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# Consumer Expenditures in 1995



U.S. Department of Labor  
Bureau of Labor Statistics  
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Consumer units<sup>1</sup> spent \$32,264 on average in 1995, an increase of 1.7 percent over the previous year. This continued the trend of moderate increases in expenditures in the past several years. Average annual expenditures rose about 3 percent in 1993 and 1994. The change in expenditures in 1995 was slightly less than the 3 percent increase in general price levels, as measured by the Consumer Price Index. The expenditure data in this report show the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey.

The major components of spending—food, housing, apparel, transportation, health care, entertainment, and personal insurance and pensions—also changed only moderately in 1995. (See table A.) Expenditures on housing and apparel each rose 4 percent, entertainment increased 3 percent, food rose 2 percent, and personal insurance and pensions were up 1 percent. Expenditures on health care and transportation dropped in 1995, health care by 1 percent and transportation by less than 1 percent.

Housing expenditures rose 4 percent in 1995 following a 5-percent increase in 1994. Among the subcomponents of housing, expenditures for shelter, household operations, and housefurnishings and equipment each rose about 4 percent. There was almost no change from 1994 to 1995 in expenditures on utilities, fuels, and public services, but the largest increase was a 9-percent rise in spending for housekeeping supplies, following a 4-percent drop in 1994. However, spending on housekeeping supplies—\$430 in 1995—is small relative to the other subcomponents of housing.

Expenditure shares, which indicate the percent distribution of total expenditures among the components, changed little in 1995. (See table B.) Among the major components, the largest changes in shares were for housing, which increased by .6 percentage point, and transportation, which decreased by .4 percentage point. The stable nature of expenditure shares makes the percent distribution more useful

for identifying long-term spending trends than does observing percent changes in expenditures for a single year.

When classified by different variables such as region of residence or type of area (urban-rural), the data show more variation than that shown for all consumer units. For example, housing expenditures increased slightly more than 4 percent for urban consumers, but declined by 4 percent for rural consumers. Spending on housing by Midwest consumers increased by 7 percent in 1995 but it rose only 1 percent for Northeast consumers.

The 4-percent increase in expenditures on apparel and services in 1995 reversed the trend of decreasing apparel spending of the last few years; expenditures on apparel dropped 2 percent in both 1993 and 1994. The spending increase in 1995 was due to increased expenditures on men's and boys' apparel which increased 8 percent and footwear which increased 9 percent. Spending on women's and girls' clothing rose 1 percent as did expenditures for children less than 2 years of age. There was an increase of 11 percent in spending on apparel and services by black consumers in 1995, and a decrease of 9 percent by Hispanics. The average amount spent in 1995 on apparel and services by all consumer units was \$1,704 while black consumers spent an average of \$1,766 and Hispanic consumers spent \$1,719.

Transportation expenditures declined less than 1 percent in 1995 following an 11-percent increase in 1994. The change in the overall transportation component is largely affected by the change in vehicle purchases. In 1995, vehicle purchases dropped 3 percent, whereas a year earlier they had jumped by over 17 percent. There were large changes within that subcomponent in 1995 as a 14-percent decrease in spending on new cars and trucks was offset somewhat by a 9-percent increase in spending on used cars and trucks. Among the other transportation subcomponents, spending on gasoline and motor oil rose 2 percent and other vehicle expenditures rose 3 percent. Spending on public transportation, which includes airline, ship, and train fares as well as intracity mass transit, fell 7 percent in 1995.

The vehicle purchases component is a volatile component that can fluctuate substantially from one year to the next. Vehicles are expensive items that are purchased infrequently so that a relatively small increase or decrease in the number of consumer units purchasing vehicles can have a large effect on the average amount spent. Vehicle purchases

<sup>1</sup> 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 two out of three major types of expenses—food, housing, and other expenses. Students living in university-sponsored housing are also included in the sample as separate consumer units.



include the purchase price of the vehicle net of trade-in. There were relatively large variations in vehicle spending across regions in 1995. Purchases declined for the Midwest, South, and West regions—5 percent, 3 percent, and 14 percent, respectively—while purchases rose sharply in the Northeast—15 percent.

Out-of-pocket health care expenditures declined 1 percent in 1995 just as they did in 1994. The 2 years of decline followed a rather large 9-percent increase in 1993. Three of the four subcomponents of health care—medical services, drugs, and medical supplies—declined in 1995, with the drop in the overall component primarily due to a 10-percent drop in medical services. This was offset somewhat by a 6-percent increase in expenditures for health insurance. The pattern of an increase in health insurance and decreases in the other health care subcomponents also occurred in 1994. Among the different age groups, the share of total expenditures allocated to health care varies substantially. The average share allocated by all consumer units was 5.4 percent in 1995. By comparison, consumer units with a reference person 65 years and over spent 12 percent of their total expenditures on health care while those with a reference person under age 25 spent less than 3 percent.

Expenditures on entertainment rose 3 percent in 1995 following a 4-percent decrease a year earlier. Among the subcomponents of entertainment, fees and admissions fell 1 percent; televisions, radios, and sound equipment rose 2 percent; pets, toys, and playground equipment rose 11 percent; and other entertainment supplies, equipment, and services rose 3 percent. Just as vehicle purchases are prone to fluctuate from one year to the next, so too are entertainment goods and services because they may be expensive and may be purchased infrequently. Included in this component are such items as powered sports vehicles, televisions, sound equipment, and photographic equipment.

Although spending on transportation and entertainment may vary substantially from one year to the next, expenditures for food are usually quite stable. In 1995, food expenditures increased 2 percent following an increase of less than 1 percent in 1994. Food at home rose 3 percent in 1995 while food away from home showed almost no change. The share of the total food dollar spent on food away from home rose in the 1980s, peaking at 43 percent in 1988. Since 1991, the share has been steady at about 38 percent.

The 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 the demographic characteristics of the consumers. This report includes tables showing data classified by income quintile, income class, age of the reference person, size of the consumer unit, number of earners, type of consumer unit, region of residence, housing tenure, race, type of area (urban-rural), Hispanic origin, occupation, and education. These are the same classifications published in prior reports, news releases, and bulletins with the exception of education and Hispanic origin which are in-

cluded for the first time.

Information about the availability of earlier data can be obtained from the Division of Consumer Expenditure Surveys, Office of Prices and Living Conditions, Bureau of Labor Statistics, Room 3985, 2 Massachusetts Avenue, NE., Washington, DC 20212-0001. Telephone (202) 606-6900.

#### Other available data

Information on the expenditures, income, and family characteristics of single persons, classified by age and sex or income and sex, is also available. In addition, tables are available 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. These tables are not presented in this report but can be obtained from the Division of Consumer Expenditure Surveys.

Integrated Consumer Expenditure Survey data are published in bulletins at 2-year intervals. The most recent is *Consumer Expenditure Survey, 1992-93*, Bulletin 2462, September 1995. It includes tables of average annual expenditures, income, and characteristics for the same classifications that are shown in this report in greater detail, with the exception of the Hispanic origin of the reference person classification and the education of the reference person table. Also included are tables showing average annual data over a 2-year period for the following characteristics: 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 (MSA's). The bulletins also include analyses of expenditure data as they apply to various topics of interest. The next Consumer Expenditure Survey bulletin will include 1994-95 data and will be available in summer 1997.

All the tables that are included in the most recent bulletin but updated to 1995 are now available on diskette. For information about the availability of Consumer Expenditure Survey data on diskettes, contact the Division of Consumer Expenditure Surveys at the address or telephone listed above.

Tables with the same level of detail as shown in the bulletins are now available on the Internet and the World Wide Web. The data can be accessed on the Internet via Anonymous FTP or Gopher at the BLS site, [stats.bls.gov](http://stats.bls.gov), and then selecting in order, **pub**, **special.requests**, and **ce**. Other survey information is available on the Internet, including answers to frequently asked questions, a glossary, and order forms for survey products. Data are available for the years 1984-95. World Wide Web users can access the same information using <http://stats.bls.gov> and then selecting in order, hypertext for **Surveys and Programs, Prices and Living Conditions, and Consumer Expenditure Survey**.

