

# Consumer Expenditures in 2017

April 2019 | Report 1080

This Consumer Expenditure Surveys (CE) annual report presents integrated data from the 2017 Diary and Interview portions of the CE, including data tables. (For details about the CE, see the technical notes.) The tables show average expenditures, income, and characteristics for consumer units (CUs) classified by income before taxes by quintile, decile, and range; age of the reference person; size of the consumer unit; composition of the consumer unit; number of earners; housing tenure (homeowner or renter) and type of area (urban or rural); region of residence; occupation; highest education level of any consumer unit member; race; Hispanic or Latino origin; and generation of reference person.<sup>1</sup> This report highlights spending patterns for 2017 from the CE, including a brief discussion of expenditure changes for the year.



As first reported in the Consumer Expenditures 2017 News Release, consumer spending increased 4.8 percent. This follows an increase of 2.4 percent in 2016, previously recorded by the CE. The average annual expenditures by CUs increased from \$57,311 in 2016 to \$60,060 in 2017. Despite the 2017 increase in expenditures, there was a decrease of 1.5 percent in average income before taxes, from 2016 (\$74,664) to 2017 (\$73,573). 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, base period 1982–1984=100), rose by 2.1 percent in 2017, compared with the 4.8-percent increase in spending.<sup>2</sup> In 2016, prices as measured by the CPI-U increased by 1.3 percent, compared with the 2.4-percent increase in spending.

## Developments in 2017

During 2017, spending increased for 10 of the 14 major aggregated categories of expenditures tracked by CE: food, alcoholic beverages, housing, apparel and services, transportation, healthcare, entertainment, personal care products and services, education, and miscellaneous expenditures. (See table A.) Expenditures on apparel and services increased by 1.7 percent. Food, alcoholic beverages, housing, transportation, healthcare, personal care products and services, education, and entertainment expenditures were up between 5.3 and 15.3 percent. Personal insurance and pensions, tobacco and smoking supplies, reading, and cash contributions declined by 0.9 to 10.0 percent.

**Table A. Average annual expenditures by major category of all consumer units and percent changes, 2014–17**

| Item                                           | 2014     | 2015     | 2016     | 2017     | Percent change |         |         |
|------------------------------------------------|----------|----------|----------|----------|----------------|---------|---------|
|                                                |          |          |          |          | 2014–15        | 2015–16 | 2016–17 |
| <b>Number of consumer units (in thousands)</b> | 127,006  | 128,437  | 129,549  | 130,001  | ...            | ...     | ...     |
| <b>Consumer unit characteristics</b>           |          |          |          |          |                |         |         |
| Income before taxes                            | \$66,877 | \$69,627 | \$74,664 | \$73,573 | 4.1            | 7.2     | -1.5    |
| Age of reference person                        | 50.3     | 50.5     | 50.9     | 50.9     | ...            | ...     | ...     |
| Average number in consumer unit                |          |          |          |          |                |         |         |
| People                                         | 2.5      | 2.5      | 2.5      | 2.5      | ...            | ...     | ...     |
| Children under 18                              | 0.6      | 0.6      | 0.6      | 0.6      | ...            | ...     | ...     |

See footnotes at end of table.

**Table A. Average annual expenditures by major category of all consumer units and percent changes, 2014–17**

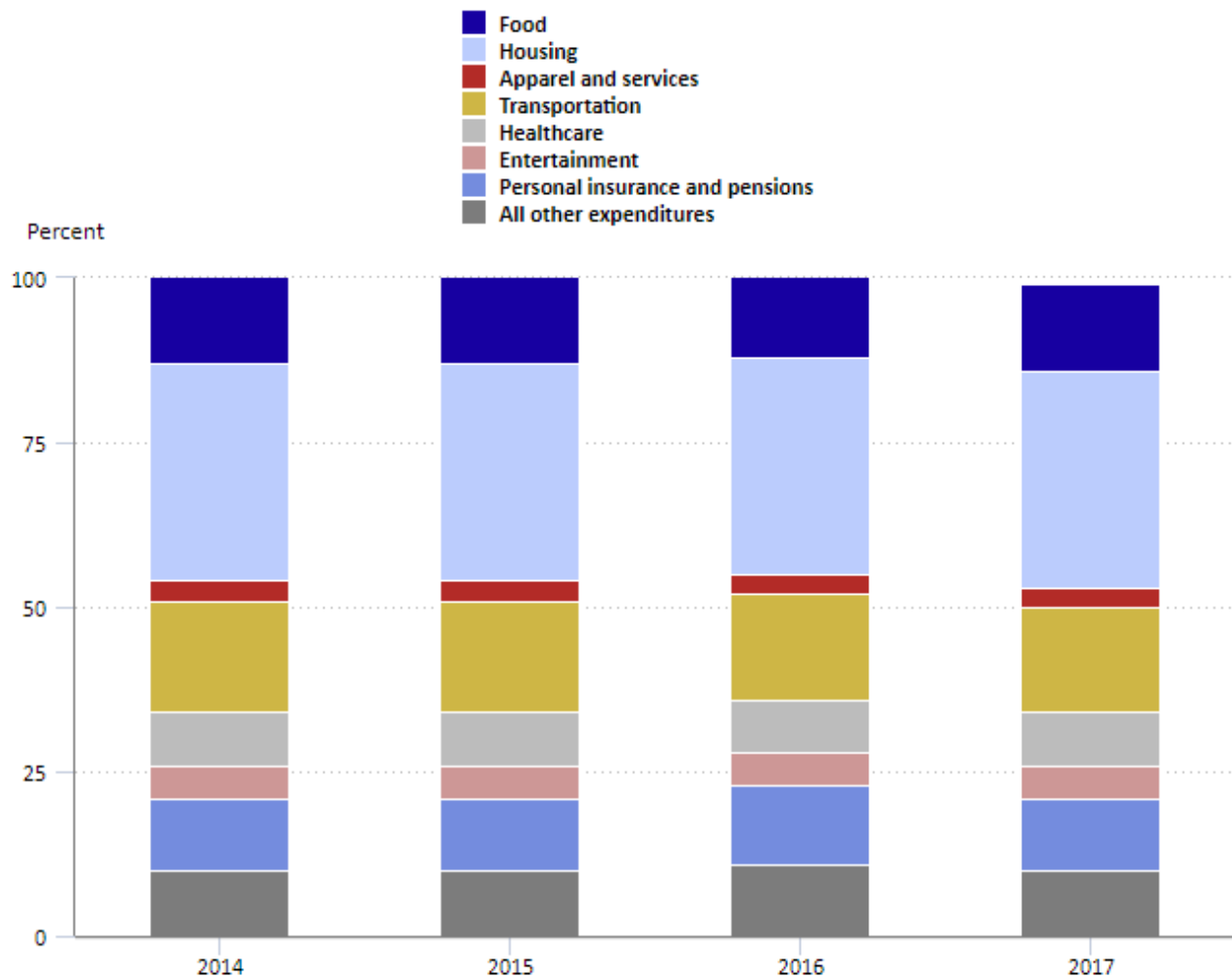
| Item                                  | 2014            | 2015            | 2016            | 2017            | Percent change |            |            |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|----------------|------------|------------|
|                                       |                 |                 |                 |                 | 2014–15        | 2015–16    | 2016–17    |
| Adults 65 and older                   | 0.4             | 0.4             | 0.4             | 0.4             | ...            | ...        | ...        |
| Earners                               | 1.3             | 1.3             | 1.3             | 1.3             | ...            | ...        | ...        |
| Vehicles                              | 1.9             | 1.9             | 1.9             | 1.9             | ...            | ...        | ...        |
| Percent homeowner                     | 63              | 62              | 62              | 63              | ...            | ...        | ...        |
| <b>Average annual expenditures</b>    | <b>\$53,495</b> | <b>\$55,978</b> | <b>\$57,311</b> | <b>\$60,060</b> | <b>4.6</b>     | <b>2.4</b> | <b>4.8</b> |
| Food                                  | 6,759           | 7,023           | 7,203           | 7,729           | 3.9            | 2.6        | 7.3        |
| Food at home                          | 3,971           | 4,015           | 4,049           | 4,363           | 1.1            | 0.8        | 7.8        |
| Cereals and bakery products           | 519             | 518             | 524             | 564             | -0.2           | 1.2        | 7.6        |
| Meats, poultry, fish, and eggs        | 892             | 896             | 890             | 944             | 0.4            | -0.7       | 6.1        |
| Dairy products                        | 423             | 413             | 410             | 450             | -2.4           | -0.7       | 9.8        |
| Fruits and vegetables                 | 756             | 769             | 783             | 837             | 1.7            | 1.8        | 6.9        |
| Other food at home                    | 1,382           | 1,419           | 1,442           | 1,568           | 2.7            | 1.6        | 8.7        |
| Food away from home                   | 2,787           | 3,008           | 3,154           | 3,365           | 7.9            | 4.9        | 6.7        |
| Alcoholic beverages                   | 463             | 515             | 484             | 558             | 11.2           | -6.0       | 15.3       |
| Housing                               | 17,798          | 18,409          | 18,886          | 19,884          | 3.4            | 2.6        | 5.3        |
| Shelter                               | 10,491          | 10,742          | 11,128          | 11,895          | 2.4            | 3.6        | 6.9        |
| Owned dwellings                       | 6,149           | 6,210           | 6,295           | 6,947           | 1.0            | 1.4        | 10.4       |
| Rented dwellings                      | 3,631           | 3,802           | 4,035           | 4,167           | 4.7            | 6.1        | 3.3        |
| Other lodging                         | 710             | 730             | 798             | 782             | 2.8            | 9.3        | -2.0       |
| Utilities, fuels, and public services | 3,921           | 3,885           | 3,884           | 3,836           | -0.9           | 0.0        | -1.2       |
| Household operations                  | 1,174           | 1,309           | 1,384           | 1,412           | 11.5           | 5.7        | 2.0        |
| Housekeeping supplies                 | 632             | 655             | 660             | 755             | 3.6            | 0.8        | 14.4       |
| Household furnishings and equipment   | 1,581           | 1,818           | 1,829           | 1,987           | 15.0           | 0.6        | 8.6        |
| Apparel and services                  | 1,786           | 1,846           | 1,803           | 1,833           | 3.4            | -2.3       | 1.7        |
| Transportation                        | 9,073           | 9,503           | 9,049           | 9,576           | 4.7            | -4.8       | 5.8        |
| Vehicle purchases (net outlay)        | 3,301           | 3,997           | 3,634           | 4,054           | 21.1           | -9.1       | 11.6       |
| Gasoline, other fuels, and motor oil  | 2,468           | 2,090           | 1,909           | 1,968           | -15.3          | -8.7       | 3.1        |
| Other vehicle expenses                | 2,723           | 2,756           | 2,884           | 2,842           | 1.2            | 4.6        | -1.5       |
| Public and other transportation       | 581             | 661             | 623             | 712             | 13.8           | -5.7       | 14.3       |
| Healthcare                            | 4,290           | 4,342           | 4,612           | 4,928           | 1.2            | 6.2        | 6.9        |
| Entertainment                         | 2,728           | 2,842           | 2,913           | 3,203           | 4.2            | 2.5        | 10.0       |
| Personal care products and services   | 645             | 683             | 707             | 762             | 5.9            | 3.5        | 7.8        |
| Reading                               | 103             | 114             | 118             | 110             | 10.7           | 3.5        | -6.8       |
| Education                             | 1,236           | 1,315           | 1,329           | 1,491           | 6.4            | 1.1        | 12.2       |
| Tobacco products and smoking supplies | 319             | 349             | 337             | 332             | 9.4            | -3.4       | -1.5       |
| Miscellaneous                         | 782             | 871             | 959             | 1,010           | 11.4           | 10.1       | 5.3        |
| Cash contributions                    | 1,788           | 1,819           | 2,081           | 1,873           | 1.7            | 14.4       | -10.0      |
| Personal insurance and pensions       | 5,726           | 6,349           | 6,831           | 6,771           | 10.9           | 7.6        | -0.9       |
| Life and other personal insurance     | 327             | 333             | 322             | 418             | 1.8            | -3.3       | 29.8       |
| Pensions and Social Security          | 5,399           | 6,016           | 6,509           | 6,353           | 11.4           | 8.2        | -2.4       |

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

## Expenditure shares

Table B details expenditure shares, or the percent distribution of total annual expenditures by major expenditure categories, for all CUs from 2014 to 2017. Expenditure shares usually do not fluctuate much in the short term, and therefore are more useful for identifying spending trends over time. (See chart 1.) As in previous years, housing was the largest component of overall expenditures, accounting for 33.1 percent of total expenditures in 2017. Housing expenditures were followed by transportation expenditures (15.9 percent) and food expenditures (12.9 percent).

**Chart 1. Percentage of total expenditures for select categories, 2014–17**



Click legend items to change data display. Hover over chart to view data.  
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

The most notable changes in expenditure shares between 2016 and 2017 were in personal insurance and pensions, and the transportation subcategories of vehicle purchases and public and other transportation. Personal insurance and pensions fell from 11.9 percent to 11.3 percent of average annual expenditures. The share for total transportation increased a tenth of a percent to 15.9 percent. Within that category, vehicle purchases increased from 6.3 percent in 2016 to 6.7 percent in 2017, compared with 6.2 percent in 2014 to 7.1 percent in 2015. Gasoline and motor oil

expenditure shares stayed constant, at 3.3 percent from 2016 to 2017, and public and other transportation increased 14.3 percent. (See table A.) Expenditure shares on gasoline and motor oil in 2014 and 2015 were 4.6 and 3.7 percent, respectively.

Food expenditures were up 0.3 percentage points to 12.9 percent of average annual expenditures, as the shares for food at home and food away from home both increased. Cash contribution shares reversed their 2016 gains and fell from 3.6 to 3.1 percent in 2017. The remaining expenditures for major categories remained about the same as their 2016 levels.

**Table B. Percent distribution of total annual expenditures by major category for all consumer units, 2014–17**

| Spending Category                     | 2014  | 2015  | 2016  | 2017  |
|---------------------------------------|-------|-------|-------|-------|
| <b>Average annual expenditures</b>    | 100.0 | 100.0 | 100.0 | 100.0 |
| Food                                  | 12.6  | 12.5  | 12.6  | 12.9  |
| Food at home                          | 7.4   | 7.2   | 7.1   | 7.3   |
| Food away from home                   | 5.2   | 5.4   | 5.5   | 5.6   |
| Alcoholic beverages                   | 0.9   | 0.9   | 0.8   | 0.9   |
| Housing                               | 33.3  | 32.9  | 33.0  | 33.1  |
| Shelter                               | 19.6  | 19.2  | 19.4  | 19.8  |
| Utilities, fuels, and public services | 7.3   | 6.9   | 6.8   | 6.4   |
| Household operations                  | 2.2   | 2.3   | 2.4   | 2.4   |
| Housekeeping supplies                 | 1.2   | 1.2   | 1.2   | 1.3   |
| Household furnishings and equipment   | 3.0   | 3.2   | 3.2   | 3.3   |
| Apparel and services                  | 3.3   | 3.3   | 3.1   | 3.1   |
| Transportation                        | 17.0  | 17.0  | 15.8  | 15.9  |
| Vehicle purchases (net outlay)        | 6.2   | 7.1   | 6.3   | 6.7   |
| Gasoline, other fuels, and motor oil  | 4.6   | 3.7   | 3.3   | 3.3   |
| Other vehicle expenses                | 5.1   | 4.9   | 5.0   | 4.7   |
| Public and other transportation       | 1.1   | 1.2   | 1.1   | 1.2   |
| Healthcare                            | 8.0   | 7.8   | 8.0   | 8.2   |
| Entertainment                         | 5.1   | 5.1   | 5.1   | 5.3   |
| Personal care products and services   | 1.2   | 1.2   | 1.2   | 1.3   |
| Reading                               | 0.2   | 0.2   | 0.2   | 0.2   |
| Education                             | 2.3   | 2.3   | 2.3   | 2.5   |
| Tobacco products and smoking supplies | 0.6   | 0.6   | 0.6   | 0.6   |
| Miscellaneous                         | 1.5   | 1.6   | 1.7   | 1.7   |
| Cash contributions                    | 3.3   | 3.2   | 3.6   | 3.1   |
| Personal insurance and pensions       | 10.7  | 11.3  | 11.9  | 11.3  |
| Life and other personal insurance     | 0.6   | 0.6   | 0.6   | 0.7   |
| Pensions and Social Security          | 10.1  | 10.7  | 11.4  | 10.6  |

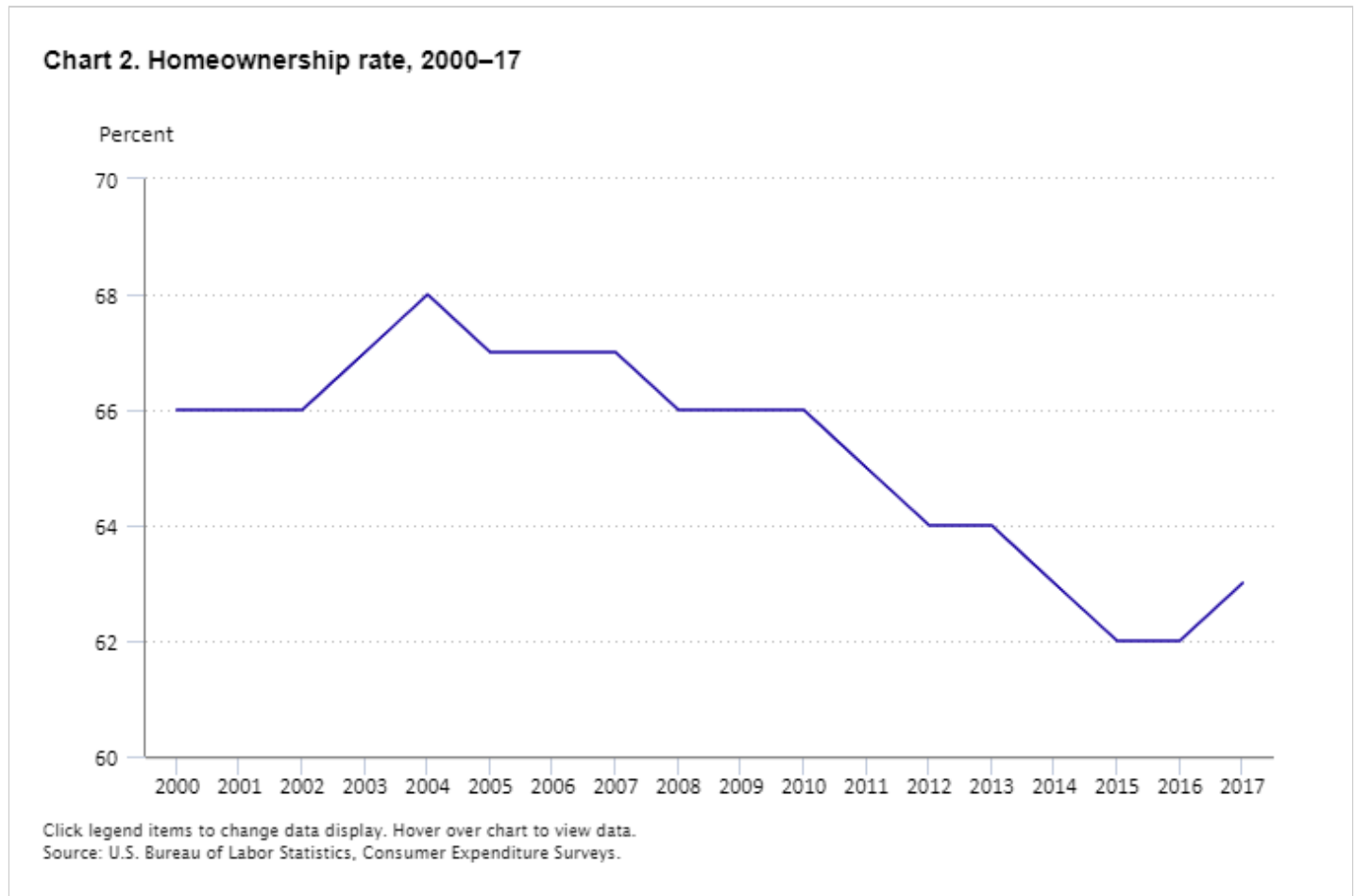
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

## Expenditures on housing

Housing expenditures were up 5.3 percent for 2017. This was primarily driven by expenses on shelter, up 6.9 percent, and owned dwellings, up 10.4 percent. (See table A.) Nevertheless, housing expenditures remained steady at 33.1

percent of total spending. Between 2014 and 2017, expenditures on housing were between 32.9 and 33.3 percent of total expenditures.

