

Consumer Expenditures in 2010: Lingering Effects of the Great Recession



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Consumer spending decreased for the second year in a row in the United States, according to 2010 data from the Consumer Expenditure Survey (CE). Average annual expenditures of consumer units (CUs) dropped from \$49,067 in 2009 to \$48,109 in 2010. This 2.0-percent decline comes after a 2.8-percent drop in average annual expenditures from 2008 to 2009, due in part to falling incomes. Average annual income before taxes decreased 0.6 percent, from \$62,857 in 2009 to \$62,481 in 2010, while U.S. prices, as measured by the average annual change in the Consumer Price Index for All Urban Consumers (CPI-U, U.S. city average, all items), began to rise again. Following a decrease of 0.4 percent in 2009, prices rose by 1.6 percent in 2010. This report details the results of the 2010 CE.

Developments in 2010

Although the 18-month recession that began in December 2007 had officially ended in June 2009,¹ consumers across the United States continued to feel the effects of this economic downturn throughout 2010. Of the seven major components of spending—food, housing, apparel and services, transportation, healthcare, entertainment, and personal insurance and pensions—five components continued a downward trend from 2009. Expenditures decreased by 3.8 percent for total food (a combination of food consumed at home and food consumed away from home), 2.0 percent for housing, 1.4 percent for apparel and services, 7.0 percent for entertainment, and 1.8 percent for personal insurance and pensions. Only the transportation and healthcare components experienced increases in expenditures from 2009 to 2010, with spending rising by 0.2 percent and 1.0 percent, respectively. (See table A.) The increase in transportation expenditures can be traced largely to a rebound in gasoline and motor oil expenditures. From 2008 to 2009, expenditures on gasoline and motor oil dropped 26.9 percent,² a stark difference from the 7.4-percent rise from 2009 to 2010.

Following the recession, CUs spent less of their total income, on average. In 2010, consumers spent 77.0 percent of

their annual income before taxes, down from 78.1 percent in 2009. Although the average income before taxes dropped 0.6 percent in that time, overall expenditures declined 2.0 percent. This gap shows a continuing lack of consumer confidence brought on by the recession. According to the Nielsen Company, consumer confidence remained low in 2010, with the Consumer Confidence Index reaching a low of 81 in the final two quarters of that year.³ (Levels of 100 and higher reflect consumer optimism.)

A portion of this pessimism can be attributed to a persisting high unemployment rate and a slumping housing market. According to the Current Population Survey (CPS), the monthly national unemployment rate was above 9.4 percent throughout 2010, the first time since the CPS began collecting employment data in 1948 that the monthly unemployment rate was above 9.0 for an entire calendar year. The number of long-term unemployed individuals (those who are out of work for more than 26 weeks) also rose, from 4.5 million in 2009 to 6.4 million in 2010. In the housing market, sales of both new and existing homes declined again, while foreclosures were levied on a record 2.9 million U.S. properties.⁴

Housing. Expenditures on housing, the largest component of consumer expenditures (see table B), decreased across all income quintiles in 2010. The second-lowest quintile (average annual income of \$18,439–\$35,208) had the biggest decrease in housing expenditures, from \$11,829 in 2009 to \$11,369 in 2010. This is a decrease of -3.9 percent, the largest decrease in percent-change across all quintiles. Expenditures on mortgage interest and charges, a subcategory of housing, have been declining since 2007 for homeowners in the CE. Homeowners spent 11.7 percent less on this component of housing in 2010 (\$5,042) than they did in 2007 (\$5,799), likely the result of lower interest rates. In addition, there is an overall trend of fewer CUs owning homes: the CE measured 79.5 million homeowners in 2010, compared with 80.2 million in 2007. This decrease is evidence that some homeowners have dropped out of the housing market (through preference, fore-

¹According to the National Bureau of Economic Research, the recession began in December 2007 and ended in June 2009. For more information on U.S. business cycles, see “U.S. Business Cycle Expansions and Contractions,” (National Bureau of Economic Research, Sept. 20, 2010), <http://www.nber.org/cycles.html>.

²The Bureau of Economic Analysis measured a similar decrease (-27.1 percent) in gasoline expenditures from 2009 to 2010. For more information, see “National Data: National Income and Product Accounts Tables,” (Bureau of Economic Analysis, updated regularly), <http://www.bea.gov/iTable/iTable.cfm?ReqID=9&step=1&acrdn=2>.

³For more information, see http://www.nielsen.com/content/dam/corporate/us/en/reports-downloads/2011-Reports/GlobalConsumerConfidenceReport_Q42010.pdf?wwparam=1319752536.

⁴For more information, see “Record 2.9 million U.S. Properties Receive Foreclosure Filings in 2010 Despite 30-Month Low in December,” Realty Trends (RealtyTrac, October 2011), <http://www.realtytrac.com/content/press-releases/record-29-million-us-properties-receive-foreclosure-filings-in-2010-despite-30-month-low-in-december-6309?wwparam=1320935470>.

Table A. Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Survey, 2007–2010

Item	2007	2008	2009	2010	Percent change		
					2007–2008	2008–2009	2009–2010
Number of consumer units (in thousands)	120,171	120,770	120,847	121,107			
Average income before taxes	\$63,091	\$63,563	\$62,857	\$62,481	0.7	-1.1	-0.6
Averages:							
Age of reference person	48.8	49.1	49.4	49.4			
Number of persons in consumer unit	2.5	2.5	2.5	2.5			
Number of earners	1.3	1.3	1.3	1.3			
Number of vehicles	1.9	2.0	2.0	1.9			
Percent homeowner	67	66	66	66			
Average annual expenditures	\$49,638	\$50,486	\$49,067	\$48,109	1.7	-2.8	-2.0
Food	6,133	6,443	6,372	6,129	5.1	-1.1	-3.8
Food at home	3,465	3,744	3,753	3,624	8.1	0.2	-3.4
Cereals and bakery products	460	507	506	502	10.2	-0.2	-0.8
Meats, poultry, fish, and eggs	777	846	841	784	8.9	-0.6	-6.8
Dairy products	387	430	406	380	11.1	-5.6	-6.4
Fruits and vegetables	600	657	656	679	9.5	-0.2	3.5
Other food at home	1,241	1,305	1,343	1,278	5.2	2.9	-4.8
Food away from home	2,668	2,698	2,619	2,505	1.1	-2.9	-4.4
Alcoholic beverages	457	444	435	412	-2.8	-2	-5.3
Housing	16,920	17,109	16,895	16,557	1.1	-1.3	-2.0
Shelter	10,023	10,183	10,075	9,812	1.6	-1.1	-2.6
Utilities, fuels, and public services	3,477	3,649	3,645	3,660	4.9	-0.1	0.4
Household operations	984	998	1011	1,007	1.4	1.3	-0.4
Housekeeping supplies	639	654	659	612	2.3	0.8	-7.1
Household furnishings and equipment	1,797	1,624	1,506	1,467	-9.6	-7.3	-2.6
Apparel and services	1,881	1,801	1,725	1,700	-4.3	-4.2	-1.4
Transportation	8,758	8,604	7,658	7,677	-1.8	-11	0.2
Vehicle purchases (net outlay)	3,244	2,755	2,657	2,588	-15.1	-3.6	-2.6
Gasoline and motor oil	2,384	2,715	1,986	2,132	13.9	-26.9	7.4
Other vehicle expenses	2,592	2,621	2,536	2,464	1.1	-3.2	-2.8
Public transportation	538	513	479	493	-4.6	-6.6	2.9
Healthcare	2,853	2,976	3,126	3,157	4.3	5	1.0
Entertainment	2,698	2,835	2,693	2,504	5.1	-5	-7.0
Personal care products and services	588	616	596	582	4.8	-3.2	-2.3
Reading	118	116	110	100	-1.7	-5.2	-9.1
Education	945	1,046	1,068	1,074	10.7	2.1	0.6
Tobacco products and smoking supplies	323	317	380	362	-1.9	19.9	-4.7
Miscellaneous	808	840	816	849	4	-2.9	4.0
Cash contributions	1,821	1,737	1,723	1,633	-4.6	-0.8	-5.2
Personal insurance and pensions	5,336	5,605	5,471	5,373	5	-2.4	-1.8
Life and other personal insurance	309	317	309	318	2.6	-2.5	2.9
Pensions and Social Security	5,027	5,288	5,162	5,054	5.2	-2.4	-2.1

closure, strategic default, or another reason). Concurrently, the CE measured an increase in renters, from 39.9 million in 2007 to 41.7 million in 2010. According to the CPI-U, rents for primary residences have increased 6.2 percent since 2007. During that same time, the average spent on rent for all CUs reporting it increased 8.1 percent, further reflecting an increase in demand for rental units.

Motor fuel and vehicles. Expenditures on motor fuel increased in 2010, following a steep decline in 2009. CUs spent 7.4 percent more on gasoline and motor oil in 2010 (\$2,132) than they did in 2009 (\$1,986). Despite this increase, expenditures on gasoline and motor oil remained well below their peak of \$2,715 in 2008. Chart 1 shows the correlation between expenditures on motor fuel and the price of motor fuel. For the most part, consumers' expenditures on motor fuel coincide with price fluctuations; as the price of motor fuel increases, consumers spend more, and as the price of motor fuel drops, consumers spend less. From 2006 to 2009, consumers' expenditures on motor fuel rose and fell by roughly the

same percent-change as the price of motor fuel; therefore, the quantity consumed remained relatively unchanged during that time. However, in 2010 consumers increased their expenditures on motor fuel (7.4 percent) by less than half of the percent-change in price (18.4 percent), representing a decrease in the quantity consumed. This behavior is a departure from the typically inelastic nature of motor fuel consumption.