The 1995 Diary and Interview microdata will soon be available on public use tapes and CD-ROM's. Annual data back to 1980 are available on tape. Beginning with 1988 data, BLS has released microdata files on tape created directly from all the sections of the quarterly Interview sur-

vey. Called EXPN microdata files, they include nonexpenditure information as well as more detailed expenditure records than are found on the Interview files. The EXPN microdata files for 1995 will be available with the Interview microdata files. The microdata files for 1995 also will be available soon on CD-ROM. Currently available on CD-ROM are microdata files back to 1990. A time series with data for 1984 through 1994 and consisting of demographic characteristics and summary-level expenditure microdata files is now available on CD-ROM.

Consumer Expenditure Survey data are also available via BLS's Fax-on-demand service. This service contains information and data that may be accessed from a touch-tone phone 24 hours a day, 7 days a week by dialing (202) 606-

6FAX (6329). Voice prompts explain how to obtain the information. Data available on the fax-on-demand service are for the most recent published year.

For information about the availability of Consumer Expenditure Survey data, contact the Division of Consumer Expenditure Surveys at the address or phone number listed above.

Information in this report is in the public domain and, with appropriate credit, may be used without permission. This information is available to sensory impaired individuals upon request. Voice phone: (202) 606-7828, TDD phone: (202) 606-5897, TDD message referral phone: 1-800-326-2577.

**Table A. Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 1993-95**

Item	1993	1994	1995	Percent change	
				1993-94	1994-95
Number of consumer units (in thousands) .....	100,049	102,210	103,123		
Income before taxes <sup>1</sup> .....	\$34,868	\$36,181	\$36,918		
Averages:					
Age of reference person .....	47.8	47.6	48.0		
Number of persons in consumer unit .....	2.5	2.5	2.5		
Number of earners .....	1.3	1.3	1.3		
Number of vehicles .....	1.9	1.9	1.9		
Percent homeowner .....	63	63	64		
Average annual expenditures .....	\$30,692	\$31,731	\$32,264	3.4	1.7
Food .....	4,399	4,411	4,505	.3	2.1
Food at home .....	2,735	2,712	2,803	-.8	3.4
Cereals and bakery products .....	434	429	441	-1.2	2.8
Meats, poultry, fish, and eggs .....	734	732	752	-.3	2.7
Dairy products .....	295	289	297	-2.0	2.8
Fruits and vegetables .....	444	437	457	-1.6	4.6
Other food at home .....	827	825	856	-.2	3.8
Food away from home .....	1,664	1,698	1,702	2.0	.2
Alcoholic beverages .....	268	278	277	3.7	-.4
Housing .....	9,636	10,106	10,458	4.9	3.5
Shelter .....	5,415	5,686	5,928	5.0	4.3
Utilities, fuels, and public services .....	2,112	2,189	2,191	3.6	.1
Household operations .....	469	490	509	4.5	3.9
Housekeeping supplies .....	410	393	430	-4.1	9.4
Housefurnishings and equipment .....	1,230	1,348	1,401	9.6	3.9
Apparel and services .....	1,676	1,644	1,704	-1.9	3.6
Transportation .....	5,453	6,044	6,014	10.8	-.5
Vehicle purchases (net outlay) .....	2,319	2,725	2,638	17.5	-3.2
Gasoline and motor oil .....	977	986	1,006	.9	2.0
Other vehicle expenses .....	1,843	1,953	2,015	6.0	3.2
Public transportation .....	314	381	355	21.3	-6.8
Health care .....	1,776	1,755	1,732	-1.2	-1.3
Entertainment .....	1,626	1,567	1,612	-3.6	2.9
Personal care products and services .....	385	397	403	3.1	1.5
Reading .....	166	165	162	-.6	-1.8
Education .....	455	460	471	1.1	2.4
Tobacco products and supplies .....	268	259	269	-3.4	3.9
Miscellaneous .....	715	749	766	4.8	2.3
Cash contributions .....	961	960	925	-.1	-3.6
Personal insurance and pensions .....	2,908	2,938	2,964	1.6	.9
Life and other personal insurance .....	399	398	373	-.3	-6.3
Pensions and Social Security .....	2,509	2,540	2,591	1.2	2.0

<sup>1</sup>Income values are derived from "complete income reporters" only.

**Table B. Distribution of total annual expenditures by major category, Consumer Expenditure Survey, 1992-95**

Item	1992	1993	1994	1995
Average annual expenditures .....	100.0	100.0	100.0	100.0
Food .....	14.3	14.3	13.9	14.0
Food at home .....	8.9	8.9	8.5	8.7
Food away from home .....	5.5	5.4	5.4	5.3
Housing .....	31.8	31.4	31.8	32.4
Apparel and services .....	5.7	5.5	5.2	5.3
Transportation .....	17.5	17.8	19.0	18.6
Vehicles .....	7.3	7.6	8.6	8.2
Gasoline and motor oil .....	3.3	3.2	3.1	3.1
Other transportation .....	6.9	7.0	7.4	7.3
Health care .....	5.5	5.8	5.5	5.4
Entertainment .....	5.0	5.3	4.9	5.0
Personal insurance and pensions .....	9.2	9.5	9.3	9.2
Life and other personal insurance .....	1.2	1.3	1.3	1.2
Pensions and Social Security .....	8.0	8.2	8.0	8.0
Other expenditures <sup>1</sup> .....	11.0	10.5	10.3	10.1

<sup>1</sup> Includes alcoholic beverages, personal care products and services, reading, education, tobacco products and supplies, miscellaneous, and cash contributions.

### Brief description of the Consumer Expenditure Survey

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

The survey, which is conducted by the Bureau of the Census 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 the expenditures of consumer units are obtained in five interviews conducted every 3 months. The results presented in this report are based on integrated data from both surveys. BLS publishes integrated data in bulletins that include a more complete description of integration methods and a complete list of source selection by component, the most recent of which is *Con-*

*sumer Expenditure Survey, 1992-93*, Bulletin 2462, September 1995. The next bulletin will include 1994-95 data and will be available in summer 1997.

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. The 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 family is reimbursed.

Each component of the survey queries an independent sample of consumer units which is representative of the U.S. population. For the Diary survey, 5,000 consumer units are sampled each year. Each consumer unit keeps a diary for two 1-week periods—yielding approximately 10,000 diaries a year. The Interview sample is selected on a rotating panel basis, targeted at 5,000 consumer units each quarter. The data are collected on an ongoing basis in 101 areas of the country.

The Interview survey obtains data on the types of expen-



ditures which respondents can be expected to 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 which occur on a regular basis, such as rent, utilities, 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. Excluded are nonprescription drugs, household supplies, and personal care items. The Interview survey also provides data on expenditures incurred while on trips.

The Diary survey obtains expenditures on small, frequently purchased items which 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 by members of the consumer unit while away from home overnight or longer are not collected in the Diary survey. Although the Diary 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 which the consumer unit incurs during the survey week (except overnight travel).

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. Data on some expenditure items are collected only in either the Diary or Interview survey. For example, the Diary does not collect data for expenditures on overnight travel, or information on reimbursements, as the Interview does. Examples of expenditures for which reimbursements are netted out include those for medical care, automobile repair, and construction, repairs, alterations, and maintenance of property.

For items unique to one or the other survey, the choice of which 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 the expenditure items. When data are available from both survey sources, the more reliable of the two is selected as determined by statistical methods. As a result, some items are selected from the Interview survey and others from the Diary survey.

