

Consumer expenditures report 2019

December 2020 | Report 1090

This Consumer Expenditure Surveys (CE) annual report highlights spending patterns for 2019 from the CE, including a brief discussion of expenditure changes for the year. It includes tables and charts featuring integrated data from the Diary and Interview survey portions of the CE. (For details about CE, see technical notes.)

The incomes and expenditures shown throughout are expressed as nominal values, representing spending in U.S. dollars as reported by surveyed consumers.¹ The tables in this report show average annual expenditures, income, and characteristics for consumer units 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); 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 the reference person.²



Average annual expenditures increased 3.0 percent between 2018 and 2019 (from \$61,224 to \$63,036, respectively), compared with a 1.9-percent increase from 2017 to 2018. At the same time, income before taxes increased by 5.4 percent between 2018 and 2019 (from \$78,635 to \$82,852, respectively), compared with a 6.9-percent increase from 2017 to 2018.

Prices rose by 1.8 percent from 2018 to 2019, 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), compared with the 3.0-percent increase in spending. From 2017 to 2018, prices increased by 2.4 percent, compared with the 1.9-percent increase in spending.

Developments in 2019

Average annual expenditures increased from 2018 to 2019 for eight of the 14 major aggregated categories of expenditures. Spending increased in food, housing, apparel and services, transportation, healthcare, personal care products and services, education, and cash contributions. (See table A.) Average spending declined for alcoholic beverages, entertainment, reading, tobacco products and smoking supplies, miscellaneous expenses, and personal insurance and pensions. Transportation experienced the largest increase at 10.1 percent, while reading experienced the largest decline at 14.8 percent. Other notable expenditure changes were a 9.5-percent decline in miscellaneous expenditures, a 7.8-percent decline in tobacco products and supplies, and a 5.7-percent increase in cash contributions. For the remaining categories, spending changes were modest.

Table A. Average annual expenditures by major category of all consumer units and percent changes, 2016–19

Item	2016	2017	2018	2019	Percent change		
					2016–17	2017–18	2018–19

Table A. Average annual expenditures by major category of all consumer units and percent changes, 2016–19

Item	2016	2017	2018	2019	Percent change		
					2016–17	2017–18	2018–19
Number of consumer units (in thousands)	129,549	130,001	131,439	132,242	[1]	[1]	[1]
Consumer unit characteristics							
Income before taxes	\$74,664	\$73,573	\$78,635	\$82,852	-1.5	6.9	5.4
Age of reference person	50.9	50.9	51.1	51.6	[1]	[1]	[1]
Average number in consumer unit							
People	2.5	2.5	2.5	2.5	[1]	[1]	[1]
Children under 18	.6	.6	.6	.6	[1]	[1]	[1]
Adults 65 and older	.4	.4	.4	.4	[1]	[1]	[1]
Earners	1.3	1.3	1.3	1.3	[1]	[1]	[1]
Vehicles	1.9	1.9	1.9	1.9	[1]	[1]	[1]
Percent homeowner	62	63	63	64	[1]	[1]	[1]
Average annual expenditures	\$57,311	\$60,060	\$61,224	\$63,036	4.8	1.9	3.0
Food	7,203	7,729	7,923	8,169	7.3	2.5	3.1
Food at home	4,049	4,363	4,464	4,643	7.8	2.3	4.0
Cereals and bakery products	524	564	569	583	7.6	.9	2.5
Meats, poultry, fish, and eggs	890	944	961	980	6.1	1.8	2.0
Dairy products	410	450	449	455	9.8	-.2	1.3
Fruits and vegetables	783	837	858	876	6.9	2.5	2.1
Other food at home	1,442	1,568	1,627	1,749	8.7	3.8	7.5
Food away from home	3,154	3,365	3,459	3,526	6.7	2.8	1.9
Alcoholic beverages	484	558	583	579	15.3	4.5	-.7
Housing	18,886	19,884	20,091	20,679	5.3	1.0	2.9
Shelter	11,128	11,895	11,747	12,190	6.9	-1.2	3.8
Owned dwellings	6,295	6,947	6,678	6,797	10.4	-3.9	1.8
Rented dwellings	4,035	4,167	4,249	4,432	3.3	2.0	4.3
Other lodging	798	782	821	961	-2.0	5.0	17.1
Utilities, fuels, and public services	3,884	3,836	4,049	4,055	-1.2	5.6	.1
Household operations	1,384	1,412	1,522	1,570	2.0	7.8	3.2
Housekeeping supplies	660	755	747	766	14.4	-1.1	2.5
Household furnishings and equipment	1,829	1,987	2,025	2,098	8.6	1.9	3.6
Apparel and services	1,803	1,833	1,866	1,883	1.7	1.8	.9
Transportation	9,049	9,576	9,761	10,742	5.8	1.9	10.1
Vehicle purchases (net outlay)	3,634	4,054	3,975	4,394	11.6	-1.9	10.5
Gasoline, other fuels, and motor oil	1,909	1,968	2,109	2,094	3.1	7.2	-.7
Other vehicle expenses	2,884	2,842	2,859	3,474	-1.5	.6	21.5
Public and other transportation	623	712	818	781	14.3	14.9	-4.5
Healthcare	4,612	4,928	4,968	5,193	6.9	.8	4.5
Entertainment	2,913	3,203	3,226	3,090	10.0	.7	-4.2
Personal care products and services	707	762	768	786	7.8	.8	2.3
Reading	118	110	108	92	-6.8	-1.8	-14.8
Education	1,329	1,491	1,407	1,443	12.2	-5.6	2.6
Tobacco products and smoking supplies	337	332	347	320	-1.5	4.5	-7.8
Miscellaneous	959	1,010	993	899	5.3	-1.7	-9.5
Cash contributions	2,081	1,873	1,888	1,995	-10.0	.8	5.7

See footnotes at end of table.

Table A. Average annual expenditures by major category of all consumer units and percent changes, 2016–19

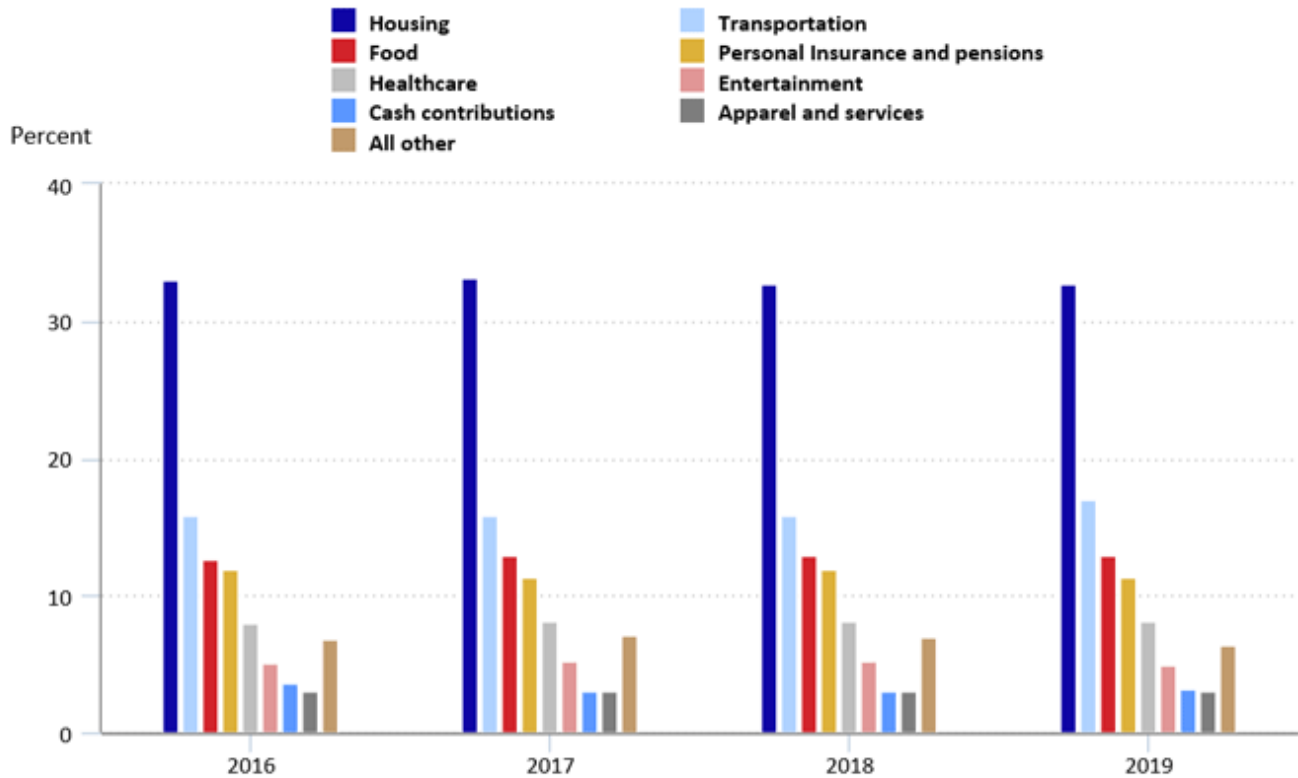
Item	2016	2017	2018	2019	Percent change		
					2016–17	2017–18	2018–19
Personal insurance and pensions	6,831	6,771	7,296	7,165	-9	7.8	-1.8
Life and other personal insurance	322	418	465	520	29.8	11.2	11.8
Pensions and Social Security	6,509	6,353	6,831	6,645	-2.4	7.5	-2.7
Footnotes							
[1] Data are not applicable.							
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, September 2020.							

Except for apparel and services (0.9 percent), the rise in expenditures for those items that increased (food, housing, healthcare, personal care products and services, and education) ranged between 2.0 percent and 5.0 percent; expenditures for both alcoholic beverages and personal insurance and pensions declined less than 2.0 percent.

Expenditure shares

Expenditure shares are important in the short run, to provide a snapshot of the typical allocation of family spending and in the long run, to reflect the changes in the economic standard of living. For example, smaller shares spent on food and other life necessities mean more is available to spend on entertainment, education, cash contributions, or other items that are not strictly necessary. The shares of selected expenditure categories from 2016–19 are in chart 1. The eight largest categories (by dollars spent) accounted for 93.5 percent of total spending in 2019, with the housing share alone accounting for one-third (32.8 percent) of total spending. The six smallest categories (by dollars spent) are combined into the "All other" category, which includes: alcoholic beverages, personal care and products, reading, education, tobacco products and smoking supplies, and miscellaneous expenditures.

Chart 1. Percentage of expenditure share by selected categories, 2016–19.



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



Table B shows the expenditure shares of all 14 major categories from 2016 to 2019. A comparison between results from 2019 and 2018 shows that spending shares among the main categories increased for four categories, decreased for seven categories, and were unchanged for three.

Table B. Percent distribution of total annual expenditures by major category for all consumer units, 2016–19

Spending category	2016	2017	2018	2019
Average annual expenditures	100.0	100.0	100.0	100.0
Food	12.6	12.9	12.9	13.0
Food at home	7.1	7.3	7.3	7.4
Food away from home	5.5	5.6	5.6	5.6
Alcoholic beverages	.8	.9	1.0	.9
Housing	33.0	33.1	32.8	32.8
Shelter	19.4	19.8	19.2	19.3
Utilities, fuels, and public services	6.8	6.4	6.6	6.4
Household operations	2.4	2.4	2.5	2.5
Housekeeping supplies	1.2	1.3	1.2	1.2
Household furnishings and equipment	3.2	3.3	3.3	3.3
Apparel and services	3.1	3.1	3.0	3.0
Transportation	15.8	15.9	15.9	17.0
Vehicle purchases (net outlay)	6.3	6.7	6.5	7.0

See footnotes at end of table.

