

ECONOMIC IMPACT OF SALES TAX EXEMPTION FOR COMMERCIAL LEASES IN THE STATE OF FLORIDA

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**Prepared for:
Florida Realtors**

Prepared by

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Executive Summary

- Florida Realtors retained Fishkind & Associates, Inc. (“Fishkind”) to examine and evaluate the competitive effects and economic impacts to the Florida economy from the potential exemption of State sales tax charged for the rental or lease of commercial properties.
- Commercial lease sales tax, charged at the rate of 6% on gross lease revenues, represents an estimated \$1.99 billion in revenue to the State of Florida in 2019
- Economic analysis shows removing the lease tax increases annual employment growth by 184,500 jobs.
- The removal of the commercial lease sales tax revenue represents an estimated five-fold increase in economic benefits to the State of Florida

Table E2. Economic Impact Summary – State/Public Spending of \$1.99B

Impact Type	Employment	Labor Income	Total Value Added	Output
Direct Effect	19,855	1,076,825,427	1,234,590,751	1,994,676,097
Indirect Effect	5,810	274,516,079	442,045,193	743,484,861
Induced Effect	10,154	426,334,038	769,382,627	1,291,547,575
Total Effect	35,818	1,777,675,543	2,446,018,570	4,029,708,580

Source: Fishkind and Associates, Inc. and IMPLAN

**Table E3. Economic Impact Summary of New Job Creation
by Removal of 6% Commercial Lease Sales Tax**

Impact Type	Employment	Labor Income	Total Value Added	Output
Direct Effect	103,871	4,913,357,086	6,529,672,505	10,961,508,363
Indirect Effect	32,476	1,490,829,817	2,377,537,462	4,041,369,895
Induced Effect	48,117	2,020,332,192	3,645,885,262	6,120,413,198
Total Effect	184,463	8,424,519,094	12,553,095,229	21,123,291,362

Source: Fishkind and Associates, Inc. and IMPLAN

- Removal of the commercial lease sales tax will improve the State of Florida’s business climate with respect to overall competitiveness and tax policy

1.0 Introduction and Background

Florida Realtors retained (“Fishkind”) to examine and evaluate the competitive effects and economic impacts to the Florida economy from the potential exemption of State sales tax charged for the rental or lease of commercial properties. A summary of the Commercial Lease Sales Tax Requirement is provided below:

Regardless of the size or complexity of a commercial lease transaction, Florida imposes a sales tax of six percent on the “total rent” charged under a lease. F.S. §212.031 addresses sales tax on leases and generally provides that the rental or lease of real property is subject to sales tax. Florida’s Department of Revenue (DOR) interprets the provisions of §212.031 in Florida Administrative Code Rule 12A-1.070, which sets forth in greater detail the rules relating to the taxing of specific lease charges and lease-related items.

Nationally, there are limited collections of such a tax. Florida and New York City charge sales tax on commercial leases with limited collections occurring in local governments in Arizona. A commercial lease sales tax increases operating expenses and represents a hurdle to competitiveness, new business formation, employment growth and commercial real estate value.

The State of Florida Revenue Estimating Conference estimated the revenue associated with the tax through the Year 2019 and how the revenue would decrease assuming a gradual removal of the 6% commercial lease tax through the Year 2019 (Table 1). Based on the estimates by the State of Florida Revenue Estimating Conference, Fishkind evaluated the economic impact of the middle estimate in Year 2019 of \$1.99 billion.

Table 1. Commercial Lease Tax Revenue Estimates with Phase Out

	High	Middle	Low
CY 2013	\$0	\$0	\$0
CY 2014	\$246,409,661	\$244,714,270	\$235,277,792
CY 2015	\$524,344,247	\$520,736,561	\$500,656,330
CY 2016	\$836,066,902	\$830,314,447	\$798,296,519
CY 2017	\$1,184,985,489	\$1,176,832,342	\$1,131,452,266
CY 2018	\$1,574,549,469	\$1,563,715,975	\$1,503,417,198
CY 2019	\$2,008,495,302	\$1,994,676,097	\$1,917,758,978

Source: Florida Revenue Estimating Conference

2.0 Analysis - The Effect on Job Formations With and Without Tax

Fishkind analyzed the impacts of the Commercial Sales Tax on Leases via correlation and regression analysis. Both the correlation and regression analysis indicates that the commercial lease sales tax have a causal and negative impact on job formation.

The correlation between the commercial lease sales tax collection and employment growth is -.61. This indicates higher tax collections and lower employment growth are associated.

The regression analysis reveals the commercial lease sales tax is a causal factor in reduced employment growth. Regression analysis was used to estimate and predict Florida's employment growth (FLEMPch) over a 16 year period from 1996-2011. This period includes two business cycles. Independent variables tested for the analysis included: Florida's population growth (FLPOPch), percent change in US Gross Domestic Product (GDPch), mortgage interest rates, gasoline prices, Florida and US unemployment rates, international currency exchange rates and lease tax collections (TaxAmnt). Independent variables which proved significant, correctly signed and therefore useable in the predictive equation included population growth, GDP and lease tax collections.

The predictive value of the equation as measured by the r^2 statistic is .937. This represents a highly predictive value for the resulting equation, leaving less than 10% of Florida's employment growth un-estimated by the functional effects of the independent variables.

The T-Statistic of significance for the TaxAmnt is -1.4. Ideally, this should be -2.0 or more highly negative to be included in the final econometric model. In this case however, the TaxAmnt variable is included in the model. This is because other aspects of the analysis indicate it is reasonable to do so. These aspects are a) the variable is correctly signed both in the correlation and the regression, b) it is consistent with Realtors experience in leasing negotiations as communicated to the Consultant, c) the variable is consistent with independent site selection ranking measures and d) statistically has an 84% probability of not being random as described in the P-value statistic. For these reasons TaxAmnt was included in the final regression model, as it speaks directly to the matter of concern and lastly, raises the overall predictive value of the equation through increased r^2 statistic when included. Table 2 shows the statistical analysis and characteristics of the Employment Change regression model (please see Appendix 1 for regression details).

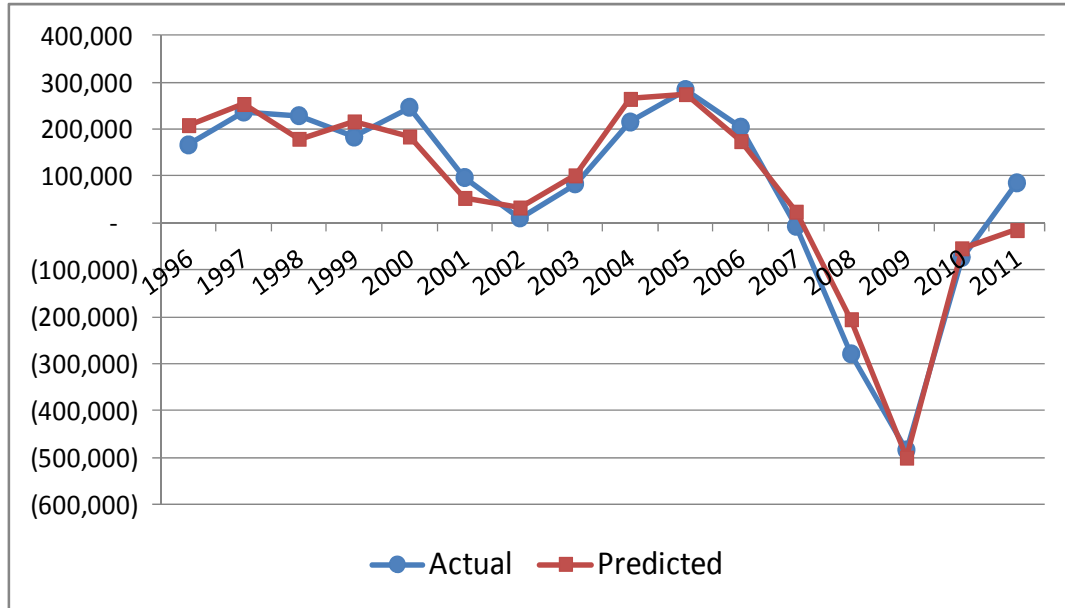
Table 2. Florida Employment Change Regression Model

<i>Regression Statistics</i>				
Multiple R	0.974471228			
R Square	0.949594174			
Adjusted R Square	0.936992718			
Standard Error	52258.00808			
Observations	16			
<i>ANOVA</i>				
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>
Regression	3	6.17368E+11	2.05789E+11	75.35590622
Residual	12	32770792897	2730899408	
Total	15	6.50139E+11		
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>
Intercept	-289989.3043	101627.6909	-2.853447735	0.014529492
TaxAmnt	-9.25073E-05	6.25724E-05	-1.478405868	0.165061928
GDPch	6827850.21	807146.4116	8.459246194	2.11366E-06
FLPOPch	0.531162998	0.204329571	2.599540507	0.023245586

Source: Fishkind and Associates, Inc.

The predictive ability of the model is illustrated in a comparison of the historic actual values of employment change vs. the model generated predicted values. Generally speaking, the predicted values are in close proximity to actual values and consistent in magnitude and direction over the entire historic period. Figure 1 compares the actual vs. predicted values.

Figure 1 Regression Model
 Comparison of Actual vs. Predicted Florida Employment Change

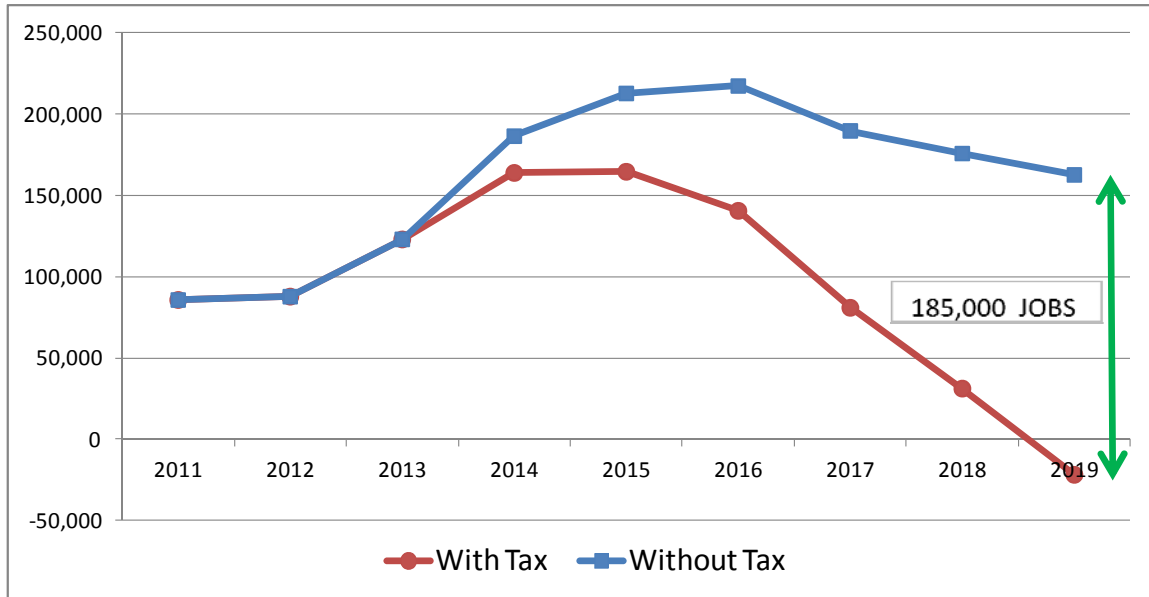


Source: Fishkind and Associates, Inc.

Using the regression model results, the effect of removing the lease sales tax on Florida employment growth can be calculated. Based on this calculation, removing the negative effect of the lease sales tax causes an additional 184,500 job growth. This represents the aggregate effect which ripples across the entire Florida economy and so is believed to represent the direct, indirect and induced economic and employment impacts of the lease sales tax suspension.

Figure 2 shows projected Florida employment growth through year 2019, the period over which sales tax might be phased out. By year six in 2019, scaled removal of the lease sales tax by reducing the tax rate by 1 percent per year, could bring Florida employment growth back to pre-recession levels during this business cycle.

Figure 2. Projected Florida Employment Growth
With and Without Lease Sales Tax



Source: Fishkind and Associates, Inc.

3.0 Economic Impact of Commercial Sales Tax Removal

Fishkind conducted the economic impact analysis regarding the commercial lease sales tax. This analysis compares the economic impacts of the \$1.99 billion of sales tax revenue being spent by the State of Florida with the economic impact of adding 185,000 in new job growth as projected by the regression model.

The economic impact of State spending was conducted using the State of Florida’s Revenue Estimating Conference medium projection for lease sales tax revenue in 2019 . Fishkind used IMPLAN (IMPact Analysis for PLANning) to determine the economic impacts for the two scenarios. A summary of IMPLAN methodology is provided herein:

IMPLAN’s Social Accounting Matrices (SAMs) capture the actual dollar amounts of all business transactions taking place in a regional economy as reported each year by businesses and governmental agencies. SAM accounts are a better measure of economic flow than traditional input-output accounts because they include “non-market” transactions. Examples of these transactions would be taxes and unemployment benefits.

Multipliers

Social Accounting Matrices can be constructed to show the effects of a given change on the economy of interest. These are called Multiplier Models. Multiplier Models study the impacts of a user-specified change in the chosen economy for 440 different industries. Because the Multiplier Models are built directly from the

region specific Social Accounting Matrices, they will reflect the region's unique structure and trade situation.

Multiplier Models are the framework for building impact analysis questions. Derived mathematically, these models estimate the magnitude and distribution of economic impacts, and measure three types of effects which are displayed in the final report. These are the direct, indirect, and induced changes within the economy. Direct effects are determined by the Event as defined by the user (i.e. a \$10 million dollar order is a \$10 million dollar direct effect). The indirect effects are determined by the amount of the direct effect spent within the study region on supplies, services, labor and taxes. Finally the induced effect measures the money that is re-spent in the study area as a result of spending from the indirect effect. Each of these steps recognizes an important leakage from the economic study region spent on purchases outside of the defined area. Eventually these leakages will stop the cycle.

