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## Consumer Expenditures in 2012



Consumer spending increased by 3.5 percent, based on 2012 data from the Consumer Expenditure Survey (CE). This is the second consecutive year that expenditures increased after 3 consecutive years of declining expenditures. Consumer units’ (CUs) average annual expenditures increased from $\$ 49,705$ in 2011 to $\$ 51,442$ in 2012. With this increase, the 2012 level surpassed the 2008 spending level of $\$ 50,486$. Most of the rise in expenditures in 2012 was due to a rise in incomes from 2011 to 2012. Average annual income before taxes increased 3.0 percent; from $\$ 63,685$ in 2011 to $\$ 65,596$ in 2012. This is much higher than the 1.9-percent increase in 2011. Prices, as measured by the average annual change in the Consumer Price Index for All Urban Consumers (CPI-U, U.S. city average, all items) rose by 2.1 percent in

2012; far below the 3.5 -percent increase in spending. In 2011, prices increased by 3.2 percent, which was close to the 3.3 -percent increase in spending that year. The remainder of this report highlights consumer spending patterns for 2012 from the CE. (For more information on the Consumer Expenditure Survey, see the technical notes at the end of this report.)

## Developments in 2012

During 2012, consumers increased their spending in all but 1 of the 7 major categories of expenditures tracked: food, housing, apparel and services, transportation, healthcare, entertainment, and personal insurance and pensions. (See table A.) This is in comparison to 2011 when consumers increased their spending in all of the major categories. In 2012, expenditures increased by a range of 0.5 percent for housing to 8.5 percent for transportation. Apparel and services was the only major category for which spending decreased in 2012 ( -0.2 percent). The increase in transportation expenditures

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CONSUMER EXPENDITURES IN 2012

Table A
Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Survey, 2009-2012

| Item | 2009 | 2010 | 2011 | 2012 | Percent change |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | 2009-2010 | 2010-2011 | 2011-2012 |
| Number of consumer units (in thousands) | 120,847 | 121,107 | 122,287 | 124,416 | ... | ... | ... |
| Consumer unit characteristics: |  |  |  |  |  |  |  |
| Income before taxes | \$62,857 | \$62,481 | \$63,685 | \$65,596 | -. 6 | 1.9 | 3.0 |
| Age of reference person | 49.4 | 49.4 | 49.7 | 50.0 | ... | ... | ... |
| Average number in consumer unit: |  |  |  |  |  |  |  |
| Persons | 2.5 | 2.5 | 2.5 | 2.5 | ... | ... | ... |
| Children under 18 | . 6 | . 6 | . 6 | . 6 | ... | ... | ... |
| Persons 65 and older | . 3 | . 3 | . 3 | . 3 | ... | ... | ... |
| Earners | 1.3 | 1.3 | 1.3 | 1.3 | ... | ... | ... |
| Vehicles | 2.0 | 1.9 | 1.9 | 1.9 | ... | ... | ... |
| Percent homeowner | 66 | 66 | 65 | 64 | ... | ... | ... |
| Average annual expenditures | \$49,067 | \$48,109 | \$49,705 | \$51,442 | -2.0 | 3.3 | 3.5 |
| Food | 6,372 | 6,129 | 6,458 | 6,599 | -3.8 | 5.4 | 2.2 |
| Food at home | 3,753 | 3,624 | 3,838 | 3,921 | -3.4 | 5.9 | 2.2 |
| Cereals and bakery products | 506 | 502 | 531 | 538 | -. 8 | 5.8 | 1.3 |
| Meats, poultry, fish, and eggs | 841 | 784 | 832 | 852 | -6.8 | 6.1 | 2.4 |
| Dairy products | 406 | 380 | 407 | 419 | -6.4 | 7.1 | 2.9 |
| Fruits and vegetables | 656 | 679 | 715 | 731 | 3.5 | 5.3 | 2.2 |
| Other food at home | 1,343 | 1,278 | 1,353 | 1,380 | -4.8 | 5.9 | 2.0 |
| Food away from home | 2,619 | 2,505 | 2,620 | 2,678 | -4.4 | 4.6 | 2.2 |
| Alcoholic beverages | 435 | 412 | 456 | 451 | -5.3 | 10.7 | -1.1 |
| Housing | 16,895 | 16,557 | 16,803 | 16,887 | -2.0 | 1.5 | . 5 |
| Shelter | 10,075 | 9,812 | 9,825 | 9,891 | -2.6 | . 1 | . 7 |
| Owned dwellings | 6,543 | 6,277 | 6,148 | 6,056 | -4.1 | -2.1 | -1.5 |
| Rented dwellings | 2,860 | 2,900 | 3,029 | 3,186 | 1.4 | 4.4 | 5.2 |
| Other lodging | 672 | 635 | 648 | 649 | -5.5 | 2.0 | . 2 |
| Utilities, fuels, and public services | 3,645 | 3,660 | 3,727 | 3,648 | . 4 | 1.8 | -2.1 |
| Household operations | 1,011 | 1,007 | 1,122 | 1,159 | -. 4 | 11.4 | 3.3 |
| Housekeeping supplies | 659 | 612 | 615 | 610 | -7.1 | . 5 | -. 8 |
| Household furnishings and equipment | 1,506 | 1,467 | 1,514 | 1,580 | -2.6 | 3.2 | 4.4 |
| Apparel and services | 1,725 | 1,700 | 1,740 | 1,736 | -1.4 | 2.4 | -. 2 |
| Transportation | 7,658 | 7,677 | 8,293 | 8,998 | . 2 | 8.0 | 8.5 |
| Vehicle purchases (net outlay) | 2,657 | 2,588 | 2,669 | 3,210 | -2.6 | 3.1 | 20.3 |
| Gasoline and motor oil | 1,986 | 2,132 | 2,655 | 2,756 | 7.4 | 24.5 | 3.8 |
| Other vehicle expenses | 2,536 | 2,464 | 2,454 | 2,490 | -2.8 | -. 4 | 1.5 |
| Public and other transportation | 479 | 493 | 516 | 542 | 2.9 | 4.7 | 5.0 |
| Health care | 3,126 | 3,157 | 3,313 | 3,556 | 1.0 | 4.9 | 7.3 |
| Entertainment | 2,693 | 2,504 | 2,572 | 2,605 | -7.0 | 2.7 | 1.3 |
| Personal care products and services | 596 | 582 | 634 | 628 | -2.3 | 8.9 | -. 9 |
| Reading | 110 | 100 | 115 | 109 | -9.1 | 15.0 | -5.2 |
| Education | 1,068 | 1,074 | 1,051 | 1,207 | . 6 | -2.1 | 14.8 |
| Tobacco products and smoking supplies | 380 | 362 | 351 | 332 | -4.7 | -3.0 | -5.4 |
| Miscellaneous | 816 | 849 | 775 | 829 | 4.0 | -8.7 | 7.0 |
| Cash contributions | 1,723 | 1,633 | 1,721 | 1,913 | -5.2 | 5.4 | 11.2 |
| Personal insurance and pensions | 5,471 | 5,373 | 5,424 | 5,591 | -1.8 | . 9 | 3.1 |
| Life and other personal insurance | 309 | 318 | 317 | 353 | 2.9 | -. 3 | 11.4 |
| Pensions and Social Security | 5,162 | 5,054 | 5,106 | 5,238 | -2.1 | 1.0 | 2.6 |

[^0]can largely be attributed to the 20.3-percent increase in vehicle purchases.

With the increase in average annual expenditures (3.5 percent) being higher than the increase in average income before taxes in 2012 ( 3.0 percent), this increase in spending coincided with a rise in consumer confidence. Consumer confidence levels increased a little in 2012, as reflected by the Consumer Confidence Index of the Conference Board, which registered an average level of 67 in 2012, up from 58 in 2011. ${ }^{1}$ (The level is an index, with $1985=100$. Levels of 100 or more reflect consumer optimism.) The improvement in consumer confidence may be in part due to a small, but gradual decrease in the unemployment rate in 2012. The unemployment rate, although lower, still remained above prerecession levels. According to the Current Population Survey (CPS), the average monthly national unemployment rate was 8.1 percent in 2012, lower than the average rate of 8.9 percent for 2011. The number of long-term (over 26 weeks) unemployed individuals, although declining from 6 million in 2011 to just over 5.1 million in 2012, was still higher than prerecession levels. In addition, this slight increase in consumer confidence may also be reflective of the gradual economic recovery, as evidenced by the 2.2-percent increase in real GDP in 2012. ${ }^{2}$

Expenditure shares. Table B provides the percent distribution of total annual expenditures by major expenditure categories for all consumer units, from 2009 to 2012. Expenditure shares usually do not fluctuate much in the short term and thus are more useful for identifying spending trends over time. As in previous years, housing is the largest component of overall expenditures, accounting for 32.8 percent of total expenditures in 2012. This was followed by transportation ( 17.5 percent) and food expenditures ( 12.8 percent). The most notable change in expenditure shares was in vehicle purchases, which increased to 6.2 percent of total expenditures in 2012, compared with 5.4 percent in 2011. In contrast, the expenditure share on shelter decreased to 19.2 percent in 2012, from 19.8 percent in 2011.

Housing. Spending on housing increased slightly in all but the third CU income quintile in 2012. The highest income
quintile exhibited the largest increase in spending on housing (1.3 percent), from \$29,321 in 2011 to \$29,705 in 2012. (See table 1.)

Homeowners continued to report declining expenditures on mortgage interest and charges; a trend since 2007. Homeowners spent 18.3 percent less on this component of housing in $2012(\$ 4,735)$ than they did in $2007(\$ 5,799)$. This is likely the result of the continuing trend of lower interest rates, which has been in place since the recession of December 2007—June 2009.

In addition, although the recession led to an overall trend of fewer CUs owning homes, results from the CE showed an increase of homeowners from 79.4 million in 2011, to 79.9 million in 2012. However, this is still below the prerecession level of 80.2 million homeowners in 2007. Concurrently, there has been an increase in renters since 2007. In 2012, there were 44.5 million renters, compared with 39.9 million in 2007. According to the CPI-U, rents for primary residences have increased 10.9 percent since 2007. During that same time span, the average annual rental payments reported in the CE increased 14 percent ( $\$ 8,812$ in 2012, compared with $\$ 7,732$ in 2007), reflecting the increase in demand for rental units.

Vehicle purchases. Expenditures on vehicle purchases increased significantly in 2012, following a smaller increase in 2011. CUs spent 20.3 percent more in 2012 $(\$ 3,210)$ than they did in $2011(\$ 2,669)$. Within this increase, spending on new cars and trucks increased by 29.5 percent while spending on used cars and trucks increased by 13.2 percent. Despite this increase, expenditures on vehicle purchases remain below the prerecession level of $\$ 3,244$ in 2007. Chart 1 shows the correlation between changes in expenditures on vehicles and prices of new and used motor vehicles between 2007 and 2012. For the most part, change in consumer spending was more volatile than price change. From 2007 and 2008, annual consumer spending on vehicles dropped significantly while prices dropped modestly. Spending on vehicles continued to decrease until 2011, when the increase in spending ( 3.1 percent) was higher

Chart 1
Spending and price percent changes on vehicle purchases, Consumer Expenditure Survey (CE), Consumer Price Index (CPI), 2007-2012


Source: U.S. Bureau of Labor Statistics.
than the increase in prices for new and used vehicles (2.7 percent).