Table B. Percent distribution of total annual expenditures by major category for all consumer units, 2016–19

Spending category	2016	2017	2018	2019
Gasoline, other fuels, and motor oil	3.3	3.3	3.4	3.3
Other vehicle expenses	5.0	4.7	4.7	5.5
Public and other transportation	1.1	1.2	1.3	1.2
Healthcare	8.0	8.2	8.1	8.2
Entertainment	5.1	5.3	5.3	4.9
Personal care products and services	1.2	1.3	1.3	1.2
Reading	.2	.2	.2	.1
Education	2.3	2.5	2.3	2.3
Tobacco products and smoking supplies	.6	.6	.6	.5
Miscellaneous	1.7	1.7	1.6	1.4
Cash contributions	3.6	3.1	3.1	3.2
Personal insurance and pensions	11.9	11.3	11.9	11.4
Life and other personal insurance	.6	.7	.8	.8
Pensions and Social Security	11.4	10.6	11.2	10.5

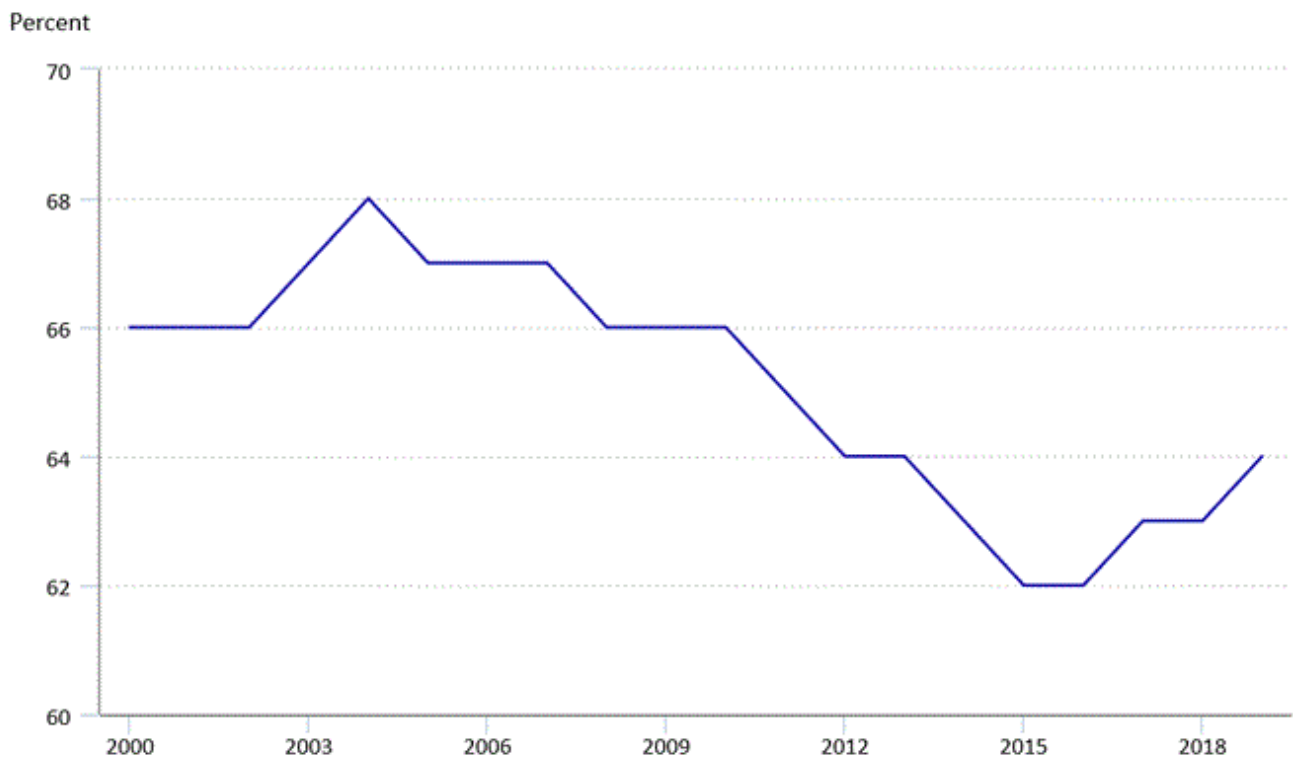
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, September 2020.

The largest change in expenditure shares was an increase of 1.1 percentage points in transportation to 17 percent in 2019, driven by double-digit growth in expenditures for vehicle purchases (net outlay) and other vehicle expenses. The largest decrease was a 0.5 percentage point decline in personal insurance and pensions, followed by decreases of 0.4 percentage point in entertainment, and 0.2 percentage point in the miscellaneous category. In contrast, shares for food, healthcare, and cash contributions increased by 0.1 percentage point.

Expenditures on housing

Although housing expenditures increased by 2.9 percent from 2018 to 2019 (table A), the share of housing expenditures remained the same at 32.8 percent of total spending (table B). The homeownership rate increased by 1 percentage point to 64 percent in 2019, recovering to 2012–13 levels (chart 2). The homeownership rate prior to 2012 was higher than the current level; peaking in 2004, it fell through 2015–16, and rose in each subsequent year except 2018, when homeownership rates remained stable.

Chart 2. Homeownership rate, 2000–19



Hover over chart to view data.

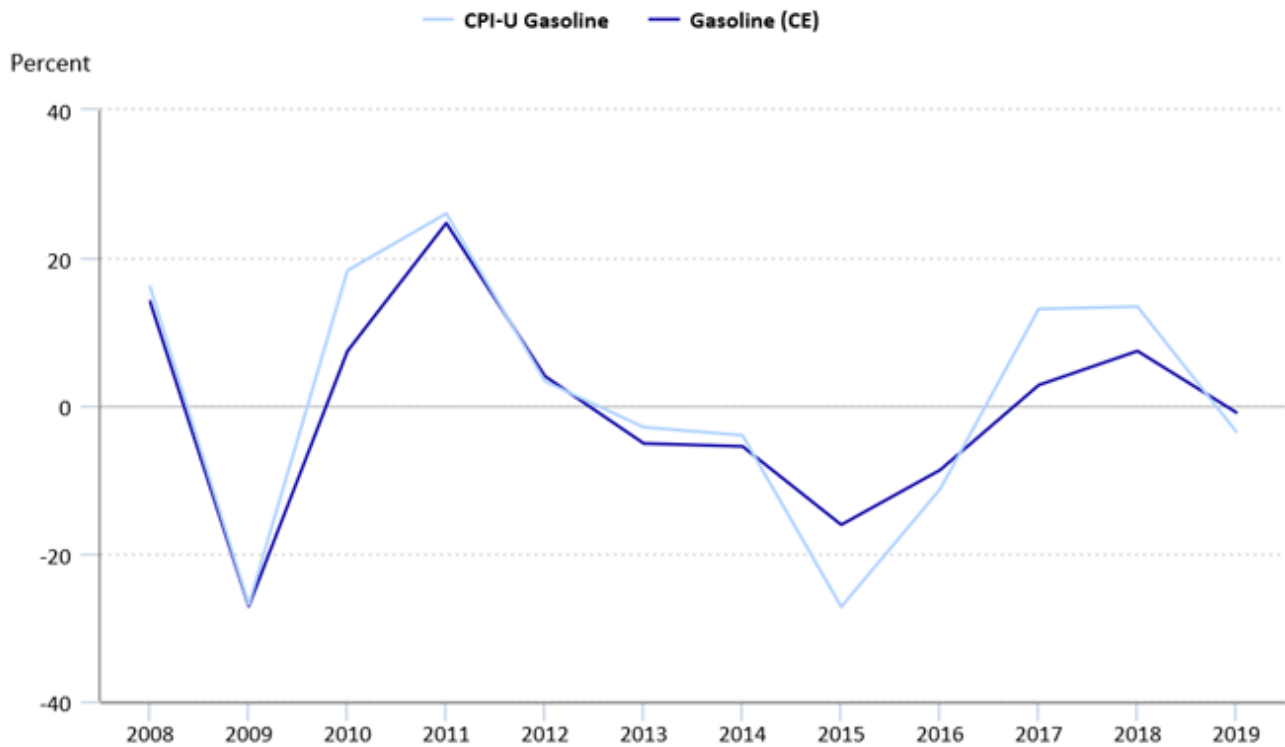
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.



Expenditures on gasoline

Consumer spending on gasoline of all types decreased by 0.9 percent from 2018 to 2019, marking the first decrease since 2016. In contrast, spending on gasoline from 2017 to 2018 increased 7.4 percent. The CPI-U for gasoline, a measure of gasoline price change, also declined by 3.5 percent from 2018 to 2019. The magnitude of change in gasoline expenditures and CPI-gasoline in 2019 was lower than that in 2018. Continuing the pattern observed from 2008 to 2018, the changes in gasoline expenditures and CPI-U gasoline moved almost in the same direction in 2019, though the magnitudes of change were different. (See chart 3.)

Chart 3. Percentage change in gasoline spending and CPI-U gasoline, 2008–19



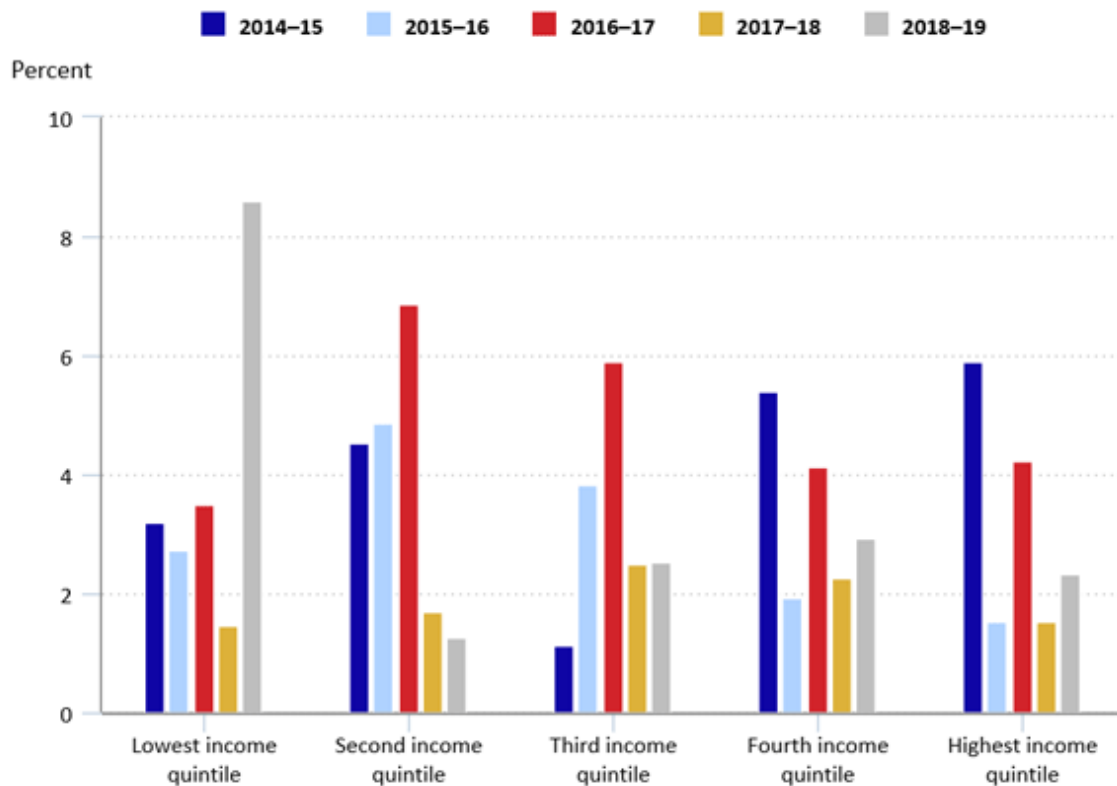
Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.



Expenditures by income quintiles

For every income quintile, expenditures have increased each year from 2015 to 2019. (See chart 4.) Spending by consumer units in the lowest income quintile increased by 8.6 percent, which was the largest increase in spending for any income quintile. The growth of income before taxes for the lowest income quintile was 6.6 percent. Except in the lowest income quintile, spending increases were less than 3.0 percent for all other income quintiles, while their income increases ranged from 3.2 percent to 6.7 percent.

Chart 4. Percentage change in average annual expenditures by income quintiles, 2014–19



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



Transportation, housing, and cash contributions were the only major expenditure categories for which all income quintiles spent more in 2019 than in 2018 (table C). Transportation spending increases ranged from 4.2 percent for the highest income quintile to 23.2 percent for the lowest income quintile. The percentage growth in transportation expenditures was also notable for the third income quintile (14.1 percent) and the fourth income quintile (14.4 percent).

Housing expenditure increases ranged from 1.2 percent for the third income quintile to 9.3 percent for the lowest income quintile. Increases in cash contributions ranged from 0.1 percent for the third income quintile to 17.1 percent for the fourth income quintile.

Table C. Dollar change and percent change in average annual expenditures on major categories by income quintiles, 2018–19.