3.1 Economic Impact of State Spending

This economic impact analysis estimates the government allocation of \$1.99 billion in commercial lease sales tax revenue. The assumption is that the State of Florida uses the commercial sales tax revenue as part of its annual budget.

Fishkind reviewed the most recent State of Florida Budget for 2013-2014 and allocated the \$1.99 billion in commercial lease sales tax revenue across a series of budget categories and identified equivalent categories in IMPLAN to evaluate the economic impacts of the spending. Table 3 summarizes the allocation of spending.

Table 3. State of Florida Budget Allocation of Commercial Lease Sales Tax Revenue

IMPLAN Category	%	Category	2019
394	39.7%	Medical and Healthcare	\$792,381,411
393	29.7%	Education	\$592,161,916
36	6.1%	Construction	\$122,140,037
39	6.1%	Transportation	\$122,140,037
381	18.3%	General Management/Admin	\$365,852,696
	100.0%	Total	\$1,994,676,097

Source: IMPLAN, State of Florida Budget, Fishkind and Associates, Inc.

The economic impacts of the forecasted State of Florida spending in the associated categories are summarized in Table 4. As the data shows, with the multiplier effects included, the aggregate economic impact of the lease sales tax is estimated at just over \$4 billion, supporting nearly 36,000 jobs.

Table 4. Economic Impacts of Public Allocation of Forecasted Commercial Lease Sales Tax Revenue

Impact Summary (Public Sector - Across Varied Industries*)				
Impact Type	Employment	Labor Income	Total Value Added	Output
Direct Effect	19,855	1,076,825,427	1,234,590,751	1,994,676,097
Indirect Effect	5,810	274,516,079	442,045,193	743,484,861
Induced Effect	10,154	426,334,038	769,382,627	1,291,547,575
Total Effect	35,818	1,777,675,543	2,446,018,570	4,029,708,580

Source: IMPLAN, State of Florida Budget, Fishkind and Associates, Inc.

3.2 Economic Impact of Suspending the Lease Sales Tax

According to Fishkind, the regression analysis indicates that removal of the commercial lease sales tax will result in a net annual increase in employment growth of 184,500 jobs. Fishkind estimated the economic impact of this level of employment growth throughout the State of Florida.

Fishkind reviewed the most recent State of Florida ES-202 employment data regarding employment across the employment categories including retail, entertainment/lodging, office and industrial categories. Fishkind allocated the forecasted increase in employment across these categories and identified equivalent categories in IMPLAN to evaluate the economic impacts of the spending associated with the projected level of job growth. Table 5 summarizes the allocation of the employment.

Table 5. Direct Effect of Lease Sales Tax Suspension Across ES-202 Categories and Economic Output

ES-202 Code(s)	IMPLAN Code	Category Descrip	%	Jobs	2019
53	360	Real Estate and Rental and Leasing	2.8%	2,903	\$473,168,480
42, 44-45	329	Wholesale & Retail Trade	22.3%	23,117	\$1,809,334,883
51, 52, 56	384	Office	17.3%	17,934	\$1,439,025,000
23, 31-33	317	Construction & Manufacturing	11.3%	11,714	\$1,967,000,000
71	409	Arts, Entertainment & Rec	3.4%	3,525	\$451,000,000
72	411	Accommodation and Food Service	13.6%	14,098	\$1,612,500,000
62	394	Healthcare	17.5%	18,141	\$1,949,555,000
54	369	Professional & Technical Services	7.7%	7,982	\$770,325,000
48-89	335	Transportation & Warehouse	4.3%	4,458	\$489,600,000
		Total	100.0%	103,871	\$10,961,508,363

Source: IMPLAN, State of Florida ES-202, Fishkind and Associates, Inc.

The aggregate economic impacts of the projected 184,500 jobs gain are summarized in Table 6. As the data shows, the aggregate economic impact is estimated at just over \$21 billion.

**Table 6. Economic Impacts of
Lease Sales Tax Suspension**

Impact Summary (185,500 new jobs)				
Impact Type	Employment	Labor Income	Total Value Added	Output
Direct Effect	103,871	4,913,357,086	6,529,672,505	10,961,508,363
Indirect Effect	32,476	1,490,829,817	2,377,537,462	4,041,369,895
Induced Effect	48,117	2,020,332,192	3,645,885,262	6,120,413,198
Total Effect	184,463	8,424,519,094	12,553,095,229	21,123,291,362

Source: IMPLAN, State of Florida Budget, Fishkind and Associates, Inc.

The economic impact analysis indicates a ***five-fold*** higher value is created in terms of jobs and aggregate economic activity with the suspension of the lease sales tax compared with maintaining the tax. The dramatic effects of the suspension of the tax are due to the direct increase in business profitability which translates into new hiring, demand for additional commercial building space, capitalization into higher property values, and wealth effect spending. In addition, all of these components simultaneously improve Florida’s competitive business climate.

4.0 Florida’s Competitive Business Climate: Policy and the Commercial Lease Tax

4.1 Florida’s Competitive Business Climate

The State of Florida is a competitive state when it comes to business competitiveness. According to the 2012 Site Selection Magazine rankings, Florida ranks 10 among US States overall. When it comes to specific elements of the ranking however, Florida’s New Firm Tax Index Rank is surprisingly low at a ranking of 36 among all States. Florida’s Mature Firm Tax Index Rank also underperforms at a ranking of 19 among all States. Table 7 provides as summary of the rankings.

Table 7. Site Selection (2012) State Business Climate Rankings

Site Selection's 2012 Top State Business Climate Rankings								
Overall Ranking	Executive Survey Rank	Competitiveness Rank	2011 New Plant Rank	2012 New Plant Rank (Jan.-Aug.)	Mature Firm Tax Index Rank	New Firm Tax Index Rank	Final Total Points	
1	North Carolina	2	5	4	13	7	13	458
2	Ohio	9	3	1	8	5	3	444.5
3	Texas	1	2	2	6	12	42	441
4	Georgia	6	9	6	16	3	6	437.5
5	Virginia	3	1	5	22	11	39	414.5
6	Alabama	8	10	14	5	13	19	409
7	Louisiana	12	4	10	4	10	2	407.5
8	Tennessee	3	7	9	20	29	29	398
9	South Carolina	5	11	16	3	32	34	389
10	Florida	6	20	12	10	19	36	380.5
11	Kentucky	12	15	8	11	18	7	378.5
12	Indiana	10	22	13	15	43	15	352
13	Wisconsin	11	29	25	24	35	4	338
14	Utah	18	6	29	29	6	10	335
15	Oklahoma	21	19	22	7	16	5	330.5
16	Arizona	12	25	27	20	14	31	320
17	Nebraska	24	14	26	35	9	1	301.5
18	California	18	34	15	2	34	45	285
19	Washington	12	36	34	28	17	40	282.5
20	Oregon	12	39	35	26	28	28	281
T21	Colorado	12	30	32	25	33	47	270
T21	Kansas	18	13	19	17	47	48	270
23	Michigan	26	27	18	8	25	25	264
24	South Dakota	24	31	39	40	2	11	260
25	Iowa	21	12	19	32	40	41	255

Source: Conway Data New Plant Database

Source: Site Selection Magazine (2012)

4.2 Florida Tax Policy

The removal of the commercial lease sales tax represents a policy decision at the State level. Unlike the majority of states, Florida does not have an income tax. Rather Florida has a complicated set of sales taxes, bifurcated property tax system as a result of Save-Our-Homes and other taxes. This system is clearly not used to the state's best economic advantage. As one of the few states in the union with no income tax, it is surprising Florida would rank so low in tax matters with respect to

business climate rankings. This clearly speaks to the confusion and economic inefficiency surrounding current State tax policy. Both the sales tax program and property tax structure creates unequal burdens among residents and commercial property owners alike. While the continuance of the lease sales tax generates substantial revenue for the State budget, it comes at the expense of far greater job formations and business competitiveness, making the lease sales tax a bad revenue policy choice.

4.3 State Revenue Effects and Revenue Offsets

Fishkind estimates that the removal of the current 6 percent commercial lease sales tax will negatively impact State revenues. The Florida Revenue Estimating Conference medium projections indicate a \$1.99 billion State revenue loss by year 2019 through removal of the lease sales tax.

Economic analysis indicates some \$21 billion in aggregate economic activity will result from the removal of the tax. New State revenues generated by this additional economic activity will offset the \$1.99 billion direct loss. The offsetting revenues however are insufficient to compensate for the State revenue loss.

An analysis of State revenue potential from the additional economic activity is described below.

New job formations of 184,500 jobs will produce \$8.4 billion in labor income. The US Consumer Expenditure Survey estimates 43% of income is spent on retail sales (please see Appendix 2), of which 75% are taxable sales in Florida. This creates \$2.7 billion in taxable retail sales and \$163 million in sales tax at the 6% rate.

New job formations also create the need for additional commercial space. It is estimated the aggregate impact of new job formations will create demand for 46 million square feet of commercial building space. Given the volume of available vacant space statewide, it is conservatively estimated 50% of this new demand will result in new construction. The value of new construction is estimated at \$5.7 billion which will generate some \$90 million in total property tax, of which \$38 million will be school board taxes, which go to the State budget.

Further, the new construction materials for private building construction will be taxable. It is estimated the \$5.7 billion in new construction materials will generate \$346 million in additional sales tax.

Table 8 summarizes the tax revenue offsets derived from estimated new economic activity generated through removal of the lease sales tax. The new revenue offsets are estimated to reach \$547 million annually. This is 27% of the projected annual state revenue loss from removal of the lease sales tax.

Table 8 New Revenue Offsets to Lease Sales Tax Loss

New construction:	\$346 million in sales tax
New job formation:	\$163 million in sales tax
<u>New property value:</u>	<u>\$ 38 million in school board property tax</u>
Total	\$547 million in tax offset to State of Florida

Source: Fishkind and Associates, Inc.

4.3 Beneficiaries of Commercial Lease Sales Tax Removal

When evaluating the costs and benefits of removing the commercial lease sales tax, it is important to understand the associated effects beyond the estimated economic impacts. Fishkind believes that benefits are felt across a wide variety of industries. Direct beneficiaries of the removal of the commercial lease sales tax include property owners and tenants who currently pay the tax.

Property owners may benefit through decreased operating expenses which increase the value of the property by increasing the net operating income. An indirect effect is the wealth effect and increased spending. Tenants benefit through a decrease in expenses and/or reduced rents which lead to increased business investment and new employment opportunities.

The decrease in taxation will result in making the tax environment more receptive to business not currently located in Florida. The removal of the tax would reduce a business cost making Florida more competitive. This increase in competitiveness will result in new business formation which results in new construction, creating employment in the construction industry and construction support industries. Florida's improved competitiveness is implicitly represented in the regression analysis.

5.0 Summary of Findings

5.1 Commercial Lease Sales Tax and Florida Employment

- Commercial lease sales tax revenue represents an estimated \$1.99 billion in revenue to the State of Florida in 2019
- Regression analysis indicates that the removal of the commercial lease sales tax will result in annual employment growth of approximately 184,500 new jobs/year in Florida
- Fishkind estimates that the removal of the current 6 percent commercial lease sales tax will negatively impact State revenues. Current revenue offsets are estimated to be \$547 million. This amount is 27 percent of the \$1.99 billion forecast loss for the Year 2019. There are also additional offsetting revenues at local levels of government, but these are limited. The estimated State annual revenue offsets include the following:

Table 9 New Revenue Offsets to Lease Sales Tax Loss

New construction:	\$346 million in sales tax
New job formation:	\$163 million in sales tax
<u>New property value:</u>	<u>\$ 38 million in school board property tax</u>
Total	\$547 million in tax offset to State of Florida

Source: Fishkind and Associates, Inc.

5.2 Economic Impacts of Commercial Lease Sales Tax

- The economic impacts of the forecasted State of Florida spending in the associated budget categories are summarized in Table 10. As the data show, the aggregate economic impact is estimated to reach over \$4 billion.

Table 10. Economic Impacts of Public Allocation of Forecasted Commercial Lease Sales Tax Revenue

Impact Type	Employment	Labor Income	Total Value Added	Output
Direct Effect	19,855	1,076,825,427	1,234,590,751	1,994,676,097
Indirect Effect	5,810	274,516,079	442,045,193	743,484,861
Induced Effect	10,154	426,334,038	769,382,627	1,291,547,575
Total Effect	35,818	1,777,675,543	2,446,018,570	4,029,708,580

Source: IMPLAN, State of Florida Budget, Fishkind and Associates, Inc.

- The economic impacts of the forecasted 184,500 jobs resulting from the removal of the commercial lease sales tax are summarized in Table 11. As the data show, the aggregate economic impact is estimated to exceed \$21 billion.

Table 11. Economic Impacts of 184,500 Jobs Associated with Removal of the Commercial Lease Sales Tax

Impact Type	Employment	Labor Income	Total Value Added	Output
Direct Effect	103,871	4,913,357,086	6,529,672,505	10,961,508,363
Indirect Effect	32,476	1,490,829,817	2,377,537,462	4,041,369,895
Induced Effect	48,117	2,020,332,192	3,645,885,262	6,120,413,198
Total Effect	184,463	8,424,519,094	12,553,095,229	21,123,291,362

Source: IMPLAN, State of Florida Budget, Fishkind and Associates, Inc.

- The removal of the commercial lease sales tax represents an estimated five-fold increase in economic benefits to the State of Florida compared with maintaining the tax.

