

# Consumer Expenditures in 2014

October 2016 | Report 1063

Consumer spending increased 4.7 percent in 2014. This increase reverses the 2013 decline of 0.7 percent. These figures are based on annual data from the Consumer Expenditure Survey (CE). Consumer units' (CUs) average annual expenditures increased from \$51,100 in 2013 to \$53,495 in 2014.<sup>1</sup> Accompanying the increase in expenditures was an increase in average income before taxes of 4.8 percent between 2014 (\$66,877) and 2013 (\$63,784). 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 1.6 percent in 2014, compared with the 4.7 percent increase in spending.<sup>2</sup> In 2013, prices increased by 1.5 percent, compared with the 0.7 percent decrease in spending. This report highlights spending patterns for 2014 from the CE.



## Developments in 2014

During 2014, spending increased across the six largest categories of expenditures tracked by CE: food, housing, transportation, healthcare, entertainment, and personal insurance and pensions. (See table A). Expenditures on transportation, food, personal insurance and pensions, and housing rose modestly ranging from a 0.8-percent increase to a 3.8-percent increase. During the same time period, expenditures on entertainment, apparel and services, and healthcare increased substantially, ranging from a 9.9-percent increase to an 18.1-percent increase.<sup>3</sup> In 2013, changes in spending varied among these major categories.

Consumer confidence levels also increased in 2014, as reflected by the Consumer Confidence Index of the Conference Board, which registered an index value of 87 (86.900), up from 73 in 2013.<sup>4</sup> (The level is an index, with 1985 =100. Levels of 100 or higher reflect greater consumer optimism compared with the base year.) The improvement in consumer confidence coincides with the gradual decline in the unemployment rate in 2014. The annual average monthly unemployment rate fell steadily throughout the year, but still remained above prerecession levels of 4.6 percent in 2006 and 2007.<sup>5</sup> According to the Current Population Survey, the 2014 monthly rate fell from 6.6 percent in January to 5.6 percent in December, with an average of 6.2 percent. This compares to an average of 7.4 percent in 2013.<sup>6</sup> The number of long-term (27 weeks or more) unemployed individuals, although declining from 4.3 million in 2013 to 3.2 million in 2014, was still higher than prerecession levels (1.2 million in 2007). In addition, consumer confidence may also be reflective of the gradual economic recovery, as evidenced by the 1.2 percent increase in real GDP in 2014.<sup>7</sup>

**Table A. Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Survey, 2011–14**

Item	2011	2012	2013	2014	Percent change		
					2011–12	2012–13	2013–14
Number of consumer units (in thousands)	122,287	124,416	125,670	127,006	-	-	-
Consumer unit characteristics:							
Income before taxes	\$63,685	\$65,596	\$63,784	\$66,877	3.0	-2.8	4.8

See footnotes at end of table.

**Table A. Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Survey, 2011–14**

Item	2011	2012	2013	2014	Percent change		
					2011–12	2012–13	2013–14
Age of reference person	49.7	50.0	50.1	50.3	-	-	-
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	-	-	-
Adults 65 and older	0.3	0.3	0.3	0.4	-	-	-
Earners	1.3	1.3	1.3	1.3	-	-	-
Vehicles	1.9	1.9	1.9	1.9	-	-	-
Percent homeowner	65	64	64	63	-	-	-
Average annual expenditures	\$49,705	\$51,442	\$51,100	\$53,495	3.5	-0.7	4.7
Food	6,458	6,599	6,602	6,759	2.2	0.0	2.4
Food at home	3,838	3,921	3,977	3,971	2.2	1.4	-0.2
Cereals and bakery products	531	538	544	519	1.3	1.1	-4.6
Meats, poultry, fish, and eggs	832	852	856	892	2.4	0.5	4.2
Dairy products	407	419	414	423	2.9	-1.2	2.2
Fruits and vegetables	715	731	751	756	2.2	2.7	0.7
Other food at home	1,353	1,380	1,412	1,382	2.0	2.3	-2.1
Food away from home	2,620	2,678	2,625	2,787	2.2	-2.0	6.2
Alcoholic beverages	456	451	445	463	-1.1	-1.3	4.0
Housing	16,803	16,887	17,148	17,798	0.5	1.5	3.8
Shelter	9,825	9,891	10,080	10,491	0.7	1.9	4.1
Owned dwellings	6,148	6,056	6,108	6,149	-1.5	0.9	0.7
Rented dwellings	3,029	3,186	3,324	3,631	5.2	4.3	9.2
Other lodging	648	649	649	710	0.2	0.0	9.4
Utilities, fuels, and public services	3,727	3,648	3,737	3,921	-2.1	2.4	4.9
Household operations	1,122	1,159	1,144	1,174	3.3	-1.3	2.6
Housekeeping supplies	615	610	645	632	-0.8	5.7	-2.0
Household furnishings and equipment	1,514	1,580	1,542	1,581	4.4	-2.4	2.5
Apparel and services	1,740	1,736	1,604	1,786	-0.2	-7.6	11.3
Transportation	8,293	8,998	9,004	9,073	8.5	0.1	0.8
Vehicle purchases (net outlay)	2,669	3,210	3,271	3,301	20.3	1.9	0.9
Gasoline and motor oil	2,655	2,756	2,611	2,468	3.8	-5.3	-5.5
Other vehicle expenses	2,454	2,490	2,584	2,723	1.5	3.8	5.4
Public and other transportation	516	542	537	581	5.0	-0.9	8.2
Healthcare	3,313	3,556	3,631	4,290	7.3	2.1	18.1
Entertainment	2,572	2,605	2,482	2,728	1.3	-4.7	9.9
Personal care products and services	634	628	608	645	-0.9	-3.2	6.1
Reading	115	109	102	103	-5.2	-6.4	1.0
Education	1,051	1,207	1,138	1,236	14.8	-5.7	8.6
Tobacco products and smoking supplies	351	332	330	319	-5.4	-0.6	-3.3
Miscellaneous	775	829	645	782	7.0	-22.2	21.2
Cash contributions	1,721	1,913	1,834	1,788	11.2	-4.1	-2.5
Personal insurance and pensions	5,424	5,591	5,528	5,726	3.1	-1.1	3.6
Life and other personal insurance	317	353	319	327	11.4	-9.6	2.5
Pensions and Social Security	5,106	5,238	5,209	5,399	2.6	-0.6	3.6

Source: U.S. Bureau of Labor Statistics.

## Expenditure shares

Table B provides the percent distribution of total annual expenditures by major expenditure categories for all CUs from 2010 to 2014. Expenditure shares usually do not fluctuate much in the short term and thus are more useful for identifying spending trends over time. As in previous years, housing was the largest component of overall expenditures, accounting for 33.3 percent of total expenditures in 2014. Housing expenditures were followed by transportation (17.0 percent) and food expenditures (12.6 percent). The most notable changes in expenditure shares between 2013 and 2014 were in healthcare and transportation, with healthcare increasing to 8.0 percent from 7.1 percent of expenditures. Transportation decreased to 17.0 percent from 17.6 percent, in part due to lower expenditures on gasoline and motor oil. Also of note, apparel and services, whose share of household expenditures shrunk over the 2011–12 and 2012–13 periods, increased in 2014 to 3.3 percent. Personal insurance and pensions continued a downward trend as a percentage of total expenditures decreasing to 10.7 percent from 10.8 percent.

**Table B. Percent distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Survey, 2010–14**

Spending category	2010	2011	2012	2013	2014
Average annual expenditures	100.0	100.0	100.0	100.0	100.0
Food	12.7	13.0	12.8	12.9	12.6
Food at home	7.5	7.7	7.6	7.8	7.4
Food away from home	5.2	5.3	5.2	5.1	5.2
Alcoholic beverages	0.9	0.9	0.9	0.9	0.9
Housing	34.4	33.8	32.8	33.6	33.3
Shelter	20.4	19.8	19.2	19.7	19.6
Utilities, fuels, and public services	7.6	7.5	7.1	7.3	7.3
Household operations	2.1	2.3	2.3	2.2	2.2
Housekeeping supplies	1.3	1.2	1.2	1.3	1.2
Household furnishings and equipment	3.0	3.0	3.1	3.0	3.0
Apparel and services	3.5	3.5	3.4	3.1	3.3
Transportation	16.0	16.7	17.5	17.6	17.0
Vehicle purchases (net outlay)	5.4	5.4	6.2	6.4	6.2
Gasoline and motor oil	4.4	5.3	5.4	5.1	4.6
Other vehicle expenses	5.1	4.9	4.8	5.1	5.1
Public and other transportation	1.0	1.0	1.1	1.1	1.1
Healthcare	6.6	6.7	6.9	7.1	8.0
Entertainment	5.2	5.2	5.1	4.9	5.1
Personal care products and services	1.2	1.3	1.2	1.2	1.2
Reading	0.2	0.2	0.2	0.2	0.2
Education	2.2	2.1	2.3	2.2	2.3
Tobacco products and smoking supplies	0.8	0.7	0.6	0.6	0.6
Miscellaneous	1.8	1.6	1.6	1.3	1.5
Cash contributions	3.4	3.5	3.7	3.6	3.3
Personal insurance and pensions	11.2	10.9	10.9	10.8	10.7
Life and other personal insurance	0.7	0.6	0.7	0.6	0.6
Pensions and Social Security	10.5	10.3	10.2	10.2	10.1

Source: U.S. Bureau of Labor Statistics.

## Housing

Average expenditures on mortgage interest and charges for homeowners decreased in 2014. Homeowners spent 19.1 percent less on this component of housing in 2014 (\$4,691) than they did in 2007 (\$5,799). This is likely the result of the continuing trend of lower interest rates, which has been in place since the recession that began in December 2007 and ended in June 2009.