The population coverage and definition of components of the Consumer Expenditure Survey differ from those of

the CPI. Consumer expenditure data cover the total population while the Consumer Price Index covers only the urban population. In addition, homeownership is treated differently in the two surveys. Actual expenditures of homeowners are reported in the Consumer Expenditure Survey, while the Consumer Price Index uses a rental equivalence approach which attempts to measure the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes.

Survey data shown at the same level of detail published in the bulletins are available on diskettes and on the Internet. Microdata also are available on public-use computer tapes and on CD-ROM. Additional data also are presented in articles in the *Monthly Labor Review*.

### **Interpreting the data**

The expenditure data shown in the tables should be interpreted with care. Expenditures are averages for consumer units with specified characteristics, regardless of whether or not a particular unit incurred an expense for that 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 of those purchasing. 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 also should keep in mind that the prices for many goods and services have risen since the survey was conducted. For example, rent as measured by the Consumer Price Index rose about 3.5 percent between 1995 and October 1996.

In addition, sample surveys are subject to two types of errors—sampling and nonsampling errors. 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. The year-to-year changes are volatile and should be interpreted carefully.



## 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 are also included in the sample as separate consumer units.

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

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

*Income.* The combined income earned by all consumer unit

members 14 years old or over 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 veteran’s benefits; public assistance, supplemental security income, and food stamps; rent and/or meals 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 have provided 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, 1995**

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) .....	103,123	83,455	16,662	16,688	16,689	16,691	16,725	19,669
Lower limit .....	n.a.	n.a.	n.a.	\$11,026	\$21,497	\$35,513	\$56,381	n.a.
Consumer unit characteristics: .....								
Income before taxes <sup>1</sup> .....	\$36,918	\$36,918	\$6,305	\$16,114	\$28,242	\$44,753	\$89,011	(1)
Age of reference person .....	48.0	48.1	52.0	51.8	46.3	44.7	45.7	47.4
Average number in consumer unit: .....								
Persons .....	2.5	2.5	1.8	2.2	2.6	2.8	3.1	2.6
Children under 18 .....	.7	.7	.5	.6	.7	.8	.8	.7
Persons 65 and over .....	.3	.3	.4	.5	.3	.2	.1	.3
Earners .....	1.3	1.3	.6	.9	1.4	1.8	2.1	1.3
Vehicles .....	1.9	1.9	1.0	1.5	2.0	2.5	2.8	1.8
Percent homeowner .....	64	64	40	56	61	73	89	65
Average annual expenditures .....	\$32,264	\$33,597	\$14,607	\$22,126	\$29,125	\$39,395	\$62,639	\$27,147
Food .....	4,505	4,691	2,490	3,705	4,270	5,458	7,522	3,931
Food at home .....	2,803	2,886	1,827	2,605	2,705	3,289	4,000	2,548
Cereals and bakery products .....	441	455	291	389	437	514	642	400
Meats, poultry, fish, and eggs .....	752	758	511	770	700	847	963	735
Dairy products .....	297	311	189	273	300	357	438	251
Fruits and vegetables .....	457	467	309	433	440	508	647	424
Other food at home .....	856	894	527	742	828	1,063	1,310	739
Food away from home .....	1,702	1,804	662	1,099	1,564	2,169	3,522	1,383
Alcoholic beverages .....	277	302	118	193	230	350	617	201
Housing .....	10,458	10,571	5,621	7,285	9,261	11,820	18,840	10,123
Shelter .....	5,928	5,909	3,144	4,050	5,092	6,410	10,833	6,009
Owned dwellings .....	3,749	3,744	1,084	1,807	2,696	4,300	8,819	3,769
Rented dwellings .....	1,788	1,790	1,945	2,050	2,156	1,739	1,060	1,782
Other lodging .....	391	375	116	193	240	372	955	458
Utilities, fuels, and public services .....	2,191	2,179	1,460	1,862	2,122	2,401	3,044	2,242
Household operations .....	509	518	193	306	382	554	1,153	468
Housekeeping supplies .....	430	465	214	329	453	524	806	321
Household furnishings and equipment .....	1,401	1,499	609	737	1,212	1,930	3,004	1,083
Apparel and services .....	1,704	1,771	759	1,219	1,502	1,967	3,402	1,484
Transportation .....	6,014	6,121	2,021	4,025	5,745	7,639	11,155	5,574
Vehicle purchases (net outlay) .....	2,638	2,676	654	1,775	2,702	3,401	4,841	2,479
Gasoline and motor oil .....	1,006	1,014	470	716	985	1,275	1,621	970
Other vehicle expenses .....	2,015	2,063	752	1,320	1,823	2,603	3,813	1,820
Public transportation .....	355	367	145	214	234	360	879	305
Health care .....	1,732	1,747	1,099	1,604	1,700	1,912	2,417	1,682
Entertainment .....	1,612	1,687	709	915	1,408	1,998	3,401	1,326
Personal care products and services .....	403	430	190	309	388	550	710	323
Reading .....	162	170	71	110	151	199	320	129
Education .....	471	478	308	189	273	448	1,172	447
Tobacco products and smoking supplies .....	269	272	204	242	327	307	278	256
Miscellaneous .....	766	808	411	605	769	1,017	1,238	588
Cash contributions .....	925	1,034	284	714	697	1,269	2,200	463
Personal insurance and pensions .....	2,964	3,517	321	1,011	2,405	4,462	9,367	619
Life and other personal insurance .....	373	381	115	201	280	438	872	339
Pensions and Social Security .....	2,591	3,136	206	810	2,126	4,025	8,495	281

