

# Consumer Expenditures in 2018

May 2020 | Report 1086

This Consumer Expenditure Surveys (CE) annual report presents integrated data from the 2018 Diary and Interview portions of the CE, including data tables. (For details about CE, see the technical notes.) The report's tables show average expenditures, income, and characteristics for consumer units classified by income before taxes by quintile, decile, and range; age of the reference person; size of the consumer unit; composition of the consumer unit; number of earners; housing tenure (homeowner or renter) and type of area (urban or rural); region of residence; occupation; highest education level of any consumer unit member; race; Hispanic or Latino origin; and generation of the reference person.<sup>1</sup>



This report highlights spending patterns for 2018 from the CE, including a brief discussion of expenditure changes for the year. According to annual nominal data from the CE, consumer spending increased 1.9 percent, from \$60,060 per consumer unit in 2017 to \$61,224 in 2018, compared with a 4.8-percent increase in 2017 from 2016. At the same time, the average consumer unit's income before taxes increased by 6.9 percent, from \$73,573 in 2017 to \$78,635 in 2018, in contrast to the decline of 1.5 percent in 2017 from 2016.

In 2018, prices, as measured by the average annual change in the Consumer Price Index for All Urban Consumers (CPI-U, U.S. city average, all items, base period 1982–1984 = 100), rose by 2.4 percent, compared with the 1.9-percent increase in spending.<sup>2</sup> In 2017, prices, as measured by the CPI-U, increased by 2.1 percent, compared with the 4.8-percent increase in spending.

## Developments in 2018

Compared with the previous year, spending increased in 2018 for 11 of the 14 major aggregated categories of expenditures tracked by the CE: food, alcoholic beverages, housing, apparel and services, transportation, healthcare, entertainment, personal care products and services, tobacco products and smoking supplies, cash contributions, and personal insurance and pensions. (See table A.) Expenditures on personal insurance and pensions experienced the largest increase at 7.8 percent. The largest decline in expenditures was 5.6 percent in education expenditures. Alcoholic beverages, and tobacco products and smoking supplies showed a 4.5-percent increase. Lower increases in expenditures on housing, apparel and services, and transportation ranged from 1 percent to 2 percent. Spending on healthcare, entertainment, personal care products, and cash contributions were each up less than 1 percent. Spending on reading and miscellaneous declined by 1.8 percent and 1.7 percent respectively.

**Table A. Average annual expenditures and characteristics of all consumer units, 2015–18**

Item	2015	2016	2017	2018	Percent change		
					2015–16	2016–17	2017–18
Number of consumer units (in thousands)	128,437	129,549	130,001	131,439	...	...	...
Consumer unit characteristics:							
Income before taxes	\$69,627	\$74,664	\$73,573	\$78,635	7.2	-1.5	6.9
Age of reference person	50.5	50.9	50.9	51.1	...	...	...

See footnotes at end of table.

**Table A. Average annual expenditures and characteristics of all consumer units, 2015–18**

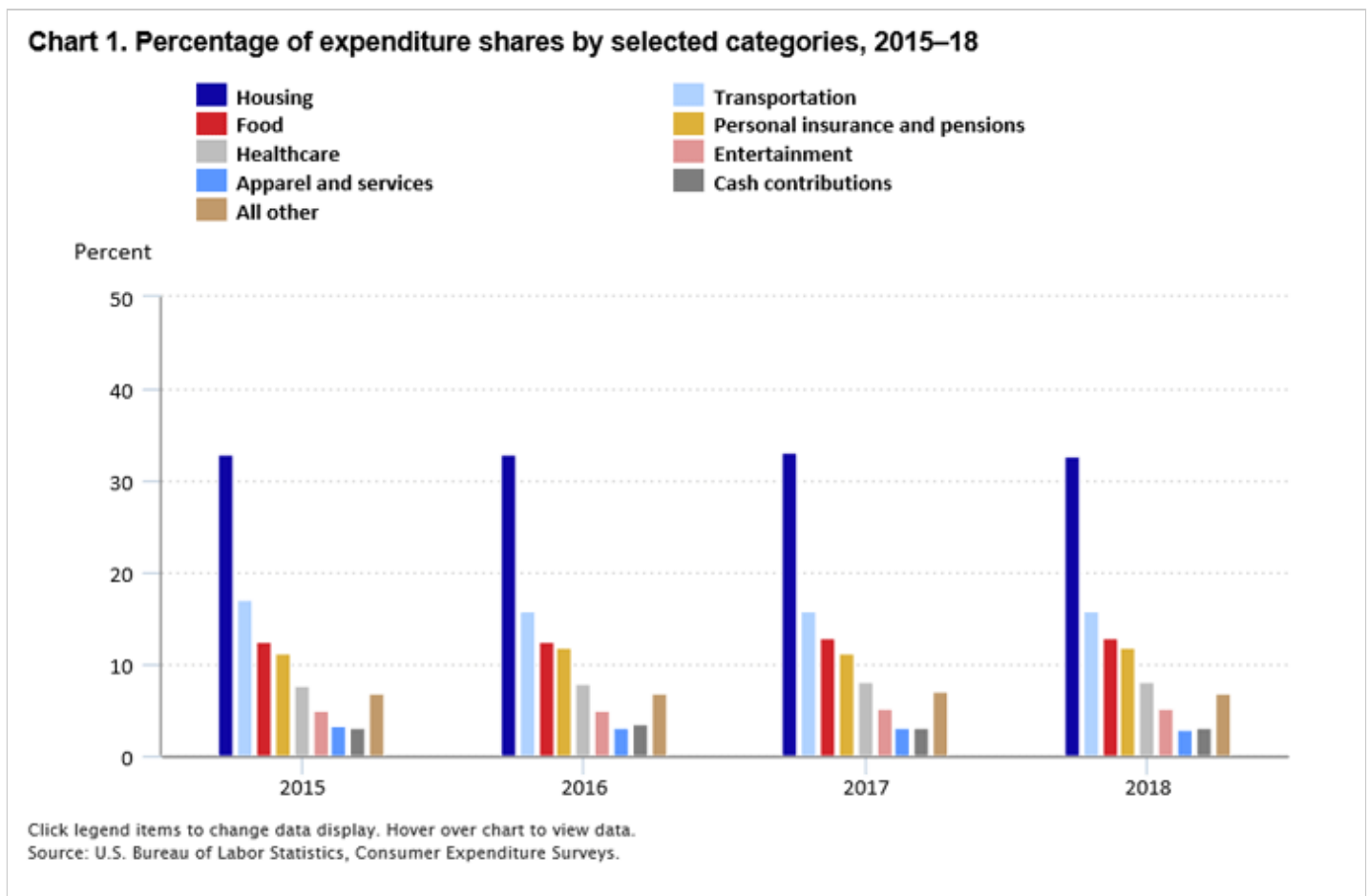
Item	2015	2016	2017	2018	Percent change		
					2015–16	2016–17	2017–18
Average number in consumer unit:							
People	2.5	2.5	2.5	2.5	...	...	...
Children under 18	.6	.6	.6	.6	...	...	...
Adults 65 and older	.4	.4	.4	.4	...	...	...
Earners	1.3	1.3	1.3	1.3	...	...	...
Vehicles	1.9	1.9	1.9	1.9	...	...	...
Percent home owner	62	62	63	63	...	...	...
Average annual expenditures	\$55,978	\$57,311	\$60,060	\$61,224	2.4	4.8	1.9
Food	7,023	7,203	7,729	7,923	2.6	7.3	2.5
Food at home	4,015	4,049	4,363	4,464	0.8	7.8	2.3
Cereals and bakery products	518	524	564	569	1.2	7.6	0.9
Meats, poultry, fish, and eggs	896	890	944	961	-0.7	6.1	1.8
Dairy products	413	410	450	449	-0.7	9.8	-0.2
Fruits and vegetables	769	783	837	858	1.8	6.9	2.5
Other food at home	1,419	1,442	1,568	1,627	1.6	8.7	3.8
Food away from home	3,008	3,154	3,365	3,459	4.9	6.7	2.8
Alcoholic beverages	515	484	558	583	-6.0	15.3	4.5
Housing	18,409	18,886	19,884	20,091	2.6	5.3	1.0
Shelter	10,742	11,128	11,895	11,747	3.6	6.9	-1.2
Owned dwellings	6,210	6,295	6,947	6,678	1.4	10.4	-3.9
Rented dwellings	3,802	4,035	4,167	4,249	6.1	3.3	2.0
Other lodging	730	798	782	821	9.3	-2.0	5.0
Utilities, fuels, and public services	3,885	3,884	3,836	4,049	0.0	-1.2	5.6
Household operations	1,309	1,384	1,412	1,522	5.7	2.0	7.8
Housekeeping supplies	655	660	755	747	0.8	14.4	-1.1
Household furnishings and equipment	1,818	1,829	1,987	2,025	0.6	8.6	1.9
Apparel and services	1,846	1,803	1,833	1,866	-2.3	1.7	1.8
Transportation	9,503	9,049	9,576	9,761	-4.8	5.8	1.9
Vehicle purchases (net outlay)	3,997	3,634	4,054	3,975	-9.1	11.6	-1.9
Gasoline, other fuels, and motor oil	2,090	1,909	1,968	2,109	-8.7	3.1	7.2
Other vehicle expenses	2,756	2,884	2,842	2,859	4.6	-1.5	0.6
Public and other transportation	661	623	712	818	-5.7	14.3	14.9
Healthcare	4,342	4,612	4,928	4,968	6.2	6.9	0.8
Entertainment	2,842	2,913	3,203	3,226	2.5	10.0	0.7
Personal care products and services	683	707	762	768	3.5	7.8	0.8
Reading	114	118	110	108	3.5	-6.8	-1.8
Education	1,315	1,329	1,491	1,407	1.1	12.2	-5.6
Tobacco products and smoking supplies	349	337	332	347	-3.4	-1.5	4.5
Miscellaneous	871	959	1,010	993	10.1	5.3	-1.7
Cash contributions	1,819	2,081	1,873	1,888	14.4	-10.0	0.8
Personal insurance and pensions	6,349	6,831	6,771	7,296	7.6	-0.9	7.8
Life and other personal insurance	333	322	418	465	-3.3	29.8	11.2
Pensions and Social Security	6,016	6,509	6,353	6,831	8.2	-2.4	7.5

See footnotes at end of table.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, September, 2019.

## Expenditure shares

Expenditure shares are important in the short run to provide a snapshot of the typical allocation of family spending, and in the long run to reflect the changes in the economic standard of living. For example, smaller shares spent on food and other life necessities mean more is available to spend on entertainment, education, cash contributions, or other items that are not strictly necessary. Table B and chart 1 show expenditure shares, or the percent distribution of total annual expenditures by major expenditure categories, for all CUs from 2015–18. As in previous years, housing was the largest component of overall expenditures, accounting for 32.8 percent of total expenditures in 2018. Eight categories—housing, transportation, food, personal insurance and pensions, healthcare, entertainment, cash contributions, and apparel and services expenditures—accounted for 93.1 percent of total CU expenditures in 2018.



Seven out of 14 categories of spending shares were unchanged in 2018 from the past year’s levels: food, alcoholic beverages, entertainment, personal care products and services, reading, tobacco products and smoking supplies, and cash contributions. (See table B.) This is not surprising, because expenditure shares usually do not fluctuate much in the short term. In fact, the largest change was in personal insurance and pensions, with a 0.6-percentage point increase, to 11.9 percent, in 2018. Expenditure shares increased by 0.1 percentage point in both apparel and services and alcoholic beverages in 2018. Housing expenditure shares declined by 0.3 percentage points to 32.8 percent, mostly because of the decline in expenditures in the shelter subcategory. The education expenditure share declined by 0.2 percentage

points to 2.3 percent, the same level they were in 2015 and 2016. The share of miscellaneous expenditures declined by 0.1 percentage point to 1.6 percent in 2018, compared with 2017.

