsibility for at least 2 out of 3 major types of expenses—food, housing, and other expenses. Students living in university-sponsored housing also are 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 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 or both as pay; and regular contributions for support, such as alimony and child support.

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

Quintiles of income before taxes. Complete income reporters are ranked in ascending order of income and divided into five equal groups. Incomplete income reporters are not ranked and are shown separately in the quintiles of income tables.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	112,108	92,388	18,456	18,474	18,474	18,487	18,498	19,719
Lower limit	n.a.	n.a.	n.a.	\$14,599	\$28,344	\$46,507	\$74,392	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$49,430	\$49,430	\$8,316	\$21,162	\$36,989	\$59,177	\$121,367	(¹)
Age of reference person	48.1	48.1	50.3	51.5	47.8	45.3	45.5	48.1
Average number in consumer unit:								
Persons	2.5	2.5	1.7	2.2	2.5	2.8	3.2	2.6
Children under 18 .....	.7	.7	.4	.5	.6	.8	.9	.7
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners	1.4	1.4	.7	1.0	1.4	1.8	2.1	1.3
Vehicles	2.0	2.0	1.0	1.5	2.0	2.5	2.9	1.8
Percent homeowner	66	66	42	56	65	77	89	69
Average annual expenditures								
Food	\$40,677	\$42,557	\$19,061	\$27,140	\$36,881	\$50,432	\$79,199	\$33,201
Food at home	5,375	5,612	3,186	4,140	5,071	6,574	9,083	4,771
Cereals and bakery products	3,099	3,217	2,144	2,677	3,073	3,660	4,528	2,799
Meats, poultry, fish, and eggs	450	471	323	393	440	528	668	399
Dairy products	798	815	575	700	779	928	1,091	758
Fruits and vegetables	328	345	229	288	331	392	482	288
Other food at home	552	568	381	482	536	633	809	511
Food away from home	970	1,018	636	814	986	1,178	1,478	842
Alcoholic beverages	2,276	2,395	1,042	1,464	1,998	2,914	4,554	1,973
Housing	376	415	172	234	389	465	814	275
Shelter	13,283	13,481	6,640	9,117	11,743	15,340	24,541	12,619
Owned dwellings	7,829	7,854	3,891	5,161	6,771	8,743	14,690	7,716
Rented dwellings	5,165	5,148	1,422	2,355	3,810	6,159	11,980	5,244
Other lodging	2,160	2,197	2,241	2,589	2,647	2,108	1,400	1,986
Utilities, fuels, and public services	505	509	228	216	313	476	1,309	485
Household operations	2,684	2,683	1,661	2,209	2,585	3,106	3,851	2,691
Housekeeping supplies	706	736	237	415	610	768	1,650	563
Household furnishings and equipment	545	606	306	428	501	929	865	395
Apparel and services	1,518	1,602	544	904	1,277	1,795	3,484	1,254
Transportation	7,759	7,984	3,285	5,013	7,472	10,369	13,769	6,727
Vehicle purchases (net outlay)	3,665	3,778	1,603	2,322	3,588	5,083	6,288	3,134
Gasoline and motor oil	1,235	1,252	581	907	1,245	1,569	1,957	1,154
Other vehicle expenses	2,471	2,550	938	1,570	2,336	3,244	4,657	2,120
Public transportation	389	404	162	215	303	472	866	320
Health care	2,350	2,410	1,402	2,183	2,506	2,692	3,262	2,095
Entertainment	2,079	2,167	813	1,103	1,644	2,659	4,608	1,745
Personal care products and services	526	562	306	417	493	644	947	433
Reading	139	145	69	97	120	168	271	107
Education	752	771	663	364	437	662	1,729	676
Tobacco products and smoking supplies	320	334	238	331	390	410	299	260
Miscellaneous	792	846	373	625	756	1,020	1,456	572
Cash contributions	1,277	1,366	449	862	1,121	1,558	2,834	862
Personal insurance and pensions	3,899	4,593	512	1,484	3,213	5,776	11,967	644
Life and other personal insurance	406	425	159	243	340	477	903	320
Pensions and Social Security	3,493	4,169	353	1,242	2,873	5,298	11,064	324

