

Consumer Expenditures in 2001



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Consumer units¹ spent \$39,518 on average in 2001, an increase of 3.9 percent over the previous year. Expenditures had risen 2.8 percent in 2000 and 4.1 percent in 1999. The increase in spending in 2001 was more than the 2.8-percent annual average rise in general price levels over the year, as measured by the Consumer Price Index (CPI). This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey.

Developments in 2001

Changes in 2001 in the major components of spending—food, housing, apparel and services, transportation, health care, entertainment, and personal insurance and pensions—ranged from an increase of 11.1 percent for personal insurance and pensions to a decrease of 6.1 percent for apparel and services. (See table A.) Expenditures for housing and health care each rose by 5.6 percent. Other components for which spending increased included food (3.2 percent), transportation (2.9 percent), and entertainment (4.8 percent).

There was little change from 2000 to 2001 in the percent distribution (share of total expenditures) of each of the components of spending. (See table B.) Expenditure shares tend to be stable from year to year, and their stability makes the percent distribution more useful for identifying long-term spending trends than are percent changes in expenditures in a single year. For example, despite the 11.1-percent increase in spending on personal insurance and pensions in 2001, the share of total expenditures devoted to that component rose just 0.7 percentage points—from 8.8 to 9.5 percent. (See boxnote for information on recent changes to the expenditure survey that might affect year-to-year comparisons of resulting estimates.)

Food expenditures increased 3.2 percent in 2001, as spending on food away from home rose 4.6 percent and spending on food at home grew by 2.2 percent. Spending on food away from home had risen just 1 percent in 2000, but the 4.6-percent increase in 2001 was more in line with increases in the past several years—4.2 percent in 1999, 5.7 percent in 1998, and 5.4 percent in 1997. Data classified by the age of the household reference person² show that the share of to-

tal expenditures spent on food was fairly similar across age groups, with the exception of the youngest group. The group under age 25 spent 15.8 percent of their total on food, whereas the comparable shares for all other groups ranged from 13.1 percent to 14.1 percent. The youngest group and the group aged 65 and older spent about the same amount on food in 2001—\$3,724 and \$3,749, respectively—but the ways in which they allocated those food expenditures differed substantially. Approximately half (50.1 percent) of the youngest group's food dollar went to food away from home, compared with just 35 percent allocated by the 65-and-older group.

The 5.6-percent increase in spending on housing, the largest component of total spending, followed an increase of 2.2 percent a year earlier. Consumer units spent an average of \$13,011 on housing in 2001, almost a third of total expenditures. Increases in spending on shelter (6.9 percent) and on utilities, fuels, and public services (11.2 percent) were primarily responsible for the increase in overall housing expenditures, and offset decreases in spending on housefurnishings and equipment (-5.9 percent) and household operations (-1.2 percent). The large increase in spending for utilities, fuels,

Consumer Expenditure Survey Begins Collection of Bracketed Income Data

Beginning in 2001, the Interview portion of the Consumer Expenditure Survey includes information collected from respondents using income ranges or brackets in addition to discrete income amounts, as provided in the past. Respondents who are unable or unwilling to provide a specific dollar amount may be able or willing to estimate a range for their income. The bracketed data should provide more reliable income estimates because they increase the percentage of households providing income data. This also affects those few expenditure items derived from income data and, as a result, amounts for those items are not strictly comparable with previous data. For example, the increase in personal insurance and pensions in 2001 was largely due to an increase in deductions for Social Security, which are computed from reported salary amounts.

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

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

and public services was the result of increases for electricity (10.7 percent), fuel oil (15.9 percent), and natural gas (33.6 percent). (*Prices* for electricity and natural gas, as measured by the CPI, also rose in 2001, by 7.2 percent and 19.9 percent, respectively, whereas fuel oil prices fell 0.3 percent.) Changes in spending on housing varied by region of the country in 2001, as expenditures rose more in the West (7.4 percent) and Northeast (6.9 percent) than in the South (4.8 percent) and Midwest (4.2 percent). Consumer units in the West also had the highest average levels of housing expenditures in 2001 (\$15,000), followed by the Northeast (\$14,439), Midwest (\$12,458), and South (\$11,375).

The 6.1-percent decrease in spending on apparel and services in 2001 dropped the average amount spent by consumers, \$1,743, to the same level recorded in 1999. The decrease in apparel spending followed increases of 6.5 percent in 2000 and 4.1 percent in 1999, and decreases of 3.2 percent in 1998 and 1.3 percent in 1997. In 2001, spending was down across all the subcomponents of apparel and services, including men's and boys' apparel (-3.9 percent), women's and girls' apparel (-6.7 percent), and footwear (-11.9 percent). Data classified by the size of the consumer unit show that the largest decreases in apparel spending occurred among single consumer units (-16.2 percent) and three-person consumer units (-10.9 percent), whereas expenditures by two-person and five-or-more-person consumer units each dropped by 1.8 percent.

Transportation spending rose 2.9 percent in 2001, following increases of 5.8 percent in 2000 and 6 percent in 1999. Among the transportation components, increases in spending on vehicle purchases (4.7 percent) and other vehicle expenses (4.1 percent) were offset somewhat by decreases in expenditures for gasoline and motor oil (-0.9 percent) and public transportation (-6.3 percent). Other vehicle expenses include spending on items such as maintenance and repairs, vehicle finance charges, and rentals and leases. Public transportation expenditures include outlays for airline and ship fares, as well as for intracity mass transit fares. The decrease in spending on gasoline and motor oil in 2001 followed a large increase (22.4 percent) in 2000. Both the increase in 2000 and the decrease in 2001 corresponded to changes in the *prices* of motor fuels in those years—a 28.4-percent increase in 2000 and a 3.6-percent decrease in 2001. There was a larger increase in spending on transportation among rural consumers (13.4 percent) than among urban consumers (1.4 percent) in 2001. This was due primarily to a 23.8-percent increase in spending on vehicle purchases by rural consumers, as the average expenditure rose from \$3,751 in 2000 to \$4,644 in 2001. Spending on vehicles is subject to large changes from year to year because vehicles are expensive items that are typically purchased infrequently, and relatively small changes in the percent of consumer units making such purchases can affect the overall average.

The 5.6-percent increase in spending on health care in 2001 closely matched the 5.5-percent advance posted in 2000. In both years, rising expenditures for health insurance and

for prescription and nonprescription drugs were primarily responsible for the increase in the overall component. Spending for health insurance rose 7.9 percent and that for prescription and nonprescription drugs rose 7.8 percent in 2001. Expenditures for the other two health care components—medical services and medical supplies—showed little change in 2001. The share of total expenditures allocated to health care varies substantially by age group. The aged-65-and-older group devoted 12.6 percent of their total expenditures to health care in 2001, close to the share that they spent on food. In contrast, the under-age-25 group allocated just 2.3 percent of their total to health care.

Spending on entertainment rose 4.8 percent in 2001, following a decrease of 1.5 percent in 2000 and an increase of 8.3 percent in 1999. Among the four subcomponents of entertainment, there were modest increases for fees and admissions (2.2 percent) and for pets, toys, and playground equipment (1.1 percent), and larger increases for television, radios, and sound equipment (6.1 percent) and for other entertainment supplies, equipment, and services (9.4 percent). Like vehicle purchases, this last subcomponent is subject to large changes from one year to the next because it includes expensive items (such as motorized recreational vehicles and boats) that are purchased relatively infrequently, and relatively small changes in the percent of consumer units purchasing such items can have an effect on the overall average.