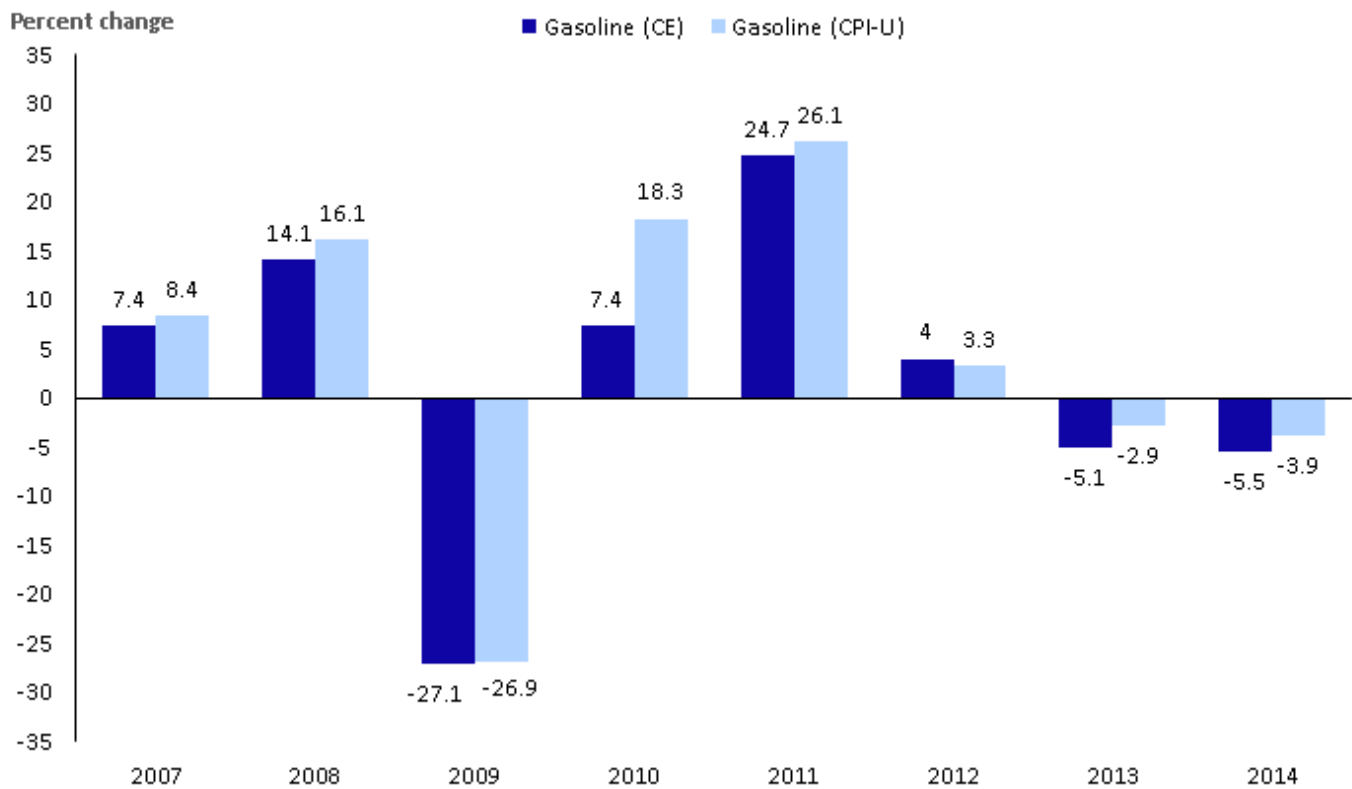
In addition, while the recession led to an overall trend of fewer CUs owning homes, the CE reported a reversal of this trend in 2013, as the number of homeowners increased from 79.9 million in 2012 to 80.1 million in 2013. However, the declining trend of homeownership reasserted itself in 2014 as the number of homeowners declined to 79.6 million. This level was below the prerecession level of 80.2 million homeowners in 2007 (66.8 percent of all CUs in that year). In percentage terms, homeownership dropped from 63.7 percent in 2013 to 62.7 percent in 2014. Declining homeownership is even more evident from the increase in the number of renters since 2007. In 2007, there were 39.9 million renters, compared with 47.4 million in 2014. According to the CPI-U, rents for primary residences have increased 17.7 percent since 2007. During the 2007–14 time span, the average annual rental payments reported in the CE increased 23.6 percent (\$9,559 in 2014, compared with \$7,732 in 2007), reflecting the increase in demand for rental units.

## Gasoline

Average expenditures on gasoline decreased again in 2014. CUs spent 5.5 percent less in 2014 (\$2,284) than they did in 2013 (\$2,418), reflecting the declining oil and gasoline prices of the second half of 2014. Chart 1 shows the percentage change in expenditures on gasoline and the price of gasoline between 2007 and 2014. With the exception of 2010, the change in consumer spending is similar to the change in prices. For 2014, the percentage decline in spending on gasoline was larger (5.5 percent) than the drop in the CPI index for gasoline (3.9 percent). For a more detailed discussion of gasoline prices and consumption, see <https://www.bls.gov/opub/btn/volume-5/using-gasoline-data-to-explain-inelasticity.htm>.

Gasoline expenditures decreased in every income quintile in 2014. The fifth (highest) quintile had the largest percentage decrease in expenditures from 2013 to 2014, a decline of 7.0 percent to \$3,438 from \$3,699. By age of reference person, all but one age group (75 years and older, up 4.4 percent to \$1,180) decreased spending in 2014. The largest percentage decrease was in the 25–34 age group (down 8.1 percent to \$2,299), followed by the 55–64 age group (down 7.9 percent to \$2,381).

**Chart 1. Spending and price index percent changes on gasoline, Consumer Expenditure Survey (CE), Consumer Price Index (CPI), 2007–14**

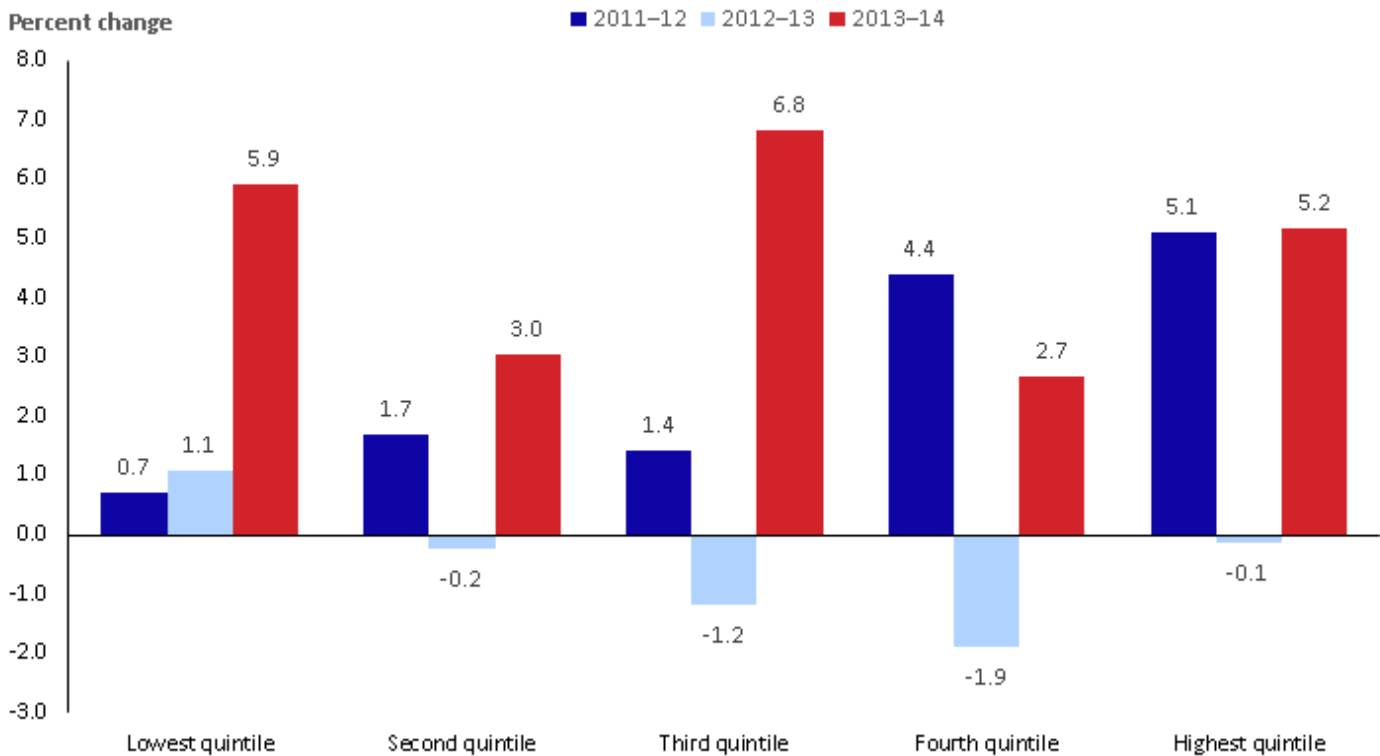


Source: U.S. Bureau of Labor Statistics.

### Expenditures by income quintile

Spending increased across all five income quintiles between 2013 and 2014. This reversed the declines seen in four of the five income quintiles in 2013. (See chart 2). The lowest quintile increased spending by 5.9 percent in 2014, while the second through fifth quintiles increased spending between 2.7 and 6.8 percent. Further details on spending by income quintile can be seen in table C.

**Chart 2. Percent change in average annual expenditures by income quintile, Consumer Expenditure Survey (CE), 2011–14**



Source: U.S. Bureau of Labor Statistics.

All income quintiles showed higher spending on food away from home, housing, healthcare, and entertainment in 2014 relative to 2013. (See table C). Among these categories, healthcare expenditures increased most significantly, with the four highest quintiles reporting percent increases between 14.1 and 25.4 percent. Apparel and services spending declined for the fourth income quintile, and spending on personal insurance and pensions declined for the second quintile, but all other quintiles increased spending on both these categories. Results were more mixed for the categories of food at home, transportation, and cash contributions, with three of five quintiles in each showing decreases in spending. The category of all other expenditures increased for all quintiles.

**Table C. Dollar change and percent change in average annual expenditures on major categories by income quintile, Consumer Expenditure Survey, 2013–14**

Item	Lowest		Second		Third		Fourth		Highest	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Average annual expenditure change										
Total	\$1,320	5.9	\$987	3.0	\$2,900	6.8	\$1,575	2.7	\$5,126	5.2
Food	12	0.3	-27	-0.6	264	4.6	124	1.6	411	3.7
At home	-8	-0.3	-83	-2.6	64	1.8	19	0.4	-19	-0.3
Away from home	20	1.8	55	3.5	200	9.4	104	3.3	430	8.4
Housing	680	7.6	514	4.3	640	4.3	484	2.5	911	2.9
Apparel and services	62	8.6	82	7.9	202	15.2	-9	-0.5	569	18.6

See footnotes at end of table.

**Table C. Dollar change and percent change in average annual expenditures on major categories by income quintile, Consumer Expenditure Survey, 2013–14**

Item	Lowest		Second		Third		Fourth		Highest	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Transportation	228	6.9	-160	-2.7	404	5.0	-64	-0.6	-72	-0.4
Healthcare	78	4.4	402	14.1	651	19.3	696	15.9	1464	25.4
Entertainment	106	10.6	150	10.6	368	18.4	102	3.6	496	9.7
Cash contributions	-71	-12.3	80	7.6	115	8.8	-182	-8.7	-177	-4.3
Personal insurance and pensions	38	8.2	-59	-3.6	57	1.6	152	2.3	789	5.1
All other expenditures	186	9.8	7	0.4	199	8.3	273	8.1	733	10.8

Source: U.S. Bureau of Labor Statistics.

