# Consumer Expenditures in 2006



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onsumer units<sup>1</sup> (CUs) spent \$48,398, on average, in 2006, a 4.3-percent increase over the previous year. This was a more moderate increase than the 6.9-percent growth in spending in 2005 and the 6.3-percent increase in 2004. The release of the 2006 data marks the availability of 3 years of directly comparable income data that include imputed incomes for missing values. Consumer expenditures rose more than the 3.2-percent increase in the Consumer Price Index (CPI) for All Items in 2006. This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey (CE).

### **Developments in 2006**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics, consists of two components: a diary, or recordkeeping survey completed by participating con-

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

| Item                                    | 2004 2005 |                  | 2006            |               | change       |
|---|-----------|------------------|-----------------|---------------|--------------|
|   | 2001.2000 |                  |                 | 2004–05       | 2005–06      |
| Number of consumer units (in thousands) | 116,282   | 117,356          | 118,843         |               |              |
| Income before taxes <sup>1</sup>        | \$54,453  | \$58,712         | \$60,533        |               |              |
| Averages:                               | φοι, ισσ  | ψου,: · <u>-</u> | <b>\$55,555</b> |               |              |
| Age of reference person                 | 48.5      | 48.6             | 48.7            |               |              |
| Number of persons in consumer unit      | 2.5       | 2.5              | 2.5             |               |              |
| Number of earners                       | 1.3       | 1.3              | 1.3             |               |              |
| Number of vehicles                      | 1.9       | 2.0              | 1.9             |               |              |
| Percent homeowner                       | 68        | 67               | 67              |               |              |
| Average annual expenditures             | \$43,395  | \$46,409         | \$48,398        | 6.9           | 4.3          |
| Food                                    | 5,781     | 5,931            | 6,111           | 2.6           | 3.0          |
| Food at home                            | 3,347     | 3,297            | 3,417           | -1.5          | 3.6          |
| Cereals and bakery products             | 461       | 445              | 446             | -3.5          | .2           |
| Meats, poultry, f sh, and eggs          | 880       | 764              | 797             | -3.3<br>-13.2 | 4.3          |
| Dairy products                          | 371       | 378              | 368             | 1.9           | -2.6         |
| Fruits and vegetables                   | 561       | 552              | 592             | -1.6          | -2.0<br>7.2  |
| Other food at home                      | 1,075     | 1,158            | 1,212           | 7.7           | 4.7          |
| Food away from home                     | 2,434     | 2,634            | 2,694           | 8.2           | 2.3          |
| Food away from home                     |           |                  |                 | -7.2          |              |
| Alcoholic beverages                     | 459       | 426              | 497             | 9.0           | 16.7         |
| Housing                                 | 13,918    | 15,167           | 16,366          |               | 7.9          |
| Shelter                                 | 7,998     | 8,805            | 9,673           | 10.1          | 9.9          |
| Utilities, fuels, and public services   | 2,927     | 3,183            | 3,397           | 8.7           | 6.7          |
| Household operations                    | 753       | 801              | 948             | 6.4           | 18.4         |
| Housekeeping supplies                   | 594       | 611              | 640             | 2.9           | 4.7          |
| Housefurnishings and equipment          | 1,646     | 1,767            | 1,708           | 7.4           | -3.3         |
| Apparel and services                    | 1,816     | 1,886            | 1,874           | 3.9           | 6            |
| Transportation                          | 7,801     | 8,344            | 8,508           | 7.0           | 2.0          |
| Vehicle purchases (net outlay)          | 3,397     | 3,544            | 3,421           | 4.3           | -3.5         |
| Gasoline and motor oil                  | 1,598     | 2,013            | 2,227           | 26.0          | 10.6         |
| Other vehicle expenses                  | 2,365     | 2,339            | 2,355           | -1.1          | .7           |
| Public transportation                   | 441       | 448              | 505             | 1.6           | 12.7         |
| Health care                             | 2,574     | 2,664            | 2,766           | 3.5           | 3.8          |
| Entertainment                           | 2,218     | 2,388            | 2,376           | 7.7           | 5            |
| Personal care products and services     | 581       | 541              | 585             | -6.9          | 8.1          |
| Reading                                 | 130       | 126              | 117             | -3.1          | <b>-</b> 7.1 |
| Education                               | 905       | 940              | 888             | 3.9           | -5.5         |
| Tobacco products and smoking supplies   | 288       | 319              | 327             | 10.8          | 2.5          |
| Miscellaneous                           | 690       | 808              | 846             | 17.1          | 4.7          |
| Cash contributions                      | 1,408     | 1,663            | 1,869           | 18.1          | 12.4         |
| Personal insurance and pensions         | 4,823     | 5,204            | 5,270           | 7.9           | 1.3          |
| Life and other personal insurance       | 390       | 381              | 322             | -2.3          | -15.5        |
| Pensions and Social Security            | 4,433     | 4,823            | 4,948           | 8.8           | 2.6          |

<sup>&</sup>lt;sup>1</sup> Income imputation was introduced in 2004. For all consumer units, incomes are estimated for all missing values .

sumer units for two consecutive 1-week periods; and an interview survey, in which expenditures of consumer units are obtained in five interviews conducted at 3-month intervals. Results in this report are based on integrated data from both surveys.

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

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

The Interview Survey is designed to capture expenditure data

that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, or occur on a regular basis, like rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including global estimates of spending for food, about 95 percent of expenditures are covered in the Interview Survey. Nonprescription drugs, household supplies, and personal care items are excluded.

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

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

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

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

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

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

#### Interpreting the data

Expenditures are averages for consumer units with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by the CUs that purchased the item. The reason is that, the less frequently an item is purchased, the greater is the

difference between the average for all consumer units and the average for those purchasing the item. Also, an individual CU may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, and personal preference also influence expenditures. Furthermore, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered in relating reported averages to individual circumstances.

Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, rent, as measured by the CPI, rose 6.2 percent between 2006 (annual average index) and December 2007 (not seasonally adjusted).

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

#### Tables and data

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

Tables for the aforementioned classifications, but with more detail than is given in this report, can be accessed via the BLS Web site (http://www.bls.gov/cex). Also available are tables showing average annual data over a 2-year period for (1) income before taxes, cross-tabulated by age, consumer unit size, or region; (2) single consumers by sex, cross-tabulated by either income or age; and (3) selected Metropolitan Statistical Areas (MSAs). Data are available for 1984–2006. Other survey information available on the Web site includes answers to frequently asked questions, a glossary of terms, and order forms for survey products. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data are also available. Many of the tables that are shown on the BLS Web site are published in biennial reports.

#### Other available data

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

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

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

For more detailed information on the availability of current and earlier data, contact the Division of Consumer Expenditure Surveys, Bureau of Labor Statistics, Room 3985, 2 Massachusetts Avenue, NE, Washington, DC 20212-0001. Telephone: (202) 691–6900. E-mail: *cexinfo@bls.gov*. Internet: http://www.bls.gov/cex.

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# **Glossary**

Consumer unit. Members of a household consisting of (a) occupants related by blood, marriage, adoption, or some other legal arrangement; (b) a single person living alone or sharing a household with others, but who is financially independent; or (c) two or more

persons living together who share responsibility for at least 2 out of 3 major types of expenses—food, housing, and other expenses. Students living in university-sponsored housing also are included in the sample as separate consumer units.

Reference person. The first member mentioned by the respondent when asked to "Start with the name of the person or one of the persons who owns or rents the home." It is with respect to this person that the relationship of other consumer unit members is determined.

*Total expenditures*. The transaction costs, including excise and sales taxes, of goods and services acquired during the interview period. Estimates include expenditures for gifts and contributions, as well as payments for pensions and personal insurance.

