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**CONSUMER EXPENDITURES MIDYEAR UPDATE -- JULY 2015  
 THROUGH JUNE 2016 AVERAGE**

Average expenditures per consumer unit<sup>1</sup> for July 2015 through June 2016 were up 2.3 percent compared with the July 2014 through June 2015 midyear average, the U.S. Bureau of Labor Statistics reported today. Average incomes also increased, up 6.3 percent.

Most major components of household spending increased over the 12 months ending June 2016. (See table A.) The 8.3-percent rise in personal insurance and pensions spending was the largest percentage increase among all major components, followed by a 4.5-percent rise in both food and entertainment.

**Table A. Average expenditures and income of all consumer units**

Item	July 2014 - June 2015 Average	July 2015 - June 2016 Average	Percent change
			July 2014 - June 2015 to July 2015 - June 2016
Income before taxes.....	\$68,662	\$72,990	6.3
Average annual expenditures.....	54,992	56,258	2.3
Food.....	6,887	7,196	4.5
Food at home.....	3,983	4,101	3.0
Food away from home.....	2,904	3,095	6.6
Housing.....	18,128	18,495	2.0
Apparel and services.....	1,885	1,794	-4.8
Transportation.....	9,315	9,225	-1.0
Gasoline.....	2,094	1,932	-7.7
Vehicle insurance.....	1,041	1,180	13.4
Healthcare.....	4,379	4,470	2.1
Entertainment.....	2,782	2,908	4.5
Cash contributions.....	1,761	1,813	3.0
Personal insurance and pensions.....	6,048	6,553	8.3
Pensions and Social Security.....	5,733	6,221	8.5
All other expenditures.....	3,807	3,804	-0.1

Note: Subcategories do not sum to 100%.

<sup>1</sup> Consumer units include families, single persons living alone or sharing a household with others but who are financially independent, or two or more persons living together who share expenses.

## Spending patterns, July 2015 – June 2016 compared with July 2014 – June 2015

- Spending for food increased 4.5 percent. The increase was driven by food away from home which increased 6.6 percent while food at home increased 3.0 percent.
- Healthcare spending rose 2.1 percent to \$4,470 for July 2015 through June 2016. The level of spending for healthcare has increased every year annually from 1996 through 2015. The most recent increase was driven by a 3.8-percent increase in average household health insurance expenditures.
- Apparel and services spending decreased 4.8 percent to \$1,794, after rising 12.6 percent during the previous midyear period. Decreases were seen across all components of this category with the exception of boys, 2 to 15, and other apparel products and services.
- Transportation expenditures edged down 1.0 percent to \$9,225. Within transportation, two underlying components moved in opposite directions: vehicle insurance up 13.4 percent and gasoline down 7.7 percent.
- Entertainment spending increased 4.5 percent after rising 8.7 percent the previous midyear period.
- Personal insurance and pensions expenditures continued an upward trend and increased 8.3 percent following a 9.0 percent increase during the previous midyear period. The 8.5 percent increase in pensions and Social Security continued to fuel the overall growth in the category.

### Spending by selected demographics

Consumer Expenditure Survey (CE) data measure how consumers allocate their spending among the various components of total expenditures. Table B and chart 1 compare the share allocated to selected expenditures by income quintiles. The lowest income quintile allocated larger shares to food and housing than all other quintiles. The highest income quintile allocated a larger share to personal insurance and pensions (including payments for life insurance, other nonhealth insurance, pensions, and Social Security) than any other group. No clear pattern existed for the shares allocated to transportation and healthcare among the income quintile groups.

**Table B. Shares of average expenditures on selected major components by income quintiles, July 2015 through June 2016**

Item	Income quintiles				
	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Food.....	15.2	14.4	13.0	13.4	11.3
Housing.....	40.7	37.3	34.2	32.2	29.6
Transportation.....	14.6	16.0	18.8	16.7	15.7
Healthcare.....	8.4	9.7	8.8	8.4	6.6
Personal insurance & pensions.	2.5	4.9	8.7	12.2	16.6

**Chart 1. Shares of average expenditures on selected major components by income quintiles, July 2015 through June 2016**