## Food

Food expenditures increased for all but the second quintile in 2014. This differs from 2013, where food expenditures increased for only the lowest two quintiles. The third quintile registered the largest percentage increase in food expenditures, an increase of 4.6 percent from \$5,728 in 2013 to \$5,992 in 2014. This reflected a 1.8-percent increase in food at home spending and a 9.4-percent increase in food away from home expenditures. The upper two quintiles had increases in overall food expenditures of 1.6 and 3.7 percent, respectively. This contrasts with decreases of 2.2 percent and 1.3 percent in 2013. Again, these were due to larger increases in food away from home expenditures of 3.3 percent and 8.4 percent, reversing the declines of 2.0 percent and 4.5 percent in 2013. Food at home expenditures for the lowest two quintiles did not change much, down 0.3 and 2.6 percent respectively, but like the upper three quintiles, food away from home expenditure increased, up 1.8 percent and 3.5 percent.

There was an increase in food expenditures in all but the youngest (under 25, which declined 5.9 percent) age group in 2014. The 25–34 age group had the highest percentage increase in overall food expenditures from 2013, with spending rising 7.0 percent in 2014. Middle-age groups exhibited relatively modest increases in spending—1.8 percent (age 35–44), 1.7 percent (age 45–54), and 1.3 (age 54–65)—while the older age groups experienced larger increases of 4.7 percent (age 65–74) and 4.9 percent (age 75 and older). Results were more mixed for 2013, with three age groups showing declines.

## Notes

<sup>1</sup> For the definition of Consumer Unit, see: <https://www.bls.gov/cex/csxfaq.htm#q3>.

<sup>2</sup> For more information regarding the Consumer Price Index data, see: <https://www.bls.gov/cpi/>.

<sup>3</sup> A change in healthcare collection methods was made in 2013. For more information, please see the explanation in the 2014 new release: [https://www.bls.gov/news.release/archives/cesan\\_09032015.htm](https://www.bls.gov/news.release/archives/cesan_09032015.htm).

<sup>4</sup> For more information regarding the Conference Board’s Consumer Confidence Survey, see: [http://future.aae.wisc.edu/data/monthly\\_values/by\\_area/998?area=US](http://future.aae.wisc.edu/data/monthly_values/by_area/998?area=US).

<sup>5</sup> According to the National Bureau of Economic Research, the recession started in December 2007 and ended in June 2009. See: <http://www.nber.org/cycles.html>.

<sup>6</sup> For more information about the Bureau of Labor Statistics’ Current Population Survey see: <https://www.bls.gov/cps/> and for the CPS monthly unemployment rate data, see: <https://data.bls.gov/timeseries/LNS14000000>.

<sup>7</sup> For more information on the Bureau of Economic Analysis's 2013 real GDP release, see: [https://www.bea.gov/newsreleases/national/gdp/2014/gdp4q13\\_3rd.htm](https://www.bea.gov/newsreleases/national/gdp/2014/gdp4q13_3rd.htm).



## Statistical Tables

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands)	127,006	25,364	25,384	25,499	25,349	25,410
Lower limit	(1)	(1)	\$18,362	\$35,681	\$59,549	\$99,620
Consumer unit characteristics:						
Income before taxes	\$66,877	\$10,308	\$27,028	\$47,056	\$76,988	\$172,952
Age of reference person	50.3	51.1	53.6	49.8	48.3	48.5
Average number in consumer unit:						
People	2.5	1.7	2.2	2.5	2.8	3.2
Children under 18	.6	.4	.5	.6	.7	.8
Adults 65 and older	.4	.4	.5	.4	.3	.2
Earners	1.3	.5	.8	1.3	1.7	2.1
Vehicles	1.9	.9	1.4	1.9	2.3	2.8
Percent homeowner	63	39	53	61	74	86
Average annual expenditures						
Food	6,759	3,667	4,754	5,992	7,779	11,595
Food at home	3,971	2,506	3,138	3,670	4,501	6,039
Cereals and bakery products	519	344	411	479	577	783
Meats, poultry, fish, and eggs	892	574	738	835	1,023	1,288
Dairy products	423	268	327	410	476	635
Fruits and vegetables	756	452	590	690	856	1,190
Other food at home	1,382	867	1,073	1,257	1,569	2,143
Food away from home	2,787	1,162	1,616	2,322	3,277	5,555
Alcoholic beverages	463	178	211	341	533	1,049
Housing	17,798	9,643	12,508	15,448	19,568	31,812
Shelter	10,491	5,873	7,243	8,913	11,286	19,133
Owned dwellings	6,149	1,925	3,017	4,436	7,175	14,190
Rented dwellings	3,631	3,779	3,979	4,098	3,450	2,849
Other lodging	710	169	248	379	660	2,095
Utilities, fuels, and public services	3,921	2,387	3,230	3,805	4,505	5,674
Household operations	1,174	465	638	802	1,229	2,736
Housekeeping supplies	632	325	501	545	757	1,032

See footnotes at end of table.

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Household furnishings and equipment	1,581	593	896	1,384	1,792	3,236
Apparel and services	1,786	786	1,122	1,534	1,858	3,625
Transportation	9,073	3,555	5,696	8,475	10,844	16,788
Vehicle purchases (net outlay)	3,301	1,149	1,737	3,207	3,905	6,503
Gasoline and motor oil	2,468	1,160	1,842	2,437	3,111	3,789
Other vehicle expenses	2,723	1,040	1,868	2,419	3,245	5,039
Public and other transportation	581	207	250	412	583	1,456
Healthcare	4,290	1,868	3,252	4,026	5,082	7,219
Entertainment	2,728	1,108	1,566	2,365	2,968	5,629
Personal care products and services	645	297	432	542	724	1,230
Reading	103	48	71	84	112	201
Education	1,236	922	416	592	1,022	3,227
Tobacco products and smoking supplies	319	275	330	348	363	280
Miscellaneous	782	360	459	676	904	1,510
Cash contributions	1,788	506	1,134	1,419	1,913	3,966
Personal insurance and pensions	5,726	501	1,594	3,553	6,746	16,232
Life and other personal insurance	327	87	172	206	344	828
Pensions and Social Security	5,399	414	1,423	3,348	6,402	15,403

(1) Not applicable

Source: U.S. Bureau of Labor Statistics.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Number of consumer units (in thousands)	127,006	6,115	4,980	8,243	8,243	14,916	13,122	11,086	18,036	42,265
Consumer unit characteristics:										
Income before taxes	\$66,877	\$2,392	\$7,987	\$12,876	\$17,411	\$24,946	\$34,701	\$44,679	\$59,111	\$137,249
Age of reference person	50.3	45.6	46.0	54.8	56.6	53.7	52.0	49.3	49.1	48.4
Average number in consumer unit:										

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
People	2.5	1.6	1.8	1.6	1.8	2.1	2.3	2.5	2.6	3.0
Children under 18	.6	.3	.5	.3	.4	.5	.6	.6	.6	.8
Adults 65 and older	.4	.2	.2	.4	.5	.5	.5	.4	.4	.2
Earners	1.3	.5	.5	.4	.5	.8	1.0	1.3	1.5	1.9
Vehicles	1.9	.8	.8	.8	1.1	1.4	1.6	1.8	2.1	2.6
Percent homeowner	63	33	30	41	51	51	57	59	67	82
Average annual expenditures	\$53,495	\$23,570	\$20,818	\$22,862	\$27,324	\$32,048	\$37,846	\$43,775	\$51,242	\$87,962
Food	6,759	3,618	3,314	3,473	3,939	4,432	5,194	5,936	6,486	10,116
Food at home	3,971	2,390	2,305	2,470	2,647	2,951	3,339	3,688	3,925	5,427
Cereals and bakery products	519	306	298	354	377	385	444	486	503	700
Meats, poultry, fish, and eggs	892	577	536	582	570	710	755	833	898	1,185
Dairy products	423	245	239	262	298	313	337	416	439	568
Fruits and vegetables	756	458	406	429	480	557	627	706	734	1,055
Other food at home	1,382	804	826	842	921	986	1,176	1,248	1,352	1,919
Food away from home	2,787	1,227	1,009	1,003	1,293	1,481	1,855	2,247	2,561	4,689
Alcoholic beverages	463	221	133	140	198	192	252	323	385	850
Housing	17,798	9,543	8,959	9,426	10,814	12,129	13,539	15,138	17,028	27,290
Shelter	10,491	6,048	5,589	5,687	6,290	7,061	7,790	8,882	9,799	16,233
Owned dwellings	6,149	1,924	1,617	1,867	2,402	2,795	3,581	4,198	5,556	11,606
Rented dwellings	3,631	3,981	3,858	3,639	3,676	4,054	3,878	4,273	3,812	3,072
Other lodging	710	144	114	181	212	211	331	410	431	1,555
Utilities, fuels, and public services	3,921	2,256	2,065	2,416	2,818	3,169	3,477	3,735	4,113	5,258
Household operations	1,174	371	405	465	615	639	681	745	960	2,172
Housekeeping supplies	632	278	264	361	358	449	535	527	630	920
Household furnishings and equipment	1,581	590	635	496	731	810	1,056	1,249	1,527	2,708
Apparel and services	1,786	930	667	741	791	960	1,321	1,518	1,602	2,928
Transportation	9,073	3,276	3,090	3,538	4,203	5,749	6,435	8,289	9,488	14,579

See footnotes at end of table.

**Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 and more
Vehicle purchases (net outlay)	3,301	980	1,179	1,253	1,195	1,906	1,970	3,151	3,442	5,582
Gasoline and motor oil	2,468	1,117	1,045	1,125	1,392	1,737	2,175	2,388	2,739	3,558
Other vehicle expenses	2,723	988	694	987	1,350	1,863	1,969	2,336	2,829	4,325
Public and other transportation	581	191	172	173	267	244	320	414	479	1,114
Healthcare	4,290	1,568	1,300	1,822	2,816	3,124	3,539	3,709	4,702	6,417
Entertainment	2,728	1,085	991	1,047	1,284	1,407	1,969	2,131	2,548	4,655
Personal care products and services	645	295	238	293	344	411	482	528	570	1,048
Reading	103	37	32	42	75	62	80	78	92	171
Education	1,236	1,547	862	798	504	367	530	444	764	2,394
Tobacco products and smoking supplies	319	267	287	257	291	336	345	331	356	315
Miscellaneous	782	498	240	203	489	391	577	726	833	1,248
Cash contributions	1,788	444	373	489	800	1,108	1,216	1,340	1,643	3,193
Personal insurance and pensions	5,726	240	332	594	775	1,380	2,366	3,284	4,743	12,758
Life and other personal insurance	327	84	45	81	127	131	227	206	251	648
Pensions and Social Security	5,399	156	288	514	648	1,249	2,139	3,078	4,492	12,111

Source: U.S. Bureau of Labor Statistics.

**Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Number of consumer units (in thousands)	127,006	84,741	6,771	9,869	25,625	8,271	6,332	11,022
Consumer unit characteristics:								
Income before taxes	\$66,877	\$31,778	\$74,748	\$88,881	\$172,392	\$108,773	\$133,145	\$242,681
Age of reference person	50.3	51.2	48.6	48.1	48.5	47.9	48.4	48.9

See footnotes at end of table.

**Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Average number in consumer unit:								
People	2.5	2.2	2.8	2.8	3.2	3.1	3.2	3.2
Children under 18	.6	.5	.7	.7	.8	.8	.8	.8
Adults 65 and older	.4	.4	.3	.3	.2	.2	.2	.2
Earners	1.3	.9	1.7	1.8	2.1	1.9	2.1	2.1
Vehicles	1.9	1.5	2.2	2.5	2.8	2.6	2.8	2.8
Percent homeowner	63	53	72	78	86	81	88	89
Average annual expenditures	\$53,495	\$36,081	\$58,466	\$67,058	\$104,244	\$78,461	\$92,162	\$130,513
Food	6,759	4,983	7,325	8,630	11,598	9,540	10,722	13,659
Food at home	3,971	3,196	4,022	5,006	6,036	5,306	6,054	6,555
Cereals and bakery products	519	423	511	639	784	684	797	848
Meats, poultry, fish, and eggs	892	735	927	1,144	1,281	1,191	1,287	1,343
Dairy products	423	346	432	506	638	567	649	682
Fruits and vegetables	756	596	749	958	1,191	1,031	1,193	1,304
Other food at home	1,382	1,097	1,403	1,759	2,143	1,833	2,127	2,377
Food away from home	2,787	1,787	3,303	3,624	5,562	4,234	4,668	7,105
Alcoholic beverages	463	258	541	596	1,056	770	791	1,435
Housing	17,798	13,037	19,193	21,340	31,760	24,198	27,921	39,632
Shelter	10,491	7,627	11,142	12,291	19,096	14,139	16,167	24,498
Owned dwellings	6,149	3,427	6,917	8,252	14,136	9,928	12,270	18,367
Rented dwellings	3,631	3,910	3,586	3,231	2,875	3,310	2,616	2,698
Other lodging	710	289	639	807	2,084	901	1,281	3,433
Utilities, fuels, and public services	3,921	3,253	4,548	4,696	5,662	5,029	5,447	6,261
Household operations	1,174	676	1,210	1,407	2,723	1,689	2,202	3,799
Housekeeping supplies	632	478	599	888	1,030	968	948	1,129
Household furnishings and equipment	1,581	1,003	1,694	2,058	3,249	2,373	3,157	3,945
Apparel and services	1,786	1,184	1,624	2,203	3,629	2,489	3,222	4,718
Transportation	9,073	6,306	10,673	11,593	16,815	13,816	15,950	19,544

See footnotes at end of table.

**Table 3. Higher income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Less than \$70,000	\$70,000 to \$79,999	\$80,000 to \$99,999	\$100,000 and more	\$100,000 to \$119,999	\$120,000 to \$149,999	\$150,000 and more
Vehicle purchases (net outlay)	3,301	2,163	3,933	4,310	6,508	5,597	6,256	7,337
Gasoline and motor oil	2,468	1,925	2,986	3,325	3,799	3,607	3,849	3,914
Other vehicle expenses	2,723	1,903	3,259	3,308	5,051	3,819	4,804	6,102
Public and other transportation	581	315	496	649	1,457	794	1,041	2,192
Healthcare	4,290	3,226	4,841	5,470	7,205	5,878	7,155	8,232
Entertainment	2,728	1,748	3,111	3,301	5,625	4,183	4,884	7,112
Personal care products and services	645	438	686	848	1,234	939	1,176	1,483
Reading	103	69	111	132	202	155	181	249
Education	1,236	657	822	1,352	3,215	1,691	2,272	4,903
Tobacco products and smoking supplies	319	321	378	350	284	366	304	210
Miscellaneous	782	548	665	989	1,505	1,109	1,401	1,868
Cash contributions	1,788	1,088	1,760	2,233	3,941	2,752	2,816	5,479
Personal insurance and pensions	5,726	2,218	6,735	8,021	16,175	10,574	13,367	21,990
Life and other personal insurance	327	167	323	426	818	520	694	1,114
Pensions and Social Security	5,399	2,051	6,412	7,595	15,356	10,054	12,673	20,876

Source: U.S. Bureau of Labor Statistics.

**Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	127,006	8,405	20,594	21,778	23,556	23,466	29,207	16,648	12,559
Consumer unit characteristics:									
Income before taxes	\$66,877	\$30,081	\$61,042	\$84,094	\$87,859	\$75,241	\$45,100	\$52,366	\$35,467
Age of reference person	50.3	21.6	29.7	39.6	49.8	59.3	74.2	68.8	81.4
Average number in consumer unit:									
People	2.5	2.1	2.8	3.3	2.8	2.2	1.8	1.9	1.6
Children under 18	.6	.4	1.0	1.4	.6	.2	.1	.1	(1)

See footnotes at end of table.

**Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Adults 65 and older	.4	(1)	(1)	(1)	.1	.1	1.4	1.4	1.4
Earners	1.3	1.3	1.5	1.6	1.7	1.3	.5	.7	.3
Vehicles	1.9	1.1	1.6	1.9	2.2	2.1	1.7	1.9	1.4
Percent homeowner	63	11	39	58	70	77	80	81	80
Average annual expenditures	\$53,495	\$32,179	\$49,547	\$62,512	\$65,651	\$56,267	\$43,635	\$48,885	\$36,673
Food	6,759	4,423	6,632	8,063	8,038	6,800	5,463	6,303	4,349
Food at home	3,971	2,497	3,711	4,675	4,644	4,109	3,399	3,735	2,952
Cereals and bakery products	519	367	460	622	611	503	468	504	419
Meats, poultry, fish, and eggs	892	547	852	1,046	1,079	923	725	810	611
Dairy products	423	263	399	498	484	431	376	404	340
Fruits and vegetables	756	449	719	882	848	778	685	742	609
Other food at home	1,382	872	1,283	1,626	1,623	1,475	1,145	1,275	973
Food away from home	2,787	1,926	2,921	3,388	3,394	2,691	2,064	2,567	1,397
Alcoholic beverages	463	303	529	505	559	457	354	455	219
Housing	17,798	11,459	17,404	21,222	20,781	18,006	14,779	15,838	13,375
Shelter	10,491	7,893	10,726	12,873	12,397	10,183	8,005	8,498	7,350
Owned dwellings	6,149	1,106	4,210	7,667	8,293	6,973	5,444	5,945	4,781
Rented dwellings	3,631	6,568	6,144	4,615	3,143	2,098	1,907	1,732	2,139
Other lodging	710	219	372	592	961	1,112	653	821	431
Utilities, fuels, and public services	3,921	1,949	3,319	4,309	4,644	4,311	3,726	3,966	3,408
Household operations	1,174	450	1,433	1,722	1,076	951	1,048	939	1,192
Housekeeping supplies	632	229	492	629	734	782	652	723	557
Household furnishings and equipment	1,581	939	1,434	1,690	1,930	1,778	1,348	1,711	868
Apparel and services	1,786	1,285	1,914	2,250	2,247	1,789	1,101	1,417	683
Transportation	9,073	6,167	8,908	10,617	11,230	9,321	6,942	8,338	5,091
Vehicle purchases (net outlay)	3,301	2,642	3,551	3,981	4,126	3,128	2,282	2,922	1,434
Gasoline and motor oil	2,468	1,687	2,447	2,986	3,044	2,594	1,757	2,117	1,279
Other vehicle expenses	2,723	1,521	2,386	2,967	3,383	2,967	2,400	2,657	2,059
Public and other transportation	581	317	523	683	678	633	503	642	320
Healthcare	4,290	1,103	2,659	4,033	4,497	4,958	5,849	5,956	5,708
Entertainment	2,728	1,319	2,418	3,372	3,184	2,852	2,403	2,988	1,626
Personal care products and services	645	307	533	741	793	674	609	692	499

See footnotes at end of table.

**Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Reading	103	44	75	86	93	123	145	152	135
Education	1,236	2,721	1,087	1,233	2,283	1,044	225	318	102
Tobacco products and smoking supplies	319	250	281	324	408	401	225	307	116
Miscellaneous	782	204	571	858	1,086	802	780	807	745
Cash contributions	1,788	325	1,066	1,591	2,074	1,941	2,512	2,155	2,985
Personal insurance and pensions	5,726	2,269	5,472	7,617	8,378	7,098	2,249	3,160	1,040
Life and other personal insurance	327	29	131	335	420	520	315	372	240
Pensions and Social Security	5,399	2,240	5,341	7,281	7,958	6,578	1,933	2,788	800

(1) Value is too small to display.  
Source: U.S. Bureau of Labor Statistics.

**Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Number of consumer units (in thousands)	127,006	37,884	89,122	41,647	18,777	16,126	12,571
Consumer unit characteristics:							
Income before taxes	\$66,877	\$33,487	\$81,071	\$73,312	\$80,481	\$94,003	\$91,067
Age of reference person	50.3	53.3	49.0	54.9	46.1	42.2	42.3
Average number in consumer unit:							
People	2.5	1.0	3.1	2.0	3.0	4.0	5.7
Children under 18	.6	(1)	.8	.1	.7	1.5	2.7
Adults 65 and older	.4	.3	.4	.6	.2	.1	.1
Earners	1.3	.6	1.6	1.2	1.7	1.9	2.2
Vehicles	1.9	1.0	2.2	2.1	2.2	2.2	2.4
Percent homeowner	63	49	69	73	65	64	65
Average annual expenditures	\$53,495	\$31,987	\$62,528	\$57,429	\$61,526	\$71,481	\$69,505
Food	6,759	3,637	8,029	6,905	7,911	9,641	9,921
Food at home	3,971	2,101	4,730	3,860	4,723	5,765	6,354
Cereals and bakery products	519	279	616	487	596	781	874
Meats, poultry, fish, and eggs	892	418	1,084	849	1,108	1,320	1,539



**Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Dairy products	423	232	501	415	490	618	656
Fruits and vegetables	756	396	902	744	903	1,103	1,171
Other food at home	1,382	776	1,628	1,365	1,627	1,944	2,114
Food away from home	2,787	1,536	3,299	3,045	3,189	3,876	3,567
Alcoholic beverages	463	322	520	603	455	527	323
Housing	17,798	12,348	20,102	18,280	19,924	23,217	22,405
Shelter	10,491	8,057	11,525	10,582	11,322	13,406	12,539
Owned dwellings	6,149	3,600	7,233	6,640	7,061	8,415	7,938
Rented dwellings	3,631	4,098	3,433	2,925	3,630	4,140	3,913
Other lodging	710	359	859	1,017	631	851	688
Utilities, fuels, and public services	3,921	2,448	4,546	4,070	4,596	4,980	5,494
Household operations	1,174	639	1,401	1,060	1,471	2,014	1,639
Housekeeping supplies	632	359	743	691	708	834	852
Household furnishings and equipment	1,581	844	1,887	1,877	1,828	1,983	1,881
Apparel and services	1,786	802	2,187	1,754	2,285	2,691	2,847
Transportation	9,073	4,617	10,957	10,094	10,547	12,631	12,286
Vehicle purchases (net outlay)	3,301	1,470	4,079	3,807	3,576	4,998	4,552
Gasoline and motor oil	2,468	1,300	2,965	2,552	3,006	3,406	3,705
Other vehicle expenses	2,723	1,510	3,227	2,994	3,346	3,516	3,457
Public and other transportation	581	337	686	741	618	710	571
Healthcare	4,290	2,517	5,043	5,398	4,704	4,829	4,646
Entertainment	2,728	1,622	3,191	2,991	3,025	3,631	3,542
Personal care products and services	645	400	747	718	729	876	698
Reading	103	71	117	140	100	95	94
Education	1,236	849	1,400	984	1,733	1,785	1,787
Tobacco products and smoking supplies	319	232	356	336	407	361	341
Miscellaneous	782	602	859	751	1,052	1,011	728
Cash contributions	1,788	1,428	1,941	2,259	1,547	1,609	1,900
Personal insurance and pensions	5,726	2,540	7,080	6,214	7,108	8,577	7,987
Life and other personal insurance	327	136	409	413	396	469	337
Pensions and Social Security	5,399	2,405	6,671	5,802	6,712	8,108	7,649

See footnotes at end of table.

