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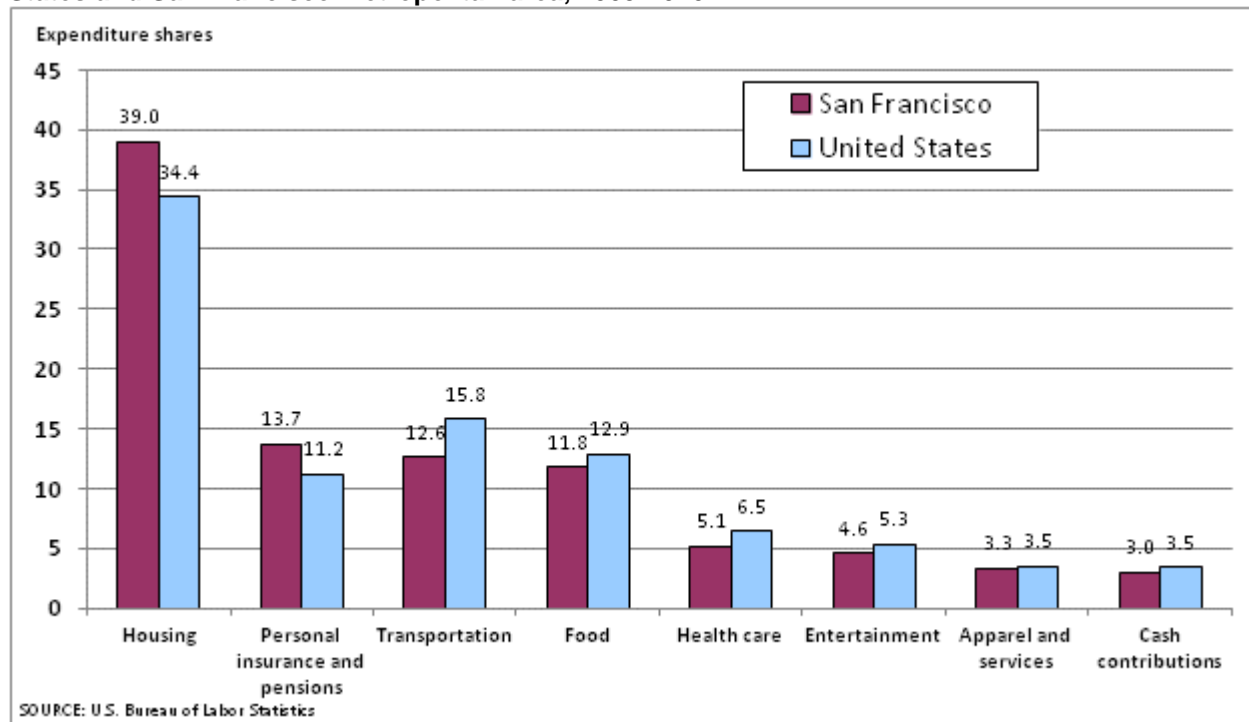
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**CONSUMER EXPENDITURES FOR THE SAN FRANCISCO-OAKLAND-FREMONT AREA:
2009-2010**

Consumer units¹ (households) in the San Francisco-Oakland-Fremont metropolitan area spent an average of \$67,360 per year in 2009-2010, the U.S. Bureau of Labor Statistics reported today. Regional Commissioner Richard J. Holden noted that this figure was 39 percent above the \$48,588 average expenditure level for a typical household in the United States. Average annual expenditures for households in the San Francisco area differed significantly from the U.S. average in six of the eight major categories. Expenditures for housing and personal insurance and pensions were significantly larger than the nationwide average, while expenditures for transportation, food, healthcare, and entertainment were measurably smaller than the national average. (See chart 1 and table 1.)

Chart 1. Percent distribution of average annual expenditures for the eight major categories in the United States and San Francisco metropolitan area, 2009-2010



¹ See the Additional Information section for the definition of a consumer unit. The terms consumer unit and household are used interchangeably throughout the text for convenience.

Housing in the San Francisco metropolitan area averaged \$26,268 annually and was the largest expenditure category, accounting for 39.0 percent of a San Francisco area household’s total spending. This share was significantly larger than the 34.4-percent national average. (See tables 1 and 2.) Overall, 10 of the 18 published metropolitan areas had expenditure shares for housing measurably above the U.S. average; only Detroit had a significantly lower-than-average share. (See chart 2.) Among the 18 areas, housing shares ranged from 43.6 percent in Miami to 32.6 percent in Detroit. (See table 3.)