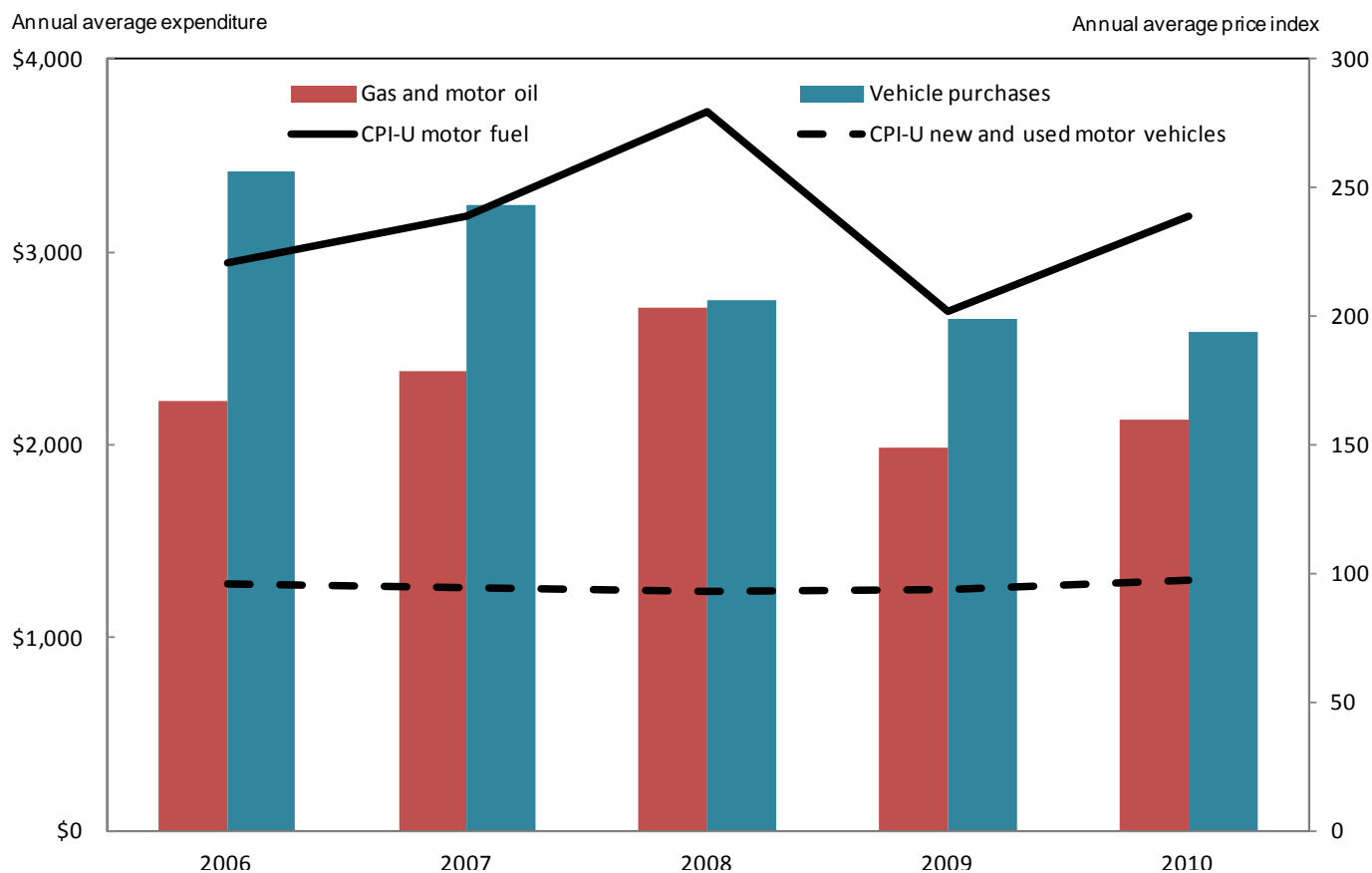
Chart 1 also shows the correlation between the price of vehicles and expenditures on vehicle purchases, the largest component of transportation. Expenditures on vehicle purchases continued the category's downward trend, decreasing another 2.6 percent, on average, from 2009 to 2010. Average consumer spending on vehicle purchases has decreased 24.3 percent over the last 5 years, while vehicle prices have remained relatively steady during that time.⁵

⁵ Price data come from the Consumer Price Index. For more information visit www.bls.gov/cpi.

Table B. Percent distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Survey, 2007–2010

Spending Category	2007	2008	2009	2010
Average annual expenditures	100.0	100.0	100.0	100.0
Food	12.4	12.8	13.0	12.7
Food at home	7.0	7.4	7.6	7.5
Food away from home.	5.4	5.3	5.3	5.2
Alcoholic beverages	0.9	0.9	0.9	0.9
Housing	34.1	33.9	34.4	34.4
Shelter	20.2	20.2	20.5	20.4
Utilities, fuels, and public services	7.0	7.2	7.4	7.6
Household operations	2.0	2.0	2.1	2.1
Housekeeping supplies	1.3	1.3	1.3	1.3
Household furnishings and equipment	3.6	3.2	3.1	3.0
Apparel and services	3.8	3.6	3.5	3.5
Transportation	17.6	17.0	15.6	16.0
Vehicle purchases (net outlay)	6.5	5.5	5.4	5.4
Gasoline and motor oil	4.8	5.4	4.0	4.4
Other vehicle expenses	5.2	5.2	5.2	5.1
Public transportation	1.1	1.0	1.0	1.0
Healthcare	5.7	5.9	6.4	6.6
Entertainment	5.4	5.6	5.5	5.2
Personal care products and services	1.2	1.2	1.2	1.2
Reading	0.2	0.2	0.2	0.2
Education	1.9	2.1	2.2	2.2
Tobacco products and smoking supplies.	0.7	0.6	0.8	0.8
Miscellaneous	1.6	1.7	1.7	1.8
Cash contributions	3.7	3.4	3.5	3.4
Personal insurance and pensions	10.7	11.1	11.2	11.2
Life and other personal insurance	0.6	0.6	0.6	0.7
Pensions and Social Security	10.1	10.5	10.5	10.5

Chart 1. Transportation Trends: Spending and price changes in gas and motor oil and vehicle purchases, 2006–2010



NOTE: CPI-U motor fuel on a 1982-84=100 base. CPI-U new and used motor vehicles on a December 1997=100 base.

SOURCE: U.S. Bureau of Labor Statistics.

Food. Although food expenditures continued their downward trend in most income quintiles in 2010, the middle income quintile increased their spending on food. Whereas all other income quintiles spent less on overall food expenditures, the middle income quintile spent \$5,596 in 2010 and \$5,483 in 2009, an increase of 2.1 percent. Within the lowest income quintile, a negligible increase in expenditures for food away from home (0.1 percent) was overwhelmed by a 7.8-percent decrease in expenditures for food at home, equating to an overall 5.5-percent drop in food expenditures. Similarly, the highest income quintile increased its expenditures for food at home by 1.0 percent, but decreased expenditures on food away from home by 3.1 percent, leading to an overall 1.0-percent decrease in total food expenditures for that quintile from 2009 to 2010.