Expenditures and deductions for personal insurance and pensions rose 11.1 percent in 2001, primarily due to a large increase in the pensions and Social Security subcomponent. (See boxnote, p. 1, for a caveat on the interpretation of this estimate.) Pensions and Social Security is much larger than the other subcomponent of personal insurance and pensions, life and other personal insurance, and accounted for 89 percent of the overall expenditure category in 2001. Personal insurance and pensions accounted for 15.4 percent of the total expenditures of consumer units in the highest income quintile³ in 2001, whereas consumers in the lowest quintile allocated just 2.5 percent of income for such spending. The lowest quintile includes larger proportions of retired persons, students, and young people just starting their careers, and these groups typically do not spend as much, on average, for personal insurance and pensions.

Expenditure levels for the remaining components were not as high as those for the major components of spending. Among the smaller components, spending on alcoholic beverages dropped 6.2 percent in 2001 following a 17-percent increase in 2000. Expenditures for reading, tobacco products and supplies, and miscellaneous items each decreased by 3.4 percent in 2001. Miscellaneous expenditures includes spending on such items as legal fees, accounting fees, funeral expenses, and other items not easily categorized elsewhere. Spending on personal care products and services dropped 14 percent in 2001, following a large increase of 38.2

³ See the glossary at the end of this report for a definition of *income quintiles*.

Table A. Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 1999-2001

Item	1999	2000	2001	Percent change	
				1999-2000	2000-2001
Number of consumer units (in thousands)	108,465	109,367	110,339		
Income before taxes ¹	\$43,951	\$44,649	\$47,507		
Averages:					
Age of reference person	47.9	48.2	48.1		
Number of persons in consumer unit	2.5	2.5	2.5		
Number of earners	1.3	1.4	1.4		
Number of vehicles	1.9	1.9	1.9		
Percent homeowner	65	66	66		
Average annual expenditures	\$36,995	\$38,045	\$39,518	2.8	3.9
Food	5,031	5,158	5,321	2.5	3.2
Food at home	2,915	3,021	3,086	3.6	2.2
Cereals and bakery products	448	453	452	1.1	-.2
Meats, poultry, fish, and eggs	749	795	828	6.1	4.2
Dairy products	322	325	332	.9	2.2
Fruits and vegetables	500	521	522	4.2	.2
Other food at home	896	927	952	3.5	2.7
Food away from home	2,116	2,137	2,235	1.0	4.6
Alcoholic beverages	318	372	349	17.0	-6.2
Housing	12,057	12,319	13,011	2.2	5.6
Shelter	7,016	7,114	7,602	1.4	6.9
Utilities, fuels, and public services	2,377	2,489	2,767	4.7	11.2
Household operations	666	684	676	2.7	-1.2
Housekeeping supplies	498	482	509	-3.2	5.6
Housefurnishings and equipment	1,499	1,549	1,458	3.3	-5.9
Apparel and services	1,743	1,856	1,743	6.5	-6.1
Transportation	7,011	7,417	7,633	5.8	2.9
Vehicle purchases (net outlay)	3,305	3,418	3,579	3.4	4.7
Gasoline and motor oil	1,055	1,291	1,279	22.4	-.9
Other vehicle expenses	2,254	2,281	2,375	1.2	4.1
Public transportation	397	427	400	7.6	-6.3
Health care	1,959	2,066	2,182	5.5	5.6
Entertainment	1,891	1,863	1,953	-1.5	4.8
Personal care products and services	408	564	485	38.2	-14.0
Reading	159	146	141	-8.2	-3.4
Education	635	632	648	-.5	2.5
Tobacco products and supplies	300	319	308	6.3	-3.4
Miscellaneous	867	776	750	-10.5	-3.4
Cash contributions	1,181	1,192	1,258	.9	5.5
Personal insurance and pensions	3,436	3,365	3,737	-2.1	11.1
Life and other personal insurance	394	399	410	1.3	2.8
Pensions and Social Security	3,042	2,966	3,326	-2.5	12.1

¹ Income values are derived from "complete income reporters" only.

Table B. Percent distribution of total annual expenditures by major category, Consumer Expenditure Survey, 1998-2001

Item	1998	1999	2000	2001
Average annual expenditures	100.0	100.0	100.0	100.0
Food	13.5	13.6	13.6	13.5
Food at home	7.8	7.9	7.9	7.8
Food away from home	5.7	5.7	5.6	5.7
Housing	33.0	32.6	32.4	32.9
Apparel and services	4.7	4.7	4.9	4.4
Transportation	18.6	19.0	19.5	19.3
Vehicles	8.3	8.9	9.0	9.1
Gasoline and motor oil	2.9	2.9	3.4	3.2
Other transportation	7.4	7.2	7.1	7.0
Health care	5.4	5.3	5.4	5.5
Entertainment	4.9	5.1	4.9	4.9
Personal insurance and pensions	9.5	9.3	8.8	9.5
Life and other personal insurance	1.1	1.1	1.0	1.0
Pensions and Social Security	8.4	8.2	7.8	8.4
Other expenditures ¹	10.4	10.5	10.5	10.0

¹ Includes spending for alcoholic beverages, personal care products and services, reading, education, tobacco products and supplies, cash contributions, and miscellaneous.

percent in 2000.⁴ Spending on education rose 2.5 percent and cash contributions rose 5.5 percent.

Brief description of the Consumer Expenditure Survey

The current Consumer Expenditure Survey program was begun in 1980. Its principal objective is to collect information on the buying habits of American consumers. Consumer expenditure data are used in a variety of research by government, business, labor, and academic analysts. Additionally, the data are required for periodic revision of the Consumer Price Index (CPI).

The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS), consists of two components: A Diary or recordkeeping survey completed by participating consumer units for two consecutive 1-week periods; and an Interview survey, 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, whether or not payment is 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 and expenditures for which the consumer unit is reimbursed.

Each 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 is selected on a rotating panel basis, surveying about 7,500 consumer units each quarter. Each consumer unit is interviewed once per quarter, for five 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, these include relatively large expenditures, such as those for real property, automobiles, and major appliances, or expenditures that occur on a regular basis, such as rent, utility payments, or insurance premiums. 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 Interview survey also provides data on expenditures incurred while on leisure trips.

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—both at home and in eating places, tobacco, housekeeping supplies, nonprescription drugs, and personal care products and services. Expenditures incurred while away from home overnight or longer by members of the consumer unit are excluded from the Diary survey. Although the Diary survey was designed to collect information on expenditures that could not be recalled easily over a period of time, respondents are asked to report *all* expenses (except 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, which neither survey component alone is designed to do. Data on some expenditure items are col-

⁴ The decrease in 2001 may be partially attributed to a change in the Interview survey questionnaire. Beginning in 2001, respondents are asked what they spent on personal care services in the last 3 months, whereas, previously, they were asked for the usual monthly expense. In 2000, the source of the data was changed from the Diary survey to the Interview survey, as the Interview was deemed more reliable. This may have contributed to the increase in 2000.

lected in only one of the components. For example, the Diary does not collect data on expenditures for overnight travel, or information on reimbursements, as the Interview does. Examples of expenditures for which reimbursements are excluded are medical care; automobile repair; and construction, repairs, alterations, and maintenance of property.

