

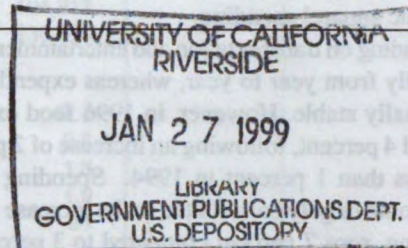


Consumer Expenditures in 1996



U.S. Department of Labor
Bureau of Labor Statistics
November 1998

Report 926



Consumer units¹ spent \$33,797 on average in 1996, an increase of 4.8 percent from the previous year. This was the largest increase in expenditures since the 7.4-percent one in 1989. (Average annual expenditures rose about 2 percent in 1995 and about 3 percent in 1993 and 1994.) The change in expenditures in 1996 was also more than the 3-percent increase in general price levels, as measured by the Consumer Price Index. This report shows the latest results from the Bureau of Labor Statistics Consumer Expenditure Survey.

Changes in the major components of spending—food, housing, apparel, transportation, health care, entertainment, and personal insurance and pensions—varied substantially in 1996. (See table A.) Expenditures on entertainment rose the most—14 percent; transportation increased 6 percent; food was up 4 percent; housing, apparel, and personal insurance and pensions each rose 3 percent; and health care was up 2 percent.

There was little change from 1995 to 1996 in the percent distribution of each of the components of total spending. (See table B.) Expenditure shares tend to show little change from year to year and this stability makes the percent distribution more useful for identifying long-term spending trends than does observing percent changes in expenditures for a single year. For example, although entertainment expenditures rose 14 percent in 1996, the share of total expenditures devoted to entertainment rose by less than half a percentage point—from 5.0 percent to 5.4 percent.

The 14-percent increase in entertainment expenditures in 1996 followed one of 3 percent in 1995 after a decrease of 4 percent in 1994. Much of the increase in total entertainment expenditures can be attributed to an increase in the subcomponent other entertainment supplies, equipment, and services, which includes items such as motorized recreational vehicles. Average expenditures on these subcomponent items tend to fluctuate from year to year. This is because relatively small changes in the number of consumers actually buying such expensive, infrequently purchased items have a large effect on the overall average.

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

When classified by different variables such as region of residence, income, or age of the reference person, data show more variation than that shown for all consumer units. For example, although entertainment expenditures rose 14 percent for all consumer units, they increased 27 percent for consumer units headed by a reference person age 55 to 64 but decreased 10 percent for those with a reference person under age 25. These changes were primarily the result of movement in the subcomponent other entertainment supplies, equipment, and services. This subcomponent increased 96 percent for the age 55-to-64 group but decreased 30 percent for the under-age-25 group.

The 6-percent increase in transportation expenditures in 1996 followed a .5-percent decrease in 1995 and an 11-percent increase in 1994. Changes in the vehicle purchases subcomponent has a large effect on the overall transportation component. Vehicle purchases rose 7 percent in 1996, following a 3-percent decrease in 1995. Spending on vehicles tends to fluctuate from year to year for the same reasons that spending on motorized recreational vehicles fluctuates—vehicles are expensive and are purchased relatively infrequently. Also contributing to the rise in transportation spending was a 20-percent increase in public transportation expenditures, which include airline, ship, and train fares, as well as intracity mass transit. (This followed a 7-percent decrease a year earlier.) Looking at 1996 expenditure data classified by race of the reference person, black consumer units decreased their spending on transportation in 1996 by 4 percent, whereas the white-and-other group increased their spending by 7 percent. This decrease in spending by blacks is attributed to a 15-percent drop in vehicle purchases. The increase in spending by white and other consumers is the result of a 9-percent increase in vehicle purchases and a 23-percent increase in public transportation.

Expenditures on apparel and services rose 3 percent in 1996, following an increase of 4 percent in 1995. Spending on apparel dropped by 2 percent in both 1994 and 1993. Among apparel subcomponents, spending on women's and girls' clothing rose 9 percent and footwear rose 7 percent, while spending on men's and boys' clothing dropped .5 percent. Spending on other apparel products and services, which includes jewelry, watches, dry cleaning, etc., fell 11 percent. Apparel spending by Hispanic consumers rose more

than the average for all consumer units, 11 percent versus 3 percent. Large increases in expenditures on women's and girls' clothing and footwear, 44 percent and 26 percent, respectively, were primarily responsible for the increase in Hispanic apparel spending.

Spending on transportation and entertainment can vary substantially from year to year, whereas expenditures for food are usually stable. However, in 1996 food expenditures increased 4 percent, following an increase of 2 percent in 1995 and less than 1 percent in 1994. Spending on food away from home largely contributed to the increase in 1996, as this spending rose 7 percent compared to 3 percent for food at home. Despite the increase in spending on food away from home, this subcomponent still accounts for a little under 40 percent of the overall food dollar, as it has for the past several years. When looking at changes in spending on food by different sizes of consumer units, four-person consumer units had the largest increase in spending on food away from home, 13 percent. This offset a 1-percent decrease in spending on food at home, resulting in a 4-percent increase in overall spending on food for the four-person group, about the same as the average for all consumer units.

Out-of-pocket spending on health care rose 2 percent in 1996, continuing the trend of small changes over the last few years. (Health care spending dropped 1 percent in both 1995 and 1994.) The moderate increase in health care spending in 1996 is the result of a 4-percent decrease in spending on health insurance in 1996 which almost offset increases in the other subcomponents of health care: Medical services, drugs, and medical supplies. The decrease in spending on health insurance in 1996 was the first such decline in 10 years. The 6-percent increase in health insurance spending in 1995 and the 2-percent increase in 1994 followed 6 straight years of double digit-increases, with the exception of 1990, which saw an 8-percent increase. Spending on health care varied somewhat by region of residence of the consumer units. The 9-percent decrease in the Northeast region was the result of spending decreases in three of the four subcomponents—health insurance, medical services, and drugs. (Only medical supplies increased.) Health care spending rose in the other three regions: The South, 7 percent; the Midwest, 5

percent; and the West, 2 percent. In each of these regions, only health insurance decreased, whereas the other three subcomponents rose. Differences are also seen in health care spending when classified by the age of the consumer unit's reference person. The youngest age group, with reference person under age 25, decreased its spending by 17 percent in 1996; the 55-to-64-year-old age group increased its spending by 13 percent; and the oldest consumers, age 75 and over, increased their spending by 8 percent. Health care spending accounted for 15 percent of the oldest group's total expenditures in 1996, compared to 2 percent of the youngest group's total.

Housing expenditures, the largest component of total spending, rose 3 percent in 1996, following increases of 3.5 percent in 1995 and 5 percent in 1994. Among the housing subcomponents, the largest increases were for housekeeping supplies (8 percent) and utilities, fuels, and public services (7 percent). Despite the relatively large percentage increase for housekeeping supplies, the amount spent in this component, which includes laundry, cleaning supplies, postage, and other household products, is relatively small so there was not a very large effect on the change in total housing. Among other housing subcomponents, shelter rose 2 percent, household operations rose 3 percent, and household furnishings and equipment fell 4 percent. Changes in housing expenditures among the different income quintile groups also varied. (See the glossary for a definition of *quintiles of income*.) Consumers in the lowest income quintile spent about 2 percent less on housing in 1996 than in 1995, whereas the largest increase was for consumers in the fourth income quintile who spent about 5 percent more.