The majority of total housing expenditures in San Francisco went toward shelter, 73.1 percent, which includes mortgage interest, property taxes, repairs, and rent, among other items; nationwide, 59.4 percent of the housing budget was allocated for shelter. (See table A.) Utilities, fuels, and public services expenses accounted for 12.2 percent of the housing budget locally; nationally, it made up 21.8 percent. The rate of homeownership in San Francisco, at 54 percent, was less than the U.S. average of 66 percent.

Table A. Percent distribution of housing expenditures, United States and San Francisco, 2009-2010

Category	United States	San Francisco-Oakland-Fremont
Total Housing	100.0	100.0
Shelter	59.4	73.1
Utilities, fuels, and public services	21.8	12.2
Household operations	6.0	5.7
Housekeeping supplies	3.8	2.3
Household furnishings and equipment	8.9	6.7

Note: Columns may not add to 100 due to rounding.

Source: U.S. Bureau of Labor Statistics

Personal insurance and pensions became the second-largest expenditure category in the San Francisco area, at 13.7 percent, significantly larger than the 11.2 percent share nationwide. Area residents spent \$9,237 in this category, exceeding the \$5,422 national average. (see tables 1 and 2.)

Transportation was the third-largest category in the San Francisco area at 12.6 percent of the total budget, significantly smaller than the national average of 15.8 percent. Among the 18 metropolitan areas nationwide, only Detroit had a transportation share that was significantly above-average. (See chart 3.) Among the remaining areas, six had significantly lower shares than the U.S. average, the lowest being Baltimore at 12.4 percent, followed by San Francisco at 12.6 percent.

Of the \$8,509 in annual expenditures for transportation in San Francisco, 87.5 percent was spent buying and maintaining private vehicles; this compared to the national average of 93.7 percent. Despite the lower local area private transportation share, the average number of vehicles per household in San Francisco (1.8) was close to the national average (1.9). The remaining 12.5 percent of a San Francisco household’s transportation budget was spent on public transit—which includes fares for taxis, buses, trains, and planes—and was above the 6.3-percent average for the nation. (See table B.) Among the 18 areas, public transportation budgets accounted for more than 10 percent of local transportation expenditures in 4 areas, led by New York (13.5 percent) and San Francisco (12.5 percent).

Table B. Percent distribution of transportation expenditures, United States and San Francisco, 2009-2010

Category	United States	San Francisco-Oakland-Fremont
Total Transportation	100.0	100.0
Vehicle purchases (net outlay)	34.2	28.9
Gasoline and motor oil	26.9	22.7
Other vehicle expenses	32.6	35.9
Public transportation	6.3	12.5

Note: Columns may not add to 100 due to rounding.

Source: U.S. Bureau of Labor Statistics

The portion of the average San Francisco consumer unit's budget spent on food, 11.8 percent, was significantly smaller than the 12.9-percent U.S. average. Among the 18 metropolitan areas, 7 had food expenditure shares that were significantly below the national average. None of the 18 areas had food expenditure shares significantly above that for the nation.

Households in San Francisco spent \$4,214 or 53.2 percent, of their food dollars on food at home and the remaining 46.8 percent on food away from home, such as restaurant meals, carry-out, board at school, and catered affairs. In comparison, the typical U.S. household spent 59.0 percent of its food budget on food at home and 41.0 percent on food away from home.

As noted, San Francisco is 1 of 18 metropolitan areas nationwide for which Consumer Expenditure Survey (CE) data are available. We encourage users interested in learning more about the CE to contact the West Information Office at (415) 625-2270. Metropolitan area CE data and that for the four geographic regions and the United States are available on our Web site at <http://www.bls.gov/cex/tables.htm>.

Additional Information

Data contained in this report are from the Consumer Expenditure Survey, which is conducted on an ongoing basis by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS). The CE data were averaged over a two-year period, 2009 and 2010 and are available for the nation, the 4 geographic regions of the country, and 18 metropolitan areas. The metropolitan area discussed in this release is San Francisco-Oakland-Fremont, California, which is comprised of Alameda, Contra Costa, Marin, San Francisco, and San Mateo Counties.

The survey consists of two components, a diary or recordkeeping survey, and an interview survey. The integrated data from the BLS Diary and Interview Surveys provide a complete accounting of consumer expenditures and income, which neither survey component alone is designed to do. Due to changes in the survey sample frame, metropolitan area data in this release are not directly comparable to those prior to 1996.

A consumer unit is defined as members of a household related by blood, marriage, adoption, or other legal arrangement; a single person living alone or sharing a household with others but who is financially independent; or 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. The terms household or consumer unit are used interchangeably for convenience.