(1) Not applicable.  
Source: U.S. Bureau of Labor Statistics.

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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)	127,006	61,051	27,386	28,169	5,423	13,852	8,894	5,495	7,355	58,601
Consumer unit characteristics:										
Income before taxes	\$66,877	\$93,538	\$82,947	\$104,480	\$93,320	\$104,633	\$111,047	\$90,225	\$36,552	\$42,908
Age of reference person	50.3	51.1	59.1	43.3	32.3	41.1	53.4	51.3	39.1	50.8
Average number in consumer unit:										
People	2.5	3.2	2.0	4.0	3.5	4.2	3.9	4.9	3.0	1.7
Children under 18	.6	.8	(1)	1.5	1.5	2.2	.6	1.4	1.8	.2
Adults 65 and older	.4	.4	.8	.1	(1)	(1)	.2	.6	(1)	.3
Earners	1.3	1.6	1.2	2.0	1.6	1.7	2.5	2.3	1.0	.9
Vehicles	1.9	2.5	2.4	2.5	2.0	2.3	3.0	2.7	1.1	1.3
Percent homeowner	63	78	84	74	63	72	83	74	33	50
Average annual expenditures	\$53,495	\$70,196	\$63,462	\$77,072	\$70,115	\$78,763	\$78,398	\$68,909	\$39,979	\$37,696
Food	6,759	8,816	7,491	9,923	8,538	10,364	9,910	10,014	5,920	4,679
Food at home	3,971	5,130	4,168	5,864	4,968	6,059	5,971	6,381	3,837	2,758
Cereals and bakery products	519	668	527	783	588	841	778	811	531	359
Meats, poultry, fish, and eggs	892	1,160	911	1,353	1,039	1,384	1,454	1,470	938	601
Dairy products	423	550	445	637	598	654	627	642	389	293
Fruits and vegetables	756	996	823	1,118	1,029	1,145	1,115	1,274	651	513
Other food at home	1,382	1,756	1,462	1,973	1,714	2,034	1,997	2,184	1,327	992

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Food away from home	2,787	3,686	3,323	4,059	3,570	4,306	3,938	3,634	2,083	1,921
Alcoholic beverages	463	576	670	511	449	497	570	417	225	371
Housing	17,798	21,896	19,358	24,533	25,810	25,295	22,607	21,029	15,175	13,843
Shelter	10,491	12,338	10,812	13,999	13,922	14,888	12,662	11,429	9,077	8,743
Owned dwellings	6,149	8,650	7,659	9,848	9,151	10,422	9,379	7,446	3,337	3,897
Rented dwellings	3,631	2,638	1,916	3,223	4,315	3,424	2,244	3,233	5,465	4,436
Other lodging	710	1,051	1,237	928	456	1,043	1,039	750	276	410
Utilities, fuels, and public services	3,921	4,861	4,382	5,205	4,156	5,177	5,887	5,484	3,500	2,994
Household operations	1,174	1,618	1,122	2,145	4,275	2,035	1,017	1,390	1,074	724
Housekeeping supplies	632	864	814	899	829	870	984	944	500	402
Household furnishings and equipment	1,581	2,215	2,228	2,285	2,628	2,323	2,057	1,782	1,023	981
Apparel and services	1,786	2,395	1,880	2,837	2,701	3,143	2,396	2,787	1,762	1,143
Transportation	9,073	12,293	11,128	13,327	11,949	12,725	15,121	12,834	6,793	5,995
Vehicle purchases (net outlay)	3,301	4,610	4,192	4,990	4,980	4,633	5,554	4,739	2,576	2,029
Gasoline and motor oil	2,468	3,247	2,762	3,657	2,937	3,675	4,070	3,559	1,949	1,722
Other vehicle expenses	2,723	3,646	3,319	3,923	3,346	3,629	4,744	3,897	1,978	1,843
Public and other transportation	581	790	855	756	686	789	753	639	291	401
Healthcare	4,290	6,026	6,549	5,642	4,746	5,517	6,383	5,389	2,042	2,761
Entertainment	2,728	3,689	3,381	4,077	3,082	4,689	3,648	3,240	1,779	1,837
Personal care products and services	645	835	808	870	704	933	856	797	555	456

See footnotes at end of table.

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Reading	103	133	159	115	74	122	128	92	65	77
Education	1,236	1,635	1,076	2,275	1,051	2,218	3,105	1,139	862	867
Tobacco products and smoking supplies	319	322	305	295	224	232	434	546	247	325
Miscellaneous	782	943	809	1,078	842	1,211	1,000	921	599	636
Cash contributions	1,788	2,313	2,793	1,960	1,597	2,104	1,956	1,732	962	1,345
Personal insurance and pensions	5,726	8,325	7,053	9,631	8,347	9,712	10,286	7,973	2,992	3,361
Life and other personal insurance	327	526	546	520	307	531	634	461	123	145
Pensions and Social Security	5,399	7,799	6,507	9,110	8,040	9,182	9,652	7,512	2,868	3,216

(1) Value is too small to display.  
Source: U.S. Bureau of Labor Statistics.

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Number of consumer units (in thousands)	127,006	15,880	22,004	13,107	26,814	38,766	10,434
Consumer unit characteristics:							
Income before taxes	\$66,877	\$19,064	\$43,895	\$33,860	\$62,019	\$100,216	\$118,209
Age of reference person	50.3	66.6	43.8	65.2	48.3	44.4	47.4
Average number in consumer unit:							
People	2.5	1.0	1.0	2.3	3.0	3.0	4.4
Children under 18	.6	(1)	(1)	.3	1.1	.8	1.0
Adults 65 and older	.4	.6	.1	1.3	.4	.1	.1
Earners	1.3	(1)	1.0	n.a.	1.0	2.0	3.4
Vehicles	1.9	.9	1.1	1.8	1.9	2.3	3.0

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Percent homeowner	63	57	43	75	61	70	75
Average annual expenditures	\$53,495	\$25,565	\$36,585	\$43,418	\$54,929	\$69,785	\$79,382
Food	6,759	3,135	3,982	6,140	7,415	8,542	10,218
Food at home	3,971	2,080	2,115	4,060	4,608	4,713	6,075
Cereals and bakery products	519	291	271	534	599	620	764
Meats, poultry, fish, and eggs	892	428	411	942	1,070	1,055	1,440
Dairy products	423	226	236	429	497	499	616
Fruits and vegetables	756	400	394	770	888	894	1,155
Other food at home	1,382	734	804	1,385	1,554	1,647	2,099
Food away from home	2,787	1,056	1,866	2,080	2,808	3,828	4,143
Alcoholic beverages	463	148	442	322	394	660	566
Housing	17,798	10,628	13,588	14,654	18,480	22,305	22,920
Shelter	10,491	6,434	9,228	7,649	10,529	13,124	13,012
Owned dwellings	6,149	3,089	3,968	4,830	5,964	8,553	8,607
Rented dwellings	3,631	3,052	4,853	2,090	3,829	3,608	3,449
Other lodging	710	293	407	729	736	963	956
Utilities, fuels, and public services	3,921	2,458	2,442	3,922	4,231	4,619	5,873
Household operations	1,174	701	594	1,008	1,141	1,772	1,181
Housekeeping supplies	632	373	350	677	758	721	880
Household furnishings and equipment	1,581	663	974	1,398	1,821	2,069	1,974
Apparel and services	1,786	632	920	1,203	2,065	2,424	2,882
Transportation	9,073	3,030	5,764	7,589	9,283	12,070	15,458
Vehicle purchases (net outlay)	3,301	695	2,030	2,747	3,426	4,525	5,778
Gasoline and motor oil	2,468	828	1,641	1,915	2,564	3,240	4,291
Other vehicle expenses	2,723	1,244	1,704	2,379	2,732	3,518	4,593
Public and other transportation	581	263	389	548	562	788	796
Healthcare	4,290	3,045	2,136	6,079	4,517	4,934	5,506
Entertainment	2,728	1,316	1,837	2,469	2,933	3,435	3,859
Personal care products and services	645	333	447	576	668	811	929
Reading	103	82	62	146	97	121	117
Education	1,236	674	975	441	1,177	1,552	2,615

See footnotes at end of table.

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Tobacco products and smoking supplies	319	201	253	297	341	351	490
Miscellaneous	782	578	619	687	829	929	884
Cash contributions	1,788	1,466	1,401	2,238	1,768	2,004	1,781
Personal insurance and pensions	5,726	295	4,161	578	4,962	9,647	11,155
Life and other personal insurance	327	149	126	293	353	455	525
Pensions and Social Security	5,399	146	4,035	285	4,609	9,192	10,630

(1) Not applicable.  
Source: U.S. Bureau of Labor Statistics.

**Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Number of consumer units (in thousands)	127,006	79,596	46,379	33,218	47,409	116,192	38,608	77,584	10,813
Consumer unit characteristics:									
Income before taxes	\$66,877	\$82,233	\$97,309	\$61,184	\$41,095	\$68,306	\$58,929	\$72,972	\$51,525
Age of reference person	50.3	55.3	49.7	63.1	41.9	49.9	46.9	51.4	54.2
Average number in consumer unit:									
People	2.5	2.6	2.8	2.2	2.3	2.5	2.3	2.5	2.5
Children under 18	.6	.6	.8	.3	.7	.6	.5	.6	.6
Adults 65 and older	.4	.5	.3	.8	.2	.3	.3	.4	.5
Earners	1.3	1.3	1.6	.9	1.2	1.3	1.2	1.3	1.2
Vehicles	1.9	2.3	2.4	2.1	1.2	1.8	1.4	2.0	2.4
Percent homeowner	63	100	100	100	n.a.	61	47	68	79
Average annual expenditures	\$53,495	\$62,226	\$70,807	\$49,737	\$38,749	\$54,436	\$48,454	\$57,358	\$43,212
Food	6,759	7,604	8,139	6,583	5,305	6,852	6,319	7,095	5,669
Food at home	3,971	4,414	4,643	3,955	3,208	4,003	3,703	4,139	3,594

**Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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	
Cereals and bakery products	519	579	602	532	416	521	478	540	499
Meats, poultry, fish, and eggs	892	987	1,041	877	727	893	821	925	875
Dairy products	423	471	492	428	341	424	388	440	415
Fruits and vegetables	756	839	876	765	612	772	752	780	570
Other food at home	1,382	1,539	1,632	1,353	1,112	1,394	1,265	1,453	1,235
Food away from home	2,787	3,190	3,496	2,628	2,097	2,848	2,616	2,956	2,075
Alcoholic beverages	463	548	613	423	316	476	467	481	306
Housing	17,798	19,666	23,762	13,936	14,646	18,287	17,241	18,795	12,522
Shelter	10,491	10,820	14,208	6,090	9,937	10,907	10,830	10,945	6,014
Owned dwellings	6,149	9,744	13,083	5,082	114	6,313	4,940	6,996	4,392
Rented dwellings	3,631	100	86	121	9,559	3,863	5,395	3,101	1,140
Other lodging	710	976	1,039	888	264	732	496	849	482
Utilities, fuels, and public services	3,921	4,679	5,009	4,219	2,646	3,923	3,396	4,185	3,895
Household operations	1,174	1,455	1,665	1,159	702	1,218	1,113	1,271	694
Housekeeping supplies	632	759	766	744	413	635	532	681	597
Household furnishings and equipment	1,581	1,952	2,114	1,724	948	1,604	1,369	1,713	1,322
Apparel and services	1,786	2,030	2,294	1,545	1,365	1,837	1,766	1,869	1,191
Transportation	9,073	10,475	11,706	8,754	6,711	9,102	7,598	9,843	8,772
Vehicle purchases (net outlay)	3,301	3,722	4,261	2,969	2,595	3,309	2,732	3,596	3,220
Gasoline and motor oil	2,468	2,851	3,201	2,362	1,826	2,436	1,920	2,694	2,810
Other vehicle expenses	2,723	3,207	3,509	2,782	1,900	2,743	2,309	2,952	2,504
Public and other transportation	581	695	734	642	390	614	637	602	238
Healthcare	4,290	5,567	5,495	5,674	2,144	4,290	3,402	4,731	4,289
Entertainment	2,728	3,350	3,757	2,706	1,675	2,725	2,297	2,931	2,750
Personal care products and services	645	760	814	677	450	663	631	677	450
Reading	103	129	124	136	59	104	98	107	94
Education	1,236	1,343	1,729	797	1,055	1,319	1,250	1,352	342

See footnotes at end of table.

**Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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	
Tobacco products and smoking supplies	319	301	287	319	351	303	250	329	494
Miscellaneous	782	948	1,018	866	503	794	661	861	647
Cash contributions	1,788	2,326	2,075	2,675	886	1,825	1,474	2,000	1,386
Personal insurance and pensions	5,726	7,179	8,994	4,645	3,286	5,859	5,000	6,286	4,300
Life and other personal insurance	327	447	502	370	126	326	248	365	341
Pensions and Social Security	5,399	6,732	8,492	4,275	3,160	5,533	4,752	5,921	3,959

(1) Not applicable.  
Source: U.S. Bureau of Labor Statistics.

**Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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	
Number of consumer units (in thousands)	127,006	110,709	105,082	5,627	16,297
Consumer unit characteristics:					
Income before taxes	\$66,877	\$70,131	\$69,147	\$88,517	\$44,769
Age of reference person	50.3	50.6	51.0	43.9	48.1
Average number in consumer unit:					
People	2.5	2.5	2.5	2.8	2.5
Children under 18	.6	.6	.6	.7	.7
Adults 65 and older	.4	.4	.4	.3	.2
Earners	1.3	1.3	1.3	1.5	1.2
Vehicles	1.9	1.9	2.0	1.5	1.2
Percent homeowner	63	65	66	48	44
Average annual expenditures	\$53,495	\$55,691	\$55,308	\$62,784	\$38,543
Food	6,759	7,080	7,027	8,044	4,555

See footnotes at end of table.



**Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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	
Food at home	3,971	4,119	4,117	4,156	2,960
Cereals and bakery products	519	540	540	540	377
Meats, poultry, fish, and eggs	892	900	893	1,024	833
Dairy products	423	450	457	330	240
Fruits and vegetables	756	788	775	1,007	537
Other food at home	1,382	1,442	1,452	1,255	973
Food away from home	2,787	2,961	2,910	3,888	1,595
Alcoholic beverages	463	503	510	372	187
Housing	17,798	18,299	18,078	22,445	14,383
Shelter	10,491	10,792	10,548	15,341	8,442
Owned dwellings	6,149	6,529	6,450	8,005	3,565
Rented dwellings	3,631	3,485	3,332	6,336	4,626
Other lodging	710	778	766	1,000	250
Utilities, fuels, and public services	3,921	3,932	3,953	3,535	3,843
Household operations	1,174	1,234	1,216	1,577	765
Housekeeping supplies	632	661	670	500	431
Household furnishings and equipment	1,581	1,680	1,690	1,492	902
Apparel and services	1,786	1,823	1,775	2,683	1,531
Transportation	9,073	9,406	9,413	9,279	6,812
Vehicle purchases (net outlay)	3,301	3,464	3,516	2,496	2,194
Gasoline and motor oil	2,468	2,534	2,549	2,260	2,019
Other vehicle expenses	2,723	2,795	2,785	2,975	2,232
Public and other transportation	581	613	563	1,548	366
Healthcare	4,290	4,565	4,596	3,986	2,424
Entertainment	2,728	2,866	2,903	2,205	1,782
Personal care products and services	645	662	659	710	532
Reading	103	112	113	87	43
Education	1,236	1,302	1,234	2,585	785
Tobacco products and smoking supplies	319	332	343	136	232
Miscellaneous	782	829	836	686	465
Cash contributions	1,788	1,865	1,885	1,478	1,268

See footnotes at end of table.

**Table 9. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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	
Personal insurance and pensions	5,726	6,047	5,938	8,089	3,546
Life and other personal insurance	327	342	343	327	225
Pensions and Social Security	5,399	5,705	5,594	7,762	3,321

<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.

**Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Number of consumer units (in thousands)	127,006	16,283	110,723	94,723	16,000
Consumer unit characteristics:					
Income before taxes	\$66,877	\$53,054	\$68,910	\$72,984	\$44,790
Age of reference person	50.3	43.9	51.2	51.7	48.1
Average number in consumer unit:					
People	2.5	3.2	2.4	2.3	2.5
Children under 18	.6	1.0	.5	.5	.7
Adults 65 and older	.4	.2	.4	.4	.2
Earners	1.3	1.5	1.2	1.2	1.2
Vehicles	1.9	1.6	1.9	2.0	1.2
Percent homeowner	63	44	65	69	44
Average annual expenditures					
Food	6,759	6,880	6,741	7,119	4,467
Food at home	3,971	4,303	3,923	4,090	2,914
Cereals and bakery products	519	523	518	542	374
Meats, poultry, fish, and eggs	892	1,128	857	863	820
Dairy products	423	428	423	454	231
Fruits and vegetables	756	869	739	775	523
Other food at home	1,382	1,356	1,386	1,455	966
Food away from home	2,787	2,577	2,818	3,029	1,553

**Table 10. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African-American
Alcoholic beverages	463	304	486	537	181
Housing	17,798	16,207	18,031	18,649	14,365
Shelter	10,491	9,909	10,576	10,940	8,423
Owned dwellings	6,149	4,065	6,455	6,939	3,592
Rented dwellings	3,631	5,591	3,343	3,135	4,577
Other lodging	710	253	778	866	254
Utilities, fuels, and public services	3,921	3,639	3,962	3,978	3,866
Household operations	1,174	883	1,217	1,296	748
Housekeeping supplies	632	525	648	685	423
Household furnishings and equipment	1,581	1,251	1,629	1,750	905
Apparel and services	1,786	1,951	1,761	1,797	1,547
Transportation	9,073	8,399	9,173	9,580	6,761
Vehicle purchases (net outlay)	3,301	2,894	3,361	3,565	2,151
Gasoline and motor oil	2,468	2,584	2,451	2,523	2,027
Other vehicle expenses	2,723	2,529	2,751	2,841	2,217
Public and other transportation	581	393	609	650	366
Healthcare	4,290	2,643	4,532	4,891	2,408
Entertainment	2,728	1,695	2,879	3,064	1,778
Personal care products and services	645	561	657	678	531
Reading	103	57	110	121	43
Education	1,236	739	1,309	1,400	771
Tobacco products and smoking supplies	319	168	341	361	227
Miscellaneous	782	464	829	890	465
Cash contributions	1,788	932	1,914	2,023	1,270
Personal insurance and pensions	5,726	4,563	5,897	6,295	3,543
Life and other personal insurance	327	168	351	372	223
Pensions and Social Security	5,399	4,394	5,546	5,922	3,320

See footnotes at end of table.

Source: U.S. Bureau of Labor Statistics.

**Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	127,006	23,052	28,406	47,205	28,343
Consumer unit characteristics:					
Income before taxes	\$66,877	\$75,881	\$65,340	\$61,405	\$70,208
Age of reference person	50.3	52.5	49.4	50.3	49.3
Average number in consumer unit:					
People	2.5	2.4	2.4	2.5	2.6
Children under 18	.6	.5	.6	.6	.7
Adults 65 and older	.4	.4	.3	.4	.3
Earners	1.3	1.3	1.3	1.2	1.3
Vehicles	1.9	1.6	2.0	1.8	1.9
Percent homeowner	63	62	66	65	56
Average annual expenditures	\$53,495	\$59,301	\$51,961	\$49,372	\$57,181
Food	6,759	6,854	6,898	6,378	7,175
Food at home	3,971	4,090	4,123	3,709	4,164
Cereals and bakery products	519	567	547	487	506
Meats, poultry, fish, and eggs	892	919	884	881	894
Dairy products	423	463	473	367	435
Fruits and vegetables	756	800	753	681	847
Other food at home	1,382	1,340	1,466	1,292	1,481
Food away from home	2,787	2,765	2,775	2,669	3,011
Alcoholic beverages	463	523	510	364	531
Housing	17,798	21,067	16,212	16,030	19,672
Shelter	10,491	13,227	9,162	8,844	12,337
Owned dwellings	6,149	7,859	5,919	5,272	6,451
Rented dwellings	3,631	4,382	2,547	2,998	5,162
Other lodging	710	987	697	575	725
Utilities, fuels, and public services	3,921	4,335	3,714	4,038	3,596
Household operations	1,174	1,355	1,007	1,085	1,342
Housekeeping supplies	632	594	705	598	647

See footnotes at end of table.

