

# Consumer Expenditures in 2003



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Average annual expenditures per consumer unit<sup>1</sup> (CU) were essentially unchanged in 2003, rising just 0.3 percent over the previous year, from \$40,677 to \$40,817. The increase in spending in 2003 was less than the 2.3-percent annual average rise in general price levels over the year, as measured by the Consumer Price Index (CPI). Spending rose 3.9 percent in 2001 and 2.9 percent in 2002. This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey (CE).

## Developments in 2003

The major components of spending—food, housing, apparel and services, transportation, healthcare, entertainment, and personal insurance and pensions—account for about 90 percent of total expenditures, and of these, only the change in apparel and services was statistically significant in 2003, decreasing by 6.2 percent. (See table A.) The other major components showed little change in 2003: spending on food and entertainment both decreased by less than 1 percent, housing rose 1.1 percent, transportation increased 0.3 percent, healthcare rose 2.8 percent, and personal insurance and pensions grew 4.0 percent.

There were no major changes from 2002 to 2003 in the percent distribution (share of total expenditures<sup>2</sup>) of each of the components of spending. (See table B.) Expenditure shares are relatively stable from year to year, and this stability makes the percent distribution more useful for identifying long-term spending trends than are percent changes in expenditures from one year to the next. For example, despite the 6.2-percent decrease in spending on apparel and services, the share of total expenditures allocated to that component dropped just 0.3 percentage point—from 4.3 percent to 4.0 percent.

The 0.7-percent decline in spending on food resulted from a 1.0-percent increase in spending on food at home being offset by a 2.9-percent decrease in spending on food away from home. The drop in spending on food away from home in 2003 was not statistically significant, but it was the first time since 1991 that spending on that component decreased from the previous year. The increase in spending on food at home

resulted from decreases of 1.8 percent for cereals and bakery products and 3.1 percent for fruits and vegetables, being offset by increases of 3.4 percent for meats, poultry, fish, and eggs, and 3.0 percent for other food at home. This last category includes such items as sugar and other sweets, fats and oils, miscellaneous foods, and nonalcoholic beverages. Spending on dairy products was unchanged from 2002 to 2003. Data classified by region of residence of the consumer unit show that spending on food changed relatively little in the Northeast (–1.4 percent), Midwest (–1.8 percent), and South (–2.8 percent), whereas it rose 4.4 percent in the West. Differences among the regions in changes in spending on food away from home were more pronounced, especially in the South (–8.3 percent) and the West (5.8 percent).

Expenditures on housing, the largest component of total spending, showed little change between 2001 and 2003, with a 1.1-percent increase in 2003 following a 2.1-percent increase in 2002. Moderate decreases in spending on housekeeping supplies (–2.9 percent) and housefurnishings and equipment (–1.4 percent) were offset by increases in shelter (0.7 percent) and in utilities, fuels, and public services (4.7 percent). Only the change for the last component was statistically significant. *Prices* for fuels and utilities, as measured by the CPI, also increased (7.6 percent) in 2003. A year earlier, both expenditures and prices for that component decreased, by 3.0 percent and 4.4 percent, respectively. Spending on household operations was essentially unchanged, as consumers spent \$706 in 2002 and \$707 in 2003. Data classified by the age of the reference person<sup>3</sup> show that whereas spending on housing rose just 1.1 percent on average for all consumer units, it rose 4.8 percent for those aged 25 to 34 years, 6.0 percent for the age-65-and-over group, and dropped 4.6 percent for the under-age-25 group.

The 6.2-percent decrease in spending on apparel and services in 2003 was similar to the 6.1-percent decrease in 2001. Spending on that component in 2002 was essentially unchanged, rising just 0.3 percent. Spending decreased in 2003 for men's and boys' apparel (–9.2 percent), women's and girls' apparel (–9.9 percent), apparel for children under 2 years (–1.4 percent), and footwear (–6.1 percent), whereas spending on other apparel products and services rose 7.8

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

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

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

Table A. Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 2001–2003

Item	2001	2002	2003	Percent change	
				2001–2002	2002–2003
Number of consumer units (in thousands) .....	110,339	112,108	115,356		
Income before taxes <sup>1</sup> .....	\$47,507	\$49,430	\$51,128		
Averages:					
Age of reference person .....	48.1	48.1	48.4		
Number of persons in consumer unit .....	2.5	2.5	2.5		
Number of earners .....	1.4	1.4	1.3		
Number of vehicles .....	1.9	2.0	1.9		
Percent homeowner .....	66	66	67		
Average annual expenditures .....	\$39,518	\$40,677	\$40,817	2.9	0.3
Food .....	5,321	5,375	5,340	1.0	-.7
Food at home .....	3,086	3,099	3,129	.4	1.0
Cereals and bakery products .....	452	450	442	-.4	-1.8
Meats, poultry, fish, and eggs .....	828	798	825	-3.6	3.4
Dairy products .....	332	328	328	-1.2	.0
Fruits and vegetables .....	522	552	535	5.7	-3.1
Other food at home .....	952	970	999	1.9	3.0
Food away from home .....	2,235	2,276	2,211	1.8	-2.9
Alcoholic beverages .....	349	376	391	7.7	4.0
Housing .....	13,011	13,283	13,432	2.1	1.1
Shelter .....	7,602	7,829	7,887	3.0	.7
Utilities, fuels, and public services .....	2,767	2,684	2,811	-3.0	4.7
Household operations .....	676	706	707	4.4	.1
Housekeeping supplies .....	509	545	529	7.1	-2.9
Housefurnishings and equipment .....	1,458	1,518	1,497	4.1	-1.4
Apparel and services .....	1,743	1,749	1,640	.3	-6.2
Transportation .....	7,633	7,759	7,781	1.7	.3
Vehicle purchases (net outlay) .....	3,579	3,665	3,732	2.4	1.8
Gasoline and motor oil .....	1,279	1,235	1,333	-3.4	7.9
Other vehicle expenses .....	2,375	2,471	2,331	4.0	-5.7
Public transportation .....	400	389	385	-2.7	-1.0
Healthcare .....	2,182	2,350	2,416	7.7	2.8
Entertainment .....	1,953	2,079	2,060	6.5	-.9
Personal care products and services .....	485	526	527	8.5	.2
Reading .....	141	139	127	-1.4	-8.6
Education .....	648	752	783	16.0	4.1
Tobacco products and smoking supplies .....	308	320	290	3.9	-9.4
Miscellaneous .....	750	792	606	5.6	-23.5
Cash contributions .....	1,258	1,277	1,370	1.5	7.3
Personal insurance and pensions .....	3,737	3,899	4,055	4.3	4.0
Life and other personal insurance .....	410	406	397	-1.0	2.2
Pensions and Social Security <sup>2</sup> .....	3,326	3,493	3,658	5.0	4.7

<sup>1</sup> Income values are derived from “complete income reporters” only. (See glossary at the end of this report.)

Table B. Distribution of total annual expenditures by major category, Consumer Expenditure Survey, 2000–2003

Item	2000	2001	2002	2003
Average annual expenditures .....	100.0	100.0	100.0	100.0
Food .....	13.6	13.5	13.2	13.1
Food at home .....	7.9	7.8	7.6	7.7
Food away from home .....	5.6	5.7	5.6	5.4
Alcoholic beverages .....	1.0	.9	.9	1.0
Housing .....	32.4	32.9	32.7	32.9
Apparel and services .....	4.9	4.4	4.3	4.0
Transportation .....	19.5	19.3	19.1	19.1
Vehicles .....	9.0	9.1	9.0	9.1
Gasoline and motor oil .....	3.4	3.2	3.0	3.3
Other transportation .....	7.1	7.0	7.0	6.7
Healthcare .....	5.4	5.5	5.8	5.9
Entertainment .....	4.9	4.9	5.1	5.0
Personal care products and services .....	1.5	1.2	1.3	1.3
Reading .....	.4	.4	.3	.3
Education .....	1.7	1.6	1.8	1.9
Tobacco products and smoking supplies .....	.8	.8	.8	.7
Miscellaneous .....	2.0	1.9	1.9	1.5
Cash contributions .....	3.1	3.2	3.1	3.4
Personal insurance and pensions .....	8.8	9.5	9.6	9.9
Life and other personal insurance .....	1.0	1.0	1.0	1.0
Pensions and Social Security .....	7.8	8.4	8.6	9.0

percent. This last component includes items such as watches, jewelry, laundry, and drycleaning. The trend in the share of total expenditures spent on apparel and services has been downward over the last several years, possibly due to the competition from cheaper imported clothing as well as a shift to more casual, less expensive styles. In 1993, apparel and services accounted for 5.5 percent of total spending; by 2003, the share had fallen to 4.0 percent.

Spending on transportation was essentially unchanged over the period, rising just 0.3 percent, from \$7,759 in 2002 to \$7,781 in 2003. However, there were statistically significant changes among the components of transportation, with a 7.9-percent increase in spending on gasoline and motor oil offset somewhat by a 5.7-percent decrease in other vehicle expenses, a category that includes items such as vehicle finance charges, maintenance and repairs, and leasing and renting vehicles. There was little change in the other two components of transportation: expenditures for vehicle purchases rose 1.8 percent, and spending on public transportation fell 1.0 percent. Although spending on vehicle purchases rose only slightly for all CUs, classifying the data by quintiles of income<sup>4</sup> revealed large changes for consumers in the lowest income quintile, as well as those in the highest. CUs in the lowest income quintile decreased their spending on purchases of vehicles by 22.7 percent (from \$1,603 in 2002 to \$1,240 in 2003), whereas CUs in the highest income quintile increased their spending by 15.0 percent (from \$6,288 to \$7,228). Spending on purchases of vehicles is subject to large changes from year to year because vehicles are expensive and typically purchased infrequently, so relatively small

changes in the percentage of consumer units making such purchases can affect the overall average.