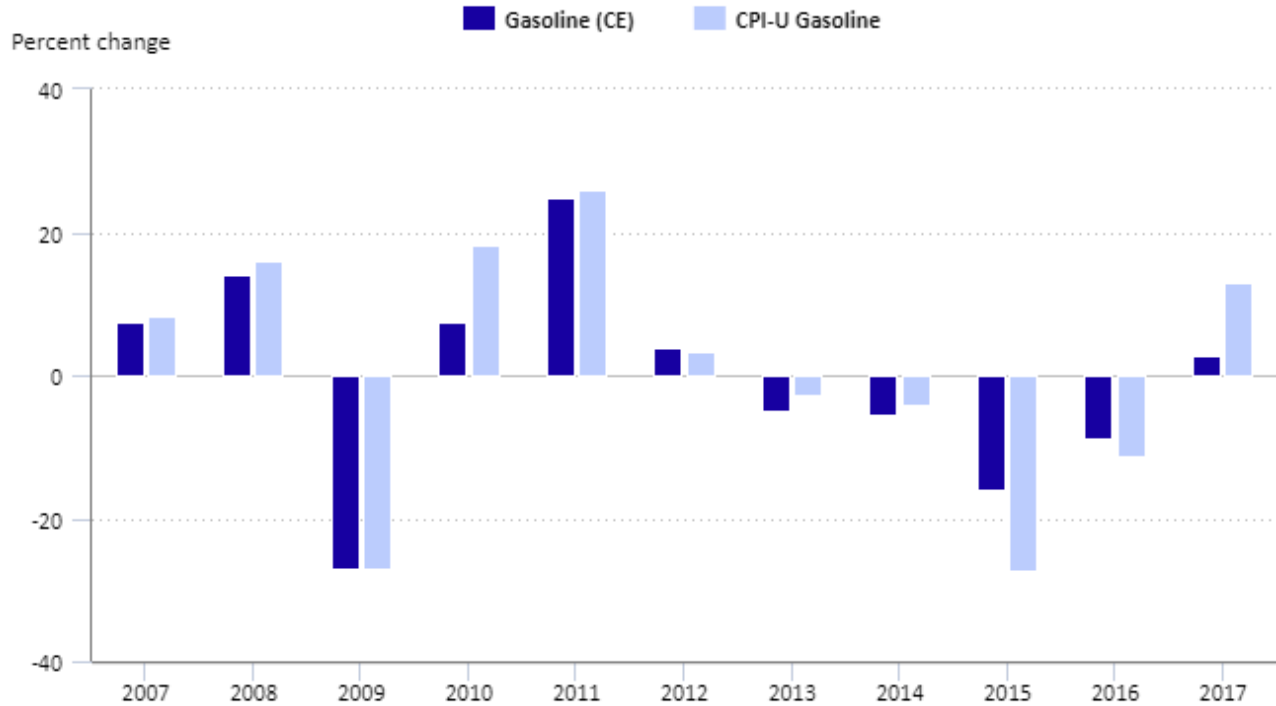
In addition, the period of 2004–16 saw an overall trend of fewer CUs owning homes. Ownership rates declined from a peak of 68 percent of households in 2004 to 62 percent of households in 2016. (See chart 2.) However, in 2017, homeownership rates ticked up for the first time since 2003, but were still five percentage points below the peak.



## Expenditures on gasoline

Average expenditures on gasoline increased in 2017. CUs spent 2.8 percent more in 2017 than in 2016. Chart 3 shows the percent change in expenditures on gasoline and the price of gasoline between 2007 and 2017. For most years, the change in consumer spending on gasoline is similar to the change in gasoline prices. In 2017, the percentage increase in spending on gasoline was smaller (2.8 percent) than the increase in the CPI index for gasoline (13.1 percent). The increase in gasoline expenditures and the increase in the CPI index for gasoline reversed from 4 straight years of declines from 2013 through 2016.

**Chart 3. Spending and price index percent changes on gasoline, Consumer Expenditure Survey (CE), Consumer Price Index (CPI), 2007–17**

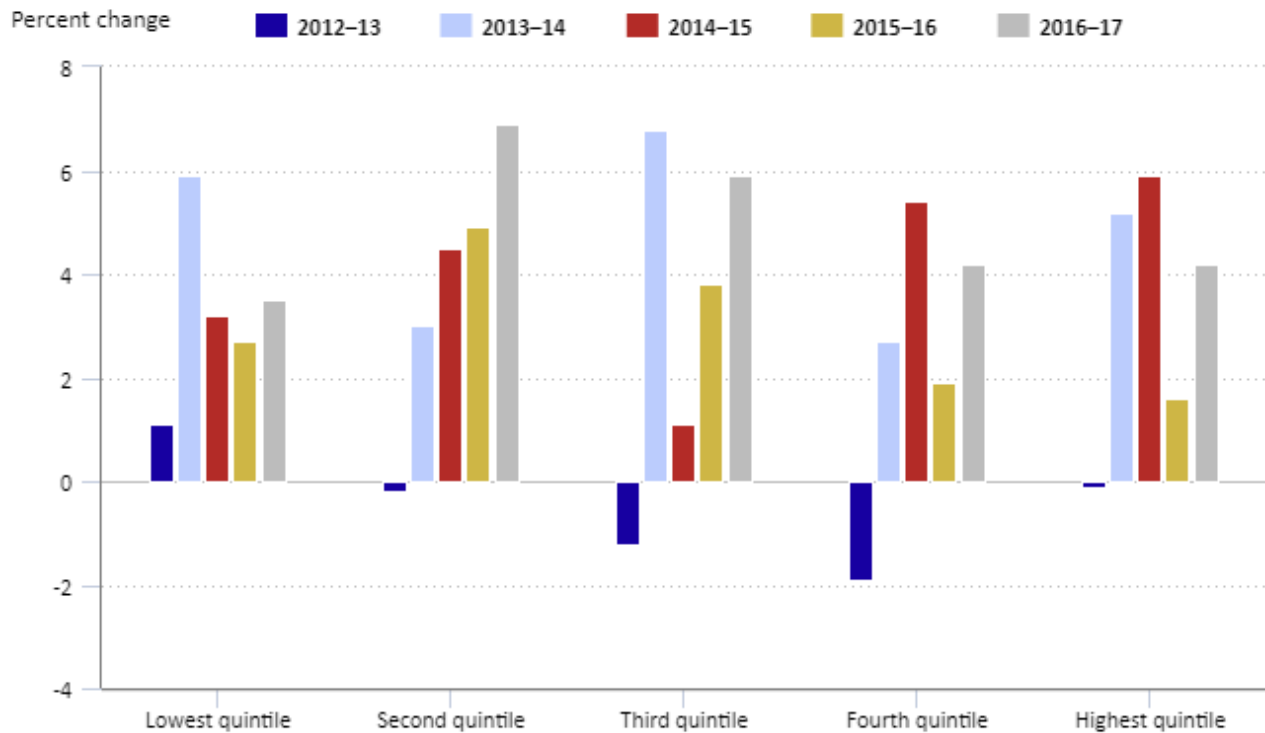


Click legend items to change data display. Hover over chart to view data.  
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

## Expenditures by income quintile

Spending increased across all five income quintiles in 2017. This continued the trend from 2014 through 2016, which also saw increases in all five income quintiles for all 3 previous years. (See chart 4.) The first quintile increased spending by 3.5 percent, the smallest increase in percentage terms. The second quintile increased spending by 6.9 percent, and the other three quintiles increased spending between 4.2 and 5.9 percent. In addition, all quintiles registered larger spending increases, in percentage terms, than in 2016. Table C shows more details on spending by income quintile.

**Chart 4. Percent change in average annual expenditures by income quintile, 2012–17**



Click legend items to change data display. Hover over chart to view data.  
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

All income quintiles spent more on food at home, food away from home, housing, healthcare, and entertainment in 2017 than those in 2016. (See table C.) Among these categories, the largest increases were spending on food away from home and healthcare, with increases averaging 8.9 and 8.6 percent respectively among the quintiles. Expenditures for apparel and services, transportation, cash contributions, personal insurance and pensions, and all other expenditures registered mixed results within quintiles. Cash contributions, which can vary widely, declined in three quintiles; personal insurance and pensions declined in two quintiles; apparel and services and all other expenditures declined in one quintile.

**Table C. Dollar change and percent change in average annual expenditures on major categories by income quintile, 2016–17**

| Item                               | Lowest  |         | Second   |         | Third    |         | Fourth   |         | Highest  |         |
|------------------------------------|---------|---------|----------|---------|----------|---------|----------|---------|----------|---------|
|                                    | Dollar  | Percent | Dollar   | Percent | Dollar   | Percent | Dollar   | Percent | Dollar   | Percent |
| <b>Income before taxes</b>         | 5.00    | 0.0     | 845.00   | 2.9     | 1,868.00 | 3.7     | 2,190.00 | 2.6     | -10,571  | -5.3    |
| <b>Average annual expenditures</b> | 880.56  | 3.5     | 2,529.93 | 6.9     | 2,805.72 | 5.9     | 2,693.65 | 4.1     | 4,766.14 | 4.2     |
| Food                               | 208.75  | 5.4     | 692.93   | 13.9    | 836.59   | 13.4    | 320.98   | 3.8     | 565.73   | 4.5     |
| Food at home                       | 80.42   | 3.2     | 510.11   | 16.4    | 340.79   | 9.2     | 155.37   | 3.3     | 483.34   | 7.8     |
| Food away from home                | 128.33  | 9.4     | 182.83   | 9.8     | 495.81   | 19.6    | 165.61   | 4.5     | 82.38    | 1.3     |
| Housing                            | 145.91  | 1.4     | 543.56   | 4.0     | 1,146.41 | 7.0     | 1,557.03 | 7.5     | 1,580.84 | 4.7     |
| Apparel and services               | 17.30   | 2.0     | 88.44    | 7.6     | -171.31  | -11.3   | 92.91    | 4.7     | 121.95   | 3.5     |
| Transportation                     | -270.17 | -7.2    | 579.46   | 9.7     | 68.41    | 0.8     | 168.10   | 1.5     | 2,076.22 | 12.9    |

See footnotes at end of table.

**Table C. Dollar change and percent change in average annual expenditures on major categories by income quintile, 2016–17**

| Item                            | Lowest |         | Second  |         | Third  |         | Fourth |         | Highest   |         |
|---------------------------------|--------|---------|---------|---------|--------|---------|--------|---------|-----------|---------|
|                                 | Dollar | Percent | Dollar  | Percent | Dollar | Percent | Dollar | Percent | Dollar    | Percent |
| Healthcare                      | 336.07 | 15.6    | 361.10  | 10.2    | 375.76 | 8.8     | 322.67 | 5.9     | 180.28    | 2.3     |
| Entertainment                   | 123.96 | 10.8    | 89.47   | 5.0     | 172.51 | 7.4     | 60.64  | 1.8     | 1,001.00  | 17.0    |
| Cash contributions              | 91.86  | 16.5    | -238.7  | -16.7   | 183.97 | 14.1    | -17.83 | -0.9    | -1,062.99 | -20.3   |
| Personal insurance and pensions | 9.94   | 1.5     | 655.05  | 37.1    | 108.89 | 2.6     | -46.89 | -0.6    | -1,049.53 | -5.4    |
| All other                       | 216.94 | 11.6    | -241.38 | -9.4    | 84.49  | 2.8     | 236.04 | 6.1     | 1,352.64  | 16.2    |

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

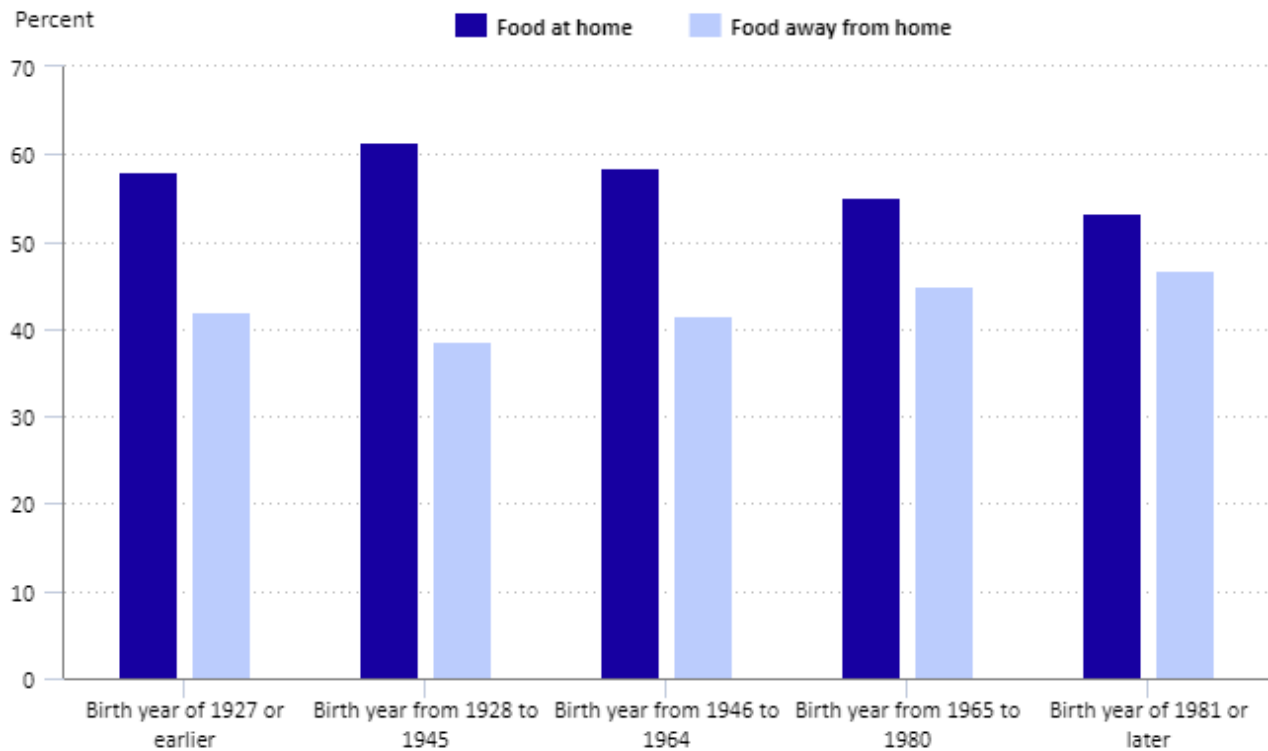
## Expenditures on food by income quintile and generation

Food expenditures increased for all quintiles in 2017. This is similar to 2015 and 2016, when expenditures increased for 4 of 5 quintiles. In 2017, the second and third quintiles registered the largest percentage increases in food expenditures, 13.9 and 13.4 percent increases respectively. (See table C.) The increases were more modest for the first, fourth, and fifth quintiles, ranging between 3.8 and 5.4 percent. Besides increases across the board in both food-at-home and food-away-from-home expenditures, no clear pattern emerged for the quintiles. Food-at-home spending ranged between a 3.2-percent increase for the first quintile, to a 16.4-percent increase for the second quintile. Food-away-from-home spending ranged between a 1.3-percent increase for the fifth quintile, to a 19.6-percent increase for the third quintile.

There is a noticeable difference by generation in food spending. Aside from those born in 1927 or earlier, the proportion of food expenditures on food at home increased for older generations. The youngest generation observed in 2017, those born in 1981 or later, spent 53 percent of food expenditures on food at home. This rises to 61 percent for those born between 1928 and 1945. (See chart 5.)