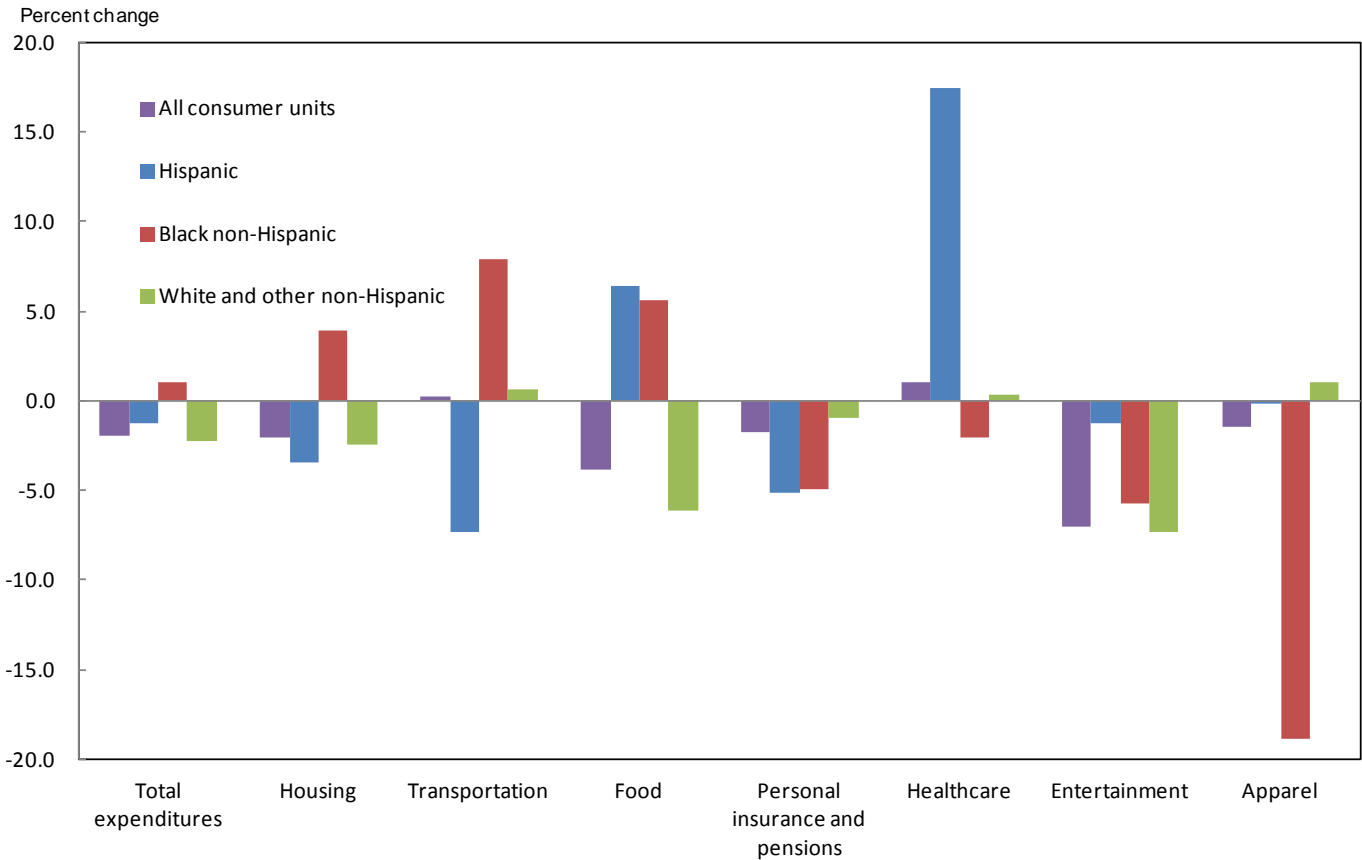
An examination of the population by age group indicates that there was a decline in food expenditures across all age groups. The two youngest age groups (younger than 25 years old and 25 to 34 years old) were the only age groups to increase their spending on food away from home. Interestingly, this increase was coupled with declines in the groups' spending on food at home, an unusual development in times of slow

economic growth. All other age groups decreased their spending on food away from home, while decreasing or negligibly increasing their expenditures on food at home.

Race and ethnicity. CE data show remarkable differences in spending patterns of Hispanics and non-Hispanics in nearly all major categories. (See chart 2.) Both groups decreased spending from 2009 to 2010; however, the decrease by Hispanics was half that of non-Hispanics (\$525 compared with \$983). Non-Hispanics spent 5.1 percent less on total food, and Hispanics increased their total food spending by 6.4 percent. This difference from 2009 to 2010 was observed in both of the main components of total food: food at home and food away from home, with increased spending by Hispanics and decreased spending by non-Hispanics.

The most notable differences in spending among Hispanics and non-Hispanics were in transportation and healthcare. In 2010, Hispanics spent \$527 (7.4 percent) less, on average, on transportation than they did in 2009. Non-Hispanics, however, spent \$97 (1.3 percent) more on transportation in 2010 than in 2009. In 2010, non-Hispanics' healthcare expenditures increased \$4 (0.1 percent), on average, from the year before.

Chart 2. **Percent change in major components of expenditures by Hispanic origin, 2009 to 2010**



NOTE: Expenditure categories ordered largest to smallest by share of 2010 expenditures for all consumer units.

SOURCE: U.S. Bureau of Labor Statistics.

In contrast, Hispanics spent, on average, \$274 more on health-care expenditures in 2010 than they did in 2009, an increase of 17.5 percent.

Among the various demographics within the non-Hispanic population, there were many differences. The Black non-Hispanic population earned an increase in pretax income (1.7 percent) and raised its total expenditures (1.0 percent) from 2009 to 2010. Black non-Hispanics increased their spending on food at home, food away from home, housing, and cash contributions,⁶ categories in which other non-Hispanics visibly decreased their spending. Most notably, the Black non-Hispanic population spent 18.9 percent less on apparel and apparel services from 2009 to 2010, while their non-Black non-Hispanic counterparts spent 1.1 percent more. An interesting development occurred with cash contributions and personal insurance and pensions: Hispanics (by \$59, an increase of 5.8 percent) and Black non-Hispanics (\$56, 4.4 percent) both increased their spending on cash contributions, on aver-

age, from 2009 to 2010. From 2009 to 2010, these two groups decreased their spending on personal insurance and pensions, by 5.1 percent (\$216) for Hispanics and 4.9 percent (\$173) for Black non-Hispanics. By contrast, from 2009 to 2010, the non-Black non-Hispanic population decreased its cash contributions by 6.9 percent (\$132); although this group's personal insurance and pensions also decreased, they decreased by a much smaller margin of 1.0 percent (\$58). CE data clearly indicate differences in expenditures across racial and ethnic groups.

Brief description of the Consumer Expenditure Survey

The current CE began in 1980 and has been conducted continually since then, with the principal objective of collecting 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 Consumer Price Index (CPI) market basket. The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS), consists of two components: a diary (or recordkeeping) survey, completed by participating consumer units for two consecutive 1-week periods, and an interview

⁶Cash contributions include support for college students, alimony expenditures, child support expenditures, gifts to non-CU members of stocks, bonds and mutual funds, contributions to charities and other organizations, contributions to church and religious organizations, contributions to educational institutions, and contributions to political organizations.

survey, by which expenditures of consumer units are obtained in five interviews conducted at 3-month intervals. The results presented in this report are from 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 CU. 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. The Interview sample surveys about 7,000 consumer units each quarter. The sample is a rotating panel, meaning that some consumer units drop 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. It is estimated that about 95 percent of expenditures are covered in the Interview Survey, including global estimates of spending for food. Nonprescription drugs, household supplies, and personal care items are excluded.

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 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. The Diary Survey excludes some expenditures for which reimbursements are excluded, such as for 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. As a result, some items are selected from the Interview Survey, others from the Diary Survey. When data are available from both surveys, the more reliable data (as determined by statistical methods) are selected. 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. For source selection details, see “CE Source Selection for Publication Tables” in the *Consumer Expenditure Survey Anthology, 2011* (BLS Report 1030).

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 in the CE are averages for consumer units with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the record-keeping period. The average expenditure for an item, therefore, 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 cost for all consumer units and the average cost 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 variations should be considered when comparing reported averages to individual circumstances.

CE data users should know that prices for many goods and services change after the survey is 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 Survey 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 a) income before taxes, cross-tabulated by age, consumer unit size, or region; b) single consumers by sex, cross-tabulated by either income or age; and c) selected metropolitan statistical areas (MSAs). Data are available for 1984–2010. 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 2010 Diary and Interview Survey microdata—that is, data on individual consumer units—are available for free electronic download at <http://www.bls.gov/cex/pumhome.htm>. The Interview Survey microdata 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. EXPN files contain expenditure values that cover different periods, depending on the specific question asked, and as well as the relevant nonexpenditure information that is not found on the MTAB files. Microdata files for previous years are currently available for purchase on CD-ROM. 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/csxform.pdf>.

The CE also publishes *Beyond the Numbers* articles and reports known as Consumer 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, 2011* (BLS Report 1030), was published in July 2011. Additional data also are presented in articles in the *Monthly Labor Review*. These reports can be found at <http://www.bls.gov/cex/home.htm#publications>. 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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Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

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)	121,107	24,210	24,277	24,175	24,215	24,231
Lower limit	n.a.	n.a.	\$18,439	\$35,209	\$57,340	\$91,931
Consumer unit characteristics:						
Income before taxes	\$62,481	\$9,906	\$26,777	\$45,552	\$72,794	\$157,369
Age of reference person	49.4	51.0	51.7	49.3	47.3	47.8
Average number in consumer unit:						
Persons	2.5	1.7	2.3	2.6	2.9	3.2
Children under 18 .....	.6	.4	.6	.6	.7	.8
Persons 65 and older .....	.3	.4	.5	.4	.2	.2
Earners	1.3	.5	.9	1.3	1.7	2.0
Vehicles	1.9	.9	1.5	2.0	2.4	2.8
Percent homeowner	66	40	54	67	78	89
Average annual expenditures	\$48,109	\$20,953	\$30,285	\$41,212	\$55,212	\$92,870
Food	6,129	3,309	4,214	5,596	6,843	10,676
Food at home	3,624	2,270	2,816	3,433	3,917	5,683
Cereals and bakery products	502	315	400	465	552	775
Meats, poultry, fish, and eggs	784	519	608	762	854	1,179
Dairy products	380	230	291	355	414	611
Fruits and vegetables	679	410	539	615	711	1,122
Other food at home	1,278	796	977	1,236	1,385	1,996
Food away from home	2,505	1,039	1,398	2,164	2,926	4,993
Alcoholic beverages	412	153	211	359	466	869
Housing	16,557	8,667	11,369	14,508	18,625	29,615
Shelter	9,812	5,167	6,586	8,496	10,912	17,897
Owned dwellings	6,277	1,739	2,929	4,960	7,663	14,096
Rented dwellings	2,900	3,262	3,421	3,184	2,657	1,974
Other lodging	635	167	236	353	592	1,827
Utilities, fuels, and public services	3,660	2,216	3,053	3,603	4,185	5,242
Household operations	1,007	373	513	733	1,147	2,270
Housekeeping supplies	612	343	423	525	713	1,054
Household furnishings and equipment	1,467	568	794	1,151	1,668	3,152
Apparel and services	1,700	774	1,154	1,372	1,737	3,461
Transportation	7,677	2,868	5,002	7,160	9,432	13,924
Vehicle purchases (net outlay)	2,588	627	1,583	2,320	3,373	5,040
Gasoline and motor oil	2,132	1,009	1,598	2,180	2,634	3,240
Other vehicle expenses	2,464	1,082	1,585	2,347	2,967	4,337
Public transportation	493	150	235	313	457	1,307
Healthcare	3,157	1,524	2,649	3,068	3,715	4,827
Entertainment	2,504	1,018	1,450	1,984	2,792	5,277
Personal care products and services	582	277	386	488	642	1,117
Reading	100	45	66	84	107	197
Education	1,074	635	408	510	813	3,005
Tobacco products and smoking supplies	362	323	375	421	420	272
Miscellaneous	849	356	461	797	1,169	1,461
Cash contributions	1,633	559	981	1,392	1,927	3,307
Personal insurance and pensions	5,373	446	1,560	3,473	6,523	14,861
Life and other personal insurance	318	89	148	215	364	775
Pensions and Social Security	5,054	357	1,412	3,258	6,159	14,086