Vehicle purchases increased by double digits in every income quintile in 2012 with the highest increase ( 32 percent) occurring in the fourth income quintile. By age of reference person, all but one age group ( 55 to 64 years old) increased spending in 2012. The biggest increase was in the 65-to-74-year-old age group (61.1 percent), followed by the under-25-years age group (38.6 percent). It should be noted that vehicle purchases data can be volatile due to the lower reporting rate of vehicle purchases. However, the vehicle purchase reporting rate was similar from 2011 to 2012, suggesting consumers were buying more expensive vehicles.

Expenditures by income quintile: From 2010 through 2012, all five income quintiles increased expenditures.

However, chart 2 shows that there was a shift in the annual change in overall expenditure levels among income quintiles, between 2011 and 2012. From 2010 to 2011, the lowest (first) income quintile increased expenditures by 5.0 percent and the second income quintile increased by 6.0 percent. Conversely, the highest (fifth) income quintile increased expenditures by 1.8 percent. From 2011 to 2012, the highest income quintile increased expenditures by 5.1 percent whereas the lowest two quintiles had small increases of 0.7 percent for the lowest quintile and 1.7 percent for the second quintile. Within spending categories, the two highest income quintiles both increased expenditures on food, apparel and services, and education, whereas the two lowest quintiles decreased in these categories. The biggest increase between 2011 and 2012 was in education where the fourth income quintile increased expenditures by 26.5 percent and the highest income quintile increased expenditures by

Table B
Percent distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Survey, 2009-2012

| Spending category | 2009 | 2010 | 2011 | 2012 |
| :---: | :---: | :---: | :---: | :---: |
| Average annual expenditures | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 13.0 | 12.7 | 13.0 | 12.8 |
| Food at home | 7.6 | 7.5 | 7.7 | 7.6 |
| Food away from home | 5.3 | 5.2 | 5.3 | 5.2 |
| Alcoholic beverages | 0.9 | 0.9 | 0.9 | 0.9 |
| Housing | 34.4 | 34.4 | 33.8 | 32.8 |
| Shelter | 20.5 | 20.4 | 19.8 | 19.2 |
| Utilities, fuels, and public services | 7.4 | 7.6 | 7.5 | 7.1 |
| Household operations | 2.1 | 2.1 | 2.3 | 2.3 |
| Housekeeping supplies | 1.3 | 1.3 | 1.2 | 1.2 |
| Household furnishings and equipment | 3.1 | 3.0 | 3.0 | 3.1 |
| Apparel and services | 3.5 | 3.5 | 3.5 | 3.4 |
| Transportation | 15.6 | 16.0 | 16.7 | 17.5 |
| Vehicle purchases (net outlay) | 5.4 | 5.4 | 5.4 | 6.2 |
| Gasoline and motor oil | 4.0 | 4.4 | 5.3 | 5.4 |
| Other vehicle expenses | 5.2 | 5.1 | 4.9 | 4.8 |
| Public and other transportation | 1.0 | 1.0 | 1.0 | 1.1 |
| Health care | 6.4 | 6.6 | 6.7 | 6.9 |
| Entertainment | 5.5 | 5.2 | 5.2 | 5.1 |
| Personal care products and services | 1.2 | 1.2 | 1.3 | 1.2 |
| Reading | 0.2 | 0.2 | 0.2 | 0.2 |
| Education | 2.2 | 2.2 | 2.1 | 2.3 |
| Tobacco products and smoking supplies | 0.8 | 0.8 | 0.7 | 0.6 |
| Miscellaneous | 1.7 | 1.8 | 1.6 | 1.6 |
| Cash contributions | 3.5 | 3.4 | 3.5 | 3.7 |
| Personal insurance and pensions | 11.2 | 11.2 | 10.9 | 10.9 |
| Life and other personal insurance | 0.6 | 0.7 | 0.6 | 0.7 |
| Pensions and Social Security | 10.5 | 10.5 | 10.3 | 10.2 |

Source: U.S. Bureau of Labor Statistics.
31.5 percent. This was primarily due to increases in college tuition expenditures.

Food: Expenditures on food increased for all but the lowest two income quintiles in 2012. This differs from 2011, when food expenditures increased in all income quintiles. In 2012, the fourth income quintile registered the largest percentage increase in food expenditures, an increase of 4.9 percent from $\$ 7,466$ in 2011, to $\$ 7,831$. This reflected a 5.3 -percent increase in food at
home spending and a 4.4-percent increase in food away from home expenditures. The first and second income quintiles had decreases in overall food expenditures of 1.3 percent and 2.9 percent, respectively. This contrasts with increases of 7.2 percent (lowest quintile) and 10.6 percent (second quintile) in 2011. The decrease in food spending for the lowest income quintile was spread evenly among the food subcomponents: food at home decreased by 1.3 percent and food away from home decreased by 1.2

Chart 2
Percent change in Average Annual Expenditures by Income Quintile, Consumer Expenditure Survey, 2010-2012


Sources: U.S. Bureau of Labor Statistics.
percent. There was an increase in food expenditures for all age groups except the 35 - to 44 -year-old and 65 -yearand older-age groups between 2011 and 2012. The 25- to 34-year-old-age group had the highest percentage increase in overall food expenditures, with spending rising 4.9 percent in 2012. Spending on food for the older age groups decreased by 0.2 percent for the 65 - to 74 -yearold group and by 6.1 percent for the 75 years and older group. This differs from 2011, where both of these age groups increased spending on food.

## Endnotes

1. For more information regarding the Conference Board Consumer Confidence Survey, see: http://future.aae.wisc.edu/data/ monthly values/by area/998? area=US.
2. For more information on the Bureau of Economic Analysis 2012 real GDP release, see: http://www.bea.gov/newsreleases/ national/gdp/2013/gdp4q12 3rd.htm.
3. In 2012, BLS published two education tables: education of reference person and highest education level of any member. Beginning in 2013, only the table, highest education level of any member will be published.

## Statistical Tables

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | All consumer units | Lowest 20 percent | Second 20 percent | Third 20 percent | Fourth 20 percent | Highest 20 percent |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Number of consumer units (in thousands) ....... | 124,416 | 24,927 | 24,863 | 24,848 | 24,836 | 24,942 |
| Lower limit ................................................ | n.a | n.a. | \$19,112 | \$36,134 | \$59,514 | \$96,228 |
| Consumer unit characteristics: |  |  |  |  |  |  |
| Income before taxes | \$65,596 | \$9,988 | \$27,585 | \$47,265 | \$75,952 | \$167,010 |
| Age of reference person .............................. | 50.0 | 52.5 | 51.7 | 49.3 | 47.8 | 48.9 |
| Average number in consumer unit: |  |  |  |  |  |  |
| 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 older | . 3 | . 4 | . 5 | . 4 | . 3 | . 2 |
| Earners ........ | 1.3 | . 5 | . 9 | 1.3 | 1.7 | 2.0 |
| Vehicles ................................................. | 1.9 | 1.0 | 1.4 | 1.9 | 2.4 | 2.8 |
| Percent homeowner ................................... | 64 | 39 | 54 | 64 | 75 | 89 |
| Average annual expenditures ........................ | \$51,442 | \$22,154 | \$32,632 | \$43,004 | \$59,980 | \$99,368 |
| Food | 6,599 | 3,502 | 4,524 | 5,798 | 7,831 | 11,334 |
| Food at home | 3,921 | 2,416 | 2,991 | 3,633 | 4,593 | 5,968 |
| Cereals and bakery products | 538 | 341 | 407 | 503 | 638 | 800 |
| Meats, poultry, fish, and eggs | 852 | 553 | 672 | 805 | 974 | 1,258 |
| Dairy products | 419 | 243 | 312 | 377 | 498 | 664 |
| Fruits and vegetables | 731 | 440 | 558 | 670 | 831 | 1,156 |
| Other food at home | 1,380 | 839 | 1,041 | 1,279 | 1,652 | 2,090 |
| Food away from home | 2,678 | 1,086 | 1,533 | 2,164 | 3,239 | 5,366 |
| Alcoholic beverages ................................... | 451 | 152 | 260 | 363 | 559 | 922 |
| Housing | 16,887 | 8,836 | 12,258 | 14,755 | 18,863 | 29,705 |
| Shelter | 9,891 | 5,451 | 7,055 | 8,544 | 10,948 | 17,442 |
| Owned dwellings | 6,056 | 1,724 | 3,055 | 4,542 | 7,301 | 13,644 |
| Rented dwellings | 3,186 | 3,527 | 3,776 | 3,670 | 3,056 | 1,905 |
| Other lodging ...... | 649 | 200 | 223 | 331 | 592 | 1,893 |
| Utilities, fuels, and public services | 3,648 | 2,177 | 2,980 | 3,561 | 4,192 | 5,330 |
| Household operations ............... | 1,159 | 380 | 712 | 855 | 1,243 | 2,602 |
| Housekeeping supplies ............................ | 610 | 305 | 481 | 525 | 737 | 1,001 |
| Household furnishings and equipment ......... | 1,580 | 522 | 1,031 | 1,271 | 1,743 | 3,330 |
| Apparel and services .................................. | 1,736 | 759 | 1,132 | 1,313 | 2,121 | 3,352 |
| Transportation | 8,998 | 3,447 | 5,462 | 8,181 | 11,549 | 16,344 |
| Vehicle purchases (net outlay) ................... | 3,210 | 993 | 1,603 | 2,781 | 4,479 | 6,193 |
| Gasoline and motor oil ..... | 2,756 | 1,222 | 2,013 | 2,745 | 3,494 | 4,305 |
| Other vehicle expenses | 2,490 | 1,051 | 1,615 | 2,290 | 3,033 | 4,457 |
| Public and other transportation .................. | 542 | 181 | 231 | 365 | 543 | 1,389 |
| Health care | 3,556 | 1,677 | 2,787 | 3,363 | 4,169 | 5,785 |
| Entertainment ...................................... | 2,605 | 989 | 1,603 | 2,056 | 2,930 | 5,444 |
| Personal care products and services ............ | 628 | 255 | 407 | 509 | 775 | 1,194 |
| Reading ............................................. | 109 | 44 | 69 | 87 | 135 | 212 |
| Education | 1,207 | 628 | 431 | 526 | 1,046 | 3,399 |
| Tobacco products and smoking supplies ....... | 332 | 301 | 342 | 386 | 356 | 273 |
| Miscellaneous . | 829 | 376 | 635 | 736 | 779 | 1,617 |
| Cash contributions ..................... | 1,913 | 698 | 1,109 | 1,310 | 2,189 | 4,252 |
| Personal insurance and pensions ................. | 5,591 | 489 | 1,612 | 3,623 | 6,678 | 15,534 |
| Life and other personal insurance ............... | 353 | 97 | 139 | 232 | 391 | 903 |
| Pensions and Social Security ..................... | 5,238 | 392 | 1,473 | 3,391 | 6,287 | 14,631 |