Healthcare spending showed little change in 2003, rising 2.8 percent, following increases of 7.7 percent in 2002 and 5.6 percent in 2001. Among the components of healthcare, spending on health insurance continued to increase significantly, with a 7.2-percent rise in 2003 following increases of 10.1 percent in 2002 and 7.9 percent in 2001. The increase in health insurance spending in 2003 was offset somewhat by a 4.2-percent drop in spending on (both prescription and nonprescription) drugs. The decrease in spending on drugs in 2003 followed several years of relatively large increases: 8.6 percent in 2002, 7.8 percent in 2001, and 12.6 percent in 2000. The other two components of healthcare—medical services and medical supplies—increased slightly in 2003, by 0.2 percent and 1.9 percent, respectively. Data classified by the age of the reference person show that the youngest group, with reference person under age 25, spent the least on healthcare, \$546, and had a large decrease (14.7 percent) in spending on that component in 2003. Healthcare accounted for 2.4 percent of that group's total spending. In comparison, the oldest group, with reference person age 75 and older, spent the most on healthcare, \$3,856, and had a large increase (7.6 percent) in spending. Healthcare accounted for 15.4 percent of their spending.

After an increase of 6.5 percent in 2002, spending on entertainment was little changed in 2003, decreasing 0.9 percent. Among the components of entertainment, increases in spending on televisions, radios, and sound equipment (5.5 percent) and on pets, toys, and playground equipment (2.5 percent) were offset by decreases in spending on fees and admissions (8.7 percent) and on other entertainment supplies, equipment, and services (4.1 percent). This last com-

<sup>4</sup> See the glossary at the end of this report for a definition of *quintiles of income before taxes*.

ponent includes expensive items such as motorized recreational vehicles and boats that are purchased relatively infrequently, so comparatively small changes in the percentage of consumer units purchasing such items can affect the overall average. Spending on other entertainment supplies, equipment, and services rose 10.8 percent in 2002 and 9.4 percent in 2001, after spending in the category fell 17.8 percent in 2000. Data classified by the size of the consumer unit showed large decreases in spending on entertainment for both the smallest (1-person) consumer units (12.7 percent) and the largest (5-or-more-person) consumer units (15.9 percent), whereas there was a large increase (14.4 percent) in spending by 2-person consumer units. Large changes in other entertainment supplies, equipment, and services contributed to the changes for those size groups.

Expenditures and deductions for personal insurance and pensions rose 4.0 percent in 2003, following an increase of 4.3 percent in 2002. The change in 2003 was not statistically significant. Personal insurance and pensions accounted for 9.9 percent of the total expenditures of all consumer units in 2003. Consumer units in the highest income quintile spent \$12,615 on personal insurance and pensions in 2003, 5.4 percent more than a year earlier, whereas consumer units in the lowest income quintile spent just \$433, a drop of 15.5 percent from 2002. Among those in the lowest income quintile are large proportions of retired persons, students, and persons just starting their careers, and these individuals typically do not spend as much for personal insurance and pensions. The lowest quintile group allocated 2.3 percent of its total expenditures to this component, whereas the highest quintile group allocated 15.4 percent.

Among the remaining components of spending, reading (8.6 percent), tobacco products and smoking supplies (9.4 percent), and miscellaneous goods and services (23.5 percent) posted significant decreases in spending. This last component includes items such as legal fees, funeral expenses, accounting fees, and finance charges excluding those on mortgages and vehicles. Spending for some of these items is volatile and may fluctuate widely from one year to the next. Changes for the other minor components, while not statistically significant, included a 4.0-percent rise in spending on alcoholic beverages, a 4.1-percent increase in spending on education, and a 7.3-percent increase in cash contributions. Spending on personal care products and services was essentially unchanged, rising just 0.2 percent.

### **Brief description of the Consumer Expenditure Survey**

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

The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics, consists of two com-

ponents: a diary, or recordkeeping survey completed by participating consumer units for two consecutive 1-week periods; and an interview survey, in which expenditures of consumer units are obtained in five interviews conducted at 3-month intervals. Results in this report are based on integrated data from both surveys.

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

Each component of the survey queries an independent sample of consumer units that is representative of the U.S. population. For the Diary Survey, about 7,500 consumer units are sampled each year. Each consumer unit keeps a diary for two 1-week periods, yielding approximately 15,000 diaries a year. The Interview sample, selected on a rotating panel basis, surveys about 7,500 consumer units each quarter. Each consumer unit is interviewed once per quarter, for 5 consecutive quarters. Data are collected on an ongoing basis in 105 areas of the United States.

The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, as well as expenditures that occur on a regular basis, like rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including global estimates of spending for food, it is estimated that about 95 percent of expenditures are 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—both at home and in eating places—and for tobacco, housekeeping supplies, nonprescription drugs, and personal care products and services. Expenditures incurred by members of the consumer unit while away from home overnight or longer are excluded from the Diary Survey. Although this survey was designed to collect information on expenditures that could not be recalled easily over an extended period, respondents are asked to report *all* expenses (except those for overnight travel) that the consumer unit incurs during the survey week.

Integrated data from the BLS Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey alone is designed to do. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect data on expenditures for overnight travel or information on reimbursements, whereas the Interview Survey does. Ex-



amples of expenditures for which reimbursements are excluded from the Diary Survey are medical care; automobile repair; and construction, repairs, alterations, and maintenance of property.

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

Population coverage and definitions of components of the CE differ from those of the CPI. Consumer expenditure data cover the total population, whereas the CPI covers only the population in urban and metropolitan areas. In addition, home ownership 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 attempts to measure the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes.

### Interpreting the data

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

Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, rent, as measured by the CPI, rose 4.1 percent between 2003 (annual average index) and December 2004 (not seasonally adjusted).

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

### Tables and data

Tables in this report include integrated data from both the diary and interview components of the CE, enabling data users to associate the full range of expenditures with consumers' demographic characteristics. Tables show data classified by income quintile, income class, age of the reference person, size of the consumer unit, composition of the consumer unit, number of earners, housing tenure, type of area (urban-rural), race, Hispanic origin, region of residence, occupation, and education. Whereas these are the same classifications published in previous reports, some new subclassifications are shown, beginning with the publication of the 2003 data. For example, prior to 2003, the housing tenure category included homeowners and renters. Beginning in 2003, homeowners are further divided into those with a mortgage and those without a mortgage. (The changes for 2003 are described in the next section.)

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 1984–2003. 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 also are available. Many of the tables that are shown on the BLS Web site are published in biennial reports. The most recent is *Consumer Expenditure Survey, 2000–2001*, Report 969, September 2003. The next biennial report will include data for 2002 and 2003 and will be published in mid-2005.

### Changes to published tables in 2003

In 2003, the CE modified the questions on race and Hispanic origin to comply with new standards for maintaining, collecting, and presenting Federal data on race and ethnicity for Federal statistical agencies. Beginning with the 2003 data, the CE tables use data collected from the new race and ethnicity questions. In addition to these changes, a more comprehensive review was undertaken to evaluate the classifications of published CE data, with the goal of providing data users with additional information while maintaining reliability and continuity with previously published data. As a result of this review and the new race and ethnicity changes, a number of new classifications of data are being made available with the publication of the 2003 data.

*Race and ethnicity.* In accordance with the new standards, the following changes were made to the CE questions: (1) Individuals are now asked whether they are of Hispanic ethnicity before being asked about race, whereas prior to 2003, they were asked about their ethnic origin *after* they

were asked about their race. (2) Individuals are now asked directly whether they are Hispanic or Latino, whereas previously they were identified as Hispanic on the basis of their or their ancestors' country of origin. (3) With respect to race, the responses of Asian and Pacific Islanders were split into two categories: (a) Asian and (b) Native Hawaiian or Other Pacific Islander. (4) The race question was reworded to indicate that individuals were allowed to choose more than one race. Prior to 2003, individuals were required to select a single primary race.

As a result of the changes to the race and ethnicity questions, revisions were made to the CE published tables. Prior to 2003, CE data on race and Hispanic origin were included with housing tenure and type of area (urban-rural) in one table. Beginning in 2003, race and Hispanic origin are each shown in separate tables. The new definitions of race and Hispanic origin are included in the titles and column headings, so "Black" becomes "Black or African-American," and "Hispanic" becomes "Hispanic or Latino." A new column for Asian is shown in the race tables. In the "Hispanic or Latino" table, the "Not Hispanic or Latino" class is further divided into two classes: "White, Asian, and All Other Races" and "Black or African-American." In order to compare 2003 and future data with earlier data, existing aggregations are maintained where possible. Therefore, the pre-2003 classes labeled "White and Other" and "Black" have been kept, but with the new labels "White and All Other Races, and Asian" and "Black or African-American." The 2003 data for race are, by definition, slightly different than for earlier years, due to the multirace option. Approximately 1.3 percent of the CE reference persons selected more than one race. Also, the 2003 published tables are based on responses collected over the entire year and include a small percentage of answers using the old format. Because of the 3-month recall in the Interview Survey, the CE introduces changes to the questionnaire in April, not in January of any year. All respondents participating in the Interview Survey were asked the new race and ethnicity questions starting in April. A small portion of the sample had their last interview and rotated out of the survey in January through March 2003, so their race and ethnic origin were determined on the basis of the old definitions.