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

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

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

| Item  |                                 | All      | Lowest   | Second | Third    | Fourth   | Highest  |
|---|---------------------------------|----------|----------|--------|----------|----------|----------|
| Consumer unit characteristics:  | ltem                            |          |          |        |          |          |          |
| Income before taxes   |                                 |          |          |        |          |          |          |
| Age of reference person   | Consumer unit characteristics:  |          |          |        |          |          |          |
| Persons   |                                 |          | . ,      |        |          |          | . ,      |
| Children under 18         6         4         5         6         7         8           Persons 65 and over         3         4         4         3         2         2           Earners         1.3         .5         1.0         1.4         1.8         2.1           Vehicles         1.9         .9         1.5         1.9         1.5         1.9         2.5         2.9           Persont homeowner         67         42         56         67         80         91           Average annual expenditures         \$48,398         \$20,410         \$30,224         \$41,431         \$55,697         \$94,150           Food         6,111         3,193         4,307         5,614         7,195         10,243           Food at home         3,417         2,138         2,647         3,210         3,903         5,186           Cereals and bakery products         446         276         354         413         516         673           Meats, poultry, fish, and eggs         797         532         631         749         902         1,172           Dairy products         368         227         291         358         426         540   |                                 |          |          |        |          |          |          |
| Persons 65 and over   |                                 |          |          |        |          |          |          |
| Eamers         1.3         5         1.0         1.4         1.8         2.1           Vehicles         1.9         9         1.5         1.9         2.5         2.9           Percent homeowner         67         42         56         67         80         91           Average annual expenditures         \$48,398         \$20,410         \$30,224         \$41,431         \$55,697         \$94,150           Food at home         3,417         2,138         2,647         3,210         3,903         5,186           Cereals and bakery products         446         276         354         413         516         673           Meats, poultry, fish, and eggs         797         532         631         749         902         1,172           Dairy products         368         227         291         358         426         540           Fruits and vegetables         592         370         464         547         649         933           Other food at home         1,212         733         907         1,144         1,41         1,41         1,86           Food away from home         2,694         1,055         1,660         2,404         3,292         5,058  |                                 |          |          |        |          |          |          |
| Vehicles         1.9         9         1.5         1.9         2.5         2.9           Percent homeowner         67         42         56         67         80         91           Average annual expenditures         \$48,398         \$20,410         \$30,224         \$41,431         \$55,697         \$94,150           Food at home         3,417         2,138         2,647         3,210         3,903         5,186           Cereals and bakery products         446         276         354         413         516         673           Meats, poultry, fish, and eggs         797         532         631         749         902         1,172           Dairy products         368         227         291         358         426         540           Fruits and vegetables         592         370         464         547         649         933           Other food at home         1,212         733         907         1,144         1,410         1,867           Food away from home         2,694         1,055         1,660         2,404         3,292         5,058           Alcoholic beverages         497         213         294         474         534         971  |                                 |          |          |        |          |          |          |
| Percent homeowner   |                                 |          |          | _      |          | _        |          |
| Food  |                                 | -        |          | -      |          |          |          |
| Food at home  | Average annual expenditures     | \$48,398 | \$20,410 |        | \$41,431 | \$55,697 | \$94,150 |
| Cereals and bakery products   |                                 | ,        |          |        | ,        | ,        | ,        |
| Meats, poultry, fish, and eggs         797         532         631         749         902         1,172           Dairy products         368         227         291         358         426         540           Fruits and vegetables         592         370         464         547         649         933           Other food at home         1,212         733         907         1,144         1,410         1,867           Food away from home         2,694         1,055         1,660         2,404         3,292         5,058           Alcoholic beverages         497         213         294         474         534         971           Housing         16,666         8,128         10,973         14,204         18,428         30,071           Shelter         9,673         4,805         6,405         8,269         10,847         18,025           Owned dwellings         2,590         2,946         3,200         3,032         2,369         1,363           Other lodging         567         140         162         310         529         1,694           Utilities, fuels, and public services         3,397         2,090         2,782         3,307         3,901   |                                 |          |          |        |          |          |          |
| Dairy products   368   227   291   358   426   540  |                                 |          |          |        |          |          |          |
| Fruits and vegetables         592         370         464         547         649         933           Other food at home         1,212         733         907         1,144         1,410         1,867           Food away from home         2,694         1,055         1,660         2,404         3,292         5,058           Alcoholic beverages         497         213         294         474         534         971           Housing         16,366         8,128         10,973         14,204         18,428         30,071           Shelter         9,673         4,805         6,405         8,269         10,847         18,025           Owned dwellings         6,516         1,719         3,003         4,928         7,949         14,968           Rented dwellings         2,590         2,946         3,240         3,032         2,369         1,363           Other lodging         567         140         162         310         529         1,694           Utilities, fuels, and public services         3,397         2,900         2,782         3,307         3,901         4,902           Household operations         948         310         443         668         916  |                                 | -        |          |        |          |          |          |
| Other food at home         1,212         733         907         1,144         1,410         1,867           Food away from home         2,694         1,055         1,660         2,404         3,292         5,058           Alcoholic beverages         497         213         294         474         534         971           Housing         16,366         8,128         10,973         14,204         18,428         30,071           Shelter         9,673         4,805         6,405         8,269         10,847         18,025           Owned dwellings         6,516         1,719         3,003         4,928         7,949         14,968           Rented dwellings         2,590         2,946         3,240         3,032         2,369         1,864           Other lodging         567         140         162         310         529         1,694           Utilities, fuels, and public services         3,397         2,090         2,782         3,307         3,901         4,902           Household porerations         948         310         443         668         916         2,398           Household furnishings and equipment         1,708         591         906         1,406   |                                 |          |          | -      |          | -        |          |
| Proof away from home   2,694   1,055   1,660   2,404   3,292   5,058  |                                 |          |          |        |          |          |          |
| Housing   |                                 |          |          |        |          |          |          |
| Shelter         9,673         4,805         6,405         8,269         10,847         18,025           Owned dwellings         6,516         1,719         3,003         4,928         7,949         14,968           Rented dwellings         2,590         2,946         3,032         2,369         1,363           Other lodging         567         140         162         310         529         1,694           Utilities, fuels, and public services         3,397         2,090         2,782         3,307         3,901         4,902           Household operations         948         310         443         668         916         2,398           Housekeeping supplies         640         331         443         668         916         2,398           Household furnishings and equipment         1,708         591         906         1,406         1,985         3,649           Apparel and services         1,874         845         1,193         1,680         2,101         3,548           Transportation         8,508         3,038         5,277         7,662         10,120         16,426           Vehicle purchases (net outlay)         3,421         987         1,954         2,940   | Alcoholic beverages             |          | -        | -      |          |          |          |
| Owned dwellings         6,516         1,719         3,003         4,928         7,949         14,968           Rented dwellings         2,590         2,946         3,240         3,032         2,369         1,363           Other lodging         567         140         162         310         529         1,694           Utilities, fuels, and public services         3,397         2,090         2,782         3,307         3,901         4,902           Household operations         948         310         443         668         916         2,398           Housekeeping supplies         640         331         437         552         779         1,097           Household furnishings and equipment         1,708         591         906         1,406         1,985         3,649           Apparel and services         1,874         845         1,193         1,680         2,101         3,548           Transportation         8,508         3,038         5,277         7,662         10,120         16,426           Vehicle purchases (net outlay)         3,421         987         1,954         2,940         3,774         7,442           Gasoline and motor oil         2,227         991         1,6  |                                 |          |          |        |          |          |          |
| Rented dwellings         2,590         2,946         3,240         3,032         2,369         1,363           Other lodging         567         140         162         310         529         1,694           Utilities, fuels, and public services         3,397         2,090         2,782         3,307         3,901         4,902           Household operations         948         310         443         668         916         2,398           Household furnishings and equipment         1,708         591         906         1,406         1,985         3,649           Apparel and services         1,874         845         1,193         1,680         2,101         3,548           Transportation         8,508         3,038         5,277         7,662         10,120         16,426           Vehicle purchases (net outlay)         3,421         987         1,954         2,940         3,774         7,442           Gasoline and motor oil         2,227         991         1,624         2,182         2,829         3,508           Other vehicle expenses         2,355         879         1,489         2,188         2,968         4,248           Public transportation         505         182  |                                 |          |          |        |          |          |          |
| Other lodging         567         140         162         310         529         1,694           Utilities, fuels, and public services         3,397         2,090         2,782         3,307         3,901         4,902           Household operations         948         310         443         668         916         2,398           Household furnishings and equipment         1,708         591         906         1,406         1,985         3,649           Apparel and services         1,874         845         1,193         1,680         2,101         3,548           Transportation         8,508         3,038         5,277         7,662         10,120         16,426           Vehicle purchases (net outlay)         3,421         987         1,954         2,940         3,774         7,442           Gasoline and motor oil         2,227         991         1,624         2,182         2,829         3,508           Other vehicle expenses         2,355         879         1,489         2,188         2,968         4,248           Public transportation         505         182         211         352         549         1,228           Healthcare         2,766         1,485         2,456  |                                 |          |          |        |          |          |          |
| Utilities, fuels, and public services         3,397         2,090         2,782         3,307         3,901         4,902           Household operations         948         310         443         668         916         2,398           Household furnishings and equipment         1,708         591         906         1,406         1,985         3,649           Apparel and services         1,874         845         1,193         1,680         2,101         3,548           Transportation         8,508         3,038         5,277         7,662         10,120         16,426           Vehicle purchases (net outlay)         3,421         987         1,954         2,940         3,774         7,442           Gasoline and motor oil         2,227         991         1,624         2,182         2,829         3,508           Other vehicle expenses         2,355         879         1,489         2,188         2,968         4,248           Public transportation         505         182         211         352         549         1,228           Healthcare         2,766         1,485         2,456         2,647         3,154         4,086           Entertainment         2,237         879         <  |                                 | ,        |          |        | ,        | ,        | ,        |
| Household operations  |                                 |          |          |        |          |          |          |
| Housekeeping supplies         640         331         437         552         779         1,097           Household furnishings and equipment         1,708         591         906         1,406         1,985         3,649           Apparel and services         1,874         845         1,193         1,680         2,101         3,548           Transportation         8,508         3,038         5,277         7,662         10,120         16,426           Vehicle purchases (net outlay)         3,421         987         1,954         2,940         3,774         7,442           Gasoline and motor oil         2,227         991         1,624         2,182         2,829         3,508           Other vehicle expenses         2,355         879         1,489         2,188         2,968         4,248           Public transportation         505         182         211         352         549         1,228           Healthcare         2,766         1,485         2,456         2,647         3,154         4,086           Entertainment         2,376         879         1,271         1,898         2,720         5,105           Personal care products and services         585         262         38  |                                 |          |          |        |          |          |          |
| Household furnishings and equipment   |                                 | 640      | 331      | 437    |          | 779      |          |
| Transportation         8,508         3,038         5,277         7,662         10,120         16,426           Vehicle purchases (net outlay)         3,421         987         1,954         2,940         3,774         7,442           Gasoline and motor oil         2,227         991         1,624         2,182         2,829         3,508           Other vehicle expenses         2,355         879         1,489         2,188         2,968         4,248           Public transportation         505         182         211         352         549         1,228           Healthcare         2,766         1,485         2,456         2,647         3,154         4,086           Entertainment         2,376         879         1,271         1,898         2,720         5,105           Personal care products and services         585         262         385         513         713         1,050           Reading         117         51         73         98         131         232           Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         37  |                                 |          | 591      | 906    | 1,406    | 1,985    | 3,649    |
| Vehicle purchases (net outlay)         3,421         987         1,954         2,940         3,774         7,442           Gasoline and motor oil         2,227         991         1,624         2,182         2,829         3,508           Other vehicle expenses         2,355         879         1,489         2,188         2,968         4,248           Public transportation         505         182         211         352         549         1,228           Healthcare         2,766         1,485         2,456         2,647         3,154         4,086           Entertainment         2,376         879         1,271         1,898         2,720         5,105           Personal care products and services         585         262         385         513         713         1,050           Reading         117         51         73         98         131         232           Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939  | Apparel and services            | 1,874    | 845      | 1,193  | 1,680    | 2,101    | 3,548    |
| Vehicle purchases (net outlay)         3,421         987         1,954         2,940         3,774         7,442           Gasoline and motor oil         2,227         991         1,624         2,182         2,829         3,508           Other vehicle expenses         2,355         879         1,489         2,188         2,968         4,248           Public transportation         505         182         211         352         549         1,228           Healthcare         2,766         1,485         2,456         2,647         3,154         4,086           Entertainment         2,376         879         1,271         1,898         2,720         5,105           Personal care products and services         585         262         385         513         713         1,050           Reading         117         51         73         98         131         232           Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939  | Transportation                  | 8,508    | 3,038    | 5,277  |          | 10,120   |          |
| Other vehicle expenses         2,355         879         1,489         2,188         2,968         4,248           Public transportation         505         182         211         352         549         1,228           Healthcare         2,766         1,485         2,456         2,647         3,154         4,086           Entertainment         2,376         879         1,271         1,898         2,720         5,105           Personal care products and services         585         262         385         513         713         1,050           Reading         117         51         73         98         131         232           Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939         1,652           Cash contributions         1,869         573         1,117         1,412         1,834         4,403           Personal insurance and pensions         5,270         517         1,728         3,712         6,577 <td< td=""><td>Vehicle purchases (net outlay)</td><td>3,421</td><td></td><td></td><td></td><td></td><td></td></td<> | Vehicle purchases (net outlay)  | 3,421    |          |        |          |          |          |
| Public transportation         505         182         211         352         549         1,228           Healthcare         2,766         1,485         2,456         2,647         3,154         4,086           Entertainment         2,376         879         1,271         1,898         2,720         5,105           Personal care products and services         585         262         385         513         713         1,050           Reading         117         51         73         98         131         232           Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939         1,652           Cash contributions         1,869         573         1,117         1,412         1,834         4,403           Personal insurance and pensions         5,270         517         1,728         3,712         6,577         13,800           Life and other personal insurance         322         97         164         227         370  |                                 |          |          |        |          | ,        |          |
| Healthcare         2,766         1,485         2,456         2,647         3,154         4,086           Entertainment         2,376         879         1,271         1,898         2,720         5,105           Personal care products and services         585         262         385         513         713         1,050           Reading         117         51         73         98         131         232           Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939         1,652           Cash contributions         1,869         573         1,117         1,412         1,834         4,403           Personal insurance and pensions         5,270         517         1,728         3,712         6,577         13,800           Life and other personal insurance         322         97         164         227         370         752  |                                 |          |          |        |          |          |          |
| Entertainment         2,376         879         1,271         1,898         2,720         5,105           Personal care products and services         585         262         385         513         713         1,050           Reading         117         51         73         98         131         232           Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939         1,652           Cash contributions         1,869         573         1,117         1,412         1,834         4,403           Personal insurance and pensions         5,270         517         1,728         3,712         6,577         13,800           Life and other personal insurance         322         97         164         227         370         752   | Public transportation           | 505      | 182      | 211    | 352      | 549      | 1,228    |
| Personal care products and services         585         262         385         513         713         1,050           Reading         117         51         73         98         131         232           Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939         1,652           Cash contributions         1,869         573         1,117         1,412         1,834         4,403           Personal insurance and pensions         5,270         517         1,728         3,712         6,577         13,800           Life and other personal insurance         322         97         164         227         370         752   |                                 |          |          | ,      |          |          |          |
| Reading         117         51         73         98         131         232           Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939         1,652           Cash contributions         1,869         573         1,117         1,412         1,834         4,403           Personal insurance and pensions         5,270         517         1,728         3,712         6,577         13,800           Life and other personal insurance         322         97         164         227         370         752   |                                 | ,        |          |        | ,        | ,        | ,        |
| Education         888         505         295         477         879         2,281           Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939         1,652           Cash contributions         1,869         573         1,117         1,412         1,834         4,403           Personal insurance and pensions         5,270         517         1,728         3,712         6,577         13,800           Life and other personal insurance         322         97         164         227         370         752  |                                 |          |          |        |          |          |          |
| Tobacco products and smoking supplies         327         266         345         367         374         282           Miscellaneous         846         454         510         674         939         1,652           Cash contributions         1,869         573         1,117         1,412         1,834         4,403           Personal insurance and pensions         5,270         517         1,728         3,712         6,577         13,800           Life and other personal insurance         322         97         164         227         370         752  |                                 |          |          |        |          |          |          |
| Miscellaneous         846         454         510         674         939         1,652           Cash contributions         1,869         573         1,117         1,412         1,834         4,403           Personal insurance and pensions         5,270         517         1,728         3,712         6,577         13,800           Life and other personal insurance         322         97         164         227         370         752  |                                 |          |          |        |          |          | ,        |
| Cash contributions       1,869       573       1,117       1,412       1,834       4,403         Personal insurance and pensions       5,270       517       1,728       3,712       6,577       13,800         Life and other personal insurance       322       97       164       227       370       752  |                                 | _        |          |        |          |          |          |
| Life and other personal insurance         322         97         164         227         370         752  |                                 |          |          |        |          |          | ,        |
|   | Personal insurance and pensions | 5,270    | 517      | 1,728  | 3,712    | 6,577    | 13,800   |
| Pensions and Social Security  |                                 | -        | -        | -      |          |          |          |
|   | Pensions and Social Security    | 4,948    | 420      | 1,564  | 3,485    | 6,207    | 13,048   |

n.a. Not applicable.

