Consumer expenditures in 2020

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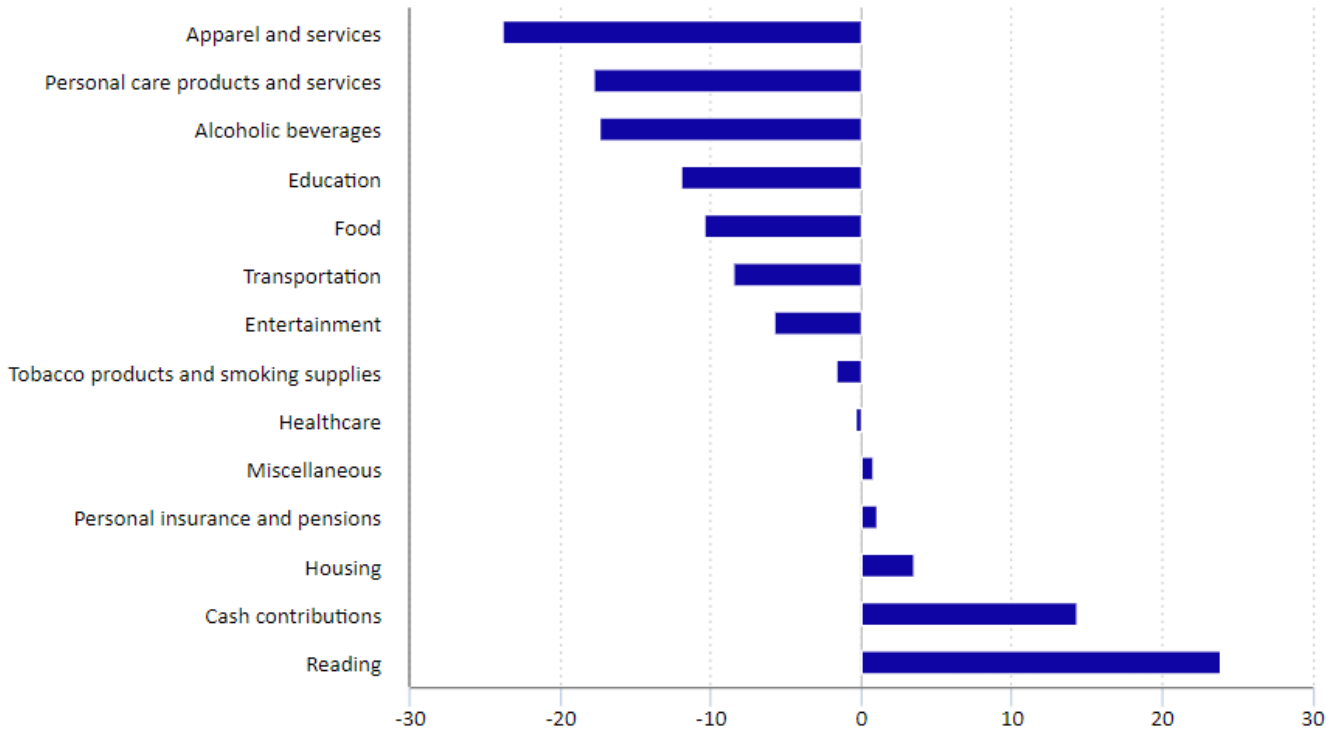
Consumer Expenditures in 2020 will highlight spending patterns and expenditure changes for 2020, the most recent data processed by the U.S. Bureau of Labor Statistics (BLS) Consumer Expenditure Surveys (CE). Consumer expenditures were noticeably affected by the COVID-19 pandemic, which began in March 2020. Some changes were expected (for example, expenditures for food away from home and public transportation decreased sharply), but others are surprising (for example, expenditures for healthcare were nearly unchanged, decreasing slightly). (See chart 1.)

This report includes tables and charts featuring integrated data from the Diary and Interview Survey portions of the CE. (For details about the CE, see the technical notes.) The text includes analyses of data from several of these tables. The incomes and expenditures shown in these tables and throughout this report are expressed as nominal values, representing spending in U.S. dollars as reported by survey consumers.[1] The CE survey collects information from the reference person of consumer units.[2]

Overview

The onset of the COVID-19 pandemic in 2020 affected spending across 14 major spending categories differently from 2019 to 2020.[3] (See chart 1.)

Chart 1. Spending percentage change from 2019–20 Consumer Expenditure surveys



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

Average annual expenditures decreased 2.7 percent between 2019 and 2020 (from $63,036 to $61,334, respectively), compared with a 3.0-percent increase from 2018 to 2019 (from $61,224 to $63,036). At the same time, income before taxes increased by 1.8 percent between 2019 and 2020 (from $82,852 to $84,352, respectively), compared with a 5.4-percent increase from 2018 to 2019 (from $78,635 to $82,852).

Prices rose by 1.2 percent from 2019 to 2020, 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 1982–84=100), compared with the aforementioned 2.7-percent decrease in spending. From 2018 to 2019, prices increased by 1.8 percent, compared with the 3.0-percent increase in spending.

Developments in 2020

The onset of the COVID-19 pandemic in 2020 affected consumer spending patterns across the United States. Stay-at-home orders affected expenditures for retail outlets, entertainment venues, and even transportation providers, as people worked from home and stopped commuting. Out of the 14 major expenditure categories, 9 exhibited declines in spending: food, apparel and services, alcoholic beverages, transportation, healthcare, entertainment, personal care products and services, education, and tobacco products and smoking supplies. Average annual expenditures increased for only five major categories: housing, reading, cash contributions, personal insurance and pensions, and miscellaneous. (See table A.)

The largest percentage declines in expenditures were 23.8 percent in apparel and services, followed by 17.8 percent in personal care products and services, 17.4 percent in alcoholic beverages, 11.9 percent in education, and 10.4 percent in food. The largest percentage increases in spending were 23.9 percent in reading, followed by 14.4 percent in cash contributions.

Table A. Average annual expenditures and characteristics of all consumer units, 2017–20

Item	2017	2018	2019	2020	Percent change		
					2017–18	2018–19	2019–20
Number of consumer units (in thousands)[1]	130,001	131,439	132,242	131,234	[2]	[2]	[2]
Consumer unit characteristics:							
Income before taxes	$73,573	$78,635	$82,852	$84,352	6.9	5.4	1.8
Age of reference person	50.9	51.1	51.6	52.2	[2]	[2]	[2]
Average number in consumer unit:							
People	2.5	2.5	2.5	2.5	[2]	[2]	[2]
Children under 18	.6	.6	.6	.6	[2]	[2]	[2]
Adults 65 and older	.4	.4	.4	.4	[2]	[2]	[2]
Earners	1.3	1.3	1.3	1.3	[2]	[2]	[2]
Vehicles	1.9	1.9	1.9	1.9	[2]	[2]	[2]
Percent homeowner	63	63	64	66	[2]	[2]	[2]
Average annual expenditures	$60,060	$61,224	$63,036	$61,334	1.9	3.0	-2.7
Food	7,729	7,923	8,169	7,316	2.5	3.1	-10.4
Food at home	4,363	4,464	4,643	4,942	2.3	4.0	6.4
Cereals and bakery products	564	569	583	640	.9	2.5	9.8
Meats, poultry, fish, and eggs	944	961	980	1,075	1.8	2.0	9.7
Dairy products	450	449	455	474	-.2	1.3	4.2
Fruits and vegetables	837	858	876	977	2.5	2.1	11.5
Other food at home	1,568	1,627	1,749	1,776	3.8	7.5	1.5
Food away from home	3,365	3,459	3,526	2,375	2.8	1.9	-32.6
Alcoholic beverages	558	583	579	478	4.5	-.7	-17.4
Housing	19,884	20,091	20,679	21,409	1.0	2.9	3.5
Shelter	11,895	11,747	12,190	12,604	-1.2	3.8	3.4
Owned dwellings	6,947	6,678	6,797	7,473	-3.9	1.8	9.9
Rented dwellings	4,167	4,249	4,432	4,408	2.0	4.3	-.5
Other lodging	782	821	961	722	5.0	17.1	-24.9
Utilities, fuels, and public services	3,836	4,049	4,055	4,158	5.6	.1	2.5
Household operations	1,412	1,522	1,570	1,465	7.8	3.2	-6.7
Housekeeping supplies	755	747	766	837	-1.1	2.5	9.3
Household furnishings and equipment	1,987	2,025	2,098	2,346	1.9	3.6	11.8
Apparel and services	1,833	1,866	1,883	1,434	1.8	.9	-23.8
Transportation	9,576	9,761	10,742	9,826	1.9	10.1	-8.5
Vehicle purchases (net outlay)	4,054	3,975	4,394	4,523	-1.9	10.5	2.9
Gasoline, other fuels, and motor oil	1,968	2,109	2,094	1,568	7.2	-.7	-25.1
Other vehicle expenses	2,842	2,859	3,474	3,471	.6	21.5	-.1
Public and other transportation	712	818	781	263	14.9	-4.5	-66.3
Healthcare	4,928	4,968	5,193	5,177	.8	4.5	-.3
Entertainment	3,203	3,226	3,090	2,912	.7	-4.2	-5.8
Personal care products and services	762	768	786	646	.8	2.3	-17.8

See footnotes at end of table.

Table A. Average annual expenditures and characteristics of all consumer units, 2017–20

Item	2017	2018	2019	2020	Percent change		
					2017–18	2018–19	2019–20
Reading	110	108	92	114	-1.8	-14.8	23.9
Education	1,491	1,407	1,443	1,271	-5.6	2.6	-11.9
Tobacco products and smoking supplies	332	347	320	315	4.5	-7.8	-1.6
Miscellaneous	1,010	993	899	907	-1.7	-9.5	.9
Cash contributions	1,873	1,888	1,995	2,283	.8	5.7	14.4
Personal insurance and pensions	6,771	7,296	7,165	7,246	7.8	-1.8	1.1
Life and other personal insurance	418	465	520	486	11.2	11.8	-6.5
Pensions and Social Security	6,353	6,831	6,645	6,760	7.5	-2.7	1.7

Footnotes
[1] Data are rounded to the nearest thousands.
[2] Data not applicable.
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, September 2021.

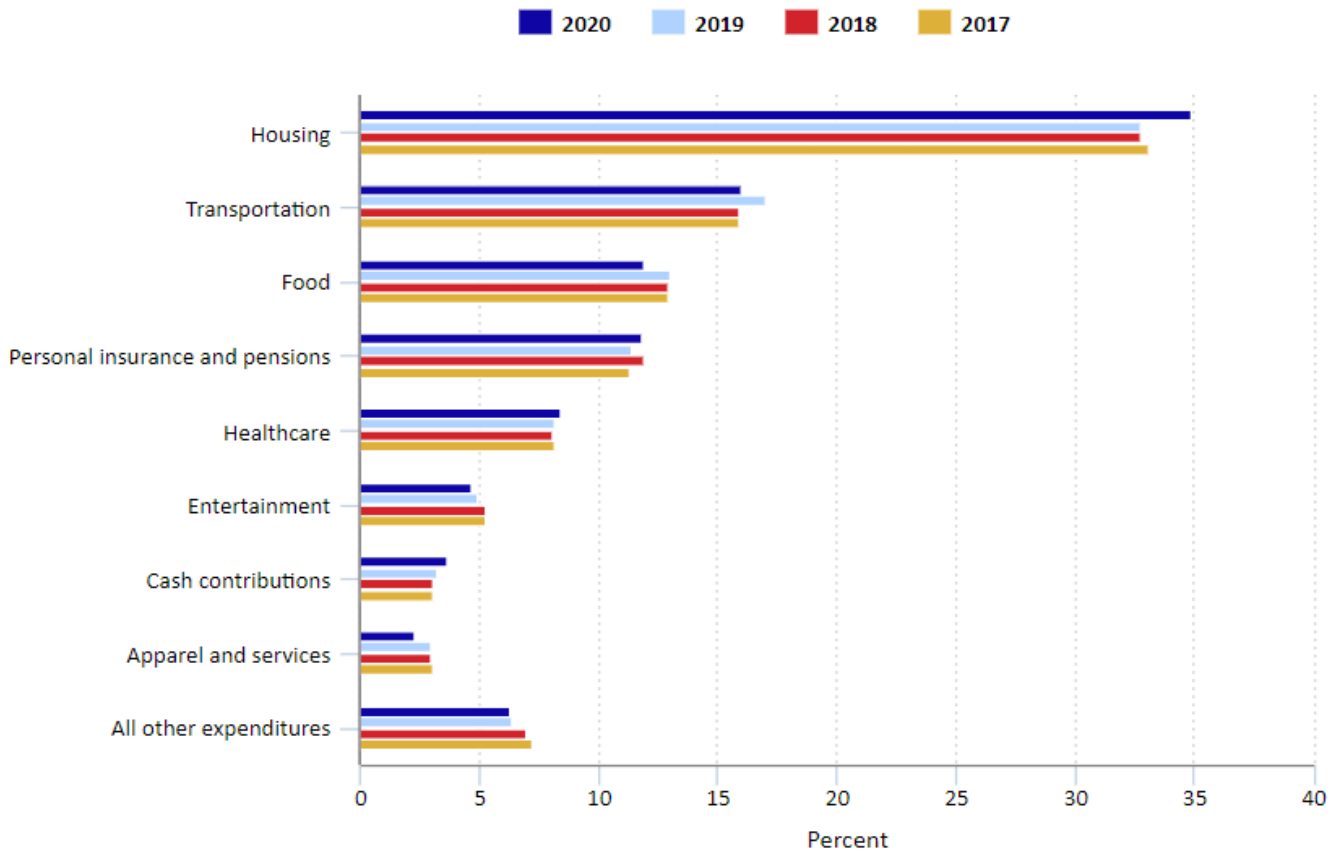
Two categories exhibited moderate expenditure decreases: entertainment (5.8 percent) and transportation (8.5 percent). Moderate to small decreases were observed for tobacco products and smoking supplies (1.6 percent) and healthcare (nearly unchanged, at 0.3 percent). Categories that exhibited small to moderate increases included miscellaneous (0.9 percent), personal insurance and pensions (1.1 percent), and housing (3.5 percent).

Expenditure shares

Expenditure shares are important both 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 considered essential.

The eight largest categories by dollar spent (housing, transportation, food, personal insurance and pensions, healthcare, entertainment, cash contributions, and apparel and services) accounted for 93.7 percent of total spending in 2020, with the housing share alone accounting for more than one-third (34.9 percent) of total spending. Therefore, small percentage changes in housing expenditures may drive the change in total spending. (See chart 2 and table B.) The six smallest categories by dollar spent are combined into all other expenditures category, which accounts for 6.3 percent of total spending. The all other expenditures category includes: alcoholic beverages, personal care and products, reading, education, tobacco products and smoking supplies, and miscellaneous expenditures. Shares of selected expenditure categories from 2017–20 are in chart 2.

Chart 2. Percent distribution of total annual expenditures by major category for all consumer units, 2017–20



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

Expenditure shares of all 14 major categories from 2017 to 2020 are shown in table B. Expenditure shares decreased for seven major categories, increased for six categories, and were unchanged for one category. (See table B.) The largest increase in expenditure shares was a 2.1-percentage-point increase in housing to 34.9 percent in 2020, driven by double-digit growth (11.8 percent) in household furnishings and equipment, and 9.9 percent growth in owned dwellings from 2019 levels. Expenditures on miscellaneous household equipment, a key component of household furnishings and equipment, increased by 20.1 percent.[4] The main portion of owned dwellings is mortgage interest and charges, which increased by 7.3 percent while the spending on rent, the main portion of rented dwellings, declined slightly by 0.8 percent. The decline in total non-housing expenditures combined with the increase in total housing expenditures results in the increased share of housing expenditures.

The largest decrease in spending share was a 1.1-percentage-point decline in food, driven by an almost one-third decline (32.6 percent) in the level of spending for food away from home, followed by decreases of 1.0 percentage point in transportation, and 0.7 percentage point in apparel and services.

Table B. Percentage distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Surveys, 2017–20

Spending category	2017	2018	2019	2020
Average annual expenditures	100.0	100.0	100.0	100.0

See footnotes at end of table.

Table B. Percentage distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Surveys, 2017–20

Spending category	2017	2018	2019	2020
Food	12.9	12.9	13.0	11.9
Food at home	7.3	7.3	7.4	8.1
Food away from home	5.6	5.6	5.6	3.9
Alcoholic beverages	.9	1.0	.9	.8
Housing	33.1	32.8	32.8	34.9
Shelter	19.8	19.2	19.3	20.5
Utilities, fuels, and public services	6.4	6.6	6.4	6.8
Household operations	2.4	2.5	2.5	2.4
Housekeeping supplies	1.3	1.2	1.2	1.4
Household furnishings and equipment	3.3	3.3	3.3	3.8
Apparel and services	3.1	3.0	3.0	2.3
Transportation	15.9	15.9	17.0	16.0
Vehicle purchases (net outlay)	6.7	6.5	7.0	7.4
Gasoline, other fuels, and motor oil	3.3	3.4	3.3	2.6
Other vehicle expenses	4.7	4.7	5.5	5.7
Public and other transportation	1.2	1.3	1.2	.4
Healthcare	8.2	8.1	8.2	8.4
Entertainment	5.3	5.3	4.9	4.7
Personal care products and services	1.3	1.3	1.2	1.1
Reading	.2	.2	.1	.2
Education	2.5	2.3	2.3	2.1
Tobacco products and smoking supplies	.6	.6	.5	.5
Miscellaneous	1.7	1.6	1.4	1.5
Cash contributions	3.1	3.1	3.2	3.7
Personal insurance and pensions	11.3	11.9	11.4	11.8
Life and other personal insurance	.7	.8	.8	.8
Pensions and Social Security	10.6	11.2	10.5	11.0

Source: U.S. Bureau of Labor Statistics.