For items unique to one or the other survey, the choice of survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys. Because of this, integrating the data presents the problem of determining the appropriate survey component from which to select expenditure items. When data are available from both survey sources, the more reliable of the two (as determined by statistical methods) is selected. As a result, some items are selected from the Interview survey, and others, from the Diary survey.

Population coverage and definition of components of the Consumer Expenditure Survey differ from those of the Consumer Price Index. Consumer expenditure data cover the total population, whereas the CPI covers only the urban population. In addition, home ownership is treated differently in the two surveys. Actual expenditures of homeowners are reported in the Consumer Expenditure Survey, whereas the Consumer Price Index uses a rental equivalence approach that attempts to measure 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 those consumer units that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average for those purchasing the item. Also, an individual consumer unit may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, taste, and personal preference also influence expenditures. Furthermore, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered when 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 Consumer Price Index rose 4.5 percent between 2001 (annual average index) and October 2002.

In addition, sample surveys are subject to two types of errors—sampling and nonsampling. Sampling errors occur because the data are collected from a representative sample rather than the entire population. Nonsampling errors result from the inability or unwillingness of respondents to provide correct information, differences in interviewer ability,

mistakes in recording or coding, or other processing errors.

Tables and data

Tables in this report include integrated data from both the Diary and Interview components of the Consumer Expenditure Survey, 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 prior reports and bulletins.)

Information on expenditures, income, and family characteristics of single persons, classified by either age and sex or income and sex, is available. Tables that show consumer expenditure data cross-tabulated by income before taxes and either age of the reference person, size of the consumer unit, or region of residence also are available. These tables are not presented in this report but may be obtained from the BLS Division of Consumer Expenditure Surveys.

Integrated Consumer Expenditure Survey data with more detailed expenditure categories are published in biennial reports. The most recent is *Consumer Expenditure Survey, 1998-99*, Report 955, November 2001. It contains tables of average annual expenditures, income, and characteristics for the same classifications that are shown in this report but in greater detail. Also included are tables showing average annual data over a 2-year period for: Income before taxes cross-tabulated by either age, consumer unit size, or region; single consumers by sex cross-tabulated by either income or age; and selected Metropolitan Statistical Areas (MSAs). The next biennial report will contain survey data for 2000 and 2001 and will be published in mid-2003. Also scheduled for publication in mid-2003 is a Consumer Expenditure Survey anthology that includes analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to various survey topics. This will be the first in a series of anthologies to be published biennially.

Tables with the same level of detail as shown in the 2-year report can be accessed through the Internet (<http://www.bls.gov/cex>). Data are available for 1984-2001. Beginning with the 2000 data, standard error estimates for integrated Diary and Interview survey data are available on the Internet. Other survey information, including answers to frequently asked questions, a glossary of terms, and order forms for survey products, also is available on the Internet.

Other available data

The 2001 Diary and Interview microdata, that is, data for individual consumer units, are available on CD-ROM. The Interview files contain expenditure data in two different formats: MTAB files that present monthly values in an item coding framework based on the CPI pricing scheme, and

EXPN files that 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, and 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. Microdata files for earlier years also are available on public-use tapes.

Consumer Expenditure Survey data also are available via the BLS fax-on-demand service. This service 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. Internet: (<http://www.bls.gov/cex>).

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Glossary

Consumer unit. 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. 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 aged 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.

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.

Quintiles of income before taxes. Complete income reporters are ranked in ascending order of income value and divided into five equal groups. Incomplete income reporters are not ranked and are shown separately in the quintiles of income tables.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	110,339	88,735	17,715	17,751	17,744	17,749	17,775	21,604
Lower limit	n.a.	n.a.	n.a.	\$13,909	\$27,177	\$44,462	\$71,898	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$47,507	\$47,507	\$7,946	\$20,319	\$35,536	\$56,891	\$116,666	(¹)
Age of reference person	48.1	48.0	51.0	51.4	46.9	44.9	45.6	48.8
Average number in consumer unit:								
Persons	2.5	2.5	1.7	2.2	2.5	2.9	3.1	2.6
Children under 18 .....	.7	.7	.4	.6	.7	.8	.9	.7
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners	1.4	1.4	.6	1.0	1.4	1.8	2.1	1.3
Vehicles	1.9	2.0	1.0	1.5	1.9	2.4	2.9	1.9
Percent homeowner	66	65	43	55	63	75	88	71
Average annual expenditures								
Food	\$39,518	\$41,395	\$18,883	\$26,492	\$35,660	\$48,722	\$77,125	\$32,946
Food at home	5,321	5,662	3,269	4,163	5,042	6,724	9,101	4,473
Cereals and bakery products	3,086	3,253	2,124	2,731	3,113	3,709	4,584	2,681
Meats, poultry, fish, and eggs	452	481	322	406	452	536	686	384
Dairy products	828	869	591	785	859	959	1,150	730
Fruits and vegetables	332	352	213	289	337	407	516	282
Other food at home	522	545	370	471	531	596	754	467
Food away from home	952	1,007	629	779	934	1,211	1,478	817
Alcoholic beverages	2,235	2,409	1,145	1,432	1,929	3,015	4,518	1,792
Housing	349	386	220	250	331	431	700	255
Shelter	13,011	13,120	6,834	8,833	11,162	14,790	23,953	12,751
Owned dwellings	7,602	7,583	3,824	4,995	6,367	8,608	14,103	7,678
Rented dwellings	4,979	4,905	1,572	2,268	3,526	5,896	11,248	5,280
Other lodging	2,134	2,197	2,066	2,528	2,588	2,196	1,608	1,876
Utilities, fuels, and public services	489	481	186	200	253	516	1,248	522
Household operations	2,767	2,739	1,758	2,307	2,663	3,079	3,883	2,881
Housekeeping supplies	676	672	310	372	503	675	1,497	695
Household furnishings and equipment	509	566	303	390	502	689	942	374
Apparel and services	1,458	1,561	639	768	1,127	1,738	3,527	1,123
Transportation	1,743	1,846	860	1,120	1,598	2,149	3,500	1,493
Vehicle purchases (net outlay)	7,633	7,919	3,178	5,056	7,538	9,773	14,032	6,495
Gasoline and motor oil	3,579	3,778	1,553	2,387	3,799	4,586	6,555	2,762
Other vehicle expenses	1,279	1,290	599	933	1,253	1,617	2,043	1,237
Public transportation	2,375	2,447	858	1,509	2,211	3,151	4,501	2,113
Health care	400	405	167	227	275	420	934	382
Entertainment	2,182	2,222	1,422	2,074	2,199	2,494	2,921	2,037
Personal care products and services	1,953	2,028	751	1,194	1,649	2,488	4,053	1,673
Reading	485	514	282	377	506	598	804	413
Education	141	148	67	97	123	172	278	114
Tobacco products and smoking supplies	648	638	492	317	290	726	1,366	698
Miscellaneous	308	327	259	308	373	382	310	235
Cash contributions	750	768	324	529	697	850	1,435	695
Personal insurance and pensions	1,258	1,324	459	720	1,077	1,569	2,792	986
Life and other personal insurance	3,737	4,494	466	1,454	3,075	5,576	11,878	628
Pensions and Social Security	410	423	175	285	310	479	864	360
Pensions and Social Security	3,326	4,071	291	1,169	2,765	5,097	11,014	268