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

| ltem   | All consumer units            | Less<br>than<br>\$5,000 | \$5,000<br>to<br>\$9,999 | \$10,000<br>to<br>\$14,999 | \$15,000<br>to<br>\$19,999 | \$20,000<br>to<br>\$29,999   | \$30,000<br>to<br>\$39,999    | \$40,000<br>to<br>\$49,999    | \$50,000<br>to<br>\$69,999    | \$70,000<br>and<br>more       |
|--|-------------------------------|-------------------------|--------------------------|----------------------------|----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Number of consumer units (in thousands)  | 118,843                       | 4,572                   | 6,247                    | 7,585                      | 7,671                      | 14,232                       | 13,304                        | 11,446                        | 17,674                        | 36,112                        |
| Consumer unit characteristics: Income before taxes   | \$60,533                      | \$439                   | \$8,006                  | \$12,551                   | \$17,462                   | \$24,905                     | \$34,685                      | \$44,620                      | \$59,253                      | \$125,688                     |
|  | 48.7                          | 43.2                    | 50.7                     | 56.9                       | 56.1                       | 51.1                         | 48.2                          | 47.5                          | 46.6                          | 46.4                          |
| Average number in consumer unit: Persons Children under 18 Persons 65 and over Earners Vehicles  | 2.5<br>.6<br>.3<br>1.3<br>1.9 | 1.6<br>.3<br>.2<br>.5   | 1.6<br>.3<br>.3<br>.5    | 1.7<br>.4<br>.5<br>.5      | 1.9<br>.4<br>.5<br>.6      | 2.2<br>.6<br>.5<br>.9<br>1.5 | 2.3<br>.6<br>.3<br>1.2<br>1.7 | 2.5<br>.6<br>.3<br>1.4<br>1.9 | 2.8<br>.7<br>.2<br>1.6<br>2.3 | 3.0<br>.8<br>.2<br>2.0<br>2.8 |
| Percent homeowner  | 67                            | 36                      | 32                       | 47                         | 53                         | 55                           | 60                            | 68                            | 75                            | 88                            |
| Average annual expenditures  Food  Food at home Cereals and bakery products Meats, poultry, fish, and eggs Dairy products Fruits and vegetables Other food at home Food away from home                                       | \$48,398                      | \$20,709                | \$16,751                 | \$20,612                   | \$24,422                   | \$29,042                     | \$35,108                      | \$39,573                      | \$50,086                      | \$82,294                      |
|  | 6,111                         | 3,049                   | 2,860                    | 3,099                      | 3,631                      | 4,136                        | 4,689                         | 5,330                         | 6,496                         | 9,300                         |
|  | 3,417                         | 1,802                   | 1,894                    | 2,159                      | 2,476                      | 2,605                        | 2,719                         | 3,061                         | 3,603                         | 4,798                         |
|  | 446                           | 239                     | 248                      | 277                        | 319                        | 357                          | 346                           | 406                           | 463                           | 627                           |
|  | 797                           | 485                     | 466                      | 525                        | 613                        | 623                          | 634                           | 723                           | 814                           | 1,103                         |
|  | 368                           | 188                     | 203                      | 233                        | 259                        | 275                          | 318                           | 333                           | 406                           | 503                           |
|  | 592                           | 293                     | 328                      | 378                        | 428                        | 471                          | 462                           | 537                           | 597                           | 841                           |
|  | 1,212                         | 597                     | 649                      | 747                        | 857                        | 878                          | 959                           | 1,061                         | 1,322                         | 1,724                         |
|  | 2,694                         | 1,246                   | 966                      | 940                        | 1,155                      | 1,531                        | 1,970                         | 2,269                         | 2,892                         | 4,502                         |
| Alcoholic beverages Housing Shelter Owned dwellings Rented dwellings Other lodging Utilities, fuels, and public services Household operations Housekeeping supplies Household furnishings and equipment Apparel and services | 497                           | 220                     | 192                      | 202                        | 227                        | 254                          | 384                           | 427                           | 505                           | 833                           |
|  | 16,366                        | 8,037                   | 7,047                    | 8,176                      | 9,408                      | 10,755                       | 12,289                        | 13,970                        | 16,635                        | 26,495                        |
|  | 9,673                         | 5,037                   | 4,221                    | 4,699                      | 5,399                      | 6,297                        | 7,311                         | 8,057                         | 9,706                         | 15,853                        |
|  | 6,516                         | 2,024                   | 1,212                    | 1,596                      | 2,232                      | 2,929                        | 3,837                         | 4,752                         | 6,525                         | 12,902                        |
|  | 2,590                         | 2,742                   | 2,906                    | 2,998                      | 3,020                      | 3,227                        | 3,255                         | 2,999                         | 2,761                         | 1,629                         |
|  | 567                           | 272                     | 103                      | 106                        | 147                        | 140                          | 220                           | 306                           | 420                           | 1,322                         |
|  | 3,397                         | 1,827                   | 1,811                    | 2,201                      | 2,531                      | 2,763                        | 2,972                         | 3,275                         | 3,747                         | 4,579                         |
|  | 948                           | 307                     | 217                      | 361                        | 394                        | 405                          | 513                           | 696                           | 797                           | 1,923                         |
|  | 640                           | 297                     | 379                      | 288                        | 356                        | 409                          | 472                           | 531                           | 667                           | 1,003                         |
|  | 1,708                         | 570                     | 419                      | 627                        | 729                        | 881                          | 1,021                         | 1,410                         | 1,717                         | 3,137                         |
|  | 1,874                         | 1,255                   | 883                      | 670                        | 860                        | 1,133                        | 1,297                         | 1,573                         | 1,981                         | 3,078                         |
| Transportation  Vehicle purchases (net outlay)  Gasoline and motor oil  Other vehicle expenses  Public transportation  | 8,508                         | 3,206                   | 2,107                    | 3,299                      | 3,572                      | 5,067                        | 6,770                         | 6,844                         | 9,423                         | 14,500                        |
|  | 3,421                         | 1,161                   | 485                      | 1,261                      | 961                        | 1,866                        | 2,781                         | 2,229                         | 3,597                         | 6,331                         |
|  | 2,227                         | 966                     | 794                      | 980                        | 1,278                      | 1,580                        | 1,897                         | 2,147                         | 2,599                         | 3,319                         |
|  | 2,355                         | 882                     | 667                      | 890                        | 1,107                      | 1,427                        | 1,811                         | 2,193                         | 2,728                         | 3,837                         |
|  | 505                           | 197                     | 162                      | 167                        | 225                        | 193                          | 280                           | 275                           | 499                           | 1,013                         |
| Healthcare   | 2,766                         | 1,041                   | 948                      | 1,738                      | 2,221                      | 2,411                        | 2,498                         | 2,616                         | 3,006                         | 3,791                         |
|  | 2,376                         | 856                     | 765                      | 833                        | 1,103                      | 1,158                        | 1,579                         | 1,864                         | 2,344                         | 4,371                         |
|  | 585                           | 230                     | 201                      | 256                        | 346                        | 355                          | 450                           | 481                           | 629                           | 949                           |
|  | 117                           | 48                      | 41                       | 55                         | 65                         | 71                           | 80                            | 99                            | 116                           | 201                           |
|  | 888                           | 1,046                   | 441                      | 462                        | 240                        | 285                          | 398                           | 412                           | 681                           | 1,838                         |
|  | 327                           | 239                     | 265                      | 243                        | 302                        | 331                          | 383                           | 364                           | 382                           | 311                           |
|  | 846                           | 544                     | 330                      | 515                        | 412                        | 559                          | 572                           | 584                           | 871                           | 1,412                         |
|  | 1,869                         | 482                     | 359                      | 547                        | 1,222                      | 961                          | 1,181                         | 1,280                         | 1,743                         | 3,580                         |
| Personal insurance and pensionsLife and other personal insurancePensions and Social Security   | 5,270                         | 456                     | 311                      | 517                        | 813                        | 1,564                        | 2,537                         | 3,729                         | 5,275                         | 11,635                        |
|  | 322                           | 75                      | 79                       | 108                        | 129                        | 168                          | 171                           | 235                           | 314                           | 629                           |
|  | 4,948                         | 381                     | 232                      | 409                        | 684                        | 1,396                        | 2,365                         | 3,494                         | 4,961                         | 11,005                        |

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

| Item                                    | All<br>consumer<br>units | Less<br>than<br>\$70,000 | \$70,000<br>to<br>\$79,999 | \$80,000<br>to<br>\$99,999 | \$100,000<br>and<br>more | \$100,000<br>to<br>\$119,999 | \$120,000<br>to<br>\$149,999 | \$150,000<br>and<br>more |
|---|--------------------------|--------------------------|----------------------------|----------------------------|--------------------------|------------------------------|------------------------------|--------------------------|
| Number of consumer units (in thousands) | 118,843                  | 82,730                   | 6,956                      | 10,241                     | 18,915                   | 6,300                        | 5,357                        | 7,258                    |
| Consumer unit characteristics:          |                          |                          |                            |                            |                          |                              |                              |                          |
| Income before taxes                     | \$60,533                 | \$32,093                 | \$74,647                   | \$88,763                   | \$164,452                | \$108,417                    | \$132,682                    | \$236,545                |
| Age of reference person                 | 48.7                     | 49.7                     | 45.5                       | 46.2                       | 46.9                     | 46.1                         | 46.3                         | 48.1                     |
| Average number in consumer unit:        |                          |                          |                            |                            |                          |                              |                              |                          |
| Persons                                 | 2.5                      | 2.2                      | 2.8                        | 3.0                        | 3.2                      | 3.2                          | 3.1                          | 3.2                      |
| Children under 18                       | .6                       | .6                       | .7                         | .7                         | .8                       | .9                           | .8                           | .9                       |
| Persons 65 and over                     | .3                       | .4                       | .2                         | .2                         | .2                       | .1                           | .2                           | .2                       |
| Earners                                 | 1.3                      | 1.1                      | 1.8                        | 1.9                        | 2.1                      | 2.1                          | 2.1                          | 2.0                      |
| Vehicles                                | 1.9                      | 1.6                      | 2.5                        | 2.7                        | 2.9                      | 2.7                          | 2.9                          | 3.1                      |
| Percent homeowner                       | 67                       | 58                       | 82                         | 85                         | 92                       | 89                           | 92                           | 95                       |
| Average annual expenditures             | \$48,398                 | \$33,490                 | \$57,352                   | \$65,810                   | \$100,386                | \$78,129                     | \$88,647                     | \$128,681                |
| Food                                    | 6,111                    | 4,660                    | 7,094                      | 8,491                      | 10,547                   | 9,310                        | 10,159                       | 12,029                   |
| Food at home                            | 3,417                    | 2,784                    | 3,977                      | 4,482                      | 5,269                    | 4,875                        | 5,169                        | 5,736                    |
| Cereals and bakery products             | 446                      | 364                      | 515                        | 605                        | 680                      | 607                          | 706                          | 733                      |
| Meats, poultry, fish, and eggs          | 797                      | 657                      | 970                        | 1,054                      | 1,179                    | 1,184                        | 1,112                        | 1,224                    |
| Dairy products                          | 368                      | 307                      | 419                        | 472                        | 551                      | 499                          | 557                          | 597                      |
| Fruits and vegetables                   | 592                      | 479                      | 665                        | 733                        | 963                      | 802                          | 971                          | 1.117                    |
| Other food at home                      | 1,212                    | 978                      | 1,408                      | 1,618                      | 1,897                    | 1,782                        | 1,823                        | 2,065                    |
| Food away from home                     | 2,694                    | 1,875                    | 3,118                      | 4,009                      | 5,278                    | 4,435                        | 4,990                        | 6,293                    |
| Alcoholic beverages                     | 497                      | 344                      | 562                        | 600                        | 1,059                    | 905                          | 781                          | 1.419                    |
| Housing                                 | 16,366                   | 11,927                   | 18,832                     | 21,242                     | 32,157                   | 24,337                       | 28,672                       | 41,579                   |
| Shelter                                 | 9,673                    | 6,976                    | 11,260                     | 12,565                     | 19,323                   | 14,564                       | 17,280                       | 24,963                   |
| Owned dwellings                         | 6,516                    | 3,729                    | 8,675                      | 9,870                      | 16,098                   | 11,787                       | 14,715                       | 20,861                   |
| Rented dwellings                        | 2.590                    | 3,009                    | 2,074                      | 1.957                      | 1,288                    | 1.622                        | 1,150                        | 1.101                    |
|   | 2,390<br>567             | 238                      | 511                        | 738                        | 1,233                    | 1,155                        | 1,130                        | 3,000                    |
| Other lodging                           |                          |                          |                            |                            |                          |                              |                              |                          |
| Utilities, fuels, and public services   | 3,397<br>948             | 2,881<br>522             | 3,921<br>975               | 4,088                      | 5,087                    | 4,525                        | 4,865                        | 5,738<br>4.090           |
| Household operations                    |                          | _                        |                            | 1,274                      | 2,623                    | 1,523                        | 1,928                        | ,                        |
| Housekeeping supplies                   | 640                      | 473                      | 722                        | 953                        | 1,134                    | 940                          | 1,039                        | 1,399                    |
| Household furnishings and equipment     | 1,708                    | 1,075                    | 1,953                      | 2,362                      | 3,990                    | 2,784                        | 3,560                        | 5,388                    |
| Apparel and services                    | 1,874                    | 1,331                    | 2,035                      | 2,405                      | 3,824                    | 2,775                        | 3,596                        | 4,983                    |
| Transportation                          | 8,508                    | 5,891                    | 10,921                     | 12,206                     | 17,059                   | 13,601                       | 15,661                       | 21,097                   |
| Vehicle purchases (net outlay)          | 3,421                    | 2,151                    | 4,322                      | 5,155                      | 7,706                    | 5,502                        | 6,805                        | 10,284                   |
| Gasoline and motor oil                  | 2,227                    | 1,751                    | 2,909                      | 3,138                      | 3,568                    | 3,318                        | 3,598                        | 3,763                    |
| Other vehicle expenses                  | 2,355                    | 1,707                    | 3,115                      | 3,229                      | 4,432                    | 3,732                        | 4,206                        | 5,209                    |
| Public transportation                   | 505                      | 282                      | 574                        | 684                        | 1,353                    | 1,049                        | 1,052                        | 1,841                    |
| Healthcare                              | 2,766                    | 2,318                    | 3,216                      | 3,345                      | 4,244                    | 3,699                        | 3,889                        | 4,984                    |
| Entertainment                           | 2,376                    | 1,500                    | 2,804                      | 3,225                      | 5,568                    | 4,187                        | 4,434                        | 7,606                    |
| Personal care products and services     | 585                      | 422                      | 747                        | 794                        | 1,107                    | 915                          | 1,054                        | 1,322                    |
| Reading                                 | 117                      | 80                       | 137                        | 160                        | 247                      | 191                          | 228                          | 309                      |
| Education                               | 888                      | 472                      | 843                        | 1,050                      | 2,631                    | 1,704                        | 1,907                        | 3,974                    |
| Tobacco products and smoking supplies   | 327                      | 334                      | 363                        | 348                        | 271                      | 319                          | 290                          | 216                      |
| Miscellaneous                           | 846                      | 599                      | 957                        | 1,065                      | 1,768                    | 1,381                        | 1,379                        | 2,390                    |
| Cash contributions                      | 1,869                    | 1,122                    | 1,931                      | 2,171                      | 4,949                    | 3,904                        | 3,208                        | 7,141                    |
| Personal insurance and pensions         | 5,270                    | 2,491                    | 6,910                      | 8,709                      | 14,956                   | 10,903                       | 13,388                       | 19,633                   |
| Life and other personal insurance       | 322                      | 188                      | 373                        | 453                        | 819                      | 571                          | 568                          | 1,218                    |
| Pensions and Social Security            | 4,948                    | 2,303                    | 6,537                      | 8,256                      | 14,138                   | 10,332                       | 12,819                       | 18,415                   |
| 1 Gridionio and Goodal Goodinty         | 7,540                    | 2,000                    | 0,007                      | 0,200                      | 17,130                   | 10,002                       | 12,019                       | 10,410                   |

