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Consumer Expenditures in 2005

Abstract

[Excerpt] Consumer units spent \$46,409, on average, in 2005, a 6.9-percent increase over the previous year. This was slightly higher than the 6.3-percent growth in spending from 2003 to 2004. However, the introduction of income imputation in 2004 accounted for approximately 30 percent of that annual change due to increases in the pensions and Social Security component of expenditures. The release of the 2005 data marks the availability of 2 years of directly comparable data that include imputed incomes. Consumer expenditures rose more than the 3.4-percent increase in the Consumer Price Index (CPI) for all items in 2005. This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey (CE).

Keywords

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

Comments

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Consumer Expenditures in 2005



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Consumer units¹ spent \$46,409, on average, in 2005, a 6.9-percent increase over the previous year. This was slightly higher than the 6.3-percent growth in spending from 2003 to 2004. However, the introduction of income imputation in 2004 accounted for approximately 30 percent of that annual change due to increases in the pensions and Social Security component of expenditures. The release of the 2005 data marks the availability of 2 years of directly comparable data that include imputed incomes. Consumer expenditures rose more than the 3.4-percent increase in the Consumer Price Index (CPI) for all items in 2005. This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey (CE).

Developments in 2005

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 of these showed increases in 2005. (See table A.) Increases for food (2.6 percent), housing (9.0 percent), transportation (7.0 percent), and personal insurance and pensions (7.9 percent) were statistically significant. Spending also increased for the remaining major categories—apparel and services (3.8 percent), healthcare (3.5 percent), and entertainment (7.7 percent)—but these changes were not statistically significant.

A 1.5-percent drop in spending on food at home was offset by an 8.2-percent increase in spending on food away from home, resulting in the 2.6-percent increase in total food expenditures in 2005. For comparison, overall spending on food increased 8.3 percent in 2004 after a slight decrease (0.7 percent) in 2003. The introduction of a new, more user-friendly diary questionnaire² in 2005 may have had an effect on the amount of spending reported in 2005, as well as on how the expenditures were distributed among the components. As a

result, expenditures on, for example, food, that were collected in the Diary Survey in 2005 may not be strictly comparable to earlier years. The drop in food at home expenditures in 2005 was driven by a significant decrease (13.1 percent) in spending on meats, poultry, fish and eggs. Other components of food at home also decreased—cereals and bakery products fell 1.5 percent, and fruits and vegetables declined 1.7 percent—but those changes were not statistically significant. Expenditures for two components of food at home increased in 2005: Dairy products were up 2.0 percent and other food at home increased by a significant 7.7 percent.

Data classified by income quintile show that the greatest increases in food spending were in the highest income quintiles, 6.4 percent in the fourth income quintile and 4.1 percent in the fifth income quintile. Spending on food at home increased for these two quintiles (3.0 percent in the fourth quintile and 0.5 percent in the fifth quintile), while it decreased among the lower three quintiles (3.1 percent in the lowest quintile, 5.0 percent in the second quintile, and 6.0 percent in the third quintile.) Spending on food away from home, which includes such items as restaurant meals and carry-out, catered affairs, and food on out-of-town trips, rose across all income quintiles.

The 9.0-percent increase in housing expenditures in 2005 was the largest in several years. Spending on housing rose 3.6 percent in 2004, 1.1 percent in 2003, and 2.1 percent in 2002. Housing accounted for 32.7 percent of total spending in 2005, making it the largest among major expenditure categories. Increases in spending for all components of housing contributed to the overall growth, but only the changes in shelter expenditures (10.1 percent) and spending for utilities, fuels, and public services (8.8 percent) were statistically significant. Data classified by the race of the reference person³ show that the percent increases in spending on housing in 2005 were similar among the white and all other races⁴ class (9.3 percent) and the Asian class (9.2 percent). Consumer units with a black or African-American reference person spent 5.5 percent more on

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

² The addition of check boxes, changes to section headings, and new cues for diary respondents were among the new features in 2005. See Figueroa, Eric, et al., "Is a user-friendly diary more effective? Findings from a field test" and To, Nhen, et al., "The efficacy of cues in an expenditure diary," *Consumer Expenditure Survey Anthology*, (Bureau of Labor Statistics, Report 981, April 2005), pp. 2-17.

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

⁴ All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaskan Native; approximately 1.3 percent reported more than one race.

housing in 2005 than in the previous year. For the white and all other races group, spending for all components of housing increased with shelter expenditures rising most (11.0 percent). Shelter is the largest component of housing for all consumer units, accounting for 58.1 percent of total housing expenditures in 2005. Consumer units in the Asian group also spent more for shelter (7.9 percent) in 2005, but the greatest increase in spending for that group was the 25.9-percent rise in expenditures for household furnishings and equipment. Spending on housekeeping supplies decreased 7.0 percent and 5.9 percent, respectively, among the Asian group and the black or African-American group. Spending on utilities, fuels, and public services (12.8 percent) and household operations (13.7 percent) increased more for consumer units with a black or African-American reference person than for other racial groups, while shelter spending rose just 1.8 percent for that group.

Spending on apparel and services increased for the second consecutive year, up 3.9 percent in 2005 after a 10.7-percent rise in 2004. Increases in expenditures for men's and boys' apparel (8.4 percent), apparel for children under the age of 2 years (3.8 percent), women's and girls' apparel (2.0 percent), and other apparel products and services, which includes such items as jewelry, watches, laundry, and dry cleaning (9.8 percent), contributed to the growth in overall apparel spending. Expenditures for footwear declined 2.7 percent in 2005. Data classified by size of consumer unit show that spending on apparel and services increased more than the overall U.S. average for consumer units with at least three persons—7.7 percent, 9.6 percent, and 12.2 percent for three-, four-, and five-person consumer units, respectively. Single consumers spent 3.3 percent more on apparel in 2005 than in 2004, and 2-person consumer units spent 5.7 percent less over the same period.

After remaining essentially unchanged in 2003 and 2004, transportation expenditures rose significantly in 2005, up 7.0 percent over the previous year. The significant increase in spending on gasoline and motor oil (26.0 percent), largely fueled this change. Over the same period, average prices for gasoline and motor oil increased a comparable 22.0 percent as measured by the CPI. Spending on vehicle purchases increased 4.3 percent following a 9.0-percent decrease in 2004. Vehicle purchases are typically large and infrequent so it is common to see wide fluctuations from year to year because even small changes in the percentage of consumer units buying vehicles can affect the overall mean expenditure. Spending on public transportation, which includes both intracity and intercity mass transit and taxi fares, airline fares, and ship fares, rose 1.6 percent. Data classified by region of residence show increases in transportation spending in the South and West of 10.5 percent and 12.3 percent, respectively. Spending on transportation was relatively stable in the Midwest region (0.6 percent) and up slightly in the Northeast region (1.4 percent).

Healthcare spending rose 3.5 percent in 2005, continuing a trend of increasing expenditures over the past several years—6.5 percent in 2004, 2.8 percent in 2003, and 7.7 percent in 2002. Among the components of healthcare, spending on drugs, which includes prescription drugs, nonprescription drugs, and vitamins, increased the most (8.5 percent). This was the largest increase since 2002 in drug expenditures, which increased 2.8 percent in 2004 and decreased 4.1 percent in 2003. Spending on health insurance (2.2 percent) and medical services (4.5 percent) also increased in 2005. Expenditures for medical supplies declined 7.9 percent. Data classified by age of the reference person show similar increases in healthcare spending among those with reference person under age 25 (7.6 percent) and those with reference person age 65 and older (7.5 percent.) However, while consumer units with reference person under age 25 spent \$704, on average, for healthcare in 2005 (2.5 percent of their total annual expenditures), those with reference person age 65 and older spent more than five times that amount—\$4,193, which accounted for 12.8 percent of their total spending.