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
n.a. Not applicable.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

Item	Complete reporting of income									
	Total complete reporting	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 over
Number of consumer units (in thousands)	88,735	4,100	6,829	8,099	7,014	12,075	10,508	8,737	12,480	18,892
Consumer unit characteristics:										
Income before taxes ¹	\$47,507	\$1,666	\$7,675	\$12,380	\$17,282	\$24,494	\$34,456	\$44,418	\$58,943	\$113,978
Age of reference person	48.0	39.4	54.1	55.4	53.0	49.5	46.8	45.3	44.8	45.5
Average number in consumer unit:										
Persons	2.5	1.7	1.6	1.9	2.1	2.3	2.4	2.7	2.9	3.1
Children under 18	.7	.4	.3	.5	.5	.6	.6	.8	.8	.9
Persons 65 and over	.3	.2	.5	.5	.5	.4	.3	.2	.2	.1
Earners	1.4	.8	.5	.7	.8	1.1	1.4	1.6	1.8	2.1
Vehicles	2.0	1.0	.9	1.1	1.5	1.7	1.9	2.2	2.5	2.9
Percent homeowner	65	33	43	51	54	58	62	69	77	87
Average annual expenditures	\$41,395	\$20,517	\$16,625	\$20,642	\$25,028	\$28,623	\$35,430	\$40,900	\$50,136	\$76,124
Food	5,662	3,497	3,051	3,406	3,763	4,499	5,071	5,904	6,851	9,066
Food at home	3,253	1,974	2,101	2,210	2,524	2,904	3,136	3,488	3,742	4,565
Cereals and bakery products	481	296	313	340	376	436	450	501	543	683
Meats, poultry, fish, and eggs	869	553	594	599	729	821	883	910	974	1,145
Dairy products	352	198	211	218	274	315	334	378	410	513
Fruits and vegetables	545	332	357	395	439	501	527	572	603	754
Other food at home	1,007	596	627	658	707	831	941	1,127	1,212	1,470
Food away from home	2,409	1,523	950	1,195	1,238	1,595	1,935	2,415	3,109	4,501
Alcoholic beverages	386	385	186	223	249	227	326	412	436	695
Housing	13,120	7,307	6,021	7,472	8,305	9,525	11,006	12,248	15,356	23,622
Shelter	7,583	4,323	3,276	4,097	4,747	5,382	6,238	6,978	8,969	13,913
Owned dwellings	4,905	1,902	1,289	1,705	2,063	2,558	3,396	4,192	6,306	11,035
Rented dwellings	2,197	2,056	1,865	2,253	2,494	2,601	2,589	2,497	2,108	1,656
Other lodging	481	365	122	138	191	223	253	289	556	1,222
Utilities, fuels, and public services	2,739	1,599	1,654	2,002	2,170	2,457	2,661	2,841	3,102	3,841
Household operations	672	248	290	353	323	428	509	541	688	1,465
Housekeeping supplies	566	298	299	312	369	414	495	579	747	930
Household furnishings and equipment	1,561	839	502	709	695	844	1,103	1,309	1,850	3,473
Apparel and services	1,846	1,102	748	869	1,272	1,063	1,636	1,894	2,173	3,479
Transportation	7,919	3,417	2,727	3,539	4,624	5,644	7,549	8,672	9,888	13,892
Vehicle purchases (net outlay)	3,778	1,712	1,349	1,684	2,163	2,704	3,874	4,155	4,617	6,505
Gasoline and motor oil	1,290	646	522	645	861	1,048	1,236	1,473	1,615	2,027
Other vehicle expenses	2,447	850	723	1,021	1,362	1,669	2,148	2,788	3,197	4,447
Public transportation	405	209	132	189	237	223	292	257	459	913
Health care	2,222	1,154	1,277	1,792	2,143	2,089	2,200	2,239	2,512	2,908
Entertainment	2,028	923	630	790	1,292	1,187	1,620	1,958	2,638	3,986
Personal care products and services	514	349	262	287	346	402	543	541	600	794
Reading	148	69	54	82	93	103	121	137	180	274
Education	638	878	486	259	359	271	292	433	748	1,358
Tobacco products and smoking supplies	327	284	234	266	313	326	353	415	372	315
Miscellaneous	768	370	264	362	447	608	666	802	865	1,412
Cash contributions	1,324	433	357	591	609	901	1,053	1,181	1,616	2,743
Personal insurance and pensions	4,494	350	329	704	1,213	1,779	2,994	4,065	5,900	11,579
Life and other personal insurance	423	179	140	236	308	250	323	368	496	844
Pensions and Social Security	4,071	171	188	468	906	1,529	2,670	3,698	5,405	10,736

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	110,339	8,598	18,515	24,422	22,317	14,549	21,938	11,342	10,596
Consumer unit characteristics:									
Income before taxes ¹	\$47,507	\$20,769	\$49,424	\$58,902	\$61,093	\$51,965	\$27,528	\$32,365	\$22,255
Age of reference person	48.1	21.4	29.8	39.6	49.4	59.2	75.0	69.3	81.1
Average number in consumer unit:									
Persons	2.5	1.9	2.9	3.3	2.7	2.1	1.7	1.9	1.5
Children under 18 .....	.7	.3	1.1	1.4	.6	.2	.1	.1	(²)
Persons 65 and over .....	.3	(²)	(²)	(²)	(²)	.1	1.4	1.4	1.3
Earners	1.4	1.3	1.5	1.7	1.8	1.3	.4	.6	.3
Vehicles	1.9	1.2	1.8	2.1	2.4	2.3	1.5	1.8	1.2
Percent homeowner	66	13	48	68	77	81	80	82	78
Average annual expenditures	\$39,518	\$23,526	\$39,451	\$46,908	\$47,930	\$41,462	\$27,714	\$32,023	\$23,099
Food	5,321	3,724	5,214	6,242	6,451	5,442	3,749	4,209	3,255
Food at home	3,086	1,857	2,936	3,589	3,659	3,238	2,435	2,597	2,261
Cereals and bakery products	452	276	419	535	522	463	377	386	367
Meats, poultry, fish, and eggs	828	472	791	948	999	898	641	697	581
Dairy products	332	194	317	400	388	340	257	274	238
Fruits and vegetables	522	295	478	585	607	555	468	493	440
Other food at home	952	620	931	1,120	1,142	982	693	748	634
Food away from home	2,235	1,867	2,277	2,653	2,792	2,204	1,314	1,612	994
Alcoholic beverages	349	379	393	413	396	322	192	233	148
Housing	13,011	7,585	13,828	15,870	15,026	12,802	9,354	10,629	7,988
Shelter	7,602	4,862	8,544	9,529	8,824	7,067	4,844	5,592	4,045
Owned dwellings	4,979	778	4,641	6,784	6,498	5,122	3,258	4,020	2,442
Rented dwellings	2,134	3,786	3,655	2,261	1,632	1,187	1,201	998	1,418
Other lodging	489	298	248	484	694	758	386	574	184
Utilities, fuels, and public services	2,767	1,369	2,606	3,111	3,192	2,998	2,481	2,699	2,246
Household operations	676	237	775	942	570	491	700	723	675
Housekeeping supplies	509	215	430	576	638	593	430	481	375
Household furnishings and equipment	1,458	902	1,473	1,712	1,802	1,653	899	1,135	647
Apparel and services	1,743	1,197	1,922	2,110	2,337	1,575	891	1,151	611
Transportation	7,633	4,834	8,173	9,202	9,355	8,093	4,470	5,679	3,177
Vehicle purchases (net outlay)	3,579	2,463	3,920	4,463	4,319	3,778	1,859	2,477	1,196
Gasoline and motor oil	1,279	867	1,324	1,518	1,586	1,343	783	994	558
Other vehicle expenses	2,375	1,277	2,563	2,798	2,998	2,473	1,475	1,751	1,180
Public transportation	400	226	365	423	452	498	353	455	243
Health care	2,182	530	1,286	1,879	2,265	2,703	3,493	3,583	3,397
Entertainment	1,953	1,152	2,001	2,508	2,233	2,337	1,067	1,296	822
Personal care products and services	485	307	452	525	585	542	396	441	347
Reading	141	60	111	136	172	183	144	159	128
Education	648	1,511	477	669	1,036	438	173	201	143
Tobacco products and smoking supplies	308	265	320	379	374	333	154	217	87
Miscellaneous	750	319	566	740	900	815	891	1,189	571
Cash contributions	1,258	268	771	1,263	1,575	1,478	1,583	1,441	1,734
Personal insurance and pensions	3,737	1,395	3,938	4,971	5,224	4,401	1,157	1,594	690
Life and other personal insurance	410	51	239	423	545	653	384	499	262
Pensions and Social Security	3,326	1,344	3,700	4,548	4,679	3,747	773	1,096	428