Expenditures on personal insurance and pensions rose 3 percent in 1996, following modest increases of 2 percent and 1 percent in 1995 and 1994, respectively. In 1996, changes in personal insurance and pension spending varied by income quintile as well. Consumers in the two highest quintiles increased their spending the most, 5 and 9 percent, respectively, whereas consumers in the lowest quintile spent 2 percent more in 1996 than in 1995. For consumers in the second and third quintiles, spending dropped in 1996—2 and 1 percent, respectively.

Table A. Average annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 1994-96

Item	1994	1995	1996	Percent change	
				1994-95	1995-96
Number of consumer units (in thousands)	102,210	103,123	104,212		
Income before taxes ¹	\$36,181	\$36,918	\$38,014		
Averages:					
Age of reference person	47.6	48.0	47.7		
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	64	64		
Average annual expenditures	\$31,731	\$32,264	\$33,797	1.7	4.8
Food	4,411	4,505	4,698	2.1	4.3
Food at home	2,712	2,803	2,876	3.4	2.6
Cereals and bakery products	429	441	447	2.8	1.4
Meats, poultry, fish, and eggs	732	752	737	2.7	-2.0
Dairy products	289	297	312	2.8	5.1
Fruits and vegetables	437	457	490	4.6	7.2
Other food at home	825	856	889	3.8	3.9
Food away from home	1,698	1,702	1,823	.2	7.1
Alcoholic beverages	278	277	309	-.4	11.6
Housing	10,106	10,458	10,747	3.5	2.8
Shelter	5,686	5,928	6,064	4.3	2.3
Utilities, fuels, and public services	2,189	2,191	2,347	.1	7.1
Household operations	490	509	522	3.9	2.6
Housekeeping supplies	393	430	464	9.4	7.9
Housefurnishings and equipment	1,348	1,401	1,350	3.9	-3.6
Apparel and services	1,644	1,704	1,752	3.6	2.8
Transportation	6,044	6,014	6,382	-.5	6.1
Vehicle purchases (net outlay)	2,725	2,638	2,815	-3.2	6.7
Gasoline and motor oil	986	1,006	1,082	2.0	7.6
Other vehicle expenses	1,953	2,015	2,058	3.2	2.1
Public transportation	381	355	427	-6.8	20.3
Health care	1,755	1,732	1,770	-1.3	2.2
Entertainment	1,567	1,612	1,834	2.9	13.8
Personal care products and services	397	403	513	1.5	27.3
Reading	165	162	159	-1.8	-1.9
Education	460	471	524	2.4	11.3
Tobacco products and supplies	259	269	255	3.9	-5.2
Miscellaneous	749	766	855	2.3	11.6
Cash contributions	960	925	940	-3.6	1.6
Personal insurance and pensions	2,938	2,964	3,060	.9	3.2
Life and other personal insurance	398	373	353	-6.3	-5.4
Pensions and Social Security	2,540	2,591	2,707	2.0	4.5

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

Table B. Distribution of total annual expenditures by major category, Consumer Expenditure Survey, 1993-96

Item	1993	1994	1995	1996
Average annual expenditures.....	100.0	100.0	100.0	100.0
Food	14.3	13.9	14.0	13.9
At home	8.9	8.5	8.7	8.5
Away from home	5.4	5.4	5.3	5.4
Housing	31.4	31.8	32.4	31.8
Apparel and services	5.5	5.2	5.3	5.2
Transportation	17.8	19.0	18.6	18.9
Vehicles	7.6	8.6	8.2	8.3
Gasoline and motor oil	3.2	3.1	3.1	3.2
Other	7.0	7.4	7.3	7.4
Health care	5.8	5.5	5.4	5.2
Entertainment	5.3	4.9	5.0	5.4
Personal insurance and pensions	9.5	9.3	9.2	9.1
Life and other personal insurance	1.3	1.3	1.2	1.0
Pensions and Social Security	8.2	8.0	8.0	8.0
Other expenditures ¹	10.5	10.3	10.1	10.5

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

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. 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 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 expenditures of consumer units are obtained in five interviews conducted every 3 months. Results in this report are based on integrated data from both surveys. BLS also 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 these bulletins is *Consumer Expenditure Survey, 1994-95*, Bulletin 2492, December 1997. The next bulletin will include 1996-97 data and will be available in early fall 1999.

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 component of the survey queries an independent sample of consumer units, which is representative of the U.S. population. For the diary survey, about 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, surveying about 5,000 consumer units each quarter. Each consumer unit is interviewed once per quarter, for five consecutive quarters. Data are collected on an ongoing basis in 105 areas of the United States.

The interview survey obtains data on the types of that respondents can recall for a period of 3 months or longer.

In general, these include relatively large expenditures, such as 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. 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 obtains 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 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 week (except overnight travel) that the consumer unit incurs during the survey.

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 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 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 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

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 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 of 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 about 6.3 percent between 1996 and July 1998.

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. Also, the year-to-year changes are volatile and they should be interpreted carefully.

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 also 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 are also available. These tables are not presented in this report but may be obtained from the Bureau's 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, 1994-95*, Bulletin 2492, December 1997. 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 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 (MSAs). The bulletin also includes analyses of expenditure data as they apply to various topics of interest. The next Consumer Expenditure Survey bulletin will include 1996-97 data and will be available in early fall 1999.

Tables with the same level of detail as shown in the bulletin are available on diskette and can be accessed through the Internet [http:// stats.bls.gov/csxhome.htm](http://stats.bls.gov/csxhome.htm). Other survey information, including answers to frequently asked questions, a glossary of terms, and order forms for survey products, is also available on the Internet. Data are available for 1984-96.

Other available data

The 1996 diary and interview microdata will soon be 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 time periods depending on the specific question asked, and the files also contain relevant non-expenditure 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 are also available on public use tapes. A time series with data for 1984 through 1994, consisting of demographic characteristics and summary-level expenditure microdata files, is available on CD-ROM.

Consumer Expenditure Survey data are also available via the Bureau'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) 606-6325. Voice prompts explain how to obtain the information. Data available on 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) 606-6900. E-mail: riordon_b@bls.gov. Internet <http://stats.bls.gov>.

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

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 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, 1996