Item	Lowest		Second		Third		Fourth		Highest	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Income before taxes	\$744	6.6	\$1,531	4.9	\$1,873	3.4	\$2,912	3.2	\$13,695	6.7
Average annual expenditures	2,273	8.6	504	1.3	1,316	2.5	2,042	3.0	2,790	2.3
Food	291	7.1	19	0.3	547	7.9	-273	-2.9	639	4.8
Food at home	81	3.0	52	1.4	341	8.4	117	2.3	302	4.4
Food away from home	210	15.0	-33	-1.5	207	7.2	-390	-9.1	336	5.2
Housing	978	9.3	512	3.6	215	1.2	394	1.8	801	2.3
Apparel and services	69	9.2	-34	-2.7	11	0.7	142	6.8	-109	-3.0
Transportation	863	23.2	399	5.9	1,214	14.1	1,622	14.4	779	4.2

See footnotes at end of table.

Table C. Dollar change and percent change in average annual expenditures on major categories by income quintiles, 2018–19.

Item	Lowest		Second		Third		Fourth		Highest	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Healthcare	380	15.4	-47	-1.2	57	1.2	170	2.9	550	7.0
Entertainment	-260	-19.0	-338	-15.5	-274	-10.8	-106	-3.0	296	4.5
Cash contributions	16	2.5	48	4.3	1	0.1	318	17.1	152	3.4
Personal insurance and pensions	-97	-13.5	-48	-2.3	-314	-6.3	29	0.3	-251	-1.2
All other expenditures	33	1.6	-7	-0.3	-141	-4.3	-254	-5.9	-67	-0.8

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, September 2020.

From 2018 to 2019, the lowest income quintile had the largest increase in average annual expenditures among all income quintiles, mostly driven by increased spending on housing, transportation, healthcare, and food (table C). Double-digit percentage declines in expenditures occurred in entertainment for the first (19 percent), second (15.5 percent), and third (10.8 percent) income quintiles; and in personal insurance and pensions (13.5 percent) for the lowest income quintile. Other notable increases were in healthcare (15.4 percent) and in food away from home (15 percent) for the lowest income quintile.

Expenditures on food by income quintile and generation

Food expenditures increased for 4 of the 5 income quintiles in 2019 without showing any patterns across income quintiles, neither in-line with the increased income before taxes nor with the increased average annual expenditures. (See table C.) The largest rate of spending growth in food was 7.9 percent for the third income quintile, followed by 7.1 percent by the lowest income quintile, and 4.8 percent by the highest income quintile. The second income quintile experienced marginal growth in food spending (0.3 percent). Food spending declined by 2.9 percent for the fourth income quintile.

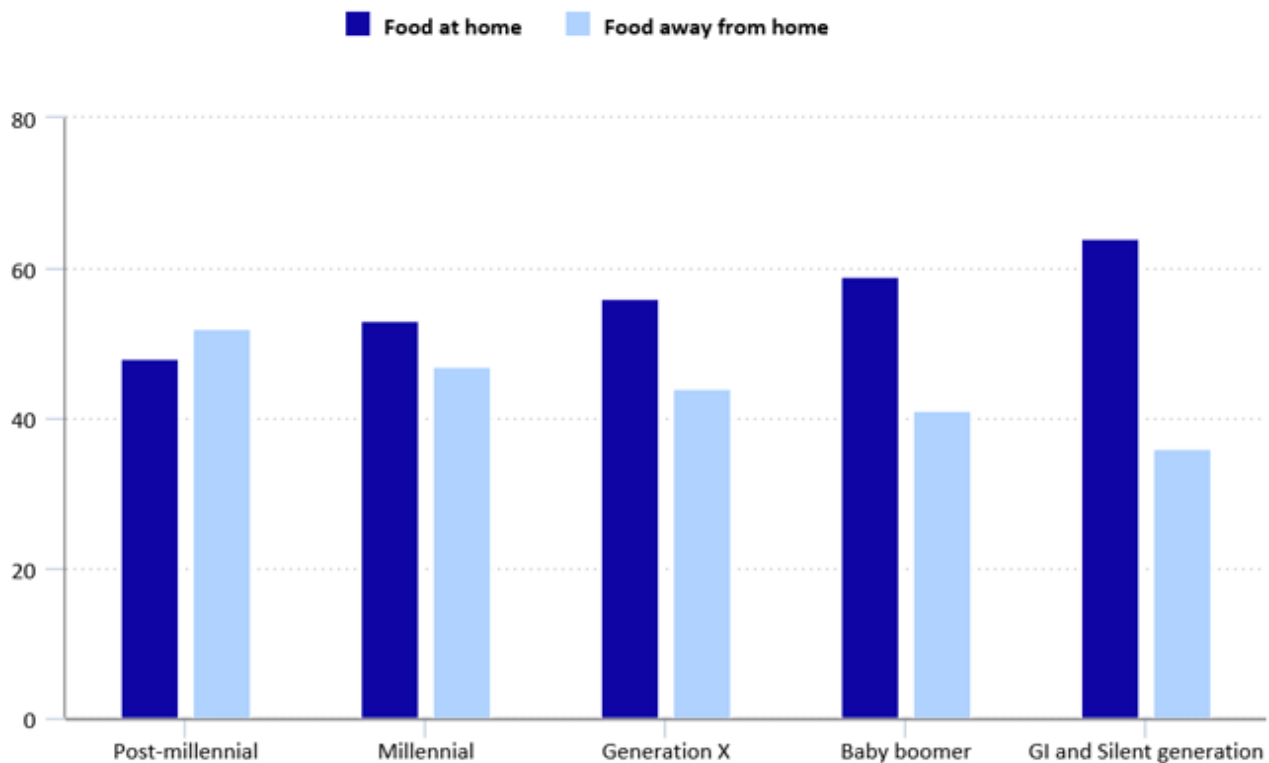
When examining the components, expenditures on food at home increased for all income quintiles, while spending on food away from home increased in three of the five income quintiles. The declines in spending on food away from home were 9.1 percent by the fourth income quintile and 1.5 percent by the second income quintile. The largest increase in food away from home was 15 percent for the lowest income quintile, followed by 7.2 percent in the third income quintile, and 5.2 percent by the highest income quintile.

Spending on food at home and food away from home show distinctive patterns across the generations, according to the 2019 CE data. Based on the birth year of the reference person, the CE data are categorized into distinct generational groups: post-Millennials (1997 or later); Millennials (1981–1996); Generation X (1965–1980); Baby boomers (1946–1964); and GI and Silent generations (1945 or earlier).³ Starting in 2019, the CE program adjusted generations of birth years by merging the GI and Silent generations into one age group (born 1945 or earlier), and separating the Millennial and post-Millennial generations into two groups (those born 1981 through 1996 and those born 1997 or later). These changes reflect the decreasing number of persons born in the first period and the increasing number of persons born in the last period.

Similar to 2018, consumer units with younger reference persons showed a higher proportion of total food spending on food away from home, while consumer units with older reference persons had higher proportions on spending for food at

home in 2019. In fact, the decrease in share by generation is noteworthy in 2019: The post-Millennials devoted a much larger share (52 percent) of their total food spending to food away from home than did the GI and Silent generations (36 percent) in 2019. (See chart 5.) Some of the difference may be due directly to life-cycle effects. For example, in 2019, members of the GI and Silent generations were well in the retirement age range, and retirees may have more time to prepare meals at home than those still working. In addition, someone from one of these generations may have an age-related health constraint that limits their access to restaurants. Nevertheless, other factors, such as income and family size, differ by generation, and undoubtedly influence the allocation of the food budget as well. For further discussion of these differences, see *Fun facts about Millennials: comparing expenditure patterns from the latest through the greatest generation* and *Consumer expenditures vary by age*.

Chart 5. Percentage allocation of total food expenditures by generation of reference person, 2019



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



Notes

¹ Unlike real-dollar expenditures, nominal dollar expenditures are not adjusted for price change over time, but reflect prices at the time of purchase. The terms “nominal” and “real” are identical to the terms “current” and “constant,” which are also used to describe expenditures, incomes, or other items denominated in dollar terms.

² 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.

The reference person is the first member mentioned by the respondent when asked to, "start with the name of the person or one of the persons who owns or rents the home." It is with respect to this person that the relationship of the other consumer unit members is determined.

³ Please refer to this link for more details <https://www.pewresearch.org/politics/2015/09/03/the-whys-and-hows-of-generations-research/>. Further, as the oldest members of the Millennial generation are well into adulthood, a new classification of "post-Millennials," also known as "Generation Z," has appeared to describe those who were born after 1996. Details on this cohort are available at <https://www.pewresearch.org/fact-tank/2019/01/17/where-millennials-end-and-generation-z-begins/>. The CE data in this report merge the GI and Silent generations, and distinguish Millennials and post-Millennials. The GI generation is also called the Greatest generation.

Statistical Tables

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 2019

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)	132,242	26,367	26,387	26,578	26,375	26,536
Lower limit	[1]	[1]	\$22,488	\$43,432	\$72,234	\$120,729
Consumer unit characteristics						
Income before taxes	\$82,852	\$12,029	\$32,768	\$56,773	\$93,390	\$218,670
Age of reference person	51.6	56.5	54.9	49.4	47.7	49.2
Average number in consumer unit						
People	2.5	1.6	2.2	2.5	2.8	3.2
Children under 18	.6	.3	.5	.6	.7	.8
Adults 65 and older	.4	.5	.6	.4	.3	.2
Earners	1.3	.4	.9	1.3	1.8	2.1
Vehicles	1.9	1.0	1.6	1.9	2.3	2.8
Percent homeowner	64	43	55	62	73	86
Average annual expenditures						
Food	8,169	4,400	5,859	7,505	9,080	13,987
Food at home	4,643	2,790	3,672	4,422	5,198	7,129
Cereals and bakery products	583	373	466	549	660	867
Meats, poultry, fish, and eggs	980	592	816	952	1,100	1,440
Dairy products	455	275	352	435	499	713
Fruits and vegetables	876	513	702	841	970	1,355
Other food at home	1,749	1,036	1,336	1,645	1,968	2,754
Food away from home	3,526	1,610	2,187	3,084	3,882	6,858
Alcoholic beverages	579	209	331	441	658	1,255
Housing	20,679	11,531	14,805	18,075	22,611	36,302
Shelter	12,190	7,013	8,699	10,546	13,085	21,564
Owned dwellings	6,797	2,448	3,452	4,929	7,730	15,390
Rented dwellings	4,432	4,224	4,839	5,058	4,479	3,558
Other lodging	961	341	409	558	876	2,615
Utilities, fuels, and public services	4,055	2,511	3,423	3,890	4,613	5,828
Household operations	1,570	634	938	1,196	1,672	3,400
Housekeeping supplies	766	430	587	699	850	1,260

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 2019

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Household furnishings and equipment	2,098	942	1,157	1,744	2,391	4,250
Apparel and services	1,883	818	1,246	1,530	2,245	3,571
Transportation	10,742	4,581	7,160	9,850	12,910	19,166
Vehicle purchases (net outlay)	4,394	1,746	2,692	4,006	5,336	8,168
Gasoline, other fuels, and motor oil	2,094	998	1,601	2,079	2,593	3,193
Other vehicle expenses	3,474	1,511	2,486	3,255	4,179	5,926
Public and other transportation	781	327	381	509	802	1,879
Healthcare	5,193	2,855	3,950	4,694	6,036	8,415
Entertainment	3,090	1,109	1,845	2,268	3,388	6,828
Personal care products and services	786	363	552	707	897	1,411
Reading	92	61	62	90	94	153
Education	1,443	767	491	687	1,189	4,072
Tobacco products and smoking supplies	320	299	327	368	397	209
Miscellaneous	899	411	682	869	846	1,683
Cash contributions	1,995	649	1,157	1,328	2,175	4,657
Personal insurance and pensions	7,165	619	2,006	4,633	8,647	19,861
Life and other personal insurance	520	147	279	365	546	1,257
Pensions and Social Security	6,645	471	1,727	4,268	8,101	18,604

Footnotes

[1] Not applicable.

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

Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2019

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)	132,242	13,221	13,146	13,216	13,171	13,293	13,285	13,240	13,135	13,192	13,344
Lower limit	[1]	[1]	\$12,926	\$22,488	\$32,662	\$43,432	\$56,470	\$72,233	\$92,021	\$120,727	\$169,726
Consumer unit characteristics											
Income before taxes	\$82,852	\$6,268	\$17,823	\$27,642	\$37,910	\$49,578	\$63,972	\$81,821	\$105,052	\$141,980	\$294,483
Age of reference person	51.6	51.7	61.4	57.4	52.5	50.5	48.3	47.9	47.5	48.7	49.8

See footnotes at end of table.

Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2019

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
Average number in consumer unit											
People	2.5	1.5	1.7	2.0	2.3	2.4	2.6	2.8	2.9	3.1	3.2
Children under 18	.6	.3	.3	.4	.6	.5	.6	.7	.7	.8	.8
Adults 65 and older	.4	.3	.6	.6	.5	.5	.4	.3	.3	.2	.2
Earners	1.3	.4	.5	.7	1.0	1.2	1.5	1.7	1.9	2.1	2.1
Vehicles	1.9	.9	1.1	1.5	1.7	1.8	2.1	2.2	2.4	2.8	2.9
Percent homeowner	64	35	51	56	54	60	64	71	74	82	89
Average annual expenditures	\$63,036	\$25,856	\$31,499	\$37,131	\$43,822	\$49,367	\$56,720	\$66,435	\$75,945	\$96,913	\$145,967
Food	8,169	3,938	4,861	5,169	6,550	7,100	7,909	8,733	9,428	12,080	15,881
Food at home	4,643	2,513	3,065	3,261	4,084	4,255	4,588	4,961	5,435	6,627	7,628
Cereals and bakery products	583	342	405	400	532	485	612	609	712	810	924
Meats, poultry, fish, and eggs	980	535	650	748	884	931	973	1,107	1,094	1,390	1,490
Dairy products	455	251	299	319	385	408	462	468	529	662	764
Fruits and vegetables	876	458	567	622	782	833	849	900	1,041	1,235	1,475
Other food at home	1,749	927	1,145	1,172	1,501	1,598	1,692	1,877	2,059	2,531	2,976
Food away from home	3,526	1,424	1,795	1,909	2,466	2,845	3,321	3,772	3,992	5,453	8,253
Alcoholic beverages	579	189	228	258	404	420	462	646	671	1,014	1,495
Housing	20,679	10,587	12,478	14,043	15,569	17,165	18,985	21,613	23,617	29,271	43,257
Shelter	12,190	6,661	7,366	8,347	9,053	10,051	11,040	12,553	13,621	17,223	25,855
Owned dwellings	6,797	2,069	2,829	3,361	3,543	4,531	5,327	7,270	8,193	11,949	18,792
Rented dwellings	4,432	4,155	4,293	4,621	5,058	4,983	5,133	4,517	4,440	3,836	3,284
Other lodging	961	438	244	365	453	537	580	765	987	1,438	3,779
Utilities, fuels, and public services	4,055	2,277	2,747	3,295	3,552	3,747	4,033	4,447	4,781	5,420	6,231
Household operations	1,570	519	750	832	1,044	1,161	1,232	1,577	1,767	2,431	4,358
Housekeeping supplies	766	408	452	563	611	666	732	853	848	1,093	1,426
Household furnishings and equipment	2,098	723	1,162	1,006	1,309	1,540	1,948	2,183	2,601	3,103	5,386
Apparel and services	1,883	846	791	1,101	1,390	1,355	1,705	1,976	2,513	2,759	4,376
Transportation	10,742	4,195	4,970	6,169	8,155	9,318	10,381	11,741	14,089	16,920	21,386

See footnotes at end of table.

Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2019

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
Vehicle purchases (net outlay)	4,394	1,525	1,969	2,262	3,123	3,983	4,030	4,866	5,810	7,355	8,971
Gasoline, other fuels, and motor oil	2,094	983	1,012	1,403	1,800	1,900	2,259	2,481	2,706	3,138	3,246
Other vehicle expenses	3,474	1,335	1,687	2,157	2,817	2,975	3,535	3,761	4,600	5,303	6,542
Public and other transportation	781	351	303	347	416	460	558	633	972	1,123	2,627
Healthcare	5,193	2,163	3,551	3,789	4,110	4,514	4,874	5,902	6,173	7,131	9,684
Entertainment	3,090	1,046	1,172	1,848	1,842	2,011	2,524	3,127	3,651	4,934	8,706
Personal care products and services	786	333	393	517	587	653	761	891	903	1,189	1,630
Reading	92	54	67	75	49	91	90	106	81	142	165
Education	1,443	825	709	575	407	625	749	1,022	1,357	2,583	5,543
Tobacco products and smoking supplies	320	290	308	313	342	346	390	394	400	267	152
Miscellaneous	899	341	482	624	740	703	1,035	848	843	1,359	2,003
Cash contributions	1,995	542	756	1,086	1,228	1,157	1,499	1,982	2,370	3,000	6,294
Personal insurance and pensions	7,165	507	731	1,564	2,448	3,910	5,356	7,453	9,851	14,264	25,394
Life and other personal insurance	520	108	187	267	291	342	388	555	538	880	1,629
Pensions and Social Security	6,645	399	544	1,297	2,157	3,569	4,968	6,898	9,313	13,384	23,765

Footnotes

[1] Not applicable.

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

Table 3. Income before taxes: Average annual expenditures and characteristics, 2019

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
Number of consumer units (in thousands)	132,242	15,848	19,856	12,991	11,208	17,470	19,119	18,225	8,266	9,260

See footnotes at end of table.

Table 3. Income before taxes: Average annual expenditures and characteristics, 2019

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
Consumer unit characteristics										
Income before taxes	\$82,852	\$7,574	\$22,189	\$34,772	\$44,831	\$59,328	\$83,558	\$121,433	\$171,061	\$343,498
Age of reference person	51.6	53.0	60.1	53.9	51.1	48.9	47.8	47.9	48.8	50.2
Average number in consumer unit										
People	2.5	1.5	1.9	2.2	2.4	2.5	2.8	3.0	3.2	3.2
Children under 18	.6	.3	.4	.5	.5	.6	.7	.7	.8	.8
Adults 65 and older	.4	.4	.6	.6	.5	.4	.3	.2	.2	.3
Earners	1.3	.4	.6	.9	1.1	1.4	1.7	2.0	2.1	2.1
Vehicles	1.9	.9	1.3	1.6	1.7	2.0	2.2	2.6	2.8	3.0
Percent homeowner	64	36	54	57	55	63	71	77	86	91
Average annual expenditures	\$63,036	\$26,194	\$34,201	\$40,942	\$47,299	\$54,212	\$66,801	\$84,994	\$109,020	\$160,318
Food	8,169	3,917	4,992	5,791	7,193	7,369	8,672	10,633	12,764	17,102
Food at home	4,643	2,528	3,185	3,636	4,329	4,318	4,983	5,908	6,917	7,954
Cereals and bakery products	583	346	409	438	545	547	621	746	885	937
Meats, poultry, fish, and eggs	980	542	682	858	919	933	1,071	1,215	1,400	1,558
Dairy products	455	255	307	346	419	421	490	580	676	798
Fruits and vegetables	876	458	603	668	859	818	903	1,118	1,312	1,552
Other food at home	1,749	927	1,184	1,326	1,586	1,599	1,897	2,250	2,645	3,110
Food away from home	3,526	1,389	1,806	2,155	2,865	3,051	3,689	4,725	5,847	9,148
Alcoholic beverages	579	184	229	372	410	427	616	872	1,042	1,618
Housing	20,679	10,685	13,372	14,851	16,752	18,274	21,619	26,123	32,596	47,329
Shelter	12,190	6,671	7,942	8,637	9,794	10,649	12,549	15,256	19,126	28,574
Owned dwellings	6,797	2,120	3,130	3,451	3,961	5,192	7,208	9,841	13,786	20,747
Rented dwellings	4,432	4,155	4,512	4,764	5,336	4,864	4,584	4,263	3,435	3,259
Other lodging	961	396	300	422	496	592	757	1,152	1,906	4,567
Utilities, fuels, and public services	4,055	2,313	3,007	3,500	3,666	3,954	4,475	5,047	5,656	6,478
Household operations	1,570	527	827	923	1,158	1,213	1,627	1,981	2,799	4,998
Housekeeping supplies	766	410	507	568	687	697	794	982	1,283	1,381
Household furnishings and equipment	2,098	764	1,090	1,224	1,447	1,761	2,173	2,858	3,732	5,899

See footnotes at end of table.

Table 3. Income before taxes: Average annual expenditures and characteristics, 2019

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
Apparel and services	1,883	862	912	1,193	1,400	1,586	1,899	2,565	3,437	4,806
Transportation	10,742	4,239	5,500	7,459	8,359	10,377	12,252	15,050	19,055	22,255
Vehicle purchases (net outlay)	4,394	1,607	2,091	2,728	3,088	4,379	5,176	6,191	8,761	8,996
Gasoline, other fuels, and motor oil	2,094	970	1,170	1,699	1,864	2,153	2,496	2,927	3,181	3,283
Other vehicle expenses	3,474	1,319	1,905	2,697	2,904	3,333	3,898	4,910	5,691	6,876
Public and other transportation	781	344	334	335	503	512	682	1,023	1,421	3,101
Healthcare	5,193	2,318	3,689	4,038	4,518	4,673	5,791	6,685	7,592	10,414
Entertainment	3,090	1,047	1,494	1,783	1,945	2,401	3,121	4,150	5,639	9,852
Personal care products and services	786	340	428	584	647	718	841	1,052	1,234	1,796
Reading	92	53	78	54	96	77	94	118	117	181
Education	1,443	822	578	567	552	671	1,010	1,862	3,212	6,614
Tobacco products and smoking supplies	320	291	308	338	344	376	409	320	201	155
Miscellaneous	899	353	597	614	813	877	855	991	1,542	2,335
Cash contributions	1,995	577	904	1,195	1,124	1,389	2,033	2,657	3,208	7,618
Personal insurance and pensions	7,165	507	1,120	2,102	3,144	4,998	7,588	11,913	17,381	28,241
Life and other personal insurance	520	118	237	271	294	396	530	673	986	1,928
Pensions and Social Security	6,645	389	883	1,831	2,850	4,602	7,058	11,240	16,395	26,313

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

Table 4. Age of reference person: Average annual expenditures and characteristics, 2019

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)	132,242	7,328	21,232	22,330	22,282	24,565	34,505	19,720	14,785
Consumer unit characteristics									

See footnotes at end of table.

Table 4. Age of reference person: Average annual expenditures and characteristics, 2019

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
Income before taxes	\$82,852	\$38,120	\$76,187	\$103,272	\$107,094	\$99,606	\$55,656	\$65,943	\$41,937
Age of reference person	51.6	21.7	29.8	39.5	49.7	59.5	74.6	69.2	81.8
Average number in consumer unit									
People	2.5	1.9	2.7	3.4	2.9	2.2	1.7	1.9	1.6
Children under 18	.6	.3	.9	1.4	.7	.2	.1	.1	[1]
Adults 65 and older	.4	[1]	[1]	[1]	.1	.1	1.4	1.4	1.3
Earners	1.3	1.4	1.5	1.7	1.8	1.4	.5	.7	.3
Vehicles	1.9	1.2	1.7	2.0	2.3	2.2	1.7	1.9	1.5
Percent homeowner	64	17	41	60	69	75	79	78	81
Average annual expenditures	\$63,036	\$39,293	\$57,128	\$74,890	\$77,356	\$69,494	\$50,220	\$55,087	\$43,623
Food	8,169	5,835	7,370	9,760	10,076	8,579	6,599	7,305	5,597
Food at home	4,643	2,743	3,836	5,458	5,659	5,094	4,063	4,411	3,566
Cereals and bakery products	583	380	451	694	712	640	516	545	474
Meats, poultry, fish, and eggs	980	570	824	1,151	1,208	1,063	852	943	722
Dairy products	455	270	348	545	551	496	414	442	374
Fruits and vegetables	876	529	740	998	1,060	922	809	874	716
Other food at home	1,749	993	1,473	2,069	2,129	1,973	1,472	1,607	1,280
Food away from home	3,526	3,092	3,534	4,302	4,416	3,486	2,536	2,894	2,031
Alcoholic beverages	579	327	525	544	722	714	501	614	341
Housing	20,679	12,741	20,499	24,683	23,876	21,192	17,472	18,709	15,806
Shelter	12,190	8,436	12,898	14,656	14,151	12,094	9,760	10,486	8,791
Owned dwellings	6,797	1,225	4,575	8,083	9,113	7,900	6,235	6,991	5,227
Rented dwellings	4,432	6,713	7,813	5,627	3,875	2,861	2,571	2,344	2,872
Other lodging	961	498	510	945	1,162	1,333	954	1,150	691
Utilities, fuels, and public services	4,055	2,233	3,418	4,475	4,840	4,400	3,810	4,037	3,508
Household operations	1,570	630	1,718	2,390	1,524	1,232	1,418	1,333	1,532
Housekeeping supplies	766	303	532	776	913	905	821	900	708
Household furnishings and equipment	2,098	1,140	1,934	2,387	2,448	2,562	1,663	1,954	1,267
Apparel and services	1,883	1,407	1,878	2,488	2,380	1,828	1,305	1,497	1,035
Transportation	10,742	8,305	10,296	13,685	13,351	11,380	7,492	8,640	5,960
Vehicle purchases (net outlay)	4,394	3,742	4,130	6,120	5,438	4,550	2,792	3,139	2,329
Gasoline, other fuels, and motor oil	2,094	1,579	2,136	2,610	2,648	2,239	1,383	1,635	1,047

See footnotes at end of table.