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
n.a. Not applicable.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and over
Number of consumer units (in thousands)	92,388	3,882	7,051	8,007	7,068	12,312	10,727	8,873	13,521	20,947
Consumer unit characteristics:										
Income before taxes ¹	\$49,430	\$1,613	\$7,725	\$12,426	\$17,328	\$24,495	\$34,423	\$44,443	\$58,933	\$115,629
Age of reference person	48.1	38.9	51.1	55.9	53.0	50.4	47.7	46.4	45.3	45.4
Average number in consumer unit:										
Persons	2.5	1.7	1.7	1.8	2.1	2.3	2.5	2.6	2.8	3.1
Children under 18	.7	.4	.4	.4	.5	.6	.6	.7	.8	.9
Persons 65 and over	.3	.2	.4	.5	.5	.5	.3	.2	.2	.1
Earners	1.4	.9	.6	.7	.9	1.0	1.3	1.5	1.8	2.0
Vehicles	2.0	1.0	.9	1.2	1.4	1.6	2.0	2.1	2.5	2.9
Percent homeowner	66	30	39	51	54	58	64	69	78	88
Average annual expenditures	\$42,557	\$19,699	\$16,488	\$20,918	\$25,015	\$28,836	\$35,095	\$41,787	\$50,406	\$76,627
Food	5,612	3,485	2,865	3,238	3,768	4,349	4,881	5,502	6,548	8,874
Food at home	3,217	2,206	1,838	2,317	2,483	2,768	3,006	3,241	3,555	4,524
Cereals and bakery products	471	321	272	347	383	403	431	454	519	666
Meats, poultry, fish, and eggs	815	612	478	640	615	729	782	807	896	1,099
Dairy products	345	227	215	233	275	294	315	371	377	481
Fruits and vegetables	568	386	311	418	447	502	527	559	612	807
Other food at home	1,018	660	562	678	762	840	951	1,050	1,151	1,471
Food away from home	2,395	1,278	1,027	922	1,286	1,581	1,875	2,261	2,994	4,350
Alcoholic beverages	415	197	174	155	192	275	346	433	453	780
Housing	13,481	6,776	6,073	7,100	8,540	9,595	11,240	13,159	15,276	23,695
Shelter	7,854	4,124	3,536	4,066	4,954	5,368	6,451	7,671	8,581	14,212
Owned dwellings	5,148	1,506	1,164	1,588	2,165	2,511	3,547	4,720	6,047	11,502
Rented dwellings	2,197	2,181	2,202	2,305	2,583	2,640	2,601	2,604	2,082	1,461
Other lodging	509	437	169	173	206	217	304	346	452	1,249
Utilities, fuels, and public services	2,683	1,451	1,558	1,889	2,068	2,316	2,526	2,749	3,126	3,782
Household operations	736	188	201	304	314	477	575	688	753	1,571
Housekeeping supplies	606	377	284	294	411	432	490	523	1,046	847
Household furnishings and equipment	1,602	636	494	547	792	1,001	1,198	1,529	1,770	3,283
Apparel and services	1,872	1,349	713	994	1,131	1,176	1,497	1,692	2,043	3,469
Transportation	7,984	2,975	2,591	3,951	4,752	5,275	7,041	8,651	10,555	13,487
Vehicle purchases (net outlay)	3,778	1,253	1,153	2,053	2,416	2,323	3,343	4,292	5,191	6,198
Gasoline and motor oil	1,252	604	499	649	796	987	1,261	1,289	1,592	1,927
Other vehicle expenses	2,550	934	781	1,085	1,365	1,734	2,172	2,688	3,302	4,527
Public transportation	404	183	158	165	176	231	264	382	471	834
Health care	2,410	1,060	1,139	1,854	2,118	2,289	2,379	2,598	2,672	3,230
Entertainment	2,167	867	721	859	1,002	1,187	1,561	1,924	2,641	4,457
Personal care products and services	562	300	252	351	386	432	464	551	655	915
Reading	145	61	58	86	83	106	109	140	170	262
Education	771	1,394	552	377	448	311	388	536	619	1,653
Tobacco products and smoking supplies	334	191	244	249	298	364	390	401	422	302
Miscellaneous	846	391	318	407	501	675	808	778	1,035	1,417
Cash contributions	1,366	350	437	507	800	981	1,093	1,182	1,560	2,704
Personal insurance and pensions	4,593	302	350	790	995	1,822	2,898	4,239	5,756	11,382
Life and other personal insurance	425	125	134	213	211	259	324	385	469	867
Pensions and Social Security	4,169	177	216	577	784	1,563	2,574	3,854	5,287	10,515