**Chart 5. Percentage of total food expenditure for food at home and food away from home, by generation of reference person, 2017**



Click legend items to change data display. Hover over chart to view data.  
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

## Notes

<sup>1</sup> A consumer unit consists of either: (1) all members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; (2) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or (3) two or more persons living together who use their income to make joint expenditure decisions.

<sup>2</sup> Data output for “all items in U.S. city average, all urban consumers, not seasonally adjusted” from the Consumer Price Index – All Urban Consumers (U.S. Bureau of Labor Statistics), <https://data.bls.gov/timeseries/CUUR0000SA0>.

## Statistical Tables

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | Lowest 20 percent | Second 20 percent | Third 20 percent | Fourth 20 percent | Highest 20 percent |
|------------------------------------------------|--------------------|-------------------|-------------------|------------------|-------------------|--------------------|
| <b>Number of consumer units (in thousands)</b> | 130,001            | 25,981            | 25,988            | 26,012           | 26,100            | 25,921             |
| <b>Lower limit</b>                             | (1)                | (1)               | \$20,739          | \$39,609         | \$66,898          | \$109,743          |
| <b>Consumer unit characteristics</b>           |                    |                   |                   |                  |                   |                    |
| Income before taxes                            | \$73,573           | \$11,394          | \$29,821          | \$52,431         | \$86,363          | \$188,103          |
| Age of reference person                        | 50.9               | 54.0              | 54.3              | 49.6             | 47.6              | 49.1               |
| Average number in consumer unit                |                    |                   |                   |                  |                   |                    |
| People                                         | 2.5                | 1.6               | 2.2               | 2.5              | 2.9               | 3.1                |
| Children under 18                              | 0.6                | 0.3               | 0.5               | 0.6              | 0.7               | 0.8                |
| Adults 65 and older                            | 0.4                | 0.4               | 0.6               | 0.4              | 0.3               | 0.2                |
| Earners                                        | 1.3                | 0.5               | 0.9               | 1.3              | 1.8               | 2.1                |
| Vehicles                                       | 1.9                | 1.0               | 1.6               | 1.9              | 2.3               | 2.8                |
| Percent homeowner                              | 63                 | 41                | 55                | 61               | 72                | 86                 |
| <b>Average annual expenditures</b>             | \$60,060           | \$26,019          | \$39,300          | \$50,470         | \$67,604          | \$116,988          |
| Food                                           | 7,729              | 4,070             | 5,671             | 7,061            | 8,757             | 13,079             |
| Food at home                                   | 4,363              | 2,582             | 3,622             | 4,038            | 4,893             | 6,677              |
| Cereals and bakery products                    | 564                | 346               | 471               | 536              | 616               | 852                |
| Meats, poultry, fish, and eggs                 | 944                | 571               | 826               | 902              | 1,040             | 1,379              |
| Dairy products                                 | 450                | 268               | 350               | 407              | 513               | 712                |
| Fruits and vegetables                          | 837                | 488               | 669               | 746              | 954               | 1,326              |
| Other food at home                             | 1,568              | 909               | 1,306             | 1,447            | 1,771             | 2,408              |
| Food away from home                            | 3,365              | 1,488             | 2,049             | 3,023            | 3,863             | 6,402              |
| Alcoholic beverages                            | 558                | 163               | 302               | 415              | 681               | 1,228              |
| Housing                                        | 19,884             | 10,413            | 14,095            | 17,462           | 22,244            | 35,234             |
| Shelter                                        | 11,895             | 6,325             | 8,286             | 10,238           | 13,126            | 21,521             |
| Owned dwellings                                | 6,947              | 1,980             | 3,479             | 5,219            | 8,104             | 15,970             |
| Rented dwellings                               | 4,167              | 4,136             | 4,487             | 4,557            | 4,198             | 3,454              |
| Other lodging                                  | 782                | 209               | 320               | 462              | 825               | 2,097              |
| Utilities, fuels, and public services          | 3,836              | 2,336             | 3,229             | 3,719            | 4,399             | 5,498              |
| Household operations                           | 1,412              | 537               | 836               | 1,088            | 1,486             | 3,115              |
| Housekeeping supplies                          | 755                | 424               | 607               | 701              | 803               | 1,238              |

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | Lowest 20 percent | Second 20 percent | Third 20 percent | Fourth 20 percent | Highest 20 percent |
|---------------------------------------|--------------------|-------------------|-------------------|------------------|-------------------|--------------------|
| Household furnishings and equipment   | 1,987              | 792               | 1,138             | 1,715            | 2,430             | 3,863              |
| Apparel and services                  | 1,833              | 878               | 1,252             | 1,348            | 2,052             | 3,633              |
| Transportation                        | 9,576              | 3,497             | 6,572             | 8,532            | 11,099            | 18,190             |
| Vehicle purchases (net outlay)        | 4,054              | 1,230             | 2,736             | 3,515            | 4,510             | 8,287              |
| Gasoline, other fuels, and motor oil  | 1,968              | 920               | 1,499             | 1,930            | 2,497             | 2,994              |
| Other vehicle expenses                | 2,842              | 1,103             | 1,994             | 2,609            | 3,356             | 5,148              |
| Public and other transportation       | 712                | 244               | 343               | 478              | 736               | 1,761              |
| Healthcare                            | 4,928              | 2,492             | 3,889             | 4,642            | 5,764             | 7,857              |
| Entertainment                         | 3,203              | 1,270             | 1,873             | 2,517            | 3,470             | 6,889              |
| Personal care products and services   | 762                | 373               | 512               | 650              | 869               | 1,407              |
| Reading                               | 110                | 48                | 62                | 102              | 130               | 208                |
| Education                             | 1,491              | 784               | 426               | 584              | 1,179             | 4,492              |
| Tobacco products and smoking supplies | 332                | 277               | 355               | 372              | 367               | 291                |
| Miscellaneous                         | 1,010              | 449               | 678               | 964              | 904               | 2,057              |
| Cash contributions                    | 1,873              | 650               | 1,192             | 1,485            | 1,873             | 4,170              |
| Personal insurance and pensions       | 6,771              | 655               | 2,421             | 4,336            | 8,215             | 18,253             |
| Life and other personal insurance     | 418                | 160               | 257               | 311              | 459               | 903                |
| Pensions and Social Security          | 6,353              | 495               | 2,165             | 4,025            | 7,756             | 17,350             |

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | Lowest 10 percent | Second 10 percent | Third 10 percent | Fourth 10 percent | Fifth 10 percent | Sixth 10 percent | Seventh 10 percent | Eighth 10 percent | Ninth 10 percent | Highest 10 percent |
|------------------------------------------------|--------------------|-------------------|-------------------|------------------|-------------------|------------------|------------------|--------------------|-------------------|------------------|--------------------|
| <b>Number of consumer units (in thousands)</b> | 130,001            | 12,988            | 12,993            | 13,003           | 12,985            | 13,001           | 13,011           | 13,028             | 13,071            | 12,958           | 12,963             |
| <b>Lower limit</b>                             | (1)                | (1)               | \$12,265          | \$20,739         | \$29,648          | \$39,609         | \$51,802         | \$66,898           | \$85,301          | \$109,743        | \$155,556          |
| <b>Consumer unit characteristics</b>           |                    |                   |                   |                  |                   |                  |                  |                    |                   |                  |                    |
| Income before taxes                            | \$73,573           | \$6,059           | \$16,726          | \$25,189         | \$34,459          | \$45,559         | \$59,299         | \$75,995           | \$96,696          | \$129,006        | \$247,174          |
| Age of reference person                        | 50.9               | 49.1              | 58.8              | 55.5             | 53.1              | 50.9             | 48.3             | 47.6               | 47.7              | 48.5             | 49.8               |
| Average number in consumer unit                |                    |                   |                   |                  |                   |                  |                  |                    |                   |                  |                    |
| People                                         | 2.5                | 1.6               | 1.7               | 2.1              | 2.3               | 2.4              | 2.6              | 2.8                | 3.0               | 3.1              | 3.1                |
| Children under 18                              | 0.6                | 0.3               | 0.3               | 0.5              | 0.5               | 0.6              | 0.6              | 0.7                | 0.8               | 0.8              | 0.8                |
| Adults 65 and older                            | 0.4                | 0.3               | 0.5               | 0.6              | 0.6               | 0.5              | 0.4              | 0.3                | 0.3               | 0.2              | 0.2                |
| Earners                                        | 1.3                | 0.5               | 0.5               | 0.7              | 1.0               | 1.2              | 1.5              | 1.7                | 1.9               | 2.0              | 2.1                |
| Vehicles                                       | 1.9                | 0.9               | 1.1               | 1.4              | 1.7               | 1.8              | 2                | 2.2                | 2.4               | 2.7              | 2.9                |
| Percent homeowner                              | 63                 | 34                | 48                | 53               | 56                | 61               | 61               | 68                 | 77                | 83               | 88                 |
| <b>Average annual expenditures</b>             | \$60,060           | \$24,801          | \$27,236          | \$36,631         | \$41,972          | \$46,856         | \$54,082         | \$63,003           | \$72,191          | \$91,173         | \$142,782          |
| Food                                           | 7,729              | 3,950             | 4,190             | 5,396            | 5,946             | 6,659            | 7,462            | 8,038              | 9,475             | 11,283           | 14,870             |
| Food at home                                   | 4,363              | 2,449             | 2,715             | 3,548            | 3,696             | 3,907            | 4,169            | 4,501              | 5,285             | 6,195            | 7,157              |
| Cereals and bakery products                    | 564                | 313               | 380               | 449              | 493               | 516              | 556              | 578                | 653               | 771              | 934                |
| Meats, poultry, fish, and eggs                 | 944                | 546               | 595               | 811              | 841               | 889              | 916              | 957                | 1,123             | 1,309            | 1,448              |
| Dairy products                                 | 450                | 249               | 287               | 346              | 354               | 399              | 414              | 472                | 555               | 668              | 756                |
| Fruits and vegetables                          | 837                | 442               | 533               | 676              | 662               | 709              | 783              | 882                | 1,026             | 1,199            | 1,453              |
| Other food at home                             | 1,568              | 899               | 919               | 1,267            | 1,346             | 1,394            | 1,500            | 1,613              | 1,928             | 2,249            | 2,566              |
| Food away from home                            | 3,365              | 1,501             | 1,475             | 1,848            | 2,250             | 2,752            | 3,293            | 3,537              | 4,190             | 5,088            | 7,713              |
| Alcoholic beverages                            | 558                | 164               | 162               | 255              | 350               | 364              | 467              | 555                | 808               | 941              | 1,514              |
| Housing                                        | 19,884             | 9,864             | 10,962            | 13,554           | 14,638            | 16,460           | 18,463           | 21,355             | 23,130            | 28,161           | 42,303             |
| Shelter                                        | 11,895             | 6,092             | 6,558             | 8,101            | 8,472             | 9,695            | 10,781           | 12,572             | 13,678            | 16,840           | 26,200             |
| Owned dwellings                                | 6,947              | 1,898             | 2,062             | 3,243            | 3,716             | 5,032            | 5,406            | 7,149              | 9,055             | 12,245           | 19,693             |
| Rented dwellings                               | 4,167              | 3,976             | 4,296             | 4,595            | 4,379             | 4,279            | 4,835            | 4,687              | 3,710             | 3,288            | 3,619              |
| Other lodging                                  | 782                | 218               | 201               | 263              | 377               | 384              | 541              | 736                | 913               | 1,307            | 2,887              |

See footnotes at end of table.

**Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | Lowest 10 percent | Second 10 percent | Third 10 percent | Fourth 10 percent | Fifth 10 percent | Sixth 10 percent | Seventh 10 percent | Eighth 10 percent | Ninth 10 percent | Highest 10 percent |
|---------------------------------------|--------------------|-------------------|-------------------|------------------|-------------------|------------------|------------------|--------------------|-------------------|------------------|--------------------|
| Utilities, fuels, and public services | 3,836              | 2,096             | 2,575             | 2,997            | 3,460             | 3,612            | 3,826            | 4,204              | 4,594             | 5,021            | 5,974              |
| Household operations                  | 1,412              | 471               | 603               | 767              | 905               | 989              | 1,187            | 1,360              | 1,611             | 2,167            | 4,063              |
| Housekeeping supplies                 | 755                | 378               | 469               | 580              | 634               | 613              | 788              | 760                | 846               | 1,022            | 1,454              |
| Household furnishings and equipment   | 1,987              | 827               | 756               | 1,109            | 1,167             | 1,550            | 1,881            | 2,458              | 2,401             | 3,112            | 4,612              |
| Apparel and services                  | 1,833              | 882               | 873               | 1,198            | 1,306             | 1,316            | 1,379            | 2,038              | 2,066             | 2,895            | 4,371              |
| Transportation                        | 9,576              | 3,460             | 3,535             | 5,724            | 7,420             | 7,573            | 9,491            | 10,422             | 11,774            | 14,775           | 21,602             |
| Vehicle purchases (net outlay)        | 4,054              | 1,223             | 1,236             | 2,325            | 3,147             | 2,770            | 4,260            | 4,035              | 4,985             | 6,816            | 9,758              |
| Gasoline, other fuels, and motor oil  | 1,968              | 873               | 967               | 1,348            | 1,650             | 1,830            | 2,030            | 2,386              | 2,608             | 2,934            | 3,055              |
| Other vehicle expenses                | 2,842              | 1,090             | 1,116             | 1,738            | 2,250             | 2,549            | 2,668            | 3,311              | 3,399             | 3,937            | 6,357              |
| Public and other transportation       | 712                | 273               | 215               | 313              | 374               | 424              | 533              | 690                | 782               | 1,089            | 2,432              |
| Healthcare                            | 4,928              | 2,119             | 2,864             | 3,519            | 4,260             | 4,572            | 4,712            | 5,261              | 6,266             | 6,993            | 8,720              |
| Entertainment                         | 3,203              | 1,298             | 1,243             | 1,726            | 2,020             | 2,351            | 2,683            | 3,031              | 3,907             | 5,039            | 8,736              |
| Personal care products and services   | 762                | 339               | 407               | 507              | 517               | 662              | 638              | 800                | 938               | 1,199            | 1,615              |
| Reading                               | 110                | 49                | 47                | 60               | 63                | 85               | 119              | 105                | 154               | 152              | 264                |
| Education                             | 1,491              | 972               | 596               | 471              | 380               | 476              | 692              | 1,134              | 1,223             | 1,977            | 7,006              |
| Tobacco products and smoking supplies | 332                | 266               | 288               | 318              | 391               | 372              | 372              | 393                | 340               | 335              | 248                |
| Miscellaneous                         | 1,010              | 373               | 526               | 535              | 822               | 933              | 995              | 907                | 902               | 1,468            | 2,645              |
| Cash contributions                    | 1,873              | 512               | 788               | 1,227            | 1,157             | 1,526            | 1,445            | 1,697              | 2,048             | 2,652            | 5,686              |
| Personal insurance and pensions       | 6,771              | 553               | 756               | 2,141            | 2,702             | 3,505            | 5,166            | 7,267              | 9,160             | 13,302           | 23,201             |
| Life and other personal insurance     | 418                | 132               | 187               | 231              | 282               | 311              | 311              | 419                | 498               | 718              | 1,089              |
| Pensions and Social Security          | 6,353              | 421               | 569               | 1,910            | 2,420             | 3,194            | 4,856            | 6,847              | 8,662             | 12,585           | 22,113             |

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 3. Income before taxes: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | Less than \$15,000 | \$15,000 to \$29,999 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 to \$69,999 | \$70,000 to \$99,999 | \$100,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 and more |
|------------------------------------------------|--------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|--------------------|
| <b>Number of consumer units (in thousands)</b> | 130,001            | 16,887             | 22,385               | 13,039               | 10,655               | 17,068               | 19,324               | 16,501                 | 6,947                  | 7,195              |
| <b>Consumer unit characteristics</b>           |                    |                    |                      |                      |                      |                      |                      |                        |                        |                    |
| Income before taxes                            | \$73,573           | \$7,860            | \$22,315             | \$34,685             | \$44,771             | \$59,382             | \$83,829             | \$120,288              | \$170,234              | \$306,051          |
| Age of reference person                        | 50.9               | 51.2               | 57.2                 | 52.8                 | 50.9                 | 48.5                 | 47.8                 | 47.8                   | 48.8                   | 50.7               |
| <b>Average number in consumer unit</b>         |                    |                    |                      |                      |                      |                      |                      |                        |                        |                    |
| People                                         | 2.5                | 1.6                | 1.9                  | 2.3                  | 2.4                  | 2.6                  | 2.9                  | 3.1                    | 3.1                    | 3.1                |
| Children under 18                              | 0.6                | 0.3                | 0.4                  | 0.5                  | 0.5                  | 0.6                  | 0.7                  | 0.8                    | 0.8                    | 0.7                |
| Adults 65 and older                            | 0.4                | 0.4                | 0.6                  | 0.6                  | 0.5                  | 0.4                  | 0.3                  | 0.2                    | 0.2                    | 0.2                |
| Earners                                        | 1.3                | 0.5                | 0.6                  | 1.0                  | 1.2                  | 1.5                  | 1.8                  | 2.0                    | 2.1                    | 2.1                |
| Vehicles                                       | 1.9                | 0.9                | 1.3                  | 1.7                  | 1.8                  | 2.0                  | 2.3                  | 2.6                    | 2.8                    | 2.9                |
| Percent homeowner                              | 63                 | 36                 | 52                   | 56                   | 61                   | 62                   | 71                   | 82                     | 88                     | 88                 |
| <b>Average annual expenditures</b>             | \$60,060           | \$24,607           | \$33,300             | \$41,550             | \$46,258             | \$54,216             | \$66,116             | \$86,170               | \$115,404              | \$161,247          |
| Food                                           | 7,729              | 3,938              | 4,806                | 5,878                | 6,598                | 7,443                | 8,385                | 10,918                 | 12,171                 | 16,309             |
| Food at home                                   | 4,363              | 2,467              | 3,117                | 3,780                | 3,830                | 4,159                | 4,720                | 6,001                  | 6,270                  | 7,626              |
| Cereals and bakery products                    | 564                | 320                | 411                  | 502                  | 506                  | 548                  | 605                  | 740                    | 765                    | 1,028              |
| Meats, poultry, fish, and eggs                 | 944                | 539                | 703                  | 868                  | 894                  | 916                  | 970                  | 1,302                  | 1,279                  | 1,520              |
| Dairy products                                 | 450                | 254                | 321                  | 354                  | 379                  | 426                  | 498                  | 633                    | 658                    | 811                |
| Fruits and vegetables                          | 837                | 456                | 593                  | 699                  | 682                  | 774                  | 936                  | 1,155                  | 1,238                  | 1,559              |
| Other food at home                             | 1,568              | 898                | 1,088                | 1,357                | 1,370                | 1,494                | 1,712                | 2,171                  | 2,330                  | 2,709              |
| Food away from home                            | 3,365              | 1,471              | 1,689                | 2,098                | 2,767                | 3,284                | 3,665                | 4,917                  | 5,901                  | 8,683              |
| Alcoholic beverages                            | 558                | 163                | 210                  | 305                  | 371                  | 480                  | 647                  | 901                    | 1,026                  | 1,806              |
| Housing                                        | 19,884             | 9,783              | 12,817               | 14,585               | 16,216               | 18,446               | 21,933               | 26,684                 | 35,589                 | 47,410             |
| Shelter                                        | 11,895             | 5,982              | 7,662                | 8,471                | 9,550                | 10,789               | 13,018               | 15,737                 | 22,062                 | 29,602             |
| Owned dwellings                                | 6,947              | 1,887              | 2,861                | 3,677                | 4,894                | 5,541                | 7,820                | 11,164                 | 16,971                 | 22,134             |
| Rented dwellings                               | 4,167              | 3,907              | 4,540                | 4,424                | 4,277                | 4,704                | 4,400                | 3,357                  | 3,282                  | 3,796              |
| Other lodging                                  | 782                | 188                | 262                  | 370                  | 379                  | 544                  | 798                  | 1,216                  | 1,808                  | 3,672              |

See footnotes at end of table.

