

# Consumer Expenditures in 2007



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Consumer units<sup>1</sup> (CUs) spent \$49,638, on average, in 2007, a 2.6-percent increase over the previous year. This was a more moderate increase than the 4.3-percent growth in spending in 2006 and the 6.9-percent increase in 2005. The increase in consumer expenditures in 2007 was close to the 2.8-percent increase in the Consumer Price Index for All Items (CPI-U) in 2007. This report shows the latest results from the Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CE).

## Developments in 2007

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 all of these showed increases in 2007. (See table A.) Expenditures increased by 0.4 percent for food, by 3.4 percent for housing, by 0.4 percent for apparel and services, by 2.9 percent for transportation, by 3.1 percent for healthcare, by 13.6 percent for entertainment, and by 1.3 percent for personal insurance and pensions.

A 1.4-percent increase in spending on food at home followed an increase of 3.6 percent in 2006. Spending on food away from home decreased by 1.0 percent in 2007, after increasing 2.3 percent in 2006. Thus, total food expenditures in 2007 rose 0.4 percent, following increases of 3.0 percent in 2006 and 2.6 percent in 2005.

Across the four Census regions—Northeast, Midwest, South, and West—changes on food spending in 2007 were quite varied. The West region had the highest dollar expenditures compared with the other regions. However, food expenditures in the West decreased by 4.8 percent in 2007, compared with an increase of 12.9 percent in 2006. Also in the West region, spending on food at home decreased by 4.9 percent and spending on food away from home decreased by 4.8 percent. In contrast, total food spending in the Northeast increased 3.2 percent as food at home increased by 3.8 percent and food away from home increased by 2.4 percent. Expenditures on food in the Midwest in 2007 were similar to 2006 expenditures, with an increase of 0.5 percent in total

food spending, resulting from a small decrease in expenditures on food at home (–0.2 percent) and an increase in expenditures on food away from home (1.5 percent). Spending in the South increased for total food (2.3 percent), as food at home rose by 5.6 percent and food away from home decreased by 1.8 percent.

Housing expenditures, the largest component of spending, rose 3.4 percent in 2007, following a 7.9-percent increase in 2006. By comparison, housing expenditures rose 9.0 percent in 2005 and 3.6 percent in 2004. The share of total expenditures allocated to housing increased over the last 3 years, from 32.7 percent in 2005, to 33.8 percent in 2006, to 34.1 percent in 2007. (See table B.) There were increases across several of the housing expenditure subcomponents in 2007. Spending on shelter increased 3.6 percent, following a 9.9-percent increase in 2006. In the owned dwellings subcomponent of shelter, expenditures on mortgage interest and charges increased 3.7 percent in 2007, less than the increase of 13.1 percent in 2006. Spending on the other subcomponents of shelter rose 0.5 percent for rented dwellings and 21.9 percent for other lodging in 2007, compared with increases of 10.4 percent and 12.9 percent, respectively, in 2006. Expenditures for utilities, fuels, and public services increased 2.4 percent, lower than the 6.7-percent increase in 2006. The 3.0-percent increase in the CPI for fuels and utilities in 2007 was close to the change in spending.

In 2007, the increase in housing expenditures in rural areas (5.6 percent) was higher than those in urban areas (3.3 percent). Despite the larger spending increase in rural areas in 2007, urban consumer units continued to spend a larger share of their overall expenditures on housing than did rural consumers. There were also differences in the way urban and rural consumers allocated their expenditures among the housing components, especially for shelter. Chart 1 shows the share of total expenditures allocated to housing and its components in urban and rural areas.

Spending on household operations, another subcomponent of housing, showed an increase of 3.8 percent in 2007, much smaller than the 18.4-percent increase in 2006. The increase in 2007 was the result of moderate increases in the two subcomponents of household operations: personal services spending rose 5.6 percent and other household expenses rose

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

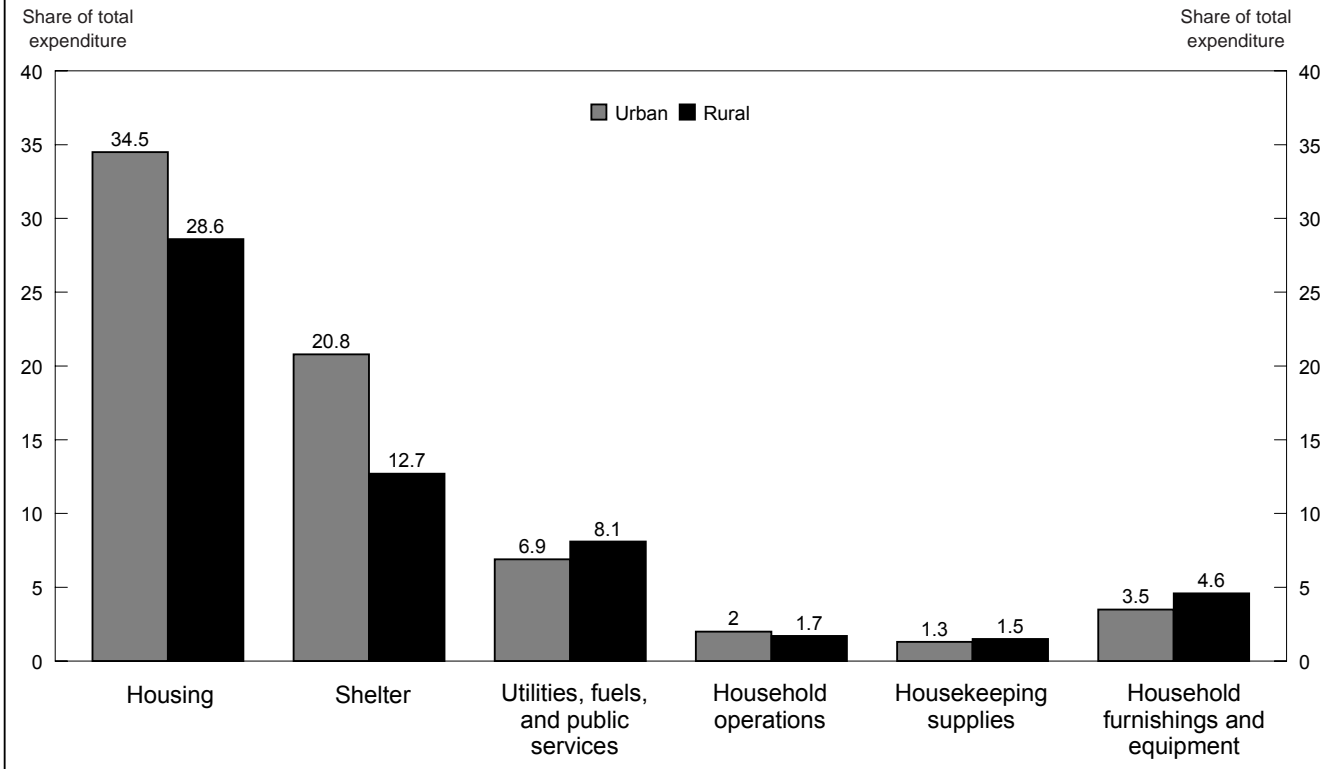
Table A. Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 2005–07

Item	2005	2006	2007	Percent change	
				2005–06	2006–07
Number of consumer units (in thousands).....	117,356	118,843	120,171	...	...
Income before taxes .....	\$58,712	\$60,533	\$63,091	...	...
Averages:					
Age of reference person.....	48.6	48.7	48.8	...	...
Number of persons in consumer unit.....	2.5	2.5	2.5	...	...
Number of earners .....	1.3	1.3	1.3	...	...
Number of vehicles .....	2.0	1.9	1.9	...	...
Percent homeowner .....	67	67	67	...	...
Average annual expenditures.....	\$46,409	\$48,398	\$49,638	4.3	2.6
Food.....	5,931	6,111	6,133	3.0	.4
Food at home.....	3,297	3,417	3,465	3.6	1.4
Cereals and bakery products .....	445	446	460	.2	3.1
Meats, poultry, fish, and eggs.....	764	797	777	4.3	-2.5
Dairy products .....	378	368	387	-2.6	5.2
Fruits and vegetables.....	552	592	600	7.2	1.4
Other food at home .....	1,158	1,212	1,241	4.7	2.4
Food away from home.....	2,634	2,694	2,668	2.3	-1.0
Alcoholic beverages.....	426	497	457	16.7	-8.0
Housing .....	15,167	16,366	16,920	7.9	3.4
Shelter .....	8,805	9,673	10,023	9.9	3.6
Utilities, fuels, and public services.....	3,183	3,397	3,477	6.7	2.4
Household operations.....	801	948	984	18.4	3.8
Housekeeping supplies.....	611	640	639	4.7	-2
Household furnishings and equipment .....	1,767	1,708	1,797	-3.3	5.2
Apparel and services.....	1,886	1,874	1,881	-.6	.4
Transportation.....	8,344	8,508	8,758	2.0	2.9
Vehicle purchases (net outlay).....	3,544	3,421	3,244	-3.5	-5.2
Gasoline and motor oil.....	2,013	2,227	2,384	10.6	7.0
Other vehicle expenses .....	2,339	2,355	2,592	.7	10.1
Public transportation .....	448	505	538	12.7	6.5
Healthcare.....	2,664	2,766	2,853	3.8	3.1
Entertainment.....	2,388	2,376	2,698	-.5	13.6
Personal care products and services.....	541	585	588	8.1	.5
Reading.....	126	117	118	-7.1	.9
Education .....	940	888	945	-5.5	6.4
Tobacco products and smoking supplies .....	319	327	323	2.5	-1.2
Miscellaneous .....	808	846	808	4.7	-4.5
Cash contributions .....	1,663	1,869	1,821	12.4	-2.6
Personal insurance and pensions.....	5,204	5,270	5,336	1.3	1.3
Life and other personal insurance .....	381	322	309	-15.5	-4.0
Pensions and Social Security.....	4,823	4,948	5,027	2.6	1.6