APPENDIX 1

SUMMARY OUTPUT

<i>Regression Statistics</i>	
Multiple R	0.974471228
R Square	0.949594174
Adjusted R Square	0.936992718
Standard Error	52258.00808
Observations	16

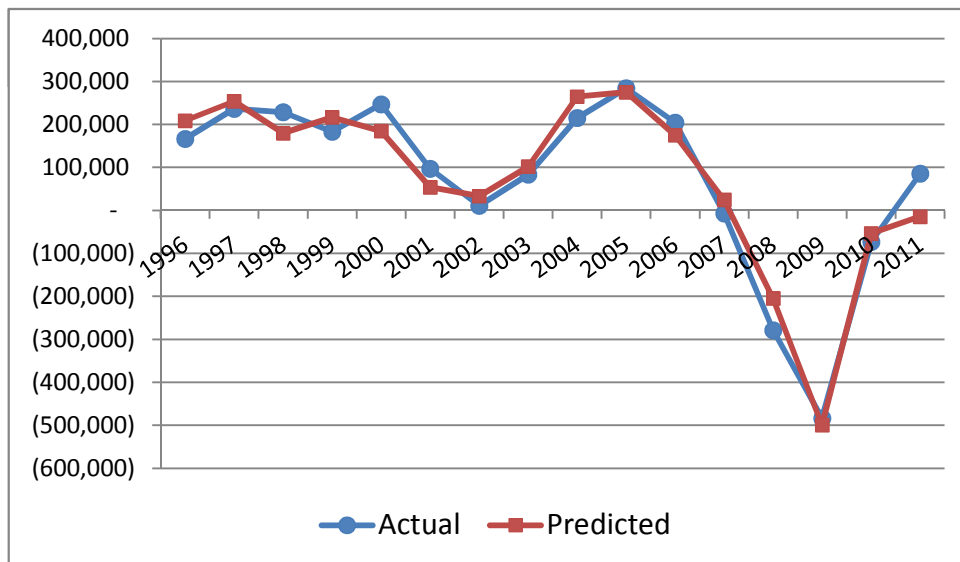
ANOVA

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>
Regression	3	6.17368E+11	2.05789E+11	75.35590622
Residual	12	32770792897	2730899408	
Total	15	6.50139E+11		

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>
Intercept	-289989.3043	101627.6909	-2.853447735	0.014529492
TaxAmnt	-9.25073E-05	6.25724E-05	-1.478405868	0.165061928
GDPch	6827850.21	807146.4116	8.459246194	2.11366E-06
FLPOPch	0.531162998	0.204329571	2.599540507	0.023245586

RESIDUAL OUTPUT

<i>Observation</i>	<i>Predicted Y</i>	<i>Residuals</i>	<i>Standard Residuals</i>	<i>Actual Y</i>
1996	208,959	-42,494	-0.9091385	166,465
1997	253,965	-17,400	-0.372269903	236,565
1998	179,856	48,888	1.045925165	228,744
1999	216,799	-33,601	-0.718886743	183,198
2000	184,719	62,026	1.327011138	246,745
2001	53,940	43,071	0.921480311	97,011
2002	33,293	-22,359	-0.478370258	10,934
2003	101,936	-18,362	-0.392848592	83,574
2004	264,921	-49,763	-1.064645392	215,158
2005	274,971	9,503	0.20330393	284,474
2006	174,768	29,526	0.631690102	204,294
2007	24,525	-31,386	-0.671489925	(6,861)
2008	(204,686)	-74,102	-1.585383549	(278,788)
2009	(499,472)	15,913	0.340447238	(483,559)
2010	(53,488)	-19,697	-0.421402639	(73,185)
2011	(14,638)	100,240	2.144577617	85,602



Source: Fishkind & Associates, Inc.

Raw Data	FLEMPCh	TaxAmnt	GDPch	FLPOPch
1996	166465	636,524,751	0.057	315485
1997	236565	682,242,346	0.063	332944
1998	228744	729,450,634	0.055	300255
1999	183198	788,760,686	0.064	272862
2000	246745	867,443,775	0.064	222957
2001	97011	915,384,506	0.034	374588
2002	10934	969,140,458	0.035	332404
2003	83574	1,037,362,549	0.047	314715
2004	215158	1,073,192,839	0.064	411233
2005	284474	1,135,770,243	0.065	426720
2006	204294	1,251,748,488	0.060	324952
2007	-6861	1,348,028,676	0.049	200852
2008	-278788	1,376,144,297	0.019	159463
2009	-483559	1,342,889,204	-0.022	125339
2010	-73185	1,327,559,039	0.038	193323
2011	85602	1,316,515,002	0.040	236295
2012	87,656	1,349,427,877	0.040	235306
2013	122,888	1,391,566,454	0.046	237024.8
2014	163,784	1,468,285,621	0.051	263106.2
2015	164,512	1,562,209,683	0.050	293690.4
2016	140,454	1,660,628,893	0.045	329809.5
2017	80,803	1,765,248,513	0.040	300000
2018	31,064	1,876,459,170	0.035	290000
2019	(21,978)	1,994,676,097	0.030	275000

APPENDIX 2

Consumer Expenditures in 2011



Consumer spending increased for the first time in three years based on 2011 data from the Consumer Expenditure Survey (CE). Consumer units' (CUs) average annual expenditures increased from \$48,109 in 2010 to \$49,705 in 2011. This 3.3-percent rise followed a 4.8-percent drop from 2008 to 2010. Even with the increase, spending is still below the 2008 level of \$50,486. The rise in expenditures in 2011 was due in part to a rise in incomes from 2010 to 2011 and the effect of inflation on prices paid by consumers. Average annual income before taxes increased 1.9 percent from \$62,481 in 2010 to \$63,685 in 2011. The average 2011 income was just \$122 higher than the average income in 2008. Prices, as measured by the average annual change in the Consumer Price Index for All Urban Consumers (CPI-U, U.S. city average, all items) rose by 3.2 percent in 2011, just below the 3.3-percent increase in spending. In 2010, prices increased by just 1.6 percent. The remainder of this report highlights consumer spending patterns for 2011 from the CE.

Developments in 2011

During 2011, consumers increased spending in all seven major categories of expenditures tracked by CE: food, housing, apparel and services, transportation, healthcare, entertainment, and personal insurance and pensions. (See table A.) This differed from 2010 where, transportation and healthcare expenditures were the only increases from the year before. In 2011, expenditures increased by a range of 0.9 percent for personal insurance and pensions to 8.0 percent for transportation. The increase in transportation expenditures can largely be attributed to the 24.5-percent increase in gasoline and motor oil expenditures (Gasoline prices, as measured by the CPI-U, rose by 26.5 percent over the same period).

Although the increase in average annual expenditures (3.3 percent) was higher than the increase in average income before taxes in 2011 (1.9 percent), this increase

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CONSUMER EXPENDITURES IN 2011

Table A

Average annual expenditures and percent changes by major category of all consumer units, Consumer Expenditure Survey, 2008–2011							
Item	2008	2009	2010	2011	Percent change		
					2008–09	2009–10	2010–11
Number of consumer units (in thousands)	120,770	120,847	121,107	122,287	...	...	...
Consumer unit characteristics							
Income before taxes	\$63,563	\$62,857	\$62,481	\$63,685	-1.1	-0.6	1.9
Age of reference person	49.1	49.4	49.4	49.7	...	...	...
Average number in consumer unit							
Persons	2.5	2.5	2.5	2.5	...	...	...
Children under 18	0.6	0.6	0.6	0.6	...	...	...
Persons 65 or older	0.3	0.3	0.3	0.3	...	...	...
Earners	1.3	1.3	1.3	1.3	...	...	...
Vehicles	2	2	1.9	1.9	...	...	...
Percent homeowner	66	66	66	65	...	...	...
Spending categories							
Average annual expenditures	\$50,486	\$49,067	\$48,109	\$49,705	-2.8	-2.0	3.3
Food	6,443	6,372	6,129	6,458	-1.1	-3.8	5.4
Food at home	3,744	3,753	3,624	3,838	0.2	-3.4	5.9
Cereals and bakery products	507	506	502	531	-0.2	-0.8	5.8
Meats, poultry, fish, and eggs	846	841	784	832	-0.6	-6.8	6.1
Dairy products	430	406	380	407	-5.6	-6.4	7.1
Fruits and vegetables	657	656	679	715	-0.2	3.5	5.3
Other food at home	1,305	1,343	1,278	1,353	2.9	-4.8	5.9
Food away from home	2,698	2,619	2,505	2,620	-2.9	-4.4	4.6
Alcoholic beverages	444	435	412	456	-2.0	-5.3	10.7
Housing	17,109	16,895	16,557	16,803	-1.3	-2.0	1.5
Shelter	10,183	10,075	9,812	9,825	-1.1	-2.6	0.1
Owned dwellings	6,760	6,543	6,277	6,148	-3.2	-4.1	-2.1
Rented dwellings	2,724	2,860	2,900	3,029	5.0	1.4	4.4
Other Lodging	698	672	635	648	-3.7	-5.5	2.0
Utilities, fuels, and public services	3,649	3,645	3,660	3,727	-0.1	0.4	1.8
Household operations	998	1,011	1,007	1,122	1.3	-0.4	11.4
Housekeeping supplies	654	659	612	615	0.8	-7.1	0.5
Household furnishings and equipment	1,624	1,506	1,467	1,514	-7.3	-2.6	3.2
Apparel and services	1,801	1,725	1,700	1,740	-4.2	-1.4	2.4
Transportation	8,604	7,658	7,677	8,293	-11.0	0.2	8.0
Vehicle purchases (net outlay)	2,755	2,657	2,588	2,669	-3.6	-2.6	3.1
Gasoline and motor oil	2,715	1,986	2,132	2,655	-26.9	7.4	24.5
Other vehicle expenses	2,621	2,536	2,464	2,454	-3.2	-2.8	-0.4
Public and other transportation	513	479	493	516	-6.6	2.9	4.7
Healthcare	2,976	3,126	3,157	3,313	5.0	1.0	4.9
Entertainment	2,835	2,693	2,504	2,572	-5.0	-7.0	2.7
Personal care products and services	616	596	582	634	-3.2	-2.3	8.9
Reading	116	110	100	115	-5.2	-9.1	15
Education	1,046	1,068	1,074	1,051	2.1	0.6	-2.1
Tobacco products and smoking supplies	317	380	362	351	19.9	-4.7	-3.0
Miscellaneous	840	816	849	775	-2.9	4.0	-8.7
Cash contributions	1,737	1,723	1,633	1,721	-0.8	-5.2	5.4
Personal insurance and pensions	5,605	5,471	5,373	5,424	-2.4	-1.8	0.9
Life and other personal insurance	317	309	318	317	-2.5	2.9	-0.3
Pensions and Social Security	5,288	5,162	5,054	5,106	-2.4	-2.1	1.0

Source: U.S. Bureau of Labor Statistics.

CONSUMER EXPENDITURES IN 2011

Table B

Percent distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Survey, 2008–2011				
Spending category	2008	2009	2010	2011
Average annual expenditures	100.0	100.0	100.0	100.0
Food	12.8	13.0	12.7	13.0
Food at home	7.4	7.6	7.5	7.7
Food away from home	5.3	5.3	5.2	5.3
Alcoholic beverages	0.9	0.9	0.9	0.9
Housing	33.9	34.4	34.4	33.8
Shelter	20.2	20.5	20.4	19.8
Utilities, fuels, and public services	7.2	7.4	7.6	7.5
Household operations	2.0	2.1	2.1	2.3
Housekeeping supplies	1.3	1.3	1.3	1.2
Household furnishings and equipment	3.2	3.1	3.0	3.0
Apparel and services	3.6	3.5	3.5	3.5
Transportation	17.0	15.6	16.0	16.7
Vehicle purchases (net outlay)	5.5	5.4	5.4	5.4
Gasoline and motor oil	5.4	4.0	4.4	5.3
Other vehicle expenses	5.2	5.2	5.1	4.9
Public transportation	1.0	1.0	1.0	1.0
Healthcare	5.9	6.4	6.6	6.7
Entertainment	5.6	5.5	5.2	5.2
Personal care products and services	1.2	1.2	1.2	1.3
Reading	0.2	0.2	0.2	0.2
Education	2.1	2.2	2.2	2.1
Tobacco products and smoking supplies	0.6	0.8	0.8	0.7
Miscellaneous	1.7	1.7	1.8	1.6
Cash contributions	3.4	3.5	3.4	3.5
Personal insurance and pensions	11.1	11.2	11.2	10.9
Life and other personal insurance	0.6	0.6	0.7	0.6
Pensions and Social Security	10.5	10.5	10.5	10.3

Source: U.S Bureau of Labor Statistics.

in spending did not coincide with a large rise in consumer confidence. In fact, consumer confidence levels remained subpar throughout 2011, as reflected by the Consumer Confidence Index of the Conference Board, which registered a 2011 average of 58, up just slightly from 54 in 2010.¹ (The level is an index, with 1985 = 100. Levels of 100 or more reflect consumer optimism.) The low level of consumer confidence may be partially attributed to the high unemployment rate that persisted in 2011. The unemployment rate, while improved, still remained well above pre-recession levels. According to the Current Population Survey (CPS), the average monthly national unemployment rate was 8.9 percent in 2011, somewhat lower than the average rate of 9.6 percent for 2010. The number of long-term (27 weeks or more) unemployed individuals, despite declining from 6.4 million in 2010 to

just over 6 million in 2011, was still at historically high levels. Even though unemployment figures fell, compared with 2010, they still reflected a slow recovery, confirmed by the 1.7-percent increase in real GDP² in 2011 and the small increase in expenditures and income.

Expenditure shares

Table B provides the percent distribution of total annual expenditures by major category for all CUs from 2008 to 2011. Expenditure shares usually do not fluctuate much in the short term and thus are more useful for identifying spending trends over a number of years. As in previous years, housing is the largest component of overall expenditures, accounting for 33.8 percent of total expenditures in 2011. This was followed by transportation (16.7 percent) and food expenditures (13.0 percent). The

most notable change in expenditure shares was in gasoline and motor oil, which increased to 5.3 percent of total expenditures in 2011, compared with 4.4 percent in 2010.

Housing

Spending on housing had decreased across all income quintiles in 2010, but in 2011 spending on housing rebounded for all but the highest income quintile. The second income quintile increased its spending on housing the most, from \$11,369 in 2010 to \$12,136 in 2011, which was also the largest percentage increase across quintiles: 6.7 percent.

Homeowners have reported declining expenditures on mortgage interest and charges, a subcategory of housing, since 2007. Homeowners spent 16.2-percent less on this component of housing in 2011 (\$4,860) than they did in 2007 (\$5,799). This is likely the result of the continuing trend of lower interest rates, which have been in place since the Great Recession.