The expenditure data in this release should be interpreted with care. The expenditures are averages for consumer units with the specified characteristics, regardless of whether or not a specific unit incurred an expense for that specific item during the recording period. The average expenditure may be considerably

lower than the expenditure by those consumer units that purchased the item. This study is not intended as a comparative cost of living survey, as neither the quantity nor the quality of goods and services has been held constant among areas. Differences may result from variations in demographic characteristics such as consumer unit size, age, preferences, income levels, etc. However, expenditure shares, or the percentage of a consumer unit's budget spent on a particular category, can be used to compare spending patterns across areas. Users should also keep in mind that prices for many goods and services have changed since the survey was conducted.

The CE significance tests in this release compare expenditure shares for selected expenditure categories in the United States to expenditure shares in selected metropolitan areas. (See table 3.) Expenditure shares for housing and transportation that are above or below that for the nation after testing for significance at the 95-percent confidence interval are also identified in charts 1 and 2 for the 18 metropolitan areas surveyed. Sample sizes for the metropolitan areas are much smaller than for the nation, so the U.S. estimates and year-to-year changes are more reliable than those for the metropolitan areas.

NOTE: A value that is statistically different from another does not necessarily mean that the difference has economic or practical significance. Statistical significance is concerned with our ability to make confident statements about a universe based on a sample. It is entirely possible that a large difference between two values is not significantly different statistically, while a small difference is, since both the size and heterogeneity of the sample affect the relative error of the data being tested.

Table 1. Percent distribution of average annual expenditures, United States and San Francisco-Oakland-Fremont, Consumer Expenditure Survey, 2009-2010

Category	United States	San Francisco-Oakland-Fremont
Average annual expenditures	\$48,588	\$67,360
Percent distribution:	100.0	100.0
Food	12.9	11.8 *
Alcoholic beverages	.9	1.0
Housing	34.4	39.0 *
Apparel and services	3.5	3.3
Transportation	15.8	12.6 *
Healthcare	6.5	5.1 *
Entertainment	5.3	4.6 *
Personal care products and services	1.2	1.2
Reading	.2	.2
Education	2.2	2.6
Tobacco products and smoking supplies	.8	.2 *
Miscellaneous	1.7	1.6
Cash contributions	3.5	3.0
Personal insurance and pensions	11.2	13.7 *

* Statistically significant difference from the U.S. average at the 95-percent confidence level.

Note: Columns may not add to 100 due to rounding.

Source: U.S. Bureau of Labor Statistics

Table 2. Average annual expenditures and characteristics, United States and San Francisco-Oakland-Fremont, Consumer Expenditure Survey, 2009-2010

Category	United States	San Francisco-Oakland-Fremont
Consumer unit characteristics:		
Income before taxes	\$62,669	\$90,270
Age of reference person	49.4	47.1
Average number in consumer unit:		
Persons	2.5	2.5
Children under 18	.6	.6
Persons 65 and over	.3	.2
Earners	1.3	1.4
Vehicles	1.9	1.8
Percent homeowner	66	54
Average annual expenditures		
Food	\$48,588	\$67,360
Food at home	6,250	7,920
Cereals and bakery products	3,689	4,214
Meats, poultry, fish, and eggs	504	576
Dairy products	813	843
Fruits and vegetables	393	457
Other food at home	668	920
Food away from home	1,311	1,418
Alcoholic beverages	2,562	3,706
Housing	423	676
Shelter	16,726	26,268
Owned dwellings	9,943	19,190
Rented dwellings	6,410	11,194
Other lodging	2,880	6,573
Utilities, fuels, and public services	653	1,423
Household operations	3,652	3,207
Housekeeping supplies	1,009	1,498
Household furnishings and equipment	635	611
Apparel and services	1,486	1,762
Transportation	1,712	2,230
Vehicle purchases (net outlay)	7,668	8,509
Gasoline and motor oil	2,623	2,457
Other vehicle expenses	2,059	1,931
Public transportation	2,500	3,058
Healthcare	486	1,062
Entertainment	3,141	3,461
Personal care products and services	2,599	3,116
Reading	589	782
Education	105	158
Tobacco products and smoking supplies	1,071	1,754
Miscellaneous	371	153
Cash contributions	833	1,077
Personal insurance and pensions	1,678	2,020
Life and other personal insurance	5,422	9,237
Pensions and Social Security	314	276
	5,108	8,961