**Table 3. Income before taxes: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | Less than \$15,000 | \$15,000 to \$29,999 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 to \$69,999 | \$70,000 to \$99,999 | \$100,000 to \$149,999 | \$150,000 to \$199,999 | \$200,000 and more |
|---------------------------------------|--------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|------------------------|--------------------|
| Utilities, fuels, and public services | 3,836              | 2,163              | 2,872                | 3,457                | 3,600                | 3,851                | 4,348                | 4,910                  | 5,510                  | 6,302              |
| Household operations                  | 1,412              | 458                | 744                  | 889                  | 1,002                | 1,163                | 1,421                | 2,064                  | 2,744                  | 5,046              |
| Housekeeping supplies                 | 755                | 391                | 542                  | 628                  | 558                  | 768                  | 783                  | 981                    | 1,182                  | 1,577              |
| Household furnishings and equipment   | 1,987              | 787                | 995                  | 1,140                | 1,507                | 1,875                | 2,362                | 2,994                  | 4,091                  | 4,882              |
| Apparel and services                  | 1,833              | 880                | 1,002                | 1,316                | 1,352                | 1,423                | 1,981                | 2,762                  | 3,424                  | 4,779              |
| Transportation                        | 9,576              | 3,401              | 4,930                | 7,191                | 7,529                | 9,545                | 10,795               | 14,041                 | 18,753                 | 23,342             |
| Vehicle purchases (net outlay)        | 4,054              | 1,176              | 1,966                | 3,097                | 2,580                | 4,218                | 4,322                | 6,397                  | 7,707                  | 11,212             |
| Gasoline, other fuels, and motor oil  | 1,968              | 864                | 1,218                | 1,652                | 1,818                | 2,045                | 2,488                | 2,833                  | 2,974                  | 3,155              |
| Other vehicle expenses                | 2,842              | 1,110              | 1,462                | 2,075                | 2,703                | 2,740                | 3,259                | 3,807                  | 6,393                  | 6,052              |
| Public and other transportation       | 712                | 252                | 284                  | 367                  | 428                  | 542                  | 726                  | 1,005                  | 1,680                  | 2,923              |
| Healthcare                            | 4,928              | 2,193              | 3,360                | 4,249                | 4,558                | 4,733                | 5,639                | 6,850                  | 7,431                  | 9,689              |
| Entertainment                         | 3,203              | 1,264              | 1,559                | 1,944                | 2,148                | 2,750                | 3,466                | 4,692                  | 7,158                  | 9,513              |
| Personal care products and services   | 762                | 336                | 482                  | 501                  | 661                  | 659                  | 836                  | 1,110                  | 1,361                  | 1,832              |
| Reading                               | 110                | 46                 | 57                   | 67                   | 79                   | 114                  | 128                  | 146                    | 185                    | 319                |
| Education                             | 1,491              | 900                | 502                  | 383                  | 486                  | 723                  | 1,115                | 1,745                  | 4,458                  | 8,810              |
| Tobacco products and smoking supplies | 332                | 269                | 308                  | 394                  | 368                  | 372                  | 382                  | 316                    | 280                    | 247                |
| Miscellaneous                         | 1,010              | 364                | 558                  | 825                  | 887                  | 1,015                | 903                  | 1,341                  | 2,057                  | 2,913              |
| Cash contributions                    | 1,873              | 530                | 1,089                | 1,185                | 1,560                | 1,428                | 1,859                | 2,506                  | 3,078                  | 7,649              |
| Personal insurance and pensions       | 6,771              | 540                | 1,622                | 2,726                | 3,444                | 5,087                | 8,047                | 12,157                 | 18,432                 | 26,629             |
| Life and other personal insurance     | 418                | 149                | 217                  | 267                  | 328                  | 307                  | 461                  | 655                    | 837                    | 1,274              |
| Pensions and Social Security          | 6,353              | 391                | 1,405                | 2,459                | 3,116                | 4,780                | 7,586                | 11,502                 | 17,595                 | 25,355             |

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 4. Age of reference person: Average annual expenditures and characteristics, 2017**

| Item                                           | All<br>consumer units | Under<br>25 years | 25–34<br>years | 35–44<br>years | 45–54<br>years | 55–64<br>years | 65 years<br>and older | 65–74<br>years | 75 years<br>and older |
|------------------------------------------------|-----------------------|-------------------|----------------|----------------|----------------|----------------|-----------------------|----------------|-----------------------|
| <b>Number of consumer units (in thousands)</b> | 130,001               | 7,590             | 21,282         | 21,101         | 23,580         | 24,713         | 31,734                | 18,535         | 13,199                |
| <b>Consumer unit characteristics</b>           |                       |                   |                |                |                |                |                       |                |                       |
| Income before taxes                            | \$73,573              | \$31,750          | \$69,062       | \$86,782       | \$100,213      | \$85,037       | \$49,097              | \$58,040       | \$36,537              |
| Age of reference person                        | 50.9                  | 21.4              | 29.8           | 39.3           | 49.7           | 59.4           | 74.2                  | 69.0           | 81.5                  |
| Average number in consumer unit                |                       |                   |                |                |                |                |                       |                |                       |
| People                                         | 2.5                   | 1.9               | 2.8            | 3.4            | 2.8            | 2.2            | 1.8                   | 1.9            | 1.6                   |
| Children under 18                              | 0.6                   | 0.3               | 1.0            | 1.4            | 0.7            | 0.2            | 0.1                   | 0.1            | (1)                   |
| Adults 65 and older                            | 0.4                   | (1)               | (1)            | (1)            | 0.1            | 0.1            | 1.4                   | 1.4            | 1.4                   |
| Earners                                        | 1.3                   | 1.3               | 1.5            | 1.7            | 1.7            | 1.4            | 0.5                   | 0.7            | 0.2                   |
| Vehicles                                       | 1.9                   | 1.1               | 1.7            | 1.9            | 2.2            | 2.2            | 1.8                   | 2.0            | 1.4                   |
| Percent homeowner                              | 63                    | 13                | 41             | 54             | 69             | 78             | 80                    | 80             | 79                    |
| <b>Average annual expenditures</b>             | \$60,060              | \$33,629          | \$55,325       | \$69,034       | \$73,905       | \$64,972       | \$49,542              | \$54,997       | \$41,849              |
| Food                                           | 7,729                 | 4,759             | 7,390          | 9,376          | 9,270          | 7,894          | 6,326                 | 6,818          | 5,621                 |
| Food at home                                   | 4,363                 | 2,397             | 3,974          | 5,127          | 5,113          | 4,665          | 3,815                 | 4,049          | 3,478                 |
| Cereals and bakery products                    | 564                   | 326               | 515            | 679            | 628            | 599            | 506                   | 519            | 488                   |
| Meats, poultry, fish, and eggs                 | 944                   | 532               | 797            | 1,102          | 1,134          | 1,071          | 800                   | 854            | 720                   |
| Dairy products                                 | 450                   | 245               | 399            | 542            | 526            | 463            | 409                   | 422            | 390                   |
| Fruits and vegetables                          | 837                   | 457               | 811            | 983            | 955            | 846            | 756                   | 800            | 691                   |
| Other food at home                             | 1,568                 | 836               | 1,452          | 1,820          | 1,870          | 1,686          | 1,345                 | 1,454          | 1,189                 |
| Food away from home                            | 3,365                 | 2,362             | 3,416          | 4,249          | 4,157          | 3,229          | 2,511                 | 2,769          | 2,142                 |
| Alcoholic beverages                            | 558                   | 317               | 573            | 624            | 633            | 620            | 459                   | 542            | 339                   |
| Housing                                        | 19,884                | 11,255            | 19,927         | 23,805         | 23,205         | 20,127         | 16,668                | 18,068         | 14,692                |
| Shelter                                        | 11,895                | 7,553             | 12,695         | 14,295         | 14,250         | 11,616         | 9,270                 | 10,034         | 8,197                 |
| Owned dwellings                                | 6,947                 | 964               | 5,128          | 7,938          | 9,476          | 8,370          | 5,950                 | 7,040          | 4,420                 |
| Rented dwellings                               | 4,167                 | 6,279             | 7,153          | 5,755          | 3,653          | 2,182          | 2,530                 | 2,002          | 3,271                 |
| Other lodging                                  | 782                   | 310               | 415            | 602            | 1,120          | 1,064          | 790                   | 993            | 506                   |
| Utilities, fuels, and public services          | 3,836                 | 1,853             | 3,244          | 4,226          | 4,596          | 4,234          | 3,572                 | 3,832          | 3,207                 |
| Household operations                           | 1,412                 | 528               | 1,617          | 2,100          | 1,390          | 1,166          | 1,235                 | 1,244          | 1,221                 |
| Housekeeping supplies                          | 755                   | 316               | 542            | 814            | 784            | 864            | 861                   | 959            | 721                   |
| Household furnishings and equipment            | 1,987                 | 1,005             | 1,829          | 2,370          | 2,185          | 2,246          | 1,729                 | 1,999          | 1,346                 |
| Apparel and services                           | 1,833                 | 1,315             | 2,042          | 2,377          | 2,308          | 1,720          | 1,193                 | 1,420          | 866                   |

See footnotes at end of table.



**Table 4. Age of reference person: Average annual expenditures and characteristics, 2017**

| Item                                  | All<br>consumer units | Under<br>25 years | 25–34<br>years | 35–44<br>years | 45–54<br>years | 55–64<br>years | 65 years<br>and older | 65–74<br>years | 75 years<br>and older |
|---------------------------------------|-----------------------|-------------------|----------------|----------------|----------------|----------------|-----------------------|----------------|-----------------------|
| Transportation                        | 9,576                 | 6,655             | 9,115          | 11,054         | 11,755         | 10,185         | 7,513                 | 8,939          | 5,519                 |
| Vehicle purchases (net outlay)        | 4,054                 | 3,366             | 3,947          | 4,805          | 5,113          | 4,244          | 2,856                 | 3,755          | 1,594                 |
| Gasoline, other fuels, and motor oil  | 1,968                 | 1,417             | 2,013          | 2,437          | 2,472          | 2,089          | 1,290                 | 1,555          | 918                   |
| Other vehicle expenses                | 2,842                 | 1,467             | 2,512          | 2,965          | 3,344          | 3,061          | 2,774                 | 2,892          | 2,615                 |
| Public and other transportation       | 712                   | 405               | 644            | 847            | 826            | 792            | 594                   | 738            | 392                   |
| Healthcare                            | 4,928                 | 1,547             | 3,163          | 4,348          | 4,967          | 5,777          | 6,620                 | 6,723          | 6,475                 |
| Entertainment                         | 3,203                 | 1,488             | 2,644          | 4,001          | 4,064          | 3,444          | 2,636                 | 3,327          | 1,657                 |
| Personal care products and services   | 762                   | 473               | 643            | 959            | 927            | 750            | 670                   | 726            | 592                   |
| Reading                               | 110                   | 42                | 61             | 115            | 112            | 119            | 147                   | 136            | 164                   |
| Education                             | 1,491                 | 2,333             | 1,234          | 1,004          | 3,213          | 1,644          | 388                   | 477            | 262                   |
| Tobacco products and smoking supplies | 332                   | 220               | 323            | 366            | 410            | 418            | 219                   | 285            | 126                   |
| Miscellaneous                         | 1,010                 | 358               | 669            | 1,083          | 1,202          | 1,214          | 1,043                 | 1,168          | 869                   |
| Cash contributions                    | 1,873                 | 299               | 949            | 1,580          | 2,218          | 2,357          | 2,430                 | 2,275          | 2,648                 |
| Personal insurance and pensions       | 6,771                 | 2,567             | 6,590          | 8,341          | 9,622          | 8,705          | 3,230                 | 4,091          | 2,020                 |
| Life and other personal insurance     | 418                   | 42                | 192            | 371            | 498            | 626            | 467                   | 528            | 382                   |
| Pensions and Social Security          | 6,353                 | 2,525             | 6,398          | 7,971          | 9,123          | 8,079          | 2,762                 | 3,563          | 1,638                 |

(1) Value is too small to display.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | One person | Two or more people |            |              |             |                     |
|------------------------------------------------|--------------------|------------|--------------------|------------|--------------|-------------|---------------------|
|                                                |                    |            | Total              | Two people | Three people | Four people | Five or more people |
| <b>Number of consumer units (in thousands)</b> | 130,001            | 37,365     | 92,636             | 44,463     | 19,202       | 16,306      | 12,666              |
| <b>Consumer unit characteristics</b>           |                    |            |                    |            |              |             |                     |
| Income before taxes                            | \$73,573           | \$35,889   | \$88,774           | \$81,237   | \$91,836     | \$105,088   | \$89,585            |
| Age of reference person                        | 50.9               | 54.5       | 49.5               | 55.2       | 46.9         | 42.7        | 42.2                |
| Average number in consumer unit                |                    |            |                    |            |              |             |                     |
| People                                         | 2.5                | 1.0        | 3.1                | 2.0        | 3.0          | 4.0         | 5.6                 |
| Children under 18                              | 0.6                | (1)        | 0.8                | 0.1        | 0.7          | 1.5         | 2.7                 |
| Adults 65 and older                            | 0.4                | 0.4        | 0.4                | 0.6        | 0.3          | 0.1         | 0.1                 |
| Earners                                        | 1.3                | 0.6        | 1.6                | 1.2        | 1.7          | 2.0         | 2.3                 |
| Vehicles                                       | 1.9                | 1.1        | 2.3                | 2.1        | 2.2          | 2.5         | 2.3                 |
| Percent homeowner                              | 63                 | 48         | 69                 | 72         | 67           | 71          | 59                  |
| <b>Average annual expenditures</b>             | \$60,060           | \$35,960   | \$69,799           | \$64,513   | \$70,927     | \$80,151    | \$73,421            |
| Food                                           | 7,729              | 4,425      | 9,072              | 7,865      | 9,019        | 10,995      | 10,962              |
| Food at home                                   | 4,363              | 2,323      | 5,193              | 4,417      | 5,126        | 6,194       | 6,738               |
| Cereals and bakery products                    | 564                | 289        | 677                | 548        | 665          | 835         | 943                 |
| Meats, poultry, fish, and eggs                 | 944                | 469        | 1,137              | 956        | 1,126        | 1,343       | 1,522               |
| Dairy products                                 | 450                | 236        | 537                | 453        | 526          | 655         | 699                 |
| Fruits and vegetables                          | 837                | 452        | 993                | 856        | 966          | 1,217       | 1,236               |
| Other food at home                             | 1,568              | 878        | 1,849              | 1,605      | 1,844        | 2,145       | 2,337               |
| Food away from home                            | 3,365              | 2,101      | 3,879              | 3,448      | 3,893        | 4,801       | 4,225               |
| Alcoholic beverages                            | 558                | 390        | 626                | 737        | 577          | 574         | 389                 |
| Housing                                        | 19,884             | 13,529     | 22,450             | 20,354     | 23,319       | 26,051      | 23,850              |
| Shelter                                        | 11,895             | 8,735      | 13,170             | 11,950     | 14,014       | 15,253      | 13,491              |
| Owned dwellings                                | 6,947              | 3,574      | 8,307              | 7,410      | 8,944        | 10,417      | 7,772               |
| Rented dwellings                               | 4,167              | 4,710      | 3,947              | 3,503      | 4,158        | 3,978       | 5,147               |
| Other lodging                                  | 782                | 451        | 916                | 1,037      | 912          | 859         | 571                 |
| Utilities, fuels, and public services          | 3,836              | 2,353      | 4,434              | 3,999      | 4,492        | 5,001       | 5,142               |
| Household operations                           | 1,412              | 738        | 1,683              | 1,276      | 1,812        | 2,549       | 1,805               |
| Housekeeping supplies                          | 755                | 463        | 873                | 826        | 871          | 867         | 1,042               |
| Household furnishings and equipment            | 1,987              | 1,240      | 2,289              | 2,303      | 2,129        | 2,381       | 2,370               |
| Apparel and services                           | 1,833              | 1,007      | 2,168              | 1,821      | 1,941        | 2,788       | 2,956               |

See footnotes at end of table.

**Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | One person | Two or more people |            |              |             |                     |
|---------------------------------------|--------------------|------------|--------------------|------------|--------------|-------------|---------------------|
|                                       |                    |            | Total              | Two people | Three people | Four people | Five or more people |
| Transportation                        | 9,576              | 5,155      | 11,359             | 10,170     | 11,695       | 13,230      | 12,624              |
| Vehicle purchases (net outlay)        | 4,054              | 1,761      | 4,979              | 4,401      | 5,042        | 5,800       | 5,855               |
| Gasoline, other fuels, and motor oil  | 1,968              | 999        | 2,359              | 1,979      | 2,399        | 2,839       | 3,014               |
| Other vehicle expenses                | 2,842              | 1,961      | 3,197              | 2,955      | 3,517        | 3,656       | 2,982               |
| Public and other transportation       | 712                | 435        | 824                | 835        | 737          | 935         | 774                 |
| Healthcare                            | 4,928              | 2,967      | 5,720              | 6,218      | 5,529        | 5,558       | 4,467               |
| Entertainment                         | 3,203              | 1,660      | 3,827              | 3,750      | 3,378        | 4,465       | 3,962               |
| Personal care products and services   | 762                | 496        | 870                | 806        | 870          | 1,041       | 882                 |
| Reading                               | 110                | 80         | 122                | 127        | 127          | 133         | 86                  |
| Education                             | 1,491              | 743        | 1,793              | 1,329      | 2,290        | 2,307       | 2,010               |
| Tobacco products and smoking supplies | 332                | 240        | 370                | 331        | 447          | 362         | 398                 |
| Miscellaneous                         | 1,010              | 773        | 1,105              | 1,109      | 1,282        | 1,096       | 832                 |
| Cash contributions                    | 1,873              | 1,403      | 2,062              | 2,491      | 1,589        | 1,704       | 1,737               |
| Personal insurance and pensions       | 6,771              | 3,093      | 8,254              | 7,404      | 8,865        | 9,845       | 8,265               |
| Life and other personal insurance     | 418                | 187        | 511                | 527        | 502          | 549         | 417                 |
| Pensions and Social Security          | 6,353              | 2,906      | 7,744              | 6,877      | 8,364        | 9,297       | 7,848               |

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2017**

| Item                                    | All consumer units | Married couple consumer units |                     |                              |                      |                      |                          |                                     | One parent, at least one child under 18 | Single person and other consumer units |
|-----------------------------------------|--------------------|-------------------------------|---------------------|------------------------------|----------------------|----------------------|--------------------------|-------------------------------------|-----------------------------------------|----------------------------------------|
|                                         |                    | Total                         | Married couple only | Married couple with children |                      |                      |                          | Other married couple consumer units |                                         |                                        |
|                                         |                    |                               |                     | Total                        | Oldest child under 6 | Oldest child 6 to 17 | Oldest child 18 or older |                                     |                                         |                                        |
| Number of consumer units (in thousands) | 130,001            | 64,374                        | 29,348              | 30,090                       | 5,456                | 15,097               | 9,536                    | 4,936                               | 7,140                                   | 58,487                                 |
| Consumer unit characteristics           |                    |                               |                     |                              |                      |                      |                          |                                     |                                         |                                        |
| Income before taxes                     | \$73,573           | \$100,739                     | \$91,415            | \$110,449                    | \$98,257             | \$111,780            | \$115,319                | \$96,990                            | \$46,039                                | \$47,035                               |
| Age of reference person                 | 50.9               | 51.4                          | 59.2                | 43.9                         | 32.6                 | 41.2                 | 54.5                     | 50.7                                | 39.8                                    | 51.8                                   |
| Average number in consumer unit         |                    |                               |                     |                              |                      |                      |                          |                                     |                                         |                                        |
| People                                  | 2.5                | 3.1                           | 2.0                 | 4.0                          | 3.5                  | 4.2                  | 3.8                      | 4.9                                 | 2.9                                     | 1.7                                    |
| Children under 18                       | 0.6                | 0.8                           | (1)                 | 1.5                          | 1.5                  | 2.2                  | 0.5                      | 1.3                                 | 1.7                                     | 0.2                                    |
| Adults 65 and older                     | 0.4                | 0.5                           | 0.8                 | 0.1                          | (2)                  | (1)                  | 0.3                      | 0.6                                 | (1)                                     | 0.4                                    |
| Earners                                 | 1.3                | 1.6                           | 1.2                 | 2.0                          | 1.7                  | 1.8                  | 2.4                      | 2.4                                 | 1.1                                     | 1.0                                    |
| Vehicles                                | 1.9                | 2.5                           | 2.4                 | 2.5                          | 2.0                  | 2.4                  | 3.0                      | 2.6                                 | 1.3                                     | 1.4                                    |
| Percent homeowner                       | 63                 | 78                            | 84                  | 74                           | 65                   | 73                   | 79                       | 74                                  | 33                                      | 50                                     |
| Average annual expenditures             | \$60,060           | \$78,129                      | \$72,449            | \$84,520                     | \$76,243             | \$87,390             | \$84,892                 | \$73,330                            | \$47,951                                | \$41,758                               |
| Food                                    | 7,729              | 10,079                        | 8,717               | 11,508                       | 9,349                | 12,091               | 11,943                   | 9,729                               | 6,204                                   | 5,386                                  |
| Food at home                            | 4,363              | 5,696                         | 4,842               | 6,485                        | 5,493                | 6,676                | 6,820                    | 6,100                               | 3,757                                   | 3,008                                  |
| Cereals and bakery products             | 564                | 744                           | 610                 | 865                          | 724                  | 908                  | 887                      | 818                                 | 528                                     | 377                                    |
| Meats, poultry, fish, and eggs          | 944                | 1,226                         | 1,044               | 1,377                        | 1,017                | 1,377                | 1,615                    | 1,412                               | 837                                     | 654                                    |
| Dairy products                          | 450                | 597                           | 503                 | 697                          | 625                  | 739                  | 672                      | 567                                 | 400                                     | 299                                    |
| Fruits and vegetables                   | 837                | 1,115                         | 960                 | 1,271                        | 1,226                | 1,296                | 1,258                    | 1,119                               | 658                                     | 560                                    |
| Other food at home                      | 1,568              | 2,014                         | 1,725               | 2,275                        | 1,901                | 2,356                | 2,388                    | 2,185                               | 1,333                                   | 1,119                                  |
| Food away from home                     | 3,365              | 4,383                         | 3,875               | 5,023                        | 3,856                | 5,415                | 5,123                    | 3,629                               | 2,448                                   | 2,378                                  |
| Alcoholic beverages                     | 558                | 714                           | 873                 | 614                          | 548                  | 655                  | 588                      | 365                                 | 225                                     | 430                                    |
| Housing                                 | 19,884             | 24,458                        | 21,979              | 26,982                       | 27,767               | 27,613               | 25,578                   | 23,844                              | 18,099                                  | 15,080                                 |
| Shelter                                 | 11,895             | 14,203                        | 12,606              | 15,760                       | 15,962               | 16,333               | 14,737                   | 14,199                              | 11,159                                  | 9,446                                  |

See footnotes at end of table.

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | Married couple consumer units |                     |                              |                      |                      |                          |                                     | One parent, at least one child under 18 | Single person and other consumer units |
|---------------------------------------|--------------------|-------------------------------|---------------------|------------------------------|----------------------|----------------------|--------------------------|-------------------------------------|-----------------------------------------|----------------------------------------|
|                                       |                    | Total                         | Married couple only | Married couple with children |                      |                      |                          | Other married couple consumer units |                                         |                                        |
|                                       |                    |                               |                     | Total                        | Oldest child under 6 | Oldest child 6 to 17 | Oldest child 18 or older |                                     |                                         |                                        |
| Owned dwellings                       | 6,947              | 9,953                         | 8,899               | 11,053                       | 10,499               | 11,526               | 10,621                   | 9,517                               | 4,192                                   | 3,974                                  |
| Rented dwellings                      | 4,167              | 3,106                         | 2,346               | 3,682                        | 4,893                | 3,599                | 3,122                    | 4,113                               | 6,604                                   | 5,036                                  |
| Other lodging                         | 782                | 1,143                         | 1,361               | 1,025                        | 570                  | 1,209                | 994                      | 569                                 | 362                                     | 436                                    |
| Utilities, fuels, and public services | 3,836              | 4,726                         | 4,307               | 5,027                        | 3,925                | 5,094                | 5,551                    | 5,381                               | 3,520                                   | 2,895                                  |
| Household operations                  | 1,412              | 1,911                         | 1,386               | 2,499                        | 4,603                | 2,503                | 1,287                    | 1,454                               | 1,436                                   | 859                                    |
| Housekeeping supplies                 | 755                | 979                           | 973                 | 1,016                        | 768                  | 1,012                | 1,185                    | 810                                 | 574                                     | 535                                    |
| Household furnishings and equipment   | 1,987              | 2,640                         | 2,707               | 2,681                        | 2,508                | 2,670                | 2,818                    | 2,000                               | 1,410                                   | 1,345                                  |
| Apparel and services                  | 1,833              | 2,404                         | 1,998               | 2,865                        | 2,690                | 3,155                | 2,495                    | 2,100                               | 1,898                                   | 1,211                                  |
| Transportation                        | 9,576              | 12,654                        | 11,403              | 13,866                       | 12,713               | 13,797               | 14,673                   | 12,718                              | 7,690                                   | 6,421                                  |
| Vehicle purchases (net outlay)        | 4,054              | 5,583                         | 4,998               | 6,186                        | 6,293                | 6,322                | 5,910                    | 5,379                               | 3,541                                   | 2,434                                  |
| Gasoline, other fuels, and motor oil  | 1,968              | 2,539                         | 2,090               | 2,917                        | 2,365                | 2,931                | 3,210                    | 2,911                               | 1,696                                   | 1,372                                  |
| Other vehicle expenses                | 2,842              | 3,564                         | 3,313               | 3,809                        | 3,129                | 3,579                | 4,600                    | 3,576                               | 2,030                                   | 2,149                                  |
| Public and other transportation       | 712                | 968                           | 1,002               | 954                          | 926                  | 965                  | 953                      | 852                                 | 423                                     | 466                                    |
| Healthcare                            | 4,928              | 6,669                         | 7,515               | 5,986                        | 5,345                | 5,798                | 6,648                    | 5,798                               | 2,783                                   | 3,275                                  |
| Entertainment                         | 3,203              | 4,387                         | 4,378               | 4,419                        | 3,708                | 5,281                | 3,433                    | 4,241                               | 2,470                                   | 2,000                                  |
| Personal care products and services   | 762                | 959                           | 892                 | 1,055                        | 763                  | 1,171                | 1,047                    | 788                                 | 782                                     | 547                                    |
| Reading                               | 110                | 146                           | 156                 | 140                          | 96                   | 155                  | 143                      | 118                                 | 45                                      | 79                                     |
| Education                             | 1,491              | 2,153                         | 1,585               | 2,852                        | 1,105                | 3,154                | 3,373                    | 1,280                               | 1,230                                   | 795                                    |
| Tobacco products and smoking supplies | 332                | 334                           | 299                 | 334                          | 239                  | 305                  | 436                      | 537                                 | 318                                     | 332                                    |
| Miscellaneous                         | 1,010              | 1,221                         | 1,193               | 1,223                        | 1,157                | 937                  | 1,719                    | 1,363                               | 864                                     | 795                                    |
| Cash contributions                    | 1,873              | 2,428                         | 3,161               | 1,845                        | 1,207                | 2,058                | 1,874                    | 1,625                               | 1,230                                   | 1,340                                  |

See footnotes at end of table.

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2017**

| Item                                                                                                                                                            | All consumer units | Married couple consumer units |                     |                              |                      |                      |                          |                                     | One parent, at least one child under 18 | Single person and other consumer units |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------|---------------------|------------------------------|----------------------|----------------------|--------------------------|-------------------------------------|-----------------------------------------|----------------------------------------|
|                                                                                                                                                                 |                    | Total                         | Married couple only | Married couple with children |                      |                      |                          | Other married couple consumer units |                                         |                                        |
|                                                                                                                                                                 |                    |                               |                     | Total                        | Oldest child under 6 | Oldest child 6 to 17 | Oldest child 18 or older |                                     |                                         |                                        |
| Personal insurance and pensions                                                                                                                                 | 6,771              | 9,523                         | 8,300               | 10,831                       | 9,556                | 11,222               | 10,942                   | 8,825                               | 4,112                                   | 4,067                                  |
| Life and other personal insurance                                                                                                                               | 418                | 622                           | 667                 | 594                          | 387                  | 611                  | 684                      | 527                                 | 233                                     | 215                                    |
| Pensions and Social Security                                                                                                                                    | 6,353              | 8,901                         | 7,633               | 10,237                       | 9,169                | 10,610               | 10,258                   | 8,298                               | 3,878                                   | 3,852                                  |
| <div>(1) Value is too small to display.</div> <div>(2) No data reported.</div> <div>Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.</div> |                    |                               |                     |                              |                      |                      |                          |                                     |                                         |                                        |

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | Single consumers |            | Consumer units of two or more people |            |             |                       |
|------------------------------------------------|--------------------|------------------|------------|--------------------------------------|------------|-------------|-----------------------|
|                                                |                    | No earner        | One earner | No earner                            | One earner | Two earners | Three or more earners |
| <b>Number of consumer units (in thousands)</b> | 130,001            | 16,431           | 20,934     | 13,140                               | 25,885     | 42,221      | 11,390                |
| <b>Consumer unit characteristics</b>           |                    |                  |            |                                      |            |             |                       |
| Income before taxes                            | \$73,573           | \$19,976         | \$48,378   | \$34,265                             | \$66,641   | \$110,047   | \$123,099             |
| Age of reference person                        | 50.9               | 68.2             | 43.7       | 67.1                                 | 49.6       | 44.3        | 48.1                  |
| Average number in consumer unit                |                    |                  |            |                                      |            |             |                       |
| People                                         | 2.5                | 1.0              | 1.0        | 2.3                                  | 2.9        | 3.0         | 4.4                   |
| Children under 18                              | 0.6                | (1)              | (1)        | 0.3                                  | 0.9        | 0.9         | 1.0                   |
| Adults 65 and older                            | 0.4                | 0.7              | 0.1        | 1.3                                  | 0.4        | 0.1         | 0.2                   |
| Earners                                        | 1.3                | (1)              | 1.0        | (1)                                  | 1.0        | 2.0         | 3.3                   |
| Vehicles                                       | 1.9                | 1.0              | 1.1        | 1.9                                  | 1.9        | 2.4         | 3.0                   |
| Percent homeowner                              | 63                 | 58               | 39         | 78                                   | 62         | 70          | 72                    |
| <b>Average annual expenditures</b>             | \$60,060           | \$30,075         | \$40,486   | \$50,404                             | \$59,895   | \$77,675    | \$86,316              |
| Food                                           | 7,729              | 3,891            | 4,796      | 7,134                                | 8,098      | 9,713       | 11,567                |
| Food at home                                   | 4,363              | 2,335            | 2,316      | 4,485                                | 4,954      | 5,301       | 6,344                 |
| Cereals and bakery products                    | 564                | 318              | 269        | 608                                  | 671        | 662         | 853                   |
| Meats, poultry, fish, and eggs                 | 944                | 472              | 467        | 997                                  | 1,075      | 1,149       | 1,447                 |
| Dairy products                                 | 450                | 252              | 225        | 471                                  | 515        | 548         | 642                   |
| Fruits and vegetables                          | 837                | 457              | 448        | 826                                  | 971        | 1,023       | 1,150                 |
| Other food at home                             | 1,568              | 836              | 907        | 1,583                                | 1,722      | 1,920       | 2,251                 |
| Food away from home                            | 3,365              | 1,556            | 2,480      | 2,649                                | 3,144      | 4,412       | 5,223                 |
| Alcoholic beverages                            | 558                | 250              | 487        | 464                                  | 433        | 775         | 731                   |
| Housing                                        | 19,884             | 11,873           | 14,810     | 16,896                               | 20,425     | 24,658      | 25,369                |
| Shelter                                        | 11,895             | 7,207            | 9,934      | 9,031                                | 12,006     | 14,737      | 14,782                |
| Owned dwellings                                | 6,947              | 3,268            | 3,814      | 5,638                                | 7,052      | 9,602       | 9,438                 |
| Rented dwellings                               | 4,167              | 3,595            | 5,586      | 2,530                                | 4,201      | 4,104       | 4,425                 |
| Other lodging                                  | 782                | 343              | 535        | 864                                  | 753        | 1,031       | 919                   |
| Utilities, fuels, and public services          | 3,836              | 2,421            | 2,299      | 3,897                                | 4,158      | 4,465       | 5,566                 |
| Household operations                           | 1,412              | 840              | 658        | 1,164                                | 1,398      | 2,117       | 1,324                 |
| Housekeeping supplies                          | 755                | 507              | 433        | 873                                  | 790        | 862         | 1,166                 |
| Household furnishings and equipment            | 1,987              | 897              | 1,486      | 1,932                                | 2,073      | 2,478       | 2,531                 |
| Apparel and services                           | 1,833              | 719              | 1,207      | 1,394                                | 1,990      | 2,445       | 2,483                 |

See footnotes at end of table.