**Table 11. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Northeast	Midwest	South	West
Household furnishings and equipment	1,581	1,555	1,623	1,466	1,750
Apparel and services	1,786	1,931	1,882	1,592	1,896
Transportation	9,073	9,321	8,807	9,041	9,192
Vehicle purchases (net outlay)	3,301	3,046	3,315	3,563	3,058
Gasoline and motor oil	2,468	2,256	2,418	2,553	2,550
Other vehicle expenses	2,723	3,089	2,604	2,512	2,893
Public and other transportation	581	931	469	413	691
Healthcare	4,290	4,565	4,398	4,024	4,401
Entertainment	2,728	2,744	2,760	2,516	3,034
Personal care products and services	645	704	650	577	705
Reading	103	122	111	82	116
Education	1,236	2,129	1,158	880	1,181
Tobacco products and smoking supplies	319	313	371	344	231
Miscellaneous	782	859	769	664	929
Cash contributions	1,788	1,777	1,803	1,697	1,933
Personal insurance and pensions	5,726	6,392	5,633	5,182	6,184
Life and other personal insurance	327	418	339	284	314
Pensions and Social Security	5,399	5,974	5,294	4,898	5,871

Source: U.S. Bureau of Labor Statistics.

**Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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		
Number of consumer units (in thousands)	127,006	8,303	75,638	28,824	19,989	15,946	3,553	7,326	24,634	18,430
Consumer unit characteristics:										
Income before taxes	\$66,877	\$108,212	\$77,397	\$107,570	\$65,629	\$51,485	\$62,984	\$54,176	\$39,672	\$41,445

**Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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		
Age of reference person	50.3	49.5	43.9	44.4	43.5	42.8	43.3	45.1	73.4	46.1
Average number in consumer unit:										
People	2.5	2.7	2.6	2.6	2.5	2.7	2.9	2.7	1.8	2.8
Children under 18	.6	.7	.7	.7	.6	.8	.9	.7	.1	.9
Adults 65 and older	.4	.2	.1	.1	.1	.2	.1	.1	1.2	.2
Earners	1.3	1.8	1.7	1.7	1.7	1.7	1.7	1.7	.2	.6
Vehicles	1.9	2.2	2.0	2.1	1.9	1.7	2.1	2.1	1.7	1.4
Percent homeowner	63	72	59	69	56	48	57	55	81	47
Average annual expenditures	\$53,495	\$72,838	\$57,904	\$74,277	\$51,508	\$44,543	\$47,539	\$44,795	\$42,715	\$40,930
Food	6,759	7,993	7,192	8,800	6,783	5,580	6,227	5,830	5,384	6,176
Food at home	3,971	4,578	4,041	4,636	3,936	3,384	3,848	3,438	3,433	4,090
Cereals and bakery products	519	573	526	593	525	449	447	467	459	540
Meats, poultry, fish, and eggs	892	962	909	990	901	777	1,021	816	736	985
Dairy products	423	506	425	498	409	348	410	347	382	429
Fruits and vegetables	756	909	762	899	721	667	701	565	679	758
Other food at home	1,382	1,627	1,419	1,654	1,380	1,143	1,268	1,243	1,178	1,378
Food away from home	2,787	3,414	3,151	4,164	2,847	2,195	2,379	2,392	1,951	2,086
Alcoholic beverages	463	608	534	759	467	298	478	345	324	282
Housing	17,798	23,345	18,968	23,881	17,036	15,307	15,652	14,458	14,894	14,374
Shelter	10,491	14,291	11,385	14,573	10,040	9,300	9,372	8,028	8,080	8,328
Owned dwellings	6,149	9,466	6,556	9,442	5,372	4,303	5,048	4,066	5,463	3,901

See footnotes at end of table.

**Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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		
Rented dwellings	3,631	3,308	4,152	4,007	4,153	4,655	3,953	3,726	1,877	3,983
Other lodging	710	1,517	677	1,124	515	341	371	236	740	444
Utilities, fuels, and public services	3,921	4,601	4,011	4,417	3,906	3,559	3,847	3,760	3,716	3,518
Household operations	1,174	1,723	1,257	1,916	1,050	730	699	645	1,069	726
Housekeeping supplies	632	859	611	721	600	472	369	618	656	582
Household furnishings and equipment	1,581	1,870	1,704	2,253	1,440	1,246	1,365	1,406	1,372	1,220
Apparel and services	1,786	2,415	1,989	2,481	1,788	1,657	1,755	1,415	1,057	1,602
Transportation	9,073	10,764	10,280	12,259	9,283	8,625	9,436	9,221	6,795	6,401
Vehicle purchases (net outlay)	3,301	3,665	3,879	4,629	3,315	3,380	3,524	3,720	2,249	2,173
Gasoline and motor oil	2,468	2,955	2,780	3,018	2,668	2,450	3,083	2,724	1,727	1,958
Other vehicle expenses	2,723	3,354	3,000	3,617	2,876	2,398	2,346	2,523	2,287	1,880
Public and other transportation	581	789	621	994	423	397	482	253	531	390
Healthcare	4,290	5,525	3,868	4,994	3,588	2,847	2,960	2,858	6,012	3,166
Entertainment	2,728	3,877	2,861	3,744	2,622	1,946	2,071	2,377	2,344	2,160
Personal care products and services	645	743	703	913	684	545	423	415	592	432
Reading	103	117	99	142	93	54	62	60	144	59
Education	1,236	2,211	1,404	2,302	871	1,040	435	587	230	1,450
Tobacco products and smoking supplies	319	372	321	207	339	364	454	554	213	431
Miscellaneous	782	1,250	757	1,101	545	526	520	599	802	641
Cash contributions	1,788	2,148	1,714	2,341	1,420	1,200	1,552	1,247	2,495	986

See footnotes at end of table.

**Table 12. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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		
Personal insurance and pensions	5,726	11,472	7,215	10,353	5,988	4,555	5,514	4,829	1,429	2,770
Life and other personal insurance	327	646	323	453	273	204	209	262	326	203
Pensions and Social Security	5,399	10,826	6,892	9,901	5,715	4,352	5,305	4,567	1,103	2,567

Source: U.S. Bureau of Labor Statistics.

**Table 13. Highest education level of any member: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

Item	All consumer units	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer units (in thousands)	127,006	77,236	9,716	26,530	27,300	13,690	49,770	29,183	20,586
Consumer unit characteristics:									
Income before taxes	\$66,877	\$45,037	\$28,031	\$40,260	\$47,891	\$60,671	\$100,770	\$84,628	\$123,654
Age of reference person	50.3	51.0	55.6	53.5	48.0	48.8	49.2	47.8	51.2
Average number in consumer unit:									
People	2.5	2.4	2.3	2.3	2.4	2.7	2.6	2.5	2.6
Children under 18	.6	.6	.7	.5	.6	.7	.6	.6	.6
Adults 65 and older	.4	.4	.5	.4	.3	.3	.3	.3	.4
Earners	1.3	1.1	.8	1.0	1.2	1.4	1.5	1.5	1.5
Vehicles	1.9	1.7	1.0	1.6	1.8	2.1	2.1	2.0	2.2
Percent homeowner	63	57	45	58	55	66	72	68	77
Average annual expenditures	\$53,495	\$40,403	\$28,180	\$36,286	\$43,749	\$50,300	\$73,672	\$65,483	\$85,434
Food	6,759	5,480	4,519	4,986	5,772	6,473	8,683	8,075	9,598
Food at home	3,971	3,458	3,304	3,311	3,476	3,821	4,740	4,486	5,126

See footnotes at end of table.



**Table 13. Highest education level of any member: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Cereals and bakery products	519	454	442	445	451	487	616	584	666
Meats, poultry, fish, and eggs	892	829	878	802	808	897	985	980	993
Dairy products	423	361	352	339	366	399	516	480	571
Fruits and vegetables	756	615	618	577	628	658	966	890	1,083
Other food at home	1,382	1,199	1,013	1,148	1,223	1,381	1,656	1,552	1,814
Food away from home	2,787	2,021	1,215	1,675	2,296	2,652	3,943	3,588	4,472
Alcoholic beverages	463	294	139	245	318	449	716	645	823
Housing	17,798	13,821	10,605	12,883	14,532	16,529	23,950	21,156	27,932
Shelter	10,491	7,914	6,284	7,255	8,450	9,277	14,489	12,758	16,943
Owned dwellings	6,149	4,013	2,330	3,483	4,338	5,586	9,464	7,900	11,680
Rented dwellings	3,631	3,586	3,848	3,521	3,746	3,209	3,701	3,842	3,501
Other lodging	710	314	106	251	366	482	1,325	1,016	1,762
Utilities, fuels, and public services	3,921	3,573	2,840	3,481	3,614	4,191	4,459	4,207	4,818
Household operations	1,174	690	332	563	815	941	1,924	1,441	2,610
Housekeeping supplies	632	513	475	506	482	626	810	730	931
Household furnishings and equipment	1,581	1,131	675	1,078	1,171	1,493	2,268	2,019	2,631
Apparel and services	1,786	1,325	1,221	1,164	1,397	1,554	2,480	2,105	3,045
Transportation	9,073	7,248	4,497	6,253	8,155	9,311	11,894	11,198	12,880
Vehicle purchases (net outlay)	3,301	2,587	1,536	2,020	3,087	3,433	4,410	4,153	4,773
Gasoline and motor oil	2,468	2,224	1,467	2,045	2,401	2,756	2,847	2,823	2,881
Other vehicle expenses	2,723	2,163	1,260	1,969	2,353	2,789	3,580	3,437	3,781
Public and other transportation	581	275	234	219	314	333	1,057	784	1,445
Healthcare	4,290	3,398	2,201	3,290	3,512	4,228	5,672	5,188	6,361

See footnotes at end of table.

**Table 13. Highest education level of any member: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Entertainment	2,728	2,026	1,301	1,873	2,179	2,516	3,806	3,287	4,565
Personal care products and services	645	471	336	418	490	633	910	816	1,050
Reading	103	63	32	56	72	83	165	134	209
Education	1,236	564	147	233	945	740	2,278	1,762	3,011
Tobacco products and smoking supplies	319	417	329	489	401	370	168	218	97
Miscellaneous	782	595	286	469	678	889	1,072	945	1,258
Cash contributions	1,788	1,168	654	1,065	1,399	1,275	2,750	2,146	3,606
Personal insurance and pensions	5,726	3,533	1,914	2,862	3,899	5,250	9,130	7,811	11,000
Life and other personal insurance	327	210	104	207	233	245	509	396	669
Pensions and Social Security	5,399	3,323	1,810	2,655	3,666	5,005	8,621	7,414	10,330

Source: U.S. Bureau of Labor Statistics.

**Table 14. Deciles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Number of consumer units (in thousands)	127,006	12,724	12,640	12,658	12,725	12,737	12,762	12,766	12,584	12,735	12,675
Lower limit	(1)	(1)	\$11,165	\$18,362	\$26,784	\$35,682	\$46,615	\$59,549	\$75,977	\$99,623	\$140,196
Consumer unit characteristics:											
Income before taxes	\$66,877	\$5,675	14,973	22,757	31,277	41,177	52,924	67,239	86,878	116,404	229,771
Age of reference person	50.3	46.6	55.7	54.2	53.0	50.0	49.7	48.5	48.2	48.2	48.9
Average number in consumer unit:											
People	2.5	1.7	1.7	2.1	2.3	2.5	2.6	2.8	2.8	3.1	3.2

See footnotes at end of table.