*New data classifications beginning in 2003.* The table review revealed that a number of additional data classes could be formed while maintaining the reliability of the data. Changes to existing tables and the addition of new tables include the following:

- *Housing tenure and type of area.* Prior to 2003, these classifications were included in one table together with the race and Hispanic origin classifications. Beginning in 2003, housing tenure and type of area are shown in one table. Under housing tenure, the homeowner class includes new subclasses for homeowners with mortgages and for those without mortgages. Under type of

area, the urban class includes new subclasses for central city and for other urban areas.

- *Higher income before taxes.* The highest income class previously shown in the standard classification of income was for CUs with incomes of \$70,000 and over. As incomes have risen over the years, the upper income class has grown substantially. The larger sample of higher income CUs allows for the publication of a new table that shows CE data for CUs with before-tax incomes of \$70,000 to \$79,999, \$80,000 to \$99,999, \$100,000 or more, \$100,000 to \$119,999, \$120,000 to \$149,999, and \$150,000 or more.

The CE staff will continue to evaluate the CE data in the future to determine whether additional data classifications can be created under the continuing constraints of data reliability and confidentiality.

#### **Other available data**

The 2003 Diary and Interview Survey microdata—that is, data on individual consumer units—are available on CD-ROM. The Interview Survey files contain expenditure data in two different formats: MTAB files, which present monthly values in an item coding framework based on the CPI pricing scheme; and EXPN files, which organize expenditures by the section of the interview questionnaire in which they are collected. Expenditure values on EXPN files cover different periods, depending on the specific question asked; the files also contain relevant nonexpenditure information not found in the MTAB files. Currently available on CD-ROM are microdata files back to 1990 and for selected earlier years.

The Consumer Expenditure Survey has also begun publishing CE anthologies. These reports include analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to a number of survey topics. The first of the reports, *Consumer Expenditure Survey Anthology, 2003*, Report 967, was published in September 2003. The next anthology will be published early in 2005. Subsequent anthologies will be published biennially.

CE data also are available via the BLS fax-on-demand service, which provides information and data that may be accessed from a touch-tone phone 24 hours a day, 7 days a week, by dialing 202-691-6325. Voice prompts explain how to obtain the information. Data available from the fax-on-demand service are for the most recent published year. Additional data also are presented in articles in the *Monthly Labor Review*.

For more detailed information on the availability of current and earlier data, contact the Division of Consumer Expenditure Surveys, Bureau of Labor Statistics, Room 3985, 2 Massachusetts Avenue, NE, Washington, DC 20212-0001. Telephone: 202-691-6900. E-mail: [cexinfo@bls.gov](mailto: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 and payments for pensions and personal insurance.

**Income.** The combined income earned by all consumer unit

members 14 years or older during the 12 months preceding the interview. The components of income are wages and salaries; self-employment income; Social Security and private and government retirement income; interest, dividends, and rental and other property income; unemployment and workers’ compensation and veterans’ benefits; public assistance, Supplemental Security Income, and Food Stamps; rent or meals or both as pay; and regular contributions for support, such as alimony and child-support payments.

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

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

Table 1. Quintiles of income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands) .....	115,356	97,391	19,455	19,482	19,472	19,481	19,501	17,965
Lower limit .....	n.a.	n.a.	n.a.	\$14,762	\$28,595	\$47,802	\$77,671	n.a.
Consumer unit characteristics:								
Income before taxes <sup>1</sup> .....	\$51,128	\$51,128	\$8,201	\$21,478	\$37,542	\$61,132	\$127,146	( <sup>1</sup> )
Age of reference person .....	48.4	48.4	51.2	51.4	47.2	45.7	46.3	48.5
Average number in consumer unit:								
Persons .....	2.5	2.5	1.8	2.3	2.5	2.8	3.1	2.5
Children under 18 years .....	.6	.6	.4	.6	.7	.7	.8	.6
Persons 65 and older .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners .....	1.3	1.3	.6	1.0	1.4	1.7	2.0	1.3
Vehicles .....	1.9	2.0	.9	1.5	2.0	2.5	2.9	1.8
Percent homeowner .....	67	66	41	55	65	79	90	71
Average annual expenditures .....								
Food .....	\$40,817	\$42,742	\$18,492	\$26,729	\$36,213	\$50,468	\$81,731	\$32,054
Food at home .....	5,340	5,593	3,178	4,102	5,098	6,544	9,039	4,593
Cereals and bakery products .....	3,129	3,236	2,119	2,713	3,114	3,726	4,503	2,837
Meats, poultry, fish, and eggs .....	442	456	318	390	429	528	616	403
Dairy products .....	825	837	550	727	814	982	1,111	792
Fruits and vegetables .....	328	343	219	289	337	392	480	287
Other food at home .....	535	556	369	484	538	601	788	480
Food away from home .....	999	1,044	664	823	996	1,224	1,509	875
Alcoholic beverages .....	2,211	2,358	1,059	1,389	1,983	2,818	4,535	1,756
Housing .....	391	442	198	230	329	552	902	248
Shelter .....	13,432	13,653	6,858	9,285	11,709	15,357	25,033	12,550
Owned dwellings .....	7,887	7,921	4,071	5,329	6,770	8,838	14,585	7,704
Rented dwellings .....	5,263	5,247	1,488	2,466	3,841	6,460	11,964	5,352
Other lodging .....	2,179	2,220	2,442	2,714	2,689	1,924	1,332	1,961
Utilities, fuels, and public services .....	445	455	140	149	240	454	1,290	391
Household operations .....	2,811	2,820	1,719	2,309	2,731	3,238	4,098	2,767
Housekeeping supplies .....	707	730	241	406	500	762	1,739	583
Household furnishings and equipment .....	529	582	299	417	481	660	1,051	387
Apparel and services .....	1,497	1,600	528	824	1,226	1,859	3,559	1,110
Transportation .....	1,640	1,744	913	1,073	1,458	2,018	3,255	1,330
Vehicle purchases (net outlay) .....	7,781	8,041	2,859	4,920	7,210	10,677	14,525	6,404
Gasoline and motor oil .....	3,732	3,871	1,240	2,164	3,367	5,351	7,229	2,975
Other vehicle expenses .....	1,333	1,353	614	981	1,352	1,736	2,083	1,221
Public transportation .....	2,331	2,416	852	1,539	2,233	3,159	4,292	1,897
Healthcare .....	385	400	154	235	258	432	922	311
Entertainment .....	2,416	2,495	1,439	2,132	2,553	2,745	3,606	2,055
Personal care products and services .....	2,060	2,155	703	1,307	1,776	2,471	4,516	1,634
Reading .....	527	559	295	368	484	638	1,011	436
Education .....	127	133	58	88	114	151	254	95
Tobacco products and smoking supplies .....	783	792	576	287	351	623	2,121	752
Miscellaneous .....	290	307	237	315	347	356	281	195
Cash contributions .....	606	658	298	461	591	888	1,054	359
Personal insurance and pensions .....	1,370	1,458	449	789	1,071	1,458	3,517	894
Life and other personal insurance .....	4,055	4,710	433	1,373	3,123	5,990	12,615	508
Pensions and Social Security .....	397	414	125	226	305	435	979	306
	3,658	4,296	308	1,147	2,818	5,555	11,637	201

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

n.a. = Not applicable.