[^1]Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

|  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |

[^2]Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | All consumer units | $\begin{aligned} & \text { Less } \\ & \text { than } \\ & \$ 70,000 \end{aligned}$ | $\begin{gathered} \$ 70,000 \\ \text { to } \\ \$ 79,999 \end{gathered}$ | $\begin{gathered} \$ 80,000 \\ \text { to } \\ \$ 99,999 \end{gathered}$ | $\begin{gathered} \$ 100,000 \\ \text { and } \\ \text { more } \end{gathered}$ | $\begin{gathered} \$ 100,000 \\ \text { to } \\ \$ 119,999 \end{gathered}$ | $\begin{gathered} \$ 120,000 \\ \text { to } \\ \$ 149,999 \end{gathered}$ | $\begin{gathered} \$ 150,000 \\ \text { and } \\ \text { more } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Number of consumer units (in thousands) ....... | 124,416 | 83,200 | 6,946 | 10,977 | 23,293 | 7,183 | 6,947 | 9,162 |
| Consumer unit characteristics: |  |  |  |  |  |  |  |  |
| Income before taxes ................................... | \$65,596 | \$31,989 | \$74,689 | \$88,974 | \$171,910 | \$108,977 | \$132,318 | \$251,270 |
| Age of reference person ............................. | 50.0 | 50.8 | 47.9 | 48.1 | 48.9 | 48.7 | 48.5 | 49.4 |
| Average number in consumer unit: Persons $\qquad$ | 2.5 | 2.2 | 2.8 | 2.9 | 3.2 | 3.1 | 3.2 | 3.2 |
| Children under 18 | . 6 | . 5 | . 7 | . 7 | . 8 | . 8 | . 8 | . 9 |
| Persons 65 and older | . 3 | . 4 | . 3 | . 3 | . 2 | . 2 | . 2 | . 2 |
| Earners .................... | 1.3 | 1.0 | 1.7 | 1.8 | 2.0 | 2.0 | 2.1 | 2.0 |
| Vehicles ................................................. | 1.9 | 1.5 | 2.4 | 2.5 | 2.8 | 2.8 | 2.8 | 2.8 |
| Percent homeowner ................................... | 64 | 54 | 75 | 80 | 90 | 87 | 89 | 92 |
| Average annual expenditures ......................... | \$51,442 | \$34,679 | \$59,984 | \$67,418 | \$101,423 | \$77,966 | \$89,521 | \$129,211 |
| Food | 6,599 | 4,842 | 8,250 | 8,612 | 11,527 | 9,599 | 11,287 | 13,375 |
| Food at home | 3,921 | 3,124 | 4,945 | 4,865 | 6,060 | 5,279 | 6,003 | 6,790 |
| Cereals and bakery products ................... | 538 | 435 | 669 | 664 | 814 | 720 | 797 | 909 |
| Meats, poultry, fish, and eggs .................. | 852 | 691 | 1,074 | 1,086 | 1,264 | 1,127 | 1,204 | 1,430 |
| Dairy products | 419 | 324 | 541 | 533 | 673 | 581 | 654 | 767 |
| Fruits and vegetables ............................. | 731 | 574 | 878 | 906 | 1,176 | 985 | 1,172 | 1,347 |
| Other food at home ................................ | 1,380 | 1,100 | 1,783 | 1,676 | 2,134 | 1,867 | 2,175 | 2,336 |
| Food away from home .............................. | 2,678 | 1,718 | 3,306 | 3,747 | 5,467 | 4,320 | 5,284 | 6,585 |
| Alcoholic beverages | 451 | 279 | 583 | 659 | 937 | 737 | 899 | 1,140 |
| Housing ................................................... | 16,887 | 12,476 | 18,456 | 21,039 | 30,243 | 23,410 | 27,330 | 37,877 |
| Shelter | 9,891 | 7,328 | 10,437 | 12,293 | 17,748 | 13,796 | 15,837 | 22,296 |
| Owned dwellings ................................... | 6,056 | 3,431 | 6,721 | 8,888 | 13,898 | 10,653 | 12,588 | 17,436 |
| Rented dwellings ................................... | 3,186 | 3,625 | 3,065 | 2,708 | 1,881 | 2,072 | 1,752 | 1,828 |
| Other lodging | 649 | 272 | 650 | 697 | 1,969 | 1,070 | 1,498 | 3,032 |
| Utilities, fuels, and public services ............... | 3,648 | 3,020 | 4,149 | 4,432 | 5,374 | 4,795 | 5,158 | 5,992 |
| Household operations .............................. | 1,159 | 687 | 1,194 | 1,454 | 2,696 | 1,732 | 2,297 | 3,757 |
| Housekeeping supplies ............................ | 610 | 454 | 841 | 787 | 1,021 | 836 | 988 | 1,208 |
| Household furnishings and equipment ......... | 1,580 | 986 | 1,835 | 2,073 | 3,404 | 2,252 | 3,050 | 4,624 |
| Apparel and services .................................. | 1,736 | 1,152 | 2,209 | 2,394 | 3,399 | 2,509 | 3,184 | 4,315 |
| Transportation ........................................... | 8,998 | 6,139 | 11,590 | 12,953 | 16,578 | 14,841 | 14,907 | 19,217 |
| Vehicle purchases (net outlay) ................... | 3,210 | 1,972 | 4,267 | 5,283 | 6,343 | 6,126 | 5,146 | 7,421 |
| Gasoline and motor oil ............................. | 2,756 | 2,123 | 3,432 | 3,827 | 4,311 | 4,143 | 4,363 | 4,404 |
| Other vehicle expenses ............................. | 2,490 | 1,763 | 3,381 | 3,203 | 4,487 | 3,775 | 4,232 | 5,248 |
| Public and other transportation ................... | 542 | 282 | 510 | 640 | 1,437 | 797 | 1,167 | 2,144 |
| Health care | 3,556 | 2,737 | 4,167 | 4,535 | 5,843 | 5,277 | 5,448 | 6,593 |
| Entertainment ........................................... | 2,605 | 1,655 | 3,112 | 3,202 | 5,578 | 3,934 | 4,874 | 7,456 |
| Personal care products and services ............ | 628 | 417 | 898 | 822 | 1,213 | 1,049 | 1,110 | 1,422 |
| Reading ................................................... | 109 | 72 | 141 | 148 | 216 | 162 | 204 | 267 |
| Education ................................................ | 1,207 | 560 | 1,045 | 1,230 | 3,559 | 1,917 | 2,462 | 5,681 |
| Tobacco products and smoking supplies ....... | 332 | 344 | 384 | 357 | 259 | 311 | 250 | 225 |
| Miscellaneous ........................................... | 829 | 588 | 794 | 946 | 1,648 | 1,313 | 1,392 | 2,108 |
| Cash contributions ..................................... | 1,913 | 1,151 | 1,878 | 2,381 | 4,422 | 2,683 | 3,196 | 6,716 |
| Personal insurance and pensions ................. | 5,591 | 2,266 | 6,477 | 8,139 | 16,000 | 10,223 | 12,980 | 22,820 |
| Life and other personal insurance ............... | 353 | 170 | 368 | 487 | 938 | 532 | 660 | 1,469 |
| Pensions and Social Security ...................... | 5,238 | 2,097 | 6,109 | 7,652 | 15,062 | 9,691 | 12,320 | 21,351 |

Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | All consumer units | Under 25 years | $\begin{aligned} & 25-34 \\ & \text { years } \end{aligned}$ | $\begin{aligned} & 35-44 \\ & \text { years } \end{aligned}$ | $\begin{aligned} & 45-54 \\ & \text { years } \end{aligned}$ | $\begin{aligned} & 55-64 \\ & \text { years } \end{aligned}$ | 65 years and older | 65-74 years | 75 years and older |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Number of consumer units (in thousands) ....... | 124,416 | 8,159 | 20,112 | 21,598 | 24,624 | 22,770 | 27,154 | 14,993 | 12,161 |
| Consumer unit characteristics: |  |  |  |  |  |  |  |  |  |
| Income before taxes | \$65,596 | \$36,639 | \$58,832 | \$78,169 | \$81,704 | \$77,507 | \$44,713 | \$53,521 | \$33,853 |
| Age of reference person .............................. | 50.0 | 21.7 | 29.6 | 39.4 | 49.6 | 59.1 | 74.8 | 68.9 | 82.1 |
| Average number in consumer unit: |  |  |  |  |  |  |  |  |  |
| Persons ...... | 2.5 | 2.0 | 2.8 | 3.4 | 2.7 | 2.1 | 1.7 | 1.8 | 1.5 |
| Children under 18 | . 6 | . 4 | 1.1 | 1.4 | . 6 | . 2 | . 1 | . 1 | $\left({ }^{1}\right)$ |
| Persons 65 and older | . 3 | ( ${ }^{1}$ ) | ( ${ }^{1}$ ) | $\left({ }^{1}\right)$ | . 1 | . 1 | 1.4 | 1.4 | 1.3 |
| Earners .................. | 1.3 | 1.3 | 1.5 | 1.6 | 1.7 | 1.3 | . 5 | . 6 | . 2 |
| Vehicles | 1.9 | 1.2 | 1.7 | 2.0 | 2.3 | 2.2 | 1.6 | 1.9 | 1.3 |
| Percent homeowner | 64 | 15 | 40 | 62 | 72 | 79 | 80 | 80 | 79 |
| Average annual expenditures ........................ | \$51,442 | \$31,411 | \$49,544 | \$58,069 | \$62,103 | \$55,636 | \$40,410 | \$45,968 | \$33,530 |
| Food | 6,599 | 4,412 | 6,513 | 7,701 | 7,917 | 6,800 | 5,059 | 5,793 | 4,141 |
| Food at home | 3,921 | 2,529 | 3,680 | 4,490 | 4,707 | 4,012 | 3,273 | 3,719 | 2,716 |
| Cereals and bakery products | 538 | 355 | 512 | 632 | 633 | 527 | 459 | 490 | 421 |
| Meats, poultry, fish, and eggs | 852 | 573 | 755 | 999 | 1,047 | 887 | 686 | 804 | 539 |
| Dairy products | 419 | 251 | 394 | 497 | 498 | 433 | 342 | 385 | 289 |
| Fruits and vegetables | 731 | 456 | 683 | 808 | 872 | 733 | 659 | 723 | 580 |
| Other food at home | 1,380 | 894 | 1,335 | 1,555 | 1,657 | 1,432 | 1,127 | 1,318 | 887 |
| Food away from home. | 2,678 | 1,883 | 2,833 | 3,210 | 3,210 | 2,788 | 1,785 | 2,074 | 1,426 |
| Alcoholic beverages .................................. | 451 | 354 | 564 | 501 | 454 | 493 | 315 | 407 | 201 |
| Housing | 16,887 | 10,957 | 17,157 | 19,858 | 19,076 | 17,247 | 13,833 | 15,076 | 12,298 |
| Shelter | 9,891 | 7,285 | 10,458 | 11,849 | 11,244 | 9,728 | 7,605 | 8,372 | 6,659 |
| Owned dwellings | 6,056 | 1,307 | 4,552 | 7,676 | 7,625 | 6,991 | 5,101 | 5,970 | 4,030 |
| Rented dwellings | 3,186 | 5,748 | 5,603 | 3,691 | 2,712 | 1,788 | 1,828 | 1,557 | 2,162 |
| Other lodging ......... | 649 | 230 | 304 | 483 | 907 | 949 | 676 | 845 | 467 |
| Utilities, fuels, and public services | 3,648 | 1,879 | 3,130 | 4,077 | 4,304 | 3,992 | 3,340 | 3,595 | 3,025 |
| Household operations ................ | 1,159 | 538 | 1,338 | 1,559 | 1,080 | 1,029 | 1,076 | 1,004 | 1,164 |
| Housekeeping supplies ............................ | 610 | 303 | 538 | 618 | 668 | 736 | 597 | 670 | 507 |
| Household furnishings and equipment ......... | 1,580 | 952 | 1,693 | 1,755 | 1,780 | 1,763 | 1,215 | 1,436 | 942 |
| Apparel and services ................................. | 1,736 | 1,246 | 2,061 | 2,264 | 2,041 | 1,622 | 1,022 | 1,287 | 691 |
| Transportation | 8,998 | 6,410 | 9,724 | 9,991 | 10,644 | 9,519 | 6,538 | 8,214 | 4,468 |
| Vehicle purchases (net outlay) ................... | 3,210 | 2,867 | 4,175 | 3,610 | 3,537 | 2,895 | 2,250 | 2,993 | 1,333 |
| Gasoline and motor oil | 2,756 | 1,931 | 2,822 | 3,342 | 3,421 | 2,887 | 1,775 | 2,222 | 1,224 |
| Other vehicle expenses | 2,490 | 1,322 | 2,238 | 2,532 | 3,046 | 3,046 | 2,041 | 2,414 | 1,579 |
| Public and other transportation .................. | 542 | 291 | 489 | 506 | 640 | 691 | 472 | 585 | 332 |
| Health care | 3,556 | 1,024 | 2,047 | 2,948 | 3,687 | 4,377 | 5,118 | 5,259 | 4,944 |
| Entertainment | 2,605 | 1,257 | 2,382 | 3,232 | 3,051 | 2,911 | 2,020 | 2,413 | 1,532 |
| Personal care products and services ............ | 628 | 360 | 574 | 694 | 707 | 696 | 569 | 652 | 465 |
| Reading | 109 | 44 | 72 | 93 | 118 | 133 | 142 | 148 | 136 |
| Education | 1,207 | 1,886 | 1,021 | 1,050 | 2,426 | 1,118 | 236 | 245 | 223 |
| Tobacco products and smoking supplies ....... | 332 | 262 | 351 | 358 | 431 | 372 | 193 | 249 | 124 |
| Miscellaneous ........................................... | 829 | 372 | 660 | 876 | 924 | 908 | 902 | 1,031 | 743 |
| Cash contributions | 1,913 | 488 | 1,104 | 1,469 | 2,430 | 2,353 | 2,454 | 2,289 | 2,658 |
| Personal insurance and pensions ................ | 5,591 | 2,339 | 5,313 | 7,033 | 8,196 | 7,088 | 2,009 | 2,904 | 906 |
| Life and other personal insurance ............... | 353 | 50 | 144 | 325 | 446 | 517 | 397 | 484 | 290 |
| Pensions and Social Security ..................... | 5,238 | 2,289 | 5,169 | 6,709 | 7,749 | 6,571 | 1,612 | 2,420 | 616 |

