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Consumer Expenditures in 2009

Abstract

[Excerpt] Consumer units spent 2.8 percent less, on average, in 2009 than in the previous year. This drop in spending— from \$50,486 in 2008 to \$49,067 in 2009, in nominal dollars— marked the first time a year-to-year decrease has been measured by the Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CE) since the CE began publishing integrated data in 1984. In 2008, spending rose a moderate 1.7 percent, following an increase of 2.6 percent in 2007. Prices in the United States, as measured by the average annual change in the Consumer Price Index for All Urban Consumers (CPI-U, U.S. city average, all items), fell 0.4 percent in 2009, following increases of 3.8 percent in 2008 and 2.8 percent in 2007. This report provides CE results for 2009, the latest year of data available.

Keywords

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

Comments

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Consumer Expenditures in 2009



U.S. Department of Labor
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Report 1029

Consumer units¹ spent 2.8 percent less, on average, in 2009 than in the previous year. This drop in spending—from \$50,486 in 2008 to \$49,067 in 2009, in nominal dollars—marked the first time a year-to-year decrease has been measured by the Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CE) since the CE began publishing integrated data in 1984. In 2008, spending rose a moderate 1.7 percent, following an increase of 2.6 percent in 2007. Prices in the United States, as measured by the average annual change in the Consumer Price Index for All Urban Consumers (CPI-U, U.S. city average, all items), fell 0.4 percent in 2009, following increases of 3.8 percent in 2008 and 2.8 percent in 2007. This report provides CE results for 2009, the latest year of data available.

Developments in 2009

Consumers across the United States continued to feel the pressure of the economic downturn throughout 2009, even though the latest U.S. recession officially ended in June 2009.² Of the major components of spending—food, housing, apparel and services, transportation, healthcare, entertainment, and personal insurance and pensions, which account for about 90 percent of total expenditures—all except healthcare decreased from 2008 to 2009. (See table A.) Expenditures decreased by 1.1 percent for food, 1.3 percent for housing, 4.2 percent for apparel and services, 11.0 percent for transportation, 5.0 percent for entertainment, and 2.4 percent for personal insurance and pensions. Spending rose by 5.0 percent for healthcare.

Although overall food spending varied across income quintiles, there was a consistent pattern of spending less on food-away-from-home items from 2008 to 2009. The highest income quintile had the largest dollar drop in spending on food away from home, from \$5,336 in 2008 to \$5,151 in 2009. Food away from home includes items such as meals at restaurants, food or board at school, catered affairs, and food bought during out-of-town trips. The drop in spending by the highest income quintile was the main reason food-away-from-home spending decreased 2.9 percent for all consumer

units, on average. The lowest income quintile group had the largest percentage decrease in spending on food away from home (-5.9 percent), but their low level of spending relative to other income quintiles had less of an effect on overall food-away-from-home spending. The drop in overall food-away-from-home spending could be evidence of a shift away from discretionary spending on food during the period. In addition, the price for food away from home, as measured by the CPI-U, increased 3.5 percent in 2009. For food-at-home spending—the other major subcomponent of overall food spending—consumer units in the lowest income quintile raised their level of spending the most of any quintile group, from \$2,369 in 2008 to \$2,463 in 2009. They also had the largest percentage spending increase (4.0 percent) in this category from 2008 to 2009. The second income quintile was the only other quintile group to increase spending on food at home (2.4 percent). Overall food-at-home spending increased a mere 0.2 percent because the increases by the two lowest income quintile groups were nearly offset by the decreases of the higher quintiles. The price for food at home, as measured by the CPI-U, increased 0.5 percent.

Housing expenditures dropped 1.3 percent from 2008 to 2009, which was not surprising considering the continuing problems for the housing sector. Housing is the largest component of overall expenditures, accounting for 34.4 percent of the total in 2009. (See table B.) New home sales and existing home sales in the United States fell for the fourth consecutive year.³ The median selling price for new homes and for existing homes fell from the previous year, 3.0 percent and 3.1 percent, respectively.⁴ More than 3.9 million foreclosure filings—default notices, scheduled foreclosure auctions, and bank repossessions—were disclosed on more than 2.8 million U.S. properties.⁵ (The three types of filings could all potentially be levied at an individual property.) About 2.1 million fewer consumer units reported being homeowners with a mortgage in the 2009 CE than in the 2007 CE. During the same time

³For more information, see “New and Existing Home Sales, U.S.,” (National Association of Home Builders, January 2011), http://www.nahb.com/fileUpload_details.aspx?contentID=55761&wwparam=129417751.

⁴For more information, see “New and Existing Single Family Home Prices, U.S.,” (National Association of Home Builders, January 2011), http://www.nahb.com/fileUpload_details.aspx?contentID=55764.

⁵For more information, see “Record 2.8 million properties with filings in 2009,” Realty Trends (RealtyTrac, February 2011), <http://www.realtytrac.com/news-trends/newsletter/2010/february.html>.

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

²The National Bureau of Economic Research designated December 2007 as the beginning of the latest recession, with the contraction ending in June 2009. For more information, see “U.S. Business Cycle Expansions and Contractions,” (National Bureau of Economic Research, September 2010), <http://www.nber.org/cycles/cyclesmain.html>.

Table A. Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Survey, 2007–2009

Item	2007	2008	2009	Percent Change	
				2007–08	2008–09
Number of consumer units (in thousands).....	120,171	120,770	120,847		
Average income before taxes	\$63,091	\$63,563	\$62,857	.7	-1.1
Averages:					
Age of reference person	48.8	49.1	49.4		
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	2.0		
Percent homeowner	67	66	66		
Average annual expenditures.....	\$49,638	\$50,486	\$49,067	1.7	-2.8
Food	6,133	6,443	6,372	5.1	-1.1
Food at home	3,465	3,744	3,753	8.1	.2
Cereals and bakery products.....	460	507	506	10.2	-.2
Meats, poultry, fish, and eggs.....	777	846	841	8.9	-.6
Dairy products	387	430	406	11.1	-5.6
Fruits and vegetables	600	657	656	9.5	-.2
Other food at home.....	1,241	1,305	1,343	5.2	2.9
Food away from home.....	2,668	2,698	2,619	1.1	-2.9
Alcoholic beverages.....	457	444	435	-2.8	-2.0
Housing	16,920	17,109	16,895	1.1	-1.3
Shelter	10,023	10,183	10,075	1.6	-1.1
Utilities, fuels, and public services.....	3,477	3,649	3,645	4.9	-.1
Household operations.....	984	998	1011	1.4	1.3
Housekeeping supplies	639	654	659	2.3	.8
Household furnishings and equipment	1,797	1,624	1,506	-9.6	-7.3
Apparel and services	1,881	1,801	1,725	-4.3	-4.2
Transportation.....	8,758	8,604	7,658	-1.8	-11.0
Vehicle purchases (net outlay)	3,244	2,755	2,657	-15.1	-3.6
Gasoline and motor oil.....	2,384	2,715	1,986	13.9	-26.9
Other vehicle expenses.....	2,592	2,621	2,536	1.1	-3.2
Public transportation.....	538	513	479	-4.6	-6.6
Healthcare	2,853	2,976	3,126	4.3	5.0
Entertainment	2,698	2,835	2,693	5.1	-5.0
Personal care products and services	588	616	596	4.8	-3.2
Reading	118	116	110	-1.7	-5.2
Education.....	945	1,046	1,068	10.7	2.1
Tobacco products and smoking supplies.....	323	317	380	-1.9	19.9
Miscellaneous	808	840	816	4.0	-2.9
Cash contributions.....	1,821	1,737	1,723	-4.6	-.8
Personal insurance and pensions	5,336	5,605	5,471	5.0	-2.4
Life and other personal insurance	309	317	309	2.6	-2.5
Pensions and Social Security.....	5,027	5,288	5,162	5.2	-2.4

Table B. Percent distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Survey, 2006–2009

Spending Category	2006	2007	2008	2009
Average annual expenditures.....	100.0	100.0	100.0	100.0
Food	12.6	12.4	12.8	13.0
Food at home	7.1	7.0	7.4	7.6
Food away from home.....	5.6	5.4	5.3	5.3
Alcoholic beverages.....	1.0	.9	.9	.9
Housing	33.8	34.1	33.9	34.4
Shelter	20.0	20.2	20.2	20.5
Utilities, fuels, and public services.....	7.0	7.0	7.2	7.4
Household operations.....	2.0	2.0	2.0	2.1
Housekeeping supplies	1.3	1.3	1.3	1.3
Household furnishings and equipment	3.5	3.6	3.2	3.1
Apparel and services	3.9	3.8	3.6	3.5
Transportation.....	17.6	17.6	17.0	15.6
Vehicles	7.1	6.5	5.5	5.4
Gasoline and motor oil.....	4.6	4.8	5.4	4.0
Other vehicle expenses.....	4.9	5.2	5.2	5.2
Public transportation.....	1.0	1.1	1.0	1.0
Healthcare	5.7	5.7	5.9	6.4
Entertainment	4.9	5.4	5.6	5.5
Personal care products and services	1.2	1.2	1.2	1.2
Reading .....	.2	.2	.2	.2
Education.....	1.8	1.9	2.1	2.2
Tobacco products and smoking supplies.....	.7	.7	.6	.8
Miscellaneous.....	1.7	1.6	1.7	1.7
Cash contributions.....	3.9	3.7	3.4	3.5
Personal insurance and pensions	10.9	10.7	11.1	11.2
Life and other personal insurance .....	.7	.6	.6	.6
Pensions and Social Security	10.2	10.1	10.5	10.5

period, the number of renters increased, as did the number of homeowners without mortgages. The housing market problems in 2009 occurred as the national unemployment rate, as measured by the Current Population Survey (CPS), rose to 9.3 percent in 2009, the highest rate since 1983 when it was reported as 9.6 percent.