In addition, the recession also led to an overall trend of fewer CUs owning homes: the CE measured 79.4 million

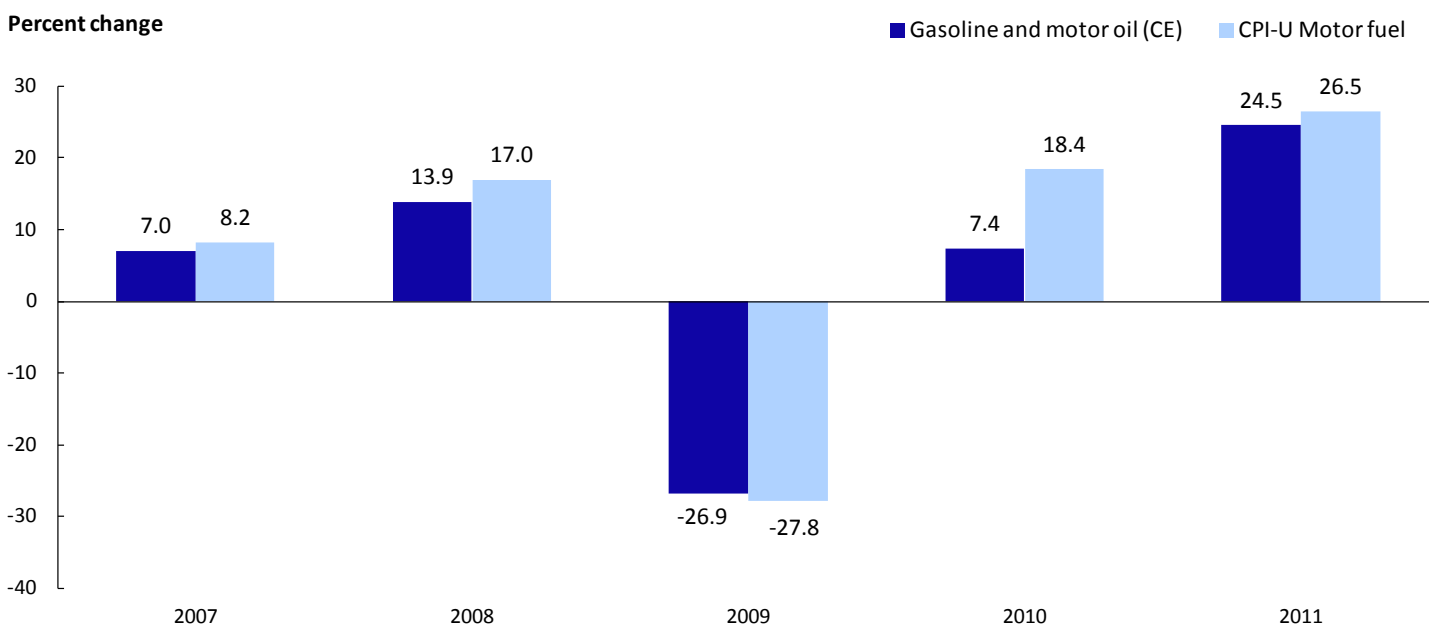
homeowners in 2010 and 2011, compared with 80.2 million in 2007. Concurrently, there has been an increase in renters since 2007. In 2011, there were 42.9 million renters, compared with 39.9 million in 2007. According to the CPI-U, rents for primary residences have increased 6.2 percent since 2007. During that same time span, the average annual rental payments reported in the CE increased 10.6 percent (\$8,548 in 2011, compared with \$7,732 in 2007), reflecting the increase in demand for rental units.

Gasoline and motor oil

Expenditures on gasoline and motor oil increased significantly in 2011, following a smaller increase in 2010. CUs spent 24.5 percent more in 2011 (\$2,655) than they did in 2010 (\$2,132). Despite this increase, expenditures on gasoline and motor oil still remain below their peak of \$2,715 in 2008. Chart 1 shows the changes in expenditures on gasoline and motor oil, and the price of motor fuel between 2007 and 2011. For the most part, the trend in consumer spending followed price fluctuations — as the price of motor fuel increased, consumers spent more on gasoline and motor oil, and as the price of motor fuel dropped,

Chart 1

Spending and price percent changes on gas and motor oil, Consumer Expenditure Survey (CE), and Motor fuel, Consumer Price Index (CPI), 2007–2011



Source: U.S. Bureau of Labor Statistics.

consumers spent less. From 2007 to 2009, annual consumer spending on gasoline and motor oil rose and fell by roughly the same percentage as the change in the price index for motor fuel, therefore quantity consumed remained relatively unchanged during that time. However, in 2010, consumers increased their expenditures on gasoline and motor oil (7.4 percent) by less than half of the percentage change in price (18.4 percent), showing a decrease in quantity consumed. In 2011, the percentage increase in spending on gasoline and motor oil (24.5 percent) approximately equaled the increase in the price index of motor fuel (26.5 percent), meaning that spending and prices returned to their earlier pattern.

Food

Food expenditures increased for all income quintiles in 2011. This differs from 2010, when food expenditures decreased in all but the third income quintile. In 2011, the second income quintile registered the largest percentage increase in food expenditures, an increase of 10.6 percent from \$4,214 in 2010, to \$4,659. This reflected an 8.3-percent increase

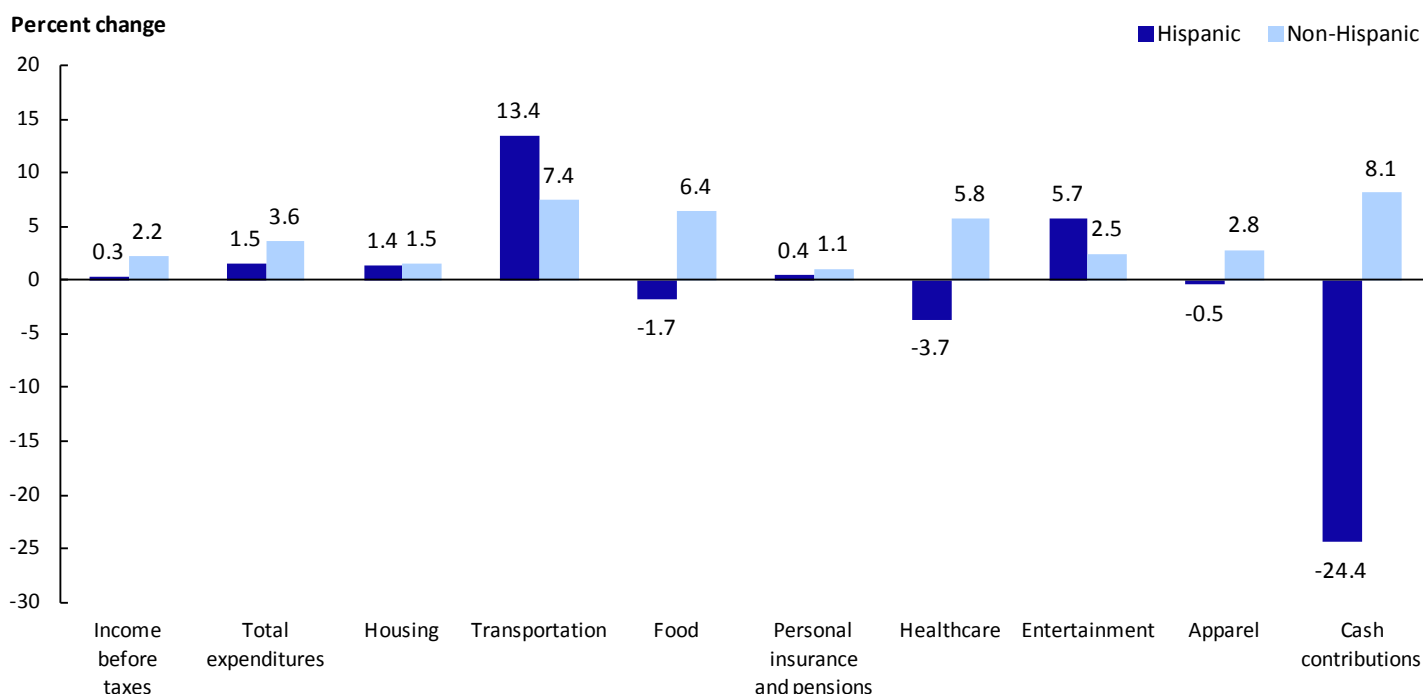
in food at home spending and a 15.0-percent increase in food away from home expenditures. The third income quintile barely increased overall food expenditures (0.4 percent). This quintile's 1.8-percent increase in food at home expenditures was mostly offset by a 1.8-percent decrease in food away from home expenditures. There was an increase in food expenditures across all age groups between 2010 and 2011. The two oldest age groups (65 to 74 years old and 75 and older) had the highest percentage increase in overall food expenditures, with spending rising 12.7 percent for the 65- to 74-year-old age group and 13.8 percent for the 75-and-older age group. For both of these age groups, the over-the-year percentage increase was higher for food away from home expenditures than for food at home expenditures.

Race/ethnicity

Comparing the Hispanic and non-Hispanic populations indicated differences in spending patterns in most categories. Chart 2 shows that both groups increased spending from 2010 to 2011, however, the increase by

Chart 2

Percent change in income and major components of expenditures for Hispanics and non-Hispanics, 2010 to 2011



Note: Expenditure categories ordered largest to smallest by share of 2011 expenditures for all consumer units.

Source: U.S. Bureau of Labor Statistics.

Hispanics was only one-third that of non-Hispanics (\$630 compared with \$1,750). Non-Hispanics spent 5.8 percent more on healthcare, while Hispanics decreased their healthcare spending by 3.7 percent. Other notable differences among Hispanics and non-Hispanics were in food and transportation. In 2011, non-Hispanics' food expenditures increased an average of \$390 (6.4 percent) from 2010. In contrast, Hispanics spent, on average, \$113 less in 2011 than they did in 2010—a decrease of 1.7 percent. Hispanics spent, on average, \$891 (13.4 percent) more on transportation in 2011 than they did in 2010. Non-Hispanics, however, spent \$580 (7.4 percent) more on transportation in 2011 than they did in 2010. Non-Hispanics increased their spending on cash contributions on average from 2010 to 2011 (\$139, 8.1 percent); however Hispanics decreased their spending by 24.4 percent during the same time frame. Both groups showed little change in their spending on personal insurance and pensions. Chart 2 shows that there were no major differences in spending on housing between Hispanics and non-Hispanics.

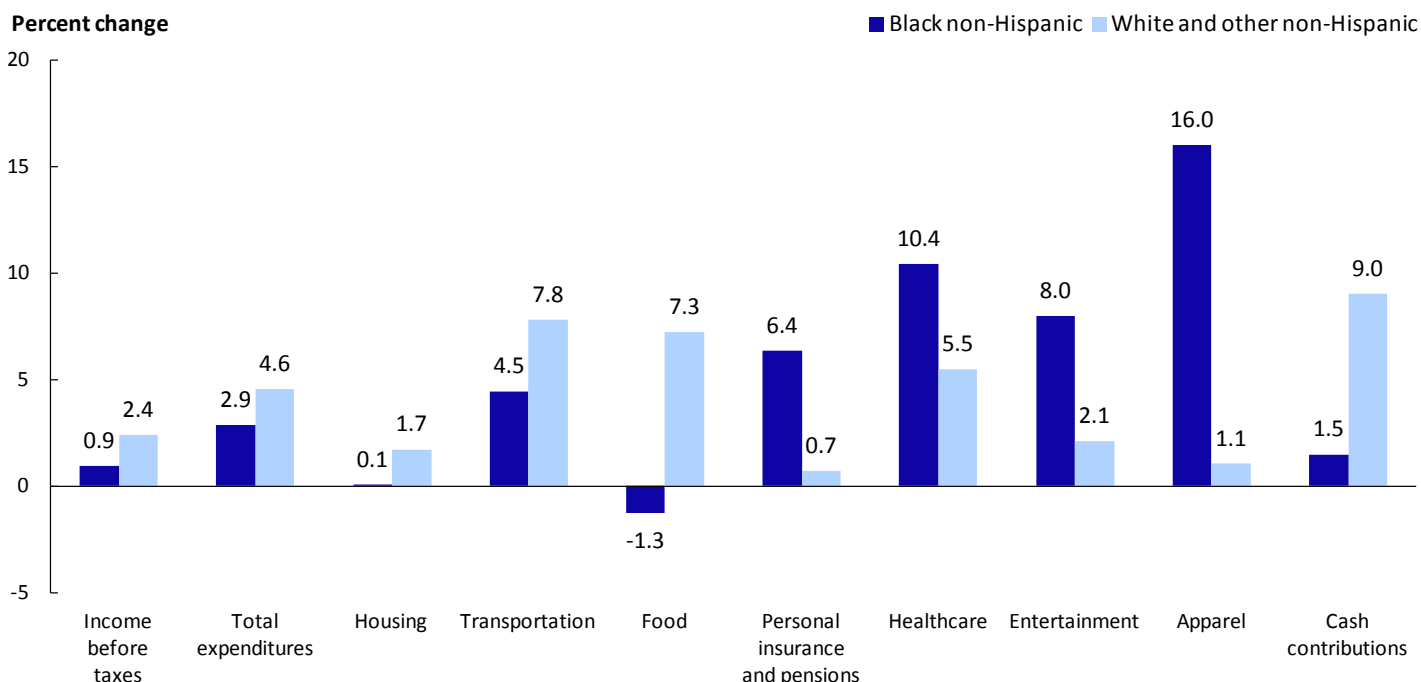
In addition, within the non-Hispanic population, there were many differences. Chart 3 shows that the pre-tax income for the Black, non-Hispanic population rose only slightly, and their total expenditures increased 2.9 percent from 2010 to 2011. The same group increased spending on all major expenditure categories with the exception of food. Some notable results include a 16.0 percent increase on apparel and apparel services from 2010 to 2011 and an increase of 10.4 percent for healthcare spending. In contrast, the non-Black, non-Hispanic population spent only 1.1 percent more on apparel and apparel services and 5.5 percent more on healthcare from 2010 to 2011.

Endnotes

1. For more information regarding the Conference Board's Consumer Confidence Survey, see <http://www.tradingeconomics.com/united-states/consumer-confidence>.
2. For more information on the Bureau of Economic Analysis 2011 real GDP release, see http://www.bea.gov/newsreleases/national/gdp/2012/gdp4q11_3rd.htm.

