

# Consumer Expenditures in 2004



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Consumer units<sup>1</sup> spent \$43,395, on average, in 2004, a 6.3-percent increase over the previous year. This was the largest change in average expenditures in several years; however, there were changes to the survey in 2004, and the estimates for average annual expenditures and some of the components are not strictly comparable to estimates for previous years. (See the box on page 4 for information on the changes.) The increase in expenditures from 2003 to 2004 was more than the 2.7-percent rise in the annual average Consumer Price Index (CPI) over the same period. Spending rose 0.3 percent in 2003 and 2.9 percent in 2002. This presents the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey (CE).

## Developments in 2004

The major components of spending—food, housing, apparel and services, transportation, healthcare, entertainment, and personal insurance and pensions—account for about 90 percent of total expenditures, and of these, several showed significant increases in 2004. (See table A.) Increases for food (8.3 percent), housing (3.6 percent), apparel and services (10.7 percent), and healthcare (6.5 percent) were all significant. Spending on transportation was essentially unchanged in 2004, and the 7.7-percent increase in spending on entertainment was not statistically significant. The large increase (18.9 percent) in personal insurance and pensions is not strictly comparable to previous years' percent changes, as explained in the box.

Spending increases in 2004 on both food at home (7.0 percent) and food away from home (10.1 percent) were larger than they had been in several years, contributing to the 8.3-percent increase in overall food spending. The increase in food in 2004 followed a slight decrease (–0.7 percent) in 2003 and a 1.0-percent increase in 2002. The increase in spending on food at home in 2004 was spread across the major food components, with the following significant increases: meats, poultry, fish, and eggs, 6.7 percent; dairy products, 13.1 percent; fruits and vegetables, 4.9 percent; and other food at home, 7.6 percent. The 4.3-percent increase in spending on cereals and bakery products was not

significant. Data classified by the region of residence show that spending on food rose more than the overall U.S. average in the Northeast (11.1 percent) and Midwest (9.9 percent), and less than the average in the South (7.2 percent) and West (5.9 percent). Spending on food away from home, which includes items such as restaurant meals, catered affairs, and food on out-of-town trips, rose 10 percent or more in the Northeast (12.2 percent), Midwest (10.0 percent), and South (12.0 percent), but less in the West (5.8 percent).

The 3.6-percent increase in spending on housing followed increases of 1.1 percent in 2003 and 2.1 percent in 2002. Housing is the largest component of spending and accounted for almost a third (32.1 percent) of total spending in 2004. Among the components of housing, significant increases in spending on utilities, fuels, and public services (4.1 percent); housekeeping supplies (12.3 percent); and housefurnishings and equipment (10.0 percent) contributed to the rise in the overall housing component. Increases in spending on shelter (1.4 percent), which accounts for over half (57.5 percent) of total housing, and household operations (6.5 percent) were not statistically significant. The increase in expenditures on utilities, fuels, and public services was close to the 4.8-percent increase in *prices* for fuels and utilities in 2004, as measured by the CPI. Data classified by the age of the reference person<sup>2</sup> show that the percent increases in spending on housing in 2004 were largest for consumer units headed by the youngest and oldest reference persons—7.8 percent for consumer units with reference person younger than 25 years and 8.1 percent for those 75 years and older. For the youngest group, increases for household operations (17.4 percent), housekeeping supplies (12.5 percent), and household furnishings and equipment (10.3 percent) contributed to the overall increase in housing, and those same components also contributed to the increase in spending on housing for the older group, rising 12.1 percent, 19.4 percent, and 37.1 percent, respectively.

The 10.7-percent increase in spending on apparel and services in 2004 was a departure from the modest or negative changes in the past several years. In 2001 and 2003, apparel expenditures dropped by 6.1 percent and 6.2 percent,

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

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

respectively, and in 2002 spending was essentially unchanged, rising 0.3 percent. Despite the large increase in spending in 2004, the average amount spent per year (\$1,816) was below the average spent 4 years earlier in 2000 (\$1,856), not adjusted for inflation. Increases in spending on men's and boys' apparel (9.1 percent), women's and girls' apparel (16.6 percent), and footwear (11.9 percent) contributed to the increase in the overall component. Spending on apparel for children under 2 years of age dropped 2.5 percent, and spending on other apparel products and services, a category that includes items such as jewelry, watches, laundry, and drycleaning, rose 2.3 percent. Data classified by the size of the consumer unit show that spending on apparel and services in 2004 increased by 13 percent or more for units of three persons or fewer, whereas spending by larger consumer units rose less than 4 percent. Spending by one-, two-, and three-person consumer units grew by 13.4 percent, 13.6 percent, and 18.3 percent, respectively, whereas spending by four-person and five-or-more-person consumer units rose by 3.9 percent and 3.2 percent, respectively.

Spending on transportation was essentially unchanged in both 2003 and 2004, rising just 0.3 percent in both years. In 2004, large increases in spending on gasoline and motor oil (19.9 percent) and on public transportation (14.5 percent) were almost entirely offset by a 9.0-percent decrease in spending on vehicle purchases, although the latter decrease was not statistically significant. Spending on purchases of vehicles is subject to large changes from year to year because vehicles are expensive and typically purchased infrequently, so relatively small changes in the percentage of consumer units making such purchases can affect the overall average. The 19.1-percent increase in expenditures on gasoline and motor oil closely matched the 18.1-percent increase in the *prices* of motor fuels, as measured by the CPI. The increase in spending on public transportation in 2004 followed a 1.0-percent decrease a year earlier. Public transportation includes not only spending on intracity mass transit and taxi fares, but also spending on airline fares. Data classified by region of residence show that spending on transportation rose 8.3 percent in the Northeast and 3.7 percent in the West, and dropped 5.1 percent in the South and 1.4 percent in the Midwest. The increase in the Northeast was the result of increases in all of the components of transportation: vehicle purchases (5.1 percent), gasoline and motor oil (19.8 percent), other vehicle expenses (3.9 percent), and public transportation (19.5 percent). Other vehicle expenses include items such as vehicle finance charges, rented and leased vehicles, maintenance and repairs, and vehicle insurance. The decrease in spending on transportation in the South resulted from a decline in vehicle purchases (-17.9 percent) that offset increases in gasoline and motor oil (21.0 percent) and in public transportation (10.7 percent), whereas other vehicle expenses were essentially unchanged (+0.3 percent).

The 6.5-percent increase in spending on healthcare in 2004 was higher than the 2.8-percent rise a year earlier and more in line with the 7.7-percent increase in 2002 and the 5.6-percent increase in 2001. Among the components of healthcare, increased spending on health insurance (6.4 percent), medical services (9.6 percent), and medical supplies (6.3 percent) contributed to the overall increase in healthcare expenditures in 2004, whereas spending on drugs, including prescription drugs, nonprescription drugs, and vitamins, rose 2.8 percent. The increase in health insurance followed increases of 7.2 percent in 2003, 10.1 percent in 2002, and 7.9 percent in 2001. Health insurance is the largest component of healthcare, accounting for more than half (51.7 percent) of overall healthcare spending. Spending on drugs moderated in 2003 (a 4.1-percent decrease) and 2004 (a 2.8-percent decline), following increases of 7.9 percent in 2001 and 8.5 percent in 2002. Data classified by the age of the reference person show that there was a large increase (19.8 percent) in spending on healthcare in 2004 for the youngest group (with reference person under age 25), whereas spending increased by less than 9 percent for all other age groups. Spending by the oldest group, with reference person aged 75 years or older, rose 3.6 percent. Despite the large increase for the youngest group, that group still spent the least amount (\$654) on healthcare among all the age groups. The \$654 represented just 2.7 percent of the group's average annual expenditures. In comparison, the oldest group spent \$3,995, a 15.5-percent share of the group's average annual expenditures.

The change in spending on entertainment in 2004 was not statistically significant. Spending on entertainment tends to fluctuate from year to year, because, as with vehicle purchases, the component includes expensive items such as recreational vehicles and boats that are purchased relatively infrequently, so changes in the number of consumers purchasing those items can have a large effect on the overall mean. One component of entertainment—other entertainment supplies, equipment, and services, a category that includes recreational vehicles—has a large standard error and is especially prone to fluctuation over time.

The increase in spending on personal insurance and pensions (18.9 percent) in 2004 was accounted for by the increase in the pensions and Social Security component. However, as noted in the box, the change is attributed to the increase in the number of consumer units with imputed incomes; as a result, there was an increase in the amount estimated for Social Security deductions. Because of the change in methodology implemented in 2004, this estimate is not strictly comparable to previous years.