**Table B. Average annual expenditure shares and characteristics of all consumer units, 2015–18**

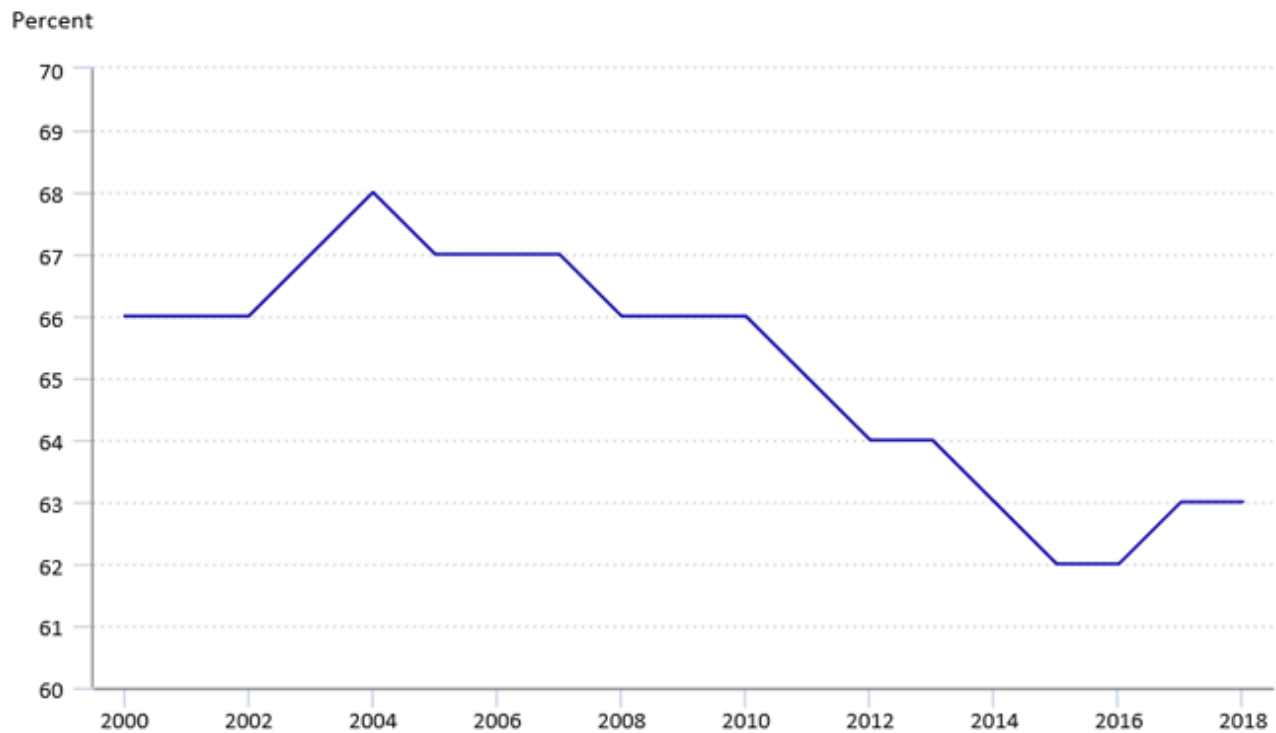
Item	2015	2016	2017	2018
Average annual expenditures	100	100	100	100
Food	12.5	12.6	12.9	12.9
Food at home	7.2	7.1	7.3	7.3
Food away from home	5.4	5.5	5.6	5.6
Alcoholic beverages	0.9	0.8	0.9	1.0
Housing	32.9	33.0	33.1	32.8
Shelter	19.2	19.4	19.8	19.2
Owned dwellings	11.1	11.0	11.6	10.9
Rented dwellings	6.8	7.0	6.9	6.9
Other lodging	1.3	1.4	1.3	1.3
Utilities, fuels, and public services	6.9	6.8	6.4	6.6
Household operations	2.3	2.4	2.4	2.5
Housekeeping supplies	1.2	1.2	1.3	1.2
Household furnishings and equipment	3.2	3.2	3.3	3.3
Apparel and services	3.3	3.1	3.1	3.0
Transportation	17.0	15.8	15.9	15.9
Vehicle purchases (net outlay)	7.1	6.3	6.7	6.5
Gasoline, other fuels, and motor oil	3.7	3.3	3.3	3.4
Other vehicle expenses	4.9	5.0	4.7	4.7
Public and other transportation	1.2	1.1	1.2	1.3
Healthcare	7.8	8.0	8.2	8.1
Entertainment	5.1	5.1	5.3	5.3
Personal care products and services	1.2	1.2	1.3	1.3
Reading	0.2	0.2	0.2	0.2
Education	2.3	2.3	2.5	2.3
Tobacco products and smoking supplies	0.6	0.6	0.6	0.6
Miscellaneous	1.6	1.7	1.7	1.6
Cash contributions	3.2	3.6	3.1	3.1
Personal insurance and pensions	11.3	11.9	11.3	11.9
Life and other personal insurance	0.6	0.6	0.7	0.8
Pensions and Social Security	10.7	11.4	10.6	11.2

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, September 2019.

## Expenditures on housing

Housing expenditures increased by 1.0 percent in 2018, compared with the 5.3-percent growth in 2017 (table A). Housing accounted for 32.8 percent of consumer unit expenditures in 2018, a 0.3-percentage point decline in expenditure share from the past year’s level (table B). The declining expenditures on owned dwellings for shelter was the major driver: after exhibiting a large increase of 10.4 percent in 2017, they declined by 3.9 percent in 2018 (table A). The homeownership rate in 2018 was unchanged from 2017 at 63 percent, which was still a lower ownership rate, compared with the rates for 2000–2013. (See chart 2.)

**Chart 2. Homeownership rate, Consumer Expenditure Surveys (CE), 2000–18**

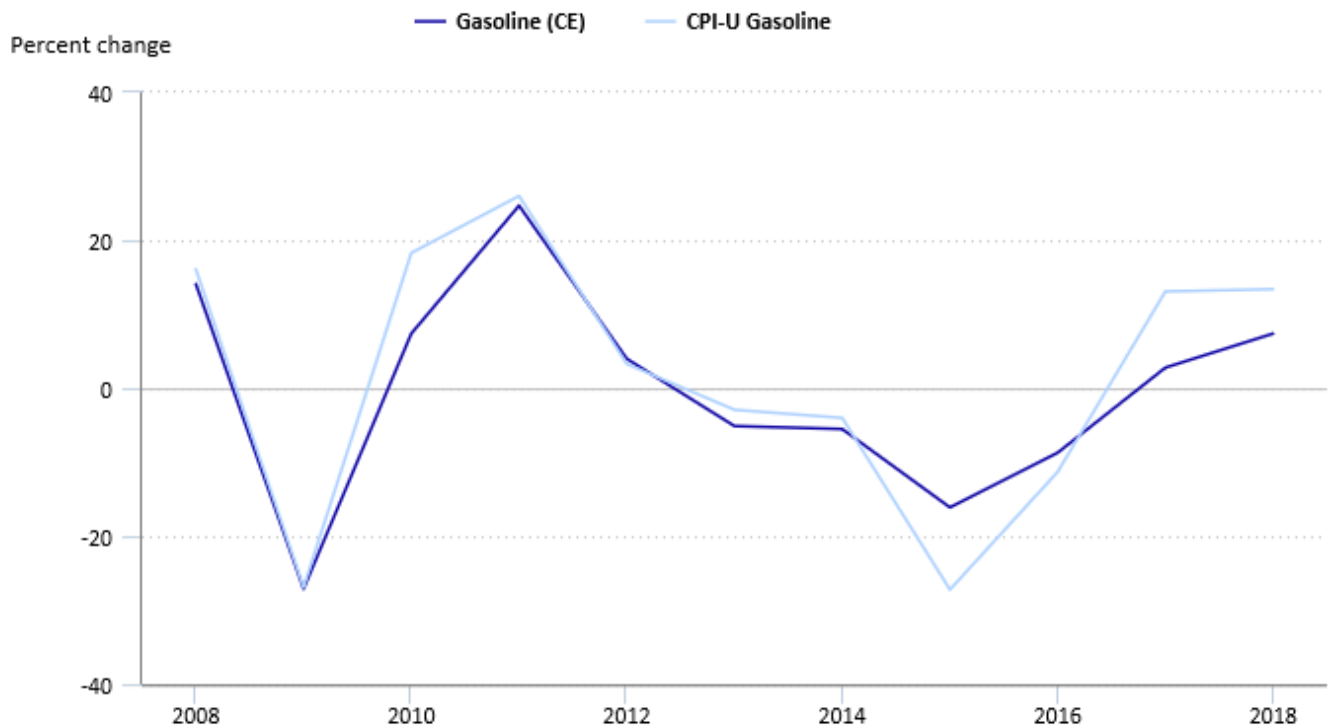


Click legend items to change data display. Hover over chart to view data.  
 Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

## Expenditures on gasoline

Consumer units spent 7.4 percent more on gasoline of all types in 2018 than in 2017. While the percentage change in average gasoline expenditures and the percentage change in the CPI-U for gasoline have both been moving in the same direction for the last 10 years, the changes have differed in magnitude for certain years. The change in magnitude fluctuated more in 2015, when CPI-U gasoline declined by 27.2 percent and the spending on gasoline declined by 16.1 percent from the year earlier. The year-over-year changes in magnitude narrowed in 2016. After 2016, the changes in CPI-U gasoline surpassed the changes in gasoline expenditures. (See chart 3.) The CPI-U index of gasoline increased by 13.4 percent in 2018.

**Chart 3. Change in gasoline spending and CPI-U gasoline, 2008–18**



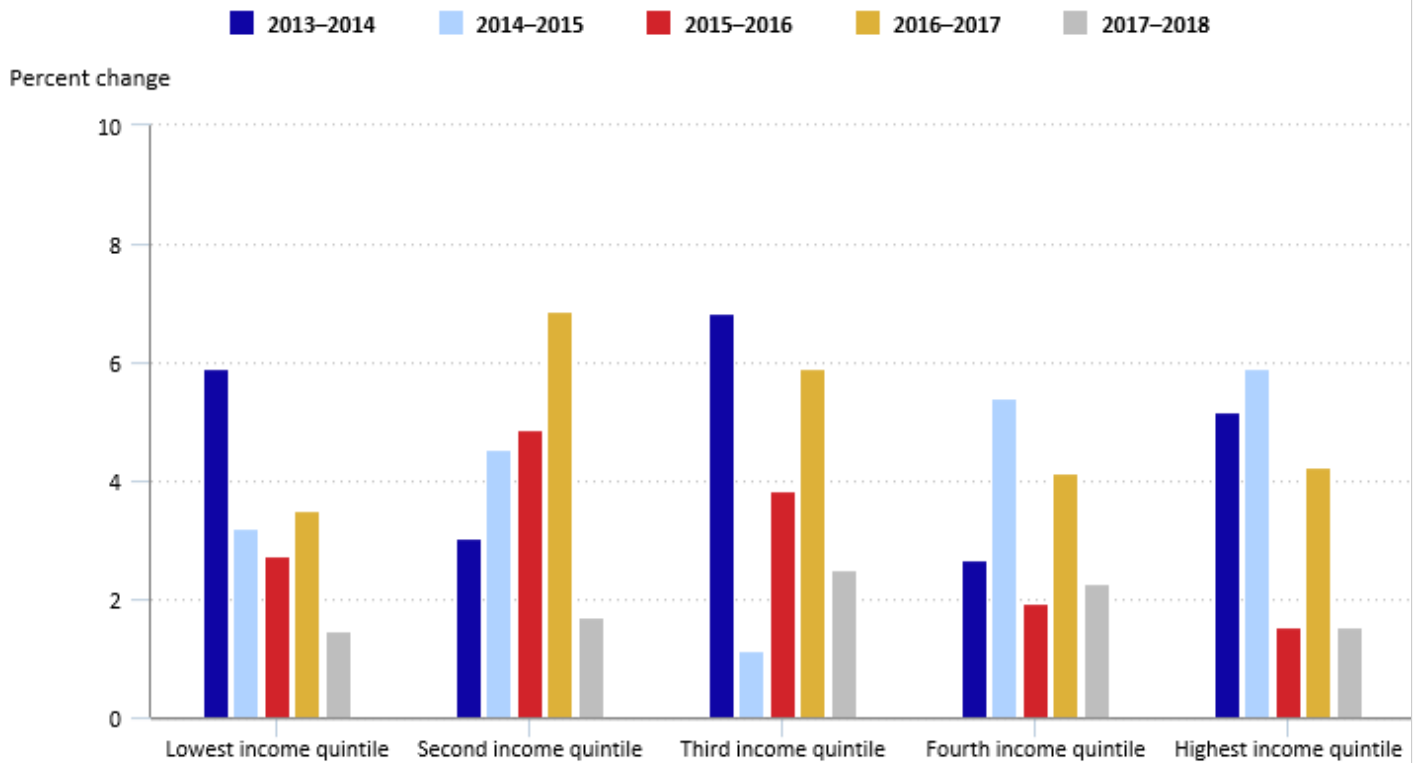
Click legend items to change data display. Hover over chart to view data.  
 Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.