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)	104,212	82,629	16,491	16,525	16,520	16,534	16,559	21,583
Lower limit	n.a.	n.a.	n.a.	\$11,311	\$21,581	\$36,020	\$58,367	n.a.
Consumer unit characteristics:								
Income before taxes ¹	\$38,014	\$38,014	\$6,542	\$16,204	\$28,321	\$46,296	\$92,523	(1)
Age of reference person	47.7	47.9	50.7	52.3	47.1	44.2	45.0	47.1
Average number in consumer unit:								
Persons	2.5	2.5	1.8	2.3	2.6	2.9	3.1	2.6
Children under 18 .....	.7	.7	.4	.6	.7	.8	.9	.7
Persons 65 and over .....	.3	.3	.4	.6	.3	.2	.1	.3
Earners	1.3	1.4	.6	.9	1.3	1.8	2.1	1.3
Vehicles	1.9	1.9	1.0	1.5	2.0	2.5	2.8	1.7
Percent homeowner	64	64	40	57	60	74	86	64
Average annual expenditures								
Food	\$33,797	\$35,591	\$15,896	\$22,799	\$30,402	\$41,965	\$66,794	\$27,167
Food at home	4,698	4,913	2,665	3,702	4,520	5,782	7,890	3,964
Cereals and bakery products	2,876	2,999	1,918	2,525	2,824	3,426	4,299	2,457
Meats, poultry, fish, and eggs	447	467	296	378	441	536	686	378
Dairy products	737	758	522	688	696	854	1,031	664
Fruits and vegetables	312	330	203	264	333	376	473	251
Other food at home	490	504	316	450	475	548	729	444
Food away from home	889	940	581	745	880	1,111	1,380	719
Alcoholic beverages	1,823	1,914	747	1,177	1,696	2,356	3,591	1,506
Housing	309	333	149	200	311	366	640	225
Shelter	10,747	10,899	5,514	7,551	9,340	12,436	19,625	10,206
Owned dwellings	6,064	6,058	3,060	4,071	5,047	6,856	11,241	6,084
Rented dwellings	3,783	3,791	1,055	1,829	2,560	4,646	8,850	3,749
Other lodging	1,864	1,850	1,834	2,076	2,245	1,796	1,303	1,915
Utilities, fuels, and public services	417	417	171	166	243	415	1,088	419
Household operations	2,347	2,359	1,549	2,006	2,253	2,677	3,306	2,300
Housekeeping supplies	522	547	190	261	402	621	1,258	427
Household furnishings and equipment	464	508	242	405	426	588	878	314
Apparel and services	1,350	1,427	472	808	1,213	1,693	2,942	1,081
Transportation	1,752	1,874	775	1,194	1,542	2,223	3,632	1,337
Vehicle purchases (net outlay)	6,382	6,602	2,817	4,217	6,007	8,039	11,912	5,542
Gasoline and motor oil	2,815	2,922	1,331	1,842	2,755	3,463	5,209	2,406
Other vehicle expenses	1,082	1,106	524	776	1,065	1,430	1,732	989
Public transportation	2,058	2,147	746	1,360	1,934	2,716	3,971	1,724
Health care	427	428	216	239	254	430	1,000	423
Entertainment	1,770	1,831	1,111	1,759	1,839	2,022	2,421	1,543
Personal care products and services	1,834	1,940	685	967	1,534	2,505	4,004	1,444
Reading	513	540	258	364	507	661	909	418
Education	159	165	76	108	145	185	311	137
Tobacco products and smoking supplies	524	501	427	236	286	493	1,061	613
Miscellaneous	255	264	187	251	305	312	266	218
Cash contributions	855	919	440	702	865	1,046	1,541	613
Personal insurance and pensions	940	1,090	464	558	818	1,211	2,395	369
Life and other personal insurance	3,060	3,719	328	990	2,383	4,684	10,187	539
Pensions and Social Security	353	370	122	214	281	434	798	288
Cash contributions	2,707	3,349	206	776	2,102	4,251	9,389	251

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, 1996

Item	Total complete reporting	Complete reporting of income ¹								
		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) ..	82,629	4,660	9,279	8,974	7,661	12,554	9,830	7,528	10,772	11,373
Consumer unit characteristics:										
Income before taxes ²	\$38,014	\$2,121	\$7,609	\$12,440	\$17,305	\$24,547	\$34,523	\$44,580	\$58,533	\$105,756
Age of reference person	47.9	40.9	54.8	53.5	52.4	48.7	45.1	44.2	43.7	45.5
Average number in consumer unit:										
Persons	2.5	1.8	1.7	2.2	2.4	2.5	2.7	2.9	3.1	3.1
Children under 18 .....	.7	.4	.4	.6	.6	.7	.8	.8	.9	.9
Persons 65 and over .....	.3	.2	.5	.6	.6	.4	.3	.2	.1	.1
Earners	1.4	.9	.5	.7	.9	1.2	1.5	1.8	2.0	2.1
Vehicles	1.9	1.0	.9	1.2	1.6	1.9	2.1	2.4	2.7	2.8
Percent homeowner	64	32	42	52	58	59	64	74	81	88
Average annual expenditures	\$35,591	\$16,608	\$15,122	\$18,730	\$23,563	\$28,199	\$33,847	\$40,714	\$48,809	\$73,550
Food	4,913	2,568	2,539	3,275	3,587	4,109	4,929	5,576	6,411	8,260
Food at home	2,999	1,692	1,937	2,366	2,425	2,701	2,970	3,331	3,648	4,429
Cereals and bakery products	467	275	291	354	371	411	457	525	579	708
Meats, poultry, fish, and eggs	758	474	521	673	631	705	729	812	910	1,047
Dairy products	330	178	203	246	259	300	349	370	407	480
Fruits and vegetables	504	247	326	412	445	462	492	523	587	764
Other food at home	940	517	595	680	719	825	943	1,100	1,165	1,429
Food away from home	1,914	876	602	910	1,162	1,408	1,959	2,245	2,763	3,832
Alcoholic beverages	333	210	126	161	193	230	369	401	365	725
Housing	10,899	5,549	5,321	6,574	7,821	8,970	10,078	11,916	14,548	21,606
Shelter	6,058	3,144	2,923	3,570	4,185	4,872	5,472	6,621	8,200	12,452
Owned dwellings	3,791	1,104	980	1,451	1,945	2,335	3,056	4,433	6,156	9,857
Rented dwellings	1,850	1,747	1,815	2,003	2,044	2,310	2,118	1,801	1,511	1,286
Other lodging	417	293	128	116	196	227	298	388	533	1,310
Utilities, fuels, and public services	2,359	1,427	1,560	1,833	2,073	2,196	2,397	2,628	2,865	3,490
Household operations	547	204	185	228	273	375	485	613	691	1,477
Housekeeping supplies	508	257	232	304	440	424	423	594	636	935
Household furnishings and equipment ...	1,427	517	421	639	850	1,103	1,301	1,460	2,156	3,251
Apparel and services	1,874	865	706	875	1,217	1,466	1,532	1,870	2,658	4,095
Transportation	6,602	3,503	2,548	2,933	4,477	5,595	6,943	7,694	9,302	13,027
Vehicle purchases (net outlay)	2,922	1,946	1,142	1,049	1,944	2,522	3,254	3,245	4,128	5,706
Gasoline and motor oil	1,106	574	476	648	831	1,004	1,189	1,420	1,585	1,762
Other vehicle expenses	2,147	783	694	1,030	1,476	1,814	2,193	2,671	3,024	4,355
Public transportation	428	200	235	206	226	255	307	357	566	1,204
Health care	1,831	779	1,211	1,534	1,912	1,796	1,906	1,989	2,076	2,570
Entertainment	1,940	768	616	818	958	1,346	1,749	2,865	2,710	4,398
Personal care products and services	540	236	238	337	363	456	551	660	678	1,009
Reading	165	77	75	87	113	133	167	179	216	347
Education	501	771	294	270	204	244	351	431	730	1,173
Tobacco products and smoking supplies	264	188	172	236	249	297	326	295	316	245
Miscellaneous	919	397	489	504	787	857	875	1,056	1,161	1,667
Cash contributions	1,090	455	478	465	599	786	966	1,136	1,350	2,839
Personal insurance and pensions	3,719	243	310	661	1,084	1,915	3,104	4,646	6,285	11,588
Life and other personal insurance	370	108	109	198	218	275	300	414	544	901
Pensions and Social Security	3,349	134	201	464	866	1,640	2,804	4,232	5,741	10,688

¹ See "Quintile of income before taxes" table for expenditures and income of all consumer units and incomplete income reporters.