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

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	112,108	8,737	18,988	24,394	22,691	15,314	21,983	11,216	10,767
Consumer unit characteristics:									
Income before taxes ¹	\$49,430	\$20,773	\$49,133	\$61,532	\$64,974	\$53,162	\$29,711	\$35,118	\$23,890
Age of reference person	48.1	21.3	29.8	39.7	49.2	59.1	75.0	69.4	80.8
Average number in consumer unit:									
Persons	2.5	1.9	2.9	3.2	2.7	2.1	1.7	1.9	1.5
Children under 18 .....	.7	.4	1.1	1.3	.6	.2	.1	.1	(²)
Persons 65 and over .....	.3	(²)	(²)	(²)	(²)	.1	1.4	1.4	1.3
Earners	1.4	1.3	1.5	1.7	1.8	1.3	.5	.6	.3
Vehicles	2.0	1.1	1.8	2.2	2.4	2.2	1.5	1.9	1.2
Percent homeowner	66	15	49	68	76	81	80	84	77
Average annual expenditures	\$40,677	\$24,229	\$40,318	\$48,330	\$48,748	\$44,330	\$28,105	\$32,243	\$23,759
Food	5,375	3,621	5,471	6,314	6,228	5,559	3,910	4,479	3,302
Food at home	3,099	1,926	3,093	3,601	3,528	3,114	2,548	2,877	2,195
Cereals and bakery products	450	287	442	542	500	423	386	418	352
Meats, poultry, fish, and eggs	798	460	817	918	929	807	641	745	529
Dairy products	328	200	324	392	367	325	274	301	244
Fruits and vegetables	552	338	522	597	627	591	510	556	461
Other food at home	970	640	988	1,153	1,106	967	738	858	609
Food away from home	2,276	1,696	2,378	2,712	2,700	2,445	1,362	1,602	1,107
Alcoholic beverages	376	394	395	367	465	420	237	324	144
Housing	13,283	7,436	13,727	16,350	15,476	13,831	9,176	10,052	8,257
Shelter	7,829	4,851	8,470	9,902	9,223	7,667	4,834	5,299	4,350
Owned dwellings	5,165	830	4,701	7,105	6,787	5,595	3,162	3,849	2,447
Rented dwellings	2,160	3,644	3,476	2,351	1,733	1,303	1,259	905	1,627
Other lodging	505	377	293	446	704	770	413	545	275
Utilities, fuels, and public services	2,684	1,348	2,503	3,026	3,106	2,953	2,371	2,590	2,142
Household operations	706	198	895	1,010	613	561	602	486	723
Housekeeping supplies	545	226	389	589	633	838	466	547	379
Household furnishings and equipment	1,518	812	1,469	1,823	1,900	1,811	903	1,131	663
Apparel and services	1,749	1,365	1,989	2,101	2,029	1,791	972	1,252	674
Transportation	7,759	5,102	8,423	9,400	9,173	8,449	4,481	5,731	3,178
Vehicle purchases (net outlay)	3,665	2,635	4,269	4,592	4,203	3,882	1,818	2,430	1,180
Gasoline and motor oil	1,235	903	1,257	1,473	1,495	1,292	777	970	575
Other vehicle expenses	2,471	1,339	2,505	2,935	3,055	2,735	1,586	1,945	1,212
Public transportation	389	225	392	400	421	540	300	386	211
Health care	2,350	640	1,417	1,980	2,550	3,007	3,586	3,588	3,584
Entertainment	2,079	1,212	2,027	2,685	2,565	2,297	1,139	1,371	896
Personal care products and services	526	329	488	615	588	557	451	509	390
Reading	139	57	103	135	167	181	147	161	134
Education	752	1,664	571	738	1,208	589	202	289	112
Tobacco products and smoking supplies	320	286	315	376	415	361	152	220	81
Miscellaneous	792	422	678	841	989	930	686	794	572
Cash contributions	1,277	319	743	1,247	1,571	1,520	1,679	1,620	1,740
Personal insurance and pensions	3,899	1,382	3,972	5,183	5,323	4,838	1,286	1,853	696
Life and other personal insurance	406	51	230	409	559	595	407	521	287
Pensions and Social Security	3,493	1,331	3,742	4,774	4,764	4,243	880	1,332	409

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

² Value less than 0.05.

Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	All consumer units	One person	Two or more persons				
			Total two or more persons	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands)	112,108	33,055	79,053	34,849	17,308	15,822	11,074
Consumer unit characteristics:							
Income before taxes ¹	\$49,430	\$27,042	\$59,020	\$52,694	\$60,077	\$67,755	\$64,954
Age of reference person	48.1	51.3	46.7	52.7	43.8	41.0	40.7
Average number in consumer unit:							
Persons	2.5	1.0	3.1	2.0	3.0	4.0	5.6
Children under 18 .....	.7	(²)	.9	.1	.8	1.6	2.8
Persons 65 and over .....	.3	.3	.3	.5	.2	.1	.1
Earners	1.4	.6	1.7	1.2	1.8	2.0	2.3
Vehicles	2.0	1.0	2.3	2.2	2.3	2.5	2.6
Percent homeowner	66	51	73	74	69	74	71
Average annual expenditures							
Food	\$40,677	\$24,190	\$47,508	\$41,797	\$48,098	\$54,033	\$55,501
Food at home	5,375	2,913	6,367	5,318	6,361	7,445	8,302
Cereals and bakery products	3,099	1,558	3,718	2,943	3,733	4,431	5,247
Meats, poultry, fish, and eggs	450	225	541	413	523	660	821
Dairy products	798	359	975	767	986	1,148	1,400
Fruits and vegetables	328	166	394	307	398	480	552
Other food at home	552	292	656	547	650	754	893
Food away from home	970	515	1,152	910	1,176	1,389	1,580
Alcoholic beverages	2,276	1,356	2,649	2,375	2,628	3,014	3,055
Housing	376	285	413	453	399	389	334
Shelter	13,283	8,619	15,224	13,380	15,183	17,636	17,660
Owned dwellings	7,829	5,465	8,818	7,728	8,847	10,299	10,088
Rented dwellings	5,165	2,605	6,235	5,225	6,121	7,809	7,344
Other lodging	2,160	2,538	2,002	1,839	2,234	1,957	2,214
Utilities, fuels, and public services	505	322	581	664	492	532	529
Household operations	2,684	1,712	3,091	2,736	3,114	3,418	3,702
Housekeeping supplies	706	400	834	513	977	1,267	998
Household furnishings and equipment	545	270	656	677	551	676	722
Apparel and services	1,518	772	1,826	1,725	1,695	1,976	2,151
Transportation	1,749	921	2,086	1,559	2,247	2,380	3,150
Vehicle purchases (net outlay)	7,759	3,890	9,377	8,110	10,003	10,685	10,510
Gasoline and motor oil	3,665	1,662	4,502	3,805	4,994	5,177	4,966
Other vehicle expenses	1,235	646	1,481	1,257	1,512	1,713	1,809
Public transportation	2,471	1,306	2,957	2,591	3,099	3,318	3,366
Health care	389	276	436	458	397	476	369
Entertainment	2,350	1,522	2,696	3,010	2,496	2,472	2,340
Personal care products and services	2,079	1,193	2,448	2,115	2,308	2,928	3,038
Reading	526	310	614	557	611	682	706
Education	139	108	151	162	143	150	132
Tobacco products and smoking supplies	752	562	831	491	935	1,156	1,279
Miscellaneous	320	210	367	327	418	352	434
Cash contributions	792	602	872	797	859	926	1,049
Personal insurance and pensions	1,277	998	1,394	1,516	1,203	1,242	1,523
Life and other personal insurance	3,899	2,055	4,670	4,002	4,932	5,590	5,043
Pensions and Social Security	406	183	499	492	499	520	493
	3,493	1,872	4,170	3,510	4,433	5,071	4,550