For those consumer units that include homeowners with a mortgage, mortgage interest payments and charges, a subcomponent of the owned dwellings category, fell from \$8,855 in 2008 to \$8,455 in 2009, a 4.5-percent decrease. Spending on maintenance, repairs, insurance, and other expenses, another subcomponent of spending on owned dwellings, decreased 6.2 percent for the same group.

Spending on fuel oil and other fuels, a subcomponent of utilities, fuels, and public services spending, dropped 26.6 percent in 2009 for all consumer units, following a 27.2-percent increase in 2008. The price change in fuel oil and other fuels, as measured by the CPI-U, was also volatile, rising 33.0 percent in 2008 and falling 28.3 percent in 2009. Chart 1 details spending changes and price changes dating back to 2005.

The CE also collects the estimated market value of owned homes. In 2009, the estimated market value of owned homes decreased 7.2 percent for all consumer units. This drop occurred after decreases of 6.9 percent in 2008 and 0.5 percent in 2007. Home values decreased in all four regions of the United States (Northeast, Midwest, South, and West) from 2008 to 2009, with the largest decrease in the West (13.6 percent) and the smallest decrease in the South (3.3 percent). These decreases in the market value of owned homes lend some insight into why many Americans owed more than their

homes were worth, or had negative equity in their homes, in 2009.⁶

Expenditures on apparel and services fell 4.2 percent in 2009, following a decrease of 4.3 percent in 2008. Spending on men's and boys' apparel dropped 10.3 percent, whereas women and girls' spending decreased 5.6 percent. These declines on apparel spending were influenced by the faltering economy of the past 2 years, but a prevailing trend of decreases in apparel spending in the United States has emerged when measured as a share of the household budget (chart 2). The share spent on apparel and services is the lowest it has been since the CE began publishing integrated data in 1984.

Transportation spending dipped 11.0 percent in 2009, following a more modest 1.8-percent decrease in 2008. Gasoline and motor oil spending, a major subcomponent of transportation spending, fell 26.9 percent in 2009, which was the primary reason for the drop in overall transportation spending. The decrease in spending on gasoline and motor oil corresponded closely to the 27.8-percent decrease in motor fuel prices in 2009, as measured by the CPI-U. (See chart 1.) Spending on vehicle purchases, the largest subcomponent of transportation spending, fell by 3.6 percent in 2009, following a 15.1-percent decrease in 2008. Consumer units living in rural areas spent 5.9 percent less on vehicle purchases in 2009, while urban consumer units spent 3.3 percent less. Rural households also spent 29.3 percent less on gasoline and motor oil in 2009, while urban households decreased their fuel

⁶For more information, see "Continued High Negative Equity and Home Value Declines Put a Damper on an Encouraging 2009," (Zillow, February 2010), <http://zillow.mediaroom.com/index.php?s=159&item=184&wpparam=1294388506>.

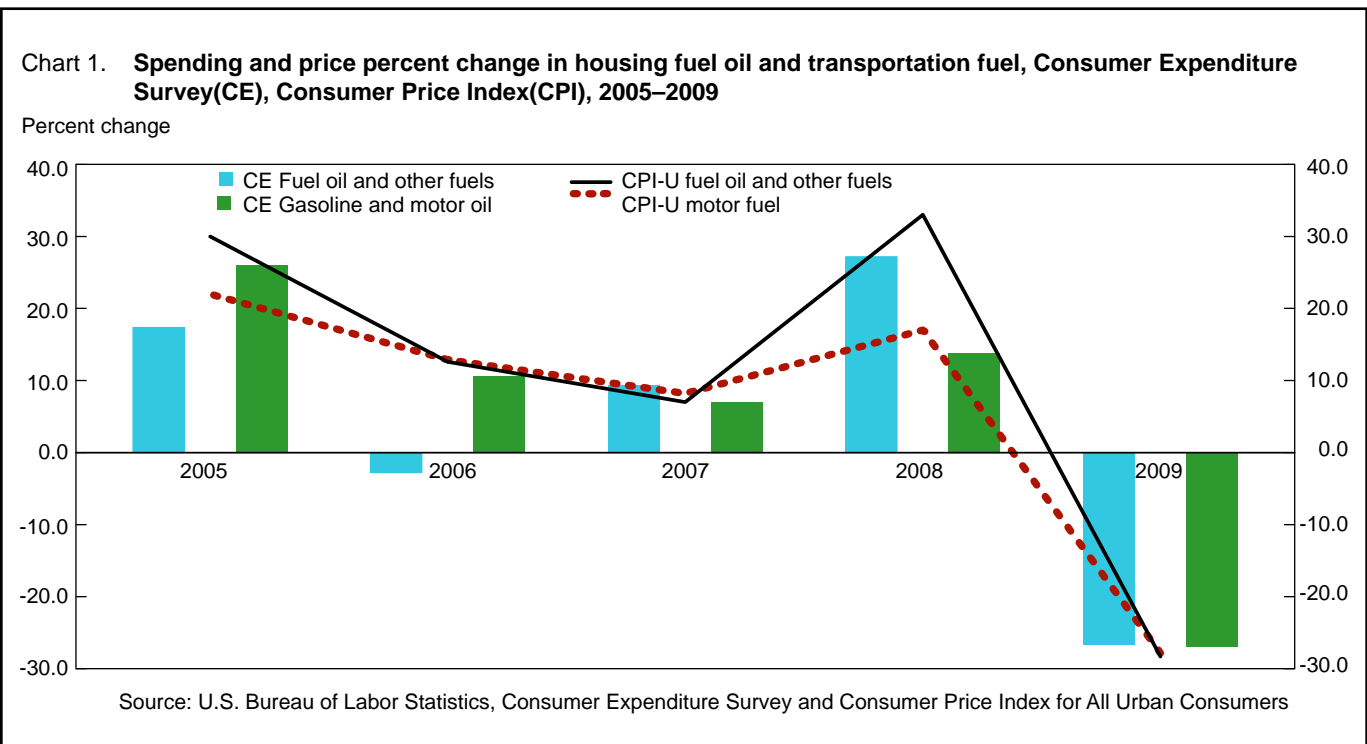
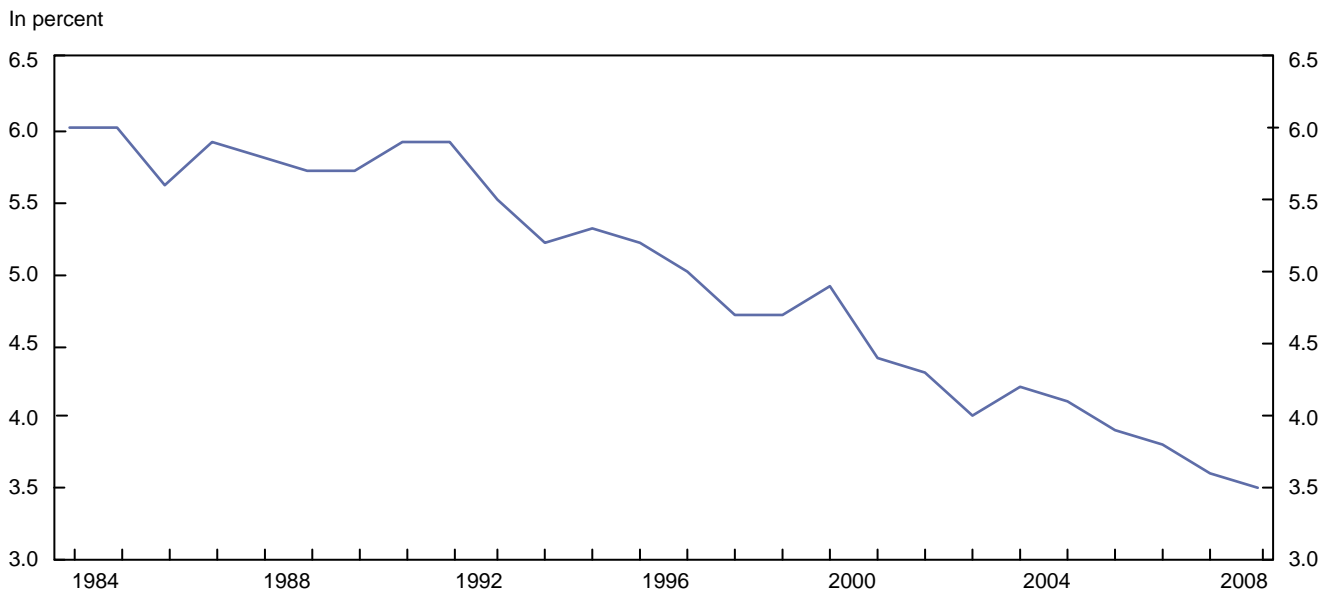


Chart 2. Expenditures on apparel and services as a share of total expenditures, Consumer Expenditure Survey, 1984–2009



spending by 26.6 percent. The level of gasoline and motor oil spending is still higher for rural consumer units: \$2,218 compared with \$1,964 for urban consumer units. Rural households reported spending more on vehicle insurance than did urban households in 2009, \$1,191 versus \$1,065. This was the first time since the CE began publishing integrated data in 1984 that rural consumers spent more on vehicle insurance than urban consumers. However, because the average number of vehicles per consumer unit is higher in rural areas than in urban areas—2.6 vehicles and 1.9 vehicles, respectively—the cost for insurance *per vehicle* is lower for rural consumers.