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | Single consumers |            | Consumer units of two or more people |            |             |                       |
|---------------------------------------|--------------------|------------------|------------|--------------------------------------|------------|-------------|-----------------------|
|                                       |                    | No earner        | One earner | No earner                            | One earner | Two earners | Three or more earners |
| Transportation                        | 9,576              | 4,224            | 5,913      | 7,455                                | 9,110      | 12,677      | 16,277                |
| Vehicle purchases (net outlay)        | 4,054              | 1,192            | 2,207      | 2,960                                | 3,797      | 5,731       | 7,207                 |
| Gasoline, other fuels, and motor oil  | 1,968              | 679              | 1,250      | 1,475                                | 2,052      | 2,547       | 3,380                 |
| Other vehicle expenses                | 2,842              | 2,048            | 1,922      | 2,422                                | 2,611      | 3,457       | 4,643                 |
| Public and other transportation       | 712                | 306              | 533        | 598                                  | 650        | 943         | 1,048                 |
| Healthcare                            | 4,928              | 3,481            | 2,566      | 7,334                                | 5,265      | 5,493       | 5,727                 |
| Entertainment                         | 3,203              | 1,350            | 1,890      | 2,851                                | 3,308      | 4,306       | 4,362                 |
| Personal care products and services   | 762                | 410              | 558        | 663                                  | 785        | 949         | 1,026                 |
| Reading                               | 110                | 77               | 82         | 157                                  | 103        | 121         | 136                   |
| Education                             | 1,491              | 365              | 1,038      | 792                                  | 1,214      | 2,170       | 2,868                 |
| Tobacco products and smoking supplies | 332                | 236              | 243        | 335                                  | 349        | 353         | 521                   |
| Miscellaneous                         | 1,010              | 912              | 664        | 974                                  | 915        | 1,209       | 1,323                 |
| Cash contributions                    | 1,873              | 1,383            | 1,418      | 2,558                                | 2,121      | 1,879       | 2,036                 |
| Personal insurance and pensions       | 6,771              | 903              | 4,813      | 1,398                                | 5,780      | 10,925      | 11,890                |
| Life and other personal insurance     | 418                | 195              | 181        | 488                                  | 444        | 529         | 618                   |
| Pensions and Social Security          | 6,353              | 708              | 4,632      | 910                                  | 5,336      | 10,395      | 11,272                |

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.



**Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, 2017**

| 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 |          |
| <b>Number of consumer units (in thousands)</b> | 130,001            | 81,770         | 47,129                  | 34,642                     | 48,231   | 119,223      | 46,900       | 72,323      | 10,778   |
| <b>Consumer unit characteristics</b>           |                    |                |                         |                            |          |              |              |             |          |
| Income before taxes                            | \$73,573           | \$88,538       | \$106,964               | \$63,471                   | \$48,201 | \$75,276     | \$68,623     | \$79,590    | \$54,739 |
| Age of reference person                        | 50.9               | 55.7           | 49.9                    | 63.6                       | 42.8     | 50.6         | 48.2         | 52.1        | 54.8     |
| Average number in consumer unit                |                    |                |                         |                            |          |              |              |             |          |
| People                                         | 2.5                | 2.5            | 2.9                     | 2.1                        | 2.3      | 2.5          | 2.3          | 2.5         | 2.5      |
| Children under 18                              | 0.6                | 0.5            | 0.8                     | 0.3                        | 0.6      | 0.6          | 0.5          | 0.6         | 0.6      |
| Adults 65 and older                            | 0.4                | 0.5            | 0.3                     | 0.8                        | 0.2      | 0.4          | 0.3          | 0.4         | 0.5      |
| Earners                                        | 1.3                | 1.4            | 1.7                     | 0.9                        | 1.2      | 1.3          | 1.3          | 1.3         | 1.1      |
| Vehicles                                       | 1.9                | 2.3            | 2.4                     | 2.1                        | 1.2      | 1.9          | 1.5          | 2.1         | 2.5      |
| Percent homeowner                              | 63                 | 100            | 100                     | 100                        | (1)      | 61           | 48           | 70          | 80       |
| <b>Average annual expenditures</b>             | \$60,060           | \$70,125       | \$80,765                | \$55,261                   | \$43,010 | \$61,021     | \$54,486     | \$65,261    | \$49,492 |
| Food                                           | 7,729              | 8,857          | 9,491                   | 7,788                      | 5,823    | 7,829        | 7,231        | 8,218       | 6,654    |
| Food at home                                   | 4,363              | 5,005          | 5,274                   | 4,533                      | 3,280    | 4,392        | 3,990        | 4,653       | 4,058    |
| Cereals and bakery products                    | 564                | 651            | 673                     | 613                        | 418      | 566          | 506          | 605         | 546      |
| Meats, poultry, fish, and eggs                 | 944                | 1,062          | 1,123                   | 953                        | 745      | 954          | 892          | 994         | 834      |
| Dairy products                                 | 450                | 525            | 552                     | 478                        | 323      | 448          | 406          | 475         | 472      |
| Fruits and vegetables                          | 837                | 964            | 1,022                   | 863                        | 621      | 854          | 782          | 902         | 646      |
| Other food at home                             | 1,568              | 1,802          | 1,904                   | 1,627                      | 1,173    | 1,569        | 1,403        | 1,678       | 1,559    |
| Food away from home                            | 3,365              | 3,852          | 4,216                   | 3,255                      | 2,543    | 3,437        | 3,241        | 3,564       | 2,596    |
| Alcoholic beverages                            | 558                | 662            | 746                     | 522                        | 382      | 585          | 587          | 583         | 274      |
| Housing                                        | 19,884             | 21,880         | 26,883                  | 15,039                     | 16,504   | 20,494       | 18,928       | 21,510      | 13,132   |
| Shelter                                        | 11,895             | 12,151         | 16,300                  | 6,505                      | 11,462   | 12,440       | 11,865       | 12,813      | 5,868    |
| Owned dwellings                                | 6,947              | 10,988         | 15,094                  | 5,402                      | 94       | 7,194        | 5,466        | 8,314       | 4,215    |
| Rented dwellings                               | 4,167              | 105            | 91                      | 125                        | 11,052   | 4,444        | 5,757        | 3,593       | 1,096    |
| Other lodging                                  | 782                | 1,057          | 1,115                   | 978                        | 315      | 802          | 642          | 906         | 557      |
| Utilities, fuels, and public services          | 3,836              | 4,569          | 4,902                   | 4,117                      | 2,592    | 3,836        | 3,391        | 4,124       | 3,834    |
| Household operations                           | 1,412              | 1,750          | 2,027                   | 1,372                      | 837      | 1,458        | 1,287        | 1,569       | 901      |

See footnotes at end of table.

**Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, 2017**

| 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 |        |
| Housekeeping supplies                 | 755                | 930            | 934                     | 922                        | 459    | 753          | 650          | 819         | 776    |
| Household furnishings and equipment   | 1,987              | 2,479          | 2,720                   | 2,122                      | 1,154  | 2,008        | 1,736        | 2,184       | 1,753  |
| Apparel and services                  | 1,833              | 2,038          | 2,282                   | 1,634                      | 1,486  | 1,885        | 1,843        | 1,912       | 1,275  |
| Transportation                        | 9,576              | 11,271         | 12,856                  | 9,143                      | 6,702  | 9,511        | 7,831        | 10,600      | 10,293 |
| Vehicle purchases (net outlay)        | 4,054              | 4,880          | 5,729                   | 3,725                      | 2,653  | 3,984        | 3,169        | 4,512       | 4,829  |
| Gasoline, other fuels, and motor oil  | 1,968              | 2,246          | 2,565                   | 1,812                      | 1,497  | 1,942        | 1,607        | 2,159       | 2,260  |
| Other vehicle expenses                | 2,842              | 3,309          | 3,619                   | 2,914                      | 2,051  | 2,846        | 2,258        | 3,228       | 2,785  |
| Public and other transportation       | 712                | 836            | 943                     | 692                        | 501    | 739          | 796          | 701         | 419    |
| Healthcare                            | 4,928              | 6,226          | 6,254                   | 6,195                      | 2,728  | 4,908        | 4,114        | 5,423       | 5,155  |
| Entertainment                         | 3,203              | 4,040          | 4,540                   | 3,308                      | 1,785  | 3,207        | 2,549        | 3,635       | 3,148  |
| Personal care products and services   | 762                | 885            | 983                     | 731                        | 554    | 789          | 742          | 819         | 474    |
| Reading                               | 110                | 134            | 135                     | 136                        | 69     | 114          | 100          | 124         | 63     |
| Education                             | 1,491              | 1,769          | 2,167                   | 1,220                      | 1,020  | 1,565        | 1,504        | 1,606       | 667    |
| Tobacco products and smoking supplies | 332                | 323            | 336                     | 303                        | 349    | 313          | 286          | 330         | 548    |
| Miscellaneous                         | 1,010              | 1,232          | 1,412                   | 983                        | 633    | 1,022        | 825          | 1,151       | 874    |
| Cash contributions                    | 1,873              | 2,407          | 2,225                   | 2,655                      | 967    | 1,875        | 1,669        | 2,008       | 1,849  |
| Personal insurance and pensions       | 6,771              | 8,400          | 10,454                  | 5,606                      | 4,009  | 6,924        | 6,277        | 7,342       | 5,085  |
| Life and other personal insurance     | 418                | 569            | 668                     | 435                        | 161    | 413          | 321          | 472         | 474    |
| Pensions and Social Security          | 6,353              | 7,831          | 9,786                   | 5,171                      | 3,848  | 6,511        | 5,956        | 6,871       | 4,611  |

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 9. Region of residence: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | Northeast | Midwest  | South    | West     |
|------------------------------------------------|--------------------|-----------|----------|----------|----------|
| <b>Number of consumer units (in thousands)</b> | 130,001            | 23,316    | 28,049   | 49,854   | 28,782   |
| <b>Consumer unit characteristics</b>           |                    |           |          |          |          |
| Income before taxes                            | \$73,573           | \$82,825  | \$69,520 | \$66,863 | \$81,651 |
| Age of reference person                        | 50.9               | 52.6      | 51.2     | 50.6     | 50.0     |
| Average number in consumer unit                |                    |           |          |          |          |
| People                                         | 2.5                | 2.4       | 2.4      | 2.4      | 2.7      |
| Children under 18                              | 0.6                | 0.5       | 0.6      | 0.6      | 0.7      |
| Adults 65 and older                            | 0.4                | 0.4       | 0.4      | 0.4      | 0.4      |
| Earners                                        | 1.3                | 1.3       | 1.3      | 1.2      | 1.4      |
| Vehicles                                       | 1.9                | 1.7       | 2.1      | 1.9      | 2.1      |
| Percent homeowner                              | 63                 | 60        | 67       | 64       | 59       |
| <b>Average annual expenditures</b>             | \$60,060           | \$64,016  | \$57,303 | \$54,815 | \$68,602 |
| Food                                           | 7,729              | 8,059     | 7,249    | 7,117    | 8,982    |
| Food at home                                   | 4,363              | 4,707     | 4,100    | 3,988    | 4,987    |
| Cereals and bakery products                    | 564                | 629       | 530      | 516      | 628      |
| Meats, poultry, fish, and eggs                 | 944                | 1,027     | 838      | 906      | 1,045    |
| Dairy products                                 | 450                | 496       | 450      | 391      | 514      |
| Fruits and vegetables                          | 837                | 952       | 741      | 736      | 1,009    |
| Other food at home                             | 1,568              | 1,603     | 1,540    | 1,438    | 1,791    |
| Food away from home                            | 3,365              | 3,352     | 3,149    | 3,129    | 3,995    |
| Alcoholic beverages                            | 558                | 554       | 545      | 454      | 754      |
| Housing                                        | 19,884             | 22,667    | 17,797   | 17,800   | 23,271   |
| Shelter                                        | 11,895             | 14,503    | 9,868    | 10,155   | 14,772   |
| Owned dwellings                                | 6,947              | 8,490     | 6,385    | 5,914    | 8,031    |
| Rented dwellings                               | 4,167              | 4,916     | 2,752    | 3,608    | 5,906    |
| Other lodging                                  | 782                | 1,097     | 731      | 632      | 835      |
| Utilities, fuels, and public services          | 3,836              | 4,003     | 3,715    | 3,805    | 3,870    |
| Household operations                           | 1,412              | 1,451     | 1,303    | 1,354    | 1,586    |
| Housekeeping supplies                          | 755                | 735       | 716      | 701      | 900      |
| Household furnishings and equipment            | 1,987              | 1,974     | 2,195    | 1,784    | 2,143    |
| Apparel and services                           | 1,833              | 1,951     | 1,717    | 1,675    | 2,121    |
| Transportation                                 | 9,576              | 8,867     | 9,548    | 9,347    | 10,570   |

See footnotes at end of table.

**Table 9. Region of residence: Average annual expenditures and characteristics, 2017**

| Item                                                                  | All consumer units | Northeast | Midwest | South | West  |
|-----------------------------------------------------------------------|--------------------|-----------|---------|-------|-------|
| Vehicle purchases (net outlay)                                        | 4,054              | 3,210     | 3,843   | 4,241 | 4,619 |
| Gasoline, other fuels, and motor oil                                  | 1,968              | 1,739     | 1,920   | 1,953 | 2,228 |
| Other vehicle expenses                                                | 2,842              | 2,878     | 3,172   | 2,625 | 2,863 |
| Public and other transportation                                       | 712                | 1,040     | 613     | 529   | 860   |
| Healthcare                                                            | 4,928              | 5,126     | 5,262   | 4,669 | 4,892 |
| Entertainment                                                         | 3,203              | 3,133     | 3,341   | 2,832 | 3,763 |
| Personal care products and services                                   | 762                | 741       | 788     | 689   | 879   |
| Reading                                                               | 110                | 123       | 110     | 98    | 120   |
| Education                                                             | 1,491              | 2,341     | 1,287   | 1,156 | 1,581 |
| Tobacco products and smoking supplies                                 | 332                | 357       | 384     | 336   | 255   |
| Miscellaneous                                                         | 1,010              | 1,176     | 859     | 846   | 1,305 |
| Cash contributions                                                    | 1,873              | 1,523     | 1,855   | 1,828 | 2,251 |
| Personal insurance and pensions                                       | 6,771              | 7,399     | 6,562   | 5,968 | 7,858 |
| Life and other personal insurance                                     | 418                | 489       | 443     | 408   | 351   |
| Pensions and Social Security                                          | 6,353              | 6,910     | 6,119   | 5,559 | 7,507 |
| Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey. |                    |           |         |       |       |

**Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | 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 |          |                                    |
| <b>Number of consumer units (in thousands)</b> | 130,001            | 7,503                 | 79,434                        | 32,080                     | 19,421                                | 17,349          | 3,392                              | 7,191                               | 26,761   | 16,303                             |
| <b>Consumer unit characteristics</b>           |                    |                       |                               |                            |                                       |                 |                                    |                                     |          |                                    |
| Income before taxes                            | \$73,573           | \$114,026             | \$87,273                      | \$118,115                  | \$72,318                              | \$60,965        | \$68,120                           | \$62,579                            | \$40,065 | \$43,212                           |
| Age of reference person                        | 50.9               | 50.8                  | 44.1                          | 44.6                       | 42.8                                  | 44.4            | 43.2                               | 45.1                                | 73.4     | 47.5                               |
| Average number in consumer unit                |                    |                       |                               |                            |                                       |                 |                                    |                                     |          |                                    |
| People                                         | 2.5                | 2.6                   | 2.6                           | 2.6                        | 2.5                                   | 2.7             | 2.9                                | 2.8                                 | 1.7      | 2.7                                |
| Children under 18                              | 0.6                | 0.7                   | 0.7                           | 0.7                        | 0.6                                   | 0.7             | 0.9                                | 0.8                                 | 0.1      | 0.8                                |
| Adults 65 and older                            | 0.4                | 0.3                   | 0.1                           | 0.1                        | 0.1                                   | 0.2             | 0.1                                | 0.1                                 | 1.2      | 0.2                                |
| Earners                                        | 1.3                | 1.8                   | 1.7                           | 1.8                        | 1.7                                   | 1.7             | 1.7                                | 1.8                                 | 0.2      | 0.7                                |
| Vehicles                                       | 1.9                | 2.4                   | 2.0                           | 2.2                        | 1.9                                   | 1.7             | 2.2                                | 2.1                                 | 1.8      | 1.5                                |
| Percent homeowner                              | 63                 | 74                    | 59                            | 69                         | 53                                    | 48              | 59                                 | 57                                  | 81       | 48                                 |
| <b>Average annual expenditures</b>             | \$60,060           | \$81,269              | \$65,107                      | \$82,493                   | \$57,667                              | \$49,452        | \$53,116                           | \$51,354                            | \$48,731 | \$44,109                           |
| Food                                           | 7,729              | 10,096                | 8,098                         | 9,679                      | 7,559                                 | 6,618           | 6,200                              | 7,049                               | 6,481    | 6,779                              |
| Food at home                                   | 4,363              | 5,425                 | 4,398                         | 5,014                      | 4,070                                 | 4,009           | 3,333                              | 4,112                               | 3,916    | 4,395                              |
| Cereals and bakery products                    | 564                | 711                   | 558                           | 648                        | 502                                   | 505             | 412                                | 526                                 | 522      | 591                                |
| Meats, poultry, fish, and eggs                 | 944                | 1,150                 | 944                           | 1,012                      | 888                                   | 935             | 739                                | 945                                 | 850      | 992                                |
| Dairy products                                 | 450                | 578                   | 452                           | 531                        | 424                                   | 392             | 335                                | 388                                 | 412      | 440                                |
| Fruits and vegetables                          | 837                | 1,097                 | 838                           | 990                        | 736                                   | 795             | 625                                | 700                                 | 760      | 824                                |
| Other food at home                             | 1,568              | 1,889                 | 1,605                         | 1,833                      | 1,521                                 | 1,381           | 1,222                              | 1,554                               | 1,372    | 1,548                              |
| Food away from home                            | 3,365              | 4,670                 | 3,700                         | 4,665                      | 3,489                                 | 2,610           | 2,867                              | 2,937                               | 2,566    | 2,384                              |
| Alcoholic beverages                            | 558                | 655                   | 648                           | 882                        | 576                                   | 456             | 365                                | 425                                 | 455      | 233                                |
| Housing                                        | 19,884             | 24,412                | 21,436                        | 26,575                     | 19,384                                | 17,222          | 17,522                             | 16,055                              | 16,446   | 15,879                             |

See footnotes at end of table.

**Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | 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 |         |                                    |
| Shelter                               | 11,895             | 14,859                | 13,056                        | 16,328                     | 11,806                                | 10,546          | 10,436                             | 9,129                               | 9,076   | 9,504                              |
| Owned dwellings                       | 6,947              | 9,860                 | 7,529                         | 10,479                     | 6,248                                 | 4,909           | 5,949                              | 4,890                               | 5,876   | 4,527                              |
| Rented dwellings                      | 4,167              | 3,562                 | 4,750                         | 4,626                      | 5,008                                 | 5,177           | 4,102                              | 3,888                               | 2,406   | 4,491                              |
| Other lodging                         | 782                | 1,437                 | 777                           | 1,223                      | 550                                   | 460             | 386                                | 351                                 | 794     | 486                                |
| Utilities, fuels, and public services | 3,836              | 4,503                 | 3,924                         | 4,308                      | 3,737                                 | 3,550           | 3,845                              | 3,661                               | 3,585   | 3,507                              |
| Household operations                  | 1,412              | 1,832                 | 1,567                         | 2,289                      | 1,237                                 | 1,012           | 833                                | 927                                 | 1,177   | 847                                |
| Housekeeping supplies                 | 755                | 898                   | 756                           | 877                        | 699                                   | 648             | 526                                | 754                                 | 810     | 591                                |
| Household furnishings and equipment   | 1,987              | 2,319                 | 2,132                         | 2,774                      | 1,905                                 | 1,467           | 1,882                              | 1,585                               | 1,798   | 1,430                              |
| Apparel and services                  | 1,833              | 2,346                 | 2,017                         | 2,511                      | 1,794                                 | 1,650           | 1,297                              | 1,707                               | 1,252   | 1,618                              |
| Transportation                        | 9,576              | 11,473                | 10,773                        | 12,352                     | 10,244                                | 8,523           | 11,584                             | 10,273                              | 7,365   | 6,502                              |
| Vehicle purchases (net outlay)        | 4,054              | 4,301                 | 4,793                         | 5,096                      | 4,973                                 | 3,655           | 6,429                              | 4,930                               | 2,673   | 2,606                              |
| Gasoline, other fuels, and motor oil  | 1,968              | 2,464                 | 2,210                         | 2,392                      | 2,057                                 | 1,935           | 2,526                              | 2,324                               | 1,317   | 1,631                              |
| Other vehicle expenses                | 2,842              | 3,704                 | 2,982                         | 3,690                      | 2,654                                 | 2,395           | 2,190                              | 2,566                               | 2,806   | 1,829                              |
| Public and other transportation       | 712                | 1,004                 | 789                           | 1,174                      | 560                                   | 539             | 438                                | 452                                 | 569     | 436                                |
| Healthcare                            | 4,928              | 6,337                 | 4,530                         | 5,768                      | 4,034                                 | 3,342           | 3,606                              | 3,646                               | 6,550   | 3,560                              |
| Entertainment                         | 3,203              | 4,834                 | 3,406                         | 4,561                      | 2,923                                 | 2,265           | 2,597                              | 2,694                               | 2,726   | 2,206                              |
| Personal care products and services   | 762                | 1,052                 | 809                           | 1,049                      | 743                                   | 622             | 468                                | 553                                 | 668     | 544                                |
| Reading                               | 110                | 163                   | 105                           | 145                        | 92                                    | 67              | 51                                 | 79                                  | 141     | 59                                 |
| Education                             | 1,491              | 3,039                 | 1,746                         | 2,830                      | 1,240                                 | 835             | 941                                | 860                                 | 518     | 1,133                              |
| Tobacco products and smoking supplies | 332                | 330                   | 335                           | 252                        | 348                                   | 350             | 612                                | 499                                 | 230     | 490                                |
| Miscellaneous                         | 1,010              | 1,550                 | 986                           | 1,229                      | 890                                   | 876             | 722                                | 577                                 | 1,072   | 779                                |

See footnotes at end of table.

**Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2017**

| Item                              | All consumer units | 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 |         |                                    |
| Cash contributions                | 1,873              | 2,321                 | 1,782                         | 2,662                      | 1,148                                 | 1,156           | 1,078                              | 1,410                               | 2,444   | 1,171                              |
| Personal insurance and pensions   | 6,771              | 12,660                | 8,436                         | 11,997                     | 6,693                                 | 5,470           | 6,073                              | 5,528                               | 2,382   | 3,155                              |
| Life and other personal insurance | 418                | 619                   | 415                           | 545                        | 358                                   | 319             | 271                                | 288                                 | 449     | 286                                |
| Pensions and Social Security      | 6,353              | 12,041                | 8,021                         | 11,452                     | 6,335                                 | 5,150           | 5,802                              | 5,240                               | 1,934   | 2,868                              |

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2017**

| 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 |
| <b>Number of consumer units (in thousands)</b> | 130,001            | 74,758                     | 8,673                          | 24,322               | 27,185                                 | 14,579             | 55,243           | 32,988            | 22,255                                  |
| <b>Consumer unit characteristics</b>           |                    |                            |                                |                      |                                        |                    |                  |                   |                                         |
| Income before taxes                            | \$73,573           | \$47,576                   | \$27,757                       | \$40,147             | \$52,240                               | \$63,061           | \$108,755        | \$92,409          | \$132,985                               |
| Age of reference person                        | 50.9               | 51.6                       | 56.7                           | 53.5                 | 49.3                                   | 50.0               | 49.9             | 48.9              | 51.5                                    |
| Average number in consumer unit                |                    |                            |                                |                      |                                        |                    |                  |                   |                                         |
| People                                         | 2.5                | 2.4                        | 2.2                            | 2.3                  | 2.4                                    | 2.6                | 2.6              | 2.5               | 2.6                                     |
| Children under 18                              | 0.6                | 0.6                        | 0.6                            | 0.6                  | 0.6                                    | 0.6                | 0.6              | 0.6               | 0.6                                     |
| Adults 65 and older                            | 0.4                | 0.4                        | 0.5                            | 0.4                  | 0.4                                    | 0.3                | 0.4              | 0.4               | 0.4                                     |
| Earners                                        | 1.3                | 1.2                        | 0.7                            | 1.0                  | 1.3                                    | 1.4                | 1.5              | 1.5               | 1.5                                     |
| Vehicles                                       | 1.9                | 1.7                        | 1.1                            | 1.6                  | 1.9                                    | 2.2                | 2.1              | 2.1               | 2.2                                     |
| Percent homeowner                              | 63                 | 56                         | 43                             | 56                   | 55                                     | 64                 | 73               | 70                | 77                                      |
| <b>Average annual expenditures</b>             | \$60,060           | \$44,071                   | \$29,842                       | \$37,718             | \$48,394                               | \$54,927           | \$81,512         | \$71,796          | \$95,846                                |
| Food                                           | 7,729              | 6,154                      | 4,791                          | 5,655                | 6,448                                  | 7,175              | 9,777            | 8,964             | 10,941                                  |
| Food at home                                   | 4,363              | 3,713                      | 3,487                          | 3,549                | 3,695                                  | 4,140              | 5,204            | 4,815             | 5,759                                   |
| Cereals and bakery products                    | 564                | 495                        | 469                            | 479                  | 501                                    | 526                | 653              | 606               | 721                                     |
| Meats, poultry, fish, and eggs                 | 944                | 861                        | 881                            | 818                  | 844                                    | 953                | 1,050            | 1,019             | 1,095                                   |
| Dairy products                                 | 450                | 363                        | 311                            | 354                  | 356                                    | 418                | 562              | 506               | 643                                     |
| Fruits and vegetables                          | 837                | 659                        | 681                            | 624                  | 644                                    | 732                | 1,066            | 953               | 1,227                                   |
| Other food at home                             | 1,568              | 1,335                      | 1,145                          | 1,274                | 1,350                                  | 1,510              | 1,872            | 1,731             | 2,073                                   |
| Food away from home                            | 3,365              | 2,441                      | 1,305                          | 2,106                | 2,754                                  | 3,035              | 4,573            | 4,150             | 5,182                                   |
| Alcoholic beverages                            | 558                | 329                        | 102                            | 276                  | 382                                    | 444                | 856              | 760               | 992                                     |
| Housing                                        | 19,884             | 14,960                     | 11,643                         | 13,251               | 15,998                                 | 17,855             | 26,525           | 23,384            | 31,175                                  |
| Shelter                                        | 11,895             | 8,620                      | 6,648                          | 7,609                | 9,235                                  | 10,333             | 16,327           | 14,178            | 19,513                                  |
| Owned dwellings                                | 6,947              | 4,176                      | 2,026                          | 3,469                | 4,562                                  | 5,912              | 10,697           | 8,827             | 13,467                                  |
| Rented dwellings                               | 4,167              | 4,102                      | 4,473                          | 3,899                | 4,262                                  | 3,922              | 4,254            | 4,349             | 4,114                                   |

See footnotes at end of table.



**Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2017**

| 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 |
| Other lodging                         | 782                | 343                        | 150                            | 241                  | 411                                    | 499                | 1,377            | 1,002             | 1,932                                   |
| Utilities, fuels, and public services | 3,836              | 3,433                      | 2,636                          | 3,293                | 3,575                                  | 3,874              | 4,381            | 4,186             | 4,669                                   |
| Household operations                  | 1,412              | 858                        | 524                            | 658                  | 945                                    | 1,230              | 2,160            | 1,682             | 2,868                                   |
| Housekeeping supplies                 | 755                | 631                        | 760                            | 548                  | 608                                    | 744                | 914              | 850               | 1,004                                   |
| Household furnishings and equipment   | 1,987              | 1,418                      | 1,075                          | 1,143                | 1,635                                  | 1,674              | 2,743            | 2,487             | 3,121                                   |
| Apparel and services                  | 1,833              | 1,350                      | 1,129                          | 1,167                | 1,408                                  | 1,666              | 2,462            | 2,285             | 2,718                                   |
| Transportation                        | 9,576              | 7,736                      | 4,426                          | 6,439                | 8,739                                  | 9,973              | 12,057           | 11,312            | 13,160                                  |
| Vehicle purchases (net outlay)        | 4,054              | 3,299                      | 1,839                          | 2,693                | 3,645                                  | 4,534              | 5,076            | 4,791             | 5,497                                   |
| Gasoline, other fuels, and motor oil  | 1,968              | 1,779                      | 1,178                          | 1,616                | 1,925                                  | 2,136              | 2,224            | 2,192             | 2,272                                   |
| Other vehicle expenses                | 2,842              | 2,325                      | 1,129                          | 1,885                | 2,789                                  | 2,873              | 3,534            | 3,407             | 3,723                                   |
| Public and other transportation       | 712                | 334                        | 279                            | 245                  | 380                                    | 430                | 1,223            | 922               | 1,669                                   |
| Healthcare                            | 4,928              | 3,856                      | 2,601                          | 3,553                | 4,031                                  | 4,781              | 6,375            | 5,757             | 7,290                                   |
| Entertainment                         | 3,203              | 2,271                      | 1,117                          | 1,751                | 2,708                                  | 2,992              | 4,443            | 3,929             | 5,201                                   |
| Personal care products and services   | 762                | 557                        | 351                            | 460                  | 648                                    | 668                | 1,033            | 913               | 1,208                                   |
| Reading                               | 110                | 61                         | 20                             | 55                   | 70                                     | 76                 | 175              | 151               | 210                                     |
| Education                             | 1,491              | 525                        | 277                            | 211                  | 788                                    | 707                | 2,796            | 1,835             | 4,220                                   |
| Tobacco products and smoking supplies | 332                | 432                        | 327                            | 490                  | 400                                    | 459                | 197              | 233               | 143                                     |
| Miscellaneous                         | 1,010              | 777                        | 651                            | 575                  | 906                                    | 944                | 1,325            | 1,143             | 1,596                                   |
| Cash contributions                    | 1,873              | 1,078                      | 687                            | 880                  | 1,194                                  | 1,424              | 2,949            | 2,232             | 4,012                                   |
| Personal insurance and pensions       | 6,771              | 3,984                      | 1,720                          | 2,954                | 4,674                                  | 5,764              | 10,543           | 8,899             | 12,979                                  |
| Life and other personal insurance     | 418                | 301                        | 123                            | 272                  | 313                                    | 429                | 576              | 475               | 726                                     |
| Pensions and Social Security          | 6,353              | 3,684                      | 1,597                          | 2,681                | 4,360                                  | 5,335              | 9,967            | 8,424             | 12,253                                  |

See footnotes at end of table.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 12. Race of reference person: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | White and all other races, and Asian |                                          |          | Black or African-American |
|------------------------------------------------|--------------------|--------------------------------------|------------------------------------------|----------|---------------------------|
|                                                |                    | Total                                | White and all other races <sup>(1)</sup> | Asian    |                           |
| <b>Number of consumer units (in thousands)</b> | 130,001            | 112,677                              | 106,321                                  | 6,356    | 17,324                    |
| <b>Consumer unit characteristics</b>           |                    |                                      |                                          |          |                           |
| Income before taxes                            | \$73,573           | \$76,676                             | \$75,362                                 | \$98,646 | \$53,395                  |
| Age of reference person                        | 50.9               | 51.3                                 | 51.7                                     | 45.3     | 48.4                      |
| Average number in consumer unit                |                    |                                      |                                          |          |                           |
| People                                         | 2.5                | 2.5                                  | 2.5                                      | 2.8      | 2.4                       |
| Children under 18                              | 0.6                | 0.6                                  | 0.6                                      | 0.7      | 0.6                       |
| Adults 65 and older                            | 0.4                | 0.4                                  | 0.4                                      | 0.3      | 0.3                       |
| Earners                                        | 1.3                | 1.3                                  | 1.3                                      | 1.5      | 1.2                       |
| Vehicles                                       | 1.9                | 2.0                                  | 2.0                                      | 1.7      | 1.3                       |
| Percent homeowner                              | 63                 | 66                                   | 67                                       | 58       | 41                        |
| <b>Average annual expenditures</b>             | \$60,060           | \$62,639                             | \$62,032                                 | \$72,850 | \$43,117                  |
| Food                                           | 7,729              | 8,072                                | 7,995                                    | 9,469    | 5,422                     |
| Food at home                                   | 4,363              | 4,518                                | 4,470                                    | 5,385    | 3,323                     |
| Cereals and bakery products                    | 564                | 586                                  | 580                                      | 687      | 418                       |
| Meats, poultry, fish, and eggs                 | 944                | 954                                  | 938                                      | 1,245    | 874                       |
| Dairy products                                 | 450                | 476                                  | 479                                      | 428      | 276                       |
| Fruits and vegetables                          | 837                | 867                                  | 843                                      | 1,315    | 629                       |
| Other food at home                             | 1,568              | 1,634                                | 1,630                                    | 1,710    | 1,126                     |
| Food away from home                            | 3,365              | 3,554                                | 3,524                                    | 4,084    | 2,099                     |
| Alcoholic beverages                            | 558                | 616                                  | 623                                      | 488      | 170                       |
| Housing                                        | 19,884             | 20,508                               | 20,154                                   | 26,412   | 15,808                    |
| Shelter                                        | 11,895             | 12,246                               | 11,918                                   | 17,729   | 9,613                     |
| Owned dwellings                                | 6,947              | 7,429                                | 7,248                                    | 10,466   | 3,808                     |
| Rented dwellings                               | 4,167              | 3,970                                | 3,836                                    | 6,204    | 5,447                     |
| Other lodging                                  | 782                | 847                                  | 835                                      | 1,058    | 358                       |
| Utilities, fuels, and public services          | 3,836              | 3,888                                | 3,900                                    | 3,685    | 3,497                     |
| Household operations                           | 1,412              | 1,474                                | 1,438                                    | 2,082    | 1,004                     |
| Housekeeping supplies                          | 755                | 780                                  | 790                                      | 587      | 584                       |
| Household furnishings and equipment            | 1,987              | 2,119                                | 2,107                                    | 2,330    | 1,110                     |
| Apparel and services                           | 1,833              | 1,873                                | 1,853                                    | 2,243    | 1,557                     |

See footnotes at end of table.

