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Consumer Expenditures in 2006

Abstract

[Excerpt] Consumer units (CUs) spent \$48,398, on average, in 2006, a 4.3-percent increase over the previous year. This was a more moderate increase than the 6.9-percent growth in spending in 2005 and the 6.3-percent increase in 2004. The release of the 2006 data marks the availability of 3 years of directly comparable income data that include imputed incomes for missing values. Consumer expenditures rose more than the 3.2-percent increase in the Consumer Price Index (CPI) for All Items in 2006. 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 2006



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Consumer units¹ (CUs) spent \$48,398, on average, in 2006, a 4.3-percent increase over the previous year. This was a more moderate increase than the 6.9-percent growth in spending in 2005 and the 6.3-percent increase in 2004. The release of the 2006 data marks the availability of 3 years of directly comparable income data that include imputed incomes for missing values. Consumer expenditures rose more than the 3.2-percent increase in the Consumer Price Index (CPI) for All Items in 2006. This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey (CE).

Developments in 2006

The major components of spending—food, housing, apparel and services, transportation, health care, entertainment, and personal insurance and pensions—account for about 90 percent of total expenditures, and all but two (apparel and services, and entertainment) of these showed increases in 2006. (See table A.) Expenditures increased by 3.0 percent for food, by 7.9 percent for housing, by 2.0 percent for transportation, by 3.8 percent for health care, and by 1.3 percent for personal insurance and pensions, but decreased for apparel and services (–0.6 percent) and entertainment (–0.5 percent).

A 3.6-percent increase in spending on food at home followed a decrease of 1.5 percent in 2005. Spending on food away from home rose 2.3 percent in 2006, after increasing 8.2 percent in 2005. Thus, total food expenditures in 2006 rose 3.0 percent, which followed increases of 2.6 percent in 2005 and 8.3 percent in 2004. Across the four census regions—Northeast, Midwest, South, and West—changes on food spending in 2006 were quite varied. The most striking aspect was how much larger food expenditures increased in the West region, compared with the other regions and overall national figures. In the West in 2006, total food spending increased by 12.9 percent, food at home by 13.9 percent, and food away from home by 11.6 percent. In contrast, in the Northeast total food spending decreased by 4.2 percent, food at home decreased by 5.0 percent, and food away from home decreased by 3.3 percent. Expenditures on food in the Midwest remained relatively unchanged in 2006, with small changes in total food (0.2 percent), food at home (0.9 percent), and food away from home (–0.8 percent). Spending in the South increased moderately for total food (2.9 percent), food at home (4.1 percent), and food away from home (1.4 percent).

Housing expenditures, the largest component of spending, rose 7.9 percent in 2006, following a 9.0-percent increase in 2005. By

comparison, housing expenditures rose just 3.6 percent in 2004 and only 1.1 percent in 2003. The share of total expenditures allocated to housing increased over the last 3 years, from 32.1 percent in 2004, to 32.7 percent in 2005, and to 33.8 percent in 2006. (See table B.) There were increases across several of the housing expenditure subcomponents in 2006. Spending on shelter increased 9.9 percent, which followed a 10.1-percent increase in 2005. In the owned dwellings subcomponent of shelter, expenditures on mortgage interest and charges increased 13.1 percent in 2006, about the same as the increase in 2005 (13.0 percent). Expenditures for utilities, fuels, and public services increased 6.7 percent, on top of an 8.8-percent rise in 2005. The increase in the CPI for fuels and utilities in 2006 was 8.8 percent. In 2006, housing expenditures in urban areas increased at almost twice the rate as those of rural areas (8.0 percent compared with 4.5 percent). The change in spending on shelter contributed to the difference in overall housing expenditures, with shelter costs increasing by 10.2 percent in urban areas, but only 1.0 percent in rural areas. Also in 2006, the rate of increase in spending on utilities, fuels, and public services in urban areas (7.1 percent) was higher than the rate of increase in rural areas (2.7 percent).

Household operations expenditures, another subcomponent of housing, showed an increase of 18.4 percent, driven by a spending increase of 22.1 percent in the subcomponent of personal services, as well as a 15.9-percent increase in the “other household expenses” subcomponent. Expenditures on housekeeping supplies, the smallest component of housing, increased 4.7 percent in 2006, but expenditures on household furnishings and equipment fell 3.3 percent.

Expenditures on apparel and services decreased 0.6 percent in 2006, after increases of 3.8 percent in 2005 and 10.7 percent in 2004. While spending on men’s and boys’ apparel rose slightly (0.9 percent), spending on women’s and girls’ apparel dropped 0.3 percent, and expenditures on other apparel products and services fell by 3.6 percent in 2006. Other apparel products and services include items such as jewelry, alterations, and drycleaning.

Transportation spending rose just 2.0 percent in 2006, after an increase of 7.0 percent in 2005. Several subcomponents increased in 2006: gasoline and motor oil expenditures by 10.6 percent; maintenance and repairs by 2.6 percent; vehicle rentals, leases, licenses, and other charges by 5.4 percent; and public transportation by 12.7 percent. However, these increases were partially offset by decreases in spending on vehicle purchases (3.5 percent) and vehicle insurance (3.0 percent). Vehicle purchases, the largest subcomponent of transportation, are typically large and infrequent expenditures, so it is common to see wide fluctuations from year

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

to year because even small changes in the percentage of consumer units purchasing vehicles can affect the overall mean expenditure. The relatively large increase in public transportation spending resulted from increased expenditures on airline fares (17.5 percent) and ship fares (31.6 percent); this component also includes intracity and intercity mass transit and taxi fares. The increase in gasoline and motor oil expenditures (10.6 percent) was slightly less than the 12.9-percent rise in motor fuel prices as measured by the CPI. Looking at the data classified by quintiles of income reveals that CUs in the first, or lowest, income quintile had the largest increase in transportation expenditures (10.8 percent) in 2006. Transportation expenditures decreased in the fourth income quintile (-3.7 percent) and the second income quintile (-1.0 percent). Those in the lowest income quintile and the fourth income quintile had the largest spending increase on gasoline and motor oil (12.4 percent). The second and third income quintiles had similar spending increases on gasoline and motor oil, 9.4 percent and 9.3 percent, respectively. All income quintiles, except for the second, increased spending on public transportation in 2006—the lowest quintile by 32.8 percent and the highest quintile by 7.2 percent.

Expenditures on health care increased 3.8 percent in 2006, similar to the 3.5-percent increase in 2005. Of the health care subcomponents, health insurance saw expenditures increase by 7.7 percent, medical supplies by 11.5 percent. Although the increase in health insurance expenditures was much larger than the 2.2-percent increase in 2005, it was similar to the increases of 6.4 percent in 2004 and 7.2 percent in 2003. The 25- to 34-years age group showed the largest increase (8.5 percent) in health care expenditures in 2006, followed by the 55- to 64-years group (4.3 percent) and the 65-years-and-older group (3.3 percent). Health insurance expenditures for the 65-and-older group rose 13.4 percent in 2006, driven mainly by an increase of 14.3 percent in Medicare payments and by the introduction of a new expenditure item, the Medicare prescription drug premium, in the second quarter of 2006. The 65-and-older group spent an average of \$108 on the Medicare prescription drug premium in 2006. Other subcomponents of health care showed a decrease in expenditures, with medical services spending falling 1.0 percent and spending on drugs 1.4 percent. Out-of-pocket spending on prescription drugs fell 3.0 percent for all consumer units and decreased by 12.4 percent among those 65 and older, likely due to the introduction of the Medicare prescription drug benefit. In comparison, in 2005, expenditures on prescription drugs increased 16.0 percent for all consumer units and 10.3 percent for the 65-and-older group.

The 0.5-percent decrease in entertainment spending in 2006 followed a 7.7-percent increase in 2005. In 2006, expenditures for fees and admissions increased by 3.1 percent, while spending on audiovisual equipment and services rose by 2.1 percent. However, these increases were offset by decreases of 1.8 percent in spending on pets, toys, hobbies, and playground equipment and 8.4 percent in spending on other entertainment supplies, equipment, and services. The latter component contains, among other things, items such as exercise equipment, recreational vehicles, boats, and campers, which are typically large and infrequent purchases. Hence, it is common to see volatility from year to year, because

even small changes in the percentage of consumer units purchasing these items can affect the overall mean expenditure.