Table 4. Age of reference person: Average annual expenditures and characteristics, 2019

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
Other vehicle expenses	3,474	2,360	3,326	4,103	4,357	3,722	2,649	3,030	2,140
Public and other transportation	781	623	704	852	908	869	668	836	443
Healthcare	5,193	1,510	3,162	4,822	5,345	5,958	6,833	6,772	6,914
Entertainment	3,090	1,389	2,395	3,661	3,856	3,981	2,381	2,700	1,946
Personal care products and services	786	479	608	907	1,002	835	715	737	685
Reading	92	46	44	91	83	97	138	124	159
Education	1,443	2,993	1,197	1,235	2,698	1,782	349	433	237
Tobacco products and smoking supplies	320	186	341	359	374	399	219	285	130
Miscellaneous	899	312	672	944	1,095	1,174	811	860	745
Cash contributions	1,995	428	880	2,146	2,125	2,372	2,564	2,586	2,536
Personal insurance and pensions	7,165	3,335	7,261	9,564	10,374	9,203	2,843	3,826	1,532
Life and other personal insurance	520	103	223	476	673	795	523	618	397
Pensions and Social Security	6,645	3,232	7,037	9,088	9,701	8,408	2,320	3,208	1,136
Footnotes									
[1] Value is too small to display.									
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.									

Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2019

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)	132,242	39,892	92,351	43,558	19,224	17,011	12,557
Consumer unit characteristics							
Income before taxes	\$82,852	\$39,661	\$101,508	\$89,202	\$110,152	\$117,916	\$108,736
Age of reference person	51.6	55.7	49.8	55.5	46.6	43.9	42.8
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	.4	.4	.7	.2	.1	.2
Earners	1.3	.6	1.6	1.2	1.8	2.0	2.3
Vehicles	1.9	1.1	2.3	2.2	2.3	2.5	2.5

See footnotes at end of table.

Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2019

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Percent homeowner	64	49	70	72	66	73	65
Average annual expenditures	\$63,036	\$38,266	\$73,707	\$66,861	\$74,134	\$85,139	\$81,361
Food	8,169	4,659	9,668	8,422	9,754	11,108	11,953
Food at home	4,643	2,593	5,518	4,691	5,477	6,449	7,230
Cereals and bakery products	583	318	696	563	685	861	956
Meats, poultry, fish, and eggs	980	510	1,181	976	1,130	1,356	1,754
Dairy products	455	253	541	456	534	643	711
Fruits and vegetables	876	492	1,040	888	1,030	1,244	1,311
Other food at home	1,749	1,020	2,059	1,807	2,098	2,344	2,499
Food away from home	3,526	2,066	4,150	3,731	4,277	4,659	4,722
Alcoholic beverages	579	430	643	799	504	560	421
Housing	20,679	14,622	23,292	21,338	23,486	26,281	25,732
Shelter	12,190	9,412	13,390	12,481	13,614	14,684	14,448
Owned dwellings	6,797	3,827	8,080	7,270	8,014	9,750	8,730
Rented dwellings	4,432	5,056	4,162	3,837	4,620	3,886	4,961
Other lodging	961	529	1,148	1,374	980	1,048	758
Utilities, fuels, and public services	4,055	2,590	4,688	4,248	4,653	5,174	5,606
Household operations	1,570	883	1,867	1,375	2,088	2,782	1,995
Housekeeping supplies	766	437	906	886	803	924	1,118
Household furnishings and equipment	2,098	1,301	2,441	2,348	2,328	2,718	2,564
Apparel and services	1,883	1,066	2,232	1,741	2,223	3,018	2,887
Transportation	10,742	5,683	12,928	11,095	13,091	16,202	14,600
Vehicle purchases (net outlay)	4,394	2,098	5,385	4,397	5,306	7,528	6,033
Gasoline, other fuels, and motor oil	2,094	1,106	2,521	2,090	2,540	3,065	3,249
Other vehicle expenses	3,474	2,014	4,105	3,670	4,292	4,702	4,521
Public and other transportation	781	466	917	938	954	908	797
Healthcare	5,193	3,343	5,992	6,324	5,594	6,030	5,397
Entertainment	3,090	1,693	3,690	3,681	3,402	3,944	3,815
Personal care products and services	786	484	916	883	840	1,035	988
Reading	92	77	99	120	72	90	78
Education	1,443	693	1,767	1,276	2,485	2,148	1,859

See footnotes at end of table.

Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2019

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Tobacco products and smoking supplies	320	228	360	339	378	364	399
Miscellaneous	899	706	982	954	1,045	982	984
Cash contributions	1,995	1,466	2,224	2,412	1,695	2,114	2,528
Personal insurance and pensions	7,165	3,115	8,914	7,477	9,562	11,265	9,722
Life and other personal insurance	520	203	656	671	706	664	519
Pensions and Social Security	6,645	2,912	8,258	6,806	8,857	10,600	9,203

Footnotes

[1] Not applicable.

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

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2019

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)	132,242	64,640	28,814	30,392	5,572	14,930	9,890	5,434	6,423	61,179
Consumer unit characteristics										
Income before taxes	\$82,852	\$117,048	\$102,290	\$132,212	\$151,081	\$125,624	\$131,527	\$110,485	\$46,173	\$50,573
Age of reference person	51.6	51.4	59.1	44.2	33.5	41.4	54.4	50.8	39.8	53.0
Average number in consumer unit:										
People	2.5	3.2	2.0	4.0	3.4	4.2	3.9	5.1	3.0	1.6
Children under 18	.6	.8	[1]	1.5	1.4	2.2	.6	1.4	1.7	.2
Adults 65 and older	.4	.5	.8	.1	[1]	[2]	.3	.7	[2]	.4
Earners	1.3	1.7	1.2	2.0	1.7	1.8	2.5	2.4	1.1	.9
Vehicles	1.9	2.5	2.4	2.6	2.0	2.4	3.0	2.8	1.2	1.4
Percent homeowner	64	79	83	76	68	73	85	78	35	51
Average annual expenditures	\$63,036	\$81,898	\$74,353	\$89,900	\$80,311	\$91,267	\$93,206	\$77,802	\$48,615	\$44,564

See footnotes at end of table.

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2019

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	8,169	10,547	9,117	11,957	9,549	12,395	12,638	10,821	7,239	5,719
Food at home	4,643	6,054	5,156	6,857	5,431	7,033	7,385	6,696	4,208	3,174
Cereals and bakery products	583	760	618	878	659	926	926	904	583	393
Meats, poultry, fish, and eggs	980	1,284	1,066	1,459	1,049	1,489	1,642	1,549	889	664
Dairy products	455	599	503	691	559	726	712	635	384	307
Fruits and vegetables	876	1,158	998	1,307	1,060	1,370	1,348	1,238	708	593
Other food at home	1,749	2,253	1,970	2,522	2,104	2,521	2,757	2,371	1,645	1,217
Food away from home	3,526	4,493	3,962	5,101	4,119	5,362	5,253	4,124	3,031	2,545
Alcoholic beverages	579	697	837	610	455	588	730	401	323	482
Housing	20,679	25,431	23,066	27,599	29,899	27,943	25,784	25,835	17,340	16,002
Shelter	12,190	14,479	13,275	15,668	16,509	16,341	14,180	14,204	10,332	9,968
Owned dwellings	6,797	9,709	8,781	10,565	10,234	10,796	10,402	9,841	3,448	4,072
Rented dwellings	4,432	3,339	2,698	3,913	5,386	4,346	2,428	3,532	6,469	5,372
Other lodging	961	1,430	1,796	1,191	888	1,198	1,349	830	414	523
Utilities, fuels, and public services	4,055	4,979	4,566	5,213	4,010	5,236	5,855	5,859	3,613	3,125
Household operations	1,570	2,159	1,527	2,852	5,825	2,577	1,594	1,634	1,358	969
Housekeeping supplies	766	1,023	1,012	1,017	759	1,002	1,184	1,116	615	506
Household furnishings and equipment	2,098	2,791	2,686	2,848	2,796	2,786	2,971	3,023	1,423	1,434
Apparel and services	1,883	2,377	1,789	2,952	2,409	3,253	2,795	2,460	2,143	1,324
Transportation	10,742	14,107	12,164	16,126	12,800	15,384	19,119	13,124	8,491	7,424
Vehicle purchases (net outlay)	4,394	5,857	4,827	7,132	5,362	6,690	8,797	4,191	3,378	2,954

See footnotes at end of table.

Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2019

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			
Gasoline, other fuels, and motor oil	2,094	2,727	2,241	3,081	2,504	3,039	3,469	3,328	1,848	1,451
Other vehicle expenses	3,474	4,473	4,017	4,845	3,904	4,684	5,619	4,816	2,834	2,485
Public and other transportation	781	1,049	1,080	1,067	1,030	971	1,233	788	430	534
Healthcare	5,193	6,985	7,605	6,375	5,727	6,189	7,022	7,081	2,634	3,567
Entertainment	3,090	4,222	4,265	4,385	3,321	5,097	3,903	3,049	2,087	1,995
Personal care products and services	786	989	950	1,029	742	1,053	1,156	984	771	571
Reading	92	114	138	89	64	105	78	120	42	74
Education	1,443	2,004	1,433	2,650	1,055	2,974	3,060	1,426	1,019	895
Tobacco products and smoking supplies	320	316	298	305	174	332	337	478	249	331
Miscellaneous	899	1,046	1,055	1,053	641	1,084	1,239	943	1,341	697
Cash contributions	1,995	2,740	3,100	2,564	1,715	2,791	2,700	1,808	856	1,328
Personal insurance and pensions	7,165	10,323	8,535	12,206	11,760	12,080	12,648	9,271	4,079	4,152
Life and other personal insurance	520	802	851	788	569	719	1,015	617	225	252
Pensions and Social Security	6,645	9,521	7,683	11,418	11,191	11,361	11,633	8,654	3,854	3,900

Footnotes

[1] No data reported.

[2] Value is too small to display.

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

Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, 2019

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)	132,242	17,458	22,433	12,973	24,489	43,078	11,812
Consumer unit characteristics							
Income before taxes	\$82,852	\$21,207	\$54,023	\$36,677	\$78,107	\$124,323	\$138,024
Age of reference person	51.6	69.9	44.6	68.1	50.3	44.3	48.7
Average number in consumer unit							
People	2.5	1.0	1.0	2.2	3.0	3.0	4.4
Children under 18	.6	[1]	[1]	.2	1.0	.9	1.0
Adults 65 and older	.4	.7	.1	1.4	.4	.2	.2
Earners	1.3	[1]	1.0	[1]	1.0	2.0	3.3
Vehicles	1.9	1.0	1.2	2.0	1.9	2.4	3.0
Percent homeowner	64	58	43	78	63	69	77
Average annual expenditures	\$63,036	\$30,451	\$44,220	\$49,557	\$63,867	\$81,662	\$92,029
Food	8,169	3,971	5,141	7,150	8,775	10,311	12,137
Food at home	4,643	2,544	2,627	4,507	5,255	5,591	6,971
Cereals and bakery products	583	334	307	599	673	685	896
Meats, poultry, fish, and eggs	980	512	508	973	1,124	1,186	1,524
Dairy products	455	261	247	460	508	550	674
Fruits and vegetables	876	480	500	863	1,010	1,040	1,305
Other food at home	1,749	957	1,064	1,612	1,939	2,130	2,572
Food away from home	3,526	1,427	2,514	2,643	3,521	4,720	5,166
Alcoholic beverages	579	246	558	549	444	777	713
Housing	20,679	12,793	16,017	17,216	21,209	25,471	26,370
Shelter	12,190	7,930	10,565	9,123	12,185	14,944	14,908
Owned dwellings	6,797	3,622	3,987	5,746	6,698	8,965	10,281
Rented dwellings	4,432	3,870	5,979	2,317	4,551	4,668	3,535
Other lodging	961	438	600	1,060	936	1,311	1,092
Utilities, fuels, and public services	4,055	2,596	2,586	4,052	4,331	4,760	5,862
Household operations	1,570	1,025	771	1,295	1,583	2,273	1,602
Housekeeping supplies	766	463	418	877	898	869	1,088

See footnotes at end of table.

Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, 2019

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
Household furnishings and equipment	2,098	778	1,677	1,870	2,212	2,625	2,910
Apparel and services	1,883	798	1,255	1,377	2,095	2,541	2,364
Transportation	10,742	3,735	7,195	8,179	10,572	14,280	18,097
Vehicle purchases (net outlay)	4,394	1,326	2,699	3,163	4,093	6,113	7,852
Gasoline, other fuels, and motor oil	2,094	678	1,439	1,607	2,149	2,714	3,591
Other vehicle expenses	3,474	1,375	2,509	2,738	3,444	4,490	5,571
Public and other transportation	781	356	548	672	885	963	1,083
Healthcare	5,193	4,078	2,775	7,251	5,344	5,821	6,576
Entertainment	3,090	1,439	1,883	2,403	3,132	4,274	4,227
Personal care products and services	786	426	528	741	825	978	1,078
Reading	92	94	66	150	88	90	94
Education	1,443	352	958	453	1,319	1,959	3,442
Tobacco products and smoking supplies	320	203	247	301	364	356	430
Miscellaneous	899	599	787	733	965	1,030	1,119
Cash contributions	1,995	1,410	1,510	2,185	2,528	2,064	2,220
Personal insurance and pensions	7,165	307	5,300	869	6,205	11,712	13,161
Life and other personal insurance	520	186	216	532	610	696	746
Pensions and Social Security	6,645	121	5,084	338	5,596	11,016	12,416
Footnotes							
[1] Not applicable.							
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.							

Table 8. Housing tenure: Average annual expenditures and characteristics, 2019

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands)	132,242	84,291	49,241	35,049	47,951
Consumer unit characteristics					
Income before taxes	\$82,852	\$100,352	\$119,508	\$73,439	\$52,089
Age of reference person	51.6	55.9	50.1	64.1	43.8

See footnotes at end of table.

Table 8. Housing tenure: Average annual expenditures and characteristics, 2019

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Average number in consumer unit					
People	2.5	2.6	2.9	2.1	2.2
Children under 18	.6	.6	.8	.3	.6
Adults 65 and older	.4	.5	.3	.8	.2
Earners	1.3	1.4	1.7	.9	1.2
Vehicles	1.9	2.3	2.4	2.2	1.2
Percent homeowner	64	100	100	100	[1]
Average annual expenditures	\$63,036	\$72,388	\$82,421	\$57,898	\$46,614
Food	8,169	9,180	9,937	7,915	6,399
Food at home	4,643	5,216	5,468	4,783	3,641
Cereals and bakery products	583	654	684	601	459
Meats, poultry, fish, and eggs	980	1,100	1,133	1,044	771
Dairy products	455	517	546	468	346
Fruits and vegetables	876	979	1,020	907	697
Other food at home	1,749	1,966	2,085	1,763	1,368
Food away from home	3,526	3,964	4,469	3,133	2,759
Alcoholic beverages	579	683	775	528	398
Housing	20,679	22,314	26,418	16,522	17,809
Shelter	12,190	11,999	15,186	7,520	12,527
Owned dwellings	6,797	10,587	13,736	6,163	136
Rented dwellings	4,432	138	134	143	11,979
Other lodging	961	1,274	1,316	1,214	412
Utilities, fuels, and public services	4,055	4,805	5,152	4,319	2,736
Household operations	1,570	1,939	2,220	1,544	921
Housekeeping supplies	766	945	955	928	451
Household furnishings and equipment	2,098	2,625	2,905	2,211	1,174
Apparel and services	1,883	2,052	2,290	1,675	1,587
Transportation	10,742	12,581	14,414	10,002	7,510
Vehicle purchases (net outlay)	4,394	5,340	6,082	4,298	2,730
Gasoline, other fuels, and motor oil	2,094	2,368	2,714	1,881	1,613
Other vehicle expenses	3,474	3,976	4,672	2,993	2,592

See footnotes at end of table.

Table 8. Housing tenure: Average annual expenditures and characteristics, 2019

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Public and other transportation	781	898	945	830	575
Healthcare	5,193	6,450	6,404	6,525	2,983
Entertainment	3,090	3,873	4,379	3,081	1,715
Personal care products and services	786	909	1,006	760	572
Reading	92	113	108	125	55
Education	1,443	1,549	1,959	970	1,257
Tobacco products and smoking supplies	320	300	317	277	355
Miscellaneous	899	1,023	1,174	802	682
Cash contributions	1,995	2,598	2,292	3,029	935
Personal insurance and pensions	7,165	8,762	10,949	5,689	4,358
Life and other personal insurance	520	707	816	554	190
Pensions and Social Security	6,645	8,055	10,133	5,135	4,167
Footnotes					
[1] Not applicable.					
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.					

Table 9. Region of residence: Average annual expenditures and characteristics, 2019

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	132,242	23,243	28,140	50,977	29,882
Consumer unit characteristics					
Income before taxes	\$82,852	\$88,486	\$78,586	\$79,348	\$88,463
Age of reference person	51.6	53.1	52.0	51.0	50.9
Average number in consumer unit					
People	2.5	2.4	2.4	2.4	2.6
Children under 18	.6	.5	.6	.6	.6
Adults 65 and older	.4	.4	.4	.4	.4
Earners	1.3	1.3	1.3	1.3	1.4
Vehicles	1.9	1.6	2.1	1.9	2.0
Percent homeowner	64	61	69	65	59

Table 9. Region of residence: Average annual expenditures and characteristics, 2019

Item	All consumer units	Northeast	Midwest	South	West
Average annual expenditures	\$63,036	\$68,795	\$59,909	\$58,622	\$69,029
Food	8,169	8,966	7,682	7,616	8,947
Food at home	4,643	5,192	4,478	4,316	4,930
Cereals and bakery products	583	700	555	534	602
Meats, poultry, fish, and eggs	980	1,153	960	924	963
Dairy products	455	522	435	405	505
Fruits and vegetables	876	1,007	804	798	975
Other food at home	1,749	1,809	1,723	1,655	1,883
Food away from home	3,526	3,774	3,204	3,300	4,017
Alcoholic beverages	579	660	575	512	634
Housing	20,679	23,525	18,678	18,781	23,590
Shelter	12,190	14,643	10,457	10,466	14,857
Owned dwellings	6,797	8,093	6,418	6,004	7,500
Rented dwellings	4,432	5,467	2,990	3,611	6,383
Other lodging	961	1,083	1,048	851	974
Utilities, fuels, and public services	4,055	4,239	3,950	4,115	3,909
Household operations	1,570	1,612	1,518	1,440	1,808
Housekeeping supplies	766	781	803	767	715
Household furnishings and equipment	2,098	2,250	1,951	1,993	2,299
Apparel and services	1,883	2,282	1,756	1,722	1,968
Transportation	10,742	10,495	10,512	10,665	11,284
Vehicle purchases (net outlay)	4,394	4,079	4,545	4,579	4,180
Gasoline, other fuels, and motor oil	2,094	1,779	1,980	2,100	2,437
Other vehicle expenses	3,474	3,607	3,354	3,368	3,665
Public and other transportation	781	1,029	634	618	1,003
Healthcare	5,193	5,209	5,643	4,982	5,116
Entertainment	3,090	3,176	3,115	2,845	3,416
Personal care products and services	786	871	717	752	845
Reading	92	90	110	79	100
Education	1,443	2,637	1,024	1,111	1,476
Tobacco products and smoking supplies	320	309	372	353	223
Miscellaneous	899	1,127	790	790	1,011

See footnotes at end of table.

Table 9. Region of residence: Average annual expenditures and characteristics, 2019

Item	All consumer units	Northeast	Midwest	South	West
Cash contributions	1,995	1,638	1,776	1,852	2,724
Personal insurance and pensions	7,165	7,809	7,158	6,563	7,697
Life and other personal insurance	520	614	524	511	458
Pensions and Social Security	6,645	7,196	6,634	6,052	7,239

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

Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2019

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)	132,242	8,326	80,630	33,153	20,641	15,896	4,024	6,915	27,917	15,370
Consumer unit characteristics										
Income before taxes	\$82,852	\$134,345	\$98,796	\$137,660	\$75,394	\$65,516	\$76,247	\$71,950	\$42,252	\$45,060
Age of reference person	51.6	50.8	44.3	45.2	42.9	44.7	41.6	45.6	74.3	48.5
Average number in consumer unit										
People	2.5	2.8	2.6	2.6	2.5	2.7	2.7	2.9	1.7	2.7
Children under 18	.6	.7	.7	.7	.7	.7	.8	.8	.1	.8
Adults 65 and older	.4	.3	.2	.1	.2	.2	.1	.2	1.3	.2
Earners	1.3	1.8	1.8	1.8	1.7	1.7	1.7	1.9	.2	.6
Vehicles	1.9	2.2	2.0	2.2	1.9	1.7	2.1	2.3	1.7	1.5
Percent homeowner	64	71	61	70	54	50	57	63	80	46
Average annual expenditures	\$63,036	\$86,662	\$69,099	\$86,702	\$60,179	\$53,462	\$57,906	\$54,107	\$47,259	\$46,939
Food	8,169	11,015	8,693	10,032	8,111	7,447	8,591	6,938	6,492	6,827
Food at home	4,643	5,589	4,802	5,297	4,500	4,370	5,096	4,127	4,057	4,315
Cereals and bakery products	583	688	594	650	549	556	612	536	526	569
Meats, poultry, fish, and eggs	980	1,278	996	1,027	951	956	1,130	974	867	931

See footnotes at end of table.

Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2019

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		
Dairy products	455	520	463	533	437	391	462	371	416	444
Fruits and vegetables	876	1,108	903	1,005	847	822	952	736	774	790
Other food at home	1,749	1,995	1,847	2,082	1,717	1,645	1,941	1,511	1,474	1,581
Food away from home	3,526	5,426	3,890	4,735	3,611	3,077	3,494	2,810	2,435	2,513
Alcoholic beverages	579	877	647	877	550	423	586	393	480	249
Housing	20,679	26,116	22,304	27,325	19,427	18,638	18,497	17,560	16,635	16,536
Shelter	12,190	15,396	13,376	16,512	11,749	11,186	10,664	9,810	9,149	9,757
Owned dwellings	6,797	9,141	7,398	10,157	5,697	5,081	5,496	5,676	5,791	4,206
Rented dwellings	4,432	4,388	5,001	4,838	5,370	5,474	4,792	3,716	2,523	4,937
Other lodging	961	1,867	978	1,518	682	631	376	418	835	614
Utilities, fuels, and public services	4,055	4,872	4,159	4,566	3,811	3,832	3,881	4,158	3,766	3,593
Household operations	1,570	2,006	1,719	2,454	1,316	1,136	1,317	979	1,401	855
Housekeeping supplies	766	1,078	744	896	691	634	652	501	777	686
Household furnishings and equipment	2,098	2,764	2,306	2,897	1,861	1,849	1,983	2,112	1,542	1,646
Apparel and services	1,883	2,578	2,050	2,478	1,967	1,651	1,589	1,502	1,342	1,590
Transportation	10,742	12,022	12,367	14,726	11,262	9,767	10,790	11,270	7,255	7,860
Vehicle purchases (net outlay)	4,394	3,923	5,236	6,483	4,699	3,779	4,302	4,755	2,779	3,161
Gasoline, other fuels, and motor oil	2,094	2,502	2,379	2,491	2,227	2,148	2,768	2,600	1,359	1,714
Other vehicle expenses	3,474	4,306	3,917	4,523	3,676	3,225	3,478	3,587	2,496	2,474
Public and other transportation	781	1,291	835	1,229	660	615	243	328	621	510

Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2019

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		
Healthcare	5,193	6,858	4,795	6,099	4,180	3,604	3,569	3,844	6,670	3,699
Entertainment	3,090	4,868	3,321	4,547	2,780	2,213	2,485	2,159	2,297	2,333
Personal care products and services	786	1,008	836	1,062	744	663	655	541	700	563
Reading	92	123	80	108	70	55	56	50	139	57
Education	1,443	2,477	1,667	2,329	1,423	1,213	904	724	371	1,653
Tobacco products and smoking supplies	320	283	336	216	370	376	633	539	200	474
Miscellaneous	899	1,501	937	1,249	826	541	770	800	740	663
Cash contributions	1,995	3,046	1,921	2,783	1,407	1,083	1,803	1,321	2,341	1,186
Personal insurance and pensions	7,165	13,889	9,145	12,872	7,064	5,789	6,978	6,466	1,597	3,247
Life and other personal insurance	520	874	520	757	411	331	251	298	500	364
Pensions and Social Security	6,645	13,015	8,625	12,114	6,653	5,459	6,727	6,168	1,097	2,884

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

Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2019

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)	132,242	73,574	7,558	25,129	26,041	14,845	58,668	33,841	24,828
Consumer unit characteristics									
Income before taxes	\$82,852	\$52,027	\$31,970	\$42,599	\$56,109	\$71,039	\$121,507	\$104,922	\$144,112
Age of reference person	51.6	52.4	56.3	54.6	50.1	50.8	50.5	49.3	52.1
Average number in consumer unit									
People	2.5	2.4	2.3	2.2	2.4	2.6	2.6	2.5	2.6

See footnotes at end of table.

Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2019

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
Children under 18	.6	.6	.7	.5	.6	.6	.6	.6	.6
Adults 65 and older	.4	.4	.4	.5	.4	.4	.4	.3	.4
Earners	1.3	1.1	.8	1.0	1.3	1.4	1.5	1.5	1.5
Vehicles	1.9	1.8	1.1	1.6	1.8	2.2	2.1	2.1	2.2
Percent homeowner	64	56	45	56	55	65	73	69	79
Average annual expenditures	\$63,036	\$46,344	\$30,276	\$40,029	\$49,559	\$59,579	\$83,856	\$73,832	\$97,588
Food	8,169	6,553	4,879	5,762	7,005	7,946	10,143	9,517	11,021
Food at home	4,643	3,981	3,721	3,534	4,131	4,599	5,448	5,067	5,988
Cereals and bakery products	583	507	492	471	515	563	675	631	738
Meats, poultry, fish, and eggs	980	897	837	849	903	997	1,082	987	1,218
Dairy products	455	376	329	339	392	436	550	510	607
Fruits and vegetables	876	714	697	642	730	816	1,073	972	1,216
Other food at home	1,749	1,487	1,366	1,234	1,590	1,787	2,068	1,967	2,209
Food away from home	3,526	2,572	1,158	2,227	2,874	3,347	4,695	4,450	5,032
Alcoholic beverages	579	338	169	284	367	466	874	808	966
Housing	20,679	15,625	11,618	14,214	16,306	18,864	27,003	23,683	31,536
Shelter	12,190	8,872	6,992	8,109	9,311	10,350	16,352	14,307	19,140
Owned dwellings	6,797	4,083	2,223	3,540	4,281	5,599	10,201	8,453	12,584
Rented dwellings	4,432	4,375	4,637	4,209	4,577	4,169	4,502	4,727	4,197
Other lodging	961	414	132	359	452	582	1,648	1,127	2,358
Utilities, fuels, and public services	4,055	3,646	2,817	3,446	3,747	4,229	4,568	4,252	5,000
Household operations	1,570	936	550	853	981	1,195	2,364	1,825	3,100
Housekeeping supplies	766	622	471	509	629	880	939	842	1,077
Household furnishings and equipment	2,098	1,549	788	1,298	1,638	2,211	2,779	2,458	3,219
Apparel and services	1,883	1,362	999	1,163	1,366	1,882	2,521	2,324	2,794
Transportation	10,742	8,905	4,909	7,557	9,431	12,301	13,044	12,315	14,039

See footnotes at end of table.

Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2019

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
Vehicle purchases (net outlay)	4,394	3,781	1,703	3,117	3,896	5,761	5,162	5,043	5,326
Gasoline, other fuels, and motor oil	2,094	1,894	1,333	1,689	1,992	2,355	2,345	2,320	2,380
Other vehicle expenses	3,474	2,873	1,659	2,454	3,153	3,710	4,226	3,970	4,577
Public and other transportation	781	358	213	298	390	475	1,310	983	1,757
Healthcare	5,193	3,971	2,533	3,785	4,044	4,892	6,724	6,001	7,711
Entertainment	3,090	2,118	1,147	1,639	2,430	2,868	4,295	3,442	5,480
Personal care products and services	786	591	323	462	613	911	1,028	917	1,182
Reading	92	67	35	75	66	72	123	104	150
Education	1,443	563	303	259	912	599	2,546	1,839	3,512
Tobacco products and smoking supplies	320	433	341	496	423	392	178	212	131
Miscellaneous	899	675	387	448	700	1,161	1,179	961	1,477
Cash contributions	1,995	1,045	508	854	1,207	1,358	3,187	2,406	4,252
Personal insurance and pensions	7,165	4,098	2,124	3,031	4,690	5,868	11,011	9,304	13,337
Life and other personal insurance	520	318	168	269	313	486	772	570	1,049
Pensions and Social Security	6,645	3,780	1,955	2,763	4,377	5,382	10,239	8,735	12,289

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

Table 12. Race of reference person: Average annual expenditures and characteristics, 2019

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races ^[1]	Asian	
Number of consumer units (in thousands)	132,242	114,554	108,246	6,308	17,688
Consumer unit characteristics					

See footnotes at end of table.

Table 12. Race of reference person: Average annual expenditures and characteristics, 2019

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races ^[1]	Asian	
Income before taxes	\$82,852	\$86,743	\$85,417	\$109,492	\$57,649
Age of reference person	51.6	52.1	52.4	45.8	48.3
Average number in consumer unit					
People	2.5	2.5	2.4	2.8	2.4
Children under 18	.6	.6	.6	.7	.7
Adults 65 and older	.4	.4	.4	.3	.3
Earners	1.3	1.3	1.3	1.6	1.2
Vehicles	1.9	2.0	2.0	1.6	1.4
Percent homeowner	64	67	68	54	43
Average annual expenditures	\$63,036	\$65,446	\$64,981	\$73,433	\$47,230
Food	8,169	8,492	8,425	9,620	5,983
Food at home	4,643	4,803	4,789	5,040	3,553
Cereals and bakery products	583	605	602	648	435
Meats, poultry, fish, and eggs	980	987	980	1,109	935
Dairy products	455	481	485	412	275
Fruits and vegetables	876	905	885	1,242	678
Other food at home	1,749	1,825	1,836	1,629	1,230
Food away from home	3,526	3,689	3,636	4,581	2,429
Alcoholic beverages	579	633	647	400	213
Housing	20,679	21,215	21,012	24,694	17,176
Shelter	12,190	12,468	12,225	16,637	10,390
Owned dwellings	6,797	7,217	7,132	8,682	4,079
Rented dwellings	4,432	4,207	4,053	6,837	5,889
Other lodging	961	1,045	1,040	1,118	422
Utilities, fuels, and public services	4,055	4,101	4,126	3,664	3,760
Household operations	1,570	1,638	1,616	2,019	1,128
Housekeeping supplies	766	797	808	602	553
Household furnishings and equipment	2,098	2,211	2,237	1,772	1,345
Apparel and services	1,883	1,870	1,864	1,968	1,971
Transportation	10,742	11,087	11,070	11,378	8,509
Vehicle purchases (net outlay)	4,394	4,593	4,625	4,059	3,100

See footnotes at end of table.

Table 12. Race of reference person: Average annual expenditures and characteristics, 2019

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races ^[1]	Asian	
Gasoline, other fuels, and motor oil	2,094	2,141	2,146	2,042	1,794
Other vehicle expenses	3,474	3,536	3,544	3,400	3,070
Public and other transportation	781	817	755	1,877	546
Healthcare	5,193	5,476	5,521	4,700	3,354
Entertainment	3,090	3,322	3,335	3,101	1,548
Personal care products and services	786	795	798	738	727
Reading	92	98	99	77	52
Education	1,443	1,533	1,442	3,085	862
Tobacco products and smoking supplies	320	333	345	133	232
Miscellaneous	899	950	951	924	568
Cash contributions	1,995	2,127	2,123	2,207	1,139
Personal insurance and pensions	7,165	7,515	7,347	10,407	4,894
Life and other personal insurance	520	529	521	666	461
Pensions and Social Security	6,645	6,987	6,826	9,740	4,433
Footnotes					
^[1] All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 2 percent reporting more than one race.					
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.					

Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2019

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)	132,242	17,921	114,321	96,992	17,328
Consumer unit characteristics:					
Income before taxes	\$82,852	\$64,577	\$85,717	\$90,734	\$57,632
Age of reference person	51.6	45.4	52.5	53.3	48.2
Average number in consumer unit:					
People	2.5	3.2	2.3	2.3	2.4
Children under 18	.6	1.0	.5	.5	.7
Adults 65 and older	.4	.2	.4	.5	.3

Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2019

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African American
Earners	1.3	1.6	1.3	1.3	1.2
Vehicles	1.9	1.7	2.0	2.1	1.4
Percent homeowner	64	48	66	70	43
Average annual expenditures	\$63,036	\$54,734	\$64,350	\$67,370	\$47,213
Food	8,169	8,136	8,172	8,547	5,969
Food at home	4,643	4,818	4,614	4,801	3,504
Cereals and bakery products	583	604	580	605	431
Meats, poultry, fish, and eggs	980	1,118	957	962	928
Dairy products	455	470	452	483	270
Fruits and vegetables	876	988	857	889	672
Other food at home	1,749	1,637	1,767	1,862	1,204
Food away from home	3,526	3,318	3,559	3,746	2,465
Alcoholic beverages	579	360	616	684	212
Housing	20,679	19,202	20,915	21,591	17,088
Shelter	12,190	11,734	12,262	12,611	10,308
Owned dwellings	6,797	5,051	7,071	7,606	4,079
Rented dwellings	4,432	6,338	4,133	3,834	5,802
Other lodging	961	345	1,058	1,170	428
Utilities, fuels, and public services	4,055	4,052	4,055	4,108	3,762
Household operations	1,570	1,108	1,642	1,734	1,128
Housekeeping supplies	766	634	788	827	552
Household furnishings and equipment	2,098	1,673	2,168	2,312	1,337
Apparel and services	1,883	1,938	1,874	1,851	2,006
Transportation	10,742	10,721	10,746	11,144	8,517
Vehicle purchases (net outlay)	4,394	4,267	4,414	4,646	3,111
Gasoline, other fuels, and motor oil	2,094	2,438	2,040	2,083	1,798
Other vehicle expenses	3,474	3,407	3,485	3,558	3,073
Public and other transportation	781	609	807	856	534
Healthcare	5,193	3,485	5,462	5,837	3,349
Entertainment	3,090	1,937	3,278	3,576	1,554
Personal care products and services	786	752	791	801	734

See footnotes at end of table.

Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2019

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African American
Reading	92	46	100	108	51
Education	1,443	826	1,540	1,660	870
Tobacco products and smoking supplies	320	167	344	364	234
Miscellaneous	899	656	937	1,001	577
Cash contributions	1,995	907	2,166	2,348	1,146
Personal insurance and pensions	7,165	5,600	7,410	7,857	4,906
Life and other personal insurance	520	280	557	574	465
Pensions and Social Security	6,645	5,320	6,853	7,284	4,441

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

Table 14. Generation of reference person: Average annual expenditures and characteristics, 2019

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Number of consumer units (in thousands)	132,242	3,698	33,033	35,498	43,148	16,865
Consumer unit characteristics						
Income before taxes	\$82,852	\$27,779	\$79,514	\$106,173	\$86,251	\$43,680
Age of reference person	51.6	20.2	30.7	46.2	63.1	80.8
Average number in consumer unit						
People	2.5	1.8	2.8	3.1	2.1	1.6
Children under 18	.6	.3	1.0	1.0	.2	[1]
Adults 65 and older	.4	[1]	[1]	[1]	.6	1.4
Earners	1.3	1.2	1.6	1.8	1.1	.3
Vehicles	1.9	1.0	1.7	2.2	2.1	1.5
Percent homeowner	64	12	43	66	76	81
Average annual expenditures	\$63,036	\$34,092	\$59,866	\$76,788	\$63,956	\$44,412
Food	8,169	5,288	7,740	10,073	8,180	5,625
Food at home	4,643	2,516	4,114	5,616	4,862	3,591
Cereals and bakery products	583	313	499	719	606	471

See footnotes at end of table.