[^3]Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | All consumer units | One person | Two or more persons |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Total | Two persons | Three persons | Four persons | Five or more persons |
| Number of consumer units (in thousands) ....... | 124,416 | 36,942 | 87,474 | 39,676 | 18,980 | 16,852 | 11,966 |
| Consumer unit characteristics: |  |  |  |  |  |  |  |
| Income before taxes | \$65,596 | \$34,102 | \$78,897 | \$72,885 | \$79,557 | \$90,184 | \$81,887 |
| Age of reference person | 50.0 | 54.3 | 48.2 | 54.3 | 45.6 | 41.7 | 41.5 |
| Average number in consumer unit: Persons | 2.5 | 1.0 | 3.1 | 2.0 | 3.0 | 4.0 | 5.7 |
| Children under 18 ................................................... | 2.5 .6 | n.a. | 3.1 .9 | 2.0 . | 3.0 .7 | 1.6 | 2.8 |
| Persons 65 and older | . 3 | . 3 | . 3 | . 6 | . 2 | . 1 | . 1 |
| Earners | 1.3 | . 6 | 1.6 | 1.2 | 1.7 | 1.9 | 2.1 |
| Vehicles ................................................ | 1.9 | 1.0 | 2.3 | 2.1 | 2.3 | 2.4 | 2.4 |
| Percent homeowner | 64 | 50 | 70 | 73 | 67 | 70 | 66 |
| Average annual expenditures | \$51,442 | \$30,716 | \$60,097 | \$55,068 | \$60,943 | \$67,622 | \$64,963 |
| Food | 6,599 | 3,497 | 7,857 | 6,836 | 7,671 | 9,225 | 9,725 |
| Food at home | 3,921 | 1,964 | 4,712 | 3,932 | 4,612 | 5,563 | 6,351 |
| Cereals and bakery products ................... | 538 | 270 | 646 | 512 | 628 | 781 | 943 |
| Meats, poultry, fish, and eggs .................. | 852 | 392 | 1,038 | 862 | 1,029 | 1,189 | 1,447 |
| Dairy products | 419 | 207 | 505 | 414 | 488 | 616 | 685 |
| Fruits and vegetables | 731 | 384 | 871 | 742 | 844 | 1,043 | 1,116 |
| Other food at home ................................ | 1,380 | 711 | 1,651 | 1,400 | 1,624 | 1,934 | 2,160 |
| Food away from home .............................. | 2,678 | 1,533 | 3,145 | 2,904 | 3,058 | 3,662 | 3,374 |
| Alcoholic beverages .................................. | 451 | 344 | 495 | 606 | 430 | 426 | 315 |
| Housing .................................................. | 16,887 | 11,532 | 19,138 | 17,158 | 19,781 | 21,548 | 21,280 |
| Shelter | 9,891 | 7,437 | 10,926 | 9,786 | 11,468 | 12,240 | 12,001 |
| Owned dwellings ................................... | 6,056 | 3,412 | 7,172 | 6,268 | 7,297 | 8,608 | 7,951 |
| Rented dwellings ................................... | 3,186 | 3,715 | 2,963 | 2,619 | 3,360 | 2,906 | 3,553 |
| Other lodging ........................................ | 649 | 311 | 791 | 898 | 811 | 726 | 497 |
| Utilities, fuels, and public services ............... | 3,648 | 2,291 | 4,221 | 3,736 | 4,304 | 4,683 | 5,049 |
| Household operations .............................. | 1,159 | 640 | 1,378 | 1,052 | 1,569 | 1,943 | 1,360 |
| Housekeeping supplies ............................ | 610 | 316 | 729 | 688 | 703 | 773 | 845 |
| Household furnishings and equipment ......... | 1,580 | 848 | 1,883 | 1,896 | 1,737 | 1,908 | 2,024 |
| Apparel and services ................................... | 1,736 | 865 | 2,090 | 1,690 | 2,083 | 2,631 | 2,702 |
| Transportation ........................................... | 8,998 | 4,599 | 10,848 | 10,055 | 10,803 | 12,001 | 11,914 |
| Vehicle purchases (net outlay) ................... | 3,210 | 1,377 | 3,985 | 3,787 | 3,766 | 4,360 | 4,459 |
| Gasoline and motor oil | 2,756 | 1,420 | 3,320 | 2,808 | 3,432 | 3,833 | 4,115 |
| Other vehicle expenses ............................. | 2,490 | 1,472 | 2,911 | 2,804 | 3,016 | 3,073 | 2,865 |
| Public and other transportation .................. | 542 | 330 | 632 | 655 | 588 | 735 | 476 |
| Health care ............................................... | 3,556 | 2,339 | 4,069 | 4,399 | 3,845 | 3,730 | 3,810 |
| Entertainment | 2,605 | 1,485 | 3,071 | 2,829 | 2,939 | 3,667 | 3,249 |
| Personal care products and services ............ | 628 | 380 | 730 | 712 | 681 | 807 | 765 |
| Reading | 109 | 83 | 121 | 139 | 109 | 108 | 95 |
| Education ............................................... | 1,207 | 675 | 1,432 | 917 | 1,954 | 2,124 | 1,339 |
| Tobacco products and smoking supplies ....... | 332 | 251 | 366 | 339 | 401 | 338 | 439 |
| Miscellaneous ........................................... | 829 | 647 | 906 | 917 | 938 | 950 | 756 |
| Cash contributions ..................................... | 1,913 | 1,484 | 2,094 | 2,459 | 2,073 | 1,631 | 1,567 |
| Personal insurance and pensions ................. | 5,591 | 2,535 | 6,881 | 6,015 | 7,235 | 8,433 | 7,008 |
| Life and other personal insurance ............... | 353 | 154 | 437 | 468 | 416 | 435 | 366 |
| Pensions and Social Security .................... | 5,238 | 2,382 | 6,445 | 5,546 | 6,818 | 7,998 | 6,642 |