<sup>1</sup> 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, 1995**

Item	Total complete reporting	Complete reporting of income <sup>1</sup>								
		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) ....	83,455	4,693	9,827	8,744	7,729	12,658	10,652	8,200	10,375	10,577
Consumer unit characteristics:										
Income before taxes <sup>2</sup> .....	\$36,918	\$1,769	\$7,543	\$12,417	\$17,342	\$24,603	\$34,604	\$44,409	\$58,365	\$104,590
Age of reference person .....	48.1	45.3	54.8	53.5	51.2	48.1	44.6	44.9	44.6	46.1
Average number in consumer unit:										
Persons .....	2.5	1.8	1.8	2.1	2.2	2.5	2.7	2.8	3.1	3.1
Children under 18 .....	.7	.4	.5	.6	.6	.7	.8	.8	.9	.8
Persons 65 and over .....	.3	.3	.5	.6	.5	.4	.2	.2	.1	.1
Earners .....	1.3	.7	.5	.7	1.0	1.2	1.6	1.7	2.0	2.1
Vehicles .....	1.9	1.0	.9	1.3	1.6	1.9	2.3	2.5	2.7	2.8
Percent homeowner .....	64	36	40	51	57	61	65	74	83	90
Average annual expenditures .....	\$33,597	\$14,743	\$14,096	\$18,914	\$22,617	\$26,730	\$33,321	\$38,521	\$48,879	\$69,311
Food .....	4,691	2,519	2,374	3,073	3,883	4,065	4,710	5,499	6,229	8,030
Food at home .....	2,886	1,705	1,823	2,208	2,732	2,612	2,907	3,359	3,598	4,142
Cereals and bakery products .....	455	286	280	340	418	406	479	525	563	661
Meats, poultry, fish, and eggs .....	758	495	512	622	825	695	769	861	876	994
Dairy products .....	311	178	185	235	286	283	320	365	395	452
Fruits and vegetables .....	467	268	318	377	442	428	463	519	563	679
Other food at home .....	894	479	528	633	761	799	877	1,089	1,201	1,355
Food away from home .....	1,804	814	551	866	1,150	1,453	1,803	2,140	2,631	3,888
Alcoholic beverages .....	302	102	102	194	180	219	243	378	459	677
Housing .....	10,571	5,687	5,441	6,745	7,407	8,417	10,461	11,243	14,454	21,211
Shelter .....	5,909	3,275	3,020	3,774	4,142	4,557	5,868	6,318	7,793	12,312
Owned dwellings .....	3,744	1,225	952	1,559	1,904	2,285	3,427	4,175	6,018	10,108
Rented dwellings .....	1,790	1,885	1,988	2,038	2,023	2,074	2,131	1,751	1,280	1,034
Other lodging .....	375	166	80	177	215	198	311	393	495	1,170
Utilities, fuels, and public services .....	2,179	1,386	1,458	1,749	1,891	2,043	2,255	2,345	2,706	3,205
Household operations .....	518	314	146	275	293	326	538	523	651	1,396
Housekeeping supplies .....	465	171	212	294	327	413	479	543	569	927
Household furnishings and equipment .....	1,499	541	605	654	755	1,078	1,320	1,513	2,735	3,372
Apparel and services .....	1,771	680	747	920	1,187	1,471	1,656	2,079	2,437	3,810
Transportation .....	6,121	1,957	2,012	3,329	4,009	5,258	6,419	7,520	9,648	11,809
Vehicle purchases (net outlay) .....	2,676	524	734	1,423	1,684	2,463	2,813	3,486	4,304	5,089
Gasoline and motor oil .....	1,014	467	452	625	740	900	1,147	1,238	1,507	1,647
Other vehicle expenses .....	2,063	818	684	1,096	1,381	1,666	2,135	2,472	3,326	4,031
Public transportation .....	367	147	142	185	205	229	324	324	512	1,042
Health care .....	1,747	838	1,181	1,488	1,610	1,743	1,666	1,962	2,137	2,518
Entertainment .....	1,687	720	664	890	903	1,217	1,764	1,924	2,509	3,781
Personal care products and services .....	430	188	182	274	299	366	450	542	599	769
Reading .....	170	70	67	96	112	142	180	191	244	351
Education .....	478	534	238	189	162	194	375	437	655	1,446
Tobacco products and smoking supplies .....	272	213	197	199	276	309	324	275	339	258
Miscellaneous .....	808	739	282	470	581	691	1,008	988	1,082	1,301
Cash contributions .....	1,034	178	329	453	807	729	816	1,045	1,808	2,529
Personal insurance and pensions .....	3,517	318	280	595	1,201	1,910	3,249	4,438	6,278	10,821
Life and other personal insurance .....	381	136	105	150	205	262	350	439	598	984
Pensions and Social Security .....	3,136	182	176	445	996	1,648	2,899	3,999	5,681	9,837

<sup>1</sup> See "Quintiles of income before taxes" table for expenditures and income of all consumer units and incomplete income reporters.

<sup>2</sup> 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, 1995**

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) .....	103,123	7,093	19,540	23,440	18,633	12,624	21,792	11,933	9,860
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$36,918	\$17,274	\$35,655	\$45,133	\$52,044	\$38,326	\$22,148	\$25,553	\$18,006
Age of reference person .....	48.0	21.6	29.9	39.4	49.1	59.4	74.4	69.3	80.6
Average number in consumer unit:									
Persons .....	2.5	1.9	2.8	3.2	2.8	2.2	1.7	1.9	1.5
Children under 18 .....	.7	.4	1.1	1.3	.6	.2	.1	.1	(2)
Persons 65 and over .....	.3	(2)	(2)	(2)	(2)	.1	1.4	1.4	1.4
Earners .....	1.3	1.2	1.5	1.7	1.9	1.4	.4	.6	.2
Vehicles .....	1.9	1.2	1.7	2.1	2.5	2.2	1.4	1.8	1.0
Percent homeowner .....	64	12	44	63	76	81	79	82	76
Average annual expenditures									
Food .....	\$32,264	\$18,425	\$31,493	\$38,397	\$42,179	\$32,626	\$22,24	\$25,277	\$18,572
Food at home .....	4,505	2,690	4,469	5,368	5,468	4,541	3,388	3,895	2,767
Food away from home .....	2,803	1,407	2,758	3,345	3,223	2,833	2,367	2,610	2,069
Cereals and bakery products .....	441	227	422	539	501	425	385	419	344
Meats, poultry, fish, and eggs .....	752	331	724	900	899	807	610	699	500
Dairy products .....	297	155	301	352	338	293	248	274	217
Fruits and vegetables .....	457	213	433	509	513	496	437	459	409
Other food at home .....	856	482	878	1,044	973	812	687	759	599
Food away from home .....	1,702	1,283	1,711	2,023	2,245	1,708	1,021	1,285	698
Alcoholic beverages .....	277	277	299	314	348	253	171	206	129
Housing .....	10,458	5,908	10,532	12,625	12,886	10,294	7,585	7,918	7,185
Shelter .....	5,928	3,622	6,157	7,551	7,556	5,359	3,666	4,011	3,247
Owned dwellings .....	3,749	484	3,096	5,060	5,572	3,799	2,398	2,815	1,894
Rented dwellings .....	1,788	2,984	2,876	2,106	1,335	988	933	782	1,116
Other lodging .....	391	154	185	385	649	572	335	415	237
Utilities, fuels, and public services .....	2,191	1,160	1,987	2,386	2,627	2,443	1,981	2,151	1,775
Household operations .....	509	200	701	604	446	375	465	342	614
Housekeeping supplies .....	430	135	360	490	501	514	423	481	351
Household furnishings and equipment .....	1,401	792	1,327	1,595	1,755	1,604	1,051	933	1,197
Apparel and services .....	1,704	1,207	1,907	2,079	2,088	1,835	875	1,115	583
Transportation .....	6,014	4,022	6,198	7,472	8,027	5,732	3,374	4,481	2,035
Vehicle purchases (net outlay) .....	2,638	1,901	2,857	3,626	3,529	2,112	1,164	1,710	503
Gasoline and motor oil .....	1,006	701	1,013	1,181	1,324	1,062	604	749	428
Other vehicle expenses .....	2,015	1,236	2,029	2,289	2,723	2,144	1,284	1,597	905
Public transportation .....	355	184	299	376	451	414	323	424	199
Health care .....	1,732	466	1,096	1,607	1,851	1,911	2,648	2,618	2,683
Entertainment .....	1,612	1,083	1,685	1,951	2,137	1,578	926	1,153	651
Personal care products and services .....	403	243	387	450	517	407	326	380	260
Reading .....	162	71	134	173	199	187	161	179	138
Education .....	471	667	335	437	1,029	364	155	237	54
Tobacco products and smoking supplies .....	269	246	269	310	347	314	139	183	85
Miscellaneous .....	766	347	688	815	1,018	949	602	628	572
Cash contributions .....	925	114	456	908	1,463	1,043	1,099	1,164	1,021
Personal insurance and pensions .....	2,964	1,083	3,038	3,889	4,802	3,217	799	1,122	408
Life and other personal insurance .....	373	69	251	438	562	556	244	304	172
Pensions and Social Security .....	2,591	1,013	2,786	3,451	4,240	2,660	555	818	236

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

<sup>2</sup> Value less than 0.05.

**Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995**

Item	All consumer units	One person	Two or more persons	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands) .....	103,123	29,181	73,942	31,884	16,610	15,225	10,223
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$36,918	\$21,389	\$43,287	\$39,398	\$44,007	\$49,547	\$45,022
Age of reference person .....	48.0	51.1	46.8	53.2	43.4	40.2	41.9
Average number in consumer unit:							
Persons .....	2.5	1.0	3.1	2.0	3.0	4.0	5.7
Children under 18 .....	.7	n.a.	1.0	.1	.8	1.7	2.8
Persons 65 and over .....	.3	.3	.3	.6	.2	.1	.1
Earners .....	1.3	.6	1.6	1.2	1.7	2.0	2.3
Vehicles .....	1.9	1.0	2.3	2.1	2.4	2.4	2.5
Percent homeowner .....	64	45	71	75	67	71	66
Average annual expenditures .....	\$32,264	\$19,389	\$37,335	\$33,100	\$37,838	\$42,819	\$41,561
Food .....	4,505	2,499	5,291	4,366	5,227	6,282	6,805
Food at home .....	2,803	1,401	3,352	2,587	3,276	4,087	4,762
Cereals and bakery products .....	441	221	527	402	504	667	747
Meats, poultry, fish, and eggs .....	752	343	913	678	900	1,118	1,359
Dairy products .....	297	148	355	271	339	436	520
Fruits and vegetables .....	457	250	538	451	518	607	735
Other food at home .....	856	439	1,020	786	1,015	1,259	1,400
Food away from home .....	1,702	1,098	1,939	1,778	1,951	2,196	2,043
Alcoholic beverages .....	277	248	289	309	265	297	253
Housing .....	10,458	7,030	11,809	10,580	11,759	13,579	13,079
Shelter .....	5,928	4,356	6,548	5,759	6,556	7,719	7,253
Owned dwellings .....	3,749	1,843	4,501	3,901	4,370	5,610	4,933
Rented dwellings .....	1,788	2,287	1,591	1,360	1,772	1,617	1,982
Other lodging .....	391	226	456	498	415	492	338
Utilities, fuels, and public services .....	2,191	1,421	2,494	2,265	2,502	2,735	2,840
Household operations .....	509	251	610	429	647	1,007	526
Housekeeping supplies .....	430	235	506	476	490	530	586
Household furnishings and equipment .....	1,401	767	1,651	1,651	1,563	1,588	1,874
Apparel and services .....	1,704	991	1,983	1,525	2,098	2,480	2,497
Transportation .....	6,014	2,921	7,235	6,159	7,855	8,171	8,189
Vehicle purchases (net outlay) .....	2,638	1,042	3,268	2,563	3,723	3,799	3,939
Gasoline and motor oil .....	1,006	530	1,193	1,017	1,247	1,377	1,383
Other vehicle expenses .....	2,015	1,110	2,372	2,146	2,551	2,569	2,494
Public transportation .....	355	239	401	433	335	426	373
Health care .....	1,732	1,110	1,978	2,127	1,774	1,969	1,856
Entertainment .....	1,612	992	1,856	1,668	1,833	2,190	1,983
Personal care products and services .....	403	236	469	433	470	533	488
Reading .....	162	120	179	187	176	189	146
Education .....	471	293	542	361	613	759	666
Tobacco products and smoking supplies .....	269	172	307	272	325	323	363
Miscellaneous .....	766	655	810	822	767	842	798
Cash contributions .....	925	621	1,045	1,213	931	924	886
Personal insurance and pensions .....	2,964	1,500	3,542	3,080	3,744	4,281	3,553
Life and other personal insurance .....	373	139	465	422	434	562	507
Pensions and Social Security .....	2,591	1,361	3,077	2,658	3,310	3,719	3,046

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



**Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1995**

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) .	53,966	22,022	27,909	5,560	14,650	7,699	4,035	6,720	42,437
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$49,517	\$44,759	\$53,694	\$47,944	\$53,154	\$59,012	\$46,198	\$19,606	\$24,019
Age of reference person .....	48.0	56.5	41.3	31.4	39.5	52.0	48.3	36.1	49.8
Average number in consumer unit:									
Persons .....	3.2	2.0	3.9	3.4	4.1	3.9	5.1	2.9	1.6
Children under 18 .....	.9	n.a.	1.6	1.4	2.1	.6	1.6	1.8	.2
Persons 65 and over .....	3	.7	.1	(2)	(3)	.2	.5	(3)	.3
Earners .....	1.7	1.2	2.1	1.7	1.9	2.7	2.4	.9	.9
Vehicles .....	2.5	2.3	2.7	2.1	2.5	3.5	2.9	1.1	1.3
Percent homeowner .....	80	85	77	66	76	89	72	33	48
Average annual expenditures .....	\$41,144	\$36,058	\$44,987	\$40,546	\$45,016	\$48,315	\$42,271	\$22,631	\$22,344
Food .....	5,725	4,722	6,367	5,129	6,593	6,944	6,740	3,586	3,017
Food at home .....	3,559	2,772	4,041	3,454	4,181	4,264	4,511	2,529	1,830
Cereals and bakery products .....	562	430	649	533	688	670	668	406	284
Meats, poultry, fish, and eggs .....	947	717	1,078	849	1,115	1,207	1,305	752	490
Dairy products .....	377	285	437	378	454	455	451	273	193
Fruits and vegetables .....	577	490	621	549	635	655	758	372	307
Other food at home .....	1,096	849	1,256	1,145	1,290	1,277	1,329	726	555
Food away from home .....	2,167	1,951	2,327	1,675	2,411	2,680	2,229	1,057	1,187
Alcoholic beverages .....	318	338	303	250	304	351	307	95	251
Housing .....	12,938	11,511	13,993	14,518	14,316	12,996	13,436	8,174	7,638
Shelter .....	7,144	6,176	7,862	8,027	8,201	7,100	7,462	4,709	4,575
Owned dwellings .....	5,355	4,637	5,961	5,794	6,196	5,634	5,082	1,788	2,017
Rented dwellings .....	1,225	909	1,377	1,971	1,486	742	1,893	2,807	2,343
Other lodging .....	564	630	524	261	518	724	487	113	215
Utilities, fuels, and public services .....	2,628	2,396	2,749	2,344	2,708	3,121	3,053	1,881	1,684
Household operations .....	681	450	889	1,917	768	377	501	591	276
Housekeeping supplies .....	569	548	584	541	587	615	589	270	266
Household furnishings and equipment ...	,915	1,941	1,908	1,689	2,052	1,783	1,831	723	837
Apparel and services .....	2,100	1,588	2,477	2,471	2,453	2,531	2,257	1,656	1,188
Transportation .....	7,946	6,537	8,943	7,714	8,439	10,818	8,738	3,920	3,884
Vehicle purchases (net outlay) .....	3,519	2,585	4,175	3,592	4,062	4,812	4,080	1,915	1,633
Gasoline and motor oil .....	1,316	1,097	1,463	1,220	1,397	1,765	1,491	643	669
Other vehicle expenses .....	2,652	2,337	2,900	2,588	2,572	3,776	2,662	1,150	1,337
Public transportation .....	459	518	405	315	408	465	505	212	246
Health care .....	2,245	2,441	2,102	1,745	2,028	2,509	2,162	803	1,225
Entertainment .....	2,077	1,830	2,319	1,978	2,502	2,220	1,751	1,082	1,101
Personal care products and services .....	498	451	530	400	561	573	528	305	294
Reading .....	205	210	205	183	198	235	169	77	122
Education .....	631	392	846	191	772	1,461	449	264	300
Tobacco products and smoking supplies ..	296	241	312	248	316	352	486	234	239
Miscellaneous .....	817	798	822	800	805	875	880	514	741
Cash contributions .....	1,191	1,457	1,032	500	1,091	1,306	831	550	646
Personal insurance and pensions .....	4,158	3,542	4,734	4,418	4,639	5,144	3,537	1,372	1,698
Life and other personal insurance .....	550	506	595	443	624	651	479	194	176
Pensions and Social Security .....	3,608	3,036	4,139	3,975	4,015	4,493	3,058	1,177	1,522

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

<sup>2</sup> No data reported.