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

² Value less than 0.05.

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands) ...	56,265	23,118	28,790	5,547	15,206	8,036	4,357	6,730	49,112
Consumer unit characteristics:									
Income before taxes ¹	\$67,155	\$58,967	\$73,918	\$67,587	\$72,720	\$81,042	\$65,866	\$26,966	\$32,469
Age of reference person	48.4	56.9	41.6	32.2	39.8	51.3	48.1	37.2	49.2
Average number in consumer unit:									
Persons	3.2	2.0	3.9	3.5	4.1	3.9	5.0	2.9	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.1	.6	1.5	1.8	.2
Persons 65 and over .....	.3	.6	.1	(²)	(²)	.2	.5	(²)	.3
Earners	1.7	1.2	2.0	1.7	1.9	2.6	2.4	1.0	1.0
Vehicles	2.6	2.4	2.7	2.2	2.6	3.3	2.7	1.2	1.3
Percent homeowner	82	86	80	69	81	87	76	40	52
Average annual expenditures	\$52,334	\$45,557	\$57,835	\$52,779	\$58,104	\$60,860	\$52,484	\$30,185	\$28,627
Food	6,881	5,676	7,785	6,348	8,041	8,324	7,661	4,745	3,659
Food at home	3,987	3,160	4,528	3,940	4,664	4,690	5,030	3,057	2,033
Cereals and bakery products	579	442	676	560	708	697	711	461	292
Meats, poultry, fish, and eggs	1,025	813	1,146	942	1,163	1,263	1,409	832	520
Dairy products	426	329	497	454	517	487	506	318	212
Fruits and vegetables	714	602	779	711	789	808	914	498	364
Other food at home	1,242	974	1,431	1,274	1,487	1,434	1,491	948	645
Food away from home	2,894	2,516	3,257	2,408	3,376	3,634	2,630	1,688	1,625
Alcoholic beverages	441	479	432	340	436	490	295	146	331
Housing	16,649	14,422	18,460	19,141	18,619	17,697	16,506	11,022	9,716
Shelter	9,578	8,110	10,795	11,269	10,912	10,247	9,323	6,513	6,007
Owned dwellings	7,411	6,114	8,536	8,506	8,728	8,196	6,860	3,102	2,874
Rented dwellings	1,451	1,157	1,611	2,384	1,600	1,097	1,962	3,280	2,818
Other lodging	715	840	648	379	584	954	501	131	314
Utilities, fuels, and public services	3,271	2,915	3,478	2,979	3,491	3,797	3,787	2,471	2,042
Household operations	943	553	1,264	2,320	1,221	615	891	814	419
Housekeeping supplies	754	817	712	552	724	804	687	337	324
Household furnishings and equipment	2,104	2,027	2,212	2,021	2,271	2,234	1,819	886	925
Apparel and services	2,218	1,633	2,643	2,630	2,689	2,565	2,636	1,885	1,172
Transportation	10,199	8,592	11,425	10,467	11,203	12,506	10,629	5,549	5,266
Vehicle purchases (net outlay)	4,795	3,898	5,513	5,391	5,512	5,600	4,806	2,833	2,484
Gasoline and motor oil	1,621	1,345	1,807	1,494	1,761	2,112	1,852	912	837
Other vehicle expenses	3,287	2,818	3,649	3,176	3,491	4,274	3,400	1,645	1,647
Public transportation	496	531	455	406	439	521	571	159	298
Health care	3,110	3,614	2,716	2,233	2,676	3,127	3,027	1,252	1,629
Entertainment	2,762	2,265	3,213	2,425	3,593	3,037	2,447	1,362	1,391
Personal care products and services	662	608	711	549	757	736	641	428	379
Reading	174	192	166	132	169	184	130	72	107
Education	952	490	1,366	336	1,246	2,303	675	454	563
Tobacco products and smoking supplies ...	336	286	344	275	318	440	548	262	311
Miscellaneous	921	865	949	913	827	1,205	1,034	569	675
Cash contributions	1,646	1,909	1,481	1,037	1,399	1,941	1,335	374	979
Personal insurance and pensions	5,384	4,524	6,144	5,952	6,129	6,304	4,920	2,066	2,448
Life and other personal insurance	605	634	592	424	609	675	539	182	209
Pensions and Social Security	4,779	3,891	5,552	5,528	5,520	5,629	4,381	1,883	2,239