**Table 2. Income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003**

Item	Complete reporting of income									
	Total complete reporting	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands) .....	97,391	4,398	7,155	8,145	7,402	13,182	10,759	8,891	13,890	23,567
Consumer unit characteristics:										
Income before taxes <sup>1</sup> .....	\$51,128	\$1,200	\$7,799	\$12,455	\$17,410	\$24,655	\$34,485	\$44,294	\$58,900	117,960
Age of reference person .....	48.4	41.2	52.6	55.9	52.9	50.1	47.4	46.7	45.6	46.1
Average number in consumer unit:										
Persons .....	2.5	1.7	1.6	1.9	2.1	2.3	2.5	2.6	2.8	3.0
Children under 18 years .....	.6	.4	.4	.4	.5	.6	.6	.7	.8	.8
Persons 65 and older .....	.3	.2	.4	.5	.5	.4	.3	.2	.2	.1
Earners .....	1.3	.8	.5	.6	.8	1.1	1.3	1.5	1.7	2.0
Vehicles .....	2.0	.9	.8	1.1	1.4	1.6	2.0	2.2	2.5	2.8
Percent homeowner .....	66	32	38	48	54	57	63	71	78	89
Average annual expenditures .....	\$42,742	\$19,272	\$16,013	\$20,061	\$23,715	\$29,034	\$34,931	\$39,757	\$49,789	\$77,521
Food .....	5,593	3,433	2,760	3,422	3,721	4,338	4,993	5,486	6,511	8,794
Food at home .....	3,236	2,081	1,825	2,425	2,479	2,856	3,048	3,234	3,700	4,472
Cereals and bakery products .....	456	314	272	365	364	403	415	468	511	617
Meats, poultry, fish, and eggs .....	837	496	481	633	632	800	784	821	1,011	1,100
Dairy products .....	343	218	181	252	272	302	321	367	384	475
Fruits and vegetables .....	556	353	323	428	448	498	550	524	585	783
Other food at home .....	1,044	699	567	746	762	852	978	1,053	1,209	1,497
Food away from home .....	2,358	1,352	936	997	1,242	1,483	1,945	2,252	2,811	4,323
Alcoholic beverages .....	442	263	153	200	210	247	309	407	556	858
Housing .....	13,653	6,929	6,145	7,457	8,571	9,828	11,259	12,728	15,106	23,693
Shelter .....	7,921	4,317	3,690	4,268	4,955	5,635	6,510	7,269	8,679	13,795
Owned dwellings .....	5,247	1,761	1,244	1,553	2,170	2,702	3,511	4,578	6,253	11,230
Rented dwellings .....	2,220	2,350	2,327	2,591	2,642	2,780	2,794	2,389	1,986	1,400
Other lodging .....	455	206	119	123	143	154	204	303	439	1,165
Utilities, fuels, and public services .....	2,820	1,499	1,605	1,945	2,191	2,394	2,666	2,906	3,217	3,976
Household operations .....	730	211	162	337	397	414	449	560	749	1,597
Housekeeping supplies .....	582	260	257	348	410	426	494	542	628	1,010
Household furnishings and equipment .....	1,600	643	432	558	618	958	1,142	1,450	1,834	3,315
Apparel and services .....	1,744	1,056	769	912	1,069	1,112	1,503	1,515	1,967	3,139
Transportation .....	8,041	3,041	2,329	3,130	4,033	5,615	6,973	7,949	10,656	14,006
Vehicle purchases (net outlay) .....	3,871	1,284	946	1,397	1,589	2,607	3,264	3,686	5,407	6,964
Gasoline and motor oil .....	1,353	648	532	652	906	1,053	1,309	1,494	1,712	2,041
Other vehicle expenses .....	2,416	921	699	952	1,349	1,686	2,145	2,486	3,104	4,161
Public transportation .....	400	187	152	129	190	269	256	284	433	839
Healthcare .....	2,495	1,010	1,249	1,834	2,015	2,286	2,460	2,629	2,811	3,429
Entertainment .....	2,155	787	616	716	946	1,517	1,742	1,925	2,363	4,270
Personal care products and services .....	559	270	256	335	362	384	452	533	637	966
Reading .....	133	54	47	72	77	95	105	129	144	243
Education .....	792	1,023	540	361	332	251	320	400	600	1,902
Tobacco products and smoking supplies .....	307	179	238	257	305	324	323	415	345	290
Miscellaneous .....	658	336	267	292	418	510	545	693	919	1,008
Cash contributions .....	1,458	548	305	519	602	904	1,138	1,070	1,383	3,217
Personal insurance and pensions .....	4,710	345	337	554	1,054	1,622	2,810	3,878	5,792	11,705
Life and other personal insurance .....	414	110	112	142	255	217	281	347	429	894
Pensions and Social Security .....	4,296	235	225	412	799	1,405	2,529	3,532	5,363	10,811

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

Table 3. Higher income before taxes: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

Item	All consumer units	Complete reporting of income							
		Total complete reporting	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) .....	115,356	97,391	73,824	5,121	6,909	11,537	4,384	3,151	4,002
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$51,128	\$51,128	\$29,793	\$74,560	\$88,832	\$154,665	\$108,087	\$131,885	\$223,634
Age of reference person .....	48.4	48.4	49.1	45.1	45.9	46.7	45.8	46.4	47.8
Average number in consumer unit:									
Persons .....	2.5	2.5	2.3	3.0	3.0	3.1	3.1	3.1	3.1
Children under 18 years .....	.6	.6	.6	.8	.8	.8	.8	.8	.9
Persons 65 and older .....	.3	.3	.4	.1	.1	.1	.1	.1	.1
Earners .....	1.3	1.3	1.1	1.8	2.0	2.0	2.0	2.1	1.9
Vehicles .....	1.9	2.0	1.7	2.7	3.0	2.8	2.8	3.0	2.8
Percent homeowner .....	67	66	59	83	88	92	91	91	94
Average annual expenditures .....	\$40,817	\$42,742	\$31,737	\$57,128	\$65,957	\$93,515	\$75,601	\$86,451	\$118,674
Food .....	5,340	5,593	4,619	7,548	7,840	9,926	8,714	9,689	11,435
Food at home .....	3,129	3,236	2,862	4,354	4,136	4,726	4,304	4,934	5,023
Cereals and bakery products .....	442	456	408	617	591	632	606	619	670
Meats, poultry, fish, and eggs .....	825	837	757	1,094	967	1,183	1,042	1,264	1,274
Dairy products .....	328	343	304	455	457	494	437	530	528
Fruits and vegetables .....	535	556	488	780	704	830	741	916	861
Other food at home .....	999	1,044	906	1,407	1,417	1,586	1,478	1,605	1,690
Food away from home .....	2,211	2,358	1,757	3,195	3,703	5,201	4,410	4,755	6,411
Alcoholic beverages .....	391	442	316	618	589	1,127	785	865	1,703
Housing .....	13,432	13,653	10,464	17,081	19,841	28,941	23,204	26,719	36,971
Shelter .....	7,887	7,921	6,046	9,912	10,899	17,253	13,623	16,128	22,117
Owned dwellings .....	5,263	5,247	3,336	7,643	8,858	14,242	11,269	13,211	18,310
Rented dwellings .....	2,179	2,220	2,481	1,713	1,357	1,288	1,272	1,562	1,090
Other lodging .....	445	455	228	557	684	1,723	1,081	1,355	2,717
Utilities, fuels, and public services .....	2,811	2,820	2,450	3,433	3,779	4,336	3,895	4,146	4,969
Household operations .....	707	730	453	912	1,168	2,158	1,438	1,848	3,191
Housekeeping supplies .....	529	582	453	769	897	1,186	1,072	1,083	1,390
Household furnishings and equipment .....	1,497	1,600	1,062	2,055	3,098	4,008	3,177	3,514	5,304
Apparel and services .....	1,640	1,744	1,314	2,549	2,546	3,756	2,695	3,541	5,083
Transportation .....	7,781	8,041	6,138	11,540	13,295	15,526	14,178	15,785	16,799
Vehicle purchases (net outlay) .....	3,732	3,871	2,884	5,698	6,834	7,604	7,295	7,932	7,683
Gasoline and motor oil .....	1,333	1,353	1,134	1,861	2,038	2,123	2,063	2,195	2,133
Other vehicle expenses .....	2,331	2,416	1,860	3,531	3,842	4,632	4,191	4,612	5,130
Public transportation .....	385	400	260	449	582	1,167	629	1,046	1,853
Healthcare .....	2,416	2,495	2,199	2,700	3,335	3,809	3,465	3,478	4,447
Entertainment .....	2,060	2,155	1,484	3,243	3,607	5,124	3,810	4,382	7,147
Personal care products and services .....	527	559	433	722	871	1,131	874	1,139	1,405
Reading .....	127	133	98	180	202	296	228	293	372
Education .....	783	792	439	855	1,082	2,858	2,093	2,165	4,243
Tobacco products and smoking supplies .....	290	307	313	325	358	234	243	259	204
Miscellaneous .....	606	658	547	750	843	1,221	1,267	965	1,373
Cash contributions .....	1,370	1,458	896	1,627	2,173	4,547	2,238	2,698	8,534
Personal insurance and pensions .....	4,055	4,710	2,476	7,390	9,375	15,016	11,808	14,474	18,958
Life and other personal insurance .....	397	414	261	490	659	1,214	729	944	1,958
Pensions and Social Security .....	3,658	4,296	2,215	6,901	8,715	13,802	11,079	13,530	17,001