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

|   |                          |                      |                |                |                |                | I                     |                | 1                     |
|---|--------------------------|----------------------|----------------|----------------|----------------|----------------|-----------------------|----------------|-----------------------|
| Item  | All<br>consumer<br>units | Under<br>25<br>years | 25-34<br>years | 35-44<br>years | 45-54<br>years | 55-64<br>years | 65 years<br>and older | 65-74<br>years | 75 years<br>and older |
| Number of consumer units (in thousands)     | 118,843                  | 8,167                | 20,071         | 23,950         | 24,696         | 18,952         | 23,007                | 11,764         | 11,243                |
| Consumer unit characteristics:              |                          |                      |                |                |                |                |                       |                |                       |
| Income before taxes                         | \$60,533                 | \$29,057             | \$57,208       | \$75,613       | \$77,043       | \$64,425       | \$37,982              | \$46,064       | \$29,525              |
| Age of reference person                     | 48.7                     | 21.5                 | 29.6           | 39.7           | 49.3           | 59.1           | 75.2                  | 69.1           | 81.5                  |
| Average number in consumer unit:            |                          |                      |                |                |                |                |                       |                |                       |
| Persons                                     | 2.5                      | 2.0                  | 2.9            | 3.2            | 2.7            | 2.0            | 1.7                   | 1.9            | 1.5                   |
| Children under 18                           | .6                       | .4                   | 1.1            | 1.3            | .6             | .1             | .1                    | .1             | (1)                   |
| Persons 65 and over                         | .3                       | (1)                  | (1)            | (1)            | (1)            | .1             | 1.4                   | 1.4            | 1.3                   |
| Earners                                     | 1.3                      | 1.3                  | 1.5            | 1.6            | 1.7            | 1.3            | .5                    | .7             | .2                    |
| Vehicles                                    | 1.9                      | 1.2                  | 1.8            | 2.1            | 2.4            | 2.1            | 1.6                   | 1.9            | 1.2                   |
| Percent homeowner                           | 67                       | 20                   | 50             | 68             | 75             | 80             | 80                    | 83             | 77                    |
| Average annual expenditures                 | \$48,398                 | \$28,181             | \$47,582       | \$57,476       | \$57,563       | \$50,789       | \$35,058              | \$40,960       | \$28,904              |
| Food  | 6,111                    | 3,919                | 6,104          | 7,331          | 7,328          | 6,132          | 4,319                 | 5,172          | 3,437                 |
| Food at home                                | 3,417                    | 1,946                | 3,186          | 4,128          | 4,036          | 3,518          | 2,659                 | 3,062          | 2,244                 |
| Cereals and bakery products                 | 446                      | 240                  | 406            | 553            | 510            | 453            | 370                   | 413            | 325                   |
| Meats, poultry, fish, and eggs              | 797                      | 434                  | 746            | 962            | 972            | 801            | 611                   | 723            | 495                   |
| Dairy products                              | 368                      | 219                  | 352            | 452            | 420            | 370            | 293                   | 330            | 256                   |
| Fruits and vegetables                       | 592                      | 319                  | 537            | 671            | 683            | 656            | 507                   | 572            | 439                   |
| Other food at home                          | 1,212                    | 734                  | 1,144          | 1,490          | 1,451          | 1,238          | 878                   | 1,024          | 729                   |
| Food away from home                         | 2,694                    | 1,973                | 2,918          | 3,203          | 3,292          | 2,613          | 1,659                 | 2,110          | 1,193                 |
| Alcoholic beverages                         | 497                      | 473                  | 657            | 496            | 612            | 477            | 263                   | 339            | 184                   |
| Housing                                     | 16,366                   | 9,355                | 17,139         | 20,303         | 18,377         | 16,529         | 11,787                | 13,273         | 10,236                |
| Shelter                                     | 9,673                    | 5,923                | 10,725         | 12,445         | 10,896         | 9,199          | 6,281                 | 6,934          | 5,597                 |
| Owned dwellings                             | 6,516                    | 1,405                | 6,132          | 8,965          | 8,024          | 6,866          | 4,210                 | 5,151          | 3,224                 |
| Rented dwellings                            | 2,590                    | 4,315                | 4,286          | 2,938          | 2,064          | 1,460          | 1,630                 | 1,191          | 2,090                 |
| Other lodging                               | 567                      | 203                  | 307            | 541            | 807            | 873            | 441                   | 592            | 284                   |
| Utilities, fuels, and public services       | 3,397<br>948             | 1,781<br>374         | 3,093          | 3,854          | 3,912<br>793   | 3,640<br>934   | 3,008<br>720          | 3,297<br>718   | 2,705<br>722          |
| Household operations  Housekeeping supplies | 640                      | 295                  | 1,130<br>531   | 1,380<br>761   | 793            | 739            | 554                   | 660            | 445                   |
| Household furnishings and equipment         | 1.708                    | 982                  | 1,660          | 1,864          | 2.050          | 2.017          | 1.224                 | 1.664          | 767                   |
| Apparel and services                        | 1,706                    | 1,464                | 2,152          | 2,368          | 2,030          | 1,892          | 930                   | 1,004          | 639                   |
| Apparei and services                        | 1,074                    | 1,404                | 2,102          | 2,300          | 2,170          | 1,032          | 330                   | 1,212          | 053                   |
| Transportation                              | 8,508                    | 5,667                | 9,047          | 9,977          | 10,111         | 8,676          | 5,658                 | 7,481          | 3,751                 |
| Vehicle purchases (net outlay)              | 3,421                    | 2,396                | 3,912          | 4,057          | 3,983          | 3,165          | 2,301                 | 3,273          | 1,284                 |
| Gasoline and motor oil                      | 2,227                    | 1,637                | 2,346          | 2,636          | 2,693          | 2,288          | 1,359                 | 1,766          | 934                   |
| Other vehicle expenses                      | 2,355                    | 1,413                | 2,342          | 2,725          | 2,819          | 2,638          | 1,584                 | 1,972          | 1,179                 |
| Public transportation                       | 505                      | 221                  | 448            | 559            | 616            | 584            | 414                   | 471            | 354                   |
| Healthcare                                  | 2,766                    | 706                  | 1,652          | 2,284          | 2,757          | 3,556          | 4,331                 | 4,379          | 4,282                 |
| Entertainment                               | 2,376                    | 1,348                | 2,237          | 2,966          | 2,770          | 2,666          | 1,584                 | 2,049          | 1,099                 |
| Personal care products and services         | 585                      | 348                  | 547            | 688            | 696            | 586            | 475                   | 527            | 421                   |
| Reading                                     | 117                      | 46                   | 82             | 112            | 133            | 147            | 136                   | 143            | 129                   |
| Education                                   | 888                      | 1,259                | 710            | 857            | 1,736          | 662            | 219                   | 274            | 162                   |
| Tobacco products and smoking supplies       | 327                      | 286                  | 318            | 354            | 433            | 370            | 171                   | 241            | 97                    |
| Miscellaneous                               | 846                      | 388                  | 615            | 943            | 971            | 1,105          | 762                   | 966            | 549                   |
| Cash contributions                          | 1,869                    | 632                  | 1,070          | 1,707          | 2,118          | 2,266          | 2,579                 | 2,121          | 3,058                 |
| Personal insurance and pensions             | 5,270                    | 2,291                | 5,252          | 7,090          | 7,346          | 5,726          | 1,844                 | 2,782          | 862                   |
| Life and other personal insurance           | 322                      | 42                   | 172            | 364            | 413            | 458            | 299                   | 365            | 231                   |
| Pensions and Social Security                | 4,948                    | 2,249                | 5,079          | 6,726          | 6,933          | 5,267          | 1,545                 | 2,417          | 631                   |
|   |                          |                      |                |                |                |                |                       |                |                       |

<sup>&</sup>lt;sup>1</sup> Value less than 0.05.