Chart 3

Percent change in income and major components of expenditures for non-Hispanics, 2010 to 2011



Note: Expenditure categories ordered largest to smallest by share of 2011 expenditures for all consumer units.

Source: U.S. Bureau of Labor Statistics.

Statistical Tables

CONSUMER EXPENDITURES IN 2011

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands)	122,287	24,435	24,429	24,473	24,520	24,430
Lower limit	n.a.	n.a.	\$18,559	\$35,645	\$58,272	\$93,837
Consumer unit characteristics:						
Income before taxes	\$63,685	\$9,805	\$27,117	\$46,190	\$74,019	\$161,292
Age of reference person	49.7	51.8	51.7	48.9	48.0	48.2
Average number in consumer unit:						
Persons	2.5	1.7	2.2	2.6	2.8	3.2
Children under 18 .....	.6	.4	.5	.7	.7	.8
Persons 65 and older .....	.3	.4	.5	.4	.3	.2
Earners	1.3	.5	.9	1.3	1.7	2.0
Vehicles	1.9	1.0	1.5	1.9	2.3	2.8
Percent homeowner	65	39	53	65	79	88
Average annual expenditures						
Food	\$49,705	\$22,001	\$32,092	\$42,403	\$57,460	\$94,551
Food at home	6,458	3,547	4,659	5,620	7,466	10,991
Cereals and bakery products	3,838	2,448	3,051	3,496	4,364	5,828
Meats, poultry, fish, and eggs	531	344	428	480	603	798
Dairy products	832	532	703	745	929	1,252
Fruits and vegetables	407	253	317	380	458	626
Other food at home	715	448	566	633	791	1,136
Food away from home	1,353	871	1,038	1,257	1,582	2,015
Alcoholic beverages	2,620	1,099	1,608	2,125	3,103	5,163
Housing	456	170	265	324	528	994
Shelter	16,803	8,771	12,136	14,944	18,840	29,321
Owned dwellings	9,825	5,159	6,969	8,611	10,815	17,572
Rented dwellings	6,148	1,638	2,957	4,819	7,635	13,688
Other lodging	3,029	3,324	3,758	3,436	2,585	2,046
Utilities, fuels, and public services	648	197	255	356	594	1,839
Household operations	3,727	2,284	3,072	3,687	4,280	5,309
Housekeeping supplies	1,122	430	718	829	1,223	2,411
Household furnishings and equipment	615	344	440	542	694	1,052
Apparel and services	1,514	553	936	1,275	1,828	2,976
Transportation	1,740	850	1,140	1,453	1,988	3,266
Vehicle purchases (net outlay)	8,293	3,256	5,142	7,592	10,205	15,264
Gasoline and motor oil	2,669	827	1,358	2,208	3,392	5,557
Other vehicle expenses	2,655	1,227	1,981	2,694	3,295	4,073
Public and other transportation	2,454	1,020	1,599	2,322	3,043	4,281
Health care	516	182	204	367	475	1,352
Entertainment	3,313	1,489	2,611	3,319	3,994	5,149
Personal care products and services	2,572	981	1,622	2,121	3,107	5,027
Reading	634	270	408	549	742	1,202
Education	115	50	72	101	135	219
Tobacco products and smoking supplies	1,051	807	474	562	827	2,585
Miscellaneous	351	316	359	409	403	266
Cash contributions	775	385	579	593	883	1,434
Personal insurance and pensions	1,721	687	931	1,311	1,910	3,766
Life and other personal insurance	5,424	422	1,693	3,505	6,431	15,068
Pensions and Social Security	317	81	218	217	353	717
Pensions and Social Security	5,106	341	1,474	3,288	6,078	14,351

n.a. Not applicable.

CONSUMER EXPENDITURES IN 2011

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	122,287	4,978	5,449	8,170	7,745	14,460	13,328	11,347	17,376	39,434
Consumer unit characteristics:										
Income before taxes	\$63,685	\$-1,393	\$8,056	\$12,654	\$17,563	\$24,940	\$34,777	\$44,698	\$59,306	\$130,588
Age of reference person	49.7	44.2	49.1	55.9	55.5	52.6	49.5	48.8	48.2	48.0
Average number in consumer unit:										
Persons	2.5	1.7	1.7	1.6	2.0	2.2	2.4	2.6	2.7	3.1
Children under 18 .....	.6	.4	.4	.3	.5	.5	.6	.6	.7	.8
Persons 65 and older .....	.3	.2	.3	.4	.5	.5	.4	.3	.3	.2
Earners	1.3	.5	.5	.4	.6	.8	1.1	1.3	1.5	1.9
Vehicles	1.9	.9	.8	1.0	1.2	1.4	1.6	1.9	2.1	2.6
Percent homeowner	65	32	33	41	50	52	58	64	73	85
Average annual expenditures										
Food	\$49,705	\$22,960	\$20,884	\$19,959	\$24,806	\$30,398	\$36,769	\$40,306	\$50,034	\$81,767
Food at home	6,458	3,452	3,595	3,272	3,748	4,278	5,326	5,154	6,546	9,775
Cereals and bakery products	3,838	2,147	2,518	2,396	2,560	2,804	3,476	3,184	3,995	5,307
Meats, poultry, fish, and eggs	531	302	339	328	382	390	488	447	544	727
Dairy products	832	472	558	558	507	632	791	674	849	1,142
Fruits and vegetables	407	232	253	247	262	299	359	343	422	569
Other food at home	715	400	474	418	479	516	647	572	728	1,009
Food away from home	1,353	741	893	845	930	967	1,191	1,147	1,452	1,861
Alcoholic beverages	2,620	1,305	1,077	876	1,188	1,473	1,850	1,969	2,551	4,467
Housing	456	223	222	149	145	212	315	309	384	844
Shelter	16,803	8,578	8,134	8,481	9,852	11,721	13,425	14,562	16,888	25,689
Owned dwellings	9,825	5,173	4,941	5,075	5,464	6,789	7,758	8,429	9,628	15,229
Rented dwellings	6,148	1,479	1,508	1,548	1,980	2,778	3,747	4,590	6,238	11,605
Other lodging	3,029	3,282	3,220	3,407	3,379	3,745	3,708	3,476	2,923	2,251
Utilities, fuels, and public services	648	412	213	120	105	266	303	363	467	1,372
Household operations	3,727	2,079	2,075	2,271	2,739	2,989	3,338	3,666	4,000	4,958
Housekeeping supplies	1,122	494	343	344	584	703	760	837	934	2,018
Household furnishings and equipment	615	270	295	295	455	409	465	530	626	924
Apparel and services	1,514	562	480	496	611	832	1,104	1,100	1,701	2,560
Transportation	1,740	1,126	938	740	819	942	1,468	1,175	1,767	2,821
Vehicle purchases (net outlay)	8,293	3,457	3,201	2,559	4,019	4,664	6,406	7,128	9,010	13,580
Gasoline and motor oil	2,669	1,122	1,090	283	1,106	1,035	1,988	1,957	2,879	4,824
Other vehicle expenses	2,655	1,148	1,112	1,172	1,487	1,971	2,247	2,679	2,961	3,841
Public and other transportation	2,454	956	842	931	1,248	1,470	1,889	2,149	2,762	3,879
Health care	516	231	157	173	177	188	282	343	409	1,036
Entertainment	3,313	1,235	1,098	1,578	2,024	2,646	2,751	3,317	3,722	4,742
Personal care products and services	2,572	901	994	922	1,098	1,636	1,695	1,876	2,830	4,325
Reading	634	256	287	249	305	367	479	519	620	1,053
Education	115	48	48	44	60	72	76	89	132	188
Tobacco products and smoking supplies	1,051	1,896	932	338	349	523	441	539	630	1,976
Miscellaneous	351	299	305	332	328	361	379	416	392	321
Cash contributions	775	538	376	329	343	599	551	656	682	1,246
Personal insurance and pensions	1,721	639	468	540	1,049	885	1,104	1,269	1,561	3,123
Life and other personal insurance	5,424	310	287	425	666	1,492	2,353	3,297	4,871	12,084
Pensions and Social Security	317	88	56	86	100	271	163	209	289	585
Pensions and Social Security	5,106	222	230	339	566	1,221	2,190	3,088	4,582	11,499

CONSUMER EXPENDITURES IN 2011

Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Number of consumer units (in thousands)	122,287	82,853	7,385	10,456	21,593	7,045	6,107	8,440
Consumer unit characteristics:								
Income before taxes	\$63,685	\$31,842	\$74,742	\$89,108	\$169,776	\$108,549	\$133,318	\$247,261
Age of reference person	49.7	50.5	47.5	48.1	48.2	47.1	48.3	49.0
Average number in consumer unit:								
Persons	2.5	2.2	2.8	3.0	3.2	3.2	3.1	3.2
Children under 18 .....	.6	.5	.7	.7	.9	.9	.8	.9
Persons 65 and older .....	.3	.4	.2	.2	.2	.2	.2	.2
Earners	1.3	1.0	1.7	1.8	2.0	2.0	2.0	2.0
Vehicles	1.9	1.5	2.4	2.5	2.8	2.8	2.7	2.8
Percent homeowner	65	55	79	83	88	86	88	91
Average annual expenditures								
Food	\$49,705	\$34,391	\$57,977	\$65,390	\$97,728	\$76,496	\$87,239	\$123,056
Food at home	6,458	4,854	7,679	8,139	11,233	9,569	10,674	13,055
Cereals and bakery products	3,838	3,126	4,474	4,627	5,897	5,184	5,533	6,768
Meats, poultry, fish, and eggs	531	435	616	646	801	708	767	906
Dairy products	832	682	1,003	970	1,268	1,110	1,200	1,452
Fruits and vegetables	407	328	464	498	635	552	598	734
Other food at home	715	573	765	871	1,152	977	1,065	1,365
Food away from home	1,353	1,107	1,626	1,643	2,041	1,838	1,903	2,312
Alcoholic beverages	2,620	1,728	3,205	3,512	5,336	4,385	5,141	6,286
Housing	456	269	563	670	1,018	745	934	1,311
Shelter	16,803	12,568	19,178	20,926	30,212	23,660	27,420	37,700
Owned dwellings	9,825	7,253	10,887	12,247	18,158	13,546	16,546	23,175
Rented dwellings	6,148	3,550	7,676	9,122	14,152	10,539	12,841	18,117
Other lodging	3,029	3,400	2,711	2,364	2,039	2,112	2,101	1,934
Utilities, fuels, and public services	648	303	500	761	1,967	895	1,603	3,124
Household operations	3,727	3,141	4,273	4,537	5,395	4,903	5,126	6,001
Housekeeping supplies	1,122	696	1,379	1,381	2,543	1,732	2,035	3,589
Household furnishings and equipment	615	465	680	755	1,083	1,065	1,026	1,138
Apparel and services	1,514	1,013	1,959	2,005	3,032	2,414	2,688	3,797
Transportation	1,740	1,218	1,984	2,220	3,380	2,833	2,779	4,272
Vehicle purchases (net outlay)	8,293	5,772	9,804	12,185	15,538	13,962	14,274	17,756
Gasoline and motor oil	2,669	1,642	3,095	4,455	5,595	4,966	4,878	6,639
Other vehicle expenses	2,655	2,090	3,345	3,612	4,121	3,921	4,150	4,267
Public and other transportation	2,454	1,771	2,937	3,458	4,397	4,239	3,973	4,823
Health care	516	269	427	660	1,425	836	1,273	2,027
Entertainment	3,313	2,632	4,130	4,106	5,258	4,590	5,038	5,976
Personal care products and services	2,572	1,733	3,110	3,373	5,193	4,092	4,566	6,564
Reading	634	433	829	828	1,236	997	1,054	1,567
Education	115	81	123	151	228	169	214	289
Tobacco products and smoking supplies	1,051	610	756	1,117	2,809	1,729	1,722	4,497
Miscellaneous	351	365	402	401	255	356	249	173
Cash contributions	775	550	951	898	1,517	1,081	1,240	2,079
Personal insurance and pensions	1,721	1,054	2,019	2,099	3,996	2,178	3,242	6,059
Life and other personal insurance	5,424	2,254	6,449	8,275	15,856	10,536	13,835	21,758
Pensions and Social Security	317	190	350	399	755	437	677	1,078
	5,106	2,064	6,099	7,876	15,100	10,099	13,158	20,681