Despite the weak economy, healthcare accounted for a larger share of a household’s budget in 2009, making up 6.4 percent compared with 5.9 percent in 2008 (table B). The 5.0-percent increase in spending was larger than the 3.2-percent price increase in medical care shown by the CPI-U. Chart 3 shows that the budget share for healthcare spending is higher in 2009 than in 1999 for all age groups classified by age of the reference person except for the 25-and-under group. Spending on health insurance, the largest subcomponent of healthcare spending, was primarily responsible for the total increase in 2009, rising 8.0 percent. Health insurance includes premiums paid by consumers for private health insurance and Medicare. Since 2000, health insurance spending has increased every year, and, for every year except 2005, the increase has been greater than 5.0 percent. According to the data classified by the age of the reference person, health insurance increased the most from 2008 to 2009 for the 45-to-54-year-old group (10.8 percent). The 25-and-under group actually had a decrease in health insurance spending (–2.1 percent), but this could be because young people are choosing to carry less health insurance or no health insurance at all. For the 25-and-under group, the percentage of consumer units that reported expenditures

on health insurance dropped from 25.3 percent in 2008 to 23.8 percent in 2009 (quarterly average percent reporting).

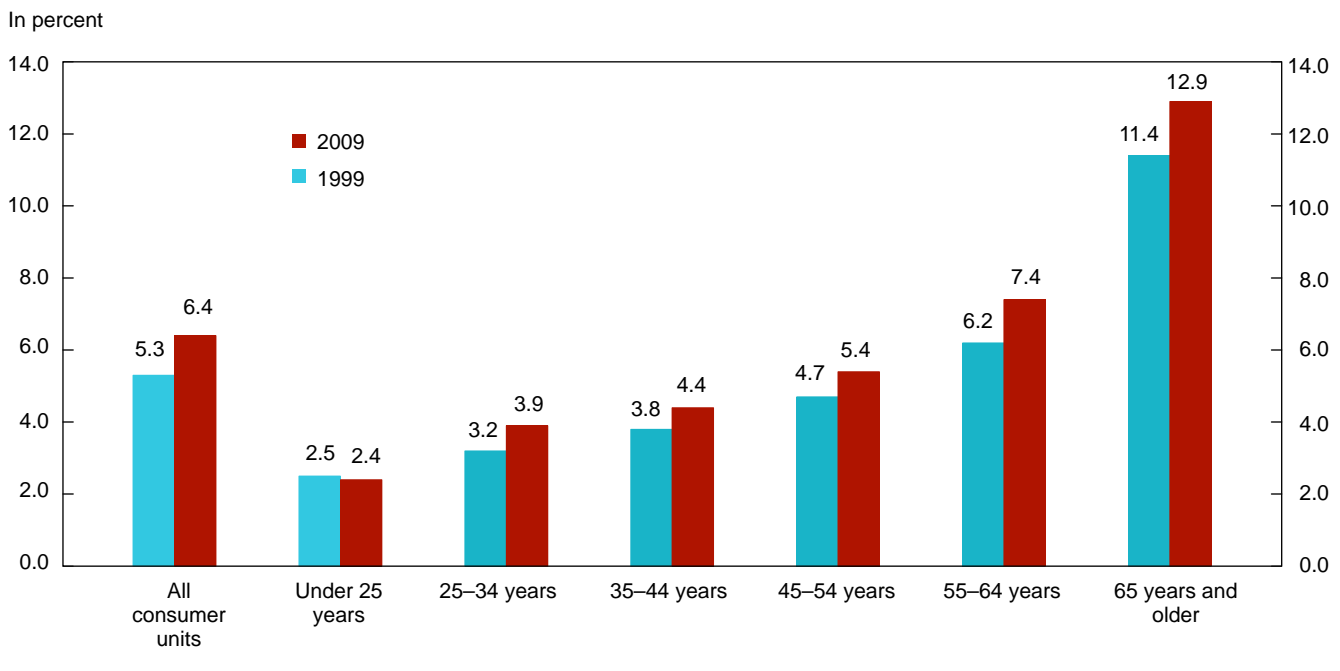
The 5.0-percent drop in entertainment spending in 2009 was driven by decreases in two of its main subcomponents, audio and visual equipment and services (–5.9 percent) and other supplies, equipment, and services (–16.5 percent). The latter includes items such as recreational vehicles, boats, sporting goods, and photographic equipment. These items tend to be discretionary purchases and the decrease may reflect the difficult economic conditions. Purchases of other supplies, equipment, and services are often large, infrequent expenditures, and therefore changes in the percent of consumer units purchasing such items can result in large changes in the average amount spent.

Spending on personal insurance and pension plans fell 2.4 percent in 2009, following a 5.0-percent increase in 2008. Pensions and Social Security, the major subcomponent of personal insurance and pensions spending, also fell 2.4 percent in 2009.

Among the other spending components, expenditures on education increased 2.1 percent in 2009, following an increase of 10.7 percent in 2008. Applications to undergraduate and graduate schools tend to increase during a recession because people out of work want to improve their skill set, and this may have contributed to the increase during the latest downturn. Tobacco products and smoking supplies increased 19.9 percent in 2009, probably due to the increase in excise taxes that many states placed on cigarettes during the year.⁷ The

⁷For more information, see “State Cigarette Excise Taxes—United States, 2009,” *Morbidity and Mortality Weekly Report* (Centers for Disease Control and Prevention, April 9, 2010), <http://www.cdc.gov/mmwr/preview/mmwrhtml/mm5913a1.htm>.

Chart 3. **Shares of total expenditures for healthcare, by age of reference person, Consumer Expenditure Survey, 1999 and 2009**



3.2-percent decrease in personal care products and services could be driven by consumers cutting discretionary spending.

In 2009, the Social Security Administration administered the delivery of one-time economic recovery payments of \$250 for most recipients of Social Security, Railroad Retirement, Supplemental Security Income, and Veterans’ Benefits. To examine the impact of these payments, special questions were included in the Interview component of the Consumer Expenditure Survey from July through September 2009, which collected information on whether the payment was received, and how it was used (mostly for spending, saving, or paying off debt). The data indicate that 40 percent of the recipients used the payment to purchase goods or services; 34 percent used it to pay off debt; 24 percent saved it; and 2 percent did not report using it.⁸

Brief description of the Consumer Expenditure Survey

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

⁸To view the first analysis of these data by BLS staff, see the report on the CE section of the BLS website (<http://www.bls.gov/cex/csxwebarticles.htm>).

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

Survey participants record dollar amounts for goods and services purchased during the reporting period, regardless of whether payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for items purchased by the consumer unit. All business-related expenditures are excluded from both surveys, as are expenditures for which the consumer unit is reimbursed.

Each component of the survey queries an independent sample of consumer units that are 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. The rotating panel consists of some consumer units dropping out of the survey each quarter, while other consumer units come into the survey. Each consumer unit is interviewed once per quarter, for 5 consecutive quarters. Data are collected on an ongoing basis in 91 areas of the United States.

The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively

large, such as expenditures for real property, automobiles, and major appliances, or they occur on a regular basis, such as rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including global estimates of spending for food, it is estimated that about 95 percent of expenditures are covered in the Interview Survey. Nonprescription drugs, household supplies, and personal care items are excluded.

The Diary Survey is designed to capture expenditures on small, frequently purchased items that are normally difficult for respondents to recall buying. 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 spent while traveling overnight 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 is designed to do on its own. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect data on expenditures for overnight travel or information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are excluded from the Diary Survey are medical care; automobile repair; and construction, repairs, alterations, and maintenance of property.

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

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

Interpreting the data

Expenditures are averages for consumer units with specified

characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by the consumer units that purchased the item. The less frequently an item is purchased, the greater the difference is between the average for all consumer units and the average for those purchasing the item. Similarly, an individual consumer unit may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, and personal preference also influence expenditures. Furthermore, even within groups with similar 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, gasoline (all types), as measured by the CPI-U, rose 18.8 percent between 2009 (annual average index) and October 2010 (not seasonally adjusted).

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

Tables and data

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

Tables for the aforementioned classifications, but with more detail than is given in this report, can be accessed on the CE page of the BLS website (<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 1984–2009. Other survey information available on the website 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.

Other available data

The 2009 Diary and Interview Survey microdata—that is,

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

The Consumer Expenditure Survey also publishes Con-

sumer Expenditure Survey anthologies. These reports include analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to a number of survey topics. The most recent of these reports, *Consumer Expenditure Survey Anthology, 2008* (BLS Report 1009), was published in December 2008. The next report in the series, *Consumer Expenditure Survey Anthology, 2011*, will be available in Spring 2011. 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 Survey, Bureau of Labor Statistics, Room 3985, 2 Massachusetts Avenue, NE., Washington, DC 20212-0001. Telephone: (202) 691-6900. Email: cexinfo@bls.gov. Online at <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 survey 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, 2009

