# 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,: · <b>Ξ</b>	<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 -13.2	4.3
Dairy products	371	378	368	1.9	-2.6
Fruits and vegetables	561	552	592	-1.6	-2.0 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

	All	Lowest	Second	Third	Fourth	Highest
Item	consumer units	20 percent	20 percent	20 percent	20 percent	20 percent
Number of a constant for the constant	440.040	00.700	00.770	00.705	00.770	00.700
Number of consumer units (in thousands) Lower limit	118,843 n.a.	23,738 n.a.	23,773 \$18,370	23,765 \$35,095	23,770 \$56,222	23,796 \$88,774
Consumer unit characteristics:						
Income before taxes	\$60,533 48.7	\$9,974 52.3	\$26,657 50.9	\$44,933 47.4	\$70,975 46.1	\$149,963 46.9
Average number in consumer unit:				0.5		
Persons	2.5	1.7	2.2	2.5	2.8	3.1
Children under 18	.6	.4	.5	.6	.7	.8
Persons 65 and over	.3	.4	.4	.3	.2	.2
Earners	1.3 1.9	.5	1.0 1.5	1.4 1.9	1.8 2.5	2.1 2.9
Vehicles Percent homeowner	67	.9 42	1.5 56	67	2.5 80	2.9 91
r ercent nomeowner	07	72	30	07	00	31
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	797 368	532 227	631 291	749 358	902 426	1,172 540
Dairy products  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
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Alcoholic beverages	497	213	294	474	534	971
Housing	16,366	8,128	10,973	14,204	18,428 10,847	30,071
Shelter	9,673 6,516	4,805 1,719	6,405 3,003	8,269 4,928	7,949	18,025 14,968
Owned dwellings  Rented dwellings	2,590	2,946	3,003	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	1,624	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	2,766	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
Pensions and Social Security	4,948	420	1,564	3,485	6,207	13,048
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n.a. Not applicable.

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

ltem	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	118,843	4,572	6,247	7,585	7,671	14,232	13,304	11,446	17,674	36,112
Consumer unit characteristics: Income before taxes	\$60,533	\$439	\$8,006	\$12,551	\$17,462	\$24,905	\$34,685	\$44,620	\$59,253	\$125,688
	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 .6 .3 1.3 1.9	1.6 .3 .2 .5	1.6 .3 .3 .5	1.7 .4 .5 .5	1.9 .4 .5 .6	2.2 .6 .5 .9 1.5	2.3 .6 .3 1.2 1.7	2.5 .6 .3 1.4 1.9	2.8 .7 .2 1.6 2.3	3.0 .8 .2 2.0 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 pensions	5,270	456	311	517	813	1,564	2,537	3,729	5,275	11,635
Life and other personal insurance	322	75	79	108	129	168	171	235	314	629
Pensions and Social Security	4,948	381	232	409	684	1,396	2,365	3,494	4,961	11,005