The final major spending component, personal insurance and pensions, increased by just 1.3 percent in 2006, after a 7.9-percent increase in 2005 and an 18.9-percent increase in 2004. However, the large increase in 2004 was attributed to the introduction of imputed incomes into the CE. The pension and Social Security component is computed with the use of income data, and the change in 2004 was not strictly comparable to changes in prior years. In 2006, a 15.5-percent decrease in expenditures in the life and other personal insurance subcomponent was offset by a 2.6-percent increase in expenditures in the larger subcomponent of pensions and Social Security. A decline in the percentage reporting—the proportion of consumer units reporting expenditures for a particular item—for “life insurance, endowment, annuity, and other personal insurance,” which is the largest item in the life and other personal insurance subcomponent, contributed to the 15.5-percent decrease in expenditures.

In other spending components, cash contributions increased by 12.4 percent in 2006, following an increase of 18.1 percent in 2005 and a more modest 2.8 percent in 2004. The 2006 increase was due largely to spending increases in contributions to churches and religious organizations (6.5 percent) and to educational institutions (199.8 percent). A relatively low percentage of CUs reports contributions to educational institutions, and the amounts contributed can be large; thus, expenditure changes in this category tend to be volatile.

Spending on personal care products and services rose 8.1 percent, which followed a drop of 6.9 percent in 2005 and a rise of 10.2 percent in 2004, showing some volatility from year to year in this expenditure category. Expenditures on reading declined by 7.1 percent in 2006, following a decrease of 3.1 percent in 2005. An increase in the availability of online reading material may be contributing to the drop in expenditures for this component. In 2006, education spending fell 5.5 percent, after a 3.9-percent increase in 2005 and a 15.6-percent increase in 2004. The two major subcomponents in this expenditure category—college tuition and elementary and high school tuition—both declined in 2006, by 7.1 percent and 11.4 percent, respectively. However, large expenditures, together with a low percentage reporting, by consumer units indicate volatility from year to year. Spending on alcoholic beverages has shown some volatility over the last few years: expenditures jumped 16.6 percent in 2006, following a decrease of 7.2 percent in 2005 and an increase of 17.4 percent in 2004. Finally, spending on tobacco products and smoking supplies increased a modest 2.5 percent, after a large 10.8-percent increase in 2005.

Brief description of the Consumer Expenditure Survey

The current CE program began in 1980. Its principal objective is to collect information on the buying habits of American consumers. Consumer expenditure data are used in a variety of research endeavors by government, business, labor, and academic analysts. In addition, the data are required for regular 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 con-

Table A. Average annual expenditures of all consumer units, and percent changes, Consumer Expenditure Survey, 2004–06

Item	2004	2005	2006	Percent change	
				2004–05	2005–06
Number of consumer units (in thousands).....	116,282	117,356	118,843		
Income before taxes ¹	\$54,453	\$58,712	\$60,533		
Averages:					
Age of reference person	48.5	48.6	48.7		
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	2.0	1.9		
Percent homeowner	68	67	67		
Average annual expenditures.....	\$43,395	\$46,409	\$48,398	6.9	4.3
Food	5,781	5,931	6,111	2.6	3.0
Food at home	3,347	3,297	3,417	-1.5	3.6
Cereals and bakery products.....	461	445	446	-3.5	.2
Meats, poultry, f sh, and eggs.....	880	764	797	-13.2	4.3
Dairy products	371	378	368	1.9	-2.6
Fruits and vegetables	561	552	592	-1.6	7.2
Other food at home.....	1,075	1,158	1,212	7.7	4.7
Food away from home.....	2,434	2,634	2,694	8.2	2.3
Alcoholic beverages.....	459	426	497	-7.2	16.7
Housing	13,918	15,167	16,366	9.0	7.9
Shelter	7,998	8,805	9,673	10.1	9.9
Utilities, fuels, and public services.....	2,927	3,183	3,397	8.7	6.7
Household operations.....	753	801	948	6.4	18.4
Housekeeping supplies	594	611	640	2.9	4.7
Housefurnishings and equipment.....	1,646	1,767	1,708	7.4	-3.3
Apparel and services	1,816	1,886	1,874	3.9	-.6
Transportation.....	7,801	8,344	8,508	7.0	2.0
Vehicle purchases (net outlay)	3,397	3,544	3,421	4.3	-3.5
Gasoline and motor oil.....	1,598	2,013	2,227	26.0	10.6
Other vehicle expenses.....	2,365	2,339	2,355	-1.1	.7
Public transportation.....	441	448	505	1.6	12.7
Health care	2,574	2,664	2,766	3.5	3.8
Entertainment	2,218	2,388	2,376	7.7	-.5
Personal care products and services	581	541	585	-6.9	8.1
Reading	130	126	117	-3.1	-7.1
Education.....	905	940	888	3.9	-5.5
Tobacco products and smoking supplies.....	288	319	327	10.8	2.5
Miscellaneous	690	808	846	17.1	4.7
Cash contributions.....	1,408	1,663	1,869	18.1	12.4
Personal insurance and pensions	4,823	5,204	5,270	7.9	1.3
Life and other personal insurance	390	381	322	-2.3	-15.5
Pensions and Social Security.....	4,433	4,823	4,948	8.8	2.6

¹ Income imputation was introduced in 2004. For all consumer units, incomes are estimated for all missing values .

sumer 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 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 7,000 consumer units are sampled each year. Each consumer unit keeps a diary for two 1-week periods, yielding approximately 14,000 diaries a year. The Interview sample, selected on a rotating panel basis, surveys about 7,000 consumer units each quarter. Each consumer unit is interviewed once per quarter, for five consecutive quarters. Data are collected on an ongoing basis in 91 areas of the United States.

The Interview Survey is designed to capture expenditure data

that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, or 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, about 95 percent of expenditures are covered in the Interview Survey. Nonprescription drugs, household supplies, and personal care items are excluded.

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

Table B. **Percent distribution of total annual expenditures, by major category, Consumer Expenditure Survey, 2003–06**

Item	2003	2004	2005	2006
Average annual expenditures.....	100.0	100.0	100.0	100.0
Food	13.1	13.3	12.8	12.6
Food at home	7.7	7.7	7.1	7.1
Food away from home.....	5.4	5.6	5.7	5.6
Alcoholic beverages.....	1.0	1.1	.9	1.0
Housing	32.9	32.1	32.7	33.8
Apparel and services	4.0	4.2	4.1	3.9
Transportation.....	19.1	18.0	18.0	17.6
Vehicles	9.1	7.8	7.6	7.1
Gasoline and motor oil.....	3.3	3.7	4.3	4.6
Other transportation.....	6.7	6.5	6.0	5.9
Health care	5.9	5.9	5.7	5.7
Entertainment.....	5.0	5.1	5.1	4.9
Personal care products and services	1.3	1.3	1.2	1.2
Reading .....	.3	.3	.3	.2
Education.....	1.9	2.1	2.0	1.8
Tobacco products and smoking supplies ..	.7	.7	.7	.7
Miscellaneous.....	1.5	1.6	1.7	1.7
Cash contributions.....	3.4	3.2	3.6	3.9
Personal insurance and pensions	9.9	11.1	11.2	10.9
Life and other personal insurance	1.0	.9	.8	.7
Pensions and Social Security.....	9.0	10.2	10.4	10.2

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

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

The population coverage of the CE differs from that of the CPI. The CE data cover the total population, whereas the CPI covers only the population in urban and metropolitan areas. Definitions of components also differ between the CE and CPI. For example, homeownership is treated differently in the two surveys: Actual expenditures of 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 reason is that, 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 6.2 percent between 2006 (annual average index) and December 2007 (not seasonally adjusted).

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

Tables and data

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

Tables for the aforementioned classifications, but with more detail than is given in this report, can be accessed via the 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 1984–2006. Other survey information available on the Web site includes answers to frequently asked questions, a glossary of terms, and order forms for survey products. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data are also available. Many of the tables that are shown on the BLS Web site are published in biennial reports.