² 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, 1996

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) ..	104,212	7,730	19,632	23,656	19,194	12,446	21,554	11,742	9,811
Consumer unit characteristics:									
Income before taxes ¹	\$38,014	\$14,968	\$37,889	\$48,363	\$51,672	\$40,591	\$22,426	\$25,824	\$18,379
Age of reference person	47.7	21.3	29.8	39.4	49.2	59.3	74.6	69.4	80.9
Average number in consumer unit:									
Persons	2.5	1.8	2.8	3.2	2.7	2.3	1.8	1.9	1.6
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	1.8	1.4	.4	.6	.2
Vehicles	1.9	1.0	1.7	2.1	2.4	2.3	1.5	1.8	1.1
Percent homeowner	64	10	45	64	76	79	80	82	77
Average annual expenditures	\$33,797	\$18,384	\$33,020	\$39,944	\$42,772	\$36,132	\$24,029	\$27,739	\$19,603
Food	4,698	2,865	4,388	5,692	5,817	5,073	3,378	3,973	2,673
Food at home	2,876	1,638	2,544	3,472	3,401	3,131	2,384	2,779	1,917
Cereals and bakery products	447	251	398	554	517	474	372	427	307
Meats, poultry, fish, and eggs	737	398	641	886	889	823	607	731	460
Dairy products	312	185	285	393	348	323	258	292	217
Fruits and vegetables	490	254	416	569	573	544	457	526	376
Other food at home	889	550	804	1,070	1,074	968	691	803	557
Food away from home	1,823	1,226	1,844	2,220	2,416	1,942	993	1,193	756
Alcoholic beverages	309	258	359	349	357	381	153	169	134
Housing	10,747	5,583	11,180	12,874	12,902	10,785	7,945	8,895	6,811
Shelter	6,064	3,526	6,584	7,535	7,254	5,761	3,999	4,451	3,459
Owned dwellings	3,783	508	3,296	5,075	5,213	3,986	2,590	3,033	2,060
Rented dwellings	1,864	2,787	3,076	2,057	1,450	1,159	991	888	1,115
Other lodging	417	231	212	403	591	615	418	529	284
Utilities, fuels, and public services	2,347	1,096	2,179	2,568	2,783	2,637	2,150	2,359	1,899
Household operations	522	144	663	694	448	371	495	419	587
Housekeeping supplies	464	182	355	512	625	600	399	467	318
Household furnishings and equipment ...	1,350	635	1,399	1,565	1,792	1,416	902	1,199	549
Apparel and services	1,752	1,220	1,879	2,086	2,448	1,600	939	1,247	573
Transportation	6,382	4,029	6,640	7,335	8,233	6,913	3,990	5,174	2,573
Vehicle purchases (net outlay)	2,815	2,087	3,144	3,279	3,508	2,917	1,591	2,290	754
Gasoline and motor oil	1,082	694	1,089	1,274	1,401	1,195	652	833	436
Other vehicle expenses	2,058	1,063	2,096	2,345	2,817	2,222	1,296	1,551	991
Public transportation	427	186	311	437	507	578	451	501	392
Health care	1,770	386	1,119	1,603	1,838	2,163	2,759	2,634	2,908
Entertainment	1,834	977	1,734	2,445	2,234	2,011	1,105	1,404	749
Personal care products and services	513	287	478	584	645	531	422	464	371
Reading	159	72	126	169	198	199	153	173	130
Education	524	1,068	530	512	843	433	104	133	69
Tobacco products and smoking supplies	255	191	250	308	324	288	143	197	78
Miscellaneous	855	319	721	866	1,139	962	846	981	685
Cash contributions	940	115	461	937	1,190	1,353	1,216	1,017	1,454
Personal insurance and pensions	3,060	1,015	3,154	4,185	4,605	3,441	876	1,278	395
Life and other personal insurance	353	74	240	408	474	544	278	345	197
Pensions and Social Security	2,707	941	2,914	3,777	4,132	2,897	599	933	199

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, 1996

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) ..	104,212	29,497	74,715	32,444	16,101	15,261	10,909
Consumer unit characteristics:							
Income before taxes ¹	\$38,014	\$20,668	\$44,972	\$41,268	\$46,156	\$50,836	\$46,215
Age of reference person	47.7	50.0	46.8	53.1	43.5	41.0	41.2
Average number in consumer unit:							
Persons	2.5	1.0	3.2	2.0	3.0	4.0	5.6
Children under 18 .....	.7	n.a.	1.0	.1	.8	1.6	2.9
Persons 65 and over .....	.3	.3	.3	.5	.2	.1	.1
Earners	1.3	.6	1.6	1.2	1.8	2.0	2.2
Vehicles	1.9	1.0	2.3	2.1	2.2	2.5	2.5
Percent homeowner	64	45	71	73	67	72	68
Average annual expenditures							
Food	\$33,797	\$20,082	\$39,167	\$35,559	\$39,531	\$43,670	\$43,217
Food at home	4,698	2,599	5,503	4,574	5,423	6,535	7,043
Cereals and bakery products	2,876	1,461	3,417	2,679	3,355	4,046	4,928
Meats, poultry, fish, and eggs	447	220	534	409	502	658	797
Dairy products	737	351	884	672	888	1,064	1,287
Fruits and vegetables	312	159	371	282	344	448	579
Other food at home	490	262	577	487	584	638	766
Food away from home	889	469	1,050	829	1,036	1,239	1,499
Alcoholic beverages	1,823	1,138	2,086	1,894	2,068	2,489	2,115
Housing	309	262	327	385	269	296	276
Shelter	10,747	7,095	12,182	10,921	12,652	13,674	13,152
Owned dwellings	6,064	4,396	6,722	5,982	6,930	7,644	7,328
Rented dwellings	3,783	1,882	4,533	3,848	4,621	5,458	5,144
Other lodging	1,864	2,249	1,712	1,590	1,879	1,694	1,851
Utilities, fuels, and public services	417	265	478	544	429	492	333
Household operations	2,347	1,488	2,686	2,431	2,755	2,894	3,053
Housekeeping supplies	522	262	625	413	807	898	601
Household furnishings and equipment	464	217	558	506	619	596	569
Apparel and services	1,350	732	1,592	1,590	1,542	1,642	1,602
Transportation	1,752	886	2,085	1,631	2,110	2,492	2,875
Vehicle purchases (net outlay)	6,382	3,197	7,639	6,975	7,835	8,152	8,606
Gasoline and motor oil	2,815	1,189	3,457	3,117	3,592	3,632	4,022
Other vehicle expenses	1,082	582	1,279	1,089	1,323	1,484	1,490
Public transportation	2,058	1,121	2,428	2,206	2,481	2,657	2,689
Health care	427	305	475	563	438	379	405
Entertainment	1,770	1,155	2,013	2,138	2,013	1,886	1,816
Personal care products and services	1,834	1,002	2,160	2,101	1,876	2,617	2,114
Reading	513	290	599	537	588	686	685
Education	159	117	176	196	166	171	139
Tobacco products and smoking supplies	524	414	567	402	612	767	714
Miscellaneous	255	166	290	256	314	303	334
Cash contributions	855	681	923	1,007	918	780	884
Personal insurance and pensions	940	721	1,027	1,196	1,012	908	714
Life and other personal insurance	3,060	1,497	3,677	3,240	3,744	4,404	3,864
Pensions and Social Security	353	141	437	400	427	491	485
	2,707	1,356	3,240	2,839	3,318	3,913	3,379