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

|   |                          |               |                | Two            | or more pers     | sons            |                            |
|---|--------------------------|---------------|----------------|----------------|------------------|-----------------|----------------------------|
| ltem  | All<br>consumer<br>units | One<br>person | Total          | Two<br>persons | Three<br>persons | Four<br>persons | Five or<br>more<br>persons |
| Number of consumer units (in thousands)                     | . 118,843                | 35,221        | 83,621         | 37,650         | 18,445           | 16,484          | 11,043                     |
| Consumer unit characteristics: Income before taxes          | . \$60.533               | \$31.557      | \$72.738       | \$65.632       | \$72.418         | \$82.996        | \$82.190                   |
| Age of reference person                                     | ,                        | 52.5          | 47.1           | 53.1           | 44.2             | 40.7            | 41.2                       |
| Average number in consumer unit: Persons                    | . 2.5                    | 1.0           | 3.1            | 2.0            | 3.0              | 4.0             | 5.6                        |
| Children under 18   |                          | n.a.          | .9             | 2.0            | .8               | 1.6             | 2.7                        |
| Persons 65 and over   |                          | .3            | .3             | .5             | .2               | .1              | .1                         |
| Earners   |                          | .5<br>.6      | 1.6            | 1.3            | 1.8              | 2.0             | 2.2                        |
| Vehicles  |                          | 1.1           | 2.3            | 2.2            | 2.3              | 2.5             | 2.5                        |
| Percent homeowner   |                          | 52            | 74             | 76             | 70               | 76              | 71                         |
| Average annual expenditures                                 | . \$48,398               | \$29,374      | \$56,361       | \$50,652       | \$56,382         | \$63,897        | \$64,654                   |
| Food  |                          | 3,249         | 7,287          | 6,203          | 7,195            | 8,543           | 9,334                      |
| Food at home  |                          | 1,728         | 4,109          | 3,328          | 4,010            | 4,833           | 5,880                      |
| Cereals and bakery products                                 |                          | 224           | 538            | 430            | 504              | 654             | 790                        |
| Meats, poultry, fish, and eggs                              |                          | 367           | 974            | 768            | 941              | 1,120           | 1,508                      |
| Dairy products  |                          | 188           | 443            | 358            | 429              | 537             | 615                        |
| Fruits and vegetables                                       | . 592                    | 307           | 710            | 593            | 689              | 818             | 982                        |
| Other food at home  | . 1,212                  | 643           | 1,446          | 1,179          | 1,447            | 1,703           | 1,985                      |
| Food away from home   | 2,694                    | 1,521         | 3,178          | 2,875          | 3,185            | 3,710           | 3,454                      |
| Alcoholic beverages   |                          | 428           | 526            | 586            | 537              | 483             | 367                        |
| Housing   | 1 ' 1                    | 11,067        | 18,590         | 16,507         | 18,751           | 21,311          | 21,361                     |
| Shelter   |                          | 7,187         | 10,721         | 9,569          | 10,767           | 12,148          | 12,441                     |
| Owned dwellings   |                          | 3,651         | 7,723          | 6,732          | 7,645            | 9,375           | 8,765                      |
| Rented dwellings  |                          | 3,235         | 2,318          | 2,058          | 2,465            | 2,180           | 3,163                      |
| Other lodging   |                          | 300           | 680            | 778            | 656              | 593             | 513                        |
| Utilities, fuels, and public services Household operations  |                          | 2,153<br>430  | 3,921<br>1,165 | 3,501<br>780   | 3,990<br>1,328   | 4,347<br>1,777  | 4,602<br>1,293             |
| Housekeeping supplies                                       |                          | 330           | 766            | 708            | 698              | 842             | 961                        |
| Household furnishings and equipment<br>Apparel and services | 1 ' 1                    | 967<br>950    | 2,017<br>2,254 | 1,949<br>1,877 | 1,968<br>2,319   | 2,197<br>2,710  | 2,064<br>2,796             |
| Apparei and services  | . 1,074                  | 950           | 2,254          | 1,077          | 2,319            | 2,710           | 2,790                      |
| Transportation  |                          | 4,433         | 10,224         | 8,805          | 10,471           | 11,836          | 12,239                     |
| Vehicle purchases (net outlay)                              |                          | 1,558         | 4,205          | 3,409          | 4,424            | 5,024           | 5,335                      |
| Gasoline and motor oil                                      |                          | 1,188         | 2,665          | 2,263          | 2,707            | 3,146           | 3,253                      |
| Other vehicle expenses                                      |                          | 1,324         | 2,789          | 2,531          | 2,813            | 3,147           | 3,093                      |
| Public transportation                                       | . 505                    | 363           | 564            | 603            | 528              | 520             | 558                        |
| Healthcare  | ,                        | 1,827         | 3,161          | 3,641          | 2,868            | 2,824           | 2,516                      |
| Entertainment   |                          | 1,464         | 2,758          | 2,576          | 2,580            | 3,232           | 2,965                      |
| Personal care products and services                         |                          | 361           | 678            | 619            | 703              | 750             | 735                        |
| Reading   |                          | 91            | 128            | 145            | 111              | 127             | 97                         |
| Education   | 1                        | 477           | 1,061          | 632            | 1,260            | 1,453           | 1,602                      |
| Tobacco products and smoking supplies                       |                          | 227           | 369            | 360            | 394              | 347             | 392                        |
| Miscellaneous  Cash contributions                           |                          | 662<br>1,611  | 924<br>1,977   | 887<br>2,211   | 990<br>1,693     | 921<br>1,725    | 935<br>2,032               |
|   | '                        |               |                |                |                  |                 |                            |
| Personal insurance and pensions                             |                          | 2,528         | 6,425          | 5,602          | 6,509            | 7,634           | 7,283                      |
| Life and other personal insurance                           |                          | 136           | 400            | 386            | 395              | 446             | 392                        |
| Pensions and Social Security                                | . 4,948                  | 2,391         | 6,024          | 5,216          | 6,114            | 7,188           | 6,891                      |

n.a. Not applicable.

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

|  |              |                             | Husband a    | and wife cons              | sumer units                |                                |  | 022                               | Cinala                         |
|--|--------------|-----------------------------|--------------|----------------------------|----------------------------|--------------------------------|--|-----------------------------------|--------------------------------|
|  |              |                             | Hu           | sband and w                | ife with child             | en                             | Other                                    | One parent,                       | Single<br>person               |
| ltem   | Total        | Husband<br>and wife<br>only | Total        | Oldest<br>child<br>under 6 | Oldest<br>child<br>6 to 17 | Oldest<br>child 18<br>or older | husband<br>and wife<br>consumer<br>units | at least<br>one child<br>under 18 | and other<br>consumer<br>units |
| Number of consumer units (in thousands)                      | 59,428       | 25,306                      | 29,381       | 5,763                      | 15,166                     | 8,452                          | 4,741                                    | 7,225                             | 52,190                         |
| Consumer unit characteristics:                               |              |                             |              |                            |                            |                                |  |                                   |                                |
| Income before taxes  | \$82,195     | \$73,032                    | \$89,351     | \$81,372                   | \$89,792                   | \$93,999                       | \$86,765                                 | \$34,852                          | \$39,422                       |
| Age of reference person                                      | 48.8         | 56.8                        | 42.0         | 32.1                       | 40.2                       | 52.0                           | 48.1                                     | 38.3                              | 50.1                           |
| Average number in consumer unit: Persons                     | 3.2          | 2.0                         | 3.9          | 3.5                        | 4.1                        | 3.9                            | 5.0                                      | 2.9                               | 1.6                            |
| Children under 18  | .9           | n.a.                        | 1.6          | 1.5                        | 2.1                        | .6                             | 1.5                                      | 1.7                               | .2                             |
| Persons 65 and over  | .3           | .6                          | .1           | (1)                        | ( <sup>1</sup> )           | .2                             | .5                                       | (1)                               | .3                             |
| Earners  | 1.7          | 1.2                         | 2.0          | 1.6                        | 1.8                        | 2.5                            | 2.3                                      | 1.0                               | 1.0                            |
| Vehicles   | 2.6          | 2.4                         | 2.6          | 2.1                        | 2.6                        | 3.2                            | 2.7                                      | 1.2                               | 1.3                            |
| Percent homeowner  | 83           | 87                          | 81           | 73                         | 80                         | 87                             | 78                                       | 43                                | 53                             |
| Average annual expenditures                                  | \$62,503     | \$55,631                    | \$68,354     | \$63,416                   | \$69,157                   | \$70,234                       | \$63,614                                 | \$35,491                          | \$33,997                       |
| Food   | 7,920        | 6,745                       | 8,864        | 7,121                      | 9,211                      | 9,356                          | 8,836                                    | 5,139                             | 4,114                          |
| Food at home   | 4,423        | 3,571                       | 5,032        | 4,053                      | 5,088                      | 5,578                          | 5,571                                    | 3,046                             | 2,279                          |
| Cereals and bakery products  Meats, poultry, fish, and eggs  | 580<br>1,031 | 461<br>816                  | 674          | 509<br>788                 | 708<br>1,150               | 715<br>1,401                   | 681<br>1,535                             | 412<br>725                        | 294<br>531                     |
| Dairy products   | 483          | 385                         | 1,152<br>556 | 518                        | 573                        | 548                            | 590                                      | 315                               | 241                            |
| Fruits and vegetables  | 780          | 650                         | 869          | 737                        | 868                        | 957                            | 990                                      | 446                               | 390                            |
| Other food at home   | 1,549        | 1,260                       | 1,782        | 1,500                      | 1,788                      | 1,957                          | 1,775                                    | 1,148                             | 824                            |
| Food away from home  | 3,497        | 3,175                       | 3,831        | 3,068                      | 4,123                      | 3,777                          | 3,265                                    | 2,093                             | 1,835                          |
| Alcoholic beverages  | 562          | 628                         | 500          | 476                        | 506                        | 502                            | 581                                      | 232                               | 456                            |
| Housing  | 20,283       | 17,652                      | 22,502       | 24,837                     | 22,728                     | 20,522                         | 20,599                                   | 13,840                            | 12,233                         |
| Shelter  | 11,635       | 10,116                      | 12,957       | 14,092                     | 13,493                     | 11,221                         | 11,548                                   | 8,055                             | 7,664                          |
| Owned dwellings  | 9,094        | 7,838                       | 10,260       | 11,083                     | 10,681                     | 8,943                          | 8,579                                    | 3,926                             | 3,939                          |
| Rented dwellings   | 1,702        | 1,303                       | 1,939        | 2,483                      | 2,100                      | 1,281                          | 2,364                                    | 3,938                             | 3,414                          |
| Other lodging  | 839          | 976                         | 758          | 527                        | 713                        | 997                            | 605                                      | 190                               | 311                            |
| Utilities, fuels, and public services                        | 4,139        | 3,680                       | 4,432        | 3,731                      | 4,488                      | 4,811                          | 4,776                                    | 3,331                             | 2,561                          |
| Household operations   | 1,334<br>863 | 816<br>793                  | 1,793<br>926 | 3,485<br>754               | 1,585<br>942               | 1,013<br>1,011                 | 1,245<br>871                             | 969<br>423                        | 505<br>404                     |
| Housekeeping supplies<br>Household furnishings and equipment | 2,312        | 2,246                       | 2,392        | 2,775                      | 2,219                      | 2,466                          | 2,158                                    | 1,063                             | 1,099                          |
| Apparel and services   | 2,312        | 1,878                       | 2,805        | 2,666                      | 2,852                      | 2,828                          | 2,607                                    | 1,863                             | 1,281                          |
| Toursensettien   | 44.000       | 0.074                       | 40.707       | 44.400                     | 40.700                     | 40.000                         | 44.000                                   | F 50.4                            | 5.044                          |
| Transportation   | 11,388       | 9,674                       | 12,787       | 11,188                     | 12,769                     | 13,909                         | 11,868                                   | 5,504                             | 5,644                          |
| Vehicle purchases (net outlay)                               | 4,745        | 3,803                       | 5,553        | 5,211                      | 5,587                      | 5,725                          | 4,764                                    | 1,917                             | 2,121                          |
| Gasoline and motor oil                                       | 2,901        | 2,419                       | 3,246        | 2,609                      | 3,246                      | 3,680                          | 3,331                                    | 1,697                             | 1,534<br>1,621                 |
| Other vehicle expenses Public transportation                 | 3,087<br>655 | 2,733<br>718                | 3,381<br>608 | 2,909<br>459               | 3,326<br>610               | 3,800<br>705                   | 3,155<br>618                             | 1,628<br>261                      | 367                            |
| Healthcare   | 3,713        | 4,435                       | 3,133        | 2,726                      | 3,038                      | 3,583                          | 3,446                                    | 1,306                             | 1,887                          |
| Entertainment  | 3,124        | 2,938                       | 3,378        | 2,879                      | 3,738                      | 3,064                          | 2,552                                    | 1,859                             | 1,590                          |
| Personal care products and services                          | 749          | 685                         | 813          | 747                        | 783                        | 921                            | 727                                      | 460                               | 410                            |
| Reading  | 149          | 172                         | 137          | 105                        | 144                        | 146                            | 101                                      | 63                                | 88                             |
| Education  | 1,236        | 646                         | 1,769        | 570                        | 1,633                      | 2,826                          | 1,086                                    | 754                               | 510                            |
| Tobacco products and smoking supplies                        | 332          | 315                         | 311          | 215                        | 319                        | 361                            | 559                                      | 259                               | 330                            |
| Miscellaneous  | 969          | 915                         | 944          | 774                        | 964                        | 1,026                          | 1,413                                    | 644                               | 733                            |
| Cash contributions   | 2,312        | 2,681                       | 2,083        | 1,347                      | 2,116                      | 2,525                          | 1,764                                    | 733                               | 1,521                          |
| Personal insurance and pensions                              | 7,383        | 6,266                       | 8,330        | 7,766                      | 8,356                      | 8,666                          | 7,475                                    | 2,835                             | 3,201                          |
| Life and other personal insurance                            | 487          | 475                         | 501          | 363                        | 522                        | 557                            | 468                                      | 150                               | 158                            |
| Pensions and Social Security                                 | 6,895        | 5,790                       | 7,829        | 7,403                      | 7,834                      | 8,109                          | 7,007                                    | 2,686                             | 3,043                          |