Table B. Percent distribution of total annual expenditures, by major category, Consumer Expenditure Survey, 2004–07

Item	2004	2005	2006	2007
Average annual expenditures.....	100.0	100.0	100.0	100.0
Food.....	13.3	12.8	12.6	12.4
Food at home.....	7.7	7.1	7.1	7.0
Food away from home.....	5.6	5.7	5.6	5.4
Alcoholic beverages.....	1.1	.9	1.0	.9
Housing.....	32.1	32.7	33.8	34.1
Apparel and services.....	4.2	4.1	3.9	3.8
Transportation.....	18.0	18.0	17.6	17.6
Vehicles .....	7.8	7.6	7.1	6.5
Gasoline and motor oil.....	3.7	4.3	4.6	4.8
Other transportation.....	6.5	6.0	5.9	6.3
Healthcare.....	5.9	5.7	5.7	5.7
Entertainment.....	5.1	5.1	4.9	5.4
Personal care products and services.....	1.3	1.2	1.2	1.2
Reading.....	.3	.3	.2	.2
Education .....	2.1	2.0	1.8	1.9
Tobacco products and smoking supplies .....	.7	.7	.7	.7
Miscellaneous .....	.6	1.7	1.7	1.6
Cash contributions .....	3.2	3.6	3.9	3.7
Personal insurance and pensions.....	11.1	11.2	10.9	10.8
Life and other personal insurance .....	.9	.8	.7	.6
Pensions and Social Security.....	10.2	10.4	10.2	10.1

Chart 1. Shares of total expenditures for housing, by type of area, Consumer Expenditure Survey 2007



2.5 percent. Within the personal services subcomponent, a couple of items showed large increases: spending on care for the elderly and invalids increased 34.9 percent in 2007 and spending on babysitting and childcare in one's own home increased 18.2 percent. Expenditures on housekeeping supplies, the smallest component of housing, decreased by 0.2 percent in 2007, whereas expenditures on household furnishings and equipment increased by 5.2 percent.

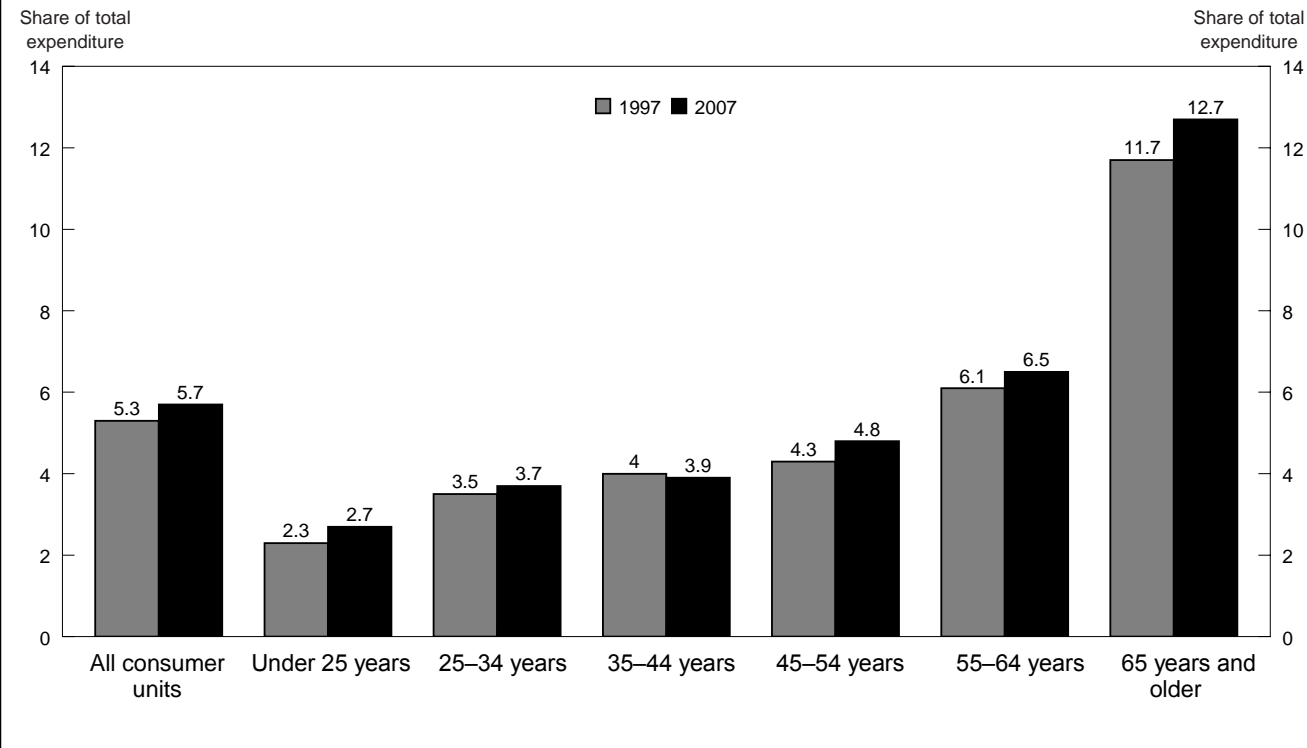
Expenditures on apparel and services increased by 0.4 percent in 2007, following a decrease of 0.6 percent in 2006 and an increase of 3.9 percent in 2005. Spending on footwear increased by 7.6 percent, whereas spending on men's and boys' apparel decreased by 2.0 percent and spending on women's and girls' apparel dropped 0.3 percent. Expenditures on other apparel products and services also fell in 2007, by 1.4 percent. Other apparel products and services include items such as jewelry, alterations, and drycleaning.

Transportation spending rose by 2.9 percent in 2007, following an increase of 2.0 percent in 2006. Several subcomponents experienced increases in 2007: vehicle insurance by 20.9 percent, gasoline and motor oil by 7.0 percent, maintenance and repairs by 7.3 percent, and public transportation by 6.5 percent. (The increase in spending on vehicle insurance can be attributed to a change from the Interview Survey to the Diary Survey as the source for data on that item. When data are available from both surveys, the more reliable of the two (as determined by statistical methods) is selected. As a result, some items are selected from the Interview Survey, others from the Diary Survey. The survey source is periodically reviewed to determine which source is better.) However, the increases

in the subcomponent of transportation were partially offset by a decrease in spending on vehicle purchases (5.2 percent). The biggest subcomponent, vehicle purchases, typically consists of large expenditures made infrequently, so it is common to see fluctuations from year to year because even small changes in the percentage of consumer units purchasing vehicles can affect the mean expenditure for that category. The increase in gasoline and motor oil expenditures (7.0 percent) was slightly less than the 8.2-percent rise in motor fuel prices as measured by the CPI. In terms of quintiles of income, CUs in the fourth income quintile had the largest increase in transportation expenditures (9.3 percent) in 2007, followed by the second income quintile (8.3 percent). Transportation expenditures decreased in the highest income quintile (-3.6 percent). Those in the third income quintile had the largest spending increase on gasoline and motor oil (10.8 percent), followed by the second income quintile (8.9 percent). The latter quintile also had the largest increase in spending on public transportation in 2007 (14.7 percent), followed by the highest income quintile (14.5 percent). The rise in expenditures on public transportation in these two components was due primarily to large increases in airline fares: 34.7 percent for the second income quintile and 17.7 percent for the highest income quintile.

Expenditures on healthcare increased 3.1 percent in 2007, compared with a 3.8-percent increase in 2006. Of the healthcare subcomponents, health insurance (5.5 percent), medical services (5.8 percent), and medical supplies (0.9 percent) posted spending increases. The increase in health insurance expenditures was smaller than the 7.6-percent increase in 2006 but larger than the increase of 2.2 percent

Chart 2. Shares of total expenditures for health care, by age group, Consumer Expenditure Survey, 1997 and 2007



in 2005, and lower than the increase of 6.4 percent in 2004. The under-25 age group showed the largest increase (13.3 percent) in healthcare expenditures in 2007, followed by the 65-and-older group (6.9 percent) and the 25-to-34-year-old group (5.3 percent). Medical service expenditures for those under 25 increased by 38.3 percent in 2007, due to a 61.7-percent increase in expenditures on physician's services. Health insurance expenditures for the 65-and-older group rose 5.8 percent in 2007, driven mainly by an increase of 7.0 percent in Medicare payments and by more consumer units reporting expenditures on the Medicare prescription drug premium. The 65-and-older group spent an average of \$198 on the Medicare prescription drug premium in 2007, an 83.3-percent increase from 2006. The only subcomponent of healthcare that showed a decrease in expenditures was drugs, which fell 6.4 percent. For all consumer units, out-of-pocket spending on prescription drugs dropped 8.7 percent, with a 7.3-percent decrease in the 65-and-older group likely due to the increased participation in the Medicare prescription drug benefit program. In comparison, in 2006, the first year the benefit was implemented, expenditures on prescription drugs decreased 3.0 percent for all consumer units and 12.4 percent for those 65 and older.