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

Table 4. Age of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

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) .....	115,356	8,584	19,737	24,413	23,131	16,580	22,912	11,495	11,417
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$51,128	\$20,680	\$50,389	\$61,091	\$68,028	\$58,672	\$30,437	\$35,314	\$25,492
Age of reference person .....	48.4	21.3	29.7	39.7	49.4	59.0	75.1	69.2	81.1
Average number in consumer unit:									
Persons .....	2.5	1.8	2.9	3.2	2.6	2.1	1.7	1.9	1.5
Children under 18 years .....	.6	.4	1.1	1.3	.6	.2	.1	.1	( <sup>2</sup> )
Persons 65 and older .....	.3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	.1	1.4	1.4	1.3
Earners .....	1.3	1.2	1.5	1.6	1.8	1.4	.4	.6	.2
Vehicles .....	1.9	1.1	1.8	2.1	2.4	2.3	1.5	1.8	1.2
Percent homeowner .....	67	15	48	69	76	82	80	83	78
Average annual expenditures .....	\$40,817	\$22,396	\$40,525	\$47,175	\$50,101	\$44,191	\$29,376	\$33,629	\$25,016
Food .....	5,340	3,401	5,318	6,272	6,381	5,530	3,896	4,544	3,208
Food at home .....	3,129	1,766	2,976	3,600	3,693	3,315	2,575	2,888	2,241
Cereals and bakery products .....	442	256	421	523	509	427	387	414	358
Meats, poultry, fish, and eggs .....	825	438	769	933	1,002	914	661	758	558
Dairy products .....	328	193	317	388	378	326	277	308	243
Fruits and vegetables .....	535	272	495	593	621	593	484	537	428
Other food at home .....	999	607	974	1,164	1,184	1,054	767	872	654
Food away from home .....	2,211	1,636	2,342	2,672	2,688	2,215	1,321	1,656	968
Alcoholic beverages .....	391	509	446	424	477	372	184	237	128
Housing .....	13,432	7,095	14,392	16,098	15,624	13,714	9,729	10,761	8,678
Shelter .....	7,887	4,574	8,915	9,678	9,237	7,571	5,201	5,764	4,635
Owned dwellings .....	5,263	765	4,837	6,940	6,893	5,769	3,515	4,300	2,725
Rented dwellings .....	2,179	3,593	3,835	2,315	1,656	1,179	1,331	1,045	1,619
Other lodging .....	445	216	243	423	688	623	355	419	291
Utilities, fuels, and public services .....	2,811	1,329	2,580	3,142	3,335	3,089	2,484	2,723	2,244
Household operations .....	707	230	872	949	633	604	635	504	768
Housekeeping supplies .....	529	225	455	597	618	618	485	590	373
Household furnishings and equipment .....	1,497	737	1,571	1,731	1,801	1,831	923	1,180	657
Apparel and services .....	1,640	1,117	1,849	2,091	1,953	1,562	908	1,190	611
Transportation .....	7,781	4,674	8,106	8,892	9,766	8,680	4,824	6,015	3,622
Vehicle purchases (net outlay) .....	3,732	2,241	3,932	4,255	4,632	4,289	2,247	2,770	1,721
Gasoline and motor oil .....	1,333	947	1,388	1,582	1,644	1,411	792	1,019	563
Other vehicle expenses .....	2,331	1,299	2,446	2,643	3,013	2,484	1,487	1,857	1,112
Public transportation .....	385	187	340	411	476	495	298	370	226
Healthcare .....	2,416	546	1,468	2,105	2,479	3,059	3,741	3,626	3,856
Entertainment .....	2,060	950	1,958	2,519	2,407	2,414	1,469	2,016	909
Personal care products and services .....	527	326	498	602	616	549	440	491	387
Reading .....	127	53	99	114	150	168	141	149	134
Education .....	783	1,490	684	694	1,377	743	129	176	81
Tobacco products and smoking supplies .....	290	230	285	312	385	337	162	219	105
Miscellaneous .....	606	251	532	601	830	675	533	547	519
Cash contributions .....	1,370	371	754	1,256	1,651	1,568	1,969	1,811	2,127
Personal insurance and pensions .....	4,055	1,382	4,137	5,196	6,003	4,819	1,251	1,847	651
Life and other personal insurance .....	397	40	200	382	600	570	388	504	270
Pensions and Social Security .....	3,658	1,342	3,937	4,814	5,403	4,249	864	1,342	382

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

<sup>2</sup> Value less than 0.05.

Table 5. Size of consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

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) .....	115,356	33,929	81,427	36,830	17,701	15,464	11,432
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$51,128	\$27,131	\$61,165	\$55,980	\$62,780	\$70,136	\$63,106
Age of reference person .....	48.4	51.4	47.1	53.2	43.9	40.9	40.9
Average number in consumer unit:							
Persons .....	2.5	1.0	3.1	2.0	3.0	4.0	5.6
Children under 18 years .....	.6	n.a.	.9	.1	.8	1.6	2.7
Persons 65 and older .....	.3	.3	.3	.5	.2	.1	.1
Earners .....	1.3	.6	1.6	1.3	1.7	1.9	2.2
Vehicles .....	1.9	1.0	2.3	2.2	2.3	2.5	2.5
Percent homeowner .....	67	49	74	76	70	76	73
Average annual expenditures .....							
Food .....	\$40,817	\$23,657	\$47,921	\$43,693	\$47,406	\$55,201	\$52,565
Food at home .....	5,340	2,831	6,357	5,432	6,173	7,472	8,178
Cereals and bakery products .....	3,129	1,525	3,778	3,128	3,664	4,472	5,157
Meats, poultry, fish, and eggs .....	442	217	532	425	508	644	772
Dairy products .....	825	359	1,013	824	976	1,213	1,422
Fruits and vegetables .....	328	161	396	324	383	467	555
Other food at home .....	535	280	639	552	609	740	832
Food away from home .....	999	507	1,198	1,003	1,188	1,407	1,577
Alcoholic beverages .....	2,211	1,306	2,579	2,304	2,509	3,000	3,020
Housing .....	391	280	436	468	419	436	358
Shelter .....	13,432	8,768	15,369	13,536	15,596	18,322	16,930
Owned dwellings .....	7,887	5,614	8,835	7,730	8,949	10,622	9,801
Rented dwellings .....	5,263	2,692	6,334	5,263	6,220	8,299	7,304
Other lodging .....	2,179	2,679	1,971	1,869	2,229	1,818	2,109
Utilities, fuels, and public services .....	445	242	529	597	501	505	388
Household operations .....	2,811	1,758	3,250	2,905	3,320	3,615	3,762
Housekeeping supplies .....	707	343	859	565	1,026	1,337	899
Household furnishings and equipment .....	529	284	628	582	636	685	690
Apparel and services .....	1,497	769	1,798	1,754	1,666	2,064	1,778
Transportation .....	1,640	837	1,968	1,547	1,916	2,503	2,698
Vehicle purchases (net outlay) .....	7,781	3,839	9,422	8,683	9,562	10,459	10,185
Gasoline and motor oil .....	3,732	1,692	4,582	4,363	4,644	4,929	4,720
Other vehicle expenses .....	1,333	674	1,607	1,388	1,619	1,859	1,956
Public transportation .....	2,331	1,217	2,795	2,458	2,910	3,220	3,122
Healthcare .....	385	256	439	473	389	452	387
Entertainment .....	2,416	1,558	2,774	3,093	2,532	2,581	2,379
Personal care products and services .....	2,060	1,041	2,482	2,421	2,263	2,821	2,554
Reading .....	527	316	614	563	603	693	689
Education .....	127	93	142	159	130	135	110
Tobacco products and smoking supplies .....	783	498	902	597	938	1,426	1,119
Miscellaneous .....	290	193	330	310	351	329	364
Cash contributions .....	606	423	682	650	658	801	661
Personal insurance and pensions .....	1,370	1,032	1,511	1,810	1,179	1,270	1,385
Life and other personal insurance .....	4,055	1,948	4,933	4,424	5,087	5,952	4,956
Pensions and Social Security .....	397	159	497	496	488	498	511
	3,658	1,790	4,436	3,928	4,599	5,454	4,446

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

n.a. = Not applicable.

Table 6. Composition of consumer unit: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

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) .....	58,448	25,132	28,584	5,496	15,047	8,041	4,732	6,999	49,909
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$69,472	\$62,930	\$75,557	\$66,317	\$77,508	\$78,307	\$66,597	\$29,154	\$32,970
Age of reference person .....	48.6	56.8	41.6	32.1	40.0	51.2	47.3	37.4	49.6
Average number in consumer unit:									
Persons .....	3.2	2.0	3.9	3.5	4.1	4.0	4.9	2.9	1.6
Children under 18 years .....	.9	n.a.	1.6	1.5	2.1	.7	1.4	1.8	.2
Persons 65 and over .....	.3	.6	.1	( <sup>2</sup> )	( <sup>2</sup> )	.2	.4	( <sup>2</sup> )	.3
Earners .....	1.7	1.2	2.0	1.7	1.8	2.6	2.3	1.0	1.0
Vehicles .....	2.6	2.4	2.7	2.1	2.6	3.3	2.8	1.2	1.3
Percent homeowner .....	83	85	82	72	81	90	78	40	52
Average annual expenditures .....	\$53,030	\$47,896	\$57,702	\$51,503	\$59,183	\$59,180	\$52,110	\$30,535	\$27,867
Food .....	6,864	5,927	7,553	6,224	7,844	7,937	7,732	4,804	3,577
Food at home .....	4,047	3,402	4,476	3,952	4,551	4,710	4,993	2,979	2,039
Cereals and bakery products .....	571	458	652	547	691	650	692	445	285
Meats, poultry, fish, and eggs .....	1,077	912	1,169	890	1,213	1,283	1,461	787	525
Dairy products .....	427	352	485	444	497	491	468	307	211
Fruits and vegetables .....	688	606	735	672	723	808	858	455	363
Other food at home .....	1,285	1,074	1,435	1,399	1,428	1,479	1,515	985	656
Food away from home .....	2,817	2,525	3,077	2,272	3,293	3,226	2,739	1,826	1,538
Alcoholic beverages .....	447	478	440	445	429	459	288	220	348
Housing .....	16,648	14,352	18,679	19,303	19,235	17,215	16,533	11,772	9,885
Shelter .....	9,480	8,001	10,812	10,963	11,292	9,812	9,289	7,152	6,125
Owned dwellings .....	7,433	5,973	8,773	8,440	9,213	8,175	7,100	3,234	3,006
Rented dwellings .....	1,405	1,280	1,455	2,204	1,488	883	1,764	3,724	2,870
Other lodging .....	642	748	584	319	591	753	425	195	249
Utilities, fuels, and public services .....	3,444	3,075	3,695	3,030	3,745	4,055	3,882	2,595	2,101
Household operations .....	970	596	1,316	2,365	1,286	656	865	725	397
Housekeeping supplies .....	699	659	734	645	728	813	683	349	348
Household furnishings and equipment .....	2,055	2,021	2,122	2,300	2,183	1,880	1,814	951	914
Apparel and services .....	2,085	1,632	2,431	2,232	2,614	2,219	2,441	1,799	1,085
Transportation .....	10,627	9,580	11,546	9,832	11,526	12,755	10,658	4,592	4,893
Vehicle purchases (net outlay) .....	5,308	4,933	5,713	4,953	5,849	5,977	4,858	1,734	2,166
Gasoline and motor oil .....	1,740	1,463	1,949	1,613	1,927	2,220	1,956	993	903
Other vehicle expenses .....	3,078	2,638	3,418	2,925	3,261	4,049	3,381	1,632	1,553
Public transportation .....	501	547	466	342	489	509	463	234	271
Healthcare .....	3,202	3,713	2,760	2,177	2,764	3,151	3,157	1,201	1,666
Entertainment .....	2,793	2,699	2,958	2,401	3,414	2,478	2,295	1,453	1,281
Personal care products and services .....	668	617	713	559	713	821	670	459	369
Reading .....	163	186	149	121	151	167	118	64	95
Education .....	1,053	610	1,510	413	1,438	2,393	639	493	508
Tobacco products and smoking supplies .....	300	275	298	220	291	365	447	230	286
Miscellaneous .....	712	638	778	626	696	1,035	702	510	494
Cash contributions .....	1,762	2,174	1,441	1,060	1,430	1,723	1,507	622	1,016
Personal insurance and pensions .....	5,707	5,015	6,445	5,891	6,638	6,462	4,923	2,315	2,365
Life and other personal insurance .....	599	625	585	378	618	665	550	181	191
Pensions and Social Security .....	5,108	4,390	5,860	5,513	6,021	5,798	4,374	2,134	2,174

