

Patterns of Household Expenditures 2007 Consumer Expenditure Survey

	Lower Expenditures (avg.)		Moderate Expenditures (avg.)		Higher Expenditures* (avg.)
Total Expenditures	\$20,471	(%)	\$42,447	(%)	\$96,752
Food	\$3,035	(15)	\$5,682	(13)	\$10,444
Food at home	2,005		3,333		5,265
Food away from home	1,030		1,175		5,179
Housing**	8,285	(40)	14,388	(34)	31,492
Transportation	3,242	(16)	7,926	(19)	15,831
Clothing	765	(4)	1,654	(4)	3,849
Personal Care	244	(1)	497	(1)	1,132
Health Care	1,474	(7)	2,826	(7)	4,244
Entertainment	926	(5)	2,150	(5)	5,921
Cash Contributions	546	(3)	1,561	(4)	4,272
Other Items***	1,408	(7)	2,123	(5)	5,517
Insurance & Social Security****	547	(3)	3,641	(9)	14,050

Note: These expenditure figures should be interpreted with care. The expenditures are averages for all households in each income quintile, regardless of whether or not an expense was incurred. The less frequently an item is purchased, the greater the difference between the average for all households and the average of those purchasing. Even within groups with similar income, the distribution of expenditures varies substantially and therefore, these average expenditures should not be used as prescriptive guidelines for individual circumstances.

*The three expenditure levels reflect the lowest, middle, and highest quintile (20 percent) groups when respondents to the 2007 Consumer Expenditure Survey were ranked by income. The lowest income group reported, on average, \$10,531 income, had 1.7 persons in the household, .5 earners, .9 vehicle; 41 percent were homeowners. The fact that the expenditures, on average, exceeded income in this group may be due to incomplete reporting of income, the use of savings, credit, mis-reporting of expenditures and/or the nature of the distribution within the group. The middle income group reported, on average, \$46,213 income, had 2.5 persons in the household, 1.4 earners, 2.0 vehicles; 66 percent were homeowners. The highest income group reported, on average, \$158,388 income, had 3.2 persons in the household, 2.0 earners, 2.8 vehicles; 92 percent were homeowners.

**Housing costs reflect rent or mortgage, property taxes and insurance, utilities, furnishings, maintenance and repair.

***Reading, tobacco, alcohol, education and miscellaneous.

****Life insurance, pensions and Social Security.

Source: Bureau of Labor Statistics, U.S. Dept. of Labor. "Table 1. Quintiles of Income Before Taxes: Average Annual Expenditures and Characteristics, Consumer Expenditure Survey, 2007." <http://www.bls.gov/cex/csxann.pdf>

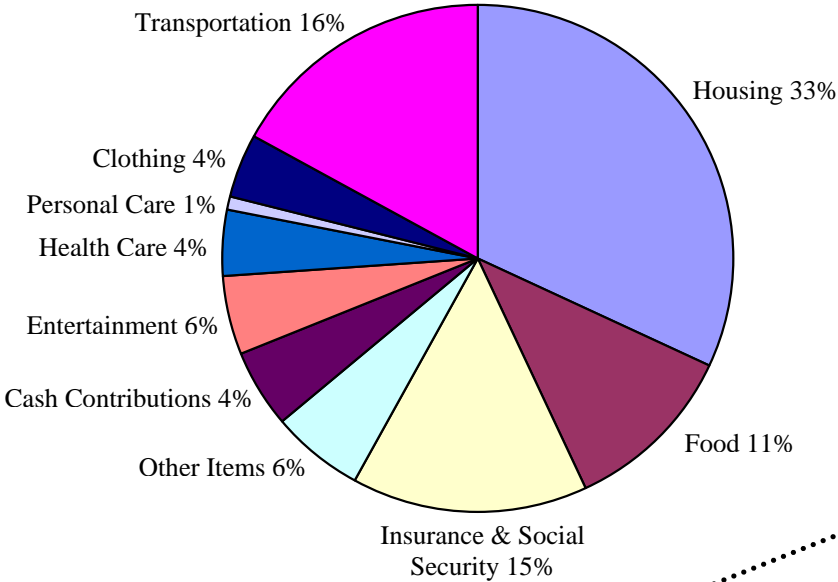
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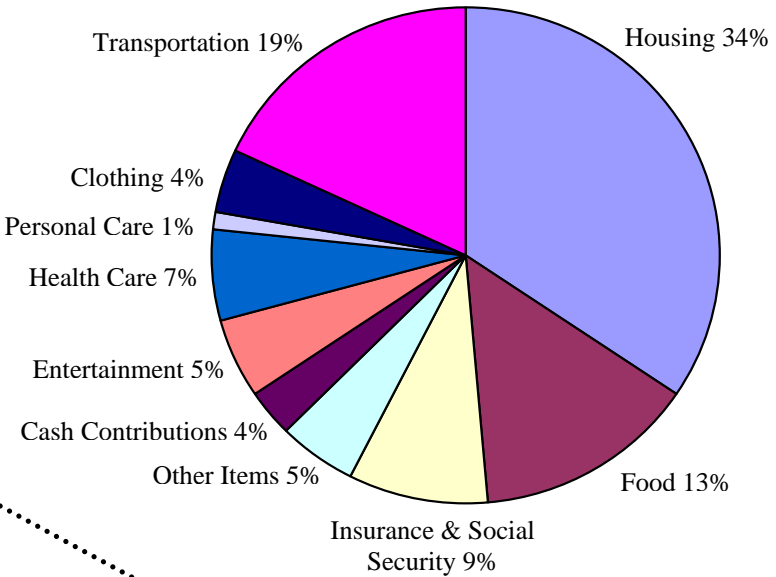
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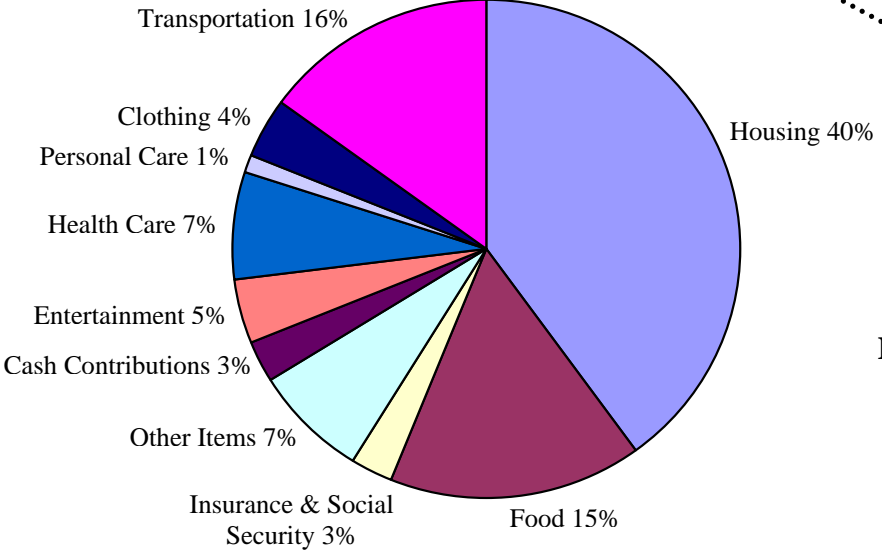
2007 Consumer Expenditure Survey



Higher Expenditures (\$96,752)



Moderate Expenditures (\$42,447)



Lower Expenditures (\$20,471)