CONSUMER EXPENDITURES IN 2011

Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	122,287	7,743	20,463	21,699	24,821	21,688	25,873	14,079	11,794
Consumer unit characteristics:									
Income before taxes	\$63,685	\$27,514	\$58,179	\$77,376	\$78,519	\$75,517	\$43,232	\$52,521	\$32,144
Age of reference person	49.7	21.7	29.5	39.6	49.6	59.2	74.8	68.9	81.8
Average number in consumer unit:									
Persons	2.5	2.1	2.9	3.3	2.8	2.1	1.7	1.9	1.6
Children under 18 .....	.6	.5	1.1	1.4	.7	.2	.1	.1	(¹)
Persons 65 and older .....	.3	(¹)	(¹)	(¹)	.1	.1	1.4	1.4	1.3
Earners	1.3	1.3	1.5	1.6	1.7	1.3	.5	.6	.3
Vehicles	1.9	1.1	1.7	2.0	2.3	2.1	1.6	1.9	1.3
Percent homeowner	65	15	43	62	72	79	81	83	79
Average annual expenditures									
Food	\$49,705	\$29,912	\$48,097	\$57,271	\$58,050	\$53,616	\$39,173	\$44,646	\$32,688
Food at home	6,458	4,354	6,211	7,765	7,424	6,520	5,158	5,804	4,408
Cereals and bakery products	3,838	2,382	3,447	4,594	4,421	3,908	3,309	3,594	2,980
Meats, poultry, fish, and eggs	531	336	479	644	610	515	469	479	458
Dairy products	832	527	733	1,006	965	894	671	759	569
Fruits and vegetables	407	244	379	481	475	394	359	387	326
Other food at home	715	424	627	841	803	734	663	713	605
Food away from home	1,353	850	1,230	1,622	1,567	1,372	1,147	1,255	1,021
Alcoholic beverages	2,620	1,973	2,764	3,171	3,003	2,611	1,849	2,210	1,429
Housing	456	418	513	497	494	468	338	422	241
Shelter	16,803	10,282	17,026	19,979	18,782	17,173	13,706	15,105	12,046
Owned dwellings	9,825	6,732	10,480	12,068	11,111	9,755	7,178	7,966	6,237
Rented dwellings	6,148	1,277	4,826	7,844	7,774	7,002	4,953	5,802	3,939
Other lodging	3,029	5,111	5,338	3,714	2,582	1,784	1,480	1,234	1,772
Utilities, fuels, and public services	648	345	316	510	756	969	745	929	525
Household operations	3,727	1,918	3,296	4,065	4,318	4,053	3,485	3,782	3,131
Housekeeping supplies	1,122	505	1,359	1,494	969	958	1,093	952	1,261
Household furnishings and equipment	615	268	420	702	691	722	636	695	568
Apparel and services	1,514	858	1,471	1,650	1,693	1,685	1,314	1,711	849
Transportation	8,293	5,474	8,860	9,700	9,505	8,991	5,751	6,962	4,309
Vehicle purchases (net outlay)	2,669	2,068	3,203	3,434	2,624	2,953	1,588	1,858	1,267
Gasoline and motor oil	2,655	1,840	2,726	3,188	3,270	2,713	1,755	2,218	1,201
Other vehicle expenses	2,454	1,265	2,402	2,565	2,985	2,746	1,994	2,343	1,581
Public and other transportation	516	300	529	513	626	579	414	543	260
Health care	3,313	841	2,094	2,762	3,411	4,048	4,769	5,038	4,449
Entertainment	2,572	1,345	2,423	2,926	3,169	2,769	2,009	2,493	1,437
Personal care products and services	634	324	570	736	709	695	567	609	517
Reading	115	45	74	100	113	149	157	163	148
Education	1,051	2,253	1,049	818	1,879	866	247	262	229
Tobacco products and smoking supplies	351	256	378	343	465	401	212	289	120
Miscellaneous	775	285	606	781	947	931	753	821	674
Cash contributions	1,721	367	1,130	1,570	1,722	2,112	2,392	2,526	2,231
Personal insurance and pensions	5,424	2,220	5,346	7,068	7,453	6,775	1,985	2,957	825
Life and other personal insurance	317	67	138	308	401	534	280	361	183
Pensions and Social Security	5,106	2,154	5,207	6,760	7,052	6,242	1,706	2,596	643

¹ Value is less than or equal to 0.05.

CONSUMER EXPENDITURES IN 2011

Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	One person	Two or more persons				
			Total	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands)	122,287	36,110	86,177	38,445	18,886	16,245	12,601
Consumer unit characteristics:							
Income before taxes	\$63,685	\$34,540	\$75,897	\$69,877	\$76,582	\$88,037	\$77,586
Age of reference person	49.7	53.8	48.0	54.2	44.9	41.7	42.0
Average number in consumer unit:							
Persons	2.5	1.0	3.1	2.0	3.0	4.0	5.7
Children under 18 .....	.6	n.a.	.9	.1	.7	1.6	2.7
Persons 65 and older .....	.3	.3	.3	.5	.2	.1	.2
Earners	1.3	.6	1.6	1.2	1.7	1.9	2.1
Vehicles	1.9	1.1	2.2	2.1	2.2	2.4	2.4
Percent homeowner	65	50	71	75	68	70	66
Average annual expenditures	\$49,705	\$30,613	\$57,614	\$52,385	\$58,388	\$65,597	\$62,429
Food	6,458	3,638	7,590	6,431	7,466	8,983	9,747
Food at home	3,838	2,072	4,545	3,691	4,410	5,411	6,400
Cereals and bakery products	531	285	629	502	596	782	893
Meats, poultry, fish, and eggs	832	397	1,007	776	984	1,224	1,510
Dairy products	407	221	481	393	464	567	682
Fruits and vegetables	715	402	840	703	804	980	1,159
Other food at home	1,353	767	1,588	1,318	1,563	1,858	2,156
Food away from home	2,620	1,567	3,045	2,740	3,056	3,571	3,347
Alcoholic beverages	456	370	491	569	448	449	358
Housing	16,803	11,456	19,034	17,119	19,371	21,886	20,694
Shelter	9,825	7,176	10,935	9,851	11,026	12,750	11,769
Owned dwellings	6,148	3,438	7,283	6,483	7,194	8,949	7,709
Rented dwellings	3,029	3,443	2,856	2,367	3,154	3,117	3,565
Other lodging	648	295	796	1,000	678	684	495
Utilities, fuels, and public services	3,727	2,380	4,291	3,843	4,313	4,767	5,011
Household operations	1,122	692	1,302	979	1,559	1,780	1,287
Housekeeping supplies	615	348	721	702	675	751	811
Household furnishings and equipment	1,514	859	1,784	1,744	1,797	1,838	1,816
Apparel and services	1,740	1,021	2,030	1,634	2,016	2,404	2,842
Transportation	8,293	4,367	9,929	8,637	10,321	11,682	11,042
Vehicle purchases (net outlay)	2,669	1,235	3,269	2,638	3,479	4,251	3,618
Gasoline and motor oil	2,655	1,399	3,181	2,708	3,255	3,675	3,875
Other vehicle expenses	2,454	1,418	2,879	2,678	3,020	3,061	3,067
Public and other transportation	516	316	600	614	567	696	481
Health care	3,313	2,112	3,815	4,197	3,744	3,455	3,209
Entertainment	2,572	1,522	3,005	2,915	2,876	3,416	2,957
Personal care products and services	634	388	735	698	737	806	763
Reading	115	90	126	147	117	112	92
Education	1,051	782	1,163	746	1,400	1,764	1,310
Tobacco products and smoking supplies	351	255	390	352	422	399	447
Miscellaneous	775	577	857	887	900	753	835
Cash contributions	1,721	1,446	1,836	2,225	1,547	1,468	1,559
Personal insurance and pensions	5,424	2,588	6,612	5,827	7,023	8,019	6,576
Life and other personal insurance	317	179	375	366	431	387	302
Pensions and Social Security	5,106	2,409	6,237	5,461	6,592	7,632	6,274

n.a. Not applicable.

CONSUMER EXPENDITURES IN 2011

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older			
Number of consumer units (in thousands)	60,144	25,270	29,097	5,825	14,661	8,612	5,777	6,956	55,187
Consumer unit characteristics:									
Income before taxes	\$86,700	\$78,823	\$93,677	\$91,014	\$93,029	\$96,583	\$86,014	\$37,188	\$41,942
Age of reference person	49.8	58.1	42.6	32.0	40.9	52.5	50.2	37.7	51.1
Average number in consumer unit:									
Persons	3.2	2.0	4.0	3.5	4.2	3.9	5.0	2.9	1.7
Children under 18 .....	.9	n.a.	1.6	1.5	2.2	.6	1.5	1.7	.2
Persons 65 and older .....	.4	.7	.1	(¹)	(¹)	.2	.6	(¹)	.3
Earners	1.6	1.2	1.9	1.7	1.7	2.3	2.2	.9	.9
Vehicles	2.5	2.4	2.6	2.1	2.5	3.0	2.7	1.1	1.3
Percent homeowner	80	85	76	66	76	84	78	37	52
Average annual expenditures	\$63,972	\$57,658	\$69,724	\$65,948	\$70,709	\$70,412	\$63,925	\$37,553	\$35,709
Food	8,315	6,895	9,557	8,028	9,813	10,042	9,149	5,676	4,539
Food at home	4,944	3,935	5,785	5,010	5,877	6,080	5,792	3,526	2,674
Cereals and bakery products	687	535	820	673	864	832	771	519	362
Meats, poultry, fish, and eggs	1,084	820	1,275	921	1,276	1,480	1,492	790	564
Dairy products	533	420	636	597	650	635	576	355	276
Fruits and vegetables	926	761	1,067	996	1,059	1,122	1,041	600	500
Other food at home	1,714	1,400	1,987	1,824	2,030	2,011	1,912	1,262	972
Food away from home	3,370	2,960	3,772	3,018	3,936	3,962	3,357	2,150	1,865
Alcoholic beverages	515	610	459	424	459	479	307	246	421
Housing	20,664	18,329	22,788	25,009	23,158	20,648	20,185	14,563	12,882
Shelter	11,780	10,404	13,122	14,571	13,609	11,311	11,040	8,426	7,872
Owned dwellings	8,620	7,622	9,646	10,295	9,974	8,649	7,821	3,405	3,799
Rented dwellings	2,145	1,471	2,649	3,608	2,792	1,758	2,550	4,851	3,764
Other lodging	1,015	1,312	826	668	843	905	669	170	308
Utilities, fuels, and public services	4,540	4,073	4,797	3,989	4,856	5,244	5,288	3,445	2,876
Household operations	1,451	1,021	1,891	3,679	1,660	1,074	1,127	1,185	756
Housekeeping supplies	826	800	860	834	851	890	762	392	415
Household furnishings and equipment	2,067	2,029	2,118	1,935	2,182	2,129	1,969	1,115	964
Apparel and services	2,184	1,715	2,541	2,157	2,587	2,687	2,745	1,835	1,243
Transportation	10,972	9,474	12,182	10,698	12,218	13,120	11,466	5,471	5,732
Vehicle purchases (net outlay)	3,609	2,793	4,302	3,562	4,382	4,666	3,686	1,394	1,805
Gasoline and motor oil	3,472	2,923	3,852	3,205	3,921	4,173	3,955	2,119	1,832
Other vehicle expenses	3,204	3,056	3,319	3,297	3,168	3,588	3,311	1,636	1,742
Public and other transportation	687	702	709	633	747	693	514	323	354
Health care	4,479	5,127	3,910	3,486	3,753	4,465	4,489	1,892	2,222
Entertainment	3,418	3,286	3,591	2,956	4,086	3,161	3,220	1,821	1,747
Personal care products and services	819	761	884	707	915	938	785	548	444
Reading	148	177	132	107	136	141	104	52	88
Education	1,340	716	1,904	729	1,739	2,978	1,246	553	798
Tobacco products and smoking supplies	342	293	320	204	312	411	666	322	364
Miscellaneous	897	902	865	973	811	883	1,070	668	656
Cash contributions	2,227	2,824	1,833	1,589	1,877	1,924	1,595	665	1,303
Personal insurance and pensions	7,652	6,549	8,759	8,882	8,843	8,533	6,899	3,241	3,270
Life and other personal insurance	463	473	473	509	443	501	368	135	181
Pensions and Social Security	7,189	6,077	8,286	8,373	8,400	8,032	6,531	3,107	3,089

¹ Value is less than or equal to 0.05.
n.a. Not applicable.

CONSUMER EXPENDITURES IN 2011

Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more earners
Number of consumer units (in thousands)	122,287	15,120	20,990	11,874	26,302	38,387	9,614
Consumer unit characteristics:							
Income before taxes	\$63,685	\$18,804	\$45,875	\$31,943	\$60,959	\$92,683	\$104,027
Age of reference person	49.7	67.5	43.9	63.8	47.7	43.6	47.0
Average number in consumer unit:							
Persons	2.5	1.0	1.0	2.4	3.1	3.1	4.5
Children under 18 .....	.6	n.a.	n.a.	.4	1.1	.9	1.1
Persons 65 and older .....	.3	.7	.1	1.2	.3	.1	.1
Earners	1.3	n.a.	1.0	n.a.	1.0	2.0	3.3
Vehicles	1.9	.9	1.2	1.7	1.9	2.4	3.1
Percent homeowner	65	57	45	74	65	73	77
Average annual expenditures	\$49,705	\$23,640	\$35,529	\$38,183	\$50,945	\$64,755	\$72,867
Food	6,458	2,950	4,083	5,876	6,891	8,082	10,416
Food at home	3,838	2,049	2,087	3,948	4,315	4,558	6,253
Cereals and bakery products	531	303	273	559	589	632	868
Meats, poultry, fish, and eggs	832	383	406	865	976	969	1,518
Dairy products	407	220	222	426	446	492	642
Fruits and vegetables	715	415	393	719	804	846	1,135
Other food at home	1,353	727	793	1,380	1,499	1,619	2,090
Food away from home	2,620	901	1,996	1,928	2,576	3,524	4,163
Alcoholic beverages	456	144	514	340	365	594	700
Housing	16,803	9,913	12,565	13,673	17,743	21,058	21,164
Shelter	9,825	5,753	8,201	6,948	10,186	12,418	11,988
Owned dwellings	6,148	2,828	3,878	4,392	6,258	8,601	8,398
Rented dwellings	3,029	2,723	3,962	1,835	3,182	2,959	2,815
Other lodging	648	203	361	722	746	859	775
Utilities, fuels, and public services	3,727	2,313	2,429	3,765	4,105	4,314	5,354
Household operations	1,122	844	583	872	1,096	1,633	1,081
Housekeeping supplies	615	374	332	683	661	754	842
Household furnishings and equipment	1,514	629	1,020	1,404	1,694	1,939	1,898
Apparel and services	1,740	810	1,160	1,367	1,902	2,146	2,976
Transportation	8,293	2,713	5,552	5,673	8,477	11,267	14,025
Vehicle purchases (net outlay)	2,669	585	1,703	1,482	2,687	3,864	4,696
Gasoline and motor oil	2,655	908	1,753	1,937	2,804	3,502	4,466
Other vehicle expenses	2,454	1,015	1,700	1,877	2,467	3,234	4,031
Public and other transportation	516	205	396	376	520	667	833
Health care	3,313	2,522	1,817	4,662	3,584	3,688	3,910
Entertainment	2,572	1,224	1,728	2,214	2,597	3,456	3,407
Personal care products and services	634	346	416	533	665	798	979
Reading	115	97	86	133	115	131	129
Education	1,051	522	968	353	945	1,259	2,389
Tobacco products and smoking supplies	351	218	282	332	384	376	539
Miscellaneous	775	524	613	807	718	979	806
Cash contributions	1,721	1,372	1,499	1,876	1,744	1,901	1,783
Personal insurance and pensions	5,424	285	4,247	345	4,815	9,021	9,648
Life and other personal insurance	317	132	213	231	353	420	433
Pensions and Social Security	5,106	153	4,034	114	4,462	8,601	9,214

¹ Data are likely to have large sampling errors.
n.a. Not applicable.