Among the remaining components of spending in 2004, significant increases were exhibited by alcoholic beverages (17.4 percent), personal care products and services (10.2 percent), and miscellaneous expenditures (13.9 percent), which include items such as legal and accounting fees, funeral ex-

Table A. Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 2002–2004

Item	2002	2003	2004	Percent Change	
				2002–2003	2003–2004
Number of consumer units (in thousands) .....	112,108	115,356	116,282		
Income before taxes <sup>1</sup> .....	\$49,430	\$51,128	\$54,453		
Averages:					
Age of reference person .....	48.1	48.4	48.5		
Number of persons in consumer unit .....	2.5	2.5	2.5		
Number of earners .....	1.4	1.3	1.3		
Number of vehicles .....	2.0	1.9	1.9		
Percent homeowner .....	66	67	68		
Average annual expenditures .....	\$40,677	\$40,817	\$43,395	0.3	6.3
Food .....	5,375	5,340	5,781	–.7	8.3
Food at home .....	3,099	3,129	3,347	1.0	7.0
Cereals and bakery products .....	450	442	461	–1.8	4.3
Meats, poultry, fish, and eggs .....	798	825	880	3.4	6.7
Dairy products .....	328	328	371	.0	13.1
Fruits and vegetables .....	552	535	561	–3.1	4.9
Other food at home .....	970	999	1,075	3.0	7.6
Food away from home .....	2,276	2,211	2,434	–2.9	10.1
Alcoholic beverages .....	376	391	459	4.0	17.4
Housing .....	13,283	13,432	13,918	1.1	3.6
Shelter .....	7,829	7,887	7,998	.7	1.4
Utilities, fuels, and public services .....	2,684	2,811	2,927	4.7	4.1
Household operations .....	706	707	753	.1	6.5
Housekeeping supplies .....	545	529	594	–2.9	12.3
Household furnishings and equipment .....	1,518	1,497	1,646	–1.4	10.0
Apparel and services .....	1,749	1,640	1,816	–6.2	10.7
Transportation .....	7,759	7,781	7,801	.3	.3
Vehicle purchases (net outlay) .....	3,665	3,732	3,397	1.8	–9.0
Gasoline and motor oil .....	1,235	1,333	1,598	7.9	19.9
Other vehicle expenses .....	2,471	2,331	2,365	–5.7	1.5
Public transportation .....	389	385	441	–1.0	14.5
Healthcare .....	2,350	2,416	2,574	2.8	6.5
Entertainment .....	2,079	2,060	2,218	–.9	7.7
Personal care products and services .....	526	527	581	.2	10.2
Reading .....	139	127	130	–8.6	2.4
Education .....	752	783	905	4.1	15.6
Tobacco products and smoking supplies .....	320	290	288	–9.4	–.7
Miscellaneous .....	792	606	690	–23.5	13.9
Cash contributions .....	1,277	1,370	1,408	7.3	2.8
Personal insurance and pensions .....	3,899	4,055	4,823	4.0	18.9
Life and other personal insurance .....	406	397	390	–2.2	–1.8
Pensions and Social Security .....	3,493	3,658	4,433	4.7	21.2

<sup>1</sup> In 2002 and 2003, income values are derived from complete income reporters only. (See glossary.) In 2004, income imputation

was introduced and incomes are estimated for all consumer units.

penses, and finance charges (excluding those on mortgages and vehicles). A large increase (15.6 percent) also was exhibited by spending on education, but the change was not statistically significant. This component includes spending on

college tuition, which can fluctuate substantially from year to year. Smaller changes were shown for reading (2.4 percent), cash contributions (2.8 percent), and tobacco products and smoking supplies (–0.7 percent).

## Consumer Expenditure Survey Begins Imputing Income Data

In a continuing effort to produce high-quality data, the Consumer Expenditure Survey (CE) has implemented multiple imputation of income data, starting with the publication of the 2004 tables. Prior to 2004, the survey published only income data collected from complete income reporters. (See glossary.) However, even complete income reporters do not provide information on all their sources of income. Imputation allows income to be estimated when it is not reported. In multiple imputation, several estimates are made for the same consumer unit, and the average of the estimates is published.

Because of income imputation, data for 2004 are not strictly comparable to data from previous years, especially for the income tables. In the 2003 CE tables, for example, nearly 16 percent of all consumer units are defined to be incomplete reporters. Income imputation allows expenditure data for these consumer units to be included in income categories from which they were previously excluded. To the extent that the incomplete reporters have demographic characteristics (such as the age of the reference person) or expenditure patterns different from those of the complete income reporters who were previously assigned to these categories, averages for demographic characteristics and annual expenditures will change. In addition, some complete income reporters who did not provide information on all their sources of income may be classified into different income categories (ranges or quintiles) after imputation estimates the missing amounts. Again, to the extent that their demographic characteristics or expenditure patterns differ from those of the complete income reporters previously assigned to these categories, the data in the tables will change. Furthermore, certain expenditures, such as deductions for Social Security, are computed with the use of income data. As a result of imputation, average annual estimates for these expenditures in 2004 may be substantially different from, and not strictly comparable to, estimates for previous years.

### Brief description of the Consumer Expenditure Survey

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

The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics, consists of two components: a diary, or recordkeeping, survey, completed by participating consumer units for two consecutive 1-week periods; and an interview survey, in which expenditures of consumer units are obtained in five interviews conducted at 3-month intervals. Results in this report are based on integrated data from both surveys.

Table B. **Distribution of total annual expenditures by major category, Consumer Expenditure Survey, 2001–2004**

Item	2001	2002	2003	2004
Average annual expenditures .....	100.0	100.0	100.0	100.0
Food .....	13.5	13.2	13.1	13.3
Food at home .....	7.8	7.6	7.7	7.7
Food away from home .....	5.7	5.6	5.4	5.6
Alcoholic beverages .....	.9	.9	1.0	1.1
Housing .....	32.9	32.7	32.9	32.1
Apparel and services .....	4.4	4.3	4.0	4.2
Transportation .....	19.3	19.1	19.1	18.0
Vehicles .....	9.1	9.0	9.1	7.8
Gasoline and motor oil .....	3.2	3.0	3.3	3.7
Other transportation .....	7.0	7.0	6.7	6.5
Healthcare .....	5.5	5.8	5.9	5.9
Entertainment .....	4.9	5.1	5.0	5.1
Personal care products and services .....	1.2	1.3	1.3	1.3
Reading .....	.4	.3	.3	.3
Education .....	1.6	1.8	1.9	2.1
Tobacco products and smoking supplies .....	.8	.8	.7	.7
Miscellaneous .....	1.9	1.9	1.5	1.6
Cash contributions .....	3.2	3.1	3.4	3.2
Personal insurance and pensions .....	9.5	9.6	9.9	11.1
Life and other personal insurance .....	1.0	1.0	1.0	.9
Pensions and Social Security .....	8.4	8.6	9.0	10.2

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

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

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

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

Integrated data from the BLS Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey alone is designed to do. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect data on expenditures for overnight travel or information on reimbursements, whereas the Interview Survey does. 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 presents the problem of determining the appropriate survey component from which to select expenditure items. When data are available from both surveys, the more reliable of the two (as determined by statistical methods) is selected. As a result, some items are selected from the Interview Survey, others from the Diary Survey.

Population coverage and definitions of components of the CE differ from those of the CPI. Consumer expenditure data cover the total population, whereas the CPI covers only the population in urban and metropolitan areas. In addition, 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 less frequently an item is purchased, the greater is the difference between the average for all consumer units and the average for those purchasing the item. Also, an individual CU may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, and personal preference also influence expenditures. Furthermore, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered in relating reported averages to individual circumstances.

Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, rent, as measured by the CPI, rose 4.3 percent between 2004 (annual average index) and November 2005 (not seasonally adjusted).

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

### **Tables and data**

Tables in this report include integrated data from both the Diary and Interview components of the CE, enabling data

users to associate the full range of expenditures with consumers' demographic characteristics. Tables show data classified by income quintile, income class, age of the reference person, size of the consumer unit, composition of the consumer unit, number of earners, housing tenure, type of area (urban-rural), race, Hispanic origin, region of residence, occupation, and education. 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 1984–2004. Other survey information available on the Web site includes answers to frequently asked questions, a glossary of terms, and order forms for survey products. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data also are available. Many of the tables that are shown on the BLS Web site are published in biennial reports. The most recent is *Consumer Expenditure Survey, 2002–2003*, Report 990, December 2005.

### **Changes to the 2004 published tables**

The introduction of multiply imputed income data in 2004 affects the CE published tables in several ways, because income data are now published for all consumer units, instead of for complete reporters only. The most obvious result of this change is seen on the tables showing expenditures categorized by income before taxes, including by quintile. (See tables 1–3.) Starting in 2004, columns describing income, expenditures, and characteristics for “total complete reporting” and “incomplete reporting of income” no longer appear in these tables, and the column headed “all consumer units” appears on all income tables. This occurs because income quintiles and income ranges are no longer defined only on the basis of data collected from complete income reporters, but instead are defined in terms of the average of multiply imputed values for each consumer unit. Also, in the tables showing expenditures by demographic characteristics,

such as the age of the reference person, the footnote indicating that “income before taxes” refers to “components of income...derived from ‘complete reporters only’” no longer appears.