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

<sup>2</sup> 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, 2003**

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) .....	115,356	12,482	21,447	10,056	23,586	38,486	9,299
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$51,128	\$14,696	\$33,732	\$27,491	\$47,408	\$73,689	\$80,310
Age of reference person .....	48.4	68.6	41.4	65.0	46.5	43.0	46.2
Average number in consumer unit:							
Persons .....	2.5	1.0	1.0	2.4	3.0	3.0	4.4
Children under 18 years .....	.6	n.a.	n.a.	.4	1.1	.9	1.0
Persons 65 and older .....	.3	.7	.1	1.2	.3	.1	.1
Earners .....	1.3	n.a.	1.0	n.a.	1.0	2.0	3.4
Vehicles .....	1.9	.8	1.1	1.7	1.9	2.5	3.2
Percent homeowner .....	67	59	44	77	67	76	81
Average annual expenditures .....	\$40,817	\$17,431	\$27,277	\$29,730	\$41,737	\$53,621	\$59,832
Food .....	5,340	2,330	3,120	4,483	5,652	6,824	8,300
Food at home .....	3,129	1,567	1,501	3,047	3,590	3,830	4,835
Cereals and bakery products .....	442	244	202	443	515	530	684
Meats, poultry, fish, and eggs .....	825	369	353	819	957	1,028	1,302
Dairy products .....	328	163	160	323	385	396	501
Fruits and vegetables .....	535	310	263	546	621	631	811
Other food at home .....	999	481	522	915	1,113	1,245	1,536
Food away from home .....	2,211	763	1,620	1,436	2,063	2,995	3,466
Alcoholic beverages .....	391	123	370	211	347	534	518
Housing .....	13,432	7,140	9,714	10,116	14,285	16,866	17,632
Shelter .....	7,887	4,097	6,496	5,173	8,302	9,787	10,206
Owned dwellings .....	5,263	1,955	3,121	3,287	5,572	7,261	7,725
Rented dwellings .....	2,179	1,984	3,084	1,419	2,306	1,952	1,799
Other lodging .....	445	157	292	468	423	574	681
Utilities, fuels, and public services .....	2,811	1,720	1,781	2,712	3,077	3,310	4,023
Household operations .....	707	493	256	567	747	1,038	713
Housekeeping supplies .....	529	293	279	506	566	673	738
Household furnishings and equipment .....	1,497	538	902	1,157	1,594	2,056	1,953
Apparel and services .....	1,640	590	980	965	1,878	2,159	2,507
Transportation .....	7,781	2,229	4,776	5,108	7,569	10,882	12,747
Vehicle purchases (net outlay) .....	3,732	912	2,145	2,227	3,569	5,541	5,728
Gasoline and motor oil .....	1,333	398	835	933	1,353	1,768	2,317
Other vehicle expenses .....	2,331	746	1,491	1,600	2,287	3,087	4,163
Public transportation .....	385	172	305	348	360	487	539
Healthcare .....	2,416	2,192	1,189	3,790	2,573	2,626	2,796
Entertainment .....	2,060	741	1,216	1,719	2,113	2,887	2,581
Personal care products and services .....	527	265	345	429	533	664	813
Reading .....	127	85	98	139	123	150	155
Education .....	783	213	664	289	673	947	1,957
Tobacco products and smoking supplies .....	290	156	215	196	321	340	456
Miscellaneous .....	606	308	490	533	608	721	872
Cash contributions .....	1,370	872	1,124	1,330	1,506	1,508	1,728
Personal insurance and pensions .....	4,055	186	2,974	422	3,556	6,512	6,770
Life and other personal insurance .....	397	165	155	368	461	519	633
Pensions and Social Security .....	3,658	21	2,819	53	3,094	5,993	6,138

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

<sup>2</sup> 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, 2003

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) .....	115,356	77,194	47,104	30,090	38,163	101,047	34,423	66,625	14,309
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$51,128	\$62,053	\$72,831	\$44,609	\$29,827	\$52,728	\$43,768	\$57,352	\$40,140
Age of reference person .....	48.4	52.2	46.0	62.0	40.6	48.0	46.8	48.6	51.1
Average number in consumer unit:									
Persons .....	2.5	2.6	3.0	2.1	2.2	2.5	2.4	2.6	2.4
Children under 18 years .....	.6	.7	.9	.3	.6	.6	.6	.7	.6
Persons 65 and older .....	.3	.4	.2	.7	.1	.3	.3	.3	.4
Earners .....	1.3	1.4	1.7	1.0	1.2	1.3	1.2	1.4	1.3
Vehicles .....	1.9	2.3	2.5	2.0	1.1	1.9	1.5	2.1	2.5
Percent homeowner .....	67	100	100	100	n.a.	65	52	72	80
Average annual expenditures .....	\$40,817	\$47,396	\$55,419	\$34,467	\$27,522	\$41,619	\$36,444	\$44,297	\$35,157
Food .....	5,340	5,917	6,473	4,851	4,177	5,413	4,962	5,648	4,821
Food at home .....	3,129	3,447	3,667	3,015	2,489	3,142	2,892	3,272	3,035
Cereals and bakery products .....	442	491	515	442	344	446	403	468	414
Meats, poultry, fish, and eggs .....	825	894	956	772	685	819	768	845	863
Dairy products .....	328	365	388	318	254	329	298	345	322
Fruits and vegetables .....	535	588	611	543	430	547	512	566	452
Other food at home .....	999	1,110	1,196	940	777	1,001	909	1,049	985
Food away from home .....	2,211	2,470	2,806	1,837	1,688	2,271	2,070	2,375	1,786
Alcoholic beverages .....	391	418	487	284	337	405	378	420	292
Housing .....	13,432	15,186	18,960	9,221	9,886	13,971	12,501	14,732	9,623
Shelter .....	7,887	8,471	11,488	3,749	6,706	8,325	7,637	8,681	4,797
Owned dwellings .....	5,263	7,832	10,792	3,197	67	5,491	4,098	6,210	3,653
Rented dwellings .....	2,179	64	55	78	6,459	2,369	3,175	1,953	840
Other lodging .....	445	576	640	474	181	465	363	518	303
Utilities, fuels, and public services .....	2,811	3,321	3,616	2,860	1,780	2,834	2,524	2,994	2,652
Household operations .....	707	882	1,015	673	354	748	652	798	416
Housekeeping supplies .....	529	631	673	549	323	528	452	567	538
Household furnishings and equipment .....	1,497	1,880	2,168	1,390	723	1,536	1,235	1,692	1,220
Apparel and services .....	1,640	1,809	2,116	1,253	1,300	1,700	1,597	1,754	1,215
Transportation .....	7,781	9,199	10,788	6,708	4,912	7,659	6,609	8,202	8,639
Vehicle purchases (net outlay) .....	3,732	4,505	5,300	3,261	2,167	3,578	3,145	3,802	4,814
Gasoline and motor oil .....	1,333	1,529	1,753	1,179	936	1,297	1,055	1,422	1,587
Other vehicle expenses .....	2,331	2,727	3,250	1,906	1,529	2,367	1,990	2,562	2,078
Public transportation .....	385	437	485	362	279	417	419	416	160
Healthcare .....	2,416	3,009	2,773	3,386	1,218	2,390	2,045	2,568	2,600
Entertainment .....	2,060	2,525	2,921	1,901	1,119	2,076	1,629	2,307	1,942
Personal care products and services .....	527	599	658	492	382	544	500	567	408
Reading .....	127	155	158	149	72	133	119	141	86
Education .....	783	843	1,071	480	662	845	718	911	348
Tobacco products and smoking supplies .....	290	283	310	242	302	278	261	287	372
Miscellaneous .....	606	720	780	626	376	615	509	670	541
Cash contributions .....	1,370	1,742	1,650	1,887	616	1,428	1,207	1,543	956
Personal insurance and pensions .....	4,055	4,992	6,273	2,986	2,161	4,161	3,410	4,548	3,312
Life and other personal insurance .....	397	527	626	373	134	400	308	448	375
Pensions and Social Security .....	3,658	4,464	5,647	2,612	2,027	3,760	3,102	4,100	2,937

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

n.a. = Not applicable.