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

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Number of consumer units (in thousands)	118,843	82,730	6,956	10,241	18,915	6,300	5,357	7,258
Consumer unit characteristics:								
Income before taxes	\$60,533	\$32,093	\$74,647	\$88,763	\$164,452	\$108,417	\$132,682	\$236,545
Age of reference person	48.7	49.7	45.5	46.2	46.9	46.1	46.3	48.1
Average number in consumer unit:								
Persons	2.5	2.2	2.8	3.0	3.2	3.2	3.1	3.2
Children under 18	.6	.6	.7	.7	.8	.9	.8	.9
Persons 65 and over	.3	.4	.2	.2	.2	.1	.2	.2
Earners	1.3	1.1	1.8	1.9	2.1	2.1	2.1	2.0
Vehicles	1.9	1.6	2.5	2.7	2.9	2.7	2.9	3.1
Percent homeowner	67	58	82	85	92	89	92	95
Average annual expenditures	\$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
	2,390 567	238	511	738	1,233	1,155	1,130	3,000
Other lodging								
Utilities, fuels, and public services	3,397 948	2,881 522	3,921 975	4,088	5,087	4,525	4,865	5,738 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
ltem	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	118,843	8,167	20,071	23,950	24,696	18,952	23,007	11,764	11,243
Consumer unit characteristics:									
Income before taxes	\$60,533	\$29,057	\$57,208	\$75,613	\$77,043	\$64,425	\$37,982	\$46,064	\$29,525
Age of reference person	48.7	21.5	29.6	39.7	49.3	59.1	75.2	69.1	81.5
Average number in consumer unit:									
Persons	2.5	2.0	2.9	3.2	2.7	2.0	1.7	1.9	1.5
Children under 18	.6	.4	1.1	1.3	.6	.1	.1	.1	(1)
Persons 65 and over	.3	(1)	(1)	(1)	(1)	.1	1.4	1.4	1.3
Earners	1.3	1.3	1.5	1.6	1.7	1.3	.5	.7	.2
Vehicles	1.9	1.2	1.8	2.1	2.4	2.1	1.6	1.9	1.2
Percent homeowner	67	20	50	68	75	80	80	83	77
Average annual expenditures	\$48,398	\$28,181	\$47,582	\$57,476	\$57,563	\$50,789	\$35,058	\$40,960	\$28,904
Food	6,111	3,919	6,104	7,331	7,328	6,132	4,319	5,172	3,437
Food at home	3,417	1,946	3,186	4,128	4,036	3,518	2,659	3,062	2,244
Cereals and bakery products	446	240	406	553	510	453	370	413	325
Meats, poultry, fish, and eggs	797	434	746	962	972	801	611	723	495
Dairy products	368	219	352	452	420	370	293	330	256
Fruits and vegetables	592	319	537	671	683	656	507	572	439
Other food at home	1,212	734	1,144	1,490	1,451	1,238	878	1,024	729
Food away from home	2,694	1,973	2,918	3,203	3,292	2,613	1,659	2,110	1,193
Alcoholic beverages	497	473	657	496	612	477	263	339	184
Housing	16,366	9,355	17,139	20,303	18,377	16,529	11,787	13,273	10,236
Shelter	9,673	5,923	10,725	12,445	10,896	9,199	6,281	6,934	5,597
Owned dwellings	6,516	1,405	6,132	8,965	8,024	6,866	4,210	5,151	3,224
Rented dwellings	2,590	4,315	4,286	2,938	2,064	1,460	1,630	1,191	2,090
Other lodging	567	203	307	541	807	873	441	592	284
Utilities, fuels, and public services	3,397 948	1,781 374	3,093	3,854	3,912 793	3,640 934	3,008 720	3,297 718	2,705 722
Household operations  Housekeeping supplies	640	295	1,130 531	1,380 761	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 consumer units	One person	Total	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands)	. 118,843	35,221	83,621	37,650	18,445	16,484	11,043
Consumer unit characteristics: Income before taxes	. \$60.533	\$31.557	\$72.738	\$65.632	\$72.418	\$82.996	\$82.190
Age of reference person	,	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		.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		2,153 430	3,921 1,165	3,501 780	3,990 1,328	4,347 1,777	4,602 1,293
Housekeeping supplies		330	766	708	698	842	961
Household furnishings and equipment Apparel and services	1 ' 1	967 950	2,017 2,254	1,949 1,877	1,968 2,319	2,197 2,710	2,064 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 1,611	924 1,977	887 2,211	990 1,693	921 1,725	935 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	Cinalo
			Hu	sband and w	ife with childr	en	Other	One parent,	Single person
ltem	Total	Husband and wife only	Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older	husband and wife consumer units	at least one child under 18	and other consumer 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	( <sup>1</sup> )	(1)	.2	.5	(1)	.3
Earners	1.7	1.2	2.0	1.6	1.8	2.5	2.3	1.0	1.0
Vehicles	2.6	2.4	2.6	2.1	2.6	3.2	2.7	1.2	1.3
Percent homeowner	83	87	81	73	80	87	78	43	53
Average annual expenditures	\$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 1,031	461 816	674	509 788	708 1,150	715 1,401	681 1,535	412 725	294 531
Dairy products	483	385	1,152 556	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 1,334	3,680	4,432	3,731	4,488	4,811	4,776	3,331	2,561
Household operations  Housekeeping supplies	863	816 793	1,793 926	3,485 754	1,585 942	1,013 1,011	1,245 871	969 423	505 404
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	2,381	1,878	2,805	2,666	2,852	2,828	2,607	1,863	1,281
Transportation	14 200	0.674	10 707	11 100	12.760	12 000	11 060	E 504	E 611
Transportation	11,388 4,745	9,674 3,803	12,787 5,553	11,188 5,211	12,769 5,587	13,909 5,725	11,868 4,764	5,504 1,917	5,644 2,121
Vehicle purchases (net outlay) Gasoline and motor oil	2,901	2,419	3,246	2,609	3,246	3,680	3,331	1,917	1,534
Other vehicle expenses	3,087	2,733	3,381	2,909	3,326	3,800	3,155	1,628	1,621
Public transportation	655	718	608	459	610	705	618	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  Cash contributions	969 2 312	915 2 681	944	774 1 347	964 2 116	1,026	1,413 1,764	644 733	733 1 521
Cash cultibutions	2,312	2,681	2,083	1,347	2,116	2,525	1,764	/ / / /	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	two or more pe	rsons
Item	All consumer 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 48.7	\$16,195 68.7	\$40,562 43.1	\$29,936 65.3	\$55,796 46.9	\$86,421 42.9	\$101,491 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 1.3	.7 n.a.	1.0	1.2 n.a.	.3 1.0	2.0	.1 3.3
Vehicles	1.3	n.a. .8	1.0	n.a. 1.7	1.0	2.0	3.3 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 1,212	307 559	306 695	623	675	693	979 1.958
Other food at home Food away from home	2,694	798	1,973	1,142 1,813	1,367 2,648	1,458 3,626	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	567 3,397	159 2,087	383 2,192	415 3,296	633	738	822 4,729
Utilities, fuels, and public services  Household operations	3,397 948	441	424	740	3,718 1,032	3,991 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	2,355 505	824 250	1,618 429	1,672 422	2,354 478	3,056 633	3,868 643
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 1,869	641 1,893	673 1,446	755 2,001	802 1,795	970 1,943	1,197 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 units	Total	Home- owner with mortgage	Home- owner without mortgage	Renter	Total	Central City	Other 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	446 797	501 874	530 930	437 745	333 639	448 804	407 786	467 813	431 723
Meats, poultry, fish, and eggs  Dairy products	368	411	436	354	280	368	328	387	723 370
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	2,355 505	2,778 594	3,209 644	2,009 503	1,483 321	2,386 534	1,978 554	2,587 524	2,015 188
	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 3,261	3,975 2,203	1,431 1,322	2,735	2,231	2,982	3,103 2,219
Personal care products and services	2,376 585	681	754	533	385	603	2,101 545	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 consumer units	Total	White and all other races <sup>1</sup>	Asian	Black or African- 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 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 consumer units	Hispanic or Latino	Total	White and all other races	Black or African- American
Number of consumer units (in thousands)	118,843	13,664	105,178	91,049	14,129
Consumer unit characteristics: Income before taxes Age of reference person	\$60,533 48.7	\$48,108 42.0	\$62,148 49.6	\$65,417 50.1	\$41,080 46.3
Average number in consumer unit: Persons Children under 18 Persons 65 and over Earners Vehicles Percent homeowner	2.5 .6 .3 1.3 1.9	3.2 1.1 .2 1.6 1.6 50	2.4 .6 .3 1.3 2.0 70	2.3 .5 .3 1.3 2.1 73	2.6 .8 .2 1.2 1.3
Average annual expenditures Food	\$48,398 6,111 3,417 446 797 368 592 1,212 2,694	\$43,053 6,170 3,719 427 999 384 735 1,173 2,451	\$49,093 6,103 3,377 449 771 366 574 1,217 2,726	\$51,351 6,351 3,470 462 759 387 596 1,265 2,881	\$34,571 4,522 2,787 365 844 235 430 913 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 16,366 9,673 6,516 2,590 567 3,397 948 640 1,708	326 15,412 9,639 5,355 4,031 253 3,224 661 529 1,359 2,278	520 16,490 9,678 6,667 2,403 608 3,419 985 654 1,754 1,821	568 17,070 10,035 7,142 2,225 668 3,413 1,053 681 1,889 1,829	212 12,755 7,379 3,607 3,548 224 3,464 545 482 885 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 3,421 2,227 2,355 505 2,766 2,376 585 117 888 327	8,286 3,400 2,319 2,152 414 1,659 1,568 537 43 633 150	8,537 3,423 2,216 2,381 516 2,910 2,481 591 127 921 350	8,913 3,590 2,289 2,481 553 3,129 2,684 602 139 986 375	6,110 2,349 1,740 1,741 280 1,501 1,175 517 46 499 189
Miscellaneous	846 1,869 5,270 322 4,948	575 1,343 4,074 151 3,923	5,425 344 5,081	934 2,023 5,747 360 5,387	541 1,385 3,352 244 3,108