¹ 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, 1996

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) ..	54,679	22,717	27,832	5,542	14,390	7,900	4,131	6,538	42,994
Consumer unit characteristics:									
Income before taxes ¹	\$50,616	\$45,355	\$55,294	\$53,847	\$53,637	\$59,342	\$48,205	\$21,314	\$24,690
Age of reference person	48.1	56.1	41.5	31.8	39.4	51.9	48.8	36.6	48.9
Average number in consumer unit:									
Persons	3.2	2.0	4.0	3.5	4.2	3.9	4.9	3.0	1.6
Children under 18 .....	.9	n.a.	1.6	1.5	2.2	.6	1.5	1.9	.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	2.6	2.4	1.0	.9
Vehicles	2.5	2.3	2.7	2.1	2.5	3.3	2.7	1.1	1.3
Percent homeowner	80	83	78	68	76	87	76	34	48
Average annual expenditures	\$43,036	\$38,277	\$46,180	\$43,616	\$46,476	\$47,361	\$48,134	\$24,953	\$23,264
Food	5,956	4,908	6,562	5,093	6,992	6,732	7,594	3,930	3,148
Food at home	3,655	2,856	4,097	3,358	4,333	4,133	5,046	2,615	1,877
Cereals and bakery products	571	434	657	496	722	635	730	424	285
Meats, poultry, fish, and eggs	929	713	1,033	773	1,072	1,139	1,427	739	480
Dairy products	400	296	460	404	487	444	554	271	202
Fruits and vegetables	628	530	673	561	706	683	872	385	323
Other food at home	1,127	882	1,274	1,124	1,347	1,231	1,463	796	588
Food away from home	2,301	2,052	2,465	1,735	2,659	2,599	2,548	1,315	1,270
Alcoholic beverages	334	372	308	253	305	354	297	143	302
Housing	13,165	11,623	14,255	15,858	14,305	13,045	14,362	8,929	7,928
Shelter	7,225	6,206	8,009	8,727	8,252	7,063	7,545	4,968	4,753
Owned dwellings	5,299	4,404	6,012	6,236	6,205	5,505	5,418	1,831	2,151
Rented dwellings	1,353	1,146	1,478	2,148	1,560	857	1,655	2,904	2,355
Other lodging	572	656	519	342	487	702	472	233	248
Utilities, fuels, and public services	2,813	2,555	2,962	2,583	2,896	3,346	3,230	2,108	1,790
Household operations	700	451	900	2,117	749	321	718	536	294
Housekeeping supplies	614	572	633	478	651	705	718	444	266
Household furnishings and equipment ...	1,814	1,839	1,751	1,953	1,756	1,609	2,151	872	825
Apparel and services	2,201	1,587	2,487	2,174	2,491	2,723	3,728	1,921	1,131
Transportation	8,412	7,390	9,089	8,262	8,832	10,134	9,473	4,261	4,122
Vehicle purchases (net outlay)	3,767	3,161	4,150	3,961	4,203	4,188	4,516	1,974	1,732
Gasoline and motor oil	1,413	1,179	1,576	1,341	1,495	1,887	1,602	724	714
Other vehicle expenses	2,710	2,421	2,922	2,664	2,679	3,544	2,874	1,218	1,356
Public transportation	521	628	440	297	454	516	482	345	320
Health care	2,325	2,506	2,193	2,001	2,122	2,456	2,228	859	1,202
Entertainment	2,407	2,254	2,485	2,060	2,820	2,145	2,713	1,241	1,187
Personal care products and services	648	581	695	593	683	788	695	464	344
Reading	200	220	190	171	189	205	151	77	120
Education	647	411	832	305	814	1,230	688	408	384
Tobacco products and smoking supplies	280	236	292	216	293	344	442	204	230
Miscellaneous	969	1,054	887	794	846	1,029	1,072	675	736
Cash contributions	1,220	1,472	1,084	1,047	1,034	1,201	746	403	667
Personal insurance and pensions	4,274	3,661	4,822	4,790	4,751	4,974	3,946	1,439	1,763
Life and other personal insurance	514	484	534	505	522	576	549	166	177
Pensions and Social Security	3,759	3,177	4,289	4,285	4,230	4,398	3,397	1,273	1,587

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

² No data reported.

³ 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, 1996

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) ..	104,212	11,463	18,034	10,546	20,705	33,038	10,426
Consumer unit characteristics:							
Income before taxes ¹	\$38,014	\$12,385	\$25,557	\$19,073	\$34,747	\$54,116	\$61,865
Age of reference person	47.7	68.3	38.4	63.5	46.9	41.4	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	.8	1.2	1.5	1.9	2.4	3.3
Percent homeowner	64	58	37	72	64	72	81
Average annual expenditures							
Food	\$33,797	\$15,174	\$23,105	\$24,043	\$33,453	\$43,850	\$49,651
Food at home	4,698	2,136	2,858	3,937	4,789	5,712	7,210
Cereals and bakery products	2,876	1,562	1,409	2,823	3,183	3,392	4,285
Meats, poultry, fish, and eggs	447	243	208	440	491	530	682
Dairy products	737	406	322	774	822	861	1,134
Fruits and vegetables	312	171	152	284	341	373	471
Other food at home	490	283	251	527	537	574	688
Food away from home	889	459	476	798	992	1,055	1,311
Alcoholic beverages	1,823	574	1,450	1,113	1,605	2,320	2,924
Housing	309	97	352	209	241	382	383
Shelter	10,747	5,948	7,815	7,879	11,101	13,714	13,717
Owned dwellings	6,064	3,322	5,078	3,912	6,061	7,770	7,557
Rented dwellings	3,783	1,507	2,121	2,275	3,712	5,413	5,659
Other lodging	1,864	1,624	2,646	1,297	1,955	1,843	1,230
Utilities, fuels, and public services	417	191	312	340	394	514	668
Household operations	2,347	1,522	1,467	2,246	2,502	2,740	3,325
Housekeeping supplies	522	389	181	402	532	826	391
Household furnishings and equipment ...	464	216	218	426	549	554	678
Apparel and services	1,350	500	871	893	1,457	1,825	1,766
Transportation	1,752	607	1,040	922	1,881	2,248	2,789
Vehicle purchases (net outlay)	6,382	1,788	4,093	4,318	6,208	8,618	10,715
Gasoline and motor oil	2,815	483	1,637	1,911	2,833	3,953	4,688
Other vehicle expenses	1,082	341	735	700	1,073	1,407	1,868
Public transportation	2,058	660	1,414	1,312	1,874	2,760	3,581
Health care	427	303	307	395	428	498	577
Entertainment	1,770	1,697	812	2,590	1,947	1,815	2,202
Personal care products and services	1,834	622	1,233	1,382	1,710	2,581	2,404
Reading	513	259	308	458	528	613	809
Education	159	97	129	132	153	197	198
Tobacco products and smoking supplies	524	139	587	176	443	574	1,177
Miscellaneous	255	123	194	184	273	302	390
Cash contributions	855	622	716	542	846	1,043	1,071
Personal insurance and pensions	940	841	645	967	930	1,102	1,043
Life and other personal insurance	3,060	199	2,322	349	2,403	4,949	5,543
Pensions and Social Security	353	114	158	264	356	497	583
	2,707	2 85	2,164	2 85	2,048	4,452	4,960