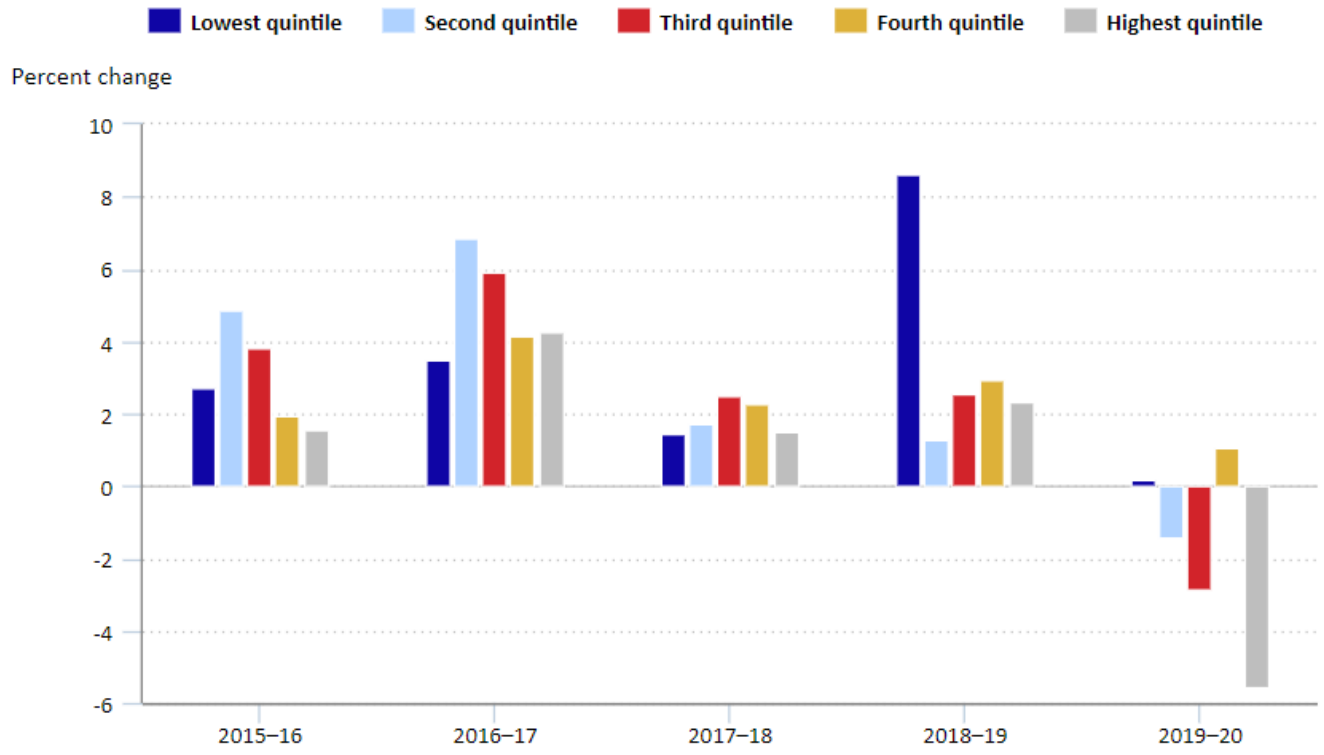
Expenditures by income quintiles

Consumer units (CUs) in all except the highest income quintile experienced increases in income before taxes in 2020. (See table C.) Income growth across income quintiles displayed a pattern such that the lower income quintiles had higher increases. The lowest income quintile had the largest income growth of 9.9 percent followed by the second, third, and fourth income quintiles. Income declined for the highest income quintile CUs in 2020 compared to 2019. The highest income quintile includes both 9th and 10th income decile CUs, where the 9th decile experienced income increases and the 10th decile experienced income declines. The income declines for the 10th decile CUs were in wages, self-employment, and interest, dividends, rental, and other property income.[5]

Consumer expenditures decreased for the second, third, and highest income quintiles in 2020. These were the first declines in expenditures for any quintiles after 4 consecutive years of increases in all individual quintiles. (See chart 3.) The largest decline in spending was a 5.5-percent decrease in the highest income quintile. Despite the increases in income by the second and third income quintiles, their expenditures declined due to sharp decreases in food away from

home, apparel and services, and transportation expenditures. The lowest and the fourth income quintile had increases in incomes and spending, while the highest income quintile had decreases in income and spending. The spending decline with the highest income quintile was greater than the combined increases by other income quintiles, resulting in the overall decline in average annual expenditures in 2020 for all CUs.

Chart 3. Percentage change in average annual expenditures by income quintiles, 2015–20



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

Housing was the only major expenditure category for which all income quintiles spent more in 2020 than in 2019 (table C). The lowest income quintile had the largest increase in housing expenditures, at 6.8 percent, and the highest income quintile had the smallest increase in spending, at 0.9 percent. However, spending in housing by other income quintiles did not display any patterns. Regardless of quintile, average annual spending declined in all quintiles for three major expenditure categories: food, apparel and services, and transportation in 2020. The largest declines were in apparel and services. Those declines occurred in the fourth income quintile (34.8 percent), second income quintile (30.8 percent), and the highest income quintile (21.0 percent). In some quintiles, double-digit declines in spending occurred. In the third quintile, there were declines of 17.5 percent in apparel and services, 16.1 percent in food, and 10.3 percent in entertainment. In the second income quintile, spending declined by 13.2 percent in both transportation and all other expenditures. In the highest income quintile, there were declines of 13.0 percent in entertainment, 12.5 percent in food, 12.4 percent in transportation, and 10.5 percent in all other expenditures.

Cash contributions increased in the first through fourth income quintiles, but declined slightly in the highest income quintile.[6] The largest increases in cash contributions were 35.3 percent in the third income quintile, followed by 32

percent in the fourth income quintile, 18 percent in the second income quintile, and 15.6 percent in the lowest income quintile.

Table C. Dollar change and percentage change in income and average annual expenditures on major categories by income quintiles, 2019–20.

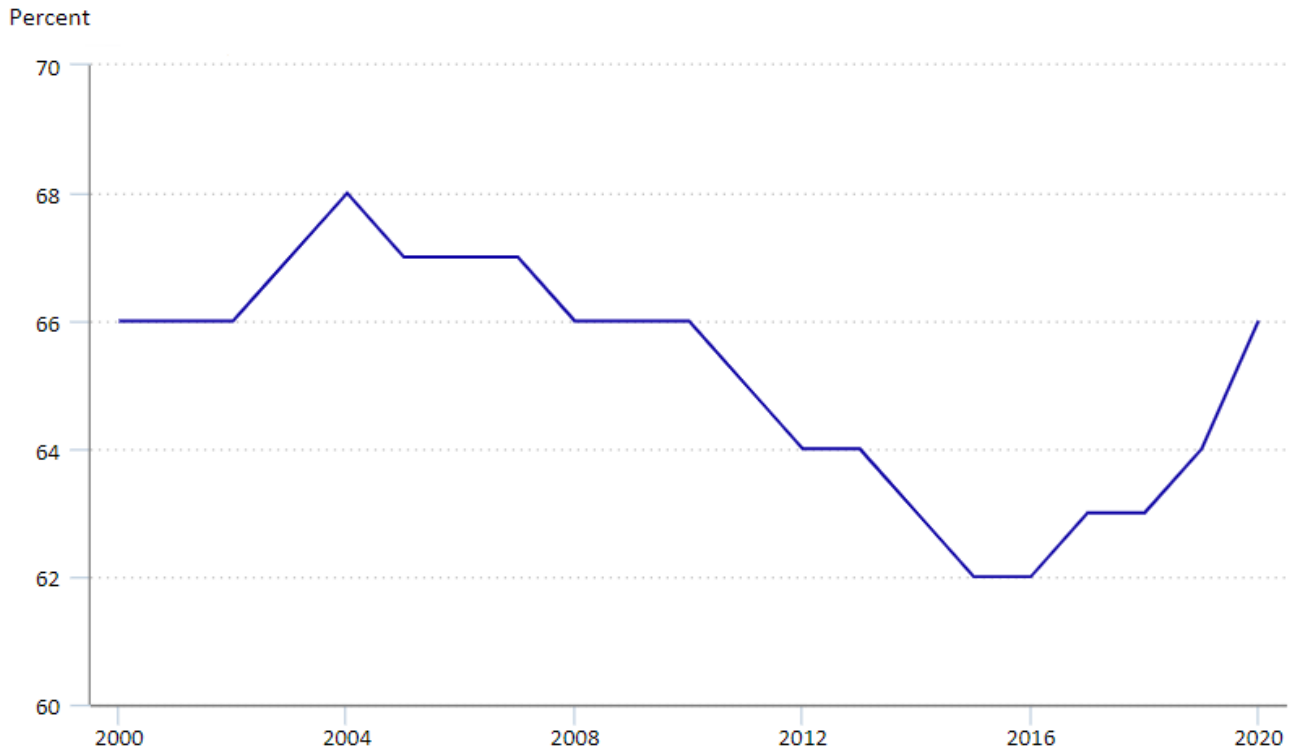
Item	Lowest quintile		Second quintile		Third quintile		Fourth quintile		Highest quintile	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Income before taxes	$1,190	9.9	$1,782	5.4	$2,649	4.7	$3,831	4.1	-$479	-0.2
Average annual expenditures	$52	0.2	-$582	-1.4	-$1,502	-2.8	$769	1.1	-$6,731	-5.5
Food	-$301	-6.8	-$460	-7.9	-$1,205	-16.1	-$548	-6.0	-$1,742	-12.5
Food at home	$309	11.1	$148	4.0	-$192	-4.3	$538	10.4	$688	9.7
Food away from home	-$610	-37.9	-$607	-27.8	-$1,014	-32.9	-$1,087	-28.0	-$2,431	-35.4
Housing	$786	6.8	$965	6.5	$434	2.4	$1,278	5.7	$343	0.9
Apparel and services	-$56	-6.8	-$384	-30.8	-$267	-17.5	-$782	-34.8	-$751	-21.0
Transportation	-$218	-4.8	-$942	-13.2	-$661	-6.7	-$300	-2.3	-$2,370	-12.4
Healthcare	-$80	-2.8	$196	5.0	$270	5.8	$51	0.8	-$484	-5.8
Entertainment	$83	7.5	$49	2.7	-$234	-10.3	$125	3.7	-$888	-13.0
Cash contributions	$101	15.6	$208	18.0	$469	35.3	$696	32.0	-$11	-0.2
Personal insurance and pensions	-$9	-1.5	$107	5.3	-$18	-0.4	$373	4.3	$91	0.5
All other expenditures	-$254	-12.0	-$322	-13.2	-$290	-9.2	-$123	-3.0	-$918	-10.5

Source: U.S. Bureau of Labor Statistics.

Expenditures on housing

On average, housing expenditures account for the largest share of total expenditures. For this reason, it is worth noting that housing expenditures increased by 3.5 percent from 2019 to 2020 (table A), and the share of housing expenditures increased by 2.1 percentage points to 34.9 percent of total spending (table B). Total expenditures declined by 2.7 percent, while non-housing cost, an estimate deducting housing spending from total spending, declined by 5.7 percent, supporting the increase in the share of housing expenditures. The homeownership rate increased by 2 percentage points to 66 percent in 2020, recovering to 2000–02 and 2008–10 levels (chart 4). The rate of renters declined to 34 percent in 2020, the lowest rate since 2010. This may not reflect the real change in housing tenure, and instead may be attributable to change in data collection methodology during the COVID-19 pandemic.[7] The homeownership rate between 2003 and 2007 was higher than the current level, peaking in 2004. In the last two decades, the homeownership rate was lowest in 2015 and 2016, when the percentage of renters was at its peak.

Chart 4. Homeownership rate, Consumer Expenditure Surveys, 2000–20



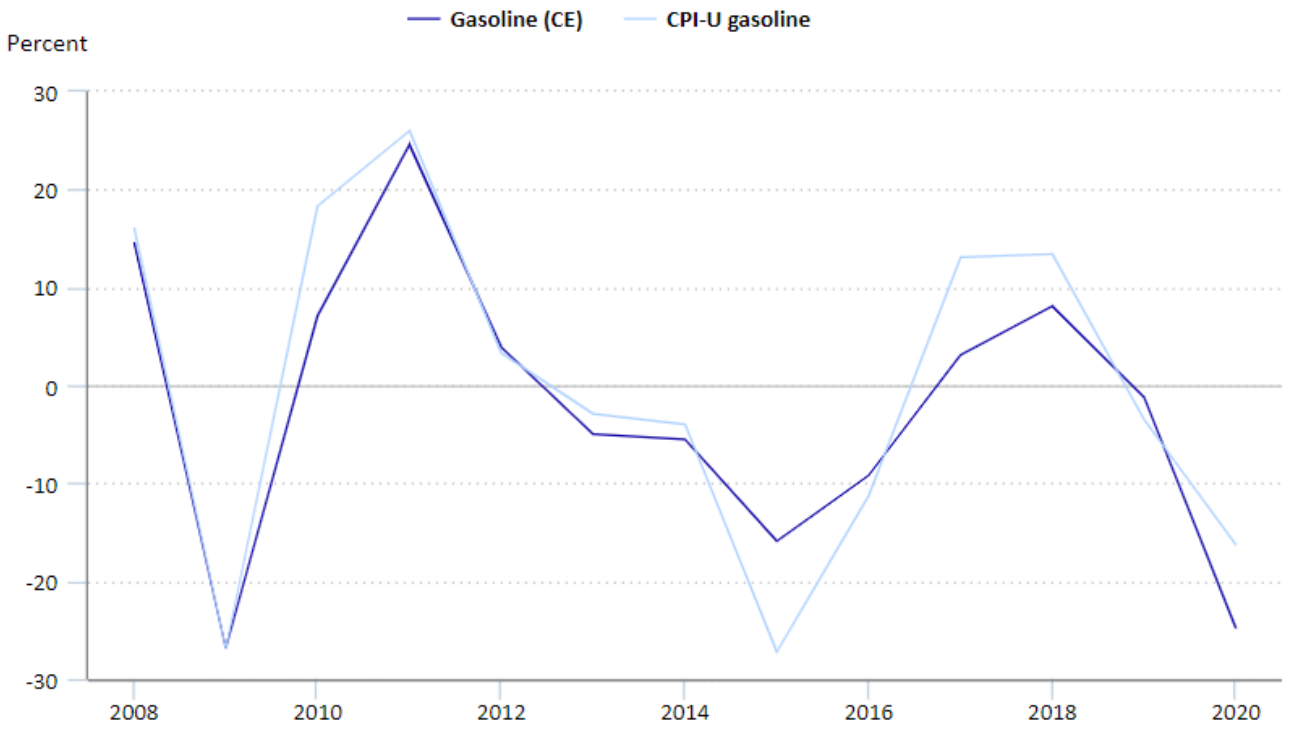
Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics.

Expenditures on gasoline

As noted before, the COVID-19 pandemic directly affected how consumers lived and worked. Stay-at-home orders, increased teleworking, and individual concerns about being exposed to or transmitting the COVID-19 virus outside the home meant that consumers drove less. As a result, it is not surprising that gasoline expenditures fell from 2019 to 2020. In fact, overall, expenditures for gasoline declined more than 24 percent in that period.[8]

Prices for gasoline also fell during this period. (See chart 5A.) Whether or not a decline in purchases caused the drop in price, expenditures and price are directly related. Gasoline provides a simple example of this. That is, expenditures on gasoline (G) equal the price per gallon (P) times the number of gallons purchased (Q); that is, G = PQ. Therefore, it is not clear that a drop in expenditures is the result of a drop in price, quantity purchased, or both. It is even possible for expenditures to drop when price drops and quantity purchased increases, if the percentage drop in price is larger than the percentage increase in quantity. (Similarly, if price rises by a smaller percentage than quantity purchased drops, expenditures fall when prices rise.)