**Table 12. Race of reference person: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | White and all other races, and Asian |                                          |        | Black or African-American |
|---------------------------------------|--------------------|--------------------------------------|------------------------------------------|--------|---------------------------|
|                                       |                    | Total                                | White and all other races <sup>(1)</sup> | Asian  |                           |
| Transportation                        | 9,576              | 9,995                                | 9,932                                    | 11,031 | 6,841                     |
| Vehicle purchases (net outlay)        | 4,054              | 4,295                                | 4,286                                    | 4,448  | 2,484                     |
| Gasoline, other fuels, and motor oil  | 1,968              | 2,015                                | 2,016                                    | 1,999  | 1,661                     |
| Other vehicle expenses                | 2,842              | 2,941                                | 2,943                                    | 2,889  | 2,187                     |
| Public and other transportation       | 712                | 743                                  | 687                                      | 1,695  | 509                       |
| Healthcare                            | 4,928              | 5,212                                | 5,244                                    | 4,658  | 3,079                     |
| Entertainment                         | 3,203              | 3,439                                | 3,475                                    | 2,797  | 1,643                     |
| Personal care products and services   | 762                | 778                                  | 781                                      | 720    | 653                       |
| Reading                               | 110                | 119                                  | 121                                      | 97     | 47                        |
| Education                             | 1,491              | 1,574                                | 1,470                                    | 3,314  | 953                       |
| Tobacco products and smoking supplies | 332                | 342                                  | 355                                      | 122    | 268                       |
| Miscellaneous                         | 1,010              | 1,067                                | 1,081                                    | 835    | 638                       |
| Cash contributions                    | 1,873              | 1,942                                | 1,961                                    | 1,627  | 1,419                     |
| Personal insurance and pensions       | 6,771              | 7,102                                | 6,986                                    | 9,035  | 4,620                     |
| Life and other personal insurance     | 418                | 432                                  | 433                                      | 411    | 327                       |
| Pensions and Social Security          | 6,353              | 6,670                                | 6,553                                    | 8,624  | 4,293                     |

<sup>(1)</sup> All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1 percent reporting more than one race.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | Hispanic or Latino | Not Hispanic or Latino |                           |                           |
|------------------------------------------------|--------------------|--------------------|------------------------|---------------------------|---------------------------|
|                                                |                    |                    | Total                  | White and all other races | Black or African-American |
| <b>Number of consumer units (in thousands)</b> | 130,001            | 17,630             | 112,371                | 95,395                    | 16,976                    |
| <b>Consumer unit characteristics</b>           |                    |                    |                        |                           |                           |
| Income before taxes                            | \$73,573           | \$57,287           | \$76,129               | \$80,174                  | \$53,395                  |
| Age of reference person                        | 50.9               | 44.3               | 52.0                   | 52.6                      | 48.5                      |
| Average number in consumer unit                |                    |                    |                        |                           |                           |
| People                                         | 2.5                | 3.2                | 2.4                    | 2.4                       | 2.4                       |
| Children under 18                              | 0.6                | 1.0                | 0.5                    | 0.5                       | 0.6                       |
| Adults 65 and older                            | 0.4                | 0.2                | 0.4                    | 0.4                       | 0.3                       |
| Earners                                        | 1.3                | 1.6                | 1.3                    | 1.3                       | 1.2                       |
| Vehicles                                       | 1.9                | 1.6                | 2.0                    | 2.1                       | 1.3                       |
| Percent homeowner                              | 63                 | 46                 | 66                     | 70                        | 41                        |
| <b>Average annual expenditures</b>             | \$60,060           | \$49,190           | \$61,760               | \$65,019                  | \$43,246                  |
| Food                                           | 7,729              | 7,300              | 7,795                  | 8,202                     | 5,420                     |
| Food at home                                   | 4,363              | 4,354              | 4,365                  | 4,542                     | 3,328                     |
| Cereals and bakery products                    | 564                | 561                | 565                    | 590                       | 417                       |
| Meats, poultry, fish, and eggs                 | 944                | 1,069              | 924                    | 933                       | 872                       |
| Dairy products                                 | 450                | 403                | 457                    | 489                       | 274                       |
| Fruits and vegetables                          | 837                | 908                | 826                    | 859                       | 632                       |
| Other food at home                             | 1,568              | 1,413              | 1,592                  | 1,671                     | 1,132                     |
| Food away from home                            | 3,365              | 2,946              | 3,430                  | 3,661                     | 2,092                     |
| Alcoholic beverages                            | 558                | 313                | 596                    | 669                       | 171                       |
| Housing                                        | 19,884             | 18,165             | 20,153                 | 20,917                    | 15,828                    |
| Shelter                                        | 11,895             | 11,388             | 11,975                 | 12,393                    | 9,627                     |
| Owned dwellings                                | 6,947              | 4,954              | 7,259                  | 7,872                     | 3,813                     |
| Rented dwellings                               | 4,167              | 6,127              | 3,859                  | 3,574                     | 5,459                     |
| Other lodging                                  | 782                | 307                | 857                    | 946                       | 354                       |
| Utilities, fuels, and public services          | 3,836              | 3,645              | 3,866                  | 3,930                     | 3,501                     |
| Household operations                           | 1,412              | 923                | 1,488                  | 1,574                     | 1,009                     |
| Housekeeping supplies                          | 755                | 610                | 777                    | 810                       | 586                       |
| Household furnishings and equipment            | 1,987              | 1,599              | 2,047                  | 2,211                     | 1,105                     |
| Apparel and services                           | 1,833              | 2,079              | 1,795                  | 1,833                     | 1,568                     |

See footnotes at end of table.

**Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | Hispanic or Latino | Not Hispanic or Latino |                           |                           |
|---------------------------------------|--------------------|--------------------|------------------------|---------------------------|---------------------------|
|                                       |                    |                    | Total                  | White and all other races | Black or African-American |
| Transportation                        | 9,576              | 8,173              | 9,795                  | 10,305                    | 6,916                     |
| Vehicle purchases (net outlay)        | 4,054              | 3,211              | 4,186                  | 4,480                     | 2,535                     |
| Gasoline, other fuels, and motor oil  | 1,968              | 2,191              | 1,933                  | 1,980                     | 1,671                     |
| Other vehicle expenses                | 2,842              | 2,159              | 2,948                  | 3,076                     | 2,216                     |
| Public and other transportation       | 712                | 612                | 728                    | 769                       | 494                       |
| Healthcare                            | 4,928              | 2,946              | 5,239                  | 5,618                     | 3,102                     |
| Entertainment                         | 3,203              | 1,878              | 3,409                  | 3,719                     | 1,639                     |
| Personal care products and services   | 762                | 717                | 769                    | 789                       | 651                       |
| Reading                               | 110                | 48                 | 120                    | 132                       | 47                        |
| Education                             | 1,491              | 897                | 1,584                  | 1,696                     | 955                       |
| Tobacco products and smoking supplies | 332                | 120                | 366                    | 382                       | 271                       |
| Miscellaneous                         | 1,010              | 606                | 1,073                  | 1,150                     | 640                       |
| Cash contributions                    | 1,873              | 979                | 2,013                  | 2,115                     | 1,439                     |
| Personal insurance and pensions       | 6,771              | 4,968              | 7,054                  | 7,491                     | 4,601                     |
| Life and other personal insurance     | 418                | 190                | 453                    | 475                       | 329                       |
| Pensions and Social Security          | 6,353              | 4,778              | 6,601                  | 7,015                     | 4,271                     |

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

**Table 14. Generation of reference person: Average annual expenditures and characteristics, 2017**

| Item                                           | All consumer units | Birth year of 1927 or earlier <sup>(1)</sup> | Birth year from 1928 to 1945 <sup>(1)</sup> | Birth year from 1946 to 1964 | Birth year from 1965 to 1980 | Birth year of 1981 or later |
|------------------------------------------------|--------------------|----------------------------------------------|---------------------------------------------|------------------------------|------------------------------|-----------------------------|
| <b>Number of consumer units (in thousands)</b> | 130,001            | 1,439                                        | 16,471                                      | 44,694                       | 34,780                       | 32,618                      |
| <b>Consumer unit characteristics</b>           |                    |                                              |                                             |                              |                              |                             |
| Income before taxes                            | \$73,573           | \$31,992                                     | \$41,118                                    | \$78,907                     | \$95,032                     | \$61,608                    |
| Age of reference person                        | 50.9               | 91.9                                         | 78.1                                        | 61.1                         | 44.3                         | 28.5                        |
| Average number in consumer unit                |                    |                                              |                                             |                              |                              |                             |
| People                                         | 2.5                | 1.3                                          | 1.6                                         | 2.2                          | 3.1                          | 2.6                         |
| Children under 18                              | 0.6                | (2)                                          | (2)                                         | 0.2                          | 1.1                          | 0.9                         |
| Adults 65 and older                            | 0.4                | 1.2                                          | 1.4                                         | 0.5                          | (2)                          | (2)                         |
| Earners                                        | 1.3                | 0.1                                          | 0.3                                         | 1.2                          | 1.7                          | 1.5                         |
| Vehicles                                       | 1.9                | 0.9                                          | 1.6                                         | 2.2                          | 2.1                          | 1.6                         |
| Percent homeowner                              | 63                 | 66                                           | 81                                          | 77                           | 62                           | 35                          |
| <b>Average annual expenditures</b>             | \$60,060           | \$41,874                                     | \$44,746                                    | \$63,050                     | \$72,459                     | \$51,306                    |
| Food                                           | 7,729              | 4,311                                        | 5,946                                       | 7,802                        | 9,407                        | 6,903                       |
| Food at home                                   | 4,363              | 2,500                                        | 3,647                                       | 4,557                        | 5,178                        | 3,680                       |
| Cereals and bakery products                    | 564                | 469                                          | 486                                         | 578                          | 668                          | 480                         |
| Meats, poultry, fish, and eggs                 | 944                | 396                                          | 762                                         | 1,026                        | 1,120                        | 759                         |
| Dairy products                                 | 450                | 278                                          | 403                                         | 456                          | 543                          | 375                         |
| Fruits and vegetables                          | 837                | 526                                          | 719                                         | 855                          | 975                          | 739                         |
| Other food at home                             | 1,568              | 830                                          | 1,277                                       | 1,642                        | 1,872                        | 1,327                       |
| Food away from home                            | 3,365              | 1,811                                        | 2,299                                       | 3,245                        | 4,229                        | 3,223                       |
| Alcoholic beverages                            | 558                | 271                                          | 397                                         | 595                          | 633                          | 521                         |
| Housing                                        | 19,884             | 20,205                                       | 14,963                                      | 19,856                       | 23,721                       | 18,309                      |
| Shelter                                        | 11,895             | 13,068                                       | 8,108                                       | 11,457                       | 14,512                       | 11,566                      |
| Owned dwellings                                | 6,947              | 4,106                                        | 5,073                                       | 8,115                        | 8,824                        | 4,415                       |
| Rented dwellings                               | 4,167              | 8,319                                        | 2,438                                       | 2,280                        | 4,812                        | 6,754                       |
| Other lodging                                  | 782                | 643                                          | 597                                         | 1,062                        | 876                          | 397                         |
| Utilities, fuels, and public services          | 3,836              | 2,583                                        | 3,393                                       | 4,171                        | 4,455                        | 2,996                       |
| Household operations                           | 1,412              | 2,184                                        | 1,155                                       | 1,192                        | 1,678                        | 1,523                       |
| Housekeeping supplies                          | 755                | 452                                          | 835                                         | 886                          | 803                          | 495                         |

See footnotes at end of table.

**Table 14. Generation of reference person: Average annual expenditures and characteristics, 2017**

| Item                                  | All consumer units | Birth year of 1927 or earlier <sup>(1)</sup> | Birth year from 1928 to 1945 <sup>(1)</sup> | Birth year from 1946 to 1964 | Birth year from 1965 to 1980 | Birth year of 1981 or later |
|---------------------------------------|--------------------|----------------------------------------------|---------------------------------------------|------------------------------|------------------------------|-----------------------------|
| Household furnishings and equipment   | 1,987              | 1,919                                        | 1,473                                       | 2,150                        | 2,272                        | 1,729                       |
| Apparel and services                  | 1,833              | 778                                          | 995                                         | 1,730                        | 2,336                        | 1,908                       |
| Transportation                        | 9,576              | 3,222                                        | 6,437                                       | 10,020                       | 11,646                       | 8,629                       |
| Vehicle purchases (net outlay)        | 4,054              | 261 <sup>(3)</sup>                           | 2,241                                       | 4,147                        | 5,165                        | 3,825                       |
| Gasoline, other fuels, and motor oil  | 1,968              | 467                                          | 1,080                                       | 1,966                        | 2,500                        | 1,919                       |
| Other vehicle expenses                | 2,842              | 2,095                                        | 2,603                                       | 3,145                        | 3,130                        | 2,275                       |
| Public and other transportation       | 712                | 398                                          | 512                                         | 762                          | 851                          | 610                         |
| Healthcare                            | 4,928              | 6,011                                        | 6,619                                       | 5,921                        | 4,714                        | 2,894                       |
| Entertainment                         | 3,203              | 893                                          | 2,110                                       | 3,425                        | 4,194                        | 2,496                       |
| Personal care products and services   | 762                | 436                                          | 630                                         | 767                          | 970                          | 616                         |
| Reading                               | 110                | 119 <sup>(3)</sup>                           | 164                                         | 125                          | 108                          | 63                          |
| Education                             | 1,491              | 44 <sup>(3)</sup>                            | 397                                         | 1,454                        | 2,149                        | 1,457                       |
| Tobacco products and smoking supplies | 332                | 68 <sup>(3)</sup>                            | 147                                         | 395                          | 377                          | 303                         |
| Miscellaneous                         | 1,010              | 706                                          | 882                                         | 1,253                        | 1,113                        | 645                         |
| Cash contributions                    | 1,873              | 4,054                                        | 2,470                                       | 2,267                        | 1,960                        | 842                         |
| Personal insurance and pensions       | 6,771              | 755                                          | 2,589                                       | 7,438                        | 9,129                        | 5,720                       |
| Life and other personal insurance     | 418                | 343                                          | 408                                         | 580                          | 447                          | 172                         |
| Pensions and Social Security          | 6,353              | 412 <sup>(3)</sup>                           | 2,182                                       | 6,858                        | 8,682                        | 5,548                       |

<sup>(1)</sup> Birth year data processed before January 2017 for the Diary survey and April 2017 for the Interview survey had a cutoff date of 1928 instead of 1927.

<sup>(2)</sup> Value is too small to display.

<sup>(3)</sup> Data are likely to have large sampling errors.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.



## Technical Notes

Starting in 1888, the CE was collected approximately every 10 years through the 1972–73 survey; annual collection began in late 1979. The CE principal objective is to collect information on the buying habits of U.S. consumers. Consumer expenditure data are used in a variety of research activities by government, business, labor, and academic analysts. In addition, the data are required for the regular revision of the CPI market basket. The CE, which is conducted by the U.S. Census Bureau for the U.S. Bureau of Labor Statistics, consists of two survey instruments with independent samples: a Diary Survey completed by participating CUs for two consecutive 1-week periods, and an Interview Survey in which expenditures of consumer units are obtained in four interviews over the course of 12 months, 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 consumer unit. All business-related expenditures are excluded from both surveys, as are expenditures for which the CU is reimbursed.

For the Diary Survey, the CE Program draws a sample of 12,000 addresses per year, with approximately 10,000 of those addresses determined to be occupied housing units. The other 2,000 addresses are generally nonexistent, nonresidential, or vacant. Then approximately 6,000 of those occupied housing units respond to the survey, and each of those households completes two weekly diaries apiece for a total of 12,000 weekly diaries per year. Likewise, for the Interview Survey, the CE Program visits 12,000 addresses per quarter, with 10,000 of those addresses having occupied housing units. Then approximately 6,000 of those occupied housing units respond to the survey for a total of 6,000 quarterly interviews per quarter. With the rotating panel, some CUs rotate out of the survey each quarter, while others rotate in. Each CU is interviewed once per quarter, for four consecutive quarters. Data are collected on an ongoing basis in 91 geographic 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 broad estimates of food spending, 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 more difficult for respondents to recall buying over an extended period. Detailed entries of expenses are kept for food and beverages—consumed either at home or in eating places—and for tobacco, housekeeping supplies, nonprescription drugs, personal care products and services, most apparel, and any other goods or services purchased within the period. 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) incurred during the survey week.

Integrated data from the 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 repairs; 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, and integrating the data involves a determination of the appropriate survey from which to select specific 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, no. 1030) for source selection details.

The population and spending coverage of the CE differs from those used by the CPI. The CE data cover the total population including rural areas, whereas the CPI covers only the population in urban and metropolitan areas. With the latest geographic revisions, efforts are being made to align the urban areas sampled between the CPI and the CE. 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 (for an overview of the CPI methodology, see <https://www.bls.gov/opub/hom/pdf/cpihom.pdf> ).

### 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 CU 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. In addition, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered when comparing 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, all prices, as measured by the CPI-U, increased 2.1 percent from 2016 (annual average index) to 2017. 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. For additional information on these types of errors, see <https://www.bls.gov/cex/csxfqs.htm#SamplingNonsamplingError>.

### Tables

Tables in this report include integrated data from both the Diary and Interview components of the CE, enabling data users to associate the full range of expenditures with consumers’ demographic characteristics. Published tables with more detail than is given in this report can be accessed on the CE page of the BLS website. Also available are tables showing average annual data over a 2-year period for

1. income before taxes, cross-tabulated by age, consumer unit size, or region
2. single consumers by gender, cross-tabulated by either income or age

### 3. selected metropolitan statistical areas (MSAs)

Tables are available for 1984–2017. In addition, the CE also produces detailed prepublication tables, which contain additional subcategories of spending, but also have larger variances. They are available by request; email: CEXInfo@bls.gov. Prepublication tables for all CUs are available on the experimental tables CE web page.

#### Public-use microdata

The 2017 CE public-use microdata, including Interview Survey data, Diary Survey data, and paradata (information about the survey process), are available on the CE website for free electronic download. The Interview Survey files contain expenditure data in two different formats: MTBI files that present monthly values by coding items based on the CPI pricing scheme, and EXPN files that organize expenditures by the section of the Interview Survey questionnaire in which they are collected. Expenditure values on EXPN files cover different periods depending on the specific questions asked, and the files also contain relevant nonexpenditure information not found on the MTBI files.

Beginning with the 2013 public-use microdata, the new estimates of local, state, and federal tax liabilities are included. The CE introduced these estimates to improve the quality of the surveyed tax liabilities, which suffered from low response rates. The respondent-provided tax data were still available in the public-use microdata for 2013, after which they were no longer collected. For more information on the improvements, see *Improving Data Quality in the Consumer Expenditure Survey with TAXSIM*, and for new applications of the tax estimates see *New estimates of Personal Taxes in the Consumer Expenditure Survey*.

Free public-use microdata are available online at <https://www.bls.gov/cex/pumd.htm>, from the years 1996 to 2017. For releases published before 1996, users can continue to purchase USB flash drives using the public-use microdata order form. Future releases of public-use microdata will be available online for free download.

#### Other survey information

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.

The Consumer Expenditure program also publishes *Beyond the Numbers* articles. These reports 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. As of April 2019, the most recent of these reports are "The relationship between cash contributions, pretax income, and age" and "Tradeoffs in the expenditure patterns of families with children." Additional data also are presented in articles in the *Monthly Labor Review*.

Information on the methodology used to calculate and collect CE data can be found in the CE Handbook of Methods, and information on data quality can be found in Data Quality in the CE Surveys. Also included are general articles and research papers using CE data, including documents in the CE research library.

For more detailed information on the availability of current and earlier data, contact the Division of Consumer Expenditure Surveys, Office of Prices and Living Conditions, Bureau of Labor Statistics, 2 Massachusetts Avenue, NE, Washington, DC 20212-0001; call (202) 691-6900; email: CEXInfo@bls.gov; or visit us at <https://www.bls.gov/cex/>.

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