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, 1996

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) ..	104,212	66,272	37,940	91,061	13,151	91,856	12,355	8,717	95,494
Consumer unit characteristics:									
Income before taxes ¹	\$38,014	\$45,654	\$24,708	\$39,358	\$29,032	\$39,419	\$27,190	\$29,166	\$38,874
Age of reference person	47.7	52.2	39.8	47.3	50.6	48.1	44.7	42.7	48.2
Average number in consumer unit:									
Persons	2.5	2.7	2.3	2.5	2.6	2.5	2.9	3.4	2.5
Children under 18 .....	.7	.7	.7	.7	.7	.6	1.1	1.3	.6
Persons 65 and over .....	.3	.4	.2	.3	.4	.3	.2	.2	.3
Earners	1.3	1.5	1.2	1.3	1.4	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	1.9
Percent homeowner	64	100	n.a.	61	84	66	42	46	65
Average annual expenditures	\$33,797	\$39,299	\$24,170	\$34,502	\$28,853	\$34,994	\$24,926	\$27,868	\$34,338
Food	4,698	5,272	3,687	4,770	4,178	4,844	3,630	4,862	4,685
Food at home	2,876	3,200	2,304	2,897	2,723	2,918	2,568	3,375	2,834
Cereals and bakery products	447	502	351	451	420	457	377	483	444
Meats, poultry, fish, and eggs	737	799	628	744	687	718	873	976	717
Dairy products	312	352	242	315	292	326	212	363	308
Fruits and vegetables	490	549	386	499	424	499	424	639	478
Other food at home	889	998	698	888	900	918	683	913	888
Food away from home	1,823	2,073	1,383	1,873	1,455	1,926	1,062	1,488	1,852
Alcoholic beverages	309	321	286	330	154	329	162	237	315
Housing	10,747	12,200	8,204	11,140	8,014	11,046	8,525	9,208	10,885
Shelter	6,064	6,505	5,292	6,398	3,747	6,237	4,772	5,512	6,114
Owned dwellings	3,783	5,912	63	3,922	2,818	4,015	2,055	2,456	3,904
Rented dwellings	1,864	44	5,042	2,044	616	1,767	2,581	2,871	1,772
Other lodging	417	549	187	432	313	455	137	185	439
Utilities, fuels, and public services	2,347	2,782	1,587	2,336	2,421	2,335	2,438	2,139	2,366
Household operations	522	661	279	561	251	545	355	316	541
Housekeeping supplies	464	566	283	465	454	486	297	375	471
Household furnishings and equipment ...	1,350	1,686	762	1,380	1,142	1,443	663	866	1,393
Apparel and services	1,752	1,933	1,434	1,821	1,251	1,711	2,050	1,915	1,738
Transportation	6,382	7,531	4,375	6,326	6,767	6,659	4,323	5,340	6,477
Vehicle purchases (net outlay)	2,815	3,297	1,972	2,728	3,419	2,956	1,766	2,316	2,860
Gasoline and motor oil	1,082	1,267	758	1,048	1,312	1,125	759	1,040	1,085
Other vehicle expenses	2,058	2,462	1,353	2,087	1,858	2,129	1,531	1,663	2,094
Public transportation	427	505	291	463	178	449	269	321	437
Health care	1,770	2,248	936	1,749	1,918	1,872	1,014	1,035	1,837
Entertainment	1,834	2,264	1,081	1,888	1,463	1,963	882	1,087	1,901
Personal care products and services	513	586	385	530	393	500	609	489	515
Reading	159	190	105	165	118	171	75	70	167
Education	524	530	513	564	246	551	322	283	545
Tobacco products and smoking supplies	255	252	260	242	342	264	187	139	265
Miscellaneous	855	980	636	858	831	891	588	656	873
Cash contributions	940	1,187	510	964	776	986	599	363	993
Personal insurance and pensions	3,060	3,805	1,759	3,155	2,401	3,208	1,960	2,185	3,140
Life and other personal insurance	353	467	155	358	317	355	342	226	365
Pensions and Social Security	2,707	3,338	1,605	2,797	2,084	2,854	1,618	1,960	2,775

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, 1996

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	104,212	20,332	24,891	36,439	22,550
Consumer unit characteristics:					
Income before taxes ¹	\$38,014	\$40,641	\$37,975	\$35,569	\$39,790
Age of reference person	47.7	48.1	48.8	47.7	46.1
Average number in consumer unit:					
Persons	2.5	2.5	2.5	2.5	2.6
Children under 18 .....	.7	.7	.7	.7	.8
Persons 65 and over .....	.3	.3	.3	.3	.3
Earners	1.3	1.3	1.4	1.3	1.4
Vehicles	1.9	1.6	2.1	1.9	2.0
Percent homeowner	64	59	69	67	57
Average annual expenditures					
Food	\$33,797	\$34,163	\$33,025	\$32,871	\$35,795
Food at home	4,698	4,940	4,681	4,431	4,918
Cereals and bakery products	2,876	3,020	2,828	2,725	3,031
Meats, poultry, fish, and eggs	447	489	445	416	459
Dairy products	737	798	685	741	732
Fruits and vegetables	312	342	321	275	333
Other food at home	490	544	462	437	557
Food away from home	889	848	916	857	950
Alcoholic beverages	1,823	1,919	1,853	1,706	1,887
Housing	309	353	310	273	323
Shelter	10,747	11,818	10,031	9,761	12,161
Owned dwellings	6,064	7,201	5,456	5,014	7,405
Rented dwellings	3,783	4,378	3,611	3,157	4,447
Other lodging	1,864	2,318	1,410	1,500	2,543
Utilities, fuels, and public services	417	505	436	357	416
Household operations	2,347	2,428	2,392	2,448	2,060
Housekeeping supplies	522	516	462	518	600
Household furnishings and equipment	464	457	465	416	544
Apparel and services	1,350	1,216	1,257	1,365	1,551
Transportation	1,752	1,902	1,777	1,653	1,744
Vehicle purchases (net outlay)	6,382	5,605	6,086	6,937	6,511
Gasoline and motor oil	2,815	2,043	2,558	3,470	2,734
Other vehicle expenses	1,082	910	1,096	1,156	1,101
Public transportation	2,058	2,069	2,033	1,995	2,178
Health care	427	584	399	316	498
Entertainment	1,770	1,600	1,839	1,912	1,619
Personal care products and services	1,834	1,746	1,848	1,830	1,905
Reading	513	492	519	507	534
Education	159	185	169	135	164
Tobacco products and smoking supplies	524	622	536	450	541
Miscellaneous	255	238	288	274	201
Cash contributions	855	910	843	792	919
Personal insurance and pensions	940	746	1,019	1,027	890
Life and other personal insurance	3,060	3,004	3,079	2,890	3,364
Pensions and Social Security	353	351	364	380	299
Pensions and Social Security	2,707	2,653	2,715	2,511	3,065