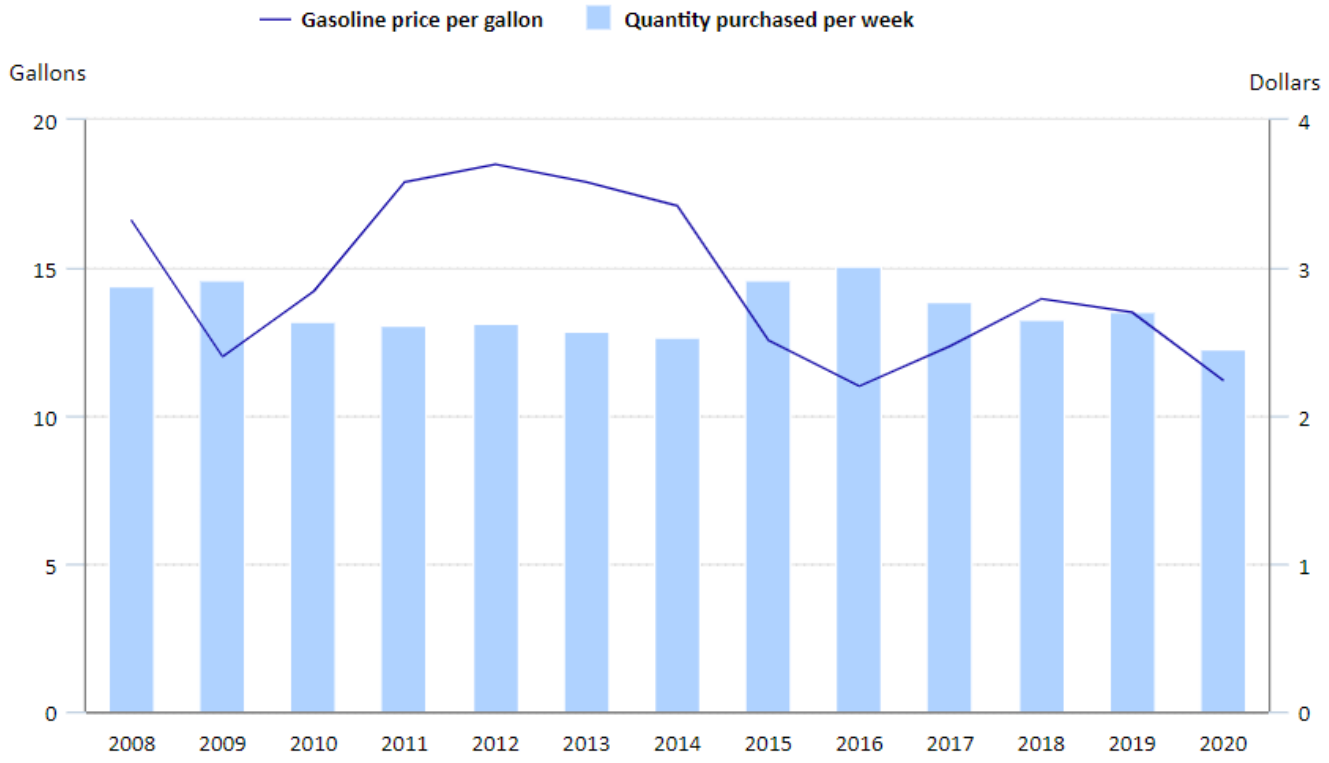
Chart 5A. Percent change in gasoline spending and CPI-gasoline for urban consumers, 2008–20



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

For this reason, chart 5B shows gasoline expenditures from the Consumer Expenditure Surveys (CE) divided by average prices of gasoline, as published by BLS as part of the CPI. This ratio yields the estimated average gallons of gasoline purchased. This initial ratio is then divided by 52, the number of weeks per year, because the gasoline expenditures in CE are annual, and, presumably, most readers are more accustomed to thinking of their gasoline purchases (expenditures or gallons) in weekly rather than annual terms. Also, note that because BLS produces price indexes and average price estimates only for urban consumers, the CE data in charts 5A and 5B are for urban consumers only. Similarly, the CPIs and average price estimates are for gasoline only and not for gasoline, motor oil, and other fuels as shown in the published CE tables. Therefore, gasoline data from CE are taken from the detailed tables that are described near the end of this report. (See section titled, “Detailed tables, 1984–20.”)

Chart 5B. Gasoline price and quantity purchase for urban consumers, 2008–20.



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

Taken together, charts 5A and B display some interesting findings about gasoline expenditures. First, chart 5A shows that in percentage terms, gasoline prices declined less from 2019 to 2020 than did expenditures. The only other time this happened in the period covered by the graphs (2008 through 2020) was from 2012 to 2014 (i.e., 2012 to 2013, and then 2013 to 2014), although the difference in rates of decline for prices and quantities purchased was less sharp than it was from 2019 to 2020. In all other periods, the rate of change was either the same for prices and expenditures, or prices fell more sharply than expenditures, indicating that quantities purchased usually rose when prices fell. This is borne out when looking at results for 2014 to 2015. Chart 5A shows a much sharper decline in prices than expenditures over this period, and chart 5B shows an increase in gallons per week purchased in this period. The results in 2020 are consistent with the presumption that consumers were driving less because of the COVID-19 pandemic, regardless of how prices changed.

Similarly, the charts offer an opportunity to compare two different periods of economic contraction. According to the National Bureau of Economic Research, a recession started in December 2007 and ended in June 2009.[9] The next recession was much shorter, starting in February 2020 and ending in April that year.[10] The first of these was largely attributed to financial developments, such as the bursting of a housing bubble that preceded it.[11] The second was during the onset of the COVID-19 pandemic.

Chart 5A shows that in the financial recession, declines in gasoline prices and expenditures were indistinguishable. Consistent with this, chart 5B shows that quantities purchased were nearly unchanged from 2008 to 2009.[12] However, the decrease in quantity purchased for gasoline between 2019 and 2020 (1.28 gallons per week) is second only to the decrease shown between 2009 and 2010 (1.36 gallons per week), a period when gasoline prices rose sharply (more

than 18 percent). Again, prices declined from 2019 to 2020, and gallons per week purchased (12.3 gallons per week) were lower than at any time in the period covered in chart 5B.

Finally, the detailed tables show some interesting changes in purchasing patterns. Gasoline expenditures are collected both in the Interview Survey and the Diary Survey but are published in tables based solely on Interview Survey results. The detailed tables that are available online show that the quarterly percent reporting expenditures for gasoline for all consumer units (urban and rural) was virtually unchanged from 2019 to 2020: nearly 89 percent each year.[13] However, the Diary Survey results tell a different story: the percent reporting weekly expenditures fell nearly 9 percentage points (from 56.71 to 48.01).[14] In contrast, from 2018 to 2019, the percent reporting fell just over 2 percentage points (58.84 to 56.71). Putting the results of the Interview and Diary Surveys together, consumers were still using vehicles to the extent that they continued needing to purchase gasoline at least once every 3 months (Interview Survey); however, their use was reduced, as evidenced by fewer purchases each week (Diary Survey).[15]

Expenditures on food

This section of the report includes data on expenditures on food by income quintile and by generation.

By income quintile

In 2020, expenditures on food away from home declined for all income quintiles. Expenditures on food at home decreased only in the third income quintile. Food away from home expenditures declined by all income quintiles, which offset the increases in expenditures in food at home in four income quintiles, resulting in a double-digit decline in food expenditures. (See table C.)

The largest percentage decline in total food expenditures, 16.1 percent, appeared for the third income quintile, and was driven by a decline of 32.9 percent in food away from home expenditures, and a 4.3-percent decline in food at home expenditures. The largest declines in food away from home were 37.9 percent in the lowest income quintile, and 35.4-percent in the highest income quintile. Declines in food away from home expenditures ranged from 27.8 percent for the second income quintile to 37.9 percent for the lowest income quintile.

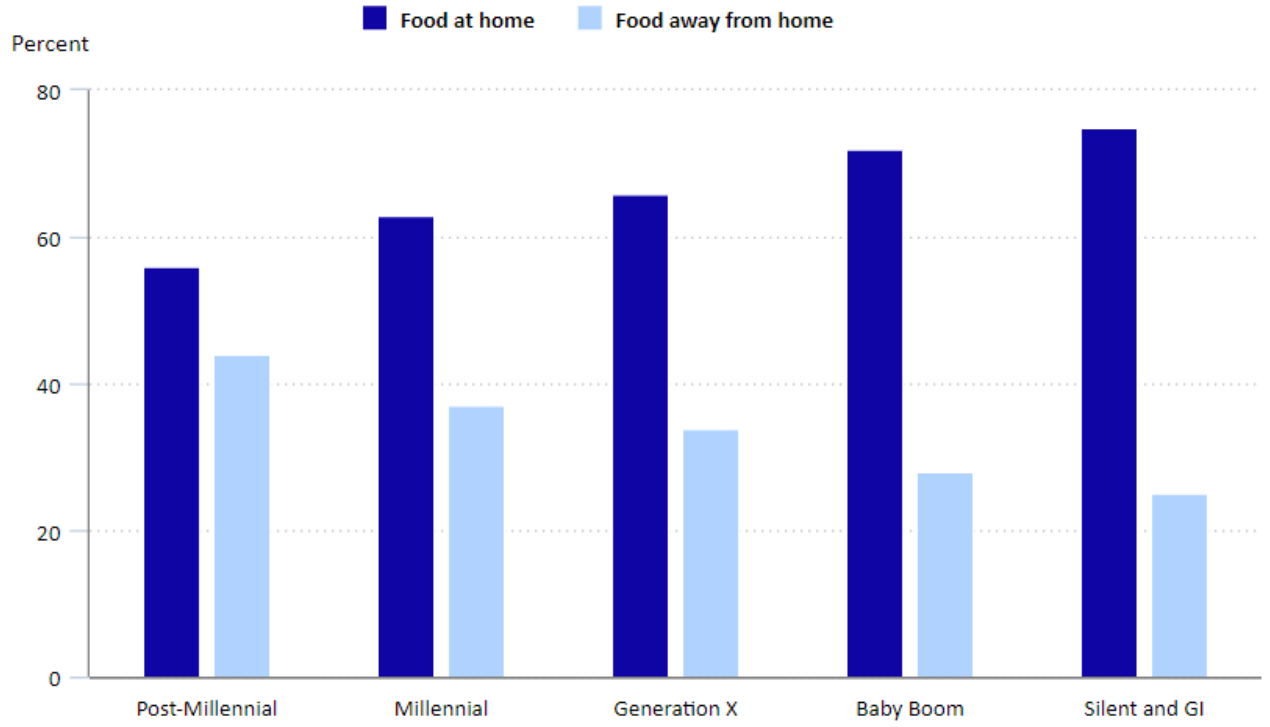
By generation

In addition to quintile, BLS provides Consumer Expenditure Surveys (CE) tables based on the birth year of the reference person. The CE data are categorized into distinct generational groups: post-Millennials (1997 or later), Millennials (1981–96), Generation X (1965–80), Baby boomers (1946–64), and Silent and Greatest (GI) generations (1945 or earlier).[16] Generational tables are available from 2016 onward.[17] However, starting in 2019, BLS adjusted generations of birth years by merging the Silent and GI 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 living persons born in the first period and the increasing number born in the last period.

Spending on food at home and food away from home show distinctive patterns across generations in the 2020 CE data. Following the patterns of 2018 and 2019, the share of total food spending allocated to food at home increases with age of reference person, while the share allocated to food away from home decreases with age of reference person. (See chart 6.) Compared with 2019, the proportion of total food expenditures allocated to food away from home declined in 2020 for all CUs. Even so, the post-Millennials generation spent 44 percent of total food expenditures on food away from

home, while the Silent and GI generations spent 25 percent in 2020. (See chart 6.) Some of the difference may be directly attributable to life-cycle effects. For example, the youngest members of the Silent and GI generations turned 75 in 2020, well into the retirement age range, and retirees may have more time to prepare meals at home than those still working. In addition, members of these generations may have age-related health constraints that limit their access to restaurants. Silent and GI generations households may have higher risks from COVID-19 that further limited their access during the pandemic period. Nevertheless, other factors, such as income and family size, differ by generation and undoubtedly influence the allocation of the food budget as well.

Chart 6. Percentage of allocation of total food expenditures by generation of reference person, 2020

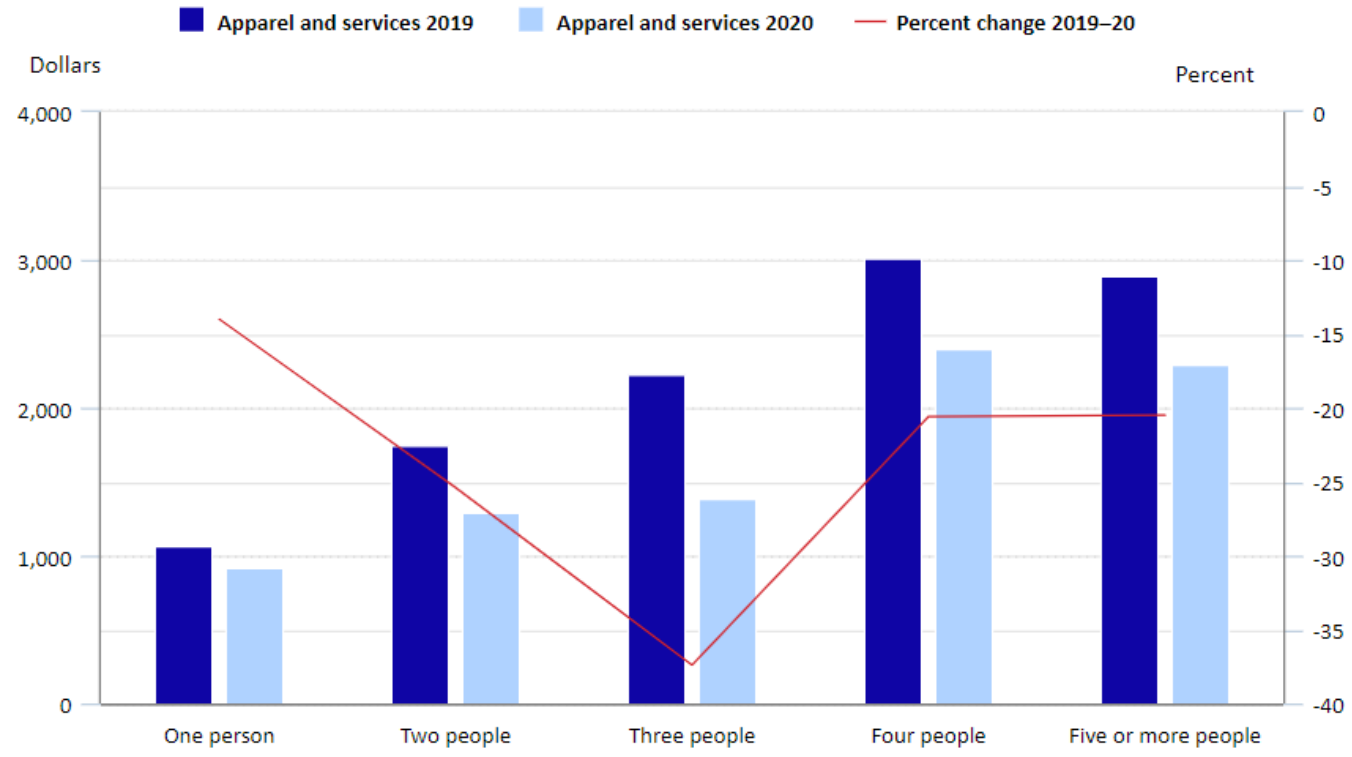


Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics.

Expenditures on apparel and services by size of consumer units

The largest percentage decline in spending was in apparel and services, where average spending declined 23.8 percent for all consumer units (CUs) from 2019 to 2020. (See table A.) The declines occurred regardless of the size of the CU. (See chart 7.) Percentage declines in spending by size of the CU ranged from 14.0 percent for one person CUs to 37.4 percent for three person CUs. The magnitude of the decline increased with CU size for one, two, and three person CUs but diminished for four and five person CUs, each of which had similar declines, respectively at 20.6 percent and 20.5 percent.

Chart 7. Spending on apparel and services by size of consumer units, 2019 and 2020



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

Expenditures on healthcare and its components by age of reference person

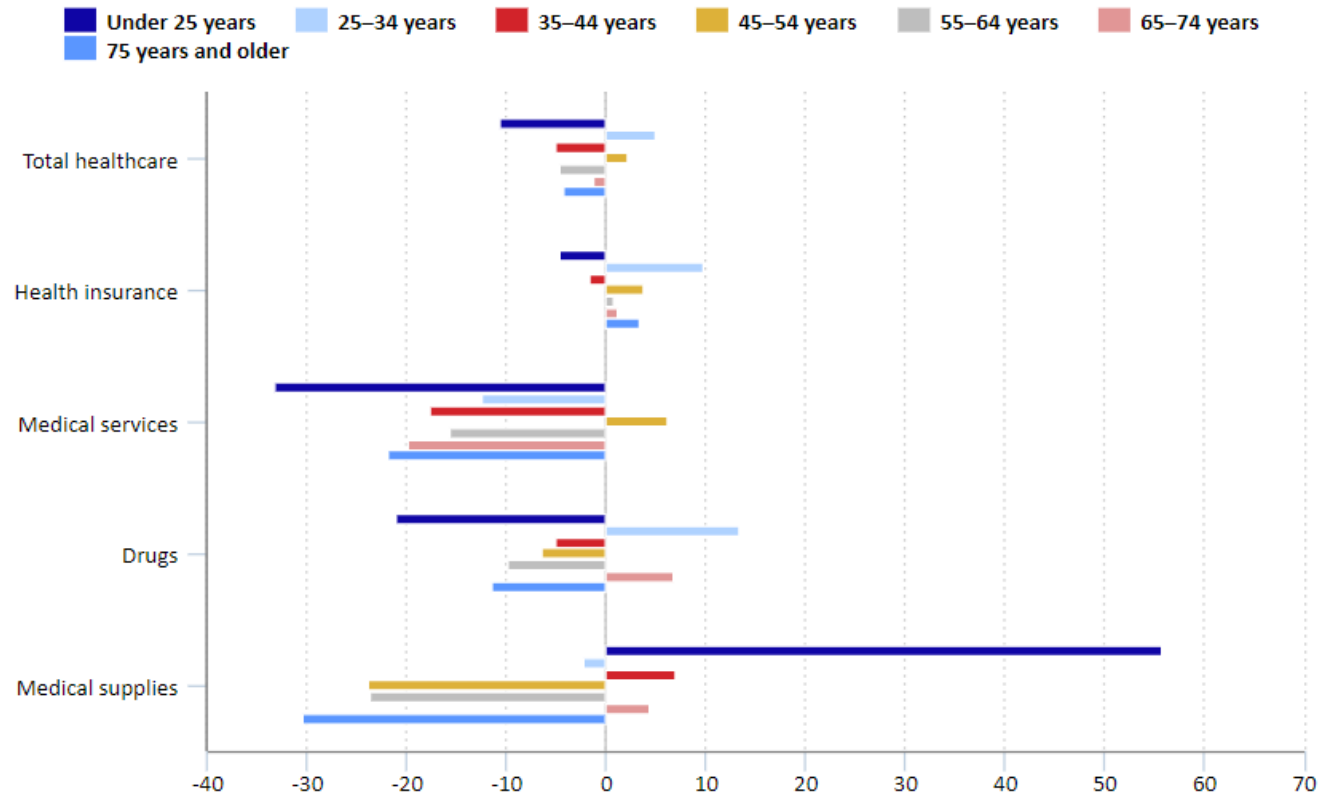
Although the Consumer Expenditure Surveys (CE) do not collect information on health status, they do collect information on age. Older people are generally assumed to be at higher risk of incurring healthcare expenditures than younger people, especially during a pandemic. Therefore, an exploration in spending changes by age group from the pre-pandemic year of 2019 to 2020 is expected to be an interesting story.