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

Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2006

|   |                          | Single co        | onsumers         | Cons             | umer units of    | wo or more pe    | rsons                 |
|---|--------------------------|------------------|------------------|------------------|------------------|------------------|-----------------------|
| Item  | All<br>consumer<br>units | No earner        | One earner       | No earner        | One earner       | Two earners      | Three or more earners |
| Number of consumer units (in thousands)             | 118,843                  | 13,017           | 22,205           | 10,000           | 24,022           | 39,222           | 10,377                |
| Consumer unit characteristics:                      |                          |                  |                  |                  |                  |                  |                       |
| Income before taxes                                 | \$60,533<br>48.7         | \$16,195<br>68.7 | \$40,562<br>43.1 | \$29,936<br>65.3 | \$55,796<br>46.9 | \$86,421<br>42.9 | \$101,491<br>46.1     |
| Average number in consumer unit:                    |                          |                  |                  |                  |                  |                  |                       |
| Persons   | 2.5                      | 1.0              | 1.0              | 2.3              | 3.0              | 3.0              | 4.4                   |
| Children under 18                                   | .6                       | n.a.             | n.a.             | .4               | 1.1              | .9               | 1.0                   |
| Persons 65 and over Earners                         | .3<br>1.3                | .7<br>n.a.       | 1.0              | 1.2<br>n.a.      | .3<br>1.0        | 2.0              | .1<br>3.3             |
| Vehicles  | 1.3                      | n.a.<br>.8       | 1.0              | n.a.<br>1.7      | 1.0              | 2.0              | 3.3<br>3.2            |
| Percent homeowner                                   | 67                       | 57               | 49               | 78               | 68               | 75               | 81                    |
| Average annual expenditures                         | \$48.398                 | \$21.694         | \$33.939         | \$35.594         | \$48.901         | \$62.364         | \$71.597              |
| Food  | 6,111                    | 2.415            | 3,771            | 5,253            | 6,560            | 7,687            | 9,820                 |
| Food at home  | 3,417                    | 1,616            | 1,798            | 3,440            | 3,912            | 4,061            | 5,640                 |
| Cereals and bakery products                         | 446                      | 223              | 225              | 471              | 500              | 541              | 701                   |
| Meats, poultry, fish, and eggs                      | 797                      | 345              | 380              | 844              | 944              | 924              | 1,428                 |
| Dairy products                                      | 368                      | 182              | 191              | 359              | 426              | 445              | 575                   |
| Fruits and vegetables                               | 592                      | 307              | 306              | 623              | 675              | 693              | 979                   |
| Other food at home Food away from home              | 1,212<br>2,694           | 559<br>798       | 695<br>1,973     | 1,142<br>1,813   | 1,367<br>2,648   | 1,458<br>3,626   | 1,958<br>4,179        |
| Alcoholic beverages                                 | 497                      | 186              | 579              | 363              | 374              | 620              | 707                   |
| Housing   | 16,366                   | 8,572            | 12,533           | 12,276           | 17,217           | 20,489           | 20,731                |
| Shelter   | 9,673                    | 5,144            | 8,384            | 6,107            | 9,940            | 12,058           | 11,918                |
| Owned dwellings                                     | 6,516                    | 2,325            | 4,428            | 4,074            | 6,566            | 9,014            | 9,037                 |
| Rented dwellings                                    | 2,590                    | 2,660            | 3,572            | 1,618            | 2,741            | 2,306            | 2,059                 |
| Other lodging Utilities, fuels, and public services | 567<br>3,397             | 159<br>2,087     | 383<br>2,192     | 415<br>3,296     | 633<br>3,718     | 738<br>3,991     | 822<br>4,729          |
| Household operations                                | 3,397<br>948             | 2,067            | 424              | 740              | 1,032            | 1,442            | 838                   |
| Housekeeping supplies                               | 640                      | 330              | 330              | 646              | 693              | 807              | 926                   |
| Household furnishings and equipment                 | 1,708                    | 570              | 1,203            | 1,488            | 1,833            | 2,191            | 2,320                 |
| Apparel and services                                | 1,874                    | 578              | 1,179            | 1,258            | 2,004            | 2,519            | 2,907                 |
| Transportation                                      | 8,508                    | 2,918            | 5,322            | 5,839            | 8,539            | 11,250           | 14,480                |
| Vehicle purchases (net outlay)                      | 3,421                    | 1,154            | 1,795            | 2,268            | 3,432            | 4,651            | 6,177                 |
| Gasoline and motor oil                              | 2,227                    | 690              | 1,479            | 1,477            | 2,274            | 2,910            | 3,793                 |
| Other vehicle expenses Public transportation        | 2,355<br>505             | 824<br>250       | 1,618<br>429     | 1,672<br>422     | 2,354<br>478     | 3,056<br>633     | 3,868<br>643          |
| Healthcare  | 2.766                    | 2.490            | 1,439            | 4,607            | 2,988            | 2,935            | 3.021                 |
| Entertainment                                       | 2,700                    | 937              | 1,776            | 1,691            | 2,360            | 3,171            | 3,159                 |
| Personal care products and services                 | 585                      | 291              | 404              | 480              | 569              | 743              | 900                   |
| Reading   | 117                      | 81               | 97               | 128              | 109              | 138              | 131                   |
| Education   | 888                      | 371              | 539              | 226              | 759              | 1,186            | 2,091                 |
| Tobacco products and smoking supplies               | 327                      | 167              | 262              | 232              | 357              | 384              | 472                   |
| Miscellaneous  Cash contributions                   | 846<br>1,869             | 641<br>1,893     | 673<br>1,446     | 755<br>2,001     | 802<br>1,795     | 970<br>1,943     | 1,197<br>2,505        |
| Personal insurance and pensions                     | 5,270                    | 155              | 3,918            | 486              | 4,468            | 8,329            | 9.477                 |
| Life and other personal insurance                   | 322                      | 130              | 140              | 287              | 327              | 449              | 496                   |
| Pensions and Social Security                        | 4,948                    | 125              | 3,778            | 199              | 4,141            | 7,881            | 8,981                 |

<sup>&</sup>lt;sup>1</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, 2006

|  |                   |              | Housing                            | g tenure                              |                |              | Type o          | of area        |                |
|--|-------------------|--------------|------------------------------------|---------------------------------------|----------------|--------------|-----------------|----------------|----------------|
|  | All               |              | Homeowner                          |                                       |                |              | Urban           |                |                |
| Item   | consumer<br>units | Total        | Home-<br>owner<br>with<br>mortgage | Home-<br>owner<br>without<br>mortgage | Renter         | Total        | Central<br>City | Other<br>Urban | Rural          |
| Number of consumer units (in thousands)        | 118,843           | 80,035       | 51,190                             | 28,845                                | 38,808         | 108,771      | 35,782          | 72,990         | 10,071         |
| Consumer unit characteristics:                 |                   |              |                                    |                                       |                |              |                 |                |                |
| Income before taxes                            | \$60,533          | \$72,988     | \$85,146                           | \$51,412                              | \$34,847       | \$61,634     | \$53,520        | \$65,612       | \$48,646       |
| Age of reference person                        | 48.7              | 52.2         | 46.5                               | 62.3                                  | 41.5           | 48.4         | 46.6            | 49.3           | 51.7           |
| Average number in consumer unit:               |                   |              |                                    |                                       |                |              |                 |                |                |
| Persons  | 2.5               | 2.6          | 2.9                                | 2.1                                   | 2.2            | 2.5          | 2.3             | 2.5            | 2.5            |
| Children under 18                              | .6                | .6           | .8                                 | .3                                    | .6             | .6           | .6              | .6             | .6             |
| Persons 65 and over                            | .3                | .4           | .2                                 | .7                                    | .2             | .3           | .3              | .3             | .4             |
| Earners  | 1.3               | 1.4          | 1.7                                | .9                                    | 1.2            | 1.3          | 1.2             | 1.4            | 1.3            |
| Vehicles                                       | 1.9               | 2.3          | 2.5                                | 2.1                                   | 1.1            | 1.9          | 1.5             | 2.1            | 2.5            |
| Percent homeowner                              | 67                | 100          | 100                                | 100                                   | n.a.           | 66           | 51              | 73             | 84             |
| Average annual expenditures                    | \$48,398          | \$56,212     | \$64,374                           | \$41,292                              | \$32,275       | \$49,285     | \$43,780        | \$51,966       | \$38,855       |
| Food   | 6,111             | 6,843        | 7,384                              | 5,639                                 | 4,597          | 6,188        | 5,755           | 6,391          | 5,300          |
| Food at home                                   | 3,417             | 3,787        | 4,017                              | 3,265                                 | 2,651          | 3,439        | 3,199           | 3,551          | 3,181          |
| Cereals and bakery products                    | 446<br>797        | 501<br>874   | 530<br>930                         | 437<br>745                            | 333<br>639     | 448<br>804   | 407<br>786      | 467<br>813     | 431<br>723     |
| Meats, poultry, fish, and eggs  Dairy products | 368               | 411          | 436                                | 354                                   | 280            | 368          | 328             | 387            | 723<br>370     |
| Fruits and vegetables                          | 592               | 656          | 683                                | 593                                   | 462            | 602          | 574             | 615            | 494            |
| Other food at home                             | 1,212             | 1,345        | 1,438                              | 1,135                                 | 938            | 1,217        | 1,103           | 1,270          | 1,163          |
| Food away from home                            | 2,694             | 3,056        | 3,367                              | 2,374                                 | 1,946          | 2,749        | 2,556           | 2,840          | 2,119          |
| Alcoholic beverages                            | 497               | 542          | 612                                | 386                                   | 405            | 516          | 500             | 523            | 297            |
| Housing  | 16,366            | 18,585       | 22,570                             | 11,478                                | 11,787         | 16,836       | 15,312          | 17,579         | 11,285         |
| Shelter  | 9,673             | 10,495       | 13,769                             | 4,687                                 | 7,978          | 10,088       | 9,459           | 10,396         | 5,197          |
| Owned dwellings                                | 6,516             | 9,623        | 12,846                             | 3,903                                 | 109            | 6,737        | 5,062           | 7,558          | 4,134          |
| Rented dwellings                               | 2,590             | 120          | 138                                | 86                                    | 7,684          | 2,760        | 3,906           | 2,198          | 755            |
| Other lodging                                  | 567               | 753          | 784                                | 697                                   | 185            | 591          | 491             | 640            | 309            |
| Utilities, fuels, and public services          | 3,397             | 4,014        | 4,307                              | 3,494                                 | 2,124          | 3,408        | 2,991           | 3,612          | 3,278          |
| Household operations                           | 948               | 1,189        | 1,363                              | 879                                   | 449            | 975          | 846             | 1,038          | 654            |
| Housekeeping supplies                          | 640               | 768          | 786                                | 725                                   | 374            | 639          | 579             | 667            | 642            |
| Household furnishings and equipment            | 1,708             | 2,118        | 2,344                              | 1,693                                 | 862            | 1,726        | 1,436           | 1,865          | 1,513          |
| Apparel and services                           | 1,874             | 2,067        | 2,328                              | 1,520                                 | 1,475          | 1,940        | 1,889           | 1,964          | 1,169          |
| Transportation                                 | 8,508             | 9,961        | 11,440                             | 7,332                                 | 5,511          | 8,547        | 7,024           | 9,293          | 8,091          |
| Vehicle purchases (net outlay)                 | 3,421             | 4,030        | 4,686                              | 2,867                                 | 2,164          | 3,438        | 2,736           | 3,782          | 3,236          |
| Gasoline and motor oil                         | 2,227             | 2,560        | 2,901                              | 1,954                                 | 1,542          | 2,188        | 1,756           | 2,400          | 2,652          |
| Other vehicle expenses  Public transportation  | 2,355<br>505      | 2,778<br>594 | 3,209<br>644                       | 2,009<br>503                          | 1,483<br>321   | 2,386<br>534 | 1,978<br>554    | 2,587<br>524   | 2,015<br>188   |
|  | 2,766             | 3,414        | 2 102                              | 2 07F                                 | 4 424          | 2,735        | 2,231           | 2,982          | 2 102          |
| Healthcare Entertainment                       | 2,766             | 2,886        | 3,102<br>3,261                     | 3,975<br>2,203                        | 1,431<br>1,322 | 2,735        | 2,231           | 2,982          | 3,103<br>2,219 |
| Personal care products and services            | 2,376<br>585      | 681          | 754                                | 533                                   | 385            | 603          | 2,101<br>545    | 631            | 385            |
| Reading  | 117               | 141          | 148                                | 130                                   | 67             | 120          | 107             | 126            | 89             |
| Education                                      | 888               | 1,018        | 1,229                              | 636                                   | 620            | 938          | 751             | 1,030          | 343            |
| Tobacco products and smoking supplies          | 327               | 307          | 333                                | 260                                   | 367            | 317          | 279             | 336            | 431            |
| Miscellaneous                                  | 846               | 991          | 1,066                              | 854                                   | 547            | 866          | 783             | 906            | 634            |
| Cash contributions                             | 1,869             | 2,298        | 2,113                              | 2,627                                 | 983            | 1,925        | 1,886           | 1,944          | 1,261          |
| Personal insurance and pensions                | 5,270             | 6,478        | 8,033                              | 3,718                                 | 2,778          | 5,364        | 4,618           | 5,730          | 4,246          |
| Life and other personal insurance              | 322               | 428          | 489                                | 321                                   | 103            | 325          | 252             | 360            | 294            |
| Pensions and Social Security                   | 4,948             | 6,049        | 7,544                              | 3,396                                 | 2,675          | 5,040        | 4,366           | 5,370          | 3,952          |

n.a. Not applicable.