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, 1996

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)	5,694	67,928	21,683	18,765	8,923	6,244	12,313	19,172	11,417
Consumer unit characteristics:									
Income before taxes ¹	\$47,380	\$45,019	\$63,104	\$39,935	\$27,256	\$41,874	\$34,952	\$20,666	\$19,266
Age of reference person	48.8	40.8	42.3	39.4	40.2	40.7	41.1	72.6	46.2
Average number in consumer unit:									
Persons	2.8	2.7	2.6	2.5	2.7	2.9	3.0	1.8	2.8
Children under 18 .....	.8	.8	.8	.7	.9	.9	1.0	.1	1.0
Persons 65 and over .....	.3	.1	.1	.1	.1	.1	.1	1.2	.2
Earners	1.8	1.8	1.8	1.7	1.7	1.9	1.9	.3	.5
Vehicles	2.3	2.1	2.1	1.9	1.7	2.8	2.2	1.5	1.3
Percent homeowner	78	61	69	55	47	71	59	79	47
Average annual expenditures	\$43,238	\$37,487	\$48,907	\$34,124	\$27,740	\$34,877	\$30,556	\$23,739	\$22,832
Food	5,596	5,044	5,982	4,608	4,306	5,069	4,429	3,475	3,748
Food at home	3,115	2,986	3,271	2,749	2,635	3,213	2,913	2,410	2,693
Cereals and bakery products	470	464	516	427	408	499	437	385	413
Meats, poultry, fish, and eggs	747	760	759	700	738	897	787	630	736
Dairy products	349	326	365	309	267	354	300	255	279
Fruits and vegetables	564	499	587	453	414	472	472	441	463
Other food at home	984	937	1,043	860	809	990	916	699	802
Food away from home	2,481	2,058	2,711	1,859	1,670	1,856	1,516	1,064	1,056
Alcoholic beverages	513	347	466	322	248	309	247	168	150
Housing	13,962	11,756	15,665	11,025	8,727	10,092	8,981	7,772	7,999
Shelter	7,698	6,799	9,244	6,383	5,016	5,665	4,995	3,924	4,464
Owned dwellings	5,609	4,260	6,323	3,730	2,572	3,912	2,832	2,574	2,064
Rented dwellings	1,393	2,097	2,098	2,355	2,203	1,507	1,922	983	2,192
Other lodging	697	443	823	298	242	246	241	368	208
Utilities, fuels, and public services	2,906	2,409	2,757	2,243	2,128	2,435	2,240	2,129	2,064
Household operations	895	550	908	522	269	361	260	417	343
Housekeeping supplies	746	473	579	441	392	419	407	381	361
Household furnishings and equipment	1,717	1,524	2,178	1,436	921	1,212	1,079	922	766
Apparel and services	2,170	1,995	2,497	1,968	1,509	1,896	1,470	883	1,223
Transportation	6,805	7,309	8,655	6,606	5,950	7,656	6,819	4,173	4,356
Vehicle purchases (net outlay)	2,486	3,265	3,617	2,890	2,948	3,691	3,234	1,685	2,194
Gasoline and motor oil	1,289	1,234	1,346	1,116	991	1,525	1,248	691	724
Other vehicle expenses	2,538	2,355	2,903	2,244	1,753	2,233	2,057	1,363	1,211
Public transportation	492	454	789	356	258	208	280	433	228
Health care	2,316	1,553	1,976	1,346	1,241	1,679	1,281	2,680	1,279
Entertainment	2,522	2,037	2,880	1,792	1,226	1,617	1,708	1,196	1,241
Personal care products and services	535	554	689	548	461	474	426	437	353
Reading	210	169	256	152	103	139	106	152	88
Education	719	635	938	664	383	379	364	123	430
Tobacco products and smoking supplies	263	276	190	235	281	437	405	158	287
Miscellaneous	1,196	928	1,172	865	643	983	774	735	432
Cash contributions	1,295	957	1,663	645	446	783	647	1,137	337
Personal insurance and pensions ..	5,136	3,928	5,878	3,350	2,217	3,362	2,899	651	909
Life and other personal insurance	554	393	554	339	277	319	315	253	181
Pensions and Social Security	4,583	3,534	5,324	3,011	1,940	3,043	2,584	398	727