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

	•		•	•	• •
Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	118,843	22,757	27,206	42,457	26,423
Consumer unit characteristics:					
Income before taxes	\$60,533	\$64,232	\$57,980	\$56,190	\$66,955
Age of reference person	48.7	49.7	48.8	48.9	47.4
Average number in consumer unit:					
Persons	2.5	2.4	2.4	2.5	2.6
Children under 18	.6	.6	.6	.7	.7
Persons 65 and over	.3	.3	.3	.3	.3
Earners	1.3	1.3	1.4	1.3	1.4
Vehicles	1.9	1.6	2.1	1.9	2.1
Percent homeowner	67	65	70	70	63
Average annual expenditures	\$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>	, ,	,	, ,		, , ,

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

ltem		Wage and salary earners							
	Self- employed workers	Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers	Retired	All other, including not 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 47.8	\$69,402 42.9	\$94,686 44.4	\$61,161 42.4	\$46,562 41.8	\$54,552 40.5	\$47,220 42.4	\$32,411 73.7	\$42,202 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
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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 85,598	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral
Consumer unit characteristics: Income before taxes	. \$60,533		17,747						degree
Income before taxes				31,134	25,135	11,582	33,244	21,277	11,967
Income before taxes									
		\$48,219	\$31,775	\$45,962	\$53.809	\$67,353	\$92,241	\$82,860	\$108,918
		49.2	53.5	50.5	45.5	47.1	47.5	45.7	50.6
Average number in consumer unit:									
Persons	. 2.5	2.5	2.6	2.5	2.4	2.5	2.4	2.4	2.4
Children under 18		.6	.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