CONSUMER EXPENDITURES IN 2011

Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Number of consumer units (in thousands)	122,287	79,353	49,120	30,233	42,934	112,203	35,763	76,440	10,084
Consumer unit characteristics:									
Income before taxes	\$63,685	\$76,634	\$89,156	\$56,289	\$39,751	\$64,986	\$56,256	\$69,070	\$49,207
Age of reference person	49.7	54.1	48.3	63.5	41.6	49.3	46.9	50.5	53.9
Average number in consumer unit:									
Persons	2.5	2.6	2.9	2.1	2.3	2.5	2.4	2.6	2.5
Children under 18 .....	.6	.6	.8	.3	.7	.6	.6	.6	.6
Persons 65 and older .....	.3	.4	.2	.8	.1	.3	.3	.3	.4
Earners	1.3	1.3	1.6	.9	1.1	1.3	1.2	1.3	1.2
Vehicles	1.9	2.3	2.4	2.1	1.2	1.8	1.5	2.0	2.4
Percent homeowner	65	100	100	100	n.a.	63	48	70	83
Average annual expenditures	\$49,705	\$57,502	\$64,852	\$45,300	\$35,274	\$50,348	\$45,147	\$52,773	\$42,540
Food	6,458	7,244	7,666	6,402	4,996	6,489	6,102	6,666	6,090
Food at home	3,838	4,286	4,440	3,963	3,005	3,824	3,517	3,964	4,013
Cereals and bakery products	531	593	616	546	414	528	467	556	565
Meats, poultry, fish, and eggs	832	921	953	853	668	830	781	852	866
Dairy products	407	461	471	441	306	402	356	423	465
Fruits and vegetables	715	800	827	744	556	721	679	740	639
Other food at home	1,353	1,511	1,574	1,380	1,060	1,343	1,234	1,393	1,478
Food away from home	2,620	2,958	3,227	2,439	1,991	2,665	2,585	2,702	2,077
Alcoholic beverages	456	500	536	427	376	470	530	443	290
Housing	16,803	18,680	22,380	12,653	13,330	17,226	16,039	17,779	12,115
Shelter	9,825	10,315	13,462	5,202	8,920	10,211	9,877	10,368	5,529
Owned dwellings	6,148	9,399	12,506	4,352	139	6,308	4,773	7,027	4,362
Rented dwellings	3,029	44	46	40	8,548	3,228	4,523	2,622	824
Other lodging	648	873	910	811	233	675	582	719	343
Utilities, fuels, and public services	3,727	4,412	4,682	3,973	2,460	3,723	3,259	3,940	3,766
Household operations	1,122	1,366	1,497	1,153	671	1,164	1,054	1,215	660
Housekeeping supplies	615	745	752	729	373	609	487	665	685
Household furnishings and equipment	1,514	1,842	1,987	1,596	905	1,519	1,362	1,591	1,475
Apparel and services	1,740	1,882	2,014	1,632	1,474	1,771	1,773	1,770	1,371
Transportation	8,293	9,766	11,039	7,690	5,567	8,266	6,906	8,900	8,606
Vehicle purchases (net outlay)	2,669	3,200	3,757	2,295	1,687	2,646	2,156	2,876	2,916
Gasoline and motor oil	2,655	3,072	3,439	2,474	1,884	2,613	2,080	2,863	3,115
Other vehicle expenses	2,454	2,915	3,206	2,433	1,599	2,462	2,030	2,662	2,370
Public and other transportation	516	580	637	489	398	544	640	499	205
Health care	3,313	4,220	4,012	4,564	1,635	3,303	2,637	3,615	3,426
Entertainment	2,572	3,133	3,390	2,691	1,533	2,566	2,136	2,766	2,652
Personal care products and services	634	728	780	636	460	644	576	675	526
Reading	115	143	139	149	65	117	104	124	94
Education	1,051	1,103	1,376	656	954	1,107	1,112	1,105	425
Tobacco products and smoking supplies	351	327	347	295	394	336	315	347	507
Miscellaneous	775	920	940	890	507	773	663	824	798
Cash contributions	1,721	2,138	1,951	2,441	951	1,746	1,492	1,865	1,438
Personal insurance and pensions	5,424	6,717	8,281	4,174	3,034	5,533	4,761	5,895	4,201
Life and other personal insurance	317	437	517	307	95	300	223	337	504
Pensions and Social Security	5,106	6,280	7,764	3,867	2,938	5,233	4,538	5,558	3,697

n.a. Not applicable.

CONSUMER EXPENDITURES IN 2011

Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races ¹	Asian	
Number of consumer units (in thousands)	122,287	107,168	102,121	5,048	15,118
Consumer unit characteristics:					
Income before taxes	\$63,685	\$66,243	\$65,295	\$85,415	\$45,552
Age of reference person	49.7	50.0	50.3	45.1	47.4
Average number in consumer unit:					
Persons	2.5	2.5	2.5	2.7	2.6
Children under 18 .....	.6	.6	.6	.6	.7
Persons 65 and older .....	.3	.3	.3	.3	.2
Earners	1.3	1.3	1.3	1.4	1.1
Vehicles	1.9	2.0	2.0	1.6	1.3
Percent homeowner	65	68	68	54	45
Average annual expenditures	\$49,705	\$51,538	\$51,113	\$60,136	\$36,644
Food	6,458	6,695	6,623	8,163	4,743
Food at home	3,838	3,955	3,931	4,439	2,989
Cereals and bakery products	531	548	545	618	405
Meats, poultry, fish, and eggs	832	834	821	1,094	822
Dairy products	407	429	434	337	246
Fruits and vegetables	715	741	725	1,059	527
Other food at home	1,353	1,403	1,407	1,332	988
Food away from home	2,620	2,740	2,692	3,724	1,754
Alcoholic beverages	456	492	501	311	199
Housing	16,803	17,199	17,019	20,834	13,985
Shelter	9,825	10,067	9,859	14,269	8,111
Owned dwellings	6,148	6,500	6,416	8,209	3,651
Rented dwellings	3,029	2,855	2,756	4,843	4,268
Other lodging	648	712	687	1,217	192
Utilities, fuels, and public services	3,727	3,730	3,753	3,279	3,701
Household operations	1,122	1,166	1,145	1,593	810
Housekeeping supplies	615	641	653	393	426
Household furnishings and equipment	1,514	1,594	1,609	1,300	938
Apparel and services	1,740	1,750	1,721	2,324	1,669
Transportation	8,293	8,623	8,542	10,281	5,944
Vehicle purchases (net outlay)	2,669	2,818	2,787	3,450	1,608
Gasoline and motor oil	2,655	2,716	2,737	2,283	2,221
Other vehicle expenses	2,454	2,540	2,514	3,075	1,833
Public and other transportation	516	549	503	1,473	283
Health care	3,313	3,512	3,542	2,919	1,897
Entertainment	2,572	2,731	2,753	2,301	1,432
Personal care products and services	634	648	650	602	533
Reading	115	125	126	111	48
Education	1,051	1,131	1,075	2,267	479
Tobacco products and smoking supplies	351	363	374	152	260
Miscellaneous	775	811	817	696	521
Cash contributions	1,721	1,774	1,793	1,405	1,341
Personal insurance and pensions	5,424	5,682	5,579	7,771	3,593
Life and other personal insurance	317	327	326	337	250
Pensions and Social Security	5,106	5,355	5,252	7,434	3,344

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

CONSUMER EXPENDITURES IN 2011

Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Number of consumer units (in thousands)	122,287	15,222	107,065	92,163	14,901
Consumer unit characteristics:					
Income before taxes	\$63,685	\$49,966	\$65,635	\$68,907	\$45,400
Age of reference person	49.7	42.9	50.7	51.2	47.5
Average number in consumer unit:					
Persons	2.5	3.4	2.4	2.4	2.6
Children under 18 .....	.6	1.1	.6	.5	.7
Persons 65 and older .....	.3	.2	.3	.4	.2
Earners	1.3	1.6	1.2	1.3	1.1
Vehicles	1.9	1.6	1.9	2.0	1.3
Percent homeowner	65	46	68	71	45
Average annual expenditures	\$49,705	\$42,086	\$50,782	\$53,056	\$36,573
Food	6,458	6,373	6,470	6,743	4,717
Food at home	3,838	3,849	3,836	3,970	2,971
Cereals and bakery products	531	493	536	556	402
Meats, poultry, fish, and eggs	832	968	814	813	825
Dairy products	407	388	409	435	243
Fruits and vegetables	715	778	707	735	521
Other food at home	1,353	1,221	1,371	1,431	979
Food away from home	2,620	2,524	2,634	2,773	1,746
Alcoholic beverages	456	281	480	525	192
Housing	16,803	15,648	16,965	17,449	13,943
Shelter	9,825	9,766	9,834	10,122	8,053
Owned dwellings	6,148	4,713	6,352	6,791	3,638
Rented dwellings	3,029	4,806	2,777	2,543	4,222
Other lodging	648	248	705	788	193
Utilities, fuels, and public services	3,727	3,462	3,764	3,773	3,713
Household operations	1,122	755	1,174	1,233	812
Housekeeping supplies	615	536	625	656	425
Household furnishings and equipment	1,514	1,129	1,567	1,666	940
Apparel and services	1,740	1,989	1,706	1,714	1,658
Transportation	8,293	7,520	8,402	8,798	5,938
Vehicle purchases (net outlay)	2,669	2,208	2,734	2,919	1,593
Gasoline and motor oil	2,655	2,721	2,645	2,714	2,220
Other vehicle expenses	2,454	2,174	2,493	2,596	1,844
Public and other transportation	516	417	530	570	280
Health care	3,313	1,774	3,531	3,793	1,906
Entertainment	2,572	1,738	2,688	2,888	1,431
Personal care products and services	634	611	638	654	531
Reading	115	46	125	138	48
Education	1,051	624	1,111	1,212	485
Tobacco products and smoking supplies	351	164	377	396	262
Miscellaneous	775	476	817	864	526
Cash contributions	1,721	812	1,850	1,930	1,353
Personal insurance and pensions	5,424	4,030	5,622	5,951	3,583
Life and other personal insurance	317	115	346	361	251
Pensions and Social Security	5,106	3,915	5,276	5,590	3,332

CONSUMER EXPENDITURES IN 2011

Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	122,287	22,538	27,107	44,901	27,741
Consumer unit characteristics:					
Income before taxes	\$63,685	\$71,733	\$60,897	\$58,780	\$67,810
Age of reference person	49.7	50.8	49.1	50.2	48.7
Average number in consumer unit:					
Persons	2.5	2.4	2.4	2.5	2.6
Children under 18 .....	.6	.6	.6	.6	.7
Persons 65 and older .....	.3	.4	.3	.3	.3
Earners	1.3	1.3	1.3	1.2	1.3
Vehicles	1.9	1.6	2.0	1.9	2.0
Percent homeowner	65	64	68	68	58
Average annual expenditures	\$49,705	\$54,547	\$47,192	\$45,699	\$54,745
Food	6,458	6,799	6,236	5,980	7,188
Food at home	3,838	4,099	3,841	3,505	4,169
Cereals and bakery products	531	610	545	478	538
Meats, poultry, fish, and eggs	832	882	791	811	868
Dairy products	407	444	409	356	458
Fruits and vegetables	715	811	696	612	825
Other food at home	1,353	1,351	1,401	1,248	1,481
Food away from home	2,620	2,700	2,395	2,474	3,019
Alcoholic beverages	456	491	387	386	614
Housing	16,803	19,557	14,926	14,968	19,373
Shelter	9,825	12,033	8,409	8,110	12,193
Owned dwellings	6,148	7,642	5,691	5,110	7,060
Rented dwellings	3,029	3,567	2,153	2,505	4,297
Other lodging	648	823	565	494	835
Utilities, fuels, and public services	3,727	4,096	3,486	3,898	3,385
Household operations	1,122	1,267	934	967	1,439
Housekeeping supplies	615	641	645	567	642
Household furnishings and equipment	1,514	1,520	1,451	1,427	1,714
Apparel and services	1,740	1,905	1,624	1,615	1,926
Transportation	8,293	8,435	8,114	8,264	8,399
Vehicle purchases (net outlay)	2,669	2,675	2,805	2,736	2,420
Gasoline and motor oil	2,655	2,510	2,632	2,794	2,569
Other vehicle expenses	2,454	2,519	2,223	2,400	2,713
Public and other transportation	516	730	453	334	698
Health care	3,313	3,368	3,620	3,160	3,216
Entertainment	2,572	2,632	2,505	2,350	2,950
Personal care products and services	634	627	582	606	739
Reading	115	130	123	88	140
Education	1,051	1,620	1,095	680	1,145
Tobacco products and smoking supplies	351	356	364	391	268
Miscellaneous	775	858	764	661	903
Cash contributions	1,721	1,809	1,675	1,613	1,869
Personal insurance and pensions	5,424	5,961	5,178	4,936	6,016
Life and other personal insurance	317	406	296	307	282
Pensions and Social Security	5,106	5,554	4,882	4,629	5,734