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands)	120,847	24,165	24,120	24,212	24,154	24,196
Lower limit	n.a.	n.a.	\$19,175	\$35,598	\$57,295	\$93,784
Consumer unit characteristics:						
Income before taxes	\$62,857	\$9,846	\$27,227	\$46,012	\$73,417	\$157,631
Age of reference person	49.4	51.4	51.4	49.3	47.1	47.8
Average number in consumer unit:						
Persons	2.5	1.7	2.3	2.5	2.9	3.1
Children under 18 .....	.6	.4	.6	.6	.7	.8
Persons 65 and older .....	.3	.4	.5	.3	.2	.2
Earners	1.3	.5	.9	1.3	1.7	2.0
Vehicles	2.0	1.0	1.5	2.0	2.5	2.8
Percent homeowner	66	40	56	67	79	89
Average annual expenditures	\$49,067	\$21,611	\$31,382	\$41,150	\$56,879	\$94,244
Food	6,372	3,501	4,569	5,483	7,522	10,780
Food at home	3,753	2,463	2,999	3,355	4,316	5,629
Cereals and bakery products	506	327	414	451	587	753
Meats, poultry, fish, and eggs	841	575	709	784	933	1,203
Dairy products	406	266	311	354	475	624
Fruits and vegetables	656	421	521	570	758	1,013
Other food at home	1,343	874	1,045	1,197	1,563	2,037
Food away from home	2,619	1,038	1,569	2,127	3,206	5,151
Alcoholic beverages	435	170	250	330	541	883
Housing	16,895	8,961	11,829	14,805	18,862	29,998
Shelter	10,075	5,392	6,807	8,804	11,173	18,185
Owned dwellings	6,543	1,964	3,287	5,168	7,944	14,337
Rented dwellings	2,860	3,291	3,308	3,210	2,582	1,911
Other lodging	672	137	211	426	647	1,936
Utilities, fuels, and public services	3,645	2,238	3,069	3,574	4,172	5,167
Household operations	1,011	417	583	721	1,039	2,295
Housekeeping supplies	659	349	501	550	741	1,153
Household furnishings and equipment	1,506	565	869	1,157	1,738	3,197
Apparel and services	1,725	873	1,161	1,402	1,848	3,339
Transportation	7,658	2,855	5,078	6,717	9,525	14,105
Vehicle purchases (net outlay)	2,657	778	1,488	2,232	3,280	5,501
Gasoline and motor oil	1,986	926	1,498	1,982	2,457	3,067
Other vehicle expenses	2,536	984	1,872	2,199	3,294	4,327
Public transportation	479	167	220	303	494	1,211
Healthcare	3,126	1,628	2,491	3,069	3,762	4,677
Entertainment	2,693	1,015	1,668	2,106	3,197	5,474
Personal care products and services	596	268	397	496	650	1,167
Reading	110	48	72	91	119	217
Education	1,068	573	369	548	881	2,966
Tobacco products and smoking supplies	380	303	413	400	439	342
Miscellaneous	816	323	522	756	921	1,558
Cash contributions	1,723	559	868	1,435	1,949	3,801
Personal insurance and pensions	5,471	534	1,694	3,512	6,664	14,937
Life and other personal insurance	309	104	140	217	355	728
Pensions and Social Security	5,162	429	1,554	3,295	6,308	14,209

n.a. Not applicable.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	120,847	4,749	5,203	7,726	7,669	15,022	13,053	11,444	17,799	38,181
Consumer unit characteristics:										
Income before taxes	\$62,857	\$-2,587	\$8,015	\$12,598	\$17,527	\$24,888	\$34,721	\$44,733	\$59,009	\$129,528
Age of reference person	49.4	42.5	48.8	56.2	53.9	52.4	50.0	48.6	48.6	47.3
Average number in consumer unit:										
Persons	2.5	1.7	1.6	1.7	2.0	2.2	2.4	2.5	2.7	3.1
Children under 18 .....	.6	.4	.4	.4	.5	.5	.6	.6	.6	.8
Persons 65 and older .....	.3	.2	.3	.5	.5	.5	.4	.3	.3	.2
Earners	1.3	.5	.5	.4	.6	.9	1.1	1.3	1.5	1.9
Vehicles	2.0	.9	.8	1.0	1.2	1.5	1.7	1.9	2.3	2.7
Percent homeowner	66	31	31	43	49	55	62	65	74	86
Average annual expenditures	\$49,067	\$22,731	\$18,032	\$21,741	\$23,706	\$29,397	\$35,929	\$39,553	\$48,900	\$82,060
Food	6,372	3,833	3,026	3,710	3,348	4,415	4,737	5,384	6,420	9,761
Food at home	3,753	2,429	2,187	2,695	2,385	2,996	2,959	3,362	3,755	5,236
Cereals and bakery products	506	354	292	334	320	422	394	457	512	701
Meats, poultry, fish, and eggs	841	553	500	636	566	675	717	780	851	1,125
Dairy products	406	269	262	273	259	313	308	363	402	577
Fruits and vegetables	656	431	379	439	416	525	505	576	659	928
Other food at home	1,343	821	754	1,013	823	1,061	1,035	1,185	1,329	1,904
Food away from home	2,619	1,404	839	1,015	963	1,419	1,778	2,022	2,666	4,525
Alcoholic beverages	435	246	190	168	103	233	296	324	431	765
Housing	16,895	8,933	7,751	8,994	10,015	11,440	12,986	14,309	16,788	26,386
Shelter	10,075	5,652	4,720	5,458	5,706	6,575	7,579	8,477	9,989	15,916
Owned dwellings	6,543	2,363	1,398	1,942	2,225	3,117	4,038	4,847	6,473	12,306
Rented dwellings	2,860	3,096	3,248	3,408	3,311	3,228	3,296	3,295	2,977	2,098
Other lodging	672	193	74	108	170	229	245	336	539	1,511
Utilities, fuels, and public services	3,645	1,935	2,000	2,251	2,648	3,028	3,289	3,513	3,899	4,849
Household operations	1,011	456	280	361	566	587	613	706	845	1,873
Housekeeping supplies	659	316	276	366	388	499	494	540	632	1,018
Household furnishings and equipment	1,506	573	475	558	707	751	1,011	1,072	1,424	2,730
Apparel and services	1,725	802	797	1,086	768	1,080	1,225	1,336	1,608	2,850
Transportation	7,658	2,851	2,299	2,666	3,493	4,355	6,311	6,393	8,352	12,603
Vehicle purchases (net outlay)	2,657	934	649	673	953	1,201	2,112	2,099	2,742	4,775
Gasoline and motor oil	1,986	932	761	894	1,110	1,450	1,689	1,955	2,250	2,881
Other vehicle expenses	2,536	805	773	949	1,217	1,508	2,264	2,064	2,951	3,976
Public transportation	479	180	115	151	213	196	246	275	409	971
Healthcare	3,126	1,345	1,099	1,785	2,050	2,536	2,684	2,937	3,454	4,393
Entertainment	2,693	1,248	835	971	1,080	1,504	1,970	2,008	2,611	4,733
Personal care products and services	596	273	225	273	291	372	438	476	578	991
Reading	110	41	34	49	62	71	81	86	108	182
Education	1,068	1,466	507	373	249	303	557	441	654	2,257
Tobacco products and smoking supplies	380	289	252	304	353	439	405	381	436	371
Miscellaneous	816	308	234	389	297	438	668	738	853	1,351
Cash contributions	1,723	600	450	493	767	744	1,208	1,256	1,728	3,176
Personal insurance and pensions	5,471	496	333	481	829	1,466	2,362	3,485	4,881	12,241
Life and other personal insurance	309	113	87	108	110	123	177	212	275	607
Pensions and Social Security	5,162	383	246	373	719	1,343	2,185	3,273	4,605	11,634

Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Number of consumer units (in thousands)	120,847	82,665	6,640	9,951	21,589	7,260	5,882	8,447
Consumer unit characteristics:								
Income before taxes	\$62,857	\$32,063	\$74,594	\$89,096	\$165,062	\$108,564	\$132,565	\$236,246
Age of reference person	49.4	50.4	46.3	46.7	47.9	46.9	47.3	49.2
Average number in consumer unit:								
Persons	2.5	2.2	2.9	3.0	3.1	3.0	3.2	3.2
Children under 18 .....	.6	.5	.7	.8	.8	.8	.8	.8
Persons 65 and older .....	.3	.4	.2	.2	.2	.2	.2	.2
Earners	1.3	1.0	1.7	1.9	2.0	1.9	2.1	2.1
Vehicles	2.0	1.6	2.5	2.6	2.9	2.8	2.8	3.0
Percent homeowner	66	57	81	83	90	87	89	93
Average annual expenditures								
Food	\$49,067	\$33,810	\$57,833	\$65,027	\$97,576	\$76,140	\$85,806	\$124,306
Food at home	6,372	4,798	7,818	8,359	11,088	9,622	9,886	13,234
Cereals and bakery products	3,753	3,064	4,471	4,713	5,752	5,319	5,201	6,529
Meats, poultry, fish, and eggs	506	416	607	636	765	700	714	860
Dairy products	841	709	963	1,040	1,221	1,134	1,080	1,401
Fruits and vegetables	406	327	492	525	632	594	568	712
Other food at home	656	530	772	808	1,041	934	954	1,197
Food away from home	1,343	1,082	1,637	1,704	2,092	1,957	1,885	2,359
Alcoholic beverages	2,619	1,734	3,347	3,646	5,336	4,303	4,685	6,704
Housing	435	282	534	569	936	735	832	1,188
Shelter	16,895	12,509	19,127	21,666	30,831	23,907	27,923	38,824
Owned dwellings	10,075	7,377	11,393	12,815	18,736	14,190	16,872	23,941
Rented dwellings	6,543	3,880	8,296	9,663	14,759	11,090	13,496	18,790
Other lodging	2,860	3,212	2,404	2,325	1,900	2,069	1,832	1,802
Utilities, fuels, and public services	672	284	694	828	2,078	1,031	1,544	3,349
Household operations	3,645	3,089	4,188	4,470	5,226	4,618	5,100	5,837
Housekeeping supplies	1,011	613	1,054	1,309	2,385	1,587	2,010	3,330
Household furnishings and equipment	659	492	776	824	1,195	944	1,044	1,526
Apparel and services	1,506	938	1,716	2,247	3,289	2,567	2,896	4,190
Transportation	7,658	5,373	9,880	9,929	14,674	12,378	13,028	17,799
Vehicle purchases (net outlay)	2,657	1,679	3,410	3,386	5,835	4,800	4,713	7,506
Gasoline and motor oil	1,986	1,573	2,470	2,669	3,105	2,942	3,090	3,257
Other vehicle expenses	2,536	1,869	3,452	3,313	4,442	3,806	4,245	5,129
Public transportation	479	252	547	560	1,292	830	980	1,907
Healthcare	3,126	2,541	3,679	4,158	4,723	4,385	4,399	5,242
Entertainment	2,693	1,749	3,364	3,625	5,690	4,616	4,824	7,228
Personal care products and services	596	412	653	782	1,200	960	1,082	1,492
Reading	110	76	118	130	226	174	198	292
Education	1,068	519	783	1,259	3,170	1,828	2,442	4,831
Tobacco products and smoking supplies	380	384	449	377	344	408	307	314
Miscellaneous	816	569	979	1,005	1,630	1,327	1,396	2,054
Cash contributions	1,723	1,052	1,685	2,414	3,986	2,443	2,996	6,002
Personal insurance and pensions	5,471	2,344	6,968	8,368	15,649	10,764	13,559	21,302
Life and other personal insurance	309	171	432	391	761	472	639	1,095
Pensions and Social Security	5,162	2,173	6,536	7,977	14,887	10,292	12,919	20,207

Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	120,847	7,875	20,044	22,199	25,440	20,731	24,557	12,848	11,709
Consumer unit characteristics:									
Income before taxes	\$62,857	\$25,695	\$58,946	\$77,005	\$80,976	\$70,609	\$39,862	\$47,286	\$31,715
Age of reference person	49.4	21.4	29.7	39.7	49.5	59.1	75.0	68.9	81.6
Average number in consumer unit:									
Persons	2.5	2.0	2.8	3.3	2.8	2.1	1.7	1.9	1.6
Children under 18 .....	.6	.4	1.1	1.3	.6	.2	.1	.1	(¹)
Persons 65 and older .....	.3	(¹)	(¹)	(¹)	(¹)	.1	1.4	1.4	1.4
Earners	1.3	1.3	1.5	1.6	1.7	1.3	.5	.6	.2
Vehicles	2.0	1.2	1.7	2.1	2.4	2.2	1.6	1.9	1.3
Percent homeowner	66	14	46	65	74	81	79	81	77
Average annual expenditures	\$49,067	\$28,119	\$46,494	\$57,301	\$58,708	\$52,463	\$37,562	\$42,957	\$31,676
Food	6,372	4,179	6,169	7,760	7,445	6,303	4,901	5,561	4,189
Food at home	3,753	2,449	3,478	4,446	4,343	3,678	3,222	3,567	2,851
Cereals and bakery products	506	307	473	629	586	465	439	463	414
Meats, poultry, fish, and eggs	841	571	757	983	978	849	720	849	581
Dairy products	406	281	376	495	465	386	346	381	308
Fruits and vegetables	656	398	593	739	750	663	618	684	546
Other food at home	1,343	891	1,280	1,600	1,564	1,314	1,100	1,190	1,002
Food away from home	2,619	1,731	2,691	3,314	3,102	2,626	1,679	1,994	1,338
Alcoholic beverages	435	344	481	498	502	440	292	389	188
Housing	16,895	9,735	17,258	20,705	19,004	16,991	13,196	14,462	11,811
Shelter	10,075	6,306	10,856	12,753	11,356	9,749	7,173	7,828	6,454
Owned dwellings	6,543	1,245	5,581	8,832	8,093	7,149	4,838	5,802	3,781
Rented dwellings	2,860	4,885	4,877	3,328	2,369	1,570	1,741	1,320	2,202
Other lodging	672	176	398	593	894	1,031	594	706	471
Utilities, fuels, and public services	3,645	1,821	3,249	4,093	4,275	3,896	3,282	3,568	2,967
Household operations	1,011	370	1,231	1,377	964	871	876	801	957
Housekeeping supplies	659	309	506	698	703	825	682	773	584
Household furnishings and equipment	1,506	929	1,416	1,786	1,705	1,651	1,184	1,491	850
Apparel and services	1,725	1,396	1,871	2,346	1,885	1,591	1,068	1,322	793
Transportation	7,658	5,334	7,671	8,364	9,409	8,323	5,409	7,033	3,631
Vehicle purchases (net outlay)	2,657	2,319	2,820	2,761	3,233	2,752	1,862	2,597	1,055
Gasoline and motor oil	1,986	1,483	2,071	2,359	2,398	2,074	1,241	1,573	877
Other vehicle expenses	2,536	1,298	2,293	2,694	3,199	2,962	1,968	2,488	1,402
Public transportation	479	234	487	549	579	535	338	376	297
Healthcare	3,126	676	1,805	2,520	3,173	3,895	4,846	4,906	4,779
Entertainment	2,693	1,233	2,504	3,317	3,176	2,906	2,062	2,498	1,587
Personal care products and services	596	360	555	685	666	617	531	600	456
Reading	110	42	69	85	119	147	145	154	134
Education	1,068	1,910	808	935	2,055	1,003	162	181	141
Tobacco products and smoking supplies	380	330	368	417	513	410	207	275	133
Miscellaneous	816	243	631	967	1,051	952	663	820	491
Cash contributions	1,723	349	1,001	1,581	2,056	2,092	2,226	2,087	2,378
Personal insurance and pensions	5,471	1,988	5,303	7,122	7,654	6,793	1,856	2,669	964
Life and other personal insurance	309	31	156	270	427	446	320	397	234
Pensions and Social Security	5,162	1,957	5,147	6,851	7,226	6,347	1,537	2,272	730

¹ Value is less than or equal to 0.05.

Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	One person	Two or more persons				
			Total	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands)	120,847	34,770	86,076	39,531	17,990	16,474	12,081
Consumer unit characteristics:							
Income before taxes	\$62,857	\$32,780	\$75,006	\$68,393	\$76,545	\$85,436	\$80,132
Age of reference person	49.4	53.2	47.8	54.0	44.5	41.4	41.5
Average number in consumer unit:							
Persons	2.5	1.0	3.1	2.0	3.0	4.0	5.6
Children under 18 .....	.6	n.a.	.9	.1	.7	1.6	2.7
Persons 65 and older .....	.3	.3	.3	.5	.2	.1	.1
Earners	1.3	.6	1.6	1.2	1.7	1.9	2.1
Vehicles	2.0	1.1	2.3	2.2	2.2	2.5	2.5
Percent homeowner	66	50	73	76	69	74	69
Average annual expenditures							
Food	\$49,067	\$29,405	\$57,002	\$51,650	\$56,645	\$65,503	\$63,439
Food at home	6,372	3,460	7,544	6,308	7,506	8,730	10,034
Cereals and bakery products	3,753	1,953	4,477	3,631	4,454	5,187	6,324
Meats, poultry, fish, and eggs	506	255	607	470	588	719	937
Dairy products	841	408	1,015	813	1,024	1,170	1,457
Fruits and vegetables	406	214	483	391	472	568	689
Other food at home	656	352	779	664	778	860	1,048
Food away from home	1,343	724	1,592	1,293	1,592	1,871	2,194
Alcoholic beverages	2,619	1,507	3,067	2,677	3,052	3,543	3,710
Housing	435	355	467	537	381	486	336
Shelter	16,895	11,388	19,119	17,145	19,353	22,193	21,035
Owned dwellings	10,075	7,376	11,165	10,078	11,114	13,038	12,243
Rented dwellings	6,543	3,495	7,774	6,906	7,526	9,530	8,589
Other lodging	2,860	3,513	2,596	2,257	2,874	2,711	3,138
Utilities, fuels, and public services	672	368	795	916	714	797	516
Household operations	3,645	2,298	4,189	3,740	4,233	4,658	4,951
Housekeeping supplies	1,011	548	1,198	845	1,345	1,811	1,303
Household furnishings and equipment	659	345	785	779	771	803	798
Apparel and services	1,506	821	1,782	1,702	1,891	1,884	1,741
Transportation	1,725	975	2,027	1,566	2,046	2,571	2,767
Vehicle purchases (net outlay)	7,658	4,182	9,061	8,306	8,775	10,707	9,716
Gasoline and motor oil	2,657	1,441	3,148	3,039	2,659	4,004	3,065
Other vehicle expenses	1,986	1,022	2,376	1,993	2,470	2,761	2,964
Public transportation	2,536	1,417	2,987	2,714	3,086	3,374	3,203
Healthcare	479	303	550	559	560	568	484
Entertainment	3,126	2,007	3,578	4,021	3,273	3,300	2,960
Personal care products and services	2,693	1,510	3,170	2,913	2,860	3,775	3,635
Reading	596	345	697	646	719	779	717
Education	110	87	119	136	113	100	95
Tobacco products and smoking supplies	1,068	492	1,301	793	1,563	1,906	1,746
Miscellaneous	380	253	431	403	463	443	458
Cash contributions	816	565	918	838	942	1,115	872
Personal insurance and pensions	1,723	1,268	1,907	2,028	1,776	1,718	1,964
Life and other personal insurance	5,471	2,518	6,664	6,011	6,875	7,680	7,101
Pensions and Social Security	309	118	386	393	409	371	350
Pensions and Social Security	5,162	2,399	6,278	5,618	6,466	7,309	6,751

n.a. Not applicable.