n.a. Not applicable.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

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)	121,107	4,858	5,280	8,114	8,177	14,729	13,022	11,446	17,368	38,113
Consumer unit characteristics:										
Income before taxes	\$62,481	\$-1,104	\$8,082	\$12,606	\$17,483	\$25,001	\$34,762	\$44,734	\$59,253	\$129,151
Age of reference person	49.4	43.1	47.9	55.1	54.5	52.6	50.3	49.0	48.1	47.4
Average number in consumer unit:										
Persons	2.5	1.6	1.7	1.6	2.0	2.2	2.4	2.6	2.8	3.1
Children under 18 .....	.6	.4	.4	.3	.5	.5	.6	.6	.7	.8
Persons 65 and older .....	.3	.2	.3	.4	.5	.5	.4	.3	.3	.2
Earners	1.3	.5	.5	.4	.6	.8	1.1	1.3	1.5	1.9
Vehicles	1.9	.8	.8	.9	1.2	1.5	1.7	2.0	2.2	2.7
Percent homeowner	66	28	32	43	51	53	62	66	72	86
Average annual expenditures	\$48,109	\$20,748	\$18,297	\$19,909	\$24,935	\$29,158	\$35,556	\$40,616	\$47,966	\$80,708
Food	6,129	3,316	3,073	3,133	3,691	4,008	4,883	5,515	6,304	9,452
Food at home	3,624	2,058	2,169	2,244	2,531	2,797	3,036	3,393	3,690	5,122
Cereals and bakery products	502	289	302	307	354	402	424	446	507	712
Meats, poultry, fish, and eggs	784	433	523	504	589	611	657	769	814	1,069
Dairy products	380	225	225	221	253	296	306	348	388	550
Fruits and vegetables	679	381	382	412	456	531	585	589	663	992
Other food at home	1,278	730	737	800	879	957	1,064	1,241	1,319	1,801
Food away from home	2,505	1,258	904	889	1,160	1,211	1,847	2,122	2,614	4,330
Alcoholic beverages	412	237	132	128	159	174	304	330	455	728
Housing	16,557	8,629	7,634	8,347	10,047	11,049	12,804	14,351	16,720	25,968
Shelter	9,812	5,554	4,535	4,914	5,746	6,356	7,414	8,449	9,891	15,528
Owned dwellings	6,277	1,998	1,062	1,679	2,267	2,664	3,957	4,836	6,396	11,952
Rented dwellings	2,900	3,322	3,262	3,122	3,349	3,444	3,188	3,321	2,968	2,185
Other lodging	635	234	211	114	130	248	269	293	527	1,391
Utilities, fuels, and public services	3,660	1,832	1,921	2,225	2,777	3,035	3,321	3,530	3,926	4,903
Household operations	1,007	372	284	378	457	487	614	713	928	1,900
Housekeeping supplies	612	296	333	343	365	427	438	546	593	965
Household furnishings and equipment	1,467	576	561	487	702	744	1,016	1,112	1,382	2,671
Apparel and services	1,700	644	972	606	907	1,139	1,253	1,381	1,554	2,885
Transportation	7,677	2,535	2,314	2,606	3,827	4,882	6,229	7,099	7,782	12,682
Vehicle purchases (net outlay)	2,588	580	451	526	880	1,585	2,141	2,289	2,389	4,668
Gasoline and motor oil	2,132	870	905	979	1,252	1,553	1,879	2,152	2,455	3,055
Other vehicle expenses	2,464	936	812	972	1,511	1,523	1,937	2,371	2,532	3,949
Public transportation	493	148	147	129	184	221	272	287	406	1,010
Healthcare	3,157	1,330	955	1,673	2,045	2,659	2,928	2,938	3,405	4,472
Entertainment	2,504	1,033	854	981	1,193	1,382	1,703	1,917	2,468	4,438
Personal care products and services	582	237	271	248	336	391	415	484	565	964
Reading	100	59	30	42	53	66	78	78	94	167
Education	1,074	950	873	474	382	395	449	478	642	2,247
Tobacco products and smoking supplies	362	320	334	314	344	375	402	432	412	323
Miscellaneous	849	435	221	428	380	428	570	860	1,062	1,329
Cash contributions	1,633	674	352	512	792	850	1,202	1,419	1,607	2,878
Personal insurance and pensions	5,373	349	281	417	780	1,361	2,336	3,335	4,896	12,175
Life and other personal insurance	318	90	53	83	133	125	200	203	292	635
Pensions and Social Security	5,054	259	227	333	647	1,236	2,137	3,132	4,604	11,540

Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

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)	121,107	82,994	7,250	10,098	20,766	6,749	5,865	8,151
Consumer unit characteristics:								
Income before taxes	\$62,481	\$31,865	\$74,602	\$89,140	\$167,651	\$108,503	\$132,750	\$241,739
Age of reference person	49.4	50.4	47.1	46.4	47.9	47.0	47.9	48.8
Average number in consumer unit:								
Persons	2.5	2.3	2.9	3.0	3.2	3.1	3.2	3.2
Children under 18 .....	.6	.6	.7	.8	.8	.8	.8	.9
Persons 65 and older .....	.3	.4	.2	.2	.2	.2	.2	.2
Earners	1.3	1.0	1.7	1.9	2.0	2.0	2.0	2.1
Vehicles	1.9	1.6	2.5	2.6	2.8	2.7	2.8	2.9
Percent homeowner	66	56	79	84	90	88	89	91
Average annual expenditures								
Food	\$48,109	\$33,269	\$57,024	\$62,966	\$97,737	\$74,797	\$89,614	\$123,064
Food at home	6,129	4,661	6,979	7,819	11,161	9,372	10,463	13,317
Cereals and bakery products	3,624	2,967	3,867	4,540	5,868	5,170	5,650	6,688
Meats, poultry, fish, and eggs	502	410	570	638	800	714	759	911
Dairy products	784	660	824	921	1,232	1,086	1,203	1,391
Fruits and vegetables	380	306	413	482	632	559	584	739
Other food at home	679	543	707	839	1,171	1,031	1,088	1,366
Food away from home	1,278	1,048	1,353	1,660	2,032	1,779	2,016	2,282
Alcoholic beverages	2,505	1,695	3,112	3,279	5,293	4,202	4,814	6,628
Housing	412	273	444	530	929	645	799	1,288
Shelter	16,557	12,254	18,589	20,962	30,999	23,326	27,723	39,787
Owned dwellings	9,812	7,187	10,604	12,475	18,732	13,794	16,320	24,557
Rented dwellings	6,277	3,671	7,391	9,375	14,798	10,909	13,085	19,253
Other lodging	2,900	3,228	2,691	2,303	1,951	1,873	1,789	2,132
Utilities, fuels, and public services	635	288	522	797	1,983	1,013	1,447	3,171
Household operations	3,660	3,089	4,164	4,543	5,336	4,777	5,125	5,952
Housekeeping supplies	1,007	597	1,146	1,369	2,421	1,546	2,153	3,338
Household furnishings and equipment	612	457	816	780	1,113	850	1,153	1,334
Apparel and services	1,467	924	1,860	1,795	3,396	2,358	2,973	4,607
Transportation	1,700	1,174	1,836	1,913	3,750	2,439	4,334	4,514
Vehicle purchases (net outlay)	7,677	5,390	10,706	10,392	14,493	12,557	14,967	15,808
Gasoline and motor oil	2,588	1,634	4,222	3,717	5,285	4,799	5,806	5,313
Other vehicle expenses	2,132	1,708	2,686	2,899	3,260	3,248	3,231	3,291
Public transportation	2,464	1,793	3,309	3,228	4,532	3,508	4,896	5,169
Healthcare	493	255	489	549	1,416	1,003	1,034	2,035
Entertainment	3,157	2,555	3,785	4,003	4,942	4,550	4,491	5,594
Personal care products and services	2,504	1,628	2,978	3,118	5,600	4,327	5,093	7,032
Reading	582	410	622	780	1,176	956	1,139	1,395
Education	100	69	107	121	210	153	179	280
Tobacco products and smoking supplies	1,074	537	740	1,036	3,363	1,450	2,638	5,473
Miscellaneous	362	380	406	395	259	294	251	236
Cash contributions	849	629	1,069	1,090	1,539	922	1,122	2,376
Personal insurance and pensions	1,633	1,061	1,905	2,220	3,538	2,404	2,629	5,132
Life and other personal insurance	5,373	2,249	6,859	8,586	15,777	11,402	13,786	20,832
Pensions and Social Security	318	172	376	424	829	535	612	1,228
Pensions and Social Security	5,054	2,076	6,483	8,163	14,948	10,867	13,174	19,603

Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

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)	121,107	8,034	20,166	21,912	25,054	21,359	24,582	13,031	11,551
Consumer unit characteristics:									
Income before taxes	\$62,481	\$26,881	\$59,613	\$76,128	\$79,589	\$68,906	\$41,286	\$49,711	\$31,782
Age of reference person	49.4	21.5	29.7	39.6	49.5	59.2	74.9	69.1	81.4
Average number in consumer unit:									
Persons	2.5	2.0	2.9	3.3	2.8	2.2	1.7	1.9	1.6
Children under 18 .....	.6	.5	1.1	1.3	.6	.2	.1	.1	(¹)
Persons 65 and older .....	.3	(¹)	(¹)	(¹)	.1	.1	1.4	1.4	1.3
Earners	1.3	1.2	1.5	1.6	1.6	1.3	.5	.7	.2
Vehicles	1.9	1.1	1.7	2.0	2.3	2.2	1.6	1.9	1.3
Percent homeowner	66	14	45	65	73	80	81	82	80
Average annual expenditures									
Food	\$48,109	\$27,483	\$46,617	\$55,946	\$57,788	\$50,900	\$36,802	\$41,434	\$31,529
Food at home	6,129	4,073	6,091	7,483	7,230	6,068	4,558	5,148	3,873
Cereals and bakery products	3,624	2,197	3,338	4,255	4,369	3,681	2,950	3,213	2,643
Meats, poultry, fish, and eggs	502	312	441	607	600	507	416	442	385
Dairy products	784	447	713	896	966	792	660	688	627
Fruits and vegetables	380	218	353	458	453	378	316	351	274
Other food at home	679	395	614	787	819	692	577	620	525
Food away from home	1,278	826	1,217	1,508	1,532	1,312	982	1,111	831
Alcoholic beverages	2,505	1,876	2,753	3,227	2,861	2,387	1,608	1,935	1,230
Housing	412	406	473	497	414	402	295	392	184
Shelter	16,557	9,553	16,845	20,041	18,900	16,673	13,015	14,420	11,421
Owned dwellings	9,812	6,166	10,451	12,139	11,517	9,397	7,027	7,850	6,098
Rented dwellings	6,277	1,123	5,126	8,149	8,163	6,777	4,881	5,809	3,834
Other lodging	2,900	4,813	4,989	3,475	2,493	1,689	1,514	1,275	1,783
Utilities, fuels, and public services	635	231	336	515	861	931	632	766	481
Household operations	3,660	1,818	3,228	4,077	4,213	3,979	3,402	3,644	3,130
Housekeeping supplies	1,007	416	1,244	1,414	935	882	827	868	779
Household furnishings and equipment	612	279	465	663	650	717	664	761	552
Apparel and services	1,467	874	1,458	1,748	1,585	1,698	1,095	1,297	862
Transportation	1,700	1,559	2,087	2,040	1,966	1,571	964	1,186	708
Vehicle purchases (net outlay)	7,677	4,692	8,231	8,763	9,255	8,111	5,242	6,086	4,288
Gasoline and motor oil	2,588	1,591	3,415	2,905	3,041	2,584	1,495	1,638	1,335
Other vehicle expenses	2,132	1,493	2,208	2,537	2,575	2,215	1,396	1,766	980
Public transportation	2,464	1,333	2,174	2,776	3,023	2,763	1,959	2,199	1,686
Cash contributions	493	275	434	545	616	548	391	483	288
Healthcare	3,157	775	1,800	2,583	3,261	3,859	4,843	4,922	4,754
Entertainment	2,504	1,221	2,251	3,058	3,088	2,683	1,891	2,341	1,374
Personal care products and services	582	347	517	682	673	599	517	571	455
Reading	100	39	61	80	104	126	141	147	135
Education	1,074	1,906	839	963	2,094	917	193	240	140
Tobacco products and smoking supplies	362	283	362	358	449	450	227	298	147
Miscellaneous	849	277	668	922	938	1,146	772	761	787
Cash contributions	1,633	314	1,074	1,532	1,747	1,893	2,272	2,276	2,267
Personal insurance and pensions	5,373	2,036	5,318	6,944	7,668	6,403	1,872	2,648	996
Life and other personal insurance	318	22	167	280	441	471	314	386	233
Pensions and Social Security	5,054	2,013	5,151	6,664	7,227	5,932	1,557	2,261	763

¹ Value is less than or equal to 0.05.

Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

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)	121,107	35,479	85,629	38,658	17,906	16,479	12,585
Consumer unit characteristics:							
Income before taxes	\$62,481	\$32,979	\$74,705	\$67,707	\$74,377	\$87,864	\$79,437
Age of reference person	49.4	52.7	48.1	54.1	45.2	42.2	41.4
Average number in consumer unit:							
Persons	2.5	1.0	3.1	2.0	3.0	4.0	5.7
Children under 18 .....	.6	n.a.	.9	.1	.7	1.5	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	1.9	1.1	2.3	2.1	2.3	2.4	2.4
Percent homeowner	66	50	72	75	68	72	67
Average annual expenditures							
Food	\$48,109	\$29,149	\$55,929	\$50,967	\$56,413	\$63,268	\$61,086
Food at home	6,129	3,450	7,220	5,958	7,297	8,778	9,083
Cereals and bakery products	3,624	1,877	4,335	3,480	4,431	5,219	5,746
Meats, poultry, fish, and eggs	502	257	601	464	602	756	833
Dairy products	784	382	948	762	985	1,105	1,276
Fruits and vegetables	380	193	457	366	450	561	618
Other food at home	679	365	807	659	810	968	1,063
Food away from home	1,278	681	1,521	1,229	1,585	1,830	1,955
Alcoholic beverages	2,505	1,573	2,885	2,478	2,866	3,559	3,338
Housing	412	322	449	545	388	441	248
Shelter	16,557	11,223	18,763	16,876	18,794	21,684	20,702
Owned dwellings	9,812	7,246	10,875	9,859	10,709	12,541	12,050
Rented dwellings	6,277	3,477	7,437	6,765	7,004	8,895	8,212
Other lodging	2,900	3,404	2,690	2,232	2,998	2,929	3,349
Utilities, fuels, and public services	635	365	747	863	707	717	489
Household operations	3,660	2,331	4,211	3,764	4,229	4,671	4,955
Housekeeping supplies	1,007	518	1,210	881	1,398	1,742	1,254
Household furnishings and equipment	612	349	719	687	660	829	762
Apparel and services	1,467	779	1,749	1,686	1,799	1,901	1,681
Transportation	1,700	804	2,066	1,704	2,089	2,515	2,588
Vehicle purchases (net outlay)	7,677	4,011	9,194	8,439	9,523	9,897	10,133
Gasoline and motor oil	2,588	1,036	3,232	2,965	3,508	3,262	3,616
Other vehicle expenses	2,132	1,164	2,533	2,190	2,504	2,926	3,115
Public transportation	2,464	1,495	2,863	2,694	2,986	3,067	2,944
Healthcare	493	316	566	589	525	641	457
Entertainment	3,157	2,027	3,625	4,108	3,346	3,286	2,977
Personal care products and services	2,504	1,441	2,943	2,707	2,810	3,396	3,276
Reading	582	360	673	612	727	769	669
Education	100	81	108	128	100	98	68
Tobacco products and smoking supplies	1,074	600	1,271	827	1,536	1,833	1,524
Miscellaneous	362	268	401	368	437	393	462
Cash contributions	849	752	889	866	920	960	821
Personal insurance and pensions	1,633	1,242	1,795	2,046	1,687	1,487	1,584
Life and other personal insurance	5,373	2,570	6,534	5,784	6,758	7,732	6,950
Pensions and Social Security	318	143	391	380	413	402	376
	5,054	2,427	6,143	5,404	6,345	7,330	6,574

n.a. Not applicable.