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

² Value less than 0.05.

n.a. Not applicable.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

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
Number of consumer units (in thousands)	112,108	12,289	20,766	9,448	22,535	36,558	10,512
Consumer unit characteristics:							
Income before taxes ¹	\$49,430	\$14,653	\$33,475	\$25,671	\$44,393	\$70,448	\$79,070
Age of reference person	48.1	67.3	41.8	64.7	46.9	42.3	45.8
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.3	2.9	3.1	4.4
Children under 18 .....	.7	n.a.	n.a.	.4	1.0	.9	1.1
Persons 65 and over .....	.3	.7	.1	1.2	.3	.1	.1
Earners	1.4	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles	2.0	.8	1.2	1.8	2.0	2.5	3.2
Percent homeowner	66	61	45	78	66	74	78
Average annual expenditures	\$40,677	\$17,607	\$28,077	\$29,721	\$39,923	\$52,991	\$60,844
Food	5,375	2,383	3,223	4,542	5,650	6,729	8,381
Food at home	3,099	1,620	1,521	2,959	3,546	3,704	4,884
Cereals and bakery products	450	240	216	460	525	525	711
Meats, poultry, fish, and eggs	798	387	344	738	931	967	1,328
Dairy products	328	175	161	316	386	392	494
Fruits and vegetables	552	314	279	563	641	635	859
Other food at home	970	504	522	882	1,063	1,184	1,493
Food away from home	2,276	763	1,702	1,584	2,103	3,025	3,497
Alcoholic beverages	376	113	385	208	320	491	528
Housing	13,283	7,030	9,559	9,825	13,324	17,101	17,640
Shelter	7,829	3,973	6,349	5,113	7,700	10,074	10,175
Owned dwellings	5,165	1,890	3,028	3,278	4,995	7,384	7,560
Rented dwellings	2,160	1,903	2,914	1,293	2,229	2,084	1,864
Other lodging	505	180	406	542	476	606	752
Utilities, fuels, and public services	2,684	1,666	1,739	2,553	2,865	3,169	3,788
Household operations	706	608	277	505	681	1,069	636
Housekeeping supplies	545	272	268	541	551	710	798
Household furnishings and equipment	1,518	511	926	1,113	1,526	2,079	2,243
Apparel and services	1,749	612	1,103	1,037	1,839	2,351	2,665
Transportation	7,759	2,173	4,906	5,330	7,576	10,384	13,372
Vehicle purchases (net outlay)	3,665	816	2,163	2,382	3,699	4,960	6,538
Gasoline and motor oil	1,235	395	795	906	1,214	1,607	2,133
Other vehicle expenses	2,471	799	1,606	1,664	2,333	3,330	4,159
Public transportation	389	164	342	377	330	487	541
Health care	2,350	2,064	1,201	3,827	2,544	2,498	2,693
Entertainment	2,079	701	1,484	1,265	2,037	2,801	3,172
Personal care products and services	526	286	325	458	565	654	722
Reading	139	97	114	140	133	162	164
Education	752	269	736	251	576	858	1,806
Tobacco products and smoking supplies	320	142	250	210	324	387	529
Miscellaneous	792	439	698	608	731	975	1,052
Cash contributions	1,277	938	1,034	1,471	1,235	1,398	1,649
Personal insurance and pensions	3,899	361	3,058	550	3,070	6,202	6,470
Life and other personal insurance	406	171	190	415	452	534	556
Pensions and Social Security	3,493	189	2,868	135	2,618	5,668	5,914

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary. n.a. Not applicable.

Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	All consumer units	Housing tenure		Type of area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Number of consumer units (in thousands) ...	112,108	74,419	37,689	98,386	13,722	98,553	13,554	10,500	101,608
Consumer unit characteristics:									
Income before taxes ¹	\$49,430	\$59,345	\$30,386	\$50,985	\$38,376	\$51,177	\$35,944	\$37,360	\$50,742
Age of reference person	48.1	52.0	40.4	47.6	51.3	48.4	45.6	42.2	48.7
Average number in consumer unit:									
Persons	2.5	2.6	2.2	2.5	2.5	2.5	2.7	3.3	2.4
Children under 18 .....	.7	.7	.6	.7	.6	.6	.9	1.1	.6
Persons 65 and over .....	.3	.4	.1	.3	.4	.3	.2	.2	.3
Earners	1.4	1.4	1.2	1.4	1.4	1.4	1.3	1.6	1.3
Vehicles	2.0	2.3	1.2	1.9	2.5	2.1	1.3	1.7	2.0
Percent homeowner	66	100	n.a.	64	82	69	48	48	68
Average annual expenditures	\$40,677	\$46,908	\$28,372	\$41,600	\$34,067	\$42,135	\$30,136	\$34,742	\$41,295
Food	5,375	6,009	4,123	5,465	4,739	5,542	4,186	5,666	5,349
Food at home	3,099	3,454	2,397	3,129	2,884	3,159	2,669	3,643	3,047
Cereals and bakery products	450	501	350	455	414	459	390	498	446
Meats, poultry, fish, and eggs	798	881	636	804	756	789	862	1,057	774
Dairy products	328	370	247	330	317	342	232	385	323
Fruits and vegetables	552	613	432	562	485	565	460	720	536
Other food at home	970	1,090	732	978	913	1,004	725	982	968
Food away from home	2,276	2,555	1,725	2,336	1,855	2,383	1,517	2,023	2,302
Alcoholic beverages	376	402	324	395	241	402	190	301	383
Housing	13,283	15,058	9,777	13,771	9,780	13,633	10,756	11,841	13,431
Shelter	7,829	8,458	6,588	8,277	4,622	8,043	6,279	7,372	7,877
Owned dwellings	5,165	7,752	56	5,389	3,559	5,432	3,223	3,567	5,330
Rented dwellings	2,160	67	6,293	2,358	739	2,065	2,852	3,645	2,006
Other lodging	505	639	239	530	324	546	204	161	540
Utilities, fuels, and public services	2,684	3,155	1,755	2,701	2,565	2,673	2,768	2,413	2,712
Household operations	706	876	370	751	381	733	509	407	737
Housekeeping supplies	545	674	291	511	790	578	313	471	552
Household furnishings and equipment	1,518	1,896	773	1,532	1,422	1,606	887	1,179	1,553
Apparel and services	1,749	1,942	1,369	1,814	1,292	1,756	1,704	2,097	1,716
Transportation	7,759	8,972	5,365	7,787	7,562	8,077	5,447	6,769	7,861
Vehicle purchases (net outlay)	3,665	4,238	2,533	3,647	3,796	3,836	2,420	3,130	3,720
Gasoline and motor oil	1,235	1,413	883	1,211	1,411	1,278	925	1,261	1,232
Other vehicle expenses	2,471	2,886	1,651	2,510	2,187	2,553	1,875	2,062	2,513
Public transportation	389	435	298	420	168	411	228	317	396
Health care	2,350	2,921	1,223	2,315	2,606	2,490	1,339	1,366	2,452
Entertainment	2,079	2,501	1,246	2,124	1,755	2,211	1,124	1,409	2,148
Personal care products and services	526	598	384	541	418	531	488	492	529
Reading	139	166	84	145	95	148	67	60	147
Education	752	774	708	806	363	792	463	488	779
Tobacco products and smoking supplies ...	320	307	347	307	419	336	210	186	334
Miscellaneous	792	895	589	808	683	818	606	628	809
Cash contributions	1,277	1,588	663	1,300	1,112	1,327	917	612	1,346
Personal insurance and pensions	3,899	4,773	2,171	4,023	3,003	4,072	2,640	2,827	4,009
Life and other personal insurance	406	524	173	407	398	419	312	196	428
Pensions and Social Security	3,493	4,249	1,998	3,616	2,605	3,653	2,328	2,631	3,581

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
n.a. Not applicable.