Healthcare spending is made up of of four components: health insurance, medical services, prescription and non-prescription drugs, and medical supplies. Health insurance alone accounts for more than two-thirds of total healthcare cost in 2019 and 2020. Health insurance expenditures increased by 3.9 percent for all consumer units (CUs), which was offset by declines in the other three components. As a result, total healthcare expenditures for all CUs declined 0.3 percent in 2020. (See table A.)

Given the relationship between health and age, expenditures by age group are interesting to examine. This is particularly true for 2020, when older consumers were disproportionately affected by the pandemic.[18] Across all age groups, those ages 25–34 years and 45–54 years spent more on healthcare in 2020 than in 2019, while all other age groups spent less. The increase in healthcare spending by those 25–34 years old was mainly driven by increases in spending in health insurance and drugs, while the increase in spending by those 45–54 years old was driven by

increased spending in health insurance and medical services. (See chart 8.) Not surprisingly, CUs ages 65 and older spent more on health insurance in 2020 than in 2019. Among the healthcare components, the largest decline in spending was 33.1 percent in medical services by those under 25 years, and the largest increase was 55.8 percent in medical supplies also by the under-25-years age group.[19]

Chart 8. Percentage change in average expenditure on healthcare and its components from 2019 to 2020 by age of reference person



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

Among the components of healthcare, spending on health insurance declined only for those under 25 years (4.6 percent) and between the ages of 35–44 years (1.6 percent); for the remaining age groups, expenditures on health insurance rose from 2019 to 2020. The largest percentage increase in health insurance spending, 9.9 percent, was observed for those ages 25–34 years; the smallest increase, 0.9 percent, was observed for those ages 55–64 years. Those ages 45–54 spent more on average in medical services in 2020 than in 2019. However, all other age groups spent less. The declines ranged between 12.4 percent for those aged 25–34 years to 33.1 percent for those under 25 years. Spending on drugs increased only for two age groups: 25–34 years and 65–74 years. Spending on medical supplies increased for three age groups: under 25 years, 35–44 years, and 65–74 years.

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] 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. 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.

[3] These data have been published in *The Economics Daily* earlier in 2021. See “Spending on 9 of the 14 major components of household spending decreased from 2019 to 2020,” https://www.bls.gov/opub/ted/2021/spending-on-9-of-the-14-major-components-of-household-spending-decreased-from-2019-to-2020.htm.

[4] Miscellaneous household equipment includes a list of items, those with noticeable increase are given here with the percent increase in parentheses: outdoor equipment (+440.2 percent), office furniture for home use (+143.7 percent), indoor plants, fresh flowers (+59.21 percent), computer and computer hardware for nonbusiness use (+41.9 percent), lawn and garden equipment (+38.8 percent), computer accessories (+18.9 percent).

[5] Spending by deciles is taken from detailed tables. For more information, see “Detailed tables, 1984–2020” section.

[6] Cash contributions include cash contributed to persons or organizations outside the consumer unit, including alimony and child support payments; support for college students; gift to non-CU members of stocks, bonds, and mutual funds; cash contributions to religious, educational, charitable, or political organizations; and other cash gifts.

[7] Starting on March 19, 2020, CE in-person data collection ceased for both the Interview and Diary Surveys, and all in-person interviews were transitioned to telephone interviews. While data could be collected in person starting in July of 2020, the initial contact attempt was to be over the phone. This restriction, as well as limited availability of telephone numbers, may have contributed to measurement issues with renters in the CE.

[8] Detailed tables cited later in this report for 2019 and 2020. While table A in this report shows expenditures for gasoline, motor oil, and other fuels, the detailed tables break out gasoline by itself. The detailed tables for all consumer units are available at www.bls.gov/cex/tables.htm.

[9] National Bureau of Economic Research, “US Business Cycle Expansions and Contractions,” www.nber.org/research/data/us-business-cycle-expansions-and-contractions.

[10] National Bureau of Economic Research, “US Business Cycle Expansions and Contractions,” www.nber.org/research/data/us-business-cycle-expansions-and-contractions.

[11] See Geoffrey Paulin, "Housing and expenditures: before, during, and after the bubble," *Beyond the Numbers*, vol. 7, no. 10 (June 2018), www.bls.gov/opub/btn/volume-7/housing-and-expenditures-before-during-and-after-the-bubble.htm.

[12] The chart shows quantities purchased were 14.41 gallons per week in 2008, and 14.57 gallons per week in 2009, a difference of about 1.25 pints, or less than 0.2 gallons, per week.

[13] The exact figures are 88.61 percent in 2019 and 88.77 percent in 2020.

[14] As noted in the text, the online tables are for all consumer units, urban and rural, and show gasoline results from the Interview Survey. However, detailed tables showing results from the Diary Survey only, whether for all consumer units or for urban or rural consumers separately, are available on request. The same applies to detailed tables showing results from the Interview Survey only. See “Detailed tables, 1984–2020,” for information on requesting these tables.

[15] To see this, suppose all consumer units who used to use their vehicles to go to the grocery store each week changed to bi-weekly trips because of the pandemic. If every third trip required purchasing gasoline, this would happen once every 3 weeks in 2019, but only every 6 weeks in 2020. Since a quarter includes 13 weeks, these consumers would still be reporting gasoline expenditures at least once per quarter in the Interview Survey but would be less likely to report expenditures in any given week of that quarter in the Diary Survey.

[16] See “The Whys and Hows of Generations Research,” (Pew Research Center, September 2015), 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. For more details on this cohort see Michael Dimock, “Defining generations: where Millennials end and Generation Z begins,” (Pew Research Center, January 2019), 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. "GI" stands for "government issue," and is a common term to refer to soldiers. "GI generation" refers to the fact that members of this generation experienced World War II or its aftermath in their youth. Even though not all members were "GIs," the experience of soldiers profoundly shaped domestic policy during and after the war. "Greatest generation" derives from a book title, the text of which refers specifically to the other members of this generation, who experienced both the Great Depression as children and came of age during World War II.

[17] Prior to this, these tables were available unofficially, for research purposes, starting in 2014. (See www.bls.gov/cex/csxresearchtables.htm.) For a paper analyzing the last calendar-year research table (2015), see “Fun facts about Millennials: comparing expenditure patterns from the latest through the Greatest generation,” *Monthly Labor Review*, March 2018 (https://www.bls.gov/opub/mlr/2018/article/fun-facts-about-millennials.htm; https://www.bls.gov/opub/mlr/2018/article/pdf/fun-facts-about-millennials.pdf).

[18] The demographic segments most vulnerable to COVID-19 are identified by Centers for Disease Control and Prevention (CDC) at “People with certain medical conditions,” (Centers for Disease Control and Prevention, October 2021), www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html.

[19] For those in the 25–34 year old group, spending on prescription drugs and especially for non-prescription vitamins increased. This offset a decrease in expenditures for non-prescription drugs.

Statistical Tables

Table 1. Income before taxes: Average annual expenditures and characteristics, 2020

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)[1]	131,234	13,714	19,663	12,848	11,274	16,684	19,678	18,849	8,336	10,188
Consumer unit characteristics:										
Income before taxes	$84,352	$7,489	$22,130	$34,766	$44,719	$59,191	$83,593	$120,944	$171,127	$318,252
Age of reference person	52.2	54.7	60.9	54.6	52.7	50.6	48.4	47.6	49.2	49.5
Average number in consumer unit:										
People	2.5	1.7	1.8	2.1	2.3	2.5	2.7	3.0	3.2	3.2
Children under 18	.6	.3	.3	.4	.5	.6	.7	.8	.8	.8
Adults 65 and older	.4	.4	.6	.6	.5	.5	.3	.2	.3	.2
Earners	1.3	.4	.5	.9	1.1	1.3	1.7	1.9	2.1	2.2
Vehicles	1.9	1.0	1.2	1.6	1.7	1.9	2.2	2.5	2.7	2.7
Percent homeowner	66	42	56	57	58	62	70	80	86	90
Average annual expenditures	$61,334	$28,235	$31,604	$40,689	$44,081	$51,285	$63,592	$83,050	$100,484	$145,402
Food	7,316	4,226	4,087	5,756	5,783	6,026	7,475	9,901	11,002	14,066
Food at home	4,942	3,254	3,007	4,040	4,023	4,088	5,044	6,538	6,996	8,883
Cereals and bakery products	640	433	412	520	512	523	658	847	846	1,160
Meats, poultry, fish, and eggs	1,075	762	608	892	929	916	1,061	1,405	1,546	1,913
Dairy products	474	309	297	377	371	398	498	648	648	814
Fruits and vegetables	977	668	593	814	764	832	972	1,293	1,386	1,744
Other food at home	1,776	1,084	1,097	1,438	1,446	1,420	1,855	2,345	2,569	3,252
Food away from home	2,375	971	1,080	1,716	1,761	1,938	2,432	3,364	4,006	5,183
Alcoholic beverages	478	124	184	216	320	350	444	610	1,228	1,261
Housing	21,409	12,163	13,483	15,404	16,942	18,511	21,926	26,257	32,804	46,591
Shelter	12,604	7,581	8,143	9,001	10,160	10,786	12,570	15,508	19,274	27,432
Owned dwellings	7,473	2,623	3,401	3,972	4,691	5,427	7,312	10,935	14,471	20,885
Rented dwellings	4,408	4,597	4,523	4,819	5,142	5,001	4,707	3,751	3,282	3,194
Other lodging	722	361	219	210	327	358	551	822	1,521	3,354

See footnotes at end of table.

Table 1. Income before taxes: Average annual expenditures and characteristics, 2020

Item	All consumer units	Less than $15,000	$15,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 to $69,999	$70,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 and more
Utilities, fuels, and public services	4,158	2,638	3,002	3,446	3,687	4,035	4,556	5,050	5,463	6,568
Household operations	1,465	541	803	1,020	1,007	1,122	1,461	1,688	2,768	4,127
Housekeeping supplies	837	404	545	596	590	775	943	1,103	1,258	1,462
Household furnishings and equipment	2,346	998	991	1,340	1,499	1,793	2,396	2,909	4,042	7,002
Apparel and services	1,434	796	779	851	1,160	1,208	1,145	2,037	2,276	3,405
Transportation	9,826	4,388	4,666	6,491	7,378	9,225	11,098	14,888	14,404	19,397
Vehicle purchases (net outlay)	4,523	1,996	1,797	2,376	3,006	4,044	4,940	7,785	6,619	9,804
Gasoline, other fuels, and motor oil	1,568	816	914	1,284	1,421	1,658	1,859	2,054	2,179	2,258
Other vehicle expenses	3,471	1,483	1,838	2,703	2,859	3,300	4,069	4,720	5,014	6,469
Public and other transportation	263	93	118	127	92	223	230	329	593	866
Healthcare	5,177	2,267	3,594	4,180	4,386	4,958	5,745	6,508	7,662	8,997
Entertainment	2,912	1,075	1,395	2,101	1,811	2,004	2,694	4,331	5,236	7,654
Personal care products and services	646	289	345	464	495	539	652	934	961	1,400
Reading	114	41	94	100	74	102	90	127	210	259
Education	1,271	1,020	283	426	360	688	893	1,494	2,426	5,901
Tobacco products and smoking supplies	315	300	289	368	353	367	351	305	250	190
Miscellaneous	907	416	500	614	681	759	1,059	1,186	1,656	1,750
Cash contributions	2,283	678	906	1,589	1,232	1,923	2,695	2,587	3,829	7,102
Personal insurance and pensions	7,246	454	997	2,130	3,106	4,625	7,327	11,885	16,539	27,429
Life and other personal insurance	486	172	234	267	309	325	479	683	796	1,523
Pensions and Social Security	6,760	282	763	1,863	2,797	4,300	6,847	11,202	15,743	25,906

Footnote

[1] Data are rounded to the nearest thousands.

See footnotes at end of table.

Source: U.S. Bureau of Labor Statistics.

Table 2. Quintiles of income before taxes: Average annual expenditures and characteristics, 2020

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)[1]	131,234	26,295	26,268	26,330	26,209	26,133
Lower limit	[2]	[2]	$24,010	$45,265	$75,890	$124,432
Consumer unit characteristics:						
Income before taxes	$84,352	$13,219	$34,550	$59,422	$97,221	$218,191
Age of reference person	52.2	58.3	55.2	50.8	47.8	49.0
Average number in consumer unit:						
People	2.5	1.7	2.1	2.5	2.9	3.2
Children under 18	.6	.3	.5	.6	.7	.8
Adults 65 and older	.4	.5	.6	.5	.3	.2
Earners	1.3	.4	.8	1.3	1.8	2.1
Vehicles	1.9	1.0	1.6	1.9	2.3	2.7
Percent homeowner	66	48	57	63	74	87
Average annual expenditures	$61,334	$28,724	$39,890	$51,543	$71,942	$114,840
Food	7,316	4,099	5,399	6,300	8,532	12,245
Food at home	4,942	3,099	3,820	4,230	5,736	7,817
Cereals and bakery products	640	425	486	543	756	988
Meats, poultry, fish, and eggs	1,075	669	856	944	1,225	1,681
Dairy products	474	303	353	410	577	725
Fruits and vegetables	977	622	767	838	1,108	1,549
Other food at home	1,776	1,081	1,357	1,496	2,070	2,874
Food away from home	2,375	1,000	1,580	2,070	2,795	4,427
Alcoholic beverages	478	150	235	369	509	1,126
Housing	21,409	12,317	15,770	18,509	23,889	36,645
Shelter	12,604	7,548	9,366	10,759	13,879	21,525
Owned dwellings	7,473	2,861	4,117	5,479	8,867	16,097
Rented dwellings	4,408	4,433	4,967	4,922	4,360	3,354
Other lodging	722	254	282	358	653	2,073
Utilities, fuels, and public services	4,158	2,757	3,438	4,018	4,739	5,848
Household operations	1,465	616	1,006	1,123	1,572	3,014
Housekeeping supplies	837	466	604	732	1,080	1,300

See footnotes at end of table.

Table 2. Quintiles of income before taxes: Average annual expenditures and characteristics, 2020

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Household furnishings and equipment	2,346	929	1,355	1,877	2,619	4,958
Apparel and services	1,434	762	862	1,263	1,463	2,820
Transportation	9,826	4,363	6,218	9,189	12,610	16,796
Vehicle purchases (net outlay)	4,523	1,858	2,286	4,050	6,105	8,344
Gasoline, other fuels, and motor oil	1,568	817	1,253	1,624	1,953	2,199
Other vehicle expenses	3,471	1,587	2,559	3,324	4,274	5,624
Public and other transportation	263	101	120	191	278	629
Healthcare	5,177	2,775	4,146	4,964	6,087	7,931
Entertainment	2,912	1,192	1,894	2,034	3,513	5,940
Personal care products and services	646	301	454	573	736	1,169
Reading	114	68	86	99	112	204
Education	1,271	637	364	682	1,134	3,553
Tobacco products and smoking supplies	315	281	355	366	331	240
Miscellaneous	907	418	630	783	1,136	1,572
Cash contributions	2,283	750	1,365	1,797	2,871	4,646
Personal insurance and pensions	7,246	610	2,113	4,615	9,020	19,952
Life and other personal insurance	486	177	291	349	537	1,079
Pensions and Social Security	6,760	433	1,823	4,265	8,484	18,873

Footnotes
[1] Data are rounded to the nearest thousands.
[2] Not applicable.
Source: U.S. Bureau of Labor Statistics.

Table 3. Deciles of income before taxes: Average annual expenditures and characteristics, 2020

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)[1]	131,234	13,028	13,267	13,096	13,172	13,220	13,110	13,082	13,127	13,120	13,013
Lower limit	[2]	[2]	$14,484	$24,010	$34,569	$45,265	$59,034	$75,889	$96,098	$124,434	$178,532
Consumer unit characteristics:											
Income before taxes	$84,352	$7,121	$19,207	$29,361	$39,709	$51,748	$67,161	$85,470	$108,931	$147,049	$289,919

See footnotes at end of table.