[^4]Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | Husband and wife consumer units |  |  |  |  |  |  | One parent, at least one child under 18 | Single person and other consumer units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Husband and wife only | Husband and wife with children |  |  |  | Other husband and wife consumer units |  |  |
|  |  |  | Total | Oldest child under 6 | Oldest child 6 to 17 | Oldest child 18 or older |  |  |  |
| Number of consumer units (in thousands) ....... | 60,428 | 25,936 | 29,252 | 5,676 | 14,797 | 8,778 | 5,241 | 6,524 | 57,463 |
| Consumer unit characteristics: |  |  |  |  |  |  |  |  |  |
| Income before taxes | \$90,393 | \$81,717 | \$98,104 | \$85,200 | \$100,698 | \$102,074 | \$90,293 | \$34,194 | \$43,086 |
| Age of reference person .............................. | 50.1 | 58.4 | 42.8 | 32.7 | 40.9 | 52.7 | 49.9 | 38.0 | 51.3 |
| Average number in consumer unit: Persons $\qquad$ | 3.2 | 2.0 | 3.9 | 3.5 | 4.2 | 3.9 | 4.9 | 2.9 | 1.7 |
| Children under 18 | . 9 | n.a. | 1.6 | 1.5 | 2.2 | . 6 | 1.4 | 1.7 | . 2 |
| Persons 65 and older | . 4 | . 7 | . 1 | ( ${ }^{1}$ ) | $\left({ }^{1}\right)$ | . 2 | . 6 | $\left({ }^{1}\right)$ | . 3 |
| Earners | 1.6 | 1.2 | 1.9 | 1.7 | 1.8 | 2.4 | 2.3 | 1.0 | . 9 |
| Vehicles | 2.5 | 2.4 | 2.6 | 2.0 | 2.5 | 3.1 | 2.9 | 1.2 | 1.3 |
| Percent homeowner | 80 | 85 | 76 | 64 | 76 | 86 | 74 | 36 | 51 |
| Average annual expenditures ......................... | \$67,310 | \$61,285 | \$72,814 | \$64,103 | \$74,659 | \$75,286 | \$67,187 | \$38,667 | \$36,152 |
| Food | 8,615 | 7,463 | 9,611 | 7,331 | 10,458 | 9,626 | 9,431 | 5,895 | 4,528 |
| Food at home | 5,089 | 4,263 | 5,742 | 4,452 | 6,095 | 5,958 | 6,041 | 3,673 | 2,699 |
| Cereals and bakery products ................... | 698 | 559 | 803 | 623 | 878 | 789 | 890 | 515 | 369 |
| Meats, poultry, fish, and eggs .................. | 1,095 | 922 | 1,213 | 830 | 1,302 | 1,304 | 1,411 | 802 | 598 |
| Dairy products .... | 561 | 448 | 656 | 570 | 693 | 647 | 652 | 353 | 275 |
| Fruits and vegetables | 953 | 825 | 1,060 | 858 | 1,100 | 1,118 | 1,073 | 676 | 499 |
| Other food at home .. | 1,781 | 1,509 | 2,011 | 1,571 | 2,122 | 2,099 | 2,016 | 1,327 | 957 |
| Food away from home | 3,526 | 3,200 | 3,869 | 2,879 | 4,363 | 3,668 | 3,390 | 2,222 | 1,829 |
| Alcoholic beverages ................................... | 553 | 670 | 475 | 503 | 502 | 411 | 351 | 175 | 377 |
| Housing | 20,771 | 18,258 | 22,980 | 23,621 | 23,432 | 21,803 | 20,803 | 14,593 | 13,061 |
| Shelter | 11,739 | 10,213 | 13,149 | 13,106 | 13,616 | 12,389 | 11,417 | 8,586 | 8,095 |
| Owned dwellings | 8,493 | 7,284 | 9,641 | 8,851 | 10,036 | 9,486 | 8,066 | 3,505 | 3,782 |
| Rented dwellings | 2,220 | 1,712 | 2,568 | 3,751 | 2,619 | 1,717 | 2,797 | 4,872 | 4,010 |
| Other lodging ..... | 1,025 | 1,217 | 940 | 504 | 961 | 1,186 | 554 | 209 | 302 |
| Utilities, fuels, and public services ............... | 4,487 | 3,997 | 4,752 | 3,867 | 4,797 | 5,250 | 5,430 | 3,298 | 2,806 |
| Household operations .............................. | 1,562 | 1,106 | 2,004 | 3,891 | 1,785 | 1,151 | 1,354 | 1,244 | 725 |
| Housekeeping supplies | 815 | 772 | 856 | 713 | 925 | 829 | 820 | 477 | 407 |
| Household furnishings and equipment ......... | 2,169 | 2,170 | 2,220 | 2,044 | 2,309 | 2,183 | 1,782 | 989 | 1,027 |
| Apparel and services . | 2,235 | 1,760 | 2,685 | 2,450 | 2,870 | 2,523 | 2,250 | 2,113 | 1,154 |
| Transportation ..... | 12,163 | 11,254 | 12,786 | 10,925 | 12,522 | 14,424 | 13,174 | 6,353 | 5,968 |
| Vehicle purchases (net outlay) ................... | 4,594 | 4,355 | 4,732 | 4,357 | 4,523 | 5,328 | 5,003 | 2,104 | 1,881 |
| Gasoline and motor oil ........ | 3,599 | 3,023 | 3,999 | 3,283 | 4,038 | 4,397 | 4,212 | 2,231 | 1,929 |
| Other vehicle expenses ............................. | 3,214 | 3,058 | 3,322 | 2,710 | 3,205 | 3,903 | 3,372 | 1,767 | 1,808 |
| Public and other transportation .................. | 757 | 818 | 733 | 575 | 756 | 796 | 587 | 251 | 350 |
| Health care | 4,828 | 5,407 | 4,310 | 3,381 | 4,167 | 5,150 | 4,854 | 1,704 | 2,430 |
| Entertainment ........................................... | 3,554 | 3,228 | 3,948 | 3,023 | 4,530 | 3,563 | 3,013 | 1,846 | 1,689 |
| Personal care products and services ............ | 804 | 781 | 835 | 678 | 908 | 812 | 769 | 518 | 454 |
| Reading | 145 | 172 | 126 | 96 | 125 | 148 | 117 | 50 | 79 |
| Education ....................................... | 1,706 | 985 | 2,417 | 793 | 2,240 | 3,767 | 1,313 | 846 | 724 |
| Tobacco products and smoking supplies ....... | 314 | 282 | 317 | 236 | 299 | 401 | 457 | 248 | 360 |
| Miscellaneous .......................................... | 954 | 987 | 950 | 936 | 956 | 948 | 814 | 946 | 683 |
| Cash contributions ..................................... | 2,550 | 3,117 | 2,078 | 1,705 | 1,955 | 2,528 | 2,375 | 720 | 1,378 |
| Personal insurance and pensions ................. | 8,117 | 6,919 | 9,295 | 8,426 | 9,695 | 9,184 | 7,467 | 2,660 | 3,268 |
| Life and other personal insurance ............... | 554 | 627 | 505 | 460 | 501 | 540 | 470 | 142 | 164 |
| Pensions and Social Security ..................... | 7,562 | 6,291 | 8,790 | 7,966 | 9,194 | 8,643 | 6,996 | 2,518 | 3,103 |

[^5]Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | All consumer units | Single consumers |  | Consumer units of two or more persons |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | No earner | One earner | No earner | One earner | Two earners | Three or more earners |
| Number of consumer units (in thousands) ....... | 124,416 | 15,943 | 20,999 | 11,753 | 26,075 | 39,702 | 9,944 |
| Consumer unit characteristics: |  |  |  |  |  |  |  |
| Income before taxes ................................... | \$65,596 | \$19,704 | \$45,033 | \$33,243 | \$63,836 | \$94,352 | \$110,647 |
| Age of reference person ............................. | 50.0 | 67.6 | 44.1 | 64.6 | 47.8 | 43.9 | 47.1 |
| Average number in consumer unit: Persons $\qquad$ | 2.5 | 1.0 | 1.0 | 2.4 | 3.0 | 3.1 | 4.4 |
| Children under 18 ................. | . 6 | n.a. | n.a. | . 4 | 1.0 | . 9 | 1.0 |
| Persons 65 and older | . 3 | . 7 | . 1 | 1.2 | . 3 | . 1 | . 1 |
| Earners ................ | 1.3 | n.a. | 1.0 | n.a. | 1.0 | 2.0 | 3.3 |
| Vehicles ................................................. | 1.9 | . 9 | 1.2 | 1.7 | 1.9 | 2.4 | 3.3 |
| Percent homeowner ................................... | 64 | 57 | 45 | 74 | 63 | 72 | 79 |
| Average annual expenditures ......................... | \$51,442 | \$23,641 | \$36,030 | \$39,119 | \$52,654 | \$67,596 | \$75,840 |
| Food | 6,599 | 2,953 | 3,890 | 5,757 | 7,142 | 8,512 | 10,372 |
| Food at home | 3,921 | 1,961 | 1,966 | 3,909 | 4,405 | 4,885 | 6,220 |
| Cereals and bakery products ................... | 538 | 272 | 269 | 555 | 605 | 664 | 851 |
| Meats, poultry, fish, and eggs .................. | 852 | 406 | 383 | 866 | 980 | 1,056 | 1,434 |
| Dairy products ......... | 419 | 203 | 210 | 396 | 473 | 532 | 653 |
| Fruits and vegetables | 731 | 385 | 383 | 740 | 812 | 897 | 1,166 |
| Other food at home .. | 1,380 | 696 | 722 | 1,351 | 1,536 | 1,737 | 2,116 |
| Food away from home .............................. | 2,678 | 991 | 1,923 | 1,848 | 2,737 | 3,627 | 4,152 |
| Alcoholic beverages ................................... | 451 | 125 | 500 | 312 | 408 | 607 | 537 |
| Housing | 16,887 | 9,845 | 12,807 | 13,522 | 17,845 | 21,047 | 21,641 |
| Shelter | 9,891 | 6,069 | 8,476 | 6,896 | 10,352 | 12,148 | 12,322 |
| Owned dwellings | 6,056 | 2,916 | 3,788 | 4,335 | 6,292 | 8,206 | 8,706 |
| Rented dwellings | 3,186 | 2,924 | 4,315 | 2,003 | 3,377 | 3,056 | 2,640 |
| Other lodging ......................................... | 649 | 229 | 373 | 558 | 683 | 885 | 976 |
| Utilities, fuels, and public services ............... | 3,648 | 2,247 | 2,324 | 3,561 | 3,973 | 4,313 | 5,288 |
| Household operations .............................. | 1,159 | 655 | 628 | 985 | 1,190 | 1,682 | 1,124 |
| Housekeeping supplies ............................ | 610 | 314 | 317 | 701 | 690 | 748 | 818 |
| Household furnishings and equipment ......... | 1,580 | 559 | 1,061 | 1,381 | 1,640 | 2,157 | 2,091 |
| Apparel and services .................................. | 1,736 | 548 | 1,094 | 1,192 | 1,961 | 2,330 | 2,718 |
| Transportation .......................................... | 8,998 | 3,009 | 5,806 | 6,199 | 9,227 | 12,260 | 15,113 |
| Vehicle purchases (net outlay) ................... | 3,210 | 702 | 1,889 | 2,078 | 3,318 | 4,566 | 5,668 |
| Gasoline and motor oil | 2,756 | 905 | 1,811 | 1,930 | 2,807 | 3,690 | 4,830 |
| Other vehicle expenses ............................. | 2,490 | 1,157 | 1,711 | 1,863 | 2,520 | 3,270 | 3,905 |
| Public and other transportation .................. | 542 | 245 | 395 | 328 | 582 | 735 | 709 |
| Health care | 3,556 | 2,829 | 1,968 | 4,984 | 3,787 | 3,881 | 4,499 |
| Entertainment ........................................... | 2,605 | 1,182 | 1,711 | 1,932 | 2,750 | 3,556 | 3,360 |
| Personal care products and services ............ | 628 | 304 | 435 | 501 | 660 | 811 | 907 |
| Reading ....................................... | 109 | 78 | 86 | 126 | 108 | 123 | 136 |
| Education ................................................ | 1,207 | 441 | 852 | 268 | 1,129 | 1,651 | 2,734 |
| Tobacco products and smoking supplies ....... | 332 | 224 | 272 | 325 | 363 | 357 | 455 |
| Miscellaneous ........................................... | 829 | 515 | 745 | 988 | 843 | 915 | 930 |
| Cash contributions ..................................... | 1,913 | 1,400 | 1,547 | 2,424 | 1,736 | 2,202 | 2,206 |
| Personal insurance and pensions ................. | 5,591 | 188 | 4,318 | 588 | 4,695 | 9,342 | 10,229 |
| Life and other personal insurance ............... | 353 | 145 | 160 | 318 | 355 | 504 | 521 |
| Pensions and Social Security ..................... | 5,238 | 142 | 4,158 | ${ }^{1} 271$ | 4,339 | 8,838 | 9,707 |