**Table 9. Race of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
Number of consumer units (in thousands) .....	115,356	101,614	98,041	3,573	13,743
Consumer unit characteristics:					
Income before taxes <sup>2</sup> .....	\$51,128	\$53,292	\$53,039	\$60,393	\$34,485
Age of reference person .....	48.4	48.6	48.8	42.4	46.7
Average number in consumer unit:					
Persons .....	2.5	2.5	2.5	2.8	2.6
Children under 18 years .....	.6	.6	.6	.7	.9
Persons 65 and older .....	.3	.3	.3	.2	.2
Earners .....	1.3	1.3	1.3	1.5	1.2
Vehicles .....	1.9	2.0	2.1	1.6	1.3
Percent homeowner .....	67	69	70	57	49
Average annual expenditures .....					
Food .....	\$40,817	\$42,451	\$42,360	\$44,923	\$28,708
Food at home .....	5,340	5,518	5,488	6,285	4,007
Cereals and bakery products .....	3,129	3,191	3,186	3,302	2,664
Meats, poultry, fish, and eggs .....	442	451	452	437	370
Dairy products .....	825	817	811	978	882
Fruits and vegetables .....	328	342	345	247	227
Other food at home .....	535	548	539	788	438
Food away from home .....	999	1,033	1,040	852	747
Alcoholic beverages .....	2,211	2,327	2,302	2,983	1,343
Housing .....	391	421	425	308	169
Shelter .....	13,432	13,811	13,719	16,326	10,622
Owned dwellings .....	7,887	8,127	8,026	10,902	6,117
Rented dwellings .....	5,263	5,563	5,517	6,835	3,042
Other lodging .....	2,179	2,076	2,018	3,661	2,946
Utilities, fuels, and public services .....	445	488	491	406	129
Household operations .....	2,811	2,798	2,808	2,536	2,910
Housekeeping supplies .....	707	742	740	783	453
Household furnishings and equipment .....	529	552	555	471	357
Apparel and services .....	1,497	1,593	1,591	1,634	785
Transportation .....	1,640	1,645	1,642	1,736	1,601
Vehicle purchases (net outlay) .....	7,781	8,147	8,172	7,454	5,074
Gasoline and motor oil .....	3,732	3,953	3,988	2,992	2,097
Other vehicle expenses .....	1,333	1,376	1,378	1,313	1,016
Public transportation .....	2,331	2,412	2,414	2,383	1,728
Healthcare .....	385	406	393	766	233
Entertainment .....	2,416	2,566	2,588	1,955	1,309
Personal care products and services .....	2,060	2,202	2,220	1,713	1,007
Reading .....	127	137	138	111	52
Education .....	783	829	791	1,890	442
Tobacco products and smoking supplies .....	290	305	311	119	180
Miscellaneous .....	606	627	635	432	447
Cash contributions .....	1,370	1,443	1,447	1,311	832
Personal insurance and pensions .....	4,055	4,265	4,247	4,762	2,504
Life and other personal insurance .....	397	411	411	414	295
Pensions and Social Security .....	3,658	3,854	3,836	4,348	2,209

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

<sup>2</sup> Components of income and taxes are derived from "complete income reporters" only; see glossary.

**Table 10. Hispanic or Latino origin of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003**

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	Not Hispanic or Latino less Black or African-American	Black or African-American
Number of consumer units (in thousands) .....	115,356	11,727	103,629	90,019	13,610
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$51,128	\$37,150	\$52,797	\$55,463	\$34,537
Age of reference person .....	48.4	41.6	49.2	49.5	46.7
Average number in consumer unit:					
Persons .....	2.5	3.3	2.4	2.4	2.6
Children under 18 years .....	.6	1.1	.6	.5	.9
Persons 65 and older .....	.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	48	69	72	49
Average annual expenditures .....					
Food .....	\$40,817	\$34,575	\$41,521	\$43,459	\$28,667
Food at home .....	5,340	5,717	5,291	5,486	3,977
Cereals and bakery products .....	3,129	3,597	3,070	3,134	2,639
Meats, poultry, fish, and eggs .....	442	486	436	447	366
Dairy products .....	825	1,059	795	783	876
Fruits and vegetables .....	328	374	322	337	223
Other food at home .....	535	686	516	529	432
Food away from home .....	999	992	1,000	1,038	742
Alcoholic beverages .....	2,211	2,120	2,221	2,353	1,338
Housing .....	391	315	401	437	158
Shelter .....	13,432	12,300	13,562	14,005	10,621
Owned dwellings .....	7,887	7,672	7,912	8,185	6,105
Rented dwellings .....	5,263	3,889	5,418	5,775	3,063
Other lodging .....	2,179	3,560	2,023	1,889	2,912
Utilities, fuels, and public services .....	445	224	470	521	130
Household operations .....	2,811	2,490	2,848	2,837	2,920
Housekeeping supplies .....	707	454	736	779	453
Household furnishings and equipment .....	529	476	536	563	353
Apparel and services .....	1,497	1,208	1,531	1,642	789
Transportation .....	1,640	1,756	1,626	1,631	1,590
Vehicle purchases (net outlay) .....	7,781	6,780	7,894	8,317	5,094
Gasoline and motor oil .....	3,732	3,063	3,807	4,063	2,117
Other vehicle expenses .....	1,333	1,328	1,333	1,381	1,017
Public transportation .....	2,331	2,057	2,362	2,458	1,729
Healthcare .....	385	331	391	416	230
Entertainment .....	2,416	1,439	2,527	2,711	1,311
Personal care products and services .....	2,060	1,245	2,153	2,326	1,009
Reading .....	527	490	531	541	460
Education .....	127	48	136	149	53
Tobacco products and smoking supplies .....	783	477	818	877	425
Miscellaneous .....	290	171	303	322	179
Cash contributions .....	606	419	627	655	447
Personal insurance and pensions .....	1,370	594	1,458	1,552	835
Life and other personal insurance .....	4,055	2,824	4,195	4,450	2,507
Pensions and Social Security .....	397	160	424	444	296
Pensions and Social Security .....	3,658	2,664	3,770	4,006	2,211

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

Table 11. Region of residence: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	115,356	22,182	26,438	41,325	25,412
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$51,128	\$56,513	\$52,445	\$46,729	\$52,506
Age of reference person .....	48.4	49.8	48.8	48.2	47.1
Average number in consumer unit:					
Persons .....	2.5	2.4	2.5	2.5	2.6
Children under 18 years .....	.6	.6	.6	.6	.7
Persons 65 and older .....	.3	.3	.3	.3	.3
Earners .....	1.3	1.3	1.4	1.3	1.4
Vehicles .....	1.9	1.7	2.1	1.9	2.0
Percent homeowner .....	67	64	70	69	63
Average annual expenditures .....	\$40,817	\$42,162	\$40,280	\$37,625	\$45,381
Food .....	5,340	5,730	5,088	4,960	5,876
Food at home .....	3,129	3,306	2,904	2,996	3,428
Cereals and bakery products .....	442	485	411	413	482
Meats, poultry, fish, and eggs .....	825	889	734	835	849
Dairy products .....	328	353	323	298	359
Fruits and vegetables .....	535	586	472	489	633
Other food at home .....	999	994	962	961	1,104
Food away from home .....	2,211	2,424	2,184	1,964	2,449
Alcoholic beverages .....	391	427	403	345	421
Housing .....	13,432	14,811	12,634	12,006	15,371
Shelter .....	7,887	9,134	7,086	6,660	9,630
Owned dwellings .....	5,263	5,932	4,908	4,528	6,244
Rented dwellings .....	2,179	2,664	1,720	1,802	2,848
Other lodging .....	445	537	458	330	538
Utilities, fuels, and public services .....	2,811	2,889	2,855	2,891	2,569
Household operations .....	707	813	614	666	778
Housekeeping supplies .....	529	523	575	496	537
Household furnishings and equipment .....	1,497	1,452	1,504	1,294	1,858
Apparel and services .....	1,640	1,859	1,563	1,451	1,834
Transportation .....	7,781	7,043	7,817	7,621	8,645
Vehicle purchases (net outlay) .....	3,732	3,040	3,775	3,893	4,028
Gasoline and motor oil .....	1,333	1,157	1,357	1,321	1,479
Other vehicle expenses .....	2,331	2,307	2,314	2,154	2,659
Public transportation .....	385	539	371	253	479
Healthcare .....	2,416	2,127	2,586	2,396	2,525
Entertainment .....	2,060	2,117	1,978	1,812	2,494
Personal care products and services .....	527	532	499	494	606
Reading .....	127	153	141	93	146
Education .....	783	1,040	796	581	875
Tobacco products and smoking supplies .....	290	306	363	275	224
Miscellaneous .....	606	548	647	556	695
Cash contributions .....	1,370	1,161	1,469	1,344	1,491
Personal insurance and pensions .....	4,055	4,308	4,295	3,690	4,179
Life and other personal insurance .....	397	454	423	381	347
Pensions and Social Security .....	3,658	3,855	3,872	3,309	3,832