Table 3. Deciles of income before taxes: Average annual expenditures and characteristics, 2020

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
Age of reference person	52.2	54.1	62.4	57.3	53.0	51.7	49.8	47.9	47.6	48.5	49.5
Average number in consumer unit:											
People	2.5	1.7	1.7	2.0	2.2	2.4	2.6	2.8	2.9	3.1	3.3
Children under 18	.6	.3	.3	.4	.5	.5	.6	.7	.7	.8	.9
Adults 65 and older	.4	.4	.6	.7	.6	.5	.4	.3	.3	.2	.2
Earners	1.3	.4	.5	.7	1.0	1.2	1.5	1.7	1.8	2.1	2.2
Vehicles	1.9	1.0	1.1	1.5	1.7	1.8	2.0	2.2	2.4	2.6	2.7
Percent homeowner	66	41	55	58	56	60	66	70	78	83	90
Average annual expenditures	$61,334	$28,042	$29,396	$37,763	$42,006	$47,897	$55,216	$64,170	$79,696	$92,179	$137,659
Food	7,316	4,082	4,115	5,250	5,549	6,136	6,464	7,635	9,428	10,759	13,729
Food at home	4,942	3,170	3,028	3,722	3,918	4,074	4,386	5,187	6,285	7,032	8,601
Cereals and bakery products	640	418	431	476	496	517	569	686	826	845	1,131
Meats, poultry, fish, and eggs	1,075	747	591	779	934	913	975	1,064	1,387	1,493	1,869
Dairy products	474	302	304	349	358	381	438	520	634	662	787
Fruits and vegetables	977	646	597	772	762	798	877	990	1,225	1,428	1,670
Other food at home	1,776	1,056	1,105	1,346	1,367	1,465	1,528	1,927	2,213	2,604	3,144
Food away from home	2,375	913	1,087	1,528	1,631	2,061	2,078	2,448	3,143	3,727	5,128
Alcoholic beverages	478	125	174	205	264	386	352	438	580	959	1,293
Housing	21,409	12,142	12,489	15,133	16,403	17,465	19,560	22,172	25,601	28,784	44,559
Shelter	12,604	7,603	7,495	8,988	9,741	10,310	11,211	12,789	14,966	16,702	26,386
Owned dwellings	7,473	2,598	3,120	3,856	4,378	4,992	5,969	7,403	10,326	11,987	20,241
Rented dwellings	4,408	4,630	4,239	4,863	5,070	5,011	4,832	4,773	3,948	3,519	3,188
Other lodging	722	375	135	270	294	307	410	613	692	1,197	2,957
Utilities, fuels, and public services	4,158	2,643	2,870	3,307	3,570	3,816	4,223	4,605	4,872	5,336	6,365
Household operations	1,465	540	692	973	1,040	1,052	1,195	1,489	1,655	2,068	3,968
Housekeeping supplies	837	391	541	604	603	741	722	997	1,163	1,209	1,391
Household furnishings and equipment	2,346	965	892	1,261	1,449	1,545	2,209	2,291	2,946	3,468	6,450
Apparel and services	1,434	772	752	855	870	1,312	1,214	1,190	1,736	2,442	3,199

See footnotes at end of table.

Table 3. Deciles of income before taxes: Average annual expenditures and characteristics, 2020

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
Transportation	9,826	4,387	4,340	5,634	6,799	8,415	9,970	11,594	13,622	15,487	18,115
Vehicle purchases (net outlay)	4,523	2,019	1,700	1,996	2,574	3,677	4,426	5,385	6,823	7,882	8,810
Gasoline, other fuels, and motor oil	1,568	817	816	1,157	1,349	1,504	1,745	1,902	2,004	2,124	2,274
Other vehicle expenses	3,471	1,470	1,701	2,357	2,761	3,062	3,587	4,053	4,495	5,025	6,228
Public and other transportation	263	80	123	123	116	171	212	255	301	456	803
Healthcare	5,177	2,178	3,363	4,067	4,223	4,702	5,229	5,597	6,575	7,011	8,859
Entertainment	2,912	1,096	1,288	1,893	1,894	1,910	2,158	2,899	4,126	4,822	7,068
Personal care products and services	646	283	318	380	527	532	614	629	843	993	1,347
Reading	114	43	94	107	64	103	95	87	137	163	245
Education	1,271	1,065	218	379	349	497	868	897	1,370	1,739	5,380
Tobacco products and smoking supplies	315	302	262	351	359	346	386	339	323	289	191
Miscellaneous	907	437	399	662	597	758	808	1,098	1,175	1,406	1,738
Cash contributions	2,283	679	821	1,217	1,513	1,416	2,181	1,969	3,769	2,876	6,431
Personal insurance and pensions	7,246	454	764	1,629	2,595	3,920	5,315	7,625	10,411	14,446	25,504
Life and other personal insurance	486	173	181	288	294	331	368	462	611	733	1,427
Pensions and Social Security	6,760	280	583	1,341	2,301	3,589	4,948	7,163	9,800	13,713	24,077

Footnotes
[1] Data are rounded to the nearest thousands.
[2] Not applicable.
Source: U.S. Bureau of Labor Statistics.

Table 4. Region of residence: Average annual expenditures and characteristics, 2020

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)[1]	131,234	22,965	27,907	50,574	29,788

See footnotes at end of table.

Table 4. Region of residence: Average annual expenditures and characteristics, 2020

Item	All consumer units	Northeast	Midwest	South	West
Consumer unit characteristics:					
Income before taxes	$84,352	$95,329	$78,558	$78,080	$91,964
Age of reference person	52.2	53.6	52.4	51.9	51.5
Average number in consumer unit:					
People	2.5	2.4	2.4	2.5	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	1.2	1.4
Vehicles	1.9	1.6	2.1	1.9	2.0
Percent homeowner	66	62	70	68	61
Average annual expenditures	$61,334	$68,596	$59,667	$55,797	$66,769
Food	7,316	8,294	6,921	6,477	8,398
Food at home	4,942	5,803	4,664	4,310	5,639
Cereals and bakery products	640	793	619	555	688
Meats, poultry, fish, and eggs	1,075	1,285	941	975	1,215
Dairy products	474	587	454	395	541
Fruits and vegetables	977	1,224	874	824	1,150
Other food at home	1,776	1,914	1,775	1,561	2,045
Food away from home	2,375	2,491	2,257	2,167	2,759
Alcoholic beverages	478	587	500	382	539
Housing	21,409	25,195	19,268	19,029	24,548
Shelter	12,604	15,342	10,674	10,755	15,439
Owned dwellings	7,473	8,786	6,949	6,516	8,577
Rented dwellings	4,408	5,525	3,012	3,639	6,162
Other lodging	722	1,032	713	600	700
Utilities, fuels, and public services	4,158	4,364	4,002	4,176	4,114
Household operations	1,465	1,523	1,380	1,401	1,605
Housekeeping supplies	837	901	922	735	882
Household furnishings and equipment	2,346	3,064	2,290	1,962	2,508
Apparel and services	1,434	1,800	1,515	1,191	1,496
Transportation	9,826	9,035	10,281	9,745	10,146
Vehicle purchases (net outlay)	4,523	3,684	4,998	4,699	4,427

See footnotes at end of table.

Table 4. Region of residence: Average annual expenditures and characteristics, 2020

Item	All consumer units	Northeast	Midwest	South	West
Gasoline, other fuels, and motor oil	1,568	1,337	1,547	1,587	1,735
Other vehicle expenses	3,471	3,650	3,427	3,302	3,660
Public and other transportation	263	364	309	156	325
Healthcare	5,177	5,006	5,739	5,098	4,916
Entertainment	2,912	3,113	3,368	2,378	3,242
Personal care products and services	646	659	673	568	747
Reading	114	128	113	106	116
Education	1,271	2,368	937	1,069	1,082
Tobacco products and smoking supplies	315	313	347	339	246
Miscellaneous	907	1,098	808	816	1,007
Cash contributions	2,283	2,632	2,197	2,008	2,561
Personal insurance and pensions	7,246	8,367	7,000	6,591	7,724
Life and other personal insurance	486	564	499	491	404
Pensions and Social Security	6,760	7,803	6,502	6,099	7,320

Footnote
[1] Data are rounded to the nearest thousands.
Source: U.S. Bureau of Labor Statistics.

Table 5. Population size of area of residence: Average annual expenditures and characteristics, 2020

Item	All consumer units	Outside urban area	Urban consumer units						
			All urban consumer units	Less than 100,000	100,000 to 249,999	250,000 to 999,999	1,000,000 to 2,499,999	2,500,000 to 4,999,999	5,000,000 and more
Number of consumer units (in thousands)[1]	131,234	24,743	106,492	15,140	8,274	29,613	16,392	15,495	21,578
Consumer unit characteristics:									
Income before taxes	$84,352	$83,596	$84,527	$63,717	$70,302	$79,918	$86,210	$107,657	$93,020
Age of reference person	52.2	55.2	51.5	52.6	52.3	52.2	50.4	50.3	51.1
Average number in consumer unit:									
People	2.5	2.6	2.5	2.5	2.4	2.4	2.4	2.4	2.6
Children under 18	.6	.6	.6	.6	.5	.5	.5	.6	.6
Adults 65 and older	.4	.5	.4	.4	.4	.4	.4	.4	.4

See footnotes at end of table.

Table 5. Population size of area of residence: Average annual expenditures and characteristics, 2020

Item	All consumer units	Outside urban area	Urban consumer units						
			All urban consumer units	Less than 100,000	100,000 to 249,999	250,000 to 999,999	1,000,000 to 2,499,999	2,500,000 to 4,999,999	5,000,000 and more
Earners	1.3	1.2	1.3	1.2	1.2	1.3	1.4	1.3	1.4
Vehicles	1.9	2.5	1.8	2.0	1.9	1.8	1.8	1.7	1.4
Percent homeowner	66	83	62	64	67	64	62	63	54
Average annual expenditures	$61,334	$59,128	$61,850	$52,961	$52,550	$59,633	$61,875	$72,842	$66,698
Food	7,316	6,588	7,489	6,528	5,797	7,255	7,811	8,752	7,932
Food at home	4,942	4,572	5,029	4,434	3,689	5,044	5,105	5,665	5,382
Cereals and bakery products	640	604	648	551	449	685	677	716	665
Meats, poultry, fish, and eggs	1,075	976	1,099	961	794	1,096	1,008	1,244	1,270
Dairy products	474	468	475	433	373	480	485	504	504
Fruits and vegetables	977	844	1,008	831	688	1,003	1,004	1,162	1,147
Other food at home	1,776	1,680	1,799	1,657	1,385	1,779	1,932	2,040	1,797
Food away from home	2,375	2,016	2,460	2,094	2,108	2,211	2,705	3,087	2,550
Alcoholic beverages	478	341	510	444	399	458	533	716	504
Housing	21,409	18,424	22,103	17,413	17,935	20,090	21,775	26,923	26,526
Shelter	12,604	9,506	13,323	9,185	9,913	11,699	13,463	16,978	17,034
Owned dwellings	7,473	7,309	7,511	5,188	5,868	7,038	7,690	10,072	8,446
Rented dwellings	4,408	1,417	5,103	3,535	3,569	3,926	5,098	5,948	7,804
Other lodging	722	781	709	462	476	735	674	958	783
Utilities, fuels, and public services	4,158	4,331	4,118	4,030	3,992	4,128	4,080	4,301	4,109
Household operations	1,465	1,379	1,484	1,181	1,316	1,419	1,468	1,908	1,559
Housekeeping supplies	837	977	803	794	697	786	764	901	830
Household furnishings and equipment	2,346	2,231	2,374	2,223	2,016	2,056	2,000	2,835	2,994
Apparel and services	1,434	1,087	1,516	1,147	1,212	1,346	1,482	1,854	1,903
Transportation	9,826	11,030	9,546	9,138	10,221	9,763	9,812	9,513	9,093
Vehicle purchases (net outlay)	4,523	5,362	4,328	4,318	5,476	4,776	4,371	3,819	3,615
Gasoline, other fuels, and motor oil	1,568	1,939	1,482	1,608	1,530	1,486	1,456	1,406	1,445

See footnotes at end of table.

Table 5. Population size of area of residence: Average annual expenditures and characteristics, 2020

Item	All consumer units	Outside urban area	Urban consumer units						
			All urban consumer units	Less than 100,000	100,000 to 249,999	250,000 to 999,999	1,000,000 to 2,499,999	2,500,000 to 4,999,999	5,000,000 and more
Other vehicle expenses	3,471	3,547	3,453	3,057	3,060	3,312	3,646	3,859	3,635
Public and other transportation	263	182	282	155	154	189	339	429	399
Healthcare	5,177	5,941	4,999	4,796	4,870	5,144	5,210	5,225	4,668
Entertainment	2,912	3,457	2,784	2,678	2,235	2,704	2,833	3,232	2,813
Personal care products and services	646	497	681	576	651	687	647	799	699
Reading	114	110	115	119	135	97	99	153	114
Education	1,271	948	1,347	602	944	1,284	977	1,947	1,959
Tobacco products and smoking supplies	315	418	291	449	289	317	301	240	172
Miscellaneous	907	937	900	833	797	903	750	1,165	903
Cash contributions	2,283	2,446	2,245	2,870	1,339	2,396	2,096	3,091	1,451
Personal insurance and pensions	7,246	6,905	7,325	5,368	5,727	7,188	7,548	9,230	7,961
Life and other personal insurance	486	582	463	385	416	491	473	498	467
Pensions and Social Security	6,760	6,323	6,862	4,983	5,311	6,697	7,075	8,732	7,494

Footnote

[1] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

Table 6. Type of area: Average annual expenditures and characteristics, 2020

Item	All consumer units	Urban			Rural
		Total	Central city	Other urban	
Number of consumer units (in thousands)[1]	131,234	120,806	48,469	72,337	10,429
Consumer unit characteristics:					
Income before taxes	$84,352	$86,405	$79,294	$91,170	$60,560
Age of reference person	52.2	51.9	50.2	53.0	56.2

See footnotes at end of table.

Table 6. Type of area: Average annual expenditures and characteristics, 2020

Item	All consumer units	Urban			Rural
		Total	Central city	Other urban	
Average number in consumer unit:					
People	2.5	2.5	2.4	2.5	2.5
Children under 18	.6	.6	.5	.6	.6
Adults 65 and older	.4	.4	.4	.4	.6
Earners	1.3	1.3	1.3	1.3	1.1
Vehicles	1.9	1.9	1.6	2.1	2.4
Percent homeowner	66	65	53	72	80
Average annual expenditures	$61,334	$62,366	$57,565	$65,555	$49,271
Food	7,316	7,472	7,080	7,721	5,409
Food at home	4,942	5,020	4,701	5,222	3,984
Cereals and bakery products	640	648	593	683	539
Meats, poultry, fish, and eggs	1,075	1,097	1,064	1,118	813
Dairy products	474	476	436	501	447
Fruits and vegetables	977	1,000	950	1,033	689
Other food at home	1,776	1,799	1,658	1,888	1,496
Food away from home	2,375	2,452	2,379	2,499	1,425
Alcoholic beverages	478	499	495	501	222
Housing	21,409	21,978	21,004	22,620	14,820
Shelter	12,604	13,092	12,928	13,202	6,944
Owned dwellings	7,473	7,686	6,188	8,689	5,009
Rented dwellings	4,408	4,667	6,099	3,708	1,412
Other lodging	722	740	642	805	523
Utilities, fuels, and public services	4,158	4,170	3,840	4,391	4,022
Household operations	1,465	1,505	1,419	1,563	998
Housekeeping supplies	837	817	730	872	1,076
Household furnishings and equipment	2,346	2,393	2,087	2,591	1,779
Apparel and services	1,434	1,486	1,407	1,536	808
Transportation	9,826	9,822	8,623	10,626	9,866
Vehicle purchases (net outlay)	4,523	4,519	3,818	4,990	4,568
Gasoline, other fuels, and motor oil	1,568	1,540	1,338	1,676	1,893
Other vehicle expenses	3,471	3,495	3,158	3,721	3,187

See footnotes at end of table.

Table 6. Type of area: Average annual expenditures and characteristics, 2020

Item	All consumer units	Urban			Rural
		Total	Central city	Other urban	
Public and other transportation	263	268	309	241	218
Healthcare	5,177	5,140	4,475	5,585	5,610
Entertainment	2,912	2,882	2,609	3,065	3,313
Personal care products and services	646	667	640	684	400
Reading	114	116	122	112	91
Education	1,271	1,346	1,316	1,365	410
Tobacco products and smoking supplies	315	301	276	318	471
Miscellaneous	907	911	823	971	857
Cash contributions	2,283	2,325	1,903	2,607	1,795
Personal insurance and pensions	7,246	7,422	6,793	7,844	5,201
Life and other personal insurance	486	489	426	532	446
Pensions and Social Security	6,760	6,933	6,368	7,312	4,755

Footnotes
[1] Data are rounded to the nearest thousands.
Source: U.S. Bureau of Labor Statistics.