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

Item	All consumer units	One person	Two or more persons				
			Total two or more persons	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands)	110,339	32,783	77,556	34,151	16,523	15,571	11,310
Consumer unit characteristics:							
Income before taxes ¹	\$47,507	\$26,650	\$56,737	\$50,941	\$56,384	\$66,158	\$61,795
Age of reference person	48.1	51.5	46.7	52.9	44.0	40.7	40.4
Average number in consumer unit:							
Persons	2.5	1.0	3.1	2.0	3.0	4.0	5.6
Children under 18 .....	.7	(²)	.9	.1	.8	1.6	2.8
Persons 65 and over .....	.3	.3	.3	.5	.2	.1	.1
Earners	1.4	.6	1.7	1.2	1.8	2.0	2.3
Vehicles	1.9	1.0	2.3	2.1	2.3	2.6	2.5
Percent homeowner	66	51	73	74	69	75	70
Average annual expenditures	\$39,518	\$23,507	\$46,199	\$40,359	\$45,508	\$54,395	\$53,805
Food	5,321	2,835	6,319	5,291	6,208	7,448	8,194
Food at home	3,086	1,533	3,706	2,954	3,696	4,404	5,151
Cereals and bakery products	452	224	543	420	526	660	800
Meats, poultry, fish, and eggs	828	369	1,011	811	1,040	1,142	1,425
Dairy products	332	169	397	304	394	485	573
Fruits and vegetables	522	285	616	512	604	712	834
Other food at home	952	486	1,139	907	1,132	1,405	1,520
Food away from home	2,235	1,302	2,613	2,336	2,512	3,043	3,042
Alcoholic beverages	349	314	362	400	315	368	309
Housing	13,011	8,371	14,961	12,944	14,744	17,914	17,317
Shelter	7,602	5,253	8,595	7,463	8,358	10,415	9,851
Owned dwellings	4,979	2,491	6,030	4,988	5,737	7,892	7,039
Rented dwellings	2,134	2,505	1,977	1,834	2,167	1,893	2,249
Other lodging	489	256	587	640	454	630	563
Utilities, fuels, and public services	2,767	1,799	3,175	2,816	3,202	3,530	3,734
Household operations	676	356	811	474	877	1,356	984
Housekeeping supplies	509	246	614	556	562	731	719
Household furnishings and equipment	1,458	717	1,765	1,636	1,746	1,882	2,029
Apparel and services	1,743	862	2,100	1,650	2,013	2,643	2,893
Transportation	7,633	4,012	9,164	7,692	9,348	10,775	11,123
Vehicle purchases (net outlay)	3,579	1,805	4,329	3,487	4,325	5,258	5,594
Gasoline and motor oil	1,279	659	1,541	1,301	1,560	1,810	1,872
Other vehicle expenses	2,375	1,275	2,841	2,426	3,051	3,256	3,215
Public transportation	400	273	453	478	412	450	443
Health care	2,182	1,441	2,494	2,827	2,265	2,253	2,150
Entertainment	1,953	1,097	2,312	2,051	2,137	2,787	2,718
Personal care products and services	485	297	562	512	555	614	658
Reading	141	111	154	168	139	155	131
Education	648	423	742	476	830	1,059	984
Tobacco products and smoking supplies	308	203	353	312	397	349	416
Miscellaneous	750	518	848	744	843	1,156	743
Cash contributions	1,258	1,063	1,341	1,429	1,167	1,287	1,399
Personal insurance and pensions	3,737	1,960	4,488	3,864	4,547	5,589	4,770
Life and other personal insurance	410	180	508	482	527	565	477
Pensions and Social Security	3,326	1,779	3,980	3,382	4,020	5,024	4,293