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



Table 12. Occupation of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

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)	4,987	76,802	28,105	21,533	11,621	4,780	10,764	19,592	13,976
Consumer unit characteristics:									
Income before taxes <sup>1</sup>	\$58,302	\$58,773	\$83,126	\$50,321	\$35,496	\$50,805	\$41,020	\$27,695	\$37,616
Age of reference person	52.0	42.2	43.5	41.2	41.8	39.5	42.0	73.8	45.6
Average number in consumer unit:									
Persons	2.4	2.6	2.6	2.5	2.7	2.9	2.8	1.7	2.8
Children under 18 years	.5	.7	.7	.7	.8	.9	.9	.1	.9
Persons 65 and older	.4	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.6	1.7	1.7	1.7	1.7	1.8	1.7	.2	.7
Vehicles	2.3	2.1	2.2	2.0	1.7	2.4	2.1	1.6	1.6
Percent homeowner	81	65	75	62	49	65	59	81	56
Average annual expenditures	\$51,006	\$44,934	\$58,236	\$40,564	\$32,066	\$40,620	\$34,603	\$28,418	\$32,042
Food	6,563	5,743	6,743	5,317	4,531	5,924	5,125	3,937	4,698
Food at home	3,617	3,229	3,521	2,972	2,764	3,590	3,267	2,594	3,162
Cereals and bakery products	493	451	487	418	383	490	471	389	447
Meats, poultry, fish, and eggs	1,049	840	852	771	768	1,050	914	662	885
Dairy products	344	339	379	312	275	367	335	278	338
Fruits and vegetables	636	542	618	490	462	551	522	490	522
Other food at home	1,095	1,058	1,185	981	875	1,132	1,025	775	971
Food away from home	2,946	2,514	3,222	2,345	1,766	2,333	1,857	1,343	1,535
Alcoholic beverages	557	455	597	415	358	373	300	208	248
Housing	14,996	14,652	18,940	13,567	10,888	12,520	10,614	9,813	11,251
Shelter	8,650	8,788	11,375	8,193	6,658	7,346	6,162	5,204	6,430
Owned dwellings	6,422	5,897	8,331	5,290	3,493	5,002	3,747	3,538	3,783
Rented dwellings	1,457	2,427	2,257	2,535	2,935	2,116	2,244	1,281	2,337
Other lodging	772	464	787	367	231	228	171	385	309
Utilities, fuels, and public services	3,122	2,911	3,313	2,773	2,494	2,813	2,630	2,493	2,600
Household operations	869	757	1,161	648	394	628	368	623	494
Housekeeping supplies	593	546	713	494	426	456	375	489	471
Household furnishings and equipment	1,761	1,651	2,378	1,459	916	1,277	1,079	1,005	1,256
Apparel and services	1,691	1,854	2,343	1,778	1,348	1,414	1,454	911	1,509
Transportation	9,325	8,758	10,469	7,907	6,626	9,576	7,931	4,805	6,028
Vehicle purchases (net outlay)	4,512	4,215	4,927	3,689	3,169	5,170	4,113	2,157	3,006
Gasoline and motor oil	1,510	1,495	1,622	1,423	1,271	1,715	1,452	825	1,089
Other vehicle expenses	2,643	2,637	3,254	2,465	1,936	2,521	2,173	1,511	1,687
Public transportation	659	411	666	329	249	170	192	312	246
Healthcare	3,794	2,098	2,708	1,972	1,554	1,697	1,521	3,623	1,981
Entertainment	2,866	2,231	3,096	1,993	1,371	1,801	1,564	1,560	1,515
Personal care products and services	580	571	724	541	446	459	415	420	423
Reading	174	128	197	108	72	77	72	143	83
Education	813	963	1,554	759	622	513	395	164	654
Tobacco products and smoking supplies	297	309	210	292	338	596	440	168	353
Miscellaneous	1,124	641	815	589	397	543	593	513	359
Cash contributions	2,661	1,380	2,221	1,004	716	1,036	803	1,355	875
Personal insurance and pensions	5,565	5,151	7,617	4,323	2,798	4,090	3,376	797	2,065
Life and other personal insurance	593	421	609	357	245	322	290	335	285
Pensions and Social Security	4,972	4,730	7,008	3,966	2,553	3,767	3,086	462	1,780

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

Table 13. Education of reference person: average annual expenditures and characteristics, Consumer Expenditure Survey, 2003

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) .....	115,356	84,768	17,721	31,552	24,514	10,981	30,589	19,557	11,032
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$51,128	\$40,164	\$25,028	\$40,113	\$45,113	\$54,087	\$81,842	\$74,921	\$93,948
Age of reference person .....	48.4	49.0	55.6	50.2	44.4	45.4	46.6	44.7	49.9
Average number in consumer unit:									
Persons .....	2.5	2.5	2.6	2.5	2.3	2.6	2.5	2.5	2.4
Children under 18 years .....	.6	.7	.7	.6	.6	.7	.6	.6	.6
Persons 65 and older .....	.3	.3	.5	.3	.2	.2	.2	.2	.3
Earners .....	1.3	1.3	1.0	1.3	1.3	1.5	1.5	1.5	1.5
Vehicles .....	1.9	1.9	1.4	2.0	1.9	2.2	2.1	2.1	2.2
Percent homeowner .....	67	64	57	68	59	72	76	73	82
Average annual expenditures .....									
Food .....	\$40,817	\$34,372	\$23,901	\$33,956	\$37,912	\$44,547	\$58,480	\$54,726	\$65,203
Food at home .....	5,340	4,838	4,086	4,701	5,136	5,783	6,641	6,381	7,127
Cereals and bakery products .....	3,129	2,987	2,913	2,986	2,907	3,298	3,491	3,414	3,637
Meats, poultry, fish, and eggs .....	442	425	408	424	423	456	485	482	493
Dairy products .....	825	832	860	839	758	941	805	794	825
Fruits and vegetables .....	328	307	290	307	302	344	382	374	397
Other food at home .....	535	488	502	479	479	519	655	621	720
Food away from home .....	999	935	853	937	945	1,037	1,164	1,143	1,202
Alcoholic beverages .....	2,211	1,850	1,173	1,715	2,229	2,486	3,150	2,967	3,490
Housing .....	391	302	161	255	401	453	620	565	725
Shelter .....	13,432	11,181	8,351	10,923	12,260	14,060	19,631	18,357	21,908
Owned dwellings .....	7,887	6,417	4,865	6,178	7,121	8,032	11,963	11,233	13,258
Rented dwellings .....	5,263	4,001	2,427	4,040	4,365	5,618	8,760	7,995	10,117
Other lodging .....	2,179	2,158	2,346	1,917	2,373	2,071	2,238	2,406	1,939
Utilities, fuels, and public services .....	445	257	92	222	383	344	966	832	1,203
Household operations .....	2,811	2,647	2,311	2,740	2,610	3,000	3,268	3,159	3,461
Housekeeping supplies .....	707	498	237	447	652	718	1,288	1,177	1,484
Household furnishings and equipment .....	529	468	323	477	481	639	683	639	768
Apparel and services .....	1,497	1,152	615	1,080	1,396	1,670	2,429	2,149	2,937
Transportation .....	1,640	1,406	1,017	1,260	1,713	1,779	2,260	2,197	2,377
Vehicle purchases (net outlay) .....	7,781	6,954	4,412	7,296	7,265	9,380	10,068	9,717	10,694
Gasoline and motor oil .....	3,732	3,396	2,059	3,659	3,382	4,833	4,661	4,577	4,810
Other vehicle expenses .....	1,333	1,266	942	1,306	1,331	1,530	1,517	1,502	1,545
Public transportation .....	2,331	2,053	1,263	2,131	2,243	2,683	3,097	2,967	3,330
Cash contributions .....	385	238	148	200	308	334	793	671	1,009
Healthcare .....	2,416	2,193	1,797	2,287	2,249	2,439	3,031	2,812	3,420
Entertainment .....	2,060	1,678	882	1,607	2,023	2,384	3,110	2,893	3,498
Personal care products and services .....	527	453	305	436	518	592	725	694	781
Reading .....	127	90	42	83	118	125	230	194	294
Education .....	783	492	102	328	859	776	1,587	1,339	2,029
Tobacco products and smoking supplies .....	290	342	342	380	305	318	144	158	119
Miscellaneous .....	606	521	312	515	633	619	840	791	928
Cash contributions .....	1,370	952	574	990	1,043	1,248	2,529	2,307	2,922
Personal insurance and pensions .....	4,055	2,970	1,519	2,895	3,388	4,590	7,064	6,321	8,381
Life and other personal insurance .....	397	304	180	334	303	417	657	587	781
Pensions and Social Security .....	3,658	2,666	1,339	2,561	3,085	4,174	6,407	5,734	7,600

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