[^6]Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012


[^7]Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | All consumer units | White and all other races, and Asian |  |  | Black or AfricanAmerican |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Total | White and all other races ${ }^{1}$ | Asian |  |
| Number of consumer units (in thousands) ....... | 124,416 | 108,778 | 103,386 | 5,393 | 15,637 |
| Consumer unit characteristics: |  |  |  |  |  |
| Income before taxes ................................... | \$65,596 | \$68,253 | \$67,319 | \$86,156 | \$47,119 |
| Age of reference person | 50.0 | 50.4 | 50.7 | 44.1 | 47.7 |
| Average number in consumer unit: |  |  |  |  |  |
| Persons ............. | 2.5 | 2.5 | 2.5 | 2.8 | 2.5 |
| Children under 18 | . 6 | . 6 | . 6 | . 7 | . 8 |
| Persons 65 and older | . 3 | . 4 | . 4 | . 3 | . 2 |
| Earners ... | 1.3 | 1.3 | 1.3 | 1.4 | 1.1 |
| Vehicles | 1.9 | 2.0 | 2.0 | 1.6 | 1.3 |
| Percent homeowner | 64 | 67 | 68 | 54 | 43 |
| Average annual expenditures ........................ | \$51,442 | \$53,290 | \$52,870 | \$61,399 | \$38,627 |
| Food | 6,599 | 6,875 | 6,822 | 7,980 | 4,701 |
| Food at home | 3,921 | 4,059 | 4,044 | 4,367 | 2,973 |
| Cereals and bakery products | 538 | 557 | 556 | 584 | 404 |
| Meats, poultry, fish, and eggs .................. | 852 | 855 | 846 | 1,034 | 836 |
| Dairy products | 419 | 443 | 446 | 372 | 254 |
| Fruits and vegetables | 731 | 760 | 747 | 1,037 | 530 |
| Other food at home | 1,380 | 1,443 | 1,448 | 1,339 | 949 |
| Food away from home . | 2,678 | 2,816 | 2,777 | 3,613 | 1,728 |
| Alcoholic beverages .................................. | 451 | 486 | 492 | 360 | 212 |
| Housing | 16,887 | 17,246 | 17,058 | 20,821 | 14,395 |
| Shelter | 9,891 | 10,099 | 9,904 | 13,841 | 8,441 |
| Owned dwellings | 6,056 | 6,402 | 6,299 | 8,380 | 3,645 |
| Rented dwellings | 3,186 | 2,994 | 2,902 | 4,770 | 4,521 |
| Other lodging ...... | 649 | 702 | 703 | 691 | 275 |
| Utilities, fuels, and public services | 3,648 | 3,666 | 3,677 | 3,456 | 3,525 |
| Household operations ................ | 1,159 | 1,209 | 1,195 | 1,469 | 810 |
| Housekeeping supplies ............................. | 610 | 632 | 638 | 497 | 459 |
| Household furnishings and equipment ......... | 1,580 | 1,641 | 1,643 | 1,558 | 1,160 |
| Apparel and services .................................. | 1,736 | 1,741 | 1,710 | 2,391 | 1,697 |
| Transportation | 8,998 | 9,322 | 9,280 | 10,117 | 6,751 |
| Vehicle purchases (net outlay) . | 3,210 | 3,362 | 3,363 | 3,339 | 2,155 |
| Gasoline and motor oil | 2,756 | 2,817 | 2,825 | 2,659 | 2,329 |
| Other vehicle expenses ............................. | 2,490 | 2,571 | 2,566 | 2,658 | 1,927 |
| Public and other transportation .................. | 542 | 571 | 525 | 1,461 | 340 |
| Health care | 3,556 | 3,779 | 3,804 | 3,285 | 2,013 |
| Entertainment | 2,605 | 2,761 | 2,784 | 2,303 | 1,526 |
| Personal care products and services ............ | 628 | 637 | 640 | 594 | 565 |
| Reading ............ | 109 | 119 | 120 | 97 | 45 |
| Education .............................................. | 1,207 | 1,289 | 1,184 | 3,295 | 641 |
| Tobacco products and smoking supplies ....... | 332 | 344 | 354 | 161 | 245 |
| Miscellaneous .......................................... | 829 | 867 | 868 | 849 | 563 |
| Cash contributions . | 1,913 | 1,992 | 2,025 | 1,356 | 1,358 |
| Personal insurance and pensions ................. | 5,591 | 5,832 | 5,730 | 7,789 | 3,914 |
| Life and other personal insurance ............... | 353 | 357 | 357 | 361 | 321 |
| Pensions and Social Security ...................... | 5,238 | 5,475 | 5,373 | 7,428 | 3,593 |

[^8]Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | All consumer units | Hispanic or Latino | Not Hispanic or Latino |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Total | White and all other races | Black or AfricanAmerican |
| Number of consumer units (in thousands) ....... | 124,416 | 15,597 | 108,819 | 93,385 | 15,434 |
| Consumer unit characteristics: |  |  |  |  |  |
| Income before taxes ................................... | \$65,596 | \$48,066 | \$68,109 | \$71,552 | \$47,277 |
| Age of reference person .............................. | 50.0 | 42.8 | 51.1 | 51.6 | 47.7 |
| Average number in consumer unit: Persons $\qquad$ | 2.5 | 3.3 | 2.4 | 2.3 | 2.5 |
| Children under 18 | . 6 | 1.1 | . 5 | . 5 | . 8 |
| Persons 65 and older | . 3 | . 2 | . 4 | . 4 | . 2 |
| Earners | 1.3 | 1.6 | 1.2 | 1.3 | 1.1 |
| Vehicles | 1.9 | 1.6 | 1.9 | 2.0 | 1.3 |
| Percent homeowner | 64 | 46 | 67 | 71 | 43 |
| Average annual expenditures ........................ | \$51,442 | \$42,268 | \$52,757 | \$55,097 | \$38,634 |
| Food | 6,599 | 6,570 | 6,603 | 6,924 | 4,678 |
| Food at home | 3,921 | 4,116 | 3,893 | 4,050 | 2,954 |
| Cereals and bakery products | 538 | 534 | 538 | 561 | 402 |
| Meats, poultry, fish, and eggs .... | 852 | 1,037 | 826 | 825 | 835 |
| Dairy products ..... | 419 | 427 | 418 | 446 | 251 |
| Fruits and vegetables | 731 | 820 | 718 | 750 | 528 |
| Other food at home | 1,380 | 1,298 | 1,392 | 1,468 | 938 |
| Food away from home | 2,678 | 2,454 | 2,710 | 2,875 | 1,724 |
| Alcoholic beverages ................................... | 451 | 338 | 467 | 510 | 212 |
| Housing | 16,887 | 15,061 | 17,149 | 17,605 | 14,393 |
| Shelter | 9,891 | 9,215 | 9,987 | 10,244 | 8,432 |
| Owned dwellings | 6,056 | 4,185 | 6,324 | 6,763 | 3,664 |
| Rented dwellings | 3,186 | 4,843 | 2,949 | 2,694 | 4,491 |
| Other lodging | 649 | 187 | 715 | 787 | 278 |
| Utilities, fuels, and public services ............... | 3,648 | 3,325 | 3,695 | 3,721 | 3,535 |
| Household operations ............... | 1,159 | 728 | 1,221 | 1,288 | 815 |
| Housekeeping supplies | 610 | 568 | 616 | 642 | 462 |
| Household furnishings and equipment ......... | 1,580 | 1,225 | 1,631 | 1,711 | 1,149 |
| Apparel and services .................................. | 1,736 | 2,030 | 1,694 | 1,694 | 1,695 |
| Transportation ........................................... | 8,998 | 8,306 | 9,097 | 9,485 | 6,755 |
| Vehicle purchases (net outlay) ................... | 3,210 | 2,890 | 3,256 | 3,439 | 2,154 |
| Gasoline and motor oil ..... | 2,756 | 2,727 | 2,760 | 2,831 | 2,328 |
| Other vehicle expenses ............................. | 2,490 | 2,294 | 2,518 | 2,615 | 1,934 |
| Public and other transportation .................. | 542 | 395 | 563 | 600 | 339 |
| Health care | 3,556 | 1,893 | 3,795 | 4,088 | 2,024 |
| Entertainment ........................................... | 2,605 | 1,588 | 2,751 | 2,953 | 1,531 |
| Personal care products and services ............ | 628 | 556 | 639 | 651 | 565 |
| Reading ................................................... | 109 | 40 | 119 | 132 | 45 |
| Education ................................................ | 1,207 | 488 | 1,310 | 1,423 | 631 |
| Tobacco products and smoking supplies ....... | 332 | 157 | 357 | 375 | 246 |
| Miscellaneous ........................................... | 829 | 553 | 868 | 919 | 561 |
| Cash contributions ...................................... | 1,913 | 782 | 2,075 | 2,192 | 1,364 |
| Personal insurance and pensions ................. | 5,591 | 3,905 | 5,833 | 6,146 | 3,934 |
| Life and other personal insurance ............... | 353 | 112 | 387 | 398 | 324 |
| Pensions and Social Security ..................... | 5,238 | 3,793 | 5,446 | 5,749 | 3,610 |

Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | All consumer units | Northeast | Midwest | South | West |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Number of consumer units (in thousands) ....... | 124,416 | 22,459 | 27,584 | 46,338 | 28,035 |
| Consumer unit characteristics: |  |  |  |  |  |
| Income before taxes | \$65,596 | \$72,036 | \$65,217 | \$60,219 | \$69,700 |
| Age of reference person .............................. | 50.0 | 50.9 | 49.6 | 50.3 | 49.3 |
| Average number in consumer unit: |  |  |  |  |  |
| Persons ........ | 2.5 | 2.4 | 2.4 | 2.5 | 2.6 |
| Children under 18 | . 6 | . 6 | . 6 | . 6 | . 6 |
| Persons 65 and older | . 3 | . 4 | . 3 | . 3 | . 3 |
| Earners | 1.3 | 1.3 | 1.3 | 1.2 | 1.4 |
| Vehicles | 1.9 | 1.6 | 2.0 | 1.9 | 2.0 |
| Percent homeowner | 64 | 62 | 68 | 66 | 59 |
| Average annual expenditures ........................ | \$51,442 | \$55,884 | \$48,602 | \$47,757 | \$56,782 |
| Food | 6,599 | 6,962 | 6,393 | 6,156 | 7,246 |
| Food at home | 3,921 | 4,056 | 3,906 | 3,652 | 4,272 |
| Cereals and bakery products | 538 | 586 | 556 | 488 | 564 |
| Meats, poultry, fish, and eggs | 852 | 898 | 797 | 839 | 893 |
| Dairy products | 419 | 448 | 421 | 383 | 452 |
| Fruits and vegetables | 731 | 798 | 728 | 637 | 836 |
| Other food at home | 1,380 | 1,327 | 1,405 | 1,304 | 1,526 |
| Food away from home .............................. | 2,678 | 2,906 | 2,486 | 2,504 | 2,974 |
| Alcoholic beverages .................................. | 451 | 535 | 437 | 375 | 524 |
| Housing | 16,887 | 19,745 | 15,012 | 15,280 | 19,103 |
| Shelter | 9,891 | 12,274 | 8,530 | 8,298 | 11,953 |
| Owned dwellings | 6,056 | 7,480 | 5,644 | 5,147 | 6,823 |
| Rented dwellings | 3,186 | 3,938 | 2,282 | 2,617 | 4,416 |
| Other lodging ... | 649 | 856 | 604 | 534 | 715 |
| Utilities, fuels, and public services ............... | 3,648 | 3,979 | 3,455 | 3,704 | 3,481 |
| Household operations | 1,159 | 1,435 | 973 | 1,030 | 1,333 |
| Housekeeping supplies ............................ | 610 | 597 | 588 | 609 | 644 |
| Household furnishings and equipment ......... | 1,580 | 1,460 | 1,466 | 1,640 | 1,691 |
| Apparel and services .................................. | 1,736 | 1,833 | 1,564 | 1,662 | 1,950 |
| Transportation | 8,998 | 8,857 | 8,604 | 9,080 | 9,367 |
| Vehicle purchases (net outlay) ................... | 3,210 | 2,906 | 3,216 | 3,413 | 3,115 |
| Gasoline and motor oil. | 2,756 | 2,503 | 2,713 | 2,863 | 2,824 |
| Other vehicle expenses | 2,490 | 2,612 | 2,242 | 2,434 | 2,730 |
| Public and other transportation .................. | 542 | 836 | 432 | 371 | 698 |
| Health care | 3,556 | 3,572 | 3,844 | 3,234 | 3,795 |
| Entertainment | 2,605 | 2,723 | 2,550 | 2,407 | 2,894 |
| Personal care products and services ............ | 628 | 635 | 572 | 628 | 680 |
| Reading .......................................... | 109 | 134 | 107 | 82 | 137 |
| Education | 1,207 | 1,789 | 1,180 | 851 | 1,358 |
| Tobacco products and smoking supplies ....... | 332 | 354 | 341 | 364 | 250 |
| Miscellaneous ........................................... | 829 | 938 | 808 | 665 | 1,033 |
| Cash contributions ...................................... | 1,913 | 1,798 | 1,851 | 1,699 | 2,417 |
| Personal insurance and pensions ................. | 5,591 | 6,009 | 5,339 | 5,273 | 6,030 |
| Life and other personal insurance ............... | 353 | 332 | 334 | 393 | 320 |
| Pensions and Social Security ..................... | 5,238 | 5,677 | 5,005 | 4,879 | 5,710 |

Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | Selfemployed workers | Wage and salary earners |  |  |  |  |  | Retired | All other, including not reporting |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Total wage and salary earners | Managers and professionals | Technical, sales and clerical workers | Service workers | Construction workers and mechanics | Operators, fabricators and laborers |  |  |
| Number of consumer units (in thousands) ....... | 6,058 | 76,929 | 31,412 | 19,690 | 13,335 | 4,097 | 8,396 | 22,812 | 18,617 |
| Consumer unit characteristics: |  |  |  |  |  |  |  |  |  |
| Income before taxes ................................... | \$86,024 | \$78,173 | \$107,270 | \$63,123 | \$52,945 | \$60,792 | \$53,151 | \$38,015 | \$40,778 |
| Age of reference person .............................. | 49.6 | 43.9 | 45.1 | 43.2 | 42.6 | 42.6 | 43.9 | 74.0 | 46.0 |
| Average number in consumer unit: Persons $\qquad$ | 2.6 | 2.6 | 2.6 | 2.5 | 2.7 | 2.8 | 2.7 | 1.7 | 2.8 |
| Children under $18 . . . . .$. | . 6 | . 7 | . 7 | . 6 | . 8 | . 8 | . 8 | . 1 | . 9 |
| Persons 65 and older | . 2 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | 1.2 | . 2 |
| Earners | 1.8 | 1.7 | 1.7 | 1.7 | 1.7 | 1.8 | 1.7 | . 2 | . 6 |
| Vehicles | 2.1 | 2.0 | 2.2 | 1.9 | 1.8 | 2.4 | 2.0 | 1.6 | 1.5 |
| Percent homeowner | 71 | 63 | 73 | 58 | 49 | 64 | 57 | 80 | 49 |
| Average annual expenditures ........................ | \$61,645 | \$57,431 | \$73,079 | \$49,627 | \$44,275 | \$50,035 | \$41,511 | \$38,699 | \$39,195 |
| Food | 7,412 | 7,209 | 8,695 | 6,610 | 5,790 | 6,847 | 5,399 | 5,084 | 5,744 |
| Food at home | 4,447 | 4,079 | 4,631 | 3,799 | 3,572 | 4,179 | 3,413 | 3,292 | 3,885 |
| Cereals and bakery products | 558 | 560 | 633 | 523 | 512 | 589 | 438 | 451 | 548 |
| Meats, poultry, fish, and eggs | 995 | 877 | 934 | 820 | 809 | 1,025 | 832 | 698 | 895 |
| Dairy products | 471 | 439 | 512 | 413 | 366 | 419 | 342 | 341 | 418 |
| Fruits and vegetables | 896 | 757 | 884 | 678 | 673 | 749 | 616 | 646 | 680 |
| Other food at home | 1,525 | 1,446 | 1,668 | 1,365 | 1,213 | 1,398 | 1,184 | 1,156 | 1,344 |
| Food away from home | 2,966 | 3,129 | 4,064 | 2,811 | 2,218 | 2,668 | 1,986 | 1,792 | 1,859 |
| Alcoholic beverages ................................... | 645 | 528 | 679 | 484 | 361 | 402 | 371 | 325 | 242 |
| Housing | 18,696 | 18,402 | 22,990 | 16,153 | 14,854 | 15,620 | 13,504 | 13,534 | 14,174 |
| Shelter | 11,084 | 10,936 | 13,747 | 9,599 | 8,980 | 8,484 | 7,857 | 7,352 | 8,292 |
| Owned dwellings | 7,350 | 6,735 | 9,380 | 5,358 | 4,431 | 5,321 | 4,417 | 4,913 | 4,228 |
| Rented dwellings | 2,808 | 3,494 | 3,170 | 3,792 | 4,223 | 2,885 | 3,144 | 1,835 | 3,695 |
| Other lodging ........................................ | 926 | 707 | 1,197 | 449 | 327 | 278 | 296 | 605 | 370 |
| Utilities, fuels, and public services | 3,781 | 3,802 | 4,234 | 3,632 | 3,381 | 3,658 | 3,322 | 3,317 | 3,377 |
| Household operations | 1,194 | 1,287 | 1,914 | 963 | 809 | 763 | 715 | 1,012 | 800 |
| Housekeeping supplies ............................ | 708 | 616 | 744 | 539 | 491 | 563 | 526 | 630 | 536 |
| Household furnishings and equipment ......... | 1,930 | 1,762 | 2,351 | 1,420 | 1,193 | 2,151 | 1,085 | 1,223 | 1,169 |
| Apparel and services ................................. | 2,050 | 1,995 | 2,457 | 1,872 | 1,371 | 1,999 | 1,462 | 1,006 | 1,482 |
| Transportation | 9,540 | 10,470 | 12,010 | 9,660 | 9,221 | 10,524 | 8,593 | 6,082 | 6,340 |
| Vehicle purchases (net outlay) ................... | 2,848 | 3,894 | 4,346 | 3,751 | 3,599 | 3,637 | 3,129 | 1,942 | 2,059 |
| Gasoline and motor oil | 3,076 | 3,166 | 3,416 | 2,937 | 2,793 | 3,838 | 3,035 | 1,731 | 2,210 |
| Other vehicle expenses | 3,051 | 2,789 | 3,264 | 2,550 | 2,449 | 2,741 | 2,158 | 1,977 | 1,727 |
| Public and other transportation .................. | 565 | 621 | 983 | 422 | 381 | 308 | 270 | 431 | 344 |
| Health care | 4,084 | 3,280 | 4,169 | 2,889 | 2,464 | 2,811 | 2,393 | 5,029 | 2,726 |
| Entertainment | 3,796 | 2,871 | 3,852 | 2,408 | 1,992 | 2,689 | 1,749 | 1,960 | 1,935 |
| Personal care products and services ............ | 821 | 685 | 882 | 607 | 541 | 562 | 424 | 541 | 446 |
| Reading | 122 | 110 | 161 | 86 | 75 | 76 | 46 | 136 | 71 |
| Education | 1,304 | 1,478 | 2,284 | 1,017 | 970 | 669 | 739 | 214 | 1,277 |
| Tobacco products and smoking supplies ....... | 341 | 339 | 234 | 371 | 368 | 589 | 489 | 199 | 460 |
| Miscellaneous ........................................... | 1,071 | 858 | 1,172 | 694 | 606 | 757 | 519 | 958 | 474 |
| Cash contributions ..................................... | 2,108 | 1,916 | 2,949 | 1,230 | 1,216 | 1,163 | 1,139 | 2,467 | 1,155 |
| Personal insurance and pensions ................. | 9,656 | 7,291 | 10,545 | 5,546 | 4,446 | 5,326 | 4,683 | 1,166 | 2,667 |
| Life and other personal insurance ............... | 627 | 370 | 536 | 271 | 218 | 209 | 304 | 316 | 235 |
| Pensions and Social Security ..................... | 9,029 | 6,920 | 10,009 | 5,275 | 4,228 | 5,118 | 4,379 | 849 | 2,432 |

Table 13. Highest education level of any member: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012