<sup>3</sup> 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, 1995**

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) ..	103,123	11,545	17,636	10,796	19,825	32,757	10,564
Consumer unit characteristics:							
Income before taxes <sup>1</sup> .....	\$36,918	\$11,539	\$27,456	\$18,923	\$32,842	\$51,606	\$61,043
Age of reference person .....	48.0	68.5	39.6	63.0	46.7	41.6	46.6
Average number in consumer unit:							
Persons .....	2.5	1.0	1.0	2.5	3.0	3.1	4.4
Children under 18 .....	.7	n.a.	n.a.	.6	1.1	.9	1.2
Persons 65 and over .....	.3	.7	.1	1.2	.3	.1	.1
Earners .....	1.3	n.a.	1.0	n.a.	1.0	2.0	3.4
Vehicles .....	1.9	.7	1.1	1.5	1.9	2.5	3.4
Percent homeowner .....	64	57	37	72	63	73	83
Average annual expenditures .....							
Food .....	\$32,264	\$13,169	\$23,388	\$22,756	\$32,168	\$41,073	\$50,276
Food at home .....	4,505	2,056	2,771	3,838	4,761	5,429	7,303
Cereals and bakery products .....	2,803	1,548	1,314	2,817	3,230	3,264	4,449
Meats, poultry, fish, and eggs .....	441	252	202	430	511	513	709
Dairy products .....	752	384	319	774	895	875	1,224
Fruits and vegetables .....	297	170	135	293	343	345	474
Other food at home .....	457	296	223	502	537	515	659
Food away from home .....	856	446	435	818	944	1,016	1,382
Alcoholic beverages .....	1,702	507	1,457	1,021	1,531	2,165	2,855
Housing .....	277	94	340	193	230	328	360
Shelter .....	10,458	5,323	8,133	8,053	11,035	12,895	13,746
Owned dwellings .....	5,928	3,041	5,218	3,653	6,313	7,305	7,603
Rented dwellings .....	3,749	1,374	2,150	2,165	3,911	5,226	5,745
Other lodging .....	1,788	1,539	2,777	1,140	1,975	1,636	1,194
Utilities, fuels, and public services .....	391	127	291	348	427	443	665
Household operations .....	2,191	1,426	1,418	2,061	2,350	2,527	3,105
Housekeeping supplies .....	509	296	222	400	528	795	404
Household furnishings and equipment ...	430	236	234	465	475	512	582
Apparel and services .....	1,401	324	1,042	1,473	1,368	1,756	2,051
Transportation .....	1,704	536	1,269	1,024	1,918	2,124	2,616
Vehicle purchases (net outlay) .....	6,014	1,566	3,806	3,434	5,704	8,078	11,390
Gasoline and motor oil .....	2,638	466	1,420	1,195	2,596	3,657	5,444
Other vehicle expenses .....	1,006	313	672	652	958	1,329	1,766
Public transportation .....	2,015	620	1,429	1,320	1,806	2,649	3,664
Health care .....	355	167	286	267	343	443	515
Entertainment .....	1,732	1,539	828	2,481	1,733	1,878	2,240
Personal care products and services .....	1,612	546	1,282	1,013	1,513	2,142	2,468
Reading .....	403	169	278	309	426	499	608
Education .....	162	95	136	143	148	197	218
Tobacco products and smoking supplies ..	471	85	429	205	403	537	1,166
Miscellaneous .....	269	123	205	183	288	316	442
Cash contributions .....	766	360	845	487	798	884	938
Personal insurance and pensions .....	925	549	668	1,083	800	1,078	1,361
Life and other personal insurance .....	2,964	129	2,398	309	2,411	4,687	5,418
Pensions and Social Security .....	373	105	161	244	381	535	635
	2,591	<sup>2</sup> 23	2,237	<sup>2</sup> 66	2,030	4,153	4,783

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

<sup>2</sup> 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, 1995**

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) .....	103,123	66,053	37,070	88,629	14,495	91,447	11,676	8,000	95,123
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$36,918	\$44,365	\$23,773	\$38,001	\$29,975	\$38,256	\$25,781	\$27,203	\$37,791
Age of reference person .....	48.0	52.3	40.3	47.6	50.1	48.2	46.0	40.8	48.6
Average number in consumer unit:									
Persons .....	2.5	2.7	2.3	2.5	2.6	2.5	2.8	3.4	2.5
Children under 18 .....	.7	.7	.7	.7	.7	.6	1.0	1.3	.6
Persons 65 and over .....	.3	.4	.2	.3	.4	.3	.2	.2	.3
Earners .....	1.3	1.5	1.1	1.3	1.3	1.4	1.2	1.5	1.3
Vehicles .....	1.9	2.3	1.2	1.8	2.5	2.0	1.2	1.6	2.0
Percent homeowner .....	64	100	n.a.	61	80	67	44	41	66
Average annual expenditures .....									
Food .....	\$32,264	\$37,598	\$22,730	\$33,101	\$27,160	\$33,373	\$23,739	\$26,744	\$32,729
Food at home .....	4,505	5,070	3,485	4,589	3,997	4,650	3,446	4,677	4,490
Cereals and bakery products .....	2,803	3,142	2,190	2,822	2,688	2,853	2,442	3,370	2,753
Meats, poultry, fish, and eggs .....	441	500	335	443	430	451	371	454	440
Dairy products .....	752	823	624	759	711	737	866	1,097	722
Fruits and vegetables .....	297	333	230	298	290	309	209	347	292
Other food at home .....	457	515	351	464	410	466	388	593	445
Food away from home .....	856	971	649	858	846	890	609	879	854
Alcoholic beverages .....	1,702	1,928	1,295	1,767	1,310	1,797	1,004	1,308	1,736
Housing .....	277	292	252	291	195	294	157	197	284
Shelter .....	10,458	11,868	7,938	10,994	7,183	10,760	8,143	9,212	10,564
Owned dwellings .....	5,928	6,371	5,139	6,346	3,374	6,110	4,500	5,566	5,959
Rented dwellings .....	3,749	5,821	57	3,963	2,441	3,983	1,919	2,352	3,866
Other lodging .....	1,788	30	4,921	1,973	660	1,706	2,434	3,100	1,678
Utilities, fuels, and public services .....	391	521	161	410	274	422	147	113	415
Household operations .....	2,191	2,577	1,503	2,198	2,147	2,188	2,209	1,957	2,210
Housekeeping supplies .....	509	626	299	541	309	533	318	317	525
Household furnishings and equipment .....	430	529	249	440	368	454	255	387	433
Apparel and services .....	1,401	1,764	749	1,470	985	1,474	860	986	1,437
Transportation .....	1,704	1,864	1,415	1,797	1,140	1,695	1,766	1,719	1,702
Vehicle purchases (net outlay) .....	6,014	7,151	3,989	6,012	6,029	6,208	4,503	5,114	6,090
Gasoline and motor oil .....	2,638	3,130	1,763	2,586	2,958	2,712	2,066	2,470	2,653
Other vehicle expenses .....	1,006	1,174	705	977	1,183	1,043	712	890	1,015
Public transportation .....	2,015	2,430	1,274	2,061	1,736	2,088	1,453	1,436	2,064
Health care .....	355	416	246	388	152	366	272	318	358
Entertainment .....	1,732	2,190	917	1,680	2,054	1,819	1,059	1,055	1,789
Personal care products and services .....	1,612	1,917	1,067	1,643	1,420	1,701	926	1,058	1,659
Reading .....	403	450	320	417	323	408	370	369	406
Education .....	162	196	103	168	131	174	74	74	170
Tobacco products and smoking supplies .....	471	560	313	500	296	499	256	292	487
Miscellaneous .....	269	261	282	255	353	281	176	142	279
Cash contributions .....	766	904	521	743	909	806	456	526	787
Personal insurance and pensions .....	925	1,190	451	952	760	971	564	378	971
Life and other personal insurance .....	2,964	3,687	1,677	3,062	2,369	3,107	1,843	1,932	3,051
Pensions and Social Security .....	373	497	153	371	384	377	344	189	389
Pensions and Social Security .....	2,591	3,190	1,524	2,690	1,985	2,731	1,498	1,743	2,663