Source: U.S. Bureau of Labor Statistics

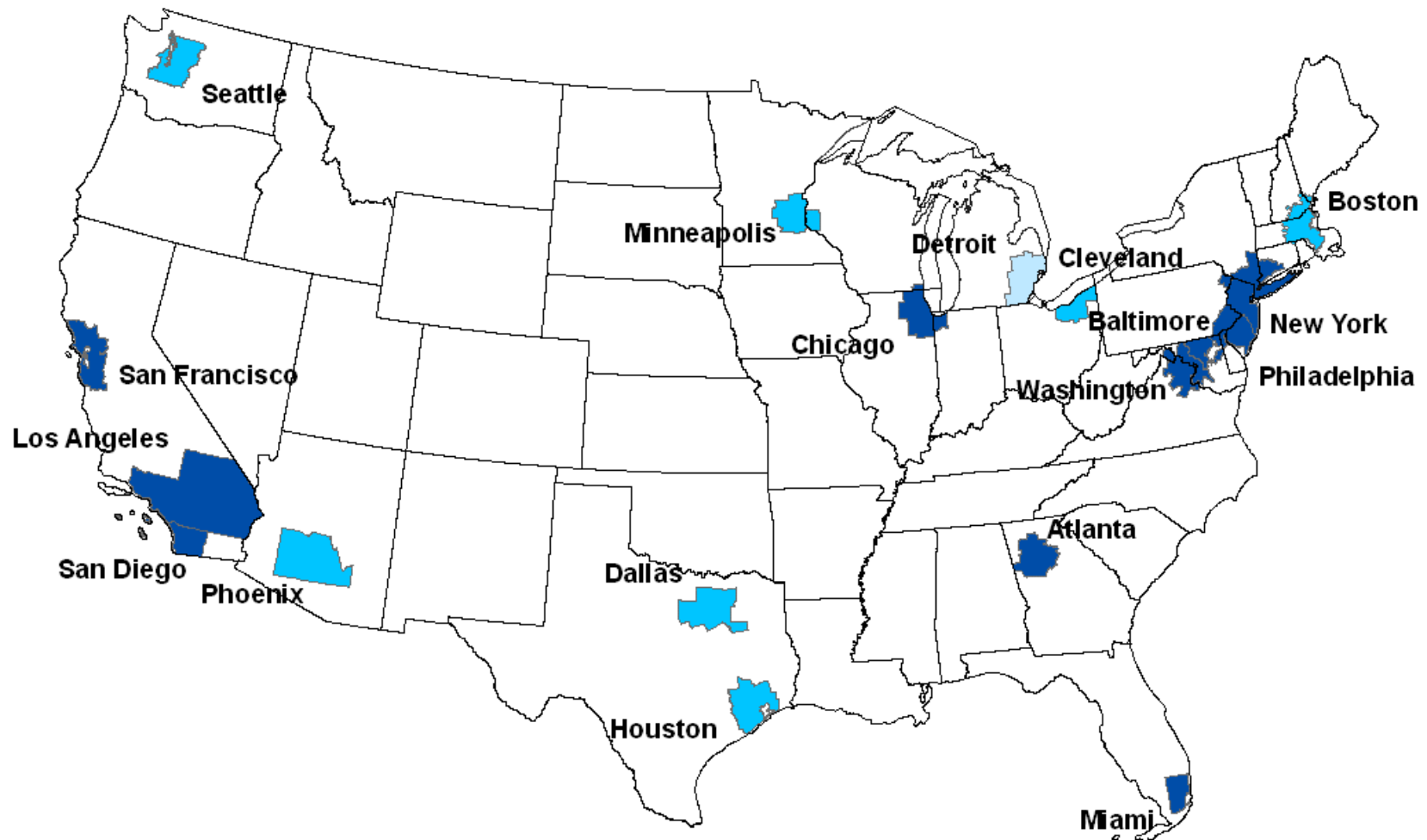
Table 3. Percent share of average annual expenditures for housing, transportation, and food, United States and 18 metropolitan areas, Consumer Expenditure Survey, 2009-2010

Area	Housing	Transportation	Food
United States	34.4	15.8	12.9
Atlanta	37.7 *	15.1	11.4 *
Baltimore	39.1 *	12.4 *	11.7
Boston	33.2	14.4	12.8
Chicago	36.0 *	15.2	12.6
Cleveland	33.0	15.6	12.4
Dallas	34.3	15.1	12.6
Detroit	32.6 *	18.7 *	12.0
Houston	34.0	16.6	11.6 *
Los Angeles	37.7 *	15.6	13.2
Miami	43.6 *	15.5	12.7
Minneapolis	33.6	13.7 *	12.7
New York	39.4 *	13.5 *	12.6
Philadelphia	37.8 *	13.4 *	11.9 *
Phoenix	33.6	16.3	13.4
San Diego	41.7 *	13.4 *	11.2 *
San Francisco	39.0 *	12.6 *	11.8 *
Seattle	33.1	15.4	11.0 *
Washington	36.3 *	14.4	11.0 *

* Statistically significant difference from the U.S. average at the 95-percent confidence level.