Table 14. Generation of reference person: Average annual expenditures and characteristics, 2019

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Meats, poultry, fish, and eggs	980	562	891	1,177	1,024	731
Dairy products	455	249	383	556	476	382
Fruits and vegetables	876	508	781	1,041	909	723
Other food at home	1,749	884	1,560	2,123	1,848	1,285
Food away from home	3,526	2,772	3,626	4,457	3,318	2,034
Alcoholic beverages	579	201	528	641	688	360
Housing	20,679	10,040	20,958	24,353	20,185	16,041
Shelter	12,190	6,493	13,027	14,456	11,450	8,926
Owned dwellings	6,797	682	5,036	8,837	7,550	5,370
Rented dwellings	4,432	5,144	7,392	4,538	2,653	2,803
Other lodging	961	666	599	1,081	1,248	752
Utilities, fuels, and public services	4,055	1,772	3,538	4,751	4,264	3,570
Household operations	1,570	355	1,883	1,798	1,267	1,518
Housekeeping supplies	766	308	546	887	897	729
Household furnishings and equipment	2,098	1,114	1,965	2,462	2,307	1,298
Apparel and services	1,883	1,048	2,030	2,437	1,723	1,015
Transportation	10,742	8,106	11,052	13,346	10,363	6,205
Vehicle purchases (net outlay)	4,394	4,378	4,669	5,509	4,038	2,419
Gasoline, other fuels, and motor oil	2,094	1,307	2,196	2,664	2,010	1,082
Other vehicle expenses	3,474	1,793	3,459	4,285	3,454	2,219
Public and other transportation	781	628	728	888	861	485
Healthcare	5,193	1,078	3,428	5,133	6,273	6,932
Entertainment	3,090	1,141	2,556	3,856	3,469	2,000
Personal care products and services	786	433	666	971	804	675
Reading	92	39 ^[2]	55	87	105	160
Education	1,443	3,636	1,282	2,164	1,248	263
Tobacco products and smoking supplies	320	144	343	360	355	140
Miscellaneous	899	284	678	1,056	1,035	790

See footnotes at end of table.

Table 14. Generation of reference person: Average annual expenditures and characteristics, 2019

Item	All consumer units	Birth year of 1997 or later	Birth year from 1981 to 1996	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year of 1945 or earlier
Cash contributions	1,995	302	1,059	2,247	2,442	2,528
Personal insurance and pensions	7,165	2,351	7,492	10,065	7,085	1,680
Life and other personal insurance	520	89	252	617	727	402
Pensions and Social Security	6,645	2,262	7,240	9,447	6,358	1,277
Footnotes						
[1] Value is too small to display.						
[2] Data are likely to have large sampling errors.						
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.						

Table 15. Type of area: Average annual expenditures and consumer unit characteristics, 2019

Item	All consumer units	Urban			Rural
		Total	Central city	Other urban	
Number of consumer units (in thousands)	132,242	121,604	48,030	73,574	10,639
Consumer unit characteristics					
Income before taxes	\$82,852	\$84,784	\$76,029	\$90,499	\$60,765
Age of reference person	51.6	51.2	49.3	52.5	55.0
Average number in consumer unit					
People	2.5	2.4	2.3	2.5	2.5
Children under 18	.6	.6	.5	.6	.6
Adults 65 and older	.4	.4	.3	.4	.5
Earners	1.3	1.3	1.3	1.4	1.1
Vehicles	1.9	1.9	1.6	2.1	2.5
Percent homeowner	64	62	50	70	78
Average annual expenditures	\$63,036	\$64,092	\$58,031	\$68,068	\$50,955
Food	8,169	8,279	7,543	8,768	6,908
Food at home	4,643	4,672	4,182	4,997	4,319
Cereals and bakery products	583	588	523	631	527
Meats, poultry, fish, and eggs	980	982	886	1,047	958
Dairy products	455	456	400	494	437

See footnotes at end of table.

Table 15. Type of area: Average annual expenditures and consumer unit characteristics, 2019

Item	All consumer units	Urban			Rural
		Total	Central city	Other urban	
Fruits and vegetables	876	891	819	939	705
Other food at home	1,749	1,754	1,554	1,886	1,691
Food away from home	3,526	3,607	3,361	3,771	2,589
Alcoholic beverages	579	598	575	614	359
Housing	20,679	21,283	19,768	22,277	13,772
Shelter	12,190	12,703	12,322	12,951	6,334
Owned dwellings	6,797	7,021	5,366	8,102	4,238
Rented dwellings	4,432	4,701	6,153	3,754	1,348
Other lodging	961	980	804	1,095	748
Utilities, fuels, and public services	4,055	4,067	3,661	4,332	3,916
Household operations	1,570	1,617	1,420	1,745	1,035
Housekeeping supplies	766	758	623	847	852
Household furnishings and equipment	2,098	2,139	1,741	2,401	1,635
Apparel and services	1,883	1,951	1,817	2,041	1,099
Transportation	10,742	10,679	9,405	11,510	11,468
Vehicle purchases (net outlay)	4,394	4,284	3,748	4,634	5,646
Gasoline, other fuels, and motor oil	2,094	2,072	1,725	2,299	2,344
Other vehicle expenses	3,474	3,510	3,075	3,795	3,057
Public and other transportation	781	812	856	783	420
Healthcare	5,193	5,179	4,384	5,698	5,358
Entertainment	3,090	3,125	2,715	3,396	2,686
Personal care products and services	786	815	750	858	463
Reading	92	93	87	97	83
Education	1,443	1,519	1,506	1,527	579
Tobacco products and smoking supplies	320	299	252	330	554
Miscellaneous	899	918	796	999	678
Cash contributions	1,995	2,008	1,801	2,143	1,847
Personal insurance and pensions	7,165	7,346	6,633	7,811	5,098
Life and other personal insurance	520	523	431	583	478
Pensions and Social Security	6,645	6,822	6,202	7,228	4,620

See footnotes at end of table.

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

Technical Notes

The principal objective of the Consumer Expenditure Surveys (CE) 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 Consumer Price Index (CPI) market basket.

First collected in 1888, the CE was conducted approximately every 10 years through the 1972–73 survey; annual collection began in late 1979. The CE is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS). The CE consists of two surveys, each with independent samples that were first implemented in the 1972–73 series. There is a Diary Survey completed by participating consumer units for two consecutive 1-week periods, and an Interview Survey in which expenditures of consumer units are obtained in four interviews over the course of 10 months, conducted at 3-month intervals. The 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 most items for which the consumer unit is reimbursed. However, the Interview Survey collects information on insurance reimbursements for medical care costs.

For the Diary Survey, the CE Program draws a sample of 12,000 addresses per year, with approximately 10,000 of those addresses found to be occupied housing units. The other 2,000 addresses are generally nonexistent, nonresidential, or vacant. Approximately 6,000 of those occupied housing units respond to the survey, and each of those households completes two weekly diaries 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 interviews per quarter. Each consumer unit is interviewed once per quarter, for four consecutive quarters. With the rotating panel, some consumer units rotate out of the survey each quarter, while others rotate in. Data from both the Diary and Interview Surveys are collected on an ongoing basis in 91 geographic areas of the United States.

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. Respondents keep detailed entries of expenses for food and beverages—both for food at home (e.g., purchased from grocery stores, convenience stores, farmers markets) and food away from home (e.g., purchased from restaurants, carry outs, employer and school cafeterias)—and for tobacco, housekeeping supplies, nonprescription drugs, personal care products and services, most apparel, and any other goods or services purchased within the period. 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 or longer, that the consumer unit incurs during the survey week.

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.

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. One reason is that 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 included in the Interview 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 CE program uses statistical methods to determine which survey is more reliable. In this way, some items are selected from the Interview Survey, and others are selected from the Diary Survey. The CE program reviews the survey source every 2 years for this purpose. See “CE Source Selection for Publication Tables” in the Consumer Expenditure Survey Anthology, 2011 (BLS Report, no. 1030), for source selection details.

As noted above, the CPI market basket is revised in accordance with results from the CE. However, the population coverage of the CE differs from 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 CPI geographic revisions, efforts are being made to align the urban areas sampled by 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 the *Handbook of Methods* section on the Consumer Price Index.)

Interpreting the data

Expenditures are averages for consumer units with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. Therefore, the average expenditure shown for an item may be considerably lower than the average 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, and geographic location influence expenditures. In addition, even within groups with similar characteristics, the distribution of expenditures varies substantially, as personal preference, prices, and other factors not collected in the CE (e.g., health status of consumer unit members) also influence expenditures. These points should be considered when comparing reported averages with the individual circumstances of any particular consumer unit of interest. Users of these survey data should also keep in mind the data reflect conditions at the time they were collected, which may be different than current circumstances. For example, prices may have changed. All prices, as measured by the CPI-U, increased 1.8 percent from 2018 to 2019 (annual average index); undoubtedly, some prices rose more than the average (1.8 percent), some rose less, some stayed the same, and some have even declined. 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. Therefore, the mean of the sample may differ from the mean that would be obtained if data from the entire population were available. 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 sampling and nonsampling errors.

Standard tables, 1960–61, 1972–73, 1984–2019

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. Users can access the CE tables beginning with 1960–61, which have more detail than is given in this report. 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; and
- selected metropolitan statistical areas (MSAs).

Detailed tables, 1984–2019

In addition, the CE also produces detailed prepublication tables, which contain additional sub-categories of spending by demographic characteristics, but also have larger variances. They are available by request; email: CEXInfo@bls.gov. Prepublication tables at the all-consumer unit level are available on the CE research products web page.

Public-use microdata

The 2019 CE public-use microdata, including Interview Survey data, Diary Survey data, and paradata (data about the survey process), are available on the CE website for 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 expenditure files that organize expenditures by the section of the Interview Survey questionnaire in which they are collected. Values on the expenditure files cover different periods depending on the specific questions asked, and the files also contain relevant non-expenditure information not found on the MTBI files.

Beginning with the 2013 public-use microdata, new estimates of local, state, and federal tax liabilities are included. The CE introduced these estimates to improve the quality of surveyed tax liabilities, which suffered from low item response. 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 at PUMD data files from the years 1980 to 2019.

Other survey information

Other survey information available on the website includes answers to frequently asked questions and a glossary of terms. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data are also available.

The CE program also publishes expenditure data within the context of various topics of interest in Beyond the Numbers. As of December 2020, recent articles are: How have healthcare expenditures changed? Evidence from the Consumer Expenditure Surveys and How does consumer spending differ among households in California, Texas, and New York? A new BLS data product can tell us. Additional CE articles are presented in the Monthly Labor Review (MLR). As of December 2020, the recent analytical MLR articles using CE data are entitled, “Comparing characteristics and selected expenditures of dual- and single-income households with children,” and “Not fun for young and old alike: how the youngest and oldest consumers have fared in recession and recovery.” In addition, the CE research library includes general articles and research papers using CE data, including documents.

Information on the methodology used to calculate and collect CE data, including the CE data quality profile, can be found in the CE Handbook of Methods.

Upcoming events

Each year, the CE program sponsors a symposium and a microdata users’ workshop. Both events are free, although registration is required. The CE Symposium focuses on survey methodology, and typically features presenters from the CE program, other BLS programs, and researchers who are not affiliated with BLS. The symposium typically meets for 1 day. The CE Microdata Users’ Workshop is a 3-day event that combines practical “hands-on” training in use of the data (Interview and Diary), with presentations from users who are not affiliated with BLS. The practical training builds from an introduction to the data files and structure on the first day to expert topics on the final day. Presentations from researchers are selected from those who answer the call for presenters. As with registration, there is no fee for submitting a proposal to present in answer to the call. Both events are held in the same week of July. The next CE Symposium will be held on July 20, 2021. The next CE Microdata Users’ Workshop will be held on July 21-23, 2021. More information about these events is available on the CE website (CE Survey Methods Symposium and Microdata Users’ Workshop). Reports on these events are also published in the Monthly Labor Review (MLR). The most recent report available at the time of publication of this news release describes the 2019 events (Consumer Expenditure Surveys Methods Symposium and Microdata Users’ Workshop, July 16–19, 2019). Reports on earlier events are available on the CE MLR publications webpage (Monthly Labor Review articles by CE staff and others using CE data). Reports on subsequent events (2020 onward) will be posted at a later date.

Contact information

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 the Consumer Expenditure Surveys page. 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. Voice phone: (202) 691-5200. Federal Relay Service: 1-800-877-8339.