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

|   |                          | White and a | all other races                        | s, and Asian | ,                                |
|---|--------------------------|-------------|--|--------------|----------------------------------|
| Item                                    | All<br>consumer<br>units | Total       | White and all other races <sup>1</sup> | Asian        | Black or<br>African-<br>American |
| Number of consumer units (in thousands) | 118,843                  | 104,577     | 100,479                                | 4,098        | 14,265                           |
| Consumer unit characteristics:          |                          |             |  |              |                                  |
| Income before taxes                     | \$60,533                 | \$63,179    | \$62,661                               | \$75,865     | \$41,142                         |
| Age of reference person                 | 48.7                     | 49.1        | 49.2                                   | 45.3         | 46.2                             |
| Average number in consumer unit:        |                          |             |  |              |                                  |
| Persons                                 | 2.5                      | 2.5         | 2.4                                    | 2.7          | 2.6                              |
| Children under 18                       | .6                       | .6          | .6                                     | .6           | .8                               |
| Persons 65 and over                     | .3                       | .3          | .3                                     | .3           | .2                               |
| Earners                                 | 1.3                      | 1.4         | 1.3                                    | 1.5          | 1.2                              |
| Vehicles                                | 1.9                      | 2.0         | 2.0                                    | 1.7          | 1.3                              |
| Percent homeowner                       | 67                       | 70          | 70                                     | 63           | 49                               |
| Average annual expenditures             | \$48,398                 | \$50,287    | \$49,994                               | \$57,544     | \$34,583                         |
| Food                                    | 6,111                    | 6,329       | 6,289                                  | 7,411        | 4,530                            |
| Food at home                            | 3,417                    | 3,503       | 3,486                                  | 3,947        | 2,796                            |
| Cereals and bakery products             | 446                      | 458         | 455                                    | 524          | 366                              |
| Meats, poultry, fish, and eggs          | 797                      | 791         | 782                                    | 1,022        | 845                              |
| Dairy products                          | 368                      | 387         | 390                                    | 298          | 237                              |
| Fruits and vegetables                   | 592                      | 615         | 605                                    | 884          | 432                              |
| Other food at home                      | 1,212                    | 1,253       | 1,254                                  | 1,219        | 916                              |
| Food away from home                     | 2,694                    | 2,826       | 2,802                                  | 3,463        | 1,735                            |
| Alcoholic beverages                     | 497                      | 537         | 545                                    | 302          | 210                              |
| Housing                                 | 16,366                   | 16,859      | 16,676                                 | 21,332       | 12,754                           |
| Shelter                                 | 9,673                    | 9,986       | 9,791                                  | 14,782       | 7,378                            |
| Owned dwellings                         | 6,516                    | 6,914       | 6,781                                  | 10,168       | 3,600                            |
| Rented dwellings                        | 2,590                    | 2,458       | 2,409                                  | 3,655        | 3,555                            |
| Other lodging                           | 567                      | 614         | 600                                    | 958          | 223                              |
| Utilities, fuels, and public services   | 3,397                    | 3,388       | 3,395                                  | 3,221        | 3,461                            |
| Household operations                    | 948                      | 1,003       | 1,003                                  | 1,005        | 545                              |
| Housekeeping supplies                   | 640                      | 661         | 665                                    | 557          | 482                              |
| Household furnishings and equipment     | 1,708                    | 1,820       | 1,822                                  | 1,767        | 888                              |
| Apparel and services                    | 1,874                    | 1,889       | 1,881                                  | 2,117        | 1,762                            |
| Transportation                          | 8,508                    | 8,832       | 8,796                                  | 9,722        | 6,130                            |
| Vehicle purchases (net outlay)          | 3,421                    | 3,565       | 3,555                                  | 3,823        | 2,362                            |
| Gasoline and motor oil                  | 2,227                    | 2,294       | 2,298                                  | 2,191        | 1,740                            |
| Other vehicle expenses                  | 2,355                    | 2,439       | 2,435                                  | 2,519        | 1,742                            |
| Public transportation                   | 505                      | 535         | 508                                    | 1,189        | 286                              |
| Healthcare                              | 2,766                    | 2,940       | 2,967                                  | 2,262        | 1,497                            |
| Entertainment                           | 2,376                    | 2,540       | 2,564                                  | 1,941        | 1,172                            |
| Personal care products and services     | 585                      | 594         | 587                                    | 772          | 519                              |
| Reading                                 | 117                      | 127         | 128                                    | 100          | 46                               |
| Education                               | 888                      | 941         | 885                                    | 2,332        | 495                              |
| Tobacco products and smoking supplies   | 327                      | 346         | 353                                    | 181          | 187                              |
| Miscellaneous                           | 846                      | 887         | 896                                    | 670          | 544                              |
| Cash contributions                      | 1,869                    | 1,935       | 1,950                                  | 1,568        | 1,384                            |
| Personal insurance and pensions         | 5,270                    | 5,531       | 5,478                                  | 6,837        | 3,354                            |
|   |                          |             |  |              |                                  |
| Life and other personal insurance       | 322<br>4.948             | 333         | 330                                    | 410          | 245                              |

<sup>&</sup>lt;sup>1</sup> All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1.2 percent reporting more than one race.

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

|   | -   |  |  |   |  |
|---|---|--|--|---|--|
|   |   |  | Not I  | Hispanic or L   | atino  |
| Item  | All<br>consumer<br>units  | Hispanic<br>or Latino  | Total  | White and all other races   | Black<br>or<br>African-<br>American  |
| Number of consumer units (in thousands)   | 118,843   | 13,664   | 105,178  | 91,049  | 14,129   |
| Consumer unit characteristics: Income before taxes Age of reference person  | \$60,533<br>48.7  | \$48,108<br>42.0   | \$62,148<br>49.6   | \$65,417<br>50.1  | \$41,080<br>46.3   |
| Average number in consumer unit: Persons Children under 18 Persons 65 and over Earners Vehicles Percent homeowner   | 2.5<br>.6<br>.3<br>1.3<br>1.9   | 3.2<br>1.1<br>.2<br>1.6<br>1.6<br>50   | 2.4<br>.6<br>.3<br>1.3<br>2.0<br>70  | 2.3<br>.5<br>.3<br>1.3<br>2.1<br>73   | 2.6<br>.8<br>.2<br>1.2<br>1.3  |
| Average annual expenditures Food  | \$48,398<br>6,111<br>3,417<br>446<br>797<br>368<br>592<br>1,212<br>2,694              | \$43,053<br>6,170<br>3,719<br>427<br>999<br>384<br>735<br>1,173<br>2,451                 | \$49,093<br>6,103<br>3,377<br>449<br>771<br>366<br>574<br>1,217<br>2,726                 | \$51,351<br>6,351<br>3,470<br>462<br>759<br>387<br>596<br>1,265<br>2,881                    | \$34,571<br>4,522<br>2,787<br>365<br>844<br>235<br>430<br>913<br>1,735                 |
| Alcoholic beverages Housing Shelter Owned dwellings Rented dwellings Other lodging Utilities, fuels, and public services Household operations Housekeeping supplies Household furnishings and equipment Apparel and services            | 497<br>16,366<br>9,673<br>6,516<br>2,590<br>567<br>3,397<br>948<br>640<br>1,708       | 326<br>15,412<br>9,639<br>5,355<br>4,031<br>253<br>3,224<br>661<br>529<br>1,359<br>2,278 | 520<br>16,490<br>9,678<br>6,667<br>2,403<br>608<br>3,419<br>985<br>654<br>1,754<br>1,821 | 568<br>17,070<br>10,035<br>7,142<br>2,225<br>668<br>3,413<br>1,053<br>681<br>1,889<br>1,829 | 212<br>12,755<br>7,379<br>3,607<br>3,548<br>224<br>3,464<br>545<br>482<br>885<br>1,767 |
| Transportation Vehicle purchases (net outlay) Gasoline and motor oil Other vehicle expenses Public transportation  Healthcare Entertainment Personal care products and services Reading Education Tobacco products and smoking supplies | 8,508<br>3,421<br>2,227<br>2,355<br>505<br>2,766<br>2,376<br>585<br>117<br>888<br>327 | 8,286<br>3,400<br>2,319<br>2,152<br>414<br>1,659<br>1,568<br>537<br>43<br>633<br>150     | 8,537<br>3,423<br>2,216<br>2,381<br>516<br>2,910<br>2,481<br>591<br>127<br>921<br>350    | 8,913<br>3,590<br>2,289<br>2,481<br>553<br>3,129<br>2,684<br>602<br>139<br>986<br>375       | 6,110<br>2,349<br>1,740<br>1,741<br>280<br>1,501<br>1,175<br>517<br>46<br>499<br>189   |
| Miscellaneous   | 846<br>1,869<br>5,270<br>322<br>4,948   | 575<br>1,343<br>4,074<br>151<br>3,923  | 5,425<br>344<br>5,081  | 934<br>2,023<br>5,747<br>360<br>5,387   | 541<br>1,385<br>3,352<br>244<br>3,108  |