Despite the fact that the under-25 age group had the largest increase in healthcare expenditures in 2007, only 2.7 percent of total expenditures for the group was allocated to healthcare, compared with the 12.7-percent share spent by the 65-and-older group. Chart 2 shows the shares of total expenditures for healthcare in 1997 and 2007. Over that period, expenditure shares increased for most groups.

The 13.6-percent increase in entertainment spending in 2007 followed a 0.5-percent decrease in 2006. In 2007, expenditures for pets, toys, hobbies, and playground equipment rose by 35.9 percent, due to a large increase in spending on pet purchases, supplies, and medicine. The increase in pet purchases, supplies, and medicine is attributable to a switch from the Diary Survey to the Interview Survey in 2007. Spending on other entertainment supplies, equipment, and services increased by 9.3 percent in 2007, compared with a decrease of 8.3 percent in 2006. This subcomponent includes items such as recreational vehicles, boats, and campers, which are typically large and infrequent purchases. Accordingly, it is common to see volatility from year to year because even small changes in the percentage of consumer units purchasing these items can affect the mean expenditure for the subcomponent.

Spending on personal insurance and pensions, increased by 1.3 percent in 2007, following a similar increase in 2006 and a 7.9-percent increase in 2005. In 2007, a 4.0-percent decrease in expenditures in the life and other personal insurance subcomponent was offset by a 1.6-percent increase in expenditures in the larger subcomponent of pensions and Social Security.

In regards to other spending components, expenditures on cash contributions decreased by 2.6 percent in 2007, following an increase of 12.4 percent in 2006 and an increase of 18.1 percent in 2005. The 2007 decrease was due largely to spending decreases in contributions to churches and religious organizations (9.0 percent), to educational institutions (54.5 percent), and to political organizations (54.5 percent). A relatively low percentage of CUs report contributions to

educational institutions and political organizations, and the amounts contributed can be large; thus, expenditure changes in this category tend to be volatile.

Spending on personal care products and services increased by 0.5 percent in 2007, following an increase of 8.1 percent in 2006 and a drop of 6.9 percent in 2005, as the category exhibited some year-to-year volatility. Expenditures on reading increased by 0.9 percent in 2007, following a decrease of 7.1 percent in 2006. In 2007, education spending increased by 6.4 percent, after a 5.5-percent decrease in 2006, and a 3.9-percent increase in 2005. Of the two major items in this expenditure category, college tuition increased by 11.6 percent and elementary and high school tuition decreased by 1.9 percent. These large expenditures with low percent reporting by consumer units display volatility from year to year. Spending on alcoholic beverages also has shown some volatility over the last few years: expenditures fell by 8.0 percent in 2007, following an increase of 16.7 percent in 2006 and a decrease of 7.2 percent in 2005. Finally, spending on tobacco products and smoking supplies decreased by 1.2 percent in 2007, after an increase of 2.5 percent in 2006.

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

The current CE program began in 1980. Its principal objective is to collect information on the buying habits of American consumers. Consumer Expenditure Survey 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.

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.

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

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

The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, or occur on a regular basis, like rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including global estimates of spending for food, 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. In 2007, there were a number of revisions to the survey questionnaires to capture new products and services that are available to consumers. This was the latest in a series of periodic revisions to keep the surveys current with changes in the marketplace.

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

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 data on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are excluded from the Diary Survey are expenditures on 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. Due to the overlap in the item coverage between the two surveys, the survey source is periodically reviewed and statistical methods are used to select the best source. For 2007, the source of a number of expenditure items changed from the Interview Survey to the Diary Survey or vice versa.

The population coverage of the CE differs from that of the CPI. CE data cover the total population, whereas the CPI covers only the population in urban and metropolitan areas. Definitions of components also differ between the CE and

CPI. For example, homeownership is treated differently in the two surveys: actual expenditures of homeownership are reported in the CE, whereas the CPI uses a rental equivalence approach that estimates the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes.

### Interpreting the data

Expenditures are averages for consumer units with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the record-keeping period. The average expenditure for an item may be considerably lower than the actual 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 5.4 percent between 2007 (annual average index) and December 2008 (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. 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 1984–2007. Other survey items available on the Web site include 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.

### Other available data

The 2007 Diary and Interview Survey microdata—that is, data on individual consumer units—are available for purchase on CD-ROM. The Interview Survey files contain expenditure data in two different formats: MTAB files, which present monthly values in an item coding framework based on the CPI pricing scheme; and EXPN files, which organize expenditures by the section of the interview questionnaire in which they are collected. Expenditure values on EXPN files cover different periods, depending on the specific question asked; the files also contain relevant nonexpenditure information not found on the MTAB files. Currently available on CD-ROM are microdata files back to 1990 and for selected earlier years.

The Consumer Expenditure Survey also publishes CE anthologies. These reports include analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to a number of survey topics. The most recent of these reports, *Consumer Expenditure Survey Anthology, 2008*, Report 1009, was published in December 2008. 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, as well as payments for pensions and personal insurance.

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

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

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	120,171	24,008	24,037	24,033	24,022	24,070
Lower limit .....	n.a.	n.a.	\$19,301	\$36,070	\$57,944	\$91,297
Consumer unit characteristics:						
Income before taxes .....	\$63,091	\$10,531	\$27,674	\$46,213	\$72,460	\$158,388
Age of reference person .....	48.8	52.0	51.1	47.2	46.5	47.3
Average number in consumer unit:						
Persons .....	2.5	1.7	2.2	2.5	2.9	3.2
Children under 18 .....	.6	.4	.5	.6	.7	.9
Persons 65 and over .....	.3	.4	.4	.3	.2	.2
Earners .....	1.3	.5	1.0	1.4	1.8	2.0
Vehicles .....	1.9	.9	1.5	2.0	2.4	2.8
Percent homeowner .....	67	41	55	66	80	92
Average annual expenditures .....						
Food .....	\$49,638	\$20,471	\$31,150	\$42,447	\$57,285	\$96,752
Food at home .....	6,133	3,035	4,260	5,682	7,242	10,444
Cereals and bakery products .....	3,465	2,005	2,741	3,333	3,980	5,265
Meats, poultry, fish, and eggs .....	460	269	359	440	542	687
Dairy products .....	777	470	650	771	865	1,128
Fruits and vegetables .....	387	219	301	373	456	588
Other food at home .....	600	346	476	574	654	948
Food away from home .....	1,241	701	954	1,175	1,463	1,913
Alcoholic beverages .....	2,668	1,030	1,519	2,349	3,262	5,179
Housing .....	457	176	272	413	506	917
Shelter .....	16,920	8,285	11,390	14,388	19,017	31,492
Owned dwellings .....	10,023	4,948	6,707	8,446	11,172	18,823
Rented dwellings .....	6,730	1,716	3,174	4,973	8,376	15,395
Other lodging .....	2,602	3,124	3,343	3,078	2,173	1,293
Utilities, fuels, and public services .....	691	107	190	395	623	2,136
Household operations .....	3,477	2,085	2,827	3,358	4,013	5,100
Housekeeping supplies .....	984	320	449	662	1,135	2,352
Household furnishings and equipment .....	639	286	459	546	708	1,195
Apparel and services .....	1,797	646	949	1,376	1,990	4,022
Transportation .....	1,881	765	1,042	1,654	2,092	3,849
Vehicle purchases (net outlay) .....	8,758	3,242	5,717	7,926	11,058	15,831
Gasoline and motor oil .....	3,244	1,075	1,945	2,601	4,460	6,133
Other vehicle expenses .....	2,384	1,046	1,768	2,418	2,988	3,696
Public transportation .....	2,592	950	1,762	2,544	3,105	4,596
Healthcare .....	538	171	242	362	506	1,406
Entertainment .....	2,853	1,474	2,448	2,826	3,268	4,244
Personal care products and services .....	2,698	926	1,505	2,150	2,982	5,921
Reading .....	588	244	371	497	693	1,132
Education .....	118	54	71	94	136	234
Tobacco products and smoking supplies .....	945	614	346	532	692	2,541
Miscellaneous .....	323	259	337	381	371	268
Cash contributions .....	808	305	553	703	918	1,557
Personal insurance and pensions .....	1,821	546	898	1,561	1,826	4,272
Life and other personal insurance .....	5,336	547	1,942	3,641	6,483	14,050
Pensions and Social Security .....	309	88	196	210	333	720
	5,027	459	1,746	3,431	6,150	13,330

n.a. Not applicable.