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands) ...	55,840	23,119	28,055	5,020	15,145	7,890	4,665	6,629	47,871
Consumer unit characteristics:									
Income before taxes ¹	\$64,383	\$57,498	\$70,157	\$65,555	\$69,041	\$75,374	\$63,539	\$25,908	\$31,594
Age of reference person	48.3	56.6	41.5	32.2	39.5	51.3	47.9	37.5	49.4
Average number in consumer unit:									
Persons	3.2	2.0	3.9	3.5	4.2	3.8	5.0	3.0	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.2	.6	1.6	1.8	.2
Persons 65 and over .....	.3	.6	.1	(²)	(²)	.2	.4	(²)	.3
Earners	1.7	1.2	2.0	1.6	1.8	2.6	2.4	1.1	1.0
Vehicles	2.6	2.4	2.7	2.2	2.6	3.3	2.9	1.1	1.3
Percent homeowner	82	85	80	70	80	86	78	39	52
Average annual expenditures	\$50,822	\$43,948	\$56,284	\$51,365	\$57,178	\$57,830	\$52,591	\$29,634	\$27,564
Food	6,733	5,626	7,452	6,161	7,604	8,062	8,265	5,160	3,616
Food at home	3,928	3,146	4,393	3,855	4,399	4,781	5,293	3,243	2,026
Cereals and bakery products	575	442	667	567	682	706	722	508	293
Meats, poultry, fish, and eggs	1,060	877	1,138	942	1,119	1,325	1,581	936	527
Dairy products	423	319	491	449	493	517	562	325	221
Fruits and vegetables	658	554	713	647	697	797	888	499	357
Other food at home	1,212	953	1,385	1,249	1,409	1,435	1,540	976	629
Food away from home	2,805	2,481	3,058	2,305	3,205	3,282	2,972	1,917	1,589
Alcoholic beverages	370	396	351	343	353	351	350	162	350
Housing	16,287	13,865	18,261	19,608	18,744	16,485	16,472	10,878	9,463
Shelter	9,298	7,861	10,541	11,064	11,028	9,275	8,935	6,290	5,805
Owned dwellings	7,132	5,894	8,242	8,495	8,621	7,352	6,591	3,028	2,737
Rented dwellings	1,454	1,173	1,623	2,142	1,704	1,138	1,833	3,102	2,793
Other lodging	712	795	677	426	703	784	511	159	275
Utilities, fuels, and public services	3,354	2,975	3,585	3,097	3,615	3,838	3,849	2,581	2,107
Household operations	930	497	1,303	2,383	1,338	547	840	682	378
Housekeeping supplies	681	638	713	633	684	838	707	420	311
Household furnishings and equipment	2,024	1,894	2,118	2,433	2,079	1,988	2,141	905	863
Apparel and services	2,214	1,716	2,598	2,447	2,610	2,691	2,456	2,051	1,127
Transportation	10,214	8,380	11,524	9,744	11,351	12,983	11,423	4,446	5,065
Vehicle purchases (net outlay)	4,865	3,846	5,564	4,710	5,526	6,180	5,715	1,872	2,315
Gasoline and motor oil	1,692	1,401	1,892	1,558	1,876	2,136	1,927	897	851
Other vehicle expenses	3,152	2,595	3,583	3,139	3,439	4,140	3,320	1,454	1,597
Public transportation	505	538	485	338	511	528	461	223	301
Health care	2,863	3,360	2,489	2,013	2,488	2,800	2,653	1,134	1,530
Entertainment	2,585	2,255	2,921	2,312	3,300	2,588	2,216	1,375	1,292
Personal care products and services	600	554	623	562	628	654	707	480	347
Reading	177	199	164	136	171	168	149	71	108
Education	809	437	1,148	343	1,091	1,771	618	541	474
Tobacco products and smoking supplies	324	271	340	234	327	432	491	290	293
Miscellaneous	909	780	1,038	654	1,161	1,056	776	701	571
Cash contributions	1,575	1,744	1,503	1,162	1,524	1,680	1,171	435	1,002
Personal insurance and pensions	5,162	4,365	5,872	5,644	5,826	6,107	4,845	1,912	2,327
Life and other personal insurance	613	607	602	420	645	634	705	177	207
Pensions and Social Security	4,550	3,757	5,271	5,224	5,181	5,472	4,139	1,734	2,120

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Value less than 0.05.

n.a. Not applicable.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

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
Number of consumer units (in thousands)	110,339	12,370	20,413	9,301	21,420	36,385	10,450
Consumer unit characteristics:							
Income before taxes ¹	\$47,507	\$14,712	\$33,007	\$23,689	\$42,135	\$67,391	\$76,782
Age of reference person	48.1	68.2	41.5	65.4	46.6	42.3	45.4
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.3	3.0	3.1	4.5
Children under 18 .....	.7	n.a.	n.a.	.3	1.1	.9	1.2
Persons 65 and over .....	.3	.7	.1	1.3	.3	.1	.1
Earners	1.4	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles	1.9	.8	1.2	1.7	1.9	2.4	3.2
Percent homeowner	66	61	45	78	67	73	79
Average annual expenditures	\$39,518	\$17,060	\$27,449	\$28,694	\$39,567	\$50,856	\$59,424
Food	5,321	2,283	3,185	4,566	5,734	6,563	8,398
Food at home	3,086	1,563	1,513	3,081	3,559	3,649	4,880
Cereals and bakery products	452	247	209	481	528	529	695
Meats, poultry, fish, and eggs	828	381	361	818	1,013	968	1,369
Dairy products	332	169	169	331	379	390	530
Fruits and vegetables	522	305	272	564	594	592	815
Other food at home	952	460	502	887	1,046	1,170	1,472
Food away from home	2,235	720	1,673	1,486	2,175	2,914	3,518
Alcoholic beverages	349	169	407	230	274	431	424
Housing	13,011	6,837	9,302	9,350	13,559	16,657	16,937
Shelter	7,602	3,846	6,105	4,741	7,870	9,671	9,760
Owned dwellings	4,979	1,916	2,840	3,066	5,254	6,915	7,174
Rented dwellings	2,134	1,757	2,958	1,278	2,060	2,151	1,826
Other lodging	489	172	307	396	556	605	760
Utilities, fuels, and public services	2,767	1,762	1,822	2,638	2,965	3,248	3,832
Household operations	676	518	258	465	648	1,053	614
Housekeeping supplies	509	242	248	518	557	633	766
Household furnishings and equipment	1,458	469	869	989	1,519	2,052	1,965
Apparel and services	1,743	513	1,080	1,074	1,800	2,319	2,919
Transportation	7,633	2,232	5,093	4,957	7,596	9,843	13,760
Vehicle purchases (net outlay)	3,579	968	2,312	2,158	3,729	4,494	6,916
Gasoline and motor oil	1,279	392	821	915	1,273	1,672	2,196
Other vehicle expenses	2,375	715	1,616	1,565	2,205	3,181	4,096
Public transportation	400	156	344	319	390	496	552
Health care	2,182	2,065	1,062	3,724	2,322	2,277	2,511
Entertainment	1,953	622	1,387	1,318	2,024	2,633	2,677
Personal care products and services	485	249	327	462	487	588	721
Reading	141	89	124	137	132	168	164
Education	648	228	542	194	547	773	1,525
Tobacco products and smoking supplies	308	137	244	215	303	374	504
Miscellaneous	750	358	616	576	736	960	934
Cash contributions	1,258	1,083	1,052	1,300	1,083	1,425	1,612
Personal insurance and pensions	3,737	196	3,028	590	2,971	5,846	6,338
Life and other personal insurance	410	173	185	467	393	555	612
Pensions and Social Security	3,326	² 23	2,844	² 123	2,577	5,291	5,726

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

² Data are likely to have large sampling errors.

n.a. Not applicable.

Table 7. Housing tenure, type of area, race of reference person, and Hispanic origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