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

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

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

| ltem                                    |                              | Wage and salary earners                |                                  |  |                    |  |  |                  |   |
|---|------------------------------|--|----------------------------------|--|--------------------|--|--|------------------|---|
|   | Self-<br>employed<br>workers | Total<br>wage and<br>salary<br>earners | Managers<br>and<br>professionals | Technical,<br>sales and<br>clerical<br>workers | Service<br>workers | Construction<br>workers and<br>mechanics | Operators,<br>fabricators<br>and<br>laborers | Retired          | All other,<br>including<br>not<br>reporting |
| Number of consumer units (in thousands) | 5,491                        | 78,242                                 | 29,597                           | 21,770   | 12,796             | 4,868                                    | 9,212  | 20,186           | 14,923                                      |
| Consumer unit characteristics:          |                              |  |                                  |  |                    |  |  |                  |   |
| Income before taxes                     | \$87,362<br>47.8             | \$69,402<br>42.9                       | \$94,686<br>44.4                 | \$61,161<br>42.4                               | \$46,562<br>41.8   | \$54,552<br>40.5                         | \$47,220<br>42.4                             | \$32,411<br>73.7 | \$42,202<br>45.5                            |
| Average number in consumer unit:        |                              |  |                                  |  |                    |  |  |                  |   |
| Persons                                 | 2.7                          | 2.6                                    | 2.5                              | 2.5  | 2.7                | 2.7                                      | 2.7  | 1.7              | 2.8   |
| Children under 18                       | .7                           | .7                                     | .7                               | .7   | .8                 | .8                                       | .8   | .1               | .9  |
| Persons 65 and over                     | .2                           | .1                                     | .1                               | .1   | .1                 | .1                                       | .1   | 1.2              | .2  |
| Earners                                 | 1.8                          | 1.7                                    | 1.7                              | 1.7  | 1.7                | 1.7                                      | 1.7  | .2               | .7  |
| Vehicles                                | 2.1                          | 2.1                                    | 2.2                              | 2.0  | 1.8                | 2.3                                      | 2.1  | 1.6              | 1.6   |
| Percent homeowner                       | 74                           | 66                                     | 76                               | 63   | 53                 | 61                                       | 58   | 81               | 56  |
| Average annual expenditures             | \$62,226                     | \$52,938                               | \$67,541                         | \$49,056                                       | \$38,717           | \$45,382                                 | \$39,193                                     | \$33,858         | \$39,375                                    |
| Food                                    | 7,752                        | 6,582                                  | 7,758                            | 6,303  | 5,396              | 6,162                                    | 5,430  | 4,312            | 5,577                                       |
| Food at home                            | 4,255                        | 3,509                                  | 3,943                            | 3,323  | 3,112              | 3,298                                    | 3,259  | 2,704            | 3,613                                       |
| Cereals and bakery products             | 547                          | 456                                    | 525                              | 437  | 379                | 410                                      | 412  | 363              | 476   |
| Meats, poultry, fish, and eggs          | 1,019                        | 811                                    | 841                              | 779  | 750                | 801                                      | 873  | 633              | 870   |
| Dairy products                          | 446                          | 378                                    | 433                              | 364  | 314                | 366                                      | 333  | 293              | 394   |
| Fruits and vegetables                   | 804                          | 596                                    | 707                              | 535  | 537                | 559                                      | 507  | 513              | 606   |
| Other food at home                      | 1,439                        | 1,268                                  | 1,437                            | 1,208  | 1,131              | 1,162                                    | 1,134  | 902              | 1,266                                       |
| Food away from home                     | 3,497                        | 3,073                                  | 3,814                            | 2,980  | 2,284              | 2,864                                    | 2,170  | 1,609            | 1,965                                       |
| Alcoholic beverages                     | 716                          | 570                                    | 760                              | 504  | 367                | 527                                      | 427  | 308              | 311   |
| Housing                                 | 19,419                       | 17,781                                 | 22,646                           | 16,519   | 13,561             | 14,674                                   | 12,707                                       | 11,483           | 14,445                                      |
| Shelter                                 | 11,356                       | 10,703                                 | 13,853                           | 9,715  | 8,178              | 8,824                                    | 7,418  | 5,957            | 8,682                                       |
| Owned dwellings                         | 8,177                        | 7,319                                  | 10,405                           | 6,402  | 4,501              | 5,635                                    | 4,374  | 4,031            | 5,059                                       |
| Rented dwellings                        | 2,329                        | 2,765                                  | 2,447                            | 2,786  | 3,391              | 2,885                                    | 2,807  | 1,523            | 3,209                                       |
| Other lodging                           | 849                          | 619                                    | 1,001                            | 527  | 286                | 303                                      | 236  | 404              | 413   |
| Utilities, fuels, and public services   | 3,870                        | 3,503                                  | 3,900                            | 3,408  | 3,102              | 3,328                                    | 3,102  | 3,008            | 3,193                                       |
| Household operations                    | 1,096                        | 1,074                                  | 1,538                            | 1,054  | 608                | 568                                      | 543  | 663              | 617   |
| Housekeeping supplies                   | 1,001                        | 642                                    | 823                              | 604  | 502                | 434                                      | 485  | 595              | 561   |
| Household furnishings and equipment     | 2.095                        | 1,859                                  | 2,531                            | 1,739  | 1,171              | 1,520                                    | 1.160  | 1,260            | 1.392                                       |
| Apparel and services                    | 2,336                        | 2,095                                  | 2,587                            | 1,960  | 1,599              | 1,816                                    | 1,695  | 970              | 1,801                                       |
| Transportation                          | 10,006                       | 9,551                                  | 11,398                           | 9,326  | 7,210              | 8,930                                    | 7,742  | 5,617            | 6,399                                       |
| Vehicle purchases (net outlay)          | 3,895                        | 3,891                                  | 4,660                            | 3,966  | 2,814              | 3,471                                    | 2,966  | 2,286            | 2,314                                       |
| Gasoline and motor oil                  | 2,717                        | 2,489                                  | 2,698                            | 2,410  | 2,136              | 2,657                                    | 2,405  | 1,353            | 1,859                                       |
| Other vehicle expenses                  | 2,758                        | 2,627                                  | 3,185                            | 2,504  | 1,945              | 2,480                                    | 2,155  | 1,573            | 1,841                                       |
| Public transportation                   | 636                          | 544                                    | 855                              | 446  | 315                | 322                                      | 216  | 405              | 384   |
| Healthcare                              | 3,249                        | 2,421                                  | 2,981                            | 2,376  | 1,793              | 1,988                                    | 1,829  | 4,305            | 2,321                                       |
| Entertainment                           | 3,026                        | 2,629                                  | 3,541                            | 2,397  | 1,690              | 2,256                                    | 1,764  | 1,625            | 1,828                                       |
| Personal care products and services     | 725                          | 635                                    | 836                              | 607  | 491                | 393                                      | 405  | 457              | 451   |
| Reading                                 | 155                          | 117                                    | 175                              | 104  | 66                 | 64                                       | 62   | 133              | 81  |
| Education                               | 1,082                        | 1,026                                  | 1,602                            | 862  | 604                | 440                                      | 462  | 235              | 974   |
| Tobacco products and smoking supplies   | 359                          | 344                                    | 238                              | 351  | 368                | 527                                      | 538  | 194              | 404   |
| Miscellaneous                           | 1,207                        | 872                                    | 1,112                            | 786  | 612                | 878                                      | 654  | 824              | 608   |
| Cash contributions                      | 2,742                        | 1,817                                  | 2,656                            | 1,403  | 1,012              | 1,558                                    | 1,355  | 2,331            | 1,194                                       |
| Personal insurance and pensions         | 9,452                        | 6,498                                  | 9,250                            | 5,557  | 3,948              | 5,169                                    | 4,122  | 1,064            | 2,981                                       |
| Life and other personal insurance       | 450                          | 340                                    | 487                              | 297  | 208                | 206                                      | 224  | 273              | 248   |
| Pensions and Social Security            | 9,002                        | 6,158                                  | 8,763                            | 5,260  | 3,740              | 4,963                                    | 3,898  | 791              | 2,733                                       |
|   | -,                           |  | ]                                | -,   |                    | .,,,,,,                                  | 1,,,,,                                       | · · · ·          |   |

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

| Number of consumer units (in thousands)  Consumer unit characteristics: Income before taxes | \$60,533   | Total<br>85,598 | Less than<br>high<br>school<br>graduate | High<br>school<br>graduate | High<br>school<br>graduate<br>with<br>some<br>college | Associate's degree | Total    | Bachelor's<br>degree | Master's,<br>professional, |
|---|------------|-----------------|---|----------------------------|---|--------------------|----------|----------------------|----------------------------|
| Consumer unit characteristics: Income before taxes  | . \$60,533 | 85,598          | 17,747                                  |                            |   |                    |          | uegree               | doctoral<br>degree         |
| Average number in consumer unit: Persons  |            |                 |   | 31,134                     | 25,135  | 11,582             | 33,244   | 21,277               | 11,967                     |
| Average number in consumer unit: Persons  |            |                 |   |                            |   |                    |          |                      |                            |
| Age of reference person  Average number in consumer unit:  Persons                          |            | \$48,219        | \$31,775                                | \$45,962                   | \$53.809  | \$67,353           | \$92,241 | \$82,860             | \$108,918                  |
| Persons   | _          | 49.2            | 53.5                                    | 50.5                       | 45.5  | 47.1               | 47.5     | 45.7                 | 50.6                       |
|   |            |                 |   |                            |   |                    |          |                      |                            |
| Children under 18   | 2.5        | 2.5             | 2.6                                     | 2.5                        | 2.4   | 2.5                | 2.4      | 2.4                  | 2.4                        |
|   |            | .6              | .7                                      | .6                         | .6  | .6                 | .6       | .6                   | .5                         |
| Persons 65 and over   | 3          | .3              | .5                                      | .4                         | .2  | .2                 | .2       | .2                   | .3                         |
| Earners   | 1.3        | 1.3             | 1.1                                     | 1.3                        | 1.4   | 1.5                | 1.4      | 1.5                  | 1.4                        |
| Vehicles  | 1.9        | 1.9             | 1.4                                     | 1.9                        | 2.0   | 2.2                | 2.1      | 2.1                  | 2.2                        |
| Percent homeowner   | . 67       | 64              | 55                                      | 66                         | 63  | 75                 | 77       | 74                   | 82                         |
| Average annual expenditures   |            | \$40,813        | \$28,760                                | \$39,305                   | \$45,891  | \$52,272           | \$67,836 | \$63,864             | \$74,906                   |
| Food  | 6,111      | 5,544           | 4,381                                   | 5,432                      | 6,046   | 6,516              | 7,531    | 7,353                | 7,850                      |
| Food at home  |            | 3,244           | 2,853                                   | 3,251                      | 3,395   | 3,491              | 3,847    | 3,739                | 4,041                      |
| Cereals and bakery products   | . 446      | 421             | 362                                     | 423                        | 433   | 475                | 510      | 483                  | 559                        |
| Meats, poultry, fish, and eggs  |            | 804             | 742                                     | 827                        | 795   | 853                | 780      | 776                  | 788                        |
| Dairy products  | . 368      | 341             | 297                                     | 337                        | 368   | 364                | 436      | 425                  | 455                        |
| Fruits and vegetables   | . 592      | 532             | 503                                     | 524                        | 557   | 546                | 742      | 690                  | 836                        |
| Other food at home  | 1,212      | 1,146           | 948                                     | 1,139                      | 1,242   | 1,253              | 1,379    | 1,365                | 1,404                      |
| Food away from home   | 2,694      | 2,300           | 1,529                                   | 2,181                      | 2,652   | 3,025              | 3,684    | 3,614                | 3,809                      |
| Alcoholic beverages   | 497        | 390             | 214                                     | 356                        | 483   | 545                | 764      | 721                  | 843                        |
| Housing   |            | 13,712          | 10,398                                  | 13,195                     | 15,100  | 17,166             | 23,181   | 21,818               | 25,606                     |
| Shelter   | 9,673      | 7,894           | 6,006                                   | 7,568                      | 8,742   | 9,822              | 14,255   | 13,412               | 15,754                     |
| Owned dwellings   | 6,516      | 4,926           | 2,854                                   | 4,699                      | 5,643   | 7,159              | 10,611   | 9,820                | 12,017                     |
| Rented dwellings  | 2,590      | 2,640           | 3,037                                   | 2,599                      | 2,638   | 2,147              | 2,460    | 2,594                | 2,222                      |
| Other lodging   | . 567      | 328             | 116                                     | 270                        | 461   | 516                | 1,185    | 998                  | 1,516                      |
| Utilities, fuels, and public services   | 3,397      | 3,218           | 2,790                                   | 3,242                      | 3,301   | 3,628              | 3,858    | 3,724                | 4,095                      |
| Household operations  | . 948      | 668             | 333                                     | 560                        | 821   | 1,142              | 1,668    | 1,452                | 2,052                      |
| Housekeeping supplies   | . 640      | 557             | 462                                     | 540                        | 597   | 663                | 843      | 781                  | 955                        |
| Household furnishings and equipment   | 1,708      | 1,374           | 807                                     | 1,285                      | 1,640   | 1,911              | 2,556    | 2,449                | 2,749                      |
| Apparel and services  | 1,874      | 1,618           | 1,171                                   | 1,513                      | 1,850   | 2,074              | 2,519    | 2,442                | 2,656                      |
| Transportation  |            | 7,562           | 5,043                                   | 7,412                      | 8,634   | 9,495              | 10,943   | 10,648               | 11,467                     |
| Vehicle purchases (net outlay)  |            | 3,057           | 1,956                                   | 2,979                      | 3,627   | 3,720              | 4,356    | 4,193                | 4,647                      |
| Gasoline and motor oil  |            | 2,119           | 1,575                                   | 2,131                      | 2,288   | 2,553              | 2,507    | 2,510                | 2,502                      |
| Other vehicle expenses  |            | 2,061           | 1,326                                   | 2,028                      | 2,324   | 2,703              | 3,111    | 3,073                | 3,177                      |
| Public transportation   |            | 324             | 186                                     | 274                        | 395   | 519                | 968      | 872                  | 1,141                      |
| Healthcare  | 2,766      | 2,479           | 1,991                                   | 2,575                      | 2,498   | 2,923              | 3,504    | 3,349                | 3,781                      |
| Entertainment   | 2,376      | 1,910           | 1,134                                   | 1,842                      | 2,250   | 2,542              | 3,570    | 3,366                | 3,933                      |
| Personal care products and services   | . 585      | 493             | 311                                     | 489                        | 532   | 692                | 818      | 803                  | 844                        |
| Reading   |            | 84              | 43                                      | 76                         | 104   | 122                | 203      | 171                  | 258                        |
| Education   | . 888      | 562             | 151                                     | 413                        | 882   | 897                | 1,725    | 1,514                | 2,101                      |
| Tobacco products and smoking supplies   | . 327      | 394             | 390                                     | 445                        | 385   | 288                | 153      | 164                  | 132                        |
| Miscellaneous   | . 846      | 708             | 409                                     | 680                        | 835   | 973                | 1,200    | 988                  | 1,578                      |
| Cash contributions  |            | 1,325           | 879                                     | 1,177                      | 1,561   | 1,893              | 3,269    | 2,898                | 3,928                      |
| Personal insurance and pensions   | 5,270      | 4,032           | 2,245                                   | 3,700                      | 4,731   | 6,147              | 8,456    | 7,628                | 9,928                      |
| Life and other personal insurance   |            | 256             | 148                                     | 241                        | 308   | 352                | 491      | 426                  | 607                        |
| Pensions and Social Security  |            | 3,776           | 2,098                                   | 3,459                      | 4,422   | 5,795              | 7,965    | 7,202                | 9,321                      |