Other available data

The 2006 Diary and Interview Survey microdata—that is, data on individual consumer units—are available for purchase on CD-ROM. The Interview Survey files contain expenditure data in two different formats: MTAB files, which present monthly values in an item coding framework based on the CPI pricing scheme; and EXPN files, which organize expenditures by the section of the interview questionnaire in which they are collected. Expenditure values on EXPN files cover different periods, depending on the

specific question asked; the files also contain relevant nonexpenditure information not found on the MTAB files. Currently available on CD-ROM are microdata files back to 1990 and for selected earlier years.

The Consumer Expenditure Survey program also publishes CE anthologies, consisting of analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to a number of survey topics. The most recent of these reports, *Consumer Expenditure Survey Anthology, 2005*, Report 981, was published in April 2005. The next anthology will be published in 2008. 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>.

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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 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 as pay; and regular contributions for support, such as alimony and child-support payments.

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

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	23,738	23,773	23,765	23,770	23,796
Lower limit	n.a.	n.a.	\$18,370	\$35,095	\$56,222	\$88,774
Consumer unit characteristics:						
Income before taxes	\$60,533	\$9,974	\$26,657	\$44,933	\$70,975	\$149,963
Age of reference person	48.7	52.3	50.9	47.4	46.1	46.9
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.5	2.8	3.1
Children under 18 .....	.6	.4	.5	.6	.7	.8
Persons 65 and over .....	.3	.4	.4	.3	.2	.2
Earners	1.3	.5	1.0	1.4	1.8	2.1
Vehicles	1.9	.9	1.5	1.9	2.5	2.9
Percent homeowner	67	42	56	67	80	91
Average annual expenditures						
Food	\$48,398	\$20,410	\$30,224	\$41,431	\$55,697	\$94,150
Food at home	6,111	3,193	4,307	5,614	7,195	10,243
Cereals and bakery products	3,417	2,138	2,647	3,210	3,903	5,186
Meats, poultry, fish, and eggs	446	276	354	413	516	673
Dairy products	797	532	631	749	902	1,172
Fruits and vegetables	368	227	291	358	426	540
Other food at home	592	370	464	547	649	933
Food away from home	1,212	733	907	1,144	1,410	1,867
Alcoholic beverages	2,694	1,055	1,660	2,404	3,292	5,058
Housing	497	213	294	474	534	971
Shelter	16,366	8,128	10,973	14,204	18,428	30,071
Owned dwellings	9,673	4,805	6,405	8,269	10,847	18,025
Rented dwellings	6,516	1,719	3,003	4,928	7,949	14,968
Other lodging	2,590	2,946	3,240	3,032	2,369	1,363
Utilities, fuels, and public services	567	140	162	310	529	1,694
Household operations	3,397	2,090	2,782	3,307	3,901	4,902
Housekeeping supplies	948	310	443	668	916	2,398
Household furnishings and equipment	640	331	437	552	779	1,097
Apparel and services	1,708	591	906	1,406	1,985	3,649
Transportation	1,874	845	1,193	1,680	2,101	3,548
Vehicle purchases (net outlay)	8,508	3,038	5,277	7,662	10,120	16,426
Gasoline and motor oil	3,421	987	1,954	2,940	3,774	7,442
Other vehicle expenses	2,227	991	1,624	2,182	2,829	3,508
Public transportation	2,355	879	1,489	2,188	2,968	4,248
Healthcare	505	182	211	352	549	1,228
Entertainment	2,766	1,485	2,456	2,647	3,154	4,086
Personal care products and services	2,376	879	1,271	1,898	2,720	5,105
Reading	585	262	385	513	713	1,050
Education	117	51	73	98	131	232
Tobacco products and smoking supplies	888	505	295	477	879	2,281
Miscellaneous	327	266	345	367	374	282
Cash contributions	846	454	510	674	939	1,652
Personal insurance and pensions	1,869	573	1,117	1,412	1,834	4,403
Life and other personal insurance	5,270	517	1,728	3,712	6,577	13,800
Pensions and Social Security	322	97	164	227	370	752
Pensions and Social Security	4,948	420	1,564	3,485	6,207	13,048

n.a. Not applicable.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	4,572	6,247	7,585	7,671	14,232	13,304	11,446	17,674	36,112
Consumer unit characteristics:										
Income before taxes	\$60,533	\$439	\$8,006	\$12,551	\$17,462	\$24,905	\$34,685	\$44,620	\$59,253	\$125,688
Age of reference person	48.7	43.2	50.7	56.9	56.1	51.1	48.2	47.5	46.6	46.4
Average number in consumer unit:										
Persons	2.5	1.6	1.6	1.7	1.9	2.2	2.3	2.5	2.8	3.0
Children under 18 .....	.6	.3	.3	.4	.4	.6	.6	.6	.7	.8
Persons 65 and over .....	.3	.2	.3	.5	.5	.5	.3	.3	.2	.2
Earners	1.3	.5	.5	.5	.6	.9	1.2	1.4	1.6	2.0
Vehicles	1.9	.8	.7	1.0	1.2	1.5	1.7	1.9	2.3	2.8
Percent homeowner	67	36	32	47	53	55	60	68	75	88
Average annual expenditures	\$48,398	\$20,709	\$16,751	\$20,612	\$24,422	\$29,042	\$35,108	\$39,573	\$50,086	\$82,294
Food	6,111	3,049	2,860	3,099	3,631	4,136	4,689	5,330	6,496	9,300
Food at home	3,417	1,802	1,894	2,159	2,476	2,605	2,719	3,061	3,603	4,798
Cereals and bakery products	446	239	248	277	319	357	346	406	463	627
Meats, poultry, fish, and eggs	797	485	466	525	613	623	634	723	814	1,103
Dairy products	368	188	203	233	259	275	318	333	406	503
Fruits and vegetables	592	293	328	378	428	471	462	537	597	841
Other food at home	1,212	597	649	747	857	878	959	1,061	1,322	1,724
Food away from home	2,694	1,246	966	940	1,155	1,531	1,970	2,269	2,892	4,502
Alcoholic beverages	497	220	192	202	227	254	384	427	505	833
Housing	16,366	8,037	7,047	8,176	9,408	10,755	12,289	13,970	16,635	26,495
Shelter	9,673	5,037	4,221	4,699	5,399	6,297	7,311	8,057	9,706	15,853
Owned dwellings	6,516	2,024	1,212	1,596	2,232	2,929	3,837	4,752	6,525	12,902
Rented dwellings	2,590	2,742	2,906	2,998	3,020	3,227	3,255	2,999	2,761	1,629
Other lodging	567	272	103	106	147	140	220	306	420	1,322
Utilities, fuels, and public services	3,397	1,827	1,811	2,201	2,531	2,763	2,972	3,275	3,747	4,579
Household operations	948	307	217	361	394	405	513	696	797	1,923
Housekeeping supplies	640	297	379	288	356	409	472	531	667	1,003
Household furnishings and equipment	1,708	570	419	627	729	881	1,021	1,410	1,717	3,137
Apparel and services	1,874	1,255	883	670	860	1,133	1,297	1,573	1,981	3,078
Transportation	8,508	3,206	2,107	3,299	3,572	5,067	6,770	6,844	9,423	14,500
Vehicle purchases (net outlay)	3,421	1,161	485	1,261	961	1,866	2,781	2,229	3,597	6,331
Gasoline and motor oil	2,227	966	794	980	1,278	1,580	1,897	2,147	2,599	3,319
Other vehicle expenses	2,355	882	667	890	1,107	1,427	1,811	2,193	2,728	3,837
Public transportation	505	197	162	167	225	193	280	275	499	1,013
Healthcare	2,766	1,041	948	1,738	2,221	2,411	2,498	2,616	3,006	3,791
Entertainment	2,376	856	765	833	1,103	1,158	1,579	1,864	2,344	4,371
Personal care products and services	585	230	201	256	346	355	450	481	629	949
Reading	117	48	41	55	65	71	80	99	116	201
Education	888	1,046	441	462	240	285	398	412	681	1,838
Tobacco products and smoking supplies	327	239	265	243	302	331	383	364	382	311
Miscellaneous	846	544	330	515	412	559	572	584	871	1,412
Cash contributions	1,869	482	359	547	1,222	961	1,181	1,280	1,743	3,580
Personal insurance and pensions	5,270	456	311	517	813	1,564	2,537	3,729	5,275	11,635
Life and other personal insurance	322	75	79	108	129	168	171	235	314	629
Pensions and Social Security	4,948	381	232	409	684	1,396	2,365	3,494	4,961	11,005

Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	82,730	6,956	10,241	18,915	6,300	5,357	7,258
Consumer unit characteristics:								
Income before taxes	\$60,533	\$32,093	\$74,647	\$88,763	\$164,452	\$108,417	\$132,682	\$236,545
Age of reference person	48.7	49.7	45.5	46.2	46.9	46.1	46.3	48.1
Average number in consumer unit:								
Persons	2.5	2.2	2.8	3.0	3.2	3.2	3.1	3.2
Children under 18 .....	.6	.6	.7	.7	.8	.9	.8	.9
Persons 65 and over .....	.3	.4	.2	.2	.2	.1	.2	.2
Earners	1.3	1.1	1.8	1.9	2.1	2.1	2.1	2.0
Vehicles	1.9	1.6	2.5	2.7	2.9	2.7	2.9	3.1
Percent homeowner	67	58	82	85	92	89	92	95
Average annual expenditures								
Food	\$48,398	\$33,490	\$57,352	\$65,810	\$100,386	\$78,129	\$88,647	\$128,681
Food at home	6,111	4,660	7,094	8,491	10,547	9,310	10,159	12,029
Cereals and bakery products	3,417	2,784	3,977	4,482	5,269	4,875	5,169	5,736
Meats, poultry, fish, and eggs	446	364	515	605	680	607	706	733
Dairy products	797	657	970	1,054	1,179	1,184	1,112	1,224
Fruits and vegetables	368	307	419	472	551	499	557	597
Other food at home	592	479	665	733	963	802	971	1,117
Food away from home	1,212	978	1,408	1,618	1,897	1,782	1,823	2,065
Alcoholic beverages	2,694	1,875	3,118	4,009	5,278	4,435	4,990	6,293
Housing	497	344	562	600	1,059	905	781	1,419
Shelter	16,366	11,927	18,832	21,242	32,157	24,337	28,672	41,579
Owned dwellings	9,673	6,976	11,260	12,565	19,323	14,564	17,280	24,963
Rented dwellings	6,516	3,729	8,675	9,870	16,098	11,787	14,715	20,861
Other lodging	2,590	3,009	2,074	1,957	1,288	1,622	1,150	1,101
Utilities, fuels, and public services	567	238	511	738	1,937	1,155	1,415	3,000
Household operations	3,397	2,881	3,921	4,088	5,087	4,525	4,865	5,738
Housekeeping supplies	948	522	975	1,274	2,623	1,523	1,928	4,090
Household furnishings and equipment	640	473	722	953	1,134	940	1,039	1,399
Apparel and services	1,708	1,075	1,953	2,362	3,990	2,784	3,560	5,388
Transportation	1,874	1,331	2,035	2,405	3,824	2,775	3,596	4,983
Vehicle purchases (net outlay)	8,508	5,891	10,921	12,206	17,059	13,601	15,661	21,097
Gasoline and motor oil	3,421	2,151	4,322	5,155	7,706	5,502	6,805	10,284
Other vehicle expenses	2,227	1,751	2,909	3,138	3,568	3,318	3,598	3,763
Public transportation	2,355	1,707	3,115	3,229	4,432	3,732	4,206	5,209
Healthcare	505	282	574	684	1,353	1,049	1,052	1,841
Entertainment	2,766	2,318	3,216	3,345	4,244	3,699	3,889	4,984
Personal care products and services	2,376	1,500	2,804	3,225	5,568	4,187	4,434	7,606
Reading	585	422	747	794	1,107	915	1,054	1,322
Education	117	80	137	160	247	191	228	309
Tobacco products and smoking supplies	888	472	843	1,050	2,631	1,704	1,907	3,974
Miscellaneous	327	334	363	348	271	319	290	216
Cash contributions	846	599	957	1,065	1,768	1,381	1,379	2,390
Personal insurance and pensions	1,869	1,122	1,931	2,171	4,949	3,904	3,208	7,141
Life and other personal insurance	5,270	2,491	6,910	8,709	14,956	10,903	13,388	19,633
Pensions and Social Security	322	188	373	453	819	571	568	1,218
Pensions and Social Security	4,948	2,303	6,537	8,256	14,138	10,332	12,819	18,415

Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	8,167	20,071	23,950	24,696	18,952	23,007	11,764	11,243
Consumer unit characteristics:									
Income before taxes	\$60,533	\$29,057	\$57,208	\$75,613	\$77,043	\$64,425	\$37,982	\$46,064	\$29,525
Age of reference person	48.7	21.5	29.6	39.7	49.3	59.1	75.2	69.1	81.5
Average number in consumer unit:									
Persons	2.5	2.0	2.9	3.2	2.7	2.0	1.7	1.9	1.5
Children under 18 .....	.6	.4	1.1	1.3	.6	.1	.1	.1	(¹)
Persons 65 and over .....	.3	(¹)	(¹)	(¹)	(¹)	.1	1.4	1.4	1.3
Earners	1.3	1.3	1.5	1.6	1.7	1.3	.5	.7	.2
Vehicles	1.9	1.2	1.8	2.1	2.4	2.1	1.6	1.9	1.2
Percent homeowner	67	20	50	68	75	80	80	83	77
Average annual expenditures	\$48,398	\$28,181	\$47,582	\$57,476	\$57,563	\$50,789	\$35,058	\$40,960	\$28,904
Food	6,111	3,919	6,104	7,331	7,328	6,132	4,319	5,172	3,437
Food at home	3,417	1,946	3,186	4,128	4,036	3,518	2,659	3,062	2,244
Cereals and bakery products	446	240	406	553	510	453	370	413	325
Meats, poultry, fish, and eggs	797	434	746	962	972	801	611	723	495
Dairy products	368	219	352	452	420	370	293	330	256
Fruits and vegetables	592	319	537	671	683	656	507	572	439
Other food at home	1,212	734	1,144	1,490	1,451	1,238	878	1,024	729
Food away from home	2,694	1,973	2,918	3,203	3,292	2,613	1,659	2,110	1,193
Alcoholic beverages	497	473	657	496	612	477	263	339	184
Housing	16,366	9,355	17,139	20,303	18,377	16,529	11,787	13,273	10,236
Shelter	9,673	5,923	10,725	12,445	10,896	9,199	6,281	6,934	5,597
Owned dwellings	6,516	1,405	6,132	8,965	8,024	6,866	4,210	5,151	3,224
Rented dwellings	2,590	4,315	4,286	2,938	2,064	1,460	1,630	1,191	2,090
Other lodging	567	203	307	541	807	873	441	592	284
Utilities, fuels, and public services	3,397	1,781	3,093	3,854	3,912	3,640	3,008	3,297	2,705
Household operations	948	374	1,130	1,380	793	934	720	718	722
Housekeeping supplies	640	295	531	761	727	739	554	660	445
Household furnishings and equipment	1,708	982	1,660	1,864	2,050	2,017	1,224	1,664	767
Apparel and services	1,874	1,464	2,152	2,368	2,176	1,892	930	1,212	639
Transportation	8,508	5,667	9,047	9,977	10,111	8,676	5,658	7,481	3,751
Vehicle purchases (net outlay)	3,421	2,396	3,912	4,057	3,983	3,165	2,301	3,273	1,284
Gasoline and motor oil	2,227	1,637	2,346	2,636	2,693	2,288	1,359	1,766	934
Other vehicle expenses	2,355	1,413	2,342	2,725	2,819	2,638	1,584	1,972	1,179
Public transportation	505	221	448	559	616	584	414	471	354
Healthcare	2,766	706	1,652	2,284	2,757	3,556	4,331	4,379	4,282
Entertainment	2,376	1,348	2,237	2,966	2,770	2,666	1,584	2,049	1,099
Personal care products and services	585	348	547	688	696	586	475	527	421
Reading	117	46	82	112	133	147	136	143	129
Education	888	1,259	710	857	1,736	662	219	274	162
Tobacco products and smoking supplies	327	286	318	354	433	370	171	241	97
Miscellaneous	846	388	615	943	971	1,105	762	966	549
Cash contributions	1,869	632	1,070	1,707	2,118	2,266	2,579	2,121	3,058
Personal insurance and pensions	5,270	2,291	5,252	7,090	7,346	5,726	1,844	2,782	862
Life and other personal insurance	322	42	172	364	413	458	299	365	231
Pensions and Social Security	4,948	2,249	5,079	6,726	6,933	5,267	1,545	2,417	631

¹ Value less than 0.05.

Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	35,221	83,621	37,650	18,445	16,484	11,043
Consumer unit characteristics:							
Income before taxes	\$60,533	\$31,557	\$72,738	\$65,632	\$72,418	\$82,996	\$82,190
Age of reference person	48.7	52.5	47.1	53.1	44.2	40.7	41.2
Average number in consumer unit:							
Persons	2.5	1.0	3.1	2.0	3.0	4.0	5.6
Children under 18 .....	.6	n.a.	.9	.1	.8	1.6	2.7
Persons 65 and over .....	.3	.3	.3	.5	.2	.1	.1
Earners	1.3	.6	1.6	1.3	1.8	2.0	2.2
Vehicles	1.9	1.1	2.3	2.2	2.3	2.5	2.5
Percent homeowner	67	52	74	76	70	76	71
Average annual expenditures							
Food	\$48,398	\$29,374	\$56,361	\$50,652	\$56,382	\$63,897	\$64,654
Food at home	6,111	3,249	7,287	6,203	7,195	8,543	9,334
Cereals and bakery products	3,417	1,728	4,109	3,328	4,010	4,833	5,880
Meats, poultry, fish, and eggs	446	224	538	430	504	654	790
Dairy products	797	367	974	768	941	1,120	1,508
Fruits and vegetables	368	188	443	358	429	537	615
Other food at home	592	307	710	593	689	818	982
Food away from home	1,212	643	1,446	1,179	1,447	1,703	1,985
Alcoholic beverages	2,694	1,521	3,178	2,875	3,185	3,710	3,454
Housing	497	428	526	586	537	483	367
Shelter	16,366	11,067	18,590	16,507	18,751	21,311	21,361
Owned dwellings	9,673	7,187	10,721	9,569	10,767	12,148	12,441
Rented dwellings	6,516	3,651	7,723	6,732	7,645	9,375	8,765
Other lodging	2,590	3,235	2,318	2,058	2,465	2,180	3,163
Utilities, fuels, and public services	567	300	680	778	656	593	513
Household operations	3,397	2,153	3,921	3,501	3,990	4,347	4,602
Housekeeping supplies	948	430	1,165	780	1,328	1,777	1,293
Household furnishings and equipment	640	330	766	708	698	842	961
Apparel and services	1,708	967	2,017	1,949	1,968	2,197	2,064
Transportation	1,874	950	2,254	1,877	2,319	2,710	2,796
Vehicle purchases (net outlay)	8,508	4,433	10,224	8,805	10,471	11,836	12,239
Gasoline and motor oil	3,421	1,558	4,205	3,409	4,424	5,024	5,335
Other vehicle expenses	2,227	1,188	2,665	2,263	2,707	3,146	3,253
Public transportation	2,355	1,324	2,789	2,531	2,813	3,147	3,093
Healthcare	505	363	564	603	528	520	558
Entertainment	2,766	1,827	3,161	3,641	2,868	2,824	2,516
Personal care products and services	2,376	1,464	2,758	2,576	2,580	3,232	2,965
Reading	585	361	678	619	703	750	735
Education	117	91	128	145	111	127	97
Tobacco products and smoking supplies	888	477	1,061	632	1,260	1,453	1,602
Miscellaneous	327	227	369	360	394	347	392
Cash contributions	846	662	924	887	990	921	935
Personal insurance and pensions	1,869	1,611	1,977	2,211	1,693	1,725	2,032
Life and other personal insurance	5,270	2,528	6,425	5,602	6,509	7,634	7,283
Pensions and Social Security	322	136	400	386	395	446	392
	4,948	2,391	6,024	5,216	6,114	7,188	6,891

n.a. Not applicable.

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	59,428	25,306	29,381	5,763	15,166	8,452	4,741	7,225	52,190
Consumer unit characteristics:									
Income before taxes	\$82,195	\$73,032	\$89,351	\$81,372	\$89,792	\$93,999	\$86,765	\$34,852	\$39,422
Age of reference person	48.8	56.8	42.0	32.1	40.2	52.0	48.1	38.3	50.1
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	1.7	.2
Persons 65 and over .....	.3	.6	.1	(¹)	(¹)	.2	.5	(¹)	.3
Earners	1.7	1.2	2.0	1.6	1.8	2.5	2.3	1.0	1.0
Vehicles	2.6	2.4	2.6	2.1	2.6	3.2	2.7	1.2	1.3
Percent homeowner	83	87	81	73	80	87	78	43	53
Average annual expenditures									
Food	\$62,503	\$55,631	\$68,354	\$63,416	\$69,157	\$70,234	\$63,614	\$35,491	\$33,997
Food at home	7,920	6,745	8,864	7,121	9,211	9,356	8,836	5,139	4,114
Cereals and bakery products	4,423	3,571	5,032	4,053	5,088	5,578	5,571	3,046	2,279
Meats, poultry, fish, and eggs	580	461	674	509	708	715	681	412	294
Dairy products	1,031	816	1,152	788	1,150	1,401	1,535	725	531
Fruits and vegetables	483	385	556	518	573	548	590	315	241
Other food at home	780	650	869	737	868	957	990	446	390
Food away from home	1,549	1,260	1,782	1,500	1,788	1,957	1,775	1,148	824
Alcoholic beverages	3,497	3,175	3,831	3,068	4,123	3,777	3,265	2,093	1,835
Housing	562	628	500	476	506	502	581	232	456
Shelter	20,283	17,652	22,502	24,837	22,728	20,522	20,599	13,840	12,233
Owned dwellings	11,635	10,116	12,957	14,092	13,493	11,221	11,548	8,055	7,664
Rented dwellings	9,094	7,838	10,260	11,083	10,681	8,943	8,579	3,926	3,939
Other lodging	1,702	1,303	1,939	2,483	2,100	1,281	2,364	3,938	3,414
Utilities, fuels, and public services	839	976	758	527	713	997	605	190	311
Household operations	4,139	3,680	4,432	3,731	4,488	4,811	4,776	3,331	2,561
Housekeeping supplies	1,334	816	1,793	3,485	1,585	1,013	1,245	969	505
Household furnishings and equipment	863	793	926	754	942	1,011	871	423	404
Apparel and services	2,312	2,246	2,392	2,775	2,219	2,466	2,158	1,063	1,099
Transportation	2,381	1,878	2,805	2,666	2,852	2,828	2,607	1,863	1,281
Vehicle purchases (net outlay)	11,388	9,674	12,787	11,188	12,769	13,909	11,868	5,504	5,644
Gasoline and motor oil	4,745	3,803	5,553	5,211	5,587	5,725	4,764	1,917	2,121
Other vehicle expenses	2,901	2,419	3,246	2,609	3,246	3,680	3,331	1,697	1,534
Public transportation	3,087	2,733	3,381	2,909	3,326	3,800	3,155	1,628	1,621
Healthcare	655	718	608	459	610	705	618	261	367
Entertainment	3,713	4,435	3,133	2,726	3,038	3,583	3,446	1,306	1,887
Personal care products and services	3,124	2,938	3,378	2,879	3,738	3,064	2,552	1,859	1,590
Reading	749	685	813	747	783	921	727	460	410
Education	149	172	137	105	144	146	101	63	88
Tobacco products and smoking supplies	1,236	646	1,769	570	1,633	2,826	1,086	754	510
Miscellaneous	332	315	311	215	319	361	559	259	330
Cash contributions	969	915	944	774	964	1,026	1,413	644	733
Personal insurance and pensions	2,312	2,681	2,083	1,347	2,116	2,525	1,764	733	1,521
Life and other personal insurance	7,383	6,266	8,330	7,766	8,356	8,666	7,475	2,835	3,201
Pensions and Social Security	487	475	501	363	522	557	468	150	158
Pensions and Social Security	6,895	5,790	7,829	7,403	7,834	8,109	7,007	2,686	3,043