Item	All consumer units	Housing tenure		Type of area		Race of reference person		Hispanic origin of reference person	
		Homeowner	Renter	Urban	Rural	White and other	Black	Hispanic	Non-Hispanic
Number of consumer units (in thousands) ...	110,339	73,010	37,329	96,492	13,847	97,056	13,283	9,621	100,718
Consumer unit characteristics:									
Income before taxes ¹	\$47,507	\$56,709	\$30,415	\$48,856	\$37,921	\$49,334	\$33,739	\$35,886	\$48,726
Age of reference person	48.1	52.1	40.3	47.6	51.7	48.5	45.1	42.4	48.7
Average number in consumer unit:									
Persons	2.5	2.6	2.2	2.5	2.5	2.5	2.7	3.4	2.4
Children under 18 .....	.7	.7	.6	.7	.6	.6	.9	1.2	.6
Persons 65 and over .....	.3	.4	.2	.3	.4	.3	.2	.2	.3
Earners	1.4	1.4	1.2	1.4	1.4	1.4	1.3	1.6	1.3
Vehicles	1.9	2.3	1.2	1.9	2.5	2.0	1.3	1.6	2.0
Percent homeowner	66	100	n.a.	64	82	69	49	47	68
Average annual expenditures	\$39,518	\$45,399	\$28,016	\$40,355	\$33,681	\$40,968	\$28,903	\$34,361	\$40,009
Food	5,321	5,871	4,244	5,431	4,549	5,463	4,271	5,648	5,288
Food at home	3,086	3,380	2,509	3,119	2,851	3,124	2,804	3,551	3,039
Cereals and bakery products	452	495	369	458	413	459	402	490	448
Meats, poultry, fish, and eggs	828	900	687	833	792	813	941	1,098	801
Dairy products	332	367	263	335	307	344	241	355	329
Fruits and vegetables	522	569	430	534	439	530	460	663	508
Other food at home	952	1,050	760	959	899	978	759	946	952
Food away from home	2,235	2,491	1,735	2,312	1,697	2,339	1,467	2,097	2,249
Alcoholic beverages	349	361	325	369	206	375	156	308	353
Housing	13,011	14,713	9,683	13,563	9,167	13,353	10,510	11,747	13,132
Shelter	7,602	8,197	6,437	8,043	4,524	7,831	5,925	7,018	7,657
Owned dwellings	4,979	7,490	67	5,216	3,320	5,252	2,981	3,349	5,134
Rented dwellings	2,134	73	6,166	2,318	850	2,048	2,762	3,503	2,003
Other lodging	489	634	205	508	354	531	182	167	520
Utilities, fuels, and public services	2,767	3,242	1,836	2,781	2,667	2,741	2,955	2,429	2,799
Household operations	676	852	332	723	349	711	417	430	699
Housekeeping supplies	509	609	313	518	447	532	336	432	517
Household furnishings and equipment	1,458	1,813	764	1,498	1,180	1,537	877	1,437	1,460
Apparel and services	1,743	1,930	1,377	1,814	1,243	1,745	1,729	1,857	1,732
Transportation	7,633	8,861	5,232	7,514	8,468	7,969	5,184	7,083	7,686
Vehicle purchases (net outlay)	3,579	4,174	2,414	3,426	4,644	3,769	2,193	3,360	3,600
Gasoline and motor oil	1,279	1,466	915	1,247	1,506	1,322	968	1,265	1,281
Other vehicle expenses	2,375	2,762	1,618	2,412	2,120	2,459	1,766	2,134	2,398
Public transportation	400	459	285	429	198	419	257	323	407
Health care	2,182	2,697	1,174	2,139	2,478	2,307	1,264	1,343	2,262
Entertainment	1,953	2,330	1,216	1,970	1,837	2,085	988	1,246	2,021
Personal care products and services	485	538	380	499	386	487	468	467	486
Reading	141	169	86	147	102	152	62	59	149
Education	648	665	614	700	285	688	352	428	669
Tobacco products and smoking supplies	308	298	329	299	373	323	203	177	321
Miscellaneous	750	879	498	782	527	773	585	457	778
Cash contributions	1,258	1,558	672	1,284	1,078	1,324	776	727	1,309
Personal insurance and pensions	3,737	4,530	2,186	3,845	2,983	3,926	2,356	2,814	3,825
Life and other personal insurance	410	541	156	401	473	424	310	209	430
Pensions and Social Security	3,326	3,989	2,030	3,444	2,510	3,501	2,046	2,605	3,395

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.
n.a. Not applicable.

Table 8. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	110,339	20,940	25,842	39,177	24,380
Consumer unit characteristics:					
Income before taxes ¹	\$47,507	\$50,568	\$47,665	\$44,218	\$49,960
Age of reference person	48.1	49.5	48.7	48.0	46.6
Average number in consumer unit:					
Persons	2.5	2.5	2.4	2.5	2.6
Children under 18 .....	.7	.6	.6	.7	.7
Persons 65 and over .....	.3	.3	.3	.3	.3
Earners	1.4	1.3	1.4	1.3	1.4
Vehicles	1.9	1.7	2.1	1.9	2.0
Percent homeowner	66	64	71	68	61
Average annual expenditures					
Food	\$39,518	\$41,169	\$39,548	\$36,285	\$43,261
Food at home	5,321	5,697	5,052	5,153	5,549
Cereals and bakery products	3,086	3,399	2,892	2,983	3,183
Meats, poultry, fish, and eggs	452	511	435	431	454
Dairy products	828	939	720	846	816
Fruits and vegetables	332	375	328	301	348
Other food at home	522	608	459	482	577
Food away from home	952	966	951	923	988
Alcoholic beverages	2,235	2,299	2,160	2,170	2,366
Housing	349	386	346	298	400
Shelter	13,011	14,439	12,458	11,375	15,000
Owned dwellings	7,602	8,943	7,056	6,101	9,440
Rented dwellings	4,979	5,789	4,973	3,993	5,872
Other lodging	2,134	2,536	1,549	1,754	3,019
Utilities, fuels, and public services	489	618	534	353	548
Household operations	2,767	2,836	2,823	2,843	2,524
Housekeeping supplies	676	778	614	619	745
Household furnishings and equipment	509	518	492	494	544
Apparel and services	1,458	1,365	1,473	1,318	1,748
Transportation	1,743	2,072	1,695	1,602	1,736
Vehicle purchases (net outlay)	7,633	7,194	7,681	7,448	8,258
Gasoline and motor oil	3,579	3,131	3,496	3,813	3,676
Other vehicle expenses	1,279	1,086	1,367	1,245	1,408
Public transportation	2,375	2,402	2,464	2,110	2,684
Health care	400	574	353	281	491
Entertainment	2,182	2,084	2,292	2,194	2,129
Personal care products and services	1,953	1,854	2,220	1,652	2,241
Reading	485	479	482	467	521
Education	141	169	162	101	159
Tobacco products and smoking supplies	648	729	689	483	798
Miscellaneous	308	304	374	316	230
Cash contributions	750	985	701	605	833
Personal insurance and pensions	1,258	1,007	1,541	1,206	1,258
Life and other personal insurance	3,737	3,770	3,853	3,385	4,149
Pensions and Social Security	410	405	474	418	335
	3,326	3,366	3,379	2,967	3,815