<sup>1</sup> 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, 1995**

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	103,123	20,562	25,887	35,171	21,503
Consumer unit characteristics:					
Income before taxes <sup>1</sup> .....	\$36,918	\$39,511	\$36,436	\$33,816	\$39,884
Age of reference person .....	48.0	49.4	48.0	47.9	46.7
Average number in consumer unit:					
Persons .....	2.5	2.5	2.5	2.5	2.7
Children under 18 .....	.7	.6	.7	.7	.8
Persons 65 and over .....	.3	.4	.3	.3	.3
Earners .....	1.3	1.3	1.4	1.3	1.4
Vehicles .....	1.9	1.6	2.1	1.9	2.1
Percent homeowner .....	64	61	67	66	60
Average annual expenditures .....					
Food .....	\$32,264	\$33,009	\$31,909	\$30,289	\$35,206
Food at home .....	4,505	4,870	4,348	4,272	4,726
Cereals and bakery products .....	2,803	3,122	2,626	2,626	2,999
Meats, poultry, fish, and eggs .....	441	528	411	404	454
Dairy products .....	752	866	669	746	754
Fruits and vegetables .....	297	328	279	270	331
Other food at home .....	457	552	412	419	480
Food away from home .....	856	847	855	787	979
Alcoholic beverages .....	1,702	1,748	1,722	1,646	1,728
Housing .....	277	327	261	242	307
Shelter .....	10,458	11,478	9,749	9,285	12,254
Owned dwellings .....	5,928	6,989	5,194	4,860	7,545
Rented dwellings .....	3,749	4,308	3,515	3,022	4,684
Other lodging .....	1,788	2,163	1,319	1,529	2,419
Utilities, fuels, and public services .....	391	519	360	309	442
Household operations .....	2,191	2,294	2,184	2,264	1,981
Housekeeping supplies .....	509	482	451	545	544
Household furnishings and equipment .....	430	467	418	393	467
Apparel and services .....	1,401	1,245	1,502	1,224	1,716
Transportation .....	1,704	1,750	1,722	1,667	1,697
Vehicle purchases (net outlay) .....	6,014	5,471	6,367	6,046	6,057
Gasoline and motor oil .....	2,638	2,149	2,946	2,864	2,368
Other vehicle expenses .....	1,006	877	1,042	1,030	1,044
Public transportation .....	2,015	1,960	2,077	1,880	2,214
Health care .....	355	486	302	272	431
Entertainment .....	1,732	1,758	1,758	1,788	1,586
Personal care products and services .....	1,612	1,544	1,601	1,459	1,939
Reading .....	403	438	373	386	435
Education .....	162	185	170	135	177
Tobacco products and smoking supplies .....	471	577	492	436	403
Miscellaneous .....	269	261	298	283	218
Cash contributions .....	766	710	792	722	861
Personal insurance and pensions .....	925	725	960	900	1,113
Life and other personal insurance .....	2,964	2,915	3,017	2,668	3,432
Pensions and Social Security .....	373	353	400	392	330
Pensions and Social Security .....	2,591	2,562	2,617	2,276	3,103

<sup>1</sup> 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, 1995**

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) ...	5,981	67,339	22,085	17,814	8,532	5,964	12,945	18,675	11,127
Consumer unit characteristics:									
Income before taxes <sup>1</sup> .....	\$48,113	\$43,523	\$62,161	\$37,228	\$25,585	\$40,320	\$33,513	\$20,219	\$17,668
Age of reference person .....	48.0	41.2	42.8	39.9	40.4	40.8	40.8	72.9	47.3
Average number in consumer unit:									
Persons .....	2.8	2.7	2.6	2.5	2.7	3.1	3.1	1.8	2.6
Children under 18 .....	.8	.8	.7	.7	.9	1.0	1.0	.1	.9
Persons 65 and over .....	.2	.1	.1	.1	.1	.1	.1	1.2	.3
Earners .....	1.7	1.8	1.8	1.7	1.6	1.9	1.9	.2	.4
Vehicles .....	2.3	2.1	2.2	1.9	1.6	2.6	2.4	1.5	1.2
Percent homeowner .....	77	62	72	56	48	67	58	78	48
Average annual expenditures .....									
Food .....	\$41,460	\$36,161	\$47,415	\$32,660	\$26,268	\$32,960	\$29,835	\$21,618	\$21,198
Food at home .....	5,346	4,860	5,670	4,444	4,172	4,635	4,632	3,483	3,432
Cereals and bakery products .....	3,222	2,886	3,035	2,572	2,736	2,914	3,170	2,451	2,620
Meats, poultry, fish, and eggs .....	547	453	482	403	429	467	488	387	394
Dairy products .....	807	770	727	671	795	785	961	639	800
Fruits and vegetables .....	348	307	339	266	275	313	327	263	259
Other food at home .....	567	455	508	397	439	471	471	438	438
Food away from home .....	953	901	979	835	798	911	924	724	729
Alcoholic beverages .....	2,124	1,975	2,634	1,872	1,436	1,721	1,462	1,033	813
Housing .....	267	320	433	287	256	302	226	180	161
Shelter .....	13,081	11,504	15,613	10,468	8,400	9,750	8,784	7,186	8,174
Owned dwellings .....	7,670	6,662	9,249	6,016	4,882	5,467	4,864	3,644	4,381
Rented dwellings .....	5,495	4,265	6,693	3,494	2,393	3,548	2,747	2,320	2,086
Other lodging .....	1,633	1,990	1,808	2,191	2,298	1,697	1,953	980	2,009
Utilities, fuels, and public services .....	542	408	748	332	191	221	164	344	286
Household operations .....	2,590	2,266	2,591	2,160	1,929	2,214	2,103	1,957	1,913
Housekeeping supplies .....	843	548	883	498	272	365	308	400	274
Household furnishings and equipment .....	421	449	561	418	308	438	398	427	306
Apparel and services .....	1,556	1,579	2,329	1,376	1,009	1,266	1,110	757	1,299
Transportation .....	2,020	1,969	2,625	1,763	1,541	1,502	1,653	897	1,171
Vehicle purchases (net outlay) .....	6,990	7,029	8,360	6,565	5,075	7,132	6,635	3,419	3,699
Gasoline and motor oil .....	2,843	3,168	3,448	3,040	2,347	3,261	3,365	1,200	1,739
Other vehicle expenses .....	1,180	1,158	1,280	1,039	872	1,401	1,189	634	614
Public transportation .....	2,480	2,313	2,963	2,175	1,582	2,309	1,876	1,308	1,142
Health care .....	486	390	669	310	275	161	204	278	204
Entertainment .....	2,395	1,554	1,967	1,415	1,117	1,551	1,332	2,455	1,245
Personal care products and services .....	1,980	1,872	2,444	1,812	1,213	1,833	1,431	994	861
Reading .....	433	440	536	443	368	360	357	319	289
Education .....	198	172	263	159	101	139	100	160	86
Tobacco products and smoking supplies .....	567	567	996	431	401	252	276	188	320
Miscellaneous .....	310	299	208	280	299	466	403	144	274
Cash contributions .....	1,482	821	993	775	733	701	707	552	397
Personal insurance and pensions .....	1,462	933	1,490	700	484	909	610	1,087	315
Life and other personal insurance .....	4,929	3,820	5,816	3,119	2,106	3,428	2,690	554	774
Pensions and Social Security .....	639	416	642	342	253	299	295	244	186
	4,289	3,404	5,175	2,778	1,852	3,129	2,395	310	587