## Expenditures by income quintiles

Average annual spending increased across all five income quintiles in 2018. Spending by consumer units in the lowest income quintile increased by 1.5 percent despite a 1-percent decline in income before taxes. For the other quintiles, both expenditures and incomes increased, with expenditures rising less than incomes. That is, for the middle quintiles (2, 3, and 4), incomes rose at the same rate of just under 5 percent, while for the highest quintile (5), incomes rose 9 percent. In comparison, expenditures for the third and fourth income quintiles increased 2.5 percent and 2.3 percent, respectively. Expenditures for the second and highest income quintiles were 1.7 and 1.5 percent higher, respectively. Expenditures for all income quintiles have increased each year from 2013–18. (See chart 4 and table C.)

**Chart 4. Percentage change in average annual expenditures by income quintiles, 2013–18**



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



Transportation was the only major expenditure category on which all income quintiles spent more in 2018 than in 2017. The largest percentage declines in expenditures were recorded in the second income quintile’s personal insurance and pensions, followed by apparel and services expenditures in the lowest income quintile. Double-digit growth rates in expenditures occurred in entertainment for the second income quintile (16.6 percent), personal insurance and pensions for the third and highest income quintiles (14.1 percent and 10.2 percent), and apparel and services expenditures for the third income quintile (12.7 percent). Six categories of expenditures were combined into “all other expenditures” in table C: alcoholic beverages, personal care products and services, reading, education, tobacco products and smoking supplies, and miscellaneous expenses. Expenditures in this category declined for the lowest and the highest income quintiles in 2018 from their 2017 levels. (See table C.)

**Table C. Dollar change and percentage change in average annual expenditures on major categories by income quintiles, 2017–18**

Item	Lowest		Second		Third		Fourth		Highest	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Income before taxes	-109	-1.0	1416	4.7	2469	4.7	4115	4.8	16872	9.0
Average annual expenditures	380	1.5	668	1.7	1259	2.5	1527	2.3	1793	1.5
Food	39	0.9	169	3.0	-103	-1.5	596	6.8	269	2.1
Food at home	127	4.9	-2	-0.1	43	1.1	188	3.8	150	2.2
Food away from home	-88	-5.9	171	8.4	-146	-4.8	409	10.6	120	1.9
Housing	140	1.3	198	1.4	398	2.3	-27	-0.1	267	0.8

See footnotes at end of table.

**Table C. Dollar change and percentage change in average annual expenditures on major categories by income quintiles, 2017–18**

Item	Lowest		Second		Third		Fourth		Highest	
	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Apparel and services	-129	-14.7	28	2.2	171	12.7	51	2.5	47	1.3
Transportation	221	6.3	189	2.9	104	1.2	189	1.7	197	1.1
Healthcare	-17	-0.7	108	2.8	-5	-0.1	102	1.8	8	0.1
Entertainment	99	7.8	310	16.6	25	1.0	24	0.7	-357	-5.2
Cash contributions	-17	-2.6	-83	-7.0	-158	-10.7	-16	-0.8	335	8.0
Personal insurance and pensions	61	9.4	-367	-15.2	611	14.1	403	4.9	1859	10.2
All other	-17	-0.8	116	5.0	216	7.0	205	5.0	-832	-8.6

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, September 2019.

## Expenditures on food by income quintile and generation

Food expenditures increased for 4 of the 5 income quintiles in 2018, while spending declined by 1.5 percent for the third income quintile. Percentage increases ranged from 0.9 percent for the lowest income quintile to 6.8 percent for the fourth quintile, without showing any clear patterns across the quintiles. Expenditures on food at home increased for 4 of the 5 quintiles, with a small decline in expenditures for the second quintile. The lowest income quintile had the largest percentage increase in spending on food at home (table C).

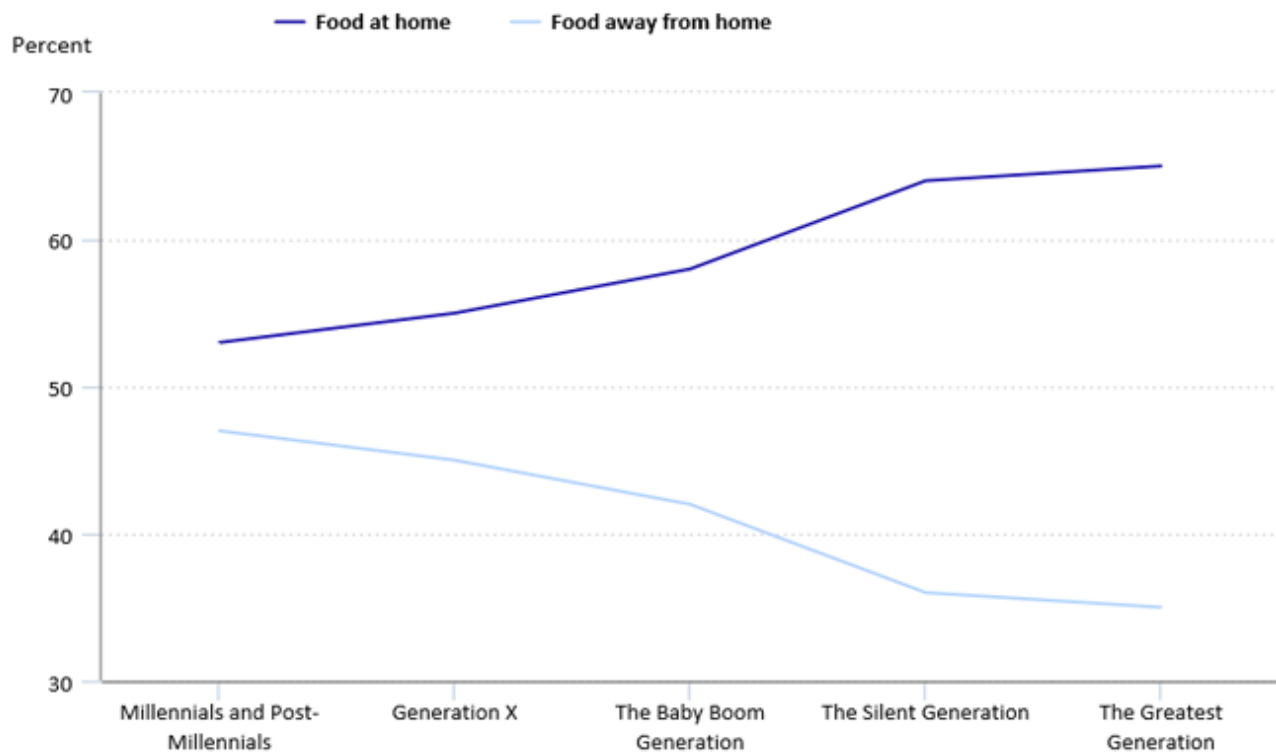
Spending on food away from home increased in 3 of the 5 quintiles, while spending declined by 5.9 percent in the lowest income quintile and by 4.8 percent in the third income quintile. For the fourth income quintile, the largest percentage increase in expenditures was on food away from home at 10.6 percent (table C).

Spending patterns on food at home and away from home show notable generational differences. Based on the birth year, the consumer unit’s reference person in the CE data is categorized into a distinct generational group: Greatest generation (before 1928), Silent generation (1928–1945), Baby boomers (1946–1964), Generation X (1965–1980), and Millennial and post-Millennial generation (after 1980).<sup>3</sup>

Consumer units with younger reference persons showed a higher proportion of total food spending on food away from home, while consumer units with older reference persons had higher proportions on spending for food at home in 2018. (See chart 5.) The Millennials and post-Millennials devoted 47 percent of their total food spending on food away from home, compared with 35 percent for the Greatest generation. Some of the difference may be due directly to life-cycle effects. For example, the Baby Boomers are in the retirement age range and may have more time to prepare meals at home. Someone from the Silent generation may have an age-related health constraint that limits their access to restaurants. Nevertheless, other factors, such as income and family size, differ by generation and undoubtedly influence the allocation of the food budget as well. For further discussion of these differences, see *Fun facts about Millennials: comparing expenditure patterns from the latest through the greatest generation* and *Consumer expenditures vary by age*.



**Chart 5. Percentage of food at home and food away from home, by generation of reference person, 2018**



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



**Notes**

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

<sup>2</sup> Consumer Price Index – All Urban Consumers, U.S. Bureau of Labor Statistics, available at: <https://data.bls.gov/timeseries/CUUR0000SA0>

<sup>3</sup> Please refer to this BLS link for more details: [https://www.bls.gov/bls/exit\\_BLS.htm?url=http://www.people-press.org/2015/09/03/the-whys-and-hows-of-generations-research/](https://www.bls.gov/bls/exit_BLS.htm?url=http://www.people-press.org/2015/09/03/the-whys-and-hows-of-generations-research/). Further, as the oldest members of the Millennial generation are well into adulthood, a new classification of “post-Millennials,” also known as “Generation Z,” has appeared to describe those who were born after 1996. Details on this cohort are available at <https://www.pewresearch.org/fact-tank/2019/01/17/where-millennials-end-and-generation-z-begins/>. The CE data in this report do not distinguish Millennials and post-Millennials.

## Statistical Tables

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 2018**

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)	131,439	26,333	26,315	26,196	26,221	26,374
Lower limit	–	–	\$21,293	\$41,490	\$70,367	\$116,625
Consumer unit characteristics:						
Income before taxes	\$78,635	\$11,285	\$31,237	\$54,900	\$90,478	\$204,975
Age of reference person	51.10	53.70	55.10	49.90	47.90	48.90
Average number in consumer unit						
People	2.50	1.70	2.10	2.50	2.90	3.20
Children under 18	0.60	0.30	0.50	0.60	0.70	0.80
Adults 65 and older	0.40	0.40	0.60	0.40	0.30	0.20
Earners	1.30	0.50	0.80	1.30	1.80	2.10
Vehicles	1.90	1.00	1.60	1.90	2.30	2.70
Percent homeowner	63	41	56	61	72	87
Average annual expenditures						
Food	\$61,224	\$26,399	\$39,968	\$51,729	\$69,131	\$118,781
Food at home	7,923	4,109	5,840	6,958	9,353	13,348
Food at home	4,464	2,709	3,620	4,081	5,081	6,827
Cereals and bakery products	569	344	470	511	657	864
Meats, poultry, fish, and eggs	961	584	786	878	1,104	1,452
Dairy products	449	272	355	401	515	701
Fruits and vegetables	858	510	683	792	961	1,343
Other food at home	1,627	999	1,326	1,499	1,844	2,467
Food away from home	3,459	1,400	2,220	2,877	4,272	6,522
Alcoholic beverages	583	166	308	487	674	1,279
Housing						
Shelter	20,091	10,553	14,293	17,860	22,217	35,501
Shelter	11,747	6,355	8,212	10,270	13,069	20,814
Owned dwellings	6,678	2,097	3,353	4,750	7,623	15,544
Rented dwellings	4,249	4,070	4,505	4,964	4,632	3,080
Other lodging	821	188	354	555	814	2,190
Utilities, fuels, and public services	4,049	2,415	3,404	3,955	4,633	5,836
Household operations	1,522	587	904	1,075	1,528	3,513
Housekeeping supplies	747	453	579	675	840	1,188

**Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Household furnishings and equipment	2,025	744	1,194	1,886	2,147	4,150
Apparel and services	1,866	749	1,280	1,519	2,103	3,680
Transportation	9,761	3,718	6,761	8,636	11,288	18,387
Vehicle purchases (net outlay)	3,975	1,253	2,665	3,350	4,519	8,079
Gasoline, other fuels, and motor oil	2,109	986	1,571	2,072	2,610	3,304
Other vehicle expenses	2,859	1,225	2,086	2,665	3,289	5,028
Public and other transportation	818	254	439	550	870	1,976
Healthcare	4,968	2,475	3,997	4,637	5,866	7,865
Entertainment	3,226	1,369	2,183	2,542	3,494	6,532
Personal care products and services	768	346	512	653	890	1,439
Reading	108	68	95	89	116	171
Education	1,407	766	411	730	1,194	3,926
Tobacco products and smoking supplies	347	306	354	399	399	275
Miscellaneous	993	424	772	944	1,064	1,759
Cash contributions	1,888	633	1,109	1,327	1,857	4,505
Personal insurance and pensions	7,296	716	2,054	4,947	8,618	20,112
Life and other personal insurance	465	172	298	327	498	1,028
Pensions and Social Security	6,831	545	1,757	4,620	8,120	19,084

Note: Dash indicates that data are not applicable.