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older			
Number of consumer units (in thousands)	59,739	25,723	28,172	5,185	14,242	8,745	5,844	7,141	54,227
Consumer unit characteristics:									
Income before taxes	\$85,296	\$76,543	\$93,627	\$87,439	\$94,807	\$95,374	\$83,666	\$34,652	\$41,012
Age of reference person	50.0	58.0	42.8	32.2	40.9	52.0	49.4	37.5	50.4
Average number in consumer unit:									
Persons	3.2	2.0	4.0	3.5	4.2	4.0	5.0	2.9	1.7
Children under 18 .....	.9	n.a.	1.6	1.5	2.2	.7	1.4	1.8	.2
Persons 65 and older .....	.4	.7	.1	(¹)	(²)	.2	.6	(²)	.3
Earners	1.6	1.2	1.9	1.6	1.7	2.4	2.1	.9	.9
Vehicles	2.5	2.4	2.6	2.0	2.5	3.1	2.7	1.2	1.3
Percent homeowner	81	85	78	66	78	86	76	40	52
Average annual expenditures									
Food	\$61,762	\$56,035	\$67,383	\$61,756	\$69,536	\$67,057	\$60,146	\$36,933	\$34,471
Food at home	7,816	6,494	8,876	7,056	9,386	9,054	8,759	5,227	4,352
Cereals and bakery products	4,670	3,813	5,314	4,311	5,476	5,587	5,514	3,287	2,493
Meats, poultry, fish, and eggs	648	505	759	564	811	781	776	451	343
Dairy products	1,005	833	1,119	799	1,144	1,247	1,255	725	545
Fruits and vegetables	500	401	579	486	604	590	569	318	254
Other food at home	881	734	978	839	993	1,027	1,098	565	468
Food away from home	1,636	1,340	1,879	1,623	1,925	1,941	1,816	1,230	883
Alcoholic beverages	3,147	2,681	3,562	2,745	3,910	3,467	3,245	1,939	1,859
Housing	472	561	424	440	421	420	283	167	376
Shelter	20,303	18,028	22,492	24,219	23,095	20,460	19,748	14,224	12,726
Owned dwellings	11,721	10,368	13,067	14,177	13,608	11,526	11,191	8,263	7,912
Rented dwellings	8,756	7,859	9,788	10,029	10,206	8,963	7,733	3,638	3,894
Other lodging	2,037	1,425	2,402	3,478	2,491	1,618	2,969	4,422	3,649
Utilities, fuels, and public services	928	1,084	877	670	912	944	489	202	369
Household operations	4,437	3,988	4,709	3,799	4,778	5,136	5,099	3,342	2,846
Housekeeping supplies	1,358	934	1,799	3,737	1,643	903	1,096	1,184	598
Household furnishings and equipment	797	774	830	656	883	839	739	443	424
Apparel and services	1,991	1,964	2,088	1,851	2,182	2,057	1,624	991	946
Transportation	2,075	1,650	2,438	2,169	2,672	2,214	2,249	2,012	1,241
Vehicle purchases (net outlay)	10,123	9,226	10,984	9,357	11,184	11,569	9,936	6,428	5,142
Gasoline and motor oil	3,574	3,229	3,970	3,761	4,237	3,658	3,184	2,275	1,544
Other vehicle expenses	2,752	2,347	3,057	2,451	3,079	3,381	3,064	1,716	1,504
Public transportation	3,148	2,966	3,301	2,639	3,139	3,905	3,225	2,160	1,745
Healthcare	649	685	655	506	729	624	462	278	348
Entertainment	4,280	5,028	3,742	3,124	3,631	4,289	3,577	1,513	2,135
Personal care products and services	3,321	2,998	3,627	2,869	4,175	3,186	3,269	1,709	1,704
Reading	729	665	794	636	819	840	708	525	426
Education	126	153	112	78	117	123	73	42	79
Tobacco products and smoking supplies	1,468	803	2,099	652	2,030	3,068	1,359	372	733
Miscellaneous	356	312	334	245	307	429	651	303	377
Cash contributions	985	968	996	1,132	931	1,025	1,017	610	730
Personal insurance and pensions	2,097	2,535	1,763	1,214	1,843	1,958	1,780	894	1,220
Life and other personal insurance	7,611	6,614	8,703	8,564	8,925	8,422	6,739	2,908	3,231
Pensions and Social Security	495	494	529	468	521	577	332	130	148
Pensions and Social Security	7,116	6,119	8,174	8,096	8,404	7,844	6,406	2,778	3,083

¹ No data reported.

² 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, 2010

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)	121,107	14,378	21,101	12,095	26,231	37,747	9,555
Consumer unit characteristics:							
Income before taxes	\$62,481	\$17,654	\$43,422	\$32,544	\$57,207	\$92,421	\$106,121
Age of reference person	49.4	67.0	43.0	63.2	47.5	44.0	46.6
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.4	3.1	3.1	4.5
Children under 18 .....	.6	n.a.	n.a.	.4	1.1	.8	1.1
Persons 65 and older .....	.3	.6	.1	1.2	.3	.1	.1
Earners	1.3	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles	1.9	.9	1.2	1.7	1.9	2.4	3.1
Percent homeowner	66	59	45	72	65	75	79
Average annual expenditures							
Food	\$48,109	\$21,859	\$34,099	\$37,785	\$49,122	\$63,071	\$70,354
Food at home	6,129	2,745	3,922	5,282	6,502	7,784	9,927
Cereals and bakery products	3,624	1,849	1,896	3,654	4,114	4,370	5,881
Meats, poultry, fish, and eggs	502	271	248	498	584	598	819
Dairy products	784	388	378	856	902	912	1,379
Fruits and vegetables	380	196	191	372	434	465	618
Other food at home	679	366	364	671	748	829	1,107
Food away from home	1,278	629	715	1,257	1,447	1,566	1,957
Alcoholic beverages	2,505	896	2,026	1,628	2,387	3,414	4,046
Housing	412	143	442	303	331	569	541
Shelter	16,557	9,334	12,509	12,916	17,498	20,891	21,321
Owned dwellings	9,812	5,674	8,318	6,568	10,198	12,357	12,330
Rented dwellings	6,277	2,887	3,879	3,943	6,390	8,925	8,862
Other lodging	2,900	2,577	3,968	1,966	3,144	2,611	2,677
Utilities, fuels, and public services	635	210	470	659	665	821	791
Household operations	3,660	2,317	2,340	3,564	3,983	4,321	5,217
Housekeeping supplies	1,007	485	541	770	1,093	1,494	962
Household furnishings and equipment	612	316	371	689	680	735	820
Apparel and services	1,467	542	940	1,324	1,543	1,985	1,992
Transportation	1,700	440	1,048	1,777	1,872	2,181	2,594
Vehicle purchases (net outlay)	7,677	2,516	5,027	5,840	7,923	10,363	12,442
Gasoline and motor oil	2,588	584	1,344	1,894	2,865	3,678	4,170
Other vehicle expenses	2,132	730	1,460	1,549	2,240	2,818	3,462
Public transportation	2,464	1,029	1,811	1,993	2,354	3,218	4,087
Healthcare	493	174	412	404	464	649	723
Entertainment	3,157	2,630	1,617	4,736	3,305	3,520	3,514
Personal care products and services	2,504	1,065	1,696	2,104	2,556	3,376	3,416
Reading	582	299	401	522	608	730	839
Education	100	77	83	118	91	115	111
Tobacco products and smoking supplies	1,074	350	770	330	915	1,495	2,555
Miscellaneous	362	242	285	341	425	380	494
Cash contributions	849	708	783	802	798	959	977
Personal insurance and pensions	1,633	1,117	1,327	2,194	1,549	1,772	2,059
Life and other personal insurance	5,373	193	4,190	521	4,748	8,934	9,564
Pensions and Social Security	318	141	145	291	321	437	525
	5,054	152	4,045	1,229	4,427	8,497	9,040

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, 2010

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)	121,107	79,451	49,278	30,173	41,656	110,689	35,249	75,440	10,418
Consumer unit characteristics:									
Income before taxes	\$62,481	\$75,653	\$88,962	\$53,917	\$37,359	\$63,887	\$57,510	\$66,866	\$47,548
Age of reference person	49.4	53.6	47.8	63.0	41.5	49.0	46.2	50.4	53.5
Average number in consumer unit:									
Persons	2.5	2.6	2.9	2.1	2.3	2.5	2.4	2.6	2.5
Children under 18 .....	.6	.6	.8	.3	.7	.6	.6	.6	.6
Persons 65 and older .....	.3	.4	.2	.8	.2	.3	.2	.3	.4
Earners	1.3	1.4	1.6	.9	1.1	1.3	1.3	1.3	1.1
Vehicles	1.9	2.3	2.5	2.1	1.1	1.9	1.4	2.0	2.5
Percent homeowner	66	100	100	100	n.a.	64	50	71	81
Average annual expenditures	\$48,109	\$55,780	\$63,235	\$43,179	\$33,460	\$48,948	\$44,438	\$51,043	\$39,144
Food	6,129	6,820	7,350	5,715	4,802	6,211	5,847	6,376	5,222
Food at home	3,624	4,000	4,215	3,531	2,902	3,641	3,424	3,739	3,435
Cereals and bakery products	502	559	585	502	391	504	471	518	481
Meats, poultry, fish, and eggs	784	851	885	775	657	789	776	794	737
Dairy products	380	427	450	375	292	381	347	396	378
Fruits and vegetables	679	748	792	652	547	688	653	704	583
Other food at home	1,278	1,415	1,502	1,228	1,015	1,280	1,177	1,326	1,257
Food away from home	2,505	2,820	3,135	2,184	1,900	2,570	2,423	2,637	1,786
Alcoholic beverages	412	451	519	305	338	420	414	423	320
Housing	16,557	18,503	22,278	12,294	12,843	17,017	15,966	17,504	11,670
Shelter	9,812	10,400	13,557	5,243	8,691	10,213	10,057	10,286	5,549
Owned dwellings	6,277	9,469	12,624	4,316	190	6,464	5,087	7,108	4,290
Rented dwellings	2,900	58	47	76	8,319	3,094	4,356	2,504	835
Other lodging	635	873	886	852	182	655	614	674	424
Utilities, fuels, and public services	3,660	4,314	4,572	3,891	2,413	3,670	3,266	3,859	3,552
Household operations	1,007	1,230	1,421	921	582	1,048	934	1,101	575
Housekeeping supplies	612	741	762	697	362	607	501	655	661
Household furnishings and equipment	1,467	1,817	1,966	1,543	796	1,479	1,208	1,604	1,334
Apparel and services	1,700	1,781	2,007	1,321	1,544	1,745	1,925	1,664	1,203
Transportation	7,677	9,056	10,047	7,450	5,046	7,701	6,702	8,166	7,430
Vehicle purchases (net outlay)	2,588	3,097	3,490	2,456	1,618	2,599	2,197	2,787	2,476
Gasoline and motor oil	2,132	2,458	2,764	1,958	1,511	2,104	1,701	2,293	2,429
Other vehicle expenses	2,464	2,933	3,150	2,591	1,567	2,480	2,192	2,612	2,297
Public transportation	493	567	643	444	350	517	612	474	228
Healthcare	3,157	4,016	3,734	4,478	1,518	3,126	2,383	3,473	3,483
Entertainment	2,504	3,088	3,423	2,513	1,390	2,541	2,140	2,726	2,114
Personal care products and services	582	678	733	572	399	601	561	619	381
Reading	100	124	122	129	52	101	97	103	81
Education	1,074	1,197	1,368	912	840	1,129	1,073	1,155	499
Tobacco products and smoking supplies	362	341	345	335	402	337	296	356	632
Miscellaneous	849	1,045	1,100	973	473	849	695	920	849
Cash contributions	1,633	2,015	1,899	2,205	905	1,656	1,364	1,793	1,389
Personal insurance and pensions	5,373	6,665	8,312	3,975	2,907	5,514	4,975	5,766	3,871
Life and other personal insurance	318	432	505	315	100	320	252	352	297
Pensions and Social Security	5,054	6,233	7,807	3,661	2,807	5,194	4,723	5,414	3,574