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, 2006

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)	118,843	13,017	22,205	10,000	24,022	39,222	10,377
Consumer unit characteristics:							
Income before taxes	\$60,533	\$16,195	\$40,562	\$29,936	\$55,796	\$86,421	\$101,491
Age of reference person	48.7	68.7	43.1	65.3	46.9	42.9	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	1.0
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	1.9	.8	1.2	1.7	1.9	2.5	3.2
Percent homeowner	67	57	49	78	68	75	81
Average annual expenditures							
Food	\$48,398	\$21,694	\$33,939	\$35,594	\$48,901	\$62,364	\$71,597
Food at home	6,111	2,415	3,771	5,253	6,560	7,687	9,820
Cereals and bakery products	3,417	1,616	1,798	3,440	3,912	4,061	5,640
Meats, poultry, fish, and eggs	446	223	225	471	500	541	701
Dairy products	797	345	380	844	944	924	1,428
Fruits and vegetables	368	182	191	359	426	445	575
Other food at home	592	307	306	623	675	693	979
Food away from home	1,212	559	695	1,142	1,367	1,458	1,958
Alcoholic beverages	2,694	798	1,973	1,813	2,648	3,626	4,179
Housing	497	186	579	363	374	620	707
Shelter	16,366	8,572	12,533	12,276	17,217	20,489	20,731
Owned dwellings	9,673	5,144	8,384	6,107	9,940	12,058	11,918
Rented dwellings	6,516	2,325	4,428	4,074	6,566	9,014	9,037
Other lodging	2,590	2,660	3,572	1,618	2,741	2,306	2,059
Utilities, fuels, and public services	567	159	383	415	633	738	822
Household operations	3,397	2,087	2,192	3,296	3,718	3,991	4,729
Housekeeping supplies	948	441	424	740	1,032	1,442	838
Household furnishings and equipment	640	330	330	646	693	807	926
Apparel and services	1,708	570	1,203	1,488	1,833	2,191	2,320
Transportation	1,874	578	1,179	1,258	2,004	2,519	2,907
Vehicle purchases (net outlay)	8,508	2,918	5,322	5,839	8,539	11,250	14,480
Gasoline and motor oil	3,421	1,154	1,795	2,268	3,432	4,651	6,177
Other vehicle expenses	2,227	690	1,479	1,477	2,274	2,910	3,793
Public transportation	2,355	824	1,618	1,672	2,354	3,056	3,868
Healthcare	505	250	429	422	478	633	643
Entertainment	2,766	2,490	1,439	4,607	2,988	2,935	3,021
Personal care products and services	2,376	937	1,776	1,691	2,360	3,171	3,159
Reading	585	291	404	480	569	743	900
Education	117	81	97	128	109	138	131
Tobacco products and smoking supplies	888	371	539	226	759	1,186	2,091
Miscellaneous	327	167	262	232	357	384	472
Cash contributions	846	641	673	755	802	970	1,197
Personal insurance and pensions	1,869	1,893	1,446	2,001	1,795	1,943	2,505
Life and other personal insurance	5,270	155	3,918	486	4,468	8,329	9,477
Pensions and Social Security	322	130	140	287	327	449	496
	4,948	125	3,778	199	4,141	7,881	8,981

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, 2006

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)	118,843	80,035	51,190	28,845	38,808	108,771	35,782	72,990	10,071
Consumer unit characteristics:									
Income before taxes	\$60,533	\$72,988	\$85,146	\$51,412	\$34,847	\$61,634	\$53,520	\$65,612	\$48,646
Age of reference person	48.7	52.2	46.5	62.3	41.5	48.4	46.6	49.3	51.7
Average number in consumer unit:									
Persons	2.5	2.6	2.9	2.1	2.2	2.5	2.3	2.5	2.5
Children under 18 .....	.6	.6	.8	.3	.6	.6	.6	.6	.6
Persons 65 and over .....	.3	.4	.2	.7	.2	.3	.3	.3	.4
Earners	1.3	1.4	1.7	.9	1.2	1.3	1.2	1.4	1.3
Vehicles	1.9	2.3	2.5	2.1	1.1	1.9	1.5	2.1	2.5
Percent homeowner	67	100	100	100	n.a.	66	51	73	84
Average annual expenditures	\$48,398	\$56,212	\$64,374	\$41,292	\$32,275	\$49,285	\$43,780	\$51,966	\$38,855
Food	6,111	6,843	7,384	5,639	4,597	6,188	5,755	6,391	5,300
Food at home	3,417	3,787	4,017	3,265	2,651	3,439	3,199	3,551	3,181
Cereals and bakery products	446	501	530	437	333	448	407	467	431
Meats, poultry, fish, and eggs	797	874	930	745	639	804	786	813	723
Dairy products	368	411	436	354	280	368	328	387	370
Fruits and vegetables	592	656	683	593	462	602	574	615	494
Other food at home	1,212	1,345	1,438	1,135	938	1,217	1,103	1,270	1,163
Food away from home	2,694	3,056	3,367	2,374	1,946	2,749	2,556	2,840	2,119
Alcoholic beverages	497	542	612	386	405	516	500	523	297
Housing	16,366	18,585	22,570	11,478	11,787	16,836	15,312	17,579	11,285
Shelter	9,673	10,495	13,769	4,687	7,978	10,088	9,459	10,396	5,197
Owned dwellings	6,516	9,623	12,846	3,903	109	6,737	5,062	7,558	4,134
Rented dwellings	2,590	120	138	86	7,684	2,760	3,906	2,198	755
Other lodging	567	753	784	697	185	591	491	640	309
Utilities, fuels, and public services	3,397	4,014	4,307	3,494	2,124	3,408	2,991	3,612	3,278
Household operations	948	1,189	1,363	879	449	975	846	1,038	654
Housekeeping supplies	640	768	786	725	374	639	579	667	642
Household furnishings and equipment	1,708	2,118	2,344	1,693	862	1,726	1,436	1,865	1,513
Apparel and services	1,874	2,067	2,328	1,520	1,475	1,940	1,889	1,964	1,169
Transportation	8,508	9,961	11,440	7,332	5,511	8,547	7,024	9,293	8,091
Vehicle purchases (net outlay)	3,421	4,030	4,686	2,867	2,164	3,438	2,736	3,782	3,236
Gasoline and motor oil	2,227	2,560	2,901	1,954	1,542	2,188	1,756	2,400	2,652
Other vehicle expenses	2,355	2,778	3,209	2,009	1,483	2,386	1,978	2,587	2,015
Public transportation	505	594	644	503	321	534	554	524	188
Healthcare	2,766	3,414	3,102	3,975	1,431	2,735	2,231	2,982	3,103
Entertainment	2,376	2,886	3,261	2,203	1,322	2,390	2,101	2,530	2,219
Personal care products and services	585	681	754	533	385	603	545	631	385
Reading	117	141	148	130	67	120	107	126	89
Education	888	1,018	1,229	636	620	938	751	1,030	343
Tobacco products and smoking supplies	327	307	333	260	367	317	279	336	431
Miscellaneous	846	991	1,066	854	547	866	783	906	634
Cash contributions	1,869	2,298	2,113	2,627	983	1,925	1,886	1,944	1,261
Personal insurance and pensions	5,270	6,478	8,033	3,718	2,778	5,364	4,618	5,730	4,246
Life and other personal insurance	322	428	489	321	103	325	252	360	294
Pensions and Social Security	4,948	6,049	7,544	3,396	2,675	5,040	4,366	5,370	3,952

n.a. Not applicable.

Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	104,577	100,479	4,098	14,265
Consumer unit characteristics:					
Income before taxes	\$60,533	\$63,179	\$62,661	\$75,865	\$41,142
Age of reference person	48.7	49.1	49.2	45.3	46.2
Average number in consumer unit:					
Persons	2.5	2.5	2.4	2.7	2.6
Children under 18 .....	.6	.6	.6	.6	.8
Persons 65 and over .....	.3	.3	.3	.3	.2
Earners	1.3	1.4	1.3	1.5	1.2
Vehicles	1.9	2.0	2.0	1.7	1.3
Percent homeowner	67	70	70	63	49
Average annual expenditures					
Food	\$48,398	\$50,287	\$49,994	\$57,544	\$34,583
Food at home	6,111	6,329	6,289	7,411	4,530
Cereals and bakery products	3,417	3,503	3,486	3,947	2,796
Meats, poultry, fish, and eggs	446	458	455	524	366
Dairy products	797	791	782	1,022	845
Fruits and vegetables	368	387	390	298	237
Other food at home	592	615	605	884	432
Food away from home	1,212	1,253	1,254	1,219	916
Alcoholic beverages	2,694	2,826	2,802	3,463	1,735
Housing	497	537	545	302	210
Shelter	16,366	16,859	16,676	21,332	12,754
Owned dwellings	9,673	9,986	9,791	14,782	7,378
Rented dwellings	6,516	6,914	6,781	10,168	3,600
Other lodging	2,590	2,458	2,409	3,655	3,555
Utilities, fuels, and public services	567	614	600	958	223
Household operations	3,397	3,388	3,395	3,221	3,461
Housekeeping supplies	948	1,003	1,003	1,005	545
Household furnishings and equipment	640	661	665	557	482
Apparel and services	1,708	1,820	1,822	1,767	888
Transportation	1,874	1,889	1,881	2,117	1,762
Vehicle purchases (net outlay)	8,508	8,832	8,796	9,722	6,130
Gasoline and motor oil	3,421	3,565	3,555	3,823	2,362
Other vehicle expenses	2,227	2,294	2,298	2,191	1,740
Public transportation	2,355	2,439	2,435	2,519	1,742
Healthcare	505	535	508	1,189	286
Entertainment	2,766	2,940	2,967	2,262	1,497
Personal care products and services	2,376	2,540	2,564	1,941	1,172
Reading	117	127	128	100	46
Education	888	941	885	2,332	495
Tobacco products and smoking supplies	327	346	353	181	187
Miscellaneous	846	887	896	670	544
Cash contributions	1,869	1,935	1,950	1,568	1,384
Personal insurance and pensions	5,270	5,531	5,478	6,837	3,354
Life and other personal insurance	322	333	330	410	245
Pensions and Social Security	4,948	5,198	5,148	6,428	3,109

¹ All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1.2 percent reporting more than one race.

Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	13,664	105,178	91,049	14,129
Consumer unit characteristics:					
Income before taxes	\$60,533	\$48,108	\$62,148	\$65,417	\$41,080
Age of reference person	48.7	42.0	49.6	50.1	46.3
Average number in consumer unit:					
Persons	2.5	3.2	2.4	2.3	2.6
Children under 18 .....	.6	1.1	.6	.5	.8
Persons 65 and over .....	.3	.2	.3	.3	.2
Earners	1.3	1.6	1.3	1.3	1.2
Vehicles	1.9	1.6	2.0	2.1	1.3
Percent homeowner	67	50	70	73	49
Average annual expenditures					
Food	\$48,398	\$43,053	\$49,093	\$51,351	\$34,571
Food at home	6,111	6,170	6,103	6,351	4,522
Cereals and bakery products	3,417	3,719	3,377	3,470	2,787
Meats, poultry, fish, and eggs	446	427	449	462	365
Dairy products	797	999	771	759	844
Fruits and vegetables	368	384	366	387	235
Other food at home	592	735	574	596	430
Food away from home	1,212	1,173	1,217	1,265	913
Alcoholic beverages	2,694	2,451	2,726	2,881	1,735
Housing	497	326	520	568	212
Shelter	16,366	15,412	16,490	17,070	12,755
Owned dwellings	9,673	9,639	9,678	10,035	7,379
Rented dwellings	6,516	5,355	6,667	7,142	3,607
Other lodging	2,590	4,031	2,403	2,225	3,548
Utilities, fuels, and public services	567	253	608	668	224
Household operations	3,397	3,224	3,419	3,413	3,464
Housekeeping supplies	948	661	985	1,053	545
Household furnishings and equipment	640	529	654	681	482
Apparel and services	1,708	1,359	1,754	1,889	885
Transportation	1,874	2,278	1,821	1,829	1,767
Vehicle purchases (net outlay)	8,508	8,286	8,537	8,913	6,110
Gasoline and motor oil	3,421	3,400	3,423	3,590	2,349
Other vehicle expenses	2,227	2,319	2,216	2,289	1,740
Public transportation	2,355	2,152	2,381	2,481	1,741
Healthcare	505	414	516	553	280
Entertainment	2,766	1,659	2,910	3,129	1,501
Personal care products and services	2,376	1,568	2,481	2,684	1,175
Reading	585	537	591	602	517
Education	117	43	127	139	46
Tobacco products and smoking supplies	888	633	921	986	499
Miscellaneous	327	150	350	375	189
Cash contributions	846	575	881	934	541
Personal insurance and pensions	1,869	1,343	1,937	2,023	1,385
Life and other personal insurance	5,270	4,074	5,425	5,747	3,352
Pensions and Social Security	322	151	344	360	244
Pensions and Social Security	4,948	3,923	5,081	5,387	3,108

Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	118,843	22,757	27,206	42,457	26,423
Consumer unit characteristics:					
Income before taxes	\$60,533	\$64,232	\$57,980	\$56,190	\$66,955
Age of reference person	48.7	49.7	48.8	48.9	47.4
Average number in consumer unit:					
Persons	2.5	2.4	2.4	2.5	2.6
Children under 18 .....	.6	.6	.6	.7	.7
Persons 65 and over .....	.3	.3	.3	.3	.3
Earners	1.3	1.3	1.4	1.3	1.4
Vehicles	1.9	1.6	2.1	1.9	2.1
Percent homeowner	67	65	70	70	63
Average annual expenditures					
Food	\$48,398	\$49,164	\$45,085	\$44,501	\$57,486
Food at home	6,111	6,220	5,763	5,649	7,158
Cereals and bakery products	3,417	3,463	3,260	3,134	4,018
Meats, poultry, fish, and eggs	446	477	433	407	499
Dairy products	797	818	738	764	899
Fruits and vegetables	368	380	365	328	429
Other food at home	592	635	530	512	758
Food away from home	1,212	1,153	1,193	1,123	1,433
Alcoholic beverages	2,694	2,757	2,503	2,515	3,140
Housing	497	519	523	366	667
Shelter	16,366	17,682	14,660	14,457	20,061
Owned dwellings	9,673	11,035	8,220	7,876	12,885
Rented dwellings	6,516	7,291	5,868	5,347	8,395
Other lodging	2,590	3,042	1,812	2,143	3,719
Utilities, fuels, and public services	567	701	540	387	770
Household operations	3,397	3,584	3,283	3,554	3,101
Housekeeping supplies	948	932	926	863	1,120
Household furnishings and equipment	640	583	606	660	691
Apparel and services	1,708	1,548	1,624	1,504	2,264
Transportation	1,874	2,057	1,700	1,737	2,126
Vehicle purchases (net outlay)	8,508	7,819	7,502	8,497	10,156
Gasoline and motor oil	3,421	2,894	2,730	3,643	4,230
Other vehicle expenses	2,227	1,910	2,142	2,356	2,382
Public transportation	2,355	2,386	2,225	2,182	2,741
Healthcare	505	629	405	316	804
Entertainment	2,766	2,591	2,816	2,775	2,853
Personal care products and services	2,376	2,346	2,261	2,096	2,970
Reading	585	557	537	571	681
Education	117	132	129	85	144
Tobacco products and smoking supplies	888	1,080	951	707	948
Miscellaneous	327	331	355	336	279
Cash contributions	846	883	805	727	1,051
Personal insurance and pensions	1,869	1,470	1,902	1,762	2,350
Life and other personal insurance	5,270	5,477	5,179	4,736	6,042
Pensions and Social Security	322	334	344	313	304
	4,948	5,144	4,835	4,423	5,738

Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	5,491	78,242	29,597	21,770	12,796	4,868	9,212	20,186	14,923
Consumer unit characteristics:									
Income before taxes	\$87,362	\$69,402	\$94,686	\$61,161	\$46,562	\$54,552	\$47,220	\$32,411	\$42,202
Age of reference person	47.8	42.9	44.4	42.4	41.8	40.5	42.4	73.7	45.5
Average number in consumer unit:									
Persons	2.7	2.6	2.5	2.5	2.7	2.7	2.7	1.7	2.8
Children under 18 .....	.7	.7	.7	.7	.8	.8	.8	.1	.9
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	1.7	1.7	.2	.7
Vehicles	2.1	2.1	2.2	2.0	1.8	2.3	2.1	1.6	1.6
Percent homeowner	74	66	76	63	53	61	58	81	56
Average annual expenditures	\$62,226	\$52,938	\$67,541	\$49,056	\$38,717	\$45,382	\$39,193	\$33,858	\$39,375
Food	7,752	6,582	7,758	6,303	5,396	6,162	5,430	4,312	5,577
Food at home	4,255	3,509	3,943	3,323	3,112	3,298	3,259	2,704	3,613
Cereals and bakery products	547	456	525	437	379	410	412	363	476
Meats, poultry, fish, and eggs	1,019	811	841	779	750	801	873	633	870
Dairy products	446	378	433	364	314	366	333	293	394
Fruits and vegetables	804	596	707	535	537	559	507	513	606
Other food at home	1,439	1,268	1,437	1,208	1,131	1,162	1,134	902	1,266
Food away from home	3,497	3,073	3,814	2,980	2,284	2,864	2,170	1,609	1,965
Alcoholic beverages	716	570	760	504	367	527	427	308	311
Housing	19,419	17,781	22,646	16,519	13,561	14,674	12,707	11,483	14,445
Shelter	11,356	10,703	13,853	9,715	8,178	8,824	7,418	5,957	8,682
Owned dwellings	8,177	7,319	10,405	6,402	4,501	5,635	4,374	4,031	5,059
Rented dwellings	2,329	2,765	2,447	2,786	3,391	2,885	2,807	1,523	3,209
Other lodging	849	619	1,001	527	286	303	236	404	413
Utilities, fuels, and public services	3,870	3,503	3,900	3,408	3,102	3,328	3,102	3,008	3,193
Household operations	1,096	1,074	1,538	1,054	608	568	543	663	617
Housekeeping supplies	1,001	642	823	604	502	434	485	595	561
Household furnishings and equipment ..	2,095	1,859	2,531	1,739	1,171	1,520	1,160	1,260	1,392
Apparel and services	2,336	2,095	2,587	1,960	1,599	1,816	1,695	970	1,801
Transportation	10,006	9,551	11,398	9,326	7,210	8,930	7,742	5,617	6,399
Vehicle purchases (net outlay)	3,895	3,891	4,660	3,966	2,814	3,471	2,966	2,286	2,314
Gasoline and motor oil	2,717	2,489	2,698	2,410	2,136	2,657	2,405	1,353	1,859
Other vehicle expenses	2,758	2,627	3,185	2,504	1,945	2,480	2,155	1,573	1,841
Public transportation	636	544	855	446	315	322	216	405	384
Healthcare	3,249	2,421	2,981	2,376	1,793	1,988	1,829	4,305	2,321
Entertainment	3,026	2,629	3,541	2,397	1,690	2,256	1,764	1,625	1,828
Personal care products and services	725	635	836	607	491	393	405	457	451
Reading	155	117	175	104	66	64	62	133	81
Education	1,082	1,026	1,602	862	604	440	462	235	974
Tobacco products and smoking supplies ..	359	344	238	351	368	527	538	194	404
Miscellaneous	1,207	872	1,112	786	612	878	654	824	608
Cash contributions	2,742	1,817	2,656	1,403	1,012	1,558	1,355	2,331	1,194
Personal insurance and pensions	9,452	6,498	9,250	5,557	3,948	5,169	4,122	1,064	2,981
Life and other personal insurance	450	340	487	297	208	206	224	273	248
Pensions and Social Security	9,002	6,158	8,763	5,260	3,740	4,963	3,898	791	2,733

Table 13. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

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)	118,843	85,598	17,747	31,134	25,135	11,582	33,244	21,277	11,967
Consumer unit characteristics:									
Income before taxes	\$60,533	\$48,219	\$31,775	\$45,962	\$53,809	\$67,353	\$92,241	\$82,860	\$108,918
Age of reference person	48.7	49.2	53.5	50.5	45.5	47.1	47.5	45.7	50.6
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.5	2.4	2.5	2.4	2.4	2.4
Children under 18 .....	.6	.6	.7	.6	.6	.6	.6	.6	.5
Persons 65 and over .....	.3	.3	.5	.4	.2	.2	.2	.2	.3
Earners	1.3	1.3	1.1	1.3	1.4	1.5	1.4	1.5	1.4
Vehicles	1.9	1.9	1.4	1.9	2.0	2.2	2.1	2.1	2.2
Percent homeowner	67	64	55	66	63	75	77	74	82
Average annual expenditures									
Food	\$48,398	\$40,813	\$28,760	\$39,305	\$45,891	\$52,272	\$67,836	\$63,864	\$74,906
Food at home	6,111	5,544	4,381	5,432	6,046	6,516	7,531	7,353	7,850
Cereals and bakery products	3,417	3,244	2,853	3,251	3,395	3,491	3,847	3,739	4,041
Meats, poultry, fish, and eggs	446	421	362	423	433	475	510	483	559
Dairy products	797	804	742	827	795	853	780	776	788
Fruits and vegetables	368	341	297	337	368	364	436	425	455
Other food at home	592	532	503	524	557	546	742	690	836
Food away from home	1,212	1,146	948	1,139	1,242	1,253	1,379	1,365	1,404
Alcoholic beverages	2,694	2,300	1,529	2,181	2,652	3,025	3,684	3,614	3,809
Housing	497	390	214	356	483	545	764	721	843
Shelter	16,366	13,712	10,398	13,195	15,100	17,166	23,181	21,818	25,606
Owned dwellings	9,673	7,894	6,006	7,568	8,742	9,822	14,255	13,412	15,754
Rented dwellings	6,516	4,926	2,854	4,699	5,643	7,159	10,611	9,820	12,017
Other lodging	2,590	2,640	3,037	2,599	2,638	2,147	2,460	2,594	2,222
Utilities, fuels, and public services	567	328	116	270	461	516	1,185	998	1,516
Household operations	3,397	3,218	2,790	3,242	3,301	3,628	3,858	3,724	4,095
Housekeeping supplies	948	668	333	560	821	1,142	1,668	1,452	2,052
Household furnishings and equipment	640	557	462	540	597	663	843	781	955
Apparel and services	1,708	1,374	807	1,285	1,640	1,911	2,556	2,449	2,749
Transportation	1,874	1,618	1,171	1,513	1,850	2,074	2,519	2,442	2,656
Vehicle purchases (net outlay)	8,508	7,562	5,043	7,412	8,634	9,495	10,943	10,648	11,467
Gasoline and motor oil	3,421	3,057	1,956	2,979	3,627	3,720	4,356	4,193	4,647
Other vehicle expenses	2,227	2,119	1,575	2,131	2,288	2,553	2,507	2,510	2,502
Public transportation	2,355	2,061	1,326	2,028	2,324	2,703	3,111	3,073	3,177
Healthcare	505	324	186	274	395	519	968	872	1,141
Entertainment	2,766	2,479	1,991	2,575	2,498	2,923	3,504	3,349	3,781
Personal care products and services	2,376	1,910	1,134	1,842	2,250	2,542	3,570	3,366	3,933
Reading	585	493	311	489	532	692	818	803	844
Education	117	84	43	76	104	122	203	171	258
Tobacco products and smoking supplies	888	562	151	413	882	897	1,725	1,514	2,101
Miscellaneous	327	394	390	445	385	288	153	164	132
Cash contributions	846	708	409	680	835	973	1,200	988	1,578
Personal insurance and pensions	1,869	1,325	879	1,177	1,561	1,893	3,269	2,898	3,928
Life and other personal insurance	5,270	4,032	2,245	3,700	4,731	6,147	8,456	7,628	9,928
Pensions and Social Security	322	256	148	241	308	352	491	426	607
Pensions and Social Security	4,948	3,776	2,098	3,459	4,422	5,795	7,965	7,202	9,321