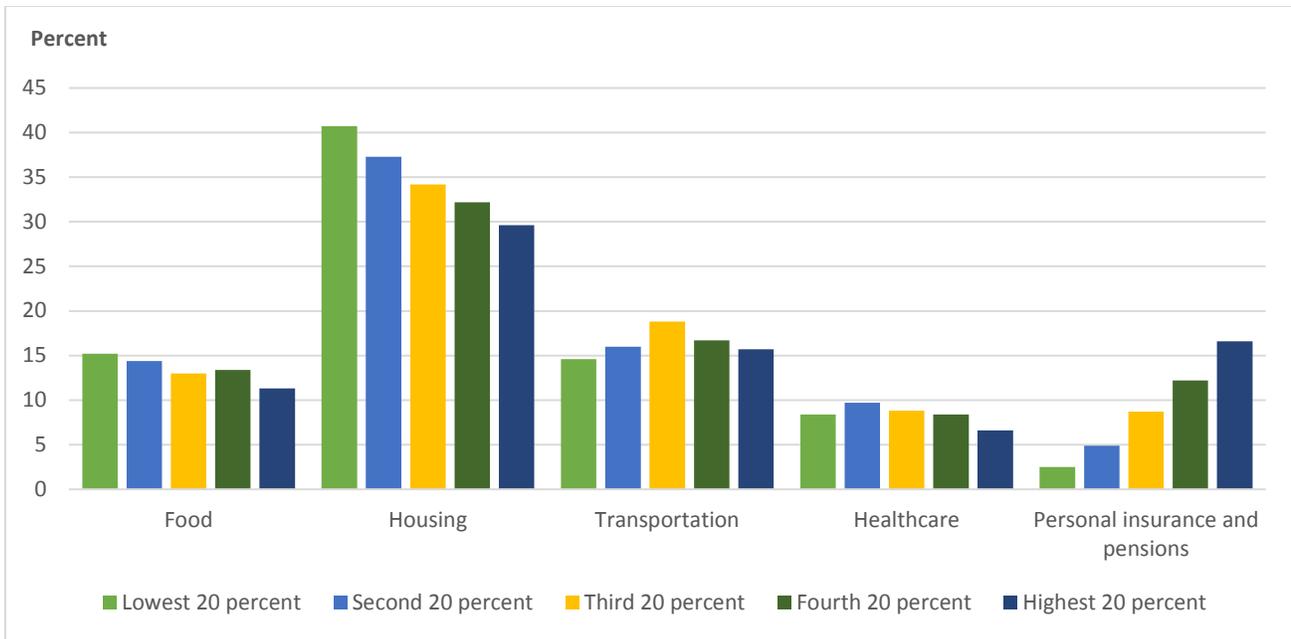
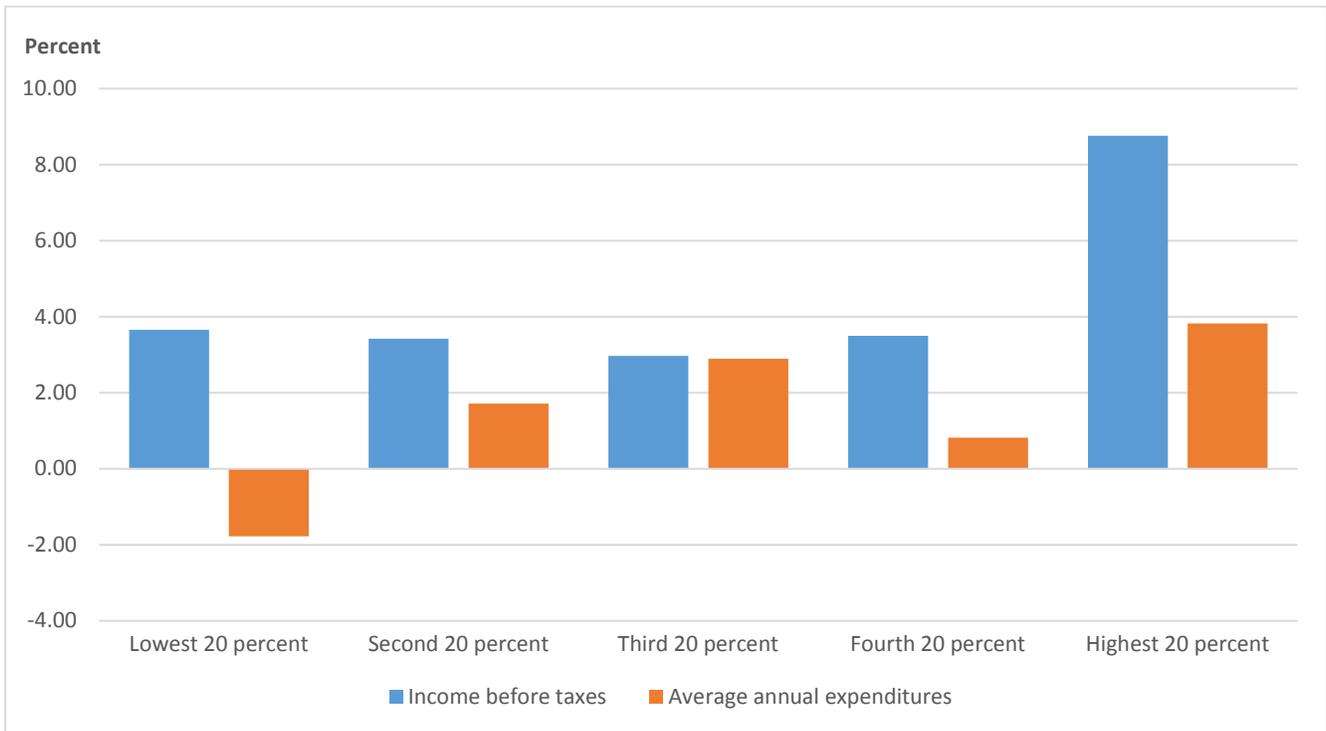


Table C and chart 2 show average expenditures and income before taxes by quintile from July 2014 through June 2016. All quintiles showed increases in income before taxes across the 12 months ending June 2016. Only the lowest quintile showed a decrease in expenditures.