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, 1996

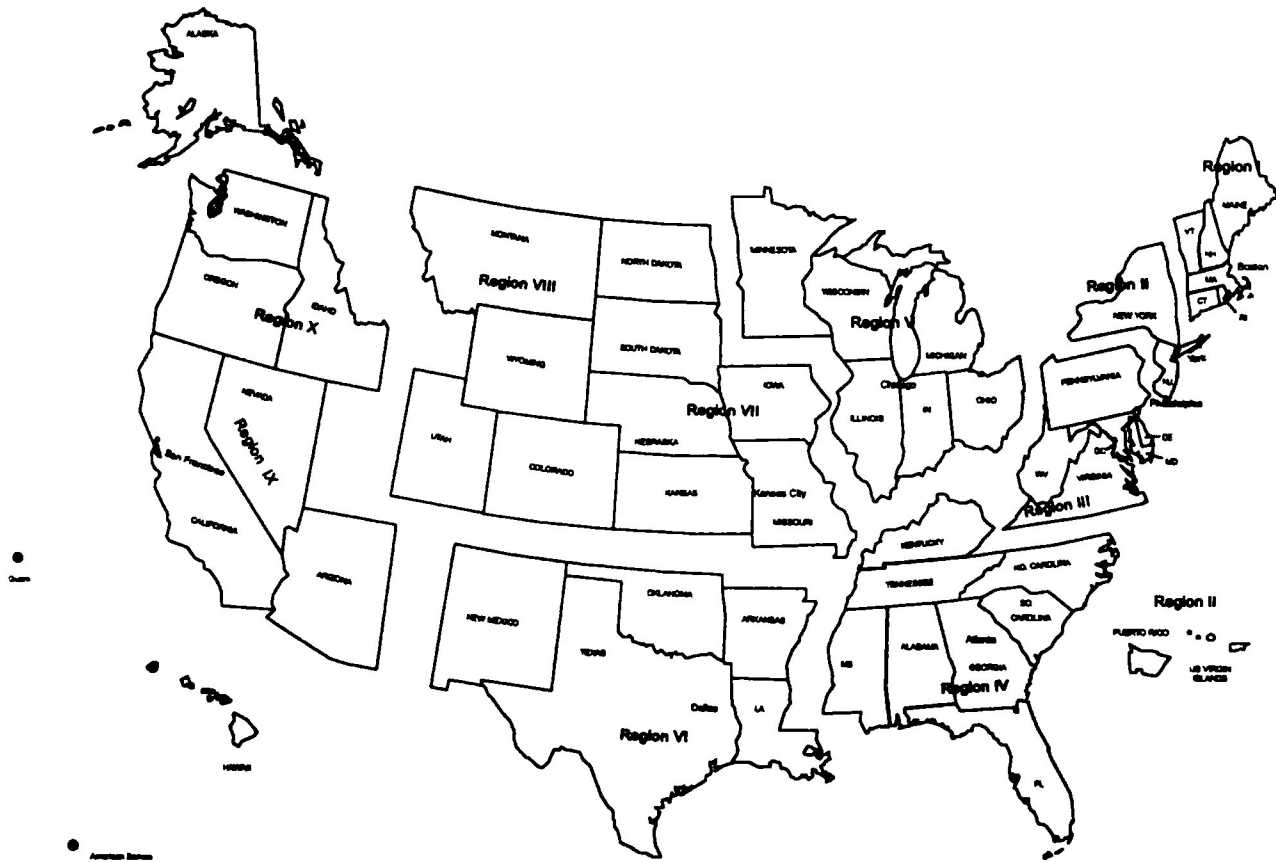
Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college ¹	Associate degree	Total	Bachelor's degree	Master's, professional, doctorate
Number of consumer units (in thousands)	104,212	79,437	19,268	32,509	19,768	7,892	24,774	16,003	8,771
Consumer unit characteristics:									
Income before taxes ²	\$38,014	\$31,511	\$20,063	\$33,094	\$35,153	\$44,282	\$58,380	\$53,193	\$67,867
Age of reference person	47.7	48.3	55.7	48.2	42.8	44.6	45.8	44.6	48.0
Average number in consumer unit:									
Persons	2.5	2.6	2.7	2.6	2.4	2.6	2.5	2.5	2.5
Children under 18 .....	.7	.7	.8	.7	.6	.8	.6	.6	.6
Persons 65 and over .....	.3	.3	.6	.3	.2	.2	.2	.2	.2
Earners	1.3	1.3	1.0	1.3	1.4	1.5	1.5	1.5	1.5
Vehicles	1.9	1.8	1.5	1.9	1.9	2.2	2.1	2.1	2.2
Percent homeowner	64	62	58	65	57	66	70	68	74
Average annual expenditures	\$33,797	\$29,225	\$21,458	\$29,705	\$32,462	\$38,301	\$48,245	\$45,723	\$52,812
Food	4,698	4,320	3,607	4,402	4,583	5,182	5,832	5,583	6,269
Food at home	2,876	2,774	2,681	2,822	2,720	2,973	3,178	3,062	3,381
Cereals and bakery products	447	425	404	431	425	459	511	493	544
Meats, poultry, fish, and eggs	737	747	777	788	662	735	708	688	743
Dairy products	312	298	281	301	295	343	352	342	370
Fruits and vegetables	490	459	451	449	469	489	582	556	626
Other food at home	889	845	768	854	869	947	1,024	982	1,098
Food away from home	1,823	1,546	926	1,580	1,863	2,209	2,654	2,521	2,888
Alcoholic beverages	309	246	127	247	302	407	497	477	531
Housing	10,747	9,169	7,079	9,145	10,236	11,747	15,765	14,984	17,187
Shelter	6,064	5,057	3,826	4,978	5,774	6,594	9,291	8,842	10,111
Owned dwellings	3,783	2,981	1,858	3,000	3,500	4,345	6,352	5,944	7,098
Rented dwellings	1,864	1,795	1,834	1,704	1,896	1,820	2,085	2,122	2,017
Other lodging	417	281	133	274	378	429	854	776	996
Utilities, fuels, and public services	2,347	2,237	2,081	2,293	2,208	2,455	2,700	2,614	2,858
Household operations	522	381	184	381	470	643	972	884	1,133
Housekeeping supplies	464	417	313	440	436	553	601	504	770
Household furnishings and equipment	1,350	1,077	675	1,053	1,348	1,502	2,201	2,139	2,316
Apparel and services	1,752	1,522	1,110	1,379	1,708	2,628	2,439	2,349	2,597
Transportation	6,382	5,700	4,217	5,898	6,121	7,447	8,569	8,408	8,862
Vehicle purchases (net outlay)	2,815	2,588	2,009	2,723	2,614	3,379	3,543	3,600	3,441
Gasoline and motor oil	1,082	1,019	810	1,051	1,083	1,242	1,281	1,269	1,303
Other vehicle expenses	2,058	1,804	1,174	1,861	2,063	2,455	2,874	2,718	3,157
Public transportation	427	289	224	263	361	371	871	822	961
Health care	1,770	1,628	1,467	1,667	1,586	1,955	2,226	2,098	2,459
Entertainment	1,834	1,575	851	1,757	1,855	1,914	2,648	2,579	2,770
Personal care products and services	513	457	330	455	524	608	687	666	724
Reading	159	120	72	117	153	172	284	259	329
Education	524	353	134	261	579	695	1,071	946	1,298
Tobacco products and smoking supplies	255	294	308	316	254	271	128	145	98
Miscellaneous	855	771	551	857	808	865	1,123	1,047	1,260
Cash contributions	940	720	428	855	759	776	1,647	1,433	2,039
Personal insurance and pensions ..	3,060	2,352	1,176	2,349	2,993	3,633	5,330	4,749	6,390
Life and other personal insurance	353	293	213	298	323	391	546	500	630
Pensions and Social Security	2,707	2,059	963	2,051	2,670	3,242	4,784	4,249	5,760

¹ Beginning in 1996, this column does not include reference persons with Associate degrees.

² Components of income and taxes are derived from "complete income reporters" only; see glossary.

Bureau of Labor Statistics

Regional Offices



Region I

JFK Federal Building, E-310
15 New Sudbury Street
Boston, MA 02203-1603
Phone: (617) 565-2327
Fax: (617) 565-4182

Region II

Room 808
201 Varick Street
New York, NY 10014-4811
Phone: (212) 337-2400
Fax: (212) 337-2532

Region III

Gateway Building, Suite 8000
3535 Market Street
P.O. Box 13309
Philadelphia, PA 19101-3309
Phone: (215) 596-1154
Fax: (215) 596-4263

Region IV

61 Forsyth Street, SW
Room 7T50
Atlanta, GA 30303
Phone: (404) 331-3415
Fax: (404) 331-3445

Region V

Federal Office Building, 9th Floor
230 S. Dearborn Street
Chicago, IL 60604-1595
Phone: (312) 353-1880
Fax: (312) 353-1886

Region VI

Federal Building
525 Griffith Street, Room 221
Dallas, TX 75202-5028
Phone: (214) 767-6970
Fax: (214) 767-3720

Regions VII and VIII

City Center Square
1100 Main Street, Suite 600
Kansas City, MO 64105-2112
Phone: (816) 426-2481
Fax: (816) 426-6537

Regions IX and X

71 Stevenson Street
P.O. Box 193766
San Francisco, CA 94119-3766
Phone: (415) 975-4350
Fax: (415) 975-4371

U.S. DEPARTMENT OF LABOR
Bureau of Labor Statistics
Postal Square Building, Rm. 2850
2 Massachusetts Ave., NE
Washington, DC 20212-0001

FIRST CLASS MAIL
Postage and Fees Paid
U.S. Department of Labor
Permit No. G-738

Official Business
Penalty for Private Use, \$300
Address Service Requested



Region I
1115 Federal Building, E-210
12 Newbury Street
Boston, MA 02203-1003
Phone: (617) 552-2325
Fax: (617) 552-4182

Region II
Room 808
301 Market Street
New York, NY 10074-4811
Phone: (212) 337-2400
Fax: (212) 337-2882

Region III
Gateway Building, Suite 8000
3033 Market Street
P.O. Box 13309
Philadelphia, PA 19107-3309
Phone: (215) 594-1184
Fax: (215) 594-1283

Region IV
61 Fourth Street, SW
Room 1150
Atlanta, GA 30303
Phone: (404) 331-3416
Fax: (404) 331-3416

Region V
Federal Office Building, 9th Floor
330 E. Dearborn Street
Chicago, IL 60604-1598
Phone: (312) 323-1800
Fax: (312) 323-1888

Region VI
Federal Building
655 Smith Street, Room 221
Dallas, TX 75205-3028
Phone: (214) 787-0240
Fax: (214) 787-0150

Region VII
Federal Office Building
100 Main Street, Suite 800
Kansas City, MO 64101-2112
Phone: (913) 138-2488
Fax: (816) 450-6221

Region VIII
Federal Office Building
100 Main Street, Suite 800
Kansas City, MO 64101-2112
Phone: (913) 138-2488
Fax: (816) 450-6221

Region IX and X
Federal Office Building
100 Main Street, Suite 800
Kansas City, MO 64101-2112
Phone: (913) 138-2488
Fax: (816) 450-6221