**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	120,171	4,184	5,406	7,552	7,562	14,720	13,211	11,824	18,390	37,322
Consumer unit characteristics:										
Income before taxes .....	\$63,091	-\$1,053	\$8,079	\$12,676	\$17,307	\$24,893	\$34,751	\$44,555	\$59,527	\$130,455
Age of reference person .....	48.8	42.8	49.7	56.9	54.5	52.3	48.6	46.8	46.8	47.0
Average number in consumer unit:										
Persons .....	2.5	1.6	1.5	1.7	1.9	2.2	2.3	2.4	2.7	3.1
Children under 18 .....	.6	.3	.3	.4	.4	.5	.6	.6	.7	.8
Persons 65 and over .....	.3	.2	.3	.5	.5	.5	.4	.3	.2	.2
Earners .....	1.3	.5	.5	.5	.7	.9	1.1	1.3	1.6	2.0
Vehicles .....	1.9	.8	.8	1.0	1.2	1.5	1.6	1.9	2.3	2.7
Percent homeowner .....	67	32	31	45	50	55	59	64	74	89
Average annual expenditures .....	\$49,638	\$19,697	\$16,623	\$20,611	\$24,106	\$29,704	\$34,739	\$41,083	\$50,428	\$84,072
Food .....	6,133	2,985	2,493	3,182	3,220	4,071	4,645	5,689	6,371	9,464
Food at home .....	3,465	1,766	1,765	2,106	2,149	2,648	2,913	3,368	3,630	4,853
Cereals and bakery products .....	460	232	236	285	293	347	384	440	495	638
Meats, poultry, fish, and eggs .....	777	406	411	525	479	647	664	777	822	1,038
Dairy products .....	387	197	175	234	239	288	326	370	412	548
Fruits and vegetables .....	600	313	319	364	360	454	504	580	615	850
Other food at home .....	1,241	619	623	697	777	911	1,035	1,200	1,286	1,779
Food away from home .....	2,668	1,219	728	1,076	1,071	1,423	1,731	2,321	2,741	4,611
Alcoholic beverages .....	457	182	123	159	189	257	305	423	489	768
Housing .....	16,920	7,511	7,219	8,330	9,519	10,994	12,389	13,997	17,014	27,408
Shelter .....	10,023	4,808	4,126	4,879	5,713	6,456	7,365	8,180	9,908	16,363
Owned dwellings .....	6,730	1,756	1,094	1,726	2,201	3,016	3,701	4,655	6,698	13,245
Rented dwellings .....	2,602	2,927	2,937	3,082	3,360	3,286	3,389	3,195	2,659	1,501
Other lodging .....	691	124	94	70	152	154	275	331	551	1,617
Utilities, fuels, and public services .....	3,477	1,736	1,760	2,230	2,422	2,748	3,072	3,282	3,697	4,772
Household operations .....	984	203	230	352	427	437	496	640	890	1,966
Housekeeping supplies .....	639	266	242	314	288	427	482	544	632	1,035
Household furnishings and equipment .....	1,797	498	861	556	669	926	974	1,350	1,887	3,272
Apparel and services .....	1,881	1,042	625	779	731	1,016	1,274	1,517	1,856	3,275
Transportation .....	8,758	3,046	2,312	3,236	4,292	5,434	6,503	7,346	9,828	14,362
Vehicle purchases (net outlay) .....	3,244	753	620	1,118	1,689	1,887	2,233	2,149	3,840	5,595
Gasoline and motor oil .....	2,384	933	886	986	1,318	1,695	1,999	2,335	2,788	3,486
Other vehicle expenses .....	2,592	1,205	692	990	1,025	1,644	1,971	2,514	2,788	4,167
Public transportation .....	538	156	115	142	261	208	300	348	412	1,115
Healthcare .....	2,853	1,035	978	1,605	2,044	2,481	2,493	2,800	3,066	3,928
Entertainment .....	2,698	1,070	701	890	1,101	1,375	1,766	2,029	2,660	4,927
Personal care products and services .....	588	197	205	254	285	350	414	505	573	998
Reading .....	118	47	38	61	67	71	70	96	110	205
Education .....	945	1,309	791	360	328	382	285	501	632	1,921
Tobacco products and smoking supplies .....	323	234	267	237	296	319	380	361	405	293
Miscellaneous .....	808	224	197	355	475	410	685	648	836	1,354
Cash contributions .....	1,821	405	340	652	716	794	1,052	1,737	1,468	3,534
Personal insurance and pensions .....	5,336	410	333	511	841	1,749	2,478	3,435	5,120	11,635
Life and other personal insurance .....	309	48	71	98	138	216	166	184	254	606
Pensions and Social Security .....	5,027	363	262	413	703	1,534	2,312	3,251	4,866	11,030

**Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	120,171	82,849	6,957	9,777	20,588	6,651	5,708	8,229
Consumer unit characteristics:								
Income before taxes .....	\$63,091	\$32,745	\$74,679	\$88,830	\$169,072	\$108,502	\$132,523	\$243,376
Age of reference person .....	48.8	49.6	46.0	46.4	47.6	47.0	47.3	48.3
Average number in consumer unit:								
Persons .....	2.5	2.2	2.9	3.0	3.2	3.1	3.2	3.2
Children under 18 .....	.6	.5	.7	.8	.9	.9	.8	.9
Persons 65 and over .....	.3	.4	.2	.2	.2	.2	.2	.2
Earners .....	1.3	1.1	1.8	1.9	2.0	2.0	2.1	2.0
Vehicles .....	1.9	1.6	2.5	2.6	2.8	2.8	2.8	2.9
Percent homeowner .....	67	57	82	85	93	90	93	95
Average annual expenditures .....								
Food .....	\$49,638	\$34,109	\$58,005	\$67,640	\$101,041	\$77,838	\$91,864	\$126,443
Food at home .....	6,133	4,625	7,541	8,128	10,890	8,856	10,567	12,849
Food away from home .....	3,465	2,836	4,080	4,335	5,428	4,550	5,433	6,178
Cereals and bakery products .....	460	379	536	598	699	571	733	784
Meats, poultry, fish, and eggs .....	777	658	874	922	1,165	1,007	1,168	1,300
Dairy products .....	387	315	469	496	606	513	628	671
Fruits and vegetables .....	600	487	682	710	990	791	985	1,166
Other food at home .....	1,241	998	1,520	1,609	1,967	1,669	1,920	2,257
Food away from home .....	2,668	1,789	3,461	3,793	5,462	4,307	5,134	6,671
Alcoholic beverages .....	457	316	463	586	979	628	871	1,357
Housing .....	16,920	12,193	19,178	21,703	32,965	24,952	30,391	41,294
Shelter .....	10,023	7,166	11,396	12,850	19,710	15,064	18,543	24,274
Owned dwellings .....	6,730	3,795	8,793	10,313	16,141	12,230	15,542	19,718
Rented dwellings .....	2,602	3,098	1,971	1,771	1,214	1,413	1,342	965
Other lodging .....	691	273	631	765	2,354	1,420	1,658	3,592
Utilities, fuels, and public services .....	3,477	2,894	4,129	4,256	5,234	4,657	5,077	5,809
Household operations .....	984	542	1,120	1,440	2,501	1,527	2,143	3,537
Housekeeping supplies .....	639	459	747	836	1,254	875	1,094	1,700
Household furnishings and equipment .....	1,797	1,131	1,785	2,321	4,266	2,830	3,535	5,973
Apparel and services .....	1,881	1,250	2,189	2,470	4,096	2,819	3,373	5,698
Transportation .....	8,758	6,232	10,886	13,039	16,163	13,892	16,050	18,074
Vehicle purchases (net outlay) .....	3,244	2,185	4,046	5,386	6,217	5,626	6,198	6,708
Gasoline and motor oil .....	2,384	1,887	3,041	3,243	3,751	3,600	3,772	3,859
Other vehicle expenses .....	2,592	1,882	3,329	3,705	4,666	3,837	4,857	5,201
Public transportation .....	538	278	470	704	1,528	829	1,223	2,307
Healthcare .....	2,853	2,368	3,136	3,619	4,348	3,794	4,297	4,836
Entertainment .....	2,698	1,692	2,913	3,722	6,225	5,382	5,220	7,632
Personal care products and services .....	588	402	701	860	1,172	888	1,239	1,358
Reading .....	118	78	141	168	244	195	226	296
Education .....	945	506	841	997	2,725	1,580	2,227	3,996
Tobacco products and smoking supplies .....	323	336	356	350	245	280	275	196
Miscellaneous .....	808	561	958	1,110	1,601	1,217	1,179	2,206
Cash contributions .....	1,821	1,050	2,047	2,481	4,537	2,640	3,106	7,064
Personal insurance and pensions .....	5,336	2,499	6,655	8,406	14,852	10,715	12,843	19,588
Life and other personal insurance .....	309	176	333	482	756	542	676	984
Pensions and Social Security .....	5,027	2,322	6,321	7,924	14,096	10,173	12,168	18,604

**Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	120,171	8,150	20,499	23,416	25,245	19,462	23,400	12,011	11,390
Consumer unit characteristics:									
Income before taxes .....	\$63,091	\$31,443	\$57,256	\$76,540	\$80,560	\$71,048	\$40,305	\$47,708	\$32,499
Age of reference person .....	48.8	21.5	29.6	39.6	49.4	59.2	75.2	69.1	81.5
Average number in consumer unit:									
Persons .....	2.5	2.0	2.8	3.2	2.7	2.1	1.7	1.8	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	1.6	1.7	1.4	.4	.7	.2
Vehicles .....	1.9	1.2	1.7	2.2	2.3	2.2	1.6	1.8	1.3
Percent homeowner .....	67	16	47	68	75	81	79	81	77
Average annual expenditures .....									
Food .....	\$49,638	\$29,457	\$47,510	\$58,934	\$58,331	\$53,786	\$36,530	\$42,262	\$30,414
Food at home .....	6,133	4,141	6,000	7,393	7,181	6,241	4,515	5,226	3,738
Cereals and bakery products .....	3,465	2,265	3,210	4,125	4,003	3,457	2,905	3,348	2,419
Meats, poultry, fish, and eggs .....	460	274	427	548	522	456	405	459	346
Dairy products .....	777	491	692	976	907	758	634	738	520
Fruits and vegetables .....	387	238	368	459	442	384	332	376	284
Other food at home .....	600	340	529	677	684	640	557	628	479
Food away from home .....	1,241	922	1,194	1,465	1,447	1,219	976	1,147	789
Alcoholic beverages .....	2,668	1,876	2,790	3,268	3,178	2,784	1,610	1,878	1,319
Housing .....	457	461	514	469	498	533	285	346	218
Shelter .....	16,920	9,598	17,329	20,952	19,195	17,223	12,396	13,547	11,173
Owned dwellings .....	10,023	6,220	10,536	12,758	11,617	9,763	6,656	7,271	6,009
Rented dwellings .....	6,730	1,398	5,985	9,232	8,626	7,063	4,414	5,329	3,448
Other lodging .....	2,602	4,649	4,288	2,849	2,055	1,539	1,639	1,277	2,020
Utilities, fuels, and public services .....	691	173	263	677	936	1,161	604	664	540
Household operations .....	3,477	1,813	3,063	3,928	4,053	3,754	3,117	3,392	2,828
Housekeeping supplies .....	984	363	1,175	1,422	867	860	825	715	941
Household furnishings and equipment .....	639	278	522	646	724	902	562	661	453
Apparel and services .....	1,797	925	2,034	2,198	1,933	1,944	1,235	1,508	943
Transportation .....	1,881	1,477	2,106	2,335	2,191	1,888	1,040	1,323	732
Vehicle purchases (net outlay) .....	8,758	5,708	9,065	10,558	9,943	9,608	5,785	7,669	3,784
Gasoline and motor oil .....	3,244	2,273	3,930	4,183	3,223	3,348	1,977	2,701	1,213
Other vehicle expenses .....	2,384	1,760	2,446	2,870	2,846	2,504	1,461	1,862	1,039
Public transportation .....	2,592	1,365	2,293	2,966	3,213	2,993	1,928	2,536	1,270
Healthcare .....	538	310	396	540	661	763	420	569	262
Entertainment .....	2,853	800	1,740	2,315	2,792	3,476	4,631	4,967	4,275
Personal care products and services .....	2,698	1,448	2,462	3,551	3,163	2,730	1,966	2,636	1,255
Reading .....	588	337	512	662	686	632	528	599	451
Education .....	118	51	72	107	137	151	143	151	136
Tobacco products and smoking supplies .....	945	1,787	604	819	1,687	929	292	245	341
Miscellaneous .....	323	290	331	379	388	353	176	243	106
Cash contributions .....	808	368	589	845	1,008	1,084	672	787	548
Personal insurance and pensions .....	1,821	549	1,027	1,569	1,972	2,746	2,282	1,923	2,661
Life and other personal insurance .....	5,336	2,440	5,159	6,980	7,489	6,193	1,819	2,600	996
Pensions and Social Security .....	309	39	164	286	402	461	329	375	279
Total .....	5,027	2,401	4,995	6,694	7,087	5,732	1,491	2,225	716

<sup>1</sup> Value is less than or equal to 0.05.

**Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	120,171	35,740	84,431	38,260	18,175	16,496	11,499
Consumer unit characteristics:							
Income before taxes .....	\$63,091	\$31,962	\$76,269	\$70,095	\$74,809	\$86,902	\$83,866
Age of reference person .....	48.8	52.4	47.3	53.4	44.3	41.1	40.8
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	2.7
Persons 65 and over .....	.3	.3	.3	.5	.2	.1	.1
Earners .....	1.3	.6	1.6	1.3	1.8	2.0	2.2
Vehicles .....	1.9	1.1	2.3	2.1	2.3	2.5	2.5
Percent homeowner .....	67	51	73	75	69	76	71
Average annual expenditures .....							
Food .....	\$49,638	\$29,285	\$58,209	\$53,091	\$57,326	\$66,476	\$65,042
Food at home .....	6,133	3,328	7,298	6,209	7,251	8,671	9,220
Cereals and bakery products .....	3,465	1,814	4,150	3,375	4,227	4,967	5,564
Meats, poultry, fish, and eggs .....	460	238	551	437	563	654	783
Dairy products .....	777	390	937	744	940	1,146	1,310
Fruits and vegetables .....	387	201	465	385	449	562	628
Other food at home .....	600	322	715	616	708	832	903
Food away from home .....	1,241	662	1,482	1,193	1,567	1,775	1,939
Alcoholic beverages .....	2,668	1,514	3,149	2,834	3,024	3,704	3,656
Housing .....	457	428	469	528	448	429	353
Shelter .....	16,920	11,269	19,307	17,248	19,035	22,635	21,789
Owned dwellings .....	10,023	7,212	11,212	9,923	11,116	13,123	12,914
Rented dwellings .....	6,777	3,628	8,043	6,770	7,879	10,134	9,541
Other lodging .....	2,602	3,228	2,337	2,153	2,559	2,258	2,710
Utilities, fuels, and public services .....	691	356	832	1,001	678	731	663
Household operations .....	3,477	2,206	4,015	3,577	4,068	4,481	4,722
Housekeeping supplies .....	984	486	1,195	823	1,361	1,800	1,303
Household furnishings and equipment .....	639	316	773	825	647	775	780
Apparel and services .....	1,797	1,049	2,111	2,100	1,842	2,456	2,070
Transportation .....	1,881	971	2,260	1,848	2,330	2,859	2,719
Vehicle purchases (net outlay) .....	8,758	4,539	10,539	9,274	10,801	11,655	12,754
Gasoline and motor oil .....	3,244	1,478	3,991	3,361	4,121	4,338	5,388
Other vehicle expenses .....	2,384	1,276	2,853	2,452	2,804	3,364	3,531
Public transportation .....	2,592	1,461	3,067	2,740	3,330	3,329	3,382
Healthcare .....	538	324	628	722	546	624	453
Entertainment .....	2,853	1,790	3,302	3,709	2,876	3,147	2,840
Personal care products and services .....	2,698	1,413	3,238	3,079	3,009	3,785	3,373
Reading .....	588	364	681	650	653	756	725
Education .....	118	97	127	140	114	131	94
Tobacco products and smoking supplies .....	945	621	1,082	777	1,242	1,483	1,277
Miscellaneous .....	323	223	365	350	417	335	378
Cash contributions .....	808	533	923	977	836	935	863
Personal insurance and pensions .....	1,821	1,219	2,076	2,512	1,655	1,819	1,663
Life and other personal insurance .....	5,336	2,491	6,540	5,789	6,659	7,835	6,994
Pensions and Social Security .....	309	146	379	349	394	432	378
Pensions and Social Security .....	5,027	2,345	6,162	5,441	6,265	7,403	6,616

n.a. Not applicable.

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	60,747	25,923	29,984	5,865	15,265	8,854	4,841	7,139	52,286
Consumer unit characteristics:									
Income before taxes .....	\$85,803	\$78,434	\$92,655	\$83,372	\$92,569	\$98,952	\$82,825	\$35,490	\$40,473
Age of reference person .....	48.9	57.1	42.1	32.3	40.1	52.0	48.1	38.6	50.1
Average number in consumer unit:									
Persons .....	3.2	2.0	3.9	3.5	4.2	3.9	4.9	2.9	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.2	.6	1.4	1.7	.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	2.4	1.0	1.0
Vehicles .....	2.5	2.4	2.6	2.1	2.6	3.1	2.7	1.2	1.3
Percent homeowner .....	82	85	81	68	81	88	77	41	52
Average annual expenditures .....	\$64,104	\$58,637	\$69,101	\$62,403	\$70,766	\$70,822	\$63,339	\$38,239	\$34,360
Food .....	7,900	6,690	8,876	7,137	9,151	9,623	9,138	5,614	4,142
Food at home .....	4,460	3,617	5,080	4,243	5,115	5,626	5,737	3,295	2,328
Cereals and bakery products .....	596	472	693	516	730	750	752	456	301
Meats, poultry, fish, and eggs .....	986	790	1,113	784	1,122	1,337	1,394	793	532
Dairy products .....	511	424	581	514	605	582	602	356	247
Fruits and vegetables .....	780	676	848	735	856	914	998	492	403
Other food at home .....	1,586	1,255	1,845	1,694	1,802	2,043	1,990	1,198	845
Food away from home .....	3,440	3,073	3,796	2,894	4,036	3,997	3,401	2,319	1,814
Alcoholic beverages .....	506	559	470	513	405	566	421	212	428
Housing .....	20,922	18,420	23,078	24,354	24,032	20,596	20,842	14,354	12,610
Shelter .....	12,036	10,358	13,458	13,815	14,343	11,696	12,215	8,512	7,890
Owned dwellings .....	9,350	7,707	10,819	10,757	11,627	9,466	9,049	3,931	4,069
Rented dwellings .....	1,657	1,370	1,774	2,637	1,779	1,195	2,469	4,323	3,465
Other lodging .....	1,029	1,280	865	421	937	1,035	697	258	357
Utilities, fuels, and public services .....	4,233	3,785	4,518	3,828	4,567	4,891	4,869	3,214	2,635
Household operations .....	1,351	879	1,786	3,431	1,644	943	1,178	1,056	548
Housekeeping supplies .....	869	963	789	750	767	861	801	500	387
Household furnishings and equipment .....	2,433	2,436	2,527	2,531	2,711	2,206	1,778	1,071	1,150
Apparel and services .....	2,369	1,956	2,723	2,400	2,766	2,876	2,570	2,077	1,289
Transportation .....	11,600	10,347	12,609	10,876	12,688	13,651	12,114	6,359	5,783
Vehicle purchases (net outlay) .....	4,435	3,828	4,919	4,529	4,912	5,190	4,687	2,139	2,011
Gasoline and motor oil .....	3,109	2,649	3,421	2,717	3,474	3,797	3,631	1,771	1,625
Other vehicle expenses .....	3,332	2,994	3,639	3,112	3,605	4,076	3,287	2,085	1,801
Public transportation .....	725	875	630	517	697	588	509	364	345
Healthcare .....	3,870	4,542	3,328	2,826	3,286	3,737	3,610	1,282	1,883
Entertainment .....	3,578	3,324	3,915	3,102	4,366	3,682	2,884	2,062	1,760
Personal care products and services .....	741	716	768	637	758	881	716	522	418
Reading .....	147	166	137	105	143	149	109	61	91
Education .....	1,250	860	1,643	431	1,560	2,587	908	768	616
Tobacco products and smoking supplies .....	324	293	316	257	321	346	539	256	331
Miscellaneous .....	979	1,069	892	749	883	1,011	1,010	746	616
Cash contributions .....	2,466	3,232	1,937	1,407	1,991	2,194	1,642	729	1,222
Personal insurance and pensions .....	7,452	6,462	8,408	7,607	8,416	8,923	6,836	3,197	3,170
Life and other personal insurance .....	465	441	489	306	504	585	439	145	152
Pensions and Social Security .....	6,988	6,021	7,918	7,301	7,912	8,339	6,398	3,052	3,018