<sup>1</sup> 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, 1995**

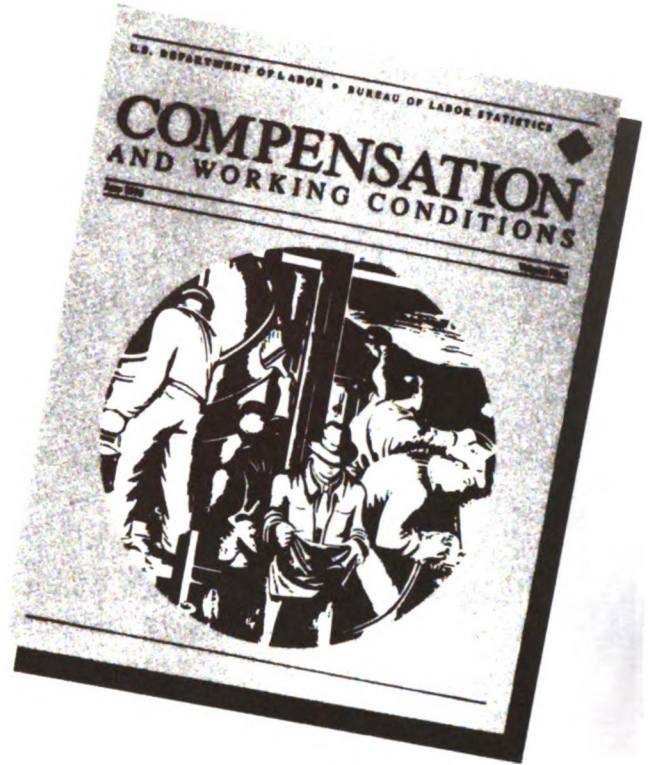
Item	All consumer units	Less than high school graduate	High school graduate	High school graduate with some college	College graduate, including advanced degrees
Number of consumer units (in thousands) .....	103,123	21,534	33,027	23,568	24,994
Consumer unit characteristics: .....					
Income before taxes <sup>1</sup> .....	\$36,918	\$19,900	\$32,166	\$36,046	\$58,916
Age of reference person .....	48.0	56.1	47.9	42.5	46.3
Average number in consumer unit: .....					
Persons .....	2.5	2.6	2.6	2.5	2.5
Children under 18 .....	.7	.7	.7	.7	.6
Persons 65 and over .....	.3	.6	.3	.2	.2
Earners .....	1.3	1.0	1.4	1.5	1.5
Vehicles .....	1.9	1.6	2.0	2.0	2.0
Percent homeowner .....	64	58	65	60	72
Average annual expenditures .....	\$32,264	\$19,785	\$28,983	\$33,337	\$45,757
Food .....	4,505	3,389	4,203	4,661	5,521
Food at home .....	2,803	2,624	2,775	2,729	3,020
Cereals and bakery products .....	441	397	435	433	483
Meats, poultry, fish, and eggs .....	752	826	773	718	710
Dairy products .....	297	263	285	299	329
Fruits and vegetables .....	457	420	423	436	535
Other food at home .....	856	718	859	842	964
Food away from home .....	1,702	764	1,427	1,931	2,500
Alcoholic beverages .....	277	109	235	306	417
Housing .....	10,458	6,442	9,199	10,600	15,288
Shelter .....	5,928	3,530	5,121	6,023	8,971
Owned dwellings .....	3,749	1,756	3,108	3,709	6,349
Rented dwellings .....	1,788	1,676	1,752	1,910	1,817
Other lodging .....	391	98	261	403	804
Utilities, fuels, and public services .....	2,191	1,856	2,187	2,121	2,550
Household operations .....	509	210	390	533	899
Housekeeping supplies .....	430	261	409	438	557
Household furnishings and equipment .....	1,401	585	1,092	1,485	2,311
Apparel and services .....	1,704	1,009	1,484	1,725	2,449
Transportation .....	6,014	3,723	5,814	6,394	7,883
Vehicle purchases (net outlay) .....	2,638	1,719	2,717	2,857	3,122
Gasoline and motor oil .....	1,006	746	1,018	1,054	1,166
Other vehicle expenses .....	2,015	1,118	1,839	2,133	2,897
Public transportation .....	355	140	240	349	698
Health care .....	1,732	1,552	1,684	1,609	2,065
Entertainment .....	1,612	768	1,372	1,809	2,454
Personal care products and services .....	403	232	391	430	516
Reading .....	162	74	128	165	281
Education .....	471	99	250	583	973
Tobacco products and smoking supplies .....	269	306	329	256	170
Miscellaneous .....	766	503	770	758	997
Cash contributions .....	925	436	686	959	1,629
Personal insurance and pensions .....	2,964	1,142	2,439	3,084	5,116
Life and other personal insurance .....	73	205	336	377	563
Pensions and Social Security .....	2,591	937	2,103	2,707	4,553

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



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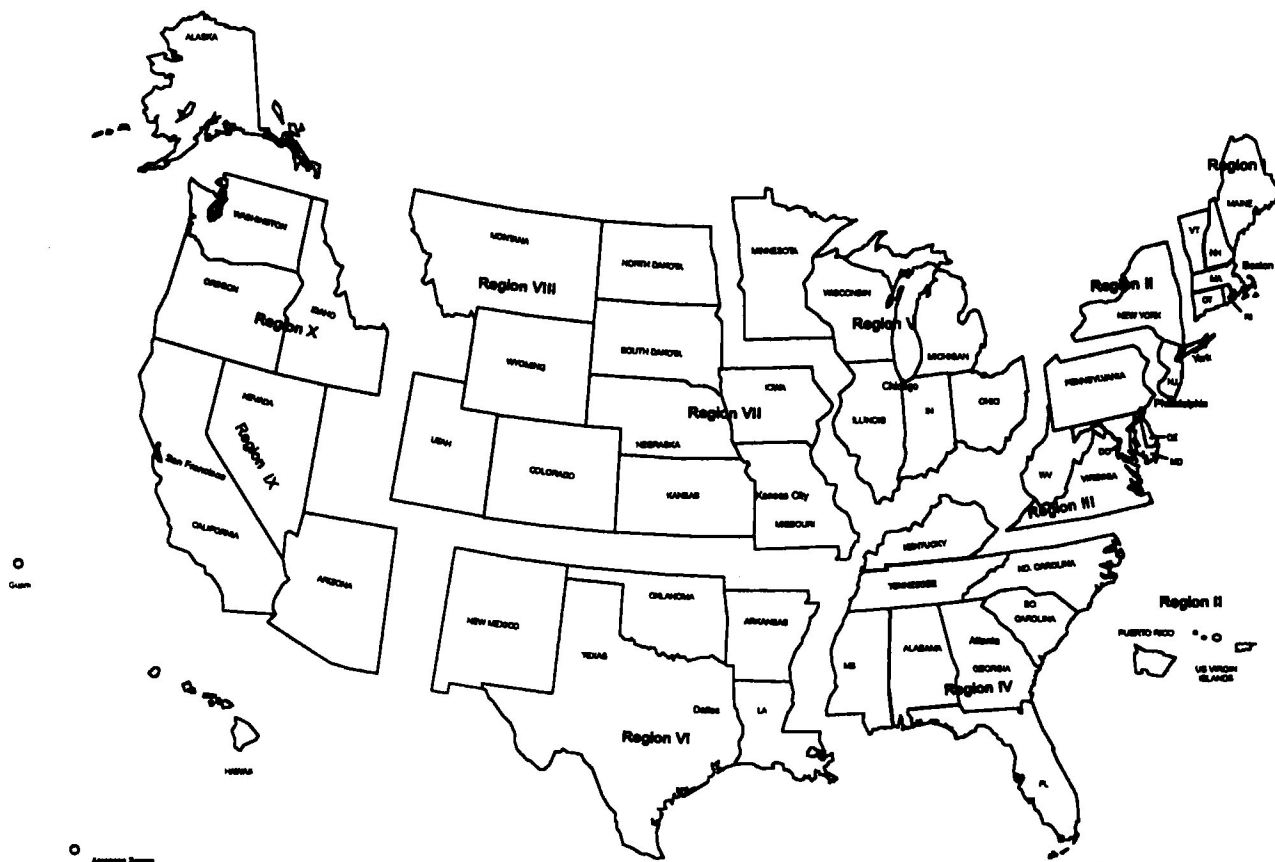
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