Table 7. Composition of consumer unit: Average annual expenditures and characteristics, 2020

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)[1]	131,234	63,670	28,407	29,930	5,395	14,323	10,212	5,332	6,461	61,103
Consumer unit characteristics:										
Income before taxes	$84,352	$114,565	$97,059	$131,521	$120,459	$131,948	$136,768	$112,654	$48,496	$56,660
Age of reference person	52.2	51.8	59.8	44.4	33.5	41.4	54.4	50.6	40.2	53.9
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	[2]	1.6	1.5	2.2	.6	1.3	1.7	.2

See footnotes at end of table.

Table 7. Composition of consumer unit: Average annual expenditures and characteristics, 2020

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			
Adults 65 and older	.4	.5	.9	.1	[3]	[3]	.3	.7	[3]	.4
Earners	1.3	1.6	1.1	2.0	1.7	1.8	2.5	2.3	1.1	1.0
Vehicles	1.9	2.4	2.3	2.5	2.0	2.3	3.0	2.6	1.3	1.4
Percent homeowner	66	80	84	77	67	77	82	79	42	53
Average annual expenditures	$61,334	$78,600	$69,617	$87,920	$77,298	$88,945	$91,890	$74,728	$47,053	$44,876
Food	7,316	9,482	7,813	10,973	9,015	10,938	11,922	10,408	6,374	5,168
Food at home	4,942	6,431	5,205	7,432	6,206	7,468	7,935	7,633	4,273	3,467
Cereals and bakery products	640	837	659	998	826	1,035	1,024	926	604	439
Meats, poultry, fish, and eggs	1,075	1,409	1,148	1,581	1,220	1,601	1,714	1,881	1,020	735
Dairy products	474	627	498	745	679	730	795	688	356	328
Fruits and vegetables	977	1,268	1,036	1,458	1,336	1,412	1,576	1,493	777	697
Other food at home	1,776	2,291	1,864	2,651	2,145	2,690	2,825	2,645	1,516	1,270
Food away from home	2,375	3,051	2,608	3,541	2,809	3,470	3,987	2,775	2,101	1,701
Alcoholic beverages	478	649	743	607	581	554	695	359	143	338
Housing	21,409	25,629	22,737	28,460	29,182	28,654	27,783	25,160	18,799	17,296
Shelter	12,604	14,631	12,988	16,353	16,379	16,871	15,611	13,722	11,552	10,603
Owned dwellings	7,473	10,415	9,255	11,633	10,831	12,141	11,346	9,749	4,393	4,734
Rented dwellings	4,408	3,092	2,546	3,563	4,985	3,593	2,769	3,361	6,813	5,525
Other lodging	722	1,124	1,187	1,157	563	1,138	1,497	611	346	343
Utilities, fuels, and public services	4,158	5,062	4,518	5,401	4,276	5,354	6,062	6,059	3,833	3,250
Household operations	1,465	1,923	1,414	2,468	4,822	2,356	1,380	1,576	1,180	1,017
Housekeeping supplies	837	1,135	1,019	1,242	1,055	1,002	1,659	1,180	547	559

See footnotes at end of table.

Table 7. Composition of consumer unit: Average annual expenditures and characteristics, 2020

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			
Household furnishings and equipment	2,346	2,877	2,798	2,996	2,650	3,070	3,070	2,623	1,687	1,867
Apparel and services	1,434	1,755	1,305	2,238	2,319	2,285	2,145	1,541	1,478	1,096
Transportation	9,826	12,915	10,419	15,266	11,442	15,746	16,605	13,020	7,329	6,871
Vehicle purchases (net outlay)	4,523	6,248	4,928	7,670	5,355	8,417	7,846	5,299	2,665	2,922
Gasoline, other fuels, and motor oil	1,568	1,993	1,587	2,289	1,739	2,285	2,587	2,496	1,416	1,141
Other vehicle expenses	3,471	4,346	3,644	4,922	4,082	4,673	5,709	4,850	3,055	2,603
Public and other transportation	263	328	261	384	266	370	462	374	193	204
Healthcare	5,177	7,007	7,532	6,628	6,231	6,211	7,415	6,330	2,866	3,516
Entertainment	2,912	3,852	3,638	4,272	2,784	4,457	4,761	2,711	2,141	2,016
Personal care products and services	646	797	756	839	697	874	863	791	739	478
Reading	114	136	159	119	112	113	130	107	56	97
Education	1,271	1,777	861	2,741	868	2,787	3,664	1,253	611	815
Tobacco products and smoking supplies	315	299	275	278	183	289	315	540	258	338
Miscellaneous	907	1,037	1,141	936	531	959	1,113	1,051	905	771
Cash contributions	2,283	3,090	4,176	2,224	1,398	2,445	2,350	2,169	1,176	1,558
Personal insurance and pensions	7,246	10,175	8,060	12,339	11,956	12,633	12,129	9,288	4,181	4,518
Life and other personal insurance	486	721	699	759	549	731	909	621	182	273
Pensions and Social Security	6,760	9,454	7,362	11,580	11,407	11,902	11,220	8,667	3,999	4,245

Footnotes

[1] Data are rounded to the nearest thousands.

[2] No data reported.

See footnotes at end of table.

[3] Value is too small to display.
Source: U.S. Bureau of Labor Statistics.

Table 8. Highest education level of any member: Average annual expenditures and characteristics, 2020

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)[1]	131,234	69,920	6,931	24,577	24,531	13,881	61,314	35,342	25,972
Consumer unit characteristics:									
Income before taxes	$84,352	$53,066	$31,292	$44,994	$58,245	$69,079	$120,028	$102,814	$143,453
Age of reference person	52.2	53.3	56.5	55.6	51.7	50.4	50.9	49.9	52.4
Average number in consumer unit:									
People	2.5	2.4	2.3	2.2	2.4	2.5	2.6	2.5	2.7
Children under 18	.6	.6	.7	.5	.6	.6	.6	.5	.6
Adults 65 and older	.4	.4	.5	.5	.4	.4	.4	.4	.4
Earners	1.3	1.1	.8	1.0	1.2	1.4	1.5	1.5	1.5
Vehicles	1.9	1.7	1.2	1.6	1.9	2.1	2.1	2.1	2.1
Percent homeowner	66	59	47	56	60	66	74	70	80
Average annual expenditures	$61,334	$45,754	$33,654	$39,024	$50,003	$55,828	$78,989	$70,283	$90,601
Food	7,316	5,766	4,836	5,152	6,037	6,700	9,025	8,237	9,994
Food at home	4,942	4,034	3,526	3,779	4,086	4,590	5,939	5,345	6,665
Cereals and bakery products	640	518	490	496	512	578	773	714	845
Meats, poultry, fish, and eggs	1,075	940	802	938	904	1,077	1,224	1,118	1,354
Dairy products	474	382	382	355	387	414	575	509	655
Fruits and vegetables	977	765	733	689	776	877	1,210	1,073	1,377
Other food at home	1,776	1,430	1,119	1,301	1,508	1,643	2,157	1,932	2,434
Food away from home	2,375	1,732	1,310	1,374	1,951	2,110	3,086	2,892	3,328
Alcoholic beverages	478	256	122	194	270	397	722	659	800
Housing	21,409	16,558	13,127	14,369	18,167	19,157	26,928	24,336	30,422
Shelter	12,604	9,298	7,450	8,329	9,975	10,738	16,374	14,771	18,555
Owned dwellings	7,473	4,581	2,639	3,652	5,096	6,286	10,771	9,192	12,920

See footnotes at end of table.

Table 8. Highest education level of any member: Average annual expenditures and characteristics, 2020

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
Rented dwellings	4,408	4,452	4,715	4,482	4,571	4,056	4,359	4,622	4,000
Other lodging	722	265	96	195	308	396	1,244	957	1,635
Utilities, fuels, and public services	4,158	3,749	2,924	3,485	3,982	4,217	4,624	4,407	4,920
Household operations	1,465	940	524	809	1,081	1,142	2,062	1,681	2,583
Housekeeping supplies	837	684	982	557	654	784	1,004	891	1,143
Household furnishings and equipment	2,346	1,887	1,248	1,189	2,475	2,276	2,863	2,587	3,221
Apparel and services	1,434	1,080	1,061	958	1,165	1,131	1,826	1,484	2,250
Transportation	9,826	8,565	5,440	6,996	9,634	11,008	11,262	10,967	11,660
Vehicle purchases (net outlay)	4,523	4,018	2,313	3,147	4,564	5,445	5,100	4,993	5,245
Gasoline, other fuels, and motor oil	1,568	1,494	1,126	1,344	1,607	1,745	1,653	1,678	1,618
Other vehicle expenses	3,471	2,909	1,749	2,420	3,315	3,633	4,110	3,982	4,282
Public and other transportation	263	144	252	85	148	185	399	313	516
Healthcare	5,177	3,970	2,605	3,645	4,313	4,616	6,550	5,705	7,698
Entertainment	2,912	2,156	2,391	1,774	2,118	2,758	3,767	3,200	4,512
Personal care products and services	646	455	293	365	520	568	860	782	958
Reading	114	69	56	47	68	114	164	122	218
Education	1,271	422	142	236	612	555	2,239	1,659	3,027
Tobacco products and smoking supplies	315	442	425	482	416	423	170	200	130
Miscellaneous	907	709	339	626	734	996	1,131	1,027	1,269
Cash contributions	2,283	1,126	748	992	1,258	1,317	3,602	2,987	4,439
Personal insurance and pensions	7,246	4,179	2,069	3,185	4,691	6,089	10,743	8,919	13,224
Life and other personal insurance	486	309	136	253	350	420	688	543	886
Pensions and Social Security	6,760	3,871	1,933	2,932	4,341	5,669	10,055	8,376	12,339

See footnotes at end of table.

Footnote
[1] Data are rounded to the nearest thousands.
Source: U.S. Bureau of Labor Statistics.

Table 9. Housing tenure: Average annual expenditures and characteristics, 2020

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Number of consumer units (in thousands)[1]	131,234	86,366	50,889	35,477	44,868
Consumer unit characteristics:					
Income before taxes	$84,352	$100,004	$118,281	$73,788	$54,222
Age of reference person	52.2	55.9	50.1	64.3	45.0
Average number in consumer unit:					
People	2.5	2.6	2.9	2.1	2.3
Children under 18	.6	.6	.8	.3	.6
Adults 65 and older	.4	.5	.3	.8	.2
Earners	1.3	1.3	1.7	.9	1.2
Vehicles	1.9	2.2	2.3	2.1	1.2
Percent homeowner	66	100	100	100	[2]
Average annual expenditures	$61,334	$69,527	$79,367	$55,128	$45,579
Food	7,316	8,154	8,982	6,820	5,709
Food at home	4,942	5,527	5,977	4,798	3,820
Cereals and bakery products	640	714	768	627	496
Meats, poultry, fish, and eggs	1,075	1,216	1,324	1,042	805
Dairy products	474	531	573	463	364
Fruits and vegetables	977	1,084	1,162	958	772
Other food at home	1,776	1,981	2,151	1,707	1,382
Food away from home	2,375	2,628	3,005	2,022	1,890
Alcoholic beverages	478	573	664	427	296
Housing	21,409	22,866	27,294	16,447	18,609
Shelter	12,604	12,384	15,686	7,648	13,026
Owned dwellings	7,473	11,317	14,713	6,447	73
Rented dwellings	4,408	128	111	152	12,648
Other lodging	722	939	862	1,049	305

See footnotes at end of table.

Table 9. Housing tenure: Average annual expenditures and characteristics, 2020

Item	All consumer units	Homeowner			Renter
		Total	Homeowner with mortgage	Homeowner without mortgage	
Utilities, fuels, and public services	4,158	4,829	5,131	4,395	2,866
Household operations	1,465	1,782	2,004	1,461	854
Housekeeping supplies	837	1,010	1,067	918	503
Household furnishings and equipment	2,346	2,861	3,406	2,024	1,359
Apparel and services	1,434	1,528	1,784	1,121	1,254
Transportation	9,826	11,178	12,695	9,001	7,223
Vehicle purchases (net outlay)	4,523	5,295	5,983	4,308	3,037
Gasoline, other fuels, and motor oil	1,568	1,723	1,945	1,406	1,270
Other vehicle expenses	3,471	3,892	4,473	3,059	2,659
Public and other transportation	263	267	294	228	257
Healthcare	5,177	6,309	6,229	6,424	2,999
Entertainment	2,912	3,579	3,868	3,167	1,629
Personal care products and services	646	722	809	586	502
Reading	114	139	133	152	65
Education	1,271	1,445	1,757	994	938
Tobacco products and smoking supplies	315	289	300	272	365
Miscellaneous	907	1,082	1,176	941	570
Cash contributions	2,283	2,965	2,668	3,390	970
Personal insurance and pensions	7,246	8,699	11,007	5,387	4,449
Life and other personal insurance	486	634	713	521	200
Pensions and Social Security	6,760	8,064	10,294	4,866	4,249

Footnotes
[1] Data are rounded to the nearest thousands.
[2] Not applicable.
Source: U.S. Bureau of Labor Statistics.

Table 10. Number of earners in consumer unit: Average annual expenditures and characteristics, 2020

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

See footnotes at end of table.

Table 10. Number of earners in consumer unit: Average annual expenditures and characteristics, 2020

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)[1]	131,234	16,677	22,450	13,439	25,891	41,106	11,671
Consumer unit characteristics:							
Income before taxes	$84,352	$22,280	$59,567	$38,487	$75,232	$125,613	$148,441
Age of reference person	52.2	70.7	46.7	68.2	50.5	44.5	48.9
Average number in consumer unit:							
People	2.5	1.0	1.0	2.3	3.0	3.1	4.5
Children under 18	.6	[3]	[3]	.2	1.0	.9	1.0
Adults 65 and older	.4	.7	.1	1.4	.5	.2	.2
Earners	1.3	[3]	1.0	[3]	1.0	2.0	3.4
Vehicles	1.9	1.0	1.2	1.9	1.9	2.3	3.0
Percent homeowner	66	59	46	81	65	72	76
Average annual expenditures	$61,334	$29,700	$45,701	$50,104	$59,760	$78,249	$93,322
Food	7,316	3,570	4,799	6,761	7,356	8,852	12,614
Food at home	4,942	2,838	2,826	4,953	5,209	5,802	8,382
Cereals and bakery products	640	372	332	682	679	751	1,087
Meats, poultry, fish, and eggs	1,075	582	539	1,059	1,169	1,264	1,959
Dairy products	474	288	274	501	491	552	781
Fruits and vegetables	977	580	575	1,022	1,030	1,121	1,645
Other food at home	1,776	1,016	1,106	1,687	1,839	2,114	2,911
Food away from home	2,375	732	1,972	1,808	2,147	3,050	4,232
Alcoholic beverages	478	149	471	377	408	619	726
Housing	21,409	13,243	17,808	17,837	21,354	25,981	28,108
Shelter	12,604	8,386	11,191	9,872	12,332	15,235	15,831
Owned dwellings	7,473	3,737	4,711	6,726	7,149	10,038	10,670
Rented dwellings	4,408	4,417	6,029	2,204	4,522	4,324	3,860
Other lodging	722	232	451	941	661	873	1,300
Utilities, fuels, and public services	4,158	2,550	2,734	4,210	4,451	4,809	6,191
Household operations	1,465	864	933	1,247	1,413	2,070	1,579
Housekeeping supplies	837	483	534	864	863	942	1,466
Household furnishings and equipment	2,346	960	2,416	1,644	2,296	2,925	3,041
Apparel and services	1,434	596	1,151	862	1,396	1,890	2,276

See footnotes at end of table.

Table 10. Number of earners in consumer unit: Average annual expenditures and characteristics, 2020

Item	All consumer units	Single consumers		Consumer units of two or more people			
		No earner	One earner	No earner	One earner	Two earners	Three or more earners
Transportation	9,826	3,577	6,621	6,477	9,242	13,577	16,852
Vehicle purchases (net outlay)	4,523	1,508	2,763	2,506	4,035	6,776	7,689
Gasoline, other fuels, and motor oil	1,568	539	1,094	1,156	1,582	2,024	2,787
Other vehicle expenses	3,471	1,442	2,483	2,672	3,386	4,453	5,917
Public and other transportation	263	89	281	142	239	324	459
Healthcare	5,177	3,945	2,651	7,326	5,435	5,742	6,775
Entertainment	2,912	1,205	2,480	2,638	2,998	3,651	3,688
Personal care products and services	646	327	494	538	662	775	1,026
Reading	114	117	83	134	130	109	129
Education	1,271	433	671	702	1,076	1,624	3,467
Tobacco products and smoking supplies	315	187	264	297	357	344	419
Miscellaneous	907	510	773	963	937	1,017	1,212
Cash contributions	2,283	1,565	1,779	4,564	2,481	1,995	2,223
Personal insurance and pensions	7,246	276	5,657	629	5,928	12,072	13,808
Life and other personal insurance	486	245	231	513	475	643	757
Pensions and Social Security	6,760	31[3]	5,426	116	5,453	11,428	13,051

Footnotes
[1] Data are rounded to the nearest thousands.
[2] Data are likely to have large sampling errors.
[3] Not applicable.
Source: U.S. Bureau of Labor Statistics.

Table 11. Size of consumer unit: Average annual expenditures and characteristics, 2020

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)[1]	131,234	39,127	92,107	43,169	19,028	16,628	13,283
Consumer unit characteristics:							
Income before taxes	$84,352	$43,674	$101,631	$88,115	$103,701	$122,777	$116,123
Age of reference person	52.2	56.9	50.2	55.9	48.0	43.8	42.7

See footnotes at end of table.