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

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)	4,874	74,016	26,766	21,137	10,227	5,045	10,841	19,331	12,118
Consumer unit characteristics:									
Income before taxes ¹	\$53,465	\$55,254	\$77,657	\$46,839	\$35,750	\$47,580	\$38,887	\$24,637	\$30,000
Age of reference person	51.2	41.8	43.3	40.5	40.4	41.3	42.0	73.0	46.1
Average number in consumer unit:									
Persons	2.6	2.7	2.6	2.5	2.8	3.0	2.9	1.7	2.7
Children under 18 .....	.7	.8	.7	.7	.9	.9	.9	.1	.8
Persons 65 and over .....	.3	.1	.1	.1	.1	.1	.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	1.9	1.7	2.6	2.1	1.5	1.6
Percent homeowner	79	63	74	58	49	67	59	80	57
Average annual expenditures									
Food	\$48,318	\$43,822	\$56,058	\$39,982	\$32,515	\$40,523	\$33,672	\$26,843	\$29,838
Food at home	6,373	5,784	6,788	5,443	4,804	6,272	4,814	3,765	4,479
Cereals and bakery products	3,485	3,211	3,532	3,052	2,828	3,616	2,948	2,487	3,071
Meats, poultry, fish, and eggs	499	466	511	455	414	498	423	391	439
Dairy products	921	858	869	833	785	1,074	849	657	869
Fruits and vegetables	383	344	390	319	304	368	313	262	340
Other food at home	582	532	615	492	476	569	450	461	526
Food away from home	1,100	1,011	1,146	953	849	1,107	913	717	897
Alcoholic beverages	2,888	2,573	3,257	2,391	1,976	2,657	1,866	1,277	1,408
Housing	423	400	496	350	326	475	304	208	228
Shelter	14,669	14,339	18,818	13,150	10,606	12,347	10,138	8,921	10,754
Owned dwellings	8,489	8,544	11,391	7,859	6,229	6,874	5,814	4,649	6,195
Rented dwellings	5,905	5,600	8,239	4,777	3,362	4,470	3,328	3,113	3,784
Other lodging	1,806	2,411	2,245	2,704	2,632	2,096	2,187	1,180	2,099
Utilities, fuels, and public services	778	533	907	378	235	309	299	357	312
Household operations	3,130	2,868	3,235	2,694	2,503	2,854	2,650	2,425	2,549
Housekeeping supplies	841	741	1,189	614	401	441	343	517	466
Household furnishings and equipment	635	536	681	508	450	514	354	439	398
Apparel and services	1,574	1,651	2,323	1,475	1,023	1,665	977	891	1,145
Transportation	1,855	2,038	2,530	2,012	1,724	1,700	1,408	863	1,301
Vehicle purchases (net outlay)	8,750	8,663	10,109	8,072	6,823	8,781	7,941	4,587	5,751
Gasoline and motor oil	4,142	4,079	4,476	3,955	3,201	4,301	4,064	2,014	2,797
Other vehicle expenses	1,476	1,438	1,571	1,310	1,240	1,727	1,414	793	1,006
Public transportation	2,564	2,713	3,370	2,461	2,100	2,509	2,263	1,458	1,699
Health care	568	434	692	346	282	244	199	321	250
Entertainment	3,021	1,880	2,302	1,799	1,359	1,799	1,528	3,430	1,697
Personal care products and services	2,674	2,172	2,916	1,955	1,420	1,928	1,589	1,267	1,420
Reading	538	522	633	558	404	411	362	398	372
Education	186	146	224	123	85	105	78	139	94
Tobacco products and smoking supplies	628	782	1,150	720	451	414	479	146	639
Miscellaneous	298	340	247	318	384	544	478	161	353
Cash contributions	1,074	815	1,171	655	605	635	529	569	516
Personal insurance and pensions	2,028	1,248	1,871	948	745	1,192	792	1,501	626
Life and other personal insurance	5,802	4,693	6,803	3,879	2,780	3,919	3,232	888	1,611
Pensions and Social Security	574	430	623	333	292	310	328	392	255
Pensions and Social Security	5,228	4,263	6,180	3,546	2,488	3,608	2,904	497	1,355

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.

Table 10. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2001

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 degree	Total	Bachelor's degree	Master's, professional, doctorate
Number of consumer units (in thousands)	110,339	81,679	17,117	31,866	22,992	9,704	28,660	18,880	9,780
Consumer unit characteristics:									
Income before taxes ¹	\$47,507	\$37,659	\$24,390	\$37,793	\$41,045	\$52,395	\$75,833	\$70,137	\$86,693
Age of reference person	48.1	48.7	55.4	49.8	43.5	45.6	46.5	45.1	49.2
Average number in consumer unit:									
Persons	2.5	2.5	2.6	2.6	2.4	2.5	2.5	2.5	2.5
Children under 18	.7	.7	.7	.7	.6	.7	.6	.6	.6
Persons 65 and over	.3	.3	.5	.4	.2	.2	.2	.2	.2
Earners	1.4	1.3	1.1	1.3	1.4	1.5	1.5	1.5	1.5
Vehicles	1.9	1.9	1.5	2.0	1.9	2.3	2.1	2.1	2.1
Percent homeowner	66	63	57	68	59	70	75	73	77
Average annual expenditures	\$39,518	\$33,552	\$24,081	\$33,041	\$37,070	\$43,610	\$56,462	\$53,678	\$61,757
Food	5,321	4,832	4,114	4,750	5,165	5,581	6,688	6,319	7,369
Food at home	3,086	2,945	2,892	2,956	2,903	3,089	3,477	3,342	3,722
Cereals and bakery products	452	428	425	433	412	449	521	506	548
Meats, poultry, fish, and eggs	828	828	874	844	787	788	828	795	887
Dairy products	332	310	286	313	306	351	391	379	412
Fruits and vegetables	522	479	491	465	478	507	640	597	719
Other food at home	952	900	817	900	920	994	1,097	1,065	1,156
Food away from home	2,235	1,887	1,221	1,794	2,262	2,492	3,211	2,977	3,646
Alcoholic beverages	349	282	175	265	350	365	536	553	505
Housing	13,011	10,875	8,067	10,588	12,007	14,088	19,088	18,140	20,899
Shelter	7,602	6,198	4,442	5,997	6,955	8,159	11,603	11,019	12,730
Owned dwellings	4,979	3,804	2,126	3,840	4,180	5,756	8,326	7,829	9,285
Rented dwellings	2,134	2,077	2,207	1,865	2,330	1,942	2,297	2,350	2,196
Other lodging	489	317	109	292	446	461	980	840	1,249
Utilities, fuels, and public services	2,767	2,615	2,312	2,684	2,622	2,909	3,197	3,118	3,349
Household operations	676	462	238	423	596	673	1,284	1,221	1,406
Housekeeping supplies	509	436	340	429	453	585	712	670	788
Household furnishings and equipment	1,458	1,163	735	1,056	1,380	1,762	2,292	2,112	2,625
Apparel and services	1,743	1,434	1,108	1,310	1,634	1,946	2,611	2,479	2,851
Transportation	7,633	6,885	4,659	7,129	7,350	8,905	9,763	9,834	9,622
Vehicle purchases (net outlay)	3,579	3,382	2,271	3,562	3,550	4,348	4,141	4,398	3,646
Gasoline and motor oil	1,279	1,208	929	1,243	1,253	1,482	1,482	1,468	1,509
Other vehicle expenses	2,375	2,055	1,309	2,112	2,244	2,730	3,287	3,225	3,403
Public transportation	400	240	150	212	303	344	854	744	1,065
Health care	2,182	2,011	1,762	2,046	2,037	2,276	2,667	2,488	3,012
Entertainment	1,953	1,598	876	1,578	1,840	2,368	2,964	2,833	3,219
Personal care products and services	485	429	317	411	475	570	643	613	700
Reading	141	102	54	95	127	149	252	222	309
Education	648	435	138	278	805	596	1,255	1,132	1,491
Tobacco products and smoking supplies	308	361	362	403	317	327	158	173	128
Miscellaneous	750	586	432	552	661	792	1,216	1,197	1,247
Cash contributions	1,258	906	543	874	1,060	1,287	2,262	1,847	3,061
Personal insurance and pensions	3,737	2,817	1,474	2,761	3,242	4,360	6,359	5,848	7,345
Life and other personal insurance	410	322	194	330	364	423	663	591	802
Pensions and Social Security	3,326	2,495	1,280	2,431	2,878	3,938	5,696	5,258	6,543

¹ Components of income and taxes are derived from "complete income reporters" only; see glossary.