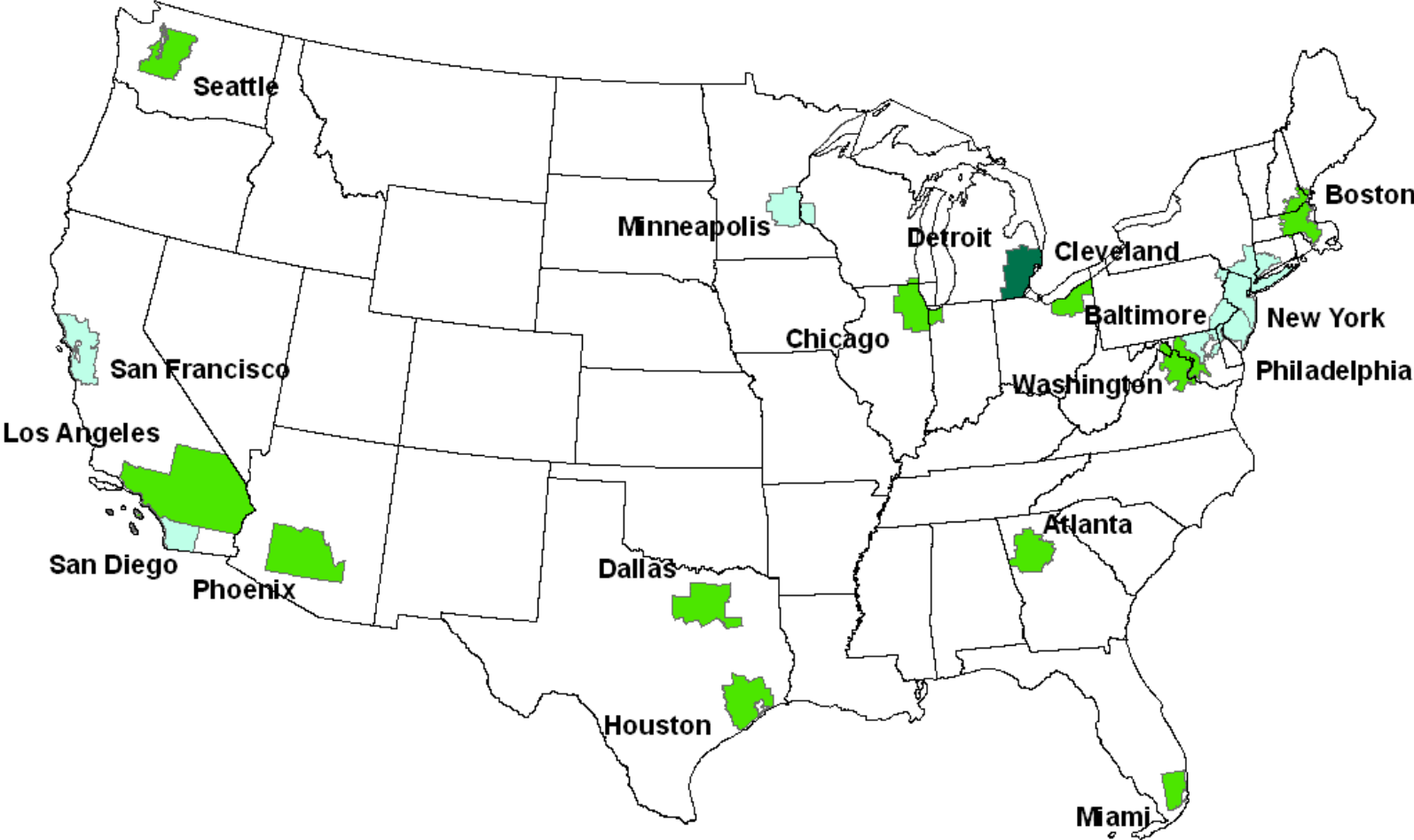
Source: U.S. Bureau of Labor Statistics

Chart 2. Expenditure shares spent on housing in 18 metropolitan statistical areas compared to the U.S. average, Consumer Expenditure Survey, 2009-2010



Note: Statistical significance tested at the 95-percent confidence interval.

Chart 3. Expenditure shares spent on transportation in 18 metropolitan statistical areas compared to the U.S. average, Consumer Expenditure Survey, 2009-2010



Note: Statistical significance tested at the 95-percent confidence interval.