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total	Husband and wife only	Husband and wife with children			Other husband and wife consumer units			
			Total	Oldest child under 6	Oldest child 6 to 17		Oldest child 18 or older		
Number of consumer units (in thousands)	61,271	26,852	29,480	5,154	14,983	9,342	4,939	6,810	52,766
Consumer unit characteristics:									
Income before taxes	\$84,785	\$75,876	\$92,616	\$81,821	\$94,302	\$95,867	\$86,478	\$35,845	\$40,880
Age of reference person	49.7	57.7	42.6	32.6	40.4	51.6	48.6	38.0	50.5
Average number in consumer unit:									
Persons	3.2	2.0	4.0	3.5	4.1	3.9	4.9	2.9	1.7
Children under 18 .....	.9	n.a.	1.5	1.5	2.1	.6	1.4	1.7	.2
Persons 65 and older .....	.4	.7	.1	(¹)	(¹)	.2	.5	(¹)	.3
Earners	1.6	1.2	1.9	1.6	1.7	2.4	2.2	1.0	.9
Vehicles	2.6	2.5	2.6	2.0	2.5	3.1	2.7	1.2	1.3
Percent homeowner	82	87	79	67	77	89	77	37	51
Average annual expenditures	\$63,104	\$56,777	\$68,481	\$62,138	\$70,329	\$69,089	\$65,654	\$36,763	\$34,450
Food	8,264	6,906	9,369	7,813	9,827	9,525	9,182	5,348	4,352
Food at home	4,827	3,975	5,451	4,833	5,606	5,567	5,868	3,480	2,568
Cereals and bakery products	657	508	770	622	826	765	811	485	338
Meats, poultry, fish, and eggs	1,069	887	1,167	930	1,198	1,262	1,522	837	583
Dairy products	530	427	615	599	637	587	588	350	273
Fruits and vegetables	853	748	921	859	951	908	1,040	542	448
Other food at home	1,718	1,404	1,977	1,824	1,993	2,045	1,908	1,266	926
Food away from home	3,436	2,930	3,917	2,980	4,221	3,958	3,314	1,868	1,785
Alcoholic beverages	511	582	470	507	485	422	345	177	382
Housing	20,654	18,140	22,858	24,503	23,906	20,258	21,203	14,836	12,810
Shelter	11,960	10,414	13,412	14,005	14,410	11,485	11,706	8,610	8,074
Owned dwellings	9,049	7,835	10,226	10,279	10,796	9,284	8,626	3,711	3,997
Rented dwellings	1,936	1,413	2,308	3,273	2,602	1,305	2,563	4,626	3,705
Other lodging	975	1,166	878	454	1,012	896	517	272	372
Utilities, fuels, and public services	4,403	3,937	4,708	3,853	4,731	5,144	5,115	3,438	2,791
Household operations	1,336	873	1,784	3,537	1,716	928	1,176	1,215	608
Housekeeping supplies	886	916	851	796	867	858	943	583	410
Household furnishings and equipment	2,069	2,001	2,101	2,312	2,182	1,842	2,263	991	926
Apparel and services	2,170	1,630	2,600	2,281	2,844	2,387	2,597	1,708	1,220
Transportation	10,021	9,202	10,487	9,889	9,988	11,673	11,750	5,337	5,224
Vehicle purchases (net outlay)	3,504	3,460	3,406	3,650	3,190	3,618	4,323	1,679	1,800
Gasoline and motor oil	2,572	2,139	2,868	2,417	2,838	3,166	3,159	1,573	1,360
Other vehicle expenses	3,315	2,962	3,557	3,191	3,293	4,241	3,838	1,801	1,736
Public transportation	631	641	656	631	668	649	430	283	328
Healthcare	4,182	4,852	3,556	2,884	3,460	4,082	4,282	1,381	2,127
Entertainment	3,606	3,259	4,030	2,894	4,532	3,852	2,935	1,907	1,743
Personal care products and services	758	708	798	779	800	802	799	552	415
Reading	135	160	118	78	122	133	106	62	86
Education	1,478	840	2,105	378	2,096	3,071	1,207	874	617
Tobacco products and smoking supplies	375	335	357	258	326	461	706	345	389
Miscellaneous	1,016	923	1,014	860	1,091	971	1,540	613	611
Cash contributions	2,245	2,456	2,130	1,435	1,979	2,756	1,781	792	1,237
Personal insurance and pensions	7,689	6,785	8,590	7,580	8,873	8,695	7,220	2,830	3,237
Life and other personal insurance	481	512	464	292	488	521	410	123	134
Pensions and Social Security	7,208	6,273	8,126	7,288	8,384	8,174	6,810	2,707	3,103

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

Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more earners
Number of consumer units (in thousands)	120,847	13,715	21,056	11,110	26,304	39,535	9,127
Consumer unit characteristics:							
Income before taxes	\$62,857	\$17,514	\$42,723	\$31,182	\$56,147	\$92,660	\$106,232
Age of reference person	49.4	68.2	43.5	64.3	47.5	43.8	46.2
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.3	3.1	3.0	4.4
Children under 18 .....	.6	n.a.	n.a.	.4	1.1	.8	1.0
Persons 65 and older .....	.3	.7	.1	1.2	.3	.1	.1
Earners	1.3	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles	2.0	.9	1.2	1.7	1.9	2.5	3.2
Percent homeowner	66	56	46	75	66	76	79
Average annual expenditures							
Food	\$49,067	\$21,768	\$34,314	\$36,882	\$49,285	\$64,241	\$72,854
Food at home	6,372	2,937	3,782	5,609	6,742	8,137	9,879
Cereals and bakery products	3,753	2,057	1,892	3,795	4,339	4,495	5,715
Meats, poultry, fish, and eggs	506	283	238	529	579	609	793
Dairy products	841	416	403	879	988	1,000	1,347
Fruits and vegetables	406	224	208	395	466	494	605
Other food at home	656	366	344	712	768	761	978
Food away from home	1,343	768	699	1,281	1,538	1,630	1,992
Alcoholic beverages	2,619	880	1,890	1,814	2,403	3,641	4,165
Housing	435	141	484	276	381	566	539
Shelter	16,895	9,455	12,643	12,854	17,861	21,267	21,073
Owned dwellings	10,075	5,616	8,522	6,678	10,455	12,636	12,299
Rented dwellings	6,543	2,535	4,119	4,426	6,702	9,158	8,942
Other lodging	2,860	2,873	3,930	1,669	3,070	2,572	2,465
Utilities, fuels, and public services	672	207	473	583	683	906	892
Household operations	3,645	2,256	2,325	3,512	3,915	4,322	5,227
Housekeeping supplies	1,011	666	471	723	1,031	1,493	985
Household furnishings and equipment	659	364	334	733	796	790	795
Apparel and services	1,506	553	991	1,208	1,665	2,026	1,768
Transportation	1,725	568	1,224	1,018	1,906	2,286	2,545
Vehicle purchases (net outlay)	7,658	2,360	5,362	5,780	7,416	10,052	13,594
Gasoline and motor oil	2,657	662	1,949	1,976	2,427	3,572	4,819
Other vehicle expenses	1,986	624	1,280	1,431	2,053	2,618	3,410
Public transportation	2,536	926	1,729	2,018	2,514	3,205	4,672
Healthcare	479	147	405	355	423	658	693
Entertainment	3,126	2,687	1,566	4,891	3,301	3,350	3,768
Personal care products and services	2,693	1,052	1,801	2,243	2,724	3,560	3,928
Reading	596	294	376	513	610	769	872
Education	110	83	90	121	103	126	126
Tobacco products and smoking supplies	1,068	183	693	422	974	1,498	2,463
Miscellaneous	380	199	288	345	398	445	570
Cash contributions	816	398	672	557	739	1,052	1,300
Personal insurance and pensions	1,723	1,211	1,306	1,829	1,641	2,007	2,336
Life and other personal insurance	5,471	202	4,027	424	4,489	9,126	9,863
Pensions and Social Security	309	118	119	305	318	429	494
	5,162	84	3,907	1,120	4,170	8,697	9,369

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, 2009

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Number of consumer units (in thousands)	120,847	80,068	50,080	29,988	40,778	110,241	35,043	75,198	10,605
Consumer unit characteristics:									
Income before taxes	\$62,857	\$75,858	\$88,237	\$55,185	\$37,329	\$64,316	\$55,385	\$68,477	\$47,692
Age of reference person	49.4	53.3	47.8	62.5	41.7	49.0	46.6	50.1	53.7
Average number in consumer unit:									
Persons	2.5	2.6	2.9	2.1	2.3	2.5	2.4	2.6	2.4
Children under 18 .....	.6	.6	.8	.3	.6	.6	.6	.6	.5
Persons 65 and older .....	.3	.4	.2	.7	.2	.3	.3	.3	.4
Earners	1.3	1.4	1.6	.9	1.1	1.3	1.2	1.3	1.2
Vehicles	2.0	2.4	2.5	2.2	1.2	1.9	1.5	2.1	2.6
Percent homeowner	66	100	100	100	n.a.	65	50	72	82
Average annual expenditures	\$49,067	\$57,047	\$64,493	\$44,130	\$33,404	\$49,807	\$43,962	\$52,501	\$41,325
Food	6,372	7,198	7,682	6,125	4,753	6,435	5,922	6,662	5,675
Food at home	3,753	4,214	4,377	3,837	2,849	3,757	3,407	3,911	3,707
Cereals and bakery products	506	566	594	501	390	508	456	530	494
Meats, poultry, fish, and eggs	841	932	966	852	663	844	797	865	803
Dairy products	406	459	478	415	302	404	360	423	429
Fruits and vegetables	656	744	760	704	486	658	614	677	638
Other food at home	1,343	1,514	1,580	1,366	1,008	1,343	1,181	1,414	1,344
Food away from home	2,619	2,984	3,306	2,288	1,904	2,678	2,515	2,752	1,968
Alcoholic beverages	435	477	525	370	352	448	458	444	289
Housing	16,895	18,901	22,846	12,287	12,958	17,356	16,058	17,953	12,110
Shelter	10,075	10,733	14,050	5,193	8,783	10,483	10,060	10,681	5,828
Owned dwellings	6,543	9,761	13,059	4,254	223	6,731	5,095	7,493	4,589
Rented dwellings	2,860	60	48	80	8,359	3,063	4,374	2,452	753
Other lodging	672	912	943	859	202	690	591	736	486
Utilities, fuels, and public services	3,645	4,276	4,554	3,811	2,406	3,650	3,245	3,838	3,592
Household operations	1,011	1,217	1,424	873	607	1,056	929	1,116	542
Housekeeping supplies	659	804	804	803	374	652	533	704	738
Household furnishings and equipment	1,506	1,872	2,015	1,607	788	1,515	1,292	1,615	1,409
Apparel and services	1,725	1,857	2,085	1,371	1,466	1,762	1,777	1,755	1,328
Transportation	7,658	9,089	10,005	7,568	4,849	7,623	6,273	8,249	8,028
Vehicle purchases (net outlay)	2,657	3,247	3,554	2,734	1,499	2,611	1,950	2,920	3,130
Gasoline and motor oil	1,986	2,276	2,555	1,809	1,419	1,964	1,563	2,151	2,218
Other vehicle expenses	2,536	3,023	3,288	2,589	1,579	2,545	2,180	2,711	2,446
Public transportation	479	544	608	436	353	503	580	467	234
Healthcare	3,126	3,944	3,627	4,478	1,520	3,105	2,423	3,422	3,352
Entertainment	2,693	3,256	3,578	2,655	1,588	2,716	2,269	2,920	2,453
Personal care products and services	596	693	744	599	404	613	555	639	413
Reading	110	136	135	137	58	111	99	117	91
Education	1,068	1,234	1,503	778	743	1,127	951	1,209	456
Tobacco products and smoking supplies	380	359	375	332	421	362	314	384	566
Miscellaneous	816	965	1,028	863	525	795	720	830	1,030
Cash contributions	1,723	2,164	2,079	2,306	858	1,749	1,404	1,910	1,451
Personal insurance and pensions	5,471	6,776	8,282	4,260	2,910	5,605	4,739	6,008	4,084
Life and other personal insurance	309	417	466	336	97	306	240	337	336
Pensions and Social Security	5,162	6,359	7,816	3,924	2,813	5,298	4,499	5,670	3,748