Table 8. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	112,108	21,313	25,883	40,004	24,907
Consumer unit characteristics:					
Income before taxes ¹	\$49,430	\$53,983	\$49,197	\$45,641	\$52,016
Age of reference person	48.1	49.1	48.4	48.1	46.8
Average number in consumer unit:					
Persons	2.5	2.5	2.5	2.5	2.6
Children under 18 .....	.7	.6	.7	.6	.7
Persons 65 and over .....	.3	.3	.3	.3	.3
Earners	1.4	1.3	1.4	1.3	1.4
Vehicles	2.0	1.7	2.2	1.9	2.1
Percent homeowner	66	64	70	68	62
Average annual expenditures					
Food	\$40,677	\$42,390	\$40,601	\$37,281	\$44,728
Food at home	5,375	5,813	5,180	5,102	5,630
Cereals and bakery products	3,099	3,296	2,932	2,961	3,317
Meats, poultry, fish, and eggs	450	498	435	421	469
Dairy products	798	878	706	809	807
Fruits and vegetables	328	348	320	300	365
Other food at home	552	605	490	511	635
Food away from home	970	967	981	919	1,041
Alcoholic beverages	2,276	2,517	2,247	2,141	2,314
Housing	376	458	410	282	420
Shelter	13,283	14,558	12,641	11,766	15,297
Owned dwellings	7,829	8,962	7,097	6,478	9,792
Rented dwellings	5,165	5,793	4,944	4,322	6,211
Other lodging	2,160	2,567	1,657	1,744	3,003
Utilities, fuels, and public services	505	602	496	412	578
Household operations	2,684	2,750	2,682	2,775	2,485
Housekeeping supplies	706	804	570	690	787
Household furnishings and equipment	545	498	709	489	506
Apparel and services	1,518	1,544	1,583	1,333	1,727
Transportation	1,749	1,965	1,728	1,592	1,836
Vehicle purchases (net outlay)	7,759	7,185	8,133	7,393	8,449
Gasoline and motor oil	3,665	3,036	4,034	3,591	3,937
Other vehicle expenses	1,235	1,081	1,269	1,238	1,325
Public transportation	2,471	2,456	2,487	2,299	2,742
Health care	389	612	342	265	445
Entertainment	2,350	2,207	2,383	2,431	2,310
Personal care products and services	2,079	2,287	2,143	1,705	2,436
Reading	526	518	517	509	569
Education	139	165	149	103	162
Tobacco products and smoking supplies	752	1,062	718	487	947
Miscellaneous	320	315	396	321	247
Cash contributions	792	733	776	764	905
Personal insurance and pensions	1,277	1,199	1,363	1,193	1,389
Life and other personal insurance	3,899	3,924	4,065	3,632	4,132
Pensions and Social Security	406	460	448	389	345
	3,493	3,464	3,617	3,243	3,787

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

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

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)	5,106	74,695	27,104	20,964	10,704	4,885	11,038	19,204	13,102
Consumer unit characteristics:									
Income before taxes ¹	\$54,787	\$57,422	\$80,469	\$49,363	\$35,108	\$50,401	\$40,214	\$26,399	\$32,298
Age of reference person	52.2	41.9	43.1	40.7	41.3	41.0	42.4	72.5	45.8
Average number in consumer unit:									
Persons	2.5	2.7	2.6	2.6	2.7	2.8	2.9	1.7	2.7
Children under 18 .....	.6	.8	.7	.7	.8	.9	.9	.1	.8
Persons 65 and over .....	.4	.1	.1	.1	.1	.1	.1	1.1	.2
Earners	1.7	1.7	1.7	1.7	1.7	1.8	1.8	.2	.7
Vehicles	2.3	2.1	2.2	2.0	1.8	2.5	2.2	1.6	1.6
Percent homeowner	79	64	73	60	49	67	59	81	56
Average annual expenditures									
Food	\$46,880	\$45,296	\$57,200	\$42,069	\$34,515	\$40,711	\$34,601	\$27,535	\$31,099
Food at home	5,906	5,835	6,797	5,497	5,114	5,480	4,939	3,798	4,810
Cereals and bakery products	3,063	3,244	3,526	3,035	3,127	3,261	3,038	2,519	3,122
Meats, poultry, fish, and eggs	433	467	516	438	453	450	418	384	458
Dairy products	766	839	851	798	847	937	834	616	843
Fruits and vegetables	322	340	377	318	315	335	316	277	338
Other food at home	535	568	648	510	542	535	521	501	539
Food away from home	1,007	1,030	1,134	971	971	1,003	949	740	945
Alcoholic beverages	2,842	2,591	3,271	2,462	1,986	2,219	1,902	1,279	1,689
Housing	500	436	554	374	323	428	369	208	224
Shelter	15,193	14,621	18,644	13,717	11,053	12,640	10,782	9,307	10,731
Owned dwellings	8,999	8,783	11,418	8,296	6,531	7,524	5,978	4,871	6,274
Rented dwellings	6,597	5,830	8,268	5,303	3,364	5,198	3,515	3,217	3,672
Other lodging	1,485	2,427	2,321	2,553	2,814	2,050	2,239	1,219	2,280
Utilities, fuels, and public services	917	526	829	440	353	276	224	435	323
Household operations	3,059	2,784	3,166	2,658	2,442	2,694	2,461	2,382	2,410
Housekeeping supplies	938	758	1,127	700	406	531	403	616	449
Household furnishings and equipment	539	578	644	511	452	452	716	477	459
Apparel and services	1,658	1,718	2,290	1,551	1,222	1,439	1,224	962	1,138
Transportation	1,788	2,004	2,532	1,906	1,618	1,447	1,507	899	1,515
Vehicle purchases (net outlay)	7,102	8,959	10,494	8,491	7,507	9,025	7,458	4,468	5,997
Gasoline and motor oil	2,576	4,332	4,854	4,183	3,905	4,458	3,691	1,793	3,029
Other vehicle expenses	1,334	1,387	1,519	1,320	1,180	1,539	1,322	779	1,000
Public transportation	2,693	2,822	3,460	2,625	2,207	2,779	2,245	1,553	1,722
Health care	498	418	661	362	215	247	200	343	246
Entertainment	3,628	2,058	2,538	1,955	1,559	1,786	1,679	3,482	1,859
Personal care products and services	2,441	2,366	3,178	2,200	1,659	2,001	1,532	1,254	1,499
Reading	561	563	713	545	442	435	398	435	434
Education	177	142	211	127	83	90	82	146	92
Tobacco products and smoking supplies	855	914	1,319	861	634	501	472	177	632
Miscellaneous	315	354	251	354	377	582	482	163	363
Cash contributions	1,144	843	1,106	730	654	895	570	657	565
Personal insurance and pensions	1,750	1,278	1,792	1,069	742	1,298	928	1,546	692
Life and other personal insurance	5,518	4,923	7,071	4,244	2,751	4,103	3,404	995	1,686
Pensions and Social Security	544	429	602	370	278	366	290	383	256
Pensions and Social Security	4,974	4,494	6,470	3,873	2,473	3,737	3,114	612	1,430