Table 11. Size of consumer unit: Average annual expenditures and characteristics, 2020

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Average number in consumer unit:							
People	2.5	1.0	3.1	2.0	3.0	4.0	5.7
Children under 18	.6	[2]	.8	.1	.6	1.5	2.6
Adults 65 and older	.4	.4	.4	.7	.3	.1	.2
Earners	1.3	.6	1.6	1.2	1.8	2.0	2.3
Vehicles	1.9	1.1	2.2	2.1	2.2	2.4	2.5
Percent homeowner	66	52	72	74	68	72	70
Average annual expenditures	$61,334	$38,895	$70,870	$63,254	$69,740	$84,056	$80,954
Food	7,316	4,279	8,609	7,179	8,203	10,963	11,027
Food at home	4,942	2,831	5,840	4,791	5,520	7,407	7,848
Cereals and bakery products	640	349	763	614	709	988	1,060
Meats, poultry, fish, and eggs	1,075	557	1,296	1,057	1,227	1,599	1,815
Dairy products	474	280	556	451	528	729	733
Fruits and vegetables	977	577	1,147	944	1,090	1,489	1,481
Other food at home	1,776	1,068	2,077	1,725	1,966	2,603	2,759
Food away from home	2,375	1,448	2,769	2,388	2,683	3,555	3,179
Alcoholic beverages	478	335	539	616	451	585	354
Housing	21,409	15,867	23,764	21,272	23,225	28,205	27,097
Shelter	12,604	9,995	13,712	12,374	13,664	15,921	15,361
Owned dwellings	7,473	4,296	8,823	7,870	8,413	10,976	9,811
Rented dwellings	4,408	5,342	4,012	3,622	4,547	4,031	4,488
Other lodging	722	358	877	882	704	915	1,063
Utilities, fuels, and public services	4,158	2,655	4,796	4,237	4,823	5,370	5,857
Household operations	1,465	904	1,703	1,300	1,696	2,662	1,823
Housekeeping supplies	837	512	974	877	835	1,290	1,111
Household furnishings and equipment	2,346	1,800	2,579	2,484	2,207	2,962	2,946
Apparel and services	1,434	917	1,654	1,298	1,391	2,396	2,296
Transportation	9,826	5,324	11,738	9,791	12,636	13,869	14,113
Vehicle purchases (net outlay)	4,523	2,228	5,498	4,525	6,332	6,534	6,171
Gasoline, other fuels, and motor oil	1,568	858	1,870	1,513	1,856	2,249	2,579
Other vehicle expenses	3,471	2,039	4,079	3,516	4,141	4,767	4,960

See footnotes at end of table.

Table 11. Size of consumer unit: Average annual expenditures and characteristics, 2020

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Public and other transportation	263	199	291	238	307	320	402
Healthcare	5,177	3,202	6,016	6,287	5,778	6,103	5,369
Entertainment	2,912	1,938	3,326	3,110	3,139	4,092	3,354
Personal care products and services	646	423	741	690	688	874	823
Reading	114	97	121	136	93	124	107
Education	1,271	570	1,569	936	1,936	2,530	1,902
Tobacco products and smoking supplies	315	231	350	322	394	339	392
Miscellaneous	907	661	1,011	1,083	763	1,039	1,105
Cash contributions	2,283	1,688	2,535	3,267	1,580	1,577	2,726
Personal insurance and pensions	7,246	3,363	8,895	7,266	9,464	11,360	10,287
Life and other personal insurance	486	237	591	552	616	684	567
Pensions and Social Security	6,760	3,126	8,304	6,714	8,849	10,676	9,720

Footnotes
[1] Data are rounded to the nearest thousands.
[2] Not applicable.
Source: U.S. Bureau of Labor Statistics.

Table 12. Age of reference person: Average annual expenditures and characteristics, 2020

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)[1]	131,234	5,040	20,985	22,307	22,605	25,104	35,194	20,444	14,750
Consumer unit characteristics:									
Income before taxes	$84,352	$44,259	$79,858	$104,121	$116,195	$94,864	$52,290	$60,079	$41,495
Age of reference person	52.2	21.9	29.9	39.4	49.6	59.7	74.3	69.2	81.4
Average number in consumer unit:									
People	2.5	2.1	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	[2]
Adults 65 and older	.4	[2]	[2]	[2]	[2]	.1	1.4	1.4	1.3
Earners	1.3	1.5	1.5	1.6	1.8	1.4	.5	.6	.3
Vehicles	1.9	1.3	1.7	1.9	2.2	2.2	1.7	1.9	1.4

See footnotes at end of table.

Table 12. Age of reference person: Average annual expenditures and characteristics, 2020

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
Percent homeowner	66	17	43	62	71	74	80	80	79
Average annual expenditures	$61,334	$38,070	$57,641	$74,156	$74,783	$64,937	$47,579	$52,356	$40,839
Food	7,316	4,526	7,048	9,343	8,783	7,292	5,698	6,288	4,829
Food at home	4,942	2,604	4,383	6,202	5,783	5,076	4,204	4,591	3,632
Cereals and bakery products	640	359	539	867	736	625	549	578	505
Meats, poultry, fish, and eggs	1,075	570	957	1,277	1,264	1,183	899	987	770
Dairy products	474	212	432	584	550	461	430	477	359
Fruits and vegetables	977	514	837	1,211	1,126	1,008	866	939	759
Other food at home	1,776	949	1,618	2,263	2,107	1,799	1,460	1,610	1,239
Food away from home	2,375	1,923	2,665	3,141	3,000	2,217	1,494	1,696	1,197
Alcoholic beverages	478	225	481	551	547	563	363	462	217
Housing	21,409	14,745	21,220	26,354	24,425	21,379	17,435	18,492	15,937
Shelter	12,604	9,819	13,210	15,209	14,547	12,362	9,915	10,322	9,350
Owned dwellings	7,473	1,120	5,461	9,034	9,583	8,292	6,654	7,501	5,480
Rented dwellings	4,408	8,454	7,481	5,438	4,015	2,958	2,631	2,110	3,353
Other lodging	722	245	268	737	948	1,112	630	711	517
Utilities, fuels, and public services	4,158	2,315	3,556	4,528	4,957	4,508	3,783	4,013	3,465
Household operations	1,465	638	1,502	2,165	1,499	1,262	1,240	1,227	1,259
Housekeeping supplies	837	344	682	826	1,007	1,003	786	824	729
Household furnishings and equipment	2,346	1,628	2,271	3,627	2,415	2,244	1,711	2,107	1,134
Apparel and services	1,434	1,164	1,703	2,010	1,884	1,208	821	960	617
Transportation	9,826	7,300	10,277	12,617	12,316	10,287	6,221	7,676	4,205
Vehicle purchases (net outlay)	4,523	3,466	4,886	6,401	5,595	4,689	2,462	3,333	1,254
Gasoline, other fuels, and motor oil	1,568	1,370	1,658	1,910	2,017	1,638	989	1,194	705
Other vehicle expenses	3,471	2,293	3,460	3,972	4,403	3,649	2,603	2,932	2,150
Public and other transportation	263	171	273	335	302	311	166	217	96
Healthcare	5,177	1,350	3,320	4,579	5,465	5,684	6,668	6,695	6,627
Entertainment	2,912	1,266	2,570	3,628	3,175	3,521	2,293	2,723	1,682
Personal care products and services	646	468	648	742	834	627	505	536	462
Reading	114	51	85	101	116	101	157	131	196
Education	1,271	2,264	1,148	1,114	2,611	1,259	450	416	497
Tobacco products and smoking supplies	315	237	293	349	408	385	207	272	117

See footnotes at end of table.

Table 12. Age of reference person: Average annual expenditures and characteristics, 2020

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
Miscellaneous	907	317	651	977	1,094	990	921	1,022	779
Cash contributions	2,283	380	833	1,912	2,141	3,161	3,119	2,983	3,308
Personal insurance and pensions	7,246	3,776	7,363	9,881	10,984	8,479	2,721	3,700	1,365
Life and other personal insurance	486	75	231	468	643	617	513	610	380
Pensions and Social Security	6,760	3,701	7,132	9,413	10,342	7,862	2,208	3,090	985

Footnotes
[1] Data are rounded to the nearest thousands.
[2] Value is too small to display.
Source: U.S. Bureau of Labor Statistics.

Table 13. Generation of reference person: Average annual expenditures and characteristics, 2020

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) [1]	131,234	3,585	32,968	36,023	43,311	15,348
Consumer unit characteristics:						
Income before taxes	$84,352	$38,635	$84,975	$113,455	$78,508	$41,876
Age of reference person	52.2	21.1	31.9	47.3	64.1	81.1
Average number in consumer unit:						
People	2.5	2.0	2.9	3.0	2.0	1.6
Children under 18	.6	.3	1.1	.9	.1	[2]
Adults 65 and older	.4	[2]	[2]	.1	.7	1.3
Earners	1.3	1.4	1.6	1.7	1.1	.3
Vehicles	1.9	1.3	1.8	2.1	2.1	1.4
Percent homeowner	66	14	47	69	77	79
Average annual expenditures	$61,334	$36,512	$61,236	$75,087	$59,131	$41,206
Food	7,316	4,283	7,527	9,048	6,811	4,902
Food at home	4,942	2,393	4,770	5,978	4,874	3,658
Cereals and bakery products	640	331	600	802	607	509
Meats, poultry, fish, and eggs	1,075	553	1,014	1,284	1,095	779
Dairy products	474	195	463	560	475	359

See footnotes at end of table.

Table 13. Generation of reference person: Average annual expenditures and characteristics, 2020

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
Fruits and vegetables	977	467	915	1,177	974	768
Other food at home	1,776	846	1,778	2,155	1,723	1,244
Food away from home	2,375	1,890	2,757	3,070	1,937	1,245
Alcoholic beverages	478	173	517	542	507	227
Housing	21,409	13,573	22,283	25,327	20,057	15,976
Shelter	12,604	9,164	13,652	14,759	11,438	9,384
Owned dwellings	7,473	949	6,202	9,535	7,964	5,501
Rented dwellings	4,408	7,936	7,051	4,344	2,527	3,367
Other lodging	722	280	398	880	948	516
Utilities, fuels, and public services	4,158	2,123	3,785	4,854	4,273	3,476
Household operations	1,465	555	1,754	1,641	1,249	1,250
Housekeeping supplies	837	240	709	954	924	733
Household furnishings and equipment	2,346	1,491	2,383	3,119	2,172	1,132
Apparel and services	1,434	1,230	1,742	1,921	1,088	636
Transportation	9,826	7,304	10,790	12,529	9,006	4,312
Vehicle purchases (net outlay)	4,523	3,678	5,210	5,957	4,016	1,311
Gasoline, other fuels, and motor oil	1,568	1,341	1,725	1,979	1,428	717
Other vehicle expenses	3,471	2,122	3,578	4,278	3,289	2,175
Public and other transportation	263	163	276	316	273	109
Healthcare	5,177	1,139	3,570	5,217	6,187	6,634
Entertainment	2,912	1,199	2,784	3,376	3,174	1,741
Personal care products and services	646	462	684	791	573	474
Reading	114	53	87	110	114	198
Education	1,271	2,916	1,080	2,096	875	482
Tobacco products and smoking supplies	315	248	307	385	336	122
Miscellaneous	907	307	720	1,054	1,001	838
Cash contributions	2,283	363	1,137	2,098	3,123	3,256
Personal insurance and pensions	7,246	3,263	8,008	10,594	6,280	1,408

See footnotes at end of table.

Table 13. Generation of reference person: Average annual expenditures and characteristics, 2020

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
Life and other personal insurance	486	66[3]	285	594	620	384
Pensions and Social Security	6,760	3,197	7,723	10,000	5,660	1,023

Footnotes
[1] Data are rounded to the nearest thousands.
[2] Value is too small to display.
[3] Data are likely to have large sampling errors.
Source: U.S. Bureau of Labor Statistics.

Table 14. Selected age of reference person: Average annual expenditures and characteristics, 2020

Item	All consumer units	Under 30 years	30 and older	Under 50 years	50 and older	Under 55 years	55 and older	Under 65 years	65 and older
Number of consumer units (in thousands)[1]	131,234	14,345	116,889	59,039	72,195	70,936	60,298	96,040	35,194
Consumer unit characteristics:									
Income before taxes	$84,352	$61,864	$87,111	$91,100	$78,833	$96,538	$70,015	$96,100	$52,290
Age of reference person	52.2	25.3	55.5	35.9	65.5	38.6	68.2	44.1	74.3
Average number in consumer unit:									
People	2.5	2.3	2.5	3.0	2.1	2.9	1.9	2.7	1.7
Children under 18	.6	.5	.6	1.1	.2	1.0	.1	.8	.1
Adults 65 and older	.4	[2]	.5	[2]	.7	[2]	.9	.1	1.4
Earners	1.3	1.5	1.3	1.6	1.0	1.6	.9	1.6	.5
Vehicles	1.9	1.5	2.0	1.8	2.0	1.9	1.9	2.0	1.7
Percent homeowner	66	28	70	52	77	56	77	61	80
Average annual expenditures	$61,334	$47,829	$62,996	$64,896	$58,408	$66,876	$54,807	$66,370	$47,579
Food	7,316	5,660	7,522	8,005	6,746	8,124	6,362	7,907	5,698
Food at home	4,942	3,294	5,146	5,167	4,755	5,258	4,567	5,211	4,204
Cereals and bakery products	640	429	666	681	605	690	580	673	549
Meats, poultry, fish, and eggs	1,075	698	1,122	1,106	1,050	1,124	1,018	1,140	899
Dairy products	474	303	495	492	459	500	443	490	430
Fruits and vegetables	977	628	1,020	1,007	952	1,021	925	1,017	866
Other food at home	1,776	1,237	1,843	1,881	1,689	1,924	1,601	1,891	1,460

See footnotes at end of table.

Table 14. Selected age of reference person: Average annual expenditures and characteristics, 2020

Item	All consumer units	Under 30 years	30 and older	Under 50 years	50 and older	Under 55 years	55 and older	Under 65 years	65 and older
Food away from home	2,375	2,366	2,376	2,838	1,991	2,865	1,795	2,696	1,494
Alcoholic beverages	478	374	491	494	465	504	447	520	363
Housing	21,409	17,700	21,866	23,053	20,063	23,391	19,077	22,865	17,435
Shelter	12,604	11,485	12,741	13,831	11,600	14,024	10,933	13,589	9,915
Owned dwellings	7,473	2,948	8,028	7,083	7,792	7,590	7,336	7,773	6,654
Rented dwellings	4,408	8,292	3,932	6,239	2,911	5,803	2,767	5,060	2,631
Other lodging	722	245	781	509	897	631	830	756	630
Utilities, fuels, and public services	4,158	2,865	4,317	4,059	4,239	4,220	4,085	4,295	3,783
Household operations	1,465	983	1,524	1,667	1,299	1,648	1,249	1,547	1,240
Housekeeping supplies	837	518	876	766	895	803	876	855	786
Household furnishings and equipment	2,346	1,848	2,408	2,730	2,031	2,697	1,933	2,579	1,711
Apparel and services	1,434	1,267	1,455	1,837	1,102	1,817	982	1,658	821
Transportation	9,826	9,183	9,905	11,402	8,536	11,451	7,914	11,147	6,221
Vehicle purchases (net outlay)	4,523	4,551	4,520	5,608	3,636	5,487	3,389	5,279	2,462
Gasoline, other fuels, and motor oil	1,568	1,533	1,573	1,804	1,375	1,831	1,259	1,780	989
Other vehicle expenses	3,471	2,878	3,543	3,709	3,276	3,838	3,039	3,788	2,603
Public and other transportation	263	221	269	280	250	295	227	299	166
Healthcare	5,177	2,173	5,546	3,913	6,211	4,258	6,258	4,631	6,668
Entertainment	2,912	2,001	3,024	2,929	2,897	3,003	2,805	3,138	2,293
Personal care products and services	646	581	654	714	591	723	556	698	505
Reading	114	67	120	92	132	97	134	98	157
Education	1,271	1,789	1,208	1,340	1,215	1,683	787	1,572	450
Tobacco products and smoking supplies	315	262	321	334	299	343	281	354	207
Miscellaneous	907	576	948	828	971	871	949	902	921
Cash contributions	2,283	589	2,490	1,382	3,020	1,557	3,137	1,976	3,119
Personal insurance and pensions	7,246	5,608	7,447	8,573	6,160	9,054	5,118	8,904	2,721
Life and other personal insurance	486	139	528	372	579	426	556	476	513
Pensions and Social Security	6,760	5,469	6,918	8,201	5,582	8,628	4,562	8,428	2,208

Footnotes

[1] Data are rounded to the nearest thousands.

[2] Value is too small to display.

See footnotes at end of table.

Source: U.S. Bureau of Labor Statistics.