| Item | All consumer units | Less than college graduate |  |  |  |  | College graduate |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Total | Less <br> than high school graduate | High school graduate | High school graduate with some college | Associate's degree | Total | Bachelor's degree | Master's, professional, doctoral degree |
| Number of consumer units (in thousands) ....... | 124,416 | 76,789 | 10,571 | 26,601 | 25,793 | 13,825 | 47,626 | 28,069 | 19,557 |
| Consumer unit characteristics: |  |  |  |  |  |  |  |  |  |
| Income before taxes | \$65,596 | \$44,603 | \$25,159 | \$39,357 | \$48,224 | \$62,809 | \$99,444 | \$85,802 | \$119,023 |
| Age of reference person | 50.0 | 50.7 | 56.2 | 53.0 | 47.5 | 48.3 | 48.9 | 47.4 | 51.1 |
| Average number in consumer unit: Persons $\qquad$ | 2.5 | 2.4 | 2.2 | 2.4 | 2.4 | 2.7 | 2.6 | 2.5 | 2.7 |
| Children under 18 | . 6 | . 6 | . 7 | . 6 | . 6 | . 7 | . 6 | . 6 | . 6 |
| Persons 65 and older | . 3 | . 4 | . 5 | . 4 | . 3 | . 3 | . 3 | . 3 | . 4 |
| Earners | 1.3 | 1.2 | . 7 | 1.0 | 1.2 | 1.5 | 1.5 | 1.5 | 1.5 |
| Vehicles | 1.9 | 1.7 | 1.1 | 1.7 | 1.8 | 2.2 | 2.1 | 2.1 | 2.2 |
| Percent homeowner | 64 | 58 | 47 | 59 | 56 | 68 | 74 | 71 | 79 |
| Average annual expenditures ........................ | \$51,442 | \$39,107 | \$24,582 | \$34,786 | \$43,041 | \$50,836 | \$71,151 | \$63,135 | \$82,606 |
| Food | 6,599 | 5,409 | 3,913 | 4,944 | 5,749 | 6,658 | 8,435 | 7,928 | 9,143 |
| Food at home | 3,921 | 3,442 | 2,862 | 3,263 | 3,542 | 3,980 | 4,654 | 4,379 | 5,032 |
| Cereals and bakery products | 538 | 473 | 383 | 453 | 481 | 554 | 637 | 592 | 700 |
| Meats, poultry, fish, and eggs .................. | 852 | 802 | 672 | 812 | 772 | 926 | 930 | 911 | 957 |
| Dairy products ...................................... | 419 | 349 | 288 | 322 | 363 | 414 | 526 | 488 | 577 |
| Fruits and vegetables | 731 | 608 | 550 | 567 | 626 | 687 | 919 | 848 | 1,017 |
| Other food at home | 1,380 | 1,211 | 969 | 1,109 | 1,299 | 1,399 | 1,641 | 1,541 | 1,781 |
| Food away from home .............................. | 2,678 | 1,967 | 1,051 | 1,682 | 2,207 | 2,678 | 3,782 | 3,549 | 4,111 |
| Alcoholic beverages .................................. | 451 | 292 | 108 | 236 | 350 | 416 | 696 | 650 | 759 |
| Housing | 16,887 | 13,197 | 9,388 | 12,143 | 14,241 | 16,146 | 22,815 | 20,230 | 26,512 |
| Shelter | 9,891 | 7,532 | 5,521 | 6,871 | 8,168 | 9,155 | 13,693 | 12,103 | 15,976 |
| Owned dwellings | 6,056 | 3,998 | 2,087 | 3,509 | 4,424 | 5,607 | 9,373 | 8,022 | 11,312 |
| Rented dwellings | 3,186 | 3,226 | 3,362 | 3,150 | 3,373 | 2,995 | 3,122 | 3,213 | 2,991 |
| Other lodging | 649 | 308 | 72 | 212 | 371 | 553 | 1,198 | 867 | 1,672 |
| Utilities, fuels, and public services ............... | 3,648 | 3,318 | 2,541 | 3,280 | 3,333 | 3,957 | 4,181 | 3,935 | 4,534 |
| Household operations .............................. | 1,159 | 726 | 390 | 600 | 845 | 1,003 | 1,856 | 1,495 | 2,373 |
| Housekeeping supplies ............................ | 610 | 516 | 382 | 475 | 564 | 592 | 753 | 676 | 859 |
| Household furnishings and equipment ........ | 1,580 | 1,106 | 554 | 918 | 1,331 | 1,439 | 2,331 | 2,021 | 2,770 |
| Apparel and services .................................. | 1,736 | 1,329 | 1,042 | 1,083 | 1,540 | 1,588 | 2,366 | 2,226 | 2,565 |
| Transportation | 8,998 | 7,381 | 3,835 | 6,225 | 8,422 | 10,342 | 11,594 | 10,817 | 12,710 |
| Vehicle purchases (net outlay) ................... | 3,210 | 2,621 | 932 | 1,880 | 3,290 | 4,090 | 4,161 | 3,827 | 4,641 |
| Gasoline and motor oil ............................. | 2,756 | 2,466 | 1,549 | 2,318 | 2,557 | 3,282 | 3,223 | 3,156 | 3,319 |
| Other vehicle expenses | 2,490 | 2,041 | 1,191 | 1,839 | 2,244 | 2,666 | 3,202 | 3,062 | 3,405 |
| Public and other transportation ................... | 542 | 253 | 162 | 187 | 331 | 305 | 1,008 | 773 | 1,345 |
| Health care | 3,556 | 2,885 | 2,004 | 2,823 | 2,949 | 3,560 | 4,635 | 4,196 | 5,263 |
| Entertainment ........................................... | 2,605 | 1,901 | 1,134 | 1,630 | 2,118 | 2,571 | 3,725 | 3,220 | 4,443 |
| Personal care products and services ............ | 628 | 468 | 292 | 388 | 530 | 627 | 881 | 769 | 1,039 |
| Reading ................................................... | 109 | 69 | 29 | 53 | 81 | 107 | 175 | 135 | 232 |
| Education ................................................ | 1,207 | 564 | 120 | 214 | 892 | 959 | 2,244 | 1,792 | 2,891 |
| Tobacco products and smoking supplies ....... | 332 | 426 | 331 | 497 | 421 | 372 | 179 | 219 | 123 |
| Miscellaneous ........................................... | 829 | 654 | 307 | 691 | 728 | 703 | 1,110 | 926 | 1,373 |
| Cash contributions | 1,913 | 1,106 | 599 | 1,012 | 1,214 | 1,473 | 3,213 | 2,411 | 4,364 |
| Personal insurance and pensions ................ | 5,591 | 3,425 | 1,481 | 2,847 | 3,805 | 5,313 | 9,084 | 7,617 | 11,188 |
| Life and other personal insurance ............... | 353 | 205 | 107 | 203 | 207 | 281 | 591 | 479 | 752 |
| Pensions and Social Security ..................... | 5,238 | 3,220 | 1,374 | 2,645 | 3,598 | 5,032 | 8,493 | 7,139 | 10,436 |

## Technical Netes

## Brief description of the Consumer Expenditure Survey

The current CE began in 1980 and has been conducted continually since then. Its principal objective is to collect information on the buying habits of Americans. Consumer expenditure data are used in a variety of research endeavors by government, business, labor, and academic analysts. In addition, the data are required for the regular revision of the CPI market basket every 2 years. The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS), consists of two components: A diary (or recordkeeping) survey completed by participating consumer units for two consecutive 1-week periods and an interview survey by which expenditures of consumer units are obtained during five interviews conducted at 3-month intervals. Results in this report are based on integrated data from both surveys. Survey participants record dollar amounts for goods and services purchased during the reporting period, regardless of whether payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for items purchased by the consumer unit. All business-related expenditures are excluded from both surveys, as are expenditures for which the consumer unit is reimbursed.

Each component of the survey queries an independent sample of CUs that are representative of the U.S. population. For the Diary Survey, about 7,000 CUs are sampled each year. Each CU keeps a diary for two 1-week periods, yielding approximately 14,000 diaries a year. The Interview sample, selected on a rotating panel basis, surveys about 7,000 consumer units each quarter. The rotating panel consists of some CUs dropping out of the survey each quarter, while other CUs come into the survey. Each CU is interviewed once per quarter, for 5 consecutive quarters. Data are collected on an ongoing basis in 91 areas of the United States. The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for
real property, automobiles, and major appliances, or they occur on a regular basis, such as rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including global estimates of spending for food, it is estimated that about 95 percent of expenditures are covered in the Interview Survey. Nonprescription drugs, household supplies, and personal care items are excluded. The Diary Survey is designed to capture expenditures on small, frequently purchased items that are normally difficult for respondents to recall buying. Detailed records of expenses are kept for food and beverages-consumed either at home or in eating places-and for tobacco, housekeeping supplies, nonprescription drugs, and personal care products and services. Expenditures incurred by members of the consumer unit while away from home overnight or longer are excluded from the Diary Survey. Although this survey was designed to collect information on expenditures that could not be recalled easily over an extended period, respondents are asked to report all expenses (except those spent while traveling overnight) that the CU incurs during the survey week.

Integrated data from the BLS Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey is designed to do on its own. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are excluded from the Diary Survey are medical care; automobile repair; and construction, repairs, alterations, and maintenance of property. For items that are unique to one survey or the other, the choice of which survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys. Consequently, integrating the data involves determining the appropriate survey component from which to select expenditure items. When data are available from both surveys, the more reliable of the two (as determined by statistical methods) is selected. As a result, some items are selected from the Interview Survey, others from the Diary Survey. Because of the overlap in the
item coverage between the two surveys, the survey source is reviewed every 2 years and statistical methods are used to select the best source. See "CE Source Selection for Publication Tables" in the Consumer Expenditure Survey Anthology, 2011 (BLS Report 1030) for source selection details.

The population and spending coverage of the CE differs from that of the CPI. The CE data cover the total population including rural areas, whereas the CPI covers only the population in urban and metropolitan areas. Definitions of components also differ between the CE and CPI. For example, homeownership is treated differently in the two surveys: actual expenditures of homeownership are reported in the CE, whereas the CPI uses a rentalequivalence 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 less frequently an item is purchased, the greater the difference between the average for all CUs and the average for those purchasing the item. Similarly, 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, all prices, as measured by the CPI-U, increased by 2.3 percent between 2012 (annual average index) and February 2014 (not seasonally adjusted). In addition, sample surveys are subject to two types of error: sampling and nonsampling.

Sampling errors occur because the data are collected from a sample representing the population, rather than from the entire population. Nonsampling errors result from the inability or unwillingness of respondents to provide correct information, differences in interviewers’ abilities, mistakes in recording or coding, and other processing errors.

## Tables and data

Tables in this report include integrated data from both the Diary and Interview components of the CE, enabling data users to associate the full range of expenditures with consumers’ demographic characteristics. Tables show data classified by income quintile, income class, age of the reference person, size of the consumer unit, composition of the consumer unit, number of earners, housing tenure, type of area (urban or rural), race, Hispanic origin, region of residence, occupation, and education. ${ }^{3}$ These are the same classifications published in previous BLS reports and bulletins. Tables for the aforementioned classifications, but with more detail than is given in this report, can be accessed on the CE page of the BLS website (http://www. bls.gov/cex). Also available are tables showing average annual data over a 2 -year period for 1 ) income before taxes, cross-tabulated by age, consumer unit size, or region; 2) single consumers by gender, cross-tabulated by either income or age; and 3) selected metropolitan statistical areas (MSAs). Annual data are available for 1984-2012. Other survey information available on the website includes answers to frequently asked questions, a glossary of terms, and order forms for survey products. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data are also available.

## Other available data

The 2012 CE public-use microdata, including Interview Survey data, Diary Survey data, and paradata (information about the survey process), are now available on the CE website for free electronic download. The Interview files contain expenditure data in two different formats: MTBI files that present monthly values in an itemcoding framework based on the CPI pricing scheme, and EXPN files that organize expenditures by the section of the Interview Survey's questionnaire in which they are
collected. Expenditure values on EXPN files cover different periods depending on the specific questions asked, and the files also contain relevant non-expenditure information not found on the MTBI files. Past releases of post 1995 CE public-use microdata for purchase will become available on the CE website for download. The 2004 to 2011 releases are already available online. Prior releases will be posted incrementally online in reverse chronological order through the 1996 release. For releases prior to 1996 and those not yet available online, users can continue to purchase USB flash drives using the public-use microdata order form (http:/www.bls.gov/cex/pumdhome.htm). All future releases of public-use microdata will solely be available online for free download.

The Consumer Expenditure program publishes CE articles in BEYOND THE NUMBERS. These reports include analyses of expenditure data as they apply to various topics of interest, as well as methodological and research
articles pertaining to a number of survey topics. The most recent of these reports, New education classification better reflects income and spending patterns in the Consumer Expenditure Survey. Additional CE analyses also are presented in articles in the Monthly Labor Review. These reports can be found at http://www.bls.gov/cex/csxart. $\underline{\mathbf{h t m}}$. For more detailed information on the availability of current and earlier data, call (202) 691-6900; Email: cexinfo@bls.gov. Online at http://www.bls.gov/cex., or contact the Division of Consumer Expenditure Survey, Office of Prices and Living Conditions, Bureau of Labor Statistics, 2 Massachusetts Avenue, NE., Washington, DC 20212-0001.

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[^0]:    Source: U.S. Bureau of Labor Statistics.

[^1]:    n.a. Not applicable.

[^2]:    1 Data are likely to have large sampling errors.

[^3]:    1 Value is less than or equal to 0.05 .

[^4]:    n.a. Not applicable.

[^5]:    ${ }^{1}$ Value is less than or equal to 0.05 .
    n.a. Not applicable.

[^6]:    ${ }^{1}$ Data are likely to have large sampling errors. n.a. Not applicable.

[^7]:    n.a. Not applicable.

[^8]:    1 All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1 percent reporting more than one race.