**Table 14. Deciles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Children under 18	.6	.4	.3	.5	.5	.6	.6	.7	.7	.8	.8
Adults 65 and older	.4	.2	.5	.5	.5	.4	.4	.3	.3	.2	.2
Earners	1.3	.5	.5	.8	.9	1.2	1.4	1.6	1.7	2.0	2.1
Vehicles	1.9	.8	1.0	1.3	1.5	1.8	2.0	2.2	2.4	2.7	2.9
Percent homeowner	63	32	46	50	57	58	64	70	78	83	90
Average annual expenditures	\$53,495	\$22,488	\$24,943	\$31,317	\$35,766	\$41,728	\$49,056	\$54,797	\$66,105	\$82,911	\$125,893
Food	6,759	3,525	3,809	4,389	5,119	5,638	6,345	7,162	8,397	10,019	13,168
Food at home	3,971	2,383	2,629	2,932	3,343	3,554	3,786	4,135	4,868	5,626	6,452
Cereals and bakery products	519	323	366	386	436	479	479	531	624	735	831
Meats, poultry, fish, and eggs	892	555	594	716	759	773	896	944	1,102	1,244	1,332
Dairy products	423	251	284	315	338	400	420	459	493	598	672
Fruits and vegetables	756	422	483	548	632	687	692	778	935	1,097	1,283
Other food at home	1,382	832	902	967	1,178	1,215	1,299	1,423	1,714	1,952	2,334
Food away from home	2,787	1,143	1,180	1,457	1,776	2,085	2,559	3,027	3,529	4,394	6,716
Alcoholic beverages	463	161	195	184	238	310	372	464	602	754	1,344
Housing	17,798	9,290	9,999	12,026	12,988	14,371	16,523	17,952	21,205	25,439	38,213
Shelter	10,491	5,784	5,962	7,041	7,445	8,286	9,538	10,393	12,192	14,801	23,486
Owned dwellings	6,149	1,782	2,069	2,688	3,344	3,871	5,000	6,269	8,095	10,651	17,746
Rented dwellings	3,631	3,877	3,680	4,146	3,813	4,036	4,160	3,607	3,291	3,127	2,570
Other lodging	710	124	214	207	288	380	379	517	806	1,024	3,171
Utilities, fuels, and public services	3,921	2,200	2,576	3,082	3,377	3,622	3,987	4,317	4,696	5,141	6,209
Household operations	1,174	404	527	590	686	743	860	1,057	1,403	1,825	3,651
Housekeeping supplies	632	308	341	462	540	506	583	658	855	955	1,109
Household furnishings and equipment	1,581	595	592	852	939	1,213	1,554	1,527	2,058	2,716	3,759
Apparel and services	1,786	780	791	958	1,287	1,429	1,640	1,607	2,110	2,838	4,412
Transportation	9,073	3,367	3,744	5,579	5,813	7,801	9,147	10,046	11,656	14,520	19,065
Vehicle purchases (net outlay)	3,301	1,234	1,065	1,812	1,661	2,812	3,601	3,383	4,435	5,787	7,224

See footnotes at end of table.

**Table 14. Deciles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2014**

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
Gasoline and motor oil	2,468	1,072	1,248	1,640	2,043	2,326	2,548	2,931	3,294	3,637	3,943
Other vehicle expenses	2,723	884	1,195	1,881	1,854	2,246	2,591	3,206	3,287	4,249	5,831
Public and other transportation	581	178	236	245	255	417	406	526	640	848	2,067
Healthcare	4,290	1,486	2,252	2,989	3,514	3,609	4,442	4,786	5,382	6,144	8,299
Entertainment	2,728	1,066	1,150	1,379	1,751	2,170	2,559	2,696	3,244	4,455	6,806
Personal care products and services	645	261	332	397	466	513	571	632	817	1,003	1,457
Reading	103	35	60	60	82	73	95	95	129	167	235
Education	1,236	1,162	681	347	486	506	678	736	1,311	1,898	4,563
Tobacco products and smoking supplies	319	274	275	325	335	340	355	379	347	339	222
Miscellaneous	782	347	372	410	508	676	676	872	937	1,144	1,878
Cash contributions	1,788	444	570	1,058	1,211	1,306	1,532	1,678	2,151	2,811	5,126
Personal insurance and pensions	5,726	290	713	1,218	1,969	2,984	4,121	5,691	7,816	11,382	21,105
Life and other personal insurance	327	67	107	112	231	189	222	308	380	570	1,087
Pensions and Social Security	5,399	224	605	1,105	1,738	2,795	3,899	5,384	7,436	10,811	20,018

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics.

## Technical Notes

### Brief description of the Consumer Expenditure Survey

After being collected approximately every 10 years starting in 1888 until 1973, annual Consumer Expenditure Survey (CE) collection began in 1979. Its principal objective is to collect information on the buying habits of Americans. Consumer expenditure data are used in a variety of research endeavors by government, business, labor, and academic analysts. In addition, the data are required for the regular revision of the Consumer Price Index (CPI) market basket. The CE survey, which is conducted by the U.S. Census Bureau for Bureau of Labor Statistics, consists of two components: A Diary Survey completed by participating consumer units' (CUs) for two consecutive 1-week periods and an Interview Survey by which expenditures of consumer units is obtained in four interviews conducted at 3-month intervals. Results in this report are based on integrated data from both surveys. Survey participants record dollar amounts for goods and services purchased during the reporting period, regardless of whether payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for items purchased by the consumer unit. All business-related expenditures are excluded from both surveys, as are expenditures for which the CU is reimbursed.

Each component of the survey queries an independent sample of consumer units that are representative of the U.S. population. For the Diary Survey, about 7,000 consumer units are sampled each year. Each CU keeps a diary for two 1-week periods, yielding approximately 14,000 diaries a year. The Interview Survey, selected on a rotating panel basis, collects data about 7,000 CUs each quarter. With the rotating panel, some CUs drop out of the survey each quarter, while others come in. Each consumer unit is interviewed once per quarter, for four consecutive quarters. Data are collected on an ongoing basis in 91 areas of the United States. The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, or they occur on a regular basis, such as rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including global estimates of spending for food, it is estimated that about 95 percent of expenditures are covered in the Interview Survey. Nonprescription drugs, household supplies, and personal care items are excluded. The Diary Survey is designed to capture expenditures on small, frequently purchased items that are normally 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, 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 that the consumer unit incurs during the survey week.)

Integrated data from the BLS Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey is designed to do on its own. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are excluded from the Diary Survey are medical care; automobile 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. Consequently, integrating the data involves determining the appropriate survey component from which to select expenditure items. When data are available from both surveys, the more reliable of the two (as determined by statistical methods) is selected. As a result, some items are selected from the Interview

Survey, others from the Diary Survey. Because of the overlap in the item coverage between the two surveys, the survey source is reviewed every 2 years and statistical methods are used to select the best source. See, “CE Source Selection for Publication Tables” in the Consumer Expenditure Survey Anthology, 2011 (BLS Report, no. 1030) for source selection details at <https://www.bls.gov/cex/anthology11/csxanth3.pdf>.

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

## Interpreting the data

Expenditures are averages for CUs with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by the consumer units that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average for those purchasing the item. Similarly, an individual consumer unit may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, and personal preference also influence expenditures. Furthermore, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered in relating reported averages to individual circumstances. Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, all prices, as measured by the CPI-U, increased 0.1 percent from 2014 (annual average index) to 2015 (not seasonally adjusted). In addition, sample surveys are subject to two types of error: sampling and nonsampling. Sampling errors occur because the data are collected from a sample representing the population, rather than from the entire population. Nonsampling errors result from the inability or unwillingness of respondents to provide correct information, differences in interviewers’ abilities, mistakes in recording or coding, and other processing errors.

## Tables and data

Tables in this report include integrated data from both the Diary and Interview components of the CE, enabling data users to associate the full range of expenditures with consumers’ demographic characteristics. Tables show data classified by income quintile, income class, age of the reference person, size of the consumer unit, composition of the consumer unit, number of earners, housing tenure, type of area (urban or rural), race, Hispanic origin, region of residence, occupation, and highest education level of any consumer-unit member. Tables for the aforementioned classifications, but with more detail than is given in this report, can be accessed on the CE page of the BLS website (<https://www.bls.gov/cex>). Also available are tables showing average annual data over a 2-year period for:

- Income before taxes, cross-tabulated by age, consumer unit size, or region
- Single consumers by gender, cross-tabulated by either income or age
- Selected metropolitan statistical areas (MSAs).

Data are available for 1984–2015. 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.

Prepublication tables containing additional detailed subcategories of spending are available upon request to [CEXInfo@bls.gov](mailto:CEXInfo@bls.gov). These detailed level tables have higher variances. Prepublication tables for all CUs are now available at <https://www.bls.gov/cex/csresearchtables.htm>.

## Other available data

The 2015 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 in an item-coding framework 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 time 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 surveyed public-use tax data were still available for 2013, after which they will no longer be collected. For more information on the improvements, see *Improving Data Quality in the Consumer Expenditure Survey with TAXSIM*, <https://www.bls.gov/opub/mlr/2015/article/pdf/improving-data-quality-in-ce-with-taxsim.pdf> and for new applications of the tax estimates see *New and Improved Estimates of Personal Income Taxes have Tripled the Tax Data* <https://www.bls.gov/spotlight/2015/consumer-expenditures-tax-estimates/pdf/consumer-expenditures-tax-estimates.pdf>.

Free public-use microdata are available online from the years 1996 to 2015. (See <https://www.bls.gov/cex/pumd.htm>.) For releases published before 1996, users can continue to purchase USB flash drives using the public-use microdata order form. (See <https://www.bls.gov/cex/csxform.pdf>.) Future releases of public-use microdata will be available online for free download.

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 July 2016, the most recent of these reports are *Using gasoline data to explain inelasticity* (<https://www.bls.gov/opub/btn/volume-5/using-gasoline-data-to-explain-inelasticity.htm>), and *A closer look at spending patterns of older Americans* (<https://www.bls.gov/opub/btn/volume-5/spending-patterns-of-older-americans.htm>). Additional data also are presented in articles in the *Monthly Labor Review*. These reports can be found at <https://www.bls.gov/cex/home.htm#publications>. 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](mailto:cexinfo@bls.gov), or visit us online at <https://www.bls.gov/cex>. Information in this publication is in the public domain and, with appropriate credit, may be reproduced without permission. Upon request, the information in this report will be made available to individuals who are sensory-impaired individuals. Voice phone: (202) 691-5200. Federal Relay Service: 1-800-877-8339.