### **Other available data**

The 2004 Diary and Interview Survey microdata—that is, data on individual consumer units—are available on CD-ROM. The Interview Survey files contain expenditure data in two different formats: MTAB files, which present monthly values in an item-coding framework based on the CPI pricing scheme; and EXPN files, which organize expenditures by the section of the interview questionnaire in which they are collected. Expenditure values on EXPN files cover different periods, depending on the specific question asked; the files also contain relevant nonexpenditure information not found on the MTAB files. Currently available on CD-ROM are microdata files back to 1990 and for selected earlier years.

The Consumer Expenditure Survey also has begun publishing CE anthologies. The reports in these works 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 the reports, *Consumer Expenditure Survey Anthology, 2005*, Report 981, was published in April 2005.

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

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

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## Glossary

**Consumer unit.** Members of a household consisting of (a) occupants related by blood, marriage, adoption, or some other legal arrangement; (b) a single person living alone or sharing a household with others, but who is financially independent; or (c) two or more persons living together who share responsibility for at least 2 out of 3 major types of expenses—food, housing, and other expenses. Students living in university-sponsored housing also are included in the sample as separate consumer units.

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

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

**Income.** The combined income earned by all consumer unit members 14 years or older during the 12 months preceding the interview. The components of income are wages and

salaries; self-employment income; Social Security and private and government retirement income; interest, dividends, and rental and other property income; unemployment and workers’ compensation and veterans’ benefits; public assistance, Supplemental Security Income, and Food Stamps; rent or meals or both as pay; and regular contributions for support, such as alimony and child-support payments.

**Complete income reporters.** In general, a consumer unit that provides values for at least one of the major sources of its income, such as wages and salaries, self-employment income, and Social Security income. Even complete income reporters may not provide a full accounting of all income from all sources. Beginning with the introduction of income imputation with the publication of the 2004 tables, income data are available for all consumer units and data are no longer shown for complete income reporters.

**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, 2004**

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) .....	116,282	23,223	23,266	23,252	23,263	23,277
Lower limit .....	n.a.	n.a.	\$16,403	\$32,477	\$51,774	\$81,058
Consumer unit characteristics:						
Income before taxes .....	\$54,453	\$9,168	\$24,102	\$41,614	\$65,100	\$132,158
Age of reference person .....	48.5	51.1	50.9	47.2	45.7	47.4
Average number in consumer unit:						
Persons .....	2.5	1.7	2.2	2.6	2.9	3.2
Children under 18 .....	.6	.4	.5	.7	.8	.8
Persons 65 and over .....	.3	.4	.4	.3	.2	.2
Earners .....	1.3	.5	.9	1.4	1.7	2.1
Vehicles .....	1.9	.9	1.5	2.0	2.4	2.8
Percent homeowner .....	68	41	57	68	80	91
Average annual expenditures .....	\$43,395	\$17,837	\$27,410	\$36,980	\$50,974	\$83,710
Food .....	5,781	2,967	4,139	5,378	6,762	9,653
Food at home .....	3,347	2,044	2,659	3,209	3,836	4,984
Cereals and bakery products .....	461	296	371	451	522	664
Meats, poultry, fish, and eggs .....	880	548	731	863	1,004	1,252
Dairy products .....	371	222	299	361	416	555
Fruits and vegetables .....	561	354	438	546	614	853
Other food at home .....	1,075	624	820	989	1,280	1,660
Food away from home .....	2,434	923	1,480	2,169	2,926	4,669
Alcoholic beverages .....	459	194	264	408	554	876
Housing .....	13,918	6,760	9,505	12,144	15,741	25,424
Shelter .....	7,998	3,941	5,478	6,902	9,031	14,629
Owned dwellings .....	5,324	1,358	2,517	4,091	6,659	11,986
Rented dwellings .....	2,201	2,448	2,802	2,555	1,906	1,295
Other lodging .....	473	135	159	255	466	1,348
Utilities, fuels, and public services .....	2,927	1,720	2,371	2,868	3,370	4,301
Household operations .....	753	278	406	493	771	1,814
Housekeeping supplies .....	594	314	407	530	712	1,009
Household furnishings and equipment .....	1,646	507	843	1,351	1,856	3,670
Apparel and services .....	1,816	837	1,058	1,477	2,052	3,654
Transportation .....	7,801	2,629	5,005	6,827	9,954	14,580
Vehicle purchases (net outlay) .....	3,397	951	2,130	2,797	4,546	6,555
Gasoline and motor oil .....	1,598	730	1,157	1,579	2,020	2,500
Other vehicle expenses .....	2,365	821	1,499	2,180	2,951	4,372
Public transportation .....	441	126	218	271	437	1,153
Healthcare .....	2,574	1,421	2,139	2,529	2,969	3,810
Entertainment .....	2,218	764	1,377	1,728	2,735	4,484
Personal care products and services .....	581	271	400	507	641	1,086
Reading .....	130	55	82	112	145	256
Education .....	905	641	314	396	811	2,363
Tobacco products and smoking supplies .....	288	214	287	340	327	272
Miscellaneous .....	690	312	482	646	766	1,243
Cash contributions .....	1,408	343	790	1,106	1,422	3,376
Personal insurance and pensions .....	4,823	429	1,568	3,379	6,095	12,632
Life and other personal insurance .....	390	110	182	310	426	922
Pensions and Social Security .....	4,433	318	1,386	3,069	5,669	11,710

n.a. Not applicable.



**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004**

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands) .....	116,282	4,553	7,218	8,950	8,177	14,172	13,125	11,374	18,069	30,644
Consumer unit characteristics:										
Income before taxes .....	\$54,453	\$1,097	\$7,812	\$12,499	\$17,417	\$24,767	\$34,739	\$44,645	\$59,259	\$118,482
Age of reference person .....	48.5	38.9	51.6	56.2	53.9	50.5	47.5	47.3	45.8	47.0
Average number in consumer unit:										
Persons .....	2.5	1.6	1.6	1.8	2.0	2.2	2.4	2.6	2.8	3.1
Children under 18 .....	.6	.3	.3	.4	.5	.5	.6	.7	.7	.8
Persons 65 and over .....	.3	.2	.4	.5	.5	.4	.3	.3	.2	.2
Earners .....	1.3	.6	.4	.5	.7	1.0	1.3	1.4	1.7	2.0
Vehicles .....	1.9	.8	.8	1.1	1.3	1.5	1.8	2.1	2.4	2.8
Percent homeowner .....	68	26	36	51	54	57	63	70	78	90
Average annual expenditures .....										
Food .....	\$43,395	\$17,029	\$14,596	\$19,444	\$23,023	\$27,741	\$33,273	\$38,204	\$47,750	\$76,954
Food at home .....	5,781	3,173	2,409	2,981	3,567	4,076	4,986	5,452	6,312	9,042
Cereals and bakery products .....	3,347	2,030	1,695	2,105	2,435	2,591	3,056	3,263	3,640	4,734
Meats, poultry, fish, and eggs .....	461	300	259	294	351	359	430	456	506	628
Dairy products .....	880	558	476	562	640	698	827	900	936	1,209
Fruits and vegetables .....	371	229	177	230	268	289	349	361	403	521
Other food at home .....	561	346	272	385	419	425	519	549	592	794
Food away from home .....	1,075	597	512	633	757	819	930	997	1,202	1,582
Alcoholic beverages .....	2,434	1,143	714	876	1,132	1,485	1,930	2,189	2,672	4,308
Housing .....	459	219	156	207	193	262	323	449	484	824
Shelter .....	13,918	6,300	5,645	7,513	8,370	9,639	11,143	12,383	14,699	23,547
Owned dwellings .....	7,998	3,952	3,379	4,245	4,783	5,538	6,371	7,074	8,421	13,571
Rented dwellings .....	5,324	1,354	971	1,577	2,052	2,479	3,406	4,363	5,917	11,053
Other lodging .....	2,201	2,409	2,272	2,550	2,599	2,893	2,753	2,457	2,085	1,362
Utilities, fuels, and public services .....	473	189	136	118	132	166	212	255	419	1,156
Household operations .....	2,927	1,340	1,506	1,988	2,148	2,425	2,645	2,935	3,270	4,125
Housekeeping supplies .....	753	180	151	420	318	452	453	487	690	1,597
Household furnishings and equipment .....	594	325	223	316	398	381	513	542	645	948
Apparel and services .....	1,646	505	386	544	724	843	1,161	1,345	1,672	3,306
Transportation .....	1,816	915	722	809	915	1,047	1,384	1,490	1,774	3,349
Vehicle purchases (net outlay) .....	7,801	2,270	2,052	3,000	3,758	5,114	6,288	7,031	9,700	13,513
Gasoline and motor oil .....	3,397	712	700	1,209	1,328	2,186	2,671	2,867	4,539	6,017
Other vehicle expenses .....	1,598	690	620	782	964	1,190	1,432	1,621	1,953	2,411
Public transportation .....	2,365	690	648	872	1,301	1,525	1,942	2,259	2,795	4,092
Healthcare .....	441	178	86	137	165	212	243	283	413	992
Entertainment .....	2,574	886	1,171	1,806	2,010	2,157	2,383	2,552	2,874	3,630
Personal care products and services .....	2,218	853	582	852	901	1,512	1,525	1,756	2,587	4,119
Reading .....	581	279	207	282	333	410	451	550	600	985
Education .....	130	48	52	59	76	83	95	118	137	234
Tobacco products and smoking supplies .....	905	1,023	637	494	383	316	316	417	706	2,031
Miscellaneous .....	288	178	189	239	274	291	320	329	339	285
Cash contributions .....	690	347	278	255	463	502	522	735	748	1,128
Personal insurance and pensions .....	1,408	276	213	414	828	738	844	1,284	1,360	2,929
Life and other personal insurance .....	4,823	261	282	533	951	1,594	2,692	3,656	5,430	11,338
Pensions and Social Security .....	390	89	78	141	156	183	270	316	417	804
	4,433	172	205	392	795	1,411	2,422	3,340	5,013	10,535

**Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004**

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) .....	116,282	85,638	6,461	9,246	14,937	5,625	4,245	5,067
Consumer unit characteristics:								
Income before taxes .....	\$54,453	\$31,541	\$74,437	\$88,811	\$155,901	\$108,751	\$132,292	\$228,021
Age of reference person .....	48.5	49.0	45.8	46.6	47.7	47.2	47.6	48.4
Average number in consumer unit:								
Persons .....	2.5	2.3	3.0	3.1	3.2	3.1	3.3	3.2
Children under 18 .....	.6	.6	.8	.9	.8	.8	.9	.8
Persons 65 and over .....	.3	.3	.2	.2	.2	.2	.1	.2
Earners .....	1.3	1.1	1.8	2.0	2.1	2.1	2.2	2.1
Vehicles .....	1.9	1.6	2.6	2.7	2.9	2.8	2.9	2.9
Percent homeowner .....	68	60	85	90	93	90	93	95
Average annual expenditures .....								
Food .....	\$43,395	\$31,280	\$55,012	\$65,446	\$93,526	\$75,213	\$87,299	\$119,449
Food at home .....	5,781	4,562	7,337	7,467	10,733	9,444	10,419	12,555
Cereals and bakery products .....	3,347	2,825	4,079	4,043	5,435	5,014	5,542	5,840
Meats, poultry, fish, and eggs .....	461	398	522	545	724	672	741	772
Dairy products .....	880	756	1,097	1,033	1,363	1,271	1,396	1,442
Fruits and vegetables .....	371	314	426	451	604	560	620	641
Other food at home .....	561	473	645	659	941	860	932	1,049
Food away from home .....	1,075	884	1,389	1,355	1,803	1,651	1,853	1,935
Alcoholic beverages .....	2,434	1,737	3,259	3,424	5,299	4,429	4,877	6,715
Housing .....	459	323	617	702	987	724	887	1,405
Shelter .....	13,918	10,456	17,422	20,397	28,140	22,273	26,339	36,246
Owned dwellings .....	7,998	6,004	10,213	11,761	16,143	12,871	14,869	20,843
Rented dwellings .....	5,324	3,275	8,051	9,604	13,249	10,421	12,527	16,992
Other lodging .....	2,201	2,501	1,638	1,325	1,266	1,496	1,019	1,219
Utilities, fuels, and public services .....	473	229	524	833	1,628	954	1,323	2,633
Household operations .....	2,927	2,498	3,552	3,903	4,511	3,977	4,446	5,159
Housekeeping supplies .....	753	451	895	1,332	2,064	1,407	1,799	3,016
Household furnishings and equipment .....	594	461	677	862	1,118	893	1,051	1,461
Apparel and services .....	1,646	1,042	2,085	2,539	4,304	3,125	4,174	5,767
Transportation .....	7,801	5,756	9,965	12,446	15,707	13,520	15,515	18,308
Vehicle purchases (net outlay) .....	3,397	2,459	4,218	5,516	7,106	6,013	7,028	8,384
Gasoline and motor oil .....	1,598	1,307	2,131	2,366	2,559	2,452	2,686	2,573
Other vehicle expenses .....	2,365	1,747	3,184	3,812	4,659	4,162	4,582	5,278
Public transportation .....	441	244	432	752	1,383	894	1,219	2,073
Healthcare .....	2,574	2,195	3,029	3,384	4,042	3,732	3,812	4,581
Entertainment .....	2,218	1,534	2,870	3,677	4,932	3,613	4,716	6,570
Personal care products and services .....	581	433	658	852	1,207	1,030	1,191	1,427
Reading .....	130	93	159	197	290	227	298	353
Education .....	905	502	940	1,540	2,806	1,865	2,166	4,382
Tobacco products and smoking supplies .....	288	289	337	303	252	279	290	189
Miscellaneous .....	690	532	809	894	1,411	1,132	1,140	1,968
Cash contributions .....	1,408	864	1,551	2,052	4,067	2,445	2,672	7,037
Personal insurance and pensions .....	4,823	2,492	7,099	8,871	14,699	11,284	14,178	18,927
Life and other personal insurance .....	390	242	430	645	1,063	785	904	1,505
Pensions and Social Security .....	4,433	2,249	6,670	8,225	13,636	10,498	13,274	17,422

Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands) .....	116,282	8,817	19,439	24,070	23,712	17,479	22,765	11,230	11,536
Consumer unit characteristics:									
Income before taxes .....	\$54,453	\$22,840	\$52,484	\$65,515	\$70,434	\$61,031	\$34,988	\$42,137	\$28,028
Age of reference person .....	48.5	21.4	29.7	39.7	49.3	59.1	75.3	69.3	81.2
Average number in consumer unit:									
Persons .....	2.5	1.9	2.9	3.2	2.7	2.1	1.7	1.9	1.5
Children under 18 .....	.6	.4	1.1	1.3	.6	.2	.1	.1	( <sup>1</sup> )
Persons 65 and over .....	.3	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	.1	1.4	1.4	1.3
Earners .....	1.3	1.3	1.5	1.7	1.7	1.3	.5	.7	.2
Vehicles .....	1.9	1.2	1.8	2.1	2.4	2.2	1.5	1.9	1.2
Percent homeowner .....	68	15	49	69	77	83	80	83	78
Average annual expenditures .....									
Food .....	\$43,395	\$24,535	\$42,701	\$50,402	\$52,764	\$47,299	\$31,104	\$36,512	\$25,763
Food at home .....	5,781	3,715	5,705	6,752	7,038	5,898	4,206	4,871	3,518
Cereals and bakery products .....	3,347	1,853	3,155	3,897	4,083	3,374	2,722	3,049	2,380
Meats, poultry, fish, and eggs .....	461	265	432	552	547	437	394	422	364
Dairy products .....	880	480	812	1,019	1,111	894	694	799	584
Fruits and vegetables .....	371	205	346	440	436	371	313	353	271
Other food at home .....	561	285	521	615	673	588	510	548	470
Food away from home .....	1,075	618	1,043	1,271	1,316	1,083	812	927	692
Alcoholic beverages .....	2,434	1,862	2,550	2,855	2,955	2,524	1,484	1,822	1,138
Housing .....	459	503	522	535	502	457	261	329	190
Shelter .....	13,918	7,649	14,379	16,794	16,164	14,339	10,259	11,152	9,381
Owned dwellings .....	7,998	4,901	8,729	9,856	9,313	7,883	5,329	5,784	4,886
Rented dwellings .....	5,324	1,009	4,700	7,025	6,968	5,970	3,523	4,134	2,928
Other lodging .....	2,201	3,647	3,802	2,450	1,636	1,169	1,393	1,123	1,655
Utilities, fuels, and public services .....	473	244	227	381	710	743	414	527	303
Household operations .....	2,927	1,413	2,687	3,309	3,413	3,222	2,580	2,881	2,287
Housekeeping supplies .....	753	270	915	992	693	645	694	522	861
Household furnishings and equipment .....	594	253	499	677	756	657	509	569	445
Apparel and services .....	1,646	812	1,548	1,960	1,989	1,932	1,147	1,395	901
Transportation .....	1,816	1,371	2,134	2,142	2,217	1,863	907	1,200	604
Vehicle purchases (net outlay) .....	7,801	4,704	8,485	9,183	9,343	8,421	4,875	6,506	3,286
Gasoline and motor oil .....	3,397	2,035	4,033	4,190	3,790	3,616	1,966	2,822	1,132
Other vehicle expenses .....	1,598	1,130	1,679	1,877	1,980	1,666	963	1,259	675
Public transportation .....	2,365	1,326	2,407	2,681	3,061	2,532	1,546	1,902	1,200
Healthcare .....	441	214	366	435	512	606	400	524	280
Entertainment .....	2,574	654	1,519	2,263	2,695	3,262	3,899	3,799	3,995
Personal care products and services .....	2,218	1,166	2,122	2,504	2,711	2,823	1,429	1,879	990
Reading .....	581	334	552	660	690	628	468	514	421
Education .....	130	51	94	123	149	177	146	158	135
Tobacco products and smoking supplies .....	905	1,821	726	786	1,567	730	274	352	198
Miscellaneous .....	288	236	283	350	375	301	147	197	98
Cash contributions .....	690	297	600	773	774	825	641	735	547
Personal insurance and pensions .....	1,408	310	815	1,265	1,625	1,752	2,000	2,471	1,542
Life and other personal insurance .....	4,823	1,726	4,765	6,273	6,915	5,825	1,592	2,348	856
Pensions and Social Security .....	390	31	235	391	505	612	372	472	275
	4,433	1,695	4,529	5,881	6,410	5,214	1,220	1,875	582

<sup>1</sup> Value less than 0.05.

Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

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) .....	116,282	33,686	82,596	37,542	17,806	16,388	10,859
Consumer unit characteristics:							
Income before taxes .....	\$54,453	\$28,143	\$65,183	\$58,307	\$66,762	\$74,970	\$71,600
Age of reference person .....	48.5	51.9	47.1	52.9	44.0	41.1	41.1
Average number in consumer unit:							
Persons .....	2.5	1.0	3.1	2.0	3.0	4.0	5.6
Children under 18 .....	.6	n.a.	.9	.1	.8	1.6	2.8
Persons 65 and over .....	.3	.3	.3	.5	.2	.1	.1
Earners .....	1.3	.6	1.6	1.3	1.8	1.9	2.2
Vehicles .....	1.9	1.0	2.3	2.2	2.4	2.5	2.5
Percent homeowner .....	68	51	74	75	71	77	74
Average annual expenditures .....							
Food .....	\$43,395	\$25,423	\$50,706	\$45,855	\$51,503	\$57,866	\$55,468
Food at home .....	5,781	3,095	6,866	5,808	6,930	8,171	8,516
Cereals and bakery products .....	3,347	1,681	4,019	3,288	4,007	4,809	5,416
Meats, poultry, fish, and eggs .....	461	229	555	435	556	673	791
Dairy products .....	880	411	1,069	864	1,097	1,252	1,464
Fruits and vegetables .....	371	183	446	358	442	548	608
Other food at home .....	561	298	667	576	643	745	908
Food away from home .....	1,075	560	1,282	1,055	1,269	1,590	1,644
Alcoholic beverages .....	2,434	1,414	2,847	2,520	2,924	3,362	3,100
Housing .....	459	359	500	569	468	478	345
Shelter .....	13,918	9,244	15,822	14,036	16,177	18,360	17,593
Owned dwellings .....	7,998	5,841	8,878	7,866	9,036	10,382	9,849
Rented dwellings .....	5,324	2,916	6,307	5,311	6,263	7,977	7,299
Other lodging .....	2,201	2,659	2,014	1,930	2,213	1,921	2,121
Utilities, fuels, and public services .....	473	265	558	625	561	484	429
Household operations .....	2,927	1,830	3,374	3,004	3,470	3,757	3,917
Housekeeping supplies .....	753	443	879	595	980	1,346	993
Household furnishings and equipment .....	594	315	707	661	713	802	720
Apparel and services .....	1,646	816	1,983	1,909	1,977	2,073	2,114
Transportation .....	1,816	949	2,167	1,758	2,266	2,601	2,784
Vehicle purchases (net outlay) .....	7,801	3,941	9,376	8,151	9,790	11,148	10,258
Gasoline and motor oil .....	3,397	1,600	4,130	3,412	4,297	5,298	4,575
Other vehicle expenses .....	1,598	806	1,920	1,634	1,994	2,250	2,293
Public transportation .....	2,365	1,281	2,808	2,543	2,976	3,136	2,951
Healthcare .....	441	254	518	561	523	464	439
Entertainment .....	2,574	1,697	2,932	3,212	2,865	2,635	2,520
Personal care products and services .....	2,218	1,162	2,649	2,618	2,417	2,910	2,743
Reading .....	581	355	673	631	650	740	753
Education .....	130	97	144	161	129	138	118
Tobacco products and smoking supplies .....	905	629	1,018	793	1,019	1,417	1,190
Miscellaneous .....	288	167	338	309	374	346	365
Cash contributions .....	690	517	761	780	763	745	714
Personal insurance and pensions .....	1,408	1,027	1,563	1,888	1,393	1,162	1,327
Life and other personal insurance .....	4,823	2,184	5,899	5,141	6,263	7,014	6,242
Pensions and Social Security .....	390	146	490	486	479	496	513
	4,433	2,039	5,409	4,655	5,783	6,518	5,729

n.a. Not applicable.

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older			
Number of consumer units (in thousands) .....	59,797	25,585	29,279	5,604	15,376	8,300	4,933	6,892	49,592
Consumer unit characteristics:									
Income before taxes .....	\$73,001	\$64,434	\$79,764	\$75,293	\$78,508	\$85,109	\$77,287	\$31,055	\$35,341
Age of reference person .....	48.8	56.7	42.0	32.6	40.3	51.5	47.8	37.9	49.6
Average number in consumer unit:									
Persons .....	3.2	2.0	3.9	3.5	4.1	3.9	4.9	2.9	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.1	.7	1.5	1.8	.2
Persons 65 and over .....	.3	.6	.1	( <sup>1</sup> )	( <sup>1</sup> )	.2	.5	( <sup>1</sup> )	.3
Earners .....	1.7	1.2	2.0	1.7	1.8	2.5	2.3	1.0	1.0
Vehicles .....	2.6	2.4	2.7	2.2	2.6	3.3	2.6	1.2	1.3
Percent homeowner .....	83	85	82	73	81	88	79	43	53
Average annual expenditures .....	\$55,607	\$49,690	\$60,661	\$55,981	\$60,578	\$64,162	\$56,290	\$32,824	\$30,085
Food .....	7,379	6,268	8,089	6,300	8,484	8,682	8,950	4,873	3,946
Food at home .....	4,303	3,574	4,711	3,765	4,887	5,104	5,692	3,015	2,218
Cereals and bakery products .....	593	472	668	492	718	705	778	443	301
Meats, poultry, fish, and eggs .....	1,121	923	1,210	875	1,216	1,465	1,641	835	589
Dairy products .....	480	390	542	437	580	549	579	317	243
Fruits and vegetables .....	726	644	756	634	771	823	980	456	373
Other food at home .....	1,383	1,145	1,535	1,327	1,602	1,561	1,714	964	712
Food away from home .....	3,076	2,694	3,378	2,535	3,597	3,578	3,258	1,858	1,729
Alcoholic beverages .....	493	567	443	330	455	506	410	219	452
Housing .....	17,005	14,706	18,912	21,045	18,900	17,503	17,595	12,030	10,451
Shelter .....	9,427	8,031	10,658	11,944	10,838	9,455	9,365	7,043	6,408
Owned dwellings .....	7,291	5,947	8,473	9,254	8,644	7,628	7,253	3,314	3,232
Rented dwellings .....	1,463	1,308	1,558	2,334	1,545	1,058	1,708	3,510	2,909
Other lodging .....	673	776	628	357	650	769	404	219	267
Utilities, fuels, and public services .....	3,572	3,176	3,839	3,325	3,809	4,240	4,041	2,755	2,173
Household operations .....	996	638	1,299	2,699	1,167	599	1,058	759	458
Housekeeping supplies .....	771	729	815	820	824	794	724	453	397
Household furnishings and equipment .....	2,238	2,133	2,301	2,257	2,262	2,415	2,407	1,020	1,015
Apparel and services .....	2,263	1,745	2,680	2,583	2,757	2,617	2,463	1,859	1,263
Transportation .....	10,486	8,975	11,884	10,599	11,377	13,694	10,021	5,446	4,892
Vehicle purchases (net outlay) .....	4,724	3,806	5,579	5,142	5,370	6,263	4,402	2,304	1,949
Gasoline and motor oil .....	2,087	1,752	2,362	1,991	2,277	2,770	2,192	1,216	1,061
Other vehicle expenses .....	3,080	2,753	3,381	3,015	3,188	3,986	2,985	1,716	1,594
Public transportation .....	595	664	561	451	542	674	442	209	288
Healthcare .....	3,345	3,761	3,009	2,369	2,948	3,554	3,191	1,384	1,809
Entertainment .....	2,945	2,919	3,051	2,442	3,320	2,975	2,449	1,573	1,430
Personal care products and services .....	711	656	748	604	732	891	773	517	432
Reading .....	166	186	153	139	158	154	135	68	97
Education .....	1,154	828	1,485	414	1,439	2,294	880	700	633
Tobacco products and smoking supplies .....	301	249	324	211	318	413	429	277	274
Miscellaneous .....	800	790	757	687	650	1,011	1,101	643	564
Cash contributions .....	1,836	2,316	1,481	1,189	1,517	1,610	1,459	587	1,006
Personal insurance and pensions .....	6,722	5,723	7,645	7,069	7,524	8,257	6,434	2,648	2,836
Life and other personal insurance .....	594	604	570	389	543	742	688	204	170
Pensions and Social Security .....	6,128	5,119	7,075	6,680	6,981	7,516	5,745	2,444	2,665

<sup>1</sup> Value less than 0.05.  
n.a. Not applicable.