**Table C. Percent change in average annual expenditures and income before taxes by income quintile**

Income quintile	Average annual expenditures			Income before taxes		
	July 2014 - June 2015	July 2015 - June 2016	Percent change	July 2014 - June 2015	July 2015 - June 2016	Percent change
Lowest 20 percent	\$24,455	\$24,020	-1.8	\$10,666	\$11,056	3.7
Second 20 percent	34,645	35,240	1.7	27,711	28,660	3.4
Third 20 percent	45,546	46,864	2.9	48,661	50,105	3.0
Fourth 20 percent	62,912	63,424	0.8	79,773	82,561	3.5
Highest 20 percent	107,424	111,526	3.8	176,583	192,051	8.8

**Chart 2. Percent change in average annual expenditures and income before taxes by income quintile, July 2015 – June 2016 compared with July 2014 – June 2015**



## Other available data

Standard CE midyear tables can be found at [www.bls.gov/cex/midyear.htm](http://www.bls.gov/cex/midyear.htm). Data tables with the most detailed subcategories of expenditures can be obtained by sending a request to [cexinfo@bls.gov](mailto:cexinfo@bls.gov).

The 1996 through 2015 CE public-use microdata, including Interview Survey data, Diary Survey data, and paradata (information about the data collection process), are available on the CE website for free electronic download at [www.bls.gov/cex/pumd\\_data.htm](http://www.bls.gov/cex/pumd_data.htm). The Interview Survey files contain expenditure data in two different formats: MTBI files that present monthly values in an item-coding framework based on the Consumer Price Index (CPI) pricing scheme, and EXPN files that organize expenditures by the section of the Interview questionnaire in which they are collected. Expenditure values on EXPN files cover different time periods depending on the specific questions asked, and the files also contain relevant non-expenditure information not found on the MTBI files. For releases prior to 1996, users can continue to purchase USB flash drives using the public-use microdata order form at [www.bls.gov/cex/pumd\\_doc.htm](http://www.bls.gov/cex/pumd_doc.htm).

The 2015 Annual Report, “Consumer Expenditures in 2015,” includes a brief discussion of expenditure changes in 2015 and tables with data classified by the standard characteristics that are included on the website. Recent CE-specific articles in the BLS Beyond the Numbers web report series provide analyses of topical economic issues and long term spending trends, as well as comparisons of CE data to other data series at [www.bls.gov/cex/csxwebarticles.htm](http://www.bls.gov/cex/csxwebarticles.htm) and [www.bls.gov/cex/cecomparison.htm](http://www.bls.gov/cex/cecomparison.htm). Additional methodological and analytical articles using CE data will be published in 2017. All data published in the Annual Report and posted to the website are integrated from the two CE components—the quarterly Interview Survey and weekly Diary Survey.

The 2016 annual news release, data tables, and public-use microdata are planned for release at the end of August 2017. Public-use microdata are released on an annual basis.

Also available are the Diary Survey questionnaire and a modified version of the computer assisted personal interview (CAPI) instrument used to collect the Interview Survey data at [www.bls.gov/cex/csxsurveyforms.htm](http://www.bls.gov/cex/csxsurveyforms.htm).

Information on the methodology used to calculate and collect CE data is available at [www.bls.gov/cex/ce\\_methodology.htm](http://www.bls.gov/cex/ce_methodology.htm). General articles and research papers using CE data are in the CE research library at [www.bls.gov/cex/research\\_papers/research-paper-catalog.htm](http://www.bls.gov/cex/research_papers/research-paper-catalog.htm).

The annual CE Microdata Users' Workshop and Survey Methods Symposium will be held July 18-21, 2017, at the BLS national office. Registration is free. More information and the registration form are available at [www.bls.gov/cex/csxannualworkshop.htm](http://www.bls.gov/cex/csxannualworkshop.htm).

For further information, contact the Division of Consumer Expenditure Surveys, Office of Prices and Living Conditions at (202) 691-6900 or by email at [cexinfo@bls.gov](mailto:cexinfo@bls.gov). Information in this release will be made available to sensory impaired individuals upon request. Voice phone: (202) 691-5200; Federal Relay Service: 1 (800) 877-8339.