CONSUMER EXPENDITURES IN 2011

Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

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)	5,288	76,476	30,520	20,233	13,165	3,852	8,706	21,891	18,631
Consumer unit characteristics:									
Income before taxes	\$83,041	\$75,319	\$103,075	\$64,780	\$49,313	\$58,862	\$49,112	\$38,340	\$40,217
Age of reference person	49.1	43.7	44.8	42.8	42.8	43.2	43.3	73.9	46.2
Average number in consumer unit:									
Persons	2.7	2.6	2.6	2.6	2.7	2.9	2.8	1.7	2.8
Children under 18 .....	.8	.7	.7	.7	.7	.9	.8	.1	.9
Persons 65 and older .....	.2	.1	.1	.1	.2	.1	.1	1.2	.2
Earners	1.7	1.7	1.7	1.7	1.7	1.7	1.7	.2	.6
Vehicles	2.3	2.0	2.2	1.9	1.7	2.3	2.0	1.6	1.5
Percent homeowner	71	63	74	58	50	62	57	81	50
Average annual expenditures	\$60,041	\$54,885	\$69,177	\$50,000	\$40,955	\$46,197	\$40,722	\$38,302	\$38,932
Food	7,407	6,896	8,171	6,462	5,491	6,238	5,707	5,197	5,883
Food at home	4,395	3,893	4,442	3,593	3,209	3,929	3,638	3,378	3,975
Cereals and bakery products	623	533	609	508	435	535	466	481	549
Meats, poultry, fish, and eggs	900	839	905	768	719	929	919	710	925
Dairy products	513	409	481	378	315	368	382	368	410
Fruits and vegetables	816	725	871	646	586	673	607	658	710
Other food at home	1,543	1,387	1,575	1,292	1,155	1,423	1,263	1,162	1,381
Food away from home	3,012	3,003	3,730	2,869	2,281	2,309	2,069	1,819	1,908
Alcoholic beverages	761	521	634	516	374	529	335	346	237
Housing	19,123	18,262	22,425	17,081	14,420	15,600	13,348	13,583	13,934
Shelter	11,313	10,933	13,547	10,228	8,643	8,919	7,758	7,064	8,102
Owned dwellings	7,430	6,934	9,548	6,012	4,383	5,436	4,433	4,843	4,091
Rented dwellings	2,950	3,336	2,887	3,778	3,943	3,078	3,082	1,510	3,578
Other lodging	933	663	1,113	437	317	405	244	712	432
Utilities, fuels, and public services	4,061	3,838	4,238	3,719	3,374	3,739	3,460	3,470	3,476
Household operations	1,265	1,225	1,707	1,099	754	974	653	1,056	737
Housekeeping supplies	699	618	753	566	476	550	492	666	518
Household furnishings and equipment ..	1,785	1,648	2,181	1,469	1,173	1,418	985	1,327	1,101
Apparel and services	1,732	1,888	2,288	1,878	1,396	1,362	1,436	1,286	1,675
Transportation	9,244	9,491	11,212	8,938	7,409	8,848	8,187	5,745	6,111
Vehicle purchases (net outlay)	2,518	3,174	3,906	2,897	2,340	2,755	2,701	1,618	1,871
Gasoline and motor oil	3,022	3,001	3,245	2,853	2,616	3,393	2,896	1,751	2,192
Other vehicle expenses	2,875	2,744	3,170	2,754	2,091	2,471	2,344	1,950	1,747
Public and other transportation	829	572	892	434	362	230	246	426	302
Health care	4,132	3,069	3,946	2,819	2,102	2,343	2,347	4,664	2,493
Entertainment	3,379	2,772	3,721	2,367	1,937	2,085	1,913	2,116	2,059
Personal care products and services	687	691	919	608	521	414	443	560	476
Reading	142	113	169	93	68	57	57	155	71
Education	1,079	1,242	1,872	878	877	600	712	208	1,247
Tobacco products and smoking supplies ..	316	358	239	372	381	649	575	220	485
Miscellaneous	1,223	799	1,021	734	602	751	488	748	578
Cash contributions	1,978	1,733	2,522	1,287	1,172	1,576	921	2,210	1,024
Personal insurance and pensions	8,840	7,052	10,038	5,966	4,205	5,145	4,252	1,263	2,660
Life and other personal insurance	477	339	499	281	188	198	207	267	239
Pensions and Social Security	8,363	6,712	9,539	5,685	4,017	4,947	4,045	996	2,420

CONSUMER EXPENDITURES IN 2011

Table 13. Education of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2011

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer units (in thousands)	122,287	85,229	16,146	30,810	25,361	12,912	37,058	23,578	13,480
Consumer unit characteristics:									
Income before taxes	\$63,685	\$48,337	\$32,564	\$46,370	\$52,965	\$63,664	\$98,983	\$90,962	\$113,013
Age of reference person	49.7	50.3	54.6	51.6	47.2	47.8	48.4	47.1	50.6
Average number in consumer unit:									
Persons	2.5	2.5	2.8	2.5	2.3	2.6	2.5	2.5	2.4
Children under 18 .....	.6	.6	.8	.6	.6	.7	.6	.6	.6
Persons 65 and older .....	.3	.3	.5	.4	.3	.2	.3	.3	.3
Earners	1.3	1.2	1.0	1.2	1.2	1.4	1.4	1.4	1.4
Vehicles	1.9	1.8	1.4	1.9	1.9	2.1	2.0	2.0	2.0
Percent homeowner	65	60	52	63	58	67	76	74	79
Average annual expenditures	\$49,705	\$41,253	\$29,951	\$39,704	\$45,355	\$50,819	\$68,903	\$65,051	\$75,731
Food	6,458	5,732	4,971	5,648	5,907	6,486	8,026	7,615	8,807
Food at home	3,838	3,591	3,564	3,595	3,510	3,774	4,365	4,184	4,718
Cereals and bakery products	531	495	486	495	483	528	606	590	639
Meats, poultry, fish, and eggs	832	818	883	812	779	839	862	838	910
Dairy products	407	371	359	357	367	424	484	465	521
Fruits and vegetables	715	637	651	642	627	627	881	816	1,009
Other food at home	1,353	1,270	1,186	1,288	1,254	1,357	1,532	1,476	1,640
Food away from home	2,620	2,142	1,407	2,053	2,397	2,712	3,661	3,431	4,089
Alcoholic beverages	456	333	155	287	427	465	722	689	785
Housing	16,803	14,042	10,843	13,571	15,259	16,744	23,123	21,702	25,621
Shelter	9,825	7,944	6,238	7,585	8,787	9,281	14,152	13,245	15,737
Owned dwellings	6,148	4,493	2,651	4,443	5,008	5,904	9,954	9,192	11,287
Rented dwellings	3,029	3,102	3,441	2,845	3,279	2,945	2,862	2,926	2,751
Other lodging	648	349	146	297	500	432	1,335	1,127	1,699
Utilities, fuels, and public services	3,727	3,530	3,074	3,622	3,484	3,968	4,180	4,091	4,337
Household operations	1,122	801	432	714	1,006	1,069	1,859	1,654	2,217
Housekeeping supplies	615	545	429	536	551	692	762	746	795
Household furnishings and equipment	1,514	1,222	669	1,114	1,431	1,734	2,169	1,966	2,535
Apparel and services	1,740	1,462	1,274	1,385	1,552	1,686	2,343	2,232	2,554
Transportation	8,293	7,257	4,859	7,120	8,061	8,964	10,662	10,565	10,813
Vehicle purchases (net outlay)	2,669	2,286	1,231	2,258	2,564	3,123	3,549	3,613	3,437
Gasoline and motor oil	2,655	2,538	2,006	2,552	2,613	3,021	2,924	2,934	2,905
Other vehicle expenses	2,454	2,141	1,388	2,061	2,533	2,466	3,158	3,192	3,082
Public and other transportation	516	292	233	249	351	354	1,031	825	1,390
Health care	3,313	2,929	2,257	2,986	3,020	3,449	4,192	4,022	4,490
Entertainment	2,572	2,108	1,223	1,967	2,465	2,822	3,616	3,499	3,822
Personal care products and services	634	514	367	479	573	662	901	851	992
Reading	115	78	40	70	95	116	200	172	251
Education	1,051	662	252	380	1,109	966	1,943	1,900	2,019
Tobacco products and smoking supplies	351	437	400	521	384	386	152	183	97
Miscellaneous	775	659	392	615	715	987	1,040	907	1,269
Cash contributions	1,721	1,218	769	1,144	1,376	1,648	2,878	2,580	3,398
Personal insurance and pensions	5,424	3,822	2,150	3,533	4,413	5,438	9,108	8,134	10,812
Life and other personal insurance	317	248	136	264	218	406	477	414	585
Pensions and Social Security	5,106	3,574	2,014	3,269	4,195	5,032	8,631	7,719	10,226



Technical Notes

Brief description of the Consumer Expenditure Survey

The current CE Survey began in 1980 and has been conducted continually since then. Its principal objective is to collect information on the buying habits of Americans. CE data are used in a variety of research endeavors by government, business, labor, and academic analysts. In addition, the data are required for the regular revision of the CPI market basket every 2 years. The survey, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS), consists of two components: A diary (or recordkeeping) survey, completed by participating consumer units for two consecutive 1-week periods and an interview survey, by which expenditures of CUs are obtained in five interviews, conducted at 3-month intervals. Results in this report are based on integrated data from both surveys. Survey participants record dollar amounts for goods and services purchased during the reporting period, regardless of whether payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for items purchased by the CU. All business-related expenditures are excluded from both surveys, as are expenditures for which the CU is reimbursed.

Each component of the survey queries an independent sample of CU that is representative of the U.S. population. For the Diary Survey, about 7,000 consumer units are sampled each year. Each CU keeps a diary for two 1-week periods, yielding approximately 14,000 diaries a year. The Interview sample, selected on a rotating panel basis, surveys about 7,000 consumer units each quarter. The rotating panel consists of some CUs dropping out of the survey each quarter, while other CUs come into the survey. Each CU is interviewed once per quarter, for 5 consecutive quarters. Data are collected on an ongoing basis in 91 areas of the United States. The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, or they

occur on a regular basis, such as rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including global estimates of spending for food, it is estimated that about 95 percent of expenditures are covered in the Interview Survey. Nonprescription drugs, household supplies, and personal care items are excluded. The Diary Survey is designed to capture expenditures on small, frequently purchased items that are normally difficult for respondents to recall buying. Detailed records of expenses are kept for food and beverages—consumed either at home or in eating places—and for tobacco, housekeeping supplies, nonprescription drugs, and personal care products and services. Expenditures incurred by members of the CU while away from home overnight or longer are excluded from the Diary Survey. Although this survey was designed to collect information on expenditures that could not be recalled easily over an extended period, respondents are asked to report *all* expenses (except those spent while traveling overnight) that the CU incurs during the survey week.

Integrated data from the BLS Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey is designed to do on its own. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are excluded from the Diary Survey are medical care; automobile repair; and construction, repairs, alterations, and maintenance of property. For items that are unique to one survey or the other, the choice of which survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys. Consequently, integrating the data involves determining the appropriate survey component from which to select expenditure items. When data are available from both surveys, the more reliable of the two (as determined by statistical methods) is selected. As a result, some items are selected from the Interview Survey, others, from the Diary Survey. Because of the overlap in the item coverage between the two surveys, the survey source is reviewed every 2 years and statistical methods are used to select

the best source. See “CE Source Selection for Publication Tables” in the *Consumer Expenditure Survey Anthology, 2011* (BLS Report 1030) for source selection details.

The population and spending coverage of the CE differs from that of the CPI. The CE data cover the total population including rural areas, whereas the CPI covers only the population in urban and metropolitan areas. Definitions of components also differ between the CE and CPI. For example, homeownership is treated differently in the two surveys: actual expenditures of homeownership are reported in the CE, whereas the CPI uses a rental-equivalence approach that estimates the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes.

Interpreting the data

Expenditures are averages for CUs with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by the CUs that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average for those purchasing the item. Similarly, 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, and personal preference also influence expenditures. Furthermore, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered in relating reported averages to individual circumstances. Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, gasoline (all types), as measured by the CPI-U, fell 1.1 percent between 2011 (annual average index) and January 2013 (not seasonally adjusted). In addition, sample surveys are subject to two types of error: sampling and nonsampling. Sampling errors occur because the data are collected from a sample representing the population, rather than from the entire population. Nonsampling errors result from the

inability or unwillingness of respondents to provide correct information, differences in interviewers’ abilities, mistakes in recording or coding, and other processing errors.

Tables and data

Tables in this report include integrated data from both the Diary and Interview Survey components of the CE, enabling data users to associate the full range of expenditures with consumers’ demographic characteristics. Tables show data classified by income quintile, income class, age of the reference person, size of the CU, composition of the CU, number of earners, housing tenure, type of area (urban or rural), race, Hispanic origin, region of residence, occupation, and education. These are the same classifications published in previous reports and bulletins. Tables for the aforementioned classifications, but with more detail than is given in this report, can be accessed on the CE page of the BLS website (<http://www.bls.gov/cex>). Also available are tables showing average annual data over a 2-year period for a) income before taxes, cross-tabulated by age, CU size, or region; b) single consumers by gender, cross-tabulated by either income or age; and c) selected metropolitan statistical areas (MSAs). Annual data are available for 1984–2011. In March 2013, the CE published tables that cover average annual expenditures made in July 2011 through June 2012. These tables are the first midyear release of CE data. These tables can be found at <http://www.bls.gov/cex/midyear.htm>. Other survey information available on the website includes answers to frequently asked questions, a glossary of terms, and order forms for survey products. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data are also available.

Other available data

The 2011 and the 2010 Diary and Interview Survey microdata—that is, data on individual consumer units—are available to be downloaded online at: <http://www.bls.gov/cex/pumhome.htm>. Data back to 1996 will be posted online on an incremental basis. The Interview Survey files contain expenditure data in two different formats: MTAB files, which present monthly values in an item coding framework based on the CPI pricing scheme; and EXPN files, which organize expenditures by the section

of the interview questionnaire in which they are collected. Expenditure values on EXPN files cover different periods, depending on the specific question asked; the files also contain relevant nonexpenditure information not found on the MTAB files. For years prior to 1996, the microdata are available in ASCII text format (column parametered). Beginning in 1996, the microdata are available in either ASCII text format (column parametered) or SAS datasets. Beginning in 2007 the microdata are available in SAS, SPSS, STATA, and ASCII comma-delimited datasets. Information regarding the public use microdata can be found here: <http://www.bls.gov/cex/pumdhome.htm>.

The CE Survey also publishes articles in *Beyond the Numbers*. These articles include analyses of expenditure data as they apply to various topics of interest, as well

as methodological and research articles pertaining to a number of survey topics. The most recent of these articles—“Expenditures of urban and rural households in 2011.” Additional data also are presented in articles in the *Monthly Labor Review*. These articles can be found at <http://www.bls.gov/cex/home.htm#publications>. For further information, contact the Division of Consumer Expenditure Survey, Office of Prices and Living Conditions at (202) 691-6900 or by email at cexinfo@bls.gov. Online at <http://www.bls.gov/cex>.

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