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

**Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2018**

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)	131,439	13,169	13,164	13,156	13,159	13,117	13,079	13,124	13,097	13,207	13,167
Lower limit	—	—	\$12,103	\$21,293	\$31,057	\$41,490	\$54,407	\$70,367	\$88,821	\$116,626	\$166,633
Consumer unit characteristics											
Income before taxes	\$78,635	\$5,724	\$16,848	\$26,306	\$36,167	\$47,738	\$62,083	\$79,250	\$101,729	\$138,383	\$271,773
Age of reference person	51.10	48.00	59.40	56.60	53.70	51.00	48.80	48.10	47.70	48.40	49.40

See footnotes at end of table.

**Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Lowest 10 percent	Second 10 percent	Third 10 percent	Fourth 10 percent	Fifth 10 percent	Sixth 10 percent	Seventh 10 percent	Eighth 10 percent	Ninth 10 percent	Highest 10 percent
Average number in consumer unit											
People	2.50	1.60	1.70	2.00	2.30	2.40	2.50	2.80	2.90	3.10	3.20
Children under 18	0.60	0.30	0.30	0.40	0.50	0.50	0.60	0.80	0.70	0.80	0.80
Adults 65 and older	0.40	0.30	0.60	0.60	0.60	0.50	0.40	0.30	0.30	0.20	0.20
Earners	1.30	0.50	0.50	0.70	0.90	1.20	1.40	1.70	1.90	2.10	2.10
Vehicles	1.90	0.90	1.10	1.50	1.70	1.80	2.00	2.20	2.40	2.70	2.80
Percent homeowner	63	32	50	54	58	60	62	69	75	84	90
Average annual expenditures	\$61,224	\$25,309	\$27,488	\$37,164	\$42,771	\$49,241	\$54,223	\$64,029	\$74,236	\$95,056	\$142,554
Food	7,923	4,175	4,045	5,753	5,927	6,697	7,219	8,677	10,026	11,184	15,508
Food at home	4,464	2,673	2,746	3,656	3,584	3,875	4,287	4,906	5,255	5,992	7,659
Cereals and bakery products	569	334	355	474	467	476	547	640	673	769	958
Meats, poultry, fish, and eggs	961	586	581	788	784	849	906	1,035	1,172	1,244	1,659
Dairy products	449	247	297	351	359	374	429	511	520	634	769
Fruits and vegetables	858	484	537	694	671	733	851	937	985	1,181	1,503
Other food at home	1,627	1,022	975	1,348	1,303	1,444	1,554	1,782	1,905	2,164	2,770
Food away from home	3,459	1,502	1,299	2,097	2,343	2,822	2,931	3,770	4,771	5,192	7,849
Alcoholic beverages	583	208	125	296	320	443	531	524	823	840	1,716
Housing	20,091	9,875	11,233	13,807	14,779	17,122	18,600	20,963	23,473	28,381	42,640
Shelter	11,747	5,962	6,748	8,206	8,217	9,725	10,816	12,280	13,860	16,075	25,567
Owned dwellings	6,678	1,748	2,446	3,256	3,450	4,350	5,152	6,762	8,485	11,556	19,543
Rented dwellings	4,249	4,028	4,112	4,691	4,319	4,858	5,071	4,846	4,418	3,150	3,009
Other lodging	821	186	190	259	448	517	594	672	956	1,369	3,014
Utilities, fuels, and public services	4,049	2,130	2,699	3,200	3,609	3,874	4,036	4,452	4,814	5,414	6,259
Household operations	1,522	501	673	804	1,003	1,025	1,125	1,434	1,622	2,377	4,652
Housekeeping supplies	747	489	417	528	631	746	604	802	878	1,026	1,351
Household furnishings and equipment	2,025	793	695	1,068	1,320	1,753	2,019	1,994	2,299	3,489	4,812
Apparel and services	1,866	762	736	1,305	1,254	1,308	1,729	1,793	2,411	2,735	4,624

See footnotes at end of table.

**Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2018**

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	9,761	3,483	3,953	6,169	7,352	7,891	9,385	10,324	12,254	16,427	20,352
Vehicle purchases (net outlay)	3,975	1,195	1,310	2,329	3,001	2,944	3,757	3,981	5,058	7,647	8,513
Gasoline, other fuels, and motor oil	2,109	967	1,005	1,396	1,746	1,968	2,177	2,439	2,781	3,240	3,369
Other vehicle expenses	2,859	1,032	1,417	1,997	2,176	2,515	2,814	3,195	3,384	4,338	5,719
Public and other transportation	818	288	220	447	430	464	637	710	1,031	1,203	2,751
Healthcare	4,968	1,919	3,030	3,678	4,316	4,491	4,783	5,465	6,267	6,944	8,789
Entertainment	3,226	1,369	1,368	1,535	2,830	2,679	2,405	3,503	3,485	5,309	7,758
Personal care products and services	768	334	358	459	564	634	673	893	886	1,189	1,690
Reading	108	65	71	106	84	93	85	117	115	144	198
Education	1,407	1,215	317	363	459	632	828	972	1,416	2,524	5,332
Tobacco products and smoking supplies	347	286	327	327	381	411	388	390	409	324	227
Miscellaneous	993	442	405	710	833	938	951	1,042	1,086	1,414	2,105
Cash contributions	1,888	490	775	1,112	1,107	1,253	1,402	1,762	1,952	3,011	6,004
Personal insurance and pensions	7,296	687	746	1,543	2,566	4,650	5,245	7,604	9,634	14,630	25,612
Life and other personal insurance	465	129	214	258	337	328	327	435	560	718	1,339
Pensions and Social Security	6,831	558	531	1,285	2,228	4,322	4,918	7,169	9,074	13,911	24,273

Note: Dash indicates that data are not applicable.  
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

**Table 3. Income before taxes: Average annual expenditures and characteristics, 2018**

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)	131,439	17,156	20,575	13,022	10,683	17,003	19,074	17,243	8,118	8,566

**Table 3. Income before taxes: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Consumer unit characteristics										
Income before taxes	\$78,635	\$7,604	\$22,316	\$34,729	\$44,763	\$59,313	\$83,370	\$120,778	\$171,314	\$320,317
Age of reference person	51.10	50.60	58.30	54.00	51.20	49.20	48.00	47.90	48.80	49.70
Average number in consumer unit										
People	2.50	1.60	1.90	2.30	2.40	2.50	2.80	3.10	3.10	3.20
Children under 18	0.60	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.80	0.80
Adults 65 and older	0.40	0.30	0.60	0.60	0.50	0.40	0.30	0.20	0.20	0.20
Earners	1.30	0.50	0.60	0.90	1.20	1.40	1.70	2.00	2.10	2.10
Vehicles	1.90	0.90	1.30	1.70	1.80	1.90	2.20	2.50	2.70	2.90
Percent homeowner	63	35	54	58	59	62	70	80	87	91
Average annual expenditures	\$61,224	\$25,346	\$32,386	\$42,611	\$46,850	\$53,104	\$65,814	\$85,730	\$108,909	\$158,738
Food	7,923	4,130	4,628	6,077	6,286	7,168	8,753	10,854	13,195	16,392
Food at home	4,464	2,690	3,011	3,744	3,633	4,228	4,900	5,759	6,764	8,002
Cereals and bakery products	569	340	396	486	442	541	629	735	869	988
Meats, poultry, fish, and eggs	961	588	642	786	844	892	1,042	1,253	1,453	1,717
Dairy products	449	258	299	386	341	422	505	579	695	816
Fruits and vegetables	858	485	589	700	690	817	933	1,111	1,344	1,567
Other food at home	1,627	1,019	1,085	1,386	1,315	1,554	1,791	2,082	2,403	2,913
Food away from home	3,459	1,440	1,617	2,334	2,653	2,941	3,854	5,095	6,431	8,391
Alcoholic beverages	583	201	190	326	383	512	569	854	1,108	2,052
Housing	20,091	10,083	12,664	14,744	16,552	18,274	21,281	25,957	32,737	47,553
Shelter	11,747	6,089	7,584	8,229	9,485	10,538	12,460	14,959	18,687	29,025
Owned dwellings	6,678	1,891	2,908	3,480	4,137	4,952	7,050	10,097	13,678	22,430
Rented dwellings	4,249	4,010	4,446	4,312	4,846	5,015	4,693	3,783	3,003	3,018
Other lodging	821	187	230	437	502	571	717	1,079	2,006	3,577
Utilities, fuels, and public services	4,049	2,205	3,005	3,599	3,808	4,002	4,539	5,107	5,684	6,553
Household operations	1,522	513	774	940	1,015	1,116	1,415	2,044	3,065	5,398

See footnotes at end of table.

**Table 3. Income before taxes: Average annual expenditures and characteristics, 2018**

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
Housekeeping supplies	747	486	457	629	699	648	799	964	1,181	1,406
Household furnishings and equipment	2,025	790	844	1,348	1,544	1,970	2,069	2,883	4,120	5,172
Apparel and services	1,866	753	933	1,265	1,307	1,514	2,009	2,579	3,570	5,169
Transportation	9,761	3,411	5,177	7,301	7,250	9,158	11,303	14,167	16,523	22,698
Vehicle purchases (net outlay)	3,975	1,110	1,881	3,104	2,489	3,613	4,799	6,158	6,227	10,271
Gasoline, other fuels, and motor oil	2,109	952	1,217	1,720	1,922	2,151	2,520	3,036	3,293	3,402
Other vehicle expenses	2,859	1,090	1,717	2,035	2,402	2,805	3,202	3,899	5,136	5,909
Public and other transportation	818	258	363	442	437	590	782	1,074	1,866	3,116
Healthcare	4,968	2,134	3,438	4,293	4,334	4,739	5,519	6,836	7,664	9,031
Entertainment	3,226	1,348	1,431	2,807	2,577	2,392	3,407	4,677	5,913	8,409
Personal care products and services	768	340	393	571	603	668	837	1,077	1,353	1,867
Reading	108	60	86	109	70	93	115	130	148	231
Education	1,407	1,011	343	478	631	731	979	2,087	3,315	6,251
Tobacco products and smoking supplies	347	306	328	359	408	391	401	350	289	216
Miscellaneous	993	398	584	771	1,069	930	983	1,188	1,867	2,338
Cash contributions	1,888	511	994	1,116	1,231	1,369	1,751	2,433	3,382	7,607
Personal insurance and pensions	7,296	659	1,197	2,395	4,150	5,163	7,907	12,542	17,845	28,923
Life and other personal insurance	465	150	243	321	338	317	457	658	868	1,545
Pensions and Social Security	6,831	509	955	2,074	3,812	4,846	7,449	11,884	16,978	27,378

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

**Table 4. Age of reference person: Average annual expenditures and characteristics, 2018**

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
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**Table 4. Age of reference person: Average annual expenditures and characteristics, 2018**