n.a. Not applicable.

Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

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)	121,107	106,287	101,137	5,151	14,820
Consumer unit characteristics:					
Income before taxes	\$62,481	\$64,817	\$63,773	\$85,316	\$45,727
Age of reference person	49.4	49.8	50.0	44.2	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	1.1
Vehicles	1.9	2.0	2.0	1.6	1.3
Percent homeowner	66	68	69	55	46
Average annual expenditures					
Food	\$48,109	\$49,815	\$49,395	\$58,376	\$35,863
Food at home	6,129	6,314	6,253	7,656	4,796
Cereals and bakery products	3,624	3,700	3,689	3,953	3,075
Meats, poultry, fish, and eggs	502	513	511	563	419
Dairy products	784	780	776	891	813
Fruits and vegetables	380	398	400	350	255
Other food at home	679	694	683	958	572
Food away from home	1,278	1,314	1,320	1,190	1,016
Alcoholic beverages	2,505	2,613	2,564	3,703	1,721
Housing	412	441	446	322	203
Shelter	16,557	16,899	16,712	20,549	14,102
Owned dwellings	9,812	10,046	9,851	13,875	8,132
Rented dwellings	6,277	6,646	6,572	8,099	3,630
Other lodging	2,900	2,716	2,604	4,922	4,216
Utilities, fuels, and public services	635	684	675	853	286
Household operations	3,660	3,647	3,666	3,285	3,749
Housekeeping supplies	1,007	1,050	1,037	1,298	704
Household furnishings and equipment	612	634	638	542	449
Apparel and services	1,467	1,522	1,520	1,549	1,068
Transportation	7,677	7,950	7,915	8,673	5,724
Vehicle purchases (net outlay)	2,588	2,727	2,734	2,599	1,591
Gasoline and motor oil	2,132	2,182	2,186	2,098	1,775
Other vehicle expenses	2,464	2,525	2,509	2,885	2,025
Public transportation	493	515	486	1,092	333
Healthcare	3,157	3,355	3,397	2,525	1,734
Entertainment	2,504	2,665	2,687	2,192	1,352
Personal care products and services	582	590	590	593	525
Reading	100	108	109	89	41
Education	1,074	1,163	1,077	2,854	441
Tobacco products and smoking supplies	362	380	392	146	231
Miscellaneous	849	891	907	546	549
Cash contributions	1,633	1,675	1,700	1,178	1,334
Personal insurance and pensions	5,373	5,647	5,546	7,640	3,401
Life and other personal insurance	318	333	333	333	212
Pensions and Social Security	5,054	5,315	5,213	7,306	3,189

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, 2010

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)	121,107	14,754	106,353	91,816	14,537
Consumer unit characteristics:					
Income before taxes	\$62,481	\$49,845	\$64,234	\$67,283	\$44,980
Age of reference person	49.4	43.9	50.2	50.7	47.0
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	1.2	1.3	1.1
Vehicles	1.9	1.6	2.0	2.1	1.3
Percent homeowner	66	48	68	72	46
Average annual expenditures					
Food	\$48,109	\$41,456	\$49,032	\$51,167	\$35,547
Food at home	6,129	6,486	6,080	6,287	4,778
Cereals and bakery products	3,624	4,012	3,572	3,651	3,068
Meats, poultry, fish, and eggs	502	519	499	512	419
Dairy products	784	964	760	752	808
Fruits and vegetables	380	421	375	394	254
Other food at home	679	820	660	675	570
Food away from home	1,278	1,287	1,277	1,318	1,016
Alcoholic beverages	2,505	2,474	2,509	2,635	1,711
Housing	412	260	433	470	195
Shelter	16,557	15,432	16,713	17,153	13,933
Owned dwellings	9,812	9,518	9,852	10,145	8,007
Rented dwellings	6,277	4,676	6,499	6,959	3,594
Other lodging	2,900	4,526	2,674	2,436	4,178
Utilities, fuels, and public services	635	317	679	750	235
Household operations	3,660	3,471	3,686	3,676	3,753
Housekeeping supplies	1,007	673	1,054	1,110	699
Household furnishings and equipment	612	549	620	648	447
Apparel and services	1,467	1,222	1,500	1,575	1,028
Transportation	1,700	1,998	1,659	1,696	1,429
Vehicle purchases (net outlay)	7,677	6,629	7,822	8,161	5,685
Gasoline and motor oil	2,588	1,907	2,683	2,865	1,532
Other vehicle expenses	2,132	2,185	2,125	2,180	1,778
Public transportation	2,464	2,134	2,509	2,583	2,045
Healthcare	493	402	505	533	329
Entertainment	3,157	1,842	3,339	3,595	1,726
Personal care products and services	2,504	1,644	2,623	2,828	1,325
Reading	582	565	585	595	521
Education	100	37	108	119	40
Tobacco products and smoking supplies	1,074	803	1,112	1,221	426
Miscellaneous	362	165	389	414	235
Cash contributions	849	507	896	950	551
Personal insurance and pensions	1,633	1,074	1,711	1,771	1,333
Life and other personal insurance	5,373	4,014	5,561	5,908	3,369
Pensions and Social Security	318	149	342	362	212
	5,054	3,865	5,219	5,546	3,158

Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	121,107	22,227	26,997	44,449	27,434
Consumer unit characteristics:					
Income before taxes	\$62,481	\$68,409	\$58,417	\$58,824	\$67,603
Age of reference person	49.4	50.5	49.0	49.8	48.3
Average number in consumer unit:					
Persons	2.5	2.5	2.5	2.5	2.6
Children under 18 .....	.6	.6	.6	.6	.7
Persons 65 and older .....	.3	.4	.3	.3	.3
Earners	1.3	1.3	1.3	1.2	1.3
Vehicles	1.9	1.6	2.1	1.9	2.0
Percent homeowner	66	63	69	68	60
Average annual expenditures	\$48,109	\$52,802	\$45,278	\$44,217	\$53,429
Food	6,129	6,755	5,738	5,645	6,804
Food at home	3,624	3,910	3,577	3,335	3,914
Cereals and bakery products	502	558	501	454	535
Meats, poultry, fish, and eggs	784	860	717	763	826
Dairy products	380	432	386	341	397
Fruits and vegetables	679	753	669	589	779
Other food at home	1,278	1,307	1,303	1,188	1,377
Food away from home	2,505	2,845	2,161	2,310	2,891
Alcoholic beverages	412	528	380	325	492
Housing	16,557	19,034	14,762	14,890	19,019
Shelter	9,812	11,772	8,514	8,123	12,237
Owned dwellings	6,277	7,429	5,903	5,229	7,412
Rented dwellings	2,900	3,636	1,947	2,353	4,127
Other lodging	635	708	664	542	699
Utilities, fuels, and public services	3,660	3,985	3,415	3,847	3,334
Household operations	1,007	1,093	859	940	1,192
Housekeeping supplies	612	619	634	586	624
Household furnishings and equipment	1,467	1,566	1,340	1,393	1,632
Apparel and services	1,700	2,084	1,474	1,506	1,932
Transportation	7,677	7,754	7,222	7,590	8,206
Vehicle purchases (net outlay)	2,588	2,353	2,403	2,719	2,749
Gasoline and motor oil	2,132	1,903	2,108	2,229	2,186
Other vehicle expenses	2,464	2,785	2,285	2,315	2,623
Public transportation	493	713	426	327	648
Healthcare	3,157	3,125	3,265	3,041	3,265
Entertainment	2,504	2,688	2,548	2,347	2,568
Personal care products and services	582	602	518	566	655
Reading	100	124	101	80	111
Education	1,074	1,618	1,153	697	1,167
Tobacco products and smoking supplies	362	380	381	401	266
Miscellaneous	849	910	773	716	1,090
Cash contributions	1,633	1,444	1,589	1,633	1,830
Personal insurance and pensions	5,373	5,756	5,371	4,780	6,023
Life and other personal insurance	318	350	384	286	279
Pensions and Social Security	5,054	5,406	4,987	4,494	5,744

Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

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)	5,339	76,067	30,200	20,308	13,520	3,843	8,197	21,457	18,244
Consumer unit characteristics:									
Income before taxes	\$78,480	\$74,147	\$102,752	\$61,926	\$50,097	\$56,039	\$47,197	\$35,779	\$40,563
Age of reference person	48.7	43.6	44.6	42.2	43.2	42.4	44.3	73.8	45.4
Average number in consumer unit:									
Persons	2.9	2.6	2.6	2.6	2.7	2.7	2.8	1.7	2.9
Children under 18 .....	.8	.7	.7	.7	.7	.7	.8	.1	.9
Persons 65 and older .....	.2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.8	1.7	1.7	1.7	1.7	1.7	1.7	.2	.6
Vehicles	2.2	2.0	2.2	2.0	1.8	2.2	2.0	1.7	1.6
Percent homeowner	71	64	75	60	51	58	58	82	51
Average annual expenditures	\$59,005	\$53,218	\$67,312	\$47,921	\$41,517	\$45,062	\$37,676	\$36,111	\$37,998
Food	6,912	6,658	7,862	6,175	5,732	6,206	5,210	4,608	5,618
Food at home	4,078	3,718	4,173	3,439	3,438	3,822	3,167	3,043	3,797
Cereals and bakery products	532	514	578	472	466	550	451	425	531
Meats, poultry, fish, and eggs	898	789	842	719	803	856	711	672	862
Dairy products	440	390	442	359	361	394	322	321	395
Fruits and vegetables	806	695	794	625	676	668	557	595	680
Other food at home	1,402	1,330	1,517	1,264	1,132	1,355	1,126	1,029	1,328
Food away from home	2,834	2,940	3,689	2,736	2,293	2,384	2,043	1,565	1,821
Alcoholic beverages	557	488	625	476	338	474	275	279	235
Housing	19,092	18,044	22,613	16,294	14,647	14,943	12,631	12,898	13,933
Shelter	11,615	10,932	13,897	9,717	8,733	8,970	7,572	6,859	8,085
Owned dwellings	7,953	7,081	9,873	5,889	4,700	5,393	4,464	4,703	4,286
Rented dwellings	2,984	3,166	2,861	3,342	3,739	3,258	2,868	1,503	3,406
Other lodging	678	685	1,162	485	294	320	240	652	393
Utilities, fuels, and public services	4,105	3,775	4,203	3,606	3,398	3,518	3,359	3,390	3,367
Household operations	1,189	1,138	1,680	973	683	750	488	777	677
Housekeeping supplies	714	613	727	597	553	475	407	621	566
Household furnishings and equipment ..	1,470	1,585	2,106	1,402	1,279	1,229	804	1,251	1,238
Apparel and services	2,192	1,821	2,249	1,569	1,711	1,365	1,292	978	1,901
Transportation	8,812	8,745	10,283	8,486	7,042	7,736	7,007	5,513	5,489
Vehicle purchases (net outlay)	2,612	3,014	3,559	3,123	2,221	2,148	2,445	1,785	1,753
Gasoline and motor oil	2,372	2,402	2,570	2,316	2,158	2,649	2,288	1,404	1,793
Other vehicle expenses	3,245	2,764	3,324	2,606	2,247	2,601	2,026	1,948	1,641
Public transportation	583	565	830	441	417	338	248	376	302
Healthcare	3,529	2,882	3,678	2,549	2,290	2,251	2,045	4,676	2,408
Entertainment	3,526	2,727	3,534	2,548	1,802	2,722	1,733	1,936	1,972
Personal care products and services	625	631	833	575	492	485	335	517	449
Reading	131	98	144	84	55	52	53	133	58
Education	1,027	1,333	1,933	983	1,031	1,090	602	218	1,020
Tobacco products and smoking supplies ..	365	361	244	405	385	649	507	226	526
Miscellaneous	1,307	882	1,197	706	641	764	618	880	541
Cash contributions	1,872	1,640	2,248	1,357	1,029	1,564	1,144	2,119	963
Personal insurance and pensions	9,059	6,907	9,869	5,713	4,321	4,761	4,225	1,131	2,884
Life and other personal insurance	496	340	501	287	212	171	174	290	206
Pensions and Social Security	8,562	6,567	9,368	5,426	4,109	4,590	4,051	841	2,678

Table 13. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2010

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)	121,107	85,128	17,303	30,921	25,460	11,443	35,980	22,877	13,103
Consumer unit characteristics:									
Income before taxes	\$62,481	\$47,858	\$33,317	\$47,029	\$52,113	\$62,618	\$97,080	\$88,003	\$112,927
Age of reference person	49.4	50.0	53.9	51.7	46.5	47.7	48.0	46.9	49.8
Average number in consumer unit:									
Persons	2.5	2.5	2.8	2.5	2.4	2.5	2.4	2.5	2.4
Children under 18 .....	.6	.6	.8	.6	.6	.6	.6	.6	.6
Persons 65 and older .....	.3	.3	.5	.4	.3	.2	.3	.2	.3
Earners	1.3	1.2	1.1	1.2	1.2	1.4	1.4	1.4	1.4
Vehicles	1.9	1.8	1.5	1.8	1.9	2.2	2.1	2.1	2.1
Percent homeowner	66	61	54	64	59	70	76	73	81
Average annual expenditures	\$48,109	\$39,632	\$29,753	\$37,969	\$43,144	\$50,967	\$68,189	\$63,907	\$75,752
Food	6,129	5,396	4,842	5,138	5,617	6,348	7,871	7,594	8,398
Food at home	3,624	3,368	3,342	3,291	3,308	3,739	4,233	4,055	4,583
Cereals and bakery products	502	465	467	452	455	519	589	570	625
Meats, poultry, fish, and eggs	784	763	795	754	744	782	836	811	887
Dairy products	380	349	337	339	351	388	454	429	505
Fruits and vegetables	679	607	626	582	597	673	851	793	966
Other food at home	1,278	1,184	1,117	1,164	1,161	1,377	1,503	1,452	1,600
Food away from home	2,505	2,028	1,500	1,847	2,309	2,609	3,638	3,539	3,815
Alcoholic beverages	412	293	141	271	361	411	694	722	638
Housing	16,557	13,659	10,647	13,378	14,635	16,750	23,419	21,968	25,977
Shelter	9,812	7,841	6,057	7,618	8,560	9,542	14,475	13,673	15,875
Owned dwellings	6,277	4,596	2,828	4,534	5,125	6,264	10,254	9,345	11,840
Rented dwellings	2,900	2,896	3,089	2,760	2,961	2,823	2,908	3,114	2,549
Other lodging	635	349	140	323	474	455	1,312	1,214	1,485
Utilities, fuels, and public services	3,660	3,462	3,098	3,525	3,431	3,915	4,127	3,990	4,367
Household operations	1,007	687	329	642	832	1,026	1,765	1,459	2,301
Housekeeping supplies	612	536	460	505	556	676	792	778	819
Household furnishings and equipment	1,467	1,132	704	1,088	1,256	1,591	2,260	2,069	2,616
Apparel and services	1,700	1,455	1,323	1,279	1,386	2,250	2,282	2,262	2,310
Transportation	7,677	6,756	4,894	6,455	7,388	8,960	9,859	9,525	10,470
Vehicle purchases (net outlay)	2,588	2,260	1,364	2,185	2,508	3,270	3,364	3,400	3,302
Gasoline and motor oil	2,132	2,041	1,647	1,988	2,155	2,526	2,349	2,358	2,333
Other vehicle expenses	2,464	2,163	1,676	2,031	2,391	2,727	3,178	2,932	3,633
Public transportation	493	292	207	251	334	437	968	834	1,203
Healthcare	3,157	2,772	2,129	2,820	2,938	3,238	4,069	3,824	4,497
Entertainment	2,504	2,011	1,174	1,864	2,425	2,710	3,673	3,366	4,226
Personal care products and services	582	478	352	433	520	683	829	786	907
Reading	100	70	35	67	90	90	169	143	213
Education	1,074	579	205	347	912	1,020	2,247	1,986	2,705
Tobacco products and smoking supplies	362	438	440	503	381	386	183	219	119
Miscellaneous	849	639	452	616	731	778	1,346	1,319	1,376
Cash contributions	1,633	1,250	882	1,128	1,471	1,644	2,540	2,243	3,058
Personal insurance and pensions	5,373	3,836	2,236	3,669	4,289	5,700	9,007	7,948	10,857
Life and other personal insurance	318	231	136	228	249	340	525	408	729
Pensions and Social Security	5,054	3,606	2,100	3,441	4,041	5,359	8,482	7,540	10,127