Table 15. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2020

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)[1]	131,234	18,621	112,613	95,918	16,695
Consumer unit characteristics:					
Income before taxes	$84,352	$66,696	$87,271	$91,880	$60,790
Age of reference person	52.2	45.2	53.4	53.9	50.4
Average number in consumer unit:					
People	2.5	3.1	2.4	2.3	2.4
Children under 18	.6	.9	.5	.5	.6
Adults 65 and older	.4	.2	.4	.5	.3
Earners	1.3	1.6	1.2	1.3	1.2
Vehicles	1.9	1.7	1.9	2.0	1.4
Percent homeowner	66	52	68	72	47
Average annual expenditures	$61,334	$52,540	$62,783	$65,467	$47,308
Food	7,316	6,893	7,385	7,652	5,834
Food at home	4,942	4,644	4,990	5,133	4,155
Cereals and bakery products	640	577	650	667	552
Meats, poultry, fish, and eggs	1,075	1,131	1,066	1,070	1,047
Dairy products	474	425	482	507	330
Fruits and vegetables	977	1,005	972	998	822
Other food at home	1,776	1,505	1,820	1,891	1,404
Food away from home	2,375	2,249	2,395	2,518	1,680
Alcoholic beverages	478	251	515	566	215
Housing	21,409	19,693	21,691	22,307	18,138
Shelter	12,604	12,089	12,689	13,024	10,766
Owned dwellings	7,473	5,534	7,794	8,361	4,535
Rented dwellings	4,408	6,306	4,095	3,784	5,879
Other lodging	722	249	801	879	352
Utilities, fuels, and public services	4,158	4,135	4,162	4,184	4,037
Household operations	1,465	979	1,545	1,636	1,018
Housekeeping supplies	837	643	868	913	605

See footnotes at end of table.

Table 15. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2020

Item	"All consumer units"	"Hispanic or Latino"	Not Hispanic or Latino		
			Total	"White and all other races"	"Black or African-American"
Household furnishings and equipment	2,346	1,847	2,428	2,551	1,712
Apparel and services	1,434	1,610	1,406	1,420	1,320
Transportation	9,826	10,197	9,764	10,074	7,985
Vehicle purchases (net outlay)	4,523	4,528	4,522	4,758	3,167
Gasoline, other fuels, and motor oil	1,568	1,879	1,517	1,535	1,415
Other vehicle expenses	3,471	3,525	3,462	3,507	3,204
Public and other transportation	263	265	263	274	199
Healthcare	5,177	3,284	5,490	5,831	3,530
Entertainment	2,912	1,740	3,105	3,381	1,507
Personal care products and services	646	583	657	673	560
Reading	114	59	123	132	68
Education	1,271	540	1,392	1,497	793
Tobacco products and smoking supplies	315	171	339	356	240
Miscellaneous	907	732	936	986	648
Cash contributions	2,283	1,019	2,492	2,714	1,216
Personal insurance and pensions	7,246	5,769	7,490	7,879	5,254
Life and other personal insurance	486	251	525	536	458
Pensions and Social Security	6,760	5,518	6,965	7,343	4,796

Footnote
[1] Data are rounded to the nearest thousands.
Source: U.S. Bureau of Labor Statistics.

Table 16. Occupation of reference person: Average annual expenditures and characteristics, 2020

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)[1]	131,234	8,723	80,648	35,091	19,357	16,381	3,533	6,286	27,957	13,906
Consumer unit characteristics:										

See footnotes at end of table.

Table 16. Occupation of reference person: Average annual expenditures and characteristics, 2020

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		
Income before taxes	$84,352	$132,856	$99,938	$131,207	$82,635	$71,446	$74,593	$67,156	$42,397	$47,878
Age of reference person	52.2	51.0	45.3	45.8	44.2	45.6	42.2	46.4	73.9	49.4
Average number in consumer unit:										
People	2.5	2.7	2.7	2.7	2.5	2.7	2.8	2.7	1.7	2.7
Children under 18	.6	.7	.7	.7	.7	.7	.8	.7	.1	.8
Adults 65 and older	.4	.3	.2	.2	.2	.2	.1	.2	1.3	.2
Earners	1.3	1.8	1.7	1.7	1.7	1.7	1.6	1.8	.2	.7
Vehicles	1.9	2.2	2.0	2.1	1.9	1.7	2.1	2.2	1.7	1.5
Percent homeowner	66	72	63	71	58	50	63	62	80	51
Average annual expenditures	$61,334	$82,320	$66,893	$80,855	$59,168	$53,604	$57,401	$52,065	$46,111	$46,107
Food	7,316	7,648	7,959	9,240	7,176	7,134	6,500	5,900	5,862	6,306
Food at home	4,942	5,110	5,175	5,974	4,507	4,827	4,067	4,142	4,376	4,618
Cereals and bakery products	640	652	666	767	562	644	540	521	581	599
Meats, poultry, fish, and eggs	1,075	1,220	1,108	1,244	947	1,127	888	890	930	1,076
Dairy products	474	477	489	576	428	419	439	374	444	445
Fruits and vegetables	977	991	1,015	1,181	895	943	718	779	898	906
Other food at home	1,776	1,769	1,898	2,204	1,675	1,693	1,483	1,578	1,523	1,593
Food away from home	2,375	2,539	2,784	3,267	2,669	2,307	2,433	1,758	1,486	1,688
Alcoholic beverages	478	559	554	753	490	326	376	297	376	177
Housing	21,409	28,193	22,940	26,871	20,856	19,526	19,190	18,319	16,990	16,901
Shelter	12,604	16,080	13,698	16,127	12,391	11,946	11,046	10,213	9,669	9,980
Owned dwellings	7,473	10,612	8,007	10,469	6,849	5,449	5,818	5,730	6,383	4,597
Rented dwellings	4,408	4,306	4,933	4,625	5,006	5,896	4,667	4,066	2,679	4,907
Other lodging	722	1,163	757	1,033	537	601	560	416	607	476

See footnotes at end of table.

Table 16. Occupation of reference person: Average annual expenditures and characteristics, 2020

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		
Utilities, fuels, and public services	4,158	4,618	4,302	4,639	4,082	3,943	4,035	4,183	3,736	3,881
Household operations	1,465	1,863	1,595	2,095	1,329	1,091	1,072	1,239	1,215	963
Housekeeping supplies	837	1,033	870	1,034	799	668	888	641	766	633
Household furnishings and equipment	2,346	4,599	2,476	2,976	2,255	1,878	2,149	2,043	1,603	1,443
Apparel and services	1,434	1,969	1,609	1,893	1,405	1,412	1,659	1,067	833	1,257
Transportation	9,826	11,543	11,256	12,465	10,279	9,850	11,866	10,831	6,243	7,648
Vehicle purchases (net outlay)	4,523	5,098	5,269	5,967	4,565	4,538	5,321	5,419	2,699	3,506
Gasoline, other fuels, and motor oil	1,568	1,834	1,784	1,783	1,707	1,703	2,329	1,930	965	1,362
Other vehicle expenses	3,471	4,231	3,893	4,301	3,744	3,382	4,052	3,309	2,441	2,612
Public and other transportation	263	380	310	414	264	227	164	173	138	169
Healthcare	5,177	6,185	4,804	5,871	4,350	3,661	3,437	3,984	6,526	3,994
Entertainment	2,912	5,387	2,963	3,788	2,533	1,988	3,042	2,101	2,425	1,928
Personal care products and services	646	710	722	893	669	563	524	432	528	403
Reading	114	170	95	140	67	52	47[2]	60	156	100
Education	1,271	2,328	1,453	2,185	1,128	836	719	378	342	1,427
Tobacco products and smoking supplies	315	277	330	240	353	377	465	558	219	446
Miscellaneous	907	1,241	952	1,129	742	757	1,406	863	830	592
Cash contributions	2,283	2,758	1,945	2,707	1,561	1,101	1,586	1,276	3,409	1,677
Personal insurance and pensions	7,246	13,350	9,310	12,679	7,560	6,020	6,583	6,000	1,373	3,250

See footnotes at end of table.

Table 16. Occupation of reference person: Average annual expenditures and characteristics, 2020

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		
Life and other personal insurance	486	715	489	696	384	306	211	290	506	282
Pensions and Social Security	6,760	12,636	8,821	11,983	7,176	5,714	6,372	5,710	867	2,968

Footnotes
[1] Data are rounded to the nearest thousands.
[2] Data are likely to have large sampling errors.
Source: U.S. Bureau of Labor Statistics.

Table 17. Race of reference person: Average annual expenditures and characteristics, 2020

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)[2]	131,234	113,870	107,717	6,154	17,364
Consumer unit characteristics:					
Income before taxes	$84,352	$88,023	$86,770	$109,945	$60,276
Age of reference person	52.2	52.5	52.9	46.0	50.2
Average number in consumer unit:					
People	2.5	2.5	2.5	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	1.5	1.2
Vehicles	1.9	2.0	2.0	1.6	1.4
Percent homeowner	66	69	69	58	47
Average annual expenditures	$61,334	$63,446	$63,227	$67,306	$47,389
Food	7,316	7,523	7,458	8,521	5,923
Food at home	4,942	5,055	5,013	5,703	4,176
Cereals and bakery products	640	651	645	752	561
Meats, poultry, fish, and eggs	1,075	1,080	1,065	1,310	1,047

See footnotes at end of table.

Table 17. Race of reference person: Average annual expenditures and characteristics, 2020

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races[1]	Asian	
Dairy products	474	494	497	453	336
Fruits and vegetables	977	999	976	1,351	827
Other food at home	1,776	1,831	1,830	1,836	1,406
Food away from home	2,375	2,468	2,446	2,818	1,746
Alcoholic beverages	478	515	527	326	226
Housing	21,409	21,899	21,697	25,482	18,177
Shelter	12,604	12,872	12,642	16,911	10,842
Owned dwellings	7,473	7,914	7,822	9,530	4,581
Rented dwellings	4,408	4,178	4,028	6,809	5,919
Other lodging	722	781	792	573	341
Utilities, fuels, and public services	4,158	4,181	4,195	3,921	4,009
Household operations	1,465	1,534	1,522	1,730	1,012
Housekeeping supplies	837	870	884	656	611
Household furnishings and equipment	2,346	2,442	2,454	2,264	1,702
Apparel and services	1,434	1,442	1,445	1,393	1,382
Transportation	9,826	10,105	10,198	8,468	7,996
Vehicle purchases (net outlay)	4,523	4,726	4,808	3,291	3,192
Gasoline, other fuels, and motor oil	1,568	1,593	1,600	1,469	1,404
Other vehicle expenses	3,471	3,513	3,526	3,287	3,192
Public and other transportation	263	272	263	422	209
Healthcare	5,177	5,431	5,460	4,924	3,511
Entertainment	2,912	3,125	3,194	1,998	1,495
Personal care products and services	646	659	656	701	560
Reading	114	120	122	103	69
Education	1,271	1,346	1,256	2,936	779
Tobacco products and smoking supplies	315	327	335	176	237
Miscellaneous	907	946	950	874	651
Cash contributions	2,283	2,450	2,514	1,329	1,187
Personal insurance and pensions	7,246	7,558	7,415	10,074	5,195
Life and other personal insurance	486	492	490	520	446
Pensions and Social Security	6,760	7,067	6,925	9,554	4,749

See footnotes at end of table.

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.

[2] Data are rounded to the nearest thousands.

Source: U.S. Bureau of Labor Statistics.

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. Since then, the CE has been conducted by the U.S. Census Bureau for 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 (CUs) for two consecutive 1-week periods, and an Interview Survey in which expenditures of CUs are obtained in four interviews over the course of 10 months, conducted at equally spaced, 3-month intervals (e.g., January, April, July, and October). 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 CU. All business-related expenditures are excluded from both surveys, as are most items for which the CU is reimbursed. However, the Interview Survey collects information on insurance reimbursements for medical care costs.

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 out, employer and school cafeterias)—and for tobacco, housekeeping supplies, nonprescription drugs, personal care products and services, apparel, and any other goods or services purchased within the period. Although this survey was designed to collect information on expenditures that are not recalled easily over an extended period, respondents are asked to report all expenses that the CU incurs during the survey week, except those spent while traveling overnight or longer.

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, and/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 out-of-town trips (excluding the portion, if any, made for business purposes). Including global questions on food spending, it is estimated that about 95 percent of expenditures are covered in the Interview Survey. A global question is one that collects broad, general information on the item of interest. For example, the Diary Survey collects detailed information on purchases of food at home, such as rice or chuck steak. In contrast, the Interview Survey asks the global question, “What has been (your/your household’s) usual WEEKLY expense for grocery shopping?” Nonprescription drugs, household supplies, and personal care items are excluded from collection in the Interview Survey.

For the Diary Survey, the U.S. Census Bureau draws a sample of 17,800 addresses per year for the CE, with approximately 15,000 of those addresses found to be occupied housing units. The other 2,800 addresses are generally nonexistent, nonresidential, or vacant. Approximately 6,700 of those occupied housing units respond to the survey, and each of those households completes two weekly diaries for a total of 13,400 weekly diaries per year.

Similarly, for the Interview Survey, the U.S. Census Bureau visits 13,175 addresses per quarter (as opposed to weekly), with 11,000 of those addresses having occupied housing units. Then, approximately 5,000 of those occupied housing units respond to the survey for a total of 5,000 interviews per quarter. Each CU is interviewed once per quarter, for four consecutive quarters. With the rotating panel, some CUs 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.

Integrated data from the Diary and Interview Surveys provide a more complete accounting of consumer expenditures and income than either 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 or expenses incurred by CU members while away from home overnight or longer. 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. Similarly, the Interview Survey collects only global, not detailed, expenditures on food at or away from home. 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 ascertaining which is the appropriate survey from which to select specific expenditure items. When data are available from both surveys, the CE program uses statistical methods to decide 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, BLS is making efforts 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 (CUs) with specified characteristics, regardless of whether any 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 CUs that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all CUs and the average for those purchasing the item. Similarly, an individual CU may spend more or less than the average, depending on the unit’s characteristics. For example, factors such as income, age of family members, and geographic location of the CU influence its 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 Consumer Expenditure Surveys (CE) (e.g., health status of CU members) also influence expenditures. These points should be considered when comparing reported averages with the individual circumstances of any CU of interest. Users of these survey data should

also keep in mind that the data reflect conditions at the time they were collected, which may be different than current circumstances. For example, prices may have changed. For example, all prices, as measured by the CPI-U, increased 1.2 percent from 2019 to 2020 (annual average index); undoubtedly, some prices rose more than the average (1.2 percent), some rose less, some stayed the same, and some have even declined within this period, or after 2020. In addition, sample surveys are subject to two types of error: sampling and non-sampling. 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. Non-sampling 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 the sampling and non-sampling errors question on the CE FAQs page.

Standard tables, 1960–61, 1972–73, 1984–2020

Tables in this report include integrated data from both the Diary Survey and Interview Survey 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, CU size, or region;
- single consumers by sex of reference person cross-tabulated by either income (of the CU) or age (of reference person); and
- selected metropolitan statistical areas (MSAs), such as New York City, Chicago, Dallas, and San Francisco.

Detailed tables, 1984–2020

In addition, BLS also produces detailed CE prepublication tables, which contain additional sub-categories of spending by demographic characteristics, but also have larger variances. A table showing results for all consumer units including the most detailed breakdown of expenditures is available at www.bls.gov/cex/tables.htm#topline. Detailed level tables by demographics are available by request; email: CEXInfo@bls.gov.

Public use microdata

The 2020 CE public use microdata (PUMD), including the Interview Survey files, Diary Survey files, and paradata (information about the data collection process) are available at www.bls.gov/cex/pumd.htm. The Interview Survey files contain expenditure data in three different formats: MTBI files that present monthly values in an item-coding framework based on the CPI-U pricing scheme, FMLI files that present user-friendly summary expenditure variables, and detailed data files that organize expenditures by the section of the Interview questionnaire in which they are collected (called "EXPN" files). Expenditure values on detailed data files cover different time periods depending on the specific questions asked, and the files also contain relevant non-expenditure information not found on the MTBI files. The Diary Survey files contain expenditure data in two different formats: EXPD files that present weekly values in the same item-coding framework based on the CPI-U pricing scheme, and FMLD files that present user-friendly summary expenditure

variables. Documentation of the CE PUMD, its conventions, files, sample code, and methodology can be found at www.bls.gov/cex/pumd-getting-started-guide.htm.

Beginning with the 2013 PUMD, new estimates of local, state, and federal tax liabilities were included. The CE introduced these estimates to improve the quality of surveyed tax liabilities, which suffered from low item response. 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 2020.

Other survey information

Other survey information available on the website includes answers to frequently asked questions and a glossary of terms. Beginning with the CE 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 2021, 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 2021, the most recent analytical MLR article that features CE data is, “Assessing Consumer Expenditure Surveys data quality through the lens of data use.” 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

BLS sponsors a CE symposium and a microdata users’ workshop. Both events are free, although registration is required. The CE Symposium focuses on survey methodology, and typically features economists and statisticians who work on the CE survey, other BLS surveys, and researchers who are not affiliated with BLS. The symposium typically meets on one day. The workshop is held over 3 days, starting with presentations designed for those who have never used the data and building to expert topics. The workshop also features presentations from researchers not affiliated with BLS, who describe the nature of their projects, specific files, and variables they use, the problems (and solutions) they have encountered working with the data, and any other relevant topics. The workshop also features opportunities to meet with an expert from the CE staff to discuss any aspect of a current or potential project, general or specific, about which the attendee has questions or concerns.

More information about these events is available on the CE website (www.bls.gov/cex/csxannualworkshop.htm). 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 2020 events (www.bls.gov/opub/mlr/2021/article/consumer-expenditure-survey-methods-symposium-and-microdata-users-workshop-2020.htm). Reports on earlier events are available on the CE MLR publications webpage (www.bls.gov/cex/csxart.htm).

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.