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)	131,439	7,588	21,298	22,000	23,050	24,480	33,023	19,315	13,707
Consumer unit characteristics									
Income before taxes	\$78,635	\$32,268	\$74,082	\$96,581	\$109,366	\$88,342	\$51,624	\$60,735	\$38,786
Age of reference person	51.10	21.30	29.80	39.50	49.60	59.40	74.40	69.20	81.70
Average number in consumer unit									
People	2.50	1.90	2.70	3.40	2.90	2.20	1.80	1.90	1.60
Children under 18	0.60	0.30	0.90	1.40	0.70	0.20	0.10	0.10	(1)
Adults 65 and older	0.40	(1)	(1)	(1)	0.10	0.10	1.40	1.40	1.40
Earners	1.30	1.30	1.50	1.70	1.80	1.40	0.50	0.70	0.30
Vehicles	1.90	1.10	1.70	1.90	2.20	2.20	1.80	2.00	1.50
Percent homeowner	63	13	41	58	68	76	80	81	79
Average annual expenditures	\$61,224	\$32,039	\$56,457	\$71,198	\$75,387	\$66,212	\$50,860	\$56,268	\$43,181
Food									
Food at home	4,464	2,412	3,893	5,425	5,135	4,755	4,009	4,265	3,639
Cereals and bakery products	569	307	473	697	668	583	532	553	501
Meats, poultry, fish, and eggs	961	495	828	1,205	1,101	1,053	830	880	758
Dairy products	449	245	385	560	514	454	419	447	378
Fruits and vegetables	858	459	769	997	979	918	790	828	735
Other food at home	1,627	906	1,438	1,966	1,873	1,746	1,438	1,556	1,268
Food away from home	3,459	2,336	3,450	4,395	4,397	3,268	2,598	3,046	1,953
Alcoholic beverages	583	271	633	725	656	629	446	573	263
Housing									
Shelter	11,747	7,706	12,219	14,086	13,711	11,864	9,357	9,717	8,849
Owned dwellings	6,678	1,006	4,360	7,912	8,778	8,401	5,910	6,524	5,046
Rented dwellings	4,249	6,421	7,412	5,498	3,764	2,400	2,585	2,190	3,142
Other lodging	821	279	447	676	1,169	1,064	861	1,003	661
Utilities, fuels, and public services	4,049	1,896	3,370	4,489	4,836	4,497	3,806	4,062	3,445
Household operations	1,522	490	1,681	2,227	1,545	1,268	1,361	1,342	1,387
Housekeeping supplies	747	324	523	845	927	810	759	820	670
Household furnishings and equipment	2,025	994	1,833	2,085	2,547	2,468	1,657	2,065	1,075
Apparel and services	1,866	1,128	2,126	2,421	2,325	1,837	1,207	1,460	842
Transportation	9,761	5,526	10,307	11,840	11,521	10,444	7,270	8,810	5,098



**Table 4. Age of reference person: Average annual expenditures and characteristics, 2018**

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
Vehicle purchases (net outlay)	3,975	2,085	4,852	5,128	4,167	4,344	2,667	3,486	1,513
Gasoline, other fuels, and motor oil	2,109	1,416	2,149	2,592	2,651	2,243	1,442	1,741	1,021
Other vehicle expenses	2,859	1,565	2,571	3,286	3,601	2,993	2,450	2,765	2,005
Public and other transportation	818	460	734	835	1,102	865	711	819	559
Healthcare	4,968	1,206	3,072	4,317	5,138	5,743	6,802	6,711	6,930
Entertainment	3,226	1,409	2,547	3,572	3,952	3,755	2,958	3,801	1,763
Personal care products and services	768	475	676	877	951	787	682	759	571
Reading	108	35	66	107	100	101	165	177	148
Education	1,407	2,270	1,095	1,130	2,808	1,732	375	504	194
Tobacco products and smoking supplies	347	228	337	408	437	454	196	246	126
Miscellaneous	993	308	685	1,065	1,182	1,176	1,032	1,058	994
Cash contributions	1,888	353	828	1,681	2,221	2,164	2,625	2,755	2,440
Personal insurance and pensions	7,296	2,671	7,115	9,503	10,998	8,460	3,556	4,097	2,794
Life and other personal insurance	465	41	198	442	605	653	512	552	455
Pensions and Social Security	6,831	2,630	6,917	9,061	10,393	7,807	3,044	3,545	2,339

[1] Value is too small to display

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

**Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2018**

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)	131,439	38,730	92,709	44,633	18,886	16,490	12,701
Consumer unit characteristics							
Income before taxes	\$78,635	\$37,901	\$95,652	\$83,500	\$97,858	\$114,797	\$110,218
Age of reference person	51.10	54.00	49.90	55.70	46.90	43.50	42.60
Average number in consumer unit							
People	2.50	1.00	3.10	2.00	3.00	4.00	5.70
Children under 18	0.60	–	0.80	0.10	0.70	1.60	2.80
Adults 65 and older	0.40	0.40	0.40	0.70	0.30	0.10	0.20
Earners	1.30	0.60	1.60	1.20	1.80	2.00	2.30
Vehicles	1.90	1.00	2.30	2.20	2.30	2.40	2.50

**Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2018**

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Percent homeowner	63	47	70	73	68	70	65
Average annual expenditures	\$61,224	\$36,087	\$71,623	\$65,535	\$72,696	\$80,795	\$79,693
Food	7,923	4,436	9,323	8,226	8,964	10,899	11,731
Food at home	4,464	2,421	5,282	4,583	5,057	6,128	7,048
Cereals and bakery products	569	295	679	554	639	816	1,013
Meats, poultry, fish, and eggs	961	478	1,154	983	1,114	1,363	1,559
Dairy products	449	254	527	461	518	601	684
Fruits and vegetables	858	457	1,018	906	968	1,176	1,287
Other food at home	1,627	937	1,904	1,678	1,818	2,172	2,505
Food away from home	3,459	2,015	4,041	3,643	3,906	4,771	4,683
Alcoholic beverages	583	395	658	804	511	577	463
Housing	20,091	13,797	22,708	20,640	23,217	25,550	25,606
Shelter	11,747	8,968	12,908	11,891	13,156	14,578	13,949
Owned dwellings	6,678	3,566	7,978	7,181	8,042	9,627	8,543
Rented dwellings	4,249	5,004	3,933	3,616	4,216	3,940	4,619
Other lodging	821	398	997	1,094	898	1,011	787
Utilities, fuels, and public services	4,049	2,475	4,706	4,229	4,808	5,146	5,663
Household operations	1,522	799	1,824	1,326	2,169	2,747	1,861
Housekeeping supplies	747	515	840	772	835	818	1,146
Household furnishings and equipment	2,025	1,040	2,429	2,422	2,248	2,262	2,986
Apparel and services	1,866	974	2,226	1,817	2,210	2,885	2,810
Transportation	9,761	4,892	11,789	10,175	13,121	13,507	13,271
Vehicle purchases (net outlay)	3,975	1,669	4,938	4,076	6,223	5,639	5,145
Gasoline, other fuels, and motor oil	2,109	1,084	2,537	2,118	2,582	2,979	3,369
Other vehicle expenses	2,859	1,672	3,349	3,028	3,452	3,811	3,738
Public and other transportation	818	467	965	954	863	1,078	1,019
Healthcare	4,968	2,977	5,799	6,162	5,515	5,538	5,286
Entertainment	3,226	1,822	3,805	3,897	3,519	3,793	3,969
Personal care products and services	768	490	882	835	850	1,014	923
Reading	108	94	114	127	92	114	98
Education	1,407	756	1,679	1,134	2,015	2,278	2,319

See footnotes at end of table.

**Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2018**

Item	All consumer units	One person	Two or more people				
			Total	Two people	Three people	Four people	Five or more people
Tobacco products and smoking supplies	347	252	386	341	421	389	493
Miscellaneous	993	732	1,101	1,125	868	1,276	1,133
Cash contributions	1,888	1,290	2,137	2,539	1,717	1,651	1,981
Personal insurance and pensions	7,296	3,181	9,014	7,713	9,676	11,322	9,609
Life and other personal insurance	465	224	566	552	513	675	548
Pensions and Social Security	6,831	2,957	8,449	7,160	9,163	10,647	9,061

Note: Dash indicates that data are not applicable.  
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2018**

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)	131,439	65,254	30,106	29,906	5,248	14,530	10,128	5,242	6,780	59,405
Consumer unit characteristics:										
Income before taxes	\$78,635	\$109,223	\$93,651	\$124,937	\$114,877	\$123,289	\$132,513	\$109,009	\$43,445	\$49,052
Age of reference person	51.10	51.70	59.30	44.30	33.40	41.50	54.00	50.70	40.40	51.70
Average number in consumer unit:										
People	2.50	3.10	2.00	4.00	3.50	4.20	3.90	4.90	2.90	1.70
Children under 18	0.60	0.80	a/	1.60	1.50	2.20	0.60	1.40	1.70	0.20
Adults 65 and older	0.40	0.50	0.80	0.10	(1)	(1)	0.30	0.60	(1)	0.30
Earners	1.30	1.60	1.10	2.00	1.70	1.80	2.40	2.40	1.10	1.00
Vehicles	1.90	2.50	2.40	2.50	2.00	2.30	3.00	2.80	1.20	1.30
Percent homeowner	63	79	84	76	64	74	85	74	37	49

See footnotes at end of table.

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2018**

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		
Average annual expenditures	\$61,224	\$79,869	\$72,945	\$86,966	\$80,447	\$88,716	\$87,780	\$79,261	\$47,945	\$42,298
Food	7,923	10,345	9,064	11,498	9,502	12,013	11,752	11,191	6,733	5,418
Food at home	4,464	5,816	5,000	6,518	5,473	6,622	6,911	6,543	3,901	3,054
Cereals and bakery products	569	753	610	876	669	932	894	890	526	373
Meats, poultry, fish, and eggs	961	1,261	1,066	1,397	1,138	1,391	1,545	1,625	843	647
Dairy products	449	593	517	669	587	679	698	595	360	303
Fruits and vegetables	858	1,136	1,004	1,259	1,084	1,266	1,341	1,200	719	570
Other food at home	1,627	2,072	1,803	2,318	1,996	2,353	2,433	2,233	1,453	1,161
Food away from home	3,459	4,529	4,065	4,979	4,028	5,392	4,841	4,648	2,833	2,364
Alcoholic beverages	583	758	927	624	714	646	539	535	312	425
Housing	20,091	24,633	22,060	27,225	28,792	27,665	25,755	24,646	17,149	15,445
Shelter	11,747	13,855	12,463	15,353	15,572	15,998	14,316	13,298	10,141	9,616
Owned dwellings	6,678	9,559	8,543	10,691	9,898	10,892	10,814	8,927	3,600	3,865
Rented dwellings	4,249	3,064	2,498	3,524	5,008	3,961	2,127	3,695	6,152	5,332
Other lodging	821	1,232	1,421	1,138	666	1,145	1,374	675	390	419
Utilities, fuels, and public services	4,049	4,981	4,526	5,321	4,064	5,285	6,023	5,654	3,785	3,055
Household operations	1,522	2,105	1,491	2,792	5,995	2,497	1,556	1,715	1,304	907
Housekeeping supplies	747	963	898	1,008	730	1,048	1,091	1,082	517	541
Household furnishings and equipment	2,025	2,730	2,683	2,751	2,431	2,838	2,770	2,896	1,401	1,326
Apparel and services	1,866	2,396	1,950	2,816	2,779	2,877	2,752	2,582	1,892	1,284
Transportation	9,761	13,150	11,345	14,833	14,048	14,704	15,441	13,938	7,731	6,272
Vehicle purchases (net outlay)	3,975	5,593	4,676	6,498	7,282	6,237	6,467	5,689	2,729	2,340
Gasoline, other fuels, and motor oil	2,109	2,735	2,236	3,133	2,543	3,127	3,448	3,329	1,749	1,462
Other vehicle expenses	2,859	3,708	3,303	4,050	3,388	4,001	4,482	4,105	2,563	1,962

See footnotes at end of table.

**Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2018**

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
Public and other transportation	818	1,115	1,130	1,151	834	1,339	1,044	815	690	508
Healthcare	4,968	6,775	7,434	6,109	5,479	5,732	6,976	6,785	2,729	3,241
Entertainment	3,226	4,365	4,584	4,297	3,411	4,781	4,045	3,500	2,428	2,066
Personal care products and services	768	960	895	1,032	880	1,056	1,079	924	718	564
Reading	108	133	151	126	77	117	169	68	92	82
Education	1,407	1,964	1,251	2,693	651	2,894	3,458	1,903	1,225	816
Tobacco products and smoking supplies	347	319	274	319	193	325	377	580	286	384
Miscellaneous	993	1,200	1,219	1,195	827	1,223	1,358	1,114	781	790
Cash contributions	1,888	2,590	3,248	2,064	1,336	2,258	2,163	1,814	963	1,222
Personal insurance and pensions	7,296	10,281	8,544	12,135	11,759	12,425	11,915	9,681	4,904	4,289
Life and other personal insurance	465	695	693	709	577	656	853	623	234	239
Pensions and Social Security	6,831	9,586	7,851	11,427	11,182	11,769	11,062	9,057	4,670	4,050

(1) Value is too small to display.

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

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, 2018**

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)	131,439	16,156	22,573	13,625	25,674	41,662	11,748
Consumer unit characteristics							
Income before taxes	\$78,635	\$20,385	\$50,437	\$36,263	\$69,671	\$119,476	\$136,818
Age of reference person	51.10	68.10	43.90	67.40	50.30	44.40	48.60

See footnotes at end of table.