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

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2002

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 degree	Total	Bachelor's degree	Master's, professional, doctorate
Number of consumer units (in thousands)	112,108	82,690	17,075	31,961	23,260	10,395	29,417	19,082	10,335
Consumer unit characteristics:									
Income before taxes ¹	\$49,430	\$39,402	\$25,564	\$39,618	\$42,598	\$54,860	\$77,820	\$69,408	\$92,783
Age of reference person	48.1	48.7	54.9	49.7	43.9	46.1	46.4	45.0	49.1
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.5	2.4	2.6	2.5	2.5	2.5
Children under 18	.7	.7	.7	.7	.6	.7	.6	.6	.6
Persons 65 and over	.3	.3	.5	.3	.2	.2	.2	.2	.2
Earners	1.4	1.3	1.1	1.3	1.4	1.5	1.5	1.5	1.5
Vehicles	2.0	1.9	1.4	2.0	1.9	2.3	2.1	2.1	2.1
Percent homeowner	66	63	57	67	59	73	75	72	80
Average annual expenditures	\$40,677	\$34,631	\$24,930	\$33,708	\$38,654	\$44,406	\$57,384	\$53,732	\$64,118
Food	5,375	4,830	4,140	4,708	5,112	5,690	6,779	6,565	7,171
Food at home	3,099	2,925	2,896	2,917	2,868	3,134	3,535	3,439	3,709
Cereals and bakery products	450	424	405	422	423	462	516	499	546
Meats, poultry, fish, and eggs	798	790	843	800	732	808	819	808	838
Dairy products	328	306	298	303	305	327	385	375	404
Fruits and vegetables	552	497	523	487	480	531	690	646	768
Other food at home	970	908	827	905	928	1,006	1,126	1,111	1,153
Food away from home	2,276	1,905	1,245	1,791	2,244	2,556	3,244	3,126	3,462
Alcoholic beverages	376	303	185	273	372	433	561	538	604
Housing	13,283	11,194	8,288	10,800	12,336	14,644	19,111	17,759	21,607
Shelter	7,829	6,417	4,597	6,180	7,290	8,183	11,800	10,867	13,521
Owned dwellings	5,165	3,966	2,194	3,902	4,510	5,858	8,534	7,711	10,055
Rented dwellings	2,160	2,128	2,279	1,987	2,315	1,893	2,250	2,369	2,030
Other lodging	505	323	124	290	465	433	1,015	787	1,436
Utilities, fuels, and public services	2,684	2,533	2,211	2,597	2,515	2,902	3,111	3,018	3,282
Household operations	706	518	260	427	713	789	1,232	1,088	1,499
Housekeeping supplies	545	502	402	440	465	956	653	624	708
Household furnishings and equipment	1,518	1,224	819	1,156	1,353	1,814	2,315	2,162	2,598
Apparel and services	1,749	1,486	1,226	1,392	1,630	1,890	2,435	2,311	2,661
Transportation	7,759	6,947	4,826	6,983	7,743	8,546	10,035	9,678	10,694
Vehicle purchases (net outlay)	3,665	3,339	2,375	3,351	3,848	3,744	4,581	4,507	4,718
Gasoline and motor oil	1,235	1,180	902	1,212	1,229	1,430	1,390	1,355	1,453
Other vehicle expenses	2,471	2,180	1,396	2,201	2,369	2,983	3,282	3,170	3,489
Public transportation	389	248	154	218	297	389	782	645	1,033
Health care	2,350	2,147	1,797	2,208	2,149	2,535	2,914	2,740	3,234
Entertainment	2,079	1,683	872	1,588	2,071	2,433	3,176	3,021	3,462
Personal care products and services	526	464	350	453	530	535	691	674	724
Reading	139	102	55	96	127	138	242	204	311
Education	752	505	120	306	953	746	1,442	1,278	1,746
Tobacco products and smoking supplies	320	375	354	441	340	289	167	186	130
Miscellaneous	792	696	495	624	881	839	1,060	932	1,295
Cash contributions	1,277	959	607	951	1,046	1,373	2,170	2,012	2,462
Personal insurance and pensions	3,899	2,937	1,614	2,886	3,364	4,314	6,600	5,834	8,017
Life and other personal insurance	406	331	204	336	366	444	618	532	778
Pensions and Social Security	3,493	2,607	1,410	2,551	2,999	3,870	5,982	5,301	7,239

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