The 7.7-percent increase in spending on entertainment in 2005 was not statistically significant. Spending on entertainment items is subject to large changes from year to year since, as is the case with vehicle purchases described above, the component includes expensive items such as recreational vehicles and boats that are purchased relatively infrequently. One component of entertainment, other entertainment supplies, equipment and services, which includes recreational vehicles, has a large standard error and is especially prone to fluctuation over time.

Spending on personal insurance and pensions increased 7.9 percent in 2005, following an 18.9-percent increase in 2004. However, as noted in the opening paragraph of this report, the change from 2003 to 2004 was attributed to the inclusion of consumer units with imputed incomes in 2004 resulting in an increase in the amount estimated for Social Security deductions. The 2005 change was also driven by an increase in the pensions and Social Security component (8.8 percent). Expenditures for life and other personal insurance decreased 2.3 percent. Data classified by region of residence show that spending on personal insurance and pensions increased most in the West (12.0 percent), followed by the South (7.8 percent), Midwest (6.5 percent), and Northeast (4.8 percent.) Spending on pensions and Social Security also increased most in the West (13.6 percent) and least in the Northeast (4.9 percent), and the percent changes in the South and Midwest were similar (8.0 percent and 8.4 percent, respectively.)

Among the remaining components of spending, significant changes in 2005 were shown for personal care products and services (-6.9 percent), tobacco products and smoking supplies (10.8 percent), cash contributions (18.1 percent), and miscellaneous expenditures (13.9 percent), which includes items such as legal and accounting fees,

Table A. Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 2003–2005

Item	2003	2004	2005	Percent Change	
				2003–2004	2004–2005
Number of consumer units (in thousands)	115,356	116,282	117,356		
Income before taxes ¹	\$51,128	\$54,453	\$58,712		
Averages:					
Age of reference person	48.4	48.5	48.6		
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	68	67		
Average annual expenditures	\$40,817	\$43,395	\$46,409	6.3	6.9
Food	5,340	5,781	5,931	8.3	2.6
Food at home	3,129	3,347	3,297	7.0	-1.5
Cereals and bakery products	442	461	445	4.3	-3.5
Meats, poultry, fish, and eggs	825	880	764	6.7	-13.6
Dairy products	328	371	378	13.1	-0.2
Fruits and vegetables	535	561	552	4.9	-1.6
Other food at home	999	1,075	1,158	7.6	7.7
Food away from home	2,211	2,434	2,634	10.1	8.2
Alcoholic beverages	391	459	426	17.4	-7.2
Housing	13,432	13,918	15,167	3.6	9.0
Shelter	7,887	7,998	8,805	1.4	10.1
Utilities, fuels, and public services	2,811	2,927	3,183	4.1	8.7
Household operations	707	753	801	6.5	6.4
Housekeeping supplies	529	594	611	12.3	2.9
Housefurnishings and equipment	1,497	1,646	1,767	10.0	7.4
Apparel and services	1,640	1,816	1,886	10.7	3.9
Transportation	7,781	7,801	8,344	.3	7.0
Vehicle purchases (net outlay)	3,732	3,397	3,544	-9.0	4.3
Gasoline and motor oil	1,333	1,598	2,013	19.9	26.0
Other vehicle expenses	2,331	2,365	2,339	1.5	-1.1
Public transportation	385	441	448	14.5	1.6
Healthcare	2,416	2,574	2,664	6.5	3.5
Entertainment	2,060	2,218	2,388	7.7	7.7
Personal care products and services	527	581	541	10.2	-6.9
Reading	127	130	126	2.4	-3.1
Education	783	905	940	15.6	3.9
Tobacco products and smoking supplies	290	288	319	-.7	10.8
Miscellaneous	606	690	808	13.9	17.1
Cash contributions	1,370	1,408	1,663	2.8	18.1
Personal insurance and pensions	4,055	4,823	5,204	18.9	7.9
Life and other personal insurance	397	390	381	-1.8	-2.3
Pensions and Social Security	3,658	4,433	4,823	21.2	8.8

¹ Income values are derived from “complete income reporters” only in 2003 (see glossary). Starting in 2004, income imputation

was introduced and incomes are estimated for all consumer units.

funeral expenses, and finance charges excluding those on mortgages and vehicles. Education expenditures increased 3.9 percent, but this change was not statistically significant. This component includes spending on college tuition, which can fluctuate substantially from year to year. Spending on the remaining components, alcoholic beverages and reading, decreased in 2005 by 7.1 percent and 2.7 percent, respectively.

Brief description of the Consumer Expenditure Survey

The current CE 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 regular revision of the CPI.

Table B. Percent distribution of total annual expenditures by major category, Consumer Expenditure Survey, 2002-2005

Item	2002	2003	2004	2005
Average annual expenditures	100.0	100.0	100.0	100.0
Food	13.2	13.1	13.3	12.8
Food at home	7.6	7.7	7.7	7.1
Food away from home	5.6	5.4	5.6	5.7
Alcoholic beverages .....	.9	1.0	1.1	.9
Housing	32.7	32.9	32.1	32.7
Apparel and services	4.3	4.0	4.2	4.1
Transportation	19.1	19.1	18.0	18.0
Vehicles	9.0	9.1	7.8	7.6
Gasoline and motor oil	3.0	3.3	3.7	4.3
Other transportation	7.0	6.7	6.5	6.0
Healthcare	5.8	5.9	5.9	5.7
Entertainment	5.1	5.0	5.1	5.1
Personal care products and services	1.3	1.3	1.3	1.2
Reading .....	.3	.3	.3	.3
Education	1.8	1.9	2.1	2.0
Tobacco products and smoking supplies .....	.8	.7	.7	.7
Miscellaneous	1.9	1.5	1.6	1.7
Cash contributions	3.1	3.4	3.2	3.6
Personal insurance and pensions	9.6	9.9	11.1	11.2
Life and other personal insurance	1.0	1.0	.9	.8
Pensions and Social Security	8.6	9.0	10.2	10.4

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, whether payment is or is not 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, 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 7,500 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 5 consecutive quarters. Data are collected on an ongoing basis in 102 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 for real property, automobiles, and major appliances, as well as those that 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 cov-

ered 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—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 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 presents the problem of 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.

Population coverage and definitions of components of the CE differ from those of the CPI. Consumer expenditure data cover the total population, whereas the CPI covers only the population in urban and metropolitan areas. In addition, homeownership is treated differently in the two surveys. Actual expenditures of homeowners 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 CUs 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 CU 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 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 4.9 percent between 2005 (annual average index) and October 2006 (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-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 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 1984–2005. 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. The most recent is *Consumer Expenditure Survey, 2002–2003*, Report 990, March 2006.

Other available data

The 2005 Diary and Interview Survey microdata—that is, data on individual consumer units—are available 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.

The Consumer Expenditure Survey has also begun publishing CE 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 recently published of these reports, is *Consumer Expenditure Survey Anthology, 2005*, Report 981, (Bureau of Labor Statistics, April 2005).

CE data also are available via the BLS fax-on-demand service, which provides information and data that may be accessed from a touch-tone phone 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 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. E-mail: (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 and payments for pensions and personal insurance.

Income. The combined income earned by all consumer unit members 14 years old or over during the 12 months preceding the interview. The components of income are wages and

salaries; self-employment income; Social Security and private and government retirement income; interest, dividends, 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 payments.

Complete income reporters. 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. Beginning with the introduction of income imputation with the publication of the 2004 tables, income data are available for all consumer units and data are no longer shown for complete income reporters.