<sup>1</sup> Value is less than or equal to 0.05.  
n.a. Not applicable.

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	120,171	13,210	22,531	10,133	23,945	40,006	10,346
Consumer unit characteristics:							
Income before taxes .....	\$63,091	\$17,986	\$40,156	\$33,176	\$60,069	\$90,315	\$101,654
Age of reference person .....	48.8	68.7	42.9	66.1	46.8	43.1	46.5
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	1.0
Persons 65 and over .....	.3	.7	.1	1.3	.3	.1	.1
Earners .....	1.3	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles .....	1.9	.9	1.2	1.8	1.9	2.4	3.1
Percent homeowner .....	67	58	47	78	66	75	80
Average annual expenditures .....							
Food .....	\$49,638	\$21,046	\$34,135	\$39,020	\$51,092	\$63,676	\$72,821
Food at home .....	6,133	2,409	3,875	5,486	6,511	7,647	9,777
Cereals and bakery products .....	3,465	1,630	1,923	3,535	3,971	4,085	5,570
Meats, poultry, fish, and eggs .....	460	228	244	490	537	536	721
Dairy products .....	777	354	411	788	909	909	1,298
Fruits and vegetables .....	387	178	214	397	448	462	595
Other food at home .....	600	311	330	628	703	696	926
Food away from home .....	1,241	559	723	1,232	1,374	1,482	2,029
Alcoholic beverages .....	2,668	779	1,952	1,951	2,539	3,562	4,207
Housing .....	457	154	591	305	373	548	546
Shelter .....	16,920	9,048	12,573	13,506	17,771	21,201	21,264
Owned dwellings .....	10,023	5,370	8,292	6,657	10,446	12,576	12,176
Rented dwellings .....	6,730	2,559	4,254	4,450	6,791	9,406	9,192
Other lodging .....	2,602	2,647	3,569	1,571	2,773	2,315	2,159
Utilities, fuels, and public services .....	691	163	469	636	882	854	825
Household operations .....	3,477	2,153	2,237	3,371	3,746	4,101	4,940
Housekeeping supplies .....	984	502	476	768	1,076	1,458	871
Household furnishings and equipment .....	639	312	318	1,128	684	716	861
Apparel and services .....	1,797	711	1,249	1,583	1,819	2,350	2,416
Transportation .....	1,881	549	1,222	1,255	1,992	2,497	3,015
Vehicle purchases (net outlay) .....	8,758	2,850	5,531	6,665	9,134	11,248	14,940
Gasoline and motor oil .....	3,244	955	1,785	2,289	3,523	4,251	5,741
Other vehicle expenses .....	2,384	735	1,592	1,659	2,405	3,117	4,035
Public transportation .....	2,592	996	1,735	2,243	2,588	3,200	4,562
Healthcare .....	538	164	418	473	618	680	602
Entertainment .....	2,853	2,358	1,456	5,069	3,019	3,018	3,329
Personal care products and services .....	2,698	903	1,713	2,116	2,828	3,656	3,696
Reading .....	588	322	389	519	574	733	904
Education .....	118	94	98	125	114	131	141
Tobacco products and smoking supplies .....	945	268	828	204	755	1,257	2,025
Miscellaneous .....	323	169	255	242	338	383	482
Cash contributions .....	808	393	616	674	914	990	933
Personal insurance and pensions .....	1,821	1,298	1,173	2,305	2,105	1,961	2,233
Life and other personal insurance .....	5,336	231	3,816	549	4,663	8,408	9,534
Pensions and Social Security .....	309	180	126	280	315	407	513
Pensions and Social Security .....	5,027	152	3,690	1,268	4,348	8,001	9,021

<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, 2007**

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) .....	120,171	80,244	52,203	28,042	39,927	109,771	35,489	74,282	10,401
Consumer unit characteristics:									
Income before taxes .....	\$63,091	\$76,875	\$87,915	\$56,323	\$35,390	\$64,285	\$56,404	\$68,050	\$50,497
Age of reference person .....	48.8	52.5	47.0	62.9	41.3	48.5	46.3	49.5	52.3
Average number in consumer unit:									
Persons .....	2.5	2.6	2.9	2.1	2.2	2.5	2.3	2.5	2.5
Children under 18 .....	.6	.6	.8	.3	.6	.6	.6	.6	.6
Persons 65 and over .....	.3	.4	.2	.8	.2	.3	.3	.3	.4
Earners .....	1.3	1.4	1.7	.9	1.2	1.3	1.3	1.4	1.3
Vehicles .....	1.9	2.3	2.5	2.1	1.1	1.9	1.5	2.1	2.5
Percent homeowner .....	67	100	100	100	n.a.	66	51	73	80
Average annual expenditures .....	\$49,638	\$57,997	\$65,282	\$44,044	\$32,829	\$50,391	\$45,600	\$52,664	\$41,680
Food .....	6,133	6,908	7,524	5,552	4,573	6,235	5,749	6,458	5,060
Food at home .....	3,465	3,856	4,087	3,333	2,678	3,500	3,229	3,624	3,091
Cereals and bakery products .....	460	520	542	472	337	462	416	482	439
Meats, poultry, fish, and eggs .....	777	846	906	711	637	787	738	810	667
Dairy products .....	387	435	462	376	290	388	351	404	385
Fruits and vegetables .....	600	670	694	614	459	612	576	628	473
Other food at home .....	1,241	1,384	1,483	1,161	954	1,252	1,149	1,299	1,127
Food away from home .....	2,668	3,052	3,436	2,218	1,895	2,734	2,520	2,834	1,969
Alcoholic beverages .....	457	507	548	415	355	474	503	461	274
Housing .....	16,920	19,297	23,018	12,368	12,141	17,395	16,175	17,975	11,912
Shelter .....	10,023	11,025	14,147	5,213	8,009	10,469	10,010	10,688	5,312
Owned dwellings .....	6,730	10,029	13,173	4,176	100	6,987	5,361	7,763	4,023
Rented dwellings .....	2,602	49	34	77	7,732	2,757	3,963	2,181	961
Other lodging .....	691	947	939	960	176	725	686	744	329
Utilities, fuels, and public services .....	3,477	4,107	4,390	3,581	2,211	3,487	3,105	3,670	3,371
Household operations .....	984	1,212	1,380	901	526	1,012	891	1,070	692
Housekeeping supplies .....	639	776	745	845	363	641	641	641	617
Household furnishings and equipment .....	1,797	2,177	2,356	1,828	1,033	1,786	1,529	1,906	1,920
Apparel and services .....	1,881	2,100	2,351	1,572	1,438	1,940	1,998	1,914	1,248
Transportation .....	8,758	10,324	11,499	8,118	5,608	8,736	7,296	9,422	8,986
Vehicle purchases (net outlay) .....	3,244	3,846	4,361	2,888	2,034	3,202	2,525	3,526	3,684
Gasoline and motor oil .....	2,384	2,746	3,073	2,139	1,655	2,337	1,897	2,547	2,878
Other vehicle expenses .....	2,592	3,092	3,418	2,465	1,587	2,625	2,300	2,778	2,244
Public transportation .....	538	640	648	626	333	572	573	571	180
Healthcare .....	2,853	3,555	3,272	4,087	1,441	2,820	2,272	3,081	3,197
Entertainment .....	2,698	3,318	3,690	2,560	1,452	2,714	2,285	2,915	2,532
Personal care products and services .....	588	681	752	536	399	604	571	619	417
Reading .....	118	144	148	135	65	120	112	124	90
Education .....	945	1,068	1,253	720	699	989	940	1,013	483
Tobacco products and smoking supplies .....	323	296	314	261	377	310	278	326	455
Miscellaneous .....	808	981	1,045	855	458	801	752	824	878
Cash contributions .....	1,821	2,256	1,899	2,921	948	1,846	1,917	1,812	1,562
Personal insurance and pensions .....	5,336	6,562	7,968	3,945	2,873	5,407	4,752	5,720	4,586
Life and other personal insurance .....	309	415	455	341	97	309	241	342	310
Pensions and Social Security .....	5,027	6,147	7,513	3,604	2,775	5,098	4,511	5,378	4,276

n.a. Not applicable.

**Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	120,171	105,749	101,509	4,240	14,422
Consumer unit characteristics:					
Income before taxes .....	\$63,091	\$65,643	\$65,023	\$80,487	\$44,381
Age of reference person .....	48.8	49.2	49.4	45.0	46.1
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	.3	.2
Earners .....	1.3	1.4	1.3	1.5	1.2
Vehicles .....	1.9	2.0	2.0	1.6	1.3
Percent homeowner .....	67	69	70	61	47
Average annual expenditures .....	\$49,638	\$51,487	\$51,120	\$60,402	\$36,067
Food .....	6,133	6,342	6,312	7,139	4,601
Food at home .....	3,465	3,551	3,539	3,890	2,831
Cereals and bakery products .....	460	472	473	469	365
Meats, poultry, fish, and eggs .....	777	769	760	1,026	834
Dairy products .....	387	405	407	349	259
Fruits and vegetables .....	600	620	610	887	455
Other food at home .....	1,241	1,285	1,290	1,159	919
Food away from home .....	2,668	2,791	2,773	3,249	1,771
Alcoholic beverages .....	457	492	499	290	198
Housing .....	16,920	17,387	17,169	22,554	13,494
Shelter .....	10,023	10,287	10,074	15,383	8,084
Owned dwellings .....	6,730	7,088	6,950	10,387	4,110
Rented dwellings .....	2,602	2,456	2,389	4,073	3,669
Other lodging .....	691	743	736	923	305
Utilities, fuels, and public services .....	3,477	3,474	3,476	3,436	3,500
Household operations .....	984	1,034	1,029	1,157	616
Housekeeping supplies .....	639	674	680	496	383
Household furnishings and equipment .....	1,797	1,918	1,910	2,081	910
Apparel and services .....	1,881	1,899	1,869	2,709	1,743
Transportation .....	8,758	9,071	8,996	10,921	6,458
Vehicle purchases (net outlay) .....	3,244	3,383	3,357	4,007	2,223
Gasoline and motor oil .....	2,384	2,445	2,447	2,391	1,935
Other vehicle expenses .....	2,592	2,673	2,662	2,978	2,001
Public transportation .....	538	570	530	1,545	299
Healthcare .....	2,853	3,011	3,046	2,170	1,689
Entertainment .....	2,698	2,890	2,908	2,454	1,288
Personal care products and services .....	588	602	603	564	485
Reading .....	118	127	129	98	46
Education .....	945	979	952	1,627	700
Tobacco products and smoking supplies .....	323	337	346	135	219
Miscellaneous .....	808	856	861	719	453
Cash contributions .....	1,821	1,909	1,899	2,153	1,178
Personal insurance and pensions .....	5,336	5,584	5,531	6,868	3,515
Life and other personal insurance .....	309	318	317	353	245
Pensions and Social Security .....	5,027	5,266	5,214	6,515	3,271

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



**Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	120,171	14,185	105,987	91,734	14,253
Consumer unit characteristics:					
Income before taxes .....	\$63,091	\$48,330	\$65,067	\$68,285	\$44,358
Age of reference person .....	48.8	42.5	49.7	50.2	46.1
Average number in consumer unit:					
Persons .....	2.5	3.2	2.4	2.3	2.6
Children under 18 .....	.6	1.1	.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	1.6	2.0	2.1	1.3
Percent homeowner .....	67	51	69	72	47
Average annual expenditures .....	\$49,638	\$41,501	\$50,720	\$53,003	\$35,984
Food .....	6,133	5,933	6,160	6,399	4,603
Food at home .....	3,465	3,424	3,470	3,568	2,831
Cereals and bakery products .....	460	410	466	481	366
Meats, poultry, fish, and eggs .....	777	890	763	752	832
Dairy products .....	387	368	390	410	258
Fruits and vegetables .....	600	652	593	615	455
Other food at home .....	1,241	1,104	1,258	1,310	920
Food away from home .....	2,668	2,508	2,690	2,831	1,772
Alcoholic beverages .....	457	262	481	525	193
Housing .....	16,920	15,573	17,097	17,662	13,449
Shelter .....	10,023	9,794	10,053	10,367	8,035
Owned dwellings .....	6,730	5,419	6,906	7,346	4,071
Rented dwellings .....	2,602	4,135	2,397	2,200	3,659
Other lodging .....	691	239	751	820	305
Utilities, fuels, and public services .....	3,477	3,274	3,504	3,505	3,502
Household operations .....	984	681	1,025	1,088	617
Housekeeping supplies .....	639	571	647	688	382
Household furnishings and equipment .....	1,797	1,253	1,867	2,014	914
Apparel and services .....	1,881	1,994	1,867	1,886	1,743
Transportation .....	8,758	8,035	8,857	9,234	6,428
Vehicle purchases (net outlay) .....	3,244	2,876	3,293	3,463	2,203
Gasoline and motor oil .....	2,384	2,304	2,394	2,466	1,936
Other vehicle expenses .....	2,592	2,525	2,603	2,697	1,997
Public transportation .....	538	330	566	608	293
Healthcare .....	2,853	1,486	3,035	3,244	1,691
Entertainment .....	2,698	1,674	2,831	3,072	1,276
Personal care products and services .....	588	526	596	614	481
Reading .....	118	38	128	141	46
Education .....	945	415	1,016	1,065	701
Tobacco products and smoking supplies .....	323	165	344	363	220
Miscellaneous .....	808	478	851	913	453
Cash contributions .....	1,821	1,083	1,920	2,035	1,185
Personal insurance and pensions .....	5,336	3,837	5,537	5,851	3,514
Life and other personal insurance .....	309	109	336	350	245
Pensions and Social Security .....	5,027	3,729	5,200	5,501	3,268

**Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	120,171	22,382	27,462	43,152	27,176
Consumer unit characteristics:					
Income before taxes .....	\$63,091	\$69,937	\$59,389	\$58,224	\$68,923
Age of reference person .....	48.8	50.5	48.4	48.8	47.9
Average number in consumer unit:					
Persons .....	2.5	2.4	2.4	2.5	2.6
Children under 18 .....	.6	.6	.6	.7	.7
Persons 65 and over .....	.3	.3	.3	.3	.3
Earners .....	1.3	1.3	1.4	1.3	1.4
Vehicles .....	1.9	1.6	2.1	1.9	2.0
Percent homeowner .....	67	64	69	69	63
Average annual expenditures .....					
Food .....	\$49,638	\$51,624	\$48,014	\$45,464	\$56,291
Food at home .....	6,133	6,419	5,793	5,780	6,811
Cereals and bakery products .....	3,465	3,595	3,252	3,311	3,822
Meats, poultry, fish, and eggs .....	460	495	444	438	480
Dairy products .....	777	832	691	770	830
Fruits and vegetables .....	387	400	375	366	422
Other food at home .....	600	647	546	552	693
Food away from home .....	1,241	1,221	1,196	1,185	1,396
Alcoholic beverages .....	2,668	2,824	2,541	2,470	2,988
Housing .....	457	508	501	382	488
Shelter .....	16,920	19,085	15,380	14,911	19,885
Owned dwellings .....	10,023	11,640	8,839	8,233	12,729
Rented dwellings .....	6,730	7,616	6,238	5,723	8,097
Other lodging .....	2,602	3,036	1,883	2,072	3,811
Utilities, fuels, and public services .....	691	988	717	437	821
Household operations .....	3,477	3,832	3,323	3,547	3,229
Housekeeping supplies .....	984	1,011	855	933	1,174
Household furnishings and equipment .....	639	576	620	595	782
Apparel and services .....	1,797	2,026	1,742	1,604	1,970
Transportation .....	1,881	2,068	1,866	1,692	2,042
Vehicle purchases (net outlay) .....	8,758	8,014	8,684	8,485	9,882
Gasoline and motor oil .....	3,244	2,508	3,407	3,216	3,729
Other vehicle expenses .....	2,384	2,080	2,408	2,522	2,389
Public transportation .....	2,592	2,678	2,418	2,378	3,042
Healthcare .....	538	749	451	368	721
Entertainment .....	2,853	2,645	3,097	2,800	2,860
Personal care products and services .....	2,698	2,811	2,585	2,320	3,319
Reading .....	588	609	544	565	650
Education .....	118	135	126	89	140
Tobacco products and smoking supplies .....	945	1,163	1,187	744	842
Miscellaneous .....	323	361	365	332	234
Cash contributions .....	808	826	778	652	1,071
Personal insurance and pensions .....	1,821	1,421	1,792	1,762	2,275
Life and other personal insurance .....	5,336	5,558	5,315	4,948	5,791
Pensions and Social Security .....	309	342	347	298	262
	5,027	5,216	4,968	4,650	5,529

**Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

Item	Self-employed workers	Wage and salary earners						Retired	All other, including not reporting
		Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Number of consumer units (in thousands)	5,471	79,622	30,543	21,668	13,178	4,663	9,570	20,658	14,419
Consumer unit characteristics:									
Income before taxes .....	\$90,530	\$71,518	\$99,577	\$60,210	\$47,797	\$56,150	\$47,715	\$35,040	\$46,341
Age of reference person .....	48.4	43.0	44.5	42.0	41.8	41.6	43.0	73.5	45.7
Average number in consumer unit:									
Persons .....	2.6	2.6	2.6	2.6	2.6	2.7	2.6	1.7	2.9
Children under 18 .....	.7	.7	.7	.8	.8	.7	.7	.1	.9
Persons 65 and over .....	.2	.1	.1	.1	.1	.1	.1	1.2	.2
Earners .....	1.8	1.7	1.7	1.7	1.7	1.8	1.7	.2	.7
Vehicles .....	2.2	2.1	2.2	2.0	1.8	2.4	2.0	1.6	1.6
Percent homeowner .....	76	65	76	60	53	61	58	79	56
Average annual expenditures .....									
Food .....	\$63,455	\$53,873	\$69,510	\$48,509	\$40,246	\$44,100	\$39,377	\$35,424	\$41,661
Food at home .....	7,236	6,614	7,988	6,222	5,321	5,610	5,276	4,420	5,643
Cereals and bakery products .....	4,039	3,582	4,090	3,394	3,110	3,382	3,082	2,813	3,592
Meats, poultry, fish, and eggs .....	502	477	548	450	418	435	403	382	465
Dairy products .....	881	796	833	790	732	846	753	629	853
Fruits and vegetables .....	457	401	463	377	350	373	342	315	394
Other food at home .....	728	612	753	531	531	529	486	537	584
Food away from home .....	1,472	1,295	1,494	1,246	1,079	1,199	1,099	950	1,295
Alcoholic beverages .....	3,197	3,033	3,898	2,827	2,212	2,227	2,194	1,607	2,052
Housing .....	508	525	653	503	351	602	359	303	294
Shelter .....	20,678	18,187	23,295	16,579	13,869	15,107	12,932	12,274	15,181
Owned dwellings .....	12,326	10,985	14,337	9,966	8,246	8,886	7,391	6,455	8,945
Rented dwellings .....	9,088	7,434	10,635	6,379	4,596	5,667	4,371	4,277	5,467
Other lodging .....	2,335	2,817	2,419	3,070	3,310	2,958	2,765	1,635	2,902
Utilities, fuels, and public services .....	903	735	1,282	517	340	261	255	543	577
Household operations .....	3,964	3,587	4,077	3,432	3,097	3,449	3,115	3,022	3,338
Housekeeping supplies .....	1,261	1,085	1,588	1,039	572	618	519	726	690
Household furnishings and equipment .....	833	597	707	601	444	539	468	791	579
Apparel and services .....	2,294	1,932	2,586	1,540	1,510	1,615	1,439	1,280	1,628
Transportation .....	2,366	2,116	2,740	1,901	1,646	1,402	1,569	1,044	1,649
Vehicle purchases (net outlay) .....	10,139	9,609	11,448	8,881	7,989	8,586	8,102	5,970	7,544
Gasoline and motor oil .....	3,416	3,553	4,189	3,263	3,096	3,363	2,899	2,169	3,014
Other vehicle expenses .....	2,784	2,662	2,896	2,589	2,288	2,780	2,542	1,432	2,055
Public transportation .....	3,139	2,822	3,431	2,621	2,263	2,145	2,424	1,969	2,020
Healthcare .....	801	571	932	408	343	298	236	399	455
Entertainment .....	3,566	2,486	3,097	2,398	1,827	1,974	1,887	4,380	2,420
Personal care products and services .....	4,389	2,884	3,992	2,445	1,932	2,310	1,907	1,852	2,278
Reading .....	700	627	847	574	446	448	374	514	438
Education .....	151	116	175	100	62	62	62	141	81
Tobacco products and smoking supplies .....	1,139	1,154	1,821	909	691	479	545	279	674
Miscellaneous .....	283	345	262	334	346	598	514	187	408
Cash contributions .....	919	874	1,145	882	562	665	520	647	633
Personal insurance and pensions .....	2,369	1,772	2,686	1,254	1,178	1,196	1,122	2,167	1,395
Life and other personal insurance .....	9,011	6,563	9,359	5,529	4,026	5,063	4,209	1,246	3,025
Pensions and Social Security .....	398	317	444	276	177	272	219	305	240
Pensions and Social Security .....	8,612	6,246	8,915	5,253	3,849	4,791	3,990	941	2,785

**Table 13. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2007**

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) .....	120,171	85,389	18,227	30,313	26,169	10,680	34,783	22,523	12,259
Consumer unit characteristics:									
Income before taxes .....	\$63,091	\$48,793	\$33,913	\$46,938	\$54,881	\$64,537	\$98,193	\$88,948	\$115,179
Age of reference person .....	48.8	49.3	53.2	51.2	44.8	48.1	47.7	46.2	50.5
Average number in consumer unit:									
Persons .....	2.5	2.5	2.6	2.5	2.4	2.6	2.4	2.5	2.3
Children under 18 .....	.6	.6	.7	.6	.6	.7	.6	.6	.5
Persons 65 and over .....	.3	.3	.4	.4	.2	.2	.2	.2	.3
Earners .....	1.3	1.3	1.1	1.3	1.4	1.5	1.5	1.5	1.4
Vehicles .....	1.9	1.9	1.4	1.9	2.0	2.2	2.1	2.1	2.0
Percent homeowner .....	67	63	55	66	60	73	77	74	82
Average annual expenditures .....	\$49,638	\$41,024	\$30,201	\$39,164	\$45,876	\$52,721	\$70,605	\$65,706	\$79,532
Food .....	6,133	5,395	4,491	5,231	5,729	6,524	7,878	7,393	8,734
Food at home .....	3,465	3,213	3,027	3,196	3,173	3,669	4,055	3,816	4,471
Cereals and bakery products .....	460	427	396	427	428	477	535	512	576
Meats, poultry, fish, and eggs .....	777	762	772	779	714	813	812	782	864
Dairy products .....	387	353	311	348	367	403	467	442	512
Fruits and vegetables .....	600	522	515	504	520	597	781	697	927
Other food at home .....	1,241	1,148	1,033	1,138	1,144	1,379	1,460	1,384	1,593
Food away from home .....	2,668	2,181	1,464	2,035	2,555	2,855	3,823	3,577	4,262
Alcoholic beverages .....	457	341	174	329	421	448	729	743	706
Housing .....	16,920	13,934	10,947	13,026	15,424	17,959	24,214	22,901	26,609
Shelter .....	10,023	8,111	6,311	7,532	9,111	10,380	14,715	13,997	16,033
Owned dwellings .....	6,730	5,067	3,195	4,747	5,741	7,516	10,813	10,135	12,059
Rented dwellings .....	2,602	2,688	2,995	2,463	2,884	2,320	2,391	2,580	2,043
Other lodging .....	691	357	120	321	485	544	1,511	1,282	1,931
Utilities, fuels, and public services .....	3,477	3,265	2,930	3,312	3,272	3,686	3,998	3,860	4,254
Household operations .....	984	670	340	581	842	1,062	1,756	1,570	2,096
Housekeeping supplies .....	639	517	420	500	566	601	924	783	1,169
Household furnishings and equipment .....	1,797	1,371	947	1,101	1,633	2,230	2,821	2,691	3,057
Apparel and services .....	1,881	1,460	1,207	1,328	1,622	1,865	2,878	2,642	3,293
Transportation .....	8,758	7,831	5,655	7,614	8,658	10,092	11,031	10,707	11,626
Vehicle purchases (net outlay) .....	3,244	2,912	2,112	2,761	3,231	3,924	4,060	4,121	3,947
Gasoline and motor oil .....	2,384	2,274	1,785	2,269	2,429	2,740	2,654	2,654	2,654
Other vehicle expenses .....	2,592	2,356	1,550	2,368	2,613	3,024	3,171	3,060	3,376
Public transportation .....	538	290	209	216	386	404	1,146	872	1,650
Healthcare .....	2,853	2,537	2,003	2,594	2,654	2,998	3,625	3,362	4,105
Entertainment .....	2,698	2,108	1,295	1,966	2,481	2,957	4,130	3,727	4,873
Personal care products and services .....	588	475	312	462	534	639	858	798	963
Reading .....	118	81	40	80	100	110	207	176	264
Education .....	945	591	145	405	1,063	725	1,813	1,589	2,226
Tobacco products and smoking supplies .....	323	392	374	457	367	297	154	177	111
Miscellaneous .....	808	651	386	591	790	940	1,192	1,073	1,408
Cash contributions .....	1,821	1,234	757	1,333	1,384	1,404	3,263	2,534	4,601
Personal insurance and pensions .....	5,336	3,992	2,415	3,749	4,650	5,763	8,635	7,885	10,014
Life and other personal insurance .....	309	244	136	257	269	328	471	434	538
Pensions and Social Security .....	5,027	3,749	2,278	3,492	4,381	5,436	8,164	7,450	9,476