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, 2018**

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
Average number in consumer unit							
People	2.50	1.00	1.00	2.30	3.00	3.00	4.40
Children under 18	0.60	–	–	0.30	1.00	0.90	1.00
Adults 65 and older	0.40	0.70	0.10	1.40	0.40	0.10	0.20
Earners	1.30	–	1.00	–	1.00	2.00	3.30
Vehicles	1.90	0.90	1.10	2.00	1.90	2.30	3.00
Percent homeowner	63	56	41	80	63	70	76
Average annual expenditures	\$61,224	\$28,370	\$41,581	\$52,537	\$61,427	\$79,340	\$89,285
Food	7,923	3,676	4,968	7,513	8,058	10,118	11,730
Food at home	4,464	2,439	2,408	4,621	4,877	5,459	6,453
Cereals and bakery products	569	317	280	595	649	681	850
Meats, poultry, fish, and eggs	961	458	492	1,030	1,035	1,199	1,442
Dairy products	449	268	244	465	467	561	629
Fruits and vegetables	858	462	454	876	950	1,050	1,245
Other food at home	1,627	934	939	1,656	1,776	1,968	2,287
Food away from home	3,459	1,236	2,559	2,893	3,181	4,659	5,277
Alcoholic beverages	583	219	518	448	478	854	629
Housing	20,091	11,799	15,224	17,335	20,357	24,963	26,108
Shelter	11,747	7,251	10,197	9,137	11,407	14,478	14,997
Owned dwellings	6,678	3,213	3,818	5,717	6,239	9,166	10,186
Rented dwellings	4,249	3,729	5,917	2,493	4,307	4,241	3,693
Other lodging	821	309	462	927	860	1,071	1,118
Utilities, fuels, and public services	4,049	2,475	2,474	4,027	4,384	4,774	5,957
Household operations	1,522	886	737	1,250	1,422	2,368	1,441
Housekeeping supplies	747	444	565	859	762	826	1,077
Household furnishings and equipment	2,025	743	1,251	2,062	2,382	2,516	2,636
Apparel and services	1,866	687	1,175	1,280	1,929	2,465	3,227
Transportation	9,761	3,306	6,024	7,992	9,903	13,001	16,034
Vehicle purchases (net outlay)	3,975	1,132	2,054	3,119	3,941	5,673	6,620
Gasoline, other fuels, and motor oil	2,109	673	1,378	1,648	2,120	2,774	3,639
Other vehicle expenses	2,859	1,191	2,013	2,427	2,996	3,499	4,678

See footnotes at end of table.

**Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, 2018**

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
Public and other transportation	818	310	579	799	846	1,056	1,098
Healthcare	4,968	3,633	2,507	7,324	5,290	5,491	6,246
Entertainment	3,226	1,444	2,089	3,013	3,523	4,217	3,901
Personal care products and services	768	395	556	682	758	959	1,133
Reading	108	122	76	160	106	107	103
Education	1,407	320	1,068	637	1,205	1,914	3,089
Tobacco products and smoking supplies	347	221	274	304	377	373	552
Miscellaneous	993	714	745	1,099	1,013	1,107	1,299
Cash contributions	1,888	1,335	1,258	2,688	2,190	1,903	2,215
Personal insurance and pensions	7,296	499	5,101	2,063	6,241	11,868	13,017
Life and other personal insurance	465	226	222	516	476	599	699
Pensions and Social Security	6,831	273	4,878	1,547	5,764	11,269	12,318

Note: Dash indicates that data are not available.

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

**Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Number of consumer units (in thousands)	131,439	83,433	48,849	34,584	48,007	120,518	47,626	72,892	10,921
Consumer unit characteristics:									
Income before taxes	\$78,635	\$95,893	\$116,373	\$66,967	\$48,641	\$80,778	\$72,577	\$86,136	\$54,989
Age of reference person	51.10	55.70	50.10	63.70	43.10	50.70	47.90	52.50	55.90
Average number in consumer unit:									
People	2.50	2.60	2.90	2.20	2.20	2.50	2.30	2.50	2.50
Children under 18	0.60	0.60	0.80	0.30	0.60	0.60	0.50	0.60	0.60
Adults 65 and older	0.40	0.50	0.30	0.80	0.20	0.40	0.30	0.40	0.60

See footnotes at end of table.

**Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Earners	1.30	1.40	1.70	0.90	1.20	1.30	1.30	1.40	1.10
Vehicles	1.90	2.30	2.40	2.10	1.20	1.90	1.50	2.10	2.40
Percent homeowner	63	100	100	100	–	62	49	70	82
Average annual expenditures	\$61,224	\$71,228	\$81,718	\$55,779	\$43,857	\$62,339	\$57,525	\$65,460	\$49,065
Food	7,923	8,956	9,976	7,173	6,137	8,064	7,378	8,501	6,451
Food at home	4,464	5,061	5,522	4,242	3,432	4,502	3,932	4,865	4,066
Cereals and bakery products	569	649	703	552	432	573	493	624	533
Meats, poultry, fish, and eggs	961	1,085	1,197	884	746	969	832	1,057	871
Dairy products	449	512	552	442	340	451	395	486	432
Fruits and vegetables	858	974	1,056	827	656	877	793	930	658
Other food at home	1,627	1,841	2,013	1,536	1,257	1,632	1,418	1,769	1,572
Food away from home	3,459	3,894	4,454	2,931	2,706	3,561	3,446	3,636	2,385
Alcoholic beverages	583	687	778	528	403	612	611	612	280
Housing	20,091	21,954	26,144	15,981	16,855	20,780	19,582	21,555	12,512
Shelter	11,747	11,758	15,016	7,156	11,729	12,317	12,194	12,397	5,459
Owned dwellings	6,678	10,466	13,664	5,949	94	6,923	5,578	7,802	3,971
Rented dwellings	4,249	168	156	186	11,340	4,552	5,919	3,658	904
Other lodging	821	1,124	1,196	1,021	295	842	697	938	584
Utilities, fuels, and public services	4,049	4,833	5,162	4,369	2,685	4,052	3,615	4,337	4,014
Household operations	1,522	1,926	2,217	1,514	820	1,574	1,403	1,685	957
Housekeeping supplies	747	910	955	830	466	757	623	843	643
Household furnishings and equipment	2,025	2,527	2,794	2,113	1,155	2,080	1,747	2,292	1,439
Apparel and services	1,866	2,035	2,404	1,401	1,575	1,915	1,895	1,928	1,348
Transportation	9,761	11,538	13,448	8,804	6,675	9,751	8,827	10,352	9,871
Vehicle purchases (net outlay)	3,975	4,806	5,891	3,272	2,531	3,934	3,729	4,069	4,421
Gasoline, other fuels, and motor oil	2,109	2,440	2,755	1,995	1,533	2,092	1,741	2,322	2,287
Other vehicle expenses	2,859	3,319	3,748	2,679	2,061	2,873	2,459	3,140	2,709
Public and other transportation	818	973	1,053	858	550	851	898	821	455
Healthcare	4,968	6,305	6,221	6,431	2,645	4,944	4,242	5,403	5,234

See footnotes at end of table.



**Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Housing tenure				Type of area			
		Homeowner			Renter	Urban			Rural
		Total	Homeowner with mortgage	Homeowner without mortgage		Total	Central City	Other Urban	
Entertainment	3,226	4,023	4,439	3,381	1,842	3,203	2,759	3,491	3,473
Personal care products and services	768	874	956	744	585	787	749	811	563
Reading	108	131	120	152	69	110	112	109	85
Education	1,407	1,597	1,995	1,031	1,078	1,476	1,385	1,536	646
Tobacco products and smoking supplies	347	333	347	314	370	320	293	338	636
Miscellaneous	993	1,214	1,308	1,085	608	988	867	1,068	1,047
Cash contributions	1,888	2,491	2,188	2,919	840	1,859	1,774	1,914	2,205
Personal insurance and pensions	7,296	9,090	11,395	5,835	4,176	7,530	7,051	7,842	4,712
Life and other personal insurance	465	625	690	534	186	467	385	520	445
Pensions and Social Security	6,831	8,465	10,705	5,302	3,990	7,063	6,666	7,322	4,267

Note: Dash indicates that data are not applicable.  
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

**Table 9. Region of residence: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	131,439	23,357	28,305	50,576	29,201
Consumer unit characteristics					
Income before taxes	\$78,635	\$92,753	\$73,695	\$71,732	\$84,088
Age of reference person	51.10	52.60	51.30	51.10	49.80
Average number in consumer unit					
People	2.50	2.40	2.40	2.40	2.60
Children under 18	0.60	0.50	0.60	0.60	0.70
Adults 65 and older	0.40	0.40	0.40	0.40	0.40
Earners	1.30	1.30	1.30	1.20	1.40
Vehicles	1.90	1.60	2.10	1.90	2.00
Percent homeowner	63	61	67	66	58

**Table 9. Region of residence: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Northeast	Midwest	South	West
Average annual expenditures	\$61,224	\$66,076	\$58,241	\$56,667	\$68,113
Food	7,923	8,401	7,511	7,351	8,913
Food at home	4,464	4,845	4,255	4,127	4,938
Cereals and bakery products	569	662	534	523	609
Meats, poultry, fish, and eggs	961	1,063	892	926	1,004
Dairy products	449	509	450	385	512
Fruits and vegetables	858	987	772	769	988
Other food at home	1,627	1,624	1,607	1,524	1,825
Food away from home	3,459	3,557	3,255	3,224	3,975
Alcoholic beverages	583	647	606	500	653
Housing	20,091	23,646	17,850	18,116	22,840
Shelter	11,747	14,531	9,935	10,058	14,204
Owned dwellings	6,678	8,510	6,206	5,822	7,152
Rented dwellings	4,249	5,020	2,965	3,513	6,151
Other lodging	821	1,001	764	723	901
Utilities, fuels, and public services	4,049	4,258	3,936	4,069	3,955
Household operations	1,522	1,732	1,349	1,403	1,728
Housekeeping supplies	747	762	699	750	777
Household furnishings and equipment	2,025	2,364	1,931	1,836	2,175
Apparel and services	1,866	2,137	1,872	1,664	1,998
Transportation	9,761	9,324	9,279	9,789	10,530
Vehicle purchases (net outlay)	3,975	3,199	3,673	4,376	4,193
Gasoline, other fuels, and motor oil	2,109	1,855	2,051	2,115	2,357
Other vehicle expenses	2,859	3,144	2,819	2,670	2,998
Public and other transportation	818	1,125	737	629	981
Healthcare	4,968	4,992	5,247	4,846	4,892
Entertainment	3,226	3,117	3,630	2,778	3,696
Personal care products and services	768	776	739	734	848
Reading	108	139	126	81	114
Education	1,407	2,103	1,189	1,176	1,462
Tobacco products and smoking supplies	347	345	416	355	267
Miscellaneous	993	1,086	926	926	1,099

See footnotes at end of table.

**Table 9. Region of residence: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Northeast	Midwest	South	West
Cash contributions	1,888	1,587	1,830	1,693	2,520
Personal insurance and pensions	7,296	7,775	7,019	6,660	8,281
Life and other personal insurance	465	526	495	458	399
Pensions and Social Security	6,831	7,248	6,524	6,202	7,882

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

**Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2018**

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)	131,439	7,856	80,288	33,102	19,838	16,263	3,383	7,702	26,786	16,509
Consumer unit characteristics										
Income before taxes	\$78,635	\$146,075	\$91,571	\$121,879	\$75,281	\$66,478	\$71,352	\$65,134	\$42,643	\$42,029
Age of reference person	51.10	51.10	44.20	44.50	43.10	44.90	43.60	44.70	73.80	47.90
Average number in consumer unit:										
People	2.50	2.70	2.60	2.60	2.50	2.60	2.70	2.90	1.80	2.70
Children under 18	0.60	0.70	0.70	0.70	0.70	0.70	0.80	0.90	0.10	0.80
Adults 65 and older	0.40	0.30	0.10	0.10	0.10	0.20	0.10	0.10	1.30	0.20
Earners	1.30	1.70	1.70	1.80	1.70	1.70	1.70	1.80	0.30	0.60
Vehicles	1.90	2.20	2.00	2.10	2.00	1.70	2.00	2.10	1.80	1.50
Percent homeowner	63	73	60	68	56	51	52	56	82	47
Average annual expenditures	\$61,224	\$88,884	\$65,834	\$83,129	\$56,671	\$51,606	\$54,386	\$50,732	\$49,441	\$44,745
Food	7,923	9,877	8,460	10,176	7,618	7,320	7,631	6,270	6,489	6,723
Food at home	4,464	5,235	4,562	5,230	4,259	4,083	4,390	3,654	3,997	4,368
Cereals and bakery products	569	704	576	664	533	514	548	458	522	550

See footnotes at end of table.

**Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2018**

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
Meats, poultry, fish, and eggs	961	1,078	978	1,046	941	946	1,066	796	835	1,023
Dairy products	449	534	457	538	426	396	386	368	409	436
Fruits and vegetables	858	1,044	876	1,055	772	784	770	653	785	796
Other food at home	1,627	1,875	1,676	1,928	1,587	1,442	1,620	1,379	1,446	1,563
Food away from home	3,459	4,642	3,898	4,945	3,359	3,236	3,241	2,616	2,492	2,355
Alcoholic beverages	583	908	650	898	565	426	442	432	428	353
Housing	20,091	27,786	21,339	26,422	18,643	17,560	17,262	16,262	16,681	15,869
Shelter	11,747	16,345	12,712	15,958	11,034	10,449	9,873	9,102	9,097	9,171
Owned dwellings	6,678	10,487	7,106	9,861	5,573	5,030	4,737	4,645	5,775	4,245
Rented dwellings	4,249	4,246	4,809	4,873	4,846	4,952	4,802	4,142	2,446	4,450
Other lodging	821	1,612	796	1,224	616	468	333	316	876	476
Utilities, fuels, and public services	4,049	5,011	4,144	4,492	3,915	3,837	3,815	4,032	3,824	3,490
Household operations	1,522	2,204	1,656	2,340	1,349	1,068	943	1,065	1,321	872
Housekeeping supplies	747	1,301	727	867	682	610	580	584	748	572
Household furnishings and equipment	2,025	2,924	2,100	2,766	1,662	1,594	2,051	1,478	1,691	1,764
Apparel and services	1,866	2,615	2,106	2,569	1,804	1,998	1,527	1,438	1,145	1,524
Transportation	9,761	12,142	10,902	13,074	9,419	8,455	11,089	10,504	7,264	7,114
Vehicle purchases (net outlay)	3,975	3,631	4,648	5,530	3,887	3,302	5,234	5,399	2,755	2,844
Gasoline, other fuels, and motor oil	2,109	2,680	2,376	2,573	2,221	2,082	2,619	2,444	1,431	1,636
Other vehicle expenses	2,859	4,093	3,058	3,784	2,703	2,443	2,842	2,272	2,375	2,075
Public and other transportation	818	1,738	820	1,187	609	629	394	389	702	558

See footnotes at end of table.

**Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Self-employed workers	Wage and salary earners					Retired	All other, including not reporting	
			Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics			Operators, fabricators and laborers
Healthcare	4,968	6,462	4,516	5,586	4,075	3,509	3,507	3,627	6,801	3,481
Entertainment	3,226	4,444	3,394	4,598	2,889	2,284	2,064	2,524	2,805	2,510
Personal care products and services	768	991	833	1,044	784	666	570	534	657	530
Reading	108	157	92	121	84	67	56	54	172	59
Education	1,407	2,833	1,653	2,519	1,109	1,073	973	851	473	1,048
Tobacco products and smoking supplies	347	295	363	269	382	390	625	546	212	508
Miscellaneous	993	1,430	970	1,248	786	826	733	666	1,099	727
Cash contributions	1,888	2,952	1,677	2,406	1,266	994	1,268	1,229	2,572	1,295
Personal insurance and pensions	7,296	15,992	8,879	12,199	7,247	6,039	6,639	5,795	2,644	3,003
Life and other personal insurance	465	870	445	623	366	312	179	283	511	293
Pensions and Social Security	6,831	15,122	8,434	11,576	6,881	5,727	6,460	5,512	2,133	2,711

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

**Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2018**

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)	131,439	74,123	8,214	24,789	26,769	14,351	57,316	33,374	23,942
Consumer unit characteristics									
Income before taxes	\$78,635	\$51,387	\$29,131	\$41,259	\$57,933	\$69,407	\$113,874	\$96,641	\$137,896
Age of reference person	51.10	51.70	56.30	53.70	49.10	50.30	50.40	49.50	51.60

See footnotes at end of table.

**Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2018**

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
Average number in consumer unit									
People	2.50	2.40	2.20	2.20	2.40	2.60	2.60	2.50	2.60
Children under 18	0.60	0.60	0.70	0.50	0.60	0.70	0.60	0.50	0.60
Adults 65 and older	0.40	0.40	0.40	0.50	0.40	0.40	0.40	0.40	0.40
Earners	1.30	1.10	0.80	1.00	1.30	1.40	1.50	1.50	1.50
Vehicles	1.90	1.70	1.20	1.50	1.80	2.30	2.10	2.10	2.20
Percent homeowner	63	56	42	54	56	68	73	70	77
Average annual expenditures	\$61,224	\$45,064	\$30,285	\$38,173	\$48,164	\$59,252	\$81,923	\$72,264	\$95,446
Food	7,923	6,314	4,998	5,472	6,630	7,736	9,912	9,145	11,010
Food at home	4,464	3,790	3,282	3,448	3,872	4,427	5,292	4,924	5,822
Cereals and bakery products	569	496	432	462	501	568	660	609	732
Meats, poultry, fish, and eggs	961	849	818	789	852	955	1,097	1,061	1,150
Dairy products	449	367	317	325	383	430	550	500	621
Fruits and vegetables	858	676	628	615	666	811	1,081	970	1,240
Other food at home	1,627	1,402	1,086	1,257	1,471	1,664	1,904	1,783	2,079
Food away from home	3,459	2,524	1,716	2,024	2,758	3,308	4,620	4,221	5,188
Alcoholic beverages	583	331	141	253	387	452	894	838	973
Housing	20,091	15,320	11,693	13,808	16,062	18,591	26,234	23,132	30,570
Shelter	11,747	8,696	6,854	7,833	9,090	10,507	15,693	13,853	18,258
Owned dwellings	6,678	4,128	1,976	3,304	4,486	6,114	9,975	8,401	12,169
Rented dwellings	4,249	4,201	4,773	4,268	4,187	3,783	4,311	4,369	4,230
Other lodging	821	368	105	262	416	610	1,407	1,084	1,858
Utilities, fuels, and public services	4,049	3,648	2,788	3,370	3,818	4,306	4,566	4,356	4,860
Household operations	1,522	877	561	705	953	1,214	2,356	1,796	3,137
Housekeeping supplies	747	638	506	542	729	691	882	792	1,011
Household furnishings and equipment	2,025	1,461	984	1,358	1,472	1,872	2,737	2,335	3,305

See footnotes at end of table.

**Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2018**

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
Apparel and services	1,866	1,333	1,150	1,101	1,426	1,630	2,527	2,299	2,851
Transportation	9,761	7,842	4,580	6,716	8,279	10,811	12,232	11,300	13,534
Vehicle purchases (net outlay)	3,975	3,269	1,573	2,902	3,383	4,660	4,888	4,517	5,404
Gasoline, other fuels, and motor oil	2,109	1,899	1,243	1,659	1,981	2,538	2,379	2,341	2,433
Other vehicle expenses	2,859	2,306	1,330	1,901	2,522	3,123	3,565	3,396	3,802
Public and other transportation	818	368	435	254	394	490	1,400	1,045	1,895
Healthcare	4,968	3,869	2,601	3,547	3,935	5,024	6,387	5,919	7,041
Entertainment	3,226	2,395	1,138	1,776	2,492	3,951	4,286	3,912	4,808
Personal care products and services	768	554	390	435	600	751	1,040	957	1,156
Reading	108	69	26	59	82	84	158	121	209
Education	1,407	557	117	217	861	831	2,505	1,857	3,408
Tobacco products and smoking supplies	347	462	333	473	478	490	197	234	145
Miscellaneous	993	740	375	503	833	1,175	1,319	1,189	1,500
Cash contributions	1,888	1,095	598	823	1,357	1,363	2,912	2,079	4,074
Personal insurance and pensions	7,296	4,183	2,143	2,991	4,742	6,363	11,321	9,281	14,165
Life and other personal insurance	465	305	154	267	318	432	672	524	878
Pensions and Social Security	6,831	3,878	1,989	2,724	4,425	5,931	10,649	8,757	13,287

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

**Table 12. Race of reference person: Average annual expenditures and characteristics, 2018**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>(1)</sup>	Asian	

See footnotes at end of table.

**Table 12. Race of reference person: Average annual expenditures and characteristics, 2018**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>(1)</sup>	Asian	
Number of consumer units (in thousands)	131,439	114,227	108,069	6,159	17,212
Consumer unit characteristics					
Income before taxes	\$78,635	\$82,075	\$79,979	\$118,850	\$55,806
Age of reference person	51.10	51.50	51.90	44.00	48.70
Average number in consumer unit					
People	2.50	2.50	2.50	2.70	2.40
Children under 18	0.60	0.60	0.60	0.60	0.60
Adults 65 and older	0.40	0.40	0.40	0.20	0.30
Earners	1.30	1.30	1.30	1.50	1.30
Vehicles	1.90	2.00	2.00	1.60	1.40
Percent homeowner	63	67	67	57	42
Average annual expenditures					
Food	7,923	8,336	8,220	10,257	5,228
Food at home	4,464	4,692	4,635	5,626	2,982
Cereals and bakery products	569	599	593	707	374
Meats, poultry, fish, and eggs	961	990	967	1,362	772
Dairy products	449	482	487	407	233
Fruits and vegetables	858	905	872	1,444	549
Other food at home	1,627	1,715	1,716	1,705	1,054
Food away from home	3,459	3,645	3,585	4,631	2,246
Alcoholic beverages	583	635	647	435	243
Housing					
Shelter	11,747	12,040	11,759	16,978	9,803
Owned dwellings	6,678	7,126	6,978	9,723	3,703
Rented dwellings	4,249	4,026	3,895	6,322	5,730
Other lodging	821	889	886	934	369
Utilities, fuels, and public services					
Household operations	1,522	1,595	1,581	1,831	1,040
Housekeeping supplies	747	792	803	621	455
Household furnishings and equipment	2,025	2,142	2,170	1,677	1,255
Apparel and services	1,866	1,921	1,849	3,123	1,511

See footnotes at end of table.



**Table 12. Race of reference person: Average annual expenditures and characteristics, 2018**

Item	All consumer units	White and all other races, and Asian			Black or African-American
		Total	White and all other races <sup>(1)</sup>	Asian	
Transportation	9,761	10,107	10,116	9,964	7,473
Vehicle purchases (net outlay)	3,975	4,120	4,154	3,519	3,011
Gasoline, other fuels, and motor oil	2,109	2,161	2,164	2,107	1,765
Other vehicle expenses	2,859	2,966	2,982	2,704	2,158
Public and other transportation	818	861	816	1,632	539
Healthcare	4,968	5,247	5,298	4,346	3,123
Entertainment	3,226	3,474	3,531	2,519	1,585
Personal care products and services	768	779	778	783	699
Reading	108	116	119	75	52
Education	1,407	1,460	1,361	3,209	1,054
Tobacco products and smoking supplies	347	359	373	112	265
Miscellaneous	993	1,005	987	1,309	915
Cash contributions	1,888	1,983	2,009	1,516	1,258
Personal insurance and pensions	7,296	7,652	7,497	10,360	4,932
Life and other personal insurance	465	472	468	534	420
Pensions and Social Security	6,831	7,180	7,029	9,826	4,512

<sup>(1)</sup>All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1 percent reporting more than one race.  
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

**Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2018**

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)	131,439	17,572	113,868	96,916	16,952
Consumer unit characteristics					
Income before taxes	\$78,635	\$65,298	\$80,693	\$85,082	\$55,600
Age of reference person	51.10	44.50	52.10	52.70	48.80
Average number in consumer unit					
People	2.50	3.20	2.30	2.30	2.40
Children under 18	0.60	1.00	0.50	0.50	0.60

See footnotes at end of table.

**Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African- American
Adults 65 and older	0.40	0.20	0.40	0.40	0.30
Earners	1.30	1.60	1.30	1.20	1.30
Vehicles	1.90	1.70	1.90	2.00	1.40
Percent homeowner	63	47	66	70	42
Average annual expenditures	\$61,224	\$53,762	\$62,380	\$65,464	\$44,741
Food	7,923	7,906	7,925	8,398	5,217
Food at home	4,464	4,304	4,490	4,750	3,005
Cereals and bakery products	569	526	576	611	377
Meats, poultry, fish, and eggs	961	1,003	954	984	782
Dairy products	449	411	455	495	231
Fruits and vegetables	858	885	853	906	554
Other food at home	1,627	1,479	1,651	1,754	1,062
Food away from home	3,459	3,601	3,435	3,648	2,212
Alcoholic beverages	583	374	617	682	244
Housing	20,091	19,409	20,197	20,864	16,380
Shelter	11,747	11,771	11,744	12,090	9,766
Owned dwellings	6,678	4,998	6,937	7,508	3,674
Rented dwellings	4,249	6,348	3,925	3,610	5,722
Other lodging	821	424	882	972	370
Utilities, fuels, and public services	4,049	3,882	4,074	4,111	3,864
Household operations	1,522	1,130	1,583	1,678	1,039
Housekeeping supplies	747	704	754	807	451
Household furnishings and equipment	2,025	1,922	2,042	2,178	1,261
Apparel and services	1,866	2,043	1,838	1,895	1,509
Transportation	9,761	9,188	9,850	10,260	7,509
Vehicle purchases (net outlay)	3,975	3,599	4,033	4,203	3,057
Gasoline, other fuels, and motor oil	2,109	2,360	2,070	2,122	1,771
Other vehicle expenses	2,859	2,596	2,900	3,031	2,151
Public and other transportation	818	632	847	903	529
Healthcare	4,968	3,173	5,246	5,618	3,122
Entertainment	3,226	2,282	3,373	3,687	1,574

See footnotes at end of table.

**Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Hispanic or Latino	Not Hispanic or Latino		
			Total	White and all other races	Black or African- American
Personal care products and services	768	656	786	799	709
Reading	108	56	116	128	52
Education	1,407	946	1,478	1,550	1,065
Tobacco products and smoking supplies	347	155	376	395	269
Miscellaneous	993	671	1,043	1,066	909
Cash contributions	1,888	855	2,047	2,183	1,269
Personal insurance and pensions	7,296	6,050	7,488	7,938	4,913
Life and other personal insurance	465	270	495	508	420
Pensions and Social Security	6,831	5,780	6,993	7,430	4,493

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

**Table 14. Generation of reference person: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Number of consumer units (in thousands)	131,439	34,845	35,498	43,763	16,206	1,128
Consumer unit characteristics						
Income before taxes	\$78,635	\$67,076	\$106,506	\$80,086	\$41,710	\$32,832
Age of reference person	51.10	29.00	45.20	62.10	79.00	92.30
Average number in consumer unit						
People	2.50	2.60	3.10	2.10	1.70	1.30
Children under 18	0.60	0.90	1.10	0.20	(1)	(2)
Adults 65 and older	0.40	(1)	(1)	0.60	1.40	1.30
Earners	1.30	1.50	1.70	1.20	0.30	0.1(3)
Vehicles	1.90	1.60	2.10	2.10	1.60	1.00
Percent homeowner	63	37	64	77	81	64
Average annual expenditures						
Food	7,923	7,061	9,826	7,889	5,887	3,146
Food at home	4,464	3,724	5,377	4,597	3,784	2,045

See footnotes at end of table.

**Table 14. Generation of reference person: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Cereals and bakery products	569	465	694	573	522	312
Meats, poultry, fish, and eggs	961	792	1,174	1,002	760	450
Dairy products	449	378	544	452	400	191
Fruits and vegetables	858	717	1,008	890	759	444
Other food at home	1,627	1,372	1,958	1,681	1,344	648
Food away from home	3,459	3,338	4,449	3,292	2,102	1,101
Alcoholic beverages	583	560	693	617	317	68(3)
Housing	20,091	18,329	24,050	20,003	15,511	18,350
Shelter	11,747	11,415	14,193	11,159	8,644	12,439
Owned dwellings	6,678	4,096	8,623	7,722	5,369	3,494
Rented dwellings	4,249	6,895	4,589	2,372	2,577	8,621
Other lodging	821	425	981	1,064	698	324(3)
Utilities, fuels, and public services	4,049	3,183	4,757	4,359	3,621	2,574
Household operations	1,522	1,522	1,892	1,286	1,287	2,425
Housekeeping supplies	747	512	905	819	722	464
Household furnishings and equipment	2,025	1,697	2,302	2,380	1,237	447
Apparel and services	1,866	1,979	2,343	1,741	990	293
Transportation	9,761	9,435	11,775	10,044	5,836	1,677
Vehicle purchases (net outlay)	3,975	4,289	4,560	4,128	1,870	148(3)
Gasoline, other fuels, and motor oil	2,109	2,053	2,639	2,114	1,172	411
Other vehicle expenses	2,859	2,428	3,537	2,928	2,252	680
Public and other transportation	818	665	1,039	874	542	438
Healthcare	4,968	2,831	4,786	6,025	7,046	5,907
Entertainment	3,226	2,391	3,921	3,801	2,065	987
Personal care products and services	768	668	935	771	623	478
Reading	108	64	104	129	152	154(3)
Education	1,407	1,308	2,156	1,322	304	67(3)
Tobacco products and smoking supplies	347	331	410	394	136	15(3)
Miscellaneous	993	671	1,129	1,128	1,029	811

See footnotes at end of table.

**Table 14. Generation of reference person: Average annual expenditures and characteristics, 2018**

Item	All consumer units	Birth year of 1981 or later	Birth year from 1965 to 1980	Birth year from 1946 to 1964	Birth year from 1928 to 1945	Birth year of 1927 or earlier
Cash contributions	1,888	890	1,985	2,252	2,804	2,370
Personal insurance and pensions	7,296	6,355	10,570	7,210	2,850	503
Life and other personal insurance	465	203	527	617	505	138(3)
Pensions and Social Security	6,831	6,153	10,043	6,593	2,345	365(3)

(1) Value is too small to display.

(2) No data reported.

(3) Data are likely to have large sampling errors.

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

## Technical Notes

The principal objective of the Consumer Expenditure Surveys (CE) is to collect information on the buying habits of U.S. consumers. Consumer expenditure data are used in a variety of research activities by government, business, labor, and academic analysts. In addition, the data are required for the regular revision of the Consumer Price Index (CPI) market basket.

First collected in 1888, the CE was conducted approximately every 10 years through the 1972–73 survey; annual collection began in late 1979. The CE is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics. The CE consists of two survey instruments with independent samples that were first implemented in the 1972–73 series. There is a Diary Survey completed by participating consumer units for two consecutive 1-week periods and an Interview Survey in which expenditures of consumer units are obtained in four interviews over the course of 12 months, conducted at 3-month intervals. Results in this report are based on integrated data from both surveys. Survey participants record dollar amounts for goods and services purchased during the reporting period, regardless of whether payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for items purchased by the consumer unit. All business-related expenditures are excluded from both surveys, as are expenditures for which the consumer unit is reimbursed.

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

The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, or they occur on a regular basis, such as rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including broad estimates of food spending, it is estimated that about 95 percent of expenditures are covered in the Interview Survey. Nonprescription drugs, household supplies, and personal care items are excluded.

The Diary Survey is designed to capture expenditures on small, frequently purchased items that are normally more difficult for respondents to recall buying over an extended period. Respondents keep detailed entries of expenses for food and beverages—both for food at home (e.g., purchased from grocery stores, convenience stores, farmers markets) and food away from home (e.g., purchased from restaurants, carry outs, employer and school cafeterias)—and for tobacco, housekeeping supplies, nonprescription drugs, personal care products and services, most apparel, and any other goods or services purchased within the period. Although this survey was designed to collect information on expenditures that could not be recalled easily over an extended period, respondents are asked to report all expenses, except those spent while traveling overnight or longer, that the consumer unit incurs during the survey week.

Integrated data from the Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey is designed to do on its own. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are included in the Interview Survey are medical care; automobile repairs; and construction, repairs, alterations, and maintenance of property. For items that are unique to one survey or the other, the choice of which survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys, and integrating the data involves a determination of the appropriate survey from which to select specific expenditure items. When data are available from both surveys, the BLS Consumer Expenditure Survey program (BLS CE program) uses statistical methods to determine which survey is more reliable. As a result, some items are selected from the Interview Survey, and others are selected from the Diary Survey. Because of the overlap in the item coverage between the two surveys, the BLS CE program reviews the survey source every 2 years and uses statistical methods to select the best source. See “CE Source Selection for Publication Tables” in the *Consumer Expenditure Survey Anthology, 2011* (BLS Report, no. 1030), for source selection details.

The population and spending coverage of the CE differs from those used by the CPI. The CE data cover the total population including rural areas, whereas the CPI covers only the population in urban and metropolitan areas. With the latest CPI geographic revisions, efforts are being made to align the urban areas sampled by the CPI and the CE. Definitions of components also differ between the CE and CPI. For example, homeownership is treated differently in the two surveys: actual expenditures of homeownership are reported in the CE, whereas the CPI uses a rental equivalence approach that estimates the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes. (For an overview of the CPI methodology, see the *Handbook of Methods* “Consumer Price Index.” <https://www.bls.gov/opub/hom/pdf/cpi-20180214.pdf>.)

## Interpreting the data

Expenditures are averages for consumer units with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by the consumer units that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average for those purchasing the item. Similarly, an individual consumer unit may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, and personal preference also influence expenditures. In addition, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered when comparing reported averages with individual circumstances. Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, all prices, as measured by the CPI-U, increased 2.4 percent from 2017–18 (annual average index). In addition, sample surveys are subject to two types of error: sampling and nonsampling. Sampling errors occur because the data are collected from a sample representing the population, rather than from the entire population. Nonsampling errors result from the inability or unwillingness of respondents to provide correct information, differences in interviewers’ abilities, mistakes in recording or coding, and other processing errors. For additional information on these types of errors see <https://www.bls.gov/cex/csxfaqs.htm#SamplingNonsamplingError>.

## Standard tables, 1960–61, 1972–73, 1984–2018

Tables in this report include integrated data from both the Diary and Interview components of the CE, enabling data users to associate the full range of expenditures with consumers' demographic characteristics. Users can access the CE tables beginning with 1960–61, which have more detail than is given in this report. Also available are tables showing average annual data over a 2-year period for

- income before taxes, cross-tabulated by age, consumer unit size, or region;
- single consumers by gender, cross-tabulated by either income or age; and
- selected metropolitan statistical areas (MSAs).

## Detailed tables, 1984–2018

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

## Public-use microdata

The 2018 CE public-use microdata, including Interview Survey data, Diary Survey data, and paradata (information about the survey process), are available on the CE website for free electronic download. The Interview Survey files contain expenditure data in two different formats: MTBI files that present monthly values by coding items based on the CPI pricing scheme, and expenditure files that organize expenditures by the section of the Interview Survey questionnaire in which they are collected. Values on the expenditure files cover different periods depending on the specific questions asked, and the files also contain relevant nonexpenditure information not found on the MTBI files.

Beginning with the 2013 public-use microdata, the new estimates of local, state, and federal tax liabilities are included. The CE introduced these estimates to improve the quality of the surveyed tax liabilities, which suffered from low response rates. The respondent-provided tax data were still available in the public-use microdata for 2013, after which they were no longer collected. For more information on the improvements, see *Improving Data Quality in the Consumer Expenditure Survey with TAXSIM*, and for new applications of the tax estimates, see *New estimates of Personal Taxes in the Consumer Expenditure Survey*. Free public-use microdata are available online from the years 1980 to 2018.

## Other survey information

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

The Consumer Expenditure program also publishes **Beyond the Numbers** articles, which present expenditure data within the context of various topics of interest. As of May 2020, the most recent articles are: *How does consumer spending differ among households in California, Texas, and New York? A new BLS data product can tell us* and *Are*



*most Americans cutting the cord on landlines?* Additional data also are presented in articles in the **Monthly Labor Review** (MLR). As of December 2019, the most recent MLR article using CE data is entitled, “*Not fun for young and old alike: how the youngest and oldest consumers have fared in recession and recovery.*”

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

For more detailed information on the availability of current and earlier data, contact the Division of Consumer Expenditure Surveys, Office of Prices and Living Conditions, Bureau of Labor Statistics, 2 Massachusetts Avenue, NE, Washington, DC 20212-0001; call (202) 691-6900; email: [CEXInfo@bls.gov](mailto: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 individuals. Voice phone: (202) 691-5200. Federal Relay Service: 1-800-877-8339.