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, 2005**

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)	117,356	23,441	23,477	23,448	23,497	23,494
Lower limit	n.a.	n.a.	\$17,579	\$33,381	\$53,358	\$85,147
Consumer unit characteristics:						
Income before taxes	\$58,712	\$9,676	\$25,546	\$42,622	\$67,813	\$147,737
Age of reference person	48.6	52.2	51.1	46.9	45.7	47.2
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.5	2.9	3.2
Children under 18 .....	.6	.4	.5	.7	.8	.8
Persons 65 and over .....	.3	.4	.4	.3	.2	.2
Earners	1.3	.5	.9	1.4	1.8	2.1
Vehicles	2.0	.9	1.5	2.0	2.5	2.9
Percent homeowner	67	42	57	67	80	92
Average annual expenditures	\$46,409	\$19,120	\$28,921	\$39,098	\$54,354	\$90,469
Food	5,931	3,047	4,064	5,295	7,194	10,051
Food at home	3,297	1,980	2,527	3,017	3,952	5,007
Cereals and bakery products	445	280	336	414	532	663
Meats, poultry, fish, and eggs	764	471	602	688	930	1,130
Dairy products	378	228	294	351	458	561
Fruits and vegetables	552	333	425	493	629	878
Other food at home	1,158	668	871	1,071	1,403	1,774
Food away from home	2,634	1,067	1,538	2,277	3,242	5,044
Alcoholic beverages	426	174	258	364	528	807
Housing	15,167	7,529	10,192	13,234	16,850	28,006
Shelter	8,805	4,479	5,756	7,632	9,721	16,423
Owned dwellings	5,958	1,628	2,600	4,573	7,203	13,771
Rented dwellings	2,345	2,718	2,985	2,809	2,033	1,181
Other lodging	502	133	170	250	484	1,470
Utilities, fuels, and public services	3,183	1,908	2,656	3,081	3,588	4,679
Household operations	801	258	425	579	887	1,852
Housekeeping supplies	611	301	404	548	751	1,052
Household furnishings and equipment	1,767	584	951	1,394	1,904	4,000
Apparel and services	1,886	857	1,198	1,509	2,159	3,704
Transportation	8,344	2,742	5,330	7,437	10,504	15,691
Vehicle purchases (net outlay)	3,544	878	2,115	3,000	4,611	7,107
Gasoline and motor oil	2,013	882	1,485	1,997	2,518	3,182
Other vehicle expenses	2,339	845	1,514	2,146	2,929	4,257
Public transportation	448	137	215	294	446	1,145
Healthcare	2,664	1,448	2,329	2,567	3,012	3,962
Entertainment	2,388	891	1,336	1,813	2,885	5,009
Personal care products and services	541	253	353	472	621	1,005
Reading	126	52	85	105	143	247
Education	940	530	314	439	911	2,504
Tobacco products and smoking supplies	319	260	339	377	342	278
Miscellaneous	808	312	485	707	1,060	1,475
Cash contributions	1,663	545	1,004	1,222	1,672	3,869
Personal insurance and pensions	5,204	481	1,632	3,555	6,473	13,862
Life and other personal insurance	381	112	170	261	404	957
Pensions and Social Security	4,823	369	1,463	3,295	6,069	12,904

n.a. Not applicable.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	4,482	6,421	8,473	7,514	14,712	13,925	11,451	16,956	33,422
Consumer unit characteristics:										
Income before taxes	\$58,712	\$796	\$7,818	\$12,574	\$17,423	\$24,920	\$34,625	\$44,659	\$59,110	\$126,761
Age of reference person	48.6	43.6	51.3	56.1	55.2	51.0	47.9	46.8	46.1	46.5
Average number in consumer unit:										
Persons	2.5	1.6	1.6	1.7	2.0	2.1	2.4	2.6	2.8	3.1
Children under 18 .....	.6	.4	.3	.4	.5	.5	.6	.7	.7	.8
Persons 65 and over .....	.3	.2	.3	.5	.5	.4	.3	.3	.2	.2
Earners	1.3	.5	.4	.5	.7	.9	1.2	1.4	1.7	2.0
Vehicles	2.0	.8	.8	1.0	1.3	1.5	1.8	2.1	2.4	2.8
Percent homeowner	67	36	33	48	53	56	61	68	76	89
Average annual expenditures	\$46,409	\$19,684	\$16,111	\$19,335	\$22,988	\$28,361	\$34,223	\$40,265	\$49,029	\$81,115
Food	5,931	3,078	2,753	3,206	3,228	3,949	4,540	5,238	6,563	9,251
Food at home	3,297	1,822	1,840	2,135	2,122	2,531	2,630	2,964	3,652	4,706
Cereals and bakery products	445	248	253	311	290	332	361	399	489	632
Meats, poultry, fish, and eggs	764	437	475	497	489	611	604	669	882	1,060
Dairy products	378	208	198	248	254	290	306	348	421	534
Fruits and vegetables	552	299	293	362	375	434	419	495	573	808
Other food at home	1,158	630	621	718	714	863	940	1,052	1,286	1,672
Food away from home	2,634	1,256	913	1,071	1,106	1,418	1,910	2,274	2,912	4,544
Alcoholic beverages	426	198	161	144	204	229	333	366	454	733
Housing	15,167	7,776	6,442	7,554	8,923	9,966	11,922	13,532	15,443	25,138
Shelter	8,805	4,844	3,878	4,415	5,062	5,698	6,787	7,771	8,956	14,723
Owned dwellings	5,958	2,126	1,020	1,638	2,060	2,533	3,607	4,702	6,320	12,126
Rented dwellings	2,345	2,453	2,761	2,677	2,893	2,984	2,971	2,800	2,272	1,382
Other lodging	502	264	97	100	109	180	209	269	363	1,215
Utilities, fuels, and public services	3,183	1,707	1,694	2,024	2,357	2,633	2,874	3,163	3,423	4,404
Household operations	801	252	193	265	350	420	502	605	751	1,611
Housekeeping supplies	611	266	251	309	389	393	460	546	667	963
Household furnishings and equipment	1,767	707	427	542	765	822	1,300	1,447	1,646	3,436
Apparel and services	1,886	1,006	766	918	819	1,112	1,473	1,440	1,978	3,233
Transportation	8,344	2,801	2,274	2,488	3,657	5,644	6,185	7,820	9,840	14,296
Vehicle purchases (net outlay)	3,544	988	781	580	1,192	2,460	2,289	3,221	4,423	6,362
Gasoline and motor oil	2,013	872	701	925	1,122	1,454	1,793	2,059	2,390	3,026
Other vehicle expenses	2,339	767	649	878	1,178	1,517	1,863	2,228	2,646	3,943
Public transportation	448	174	143	105	165	213	240	311	381	964
Healthcare	2,664	1,121	1,089	1,678	2,101	2,251	2,354	2,784	2,738	3,775
Entertainment	2,388	857	801	855	1,085	1,203	1,676	1,950	2,399	4,515
Personal care products and services	541	234	213	270	295	346	402	497	562	898
Reading	126	48	37	59	78	79	94	111	127	221
Education	940	1,189	465	381	215	301	366	494	644	2,123
Tobacco products and smoking supplies	319	239	260	258	299	326	391	364	372	286
Miscellaneous	808	310	183	373	412	412	693	688	985	1,357
Cash contributions	1,663	482	373	626	795	1,002	1,124	1,235	1,502	3,272
Personal insurance and pensions	5,204	346	295	523	876	1,542	2,671	3,745	5,420	12,016
Life and other personal insurance	381	96	73	129	152	168	208	274	340	817
Pensions and Social Security	4,823	250	222	394	723	1,374	2,463	3,471	5,080	11,199

Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	83,934	6,725	9,448	17,248	6,065	4,719	6,464
Consumer unit characteristics:								
Income before taxes	\$58,712	\$31,616	\$74,523	\$88,931	\$167,851	\$108,670	\$132,190	\$249,411
Age of reference person	48.6	49.4	44.8	46.2	47.4	47.2	47.2	47.7
Average number in consumer unit:								
Persons	2.5	2.2	3.0	3.1	3.2	3.2	3.2	3.2
Children under 18 .....	.6	.6	.8	.8	.8	.8	.8	.9
Persons 65 and over .....	.3	.4	.2	.2	.2	.2	.2	.1
Earners	1.3	1.1	1.8	2.0	2.1	2.1	2.2	2.0
Vehicles	2.0	1.6	2.5	2.8	2.9	2.8	2.9	3.0
Percent homeowner	67	59	82	88	93	91	93	95
Average annual expenditures								
Food	\$46,409	\$32,444	\$57,697	\$65,280	\$99,128	\$78,351	\$88,974	\$125,934
Food at home	5,931	4,535	7,421	8,060	10,702	9,349	10,171	12,324
Cereals and bakery products	3,297	2,698	4,043	4,244	5,261	4,940	5,152	5,630
Meats, poultry, fish, and eggs	445	366	548	578	700	686	699	712
Dairy products	764	639	894	998	1,168	1,131	1,153	1,213
Fruits and vegetables	378	312	472	484	590	553	572	636
Other food at home	552	443	661	704	932	785	941	1,058
Food away from home	1,158	940	1,467	1,481	1,871	1,785	1,787	2,011
Alcoholic beverages	2,634	1,836	3,378	3,816	5,442	4,409	5,020	6,693
Housing	426	297	514	610	896	665	718	1,235
Shelter	15,167	11,172	17,849	20,505	30,563	23,641	27,393	39,358
Owned dwellings	8,805	6,448	10,394	11,750	18,040	13,462	16,192	23,685
Rented dwellings	5,958	3,502	7,919	9,507	15,202	11,027	13,969	20,019
Other lodging	2,345	2,728	1,896	1,489	1,123	1,300	1,086	985
Utilities, fuels, and public services	502	218	579	754	1,715	1,135	1,137	2,681
Household operations	3,183	2,697	3,682	4,094	4,856	4,400	4,636	5,443
Housekeeping supplies	801	478	975	1,289	2,036	1,434	1,593	2,924
Household furnishings and equipment	611	461	718	811	1,158	1,105	1,144	1,216
Apparel and services	1,767	1,088	2,081	2,561	4,473	3,240	3,828	6,090
Transportation	1,886	1,327	2,147	2,503	4,097	2,998	3,573	5,490
Vehicle purchases (net outlay)	8,344	5,973	10,761	12,137	16,859	15,108	15,685	19,357
Gasoline and motor oil	3,544	2,422	4,517	5,093	7,777	7,388	6,940	8,753
Other vehicle expenses	2,013	1,610	2,603	2,935	3,242	3,168	3,214	3,332
Public transportation	2,339	1,699	3,126	3,456	4,529	3,756	4,443	5,316
Cash contributions	448	242	515	654	1,311	796	1,087	1,956
Healthcare	2,664	2,220	3,278	3,533	4,104	3,782	3,908	4,549
Entertainment	2,388	1,534	3,438	3,225	5,656	3,853	5,613	7,369
Personal care products and services	541	395	652	721	1,098	868	1,077	1,326
Reading	126	89	150	177	274	224	232	351
Education	940	468	1,247	1,247	2,947	2,040	2,100	4,414
Tobacco products and smoking supplies	319	332	274	341	260	324	238	216
Miscellaneous	808	589	1,013	1,107	1,627	1,334	1,379	2,081
Cash contributions	1,663	1,023	1,689	2,211	4,471	2,781	3,473	6,785
Personal insurance and pensions	5,204	2,492	7,265	8,904	15,573	11,384	13,414	21,079
Life and other personal insurance	381	208	422	582	1,100	628	740	1,805
Pensions and Social Security	4,823	2,284	6,843	8,322	14,473	10,756	12,675	19,274

Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	8,543	19,635	23,835	24,393	18,104	22,847	11,505	11,342
Consumer unit characteristics:									
Income before taxes	\$58,712	\$27,494	\$55,066	\$72,699	\$75,266	\$64,156	\$36,936	\$45,202	\$28,552
Age of reference person	48.6	21.5	29.5	39.7	49.3	59.3	75.2	69.1	81.4
Average number in consumer unit:									
Persons	2.5	2.1	2.8	3.2	2.7	2.1	1.7	1.9	1.5
Children under 18 .....	.6	.5	1.1	1.3	.6	.2	.1	.1	(¹)
Persons 65 and over .....	.3	(¹)	(¹)	(¹)	(¹)	.1	1.4	1.4	1.3
Earners	1.3	1.4	1.5	1.7	1.7	1.3	.5	.7	.2
Vehicles	2.0	1.3	1.8	2.1	2.4	2.2	1.6	1.9	1.2
Percent homeowner	67	19	48	69	75	82	80	83	78
Average annual expenditures	\$46,409	\$27,776	\$45,068	\$55,190	\$55,854	\$49,592	\$32,866	\$38,573	\$27,018
Food	5,931	3,933	5,639	7,359	6,980	6,202	4,163	4,899	3,388
Food at home	3,297	1,917	2,945	4,121	3,807	3,487	2,605	2,967	2,222
Cereals and bakery products	445	273	387	564	499	465	366	405	326
Meats, poultry, fish, and eggs	764	449	654	963	918	827	569	691	440
Dairy products	378	214	348	479	433	377	308	344	269
Fruits and vegetables	552	298	461	663	614	626	490	553	424
Other food at home	1,158	684	1,094	1,452	1,342	1,192	871	974	762
Food away from home	2,634	2,015	2,694	3,238	3,173	2,715	1,558	1,933	1,166
Alcoholic beverages	426	401	478	511	458	454	248	325	167
Housing	15,167	8,940	15,516	18,482	17,258	15,769	11,058	12,474	9,612
Shelter	8,805	5,538	9,491	10,835	10,281	8,686	5,836	6,423	5,240
Owned dwellings	5,958	1,263	5,206	7,936	7,686	6,650	3,903	4,664	3,132
Rented dwellings	2,345	4,085	4,043	2,473	1,826	1,290	1,492	1,140	1,850
Other lodging	502	190	241	427	770	747	440	619	258
Utilities, fuels, and public services	3,183	1,755	2,909	3,569	3,693	3,427	2,813	3,091	2,531
Household operations	801	387	1,004	1,145	668	689	650	677	623
Housekeeping supplies	611	242	504	716	717	736	534	644	418
Household furnishings and equipment	1,767	1,018	1,608	2,216	1,899	2,231	1,225	1,640	800
Apparel and services	1,886	1,577	2,082	2,365	2,318	1,784	957	1,313	584
Transportation	8,344	5,987	8,798	9,945	9,795	8,908	5,171	6,568	3,754
Vehicle purchases (net outlay)	3,544	2,721	3,949	4,407	3,945	3,756	2,007	2,608	1,398
Gasoline and motor oil	2,013	1,538	2,123	2,379	2,424	2,101	1,208	1,567	843
Other vehicle expenses	2,339	1,536	2,361	2,669	2,850	2,513	1,594	1,926	1,257
Public transportation	448	191	366	490	576	537	362	467	256
Healthcare	2,664	704	1,522	2,272	2,672	3,410	4,193	4,176	4,210
Entertainment	2,388	1,393	2,455	2,765	3,034	2,429	1,593	2,143	1,032
Personal care products and services	541	337	504	627	627	550	462	495	427
Reading	126	49	89	121	143	167	143	154	132
Education	940	1,359	779	931	1,769	733	211	256	165
Tobacco products and smoking supplies	319	308	307	357	427	336	165	228	102
Miscellaneous	808	263	697	791	949	981	839	1,037	635
Cash contributions	1,663	393	1,080	1,735	2,076	1,960	1,889	1,925	1,852
Personal insurance and pensions	5,204	2,133	5,123	6,929	7,348	5,909	1,775	2,580	959
Life and other personal insurance	381	45	219	397	474	541	403	449	357
Pensions and Social Security	4,823	2,088	4,903	6,532	6,874	5,368	1,372	2,132	601

¹ Value less than 0.05.

Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	34,339	83,017	37,489	18,451	15,807	11,270
Consumer unit characteristics:							
Income before taxes	\$58,712	\$30,290	\$70,468	\$62,195	\$74,069	\$78,183	\$81,275
Age of reference person	48.6	52.8	46.9	52.8	43.6	40.9	40.9
Average number in consumer unit:							
Persons	2.5	1.0	3.1	2.0	3.0	4.0	5.7
Children under 18 .....	.6	n.a.	.9	.1	.8	1.6	2.8
Persons 65 and over .....	.3	.3	.3	.5	.2	.1	.1
Earners	1.3	.6	1.6	1.3	1.8	2.0	2.2
Vehicles	2.0	1.1	2.3	2.2	2.4	2.5	2.5
Percent homeowner	67	53	73	75	70	74	73
Average annual expenditures							
Food	\$46,409	\$26,773	\$54,483	\$48,492	\$55,096	\$62,215	\$62,618
Food at home	5,931	3,073	7,085	5,851	7,088	8,622	9,078
Cereals and bakery products	3,297	1,638	3,965	3,142	3,925	4,846	5,583
Meats, poultry, fish, and eggs	445	227	533	411	513	666	793
Dairy products	764	332	938	738	941	1,140	1,332
Fruits and vegetables	378	193	453	350	448	556	668
Other food at home	552	290	657	543	645	780	889
Food away from home	1,158	597	1,384	1,100	1,378	1,704	1,901
Alcoholic beverages	2,634	1,435	3,120	2,709	3,163	3,776	3,495
Housing	426	327	466	507	485	412	377
Shelter	15,167	9,835	17,366	15,273	17,466	20,076	20,342
Owned dwellings	8,805	6,179	9,891	8,704	10,006	11,333	11,626
Rented dwellings	5,958	3,055	7,159	6,052	7,086	8,702	8,795
Other lodging	2,345	2,889	2,120	1,966	2,341	2,066	2,344
Utilities, fuels, and public services	502	235	612	686	579	566	487
Household operations	3,183	2,024	3,663	3,270	3,725	4,059	4,313
Housekeeping supplies	801	383	973	675	1,064	1,434	1,169
Household furnishings and equipment	611	321	728	673	682	843	824
Apparel and services	1,767	928	2,111	1,951	1,988	2,406	2,410
Transportation	1,886	980	2,253	1,657	2,441	2,850	3,123
Vehicle purchases (net outlay)	8,344	4,030	10,128	9,124	10,438	11,553	10,963
Gasoline and motor oil	3,544	1,395	4,433	4,043	4,639	5,044	4,536
Other vehicle expenses	2,013	1,032	2,419	2,043	2,524	2,802	2,964
Public transportation	2,339	1,336	2,753	2,489	2,796	3,160	2,992
Healthcare	448	267	523	549	479	548	471
Entertainment	2,664	1,750	3,042	3,359	2,815	2,786	2,718
Personal care products and services	2,388	1,335	2,822	2,622	2,615	3,152	3,364
Reading	541	328	628	583	626	732	631
Education	126	103	136	149	123	136	117
Tobacco products and smoking supplies	940	500	1,122	766	1,265	1,491	1,559
Miscellaneous	319	227	357	338	391	361	361
Cash contributions	808	563	909	947	852	887	908
Personal insurance and pensions	1,663	1,313	1,808	1,900	1,683	1,648	1,932
Life and other personal insurance	5,204	2,409	6,360	5,418	6,809	7,510	7,145
Pensions and Social Security	381	162	472	407	452	515	657
Pensions and Social Security	4,823	2,247	5,888	5,010	6,358	6,995	6,488

n.a. Not applicable.

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	59,337	25,293	29,528	5,659	15,477	8,393	4,516	6,902	51,117
Consumer unit characteristics:									
Income before taxes	\$79,679	\$69,453	\$87,527	\$76,205	\$89,981	\$90,635	\$85,635	\$33,286	\$37,806
Age of reference person	48.6	56.7	41.8	31.6	40.4	51.3	47.6	37.8	50.0
Average number in consumer unit:									
Persons	3.2	2.0	3.9	3.5	4.1	3.9	5.0	2.8	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.1	.6	1.5	1.7	.2
Persons 65 and over .....	.3	.6	.1	(¹)	(¹)	.2	.5	(¹)	.3
Earners	1.7	1.2	2.0	1.7	1.8	2.5	2.3	1.0	1.0
Vehicles	2.6	2.4	2.7	2.2	2.6	3.2	2.7	1.2	1.4
Percent homeowner	83	86	81	70	82	87	76	41	53
Average annual expenditures	\$60,401	\$53,486	\$66,441	\$58,538	\$68,421	\$68,211	\$60,012	\$35,365	\$31,546
Food	7,698	6,351	8,764	6,943	9,156	9,308	8,508	5,283	3,901
Food at home	4,269	3,413	4,878	4,070	5,031	5,161	5,280	3,099	2,154
Cereals and bakery products	578	452	673	547	705	701	684	423	288
Meats, poultry, fish, and eggs	997	806	1,108	761	1,162	1,252	1,407	769	484
Dairy products	493	376	582	509	613	573	583	347	245
Fruits and vegetables	718	604	794	723	796	842	894	461	363
Other food at home	1,483	1,175	1,721	1,529	1,755	1,794	1,713	1,099	774
Food away from home	3,429	2,938	3,886	2,873	4,125	4,147	3,228	2,185	1,748
Alcoholic beverages	488	505	476	496	446	521	464	221	381
Housing	18,902	16,359	21,057	21,734	21,887	19,084	19,080	12,905	11,119
Shelter	10,732	9,239	12,043	12,285	12,760	10,558	10,525	7,521	6,741
Owned dwellings	8,453	7,094	9,691	9,418	10,461	8,456	7,968	3,548	3,387
Rented dwellings	1,523	1,264	1,643	2,528	1,567	1,185	2,195	3,802	3,102
Other lodging	756	881	709	338	732	917	362	170	251
Utilities, fuels, and public services	3,866	3,481	4,114	3,364	4,190	4,480	4,400	2,994	2,417
Household operations	1,094	713	1,422	2,863	1,343	597	1,087	857	452
Housekeeping supplies	815	754	871	879	876	857	801	445	388
Household furnishings and equipment	2,394	2,172	2,607	2,343	2,719	2,593	2,267	1,089	1,123
Apparel and services	2,377	1,694	2,953	2,574	2,978	3,191	2,503	2,167	1,263
Transportation	11,333	10,192	12,319	10,647	12,267	13,543	11,270	5,910	5,203
Vehicle purchases (net outlay)	5,045	4,642	5,415	4,913	5,495	5,605	4,890	2,622	1,925
Gasoline and motor oil	2,649	2,215	2,973	2,527	2,902	3,405	2,960	1,444	1,353
Other vehicle expenses	3,035	2,683	3,357	2,807	3,289	3,854	2,900	1,634	1,626
Public transportation	604	652	574	400	582	679	520	211	299
Healthcare	3,525	4,043	3,081	2,381	3,004	3,695	3,530	1,376	1,837
Entertainment	3,190	2,946	3,486	2,685	4,069	2,958	2,640	1,823	1,529
Personal care products and services	683	632	735	586	763	788	627	463	384
Reading	158	174	152	106	170	149	113	57	99
Education	1,294	810	1,760	529	1,702	2,696	966	713	559
Tobacco products and smoking supplies	322	294	328	246	308	418	439	274	322
Miscellaneous	999	1,069	922	797	902	1,044	1,130	541	621
Cash contributions	2,152	2,315	2,094	1,549	2,226	2,220	1,617	677	1,229
Personal insurance and pensions	7,280	6,102	8,313	7,267	8,543	8,595	7,125	2,955	3,097
Life and other personal insurance	557	516	575	390	611	632	672	158	207
Pensions and Social Security	6,723	5,586	7,738	6,877	7,932	7,962	6,453	2,796	2,890

¹ Value less than 0.05.
n.a. Not applicable.

Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	13,087	21,252	10,051	23,925	39,014	10,027
Consumer unit characteristics:							
Income before taxes	\$58,712	\$16,261	\$38,929	\$27,954	\$56,331	\$82,521	\$99,921
Age of reference person	48.6	69.0	42.9	65.4	46.5	42.5	46.1
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.3	3.0	3.0	4.4
Children under 18 .....	.6	n.a.	n.a.	.4	1.1	.9	1.1
Persons 65 and over .....	.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	67	59	49	76	67	75	80
Average annual expenditures							
Food	\$46,409	\$19,865	\$31,017	\$33,796	\$47,594	\$60,197	\$69,805
Food at home	5,931	2,304	3,543	5,180	6,296	7,471	9,577
Cereals and bakery products	3,297	1,542	1,697	3,328	3,714	3,956	5,361
Meats, poultry, fish, and eggs	445	230	225	471	494	534	699
Dairy products	764	321	339	808	869	912	1,380
Fruits and vegetables	378	192	193	385	416	461	592
Other food at home	552	283	294	588	640	637	863
Food away from home	1,158	516	646	1,077	1,296	1,412	1,828
Alcoholic beverages	2,634	762	1,845	1,852	2,581	3,516	4,216
Housing	426	125	450	318	342	541	638
Shelter	15,167	8,156	10,868	11,342	16,037	19,076	19,945
Owned dwellings	8,805	4,872	6,985	5,724	9,093	11,073	11,370
Rented dwellings	5,958	2,271	3,538	3,679	6,133	8,270	8,772
Other lodging	2,345	2,427	3,173	1,564	2,434	2,120	1,926
Utilities, fuels, and public services	502	173	273	482	526	683	672
Household operations	3,183	1,952	2,068	3,038	3,462	3,743	4,459
Housekeeping supplies	801	423	358	609	826	1,204	791
Household furnishings and equipment	611	295	336	615	662	782	793
Apparel and services	1,767	614	1,121	1,357	1,992	2,274	2,533
Transportation	1,886	566	1,233	1,318	2,012	2,421	3,191
Vehicle purchases (net outlay)	8,344	2,639	4,886	6,001	8,662	11,228	13,491
Gasoline and motor oil	3,544	925	1,684	2,603	3,945	4,891	5,650
Other vehicle expenses	2,013	633	1,277	1,373	2,050	2,660	3,413
Public transportation	2,339	881	1,617	1,640	2,269	3,069	3,801
Healthcare	448	200	308	385	398	608	627
Entertainment	2,664	2,397	1,351	4,087	2,911	2,810	3,212
Personal care products and services	2,388	883	1,612	1,722	2,423	3,234	3,289
Reading	541	285	355	447	543	673	851
Education	126	94	108	122	115	150	146
Tobacco products and smoking supplies	940	332	602	214	887	1,266	2,035
Miscellaneous	319	180	255	256	318	380	464
Cash contributions	808	399	664	942	799	883	1,256
Personal insurance and pensions	1,663	1,289	1,328	1,467	1,659	1,896	2,164
Life and other personal insurance	5,204	214	3,762	378	4,591	8,167	9,544
Pensions and Social Security	381	136	178	275	477	498	552
	4,823	177	3,584	103	4,114	7,669	8,993

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, 2005

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)	117,356	79,072	50,172	28,900	38,284	107,087	34,382	72,705	10,269
Consumer unit characteristics:									
Income before taxes	\$58,712	\$70,791	\$82,432	\$50,580	\$33,765	\$59,878	\$51,666	\$63,761	\$46,554
Age of reference person	48.6	52.3	46.5	62.5	40.9	48.4	46.6	49.2	51.0
Average number in consumer unit:									
Persons	2.5	2.6	2.9	2.1	2.2	2.5	2.4	2.5	2.5
Children under 18 .....	.6	.6	.9	.3	.6	.6	.6	.7	.6
Persons 65 and over .....	.3	.4	.2	.7	.2	.3	.3	.3	.3
Earners	1.3	1.4	1.7	.9	1.2	1.3	1.2	1.4	1.3
Vehicles	2.0	2.3	2.5	2.0	1.2	1.9	1.5	2.1	2.6
Percent homeowner	67	100	100	100	n.a.	66	52	73	82
Average annual expenditures	\$46,409	\$54,126	\$62,259	\$39,675	\$30,462	\$47,177	\$41,688	\$49,748	\$38,486
Food	5,931	6,712	7,235	5,629	4,314	6,016	5,494	6,248	5,100
Food at home	3,297	3,693	3,872	3,316	2,475	3,327	3,091	3,430	3,007
Cereals and bakery products	445	500	518	464	330	448	404	467	417
Meats, poultry, fish, and eggs	764	845	887	755	597	771	735	786	704
Dairy products	378	428	446	392	274	379	339	397	367
Fruits and vegetables	552	617	636	578	416	563	543	572	441
Other food at home	1,158	1,302	1,385	1,128	858	1,166	1,070	1,208	1,079
Food away from home	2,634	3,019	3,364	2,313	1,839	2,689	2,403	2,818	2,093
Alcoholic beverages	426	463	530	323	351	444	447	442	258
Housing	15,167	17,262	20,956	10,815	10,838	15,586	14,202	16,233	10,799
Shelter	8,805	9,535	12,495	4,397	7,296	9,155	8,555	9,440	5,147
Owned dwellings	5,958	8,800	11,741	3,692	89	6,143	4,608	6,869	4,026
Rented dwellings	2,345	60	55	67	7,065	2,490	3,546	1,990	836
Other lodging	502	676	699	637	142	523	401	580	285
Utilities, fuels, and public services	3,183	3,751	4,026	3,273	2,011	3,183	2,843	3,343	3,191
Household operations	801	996	1,162	708	397	829	782	852	498
Housekeeping supplies	611	746	782	670	331	603	516	642	686
Household furnishings and equipment	1,767	2,234	2,491	1,766	803	1,815	1,506	1,956	1,277
Apparel and services	1,886	2,065	2,347	1,510	1,516	1,936	1,957	1,927	1,387
Transportation	8,344	9,778	11,158	7,380	5,382	8,363	6,935	9,038	8,150
Vehicle purchases (net outlay)	3,544	4,188	4,795	3,135	2,213	3,555	2,861	3,884	3,427
Gasoline and motor oil	2,013	2,316	2,624	1,782	1,388	1,979	1,606	2,155	2,372
Other vehicle expenses	2,339	2,748	3,159	2,032	1,493	2,359	1,964	2,545	2,131
Public transportation	448	525	580	430	288	470	504	454	220
Healthcare	2,664	3,318	3,060	3,773	1,314	2,660	2,230	2,863	2,702
Entertainment	2,388	2,921	3,381	2,101	1,286	2,383	1,873	2,620	2,437
Personal care products and services	541	625	685	512	367	555	526	569	396
Reading	126	152	157	144	73	129	111	138	101
Education	940	1,078	1,304	686	654	990	914	1,026	418
Tobacco products and smoking supplies	319	292	317	249	375	306	280	319	453
Miscellaneous	808	957	1,026	834	501	814	778	833	742
Cash contributions	1,663	2,061	2,090	2,011	841	1,694	1,489	1,790	1,347
Personal insurance and pensions	5,204	6,441	8,014	3,710	2,649	5,301	4,454	5,701	4,194
Life and other personal insurance	381	511	598	361	112	386	275	439	330
Pensions and Social Security	4,823	5,930	7,416	3,349	2,537	4,915	4,179	5,263	3,865

n.a. Not applicable.

Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	103,314	99,031	4,283	14,042
Consumer unit characteristics:					
Income before taxes	\$58,712	\$61,339	\$60,791	\$73,995	\$39,385
Age of reference person	48.6	48.9	49.2	43.4	46.3
Average number in consumer unit:					
Persons	2.5	2.5	2.5	2.9	2.6
Children under 18 .....	.6	.6	.6	.7	.8
Persons 65 and over .....	.3	.3	.3	.3	.2
Earners	1.3	1.4	1.3	1.6	1.2
Vehicles	2.0	2.1	2.1	1.7	1.3
Percent homeowner	67	70	70	62	49
Average annual expenditures					
Food	\$46,409	\$48,241	\$48,077	\$52,054	\$32,849
Food at home	5,931	6,145	6,127	6,632	4,319
Cereals and bakery products	3,297	3,380	3,373	3,580	2,663
Meats, poultry, fish, and eggs	445	456	455	492	363
Dairy products	764	762	757	892	787
Fruits and vegetables	378	396	399	303	245
Other food at home	552	568	559	814	428
Food away from home	1,158	1,199	1,204	1,078	840
Alcoholic beverages	2,634	2,764	2,754	3,052	1,657
Housing	426	460	465	319	173
Shelter	15,167	15,643	15,496	19,017	11,650
Owned dwellings	8,805	9,115	8,961	12,659	6,524
Rented dwellings	5,958	6,335	6,236	8,623	3,188
Other lodging	2,345	2,236	2,182	3,479	3,148
Utilities, fuels, and public services	502	544	544	556	189
Household operations	3,183	3,174	3,181	3,018	3,253
Housekeeping supplies	801	837	833	948	530
Household furnishings and equipment	611	645	653	439	352
Apparel and services	1,767	1,871	1,868	1,954	991
Transportation	1,886	1,874	1,868	2,035	1,981
Vehicle purchases (net outlay)	8,344	8,683	8,674	8,899	5,850
Gasoline and motor oil	3,544	3,706	3,715	3,516	2,350
Other vehicle expenses	2,013	2,077	2,080	2,011	1,546
Public transportation	2,339	2,424	2,426	2,395	1,710
Healthcare	448	476	454	978	245
Entertainment	2,664	2,829	2,853	2,262	1,448
Personal care products and services	2,388	2,543	2,573	1,804	1,242
Reading	541	550	551	519	472
Education	126	137	137	117	52
Tobacco products and smoking supplies	940	1,000	967	1,759	500
Miscellaneous	319	333	342	124	216
Cash contributions	808	861	864	794	416
Personal insurance and pensions	1,663	1,726	1,749	1,188	1,204
Life and other personal insurance	5,204	5,459	5,411	6,584	3,325
Pensions and Social Security	381	393	390	465	292
Pensions and Social Security	4,823	5,066	5,021	6,119	3,033

¹ All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1.3 percent reporting more than one race.

Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	12,462	104,894	90,995	13,899
Consumer unit characteristics:					
Income before taxes	\$58,712	\$47,509	\$60,043	\$63,203	\$39,352
Age of reference person	48.6	41.7	49.4	49.9	46.3
Average number in consumer unit:					
Persons	2.5	3.4	2.4	2.3	2.6
Children under 18 .....	.6	1.2	.6	.5	.8
Persons 65 and over .....	.3	.2	.3	.3	.2
Earners	1.3	1.6	1.3	1.3	1.2
Vehicles	2.0	1.7	2.0	2.1	1.3
Percent homeowner	67	50	69	73	49
Average annual expenditures					
Food	\$46,409	\$40,123	\$47,154	\$49,331	\$32,814
Food at home	5,931	5,551	5,976	6,223	4,313
Cereals and bakery products	3,297	3,344	3,291	3,384	2,662
Meats, poultry, fish, and eggs	445	400	450	463	362
Dairy products	764	876	752	746	786
Fruits and vegetables	378	364	380	400	246
Other food at home	552	640	541	558	428
Food away from home	1,158	1,064	1,168	1,217	839
Alcoholic beverages	2,634	2,207	2,685	2,838	1,651
Housing	426	286	443	483	170
Shelter	15,167	14,338	15,265	15,813	11,650
Owned dwellings	8,805	8,937	8,789	9,134	6,530
Rented dwellings	5,958	4,886	6,085	6,527	3,197
Other lodging	2,345	3,876	2,163	2,013	3,143
Utilities, fuels, and public services	502	175	541	594	190
Household operations	3,183	2,986	3,207	3,201	3,246
Housekeeping supplies	801	605	824	868	531
Household furnishings and equipment	611	508	623	663	353
Apparel and services	1,767	1,303	1,822	1,947	989
Transportation	1,886	2,195	1,850	1,830	1,982
Vehicle purchases (net outlay)	8,344	7,900	8,397	8,791	5,819
Gasoline and motor oil	3,544	3,280	3,575	3,765	2,336
Other vehicle expenses	2,013	2,171	1,995	2,063	1,546
Public transportation	2,339	2,068	2,371	2,474	1,698
Healthcare	448	380	456	489	239
Entertainment	2,664	1,520	2,800	3,005	1,455
Personal care products and services	2,388	1,494	2,494	2,683	1,242
Reading	541	501	546	557	470
Education	126	55	135	148	52
Tobacco products and smoking supplies	940	558	986	1,061	491
Miscellaneous	319	158	338	357	216
Cash contributions	808	665	825	887	419
Personal insurance and pensions	1,663	927	1,751	1,834	1,207
Life and other personal insurance	5,204	3,974	5,350	5,659	3,325
Pensions and Social Security	381	140	410	428	292
	4,823	3,834	4,940	5,232	3,033

Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	117,356	22,356	27,005	42,120	25,875
Consumer unit characteristics:					
Income before taxes	\$58,712	\$63,068	\$56,606	\$53,311	\$65,938
Age of reference person	48.6	50.1	48.5	48.7	47.3
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 over .....	.3	.3	.3	.3	.3
Earners	1.3	1.3	1.4	1.3	1.4
Vehicles	2.0	1.7	2.1	1.9	2.1
Percent homeowner	67	65	71	69	62
Average annual expenditures	\$46,409	\$47,921	\$45,027	\$42,504	\$52,891
Food	5,931	6,495	5,754	5,491	6,339
Food at home	3,297	3,645	3,232	3,011	3,527
Cereals and bakery products	445	508	454	400	456
Meats, poultry, fish, and eggs	764	885	712	732	767
Dairy products	378	424	391	332	401
Fruits and vegetables	552	652	517	475	624
Other food at home	1,158	1,176	1,158	1,072	1,279
Food away from home	2,634	2,850	2,522	2,480	2,813
Alcoholic beverages	426	441	460	350	503
Housing	15,167	16,421	14,151	13,402	18,016
Shelter	8,805	10,071	7,886	7,167	11,337
Owned dwellings	5,958	6,681	5,688	4,900	7,337
Rented dwellings	2,345	2,765	1,664	1,911	3,398
Other lodging	502	624	534	355	601
Utilities, fuels, and public services	3,183	3,409	3,158	3,240	2,923
Household operations	801	765	759	777	913
Housekeeping supplies	611	654	618	573	629
Household furnishings and equipment	1,767	1,522	1,730	1,646	2,214
Apparel and services	1,886	2,036	1,750	1,836	1,975
Transportation	8,344	7,732	7,753	7,990	10,068
Vehicle purchases (net outlay)	3,544	2,911	3,085	3,543	4,572
Gasoline and motor oil	2,013	1,761	1,975	2,069	2,180
Other vehicle expenses	2,339	2,424	2,313	2,085	2,708
Public transportation	448	637	380	293	608
Healthcare	2,664	2,581	2,841	2,606	2,647
Entertainment	2,388	2,263	2,384	2,112	2,950
Personal care products and services	541	540	514	508	623
Reading	126	148	132	94	155
Education	940	1,387	998	674	926
Tobacco products and smoking supplies	319	330	374	318	254
Miscellaneous	808	822	837	654	1,016
Cash contributions	1,663	1,370	1,868	1,710	1,627
Personal insurance and pensions	5,204	5,353	5,212	4,760	5,789
Life and other personal insurance	381	374	380	419	326
Pensions and Social Security	4,823	4,980	4,832	4,341	5,462

Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	5,759	76,718	27,894	22,305	12,424	4,392	9,703	20,514	14,364
Consumer unit characteristics:									
Income before taxes	\$80,272	\$67,478	\$94,060	\$59,200	\$43,165	\$56,697	\$46,104	\$31,353	\$42,318
Age of reference person	48.4	42.6	44.0	41.6	41.8	40.4	42.9	73.5	45.3
Average number in consumer unit:									
Persons	2.7	2.6	2.6	2.5	2.7	2.7	2.7	1.7	2.9
Children under 18 .....	.7	.7	.7	.7	.8	.7	.8	.1	1.0
Persons 65 and over .....	.2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.8	1.7	1.7	1.7	1.7	1.8	1.7	.2	.7
Vehicles	2.2	2.1	2.3	2.1	1.8	2.4	2.1	1.6	1.6
Percent homeowner	76	66	76	64	51	63	60	81	55
Average annual expenditures	\$56,215	\$50,759	\$64,559	\$48,103	\$36,932	\$44,952	\$37,221	\$32,903	\$38,558
Food	6,796	6,393	7,581	6,037	5,117	6,573	5,196	4,335	5,401
Food at home	3,816	3,406	3,817	3,219	3,073	3,327	3,041	2,689	3,363
Cereals and bakery products	502	456	528	421	409	417	391	379	458
Meats, poultry, fish, and eggs	864	793	825	763	774	812	779	606	792
Dairy products	443	388	443	367	331	367	346	311	397
Fruits and vegetables	667	560	648	505	511	515	499	495	541
Other food at home	1,339	1,209	1,373	1,163	1,048	1,214	1,026	898	1,174
Food away from home	2,981	2,987	3,764	2,818	2,044	3,246	2,155	1,646	2,038
Alcoholic beverages	553	495	622	429	323	568	439	257	258
Housing	17,341	16,398	20,790	15,413	12,865	13,853	11,668	11,334	13,212
Shelter	10,156	9,686	12,538	8,946	7,536	8,346	6,547	5,857	7,767
Owned dwellings	7,333	6,639	9,437	5,967	4,131	5,491	3,874	3,915	4,685
Rented dwellings	2,043	2,533	2,197	2,586	3,206	2,578	2,497	1,478	2,699
Other lodging	779	513	904	393	199	277	176	464	383
Utilities, fuels, and public services	3,494	3,292	3,678	3,211	2,897	3,108	2,956	2,812	3,009
Household operations	829	893	1,313	843	538	476	439	639	528
Housekeeping supplies	629	642	781	609	509	516	518	548	535
Household furnishings and equipment ..	2,235	1,886	2,479	1,804	1,386	1,407	1,207	1,477	1,374
Apparel and services	2,001	2,143	2,703	2,003	1,768	1,608	1,536	1,047	1,663
Transportation	8,449	9,294	10,963	9,572	6,758	9,105	7,184	5,527	7,255
Vehicle purchases (net outlay)	3,010	3,958	4,584	4,495	2,643	3,777	2,695	2,255	3,386
Gasoline and motor oil	2,286	2,247	2,452	2,195	1,900	2,493	2,109	1,269	1,720
Other vehicle expenses	2,676	2,607	3,142	2,536	1,950	2,444	2,145	1,642	1,769
Public transportation	477	482	786	347	265	391	234	361	380
Healthcare	3,209	2,347	2,880	2,341	1,672	1,900	1,893	4,057	2,151
Entertainment	2,989	2,621	3,402	2,515	1,626	2,401	1,952	1,637	1,973
Personal care products and services	614	586	753	562	453	433	391	451	402
Reading	149	129	198	113	69	76	73	141	81
Education	1,035	1,095	1,724	944	563	625	525	236	1,083
Tobacco products and smoking supplies	384	339	233	358	371	526	471	187	377
Miscellaneous	1,123	845	1,076	816	576	802	623	796	503
Cash contributions	2,263	1,664	2,475	1,425	923	1,271	1,007	1,801	1,223
Personal insurance and pensions	9,309	6,412	9,159	5,575	3,848	5,212	4,263	1,094	2,976
Life and other personal insurance	504	403	580	384	239	201	237	344	269
Pensions and Social Security	8,805	6,009	8,580	5,191	3,608	5,010	4,027	750	2,707

Table 13. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2005

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)	117,356	85,294	18,028	30,389	25,285	11,592	32,062	20,231	11,831
Consumer unit characteristics:									
Income before taxes	\$58,712	\$46,462	\$30,643	\$45,721	\$52,233	\$60,417	\$91,300	\$82,276	\$106,732
Age of reference person	48.6	49.1	53.5	50.0	45.6	47.2	47.4	45.3	51.0
Average number in consumer unit:									
Persons	2.5	2.5	2.7	2.5	2.4	2.5	2.4	2.5	2.4
Children under 18 .....	.6	.6	.7	.6	.6	.6	.6	.6	.6
Persons 65 and over .....	.3	.3	.4	.4	.3	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.3	1.4	1.5	1.5	1.4
Vehicles	2.0	1.9	1.4	2.0	2.0	2.3	2.1	2.1	2.1
Percent homeowner	67	64	54	67	63	73	77	75	81
Average annual expenditures									
Food	\$46,409	\$39,146	\$27,435	\$38,162	\$43,861	\$49,709	\$65,542	\$61,379	\$72,827
Food at home	5,931	5,268	4,374	5,150	5,483	6,550	7,610	7,262	8,258
Cereals and bakery products	3,297	3,060	2,912	3,040	2,992	3,529	3,891	3,776	4,117
Meats, poultry, fish, and eggs	445	414	391	418	394	491	522	509	547
Dairy products	764	743	750	735	724	801	819	815	828
Fruits and vegetables	378	346	330	343	334	412	459	449	477
Other food at home	552	488	488	472	474	574	710	661	807
Food away from home	1,158	1,069	953	1,072	1,066	1,251	1,382	1,341	1,459
Alcoholic beverages	2,634	2,208	1,462	2,110	2,491	3,021	3,719	3,487	4,141
Housing	426	336	192	326	394	461	653	639	681
Shelter	15,167	12,705	9,437	12,380	14,037	15,719	21,676	20,293	24,097
Owned dwellings	8,805	7,205	5,361	6,958	8,020	8,940	13,062	12,328	14,316
Rented dwellings	5,958	4,524	2,547	4,416	5,211	6,382	9,774	9,156	10,830
Other lodging	2,345	2,393	2,728	2,304	2,394	2,105	2,216	2,314	2,048
Utilities, fuels, and public services	502	288	86	238	414	454	1,071	858	1,437
Household operations	3,183	3,015	2,613	3,066	3,098	3,324	3,633	3,542	3,787
Housekeeping supplies	801	579	287	520	741	830	1,391	1,208	1,704
Household furnishings and equipment	611	527	386	533	557	657	822	788	890
Apparel and services	1,767	1,381	790	1,303	1,622	1,968	2,768	2,426	3,401
Transportation	1,886	1,579	1,237	1,464	1,764	2,028	2,670	2,456	3,073
Vehicle purchases (net outlay)	8,344	7,471	5,106	7,364	8,342	9,534	10,664	10,376	11,163
Gasoline and motor oil	3,544	3,222	2,131	3,112	3,661	4,245	4,402	4,354	4,482
Other vehicle expenses	2,013	1,919	1,471	1,941	2,061	2,246	2,265	2,253	2,285
Public transportation	2,339	2,049	1,316	2,078	2,255	2,666	3,109	3,009	3,287
Healthcare	448	282	188	232	365	377	889	760	1,109
Entertainment	2,664	2,356	1,835	2,457	2,426	2,752	3,480	3,289	3,809
Personal care products and services	2,388	2,005	1,152	1,877	2,450	2,709	3,402	3,174	3,797
Reading	541	439	301	432	488	564	805	775	858
Education	126	90	42	87	113	119	225	184	295
Tobacco products and smoking supplies	940	605	131	457	980	910	1,831	1,590	2,245
Miscellaneous	319	383	379	425	359	335	148	164	121
Cash contributions	808	711	459	741	836	746	1,068	939	1,287
Personal insurance and pensions	1,663	1,241	659	1,148	1,553	1,707	2,787	2,258	3,693
Life and other personal insurance	5,204	3,956	2,133	3,854	4,637	5,574	8,523	7,982	9,449
Pensions and Social Security	381	284	164	251	370	370	639	546	799
Pensions and Social Security	4,823	3,672	1,969	3,604	4,267	5,205	7,884	7,436	8,650