n.a. Not applicable.

Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races ¹	Asian	
Number of consumer units (in thousands)	120,847	106,187	101,604	4,584	14,659
Consumer unit characteristics:					
Income before taxes	\$62,857	\$65,405	\$64,898	\$76,633	\$44,397
Age of reference person	49.4	49.7	49.9	45.1	47.1
Average number in consumer unit:					
Persons	2.5	2.5	2.5	2.7	2.6
Children under 18 .....	.6	.6	.6	.6	.8
Persons 65 and older .....	.3	.3	.3	.3	.2
Earners	1.3	1.3	1.3	1.4	1.2
Vehicles	2.0	2.0	2.1	1.5	1.3
Percent homeowner	66	69	70	57	46
Average annual expenditures					
Food	\$49,067	\$50,957	\$50,723	\$56,308	\$35,311
Food at home	6,372	6,622	6,585	7,565	4,524
Cereals and bakery products	3,753	3,871	3,870	3,905	2,880
Meats, poultry, fish, and eggs	506	522	522	520	390
Dairy products	841	840	835	966	845
Fruits and vegetables	406	426	429	346	258
Other food at home	656	680	671	903	484
Food away from home	1,343	1,403	1,412	1,169	903
Alcoholic beverages	2,619	2,751	2,715	3,660	1,645
Housing	435	466	471	350	201
Shelter	16,895	17,362	17,224	20,395	13,503
Owned dwellings	10,075	10,372	10,228	13,571	7,919
Rented dwellings	6,543	6,944	6,872	8,543	3,632
Other lodging	2,860	2,697	2,619	4,411	4,046
Utilities, fuels, and public services	672	731	737	616	241
Household operations	3,645	3,641	3,658	3,270	3,668
Housekeeping supplies	1,011	1,064	1,051	1,347	633
Household furnishings and equipment	659	690	696	536	429
Apparel and services	1,506	1,594	1,591	1,671	854
Transportation	1,725	1,721	1,704	2,150	1,755
Vehicle purchases (net outlay)	7,658	7,983	7,950	8,784	5,302
Gasoline and motor oil	2,657	2,818	2,829	2,582	1,489
Other vehicle expenses	1,986	2,037	2,045	1,871	1,618
Public transportation	2,536	2,626	2,605	3,153	1,876
Healthcare	479	501	471	1,178	319
Entertainment	3,126	3,314	3,351	2,498	1,763
Personal care products and services	2,693	2,869	2,894	2,270	1,404
Reading	596	603	606	557	536
Education	110	118	119	111	46
Tobacco products and smoking supplies	1,068	1,134	1,080	2,327	591
Miscellaneous	380	400	413	122	230
Cash contributions	816	843	853	611	626
Personal insurance and pensions	1,723	1,784	1,799	1,452	1,280
Life and other personal insurance	5,471	5,736	5,674	7,117	3,550
Pensions and Social Security	309	319	321	283	235
Pensions and Social Security	5,162	5,417	5,353	6,834	3,315

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

Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Number of consumer units (in thousands)	120,847	14,295	106,552	92,119	14,432
Consumer unit characteristics:					
Income before taxes	\$62,857	\$49,930	\$64,591	\$67,784	\$44,211
Age of reference person	49.4	43.1	50.2	50.7	47.1
Average number in consumer unit:					
Persons	2.5	3.3	2.4	2.4	2.6
Children under 18 .....	.6	1.1	.6	.5	.8
Persons 65 and older .....	.3	.2	.3	.4	.2
Earners	1.3	1.5	1.3	1.3	1.2
Vehicles	2.0	1.6	2.0	2.1	1.3
Percent homeowner	66	51	68	72	46
Average annual expenditures	\$49,067	\$41,981	\$50,015	\$52,320	\$35,198
Food	6,372	6,094	6,409	6,696	4,524
Food at home	3,753	3,784	3,749	3,882	2,875
Cereals and bakery products	506	479	510	529	388
Meats, poultry, fish, and eggs	841	955	826	823	846
Dairy products	406	403	406	429	258
Fruits and vegetables	656	734	646	671	483
Other food at home	1,343	1,213	1,360	1,430	900
Food away from home	2,619	2,310	2,660	2,814	1,649
Alcoholic beverages	435	267	457	496	201
Housing	16,895	15,983	17,016	17,579	13,409
Shelter	10,075	10,043	10,079	10,429	7,847
Owned dwellings	6,543	5,298	6,710	7,198	3,594
Rented dwellings	2,860	4,415	2,652	2,437	4,020
Other lodging	672	330	718	794	233
Utilities, fuels, and public services	3,645	3,532	3,660	3,660	3,660
Household operations	1,011	714	1,051	1,119	618
Housekeeping supplies	659	517	677	714	434
Household furnishings and equipment	1,506	1,177	1,549	1,657	850
Apparel and services	1,725	2,002	1,689	1,678	1,761
Transportation	7,658	7,156	7,725	8,109	5,269
Vehicle purchases (net outlay)	2,657	2,333	2,700	2,897	1,446
Gasoline and motor oil	1,986	2,104	1,971	2,026	1,614
Other vehicle expenses	2,536	2,309	2,566	2,670	1,896
Public transportation	479	410	489	516	313
Healthcare	3,126	1,568	3,335	3,581	1,762
Entertainment	2,693	1,664	2,829	3,050	1,406
Personal care products and services	596	532	604	614	536
Reading	110	36	119	131	47
Education	1,068	707	1,116	1,197	599
Tobacco products and smoking supplies	380	182	406	434	232
Miscellaneous	816	544	853	887	633
Cash contributions	1,723	1,015	1,818	1,903	1,277
Personal insurance and pensions	5,471	4,230	5,638	5,966	3,542
Life and other personal insurance	309	119	335	350	236
Pensions and Social Security	5,162	4,111	5,303	5,616	3,306

Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	120,847	22,411	27,536	43,819	27,080
Consumer unit characteristics:					
Income before taxes	\$62,857	\$71,731	\$59,908	\$58,641	\$65,332
Age of reference person	49.4	51.2	48.9	49.6	48.1
Average number in consumer unit:					
Persons	2.5	2.4	2.4	2.5	2.6
Children under 18 .....	.6	.5	.6	.6	.7
Persons 65 and older .....	.3	.3	.3	.3	.3
Earners	1.3	1.3	1.3	1.3	1.3
Vehicles	2.0	1.7	2.1	1.9	2.0
Percent homeowner	66	65	68	68	62
Average annual expenditures	\$49,067	\$53,868	\$46,551	\$45,749	\$53,005
Food	6,372	6,975	6,031	5,944	6,903
Food at home	3,753	4,043	3,682	3,481	4,023
Cereals and bakery products	506	563	510	469	516
Meats, poultry, fish, and eggs	841	919	762	829	875
Dairy products	406	435	419	367	432
Fruits and vegetables	656	751	616	581	740
Other food at home	1,343	1,374	1,375	1,235	1,461
Food away from home	2,619	2,932	2,349	2,463	2,880
Alcoholic beverages	435	468	418	368	530
Housing	16,895	19,343	15,109	15,387	19,127
Shelter	10,075	11,944	8,756	8,524	12,378
Owned dwellings	6,543	7,513	6,126	5,613	7,667
Rented dwellings	2,860	3,507	1,986	2,361	4,021
Other lodging	672	924	643	550	690
Utilities, fuels, and public services	3,645	4,095	3,421	3,741	3,343
Household operations	1,011	1,196	780	969	1,164
Housekeeping supplies	659	640	682	667	638
Household furnishings and equipment	1,506	1,467	1,471	1,485	1,605
Apparel and services	1,725	1,782	1,461	1,786	1,844
Transportation	7,658	8,108	7,649	7,400	7,711
Vehicle purchases (net outlay)	2,657	2,754	2,921	2,612	2,380
Gasoline and motor oil	1,986	1,787	1,933	2,103	2,018
Other vehicle expenses	2,536	2,885	2,375	2,371	2,673
Public transportation	479	682	420	314	640
Healthcare	3,126	3,132	3,272	3,030	3,128
Entertainment	2,693	2,767	2,627	2,467	3,062
Personal care products and services	596	601	538	593	653
Reading	110	141	112	85	121
Education	1,068	1,710	1,103	820	902
Tobacco products and smoking supplies	380	439	409	394	278
Miscellaneous	816	821	798	768	910
Cash contributions	1,723	1,568	1,684	1,692	1,941
Personal insurance and pensions	5,471	6,013	5,340	5,015	5,894
Life and other personal insurance	309	350	340	298	262
Pensions and Social Security	5,162	5,662	5,000	4,717	5,633

Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

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)	5,824	77,087	29,707	21,239	12,844	4,163	9,133	21,163	16,772
Consumer unit characteristics:									
Income before taxes	\$81,240	\$74,168	\$103,040	\$62,755	\$49,816	\$56,949	\$48,895	\$35,336	\$39,211
Age of reference person	48.3	43.6	44.8	42.5	42.7	43.4	43.8	73.8	45.5
Average number in consumer unit:									
Persons	2.7	2.6	2.6	2.5	2.6	2.9	2.7	1.7	2.9
Children under 18 .....	.7	.7	.7	.7	.8	.8	.7	.1	.9
Persons 65 and older .....	.2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.7	1.7	1.7	1.7	1.6	1.7	1.7	.2	.7
Vehicles	2.3	2.1	2.2	2.0	1.8	2.4	2.1	1.6	1.6
Percent homeowner	74	65	75	60	53	62	58	79	53
Average annual expenditures	\$57,073	\$54,465	\$70,143	\$48,516	\$41,759	\$44,034	\$39,904	\$35,707	\$38,382
Food	7,198	6,857	8,212	6,298	5,683	5,935	5,801	4,816	5,839
Food at home	4,219	3,827	4,302	3,495	3,554	3,585	3,533	3,185	3,973
Cereals and bakery products	576	518	579	486	465	478	480	433	525
Meats, poultry, fish, and eggs	912	856	896	804	865	812	849	696	931
Dairy products	457	413	472	368	372	396	385	340	441
Fruits and vegetables	750	658	777	582	589	568	585	598	691
Other food at home	1,525	1,383	1,578	1,254	1,263	1,331	1,233	1,118	1,385
Food away from home	2,979	3,031	3,910	2,804	2,129	2,350	2,268	1,630	1,866
Alcoholic beverages	546	502	664	411	308	486	451	275	294
Housing	18,173	18,525	23,699	16,552	14,951	14,813	13,016	12,863	14,053
Shelter	10,882	11,302	14,740	9,914	9,108	8,662	7,633	6,842	8,235
Owned dwellings	7,303	7,431	10,574	6,051	5,290	5,213	4,441	4,527	4,738
Rented dwellings	2,590	3,129	2,908	3,320	3,519	3,108	2,869	1,741	3,129
Other lodging	988	741	1,258	543	299	342	323	575	368
Utilities, fuels, and public services	3,966	3,790	4,247	3,587	3,476	3,636	3,290	3,260	3,348
Household operations	1,001	1,143	1,737	907	733	738	525	834	632
Housekeeping supplies	648	644	777	616	571	478	468	759	604
Household furnishings and equipment ..	1,675	1,646	2,199	1,527	1,063	1,299	1,101	1,168	1,234
Apparel and services	1,638	2,017	2,505	1,802	1,620	1,249	1,830	913	1,440
Transportation	7,585	8,709	10,722	8,100	6,776	7,449	6,869	5,291	5,844
Vehicle purchases (net outlay)	1,979	3,097	3,897	2,985	2,164	2,550	2,319	1,926	1,791
Gasoline and motor oil	2,263	2,230	2,419	2,081	2,022	2,357	2,192	1,239	1,716
Other vehicle expenses	2,761	2,822	3,491	2,622	2,271	2,267	2,141	1,799	2,073
Public transportation	583	560	915	413	318	276	218	327	265
Healthcare	3,723	2,798	3,496	2,616	2,096	2,396	2,119	4,800	2,316
Entertainment	3,183	2,962	3,958	2,537	2,183	2,600	1,970	2,061	2,087
Personal care products and services	595	651	855	617	490	404	414	517	441
Reading	134	109	163	91	66	62	63	142	61
Education	962	1,328	1,922	1,071	988	875	684	185	1,023
Tobacco products and smoking supplies ..	331	400	275	441	433	710	521	210	518
Miscellaneous	1,542	889	1,124	877	621	663	634	555	563
Cash contributions	2,176	1,737	2,442	1,362	1,196	1,375	1,243	2,039	1,102
Personal insurance and pensions	9,287	6,980	10,107	5,740	4,348	5,017	4,290	1,041	2,800
Life and other personal insurance	400	335	481	292	202	207	200	275	203
Pensions and Social Security	8,887	6,646	9,626	5,448	4,146	4,809	4,089	766	2,597

Table 13. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2009

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer units (in thousands)	120,847	85,270	16,692	31,015	25,512	12,051	35,576	23,410	12,166
Consumer unit characteristics:									
Income before taxes	\$62,857	\$48,449	\$33,262	\$47,338	\$53,065	\$62,570	\$97,390	\$90,318	\$110,998
Age of reference person	49.4	50.0	53.8	51.8	46.1	48.0	48.0	46.5	51.0
Average number in consumer unit:									
Persons	2.5	2.5	2.8	2.5	2.4	2.5	2.5	2.5	2.4
Children under 18 .....	.6	.6	.8	.6	.6	.7	.6	.6	.6
Persons 65 and older .....	.3	.3	.5	.4	.3	.2	.2	.2	.3
Earners	1.3	1.2	1.0	1.2	1.3	1.4	1.4	1.5	1.4
Vehicles	2.0	1.9	1.5	1.9	2.0	2.2	2.1	2.1	2.1
Percent homeowner	66	62	54	65	59	69	77	75	80
Average annual expenditures									
	\$49,067	\$40,520	\$30,323	\$38,693	\$44,697	\$50,446	\$69,389	\$65,908	\$76,072
Food	6,372	5,622	4,735	5,426	5,977	6,588	8,097	7,775	8,704
Food at home	3,753	3,476	3,343	3,439	3,547	3,598	4,386	4,275	4,595
Cereals and bakery products	506	469	454	468	470	493	590	588	595
Meats, poultry, fish, and eggs	841	810	856	826	797	728	912	931	876
Dairy products	406	370	333	363	387	400	488	472	519
Fruits and vegetables	656	580	570	568	596	590	831	773	939
Other food at home	1,343	1,247	1,129	1,213	1,297	1,387	1,565	1,511	1,667
Food away from home	2,619	2,146	1,392	1,987	2,430	2,991	3,711	3,500	4,110
Alcoholic beverages	435	325	213	298	384	424	686	676	705
Housing	16,895	14,047	11,181	13,261	15,142	17,702	23,695	22,456	26,074
Shelter	10,075	8,111	6,556	7,547	8,737	10,391	14,782	14,106	16,084
Owned dwellings	6,543	4,841	3,263	4,556	5,259	6,876	10,621	10,187	11,456
Rented dwellings	2,860	2,885	3,126	2,652	2,997	2,911	2,802	2,767	2,869
Other lodging	672	385	167	339	481	603	1,359	1,152	1,759
Utilities, fuels, and public services	3,645	3,462	3,101	3,491	3,479	3,848	4,083	3,989	4,264
Household operations	1,011	705	346	598	889	1,090	1,745	1,510	2,198
Housekeeping supplies	659	573	414	568	607	723	854	741	1,067
Household furnishings and equipment	1,506	1,197	764	1,057	1,431	1,650	2,230	2,110	2,460
Apparel and services	1,725	1,452	1,454	1,369	1,432	1,742	2,358	2,385	2,308
Transportation	7,658	6,547	4,762	6,295	7,329	7,970	10,312	10,007	10,897
Vehicle purchases (net outlay)	2,657	2,138	1,430	2,017	2,477	2,714	3,901	3,844	4,010
Gasoline and motor oil	1,986	1,893	1,529	1,865	1,972	2,305	2,209	2,205	2,218
Other vehicle expenses	2,536	2,242	1,611	2,149	2,581	2,595	3,229	3,146	3,390
Public transportation	479	273	193	264	299	356	972	812	1,279
Healthcare	3,126	2,749	2,010	2,913	2,917	3,000	4,026	3,778	4,503
Entertainment	2,693	2,261	1,406	2,184	2,626	2,848	3,716	3,458	4,212
Personal care products and services	596	489	361	459	555	602	845	799	933
Reading	110	78	40	70	98	107	186	157	241
Education	1,068	648	236	447	1,039	907	2,074	1,833	2,538
Tobacco products and smoking supplies	380	462	430	531	419	418	183	219	113
Miscellaneous	816	689	437	596	843	957	1,122	1,167	1,037
Cash contributions	1,723	1,193	784	1,123	1,354	1,600	2,993	2,734	3,491
Personal insurance and pensions	5,471	3,958	2,275	3,721	4,580	5,580	9,098	8,465	10,318
Life and other personal insurance	309	233	151	239	248	298	492	451	571
Pensions and Social Security	5,162	3,725	2,124	3,482	4,332	5,282	8,607	8,014	9,746