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004**

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) .....	116,282	12,607	21,079	10,012	23,873	39,198	9,513
Consumer unit characteristics:							
Income before taxes .....	\$54,453	\$15,219	\$35,873	\$26,878	\$50,684	\$76,821	\$93,931
Age of reference person .....	48.5	68.9	41.7	65.9	46.7	42.7	46.4
Average number in consumer unit:							
Persons .....	2.5	1.0	1.0	2.3	3.0	3.0	4.3
Children under 18 .....	.6	n.a.	n.a.	.3	1.1	.9	1.1
Persons 65 and over .....	.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	.8	1.2	1.8	2.0	2.5	3.2
Percent homeowner .....	68	59	47	77	68	76	81
Average annual expenditures .....							
Food .....	\$43,395	\$18,398	\$29,640	\$32,404	\$43,955	\$55,718	\$66,606
Food at home .....	5,781	2,539	3,433	5,180	6,096	7,182	9,454
Food away from home .....	3,347	1,708	1,664	3,537	3,742	3,977	5,475
Cereals and bakery products .....	461	250	215	494	541	531	756
Meats, poultry, fish, and eggs .....	880	421	405	987	979	1,035	1,542
Dairy products .....	371	192	178	394	418	444	591
Fruits and vegetables .....	561	321	284	625	629	648	897
Other food at home .....	1,075	524	582	1,036	1,175	1,320	1,690
Food away from home .....	2,434	831	1,769	1,643	2,354	3,205	3,979
Alcoholic beverages .....	459	167	475	349	368	600	601
Housing .....	13,918	7,569	10,247	10,584	14,837	17,152	18,365
Shelter .....	7,998	4,350	6,732	5,277	8,440	9,739	10,221
Owned dwellings .....	5,324	2,041	3,440	3,359	5,591	7,152	7,721
Rented dwellings .....	2,201	2,141	2,969	1,486	2,334	2,008	1,794
Other lodging .....	473	168	323	432	515	580	706
Utilities, fuels, and public services .....	2,927	1,774	1,863	2,780	3,181	3,437	4,224
Household operations .....	753	619	337	454	761	1,101	711
Housekeeping supplies .....	594	316	314	626	648	744	803
Household furnishings and equipment .....	1,646	510	1,000	1,447	1,808	2,130	2,407
Apparel and services .....	1,816	562	1,184	1,135	1,945	2,437	2,760
Transportation .....	7,801	2,133	5,022	5,431	7,676	10,337	13,838
Vehicle purchases (net outlay) .....	3,397	727	2,122	2,344	3,314	4,543	6,355
Gasoline and motor oil .....	1,598	477	1,003	1,115	1,607	2,103	2,800
Other vehicle expenses .....	2,365	768	1,587	1,623	2,282	3,139	4,009
Public transportation .....	441	161	310	348	472	552	673
Healthcare .....	2,574	2,390	1,282	3,973	2,682	2,771	3,127
Entertainment .....	2,218	746	1,411	2,196	2,222	2,920	3,096
Personal care products and services .....	581	285	398	491	592	709	929
Reading .....	130	91	102	133	124	157	151
Education .....	905	376	781	146	820	1,083	2,166
Tobacco products and smoking supplies .....	288	135	186	221	327	354	419
Miscellaneous .....	690	435	566	658	725	777	891
Cash contributions .....	1,408	822	1,150	1,436	1,322	1,718	1,664
Personal insurance and pensions .....	4,823	148	3,403	471	4,219	7,522	9,143
Life and other personal insurance .....	390	132	154	379	412	520	681
Pensions and Social Security .....	4,433	16	3,249	92	3,808	7,002	8,462

<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, 2004

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Number of consumer units (in thousands) .....	116,282	78,698	49,098	29,600	37,584	101,336	34,336	67,001	14,945
Consumer unit characteristics:									
Income before taxes .....	\$54,453	\$65,436	\$76,571	\$46,967	\$31,455	\$55,769	\$46,596	\$60,470	\$45,530
Age of reference person .....	48.5	52.3	46.3	62.3	40.4	48.0	46.7	48.7	51.6
Average number in consumer unit:									
Persons .....	2.5	2.6	2.9	2.1	2.2	2.5	2.4	2.5	2.5
Children under 18 .....	.6	.7	.9	.3	.6	.6	.6	.7	.6
Persons 65 and over .....	.3	.4	.2	.7	.1	.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	2.0	1.2	1.9	1.5	2.0	2.5
Percent homeowner .....	68	100	100	100	n.a.	65	53	72	83
Average annual expenditures .....	\$43,395	\$50,195	\$57,978	\$36,936	\$29,170	\$44,172	\$38,428	\$47,107	\$38,088
Food .....	5,781	6,451	7,095	5,197	4,383	5,854	5,325	6,122	5,263
Food at home .....	3,347	3,711	3,975	3,188	2,587	3,370	3,053	3,529	3,181
Cereals and bakery products .....	461	511	542	449	358	463	410	490	444
Meats, poultry, fish, and eggs .....	880	963	1,033	822	707	882	845	901	861
Dairy products .....	371	413	437	366	281	373	324	397	356
Fruits and vegetables .....	561	619	651	554	440	575	523	601	464
Other food at home .....	1,075	1,206	1,311	997	802	1,077	951	1,141	1,057
Food away from home .....	2,434	2,740	3,121	2,009	1,796	2,484	2,271	2,592	2,081
Alcoholic beverages .....	459	492	547	386	391	484	473	489	287
Housing .....	13,918	15,653	19,169	9,786	10,290	14,487	12,866	15,316	10,059
Shelter .....	7,998	8,503	11,272	3,912	6,941	8,488	7,683	8,901	4,678
Owned dwellings .....	5,324	7,837	10,550	3,336	64	5,587	4,077	6,360	3,547
Rented dwellings .....	2,201	57	55	60	6,690	2,411	3,225	1,994	777
Other lodging .....	473	609	666	515	187	490	382	546	353
Utilities, fuels, and public services .....	2,927	3,442	3,722	2,979	1,847	2,940	2,632	3,098	2,834
Household operations .....	753	930	1,081	679	382	793	679	851	482
Housekeeping supplies .....	594	712	747	641	351	597	511	640	578
Household furnishings and equipment .....	1,646	2,066	2,347	1,575	770	1,669	1,361	1,826	1,488
Apparel and services .....	1,816	2,007	2,346	1,373	1,416	1,867	1,770	1,915	1,464
Transportation .....	7,801	9,151	10,703	6,575	4,975	7,702	6,363	8,388	8,474
Vehicle purchases (net outlay) .....	3,397	4,057	4,849	2,744	2,014	3,290	2,535	3,677	4,125
Gasoline and motor oil .....	1,598	1,826	2,075	1,413	1,120	1,549	1,270	1,692	1,926
Other vehicle expenses .....	2,365	2,758	3,216	1,997	1,544	2,389	2,055	2,560	2,206
Public transportation .....	441	510	563	422	297	474	504	459	217
Healthcare .....	2,574	3,196	2,966	3,582	1,272	2,498	2,102	2,701	3,090
Entertainment .....	2,218	2,700	3,029	2,136	1,210	2,236	1,786	2,466	2,102
Personal care products and services .....	581	659	730	528	418	598	555	620	461
Reading .....	130	156	162	147	76	134	124	139	108
Education .....	905	965	1,167	623	781	972	877	1,021	450
Tobacco products and smoking supplies .....	288	274	293	242	319	279	275	281	348
Miscellaneous .....	690	783	791	770	495	692	578	750	677
Cash contributions .....	1,408	1,788	1,629	2,052	612	1,438	1,183	1,568	1,206
Personal insurance and pensions .....	4,823	5,918	7,352	3,540	2,531	4,930	4,149	5,330	4,099
Life and other personal insurance .....	390	514	579	406	131	383	282	435	437
Pensions and Social Security .....	4,433	5,404	6,772	3,134	2,400	4,547	3,867	4,895	3,662

n.a. Not applicable.

**Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>1</sup>	Asian	
Number of consumer units (in thousands) .....	116,282	102,509	98,552	3,957	13,773
Consumer unit characteristics:					
Income before taxes .....	\$54,453	\$56,596	\$56,150	\$67,705	\$38,503
Age of reference person .....	48.5	48.7	49.0	41.7	46.6
Average number in consumer unit:					
Persons .....	2.5	2.5	2.4	2.8	2.6
Children under 18 .....	.6	.6	.6	.7	.8
Persons 65 and over .....	.3	.3	.3	.2	.2
Earners .....	1.3	1.3	1.3	1.5	1.2
Vehicles .....	1.9	2.0	2.0	1.7	1.3
Percent homeowner .....	68	70	71	58	49
Average annual expenditures .....					
Food .....	\$43,395	\$45,135	\$44,962	\$49,459	\$30,481
Food at home .....	5,781	5,987	5,958	6,742	4,265
Cereals and bakery products .....	3,347	3,428	3,418	3,689	2,749
Meats, poultry, fish, and eggs .....	461	471	469	527	388
Dairy products .....	880	877	872	1,021	898
Fruits and vegetables .....	371	387	391	286	249
Other food at home .....	561	577	566	870	442
Food away from home .....	1,075	1,116	1,121	985	772
Alcoholic beverages .....	2,434	2,559	2,539	3,053	1,516
Housing .....	459	499	505	325	171
Shelter .....	13,918	14,306	14,181	17,418	11,043
Owned dwellings .....	7,998	8,212	8,071	11,728	6,411
Rented dwellings .....	5,324	5,615	5,530	7,734	3,165
Other lodging .....	2,201	2,081	2,022	3,537	3,097
Utilities, fuels, and public services .....	473	516	519	458	149
Household operations .....	2,927	2,932	2,938	2,781	2,884
Housekeeping supplies .....	753	791	788	885	466
Household furnishings and equipment .....	594	625	630	472	374
Apparel and services .....	1,646	1,746	1,754	1,552	907
Transportation .....	1,816	1,823	1,821	1,885	1,765
Vehicle purchases (net outlay) .....	7,801	8,181	8,166	8,556	4,976
Gasoline and motor oil .....	3,397	3,617	3,615	3,676	1,759
Other vehicle expenses .....	1,598	1,647	1,647	1,637	1,231
Public transportation .....	2,365	2,455	2,460	2,330	1,696
Healthcare .....	441	462	443	913	290
Entertainment .....	2,574	2,736	2,762	2,101	1,368
Personal care products and services .....	2,218	2,377	2,401	1,789	1,040
Reading .....	581	592	595	506	503
Education .....	130	141	142	112	53
Tobacco products and smoking supplies .....	905	950	904	2,087	573
Miscellaneous .....	288	300	308	103	200
Cash contributions .....	690	721	728	569	457
Personal insurance and pensions .....	1,408	1,485	1,501	1,089	835
Life and other personal insurance .....	4,823	5,037	4,991	6,176	3,230
Pensions and Social Security .....	390	404	408	306	292
	4,433	4,634	4,584	5,871	2,938

<sup>1</sup> All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1.5 percent reporting more than one race.



**Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004**

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Number of consumer units (in thousands) .....	116,282	12,298	103,984	90,424	13,559
Consumer unit characteristics:					
Income before taxes .....	\$54,453	\$43,693	\$55,726	\$58,314	\$38,464
Age of reference person .....	48.5	42.2	49.2	49.6	46.6
Average number in consumer unit:					
Persons .....	2.5	3.3	2.4	2.3	2.6
Children under 18 .....	.6	1.2	.6	.5	.8
Persons 65 and over .....	.3	.2	.3	.3	.2
Earners .....	1.3	1.6	1.3	1.3	1.2
Vehicles .....	1.9	1.7	2.0	2.1	1.3
Percent homeowner .....	68	50	70	73	50
Average annual expenditures .....					
Food .....	\$43,395	\$37,578	\$44,084	\$46,163	\$30,286
Food at home .....	5,781	5,911	5,764	5,999	4,230
Cereals and bakery products .....	3,347	3,883	3,281	3,367	2,725
Meats, poultry, fish, and eggs .....	461	517	454	464	387
Dairy products .....	880	1,175	844	836	893
Fruits and vegetables .....	371	425	364	382	245
Other food at home .....	561	712	542	559	435
Food away from home .....	1,075	1,054	1,077	1,125	766
Alcoholic beverages .....	2,434	2,027	2,483	2,633	1,505
Housing .....	459	320	476	523	172
Shelter .....	13,918	12,884	14,042	14,503	10,977
Owned dwellings .....	7,998	7,833	8,018	8,266	6,362
Rented dwellings .....	5,324	4,107	5,469	5,817	3,145
Other lodging .....	2,201	3,501	2,047	1,894	3,068
Utilities, fuels, and public services .....	473	226	502	555	150
Household operations .....	2,927	2,671	2,957	2,966	2,894
Housekeeping supplies .....	753	574	774	820	467
Household furnishings and equipment .....	594	503	606	641	372
Apparel and services .....	1,646	1,303	1,687	1,809	881
Transportation .....	1,816	1,817	1,816	1,830	1,724
Vehicle purchases (net outlay) .....	7,801	7,497	7,837	8,273	4,936
Gasoline and motor oil .....	3,397	3,445	3,391	3,639	1,741
Other vehicle expenses .....	1,598	1,650	1,591	1,646	1,229
Public transportation .....	2,365	2,048	2,403	2,511	1,684
Healthcare .....	441	355	452	477	282
Entertainment .....	2,574	1,588	2,691	2,891	1,362
Personal care products and services .....	2,218	1,443	2,311	2,503	1,035
Reading .....	581	519	588	602	501
Education .....	130	53	140	152	54
Tobacco products and smoking supplies .....	905	438	961	1,019	573
Miscellaneous .....	288	155	304	319	201
Cash contributions .....	690	477	715	754	459
Personal insurance and pensions .....	1,408	710	1,491	1,589	836
Life and other personal insurance .....	4,823	3,765	4,948	5,207	3,226
Pensions and Social Security .....	390	155	418	437	293
	4,433	3,610	4,530	4,770	2,933

Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	116,282	22,051	26,539	41,801	25,891
Consumer unit characteristics:					
Income before taxes .....	\$54,453	\$61,050	\$53,567	\$50,775	\$55,682
Age of reference person .....	48.5	50.3	49.1	48.2	46.7
Average number in consumer unit:					
Persons .....	2.5	2.4	2.4	2.5	2.6
Children under 18 .....	.6	.6	.6	.6	.7
Persons 65 and over .....	.3	.3	.3	.3	.3
Earners .....	1.3	1.3	1.4	1.3	1.4
Vehicles .....	1.9	1.7	2.2	1.9	2.0
Percent homeowner .....	68	65	73	69	62
Average annual expenditures .....					
Food .....	\$43,395	\$46,115	\$43,371	\$39,174	\$47,922
Food at home .....	5,781	6,368	5,592	5,318	6,224
Cereals and bakery products .....	3,347	3,634	3,189	3,119	3,634
Meats, poultry, fish, and eggs .....	461	521	446	427	480
Dairy products .....	880	1,008	781	849	922
Fruits and vegetables .....	371	417	358	329	411
Other food at home .....	561	638	510	501	645
Food away from home .....	1,075	1,050	1,094	1,013	1,177
Alcoholic beverages .....	2,434	2,733	2,403	2,199	2,590
Housing .....	459	625	427	348	532
Shelter .....	13,918	15,734	13,438	12,250	15,557
Owned dwellings .....	7,998	9,626	7,339	6,621	9,513
Rented dwellings .....	5,324	6,387	5,260	4,456	5,887
Other lodging .....	2,201	2,674	1,556	1,826	3,066
Utilities, fuels, and public services .....	473	565	523	339	560
Household operations .....	2,927	3,098	2,957	2,975	2,672
Housekeeping supplies .....	753	793	707	673	894
Household furnishings and equipment .....	594	586	661	549	606
Apparel and services .....	1,646	1,630	1,775	1,432	1,871
Transportation .....	1,816	2,176	1,672	1,643	1,936
Vehicle purchases (net outlay) .....	7,801	7,622	7,710	7,233	8,966
Gasoline and motor oil .....	3,397	3,196	3,315	3,195	3,979
Other vehicle expenses .....	1,598	1,386	1,620	1,598	1,755
Public transportation .....	2,365	2,396	2,413	2,160	2,622
Healthcare .....	441	644	363	280	609
Entertainment .....	2,574	2,371	2,861	2,508	2,560
Personal care products and services .....	2,218	2,017	2,208	2,134	2,538
Reading .....	581	631	563	542	620
Education .....	130	145	150	98	150
Tobacco products and smoking supplies .....	905	1,152	928	631	1,115
Miscellaneous .....	288	296	340	291	223
Cash contributions .....	690	760	797	512	809
Personal insurance and pensions .....	1,408	1,108	1,790	1,252	1,525
Life and other personal insurance .....	4,823	5,110	4,895	4,414	5,167
Pensions and Social Security .....	390	364	439	394	357
	4,433	4,746	4,456	4,020	4,809

Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total	Managers and professionals	Technical sales and clerical workers	Service workers	Construction workers and mechanics	Operators fabricators and laborers		
Number of consumer units (in thousands) .....	5,262	76,790	28,960	21,461	11,309	4,443	10,616	20,060	14,170
Consumer unit characteristics:									
Income before taxes .....	\$71,241	\$62,679	\$86,705	\$53,033	\$40,433	\$51,542	\$44,997	\$30,399	\$37,693
Age of reference person .....	50.3	42.3	43.8	41.6	41.2	39.9	41.7	73.8	45.5
Average number in consumer unit:									
Persons .....	2.6	2.6	2.6	2.5	2.7	2.7	2.8	1.7	2.8
Children under 18 .....	.7	.7	.7	.7	.8	.8	.9	.1	.9
Persons 65 and over .....	.3	.1	.1	.1	.1	( <sup>1</sup> )	.1	1.2	.2
Earners .....	1.7	1.7	1.7	1.7	1.7	1.8	1.8	.2	.7
Vehicles .....	2.3	2.1	2.2	2.0	1.7	2.4	2.1	1.6	1.6
Percent homeowner .....	82	66	76	62	50	66	59	80	56
Average annual expenditures .....	\$55,464	\$47,576	\$61,111	\$43,271	\$34,695	\$42,722	\$35,253	\$30,450	\$34,684
Food .....	6,922	6,173	7,255	5,701	5,215	5,813	5,404	4,200	5,530
Food at home .....	3,853	3,437	3,733	3,218	3,143	3,506	3,378	2,711	3,598
Cereals and bakery products .....	508	469	495	459	451	456	444	386	510
Meats, poultry, fish, and eggs .....	1,032	901	943	797	902	957	974	688	990
Dairy products .....	450	377	418	357	325	391	357	310	395
Fruits and vegetables .....	670	564	638	517	504	532	539	502	588
Other food at home .....	1,194	1,127	1,240	1,088	959	1,171	1,063	825	1,114
Food away from home .....	3,069	2,736	3,522	2,483	2,072	2,307	2,027	1,489	1,931
Alcoholic beverages .....	602	530	678	510	357	556	347	299	257
Housing .....	16,060	15,098	19,338	13,984	11,375	12,477	10,871	10,363	11,770
Shelter .....	9,229	8,840	11,393	8,237	6,643	7,136	6,143	5,329	6,762
Owned dwellings .....	6,879	5,933	8,489	5,258	3,389	4,543	3,619	3,526	3,996
Rented dwellings .....	1,483	2,413	2,085	2,596	3,000	2,317	2,354	1,398	2,455
Other lodging .....	867	493	820	383	254	277	171	406	311
Utilities, fuels, and public services .....	3,362	3,030	3,452	2,860	2,623	2,862	2,729	2,559	2,723
Household operations .....	863	822	1,250	681	457	580	427	668	460
Housekeeping supplies .....	736	612	789	566	433	461	484	536	529
Household furnishings and equipment .....	1,869	1,795	2,454	1,640	1,219	1,438	1,087	1,270	1,296
Apparel and services .....	2,106	2,043	2,618	1,848	1,612	1,797	1,460	970	1,706
Transportation .....	9,530	8,799	10,556	8,343	6,481	9,704	7,021	4,976	5,751
Vehicle purchases (net outlay) .....	4,167	3,852	4,477	3,791	2,721	5,025	2,984	2,050	2,554
Gasoline and motor oil .....	1,825	1,791	1,952	1,688	1,523	2,023	1,751	998	1,312
Other vehicle expenses .....	2,950	2,671	3,299	2,524	1,963	2,432	2,109	1,571	1,616
Public transportation .....	587	485	828	340	274	224	177	357	269
Healthcare .....	3,679	2,265	2,855	2,115	1,658	1,917	1,753	3,868	2,003
Entertainment .....	2,850	2,410	3,366	2,000	1,686	1,763	1,679	1,722	1,651
Personal care products and services .....	681	627	796	599	498	450	436	483	439
Reading .....	170	132	197	115	73	81	74	143	90
Education .....	1,099	1,101	1,692	945	703	646	422	167	821
Tobacco products and smoking supplies .....	336	304	211	297	325	557	445	168	353
Miscellaneous .....	930	718	917	653	518	788	496	583	601
Cash contributions .....	2,140	1,419	2,116	1,202	746	949	874	1,476	978
Personal insurance and pensions .....	8,359	5,957	8,516	4,961	3,448	5,223	3,971	1,031	2,734
Life and other personal insurance .....	688	411	593	354	211	377	255	339	241
Pensions and Social Security .....	7,671	5,546	7,923	4,607	3,237	4,846	3,716	692	2,492

<sup>1</sup> Value less than 0.05.

Table 13. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2004

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer units (in thousands) .....	116,282	83,830	16,829	31,005	25,317	10,678	32,452	20,684	11,768
Consumer unit characteristics:									
Income before taxes .....	\$54,453	\$43,083	\$29,094	\$42,334	\$46,756	\$58,593	\$83,825	\$75,647	\$98,201
Age of reference person .....	48.5	49.1	54.8	50.6	44.9	45.6	46.9	45.2	49.8
Average number in consumer unit:									
Persons .....	2.5	2.5	2.7	2.5	2.3	2.6	2.5	2.4	2.5
Children under 18 .....	.6	.6	.8	.6	.6	.7	.6	.6	.6
Persons 65 and over .....	.3	.3	.5	.4	.3	.2	.2	.2	.3
Earners .....	1.3	1.3	1.0	1.3	1.3	1.5	1.5	1.5	1.5
Vehicles .....	1.9	1.9	1.4	1.9	1.9	2.2	2.1	2.1	2.1
Percent homeowner .....	68	64	57	68	60	74	76	73	82
Average annual expenditures .....									
Food .....	\$43,395	\$36,654	\$25,421	\$35,439	\$40,878	\$48,177	\$60,712	\$56,728	\$67,801
Food at home .....	5,781	5,213	4,260	5,182	5,505	6,218	7,206	6,848	7,877
Cereals and bakery products .....	3,347	3,174	2,991	3,229	3,098	3,482	3,779	3,626	4,071
Meats, poultry, fish, and eggs .....	461	443	413	466	425	465	504	494	524
Dairy products .....	880	867	889	890	808	898	911	872	985
Fruits and vegetables .....	371	344	325	346	335	394	436	415	474
Other food at home .....	561	512	507	510	502	551	682	640	761
Food away from home .....	1,075	1,006	856	1,017	1,028	1,173	1,246	1,204	1,326
Alcoholic beverages .....	2,434	2,039	1,269	1,952	2,407	2,736	3,428	3,222	3,806
Housing .....	459	359	202	345	452	448	711	693	746
Shelter .....	13,918	11,682	8,724	11,208	12,915	14,855	19,676	18,305	22,110
Owned dwellings .....	7,998	6,563	4,913	6,177	7,364	8,389	11,706	10,956	13,024
Rented dwellings .....	5,324	4,083	2,412	3,869	4,623	6,062	8,530	7,689	10,009
Other lodging .....	2,201	2,184	2,425	2,066	2,303	1,863	2,246	2,462	1,866
Utilities, fuels, and public services .....	473	296	76	242	438	464	930	804	1,150
Household operations .....	2,927	2,759	2,414	2,837	2,717	3,172	3,361	3,232	3,586
Housekeeping supplies .....	753	546	318	475	657	847	1,288	1,125	1,573
Household furnishings and equipment .....	594	518	394	507	557	670	786	715	921
Apparel and services .....	1,646	1,297	685	1,212	1,621	1,777	2,536	2,277	3,004
Transportation .....	1,816	1,535	1,150	1,405	1,806	1,948	2,526	2,436	2,690
Vehicle purchases (net outlay) .....	7,801	7,040	4,472	6,819	7,829	9,872	9,766	9,720	9,848
Gasoline and motor oil .....	3,397	3,205	1,922	3,046	3,590	4,776	3,893	4,072	3,580
Other vehicle expenses .....	1,598	1,509	1,142	1,537	1,574	1,852	1,826	1,817	1,841
Public transportation .....	2,365	2,065	1,259	2,027	2,324	2,851	3,140	3,052	3,293
Healthcare .....	441	260	149	209	341	393	908	780	1,134
Entertainment .....	2,574	2,328	1,874	2,450	2,325	2,703	3,208	3,031	3,522
Personal care products and services .....	2,218	1,814	953	1,685	2,276	2,465	3,259	3,045	3,639
Reading .....	581	503	361	481	554	684	779	754	825
Education .....	130	92	45	85	116	130	229	193	292
Tobacco products and smoking supplies .....	905	560	133	364	981	808	1,797	1,497	2,326
Miscellaneous .....	288	343	347	380	308	312	147	166	113
Cash contributions .....	690	602	382	607	674	760	918	827	1,084
Personal insurance and pensions .....	1,408	968	544	949	1,094	1,390	2,546	2,046	3,425
Life and other personal insurance .....	4,823	3,615	1,974	3,480	4,042	5,584	7,943	7,169	9,305
Pensions and Social Security .....	390	299	210	302	311	406	625	551	756
Pensions and Social Security .....	4,433	3,316	1,764	3,178	3,731	5,177	7,318	6,618	8,549